
**UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, DC 20549**

FORM 8-K

**CURRENT REPORT
PURSUANT TO SECTION 13 OR 15(d)
OF THE SECURITIES EXCHANGE ACT OF 1934**

Date of report (Date of earliest event reported) December 18, 2013

SEACOAST BANKING CORPORATION OF FLORIDA
(Exact Name of Registrant as Specified in Charter)

Florida
(State or Other Jurisdiction
of Incorporation)

1-13660
(Commission
File Number)

59-2260678
(IRS Employer
Identification No.)

815 Colorado Avenue, Stuart, FL
(Address of Principal Executive Offices)

34994
(Zip Code)

Registrant's telephone number, including area code (772) 287-4000

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2.)

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
 - Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
 - Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
 - Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))
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SEACOAST BANKING CORPORATION OF FLORIDA

Item 7.01 Regulation FD Disclosure

On December 18 and 19, 2013, Seacoast management held an investor meeting to discuss its financial results and the information included on a slide presentation prepared for these meetings. Attached as Exhibit 99.1 are charts (available on the Company's website at www.seacoastbanking.net) containing information used in the meetings and incorporated herein by reference. All information included in the slides is presented as of December 20, 2013, and the Company does not assume any obligation to correct or update said information in the future.

The information in Item 7.01, as well as Exhibit 99.1, is being furnished and shall not be deemed "filed" for purposes of Section 18 of the Securities Exchange Act of 1934, nor shall it be deemed incorporated by reference in any filing under the Securities Act of 1933.

Item 9.01 Financial Statements and Exhibits**(d) Exhibits**

| <u>Exhibit No.</u> | <u>Description</u> |
|------------------------|---|
| 99.1 | Investor slide presentation “Guggenheim Securities Roadshow” December 18-19, 2013 |

Exhibit 99.1 referenced herein contain “forward-looking statements” within the meaning of Section 27A of the Securities Act of 1933 and Section 21E of the Securities Exchange Act of 1934, including, without limitation, statements about future financial and operating results, ability to realized deferred tax assets, cost savings, enhanced revenues, economic and seasonal conditions in our markets, and improvements to reported earnings that may be realized from cost controls and for integration of banks that we have acquired, as well as statements with respect to Seacoast’s objectives, expectations and intentions and other statements that are not historical facts. Actual results may differ from those set forth in the forward-looking statements.

Forward-looking statements include statements with respect to our beliefs, plans, objectives, goals, expectations, anticipations, estimates and intentions, and involve known and unknown risks, uncertainties and other factors, which may be beyond our control, and which may cause the actual results, performance or achievements of Seacoast to be materially different from future results, performance or achievements expressed or implied by such forward-looking statements. You should not expect us to update any forward-looking statements.

You can identify these forward-looking statements through our use of words such as “may,” “will,” “anticipate,” “assume,” “should,” “support,” “indicate,” “would,” “believe,” “contemplate,” “expect,” “estimate,” “continue,” “further”, “point to,” “project,” “could,” “intend” or other similar words and expressions of the future. These forward-looking statements may not be realized due to a variety of factors, including, without limitation: the effects of future economic and market conditions, including seasonality; governmental monetary and fiscal policies, as well as legislative, tax and regulatory changes; changes in accounting policies, rules and practices; the risks of changes in interest rates on the level and composition of deposits, loan demand, liquidity and the values of loan collateral, securities, and interest sensitive assets and liabilities; interest rate risks, sensitivities and the shape of the yield curve; the effects of competition from other commercial banks, thrifts, mortgage banking firms, consumer finance companies, credit unions, securities brokerage firms, insurance companies, money market and other mutual funds and other financial institutions operating in our market areas and elsewhere, including institutions operating regionally, nationally and internationally, together with such competitors offering banking products and services by mail, telephone, computer and the Internet; and the failure of assumptions underlying the establishment of reserves for possible loan losses. The risks of mergers and acquisitions, include, without limitation: unexpected transaction costs, including the costs of integrating operations; the risks that the businesses will not be integrated successfully or that such integration may be more difficult, time-consuming or costly than expected; the potential failure to fully or timely realize expected revenues and revenue synergies, including as the result of revenues following the merger being lower than expected; the risk of deposit and customer attrition; any changes in deposit mix; unexpected operating and other costs, which may differ or change from expectations; the risks of customer and employee loss and business disruption, including, without limitation, as the result of difficulties in maintaining relationships with employees; increased competitive pressures and solicitations of customers by competitors; as well as the difficulties and risks inherent with entering new markets.

All written or oral forward-looking statements attributable to us are expressly qualified in their entirety by this cautionary notice, including, without limitation, those risks and uncertainties described in our annual report on Form 10-K for the year ended December 31, 2012 under “Special Cautionary Notice Regarding Forward-Looking Statements” and “Risk Factors”, and otherwise in our SEC reports and filings. Such reports are available upon request from the Company, or from the Securities and Exchange Commission, including through the SEC’s Internet website at <http://www.sec.gov>.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

SEACOAST BANKING CORPORATION OF FLORIDA
(Registrant)

Date: December 23, 2013

By: /s/ William R. Hahl
William R. Hahl
Executive Vice President and Chief Financial Officer



Guggenheim Securities Roadshow December 18-19, 2013

For further information on Seacoast Banking Corporation of Florida contact:

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William R. Hahl

CFO

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CONFIDENTIAL

This slide deck contains "forward-looking statements" within the meaning of Section 27A of the Securities Act of 1933 and Section 21E of the Securities Exchange Act of 1934, including, without limitation, statements about future financial and operating results, ability to realized deferred tax assets, cost savings, enhanced revenues, economic and seasonal conditions in our markets, and improvements to reported earnings that may be realized from cost controls and for integration of banks that we have acquired, as well as statements with respect to Seacoast's objectives, expectations and intentions and other statements that are not historical facts. Actual results may differ from those set forth in the forward-looking statements.

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INVESTMENT HIGHLIGHTS OVERVIEW



COMPANY OVERVIEW

- Seacoast Banking Corporation of Florida is the parent company of Seacoast National Bank (the "Bank")
 - Headquartered in Stuart, Florida
 - Seacoast National Bank was founded in 1926 with an extremely loyal customer following
 - Holding company was founded in 1983
- The largest bank headquartered on Florida's eastern coast and the 4th largest Florida-based bank (excluding Dade County) with 34 branches covering 11 counties – Broward County north through the Treasure Coast and into Orlando and west to Okeechobee and the surrounding counties
 - Top three market share in five of the counties
- NASDAQ listed; Ticker: SBCF**
 - Market cap of \$290.5 million as of 12/15/13
 - Avg. Daily Trading Volume (3 months): 150,689
 - Total Float: 21.6 million shares (83% of total shares out.)

FRANCHISE MAP



FINANCIAL HIGHLIGHTS

(\$ in thousands)

For the Nine Months Ended
September 30, 2013

Balance Sheet

| | |
|------------------------|--------------|
| Total Net Loans | \$ 1,257,998 |
| Total Assets | 2,148,342 |
| Total Deposits | 1,696,910 |
| Tangible Common Equity | 151,826 |

Income Statement

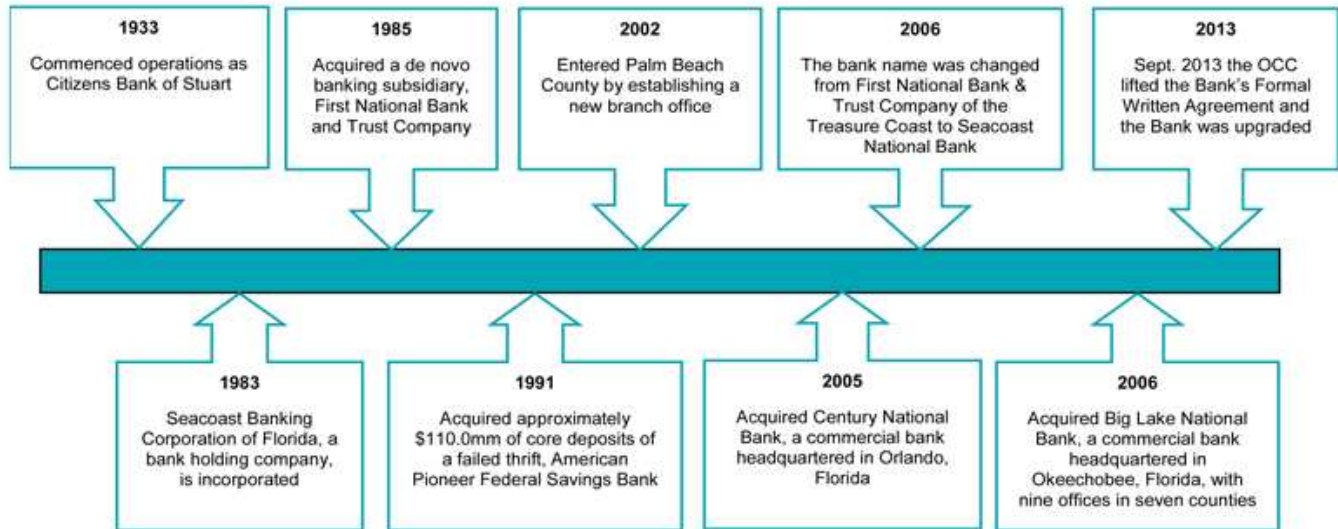
| | |
|---|-----------|
| Net Interest Income | \$ 48,928 |
| Noninterest Income (Excl. Securities Gains) | 18,353 |
| Net Income | 50,865 |

Ratios (YTD annualized for all income statement ratios)

| | |
|--|--------|
| Net Interest Margin | 3.17% |
| Adj. Return on Average Equity | 7.83% |
| Efficiency Ratio | 80.16% |
| Tangible Common Equity / Tangible Assets | 7.07% |
| ALL / Gross Loans | 1.64% |
| NPA's Excl. TDRs / Assets | 1.60% |

COMPANY HISTORY

- Incorporated in 1983, Seacoast Banking Corporation of Florida is a bank holding company headquartered in Stuart, Florida, that conducts its operations through its subsidiary, Seacoast National Bank, which was founded in 1926 and is one of the oldest, longest running banks in Florida



SEACOAST'S Q3 2013 HIGHLIGHTS

HIGHLIGHTS

- Noninterest Income Generation:** Noninterest income⁽¹⁾ increased \$2.5 million from Q3 2012 YTD to Q3 2013 YTD, representing a 15.9% increase
- Core Earnings Strength:** Net income for the three months ended 9/30/13 of \$45.1 million, which includes 41.6 million from the DTA recapture, compared to \$0.4 million for the same period in 2012
- Improved Efficiency:** Including new investments of over \$2.0 million, core operating expenses, excluding losses on OREO and asset dispositions, as of 9/30/13 YTD were \$3.5 million lower compared to a year ago

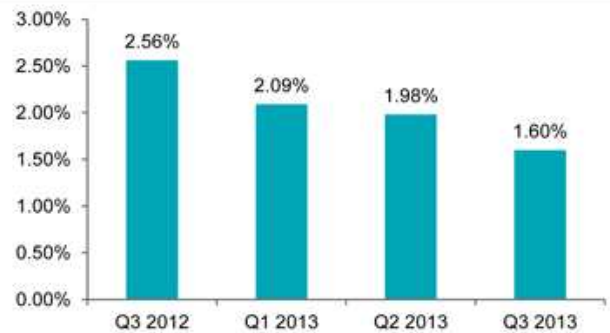
QUARTERLY NONINTEREST INCOME⁽¹⁾



LTM LOAN ORIGINATIONS



NPAs EXCL. TDRs / ASSETS



THE SEACOAST VIEW: COMMUNITY BANKING 2014+

- **Three transformational forces are driving disruption across the community banking landscape, fundamentally reshaping the industry:**
 - Digital technologies are being used by bank and non-bank financial services providers to better meet customer needs, giving the customer more choices about where to send their business;
 - Data and improved analytics are moving bank and non-bank financial services providers closer to the customer, building trust and bringing in more business; and
 - Distribution channels are rapidly aligning with broader changes in consumer behavior, making branch-only based systems unsustainable.
- Consumers and businesses alike are quickly discovering new ways to more conveniently access their money and manage their financial lives, placing demands on historical big bank and community bank business models. New competitors are reshaping the landscape.
- Community banks must invest in digital delivery of current product sets and develop new ones just to maintain “table stakes” in the game going forward; and reduce fixed high-cost structures associated with traditional branch based systems as they implement variable low-cost distribution platforms that meet current and future customer needs.

THE SEACOAST VIEW: COMMUNITY BANKING 2014+ (CONTINUED...)

- Seacoast is uniquely positioning its business model to address these transformational challenges to build greater value for shareholders and sustainable performance over the long term:
- We are observing digital technology customer adoption rates that suggest the transformational impact on community banks will be far more rapid than widely believed;
 - Nearly 40% of our online customers have switched to our mobile products;
 - Mobile users have increased over 300% since our initial deployment in 2011 and grew at an annual rate of over 92% in the most recent quarter;
 - The average mobile user interacts with us 50 times per month
- We have been using our position as the largest consumer and small business bank in our core footprint to test and explore new growth tactics;
 - 10.4% CAGR for core customer funding since 2010;
 - Fee revenues have increased 15.9% when compared with the first nine months of 2012;
 - Over half of our household base now uses our digital servicing capabilities
- We are building an integrated distribution system to improve revenue growth and reduce our fixed costs;
 - More than 20% of our branches have been closed;
 - We have added 24 new products to our digital product suite;
 - We have rolled out an innovative small business platform to three Florida metro markets

THE SEACOAST VIEW: COMMUNITY BANKING 2014+ (CONTINUED...)

- **Opportunities for growth are significant. Traditional community bank business models are being challenged which will drive faster consolidation:**
 - Smaller banks have done little to integrate digital technology;
 - Most are still executing branch based business models; and
 - Most leadership teams have a traditional banking mindset
- Seacoast will continue to refine the tactics that underpin our successful customer growth strategy to achieve better revenue improvements;
- We are advancing the integration of our digital, ATM and branch based delivery platforms to achieve better revenue growth with lower fixed costs; and
- We believe executing the right acquisitions are a low-cost path to meaningful customer acquisition and faster distribution integration which will drive greater cost efficiencies and scale.

CORE GROWTH STRATEGIES

- With increased capital, reversal of the DTA valuation allowance, improved earnings and lifting of regulatory enforcement action, the bank will be well-positioned to execute its strategic growth plans

| Transition from Defense to Offense | Build Shareholder Value | Grow Franchise |
|--|---|--|
| <ul style="list-style-type: none"> Credit issues contained; credit concentrations have been eliminated Core deposit franchise has been preserved and strengthened through successful marketing and increased services per household Capital remains strong with strengthening capital buffer based on current risk assessment | <ul style="list-style-type: none"> Continue expense control posture, maximize revenue opportunities and position the bank for stronger earnings Continue reducing risk posture Position for offensive strategic opportunities and higher ROE | <ul style="list-style-type: none"> Enhance value proposition with innovative digital product offerings and enhanced customer interactions Examine branch network for opportunities for reinvestment and enhancements to improve customer experience Continue refining commercial and business banking strategy; develop branding and presence in Orlando, Boca Raton and Ft. Lauderdale |
| <p align="center">Core growth strategy designed to produce strong organic growth, attractive profitability and controlled risk posture</p> | | |

DEPOSIT MARKET SHARE

- Seacoast continues to utilize a focused retail and commercial deposit growth strategy that has and will create significant opportunity to increase market share in existing markets going forward

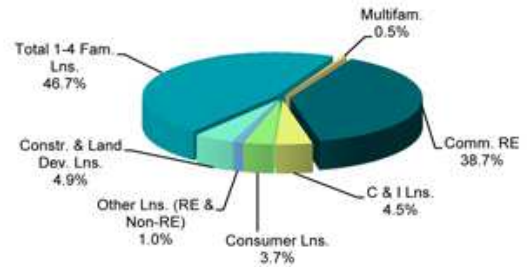
| Core Market Share Total Deposits in Market ¹ | | |
|--|------------------------|---------------|
| <i>Deposit Data as of 6/30/13</i> | Total Deposits (\$000) | Market Share |
| Wells Fargo | 1,900,839 | 17.09% |
| BOA | 1,545,295 | 13.90% |
| Seacoast National | 1,388,623 | 12.49% |
| PNC | 1,292,612 | 11.62% |
| SunTrust | 953,809 | 8.58% |
| TD Bank | 914,686 | 8.23% |
| Northern Trust | 566,821 | 5.10% |
| BankUnited | 542,991 | 4.88% |
| CenterState | 474,989 | 4.27% |
| JPMorgan Chase | 424,942 | 3.82% |

| Martin County |
|---|
| <ul style="list-style-type: none"> #1 in market 19.86% total market share 8 branches \$733.6mm total deposits in market |
| Saint Lucie County |
| <ul style="list-style-type: none"> #6 in market 9.20% total market share 6 branches \$309.4mm total deposits in market |
| Indian River County |
| <ul style="list-style-type: none"> #6 in market 6.13% total market share 6 branches \$219.3mm total deposits in market |
| Okeechobee County |
| <ul style="list-style-type: none"> #1 in market 26.06% total market share 3 branches \$126.3mm total deposits in market |

LOAN COMPOSITION

- Comprehensive plan in place to increase loan production has resulted in \$430.3 million in originations over the first nine months, up 30% over the prior year
- Attractive balance between commercial and consumer loan production
- Strategy of shifting loan portfolio away from C&D since 2008 has resulted in a significant change in loan composition, dropping from 31.8% in 2008 to 4.9% as of 9/30/13
- Added seasoned commercial loan acquisition teams in key markets, as well as opened four commercial focused offices, with one additional office to open in late 2013

BANK LOAN PORTFOLIO COMPOSITION – 2013 Q3

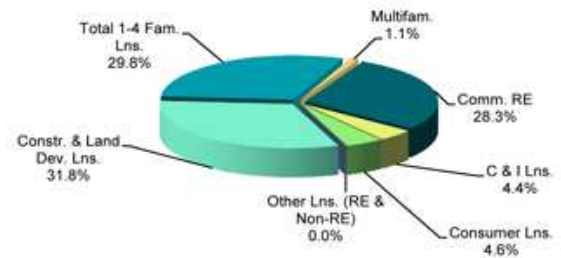


BANK LOAN PORTFOLIO DETAIL

(\$ in thousands)

| | Year Ended December 31, | | | | Year-to-Date 9/30/13 | 3.75 Year CAGR (%) |
|------------------------------------|-------------------------|------------------|------------------|------------------|-------------------------|-----------------------|
| | 2009 | 2010 | 2011 | 2012 | | |
| Constr. & Land Dev | 172,182 | 78,306 | 49,184 | 60,738 | 62,786 | (23.6)% |
| Total Closed-End 1-4 Family | 473,007 | 471,552 | 497,976 | 544,590 | 549,239 | 4.1% |
| Revolving 1-4 Fam (HE Lines) | 60,066 | 57,733 | 54,901 | 51,396 | 47,659 | (6.0)% |
| Multifamily Loans | 29,838 | 22,417 | 9,378 | 9,029 | 6,212 | (34.2)% |
| Total Comm RE | 554,379 | 521,186 | 486,977 | 486,881 | 494,404 | (3.6)% |
| Other RE Loans | 0 | 0 | 0 | 0 | 0 | 0.0% |
| Total Real Estate Loans | 1,289,472 | 1,152,194 | 1,110,414 | 1,152,632 | 1,160,280 | (2.8)% |
| Commercial & Industrial Loans | 46,241 | 38,037 | 40,157 | 50,027 | 57,508 | 6.0% |
| Consumer Loans | 64,908 | 51,829 | 50,775 | 47,214 | 47,231 | (8.1)% |
| Other Non-RE Loans | 15,292 | 13,067 | 13,523 | 12,229 | 13,761 | (2.8)% |
| Total Non-Real Estate Loans | 126,441 | 100,933 | 104,455 | 109,470 | 118,500 | (1.7)% |
| Total Loans | 1,415,913 | 1,253,127 | 1,214,869 | 1,262,102 | 1,278,780 | (2.7)% |

BANK LOAN PORTFOLIO COMPOSITION – 2008 Q1



DEPOSIT COMPOSITION

- One of the lowest cost of funds in the state of Florida, with a 28bps cost of funds as of 9/30/13, down from 42bps for the quarter ended 12/31/12
 - Non CDs deposit base of 83.3% is one of the highest in the state; no brokered deposits
- Noninterest bearing demand deposits increased \$184.2 million, or 68.5%, since 2009 and now comprises 26.7% of total deposits
- Deposit products have been restructured to increase revenue through additional balances and fees
- Launched a tablet platform, rebranded business and consumer internet banking, and rolled out enhanced ATM capabilities
 - Recently launched smart phone deposit capture for consumer and business customers and enhancing transfer capabilities in early 2014

BANK DEPOSIT COMPOSITION – 2013 Q3

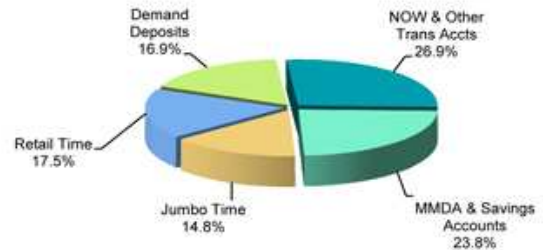


BANK DEPOSIT DETAIL

(\$ in thousands)

| | Year Ended December 31, | | | | Year-to-Date 9/30/13 | 3.75 Year CAGR (%) |
|--------------------------------|-------------------------|------------------|------------------|------------------|-------------------------|-----------------------|
| | 2009 | 2010 | 2011 | 2012 | | |
| Demand Deposits | 268,789 | 289,621 | 328,356 | 422,833 | 462,949 | 14.9% |
| NOW & Other Trans Accts | 435,543 | 401,005 | 469,631 | 509,371 | 440,869 | 0.3% |
| Total Transaction Accts | 704,332 | 690,626 | 797,987 | 932,204 | 893,818 | 6.6% |
| MMDA & Savings | 402,745 | 411,020 | 452,730 | 508,871 | 521,859 | 7.2% |
| Jumbo Time | 342,866 | 251,901 | 222,615 | 134,771 | 122,439 | (24.0)% |
| Retail Time | 329,491 | 283,081 | 245,409 | 183,115 | 160,794 | (17.4)% |
| Total Time Deposits | 672,357 | 534,982 | 468,024 | 317,886 | 283,233 | (20.6)% |
| Total Non-Trans Accts | 1,075,102 | 946,602 | 920,754 | 826,757 | 805,092 | (7.4)% |
| Total Deposits | 1,779,434 | 1,637,228 | 1,718,741 | 1,758,961 | 1,698,910 | (1.2)% |

BANK DEPOSIT COMPOSITION – 2008 Q1



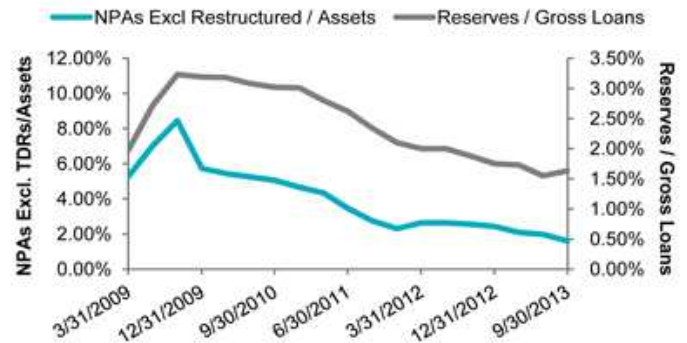
ASSET QUALITY OVERVIEW

- Seacoast's ongoing asset quality improvement initiatives have resulted in a much stronger and cleaner bank
 - Troubled assets have decreased approximately \$121.2 million since 12/31/2009, or 67.0%
 - Accruing restructured loans reduced by \$18.7 million, or 42.3%, when compared to the third quarter of 2012
 - Provision Expense has decreased from \$124.8 million for fiscal year 2009 to \$1.5 million YTD 9/30/2013
 - NCOs for the nine months ending 9/30/13 were \$2.8 million compared to \$12.1 million in the same period of 2012
- The risk profile of the loan portfolio has been reduced by implementing a program to reduce the level of credit risk in the portfolio by strengthening credit management methodologies and implementing a low risk "back-to-basics" strategic plan for loan growth
- As a result of strategic focus on credit and asset quality, Seacoast's reserves-to-NPAs excluding restructured loans has increased to 60.6% as of 9/30/13, it's highest level in the past 4 years

ASSET QUALITY MIGRATION



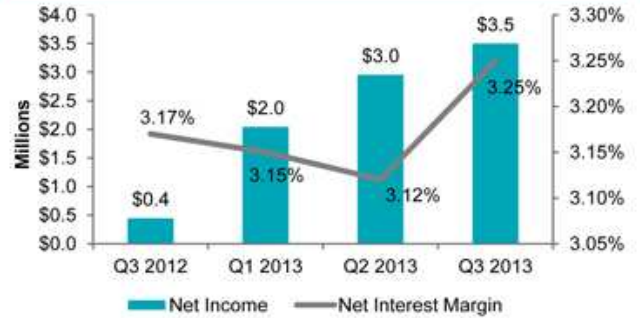
ASSET QUALITY TRENDS



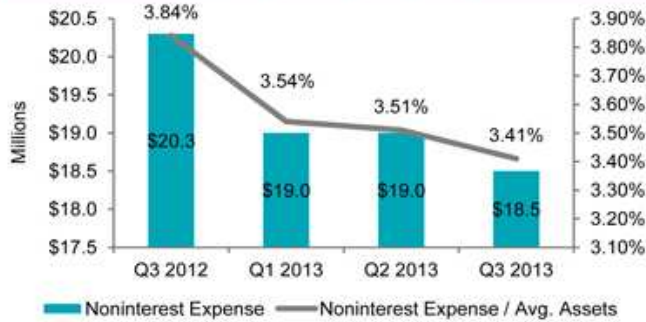
ENHANCED EARNINGS AND PROFITABILITY

- Despite industry-wide net interest margin compression, Seacoast has not only enhanced earnings and profitability, but also enhanced net interest margin:
 - \$7.4 million in projected overhead reductions in 2013; expense saves partially invested in added revenue producing personnel
 - Cost of funds dramatically reduced and increasing loan-to-deposit ratio
- Deposit products restructured to increase revenues through additional balances and fees
- Total revenues for the nine months ended 9/30/13 increased \$2.8 million year over year

NET INCOME AND NET INTEREST MARGIN⁽¹⁾



NONINTEREST EXPENSE



NONINTEREST INCOME⁽²⁾



FLORIDA M&A LANDSCAPE – PRICING OBSERVATIONS

- In pre-recession times from 2004 to mid-2007, publicly traded Florida banks typically traded at higher pricing multiples than nationwide peers, because of both the strong demographic growth of Florida compared to the rest of the country, as well as the high M&A pricing Florida banks obtained upon sales compared to the rest of the country. Florida pricing, from both a trading multiple standpoint and an M&A multiple standpoint is starting to rebound

Most Active Florida Acquirers From 1990 to 2013 (Based on # of Deals)



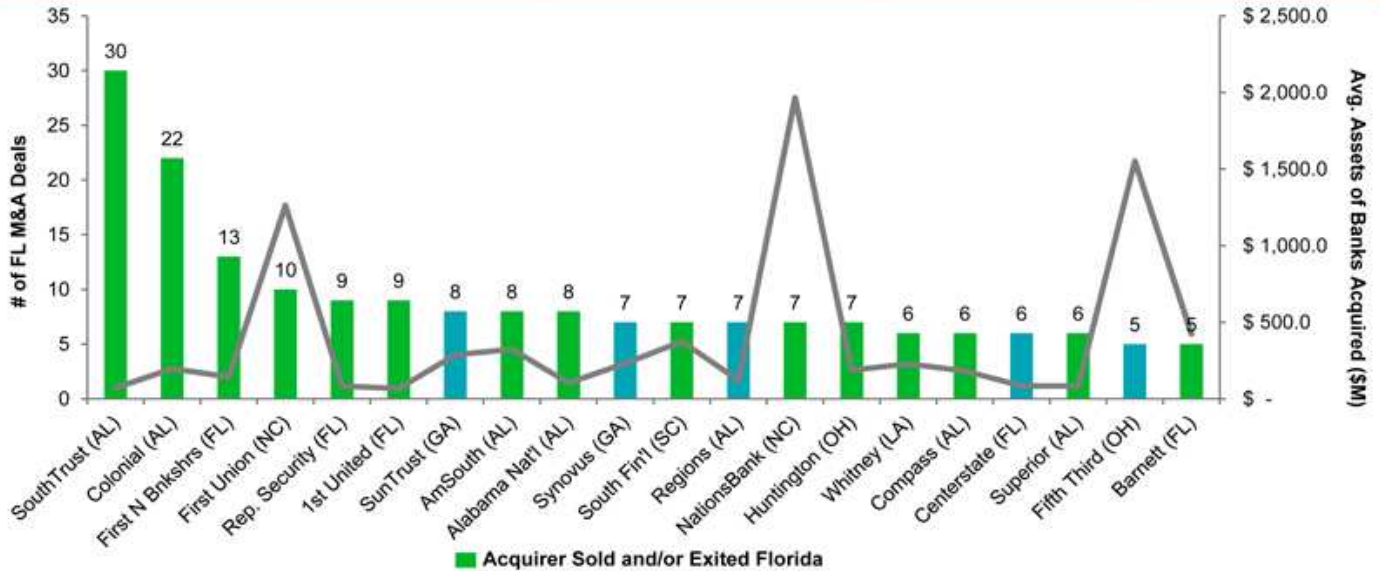
BANKING LANDSCAPE – FLORIDA M&A LANDSCAPE OVERVIEW

| | |
|---|---|
| FDIC Deals Becoming a Thing of the Past | <ul style="list-style-type: none"> Florida has only 12 banks with TX Ratios greater than 200% -- a few more failures to come Most failures are now considered "zombie" banks -- best employees and customers have left |
| Focus Now on Open-Bank Deals | <ul style="list-style-type: none"> Buyers have turned their attention to open-bank deals -- lots of discussions and action taking place Pricing has been increasing rapidly over the last year (with recent deals topping 150% of book value) |
| Price Expectation Gap is Shrinking | <ul style="list-style-type: none"> Motivated sellers have begun to "pull the trigger" as M&A pricing is showing signs of life Motivated buyers remain fairly patient but we are starting to see a willingness to stretch on price |
| Buyer Landscape Has Narrowed | <ul style="list-style-type: none"> Florida's historic serial buyers are all gone with limited replacements in place (especially public ones) -- Opening the door for new Florida acquirers, such as Seacoast now that it is in good regulatory standing Very few banks with over \$1 billion in assets, which is the size that larger regionals and nationwide banks want to focus on |
| Buyers' Currencies will Dictate Pricing | <ul style="list-style-type: none"> Peak M&A pricing will largely be dictated by the buyers' trading values Buyer currencies have started to move up (towards 2x tangible book value) |
| Timing is Everything – Start Preparing Now | <ul style="list-style-type: none"> A few premium priced deals were recently done and there is a feel the next M&A wave is coming Many small sellers under \$500 million in assets could flood the market and many buyers could make an early exit themselves |
| Massive Consolidation on the Horizon | <ul style="list-style-type: none"> Expect significant consolidation in Florida over the next 5 years -- 100 banks could disappear After the last major recession in the early 1990s, 180 Florida banks sold in 6 years (~3 per month) |

FLORIDA M&A LANDSCAPE – SEACOAST BUYER ADVANTAGE

- Over the past decade, the number of Florida acquirers has declined substantially – 15 of the 20 most active buyers are gone
- Most of Florida’s sellers are seeking liquid publicly-traded currency – want to ride the upside of a bigger better Florida franchise
- Platform-bank buyers are finding it difficult to overcome this dynamic – forcing them to focus on distressed banks with fewer options
- There are only a few Florida-based publicly-traded buyers in Seacoast’s markets that could potentially take advantage of this
- Seacoast is perfectly positioned, given its historic franchise and markets served, to become the buyer of choice for many sellers

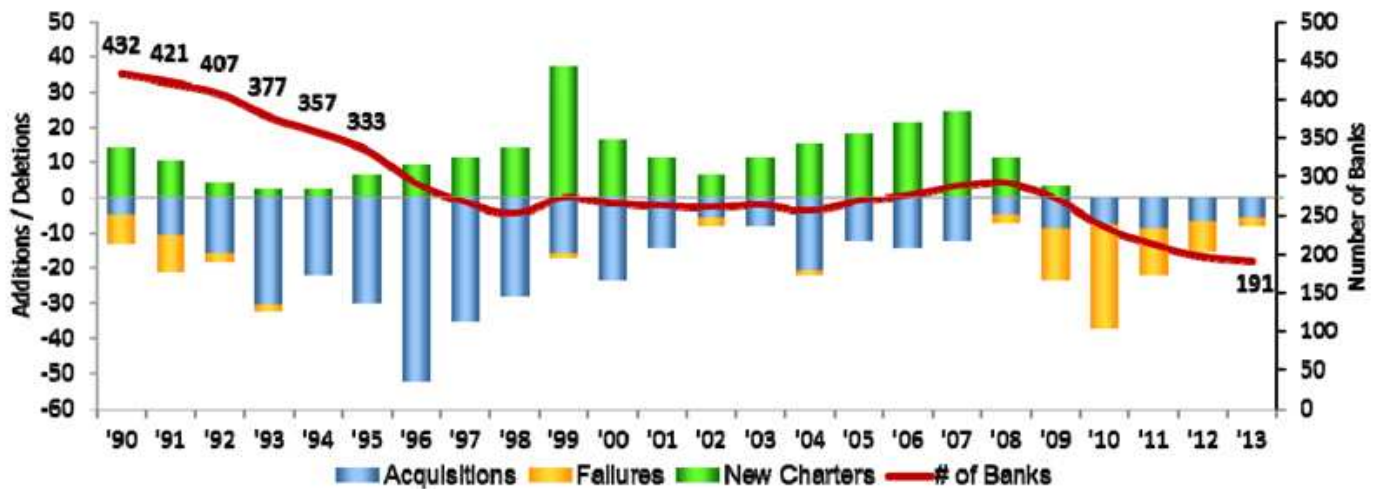
Most Active Florida Acquirers From 1990 to 2013 (Based on # of Deals)



FLORIDA M&A LANDSCAPE – POTENTIAL FOR CONSOLIDATION

- In 1976 there were 752 banks headquartered in Florida, in 1990 there were 432 and today there are 191
 - Seacoast is poised for growth, and as it expands it is expected to become an attractive buyer
 - Seacoast is the 10th largest bank in the state (and 4th outside of Miami)
 - Seacoast has scarcity and scale value

Number of Banks Headquartered in Florida



IN SUMMARY, WHY INVEST IN SEACOAST

- **Our operating performance is improving rapidly as we have grown our households and market share and emerge from the worst recession to hit Florida since the Great Depression.**
- **Seacoast has significant scarcity value; we are arguably among the most valuable bank franchises in Florida.**
- **We are a leader among community banks in understanding how we will harness technology to meet the evolving needs and demands of our customers in the future.**
- **We have a proven ability to grow our franchise and believe there is unprecedented opportunity for additional organic growth and growth via acquisitions.**