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Our banking subsidiary, Seacoast National Bank (**SNB**), was chartered over 80 years ago and today operates 42 **offices**. With over \$2.3 billion in assets, Seacoast ranks among the largest publicly **traded** community banks in the state of Florida (NASDAQ: SBCF).

Headquartered in Stuart, with a 20% share of commercial bank deposits in Martin County, Seacoast National is unrivaled among community banks and state wide regional banks alike, with its impressive market penetration.

Our market is among the fastest growing regions in the United States and is one of the most affluent in Florida. With over 500,000 residents and an increase of more than 25% since 1990, the area's demand for estate financing, money management and investment products provides an ideal environment for the financial products and services we offer.

In 1985, Seacoast first expanded outside of Martin County, entering Port St. Lucie. This city is contiguous with northern Martin County and is one of the fastest growing cities in the country. Today, Seacoast enjoys a 7% market share in the Port St. Lucie market with five branch locations and two more in the city of Fort Pierce in northern St. Lucie County.

In 1998, Seacoast completed an aggressive expansion into the Indian River County market. In 1996, the first in-store branch was opened at the Wal-Mart SuperCenter in Sebastian, fourteen miles north of Vero. In 1997, three more branches were opened; the South Vero Square Branch on U.S. Highway 1, the Oak Point branch on the medical corridor of Vero Beach and a second in-store branch located in Wal-Mart on SR 60. In March of 1998, a seventh branch was opened in western Sebastian and in 2005 our eighth and newest branch location was purchased on SR 60 in western Vero to serve a fast growing population. These offices provide Seacoast with a competitive infrastructure of locations in the important Indian River County market.

In August of 2002, we began our expansion into Palm Beach County with the opening of a Loan Production Office in Jupiter. We have opened five branch offices since January 2003; in Tequesta, Jupiter, Juno Beach and Palm Beach Gardens. North Palm Beach County is a natural channel for our expansion, being a contiguous market south of Martin County with tremendous growth opportunities.

In April, 2005 we finalized the merger with Century National Bank with three locations in Orange and Seminole Counties. The Century acquisition included loans of \$107 million and deposits of \$304 million at April 30, 2005.

In April 2006, the merger with Big Lake National Bank was completed. As a result of this merger Seacoast National Bank added 8 new offices in Okeechobee, Arcadia, Clewiston, LaBelle, Lake Placid, Moore Haven, and Wauchula. The Big Lake National Bank merger included \$324 million in assets, \$206 million in loans and \$298 million in deposits.

Seacoast expanded into the Brevard County market in February 2007 when our first branch office opened at The Avenues in Viera, a 420,000 square foot, open air retail complex. In April 2007 we opened a loan production office in Boca Raton and later opened our first retail location in Ft. Lauderdale. Our sixth location in St. Lucie County opened in March 2008 near the community of Tradition in western St. Lucie County, and our second full service branch in Viera opened in April 2008.

Seacoast continues to offer its local market strategy; a unique combination of the sophisticated products and services offered by the large banks, enhanced by the personal relationships and high quality customer service of a community bank. It's what we believe people want; local bankers with decision making capabilities who are knowledgeable about the markets they serve and are responsive to the requests and needs of the customer.

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Market Summary	
Trading Symbol	SBCF
Exchange	NASDAQ
Market Value (\$M)	51.15
Stock Quote	\$ 2.67
Change ▲	\$ 0.13 5.12%
Volume	74,741
As of June 4, 2009 2:08 PM Minimum 20 minute delay.	

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