



COMMERCIAL BANKING

Presented by Chuck Cross



Chuck Cross: EVP, Commercial Banking



Background

Executive Vice President of Seacoast's Accelerate Commercial Banking since 2012

Experience

38 years of executive level commercial banking experience including EverBank, Bank of Florida, J.P. Morgan Trust, Wachovia Bank, NationsBank, Barnett Bank

Chairman of the District Board of Trustees of Palm Beach State College

Education

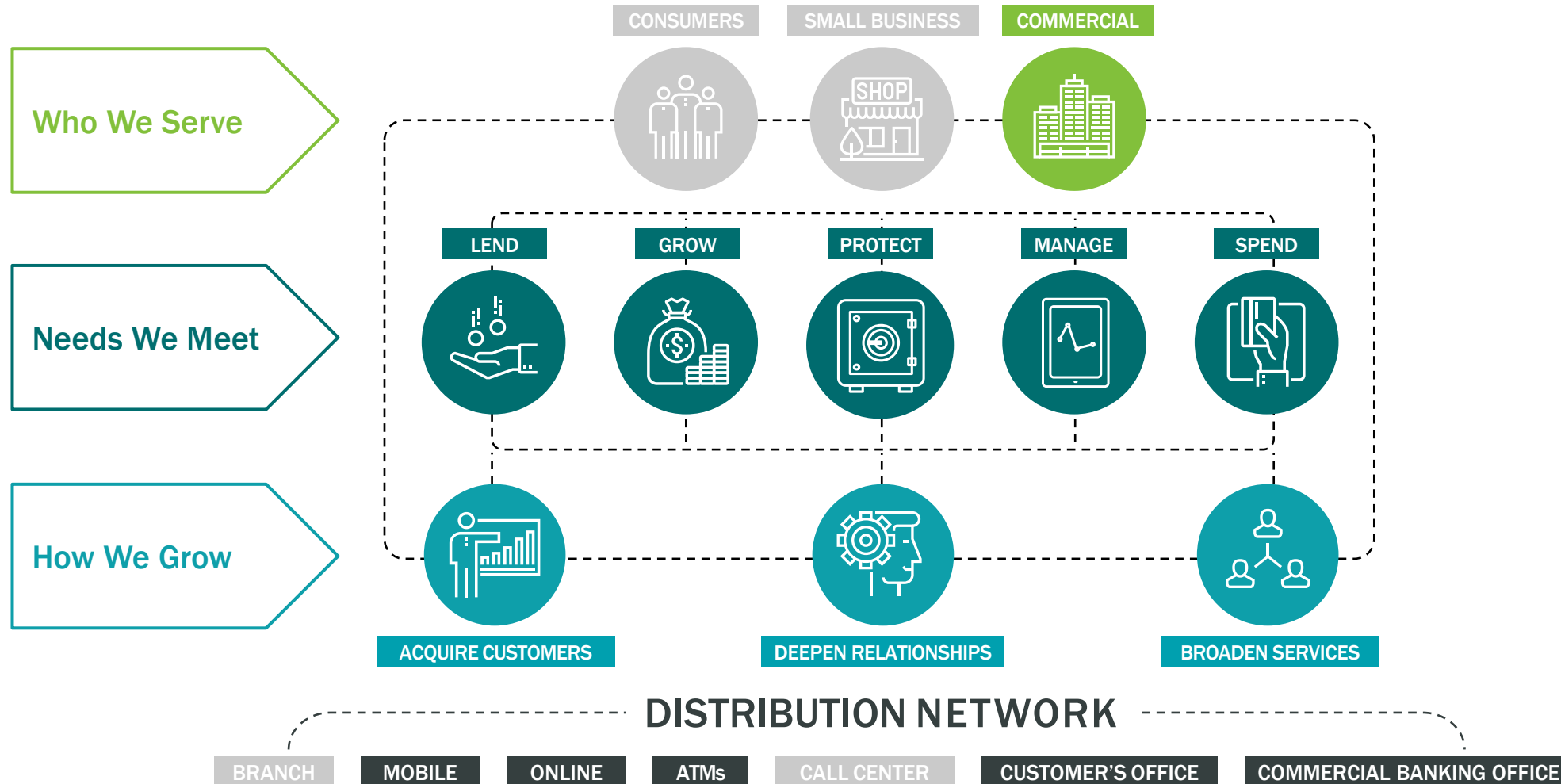
BSBA, University of Florida

Location

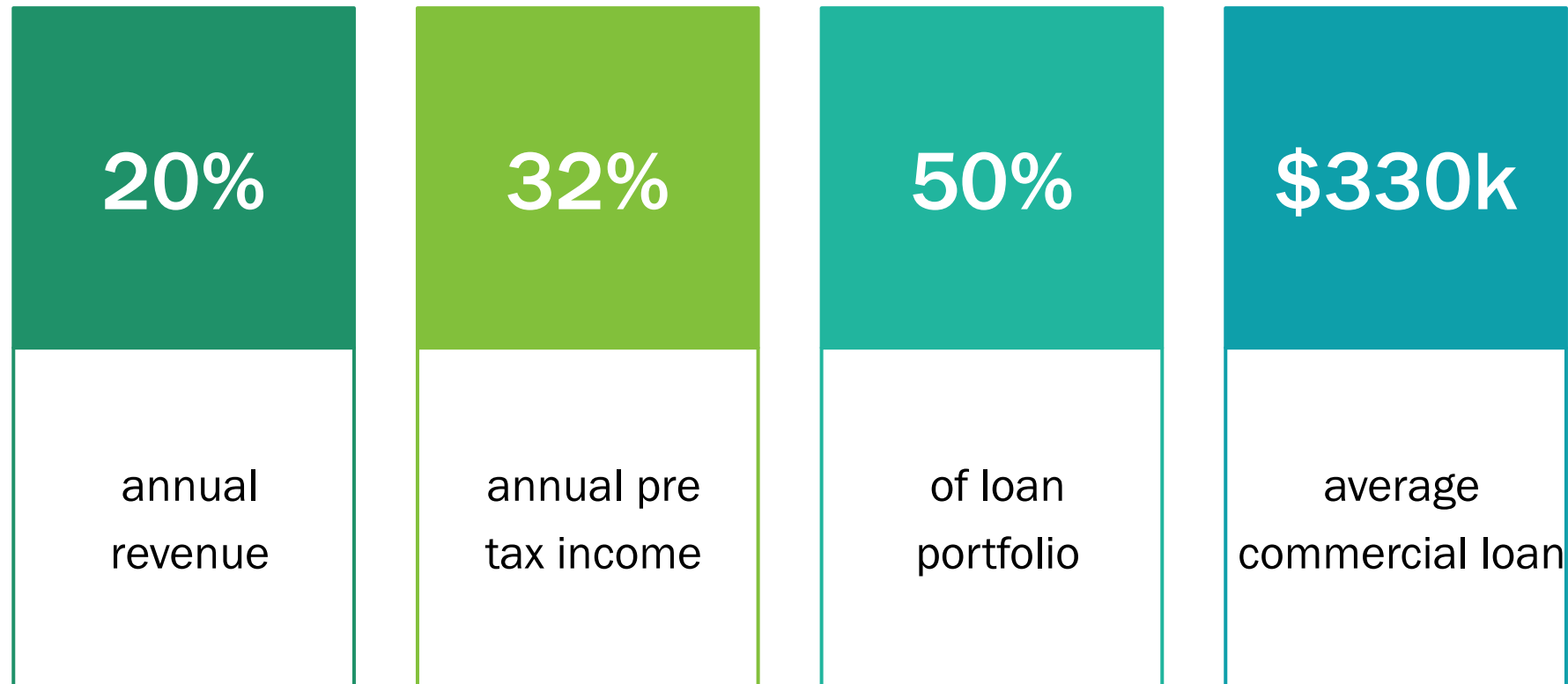
Boca Raton, FL

Strategic Execution Framework

Meeting Customer Needs Profitably Through an Evolving Distribution Network



Commercial Banking Snapshot



Seacoast's Focus on Business Banking is Driving Significant Growth in Profitable Relationships



- Focused on businesses with revenues less than \$5M in specific industry verticals
- Utilizes the retail network, with Calling Officers assigned to specific regions



- Focused on businesses with revenues \$5mm+ in specific industry verticals
- Nine teams across key Florida markets
- Comprehensive relationship approach: business, treasury, lending, wealth

The Opportunity We Saw in 2012

Commercial Banking: 2012

- Emerging from the Great Recession
- Banks were inefficient, not serving customer needs and not trusted
- Changing environment
- Challenging perceptions

Evolving Customer Demands

- Speed, local decision making
- Advice, collaboration
- Comprehensive Services
- Simplicity

Seacoast Opportunity

- No legacy of commercial banking
- Flexible and agile business model
- Ability to innovate
- Digitally savvy

Our Focus on the Customer Enabled Accelerate to Lead the Market and Be Ahead of its Time

The Seacoast Solution: Accelerate Commercial Banking

Accelerate Commercial Banking is something entirely new and different

We are Accelerators, **helping you achieve your goals faster**

Our fresh, **innovative approach** allows us to solve problems more efficiently and build deeper, more dynamic relationships with our customers

Combining **trustworthy, personalized service** with **modern, interactive technology**, we move your business forward, faster

We are Accelerate



**Seacoast
Bank**

ACCELERATE COMMERCIAL

Positioned to Better Serve Our Customers

For the Customer:

We created a banking experience that delivers:

- Speed
- Advice
- Collaboration
- Technology
- Local decision making



For Seacoast:

We implemented

- Streamlined credit process
- Lower cost/smaller footprint business model
- Portfolio management to drive growth
- Collaboration to grow relationships with acquired Community Bank branch footprint

Accelerate is helping re-define Community Banking – it's no longer about the branch...it's about relationships, advice and strong partnerships with our clients.

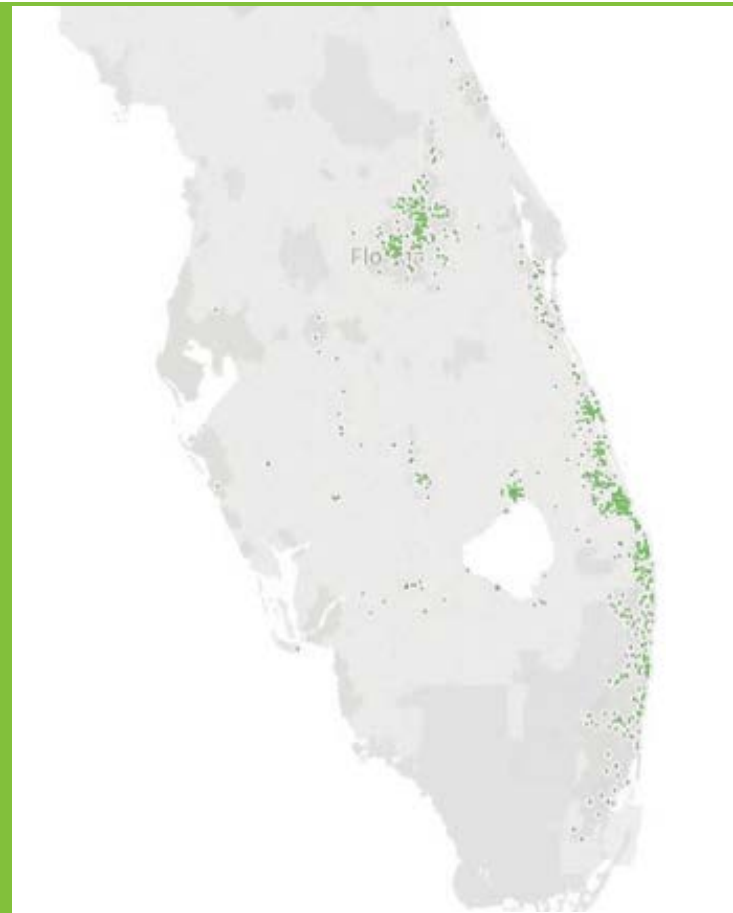
And We Can Do This *Anywhere*

Accelerate Enables Quick Entry Into Florida Metro Markets

Closer Look at Our Commercial Business

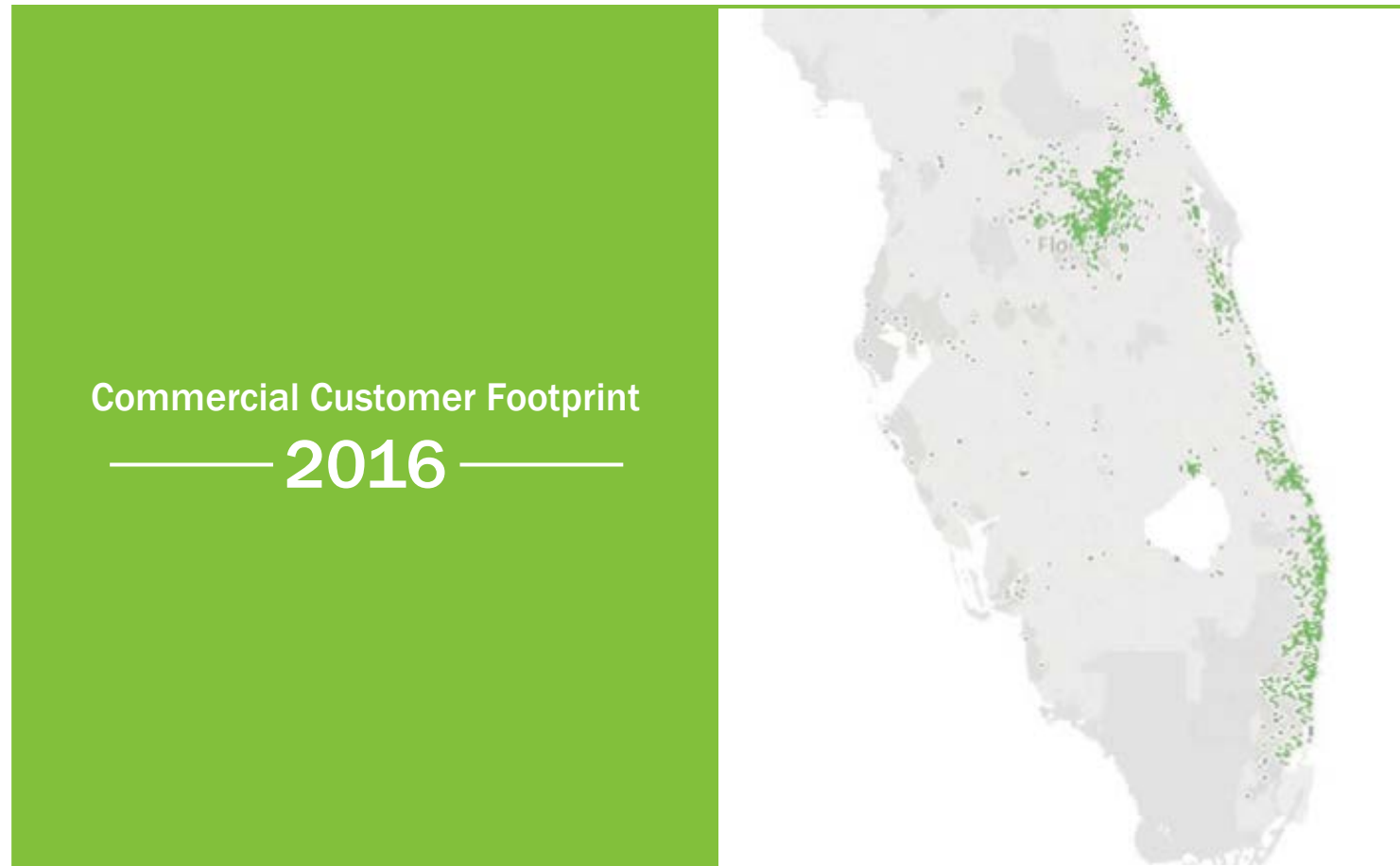
In 2013, We Served 1,400 Commercial Customers Across the State of Florida.

Commercial Customer Footprint
——— 2013 ———

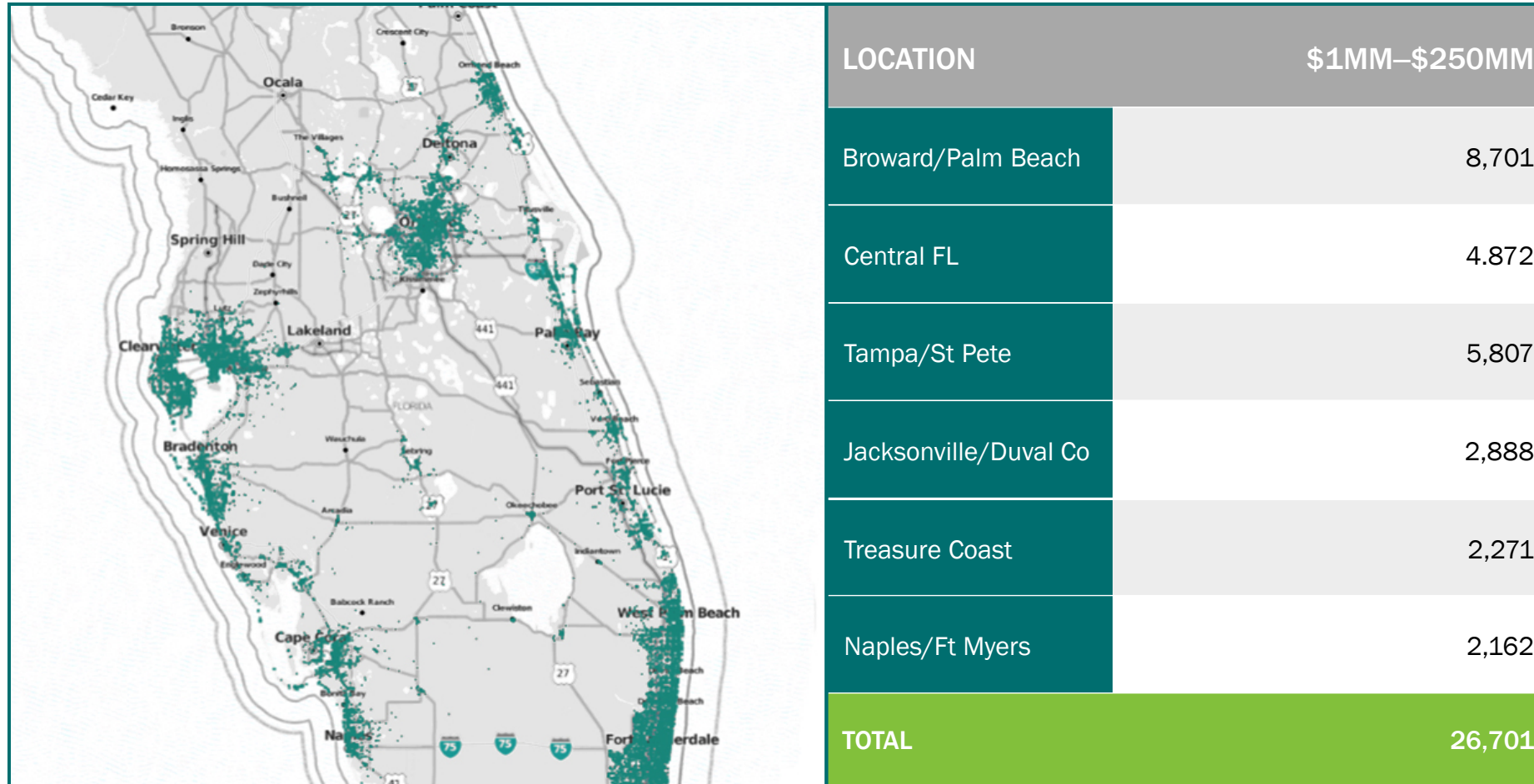


Closer Look at Our Commercial Business

In 2016, We Served Over 3,500 Commercial Customers Across the State of Florida.



Florida Metro Markets Offer Attractive Opportunity Set



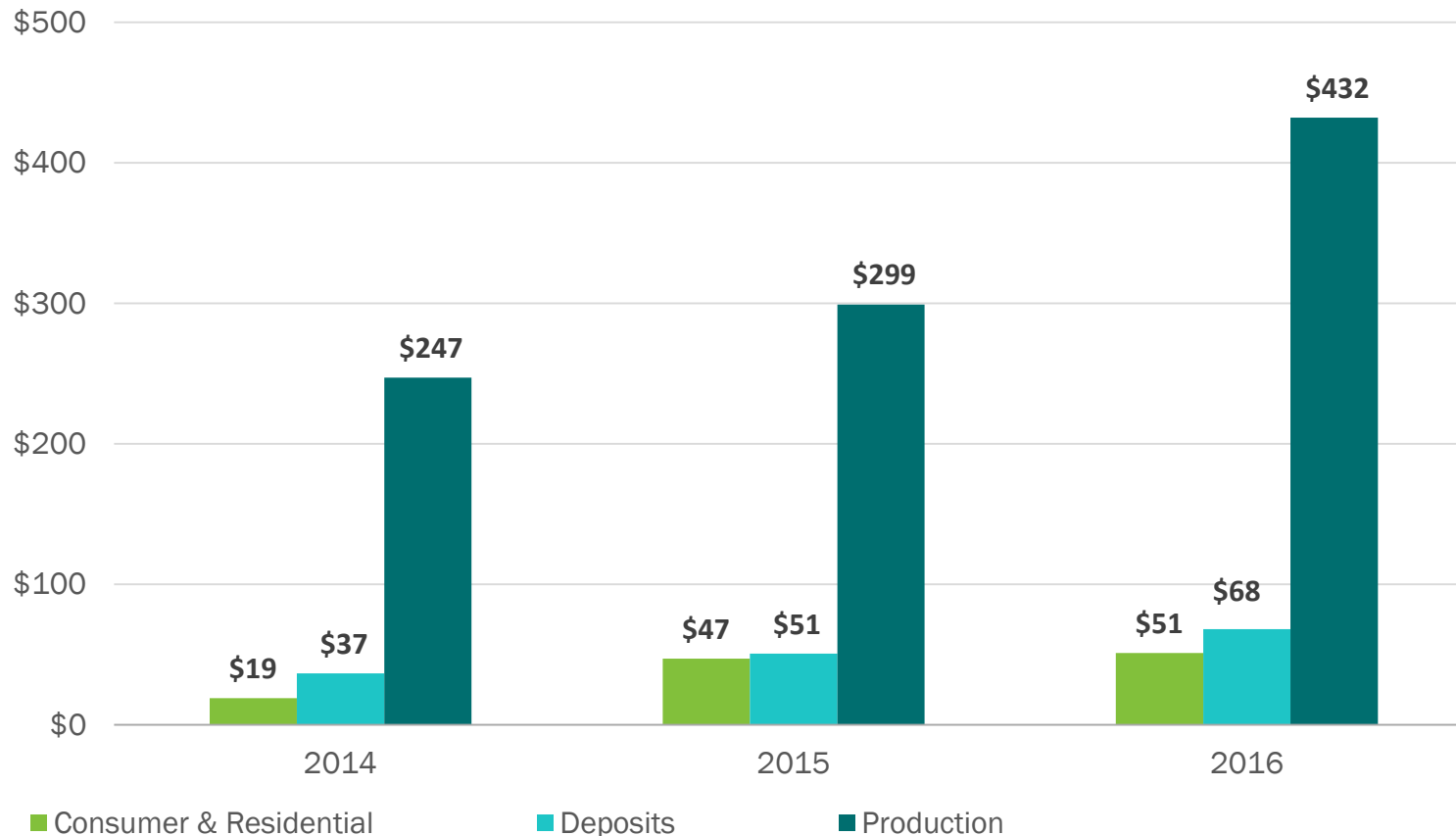
Source: Hoover's Data

Expanding Product Offering Drives Balanced Growth

Additional Opportunities to Serve the Commercial Client: Wealth and Payments

Product Offerings

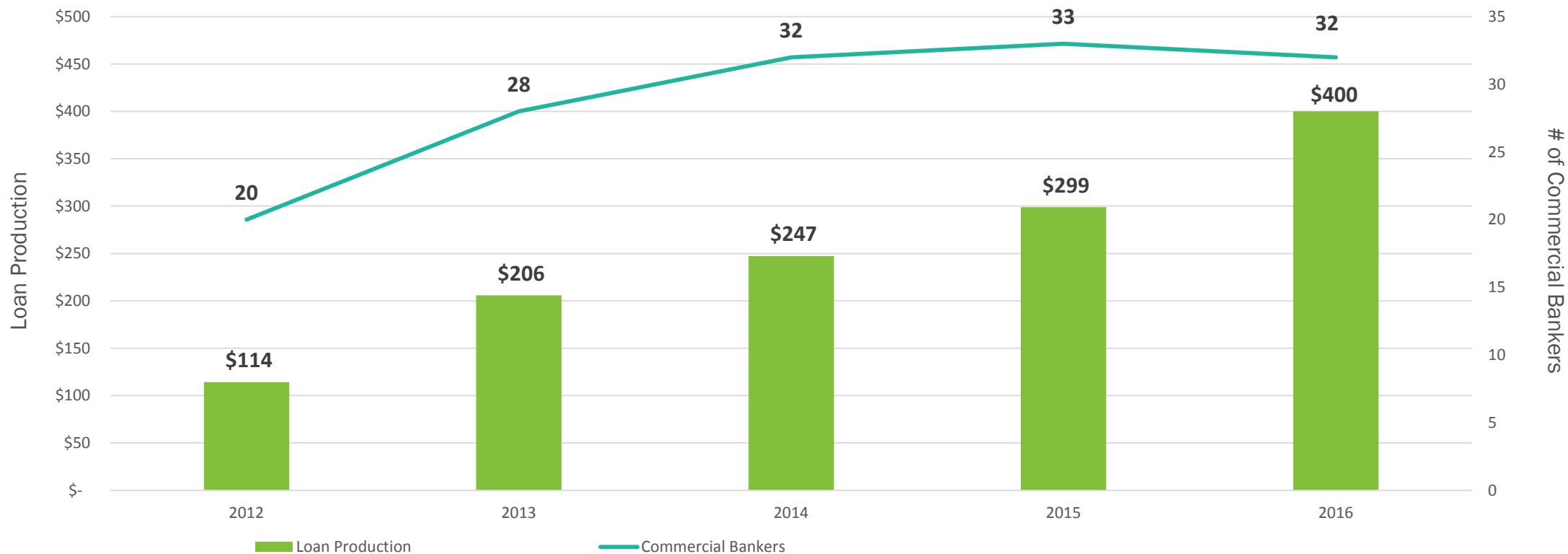
\$ Millions



Scalable Commercial Production

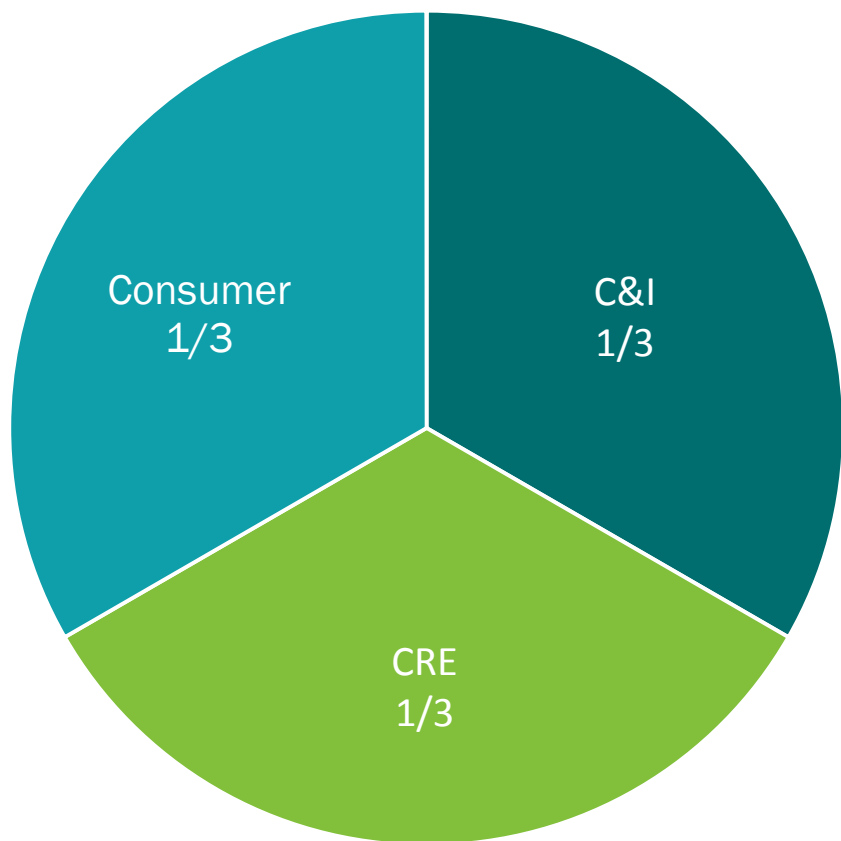
Loan Production vs Commercial Bankers

\$ Millions

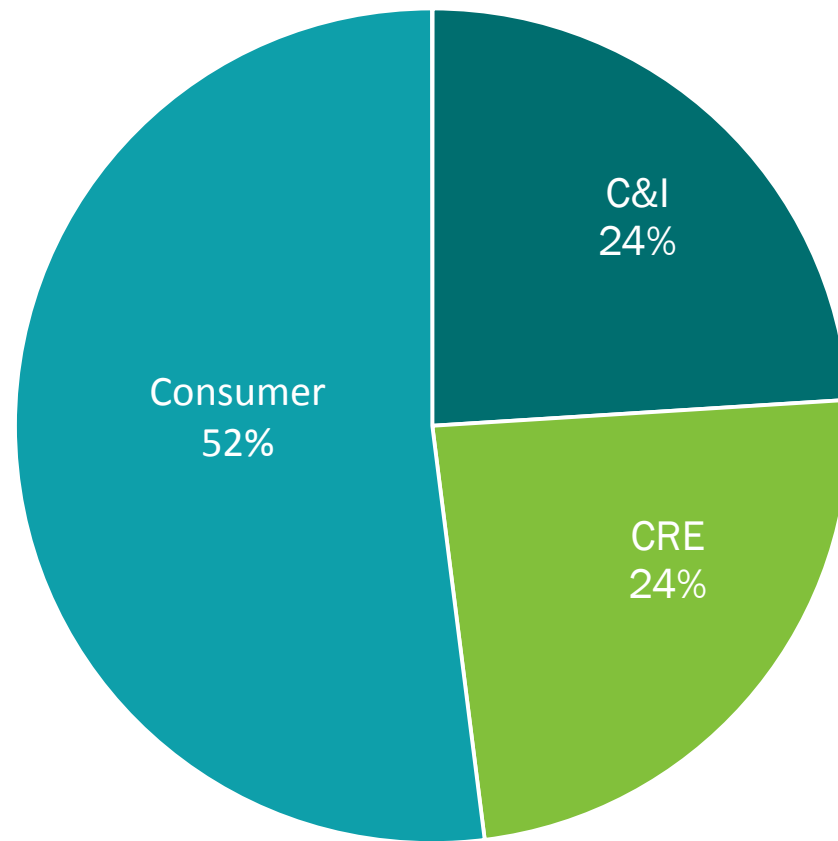


Diversified Loan Book

Loan Portfolio



Loan Production



What Matters Most to Clients

Top Drivers of Increase in Customers Wallet Share

Purchase Process

- Provides a quick purchase experience
- Provides an easy-to-follow and uncomplicated purchase process

Relationship Manager Behavior

- Teaches valuable things about the business
- Communicates the value received in exchange for price
- Offers a unique perspective on business financial issues
- Negotiates by having great knowledge of all options

Product

- Promotes continuous engagement
- Solves problems in a clear and logical way
- Provides products and services that drive business outcomes

Customers buy based on the bank's ability to: Provide a fast and easy purchase process, field relationship managers who teach the customer and provide unique and relevant insight, and offer embedded products that deliver business results on demand.