

**AVERAGE BALANCES, YIELDS AND RATES (Unaudited)**

**SEACOAST BANKING CORPORATION OF FLORIDA AND SUBSIDIARIES**

	2000				1999	
	Third Quarter		Second Quarter		Third Quarter	
	Average Balance	Yield/ Rate	Average Balance	Yield/ Rate	Average Balance	Yield/ Rate
<i>(Dollars in thousands)</i>						
<b>Assets</b>						
Earning assets:						
Securities:						
Taxable	\$ 214,467	6.25 %	\$ 216,122	6.19 %	\$ 235,767	6.00 %
Nontaxable	7,427	7.86	7,555	7.89	10,537	8.39
<b>Total Securities</b>	<b>221,894</b>	<b>6.30</b>	<b>223,677</b>	<b>6.25</b>	<b>246,304</b>	<b>6.10</b>
Federal funds sold and other short-term investments	2,208	6.67	11,062	5.96	130	5.25
Loans, net	830,947	8.01	821,854	7.98	754,462	7.79
<b>Total Earning Assets</b>	<b>1,055,049</b>	<b>7.64</b>	<b>1,056,593</b>	<b>7.60</b>	<b>1,000,896</b>	<b>7.36</b>
Allowance for loan losses	(7,168)		(7,103)		(6,733)	
Cash and due from banks	25,409		33,790		30,940	
Premises and equipment	17,407		17,060		17,048	
Other assets	14,140		13,999		15,038	
	<b>\$ 1,104,837</b>		<b>\$ 1,114,339</b>		<b>\$ 1,057,189</b>	
<b>Liabilities and Shareholders' Equity</b>						
Interest-bearing liabilities:						
NOW (including Super NOW)	\$ 50,210	2.20 %	\$ 57,674	1.98 %	\$ 56,067	1.80 %
Savings deposits	139,691	3.33	139,477	3.28	110,156	2.21
Money market accounts	182,605	2.24	190,317	2.09	206,049	2.01
Time deposits	423,163	5.84	407,682	5.60	397,206	4.93
Federal funds purchased and securities sold under agreements to repurchase	33,185	5.54	28,950	5.20	40,094	4.55
Other borrowings	46,611	6.55	49,970	6.40	24,970	5.69
<b>Total Interest-Bearing Liabilities</b>	<b>875,465</b>	<b>4.51</b>	<b>874,070</b>	<b>4.26</b>	<b>834,542</b>	<b>3.64</b>
Demand deposits (noninterest-bearing)	137,097		149,518		135,891	
Other liabilities	6,308		5,519		5,727	
<b>Total Liabilities</b>	<b>1,018,870</b>		<b>1,029,107</b>		<b>976,160</b>	
Shareholders' equity	85,967		85,232		81,029	
	<b>\$ 1,104,837</b>		<b>\$ 1,114,339</b>		<b>\$ 1,057,189</b>	
Interest expense as a % of earning assets		3.74 %		3.52 %		3.04 %
Net interest income as a % of earning assets		3.90		4.08		4.33

(1) On a fully taxable equivalent basis. All yields and rates have been computed on an annualized basis using amortized cost. Fees on loans have been included in interest on loans. Nonaccrual loans are included in loan balances.