

**NO MATTER
HOW FAR
BACK YOU GO,
YOU'LL FIND US
LOOKING AHEAD.**

EVEN THE MOST FORWARD-THINKING INSTITUTION DESERVES A FOND LOOK BACK.

+67%
FROM Q4 2013
TO Q4 2014

ADJUSTED RETURN
ON AVERAGE ASSETS*

74.8%
vs. **82.6%**
Q4 2014 Q4 2013

ADJUSTED EFFICIENCY RATIO*

\$7.5M
vs. **\$3.6M**
Q4 2014 Q4 2013

ADJUSTED PRETAX,
PREPROVISION INCOME*

2014 FINANCIAL HIGHLIGHTS:

(Dollars in thousands, except share data)

	Fourth Quarter 2014	Third Quarter 2014	Second Quarter 2014	First Quarter 2014	Fourth Quarter 2013
Total assets	\$3,093,335	\$2,361,813	\$2,294,156	\$2,315,992	\$2,268,940
Loans	\$1,821,885	\$1,391,082	\$1,335,192	\$1,312,456	\$1,304,207
Deposits	\$2,416,534	\$1,808,550	\$1,805,537	\$1,819,795	\$1,806,045
Adjusted net income available to common shareholders*	\$4,179	\$3,286	\$2,990	\$2,533	\$600
Adjusted diluted earnings per share*	\$0.13	\$0.13	\$0.12	\$0.10	\$0.03
Adjusted return on average assets*	0.55%	0.57%	0.52%	0.45%	0.33%
Adjusted pretax, pre-provision income*	\$7,464	\$4,341	\$3,821	\$3,395	\$3,617
Net interest margin	3.56%	3.17%	3.10%	3.07%	3.08%
Adjusted efficiency ratio*	74.8	80.2	82.1	83.3	82.6
Annualized core operating expenses as a percent of average assets	3.19	3.24	3.27	3.26	3.29

*Non-GAAP measure, see reconciliation to GAAP at the end of this document. Management believes that the Non-GAAP measures presented facilitates the understanding of the Company's underlying operational performance and potential future prospects.



SECTION
02 |

WHEN OPPORTUNITY KNOCKS, WE'RE ALREADY OPENING DOORS.

The world around us is constantly morphing and evolving. Change is inevitable and must be embraced, not feared or resisted or soft-pedaled.

Modern consumers, investors and businesses alike are quickly discovering and demanding new, more convenient ways to access and manage their financial lives. By offering a wealth of these conveniences, Seacoast Bank is superbly positioned to help bring growth and prosperity to the communities we serve, while growing and prospering right along with them. At the same time, we're more committed than ever to core principles that remain the cornerstones of our success:

- Since 1926, Seacoast has been a strong and stable presence, with deep roots in the neighborhoods we serve, and we continue to forge a secure place in the hearts of our customers.
- Our strong leadership team never stops developing strategies to recognize and capitalize upon the opportunities that come with change.
- We are a leader among community banks because we continue to anticipate how we'll harness technology to meet the evolving needs and demands of our customers today, tomorrow and in the future.
- Most importantly, in an increasingly techno-reliant world, we remain personally connected and committed to our customers and our communities at every level.





SECTION
03

WE'VE BEEN MAKING, AND KEEPING, PROMISES TO CUSTOMERS SINCE 1926.

Seacoast Bank was founded three generations ago, and the secret of our success is no secret at all. From the start, thanks to solid leadership, a family-centric approach and our commitment to personalized service, Seacoast began earning a unique level of customer loyalty that endures to this day. Nearly a century later, Seacoast is now the 4th largest Florida-based bank* with 42 Seacoast branches – and 5 commercial banking centers called Accelerate – covering 15 counties in South and Central Florida.

We believe in investing in the communities we serve because that's where we live. This is our home, too. When local consumers bank with Seacoast, it allows us to make loans for homes and businesses right here in neighborhoods all over South and Central Florida. We continue to offer all the traditional banking products and conveniences our customers want – and the technology they've grown to expect – along with the personal service our customers have been banking on for nearly 100 years.

Consumers today are adopting digital technologies more rapidly than is widely believed, and Seacoast Bank is taking a leadership role in satisfying that demand. We're constantly pushing the envelope in terms of the services we offer and how easy we make it to utilize them. Seacoast continues to implement comprehensive online and mobile banking services with enhanced features that appeal to a broad swath of our loyal consumer base and attract new customers as well.

Today our customers are using online and mobile banking with more frequency than ever before – depositing checks digitally, paying bills online, managing their money from anywhere, at any time.

Our unique position as one of the largest consumer and small-business banks within our footprint allows us to test and explore new tactics to stay in tune with our customers and communities. We'll continue to anticipate these digital demands and develop more products as customer expectations continue to evolve.

*In deposits, excluding banks headquartered in Miami and Miami Lakes, FL.



WE DON'T JUST BENEFIT FROM GROWTH. WE HELP MAKE IT HAPPEN.

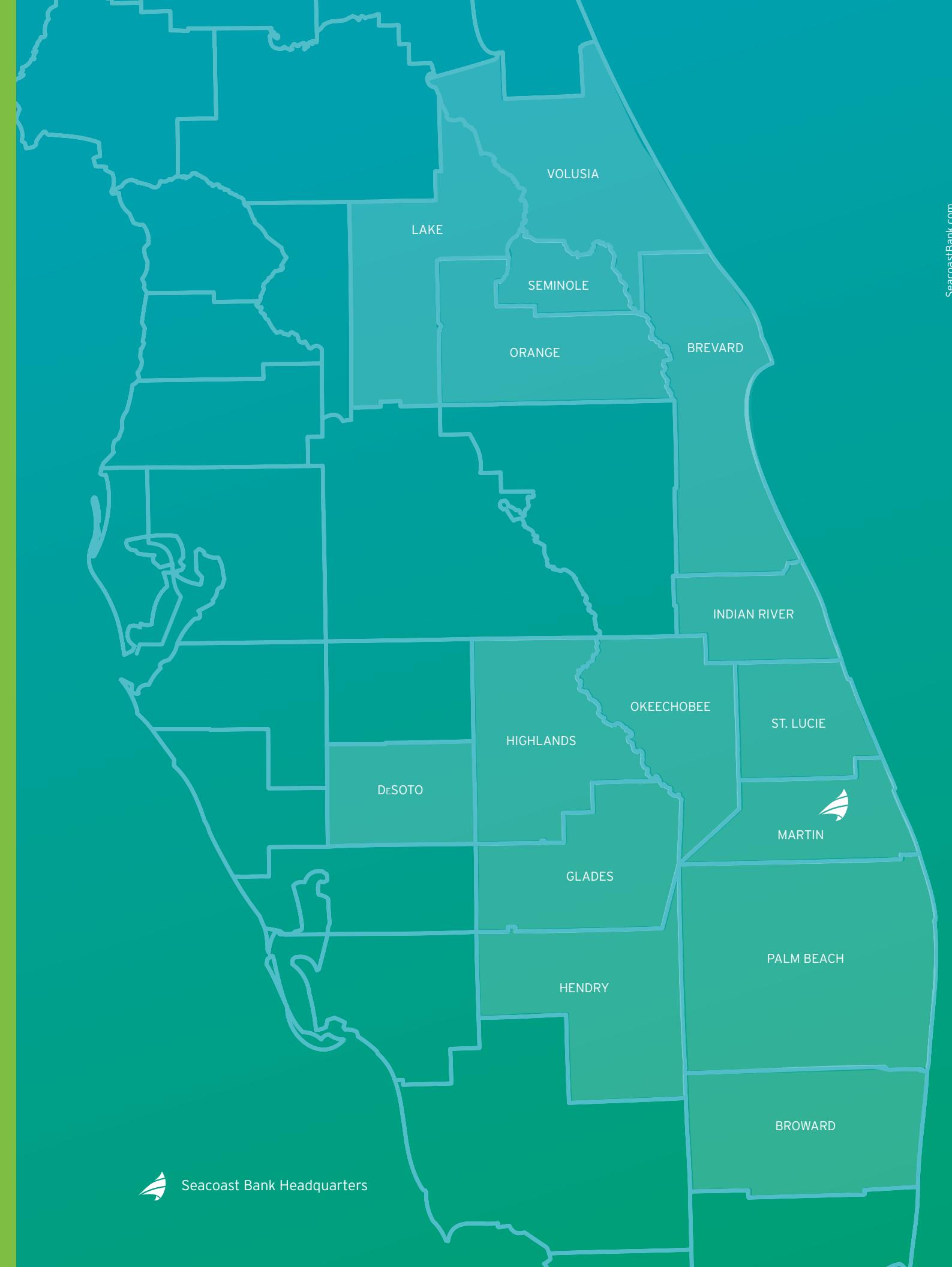
In 2014, Florida officially surpassed New York in population, making the Sunshine State our nation's third most populous. With affordable housing and an improving economy, Florida is once again attracting a variety of people from other states, from retirees to hardworking career types, thanks to a wide range of thriving industries and ample high-wage jobs. Florida is simply a great choice for people looking to raise a family or grow a business in a place where the outlook is sunny and the future is bright.

Within our own expanding Seacoast footprint, growth and stability remain impressive. From the most densely populated urban areas to outlying rural communities, our branch offices are conveniently located to serve an incredibly diverse consumer base.

Considerable population influx is projected in cities and counties served by Seacoast, strategically positioning us to attract new customers while cultivating and expanding existing relationships with growing families and businesses.

No other community bank has been able to tap into these communities in the way that we have – by providing the personal service you appreciate and expect from your bank along with the latest digital products you need. Looking ahead, we will continue harnessing that technology, anticipating the evolving needs and expectations of our consumers and communities. As always, Seacoast Bank will be poised to grow within our footprint and beyond.

*Information obtained from the State of Florida's Office of Economic & Demographic Research
<http://edr.state.fl.us/content/population-demographics/data/>



Seacoast Bank Headquarters



NASDAQ: SBCF

SECTION
05 |

WE LOVE OUR CUSTOMERS, AND VICE VERSA.



JENNIFER & PETER JONES
StarStruck Academy & Theatre

"Creating. Inspiring. Believing. StarStruck Academy & Theatre changes the lives of children and families each and every day. Thank you Seacoast for being a part of our theatrical magic and making a difference in our community. Reach for the Stars!"



THE HENDRY FAMILY
Multi-generational Customers

"We've been banking with Seacoast for over 45 years and it makes me proud to say that 4 generations bank with Seacoast today. They are truly committed to helping local families and business owners. The associates at Seacoast are more like family than banking staff."



SEAN VERNE & KIMBERLY CONTI
Paw Prints

"As the owners of Paw Prints, every day we get to do what we truly love, and we couldn't do it without the support of our local bank. Seacoast really is a customer's best friend."



DR. MARK LIVELY
Lively Orthodontics

"It really puts a smile on my face to help out my community by donating to local charities every year, and I couldn't be happier to have a bank that cares as much about my community as we do at Lively Orthodontics."



OUR INTEREST IN CUSTOMERS GOES WAY BEYOND THEIR ACCOUNTS.

As consumers and businesses demand more convenience and mobility from mega banks and community banks alike, Seacoast is uniquely poised to take advantage of the transformational marketplace and offer greater value for our customers, communities and shareholders.

- By adopting digital strategies early on and embracing the technologies our consumers need, we are redefining the traditional business model of the community bank.
- By working to enhance our customer interactions and experiences at our branches, we continue to out-service the big, impersonal banks.
- By developing innovative platforms like Seacoast Accelerate Commercial Banking centers - a fully integrated, yet entirely different, commercial banking experience - we're helping businesses reach their financial goals faster.

At Seacoast, we will continue to refine our strategies, advance the integration of our digital products, and improve our branch-based delivery programs because opportunities for growth are significant.

Join us as we continue to invest in the communities we serve, grow and prosper with our customers all over South and Central Florida, and face the future with foresight, anticipation and great expectations.

To participate in our Stock Purchase Program, please contact the plan administrator and independent agent, Continental Stock Transfer, at 800.509.5586 or visit us at SeacoastBanking.net.



NET INCOME - GAAP TO NON-GAAP RECONCILIATION:

Presented below is net income excluding adjustments for merger related charges, branch closure charges, and other non-core expenses. The company believes that these results of operations are a more meaningful depiction of the underlying fundamentals of its business and overall performance.

	Fourth Quarter 2014	Third Quarter 2014	Second Quarter 2014	First Quarter 2014	Fourth Quarter 2013
Net income (loss) available to common shareholders (GAAP)	(\$1,517)	\$2,996	\$1,918	\$2,299	\$588
Severance	\$478	\$328	\$181	\$212	\$0
Merger related charges	\$2,722	\$399	\$1,234	\$6	\$0
Branch closure charges and expense initiatives	\$4,261	\$68	\$114	\$0	\$0
Brand refresh expense	\$697	\$0	\$0	\$0	\$0
Additional incentives for quarter and year performance	\$1,213	\$0	\$0	\$0	\$0
Security losses (gains)	(\$108)	(\$344)	\$0	(\$17)	\$0
Misc. losses (gains)	\$119	(\$45)	\$144	\$0	\$190
Recovery of prior legal fees	\$0	\$0	\$0	\$0	(\$350)
Recovery of non-accrual loan interest	\$0	(\$192)	\$0	\$0	\$0
Net loss on OREO and repossessed assets	\$9	\$156	\$92	\$53	\$0
Asset dispositions expense	\$103	\$139	\$118	\$128	\$180
Effective tax rate on adjustments	(\$3,798)	(\$219)	(\$811)	(\$148)	(\$8)
Adjusted Net Income*	\$4,179	\$3,286	\$2,990	\$2,533	\$600
Provision (recapture) for loan losses	\$118	(\$1,425)	(\$1,444)	(\$735)	\$490
Income taxes	\$3,167	\$2,480	\$2,275	\$1,597	\$1,265
Preferred stock dividends and accretion of discount	\$0	\$0	\$0	\$0	\$1,262
Adjusted Adjusted pretax, pre-provision income*	\$7,464	\$4,341	\$3,821	\$3,395	\$3,617
Adjusted Earnings per diluted share*	\$0.13	\$0.13	\$0.12	\$0.10	\$0.03
Average shares outstanding	33,124	26,026	25,998	25,657	21,558

SECTION
07

MAKE THE SWITCH TO SEACOAST. BETTER YET, LET US DO IT FOR YOU.

Making your day-to-day banking simple is a Seacoast Bank promise, and that begins with switching accounts from your old bank.

We're available day or night, 24/7, to help set up your Seacoast online and mobile banking, set up direct deposit and e-statements, switch your auto payments, order debit cards and more. With our Easy Switch Concierge, it really is e-a-s-y. And all it takes is a phone call.

Take advantage of Easy Switch Concierge:

- Call us 24/7 at **800.706.9991**
- Visit [SeacoastBank.com](#)
- Contact us at CustomerService@SeacoastBank.com
- Stop by your local branch





SeacoastBank.com | 800 706 9991

