



PUBLIC DISCLOSURE

May 5, 2025

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Seacoast National Bank
Charter Number: 14838

815 Colorado Ave
Stuart, FL 34995

Office of the Comptroller of the Currency

Midsized and Trust Bank Supervision
425 S Financial Place, Suite 1700
Chicago, IL 60605

NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, and should not be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

Table of Contents

Overall CRA Rating..... 3

Description of Institution 4

Scope of the Evaluation 5

Discriminatory or Other Illegal Credit Practices Review 8

State Rating 9

 State of Florida..... 9

Appendix A: Scope of Examination A-1

Appendix B: Summary of MMSA and State Ratings B-1

Appendix C: Definitions and Common Abbreviations..... C-1

Appendix D: Tables of Performance Data..... D-1

Overall CRA Rating

Institution's CRA Rating: This institution is rated Outstanding.

The following table indicates the performance level of Seacoast National Bank (SNB or bank) with respect to the Lending, Investment, and Service Tests:

Performance Levels	Seacoast National Bank Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding		X	X
High Satisfactory	X		
Low Satisfactory			
Needs to Improve			
Substantial Noncompliance			

*The Lending Test is weighted more heavily than the Investment and Service Tests when arriving at an overall rating.

The major factors that support this rating include:

- The Lending Test rating is based on High Satisfactory performance in the state of Florida. The bank has adequate geographic and borrower distribution. The bank is a leader in providing Community Development (CD) loans to its Assessment Areas (AA). The bank exhibits an excellent level of CD lending throughout its AAs. The bank provided an excellent level of innovative and flexible loan products throughout its AAs. CD loans, and innovative and flexible lending was responsive to AA needs and had a significantly positive impact on the overall Lending Test rating. The bank exhibited good responsiveness to AA credit needs.
- The Investment Test rating is based on Outstanding performance in the state of Florida. The bank had an excellent level of qualified CD investments throughout its AAs. CD investments were responsive to identified community needs.
- The Service Test rating is based on Outstanding performance in the state of Florida. The bank's full-scope AAs branch distribution was readily accessible to geographies and people of different income levels. The bank is a leader in providing CD services.

Lending in Assessment Area

A substantial majority of the bank's loans are in its AAs.

The bank originated and purchased 87.7 percent of its total loans inside the bank's AAs during the

evaluation period. This analysis is performed at the bank, rather than the AA, level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

Table 1: Lending Inside and Outside of the Assessment Area										2022-2024
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	6,191	87.4	893	12.6	7,084	1,622,365	82.2	352,429	17.8	1,974,794
Small Business	3,085	88.3	409	11.7	3,494	745,233	84.8	133,357	15.2	878,590
Small Farm	44	83.0	9	17.0	53	7,178	90.1	787	9.9	7,965
Total	9,320	87.7	1,311	12.3	10,631	2,374,776	83.0	486,573	17.0	2,861,349
Source: 1/1/2022 – 12/31/2024 Bank Data.										
Due to rounding, totals may not equal 100.0%										

Description of Institution

SNB is a national bank headquartered in Stuart, Florida and a wholly owned by Seacoast Banking Corporation of Florida, a one-bank holding company. The bank was chartered in 1926. The holding company operates from the bank's main office.

SNB has 77 branches and 10 loan production offices throughout Florida. Since the previous CRA Performance Evaluation dated March 7, 2022, the bank has grown 57.0 percent from \$9.7 billion in total assets as of December 31, 2021. The growth was primarily from the acquisition of five community banks during the examination period:

- Sabal Palm Bank, headquartered in Sarasota, Florida, was acquired in January of 2022. The bank had total assets of \$427.0 million and three branches.
- Florida Business Bank, headquartered in Melbourne, Florida, was acquired in January of 2022. The bank had total assets of \$400.0 million and one branch.
- Apollo Bank, headquartered in Miami, Florida, was acquired in October of 2022. The bank had total assets of \$1.0 billion and five branches.
- Drummond Community Bank, headquartered in Chiefland, Florida, was acquired in October of 2022. The bank had total assets of \$1.0 billion and 18 branches.
- Professional Bank, headquartered in Miami, Florida, was acquired in January of 2023. The bank had total assets of \$2.6 billion and nine branches.

The following is a summary of the added boundaries to the bank's AAs: the North Port Metropolitan Statistical Area (MSA) was added on January 3, 2022 via the acquisition of Sabal Palm Bank; the Cape Coral MSA added on February 28, 2022 via the bank opening a De Novo branch; the Gainesville, Ocala, Homosassa, and Florida Non-MSAs were added on October 7, 2022 via acquisition of Drummond Community Bank; Miami-Dade county was added to the Miami CSA on October 7, 2022 via acquisition of Apollo Bank, and the Jacksonville MSA was added on March 13, 2023 as a De Novo branch. See appendix A for a list of the counties.

As of December 31, 2024, SNB reported \$15.2 billion in total assets and tier 1 capital of \$1.6 billion. Total loans and leases outstanding were \$10.3 billion, or 67.1 percent of total assets. The bank's loan portfolio consisted of 45.3 percent non-farm non-residential loans, 27.2 percent 1-4 family residential loans, 14.5 percent commercial and industrial loans, 6.3 percent construction and development, 2.9 percent multifamily, and 2.0 percent consumer with the remaining 1.9 percent of the portfolio in farm loans, obligations of state or local governments, and other loans.

SNB offers traditional banking and investment products and services to consumers and businesses. Deposit products include checking accounts, savings accounts, negotiable order of withdraw (NOW) accounts, money market deposit accounts, and certificates of deposit accounts. Lending products include commercial real estate, commercial and industrial, home mortgage, consumer, and farm loans. Other services provided to customers include treasury management services, and digital banking through the bank's website and mobile application. The digital banking platform allows customers to view and manage their accounts, as well as the ability to initiate funds transfers. SNB also offers ATM and drive-thru services with reasonable hours of operations. SNB's business strategy is not limited to any one product or service, but commercial banking relationships represent SNB's primary line of business.

The bank did not face any legal, financial, or other factors impeding the ability to help meet the credit needs of its AAs during the evaluation period. SNB received an overall rating of "Outstanding" last CRA performance evaluation.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The evaluation period for each performance test is January 1, 2022, through December 31, 2024. For the full-scope areas in the Lending Test, specifically the geographic and borrower distribution, the conclusions are presented in three analyses periods, due primarily to 2022 acquisitions and 2023 OMB changes which impacted the 2024 data for the Tampa MSA by splitting the MSA into two Metropolitan Divisions (MDs). All other tests for the full-scope areas are presented for the entire evaluation, see appendix A for details on AA changes.

Lending Test

Loan Products Evaluated

The OCC evaluated home mortgage, small loans to businesses, and small farm loans in each AA where the bank made at least 20 loans per evaluation period.

The analysis included both the number and dollar volume of lending. The analysis of lending, except for CD loans, emphasized the number of loans rather than the dollar volume because it is a better indicator of the number of individuals or businesses served. In AAs where examiners identified differences in performance between loan products, examiners weighted the conclusions of the products based on the loan mix by number of loans specific to the AA over the evaluation period. Weighting of loan products in determining the bank's performance is described within the narrative comments in the state of Florida.

Lending Activity

For all full-scope rating areas, the bank's lending activity was evaluated by measuring the volume of the bank's lending compared to its size and resources relative to its respective AA. Examiners compared the market share percentage and market share ranking for deposits to market share percentage and market share ranking for HMDA and small business loans in the bank's full-scope AAs. The lending was compared to the bank's market share of deposits and market share of applicable lending products. The bank's deposit market share ranking was divided by the total number of depository institutions and its loan market share ranking was divided by the total amount of lenders or lenders. This approach takes into consideration the disparity between the number of insured depository institutions and the number of home mortgage and small business lenders in the AA. These comparisons allowed examiners to evaluate the bank's capacity to lend compared to its actual lending.

Loan Distribution Analysis

Loan distribution analysis compared home mortgage loans and small loans to businesses to demographic and aggregate lending data under the applicable Lending Test components. Demographic data is used to determine the reasonableness of a bank's distribution of loans among borrowers of different incomes and across geographies of different income levels. Aggregate data illustrates how the bank's lending performs relative to other lenders in the AA. Lending performance conclusions in multiple analysis periods for the same loan product are aggregated conclude on the bank's lending performance for the entire evaluation period.

Geographic and Borrower Distribution

Equal weighting was given to the geographic and borrower distribution components of the Lending Test. For the analysis of the bank's geographic distribution of loans, the bank's performance between low- and moderate income (LMI) geographies was weighted equally, unless otherwise noted. In both geographical and borrower distribution analysis the proportion of bank loans is compared to a demographic and aggregate comparator (see appendix D for specific demographic comparators). For the home mortgage borrower distribution analysis, we conducted an affordability analysis to assess the impact that housing costs have on the ability for LMI people to qualify for a home mortgage loan using the AA's median housing value. Examiners considered the impact of home affordability for LMI borrowers when comparing the borrower distribution of home mortgage loans to the demographics, thus more weight was placed on performance as compared to the aggregate when it was determined that LMI borrowers would struggle to qualify for a loan. When there were differences in performance between loan products in a specific AA, examiners determined the overall geographic or borrower distribution conclusions by weighting the products based on the loan mix by number of loans originated throughout the evaluation period.

Community Development Loans

Analysis considered the number and dollar volume of CD loans with more positive consideration provided to those loans that were particularly innovative, complex, or responsive to the needs of the AA. To provide perspective on the relative level of CD lending, the bank's tier 1 capital was allocated to the rating areas and AAs based on the pro rata share of allocated deposits.

Investment Test

When evaluating performance in the Investment Test, we assessed the bank's performance in the current and prior period. Prior period investments must be made prior to the evaluation period and remain outstanding throughout the entire evaluation period. Prior period investment volume uses the book value of the investments at the end of the evaluation period. Current period investment uses the amount of the investments at the time the investment is made. When conducting analysis under the Investment Test, we use quantitative and qualitative assessments of performance. The quantitative assessments compare the CD investments and grants in each AA as compared to the AAs allocated tier 1 capital. The qualitative assessment opines on the CD investments innovation, complexity, responsiveness, and demonstrated leadership qualities. The quantitative aspects of the analysis carry more weight than does the qualitative aspects. All donations and grants must be made in the current period to count and are consolidated with the CD investments in table 4 of the Investment Test section.

Service Test

The review of services during the evaluation period included analyzing the bank's branch network and deposit-taking ATMs for the availability and effectiveness of delivering retail banking services. The most weight was placed on the geographic distribution of bank branches and the bank's record of opening and closing branches, particularly in LMI geographies. The analysis of the distribution of the bank's retail branches was based on branch locations as of December 31, 2024. The retail branch network analysis compared the percentage of branches in each income category to the percentage of the population in each income category, in a respective AA. Branch geographical income category classifications and the percentage of the population in each income category was of the 2020 U.S. Census.

Examiners also evaluated the bank's record of opening and closing branches and services provided at branches. Where the bank opened or closed branches within an AA, the overall impact of the changes was evaluated. If no branches were opened or closed in an AA, examiners did not include that performance element in the analysis. The focus of this analysis is placed on openings and closing in LMI geographies. Additionally, examiners focused on differences in branch hours and services in LMI geographies compared to those in middle- and upper-income (MUI) geographies.

The bank's record of providing CD services was evaluated in AAs that received full-scope reviews. The primary consideration was the extent and responsiveness of the bank's CD services in meeting community needs. Examiners gave the most consideration to CD services that addressed critical needs and were most impactful to the AA. To determine conclusions, examiners weighed the responsiveness of the activities, the total number of hours volunteered, the expertise of the employees volunteering, and the number of persons served against the bank's capacity to provide those services.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more AAs within that state was selected for a full-scope review. For purposes of this evaluation, bank delineated AAs located within the same (MSA), multistate metropolitan statistical area (MMSA), or combined statistical area (CSA), are combined and evaluated as a single AA. Similarly, bank delineated non-MSA AAs within the same state are combined and evaluated as a single area. These combined AAs may be evaluated as full- or limited-scope. Refer to

the “Scope” section under each State Rating section for details regarding how full-scope AAs were selected. Refer to appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

Ratings

The bank’s overall ratings are based on performance in the state of Florida.

The state ratings are based on performance in all bank AAs. Refer to the “Scope” section under each MMSA and State Rating section for details regarding how the areas were weighted in arriving at the respective ratings.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) in determining a national banks or federal savings association’s (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any assessment area by an affiliate whose loans have been considered as part of the bank’s lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Consumer Financial Protection Bureau, as applicable.

The OCC has not identified that this institution has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

The OCC will consider any information that this institution engaged in discriminatory or other illegal credit practices, identified by or provided to the OCC before the end of the institution’s next performance evaluation in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this performance evaluation.

State Rating

State of Florida

CRA rating for the State of Florida: Outstanding

The Lending Test is rated: High Satisfactory

The Investment Test is rated: Outstanding

The Service Test is rated: Outstanding

The major factors that support this rating include:

- Lending levels reflected good responsiveness to AAs credit needs.
- The bank exhibited an adequate geographic distribution of loans.
- The bank exhibited an adequate borrower distribution of loans.
- The bank was a leader in making CD loans. CD lending had a significantly positive impact on the Lending Test rating in the state of Florida.
- The bank made extensive use of innovative and flexible loan products to serve its AAs in Florida.
- The bank had an excellent level of qualified investments.
- Retail branch distribution is readily accessible to the geographies and individual of different income levels.
- The bank is a leader in providing CD services.

Description of Institution's Operations in Florida

SNB had 11 AAs in the state of Florida: Cape Coral CSA; Florida non-MSA; Gainesville CSA; Homosassa MSA; Jacksonville MSA; Miami CSA; North Port MSA, Ocala MSA; Orlando CSA; Palm Bay MSA; and Tampa MSA. For the Florida non-MSA, all non-MSA counties are combined and analyzed as one AA. The AAs meet the requirements of the regulation and do not arbitrarily exclude LMI census tracts (CTs). Within the state of Florida there were two full-scope AAs, the Miami CSA and Orlando CSA.

The bank has 77 branches in Florida, which includes SNB's main office in Stuart, Florida. All branch locations offer ATM services, of which 64 branches offer drive-thru services. The bank operates seven stand-alone full-service ATMs, and one drive-thru with a stand-alone full-service ATM.

Miami CSA

The Miami CSA is comprised of six counties: Miami-Dade; Broward; Palm Beach; Martin; St. Lucie; and Indian River. According to the 2020 U.S. Census, the Miami CSA contained 1,653 CTs, of which 85 were low-income CTs, 425 were designated as moderate-income CTs, 518 were middle-income CTs, 559 were upper-income CTs, and 66 had no income designation.

The population of the Miami CSA reported through the 2020 Census was 6,785,778, of which 4.5 percent were low-income individuals and 27.4 percent were moderate-income individuals.

Based on the FDIC deposit market share data as of June 30, 2024, the bank had \$7.4 billion in deposits, representing 2.1 percent deposit market share and was ranked 10th out of 87 depository institutions doing business in the CSA. The largest depository institutions within the CSA included Bank of America, JP Morgan Chase, and Wells Fargo, with a combined deposit market share of 40.8 percent

Miami CSA operations represented 61.4 percent of the bank's deposits, 47.4 percent of the bank's branches, and 48.4 percent of all bank loans by dollar volume. Home mortgages represented 72.4 percent, loans to small businesses represented 27.3 percent, and small farm lending represented 0.3 percent of lending in the CSA.

The median housing value of owner-occupied housing units for the Miami CSA was \$269,700 in 2024. According to the 2020 U.S. Census demographic data, the number of housing units within the CSA was 2,854,317. Owner-occupied housing units and rental units represented 52.2 percent and 32.5 percent of housing units, respectively, with 15.3 percent of housing units vacant within the CSA.

The poverty level across the CSA was considered in the evaluation of lending performance. Families living below the stated poverty rate are identified as having difficulty meeting basic financial needs and as such, are less likely to have the financial resources to qualify for a home. According to the 2020 U.S. Census, 13.9 percent of families in the Miami CSA had income below the federal poverty level.

The OCC evaluated the disparity between the median income of families within the CSA and the cost of housing. Low-income families earned less than \$4,333.33 within the CSA, while moderate-income families earned from \$4,333 to \$6,933 within the CSA. One method to determine housing affordability assumes a maximum affordable monthly principal and interest payment of no more than 30.0 percent of the applicant's income. For the evaluation period, the calculated maximum affordable monthly mortgage payment \$1,300 for a low-income borrower and from \$2,080 for a moderate-income borrower within the CSA. Assuming a 30-year mortgage with a 6 percent interest rate, and not considering any down payment, homeowner's insurance, real estate taxes, or additional monthly expenses, the monthly mortgage payment for a home in the CSA using the median housing value would be \$1,855. Based on these calculations, low-income and most moderate-income borrowers would be challenged to qualify for a mortgage loan at the median housing value within the Miami CSA.

According to the 2024 Moody's Analytics report, the Miami CSA strengths include its strong ties to Latin America, luxury status continuing to attract international capital, status as the world's second busiest cruise port, and well-developed shipping and distribution infrastructure. The economic drivers continue to be tourism, finance and logistics. Domestic and international migration provides a lift to housing and consumer industries and the climate continues to bolster the flow of workers which leads more firms to relocate to South Florida.

The unemployment rate for the CSA at the beginning of the evaluation period was 3.6 percent, improving to 2.8 percent at the end of the evaluation period, which was lower than the statewide average of 3.2 percent and lower than the nationwide average of 3.8 percent. Major employers included Publix Super Markets, University of Miami, and Jackson Health System.

Community Contacts

Eleven community contacts were completed during the evaluation period with organizations and agencies serving the bank's AA. These organizations focus on affordable housing, economic development, and revitalization and stabilization targeted to LMI individuals. Contacts noted most financial institutions are working to provide credit to LMI individuals. However, given the current housing prices and interest rates, LMI individuals are struggling to afford a house and the cost of a mortgage.

Credit and CD needs identified include:

- Action from developers and the market to make housing affordable
- Significant demand for housing due to several large corporations relocating to Miami
- More small business loans and small-dollar loans to consumers

Opportunities for participation by financial institutions include the following:

- Supporting economic development in LMI areas
- Participation from financial institutions in providing financing and affordable multifamily housing and one-to-four family homes
- More products and services for small businesses and individuals with low credit scores

Assessment Area(s) - Miami CSA 2024						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	1,653	5.14	25.71	31.34	33.82	3.99
Population by Geography	6,785,778	4.52	27.43	32.78	33.77	1.50
Housing Units by Geography	2,854,317	4.55	26.69	32.08	35.27	1.41
Owner-Occupied Housing by Geography	1,489,040	2.68	21.35	33.69	41.22	1.06
Occupied Rental Units by Geography	928,056	7.74	36.99	31.69	21.87	1.72
Vacant Units by Geography	437,221	4.18	23.02	27.43	43.45	1.93
Businesses by Geography	565,361	2.76	23.05	29.57	42.43	2.19
Farms by Geography	11,647	3.39	25.53	32.20	37.77	1.12
Family Distribution by Income Level	1,578,272	22.10	17.81	18.26	41.84	0.00
Household Distribution by Income Level	2,417,096	24.57	16.09	16.94	42.39	0.00
Unemployment rate (%)	5.54	8.62	7.12	5.08	4.24	8.32
Households Below Poverty Level (%)	13.89	32.65	20.11	12.15	7.77	19.24
Median Family Income (22744 - Fort Lauderdale-Pompano Beach-Sunrise, FL MD)	\$73,430		Median Housing Value		\$269,700	
Median Family Income (33124 - Miami-Miami Beach-Kendall, FL MD)	\$60,666		Median Gross Rent		\$1,416	
Median Family Income (38940 - Port St. Lucie, FL MSA)	\$68,546		Families Below Poverty Level		10.29	
Median Family Income (42680 - Sebastian-Vero Beach-West Vero Corridor, FL MSA)	\$72,001					
Median Family Income (48424 - West Palm Beach-Boca Raton-Delray Beach, FL MD)	\$79,785					

Assessment Area(s) - Miami CSA 2024						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Median Family Income (22744 - Fort Lauderdale-Pompano Beach-Sunrise, FL MD) for 2024		\$89,100				
Median Family Income (33124 - Miami-Miami Beach-Kendall, FL MD) for 2024		\$79,400				
Median Family Income (38940 - Port St. Lucie, FL MSA) for 2024		\$87,800				
Median Family Income (42680 - Sebastian-Vero Beach-West Vero Corridor, FL MSA) for 2024		\$82,800				
Median Family Income (48424 - West Palm Beach-Boca Raton-Delray Beach, FL MD) for 2024		\$104,000				
FFIEC File - 2024 Census 2024 Dun & Bradstreet SBSF Demographics Due to rounding, totals may not equal 100.0% (*) The NA category consists of geographies that have not been assigned an income classification						

Orlando CSA

The Orlando CSA is comprised of four entire counties: Lake, Orange, Seminole, and Volusia. According to the 2020 U.S. Census, the Orlando CSA contained 561 CTs, of which 25 were low-income CTs, 141 were designated as moderate-income CTs, 217 were middle-income CTs, 171 were upper-income CTs, and 7 had no income designation.

The population of the Orlando CSA as reported through the 2020 U.S. Census was 2,838,263 of which 3.9 percent were low-income individuals and 22.9 percent were moderate-income individuals.

Based on FDIC deposit market share data as of June 30, 2023, the bank had \$2.1 billion in deposits representing a 2.6 percent deposit market share and was ranked eighth out of 48 depository institutions doing business within the CSA. The largest depository institutions within the MMSA included Truist Bank, Bank of America, and Wells Fargo, with a combined market share of 52.9 percent.

Orlando operations represented 17.2 percent of the bank's deposits, 20.5 percent of the bank's branches, and 25.2 percent of all bank loans by dollar volume. Home mortgages represented 62.7 percent and loans to small businesses represented 32.8 percent of lending in the CSA.

The median housing value of owner-occupied housing units for the Orlando CSA was \$209,200 in 2024. According to the 2020 U.S. Census demographic data, the number of housing units within the CSA was 1,160,722. Owner-occupied housing units and rental units represented 55.1 percent and 31.4 percent of housing units, respectively, with 13.5 percent of housing units vacant within the CSA.

The poverty level across the CSA was considered in the evaluation of lending performance. Families living below the stated poverty rate are identified as having difficulty meeting basic financial needs and as such, are less likely to have the financial resources to qualify for a home. According to the 2020 U.S. Census, 9.1 percent of families in the Orlando CSA had income below the federal poverty level.

The OCC evaluated the disparity between the median income of families within the CSA and the cost of housing. Low-income families earned less than \$3,766 a month while moderate-income families earned from \$3,766 to \$6,026. One method to determine housing affordability assumes a maximum affordable monthly principal and interest payment of no more than 30.0 percent of the applicant's income. For the

evaluation period, the calculated maximum affordable monthly mortgage payment of \$1,130 for a low-income borrower and \$1,808 for a moderate-income borrower within the CSA. Assuming a 30-year mortgage with a 6 percent interest rate, and not considering any down payment, homeowner's insurance, real estate taxes, or additional monthly expenses, the monthly mortgage payment for a home in the CSA using the median housing value would be \$1,439. Based on these calculations, low-income and some moderate-income borrowers would be challenged to qualify for a mortgage loan at the median housing value within the Orlando CSA.

According to the 2024 Moody's Analytics report, the Orlando CSA strengths included natural and institutional tourism advantages, strong demographics due to in-migration, ample job opportunities in services, and plentiful land for development. Key economic drivers in the CSA include tourism, finance, and technology. Upsides within the CSA include in-migration exceeding expectations, and theme park expansions exceeding projections. Central Florida Research Park is one of the largest in the nation and is home to defense and technology companies including Lockheed Martin. Growth in the high-tech sector is expected to resume over the next two years, which will attract high paying jobs in the metro area.

The unemployment rate for the CSA at the beginning of the evaluation period was 4.1 percent, improving to 3.3 percent at the end of the evaluation period, which was slightly higher than the statewide average of 3.2 percent and lower than the nationwide average of 3.8 percent. Major employers included Walt Disney Parks and Resorts, Advent Health, and Universal Studios.

Community Contacts

Four community contacts were completed during the evaluation period with organizations and agencies serving the bank's AA. These organizations focus on economic development and revitalization and stabilization targeted to LMI individuals. Contacts noted the economic conditions are improving although LMI individuals are struggling to afford the cost of a mortgage.

Credit and CD needs identified include:

- Financial counseling for small business owners
- Startup capital for new businesses
- More affordable housing is needed

Opportunities for participation by financial institutions include the following:

- More products and services for small businesses and individuals with low credit scores
- More support for economic development especially in LMI areas
- Participation from financial institutions in providing financing and affordable multifamily housing

Assessment Area(s) - Orlando CSA 2024						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	561	4.46	25.13	38.68	30.48	1.25
Population by Geography	2,838,263	3.89	22.92	37.91	34.32	0.97
Housing Units by Geography	1,160,722	3.62	23.95	39.35	32.28	0.80
Owner-Occupied Housing by Geography	639,689	1.65	18.71	40.95	38.47	0.21
Occupied Rental Units by Geography	364,312	6.28	31.96	37.50	22.61	1.66
Vacant Units by Geography	156,721	5.46	26.71	37.15	29.47	1.21
Businesses by Geography	193,404	2.84	23.33	35.46	37.50	0.88
Farms by Geography	6,274	2.17	21.64	43.10	32.74	0.35
Family Distribution by Income Level	660,235	20.49	17.68	19.57	42.26	0.00
Household Distribution by Income Level	1,004,001	22.48	17.02	18.35	42.14	0.00
Unemployment rate (%)	5.25	8.39	6.97	4.92	4.14	5.90
Households Below Poverty Level (%)	12.19	29.35	17.30	11.32	7.48	27.61
Median Family Income (19660 - Deltona-Daytona Beach-Ormond Beach, FL MSA)		\$65,794	Median Housing Value			\$209,200
Median Family Income (36740 - Orlando-Kissimmee-Sanford, FL MSA)		\$70,774	Median Gross Rent			\$1,216
Median Family Income (19660 - Deltona-Daytona Beach-Ormond Beach, FL MSA) for 2024		\$83,900	Families Below Poverty Level			9.12
Median Family Income (36740 - Orlando-Kissimmee-Sanford, FL MSA) for 2024		\$90,400				
FFIEC File - 2024 Census						
2024 Dun & Bradstreet SBSF Demographics						
Due to rounding, totals may not equal 100.0%						
(*) The NA category consists of geographies that have not been assigned an income classification						

Scope of Evaluation in Florida

We conducted full-scope reviews of the Miami CSA and Orlando CSA; all other AAs received limited-scope reviews. We selected the full-scope AAs since they are the largest AAs in terms of deposits, loans, and branches within the state of Florida. When determining overall ratings in the state of Florida, amongst the full-scope AAs we gave the most weight to conclusions in the Miami CSA for all performance tests. We gave more weight to the Miami CSA due to it having significantly more deposits, loans, and branches as compared to the Orlando CSA. See appendix A for a complete list of AAs.

When determining our ratings for the Lending Test, we placed more significance on the bank's home mortgage performance as compared to small business lending. We gave more weight to home mortgage performance since it comprises the majority of HMDA and CRA small business lending in the state of Florida. The bank did not originate enough small farm loans in either full-scope AA to be considered a primary product. Small farm lending was only considered in the limited-scope review of the Gainesville CSA.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN FLORIDA

LENDING TEST

The bank's performance under the Lending Test in Florida is rated High Satisfactory.

Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews, the bank's performance in the Miami CSA and Orlando CSA was good.

Lending Activity

Lending levels reflect good responsiveness to AAs credit needs.

Table 3: Lending Activity							
Number of Loans							
Assessment Area	Home Mortgage	Small Business	Small Farm	Community Development	Total	% Rating Area Loans	% Rating Area Deposits
Cape Coral CSA	86	30	1	2	119	1.3	1.4
Florida Non-MSA	82	68	7	0	157	1.7	0.8
Gainesville CSA	146	160	29	1	336	3.6	5.7
Homosassa MSA	43	7	0	1	51	0.5	0.7
Jacksonville MSA	36	30	0	2	68	0.7	0.8
Miami CSA	3,180	1,421	4	65	4,670	49.4	61.4
Nort Port MSA	147	76	0	4	227	2.4	3.1
Ocala MSA	54	47	3	1	105	1.1	1.3
Orlando CSA	1,741	768	0	35	2,544	26.9	17.2
Palm Bay MSA	250	234	0	5	489	5.2	3.2
Tampa MSA	426	244	0	16	686	7.3	4.5
Total	6,191	3,085	44	132	9,452	100.0	100.0
Dollar Volume of Loans (\$000s)							
Assessment Area	Home Mortgage	Small Business	Small Farm	Community Development	Total	% Rating Area Loans	% Rating Area Deposits
Cape Coral CSA	30,092	5,743	416	22,920	59,171	2.2	1.4
Florida Non-MSA	11,455	7,841	1,063	0	20,359	0.8	0.8
Gainesville CSA	32,559	25,314	4,990	2,000	64,863	2.4	5.7
Homosassa MSA	11,461	1,447	0	1,400	14,308	0.5	0.7
Jacksonville MSA	6,163	8,909	0	17,000	32,072	1.2	0.8
Miami CSA	843,128	318,219	182	140,383	1,301,912	48.4	61.4
Nort Port MSA	56,754	22,166	0	1,600	80,520	3.0	3.1
Ocala MSA	14,648	13,593	527	4,504	33,272	1.2	1.3
Orlando CSA	407,026	198,872	0	71,269	677,167	25.2	17.2
Palm Bay MSA	75,157	65,600	0	5,162	145,919	5.4	3.2
Tampa MSA	133,923	77,529	0	47,505	258,957	9.6	4.5
Total	1,622,366	745,233	7,178	313,743	2,688,520	100.0	100.0
Source: 1/1/2022 – 12/31/2024 Bank Data.							
Due to rounding, totals may not equal 100.0%							

*The tables present the data for all assessment areas. The narrative below addresses performance in full-scope areas only.

Miami CSA

According to the June 30, 2024 FDIC Summary of Deposit Report, the bank had \$7.4 billion in deposits in the Miami CSA. The bank's deposit market share was equivalent to 2.1 percent. The bank deposit market share ranked 10th out of 87 deposit taking institutions in the AA. The bank's deposit market share ranked in the top 11.5 percent of all deposit taking institutions.

According to 2023 peer HMDA data, the bank made 853 HMDA reportable loans totaling \$275.3 million. The bank had a 0.6 percent market share of home mortgage originations. The bank market share of home mortgage originations was weaker than its deposit market share. The bank's market share of home mortgage originations ranked 34th out of 1,087 HMDA reporting institutions in the AA. The bank

market share ranking of home mortgage originations ranked in the top 3.2 percent of all HMDA lenders in the AA. The bank's market share ranking of home mortgage originations, relative to all lenders, was stronger than its deposit market share ranking relative to all deposit taking institutions.

According to 2023 peer small business data, the bank made 416 small business loan originations totaling \$91.3 million. The bank's market share of small business lending totaled a 0.1 percent market share of all small business lenders in the AA. The bank's market share of small business loan originations was weaker than its deposit market share. The bank's market share of small business loans originations ranked 40th out of 277 small business lenders. The bank's market share ranking of small business loan originations was in the top 14.4 percent of all small business loan originators in the AA. The bank's market share ranking, relative to all small business loan originators, was weaker than its deposit market share ranking relative all deposit taking institutions.

Orlando CSA

According to the June 30, 2024 FDIC Summary of Deposit Report, the bank had \$2.1 billion in deposit in the Orlando CSA. The bank's deposit market share was equivalent to 2.6 percent. The bank's deposit market share ranked eight out 48 deposit taking institutions in the AA. The bank's deposit market share ranked in the top 16.7 percent of all deposit taking institutions.

According to 2023 peer HMDA data, the bank made 443 HMDA reportable loans totaling \$95.7 million. The bank had a 0.6 percent market share of home mortgage originations. The bank's market share of home mortgage originations was weaker than its deposit market share. The bank's market share of home mortgage originations ranked 43rd out of 950 HMDA reportable lenders in the AA. The bank's market share ranking of home mortgage originations ranked in the top 4.5 percent of all HMDA lenders in the AA. The bank's market share ranking of home mortgage originations, relative to all HMDA lenders, was stronger than its deposit market share ranking relative to all deposit taking institutions.

According to 2023 peer small business data, the bank made 170 small business loans totaling \$45.0 million in the Orlando CSA. The bank's market share of small business loan originations was equivalent to a 0.2 percent market share. The bank's market share of small business loan originations was weaker than its deposit market share. The bank's market share of small business loan originations ranked 35th out of 188 small business lenders in the AA. The bank market share ranking of small business loan originations ranked in the top 18.6 percent of all small business lenders in the AA. The bank's market share ranking of small business loan originations, relative to all small business lenders, was weaker than its deposit market share ranking relative to all deposit taking institutions.

Distribution of Loans by Income Level of the Geography

The bank exhibited an adequate geographic distribution of loans in its AAs.

Home Mortgage Loans

Refer to Table 7 in the state of Florida section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

Miami CSA

The geographical distribution of home mortgage loans is poor.

In 2024, the proportion of home mortgages in low-income CTs was significantly below both the percentage of owner-occupied housing and the aggregate distribution of loans to those geographies. The proportion of bank home mortgage in moderate-income geographies was well below both the percentage of owner-occupied housing and the aggregate distribution of loans to those geographies.

In 2023, The proportion of bank home mortgages in low-income CTs was near to both the percentage of owner-occupied housing and the aggregate industry distribution of home mortgages to those geographies. The proportion of bank home mortgages to moderate-income geographies was below both the percentage of owner-occupied housing and the aggregate industry distribution of loans to those geographies.

In 2022, the proportion of bank home mortgage loans to LMI geographies was significantly below both the percentage of owner-occupied housing and the aggregate industry distribution of mortgage loans to those geographies.

Orlando CSA

The geographical distribution of home mortgage loans is very poor.

In 2024, the proportion of bank home mortgages in low-income CTs was below the percentage of owner-occupied housing and well below the aggregate industry distribution of loans to those geographies. The proportion of bank home mortgage in moderate-income geographies was significantly below both the percentage of owner-occupied housing and the aggregate industry distribution of loans to those geographies.

In 2023, The proportion of bank home mortgages in low-income CTs was significantly below both the percentage of owner-occupied housing and the aggregate industry distribution of home mortgages to those geographies. The proportion of bank home mortgages to moderate-income geographies was significantly below the percentage of owner-occupied housing and well below the aggregate industry distribution of loans to those geographies.

In 2022, the proportion of bank home mortgage loans to LMI geographies was significantly below both the percentage of owner-occupied housing and the aggregate industry distribution of loans mortgage loans to those geographies.

Small Loans to Businesses

Refer to Table 9 in the state of Florida section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

Miami CSA

The geographical distribution of small loans to businesses is excellent.

In 2024, the proportion of bank small loans to businesses in low-income CTs exceeded both the percentage of businesses and the aggregate industry distribution of loans to those geographies. The proportion of small loans to businesses in moderate-income CTs approximated the percentage of businesses and the aggregate industry distribution of loans to those geographies.

In 2023, the proportion of bank small loans to businesses in LMI CTs exceeded both the percentage of businesses and the aggregate industry distribution of loans to those geographies.

In 2022, the proportion of bank small loans to businesses in low-income CTs exceeded both the percentage of businesses and the aggregate industry distribution of loans to those businesses. The proportion of bank loans in moderate-income CTs was below the percentage of businesses and near to the aggregate industry distribution of loans to those geographies.

Orlando CSA

The geographical distribution of small loans to businesses is excellent.

In 2024, the proportion of small loans to businesses in LMI CTs exceeded both the percentage of businesses and the aggregate industry distribution of loans to those geographies.

In 2023, the proportion of small loans to businesses in LMI CTs exceeded the percentage of businesses and the aggregate industry distribution of loans to those geographies.

In 2022, the proportion of small loans to businesses in low-income CTs exceeded both the percentage of businesses and the aggregate industry distribution of loans to those businesses. The proportion of bank loans in moderate-income CTs approximated the percentage of businesses and exceeded the aggregate industry distribution of loans to those geographies.

Lending Gap Analysis

The OCC evaluated the lending distribution in the AA to determine if any unexplained, conspicuous gaps existed. Examiners reviewed summary reports, maps, and analyzed the bank's lending activity over the evaluation period to identify any gaps in the geographic distribution of loans. The OCC did not identify any unexplained, conspicuous gaps.

Distribution of Loans by Income Level of the Borrower

The bank exhibits an adequate distribution of loans among individuals of different income levels and business and farms of different sizes, given the product lines offered by the institution.

Home Mortgage Loans

Refer to Table 8 in the state of Florida section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

Miami CSA

The borrower distribution of home mortgage loans was good. When determining our conclusion for borrower distribution, we considered the fact that low-income borrowers and some moderate-income borrowers would not be able to qualify for a loan using the median housing value in the AA. Therefore, we placed more weight on the bank's performance as compared to the aggregate industry distribution of loans.

In 2024, the proportion of home mortgage loans to low-income borrowers was significantly below the percentage of low-income families and well below the aggregate industry distribution of home mortgage loans to those borrowers. The proportion of the bank's home mortgage loans to moderate-income borrowers was well below the percentage of moderate-income families and exceeded the aggregate industry distribution to those borrowers.

In 2023, the proportion of home mortgage loans to LMI families was significantly below the percentage of LMI families and exceeded the aggregate industry distribution of home mortgage loans to those borrowers.

In 2022, the proportion of bank of bank home mortgage loans to low-income families was significantly below the percentage of low-income families and below the aggregate industry distribution of home mortgage loans to those borrowers. The proportion of the bank's home mortgage loans to moderate-income families was well below the percentage of moderate-income families and near the aggregate industry distribution of home mortgage loans to those families.

Orlando CSA

The borrower distribution of home mortgage loans was adequate. When determining our conclusion for borrower distribution, we considered the fact that low-income borrowers and some moderate-income borrowers would not be able to qualify for a loan using the median housing value in the AA. Therefore, we placed more weight on the bank's performance as compared to the aggregate industry distribution of loans.

In 2024, the proportion of home mortgage loans to low-income borrowers was significantly below the percentage of low-income families and below the aggregate industry distribution of home mortgage loans to those borrowers. The proportion of bank home mortgage loans to moderate-income borrowers was significantly below the percentage of moderate-income families and below the aggregate industry distribution to those borrowers.

In 2023, the proportion of home mortgage loans to low-income families was significantly below the percentage of low-income families and well below the aggregate industry distribution of home mortgage loans to those borrowers. The proportion of home mortgage loans to moderate-income families significantly below the percentage of moderate-income families and well below the aggregate industry distribution of home mortgage loans to those borrowers.

In 2022, the proportion of bank of bank home mortgage loans to LMI families was significantly below both the percentage of LMI families and below the aggregate industry distribution of home mortgage loans to those borrowers.

Small Loans to Businesses

Refer to Table 10 in the state of Florida section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

Miami CSA

The borrower distribution of small loans to businesses was poor.

In 2024, the proportion of bank loans to businesses with revenues less than \$1.0 million was significantly below the percentage of businesses and well below the aggregate industry distribution of loans to those businesses.

In 2023, the proportion of the bank's loans to businesses with revenues less than \$1.0 million was significantly below both the percentage of businesses and the aggregate industry distribution of loans to those businesses.

In 2022, the proportion of the bank's loans to businesses with revenues less than \$1.0 million was significantly below the percentage of businesses and well below the aggregate industry distribution of loans to those businesses.

Orlando CSA

The borrower distribution of small loans to businesses was poor.

In 2024, the proportion of the bank's loans to businesses with revenues less than \$1.0 million was significantly below the percentage of businesses and below the aggregate industry distribution of loans to those businesses.

In 2023, the proportion of the bank's loans to businesses with revenues less than \$1.0 million was significantly below both the percentage of businesses and the aggregate industry distribution of loans to those businesses.

In 2022, the proportion of the bank's loans to businesses with revenues less than \$1.0 million was significantly below the percentage of businesses and well below the aggregate industry distribution of loans to those businesses.

Community Development Lending

The institution was a leader in making CD loans. CD lending had a significantly positive impact on the Lending Test rating in the state of Florida.

Refer to Table 3 in the Lending Activity section for the information and data used to evaluate the institution's level of CD lending. These tables include all CD loans, including multifamily loans that also qualify as CD loans.

Miami CSA

The bank was a leader in making CD loans in the Miami CSA. Within the Miami CSA, the bank made 65 CD loans totaling \$140.4 million. The bank's CD loans were equivalent to 14.7 percent of allocated tier 1 capital. The bank's CD loans were responsive to economic development needs within the AA, with 40.0 percent of CD loan originations benefiting economic development. CD lending had a significantly positive impact on the Lending Test conclusions in the Miami CSA.

The following are examples of CD loans the bank originated or purchased in the AA:

- The bank made a \$7.3 million loan that benefitted the revitalization and stabilization of the AA. The loan was for a retail shopping center with 14 stores and is in a low-income geography. The shopping center is anchored by a grocery store and includes a laundromat, restaurants, salons, and other retail small businesses. The shopping center provides jobs for the residents of the local community.
- The bank made a \$4.0 million loan that supports economic development. The loan provides funds for cashflow for a manufacturing company providing jobs for LMI residents in the community. The business is in a moderate-income CT.
- The bank made a \$2.4 million loan benefitting affordable housing. The loan is to an organization that provides financing and home rehabilitation loans for permanent housing to impoverished people.
- The bank made 20 small business administration (SBA) 504 loans with loan amounts greater than \$1.0 million. The loans totaled \$40.9 million and benefitted economic development throughout the Miami CSA.
- The bank made a \$1.0 million loans that benefitted community service. The loan was to a non-profit health system dedicated to serving children who are critically ill. The headquarters is in a moderate-income CT.

Orlando CSA

The bank is a leader in making CD loans in the Orlando CSA. The bank made 35 CD loans totaling \$71.3 million. CD loan volume was equivalent to 26.6 percent of allocated tier 1 capital. The bank's CD loans were responsive to economic development needs within the AA, with 48.6 percent of CD loan originations benefiting economic development. CD loans had a significantly positive impact on the Lending Test conclusions in the Orlando CSA.

The following are examples of CD loans the bank originated or purchased in the AA:

- The bank made a \$5.2 million loan that benefitted community service. The loan is for a family medical practice with an emphasis in pediatric health care. The office is in a moderate-income CT. This practice serves primarily underserved communities and accepts Medicaid as a form of payment.

- The bank made a \$3.5 million loan supporting economic development. The business is an outlet for a well-known electronics store and focuses on selling appliances. The business meets the SBA size and purpose test for a CD loan. The majority of the jobs created at this location benefit LMI people.
- The bank made 11 SBA 504 loans with loan amounts greater than \$1.0 million. The loans totaled \$18.0 million and benefitted economic development throughout the Miami CSA.
- The bank made a \$2.4 million loan that revitalized or stabilized the AA. The loan was to a specialty pharmaceutical company that engages with drug manufacturers and non-profit organizations to obtain financial assistance for low-income people. The business is in a moderate-income CT and provides an economic development benefit by providing jobs in a moderate-income CT in the AA.

Statewide CD loans

The bank made 10 CD loans totaling \$30.7 million in the greater statewide region of Florida that did not benefit the bank's AAs. The loans primarily benefitted economic development via nine CD loans totaling \$28.9 million.

Product Innovation and Flexibility

The institution made extensive use of innovative and/or flexible lending practices to serve AA credit needs. Throughout the evaluation period, the bank made 86 home mortgage loans totaling \$23.4 million. The loans were considered flexible by the federal government, which included Federal Housing Administration (FHA) loans, Federal National Mortgage Association (FNMA) Home Ready, and Federal Home Loan Mortgage Corporation (FHLMC) Home Possible loans, which provide low downpayment options for LMI borrowers. The bank also funded VA loans, which offer low down payments options and do not require mortgage insurance. The bank also utilized flexible programs through the state of Florida, the Hometown Hero loans, which can forgive up to 5.0 percent of the down payment and closing costs. The bank also made 29 home mortgage loans through Seacoast Closing Cost grant program. In total this program gave away 81,500 in closing cost grants to LMI borrowers throughout Florida. The bank also made 231 flexible small business loans totaling \$259.6 million. The bank funded the flexible small business loans through the SBA program either via the SBA 7(a), SBA 7(a) small loans, SBA 504 loans, or SBA express.

Conclusions for Areas Receiving Limited-Scope Reviews

Refer to Tables 7 through 14 in the state of Florida section of appendix D for the facts and data that support the limited-scope conclusions.

Based on limited-scope reviews, the bank's performance in the Cape Coral MSA, Florida non-MSA, Homosassa MSA, and Ocala MSA is consistent with the bank's overall performance under the Lending Test in the full-scope areas. SNB's Lending Test performance in Jacksonville MSA, Palm Bay MSA, and Tampa MSA is weaker than its overall performance under the lending test in the full scope areas. Weaker performance was due to the SNB's lesser proportion of home mortgage loans as compared to the demographic and aggregate comparisons for the geographic and borrower distribution within the

respective AAs. The bank's performance in the Gainesville CSA and the North Port MSA is stronger than its overall performance under the lending test in the full scope areas. Stronger performance was due to a greater proportion of SNB's home mortgage loans as compared to the aggregate lending statistics of the geographic distribution of home mortgages within the AAs. SNB's performance in limited-scope AAs had a neutral impact on the overall Lending Test rating in Florida.

INVESTMENT TEST

The bank's performance under the Investment Test in Florida is rated Outstanding

Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews, the bank's performance in the Miami CSA and Orlando CSA was excellent.

The institution had an excellent level of qualified investments, including grants, occasionally in a leadership position, particularly those that are not routinely provided by private investors.

The institution exhibited excellent responsiveness to credit and community development needs. The institution occasionally used innovative and/or complex investments to support CD initiatives.

Assessment Area	Prior Period		Current Period		Total				Unfunded Commitments	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
Cape Coral CSA	0	\$0	7	\$1,911	7	1.1	\$1,911	1.1%	0	\$0
Florida Non-MSA	0	\$0	6	\$615	6	1.0	\$615	0.4%	0	\$0
Gainesville CSA	0	\$0	33	\$8,269	33	5.3	\$8,269	4.9%	0	\$0
Homosassa MSA	0	\$0	5	\$753	5	0.8	\$753	0.4%	0	\$0
Jacksonville MSA	0	\$0	15	\$2,876	15	2.4	\$2,876	1.7%	0	\$0
Miami CSA	8	\$18,590	262	\$70,520	270	43.5	\$89,110	52.9%	0	\$0
North Port MSA	0	\$0	21	\$4,546	21	3.4	\$4,546	2.7%	0	\$0
Ocala MSA	0	\$0	17	\$3,148	17	2.7	\$3,148	1.9%	0	\$0
Orlando CSA	2	\$7,250	110	\$26,168	112	18.0	\$33,418	19.8%	0	\$0
Palm Bay MSA	0	\$0	46	\$7,713	46	7.4	\$7,713	4.6%	0	\$0
Tampa MSA	2	\$1,193	69	\$11,294	71	11.4	\$12,487	7.4%	0	\$0
Broader Statewide or Regional Area	0	\$0	18	\$3,671	18	2.9	\$3,671	2.2%	0	\$0
Total	12	\$27,033	609	\$141,484	621	100.0	\$168,517	100.0	0	\$0

* The table presents the data for all assessment areas. The narrative below addresses performance in full-scope areas only.

Miami CSA

The bank's performance in the Miami CSA was excellent. The institution had an excellent level of qualified investments and grants. In total, the bank had 270 qualified CD investments and donations totaling \$89.1 million. Total CD investments and donations were equivalent to 9.3 percent of allocated tier 1 capital. The bank made 262 current period investments and donations totaling \$70.5 million. In addition, the AA benefitted from the ongoing impact of eight prior period investments totaling \$18.6 million. The bank's current period CD investments were responsive to affordable housing and economic

development needs throughout the AA. The bank's current period CD investments totaled 65.0 percent for affordable housing, 29.7 percent for economic developments, and 5.3 percent for community service. The bank's CD investments occasionally demonstrated leadership and complexity.

The following are examples of qualified investments in the AA:

- The bank made 217 investments in qualified mortgage-backed securities (MBS) totaling \$46.8 million. MBS benefitted affordable housing needs throughout the AA.
- The bank invested in 35 low-income housing tax credits (LIHTCs) totaling \$24.5 million. The LIHTC investments benefitted affordable housing in the AA.

Orlando CSA

The bank's performance in the Orlando CSA was excellent. The bank had an excellent level of qualified CD investments. In total the bank had 112 qualified CD investments and donations which equaled \$33.4 million. The bank CD investments and donations were equivalent to 12.5 percent of allocated tier 1 capital. The bank had 110 qualified current period CD investments and donations totaling \$26.1 million. In addition, the AA benefitted from the ongoing impact of two prior period investments totaling \$7.3 million. The bank's current period investments were dedicated to affordable housing.

- The bank made 67 investments in CRA qualified MBS totaling \$13.8 million. The investments in the MBS benefitted affordable housing in the AA.
- The bank made a \$15,000 donation that benefitted economic development. The donation provided the funds to non-profit.

Statewide

The bank made 14 CD investments into MBS that benefitted affordable housing needs. The bank's statewide investments totaled \$3.6 million and did not have a purpose, mandate, or function to serve a bank AA. Additionally, the bank made four donations to the greater statewide area, which benefitted community service.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Investment Test in the Cape Coral CSA, Gainesville CSA, Homosassa MSA, Jacksonville MSA, North Port MSA, Ocala MSA, Palm Bay MSA, and Tampa MSA was consistent the bank's overall performance under the Investment Test in the full-scope areas. The bank's performance in the Florida Non-MSA was weaker than performance in the full-scope AAs. Weaker performance was due to a smaller percentage of CD investments as compared to allocated tier 1 capital. Performance in the Florida Non-MSA did not negatively impact the overall Investment Test rating.

SERVICE TEST

The bank's performance under the Service Test in the state of Florida is rated Outstanding.

Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews, the bank's performance in the Miami CSA and Orlando CSA was excellent.

Retail Banking Services

Service delivery systems were readily accessible geographies and individuals of different income levels in the institution's AA.

Table 5: Distribution of Branch Delivery Systems													2024
Assessment Area	Deposits	Branches							Population				
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)					% of Population within Each Geography				
				Low	Mod	Mid	Upp	NA	Low	Mod	Mid	Upp	NA
Cape Coral CSA	1.4	2	2.6%	0.0	0.0	50.0	50.0	0.0	6.4	23.9	41.6	26.9	1.2
Florida Non-MSA	0.8	1	1.3%	0.0	0.0	100.0	0.0	0.0	0.0	36.9	41.0	22.1	0.00
Gainesville CSA	5.7	8	10.4%	0.0	62.5	37.5	0.0	0.0	5.3	22.7	37.5	29.5	5.1
Homosassa MSA	0.7	1	1.3%	0.0	0.0	0.0	100.0	0.0	0.0	13.2	70.7	16.2	0.0
Jacksonville MSA	0.8	1	1.3%	0.0	0.0	100.0	0.0	0.0	7.9	31.6	35.9	23.7	0.9
Miami CSA	61.4	37	48.1%	2.7	29.7	27.0	37.8	2.7	4.5	27.4	32.8	33.8	1.5
North Port MSA	3.1	3	3.9%	0.0	0.0	100.0	0.0	0.0	0.9	16.6	50.2	31.9	0.3
Ocala MSA	1.3	1	1.3%	0.0	0.0	100.0	0.0	0.0	1.4	19.4	58.3	20.1	0.9
Orlando CSA	17.2	16	20.8%	0.0	18.8	43.8	37.5	0.0	3.9	22.9	37.9	34.3	1.0
Palm Bay MSA	3.2	2	2.6%	0.0	0.0	50.0	50.0	0.0	2.7	21.4	45.0	30.5	0.4
Tampa MSA	4.5	5	6.5%	0.0	0.0	40.0	40.0	20.0	4.3	23.3	37.8	33.4	1.3
Total	100.0	77	100.0	1.3	24.7	39.0	32.5	2.6	4.4	25.2	37.1	32.1	1.3
Source: FFIEC File – 2020 U.S. Census													
1/1/2022-12/31/2024 Bank Data													
Due to rounding, totals may not equal 100.0%													

* The table presents the data for all assessment areas as of 12/31/2024. The narrative below addresses performance in full-scope areas only.

Miami CSA

Service delivery systems were readily accessible to geographies and individuals of different income levels in the institution's Miami CSA.

The bank's distribution of branches in low-income geographies was well below, and in moderate-income geographies exceeded, the percentage of the population living within those geographies. Examiners gave positive consideration for seven branches in middle- or upper-income geographies that served customers who live in low- or moderate-income geographies based on data provided by bank management. Six branches were "across the street" (less than 1,000 feet) from a low- or moderate-income geography. One branch was in a middle-income geography that served customers from low- and moderate-income geographies with performance at least equal to or exceeding the population and household distribution within the AA. Examiners considered each middle- and upper-income branch only once in this analysis.

SNB offered standard alternative delivery systems (ADS) including deposit-taking ATMs, telephone banking, online banking, and mobile banking options. These systems provided additional delivery availability and access to banking services to both retail and business customers. SNB operated 41 ATMs in the AA, all of which were deposit-taking. ADS had a neutral impact on the Service Test, as no

data was available to determine the impact on low- and moderate-income individuals or small businesses.

Orlando CSA

Service delivery systems were accessible to geographies and individuals of different income levels in the institution's Orlando CSA.

The bank's distribution of branches in low-income geographies was significantly below, and in moderate-income geographies was below, the percentage of the population living within those geographies. Examiners gave positive consideration for five branches in middle- or upper-income geographies that served customers who live in low- or moderate-income geographies based on data provided by bank management. Four branches were "across the street" (less than 1,000 feet) from a low- or moderate-income geography. One branch was in a middle-income geography that served customers from low- and moderate-income geographies with performance at least equal to or exceeding the population and household distribution within the assessment area. Examiners considered each middle- and upper-income branch only once in this analysis.

SNB offered standard ADS including deposit-taking ATMs, telephone banking, online banking, and mobile banking options. These systems provided additional delivery availability and access to banking services to both retail and business customers. SNB operated 18 ATMs in the AA, all of which were deposit-taking. ADS had a neutral impact on the Service Test, as no data was available to determine the impact on low- and moderate-income individuals or small businesses.

Table 6: Distribution of Branch Openings/Closings							
Assessment Area	Branch Openings/Closings		Net change in Location of Branches (+ or -)				
	# of Branch Openings	# of Branch Closings					
			Low	Mod	Mid	Upp	NA
Cape Coral CSA	1	0	0	0	0	+1	0
Florida Non-MSA	0	1	0	0	-1	0	0
Gainesville CSA	0	4	0	0	-3	-1	0
Homosassa MSA	0	1	0	0	0	-1	0
Jacksonville MSA	1	0	0	0	+1	0	0
Miami CSA	0	6	0	0	0	-6	0
North Port MSA	0	0	0	0	0	0	0
Ocala MSA	0	0	0	0	0	0	0
Orlando CSA	0	0	0	0	0	0	0
Palm Bay MSA	0	1	0	-1	0	0	0
Tampa MSA	0	0	0	0	0	0	0
Total	2	13	0	-1	-3	-7	0

1/1/2022 – 12/31/2024 Bank Data.

* The table presents the data for all assessment areas. The narrative below addresses performance in full-scope areas only.

To the extent changes have been made, the institution's opening and closing of branches had not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and/or to low- and moderate-income individuals.

Miami CSA

During the evaluation period, the bank closed six branches, none of which were in low- or moderate-income geographies. The branch closures were driven by merger-related consolidation of the branch

network resulting from the bank's acquisitions. The bank determined it was able to serve those accounts from other nearby locations in its branch network.

Services, including where appropriate, and business hours, did not vary in a way that inconveniences its AA, particularly low- and moderate-income geographies and/or individuals. SNB operated 37 traditional branches in the Miami CSA. Branches generally operated from 9:00 a.m. to 4:00 p.m., Monday through Thursday, and 9:00 a.m. to 5:00 p.m. Friday, with 13 branches offering Saturday lobby or drive-through facility hours from 9:00 a.m. to 12:00 p.m. All but eight branches offered drive-through facilities. Of the 12 branches located in low- and moderate-income geographies, five branches operated on Saturdays, and all but one offered drive-through facilities.

Orlando CSA

The bank did not open or close any branches in the Orlando CSA during the evaluation period.

Services, including where appropriate, and business hours, did not vary in a way that inconveniences its AA, particularly low- and moderate-income geographies and/or individuals. SNB operated 16 traditional branches in the Orlando CSA. Branches generally operated from 9:00 a.m. to 4:00 p.m., Monday through Thursday, and 9:00 a.m. to 5:00 p.m. Friday. Two branches, one located in a moderate-income geography, also operated from 9:00 a.m. to 12:00 p.m. Saturday. All but one branch offered drive-through facilities.

Community Development Services

The institution was a leader in providing CD services.

Miami CSA

SNB employees provided 334 qualified CD service activities to 108 organizations with 2,427 qualified hours within the Miami CSA during the evaluation period. Leadership was evident through board or committee participation in 189 of these activities with 43 employees providing 1,369 service hours. The bank's assistance was responsive to identified needs in the AA, particularly with community services to low- and moderate-income individuals and families, affordable housing and financial literacy. The following organizations frequently receive community development services from the bank:

- Habitat for Humanity: This organization's core mission is to help low- and moderate-income families achieve safe, decent, and affordable homeownership. Bank officers and employees served on the board of directors and provided financial literacy education to prospective and current Habitat for Humanity homeowners.
- United Against Poverty: This non-profit's mission is to serve families and individuals by providing crisis care, case management, transformative education, food and household subsidy, employment training and placement, personal empowerment training and active referrals to other collaborative social service providers. Bank employees served on committees and provided financial literacy education.

Orlando CSA

SNB employees provided 146 qualified CD service activities to 46 organizations with 897 qualified hours within the Orlando CSA during the evaluation period. Leadership was evident through board or committee participation in 108 of these activities with 23 employees providing 275 service hours. The bank's assistance was responsive to identified needs in the AA, particularly with community services to low- and moderate-income individuals and families, affordable housing and financial literacy. The following organizations frequently receive community development services from the bank:

- **Florida Prosperity Partnership:** The Florida Prosperity Project is a business-led initiative created by the Florida Chamber Foundation to cut childhood poverty in half by 2030. Bank officers and employees served on committees and provided financial literacy training through the bank's SNB Financial Wellness program.
- **26Health:** 26Health is a nonprofit healthcare organization in Orlando that provides accessible, inclusive, and affordable medical and mental health services to low- and moderate-income individuals. Through its Every Letter Fund and community outreach, 26Health removes barriers to care for uninsured and underserved populations. Bank employees served on the board of directors and provided financial literacy education to employees.

During the evaluation period, SNB provided financial literacy training throughout the bank's footprint through their Seacoast Financial Wellness Program. The Seacoast Financial Wellness Program is a customizable and informative program that focuses on building attendees' financial wellness, so they have the confidence to set and achieve their financial goals. Workshops (offered in person or virtually) cover key financial topics including budgeting, credit fundamentals, fraud prevention, homeownership, and saving for the future. Each session is tailored to meet the specific needs of the audience, whether it be employees, students, public servants, or community patrons. In 2024 alone, the program facilitated 339 financial wellness events, engaged with over 150 businesses, colleges, municipalities, and community organizations, and provided over 800 hours of financial education.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Service Test in the Gainesville CSA was consistent with the bank's overall performance under the Service Test in the full-scope areas. The bank's performance under the Service Test in the Cape Coral CSA, Florida Non-MSA, Homosassa MSA, Jacksonville MSA, North Port MSA, Ocala MSA, Palm Bay MSA, and Tampa MSA was weaker than the bank's overall performance under the Service Test in the full-scope areas. The bank's performance in these AAs was weaker due to branch distribution.

Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the MSAs and non-MSAs that received comprehensive examination review, designated by the term “full-scope,” and those that received a less comprehensive review, designated by the term “limited-scope”.

Time Period Reviewed:	January 1, 2022, through December 31, 2024, HMDA and Small business lending January 1, 2022, through December 31, 2024, CD loans, investments, and services	
Bank Products Reviewed:	Home mortgage, small business, small farm Community CD loans, qualified investments, CD services	
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
State		
Cape Coral CSA	Limited-scope	Collier*** (021) and Hendry (051) Counties
FL Non-MSA	Limited-scope	Dixie* (029), Okeechobee (93) County
Gainesville CSA	Limited-scope	Alachua* (001), Gilchrist* (041), Levy* (075), and Columbia* (023) Counties
Homosassa MSA	Limited-scope	Citrus* County (017)
Jacksonville MSA	Limited-scope	Duval**** County (031)
Miami CSA	Full-scope	Broward (011), Indian River (061), Martin (085), Miami-Dade* (086), Palm Beach (099)St. Lucie (111) Counties
North Port MSA	Limited-scope	Sarasota County** (115)
Ocala MSA	Limited-scope	Marion County* (083)
Orlando CSA	Full-scope	Lake (069), Orange (095), Seminole (117), and Volusia (127) Counties
Palm Bay MSA	Limited-scope	Brevard County (009)
Tampa MSA	Limited-scope	Hillsborough (057) and Pinellas (103) Counties

* Added counties via acquisition 10/7/22 (only included in 2023 and 2024)

** Added county via acquisition 1/3/2022 (2022-2024 evaluation period)

*** De Novo branch county added 2/28/2022 (2022-2024 evaluation period)

**** De Novo branch county added 3/13/2023 (2023 and 2024 evaluation period)

Appendix B: Summary of MMSA and State Ratings

RATINGS				
Overall Bank:	Lending Test Rating*	Investment Test Rating	Service Test Rating	Overall Bank/State/Multistate Rating
Seacoast National Bank	High Satisfactory	Outstanding	Outstanding	Outstanding
State:				
Florida	High Satisfactory	Outstanding	Outstanding	Outstanding

(*) The Lending Test is weighted more heavily than the Investment and Service Tests in the overall rating.

Appendix C: Definitions and Common Abbreviations

The following terms and abbreviations are used in this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

Affiliate: Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. For example, a bank subsidiary is controlled by the bank and is, therefore, an affiliate.

Aggregate Lending (Aggt.): The number of loans originated and purchased by all reporting lenders (HMDA or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

Census Tract (CT): A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. Census tracts nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances, Census tracts ideally contain about 4,000 people and 1,600 housing units.

Combined Statistical Area (CSA): A geographic entity consisting of two or more adjacent Core Based Statistical Areas with employment interchange measures of at least 15. An employment interchange measure is a measure of ties between two adjacent entities. The employment interchange measure is the sum of the percentage of workers living in the smaller entity who work in the larger entity and the percentage of employment in the smaller entity that is accounted for by workers who reside in the larger entity.

Community Development (CD): Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of \$1 million or less; or activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

Community Reinvestment Act (CRA): the statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its entire community, including LMI areas, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

Consumer Loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, other secured consumer loans, and other unsecured consumer loans.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into ‘male householder’ (a family with a male householder and no wife present) or ‘female householder’ (a family with a female householder and no husband present).

Full-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that conduct business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants, the amount of loan requested, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

Home Mortgage Loans: A closed-end mortgage loan or an open-end line of credit as these terms are defined under 12 CFR 1003.2 of this title, and that is not an excluded transaction under 12 CFR 1003.3(c)(1) through (10) and (13) of this title.

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Limited-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of CD loans and qualified investments, branch distribution, and CD services).

Low-Income: Individual income that is at less than 50 percent of the area median income, or a median family income that is less than 50 percent in the case of a geography.

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. The median is the point at which half of the families have income above, and half below, a range of incomes. Also, the median income determined by the Federal Financial Institutions Examination Council (FFIEC) annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above, and half below, a range of incomes.

Metropolitan Division: As defined by Office of Management and Budget, a county or group of counties within a Core Based Statistical Area that contains an urbanized population of at least 2.5 million. A Metropolitan Division consists of one or more main/secondary counties that represent an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area: An area, defined by the Office of Management and Budget, as a core based statistical area associated with at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

Middle-Income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography.

Moderate-Income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

Multifamily: Refers to a residential structure that contains five or more units.

Multistate Metropolitan Statistical Area (MMSA): Any multistate metropolitan statistical area or multistate combined statistical area, as defined by the Office of Management and Budget.

Owner-Occupied Units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Prior Period Investments: Investments made in a previous evaluation period that are outstanding as of the end of the evaluation period.

Qualified Investment: A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rating Area: A rated area is a state or multistate metropolitan statistical area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan statistical area, the institution will receive a rating for the multistate metropolitan statistical area.

Small Loan(s) to Business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans.

Small Loan(s) to Farm(s): A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have

original amounts of \$500,000 or less and are either secured by farmland or are classified as loans to finance agricultural production and other loans to farmers.

Tier 1 Capital: The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

Unfunded Commitments: Legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Upper-Income: Individual income that is at least 120 percent of the area median income, or a median family income that is at least 120 percent, in the case of a geography.

Appendix D: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, if applicable, are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased loans are treated the same as originations; and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA reporting lenders in the MMSA/AA. Deposit data are compiled by the FDIC and are available as of June 30th of each year. Tables without data are not included in this PE.

The following is a listing and brief description of the tables included in each set:

- Table 7. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.
- Table 8. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/AA. The table also presents aggregate peer data for the years the data is available.
- Table 9. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank’s AA.
- Table 10. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to: 1) the percentage distribution of businesses with revenues of greater than \$1 million; and, 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.

- Table 11. Assessment Area Distribution of Loans to Farms by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. Because aggregate small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's AA.
- Table 12. Assessment Area Distribution of Loans to Farms by Gross Annual Revenues -** Compares the percentage distribution of the number of small loans (loans less than or equal to \$500,000) originated and purchased by the bank to farms with revenues of \$1 million or less to: 1) the percentage distribution of farms with revenues of greater than \$1 million; and, 2) the percentage distribution of farms for which revenues are not available. The table also presents aggregate peer small farm data for the years the data is available.

Table 7: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2024
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total Number	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate
Cape Coral CSA 2024	14	4,882	0.97	12,246	2.08	--	1.16	19.37	28.57	25.31	41.81	57.14	42.08	35.47	14.29	30.66	1.26	--	0.78
FL Non-MSA 2024	24	3,683	1.66	998	--	--	--	33.01	37.50	29.96	45.33	25.00	46.69	21.67	37.50	23.35	--	--	--
Gainesville CSA 2024	69	17,744	4.77	7,860	3.41	1.45	3.07	20.61	33.33	18.80	40.01	46.38	37.53	35.45	18.84	39.25	0.52	--	1.35
Homosassa MSA 2024	22	7,414	1.52	5,527	--	--	--	13.53	--	11.76	68.70	77.27	71.16	17.76	22.73	17.08	--	--	--
Jacksonville MSA 2024	14	3,075	0.97	26,444	5.80	--	5.55	25.25	--	28.21	36.80	35.71	38.69	31.42	64.29	26.03	0.73	--	1.52
Miami CSA 2024	710	233,997	49.03	137,388	2.68	0.28	2.65	21.35	11.41	21.38	33.69	34.51	35.88	41.22	52.54	39.09	1.06	1.27	0.99
North Port MSA 2024	38	26,740	2.62	14,355	0.30	--	0.41	14.50	21.05	15.26	50.29	31.58	44.05	34.61	47.37	37.32	0.30	--	2.95
Ocala MSA 2024	30	9,709	2.07	14,975	0.30	3.33	0.19	16.69	16.67	11.05	61.69	66.67	72.73	20.25	13.33	15.45	1.06	--	0.58
Orlando CSA 2024	411	108,673	28.38	73,392	1.65	1.22	2.04	18.71	8.27	17.66	40.95	34.31	40.92	38.47	56.20	39.21	0.21	--	0.17
Palm Bay MSA 2024	40	15,097	2.76	21,432	0.85	2.50	0.99	18.36	5.00	21.09	45.63	50.00	43.53	34.63	40.00	33.85	0.53	2.50	0.54
Tampa MSA 2024	76	31,447	5.25	61,208	1.47	--	1.89	20.43	6.58	19.45	39.27	34.21	38.79	38.19	57.89	39.28	0.64	1.32	0.58
Total	1,448	462,461	100.00	375,825	2.17	0.69	2.25	20.26	11.81	20.11	39.13	36.74	40.54	37.70	50.00	36.28	0.74	0.76	0.82
Source: FFIEC File - 2024 Census; 1/1/2024 - 12/31/2024 Bank Data, 2023 HMDA Aggregate Data, "--" data not available.																			
Due to rounding, totals may not equal 100.0%																			

Table 7: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2023
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total Number	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate
Cape Coral CSA 2023	31	14,624	1.80	12,246	2.08	3.23	1.16	19.37	6.45	25.31	41.81	51.61	42.08	35.47	38.71	30.66	1.26	--	0.78
FL Non-MSA 2023	30	4,754	1.74	998	--	--	--	29.11	26.67	29.96	49.22	23.33	46.69	21.67	50.00	23.35	--	--	--
Gainesville CSA 2023	77	14,815	4.46	7,860	3.41	--	3.07	20.61	24.68	18.80	40.01	51.95	37.53	35.45	22.08	39.25	0.52	1.30	1.35
Homosassa MSA 2023	21	4,047	1.22	5,527	--	--	--	13.53	9.52	11.76	68.70	57.14	71.16	17.76	33.33	17.08	--	--	--
Jacksonville MSA 2023	22	3,088	1.27	26,444	5.80	--	5.55	25.25	9.09	28.21	36.80	27.27	38.69	31.42	63.64	26.03	0.73	--	1.52
Miami CSA 2023	853	273,184	49.39	137,388	2.68	2.46	2.65	21.35	12.78	21.38	33.69	30.25	35.88	41.22	53.69	39.09	1.06	0.82	0.99
North Port MSA 2023	51	11,995	2.95	14,355	0.30	--	0.41	14.50	13.73	15.26	50.29	45.10	44.05	34.61	41.18	37.32	0.30	--	2.95
Ocala MSA 2023	24	4,939	1.39	14,975	0.30	--	0.19	16.69	8.33	11.05	61.69	54.17	72.73	20.25	33.33	15.45	1.06	4.17	0.58
Orlando CSA 2023	443	96,382	25.65	73,392	1.65	0.68	2.04	18.71	9.03	17.66	40.95	41.53	40.92	38.47	48.76	39.21	0.21	--	0.17
Palm Bay MSA 2023	61	19,343	3.53	21,432	0.85	--	0.99	18.36	8.20	21.09	45.63	34.43	43.53	34.63	57.38	33.85	0.53	--	0.54
Tampa MSA 2023	114	26,943	6.60	61,208	1.37	0.88	1.89	18.77	7.02	19.45	40.39	31.58	38.79	38.83	60.53	39.28	0.64	--	0.58
Total	1,727	474,113	100.00	375,825	2.16	1.51	2.25	19.97	11.81	20.11	39.33	35.67	40.54	37.80	50.49	36.28	0.74	0.52	0.82
Source: FFIEC File - 2020 Census; 1/1/2023 - 12/31/2023 Bank Data, 2023 HMDA Aggregate Data, "--" data not available.																			
Due to rounding, totals may not equal 100.0%																			

Table 7: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2022
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total Number	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate
Cape Coral CSA 2022	41	10,586	1.36	17,290	2.08	--	1.01	19.37	2.44	22.11	41.81	53.66	43.59	35.47	41.46	32.15	1.26	2.44	1.14
FL Non-MSA 2022	28	3,018	0.93	1,553	6.43	--	5.09	23.57	21.43	26.53	52.12	46.43	48.55	17.88	32.14	19.83	--	--	--
Miami CSA 2022	1,617	335,947	53.61	132,474	2.98	0.43	2.05	22.74	9.83	22.31	33.97	35.19	36.23	39.34	53.56	38.59	0.97	0.99	0.82
North Port MSA 2022	58	18,019	1.92	18,959	0.30	--	0.26	14.50	12.07	14.43	50.29	36.21	45.34	34.61	50.00	38.53	0.30	1.72	1.44
Orlando CSA 2022	887	201,971	29.41	92,303	1.65	0.34	1.60	18.71	7.78	15.76	40.95	28.86	40.72	38.47	62.91	41.72	0.21	0.11	0.19
Palm Bay MSA 2022	149	40,717	4.94	27,026	0.85	--	0.90	18.36	11.41	19.40	45.63	40.94	45.56	34.63	46.31	33.51	0.53	1.34	0.64
Tampa MSA 2022	236	75,533	7.82	84,610	1.37	--	1.64	18.77	5.51	17.77	40.39	27.97	39.47	38.83	65.25	40.51	0.64	1.27	0.61
Total	3,016	685,791	100.00	374,215	2.02	0.33	1.64	20.06	9.02	19.07	39.12	33.42	39.60	38.14	56.43	39.05	0.66	0.80	0.65
Source: FFIEC File - 2020 Census; 1/1/2022 - 12/31/2022 Bank Data, 2022 HMDA Aggregate Data, "--" data not available.																			
Due to rounding, totals may not equal 100.0%																			

Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total Number	Overall Market	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate
Cape Coral CSA 2024	14	4,882	0.97	12,246	22.73	--	3.04	18.24	--	8.71	19.04	14.29	17.25	39.99	50.00	52.40	--	35.71	18.59
FL Non-MSA 2024	24	3,683	1.66	998	18.88	--	1.90	21.71	4.17	13.03	20.77	20.83	23.35	38.63	75.00	41.98	--	--	19.74
Gainesville CSA 2024	69	17,744	4.77	7,860	20.54	8.70	5.09	17.95	15.94	15.74	19.11	14.49	21.34	42.40	55.07	38.69	--	5.80	19.15
Homosassa MSA 2024	22	7,414	1.52	5,527	18.90	--	5.37	18.71	--	15.31	22.74	13.64	21.84	39.64	81.82	37.47	--	4.55	20.01
Jacksonville MSA 2024	14	3,075	0.97	26,444	24.46	7.14	6.70	19.69	7.14	19.54	19.75	28.57	21.85	36.10	50.00	27.46	--	7.14	24.46
Miami CSA 2024	710	233,997	49.03	137,388	22.10	1.83	3.07	17.81	9.86	7.70	18.26	17.46	16.17	41.84	64.65	49.88	--	6.20	23.19
North Port MSA 2024	38	26,740	2.62	14,355	16.82	--	4.74	19.39	7.89	13.79	20.84	5.26	19.47	42.96	78.95	42.77	--	7.89	19.23
Ocala MSA 2024	30	9,709	2.07	14,975	18.00	--	4.03	19.79	10.00	14.39	22.06	23.33	23.43	40.15	66.67	35.06	--	--	23.10
Orlando CSA 2024	411	108,673	28.38	73,392	20.49	2.43	3.27	17.68	8.27	11.27	19.57	13.87	20.57	42.26	69.59	43.33	--	5.84	21.55
Palm Bay MSA 2024	40	15,097	2.76	21,432	20.03	7.50	4.87	18.47	7.50	14.26	20.16	22.50	22.30	41.33	45.00	36.45	--	17.50	22.12
Tampa MSA 2024	76	31,447	5.25	61,208	20.48	--	3.89	17.49	2.63	12.16	18.96	10.53	20.73	43.07	71.05	43.65	--	15.79	19.57
Total	1,448	462,461	100.00	375,825	21.27	2.28	3.77	18.02	8.84	11.16	19.06	15.95	19.18	41.65	65.95	44.03	--	6.98	21.86
Source: FFIEC File - 2024 Census; 1/1/2024 - 12/31/2024 Bank Data, 2023 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%																			

Table 8: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2023
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total Number	Overall Market	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate
Cape Coral CSA 2023	31	14,624	1.80	12,246	22.70	6.45	3.04	18.24	3.23	8.71	19.04	9.68	17.25	40.01	67.74	52.40	--	12.90	18.59
FL Non-MSA 2023	30	4,754	1.74	998	18.62	--	1.90	21.47	10.00	13.03	20.99	26.67	23.35	38.91	63.33	41.98	--	--	19.74
Gainesville CSA 2023	77	14,815	4.46	7,860	20.50	3.90	5.09	17.94	6.49	15.74	19.10	18.18	21.34	42.46	62.34	38.69	--	9.09	19.15
Homosassa MSA 2023	21	4,047	1.22	5,527	18.90	--	5.37	18.71	38.10	15.31	22.74	9.52	21.84	39.64	47.62	37.47	--	4.76	20.01
Jacksonville MSA 2023	22	3,088	1.27	26,444	24.46	4.55	6.70	19.69	4.55	19.54	19.75	13.64	21.85	36.10	72.73	27.46	--	4.55	24.46
Miami CSA 2023	853	273,184	49.39	137,388	22.10	4.10	3.07	17.81	8.56	7.70	18.26	17.70	16.17	41.84	64.71	49.88	--	4.92	23.19
North Port MSA 2023	51	11,995	2.95	14,355	16.82	3.92	4.74	19.39	13.73	13.79	20.84	19.61	19.47	42.96	50.98	42.77	--	11.76	19.23
Ocala MSA 2023	24	4,939	1.39	14,975	18.00	--	4.03	19.79	4.17	14.39	22.06	16.67	23.43	40.15	79.17	35.06	--	--	23.10
Orlando CSA 2023	443	96,382	25.65	73,392	20.49	1.81	3.27	17.68	7.22	11.27	19.57	16.70	20.57	42.26	70.43	43.33	--	3.84	21.55
Palm Bay MSA 2023	61	19,343	3.53	21,432	20.03	6.56	4.87	18.47	4.92	14.26	20.16	21.31	22.30	41.33	52.46	36.45	--	14.75	22.12
Tampa MSA 2023	114	26,943	6.60	61,208	20.34	2.63	3.89	17.41	2.63	12.16	18.88	14.91	20.73	43.38	72.81	43.65	--	7.02	19.57
Total	1,727	474,113	100.00	375,825	21.25	3.36	3.77	18.01	7.93	11.16	19.05	17.31	19.18	41.70	65.89	44.03	--	5.50	21.86
Source: FFIEC File - 2020 Census; 1/1/2023 - 12/31/2023 Bank Data, 2023 HMDA Aggregate Data, "--" data not available.																			
Due to rounding, totals may not equal 100.0%																			

Table 8: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2022
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total Number	Overall Market	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate
Cape Coral CSA 2022	41	10,586	1.36	17,290	22.70	2.44	4.51	18.24	2.44	12.01	19.04	14.63	18.80	40.01	78.05	51.47	--	2.44	13.20
FL Non-MSA 2022	28	3,018	0.93	1,553	23.13	--	2.51	20.81	10.71	12.62	21.23	21.43	22.60	34.83	64.29	42.50	--	3.57	19.77
Miami CSA 2022	1,617	335,947	53.61	132,474	21.44	4.45	5.34	18.15	11.38	12.77	18.65	17.01	19.96	41.76	64.50	46.79	--	2.66	15.14
North Port MSA 2022	58	18,019	1.92	18,959	16.82	1.72	7.34	19.39	13.79	16.47	20.84	10.34	20.58	42.96	63.79	43.67	--	10.34	11.95
Orlando CSA 2022	887	201,971	29.41	92,303	20.49	1.58	4.96	17.68	5.64	14.11	19.57	14.43	21.95	42.26	76.78	43.97	--	1.58	15.00
Palm Bay MSA 2022	149	40,717	4.94	27,026	20.03	2.68	7.26	18.47	13.42	15.99	20.16	14.09	22.06	41.33	68.46	38.44	--	1.34	16.25
Tampa MSA 2022	236	75,533	7.82	84,610	20.34	0.42	5.32	17.41	4.66	13.97	18.88	13.14	20.80	43.38	77.12	45.47	--	4.66	14.43
Total	3,016	685,791	100.00	374,215	20.73	3.08	5.43	17.96	9.18	13.76	19.16	15.68	20.78	42.15	69.46	45.23	--	2.59	14.80
Source: FFIEC File - 2020 Census; 1/1/2022 - 12/31/2022 Bank Data, 2022 HMDA Aggregate Data, Due to rounding, totals may not equal 100.0%																			

Table 9: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2024
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate
Cape Coral CSA 2024	13	2,302	1.23	17,864	2.66	--	2.19	16.65	15.38	19.07	40.80	30.77	45.06	38.79	53.85	32.83	1.11	--	0.86
FL Non-MSA 2024	20	2,541	1.89	1,055	--	--	--	34.38	55.00	28.63	34.07	25.00	45.69	31.55	20.00	25.69	--	--	--
Gainesville CSA 2024	75	14,289	7.08	8,926	3.49	--	3.64	22.60	49.33	21.92	36.31	25.33	36.53	35.86	24.00	36.11	1.74	1.33	1.79
Homosassa MSA 2024	5	1,056	0.47	3,174	--	--	--	14.39	20.00	13.42	71.10	60.00	68.90	14.51	20.00	17.67	--	--	--
Jacksonville MSA 2024	22	7,612	2.08	27,526	7.25	4.55	6.18	26.81	13.64	23.56	36.67	59.09	36.33	26.27	22.73	31.37	3.01	--	2.56
Miami CSA 2024	474	122,797	44.76	385,294	2.76	6.75	2.78	23.05	21.94	21.98	29.57	25.95	29.96	42.43	42.83	42.75	2.19	2.53	2.52
North Port MSA 2024	23	7,556	2.17	17,978	0.64	--	0.43	12.18	13.04	12.15	50.56	34.78	46.61	36.20	52.17	40.02	0.42	--	0.78
Ocala MSA 2024	25	6,873	2.36	9,219	1.65	--	1.15	21.95	24.00	19.93	55.41	52.00	57.14	20.45	24.00	20.86	0.55	--	0.92
Orlando CSA 2024	253	73,882	23.89	106,155	2.84	5.53	2.25	23.33	27.27	21.64	35.46	37.15	33.71	37.50	28.85	41.37	0.88	1.19	1.03
Palm Bay MSA 2024	62	19,641	5.85	16,344	2.52	6.45	2.76	20.50	41.94	20.97	41.06	25.81	39.37	35.33	25.81	36.39	0.59	--	0.51
Tampa MSA 2024	87	27,198	8.22	89,335	3.28	4.60	3.22	19.94	14.94	18.68	33.56	44.83	34.12	41.46	24.14	41.78	1.77	11.49	2.21
Total	1,059	285,747	100.00	682,870	3.01	5.19	2.79	22.21	25.97	21.14	33.59	31.82	33.06	39.42	34.56	40.94	1.77	2.46	2.06
Source: FFIEC File - 2024 Census; 1/1/2024 - 12/31/2024 Bank Data, 2024 Dunn & Bradstreet SBSF Demographics, 2024 CRA Aggregate Data, "--" data not available.																			
Due to rounding, totals may not equal 100.0%																			

Table 9: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2023
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate
Cape Coral CSA 2023	11	2,495	1.22	17,864	2.68	--	2.19	18.04	45.45	19.07	42.23	27.27	45.06	35.92	27.27	32.83	1.12	--	0.86
FL Non-MSA 2023	24	2,173	2.65	1,055	--	--	--	28.88	16.67	28.63	42.16	66.67	45.69	28.96	16.67	25.69	--	--	--
Gainesville CSA 2023	85	11,025	9.40	8,926	3.63	7.06	3.64	22.37	42.35	21.92	37.21	31.76	36.53	34.58	18.82	36.11	2.22	--	1.79
Homosassa MSA 2023	2	391	0.22	3,174	--	--	--	13.87	--	13.42	69.44	100.00	68.90	16.69	--	17.67	--	--	--
Jacksonville MSA 2023	8	1,297	0.88	27,526	7.08	12.50	6.18	27.06	12.50	23.56	36.46	75.00	36.33	26.48	--	31.37	2.90	--	2.56
Miami CSA 2023	416	91,306	46.02	385,294	3.00	5.53	2.78	22.82	27.88	21.98	30.10	24.52	29.96	41.60	40.63	42.75	2.47	1.44	2.52
North Port MSA 2023	29	6,379	3.21	17,978	0.67	--	0.43	12.14	6.90	12.15	49.71	31.03	46.61	37.07	62.07	40.02	0.42	--	0.78
Ocala MSA 2023	22	6,720	2.43	9,219	1.47	--	1.15	19.87	22.73	19.93	56.13	50.00	57.14	21.67	27.27	20.86	0.86	--	0.92
Orlando CSA 2023	170	45,033	18.81	106,155	2.82	7.65	2.25	23.22	27.65	21.64	35.45	35.88	33.71	37.53	27.06	41.37	0.98	1.76	1.03
Palm Bay MSA 2023	71	20,933	7.85	16,344	2.97	8.45	2.76	20.62	26.76	20.97	41.05	19.72	39.37	34.79	45.07	36.39	0.57	--	0.51
Tampa MSA 2023	66	21,475	7.30	89,335	3.52	3.03	3.22	19.70	33.33	18.68	34.34	28.79	34.12	40.32	31.82	41.78	2.11	3.03	2.21
Total	904	209,227	100.00	682,870	3.15	5.64	2.79	22.09	28.43	21.14	33.86	29.87	33.06	38.89	34.85	40.94	2.01	1.22	2.06
Source: FFIEC File - 2020 Census; 1/1/2023 - 12/31/2023 Bank Data, 2023 Dunn & Bradstreet SBSF Demographics, 2023 CRA Aggregate Data																			
Due to rounding, totals may not equal 100.0%																			

Table 9: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2022
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate
Cape Coral CSA 2022	6	946	0.53	18,296	3.37	--	2.08	16.57	16.67	17.63	28.87	50.00	45.82	51.18	33.33	33.54	--	--	0.93
FL Non-MSA 2022	24	3,127	2.14	1,655	5.56	--	5.44	31.74	12.50	29.55	41.29	58.33	47.25	21.40	29.17	17.76	--	--	--
Miami CSA 2022	531	104,116	47.33	220,516	3.08	8.85	3.32	26.37	21.47	24.33	31.73	26.55	30.61	38.46	40.49	40.24	0.36	2.64	1.49
North Port MSA 2022	24	8,231	2.14	18,542	1.04	--	0.45	13.07	8.33	12.16	61.20	45.83	46.52	24.69	45.83	40.29	--	--	0.59
Orlando CSA 2022	345	79,957	30.75	107,285	3.33	6.09	2.36	26.19	24.93	22.01	36.71	35.65	34.37	33.30	32.75	40.16	0.47	0.58	1.09
Palm Bay MSA 2022	101	25,026	9.00	16,348	2.94	8.91	2.72	17.00	34.65	20.17	40.91	30.69	40.16	39.04	25.74	36.45	0.11	--	0.50
Tampa MSA 2022	91	28,856	8.11	89,708	3.30	3.30	3.41	19.64	19.78	19.62	34.00	26.37	34.36	42.35	46.15	40.36	0.70	4.40	2.25
Total	1,122	250,259	100.00	472,350	3.13	7.13	2.95	23.72	23.08	22.05	34.68	30.93	33.78	38.03	37.08	39.78	0.43	1.78	1.45
Source: FFIEC File - 2020 Census; 1/1/2022 - 12/31/2022 Bank Data, 2022 Dunn & Bradstreet SBSF Demographics, 2022 CRA Aggregate Data, "--" data not available.																			
Due to rounding, totals may not equal 100.0%																			

Table 10: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2024
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Cape Coral CSA 2024	13	2,302	1.23	17,864	84.07	23.08	52.55	8.74	76.92	7.18	--
FL Non-MSA 2024	20	2,541	1.89	1,055	82.92	35.00	56.40	7.52	65.00	9.56	--
Gainesville CSA 2024	75	14,289	7.08	8,926	81.69	42.67	51.77	8.39	57.33	9.92	--
Homosassa MSA 2024	5	1,056	0.47	3,174	85.56	60.00	57.78	7.53	40.00	6.90	--
Jacksonville MSA 2024	22	7,612	2.08	27,526	84.12	13.64	51.66	7.71	86.36	8.17	--
Miami CSA 2024	474	122,797	44.76	385,294	85.60	31.01	54.19	7.56	68.35	6.84	0.63
North Port MSA 2024	23	7,556	2.17	17,978	83.95	34.78	55.55	8.92	65.22	7.12	--
Ocala MSA 2024	25	6,873	2.36	9,219	84.63	32.00	53.32	7.16	68.00	8.21	--
Orlando CSA 2024	253	73,882	23.89	106,155	84.96	37.55	54.14	7.43	62.45	7.61	--
Palm Bay MSA 2024	62	19,641	5.85	16,344	84.12	32.26	54.42	8.26	67.74	7.61	--
Tampa MSA 2024	87	27,198	8.22	89,335	84.59	25.29	54.11	7.81	74.71	7.60	--
Total	1,059	285,747	100.00	682,870	85.04	32.86	54.05	7.69	66.86	7.28	0.28
Source: FFIEC File - 2024 Census; 1/1/2024 - 12/31/2024 Bank Data, 2024 Dunn & Bradstreet SBSF Demographics, 2023 CRA Aggregate Data											
Due to rounding, totals may not equal 100.0%											

Table 10: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2023
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Cape Coral CSA 2023	11	2,495	1.22	17,864	85.66	9.09	52.55	8.57	81.82	5.77	9.09
FL Non-MSA 2023	24	2,173	2.65	1,055	83.79	37.50	56.40	7.77	58.33	8.43	4.17
Gainesville CSA 2023	85	11,025	9.40	8,926	82.84	43.53	51.77	8.33	42.35	8.83	14.12
Homosassa MSA 2023	2	391	0.22	3,174	86.10	--	57.78	7.63	100.00	6.27	--
Jacksonville MSA 2023	8	1,297	0.88	27,526	85.19	--	51.66	7.64	37.50	7.17	62.50
Miami CSA 2023	416	91,306	46.02	385,294	86.89	24.76	54.19	7.63	67.07	5.49	8.17
North Port MSA 2023	29	6,379	3.21	17,978	85.04	27.59	55.55	8.94	68.97	6.01	3.45
Ocala MSA 2023	22	6,720	2.43	9,219	86.18	22.73	53.32	7.14	50.00	6.68	27.27
Orlando CSA 2023	170	45,033	18.81	106,155	86.34	22.94	54.14	7.24	63.53	6.43	13.53
Palm Bay MSA 2023	71	20,933	7.85	16,344	84.87	30.99	54.42	8.20	59.15	6.93	9.86
Tampa MSA 2023	66	21,475	7.30	89,335	85.64	22.73	54.11	7.95	63.64	6.41	13.64
Total	904	209,227	100.00	682,870	86.30	26.44	54.05	7.69	62.61	6.00	10.95
Source: FFIEC File - 2020 Census; 1/1/2023 - 12/31/2023 Bank Data, 2023 Dunn & Bradstreet SBSF Demographics, 2023 CRA Aggregate Data											
Due to rounding, totals may not equal 100.0%											

Table 10: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2022
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Cape Coral CSA 2022	6	946	0.53	18,296	83.43	66.67	51.17	9.93	33.33	6.64	--
FL Non-MSA 2022	24	3,127	2.14	1,655	82.80	16.67	57.95	8.25	45.83	8.95	37.50
Miami CSA 2022	531	104,116	47.33	220,516	86.13	33.90	52.73	8.11	49.34	5.75	16.76
North Port MSA 2022	24	8,231	2.14	18,542	84.40	54.17	54.05	9.16	29.17	6.44	16.67
Orlando CSA 2022	345	79,957	30.75	107,285	85.47	32.46	52.24	7.95	45.22	6.57	22.32
Palm Bay MSA 2022	101	25,026	9.00	16,348	83.85	34.65	54.28	9.30	45.54	6.85	19.80
Tampa MSA 2022	91	28,856	8.11	89,708	85.28	34.07	51.46	8.22	51.65	6.50	14.29
Total	1,122	250,259	100.00	472,350	85.56	33.78	52.44	8.23	47.33	6.21	18.89
Source: FFIEC File - 2020 Census; 1/1/2022 - 12/31/2022 Bank Data, 2022 Dunn & Bradstreet SBSF Demographics, 2022 CRA Aggregate Data											
Due to rounding, totals may not equal 100.0%											

Table 11: Assessment Area Distribution of Loans to Farms by Income Category of the Geography																			2024
Assessment Area:	Total Loans to Farm				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total Number	Overall Market	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate
Cape Coral CSA 2024	1	416	7.69	84	5.13	--	13.10	24.32	100.00	32.14	42.18	--	32.14	26.54	--	21.43	1.84	--	1.19
FL Non-MSA 2024	3	703	23.08	52	--	--	--	24.63	--	3.85	49.26	66.67	59.62	23.74	33.33	36.54	2.37	--	--
Gainesville CSA 2024	6	874	46.15	226	2.76	--	0.88	27.88	16.67	42.92	38.14	83.33	36.28	29.87	--	19.91	1.35	--	--
Homosassa MSA 2024	0	0	0.00	30	--	--	--	9.46	--	--	78.38	--	90.00	12.16	--	10.00	--	--	--
Jacksonville MSA 2024	0	0	0.00	58	7.21	--	5.17	28.10	--	18.97	37.11	--	25.86	25.17	--	44.83	2.42	--	5.17
Miami CSA 2024	1	28	7.69	994	3.39	--	2.72	25.53	--	13.08	32.20	--	28.07	37.77	100.00	55.13	1.12	--	1.01
North Port MSA 2024	0	0	0.00	51	0.98	--	--	15.40	--	9.80	48.48	--	43.14	34.07	--	47.06	1.06	--	--
Ocala MSA 2024	2	191	15.38	151	1.13	--	--	25.26	--	15.23	49.16	100.00	48.34	23.33	--	35.76	1.13	--	0.66
Orlando CSA 2024	0	0	0.00	249	2.17	--	0.40	21.64	--	21.29	43.10	--	45.38	32.74	--	32.93	0.35	--	--
Palm Bay MSA 2024	0	0	0.00	59	3.05	--	1.69	23.29	--	13.56	41.61	--	44.07	30.39	--	40.68	1.66	--	--
Tampa MSA 2024	0	0	0.00	255	2.84	--	1.18	21.91	--	16.08	38.43	--	46.67	36.37	--	36.08	0.45	--	--
Total	13	2,212	100.00	2,209	3.04	--	2.17	23.69	15.38	17.97	38.97	69.23	36.85	33.27	15.38	42.33	1.02	--	0.68
Source: FFIEC File - 2024 Census; 1/1/2024 - 12/31/2024 Bank Data, 2024 Dunn & Bradstreet SBSF Demographics, 2023 CRA Aggregate Data, "--" data not available.																			
Due to rounding, totals may not equal 100.0%																			

Table 11: Assessment Area Distribution of Loans to Farms by Income Category of the Geography																			2023
Assessment Area:	Total Loans to Farm				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total Number	Overall Market	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate
Cape Coral CSA 2023	0	0	0.00	84	4.70	--	13.10	24.37	--	32.14	45.36	--	32.14	23.99	--	21.43	1.58	--	1.19
FL Non-MSA 2023	4	360	12.90	52	--	--	--	23.05	--	3.85	51.73	50.00	59.62	22.91	50.00	36.54	2.31	--	--
Gainesville CSA 2023	234,116		74.19	226	2.88	--	0.88	28.67	43.48	42.92	38.41	52.17	36.28	28.89	4.35	19.91	1.14	--	--
Homosassa MSA 2023	0	0	0.00	30	--	--	--	9.15	--	--	75.59	--	90.00	15.25	--	10.00	--	--	--
Jacksonville MSA 2023	0	0	0.00	58	7.44	--	5.17	28.33	--	18.97	37.14	--	25.86	24.56	--	44.83	2.53	--	5.17
Miami CSA 2023	3	154	9.68	994	3.84	--	2.72	24.88	66.67	13.08	31.97	--	28.07	38.00	33.33	55.13	1.32	--	1.01
North Port MSA 2023	0	0	0.00	51	0.84	--	--	15.28	--	9.80	48.28	--	43.14	34.53	--	47.06	1.07	--	--
Ocala MSA 2023	1	336	3.23	151	0.94	--	--	22.48	--	15.23	49.44	100.00	48.34	25.90	--	35.76	1.24	--	0.66
Orlando CSA 2023	0	0	0.00	249	2.48	--	0.40	22.44	--	21.29	41.98	--	45.38	32.72	--	32.93	0.38	--	--
Palm Bay MSA 2023	0	0	0.00	59	3.07	--	1.69	23.79	--	13.56	41.55	--	44.07	29.75	--	40.68	1.84	--	--
Tampa MSA 2023	0	0	0.00	255	2.87	--	1.18	22.17	--	16.08	39.43	--	46.67	34.89	--	36.08	0.64	--	--
Total	314,966	100.00	2,209	3.27	--	2.17	23.65	38.71	17.97	38.81	48.39	36.85	33.14	12.90	42.33	1.13	--	0.68	
Source: FFIEC File - 2020 Census; 1/1/2023 - 12/31/2023 Bank Data, 2023 Dunn & Bradstreet SBSF Demographics, 2023 CRA Aggregate Data, "--" data not available.																			
Due to rounding, totals may not equal 100.0%																			

Table 11: Assessment Area Distribution of Loans to Farms by Income Category of the Geography																			2022
Assessment Area:	Total Loans to Farm				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total Number	Overall Market	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate
Cape Coral CSA 2022	0	0	0.00	79	8.51	--	7.59	25.23	--	22.78	41.64	--	36.71	24.62	--	30.38	--	--	2.53
FL Non-MSA 2022	0	0	0.00	83	4.01	--	--	25.76	--	20.48	51.15	--	54.22	19.08	--	25.30	--	--	--
Miami CSA 2022	0	0	0.00	617	3.78	--	1.30	29.27	--	13.45	33.91	--	31.93	32.84	--	52.84	0.21	--	0.49
North Port MSA 2022	0	0	0.00	42	1.54	--	--	17.10	--	2.38	61.05	--	26.19	20.31	--	71.43	--	--	--
Orlando CSA 2022	0	0	0.00	297	2.65	--	0.67	23.43	--	16.84	42.81	--	39.39	30.65	--	42.42	0.45	--	0.67
Palm Bay MSA 2022	0	0	0.00	50	3.90	--	4.00	17.68	--	10.00	46.05	--	30.00	32.27	--	56.00	0.10	--	--
Tampa MSA 2022	0	0	0.00	250	2.60	--	0.40	22.32	--	16.00	38.77	--	45.20	36.04	--	37.60	0.28	--	0.80
Total	0	0	0.00	1,418	3.38	--	1.34	24.87	--	15.09	39.72	--	37.17	31.77	--	45.77	0.26	--	0.63
Source: FFIEC File - 2020 Census; 1/1/2022 - 12/31/2022 Bank Data, 2022 Dunn & Bradstreet SBSF Demographics, 2022 CRA Aggregate Data, "--" data not available.																			
Due to rounding, totals may not equal 100.0%																			

Table 12: Assessment Area Distribution of Loans to Farms by Gross Annual Revenue											2024
Assessment Area:	Total Loans to Farms				Farms with Revenues <= 1MM			Farms with Revenues > 1MM		Farms with Revenues Not Available	
	#	\$	% of Total Number	Overall Market	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans
Cape Coral CSA 2024	1	416	7.69	84	89.48	100.00	58.33	8.54	--	1.97	--
FL Non-MSA 2024	3	703	23.08	52	88.19	--	53.85	8.86	100.00	2.95	--
Gainesville CSA 2024	6	874	46.15	226	93.71	83.33	52.21	4.87	16.67	1.42	--
Homosassa MSA 2024	0	0	0.00	30	94.98	--	76.67	2.51	--	2.51	--
Jacksonville MSA 2024	0	0	0.00	58	92.90	--	75.86	5.30	--	1.80	--
Miami CSA 2024	1	28	7.69	994	92.52	100.00	76.16	5.98	--	1.50	--
North Port MSA 2024	0	0	0.00	51	92.22	--	68.63	5.98	--	1.80	--
Ocala MSA 2024	2	191	15.38	151	94.21	50.00	74.83	4.18	50.00	1.61	--
Orlando CSA 2024	0	0	0.00	249	92.52	--	69.88	5.37	--	2.10	--
Palm Bay MSA 2024	0	0	0.00	59	93.63	--	69.49	4.84	--	1.53	--
Tampa MSA 2024	0	0	0.00	255	92.10	--	73.33	6.16	--	1.73	--
Total	13	2,212	100.00	2,209	92.53	61.54	71.03	5.74	38.46	1.73	--
Source: FFIEC File - 2024 Census; 1/1/2024 - 12/31/2024 Bank Data, 2024 Dunn & Bradstreet SBSF Demographics, 2023 CRA Aggregate Data, "--" data not available.											
Due to rounding, totals may not equal 100.0%											

Table 12: Assessment Area Distribution of Loans to Farms by Gross Annual Revenue											2023
Assessment Area:	Total Loans to Farms				Farms with Revenues <= 1MM			Farms with Revenues > 1MM		Farms with Revenues Not Available	
	#	\$	% of Total Number	Overall Market	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans
Cape Coral CSA 2023	0	0	0.00	84	90.23	--	58.33	8.08	--	1.69	--
FL Non-MSA 2023	4	360	12.90	52	88.17	25.00	53.85	8.96	25.00	2.87	50.00
Gainesville CSA 2023	23	4,116	74.19	226	93.48	52.17	52.21	5.09	43.48	1.43	4.35
Homosassa MSA 2023	0	0	0.00	30	95.42	--	76.67	2.54	--	2.03	--
Jacksonville MSA 2023	0	0	0.00	58	93.43	--	75.86	5.10	--	1.47	--
Miami CSA 2023	3	154	9.68	994	92.58	33.33	76.16	6.01	33.33	1.41	33.33
North Port MSA 2023	0	0	0.00	51	92.21	--	68.63	6.04	--	1.76	--
Ocala MSA 2023	1	336	3.23	151	94.41	--	74.83	4.00	--	1.59	100.00
Orlando CSA 2023	0	0	0.00	249	92.97	--	69.88	5.13	--	1.91	--
Palm Bay MSA 2023	0	0	0.00	59	93.67	--	69.49	4.79	--	1.54	--
Tampa MSA 2023	0	0	0.00	255	92.50	--	73.33	5.92	--	1.58	--
Total	31	4,966	100.00	2,209	92.77	45.16	71.03	5.64	38.71	1.59	16.13

Source: FFIEC File - 2020 Census; 1/1/2023 - 12/31/2023 Bank Data, 2023 Dunn & Bradstreet SBSF Demographics, 2023 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table 12: Assessment Area Distribution of Loans to Farms by Gross Annual Revenue											2022
Assessment Area:	Total Loans to Farms				Farms with Revenues <= 1MM			Farms with Revenues > 1MM		Farms with Revenues Not Available	
	#	\$	% of Total Number	Overall Market	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans
Cape Coral CSA 2022	0	0	0.00	79	90.13	--	67.09	8.96	--	0.91	--
FL Non-MSA 2022	0	0	0.00	83	86.73	--	62.65	10.18	--	3.10	--
Miami CSA 2022	0	0	0.00	617	92.57	--	73.26	6.33	--	1.11	--
North Port MSA 2022	0	0	0.00	42	92.42	--	64.29	6.30	--	1.29	--
Orlando CSA 2022	0	0	0.00	297	93.20	--	63.97	5.56	--	1.25	--
Palm Bay MSA 2022	0	0	0.00	50	93.91	--	72.00	5.79	--	0.30	--
Tampa MSA 2022	0	0	0.00	250	92.76	--	64.40	6.14	--	1.10	--
Total	0	0	0.00	1,418	92.63	--	68.48	6.22	--	1.15	--

Source: FFIEC File - 2020 Census; 1/1/2022 - 12/31/2022 Bank Data, 2022 Dunn & Bradstreet SBSF Demographics, 2022 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%