



CONSUMER & SMALL BUSINESS BANKING

Presented by Julie Kleffel



Julie Kleffel: EVP, Community Banking Executive



Background

Community Banking Executive overseeing the full community bank which includes all retail and business banking functions for the organization and previously served as Seacoast's Small Business Banking Leader. She is also a fourth generation Central Florida native.

Experience

She was Executive Vice President and Commercial Sales Leader at BankFIRST prior to its acquisition by Seacoast. Before that she was Assistant Vice President at AmSouth Bank. Julie has more than twenty years of overall banking experience, including all areas of retail, small business, treasury sales, commercial and government lending as well as enterprise leadership and coaching performance sales cultures.

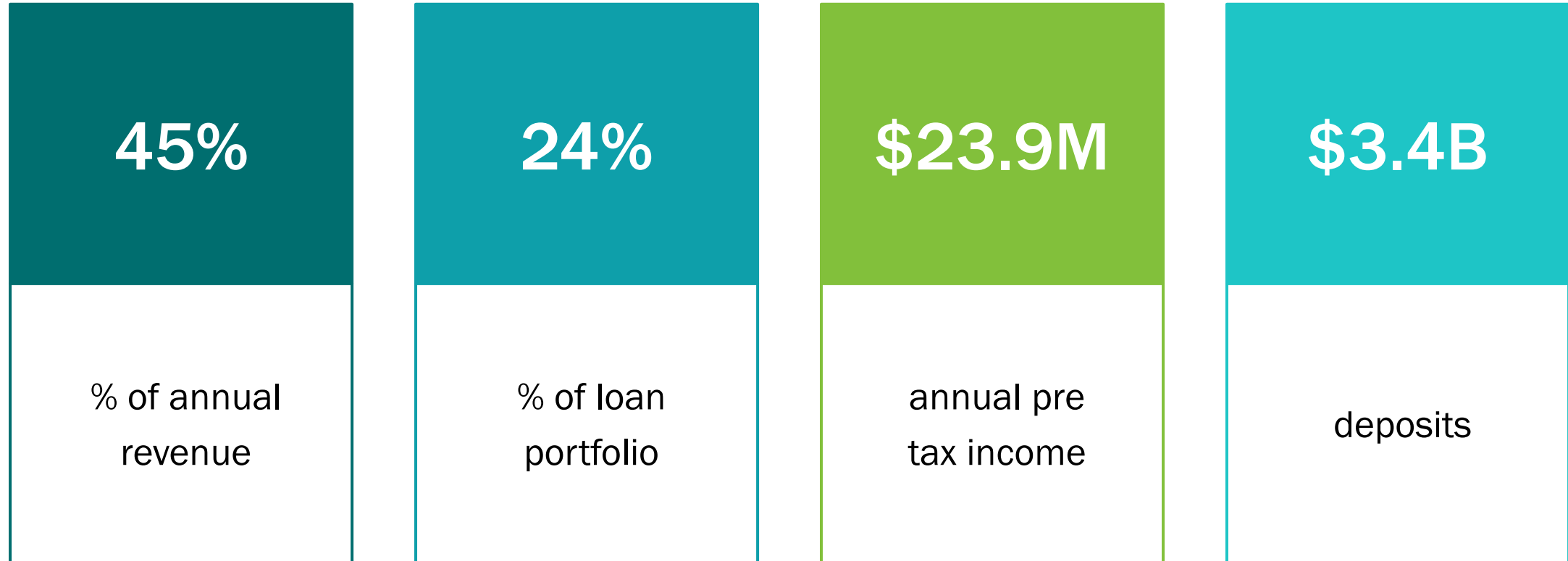
Education

ABA Graduate School of Commercial Lending, ABA Stonier Graduate School of Banking – Wharton School of Business, The Center for Creative Leadership Program -Eckerd College, Certified Lender Business Banker - Institute of Certified Bankers

Location

Orlando, FL

Consumer and Small Business Banking Snapshot

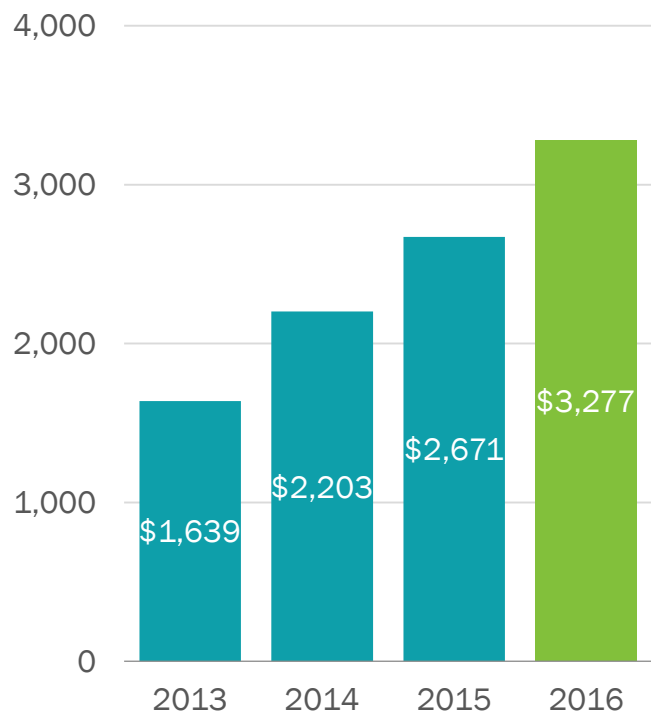


Source: Based on internal bank line of business reporting

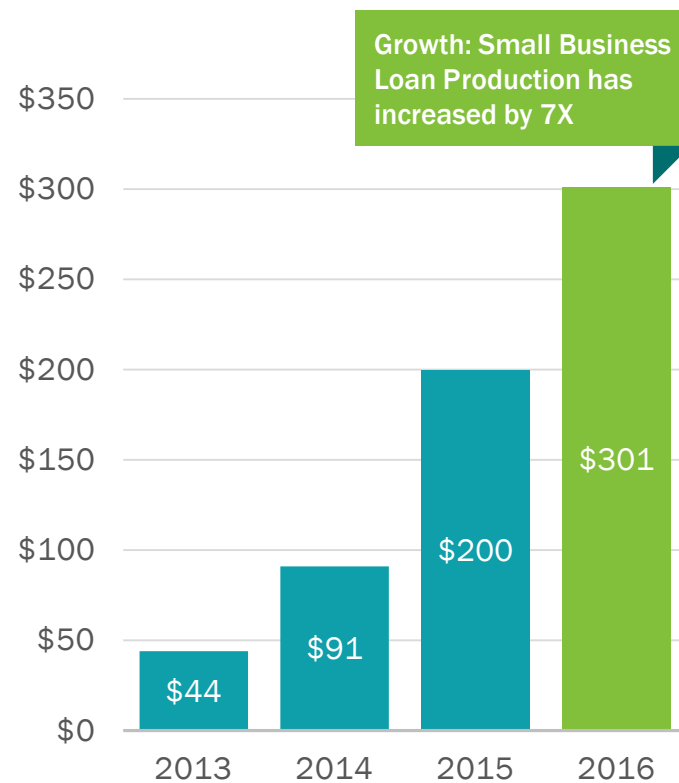
Consumer and Small Business – Closer Look

Total Growth

Core Deposits Have Grown by Nearly \$1 Billion



Consumer and Small Business Loan Production Has Increased by 7x



Revenue Has Increased by 60% Since 2013

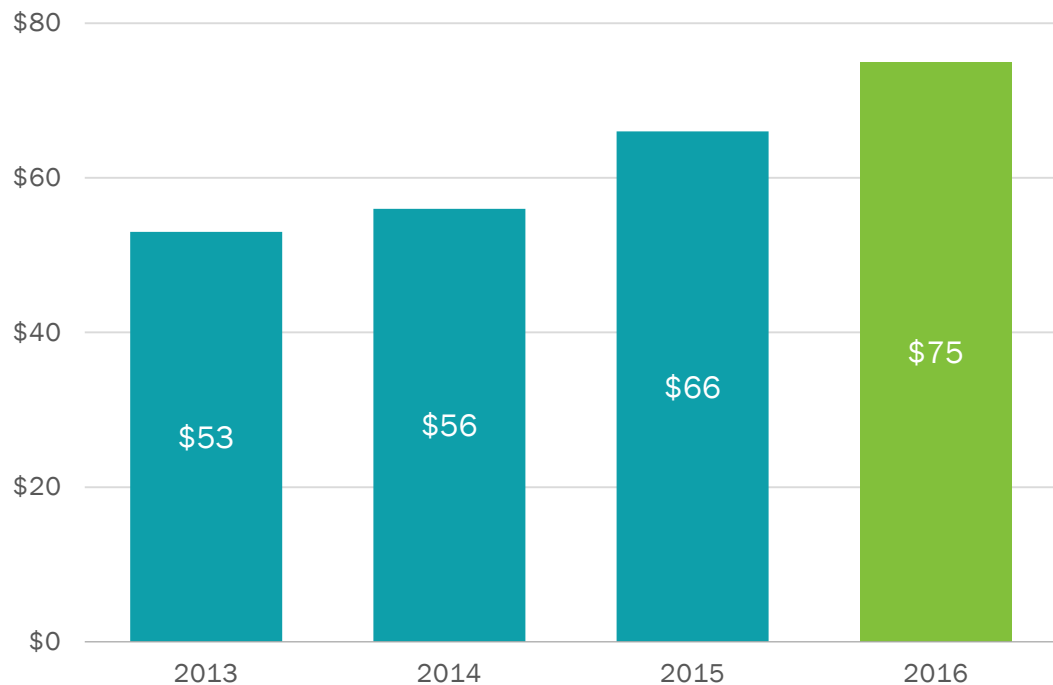


Consumer and Small Business – Closer Look

Deposits per Branch

Millions

- Lower cost to serve
- Consistent branding

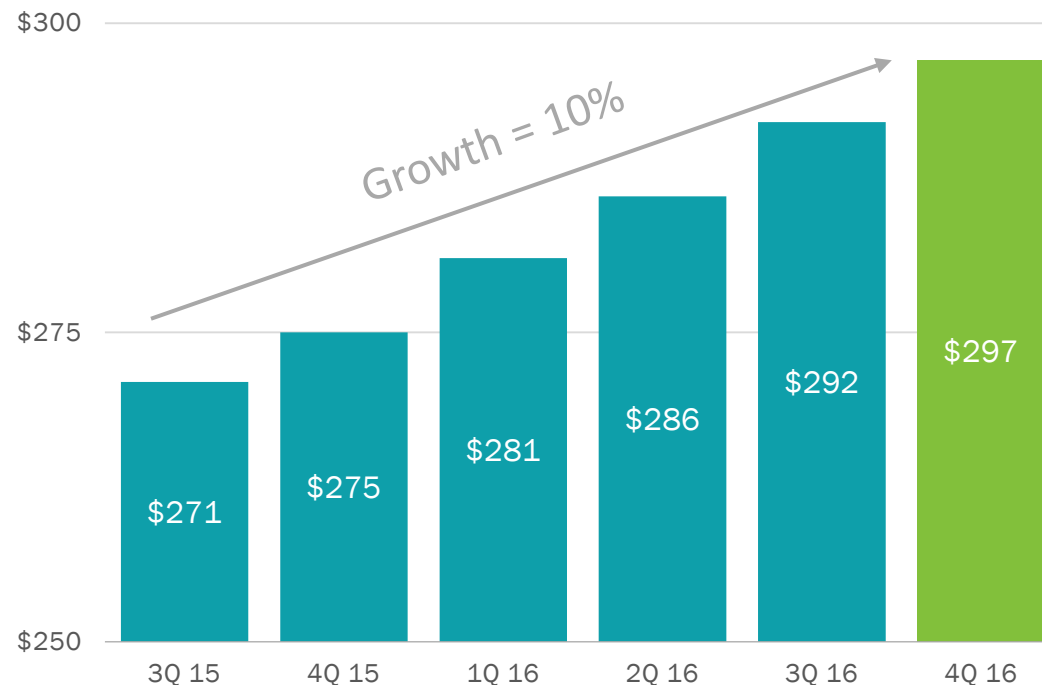


Includes SWEEP

Revenue per Associate

Thousands

- Empowering Associates
- Hire smart



Consumer and Small Business Offering

Drive Greater Usage of Convenient, Low Cost Channels

20%

expected reduction in our
branch network over the
next 24 months fund non-
branch channel
investments





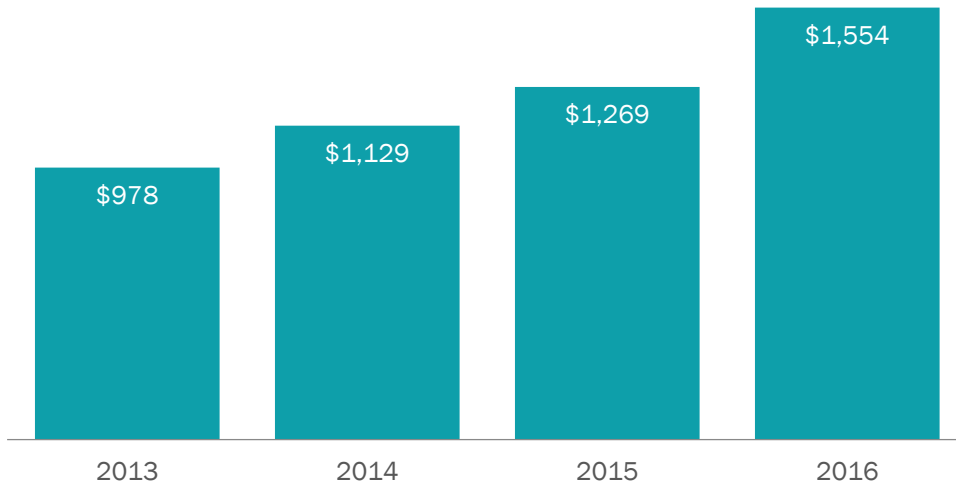
Consumer

A Closer Look at Our Consumer Line of Business

Total Growth

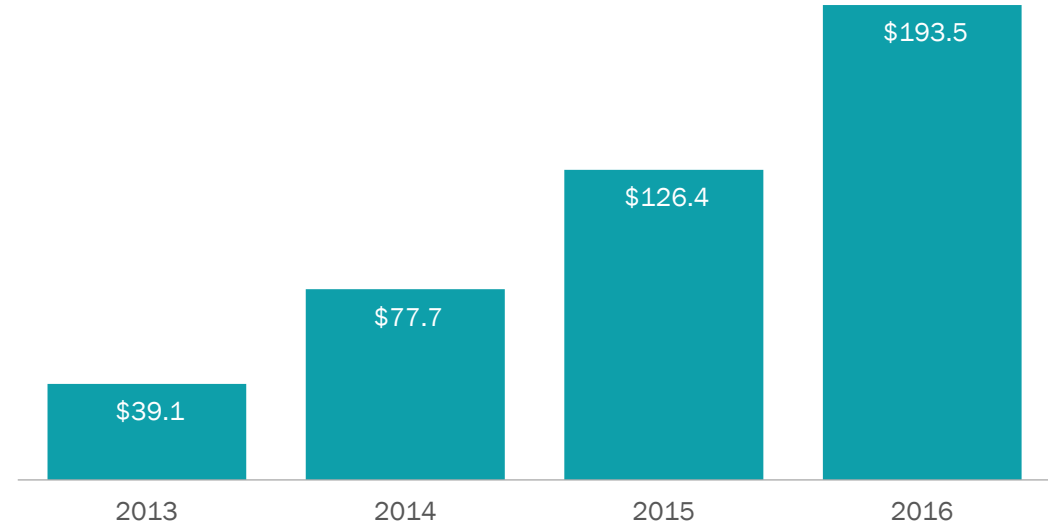
Consumer Core Deposits in the Community Bank are up More Than 50% Since 2013

\$ millions



Consumer Loan Production is up Nearly 5x Since 2013

\$ millions



But the Strategic Value is Even Greater

1

Source of
low cost deposits

2

Source of
recurring fee
revenue

3

Strategically important
to support our continued
focus on having a granular,
well diversified loan book

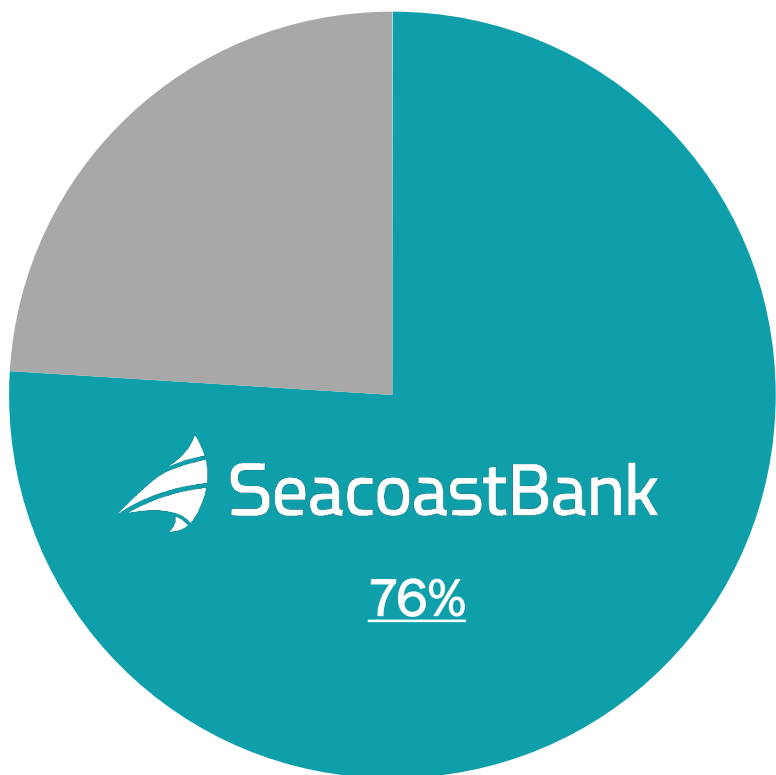
4

Also important for capturing
the broader relationships
of the customers we
seek to serve

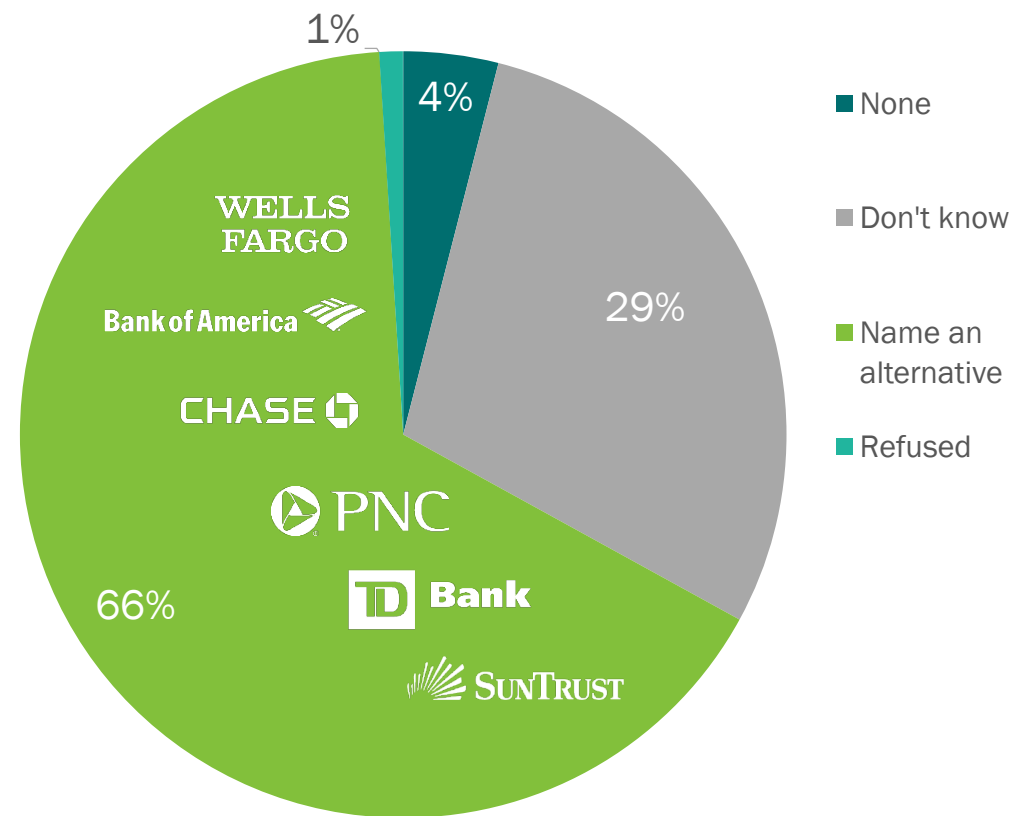
Closer Look at Our Consumer Business

What Our Consumer Customers Say About Us

Actually Recommended

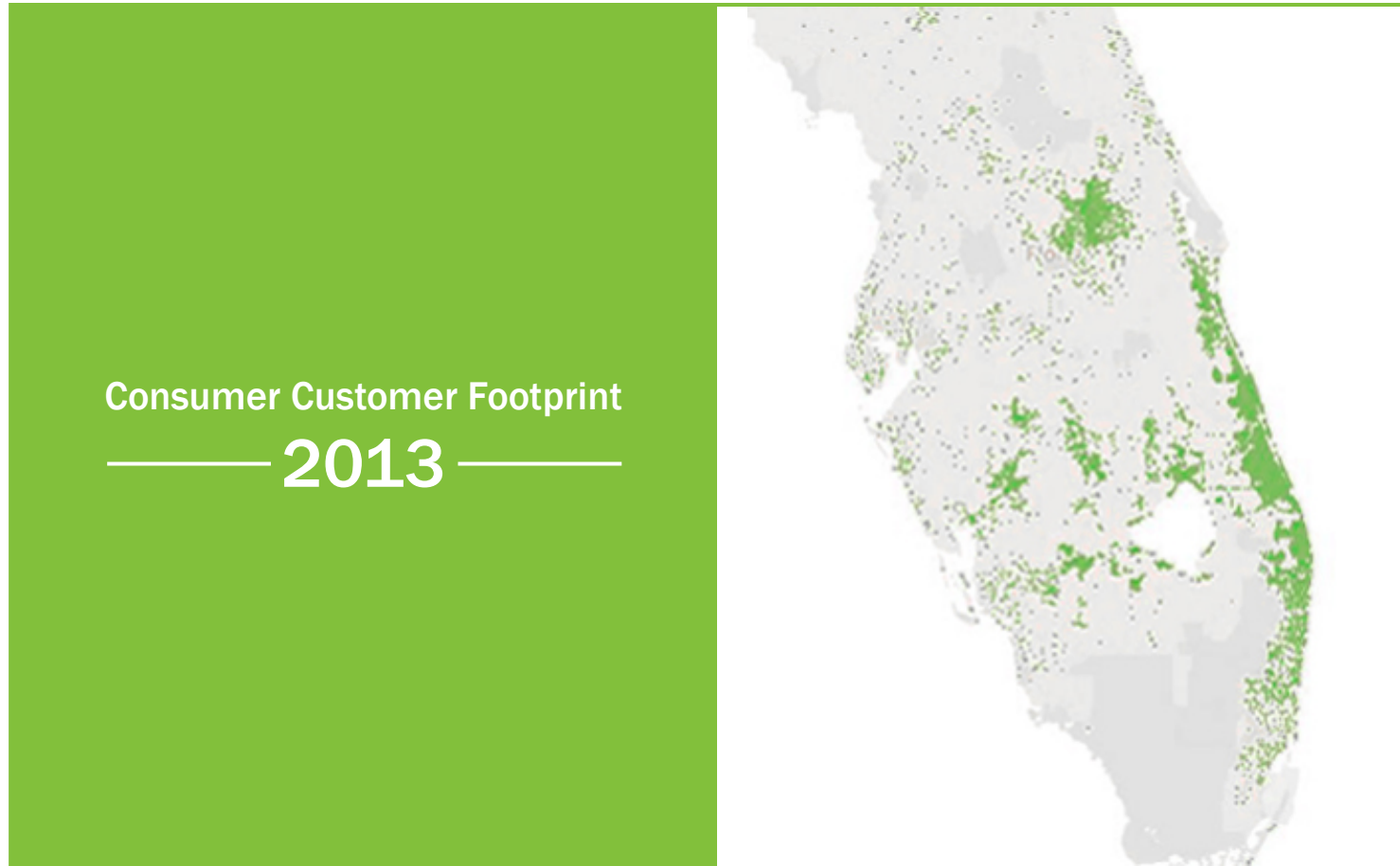


Bank Would Use if Seacoast Not Available



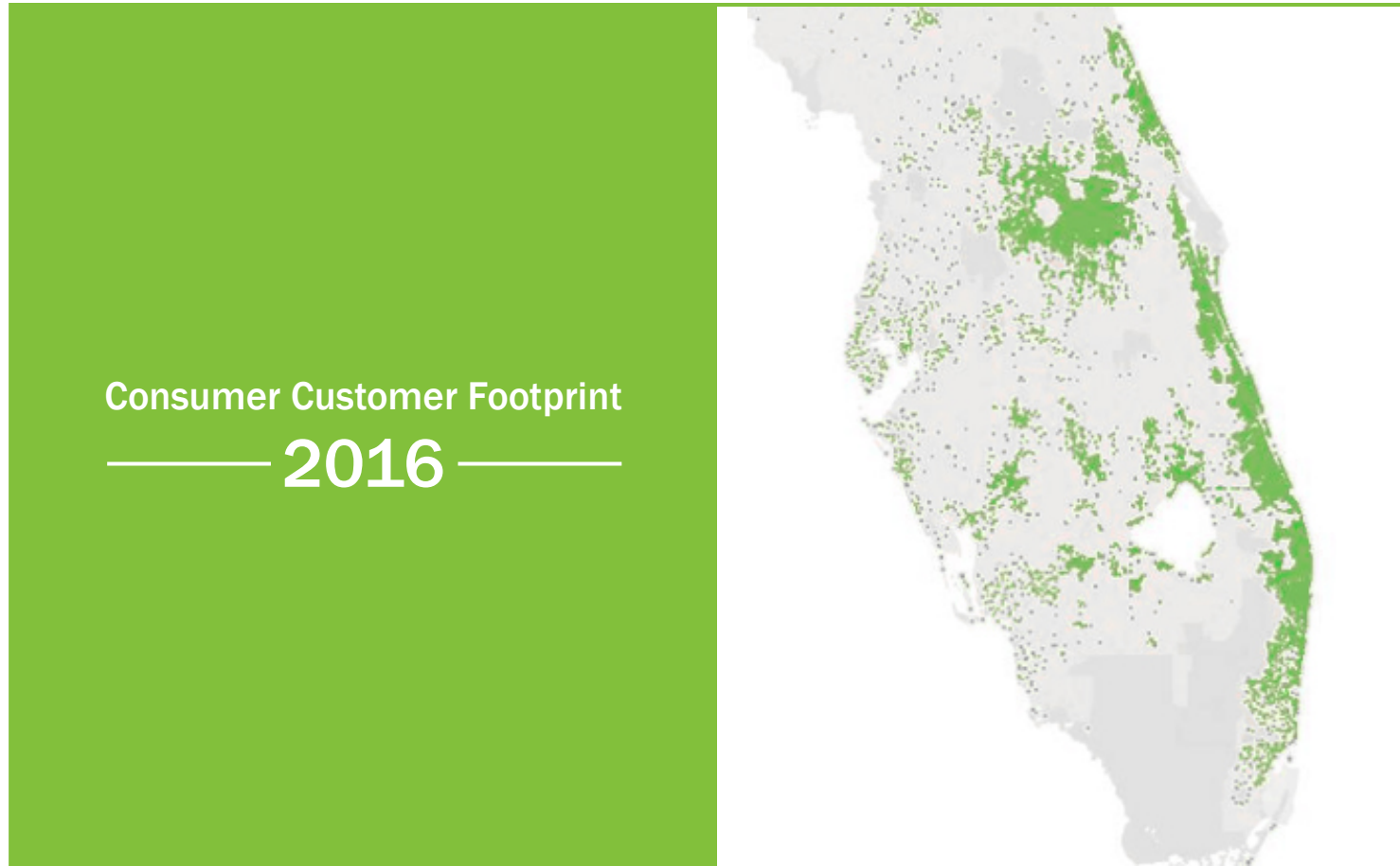
Closer Look at Our Consumer Business

In 2013, We Served 103,000 Consumer Customers Across the State of Florida

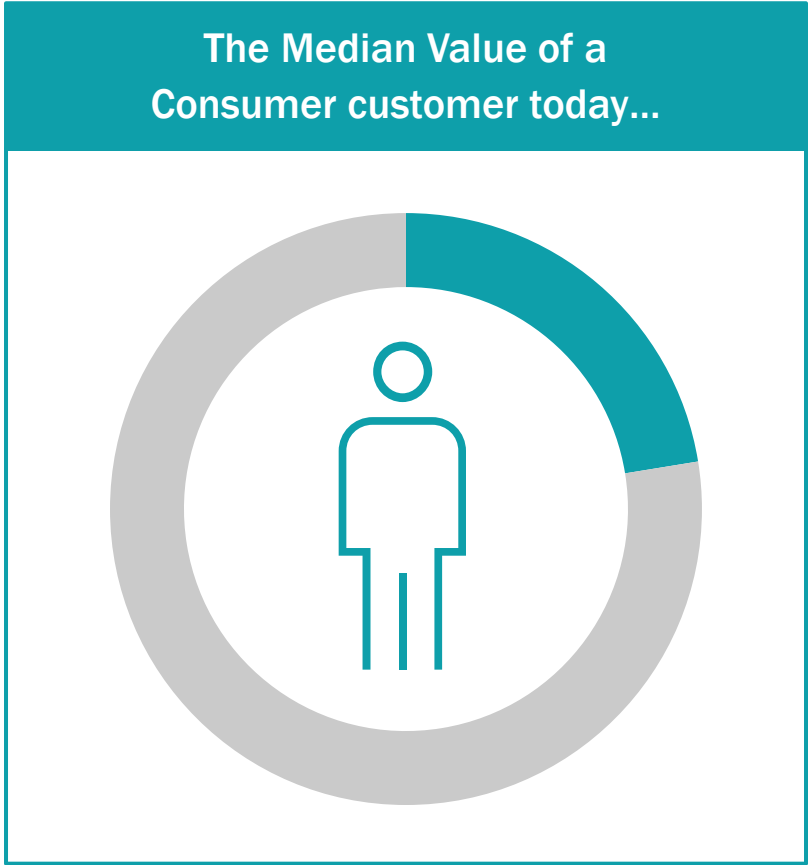


Closer Look at Our Consumer Business

In 2016, We Served Over 140,000 Consumer Customers Across the State of Florida

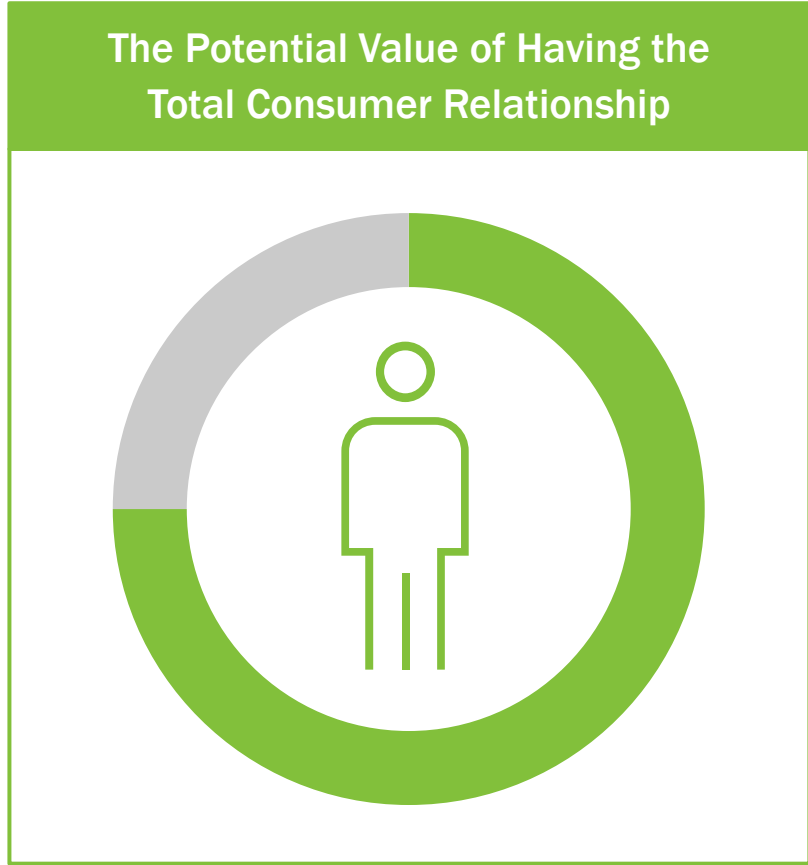


Serving the Customers Holistically Translates to Customer Satisfaction and Shareholder Value



Median CLTV: Consumer

3.3x →



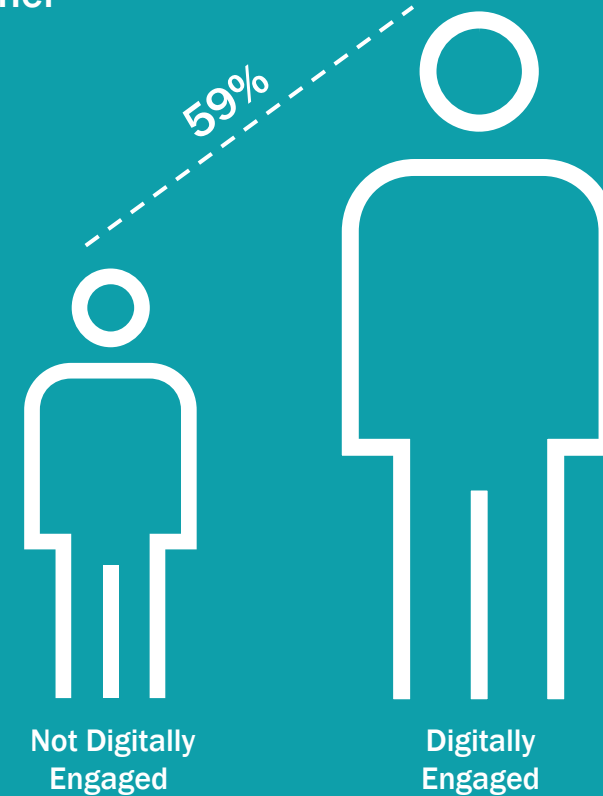
75th Percentile CLTV: Consumer

Source: Seacoast Proprietary Data

We believe that the value of a digitally engaged, multi-channel customer is greater, and we're making solid progress at getting our consumer base comfortable with lower cost digital channels.

Seacoast Customer Lifetime Value (CLTV) Median

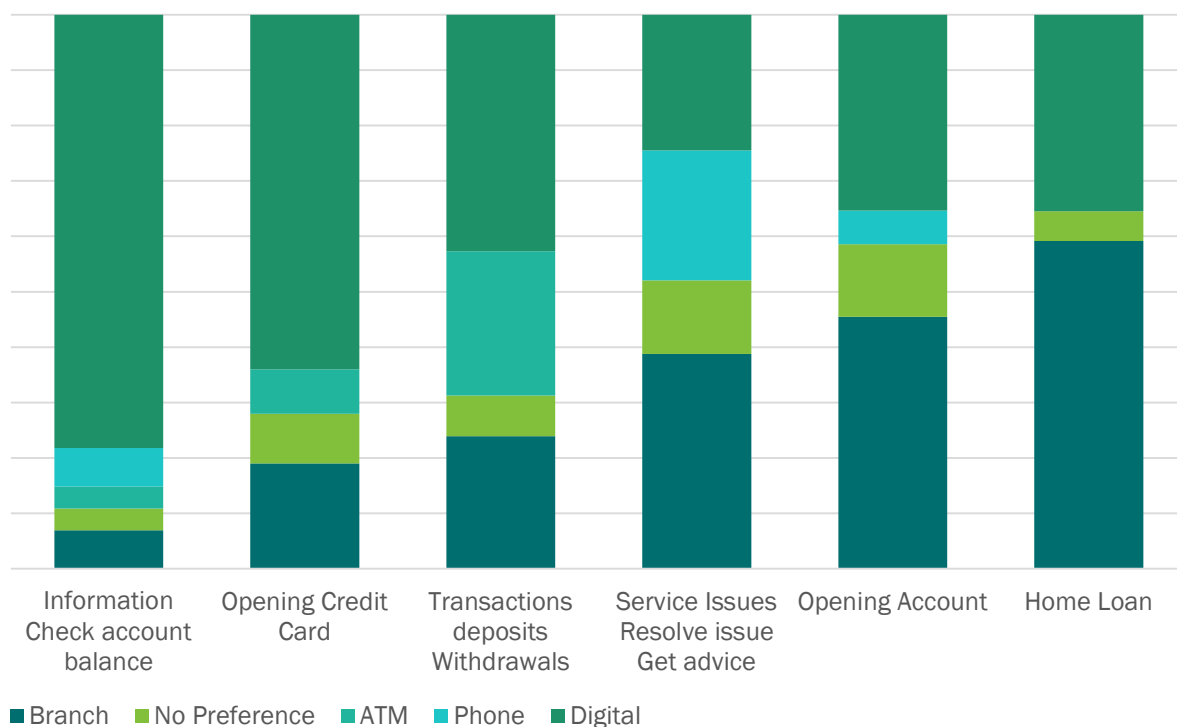
Consumer



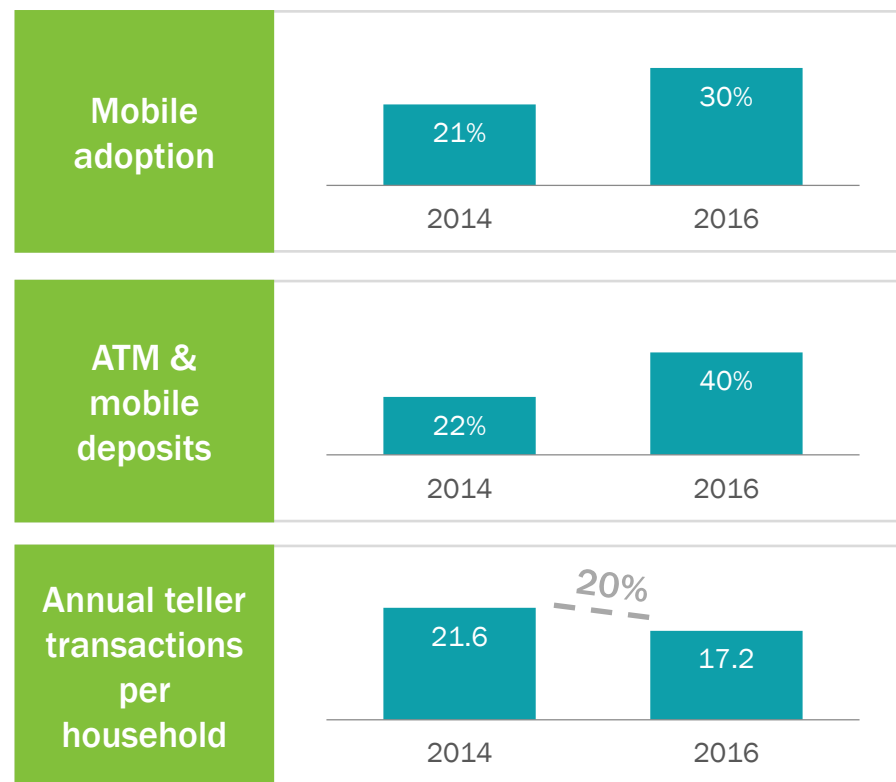
Our Consumer Strategy is Centered Around Multi-Channel Distribution and Creating Efficiencies

Customers Want Self-service AND Personal Service

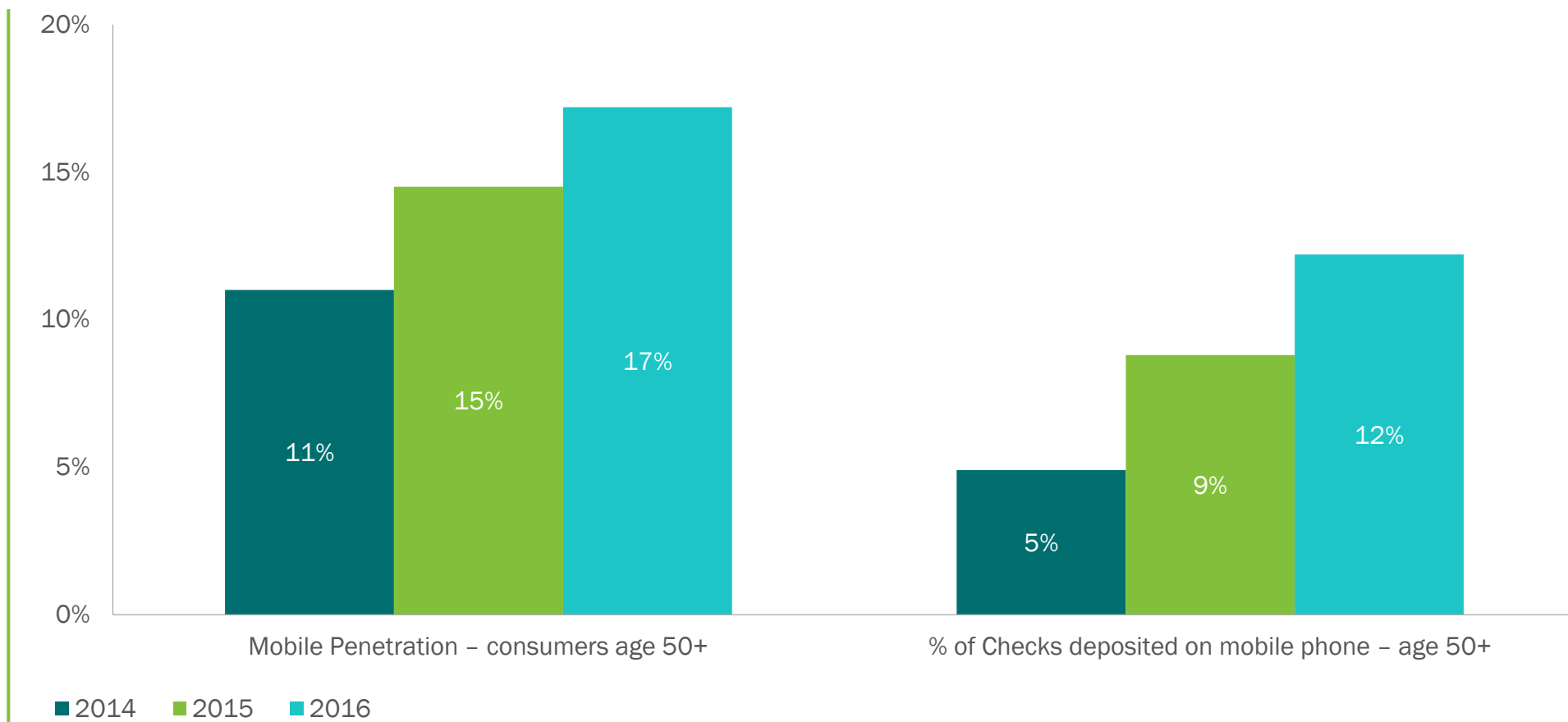
Preferred Channel by Transaction Type



As We've Enhanced Our Self-serve Offerings Our Customer Have Adopted Quickly



Digital Convenience is Expected and Embraced by More Than Just Millennials



Source: Seacoast Proprietary Data

Our Consumer Business Has Room to Grow

Our Proprietary Research Shows Affluence Segments at a Zip Code Level, Using Federal Tax Return Data



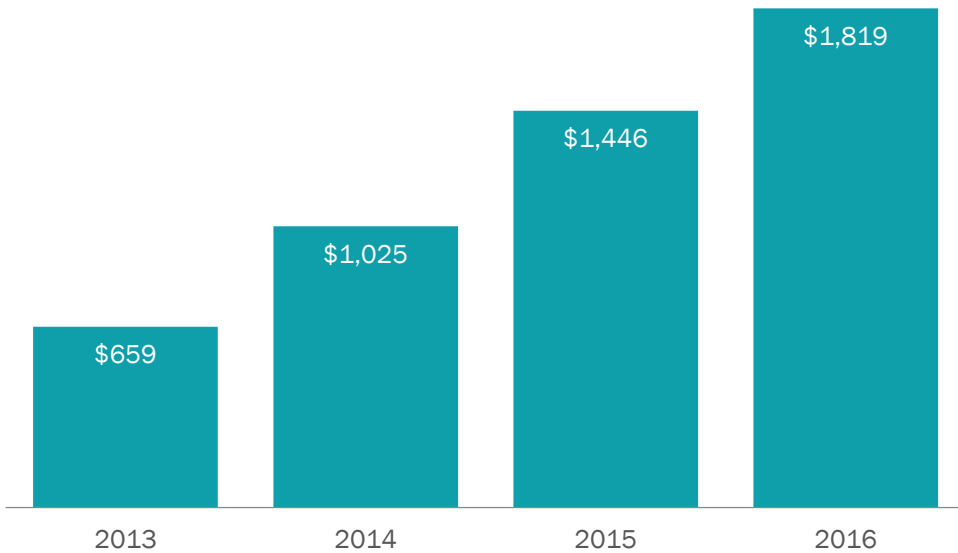
Small Business



A Closer Look at Our Small Business Line of Business

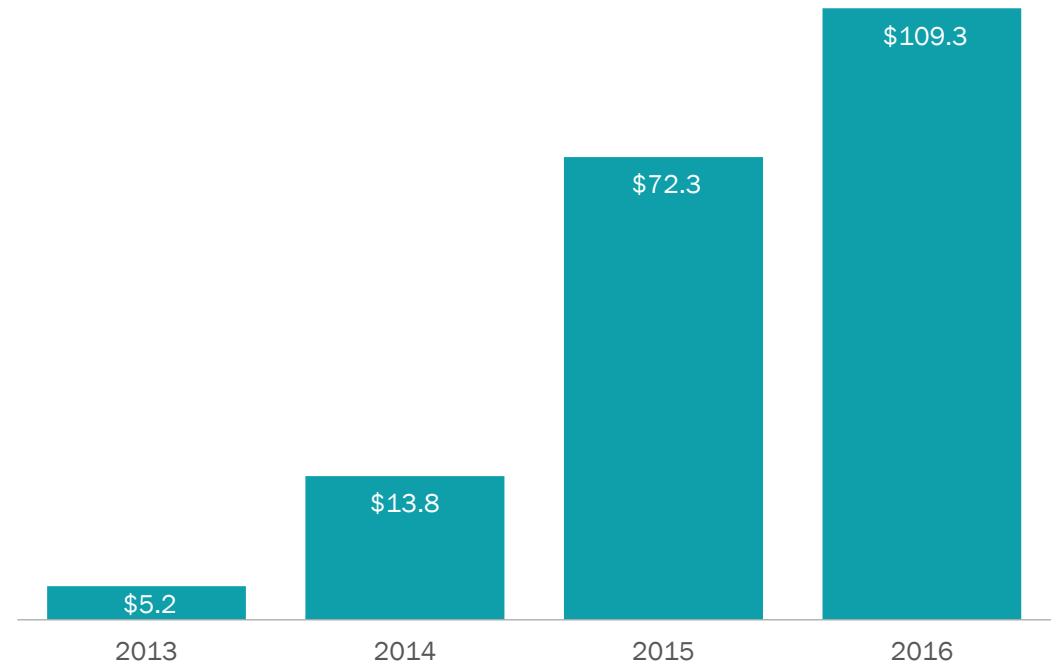
Business Core Deposits Nearly Tripled Since 2013

\$ millions



Small Business Loan Production is up Significantly Since 2013

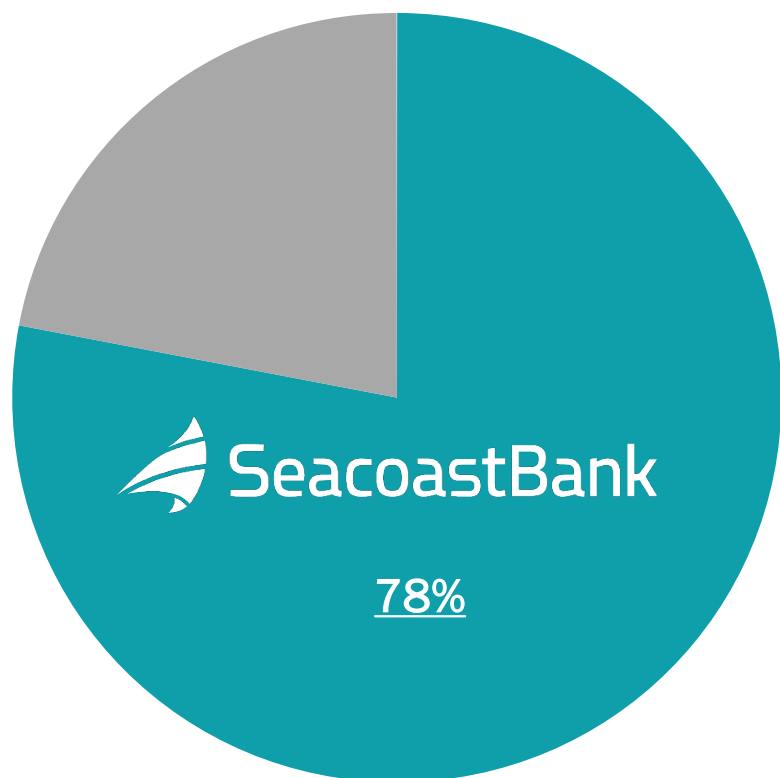
\$ millions



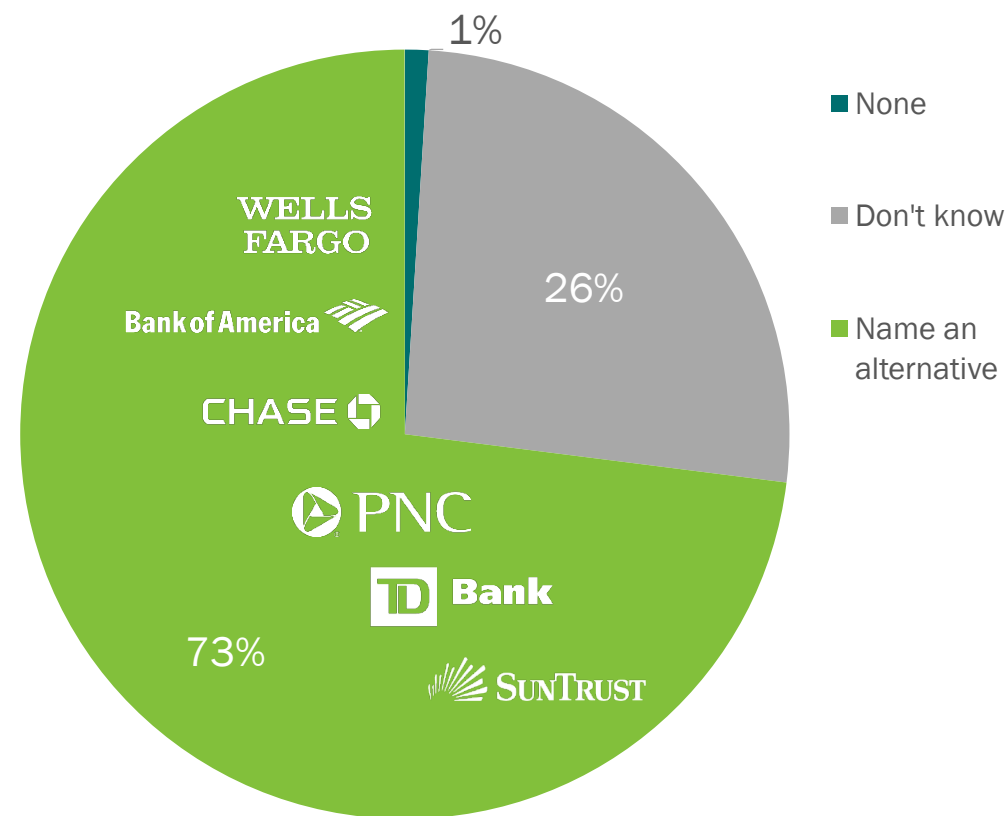
Closer Look at Our *Small Business* Line of Business

What Our Small Business Customers Say About Us

Actually Recommended



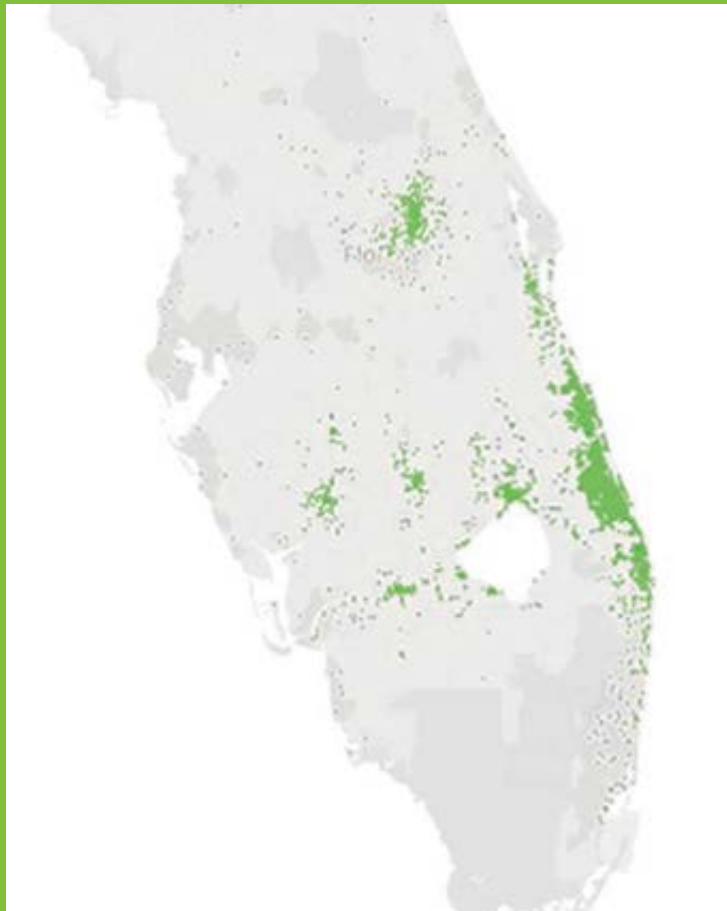
Bank Would Use if Seacoast Not Available



Closer Look at Our Small Business Banking

In 2013, We Served Over 14,000 Small Business Clients

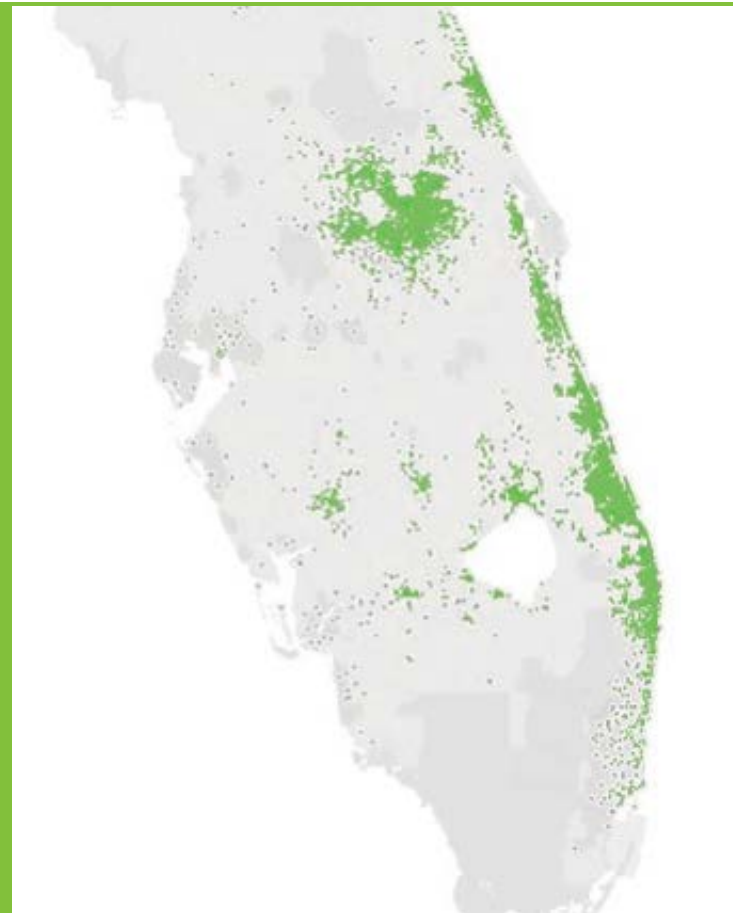
Small Business Customer Footprint
— 2013 —



Closer Look at Our Small Business Banking

In 2016, We Served Over 27,000 Small Business Clients

Small Business Customer Footprint
— 2016 —



Serving Small Businesses Holistically Translates to Customer Satisfaction and Shareholder Value



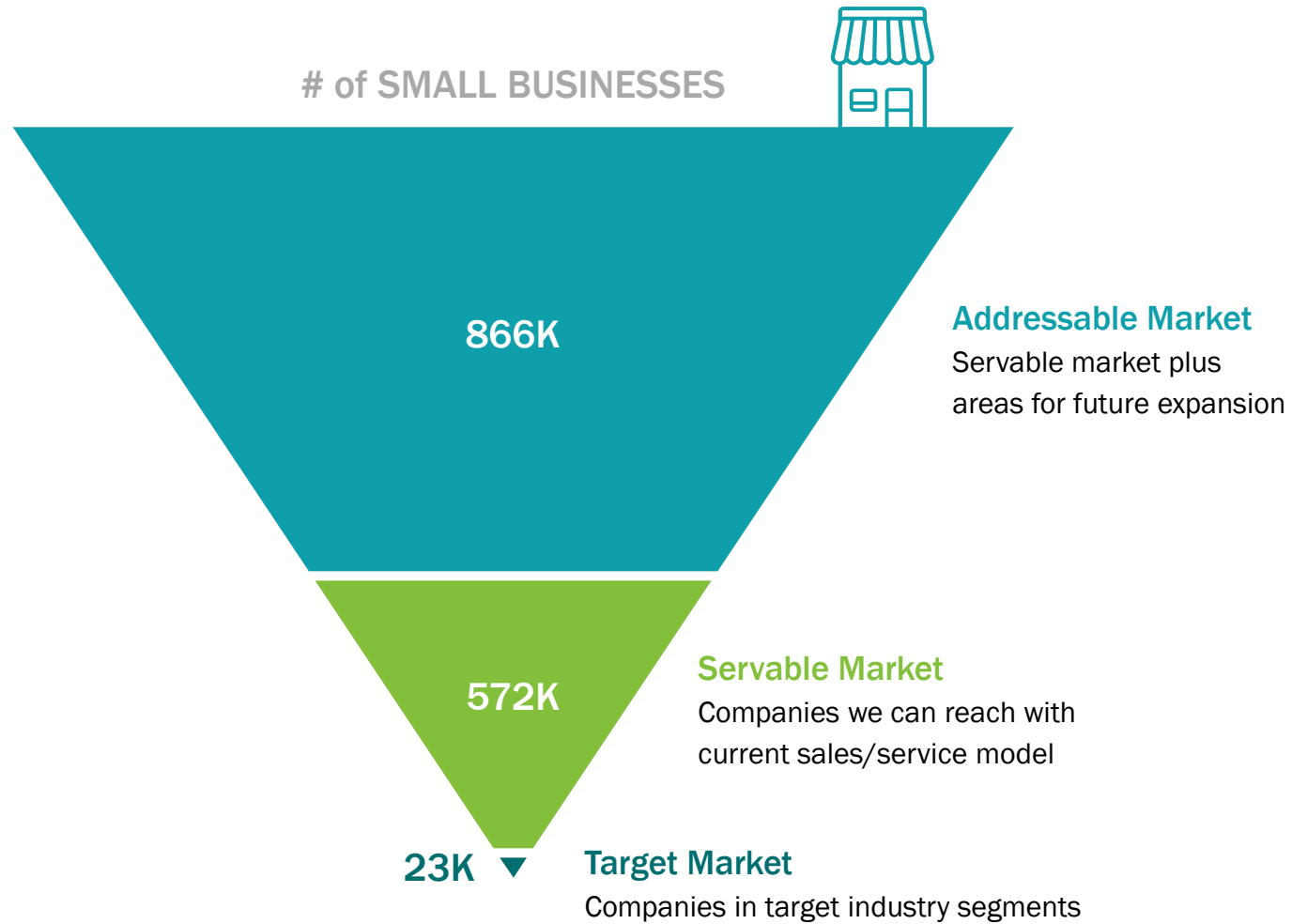
Median CLTV: Small Business

5x →



75th Percentile CLTV: Small Business

We Have Plenty of Room to Grow Our Small Business Base



Source: Hoovers Data, companies with annual revenues \$500 thousand to \$5 million located in current Seacoast MSAs

Our Positioning in the Small Business Market



We go head to head with **large full-service money center banks**, but offer a local alternative that offers quicker turnaround and better service with no compromise on product

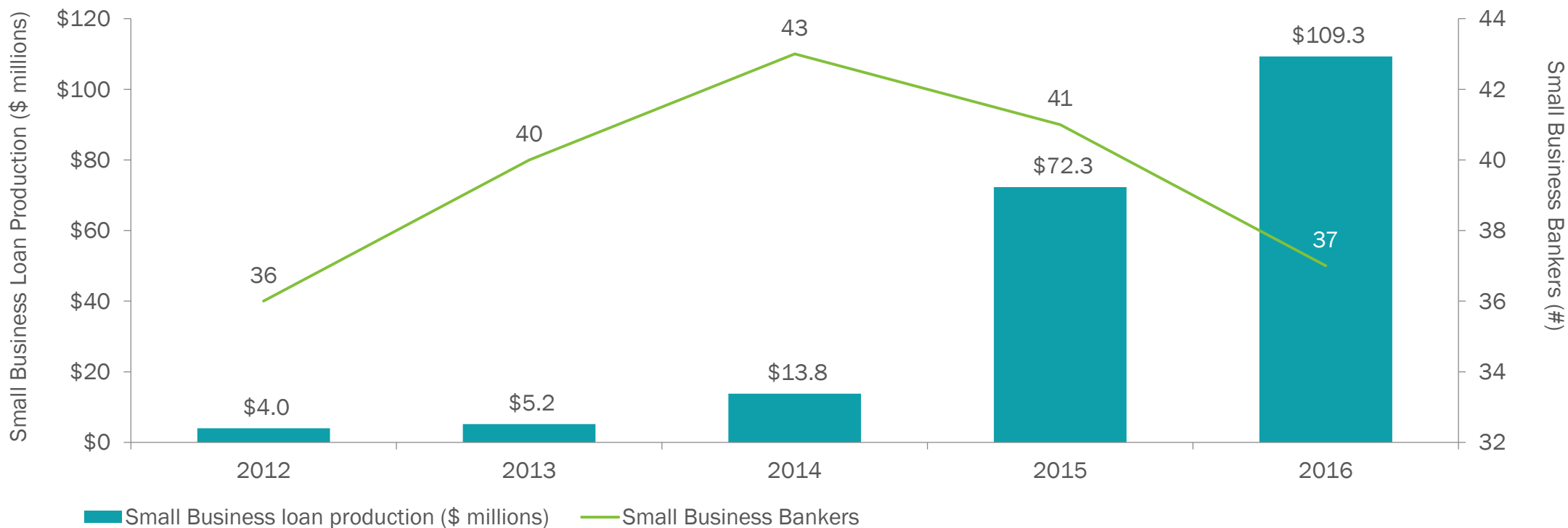


We compete with **community banks** head-head, by offering services they can't

Result: Small Business Banker of Choice for Those Who Want a Relationship

We Have Organized Resources Around Opportunities

Small Business Loan Production vs. Small Business Bankers (#)

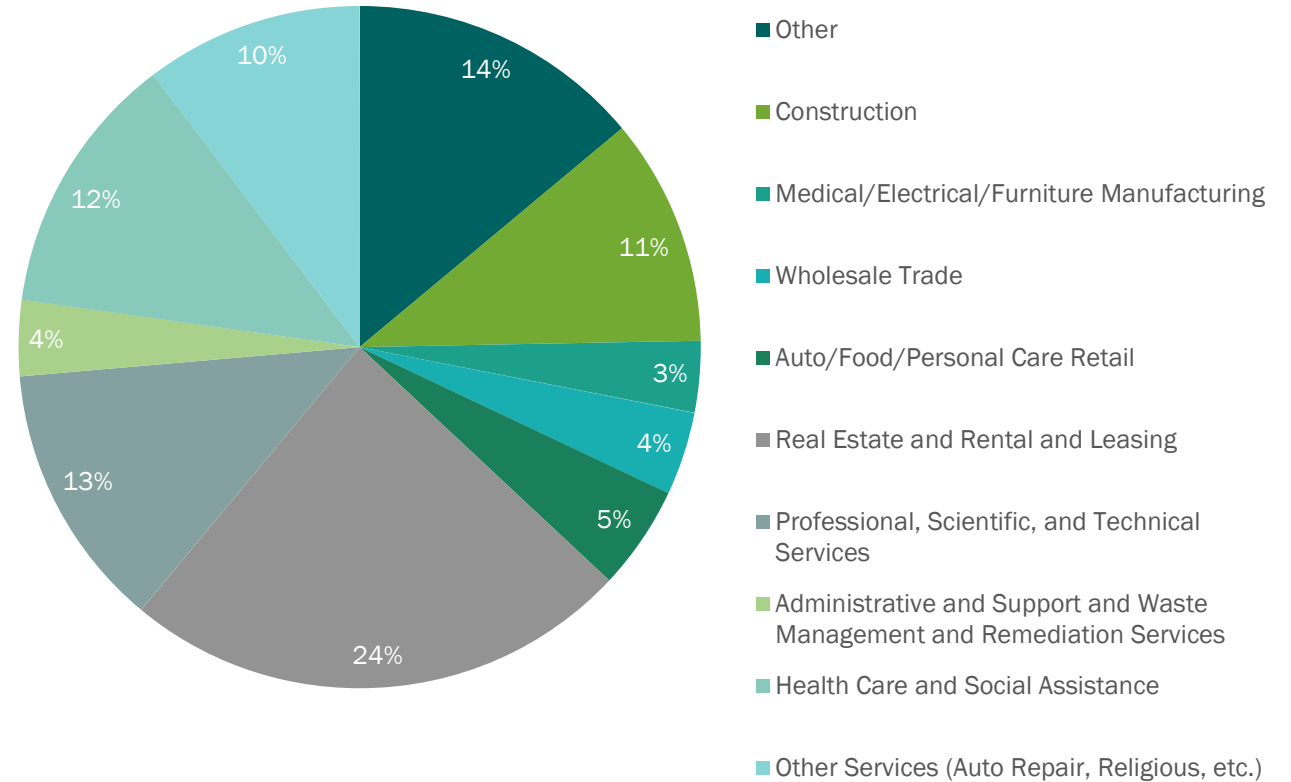


Focusing on Our Ideal Market Segments Will Drive Continued Growth

Ideal Targets:

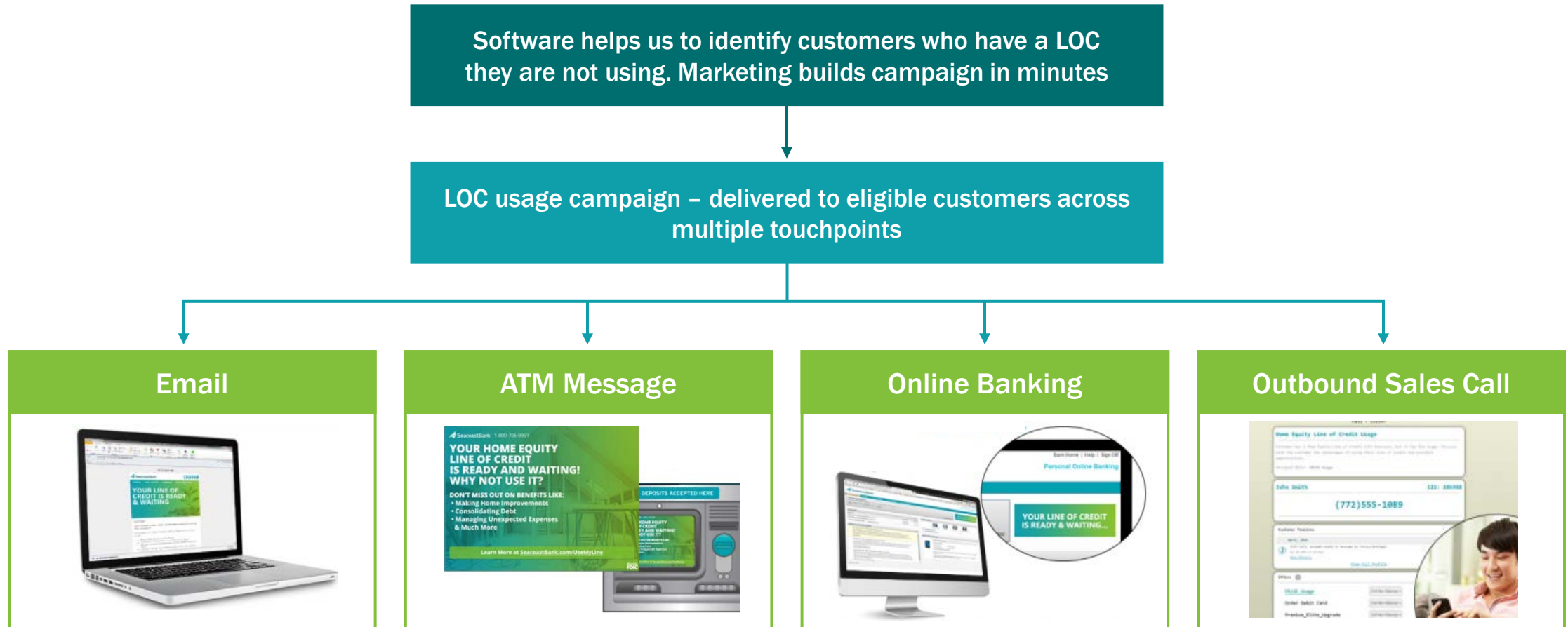
- Target segments/criteria: \$500K-\$5M in revenue
- Professional Services (Attorneys, CPAs, Engineers, etc.), Healthcare (Physicians, Dentists, Hospitals, etc.), Personal Services, and Real Estate
- Why: We understand their needs and have proven we can win in these areas.

Small Business Portfolio

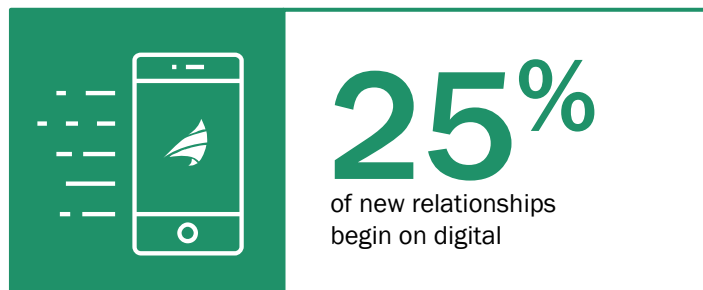
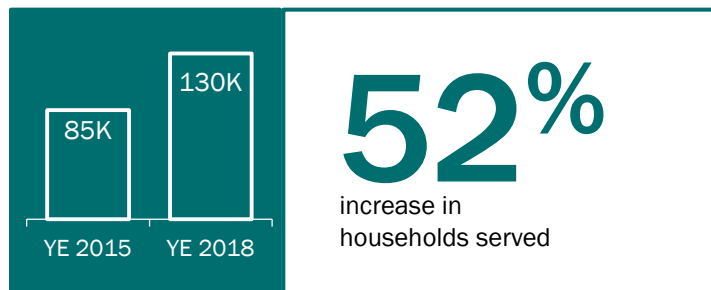


Our Digital Capabilities Make Us Unique Among Community Banks

Example of Targeted, Multi-Channel Marketing Campaign



Long-Term Objectives



Innovation through partnership...2-3 valuable partnerships established

2x
Small Businesses served

1/3
Reduction in cost to serve

Non-core markets to invest in growth
Assumes acquisitions continue at the same pace

27% Orlando/Daytona
+ 27% Tampa/Lakeland

54% of our Customer base on I-4 corridor