

STRATEGY AND INNOVATION COMMITTEE CHARTER (S&I)

(formerly Capital Committee)

(formerly M&A Committee)

SEACOAST BANKING CORPORATION OF FLORIDA

ARTICLE 1 – PURPOSE & RESPONSIBILITY

In order to become a financial services company that consistently delivers added value to its shareholders, the Board of Directors (the “Board”) of Seacoast Banking Corporation of Florida (the “Company”) has established a Strategy and Innovation Committee (“S&I Committee”).

The purpose and responsibility of the S&I Committee shall be to ensure that the strategic vision for the Company is fulfilled by challenging, proposing, reviewing, and monitoring the strategies and strategic initiatives of the Company specifically relating to M&A Activity, Capital Allocation & Planning, Business Model Transformation, Innovation, and Shareholder Relations. The S&I Committee will report its conclusions and recommendations to the Board as appropriate. The S&I Committee shall have such other powers and perform such other duties as the Board from time-to-time may delegate, in accordance with the Company’s Articles of Incorporation and Bylaws, and governing law.

ARTICLE 2 – STRATEGIES

Develop, review and/or engage in strategic activities that consistently create value an **explicit link** to organic investment or broader growth initiatives directly related to helping the Company achieve its stated strategic objectives in a manner that delivers a meaningful return to shareholders. Examples include, but are not limited to, the following:

- Support, source and/or challenge M&A activities related to banks and non-bank entities as pertinent to the Company’s stated strategic objectives.

- Support, source and/or challenge business model transformation activities including transformative investments in technology and/or partners.
- Review capital allocations and planning to ensure an acceptable return on capital while ensuring the timely exit of businesses that do not provide an acceptable return or have limited growth prospects.
- Ensure that the Company actively promotes and rewards a culture of innovation across the Company in a manner that benefits customers and shareholders.
- Ensure that appropriate strategic metrics and modeling capabilities are used in order to assess the strength of existing strategies and potential investments, in alignment with the Company's stated strategic objectives.
- Additionally, the S&I Committee is charged with ensuring that management is effectively and consistently communicating with current and potential shareholder in a manner that is consistent with the Company's broader strategic vision.

ARTICLE 3 - MEMBERSHIP

The Committee shall consist of five (5) or more Directors of The Company as determined by the Board. The Chair shall be a non-management Director.

The members of the Committee shall be elected by the Board at its annual organizational meeting. The Board may remove any member from the Committee at any time with or without cause. If not designated by the Board, the members of the Committee shall designate a Chair by majority vote of the full Committee membership.

ARTICLE 4 – QUORUM, VOTING, CONFLICT OF INTEREST & CONFIDENTIALITY

A majority of the members of the Committee shall constitute a quorum for the transaction of business. The action of the majority of those present at a meeting when a quorum is present will constitute the actions of the Committee. However, if a member is unable to attend a meeting, that member may indicate an affirmative or negative vote on a matter or matters taken up at that meeting and that subsequent vote shall count toward the ascertainment of a quorum. No member of the Committee may vote on any matter in which he or she has, or may have, a conflict of interest which would or may interfere with his or her exercise of independent judgment. Any member of the Committee who has a conflict of interest as to any matter to be discussed or voted upon at a meeting shall disclose and declare that conflict and abstain from voting on that matter.

ARTICLE 5 – MEETINGS, REPORTING & MINUTES

The Committee shall meet as frequently as circumstances dictate by request of the Chair, the Lead Director, the Chief Executive Officer, the Liaison Management Officer or a majority of the Committee. Meetings may be held by telephone or any appropriate electronic communication. The Chair shall report the Committee's actions, recommendations or findings to the full Board when appropriate. Minutes shall be taken at all meetings.

ARTICLE 6 – RESOURCES

A member of senior management shall be appointed as the Liaison Management member of the S&I Committee and the S&I Committee shall have the resources and has the authority to discharge its responsibilities, including, as appropriate, retainage of special legal accounting and/or other consultants or advisors to advise the Committee without seeking Board approval, direct and unrestricted access to the Company's management and non-management personnel and all corporate records. The Committee may request any officer or other employee of the Company, or any representative of the Company's legal counsel or other

advisors, to attend a meeting or to meet with any member(s) or representatives of the Committee.

ARTICLE 7 – DELEGATION OF AUTHORITY

The S&I Committee may, in its discretion, delegate any portion of its duties and responsibilities to a subcommittee, a member, or to the Company management as circumstances dictate.

ARTICLE 8 – RELATIONSHIP WITH THE COMPANY’S ENTERPRISE RISK MANAGEMENT (“ERMC”) AND COMPENSATION & GOVERNANCE (“C&GC”) COMMITTEES

Committee overlapping and/or duplicative oversight responsibilities unnecessarily use valuable management resources. Thus, in particular, the S&I, ERMC, and C&GC committees must be cognizant if or when their agendas contain matters which would normally be the purview of another committee. Committee Chairs shall consult with each other regarding any such agenda item.