

SEACOAST BANKING CORP OF FLORIDA  
Form 8-K  
February 18, 2005

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**SECURITIES AND EXCHANGE COMMISSION**

**WASHINGTON, DC 20549**

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**FORM 8-K**

**CURRENT REPORT**

**PURSUANT TO SECTION 13 OR 15(d) OF THE  
SECURITIES EXCHANGE ACT OF 1934**

Date of report (Date of earliest event reported) February 17, 2005

**SEACOAST BANKING CORPORATION OF FLORIDA**

(Exact Name of Registrant as Specified in Charter)

**Florida**

**1-13660**

**59-2260678**

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(State or Other Jurisdiction  
of Incorporation)

(Commission  
File Number)

(IRS Employer  
Identification No.)

**815 Colorado Avenue, Stuart, FL**  
(Address of Principal Executive Offices)

**34994**  
(Zip Code)

Registrant's telephone number, including area code (772) 287-4000

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Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2.)

..

Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)

..

Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)

..

Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))

..

Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))



**SEACOAST BANKING CORPORATION OF FLORIDA**

**Item 2.02**

**Results of Operations and Financial Condition**

On February 14, 2005, the Registrant announced its financial results for the fourth quarter and year ended December 31, 2004. A copy of the press release announcing the Registrant's results for the fourth quarter and year ended December 31, 2004 is attached hereto as Exhibit 99.1 and incorporated herein by reference.

**Item 7.01**

**Regulation FD Disclosure**

On February 15, 2005, the Registrant held an investor conference call to discuss its financial results for the fourth quarter and year ended December 31, 2004. A transcript of this conference call is attached hereto as Exhibit 99.2 and incorporated herein by reference. Also attached as Exhibit 99.3 are charts (available on the Registrant's website) referenced in the conference call and incorporated herein by reference. All information included in the transcript and the charts is presented as of December 31, 2004, and the Registrant does not assume any obligation to correct or update said information in the future.

The information in the preceding paragraph, as well as Exhibits 99.2 and 99.3 referenced therein, shall not be deemed filed for purposes of Section 18 of the Securities Exchange Act of 1934, nor shall it be deemed incorporated by reference in filing under the Securities Act of 1933.

**Item 9.01**

**Financial Statements and Exhibits**

(c) The following exhibits are filed herewith:

Exhibit Number	Description
99.1	Press Release dated February 14, 2005 with respect to Seacoast Banking Corporation of Florida's financial results for the fourth quarter and year ended December 31, 2004.
99.2	Transcript of Registrant's investor conference call held on February 15, 2005 to discuss the Registrant's financial results for the fourth quarter and year ended December 31, 2004.
99.3	Data of charts referenced in the conference call held on February 15, 2005 to discuss the Registrant's financial results for the fourth quarter and year ended December 31, 2004.

### SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

SEACOAST BANKING CORPORATION OF FLORIDA

(Registrant)

Dated:

February 17, 2005

By: /s/ William R. Hahl

Name: William R. Hahl

Title: EVP & CFO