



PUBLIC DISCLOSURE

May 14, 2018

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

CenterState Bank, National Association
Charter Number 22311

1101 First Street South
Winter Haven, FL 33880

Office of the Comptroller of the Currency

4042 Park Oaks Blvd
Suite 240
Tampa, FL 33610

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.

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Overall CRA Rating

Institution’s CRA Rating: This institution is rated **Outstanding**.

The following table indicates the performance level of **CenterState Bank, National Association** with respect to the Lending, Investment, and Service Tests:

Performance Levels	(CenterState Bank, National Association) Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding	X		X
High Satisfactory			
Low Satisfactory		X	
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 Bank’s *lending activity* reflects good responsiveness to credit needs in the assessment areas (AA) for mortgages and small business loans. Lending within the bank’s AAs is excellent, as a substantial majority of loans originated and purchased were within its AAs.
- The *geographic distribution* of loans reflects excellent penetration throughout the AA. The *borrower distribution* reflects good penetration among retail customers of different income levels and business customers of different sizes.
- CenterState Bank, National Association (CSB), is a leader in making *community development loans*. Community development loans had a significant positive impact in the full-scope review areas and in the overall Lending Test rating.
- CSB uses *innovative and/or flexible lending practices* in order to serve AA credit needs. CSB’s use of these flexible lending practices has a positive impact on conclusions under the Lending Test.
- CSB has an adequate level of *qualified investments* that exhibited good responsiveness to credit and community economic development needs; and occasionally used complex investments to support community development initiatives.
- *Retail banking services* are excellent and CSB is a leader in providing *community development services*.

Definitions and Common Abbreviations

The following terms and abbreviations are used throughout 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. A bank subsidiary is controlled by the bank and is, therefore, an affiliate.

Aggregate Lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the MA/assessment area.

Census Tract (CT): A small subdivision of metropolitan and other densely populated counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan areas. Census tracts generally have a population between 1,200 and 8,000 people, with an optimal size of 4,000 people. Their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

Community Development: 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; activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas; or loans, investments, and services that support, enable or facilitate projects or activities under HUD Neighborhood Stabilization Program criteria that benefit low-, moderate-, and middle-income individuals and geographies in the bank's assessment area(s) or outside the assessment area(s) provided the bank has adequately addressed the community development needs of its assessment area(s).

Community Reinvestment Act (CRA): the statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its local community, 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, home equity 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 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, loan pricing, the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

Home Mortgage Loans: Such loans include home purchase, home improvement and refinancing's, as defined in the HMDA regulation. These include loans for multifamily (five or more families) dwellings, manufactured housing and one-to-four family dwellings other than manufactured housing.

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 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 investments, and branch distribution).

Low-Income: Individual income that is 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 MA/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. 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 it and half below it.

Metropolitan Area (MA): Any metropolitan statistical area or metropolitan division, as defined by the Office of Management and Budget, and any other area designated as such by the appropriate federal financial supervisory agency.

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.

Other Products: Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA examination. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

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.

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

Rated Area: A rated area is a state or multi-state metropolitan 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 multi-state metropolitan area, the institution will receive a rating for the multi-state metropolitan 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.

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.

Description of Institution

CenterState Bank, N.A. (CSB) is wholly owned by CenterState Bank Corporation, a one-bank holding company headquartered in Winter Haven, FL. CSB is an intrastate bank and provides a full range of consumer and commercial banking services to individuals, businesses and industries through their branch distribution network that spans, as of December 31, 2017, 29 counties in Florida, with 78 branches and 80 ATM's, across 19 AAs. CSB has a loan production office in Crystal River, FL, and Macon, GA, and operates a correspondent banking and capital markets service division based in Atlanta, GA, and Birmingham, AL. CSB has grown primarily through a series of acquisitions. The acquisitions began in 2009 with the purchase of several failed banks in Florida and have continued through 2018. CSB's most recent acquisitions include:

Transaction Date	Bank Name	# of Branches Added	Assessment Areas (AAs) or Geographies Added	Asset Increase (000)
7/24/2015	SOUTHBank	1	No new AAs added	\$2,100
3/1/2016	1 st National Bank of South Florida	3	Miami-Miami Beach-Kendall, FL MD; AA now includes entire Miami MSA	\$330,692
3/1/2016	Community Bank of Florida	6	Miami-Miami Beach-Kendall, FL MD Monroe County	\$484,602
4/1/2017	Platinum Bank	4	Pinellas County; AA now includes entire Tampa MSA	\$606,003
5/1/2017	Gateway Bank	9	Gainesville, FL MSA Alachua County North Port-Sarasota-Bradenton, FL MSA	\$888,504
1/1/2018	Sunshine Bank	6	Palm Bay-Melbourne-Titusville, FL MSA	\$943,633
1/1/2018	Harbor Community Bank	20	Sebring, FL MSA	\$2,182,465

The bank acquisitions in 2016 and 2017 added approximately \$2.3 billion in total assets. CSB ended December 31, 2016, with \$5.1 billion in assets and December 31, 2017, with \$7.1 billion in assets. Tier 1 capital for year-end 2017 totaled \$621 million. As of December 31, 2017, CSB deposits totaled \$5.6 billion. The total loan portfolio totaled \$4.8 billion and represented 67.75 percent of total assets. The loan to deposit ratio was 86.13 percent. The breakdown of CSB's loan portfolio by product type is listed in the table below:

Loan Portfolio Composition	\$(000)	% of total
Commercial Real Estate	2,447,074	51.06%
1-4 Family Residential	1,105,919	23.08%
Commercial and Industrial	414,470	8.65%
Multi-family Real Estate	103,966	2.17%
Consumer	108,593	2.27%
Farm Loans	85,763	1.79%
Other	526	11.00%
Total Loans	4,792,788	100%

The Bank announced two additional acquisitions in August of 2017 and legally closed on the transactions of Sunshine Bank and Harbor Community Bank on January 1, 2018. Harbor Community Bank had recently acquired Jefferson Community Bank. These acquisitions added approximately \$3.1 billion in total assets. The system conversions for these banks occurred as follows: Sunshine Bank – February 23, 2018; Jefferson Community Bank – April 20, 2018; Harbor Community Bank – May 18, 2018.

The primary focus for CSB is loans for business purposes, which includes lines of credit, real estate loans, construction loans, and Small Business Administration (SBA) loans. CSB is a qualified U.S. SBA lender, offering 7a and 504 SBA loan products, which are considered in the Lending Test section of this evaluation. The CSB Correspondent division is the exclusive provider of SmartBiz to community banks nationwide. SmartBiz is a complete SBA loan web application that banks can co-brand or private label to allow small business customers the ability to apply for, and close, SBA 7a loans under the Small Loan Advantage Program.

CSB offers affordable residential lending products including the Federal Housing Administration (FHA) loans, United States Department of Agriculture (USDA), and Veterans Administration (VA) loans. CSB also partners with the Federal Home Loan Bank of Atlanta and offers down payment assistance for first time homebuyers, veterans, and community partners through their affordable housing set aside program. CSB participates in the Florida Housing Finance Corporation Bond program and is also an approved lender to offer down payment assistance with 22 local housing authorities in the State of Florida and the W.E. DeKalb program in DeKalb County, GA. CSB offers an affordable First Time Homebuyer residential loan program that offers flexible underwriting and adheres to HUD's income guidelines. These programs are discussed further in the Lending Test section of this evaluation.

The state of Florida experienced slow recovery from the economic recession as three of the top six industries driving GDP for the state are tourism, agriculture and financial services. All three of these industries have a large impact and presence in the CSB footprint. Additionally, four cities, Miami, Tampa, Orlando and Jacksonville, all part of CSB's CRA AA, were identified as hardest hit cities during the recession, partly due to the state's large reliance on the tourism industry and lower housing price elasticities. These factors among others make recovery after a recession slower than in other portions of the country that have a more knowledge- or talent-based economy¹.

Banking competition is very strong in Florida. There are 227 FDIC-insured financial institutions in the state. Florida has the highest percentage of bank deposits held by out-of-state headquartered banks². According to the June 30, 2017, FDIC data, CSB reported \$5.47 billion in deposits, representing 0.97 percent of the overall market share of deposits in the State of Florida. Bank of America, National Association (N.A.), Wells Fargo Bank, N.A., SunTrust Bank, JPMorgan Chase, N.A., and Citibank, N.A., are the top five deposit market share holders in the state of Florida and are also competitors in all the bank's AAs. Specific deposit market share data for the full scope AAs is discussed within the performance test conclusions and in the market profiles section of this evaluation.

There are no financial or legal impediments that would prevent the bank from meeting the credit needs of the communities it serves. The preceding CRA evaluation is dated April 6, 2015, where the bank received a "Satisfactory" rating.

¹ Florida, Richard | "Which U.S. Cities Suffer the Most During a Recession?" 2016

² Walton, Justin | "Florida's Economy: The 6 Industries Driving GDP Growth" 2016

Scope of the Evaluation

Evaluation Period/Products Evaluated

This evaluation considered home mortgage lending activity reported under the Home Mortgage Disclosure Act (HMDA) and small business lending activity reported under CRA requirements. For home mortgage and small business lending, the evaluation period includes all reported activity for the full calendar years of 2015, 2016, and 2017. For community development loans, qualified investments and community development services, the evaluation period begins from the date of the last CRA evaluation, April 6, 2015, up to the most recent month end prior to the start date of this evaluation, April 30, 2018.

We did not complete an analysis of small loans to farms given that the low volume of originations would not yield a meaningful analysis. However, we included the associated performance tables in appendix C.

Our conclusions related to community development loans and qualified investments are based, in part, on the number and dollar amounts made during the evaluation period. In addition, we considered the level of innovation, complexity, responsiveness to community credit needs, and the degree to which investment instruments are not routinely provided by private investors.

Data Integrity

A data integrity review was conducted by the OCC in February 2018. The review verified the accuracy and reliability of data reported by the bank for HMDA loans, small business loans and community development loans. The data was reviewed for years 2015, 2016, and 2017. The OCC also reviewed investments and service activities occurring within the same time period, to determine if these qualified for CD consideration. It was determined that the bank's processes and controls for the collection and reporting of loan data and community development activities are satisfactory. Therefore, this CRA evaluation is based on reliable data.

Selection of Areas for Full-Scope Review

As detailed in OCC guidance³, this evaluation considers performance in all of CSB's AAs. Each AA is reviewed according to interagency examination procedures under either full-scope (FS) or limited-scope (LS) procedures. FS procedures require analysis of both quantitative and qualitative data, while LS procedures focus primarily on quantitative data with consideration of qualitative data generally limited to demographic and competitive comparators. Factors considered in selecting AAs for full-scope reviews are outlined in the OCC guidance, including the bank's lending, investment, and service activity in each AA; the lending, investment, and service needs and opportunities in each AA; the number of banks in each AA and the importance of the examined bank to serving each of those AAs, particularly when relatively few financial services providers operate in an AA; and the length of time since each AA was reviewed under FS procedures. Nonetheless, conclusions and ratings will reflect the bank's performance across all AAs.

For this evaluation, FS reviews were performed for the following AAs:
Lakeland-Winter Haven, FL MSA 29460

³ OCC Bulletin 2018-17 - "Supervisory Policy and Processes for Community Reinvestment Act Performance Evaluations"

Miami-Fort Lauderdale-West Palm Beach, FL MSA 33100
Ocala, FL MSA 36100
Putnam County FL nonMSA

The remaining bank AAs were evaluated as LS reviews. Refer to Appendix A: Scope of Examination, for summary listing of all CSB AAs and the type of review performed.

Ratings

The bank's overall rating is based on consideration of performance in all CSB AAs. However, significant consideration was given to the bank's performance in the Lakeland MSA, which has the largest share of deposits and reported lending activity (refer to Table 1). The Lakeland MSA is the location of the bank's headquarters and the majority of its branch offices.

In addition to performance in the bank's AAs, the ratings consider activities in the broader statewide or regional area (BSRA). The evaluation considers the number, dollar volume, and responsiveness of the BSRA activities to identified CD needs. In completing the analysis, we found that CSB demonstrated adequate performance for its AAs consistent with the bank's capacity; therefore, statewide and regional activities are considered in this evaluation.

Other

Community Contacts

During this evaluation, we contacted community organizations for the FS AAs. We also incorporated information from community contacts conducted during the evaluation period. The community contacts provided an assessment of the community's needs, opportunities in which financial institutions may participate in meeting those needs, and information on the perception of financial institutions involvement in the community. Community needs noted by these organizations include support for affordable housing development, including financing for rental and owner-occupied units; and financial support for affordable housing organizations. Another critical need identified is support for small business development, including access to small business loans, particularly for start-up businesses; as well as financial education and support services for small business owners. Lastly, community organizations noted the need for financial support for community services to low- and moderate-income (LMI) families, particularly programs that provide assistance with rent, utilities and transportation, as well as the need for financial education. Refer to the Market Profiles in appendix B for more information on the community contacts.

Impact of Census Demographic Changes

As a result of changes to the U.S. Census Bureau (Census) approach to collecting demographic data, the bank regulatory agencies established a policy of how these changes will be implemented in the CRA performance evaluation process⁴. While *borrower* income classifications of low-, moderate-, middle-, and upper-income are updated annually for CRA evaluations, *geographic* income classifications are updated based on the 5-year Census American Community Survey (ACS) estimates. For CSB's evaluation, analysis of borrower and geographic distribution used ACS demographic comparators that changed during the evaluation period. CSB performance tables in appendix C reflect these changes—

⁴ https://www.ffiec.gov/press/pr101911_ACS.htm

resulting in 2015-2016 combined performance tables; and separate 2017 performance tables. However, all performance is considered in arriving at our overall conclusions and ratings. Refer to the Ratings section for more information on AA ratings considerations.

Fair Lending or Other Illegal Credit Practices Review

Pursuant to 12 C.F.R. §25.28(c) or §195.28(c), respectively, in determining a national bank's 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 AA 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 [or any affiliate whose loans have been considered as part of the institution's lending performance] 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.

Conclusions with Respect to Performance Tests

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Lending Test is rated Outstanding.

Overall, the Bank's *lending activity* reflects good responsiveness to credit needs in the AAs for mortgages and small business loans. Additionally, a substantial majority of loans originated and purchased were within the Bank's AAs.

The *geographic distribution* of loans reflects excellent penetration throughout the AAs. The *borrower distribution* reflects good penetration among retail customers of different income levels and business customers of different sizes.

CSB is a leader in making *community development loans*. Community development loans had a significantly- positive impact in the full-scope review areas and in the overall Lending Test rating.

CSB uses *innovative and/or flexible lending practices* in order to serve AA credit needs. CSB's use of these flexible lending practices had a positive impact on conclusions under the Lending Test.

Lending Activity

Overall, the Bank's lending activity reflects good responsiveness to credit needs in the AAs for mortgages and small business loans. This is a reflection of adequate mortgage loan activity and good small business loan activity. Performance context factors, including strong competition from large banks and nonbank lenders was also given consideration in the conclusion. Refer to 2015-2016 (combined) and 2017 Table 1 in appendix C for the facts and data used to evaluate the bank's lending activity.

Based on reported loan activity, CSB originated \$1.29 billion in loans for mortgages, small business, small farm and community development during the evaluation period. Small business lending outpaced mortgage lending by number of loans and dollar volume. The competition in the state of Florida is very strong for lending. Due in part to technology and the ability to virtually transact, the competition for residential and business loans has increased substantially. Historically, the top loan producers were commercial banks. However, in 2016, six of the largest mortgage lenders by volume were non-banks, such as Quicken Loans, loanDepot, and PHH Mortgage. The top three banks made up less than 21 percent of new mortgage money in 2016 (Lerner, 2017). This trend has impacted Florida with 2,106 residential loan providers competing for loan originations in Florida. Six of the top 10 lenders in Florida in 2016 were online lenders—Loandepot.com; Quicken Loans; Freedom Mortgage Corp.; Nationstar Mortgage; Pennymac Loan Services, LLC; and Caliber Home Loans, Inc. Lending activity within each of the full-scope review areas is discussed below.

Lakeland-Winter Haven, FL MSA

CSB's lending activity in the Lakeland-Winter Haven MSA reflected good responsiveness to AA credit needs during the evaluation period. The level of home mortgage lending is good and the level of small business lending is good.

For deposits in the AA, CSB reported \$1.41 billion in the Lakeland-Winter Haven MSA representing 25.72 percent of the bank's total deposits. CSB is the top deposit-taker in the MSA with a 20.97 percent market share. There are 18 banks in the AA operating 112 offices, excluding credit unions. CSB's deposit market share ranks ahead of large bank competitors operating in the MSA. Nonetheless, Wells Fargo Bank, N.A., Bank of America, N.A. and SunTrust Bank that hold a combined deposit market share of 46.10 percent.

For home mortgage loans including home purchase, home improvement and refinance loans, CSB's market share and rank is significantly below its deposit market share and rank. CSB ranks 14 out of 469 HMDA reporters with 1.94 percent of the market for home mortgage loans in the AA.⁵ CSB's larger share of deposits, but smaller share of mortgage lending is attributed to several factors. Mortgage lending in the AA is widely dispersed among lenders. CenterState is competing against large national banks, a local bank that focuses on mortgage lending, and several private mortgage companies. Wells Fargo Bank, N.A. and MidFlorida Credit Union are the top two mortgage lenders in the AA, although they represent only 7.82 and 5.48 percent of the market share of mortgage originations, respectively. The only other financial institution in the top ten for mortgage market share is JPMorgan Chase Bank, N.A., at 3.09 percent. Private lenders dominate the mortgage market, including Quicken Loans, The Mortgage Firm, Inc. and Pennymac Loan Services, LLC.

For small business lending in the AA, CSB ranks 14 out of 84 loan data reporters⁶ with 2.04 percent of the market for small business loans, based on the number of loans originated. Large national banks originated the most number of business loans, in the form of business credit cards. Based on the dollar volume of small business lending, CSB ranks first, with 12.51 percent of the market share. Top competitors in small business lending include American Express, Federal Savings Bank (FSB), Wells Fargo Bank, N.A. and Bank of America, N.A.

Miami-Fort Lauderdale-West Palm Beach, FL MSA

CSB's lending activity in the Miami-Fort Lauderdale-West Palm Beach MSA reflected good responsiveness to AA credit needs during the evaluation period. The level of home mortgage lending is adequate and the level of small business lending is good.

For deposits in the AA, CSB reported \$1.19 billion representing 21.77 percent of the bank's total deposits. However, CSB ranked 26 in the MSA for the deposit market share, at 0.51 percent. There is significant competition in the AA with 99 banks operating over 1,500 branches in the MSA. Large bank competitors operating in the AA include Bank of America, N.A., Wells Fargo Bank, N.A., JPMorgan Chase Bank, N.A., Citibank, N.A. and BankUnited, N.A. that hold a combined deposit market share of 54.96 percent.

⁵ By number of loans, based on 2015 peer mortgage data

⁶ Based on 2016 peer lending data

For home mortgage loans including home purchase, home improvement and refinance loans, CSB ranks 295 out of 938 HMDA reporters with 0.02 percent of the market for home mortgage loans in the AA. Wells Fargo Bank, N.A. and Quicken Loans are the top two mortgage lenders in the AA, representing 16.97 percent of the market share of mortgage originations. Other top lenders in the mortgage market include JPMorgan Chase Bank, N.A, Caliber Home Loans and Paramount Residential Mortgage.

For small business lending in the AA, CSB ranks 43 out of 239 loan data reporters with 0.08 percent of the market for small business loans, based on the number of loans originated. Credit card lenders were the largest small business lenders in the AA, with top competitors including American Express, FSB, Citibank, N.A. and Bank of America, N.A.

Ocala MSA

CSB has a good level of lending within the Ocala, FL MSA (Ocala MSA) during the evaluation period. The level of home mortgage lending is adequate and the level of small business lending is good.

For deposits in the AA, CSB reported \$360 million in the Ocala MSA representing 6.58 percent of the bank's deposits. In comparison to market competitors, CSB ranked 7th out of 21 financial institutions in the AA for deposits with a 6.01 percent market share. These 21 banks operate 79 branches in the AA. Deposit market share in the AA is dominated by large, national and regional banks, namely first-ranked SunTrust Bank, followed by Bank of America, NA, Wells Fargo, NA, Regions Bank and Compass Bank. These banks hold a combined deposit market share of 70 percent.

For home mortgage loans including home purchase, home improvement and refinance loans, CSB ranks 61 out of 380 HMDA reporters with 0.38 percent of the market for home mortgage loans in the AA. In the MSA, Wells Fargo Bank, NA, Quicken Loans, Regions Bank, JPMorgan Chase Bank, NA, SunTrust Mortgage, Inc., Pennymac Loan Services, LLC., and Bank of America, NA dominate the home purchase market with a combined market share of 35 percent.

For small business lending, CSB ranks 19 out of 84 reporters with 0.71 percent of the market for small business loans in the AA. In the MSA, Wells Fargo Bank, NA, Bank of America, NA, Regions Bank, SunTrust Banks, Inc., American Express, FSB, and Renasant Bank dominate the small business lending market with a combined market share of 46 percent.

Putnam County, FL

CSB has a good level of lending within the Putnam County AA during the evaluation period with good mortgage lending and good small business lending.

For deposits, CSB reported \$79 million in Putnam County. While this only represents 1.44 percent of bank deposits, it represents 15 percent of the AA deposit market share. CSB ranks 4th out of 6 financial institutions for deposits in Putnam County. Deposit market share is dominated by large, national and regional banks, namely TD Bank, NA, Capital City Bank, and Bank of America, NA that have a combined deposit market share of 60 percent.

For home purchase loans including home improvement and refinance loans, CSB ranks 15 out of 134 HMDA reporters with 1.79 percent of the market for home mortgage loans in the AA. In the MSA, Vystar Credit Union, Wells Fargo Bank, NA, Quicken Loans, 21st Mortgage, Bank of America, NA,

Harbor Community Bank, and Capital City Bank dominate the home purchase market with a combined market share of 37 percent.

For small business lending, CSB ranks 25 out of 50 HMDA reporters with 0.78 percent of the market for small business loans in the AA. In the MSA, Ameris Bank, Capital City Bank, Wells Fargo Bank, NA, American Express, FSB, and Bank of America, NA dominate the small business lending market with a combined market share of 57 percent.

Distribution of Loans by Income Level of the Geography

The geographic distribution of loans reflects excellent penetration throughout the AAs. The geographic distribution of home mortgage loans is good and the geographic distribution of small loans to businesses is excellent. This conclusion is based on a full-scope review of performance in the Lakeland-Winter Haven, FL MSA, Miami-Fort Lauderdale-West Palm Beach, FL MSA, Ocala, FL MSA and Putnam County FL nonMSA. The conclusion also considered performance in the LS review AAs. Primary consideration was given to the performance in small loans to businesses in arriving at the overall conclusion; business lending is the primary lending strategy for CSB and had the largest reported loan volume by number and dollar amount of loan originations during the evaluation period. This conclusion also considered performance context as discussed in this section and in the Market Profiles.

The geographic distribution of home mortgage loans is excellent in the Lakeland-Winter Haven, FL MSA and Miami-Fort Lauderdale-West Palm Beach, FL MSA. The geographic distribution of home mortgage loans is adequate in the Ocala MSA and good in the Putnam County FL nonMSA. . Primary consideration in the geographic distribution of home mortgage loans was given to the performance in home purchase lending. The geographic distribution of home mortgage loans in the LS review areas reflected performance that was adequate to excellent.

The geographic distribution of small loans to businesses is excellent across the full-scope review AAs. The geographic distribution of small loans to businesses in the LS review areas reflected performance that was good to excellent, notably in the Jacksonville FL MSA, Orlando-Kissimmee-Sanford MSA, Port St Lucie MSA, and Tampa St Petersburg Clearwater MSA.

Home Mortgage Loans

The geographic distribution of home mortgage loans is good in the Lakeland-Winter Haven, FL MSA and Miami-Fort Lauderdale-West Palm Beach, FL MSA. The geographic distribution of home mortgage loans is adequate in the Ocala MSA and good in the Putnam County FL nonMSA. Primary consideration in the geographic distribution of home mortgage loans was given to the performance in home purchase lending. The geographic distribution of home mortgage loans in the LS review areas reflected performance that was adequate to excellent. Refer to the 2015-2016 (combined) and 2017 Tables 2, 3, 4, and 5 in appendix C for the facts and data used to evaluate the geographic distribution of the Bank's home mortgage loan originations and purchases.

Lakeland-Winter Haven, FL MSA

The geographic distribution of home mortgage loans in the Lakeland-Winter Haven, FL MSA is good, based on good home purchase lending, excellent home improvement lending and good refinance lending. In our evaluation of CSB home mortgage lending in the AA, greater consideration was given to

home purchase lending as it was the home mortgage category with the largest number of loan originations. The volumes of home improvement and home refinance loans were lower, but sufficient to consider performance.

Home purchase lending in LMI geographies is good. For 2015-2016, CSB's home purchase lending in low-income geographies exceeded the demographic comparator—the percent of owner-occupied housing in low-income geographies. In 2017, CSB home purchase lending in low-income geographies declined and showed poor penetration. Despite the decline, CSB's home purchase lending in low-income geographies exceeded its overall market share for both time periods. Home purchase lending in moderate-income geographies was adequate and somewhat lower than the demographics for 2015-2016, but good and near the demographic in 2017. CSB's home purchase lending in moderate-income geographies also exceeded the overall market share for both time periods

Some of the decline in the level of home purchase lending in low-income geographies can be attributed to performance context factors, including market competition, escalating home prices in the AA and the continued reduction in affordable housing inventory discussed in the AA Market Profile. Home values and related home sales prices increased over a one-year period through 2017 and were projected to increase another 6.8 percent within the next year. These price increases made it more difficult for buyers to identify and finance affordable homes in LMI geographies.

Home improvement lending in LMI geographies is excellent. Home improvement loans exceeded the demographic comparators for 2015-2016 and 2017. Home improvement lending in moderate income geographies was good for 2015-2016 and excellent in 2017, being near the demographics for 2015-2016 and exceeding the demographics for 2017. The market share of home improvement loans in low-income geographies far exceeded the overall market share; while the market share of home improvement loans in moderate-income geographies was somewhat lower in 2015-2016 and exceeded the overall market share in 2017. Overall the performance of home improvement lending showed excellent responsiveness to the need in the AA for loans to rehabilitate and preserve existing affordable housing inventory.

Home refinance lending in LMI geographies is good. There were no home refinance loans in low-income geographies for 2015-2016. However for 2017, home refinance lending was excellent in low-income geographies. Home refinance loans in moderate-income geographies was excellent in 2015-2016 and adequate in 2017—exceeding the demographics in 2015-2016 and being somewhat lower than the demographics in 2017. The market share of home refinance loans in low-income geographies was zero in 2015-2016; and exceeded the overall market share in 2017. The market share of home refinance loans in moderate-income geographies exceeded the overall market share for both time periods.

Miami-Fort Lauderdale-West Palm Beach, FL MSA

The geographic distribution of home mortgage loans in the Miami-Fort Lauderdale-West Palm Beach, FL MSA is excellent, based on excellent home purchase lending and excellent home refinance lending. The overall loan volume in the AA is low, but reflects excellent penetration of LMI geographies given the volume.

Home purchase lending was excellent compared to the demographics. Home purchase loans exceeded the demographics for low-income geographies for both time periods. For moderate-income geographies, home purchase loans exceeded the demographics for 2015-2016, but was somewhat lower in 2017.

Home improvement lending was very low in the AA, with insufficient volume for a meaningful analysis.

Home refinance lending was excellent compared to the demographics. Home refinance lending in low- and moderate-income geographies exceeded the demographics for both time periods. Market share was very low for 2015-2016; for 2017, CSB exceeded its market share for low- and moderate-income geographies. CSB did not report any multifamily loans in the AA for the review period.

Ocala MSA

The geographic distribution of home mortgage loans in the Ocala MSA is adequate. The conclusion is based on mortgage lending in the moderate-income geographies of the AA, with more weight placed on the home purchase distribution as the other lending categories had very low lending volume. The Ocala MSA offers very limited opportunities to make mortgages in low-income census tracts—there were no low-income census tracts in the AA in 2015-2016 and two low-income census tracts (with 0.63 percent of owner-occupied units) in the AA in 2017. As a result, mortgage lending performance is primarily based on penetration in the moderate-income geographies.

Home purchase lending reflected adequate penetration of moderate-income geographies, with the percent of loans originated being somewhat lower than the percent of moderate-income owner-occupied units for both time periods. Home improvement loans, though lower in overall volume, reflected excellent penetration in moderate-income geographies. There were no home refinance loans made in moderate income geographies in the AA. However the overall volume of refinance loans was low across the entire AA. The market share of home improvement loans reflected good performance in comparison to the bank's overall market share for home improvement lending. Other home mortgage categories had insufficient volume for a meaningful market share analysis. Multifamily loans in the Ocala MSA were not sufficient for a meaningful analysis as the Bank only reported one (1) multifamily loan during the evaluation period.

Putnam County

The geographic distribution of home mortgage loans in Putnam County is good. The AA offers limited opportunities to make mortgage loans in low-income census tracts, there were no low-income census tracts in 2015-2016 and one low-income census tract (with only 3.48 percent of the AA owner-occupied units) in the AA in 2017. As a result, lending performance is primarily based on penetration in the moderate-income geographies. It should also be noted that the remaining geographies in the AA included three upper-income geographies in 2015; but by 2017, all of the remaining geographies in the AA were designated as distressed middle-income geographies. This trend is indicative of the population of low-income families that reside in these middle-income areas.

The geographic distribution of home purchase loans in Putnam County reflects excellent penetration in moderate-income census tracts that exceeds the level of owner-occupied units during the 2015-2016 and 2017 review periods. In addition, the Bank's market share of home purchase loans in moderate-income geographies exceeds its overall home purchase loan market share.

The geographic distribution of home improvement loans in Putnam County reflects excellent penetration moderate-income census tracts that exceeds the level of owner-occupied units in moderate-income geographies, during the 2015-2016 and 2017 review periods. The Bank's market share of home

improvement loans in moderate-income geographies is near to its overall home improvement loan market share.

The volume of home refinance loans was very small within the overall AA and did not have an impact on the overall conclusion. Nonetheless, the lending in moderate-income census tracts exceeded the percentage of owner-occupied units in moderate-income geographies, during the 2015-2016 and 2017 review periods. The Bank's market share exceeds its overall market share for home refinance loans. CSB did not report any multifamily loans in the AA for the review period.

Small Loans to Businesses

The geographic distribution of small loans to businesses is excellent across the full-scope review AAs. The geographic distribution of small loans to businesses in the LS review areas reflected performance that was good to excellent, notably in the Jacksonville FL MSA, Orlando-Kissimmee-Sanford MSA, Port St Lucie MSA and Tampa St Petersburg Clearwater MSA. Refer to the 2015-2016 (combined) and 2017 Table 6 in appendix C for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to businesses.

Lakeland-Winter Haven, FL MSA

The geographic distribution of small loans to businesses in the Lakeland-Winter Haven, FL MSA is excellent. Small loans to businesses located in both low- and moderate-income census tracts well exceeded the percent of businesses located in LMI geographies for 2015-2016 and 2017. Small loans to businesses in LMI census tracts also exceed the overall market share of CSB's small loans to businesses in the AA.

Miami-Fort Lauderdale-West Palm Beach, FL MSA

The geographic distribution of small loans to businesses in the Miami-Fort Lauderdale-West Palm Beach, FL MSA is excellent. Small loans to businesses located in both low- and moderate-income census tracts well exceeded the percent of businesses located in LMI geographies for 2015-2016 and 2017. Small loans to businesses in LMI census tracts also exceed the overall market share of CSB's small loans to businesses in the AA. Given the level of competition for business loans in the MSA and the bank's smaller market share, lending performance is excellent.

Ocala MSA

The geographic distribution of small business loans in the Ocala MSA is excellent. Small loans to businesses in LMI census tracts exceed the overall market share for small loans to businesses in the AA. The Ocala MSA offered very limited opportunities to make small business loans in low-income census tracts—there were no low-income census tracts in 2015-2016 and two low-income census tracts in 2017 with 1.83 percent of small businesses located in low-income census tracts. Nevertheless, the penetration in low-income census tracts is good and it is close to the percentage of small businesses located in the low-income census tracts during the 2017 review period. The penetration in moderate-income census tracts is excellent and exceeds the percentage of small businesses located in the moderate-income census tracts.

Putnam County

The geographic distribution of small business loans in Putnam County is excellent. The Putnam County AA offered very limited opportunities to make small business loans in low-income census tracts, with zero low-income census tracts in the 2015-2016 review period. Furthermore, the overall volume of CSB small business loans is small, as reflected by a market share that is too low to be reported. Nevertheless, the penetration in low-income census tracts during the 2017 review period is excellent and exceeds the percentage of small businesses located in the low-income census tracts. The penetration in moderate-income is excellent and exceeds the percentage of businesses located in the moderate-income census tracts of the AA for both the 2015-2016 and the 2017 review periods.

Small Loans to Farms

We did not complete an analysis of small loans to farms given that it is not a primary lending product for CSB; and the low volume of originations would not yield a meaningful analysis. However, we included the associated performance tables. Refer to the 2015-2016 (combined) and 2017 Table 7 in appendix C for the geographic distribution data for the bank's originations of small loans to farms.

Lending Gap Analysis

We evaluated the lending distribution of the Bank's AAs to determine if any unexplained conspicuous gaps existed. We found no unexplained conspicuous gaps after reviewing the geographic distribution of loans and the performance context.

Inside/Outside Ratio

The level of lending throughout the bank's AAs is excellent, as a substantial majority of loans originated and purchased were within its AAs. For the evaluation, CSB originated and purchased 91.10 percent in total loans, and 88.58 percent by dollar volume of loans within the AAs. For home mortgage loans 88.69 percent by number and 83.01 percent by dollar volume of loans were made within the AAs. For small business loans, 94.56 percent by number and 93.03 percent by dollar volume of loans were made within CSB's AAs.

Distribution of Loans by Income Level of the Borrower

The borrower distribution reflects, given the product lines offered by the institution, good penetration among retail customers of different income levels and business customers of different sizes.

The borrower distribution of home mortgage loans is adequate and the borrower distribution of small loans to businesses is good. This conclusion is based on a full-scope review of performance in the Lakeland-Winter Haven, FL MSA, Miami-Fort Lauderdale-West Palm Beach, FL MSA, Ocala, FL MSA and Putnam County FL nonMSA. The conclusion also considered performance in the LS review AAs. Primary consideration was given to the performance in small loans to small businesses in arriving at the overall conclusion; business lending is the primary lending strategy for CSB and had the largest reported loan volume by number and dollar amount of loan originations during the evaluation period. This conclusion also considered performance context as discussed in this section and in the Market Profiles.

The borrower distribution of home mortgage loans is adequate. The borrower distribution of home mortgage loans is good in the Lakeland-Winter Haven, FL MSA and the Putnam County FL nonMSA. The borrower distribution of home mortgage loans in the Miami-Fort Lauderdale-West Palm Beach, FL MSA and the Ocala, FL MSA is adequate. Primary consideration in the borrower distribution of home mortgage loans was given to the performance in home purchase lending. The borrower distribution of home mortgage loans in the LS review areas reflected performance that was adequate to excellent.

The borrower distribution of small loans to businesses reflects good penetration among business customers of different sizes across the full-scope review AAs. The borrower distribution of small loans to small businesses is good in the Lakeland-Winter Haven, FL MSA, Miami-Fort Lauderdale-West Palm Beach, FL MSA, and Ocala MSA. The borrower distribution of small loans to businesses in the Putnam County AA is excellent; though the overall volume of small loans to businesses is very low in this AA.

Home Mortgage Loans

The borrower distribution of home mortgage loans reflects, given the product lines offered by the institution, adequate penetration among retail customers of different income levels. The borrower distribution of home mortgage loans is good in the Lakeland-Winter Haven, FL MSA and the Putnam County FL nonMSA. The borrower distribution of home mortgage loans in the Miami-Fort Lauderdale-West Palm Beach, FL MSA and Ocala, FL MSA is adequate. Primary consideration in the borrower distribution of home mortgage loans was given to the performance in home purchase lending. The borrower distribution of home mortgage loans in the LS review areas reflected performance that was adequate to excellent.

Refer to the 2015-2016 (combined) and 2017 Tables 8, 9, and 10 in appendix C for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

Home mortgage lending to LMI borrowers was evaluated relative to the housing affordability context and challenges in the AAs. As discussed in the Market Profile section of this evaluation, the decrease in affordable housing inventory, coupled with increases in home prices, contribute to the inability of low-income families to participate in the home purchase market without the support of downpayment assistance programs or housing subsidies. For example, in the Lakeland-Winter Haven, FL MSA the median home value is \$168,658; given the an MSA median family income of \$52,500, a low-income person could afford a \$122,247 mortgage with a payment of \$656 per month, spending no more than 30 percent of their income on housing. Furthermore, investors continue to compete with potential homebuyers for affordable home inventories in the metro areas of Florida. For example, in 2016, 48 percent of home sales in the Miami-Fort Lauderdale-West Palm Beach, FL MSA were cash transactions. These factors illustrate the challenges to home purchase lending in the AAs. Competition in the AAs from other, larger financial institutions and nonbank mortgage lenders also played a role in the performance context. In response to these direct lending challenges, CSB provided CD loans, investments and technical assistance to support affordable housing in its AAs. These activities are discussed in other sections of this Evaluation.

Lakeland-Winter Haven, FL MSA

The borrower distribution of home mortgage loans in the Lakeland-Winter Haven, FL MSA is good. The distribution of home purchase loans is good, the distribution of home improvement loans is good, and the distribution of refinance loans is adequate.

Home purchase lending to LMI borrowers is good. Home purchase lending to low-income borrowers was poor, being lower than the percentage of low-income families in the AA for both time periods. Home purchase lending to moderate-income families was good for 2015-2016 and excellent for 2017. CSB's market share of home purchase loans to LMI borrowers is good, being near to or exceeding the bank's overall market share of home purchase loans; though the overall market share in the AA is small.

Home improvement lending to LMI borrowers is good. Home improvement lending to low-income was adequate compared to the demographics, being somewhat lower than the demographic; while home improvement lending to moderate-income borrowers was excellent, exceeding the percent of moderate-income families in the AA. CSB's market share of home improvement loans to LMI borrowers is excellent, exceeding the overall market share in the AA.

Home refinance lending to LMI borrowers is adequate. Home refinance lending to low-income families was poor, being lower than the demographics; however, home refinance lending to moderate-income families was adequate. CSB's market share of home refinance loans to LMI borrowers is good, being near, and exceeding, the overall market share in the AA.

Miami-Fort Lauderdale-West Palm Beach, FL MSA

The borrower distribution of home mortgage loans in the Miami-Fort Lauderdale-West Palm Beach, FL MSA is adequate. The distribution of home purchase loans is adequate and the distribution of home refinance loans is adequate. The overall volume of home improvement in the AA is very low and not sufficient for a meaningful analysis.

Home purchase lending to LMI borrowers is adequate. Home purchase lending to low-income borrowers was poor, being lower than the percentage of low-income families in the AA in 2015-2016 and no home purchase loans to low-income borrowers in 2017. Home purchase lending to moderate-income families was good, being near the demographic percentage of moderate-income families in the AA. CSB's market share of home purchase loans to LMI borrowers is very low and not significant for evaluation, but the overall market share of home mortgage loans in the AA is small.

Home refinance lending to LMI borrowers is adequate. Home refinance lending to low-income families was poor—there were no home refinance loans to low- or moderate-income borrowers in the AA for 2015-2016. For 2017, home refinance lending to LMI families was adequate, being somewhat lower than the percentage of moderate-income families in the AA, though the overall volume of home refinance loans is small. CSB's market share of home refinance loans to LMI borrowers is very low and not significant for evaluation; but as noted, the overall market share of home mortgage loans in the AA is small.

Ocala MSA

The borrower distribution of home mortgage loans in the Ocala MSA is adequate. The distribution of home purchase loans is adequate, the distribution of home improvement loans is good, and the distribution of home refinance loans is good. In our evaluation of CSB home mortgage lending in the AA, greater consideration was given to home purchase lending as it was the home mortgage category with the largest number of loan originations. The overall volume of home improvement and home refinance loans in the AA is very low, but performance was reviewed and discussed below.

The borrower distribution of home purchase loans to LMI borrowers is adequate. The Bank's home purchase lending to low-income borrowers was poor, being lower than the percentage of these families in the Ocala MSA during the 2015-2016 review period, however the lending to low-income borrowers was adequate, being somewhat lower than the demographic, during the 2017 review period. The Bank's home purchase lending to moderate-income borrowers was good, exceeding the percentage of these families in the Ocala MSA during the 2015-2016 review period; and being somewhat lower than the percentage of these families in the AA during the 2017 review period. CSB's market share of home purchase loans to LMI borrowers is good, though the overall market share in the AA is small.

The borrower distribution of home improvement loans to low-income and moderate-income borrowers is good. The Bank's lending to low-income borrowers exceeds the percentage of these families in the Ocala MSA during both the 2015-2016 and 2017 review periods. The borrower distribution of home improvement loans to low-income borrowers is excellent for both review periods. The Bank's home improvement lending to moderate-income borrowers was very poor to the percentage of these families in the Ocala MSA during the 2015-2016 review period, while the lending to moderate-income borrowers exceeds the percentage of these families in the AA during the 2017 review period. CSB's market share of home improvement loans to LMI borrowers is excellent, exceeding the overall market share in the AA.

The borrower distribution of home refinance loans to LMI borrowers is good. The borrower distribution of home refinance loans to low-income borrowers is adequate for both review periods, being somewhat lower than the percentage of low-income families in the AA. The Bank's lending to moderate-income borrowers was good, being somewhat lower than the percentage of these families in the Ocala MSA during the 2015-2016 review period, while the lending to moderate-income borrowers exceeded the percentage of these families in the AA during the 2017 review period. CSB's market share of home refinance loans to LMI borrowers is good, generally exceeding the overall market share in the AA.

Putnam County

The borrower distribution for home mortgage loans in Putnam County is good, based on good performance for home purchase loans and an excellent performance for home improvement loans, which reported higher volume of loans than home purchase and home refinance loans. For home refinance loans the performance is good. The overall volume of home mortgage loans in the AA is very low, but performance was reviewed and discussed below.

The borrower distribution of home purchase loans to low-income and moderate-income borrowers is good. CSB's lending to low-income borrowers was very poor compared to the percentage of these families in the Putnam County AA during the 2015-2016 review period. For the 2017 review period, the lending to low-income borrowers exceeded the percentage of these families in the AA. The Bank's lending to moderate-income borrowers is excellent, exceeding the percentage of these families in the Putnam County AA during both review periods. In addition, CSB's market share of home purchase loans to LMI borrowers is good, generally exceeding the overall market share in the AA.

The borrower distribution of home improvement loans to low-income and moderate-income borrowers is excellent. The borrower distribution of home improvement loans to low-income borrowers is excellent for both review periods, exceeding the percentage of these families in the AA during both the 2015-2016 and 2017 review periods. The borrower distribution of home purchase loans to moderate-income

borrowers is excellent, exceeding the percentage of these families in the Putnam County AA during the 2015-2016 review period and substantially meeting the percentage of these families in the AA during the 2017 review period. In addition, CSB market share exceeds or is near to the overall market share of home improvement loans during both review periods.

The borrower distribution of home refinance loans to LMI borrowers is good. The borrower distribution of home refinance loans to low-income borrowers is good, exceeding the percentage of low-income families in the AA during for 2015-2016 and being somewhat lower than the percentage of low-income families in the AA during the 2017 review period. The borrower distribution of home refinance loans to moderate-income borrowers is adequate, being significantly lower than the percentage of moderate-income families in the Putnam County AA during the 2015-2016 review period and exceeding the percentage of moderate-income families in the AA during the 2017 review period. In addition, CSB exceeded its overall market share of home refinance loans for 2017, but did not meet its overall market share for 2015-2016.

Small Loans to Small Businesses

The borrower distribution of small loans to businesses reflects, given the product lines offered by the institution, good penetration among business customers of different sizes across the full-scope review AAs. The borrower distribution of small loans to small businesses is good in the Lakeland-Winter Haven, FL MSA, Miami-Fort Lauderdale-West Palm Beach, FL MSA, and Ocala MSA. The borrower distribution of small loans to businesses in the Putnam County AA is excellent; though the overall volume of small loans to businesses is very low across the Putnam County AA.

The borrower distribution of small loans to small businesses in the LS review areas reflected performance that was consistent with the performance in the full-scope review areas. Refer to the 2015-2016 (combined) and 2017 Table 11 in appendix C for the facts and data used to evaluate the borrower distribution of the bank's origination/purchase of small loans to businesses.

Lending to small businesses was evaluated with consideration to the performance context of the AAs. For example, economic data⁷ shows that 78 percent of small businesses in the Lakeland-Winter Haven, FL MSA in 2016 were very small businesses—with four or fewer employees. Similar data was noted in all of the AAs. The Florida Small Business Development Center noted in its 2016 Small Business Impact Report that only 53 percent of small businesses in the State were operating at a profit⁸. These factors illustrate the primary challenges for small business access to capital in the AAs—business capacity and creditworthiness. In response to these challenges, CSB provided flexible lending programs, CD loans, investments and technical assistance to support small business access to capital in its AAs. These activities are discussed in other sections of this evaluation.

Lakeland-Winter Haven, FL MSA

The borrower distribution of small loans to small businesses in the Lakeland-Winter Haven, FL MSA is good. The volume of small loans (those with original amounts of \$1 million or less) made to small businesses (those with less than \$1 million in revenues) was adequate, being somewhat below the percent of small businesses located in the AA; while the market share of small loans to small businesses was excellent, well exceeding its overall market share of small loans to businesses.

⁷ Dun & Bradstreet, 2016

⁸ <http://floridasbdc.org>

Miami-Fort Lauderdale-West Palm Beach, FL MSA

The borrower distribution of small loans to small businesses in the Miami-Fort Lauderdale-West Palm Beach, FL MSA is good. The volume of small loans made to small businesses was adequate, being somewhat below the percent of small businesses located in the AA; while the market share of small loans to small businesses was excellent, well exceeding its overall market share of small loans to businesses in the AA.

Ocala MSA

The borrower distribution of small loans to businesses in the Ocala MSA is good. The volume of small loans made to small businesses is adequate, being somewhat below the percentage of small businesses in the AA; while the Bank exceeded its overall market share of small loans to businesses in the AA.

Putnam County

The borrower distribution of small loans to businesses in the Putnam County AA is excellent; though the overall volume of small loans to businesses is very low across the AA. The Bank's percentage of small loans to small businesses is somewhat below the percentage of small businesses in the AA during the 2015-2016 review period; while it exceeds the percentage of small businesses in the AA during the 2017 review period. The Bank's market share of the bank's small loans to small businesses exceeded its overall market share of small loans to all businesses during both the 2015-2016 and the 2017 review periods.

Small Loans to Farms

We did not complete an analysis of small loans to farms given that it is not a primary lending product for CSB; and the low volume of originations would not yield a meaningful analysis. However, we included the associated performance tables. Refer to the 2015-2016 (combined) and 2017 Table 12 in the appendix C for the facts and data used to evaluate the borrower distribution of the bank's origination/purchase of small loans to businesses.

Community Development Lending

CSB is a leader in making community development loans. Community development loans had a significantly positive impact in the full-scope review areas and in the overall Lending Test rating. CD loans in CSB's AAs supported community development needs in every category, as detailed below.

Affordable Housing	42	\$40,234,483	22.26%
Affordable Housing and Community Service	1	\$1,575,000	0.87%
Community Service	29	\$24,939,652	13.80%
Economic Development	32	\$88,211,850	48.81%
Economic Development and Community Service	1	\$100,000	0.06%
Revitalization	5	\$25,663,000	14.20%
TOTALS	110	\$180,723,985	100.00%

Refer to the 2015-2016 (combined) and 2017 Table 1 Lending Volume in appendix C for the facts and data used to evaluate the bank's level of community development lending. The tables include all CD loans, including multifamily loans that also qualify as CD loans. In addition, Table 5 includes geographic lending data on all multi-family loans, including those that also qualify as CD loans. Table 5 does not separately list CD loans, however.

Performance in the full-scope review areas is discussed below.

Lakeland-Winter Haven, FL MSA

CSB has an excellent level of community development loans in the Lakeland-Winter Haven, FL MSA that were highly responsive to community needs. During the evaluation, CSB extended 20 CD loans in the AA totaling \$32.3 million. The level and responsiveness of CD loans had a significant positive impact on the lending test. CD loans in the AA supported affordable housing (7.17 percent) community services (34.35 percent), economic development (28.80 percent) and revitalization (29.68 percent), based on dollar amounts. Noteworthy CD loans include:

- Two (2) loans totaling \$1.38 million that supported economic development—to develop affordable shared workspaces for start-up and small businesses in the Lakeland Community Redevelopment Area, a special district that uses tax incentives to attract financing for revitalization. This project was financed through the SBA 504 loan program.
- Two (2) loans totaling \$6.6 million that supported community services—to construct a charter school that will primarily serve LMI students.
- One (1) loan for \$4.23 million that supported economic development and revitalization—to finance the development of a residential and retail complex in the Lakeland Community Redevelopment Area.

Miami-Fort Lauderdale-West Palm Beach, FL MSA

CSB has an excellent level of community development loans in the Lakeland-Winter Haven, FL MSA with good responsiveness to community needs. This performance had a significant positive impact on the Lending Test conclusion for the AA. During the evaluation, CSB extended 19 CD loans in the AA totaling \$21.6 million. The level and responsiveness of CD loans had a positive impact on the lending test. CD loans in the AA supported affordable housing (56.61 percent) community services (14.46 percent), economic development (28.47 percent) and revitalization (0.46 percent), based on dollar amounts. Noteworthy CD loans include:

- One (1) loan for \$3 million to construct and expand a charter school in the AA that primarily serves LMI students.
- Two (2) loans totaling \$350,000 to provide working capital to a nonprofit community organization that provides workforce development services to LMI adults and youth.
- Three (3) loans totaling \$123,000 to support the operating needs of not-for-profit organizations that provide community services to LMI, including farm workers, domestic violence victims and social services.

Ocala MSA

CSB has an adequate level of community development loans in the Ocala MSA that were responsive to community needs. This performance had a positive impact on the Lending Test conclusion for the AA. During the evaluation, CSB extended two (2) CD loans that benefit the AA and total \$1.98 million. The

level and responsiveness of these CD loans has a positive impact on the lending test. CD loans helped community services that benefit LMI individuals.

- One (1) community development loan totaling \$25 thousand supported a community service entity—a non-profit domestic violence facility located in the Marion County.
- One (1) community development loan totaling \$1.96 million supported a community service entity—a non-profit affordable housing and substance abuse facility for veterans located in Ocala, Florida.

Putnam County

CSB has an excellent level of community development loans in the Putnam County AA that showed excellent responsiveness to community needs. This performance had a significant positive impact on the Lending Test conclusion for the AA. During the evaluation, CSB extended one (1) community development loan totaling \$1.3 million that supported revitalization within the AA. The loan financed municipal water and sewer infrastructure in Putnam County, which is comprised entirely of low, moderate- or distressed middle-income geographies.

Product Innovation and Flexibility

CSB uses innovative and/or flexible lending practices in order to serve AA credit needs. CSB's use of these flexible lending practices has a positive impact on conclusions under the Lending Test.

For home mortgage lending, CenterState Bank offers a broad range of flexible residential loan programs.

CSB's flexible residential loan programs include the CenterState Bank's First Time Home Buyers Program and participation in USDA, FHA, and VA federal home loan programs. During the evaluation period, CSB originated 101 FHA, USDA, and VA loans totaling \$14.5 million. CSB also participates in down payment assistance and other affordable housing programs through both the State of Florida and local housing finance authorities. CSB is an approved lender in 66 out of 67 counties in Florida for affordable housing products offered through the Florida Housing Finance Corporation. CSB is also approved to participate in six downpayment assistance programs that serve 22 local housing authorities (LHAs) in the State.

CenterState Bank provides access to enhanced homebuyer loan services through the Federal Home Loan Bank of Atlanta's Affordable Housing Products. During the evaluation period, CSB facilitated \$54,000 in FHLB down payment assistance funds for ten homebuyers that generated \$885,249 in home purchase mortgages. In addition, CenterState is a founding member of the FHLB's Housing Floridians program. This innovative program was initiated by the FHLB, with the support of its member banks, to provide a centralized access point for LHA and State down payment assistance programs. The program also offers Florida LMI families access to both State/LHA down payment assistance and FHLB Atlanta down payment assistance funds. The program streamlines the process for first time LMI homebuyers, by allowing them to meet the requirements of one DPA program and qualifying for all monies available to them.

CSB offers its proprietary First Time Homebuyer Loan product throughout all of the AAs. This flexible, fixed rate product is available for home purchase loans, including manufactured homes with land, for LMI applicants. There are no origination fees nor a requirement for private mortgage insurance, with loan-to-value ratios up to 97 percent. While the product is available to homebuyers with incomes up to

100% of the MSA median family income, the majority of loans were made to LMI borrowers. During the evaluation period, the bank closed 104 loans totaling \$8.2 million to LMI borrowers.

For small business lending, CenterState offers programs to provide access to credit for small businesses.

CSB is a qualified U.S. Small Business Administration (SBA) lender, offering 7a and 504 SBA loan products. CenterState is an approved, preferred SBA lender and can directly underwrite SBA guaranteed transactions. The SBA loans offer lower down payments and flexible terms compared to traditional business loans. During the evaluation period, CSB originate 110 SBA loans totaling \$95.9 million—46 SBA 504 loans totaling \$42.1 million and 64 SBA 7(a) loans totaling \$53.8 million.

In 2017, CenterState Bank introduced a small dollar loan program for small business customers that offers an alternative to higher-priced market lenders and leverages technology to provide an efficient underwriting and approval process. The product includes access to loans less than \$75,000 that require reduced financial documentation, a faster approval process and have traditional bank interest rates. Through this program, CSB originated 115 loans totaling \$11.5 million.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope (LS) reviews, the bank's performance under the Lending Test in the LS review areas was consistent with the bank's overall Outstanding performance under the Lending Test based on adequate home mortgage lending, good small business lending and excellent CD lending. Performance in the LS review areas had a positive impact on the overall Lending Test rating.

Deltona-Daytona Beach-Ormond Beach, FL MSA had performance that was weaker than the FS AAs but adequate overall. Home mortgage lending in low-income areas and to low-income borrowers was poor. Home purchase lending in moderate-income areas was excellent and home purchase lending to moderate-income borrowers is good. Small business lending was poor in low-income areas but good in moderate-income areas. Lending to small businesses was good. CD lending was very strong in the AA and had a significant positive impact on the conclusion.

Gainesville FL MSA had overall performance that was weaker than the FS AAs but adequate overall. The volume of home mortgage loans was insufficient for a meaningful analysis. Small business lending showed adequate performance by geography and good performance by income. CD lending was low in the AA and had a neutral impact on the conclusion.

Homosassa Springs, FL MSA, North Port Sarasota Bradenton, FL MSA and The Villages, FL MSA had insufficient loan volumes for a meaningful LS analysis. The Villages, FL MSA had CD lending that was very strong. There were no CD loans in the remaining AAs.

Jacksonville FL MSA had overall performance that was consistent with the FS AAs for small business lending. The volume of home mortgage loans was insufficient for a meaningful analysis. Small business lending showed excellent performance by geography and good performance in lending to small businesses. CD lending was very strong in the AA and had a significant positive impact on the conclusion.

Orlando-Kissimmee-Sanford, FL MSA had overall performance that was consistent with the FS AAs. Performance was good for home mortgage lending by income and geography, excellent for small

business lending by geography and good for lending to small businesses. CD lending was very strong in the AA and had a significant positive impact on the conclusion.

Port St Lucie, FL MSA had performance that was weaker than the FS AAs for home mortgage lending, but good overall. Home mortgage loans in low-income geographies and to low-income borrowers was poor. Performance was excellent for small business lending by geography and good for lending to small businesses. CD lending was very strong in the AA and had a significant positive impact on the conclusion.

Sebastian-Vero Beach, FL MSA had overall performance that was consistent with the FS AAs for small business lending. The volume of home mortgage loans was insufficient for a meaningful analysis. Small business lending showed good performance by geography and good performance in lending to small businesses. CD lending was very strong in the AA and had a significant positive impact on the conclusion.

Tampa-St. Petersburg-Clearwater, FL MSA had performance that was weaker than the FS AAs for home mortgage lending, but good overall. Performance was adequate for home mortgage lending by income and geography, and excellent for small business lending by geography and good for lending to small businesses. CD lending was very strong in the AA and had a significant positive impact on the conclusion.

The nonMSAs of Hendry County, FL AA, Monroe County, FL AA and Okeechobee County, FL had of home mortgage loan volume that was insufficient for a meaningful analysis, with the exception of home purchase lending in Okeechobee County, FL, which had excellent performance by geography and good performance by income. Small business lending was good by geography and income for Hendry County, FL and Okeechobee County, FL. Monroe County, FL had poor small business lending by geography and good small business lending by income.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Investment Test is rated Low Satisfactory. Based on full-scope reviews, the bank's performance in the full-scope AAs Lakeland-Winter Haven, FL MSA, Miami-Fort Lauderdale-West Palm Beach, FL MSA, Ocala, FL MSA and Putnam County nonMSA is adequate.

Consideration is given to the size of the bank and relative capacity to compete for larger, more complex investments; and the responsiveness of CSB's investments to credit and community economic development needs.

Refer to Table 14 in appendix C for the facts and data used to evaluate the bank's level of qualified investments.

CSB has an adequate level of qualified community development investments, including grants, though rarely in a leadership position. While most of the investments are routinely provided by private investors, CSB's investments exhibited good responsiveness to credit and community economic

development needs; and occasionally used complex investments to support community development initiatives.

CSB's qualified investments (including prior period investments) were comprised largely (68.62 percent) of broader statewide and regional area (BSRA) investments totaling \$17.4 million. These investments were secondary market mortgage-backed securities (MBS), where the underlying home mortgages were made to LMI borrowers. Based on the structure of these MBS, each security had mortgages dispersed statewide. Therefore, the investments were quantified at the statewide/regional area that includes all of the bank's AAs. For illustrative purposes, three of the full scope review areas comprised 27.72 percent of the MBS mortgages, Putnam County was not represented. The remainder of the MBS encompassed the limited scope AAs, with the exception of the Homosassa Springs MSA, Sebastian-Vero Beach MSA, and the Okeechobee County nonMSA that were not represented.

In addition, CSB provided \$16,000 in grants to organizations that have a purpose, mandate, or function to serve the broader statewide area that includes the Bank's AAs. These grants supported Community Development Financial Institutions' (CDFIs) affordable housing initiatives, revitalization and economic development in the broader statewide area of Florida that includes the Bank's AAs. These investments exhibited good responsiveness in providing direct support to CDFIs to meet statewide community development needs.

CSB's qualified investments included \$2.4 million in low-income housing tax credit (LIHTC) syndicated funds that financed the development of affordable housing in the Lakeland-Winter Haven MSA and Miami-Miami Beach-Kendall MSA full-scope review areas. Together, these LIHTC investments supported the development of 441 units of affordable housing. These complex investments exhibited good responsiveness in providing direct support to CDFIs to meet statewide community development needs.

CSB's qualified investments also included \$380,332 in grants made during the evaluation period to community organizations throughout CSB's AAs with a purpose, mandate or function of community development; including support to CDFIs, not-for-profit affordable housing developers and LMI community service organizations. Though grants were a smaller portion of the bank's qualified investments, they exhibited good responsiveness by providing direct support to community organizations to meet community development needs.

CSB's qualified investments lastly include \$13.8 million in unfunded commitments. These commitments represent dollars committed to qualified investment mutual funds and syndicated funds that will invest those committed dollars toward qualified activities, including mortgage-backed securities and LIHTC-financed projects in the AAs.

Performance in the full-scope review areas is discussed below.

Lakeland Winter Haven MSA

CSB had an adequate level of qualified investments in the AA that exhibited good responsiveness to credit and community economic development needs. During the evaluation period, CSB's investments in the AA included \$99,795 in grants to 35 community organizations whose purpose, mandate or function is community development. Investments also included \$1.5 million in a LIHTC fund that financed the development of 96 units of affordable housing in the AA. A portion of the BSRA

investments discussed above, totaling \$363,957, were for the Lakeland Winter Haven MSA. There were two unfunded commitments for \$4.08 million for the AA.

Miami-Fort Lauderdale-West Palm Beach MSA

CSB had an adequate level of qualified investments in the AA that exhibited good responsiveness to credit and community economic development needs. Investments in the AA included \$39,550 in grants to 17 community organizations whose purpose, mandate or function is community development. Investments also included \$1.2 million in a MBS investment that was specific to the AA, as well as \$978,491 in a LIHTC fund that financed the development of 345 units of affordable housing in the AA. A portion of the BSRA investments, totaling \$5.06 million, were for the Miami-Fort Lauderdale-West Palm Beach MSA. There were two unfunded commitments for \$4.7 million for the AA.

Ocala MSA

CSB had an adequate level of qualified investments in the AA that exhibited adequate responsiveness to credit and community economic development needs. Investments in the AA totaled \$8,250 in grants to seven community organizations whose purpose, mandate or function is community development. A portion of the BSRA investments, totaling \$861,488, were for the Ocala MSA.

Putnam County

CSB had an adequate level of qualified investments in the AA that exhibited adequate responsiveness to credit and community economic development needs. Investments in the AA totaled \$2,000 in grants to three community organizations whose purpose, mandate or function is community development. There was one unfunded commitment for \$500,000 for the AA.

Conclusions for Area Receiving Limited-Scope Reviews

Based on LS reviews, the bank's performance under the Investment Test in the Jacksonville FL MSA, Orlando-Kissimmee-Sanford MSA and Tampa St Petersburg Clearwater MSA is stronger than the bank's overall Low Satisfactory performance due to higher investment levels and had a positive impact on the overall Investment Test rating. Investments in the Tampa St Petersburg Clearwater MSA included \$1 million unfunded commitments in a LIHTC fund to finance the development of 100 units of affordable housing in the AA. The bank's performance in the remaining AAs is weaker than the bank's overall performance in the full-scope review areas due to lower investment levels and had a negative impact on the overall Investment Test rating. There were no investments in the Homosassa Springs MSA. Refer to Table 14 in appendix C for the facts and data that support these conclusions.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

CenterState's performance under the Service Test is Outstanding. Based on full-scope reviews, the bank's performance in the Lakeland MSA, Miami-Ft. Lauderdale-West Palm Beach MSA and Ocala MSA is excellent; performance in the Putnam County AA is adequate. Retail banking services are excellent and CSB is a leader in providing community development services. In our evaluation of the

Service Test, retail banking services generally receive greater consideration in the rating.

Retail Banking Services

Refer to Table 15 in appendix C for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

Branches were accessible to geographies and individuals of different income levels in the AA. Branch openings and closings have generally not adversely affected accessibility of bank products and services, particularly in LMI geographies or to LMI individuals. As of 2017, CSB operated 78 branch locations, with four branches (5.13 percent) in low-income census tracts and twenty branches (25.64 percent) in moderate-income census tracts.

Acquisition and merger activity did not negatively impact CSB's branch distribution. The bank acquisitions discussed in the Description of the Institution resulted in additional branches in moderate-, middle- and upper-income geographies. There were no branches closed in LMI geographies as a result of acquisition activities. Further, CSB opened two de novo branches in moderate-income geographies in the Jacksonville, FL MSA

The bank's hours and services offered throughout the AAs do not vary in a way that inconveniences portions of the AA, particularly LMI individuals. Services offered and hours of operation are comparable across locations regardless of the income level of the geography. CSB complements its traditional service delivery methods through electronic delivery processes including ATMs, telephone banking, and internet banking. These delivery methods provide increased access to banking services throughout all areas in the AA. Performance in the full-scope review areas is discussed below.

Lakeland-Winter Haven, FL MSA

CSB's performance in the Lakeland-Winter Haven, FL MSA is excellent. Branches were accessible to geographies and individuals of different income levels in the AA. CSB has 12 branches in the Lakeland MSA, of which one (8.33 percent) is located in a low-income geography and three (25 percent) are located in moderate-income geographies. All locations are full service branches with ATM and drive-through facilities. The branch distribution in LMI geographies compares favorably to the population distribution within those geographies, based on the percentage of the AA population residing in each geographic category.

Miami-Fort Lauderdale-West Palm Beach, FL MSA

CSB's performance in the Miami-Fort Lauderdale-West Palm Beach, FL MSA is excellent. Branches were accessible to geographies and individuals of different income levels in the AA. CSB has 14 branches in the Miami-Fort Lauderdale-West Palm Beach MSA, of which two (14.29 percent) are located in a low-income geography and four (28.57 percent) located in a moderate-income geography. All locations are full service branches with ATM and drive-through facilities. The branch distribution in LMI geographies compares favorably to the population distribution within those geographies in the AA.

Ocala, FL MSA

CSB's performance in the Ocala, FL MSA is excellent. CSB has four branches in the Ocala MSA, of

which one (25.00 percent) is located in a moderate-income geography. The remaining branches are in middle-income geographies. There were two low-income geographies in the Ocala MSA based on the 2017 census geographic data; but these geographies had a very low population as most of the low-income families in the AA are dispersed throughout the AA and reside in moderate- or middle-income geographies. All locations are full service branches with ATM and drive-through facilities. The branch distribution in moderate-income geographies compares favorably to the population distribution in the AA.

Putnam County

CSB's performance in Putnam County is excellent. CSB has three branches in the Putnam County AA, of which one (33.34 percent) is located in a moderate-income geography; a second branch is in a distressed middle-income geography. There were no low-income geographies in the Putnam County AA, based on the 2015-2016 census geographic data. There was one low-income geography in Putnam County based on the 2017 census geographic. This geography has a very low population as most of the low-income families in the AA are dispersed throughout the AA and reside in moderate- or distressed middle-income geographies. All locations are full service branches with ATM and drive-through facilities. The branch distribution in moderate-income geographies compares favorably to the population distribution in the AA.

Retail Banking Services in Designated Disaster Areas

The designated disaster areas impacted by Hurricane Irma (those that received a "major disaster declaration") encompassed all of CSB's AAs. In response to Hurricane Irma, CenterState offered loan products to assist consumers and businesses with recovery needs. For consumers, a low fixed-rate, unsecured term loan up to \$10,000 was made available to assist with short-term financial needs. For small business customers, loans up to \$75,000 were made available with standard loan origination fees waived. The Bank also provided forbearance and deferments for up to 90 days for all loan customers. More than 450 CenterState customers used the loan forbearance option.

Community Development Services

CSB is a leader in providing community development services. The Bank provides an excellent level of community development services given its size and capacity to provide such services. The bank's performance in the full scope AAs of Lakeland MSA, Miami-Ft. Lauderdale-West Palm Beach MSA, Ocala MSA, and Putnam County AA is excellent.

Bank personnel engaged in community development services that exhibited excellent responsiveness to community needs. In total, CSB participated in 111 CD service activities with 66 organizations during the evaluation period. Over 100 CSB employees committed 2,285 hours in CD service activities. Our evaluation of CD service activities considers several factors, including the level of participation, the organizations served and the individuals benefiting from the activity. Activities for this evaluation included service on the boards of local organizations with a primary purpose of community development, in particular those organizations that support community services and economic development. Bank personnel also provided technical assistance by serving on the finance committees of loan approval committees for affordable housing organizations that predominately serve LMI. Bank personnel also participated in financial literacy workshops for LMI families and youth in the AAs.

In the full-scope review areas, CSB participated in 52 CD service activities with 33 organizations, committing 960 hours to CD service during the evaluation period. In the Lakeland Winter Haven MSA, service was primarily board membership on economic development, affordable housing, and community service organizations that predominantly serve LMI or small businesses. The service activity in the Miami MSA was similar, with committee and board membership on community development organizations that predominantly serve LMI residents in the AA. Community development services in the Ocala market primarily consisted of board and committee participation with community service and affordable housing organizations. There was a lower level of service activity in the Putnam County AA; however, the activity was of a similar nature consisting primarily of financial literacy and affordable housing.

Performance in the full-scope review areas is discussed below.

Lakeland Winter Haven MSA

CSB has an excellent record of community development services within the Lakeland-Winter Haven MSA. In the AA, CSB participated in 27 CD service activities with 18 organizations, committing 474 hours to CD service during the evaluation period. Noteworthy activities include:

- A CSB senior officer served on the grants committee for a community organization that supports economic development. The organization offers a variety of programs to help entrepreneurs succeed including work/office/incubator space, technical assistance, workshops, and start-up micro loans. CenterState is also sponsor of the micro lending program.
- A CSB senior officer served on the advisory committee for a community redevelopment area, providing input on disbursing redevelopment funds to be the most beneficial for the community. The Florence Villa community redevelopment area is located in a low-income census tract where 80 percent of residents live below the poverty level, the redevelopment of which is part of Polk County's overall community redevelopment plan.

Miami-Fort Lauderdale-West Pam Beach

CSB has an excellent record of community development services within the Lakeland-Winter Haven Miami-Fort Lauderdale-West Pam Beach MSA. In the AA, CSB participated in 17 CD service activities with 10 organizations, committing 347 hours to CD service during the evaluation period. Noteworthy activities include:

- Two (2) CSB employees participated in activities that supported youth development organizations, including serving on the Board; providing financial education to clients or students and directing fundraising activities.
- A bank officer serves on the Board and Finance Committee of an organization that provides skills-based training and employment readiness services to LMI adults and youth.

Ocala MSA

CSB has a good record of community development services within the Ocala MSA. In the AA, CSB participated in six CD service activities with two organizations, committing 131 hours to CD service during the evaluation period. Noteworthy activities include:

- Six (6) employees had an ongoing relationship with a youth development program targeted to LMI girls. Activities included serving on the Board and providing financial education.
- One (1) employee serves on the review committee for an affordable housing organization, the duties

of which included performing financial reviews of applicants, tracking progress of home construction and monitoring family participation.

Putnam County AA

CSB has an adequate record of community development services within the Putnam County AA. In the AA, CSB participated in two CD service activities with two organizations, committing eight hours to CD service during the evaluation period. Activities included partnering with a community organization to teach first-time homebuyer classes to LMI families and partnering with a local housing authority to teach borrowing basics to LMI residents.

Conclusions for Areas Receiving Limited-Scope Reviews

Conclusions for LS AAs under the Service Test are primarily based on retail banking services. Retail banking services offered throughout the LS AAs are consistent with those offered in the FS AAs and do not vary in a way that inconveniences portions of the AA, particularly LMI individuals. Services offered and hours of operation are comparable across locations regardless of the income level of the geography. The LS AA performance had a positive impact on the overall Service Test conclusion.

For branch distributions, the Tampa-St Petersburg-Clearwater, FL MSA and Sebastian-Vero Beach, FL MSA are consistent with the performance in the FS AAs, with branch distributions that compare very favorably to the population distribution.

Branch distribution in the Deltona-Daytona Beach-Ormond Beach, FL MSA, Jacksonville, FL MSA, Orlando-Kissimmee-Sanford, FL MSA and Port St Lucie, FL MSA was good, though weaker than the performance in the FS AAs. There were no branches in low-income geographies, though the percentage of the population within low-income geographies was very low. Branches in moderate-income geographies for these AAs compared favorably to the population distribution.

Branch distributions in the Gainesville, FL MSA, Homosassa Springs, FL MSA, North Port Sarasota Bradenton, FL MSA, The Villages, FL MSA and nonMSA AAs were weaker than the performance in the FS AAs. The branch distributions compared less favorably to the population distributions.

CD services in the Orlando-Kissimmee-Sanford, FL MSA, Port St. Lucie, FL MSA, Sebastian-Vero Beach MSA and Okeechobee, FL nonMSA were consistent with the bank's overall Outstanding performance in the full-scope review areas. Noteworthy activities include:

- Two (2) CSB senior officers serve on committees for a small business CDFI in the Orlando-Kissimmee-Sanford, FL MSA that provides SBA lending and microloans for small businesses; CSB officers serve on the community development and loan committees.
- Three (3) CSB officers served on boards or committees for youth development programs in the Port St. Lucie, FL MSA.
- In the Sebastian-Vero Beach MSA, CSB sponsored an affordable housing developer to apply for the FHLB's affordable housing program (AHP). The sponsorship of an FHLB member bank is required to apply for these grant funds. CSB and its development partner were awarded \$107,840 that will be used to support acquisition and new construction of 10 single family homes in Vero Beach. The AHP funds will help to finance this \$1.1 million affordable residential development.
- In the rural, nonMSA Okeechobee County, a bank officer serves on the Board of the school district's education foundation, helping to develop private sector investment and community engagement in a

district where every school is majority LMI students.

CD services in the remaining LS AAs was adequate; the level of activities was lower but the types of activities were consistent with the FS AAs.

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 metropolitan and nonmetropolitan areas 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	Lending Test (excludes CD Loans): (01/01/15 to 12/31/17) Investment and Service Tests and CD Loans: (04/06/15 to 04/30/18)	
Financial Institution	Products Reviewed	
CenterState Bank of Florida, NA (CSB) 1101 First Street South Winter Haven, FL 33880	Small business loans, home mortgages, CD loans, CD investments, and retail and CD services	
Affiliate(s)	Affiliate Relationship	Products Reviewed
None	N/A	N/A
List of Assessment Areas and Type of Examination		
Assessment Area	Type of Exam	Other Information (<i>encompasses all counties within the MSA unless otherwise noted</i>)
29460 Lakeland-Winter Haven, FL MSA 33100 Miami-Fort Lauderdale-West Palm Beach, FL MSA 36100 Ocala, FL MSA Putnam County nonMSA 19660 Deltona-Daytona Beach-Ormond Beach, FL MSA 23540 Gainesville, FL MSA 26140 Homosassa Springs, FL MSA 27260 Jacksonville, FL MSA 35840 North Port-Sarasota-Bradenton, FL MSA 36740 Orlando-Kissimmee-Sanford, FL MSA 45300 Tampa-St. Petersburg-Clearwater MSA 38940 Port St. Lucie, FL MSA 42680 Sebastian-Vero Beach MSA 45540 The Villages, FL MSA Hendry County nonMSA Monroe County nonMSA Okeechobee County nonMSA	Full Scope Full Scope Full Scope Full Scope Limited Scope	--Alachua County only --Branch converted to a loan production office --Duval and St Johns counties only

Appendix B: Market Profiles for Full-Scope Areas

Lakeland-Winter Haven, FL MSA 29460

Demographic Information for Full Scope Area: 29460 Lakeland Winter Haven MSA 2015-2016						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	154	3.25	23.38	49.35	23.38	0.65
Population by Geography	602,095	2.08	23.27	52.70	21.96	0.00
Owner-Occupied Housing by Geography	161,208	1.27	19.20	54.65	24.88	0.00
Business by Geography	0	0.00	0.00	0.00	0.00	0.00
Farms by Geography	0	0.00	0.00	0.00	0.00	0.00
Family Distribution by Income Level	157,222	20.25	18.65	20.75	40.35	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	61,160	3.25	33.03	50.65	13.07	0.00
Median Family Income FFIEC Adjusted Median Family Income for 2016 Households Below Poverty Level		51,395 51,800 14%		Median Housing Value Unemployment Rate (2010 US Census)	138,997 4.20%	

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2010 US Census and 2016 FFIEC updated MFI

Demographic Information for Full Scope Area: 29460 Lakeland Winter Haven MSA 2017						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	154	4.55	22.73	51.30	20.78	0.65
Population by Geography	626,676	2.50	22.40	55.56	19.53	0.00
Owner-Occupied Housing by Geography	152,336	1.31	17.30	58.80	22.57	0.01
Business by Geography	44,257	3.76	21.25	50.39	24.59	0.00
Farms by Geography	1,845	2.11	17.24	59.24	21.41	0.00
Family Distribution by Income Level	153,115	20.42	18.35	21.44	39.79	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	59,356	4.05	29.28	54.99	11.65	0.02
Median Family Income 2015 Census FFIEC Adjusted Median Family Income for 2017 Households Below Poverty Level		50,986 52,500 16%		Median Housing Value Unemployment Rate (2015 ACS US Census)	106,344 4.67%	

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2015 ACS US Census and 2017 FFIEC updated MFI

The Lakeland-Winter Haven MSA consists of Polk County. The MSA meets the requirements of the CRA regulation and does not arbitrarily exclude low and moderate-income geographies.

Polk County lies in the center of the state of Florida and is bordered to the east by Osceola County; to the south by Hardee and Highlands Counties; to the west by Hillsborough County; and to the north by Lake County. The main interstate highway, I-4, runs east-west through the state and intersects Polk County mainly in the northern most portion of the county through the city of Davenport. The county seat for Polk County is Bartow, located in the southern portion of the county. The largest city is Lakeland, located in the western side of the county, closest to I-4. The second largest city is Winter Haven, located east of Lakeland and geographically closest to the center of the county.

Banking competition in the MSA is strong, with community banks, regional banks, large national banks, and credit unions operating in the market. Data from the FDIC Deposit Market Share Report as of June 30, 2017, show there are 18 banks and savings institutions operating 112 offices in the MSA. The top five banks hold approximately 74 percent of the deposits in the MSA. CSB ranked first with a deposit market share of 20.97 percent. Major banking competitors in the MSA include Wells Fargo Bank, NA, Bank of America, NA, SunTrust Bank, and Citizens Bank and Trust.

Employment & Economic Data

Lakeland-Winter Haven has fully recovered from the nationwide recession and is a relatively low-cost logistics and housing hub located between Orlando and Tampa. Employers are adding jobs in almost every private sector industry. (Moody's).

The unemployment rate for Lakeland-Winter Haven continues to decline, from 5.3 percent in March 2015, 4.6 percent in March of 2017 and 4.1 percent in March of 2018 (BLS). The 4.1 percent unemployment rate exceeds the rate for the State of Florida at 3.9 percent but matches the national rate of 4.1 percent. The median family income for the area in 2017 was \$52,500 (FFEIC).

Service industries such as education and health services, professional and business activities, government and retail account for the majority of the jobs, followed by leisure and hospitality services, manufacturing and financial activities. The top private sector employers in Lakeland-Winter Haven are Publix, Lakeland Regional Medical Center, Wal-Mart, GEICO, and Winter Haven Hospital (Moody's). The city is best known for its chain of lakes and water sports as well as a local tourist attraction. Due to the city's centralized location with ease of access to I-4, I-75, US 27, the Florida Turnpike as well as freight rail terminals and international shipping ports, logistics and distribution is a growing industry.

Housing

According to 2015 census data, there are 282,248 housing units in Lakeland-Winter Haven, of which 53.97 percent are owner occupied, 24.46 percent are renter occupied, and 21.57 percent are vacant. Regarding the home sales market, the MSA's housing market has improved due to housing affordability declining in Florida's coastal metro areas. The steady climb in home sales has enabled more homeowners to recover lost equity. According to Zillow Home Value Index, home values have increased over 11.9 percent in the past year and are projected to increase another 6.8 percent within the next year. While positive overall, these increases make it more difficult for potential homeowners with low- to moderate-incomes to enter the market. Furthermore, the availability of affordable homes fell 6.8 percent from April 2017 to April 2018 (Lakeland Realtors®). This decrease in housing inventory, coupled with increases in home prices, contribute to the inability of first-time LMI households to

participate in the home ownership market.

The housing situation in Polk County is similar to that in other areas in the state of Florida. There is a need for both affordable single family residences and multi-family residences in more urban areas. Polk County has a good mix of both rural areas to the county as well as suburban areas in the larger cities of Lakeland and Winter Haven. The median property value in Polk County is \$168,658, with the national average of \$213,146 (Zillow). The median rent price in Polk County is \$1,300, whereas the median rent price in the United States is \$1,600. The influx of new residents is helping the housing market. Despite the steady rise in home sales, the median house price remains a fifth below that of Tampa and Orlando. (Moody's)

Given the MSA median family income of \$52,500, a low-income family making \$26,250 (or less than 50 percent of the 2017 FFIEC adjusted median family income in the MSA) could afford a \$122,247 mortgage⁹ with a payment of \$656 per month and spending no more than 30 percent of their income on housing. In addition, the lack of down payment capacity in LMI families is a primary barrier to entering the homeownership market. This issue was discussed with community contacts and detailed below.

Credit Needs

Community credit needs in the MSA were determined, in part, by conducting community contacts. During the evaluation period, we contacted two community development organizations (CDO) from the Lakeland-Winter Haven MSA. The community contacts provided an assessment of the community's needs, opportunities in which financial institutions may participate in meeting those needs and information of the perception of financial institutions involvement in the community.

Down payment capacity and generational debt are primary barriers to LMI residents becoming homeowners. Many LMI families could afford monthly housing payments for homeownership but lack the funds needed for a down payment. There is a local and federal program in place to assist with down payment, but additional funding is needed. There are also programs in place in the community to help with home-buying and credit education, if needed; CSB and additional banks help subsidize through grants this more technical and ongoing assistance the local program provides.

An opportunity exists to provide additional funding to community organizations to support the basic needs of LMI, including assistance paying rent and utilities, and offering a transportation option to low to moderate-income individuals. In addition, community contacts noted that the Hispanic LMI population is underserved in the market, language barriers are a challenge to opening bank accounts or obtaining loans for small businesses. Opportunities exist to expand financial education and financial access to meet the needs of this population.

⁹ Assuming a 30-year mortgage with a five percent interest rate, and not accounting for down payment, homeowners insurance, real estate taxes, or any additional monthly expenses.)

Miami-Fort Lauderdale-West Pam Beach, FL MSA 33100

Demographic Information for Full Scope Area: 33100 Miami-Fort Lauderdale-West Pam Beach 2015-2016						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	1,216	5.84	25.90	33.31	32.81	2.14
Population by Geography	5,564,635	4.72	27.31	34.60	33.06	0.31
Owner-Occupied Housing by Geography	1,329,038	2.06	23.11	36.26	38.56	0.00
Business by Geography	764,572	3.38	21.79	30.26	43.71	0.86
Farms by Geography	11,984	2.98	22.67	31.57	42.48	0.30
Family Distribution by Income Level	1,317,377	22.42	17.35	18.93	41.30	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	523,897	8.40	39.43	34.29	17.86	0.02
Median Family Income FFIEC Adjusted Median Family Income for 2016 Households Below Poverty Level		57,777 56,694 14%		Median Housing Value Unemployment Rate (2010 US Census)	284,593 4.42%	

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 2010 US Census and 2016 FFIEC updated MFI

Demographic Information for Full Scope Area: 33100 Miami-Fort Lauderdale-West Pam Beach 2017						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	1,219	6.23	28.22	29.45	33.55	2.54
Population by Geography	5,861,000	5.79	28.91	31.47	33.40	0.43
Owner-Occupied Housing by Geography	1,248,038	2.60	23.17	32.86	41.21	0.15
Business by Geography	764,572	4.15	21.80	28.41	44.43	1.20
Farms by Geography	11,984	4.46	24.33	29.69	41.06	0.45
Family Distribution by Income Level	1,330,793	23.14	16.99	17.71	42.16	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	534,135	9.56	40.86	30.74	18.64	0.20
Median Family Income 2015 Census FFIEC Adjusted Median Family Income for 2017 Households Below Poverty Level		57,606 59,917 16%		Median Housing Value Unemployment Rate (2015 ACS US Census)	227,861 5.07%	

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 2015 ACS US Census and 2017 FFIEC updated MFI

The full-scope AA consists of all of the Miami-Ft. Lauderdale-Palm Beach MSA, which includes all of the contiguous counties of Miami-Dade, Broward, and Palm Beach. The AA meets the requirements of the CRA regulation and does not arbitrarily exclude low-and moderate-income geographies.

Overall, the MSA has a total population of approximately 6.1 million people in 2016 (Bureau of Economic Analysis, U.S. Department of Commerce), with the largest concentration of population in the Miami-Dade County portion of the MSA. The Census Bureau has designated each of the three counties as a separate Metropolitan Division (“MD”). Each MD is discussed in more detail below.

From the 2010 US Census and 2015 FFIEC updated MFI, given the MSA median family income of \$58,035, a low-income family making \$29,018 (or less than 50 percent of the 2017 FFIEC adjusted median family income in the MSA) could afford a \$135,138 mortgage with a payment of \$725 per month and spending no more than 30 percent of their income on housing.

Banking competition in the MSA is strong, with community banks, regional banks, large national banks, and credit unions operating in the market. Data from the FDIC Deposit Market Share Report as of June 30, 2017, shows there are 99 banks and savings institutions operating 1,582 offices in the MSA. The top five banks hold approximately 55 percent of the deposits in the MSA. CSB is ranked 26th with a deposit share of 0.51 percent. Other leading banks in the MSA are Bank of America, NA, Wells Fargo Bank, NA, JPMorgan Chase Bank, NA, Citibank, NA, and Bank United, NA.

MD 22744 Ft Lauderdale-West Palm Beach, FL

The population continues to grow as 2010 US Census data indicates growth as the population totaled 1.7 million, increasing by 8 percent since the 2000 US Census. The estimated population for 2017 is 1.9 million (American Fact Finder). Based on the FFIEC estimated MFI, the average family income for the evaluation period was \$61,800 for 2014, \$63,300 for 2015, and \$60,900 for 2016. Based on the United State Census Bureau American Fact Finder, the MFI for 2016 was \$62,987. According to 2010 US Census data, low-income families represent 22 percent of the families in the County, while moderate-income families represent 17 percent of the County. Households below the poverty level totaled 12 percent.

Employment & Economic Data

The unemployment rate has declined during the evaluation period with a high of 4.6 percent as of December 2015, trending lower at 4.2 percent as of December 2016, and lower still at 3.4 percent as of December 2017, according to the Bureau of Labor Statistics, an indication of continued improving economic conditions. At year-end 2017, the Broward County unemployment rate remained below the state of Florida rate of 3.9 percent and the national rate of 4.1 percent. The unemployment rate was lower than the State’s rate of 3.9 percent and the same as the 4.1 percent national rate.

Housing

Home values have shown an increasing trend based on data from Zillow.com. The Zillow Home Value Index in Broward County increased from \$189,000 in December 2015, to \$216,000 in December 2016, and to \$241,000 by December 2017. The high median cost makes it difficult for LMI families to own a home in the AA without the help of loan subsidies. The high cost of property taxes and insurance premiums also make the cost of homeownership more expensive. Additionally, competitive pressure from cash-paying investors who purchase lower priced homes limits the opportunities for LMI buyers.

During the evaluation period, the trend in foreclosures decreased but is still considered high; for example, in Broward County, there is one foreclosure in every 690 homes based on June 2016 RealtyTrac statistics. June 2016 foreclosure filings in Broward County were one percent higher than the previous month but had declined by 39 percent when compared with the same time last year. The state of Florida ranks 3rd in the country for foreclosures with one in every 764 homes being foreclosed as of June 2016.

Major industries in the County include tourism, real estate development, trade business with Latin America, health care, financial services, and retail services. Small businesses are defined as having annual revenues of \$1 million or less. For 2015, non-farm businesses totaled 462,994, of which 82.28 percent were small businesses. The majority (75.67 percent) of the small businesses are concentrated in the County's middle-and upper-income geographies. Many small businesses have struggled to stay in business during the recession and the recovery period. Those businesses seeking loans, including new business owners, faced more stringent underwriting of their loans and documentation of creditworthiness from banks.

Credit Needs

Community contacts indicated affordable housing and small business lending are the most pressing credit needs, as well as financial literacy counseling and support services for small business owners. Opportunities for community development lending, investments, and services are available and similar to the discussions previously discussed under the Miami-Dade County market profile. Larger institutions in the AA are very competitive for the more complex qualified investments and loans that are available.

MD 33124 Miami-Miami Beach-Kendall, FL

Employment and Economic Data

Miami-Dade County contains approximately half of the Miami MSA's population and several of its largest cities with a population of 2.5 million. The greatest concentration of low-and moderate-income geographies in the MSA are located in the City of Miami. The cost of living in the Miami-Dade MD remains high, even though there are indications of improvements in unemployment, real estate foreclosures, and other economic conditions during the evaluation period. According to the Bureau of Labor Statistics, the unemployment rate for the years ended 2015, 2016, 2017 were 5.5 percent, 5.2 percent, and 4.7 percent, respectively, which demonstrates an improvement in employment levels. The unemployment rate in Miami-Dade remained higher than the State's rate of 3.9 percent and the national rate of 4.1 percent. Major industries include real estate development, trade business with Latin America, and tourism.

Housing

Miami-Dade County was severely impacted by the housing crisis when home prices fell 50 percent or more in 2006, and condominium values declined 60 percent. Foreclosure rates have declined, but remain high. According to a report compiled by real estate research company ATTOM Data Solutions, one of every 786 housing units in South Florida was in some stage of foreclosure in November 2016. While that rate is still relatively high, it has fallen nearly 18 percent compared to November 2015. Miami-Dade County had the largest share of distressed properties with 1,479 homes in the foreclosure pipeline. Broward County came in second with 1,012 housing units and Palm Beach County had 657. While home values continue to recover, Zillow.com reports that, as of the second quarter of 2016, 11.8 percent of homes with mortgages were in a negative equity position, which limits the owners' opportunity for

mortgage refinancing.

As home values recover, home sales prices are rapidly increasing in the AA with the median sales price of a single-family home at \$280,000 for year-end 2015, increasing to \$315,000 as of third quarter 2016. The high sales prices make it difficult for LMI individuals to own a home in the AA without the help of loan subsidies. In addition, the high property taxes and the high cost of hazard and flood insurance in Florida add significant cost to owning a home. The decline in housing affordability isn't limited to home buyers. A 2016 study from the Federal Reserve Bank of Atlanta found that Miami was one of several large Southern metropolitan areas that experienced a significant decline in the availability of low-cost rental housing from 2010 to 2014. These factors contribute to Miami-Dade County having some of the highest levels of housing cost burden for families in the nation, spending greater than 30 percent of income on housing. The National Low Income Housing Coalition found that 26 percent of moderate-income families and 71 percent of low-income families in the Miami MSA are severely burdened by housing costs.

Low-and moderate-income families have other challenges accessing homeownership, as private investors contribute to the overall decline in housing inventory, including affordable housing. These investors often buy homes with cash, making it difficult for LMI individuals to take advantage of lower cost homes on the market. In 2014, as high as 58 percent of home sales in the Miami-Dade MD were cash transactions. By mid-2016, this level declined, though still high at 48 percent of home sales.

During the evaluation period, the level of homeowner occupancy declined from approximately 58 percent to 49 percent. In low-and moderate-income geographies, the level of renter occupancy is high, representing 70 percent of housing units in low-income geographies and 51 percent of housing units in moderate-income geographies, based on 2010 Census data. These LMI geographies also represent high levels of households below the poverty level (44 percent and 27 percent, respectively), indicating an increasing demand for affordable rental housing.

Credit Needs

During the evaluation period, we contacted community development organizations in the Miami-Dade AA. The community contacts provided an assessment of the community's needs, opportunities in which financial institutions may participate in meeting those needs and information on the perception of financial institutions' involvement in the community. Contacts indicated a critical need for affordable housing in Miami-Dade County, including rental and owner-occupied units. Other credit needs noted include small business lending, particularly for start-up businesses.

Opportunities for community development lending, investments, and services are available. Larger institutions in the AA are very competitive for qualified investments and loans that are available. Community development opportunities include working with and providing financing to organizations whose mission is to provide affordable housing and/or community services for low-and moderate-income families, as well as economic development.

MD 48424 West Palm Beach-Boca Raton-Delray Beach, FL

Palm Beach County has a combination of urban and rural LMI markets with differing economics. Clusters of low-and moderate-income geographies can be found in cities such as West Palm Beach, Riviera Beach, Lake Worth, and Boynton Beach along the eastern boundaries of the county, as well as inland in rural areas around Lake Okeechobee such as Belle Glade and Pahokee.

Employment & Economic Data

Much of the data and economic conditions cited for the Miami-Dade County MD also cover the Palm Beach County MD. Palm Beach County was severely impacted by the housing crisis. Several years have passed, but Palm Beach County continues to recover from the crisis. According to the Bureau of Labor Statistics, the unemployment rate for the years ended 2015, 2016, 2017 were 4.7 percent, 4.3 percent, and 3.5 percent, respectively, which demonstrates an improvement in employment levels. The unemployment rate in West Palm Beach-Boca Raton-Delray Beach are lower than the State's rate of 3.9 percent and the national rate of 4.1 percent. Retiree in-migration has surpassed expectations and is expected to continue to accelerate as increases in asset prices have rebuilt household wealth, resulting in the ability to retire. Due to this increasing retiree population, the AA's economy is largely based in the healthcare services, hospitality and retail sectors.

Palm Beach County is home to two Fortune 500 companies and a wide range of corporate, regional and divisional headquarters. Major employers in the AA include local governments, Publix Supermarkets, Tenet Healthcare, FP&L, Wackenhut, Office Depot, area hospitals and Florida Atlantic University. Leading industries include state and local government, restaurants, hospitals, physicians and grocery stores. In addition, the Port of Palm Beach was the second fastest-growing port in the United States in 2015.

Housing

Housing costs are high with the median sales price of a single-family home of \$219,000 in December 2015, increasing to \$241,000 as of December 2016, and \$259,000 as of December 2017, according to Zillow Home Value Index. In low-and moderate-income geographies, the level of renter occupancy is moderate, representing 39 percent of housing units in low-income geographies and 29 percent of housing units in moderate-income geographies, based on 2010 Census data. These geographies also represent elevated levels of households below the poverty level (29 percent and 17 percent, respectively), indicating a demand for affordable rental housing.

Credit Needs

Community contacts indicated credit needs include small business lending, particularly for start-up businesses, and financial literacy counseling and support services for small business owners. Opportunities for community development lending, investments, and services are available and similar to the discussion under the Miami-Dade County market profile. Larger institutions in the AA are very competitive for the more complex qualified investments and loans that are available.

Ocala MSA 36100

Demographic Information for Full Scope Area: 36100 Ocala MSA 2015-2016						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	63	0.00	23.81	55.56	17.46	3.17
Population by Geography	331,298	0.00	16.88	67.81	15.31	0.00
Owner-Occupied Housing by Geography	105,672	0.00	13.04	73.07	13.89	0.00
Business by Geography	25,900	0.00	18.18	54.12	27.71	0.00
Farms by Geography	1,680	0.00	15.30	59.46	25.24	0.00
Family Distribution by Income Level	91,513	18.09	19.80	22.83	39.28	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	34,677	0.00	22.69	67.90	9.41	0.00
Median Family Income FFIEC Adjusted Median Family Income for 2016 Households Below Poverty Level	47,614 47,500 14%		Median Housing Value Unemployment Rate (2010 US Census)	150,430 4.53%		

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 2010 US Census and 2016 FFIEC updated MFI

Demographic Information for Full Scope Area: 36100 Ocala MSA 2017						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	63	3.17	23.81	53.97	15.87	3.17
Population by Geography	336,811	2.27	18.47	63.58	15.68	0.00
Owner-Occupied Housing by Geography	99,961	0.63	14.48	69.61	15.28	0.00
Business by Geography	25,900	1.83	16.61	64.54	17.02	0.00
Farms by Geography	1,680	0.83	17.86	67.98	13.33	0.00
Family Distribution by Income Level	86,114	19.26	19.46	21.56	39.72	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	33,338	3.04	24.71	62.90	9.35	0.00
Median Family Income 2015 Census FFIEC Adjusted Median Family Income for 2017 Households Below Poverty Level	48,128 51,500 16%		Median Housing Value Unemployment Rate (2015 ACS US Census)	115,544 4.66%		

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 2015 ACS US Census and 2017 FFIEC updated MFI

The full-scope AA consists of all of the Ocala, FL MSA, which includes all of Marion County, Florida. The AA meets the requirements of the CRA regulation and does not arbitrarily exclude low-and moderate-income geographies.

The City of Ocala is located in Marion County along with four other defined cities and is approximately a 90-minute drive to either coast or the Orlando area theme park attractions. One-third of the county is uninhabited as it is made up of the Ocala National Forest. The area is mostly known as the Horse Capital of the World. The following table provides detailed demographic information about the MSA.

Banking competition in the MSA is strong, with community banks, regional banks, large national banks, and credit unions operating in the market. Data from the FDIC Deposit Market Share Report as of June 30, 2017, shows there are 21 banks and savings institutions operating 79 offices in the MSA. The top five banks hold approximately 70 percent of the deposits in the MSA. CSB ranked seventh with a deposit market share of 6.01 percent. Other leading banks in the MSA are SunTrust Bank, Bank of America, NA, Wells Fargo Bank, NA, Regions Bank, and Compass Bank.

Employment & Economic Data

According to Moody's Analytics, Ocala's economy is improving and unemployment continues to decline from 5.0 percent in 2017 to 4.4 percent in 2018. The area has experienced recent job growth, with average hourly earnings up nearly 9 percent, twice those of the state and region (Moody's Analytics).

The Ocala MSA has a decreasing unemployment rate that has improved from 6.3 percent in 2015, to 5.9 percent in 2016, 5.0 percent in 2017, and 4.4 percent in 2018. Unemployment rates are slightly higher compared to the state, at 5.1 percent in 2015, 4.7 in 2016, 3.9 in 2017 and 3.9 in 2018 according to the Bureau of Labor Statistics. In conjunction with improving employment, the estimated MSA median family income (MFI) shows an improving trend over the evaluation period, increasing from \$47,300 in 2015 to \$48,128 in 2017 (source: FFIEC).

Service industries such as healthcare, business services and retail trade account for the majority of jobs in the county, followed by construction, finance, insurance and real estate, and agriculture. Healthcare has added jobs at nearly three times the national pace and is expected to only increase in light of its increasing senior population. The top private sector employers in the Ocala MSA include: Monroe Regional Medical Center, Wal-Mart Stores, Inc., Ocala Regional Medical Center, Publix Super Markets, Inc., AT&T, Lockheed Martin Corp., and Emergency One Inc.

Housing

According to 2015 census data, there are 163,687 housing units in Ocala County, of which 61.07 percent are owner occupied, 19.75 are renter occupied, and 19.18 percent are vacant. Regarding the home sales market, the Ocala MSA housing market has improved since 2014 for owner occupied housing. According to Zillow Home Value Index, home values increased from \$95,700 in 2015 to \$132,000 in 2018, but is still well below the national average of \$213,146 (Zillow). The average rental right now in the Ocala MSA is \$1,149. While positive overall, these increases make it more difficult for potential homeowners with low- to moderate-incomes to enter the market. Furthermore, the availability of affordable homes continues to tighten, with a housing vacancy rate of 5.8 percent from 2017 (Ocala/Marion County Association of Realtors ®).

Given the MSA median family income of \$51,500, a low-income family making \$25,750 (or less than 50 percent of the 2017 FFIEC adjusted median family income in the MSA) could afford a \$119,918 mortgage with a payment of \$644 per month and spending no more than 30 percent of their income on housing.

Credit Needs

During the evaluation period, we contacted a community development organization (CDO) from the Ocala MSA. The community contact provided an assessment of the community's needs, opportunities in which financial institutions may participate in meeting those needs and information on the perception of financial institutions involvement in the community. Credit needs noted by the CDO include more flexible and creative funding for startup and mid-size businesses, to include lower interest rates on loans. In addition, due to the growing population, there is a need for affordable housing. CSB, in addition to other banks, provides financial education and seminars regarding capital access to the community.

Putnam County, FL nonMSA

Demographic Information for Full Scope Area: Putnam County, FL nonMSA 2015-2016						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	17	0.00	29.41	47.06	17.65	5.88
Population by Geography	74,364	0.00	26.59	54.82	18.59	0.00
Owner-Occupied Housing by Geography	22,686	0.00	23.98	58.28	17.75	0.00
Business by Geography	4,466	0.00	31.93	45.14	22.93	0.00
Farms by Geography	234	0.00	26.50	55.56	17.95	0.00
Family Distribution by Income Level	19,653	24.42	18.49	19.75	37.34	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	8,433	0.00	34.72	53.50	11.78	0.00
Median Family Income FFIEC Adjusted Median Family Income for 2016 Households Below Poverty Level	46,196 44,800 22%		Median Housing Value Unemployment Rate (2010 US Census)	111,691 4.59%		

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2010 US Census and 2016 FFIEC updated MFI

Demographic Information for Full Scope Area: Putnam County, FL nonMSA 2017						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	17	5.88	35.29	47.06	5.88	5.88
Population by Geography	72,696	5.96	33.97	54.47	5.60	0.00
Owner-Occupied Housing by Geography	20,381	3.48	33.25	56.96	6.31	0.00
Business by Geography	4,466	9.56	33.12	50.81	6.52	0.00
Farms by Geography	234	3.42	36.32	54.27	5.98	0.00
Family Distribution by Income Level	17,264	27.46	18.79	17.64	36.11	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	7,985	7.63	38.45	50.71	3.22	0.00
Median Family Income 2015 Census FFIEC Adjusted Median Family Income for 2017 Households Below Poverty Level	46,600 48,400 26%		Median Housing Value Unemployment Rate (2015 ACS US Census)	90,813 4.79%		

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2015 ACS US Census and 2017 FFIEC updated MFI

The full-scope AA consists of all of the Putnam County, FL nonMSA. The AA meets the requirements of the CRA regulation and does not arbitrarily exclude low-and moderate-income geographies.

Putnam County is a rural community located in the northeastern region of Florida, just to the south of Jacksonville, which is Florida's largest municipality by population and size. Palatka is the County Seat. Putnam County is nearly equal distance to Jacksonville, Ocala, Daytona, Gainesville, and Orlando (Putnam County Chamber of Commerce). The following table provides detailed demographic information about the AA.

According to the U.S. Census Bureau (Census), the population for Putnam County in 2016 was 72,277. In 2016, the population was making under the median family income at \$33,000. The Census reflects 21.5 percent of the county is in poverty, and Florida-Demographics went on to say that 42.8 percent of Palatka residents, the county seat, live in poverty.

Banking competition in the AA is moderate. Data from the FDIC Deposit Market Share Report as of June 30, 2017, shows there are six banks and savings institutions operating 11 offices in the MSA. The top two banks hold approximately 44 percent of the deposits in the county. CSB ranked fourth with a deposit market share of 15 percent. Leading banks in the AA are TD Bank, NA, Capital City Bank, and Bank of America, NA.

Employment & Economic Data

According to the United States Federal Reserve, Putnam County's unemployment rate was 5 percent in March 2018, which is higher than both the state average of 3.9 percent and the national rate of 4.1 percent; however, Putnam County has an increasing employment rate for 2015-2016 of 3.1 percent compared to the nation's 2.1 percent. Although Putnam County's unemployment rate is higher than the State, it has steadily decreased from a high of 14 percent in 2010 (FRED Economic Data, Federal Reserve Bank of St. Louis).

The percentage of population below the poverty level in Putnam County continues to increase, 25.5 percent in 2012, 26.4 percent in 2013, 26.5 percent in 2014, and jumped to 28.7 in 2015¹⁰.

The area surrounding the existing Harbor location has experienced growth in the past five years with new construction in the area including a Lowe's, Home Depot, Holiday Inn Express, and Hampton Inn. The Downtown Palatka area approximately 2 miles east of the Harbor location is in the process of restoring its Riverfront Square. The area has been vacant for 20 years but plans call for ground floor commercial and upper floor residential spaces. The new St. Johns River Center, an Adventure in Wetlands Ecosystems, opened in July 2015. It's a new education center for the local community, visitors, and students. In June of 2016, Georgia-Pacific announced plans to spend \$400 million to upgrade and expand the Palatka Paper Mill. This expansion and upgrade created approximately 80 new jobs in addition to the Mill's current 850 employees.

In 2015, trade, transportation and utilities accounted for 22.9 percent of all jobs in the county, followed by education and health services, professional and business services, and construction. Some of the top employers in the North Florida region are Georgia Pacific and Veritas Steel.

Housing

¹⁰ FRED Economic Data, Federal Reserve Bank of St. Louis <https://fred.stlouisfed.org/series/S1701ACS012107>

Given the MSA median family income of \$48,400, a low-income family making \$24,200 (or less than 50 percent of the 2017 FFIEC adjusted median family income in the MSA) could afford a \$112,700 mortgage with a payment of \$605 per month and spending no more than 30 percent of their income on housing. According to Datausa, the median property value is \$75,900. The median gross rent for 2012-2016 was \$672.

Credit Needs

During the evaluation period, community credit needs in the MSA were determined, in part, by conducting community contacts. Contacts noted the need for access to credit for small business owners, access to low-cost financial products for LMI families; financial education for LMI persons and small business owners; and support for educational access for LMI persons that want to gain career education but it is often cost-prohibitive.

Appendix C: Tables of Performance Data

Content of Standardized 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 as originations/purchases and market share is the number of loans originated and purchased by the bank as a percentage of the aggregate number of reportable loans originated and purchased by all lenders in the MA/assessment area; (2) Partially geocoded loans (loans where no census tract is provided) cannot be broken down by income geographies and, therefore, are only reflected in the Total Loans in Core Tables 2 through 7 and part of Table 13; and (3) Partially geocoded loans are included in the Total Loans and % Bank Loans Column in Core Tables 8 through 12 and part of Table 13. Tables without data are not included in this PE. [Note: Do not renumber the tables.]

The following is a listing and brief description of the tables:

- Table 1. Lending Volume** - Presents the number and dollar amount of reportable loans originated and purchased by the bank over the evaluation period by MA/assessment area. Community development loans to statewide or regional entities or made outside the bank’s assessment area may receive positive CRA consideration. See Interagency Q&As __.12 (i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such loans. Refer to the CRA section of the Compliance Policy intranet page for guidance on table placement.
- Table 2. Geographic Distribution of Home Purchase Loans** - 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 market share information based on the most recent aggregate market data available.
- Table 3. Geographic Distribution of Home Improvement Loans** - See Table 2.
- Table 4. Geographic Distribution of Home Mortgage Refinance Loans** - See Table 2.
- Table 5. Geographic Distribution of Multifamily Loans** - Compares the percentage distribution of the number of multifamily loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of multifamily housing units throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.
- Table 6. Geographic Distribution of Small Loans to Businesses** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses 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) throughout those geographies. The table also presents market share information based on the most recent aggregate market data available. Because small business data are not

available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.

- Table 7. Geographic Distribution of Small Loans to Farms** - 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. The table also presents market share information based on the most recent aggregate market data available. Because 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 assessment area.
- Table 8. Borrower Distribution of Home Purchase Loans** - 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 MA/assessment area. The table also presents market share information based on the most recent aggregate market data available.
- Table 9. Borrower Distribution of Home Improvement Loans** - See Table 8.
- Table 10. Borrower Distribution of Refinance Loans** - See Table 8.
- Table 11. Borrower Distribution of Small Loans to Businesses** - Compares the percentage distribution of the number of small loans (less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to the percentage distribution of businesses with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the business. Market share information is presented based on the most recent aggregate market data available.
- Table 12. Borrower Distribution of Small Loans to Farms** - Compares the percentage distribution of the number of small loans (less than or equal to \$500,000) originated and purchased by the bank to farms with revenues of \$1 million or less to the percentage distribution of farms with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the farm. Market share information is presented based on the most recent aggregate market data available.
- Table 13. Geographic and Borrower Distribution of Consumer Loans - *not included***- For geographic distribution, the table 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 households within each geography. For borrower distribution, the table 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 of households by income level in each MA/assessment area.
- Table 14. Qualified Investments** - Presents the number and dollar amount of qualified investments made by the bank in each MA/AA. The table separately presents investments made during

prior evaluation periods that are still outstanding and investments made during the current evaluation period. Prior-period investments are reflected at their book value as of the end of the evaluation period. Current period investments are reflected at their original investment amount even if that amount is greater than the current book value of the investment. The table also presents the number and dollar amount of unfunded qualified investment commitments. In order to be included, an unfunded commitment must be legally binding and tracked and recorded by the bank's financial reporting system.

A bank may receive positive consideration for qualified investments in statewide/regional entities or made outside of the bank's assessment area. See Interagency Q&As __.12 (i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such investments. Refer to the CRA section of the Compliance Policy intranet page for guidance on table placement.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings - Compares the percentage distribution of the number of the bank's branches in low-, moderate-, middle-, and upper-income geographies to the percentage of the population within each geography in each MA/AA. The table also presents data on branch openings and closings in each MA/AA.

Institution ID: CENTERSTATE BANK OF FLORIDA NA (10000022311)

Table 1. Lending Volume | 2015-2016

LENDING VOLUME		Geography: FLORIDA				Evaluation Period: JANUARY 1, 2015 TO DECEMBER 31, 2016						
Assessment Area (2016):	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
29460 Lakeland Winter Haven MSA	25.56	553	56,504	421	65,016	18	3,584	16	19,830	1008	144,934	25.72
33100 Miami-Fort Lauderdale-West Palm Beach	9.33	63	32,570	282	89,583	17	4,074	13	13,492	375	139,719	21.77
36100 Ocala MSA	5.28	73	5,297	132	27,766	0	0	2	1,982	207	35,045	6.58
Putnam County AA	0.93	29	761	7	605	0	0	0	0	36	1,366	1.44
Limited Review:												
19660 Deltona-Daytona Beach-Ormond Beach MSA	5.00	170	8,311	24	3,566	0	0	2	2,682	196	14,559	1.95
23540 Gainesville FL MSA	0.64	6	857	19	4,634	0	0	1	100	26	5,591	1.40
26140 Homosassa Springs MSA	0.95	11	1,892	26	4,216	0	0	0	0	37	6,108	0.00
27260 Jacksonville FL MSA	3.48	27	8,951	108	30,747	0	0	5	5,553	140	45,251	3.71
35840 North Port Sarasota Bradenton	0.57	17	980	5	1,375	0	0	0	0	22	2,355	4.49
36740 Orlando-Kissimmee-Sanford MSA	18.29	315	42,165	387	81,534	8	1,059	14	33,961	724	158,719	8.53
38940 Port St Lucie MSA	7.45	63	16,854	216	52,403	10	1,482	6	9,000	295	79,739	4.87
42680 Sebastian-Vero Beach MSA	2.65	23	3,963	76	10,532	4	689	2	3,190	105	18,374	1.24
45300 Tampa St Petersburg Clearwater MSA	13.79	330	30,705	196	38,550	9	2,033	7	12,044	542	83,332	9.22

* Loan Data as of December 31, 2016. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from January 01, 2015 to December 31, 2016.

*** Deposit Data as of May 24, 2018. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

LENDING VOLUME		Geography: FLORIDA				Evaluation Period: JANUARY 1, 2015 TO DECEMBER 31, 2016						
Assessment Area (2016):	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Limited Review:												
45540 The Villages MSA	1.75	35	2,385	33	8,262	0	0	2	180	70	10,827	0.74
Hendry County AA	0.57	17	568	2	78	3	236	2	2,008	24	2,890	1.05
Monroe County AA	1.37	24	9,895	28	4,911	1	68	0	0	53	14,874	1.25
Okeechobee County AA	2.40	61	4,031	19	2,933	13	2,967	0	0	93	9,931	1.16

* Loan Data as of December 31, 2016. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from January 01, 2015 to December 31, 2016.

*** Deposit Data as of May 24, 2018. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Institution ID: CENTERSTATE BANK N.A. (1000022311)

Table 1. Lending Volume | 2017

LENDING VOLUME		Geography: FLORIDA				Evaluation Period: JANUARY 1, 2017 TO DECEMBER 31, 2017						
Assessment Area (2017):	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
29460 Lakeland Winter Haven MSA	21.82	297	25,673	295	51,282	6	1,355	4	12,517	598	78,310	25.72
33100 Miami-Fort Lauderdale-West Pam Beach	11.57	94	29,522	214	53,726	9	2,254	6	8,121	317	85,502	21.77
36100 Ocala MSA	6.86	60	7,566	121	19,384	7	1,779	0	0	188	28,729	6.58
Putnam County AA	1.02	23	1,447	5	661	0	0	1	1,294	28	2,108	1.44
Limited Review:												

* Loan Data as of December 31, 2017. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from January 01, 2017 to April 30, 2018.

*** Deposit Data as of May 24, 2018. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

LENDING VOLUME	Geography: FLORIDA						Evaluation Period: JANUARY 1, 2017 TO DECEMBER 31, 2017					
0 Deltona-Daytona Beach-Ormond Beach MSA	4.96	100	7,451	36	7,583	0	0	3	7,068	136	15,034	1.95
23540 Gainesville FL MSA	1.42	5	580	33	9,820	1	300	0	0	39	10,700	1.40
26140 Homosassa Springs MSA	0.88	11	1,034	13	1,495	0	0	0	0	24	2,529	0.00
27260 Jacksonville FL MSA	4.74	36	13,373	94	24,530	0	0	5	8,351	130	37,903	3.71
35840 North Port Sarasota Bradenton	3.50	58	12,423	38	11,901	0	0	0	0	96	24,324	4.49
36740 Orlando-Kissimmee-Sanford MSA	13.36	201	28,488	158	39,832	7	943	11	10,480	366	69,263	8.53
38940 Port St Lucie MSA	5.29	37	6,180	100	17,747	8	1,110	2	15,697	145	25,037	4.87
42680 Sebastian-Vero Beach MSA	2.85	25	13,573	51	9,960	2	373	2	3,259	78	23,906	1.24
45300 Tampa St Petersburg Clearwater MSA	14.49	193	20,019	202	49,918	2	513	3	4,826	397	70,450	9.22
45540 The Villages MSA	1.20	25	3,084	8	2,251	0	0	1	5,090	33	5,335	0.74
Hendry County AA	0.66	14	832	4	294	0	0	0	0	18	1,126	1.05
Monroe County AA	2.59	44	15,361	27	5,308	0	0	0	0	71	20,669	1.25
Okeechobee County AA	2.77	47	5,418	23	4,657	6	1,258	0	0	76	11,333	1.16

Institution ID: CENTERSTATE BANK OF FLORIDA NA (1000022311)

Table 2. Geographic Distribution of Home Purchase Loans | 2015-2016

Geographic Distribution: HOME PURCHASE			Geography: FLORIDA				Evaluation Period: JANUARY 1, 2015 TO DECEMBER 31, 2016					Market Share (%) by Geography*				
Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Over all	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
29460 Lakeland Winter Haven MSA	429	31.47	1.27	1.40	19.20	13.75	54.65	65.50	24.88	19.35	2.09	8.00	2.32	2.43	1.28	
33100 Miami-Fort Lauderdale-West Palm Beach	34	2.49	2.06	8.82	23.11	26.47	36.26	29.41	38.56	35.29	0.02	0.10	0.01	0.02	0.01	
36100 Ocala MSA	47	3.45	0.00	0.00	13.04	6.38	73.07	80.85	13.89	12.77	0.34	0.00	0.00	0.34	0.51	
Putnam County AA	8	0.59	0.00	0.00	23.98	25.00	58.28	25.00	17.75	50.00	0.63	0.00	0.00	0.37	1.72	
Limited Review:																
19660 Deltona-Daytona Beach-Ormond Beach MSA	144	10.56	1.08	0.00	14.00	13.19	58.30	56.25	26.62	30.56	0.57	0.00	0.66	0.63	0.44	
23540 Gainesville FL MSA	3	0.22	5.13	33.33	15.00	0.00	30.76	33.33	49.11	33.33	0.03	0.78	0.00	0.00	0.00	
26140 Homosassa Springs MSA	8	0.59	0.00	0.00	8.12	0.00	75.49	87.50	16.39	12.50	0.17	0.00	0.00	0.23	0.00	
27260 Jacksonville FL MSA	17	1.25	3.77	0.00	18.43	0.00	40.95	58.82	36.85	41.18	0.05	0.00	0.00	0.08	0.05	
35840 North Port Sarasota Bradenton	16	1.17	1.26	0.00	20.07	12.50	48.99	81.25	29.68	6.25	0.02	0.00	0.10	0.02	0.00	
36740 Orlando-Kissimmee-Sanford MSA	226	16.58	0.48	1.33	20.03	14.60	43.78	70.35	35.71	13.72	0.23	0.00	0.17	0.38	0.09	
38940 Port St Lucie MSA	39	2.86	1.02	0.00	14.71	10.26	57.46	56.41	26.81	33.33	0.27	0.00	0.46	0.28	0.21	
42680 Sebastian-Vero Beach MSA	15	1.10	1.08	6.67	11.88	0.00	58.73	60.00	28.31	33.33	0.24	0.00	0.00	0.11	0.65	

* Based on 2015 Peer Mortgage Data -- US and PR

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Geographic Distribution: HOME PURCHASE		Geography: FLORIDA					Evaluation Period: JANUARY 1, 2015 TO DECEMBER 31, 2016					Market Share (%) by Geography*				
Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Over all	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Limited Review:																
45300 Tampa St Petersburg Clearwater MSA	278	20.40	1.78	0.00	22.22	34.89	43.76	56.83	32.24	8.27	0.22	0.00	0.44	0.32	0.04	
45540 The Villages MSA	25	1.83	0.92	0.00	15.69	36.00	58.66	64.00	24.74	0.00	0.41	0.00	0.27	1.40	0.00	
Hendry County AA	6	0.44	0.00	0.00	35.31	66.67	64.69	33.33	0.00	0.00	1.41	0.00	3.03	0.68	0.00	
Monroe County AA	19	1.39	0.00	0.00	2.46	0.00	17.76	5.26	79.79	94.74	0.06	0.00	0.00	0.00	0.07	
Okeechobee County AA	49	3.60	0.00	0.00	26.94	34.69	57.21	53.06	15.85	12.24	7.47	0.00	5.81	10.37	3.33	

* Based on 2015 Peer Mortgage Data -- US and PR

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Institution ID: CENTERSTATE BANK N.A. (1000022311)

Table 2. Geographic Distribution of Home Purchase Loans | 2017

Geographic Distribution: HOME PURCHASE		Geography: FLORIDA					Evaluation Period: JANUARY 1, 2017 TO DECEMBER 31, 2017					Market Share (%) by Geography*				
Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Over all	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
29460 Lakeland Winter Haven MSA	216	22.76	1.31	0.46	17.30	14.81	58.81	72.22	22.57	12.50	1.33	1.56	1.47	1.51	0.73	
33100 Miami-Fort Lauderdale-West Pam Beach	60	6.32	2.61	6.67	23.21	16.67	32.91	36.67	41.28	40.00	0.07	0.18	0.05	0.07	0.06	
36100 Ocala MSA	42	4.43	0.63	0.00	14.48	9.52	69.61	76.19	15.28	14.29	0.61	0.00	0.53	0.64	0.53	
Putnam County AA	7	0.74	3.48	0.00	33.25	42.86	56.96	57.14	6.31	0.00	1.03	0.00	1.61	0.97	0.00	
Limited Review:																
19660 Deltona-Daytona Beach-Ormond Beach MSA	85	8.96	0.75	0.00	12.60	14.12	62.41	68.24	24.25	17.65	0.56	0.00	0.76	0.61	0.36	
23540 Gainesville FL MSA	4	0.42	3.93	0.00	15.64	50.00	35.57	25.00	44.86	25.00	0.10	0.00	0.43	0.07	0.05	
26140 Homosassa Springs MSA	9	0.95	0.00	0.00	20.08	11.11	62.66	88.89	17.26	0.00	0.31	0.00	0.18	0.45	0.00	
27260 Jacksonville FL MSA	23	2.42	4.47	0.00	20.38	8.70	35.50	26.09	39.65	65.22	0.07	0.00	0.04	0.06	0.10	
35840 North Port Sarasota Bradenton	47	4.95	1.04	0.00	18.34	14.89	50.74	57.45	29.88	27.66	0.24	0.00	0.26	0.30	0.17	
36740 Orlando-Kissimmee-Sanford MSA	147	15.49	0.98	0.00	21.07	31.29	39.10	50.34	38.85	18.37	0.27	0.00	0.45	0.31	0.13	
38940 Port St Lucie MSA	23	2.42	1.63	0.00	13.04	17.39	54.42	56.52	30.91	26.09	0.19	0.00	0.29	0.18	0.16	
42680 Sebastian-Vero Beach MSA	19	2.00	1.40	0.00	13.43	31.58	54.10	31.58	31.07	36.84	0.53	0.00	1.36	0.28	0.70	

* Based on 2017 Peer Mortgage Data -- US and PR

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2015 ACS Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Geographic Distribution: HOME PURCHASE			Geography: FLORIDA				Evaluation Period: JANUARY 1, 2017 TO DECEMBER 31, 2017					Market Share (%) by Geography*				
Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Limited Review:																
45300 Tampa St Petersburg Clearwater MSA	163	17.18	1.91	0.61	21.88	37.42	39.68	50.31	36.53	11.66	0.22	0.08	0.46	0.28	0.06	
45540 The Villages MSA	22	2.32	0.24	0.00	22.96	95.45	76.80	4.55	0.00	0.00	0.80	0.00	4.62	0.04	0.00	
Hendry County AA	6	0.63	0.00	0.00	18.44	16.67	37.53	33.33	44.03	50.00	1.67	0.00	5.00	1.12	1.88	
Monroe County AA	35	3.69	0.00	0.00	1.27	0.00	11.78	0.00	86.95	100.00	2.29	0.00	0.00	0.00	2.66	
Okeechobee County AA	41	4.32	0.00	0.00	29.74	41.46	56.30	34.15	13.96	24.39	11.61	0.00	21.79	6.45	17.24	

* Based on 2017 Peer Mortgage Data -- US and PR

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2015 ACS Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Institution ID: CENTERSTATE BANK OF FLORIDA NA (10000022311)

Table 3. Geographic Distribution of Home Improvement Loans | 2015-2016

Geographic Distribution: HOME IMPROVEMENT			Geography: FLORIDA						Evaluation Period: JANUARY 1, 2015 TO DECEMBER 31, 2016						
Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
29460 Lakeland Winter Haven MSA	83	41.92	1.27	2.41	19.20	15.66	54.65	60.24	24.88	21.69	7.70	25.00	7.14	8.82	5.39
33100 Miami-Fort Lauderdale-West Palm Beach	4	2.02	2.06	0.00	23.11	75.00	36.26	0.00	38.56	25.00	0.05	0.00	0.28	0.00	0.00
36100 Ocala MSA	16	8.08	0.00	0.00	13.04	12.50	73.07	56.25	13.89	31.25	2.15	0.00	1.64	1.75	4.11
Putnam County AA	19	9.60	0.00	0.00	23.98	21.05	58.28	68.42	17.75	10.53	26.32	0.00	28.57	28.57	20.00
Limited Review:															
19660 Deltona-Daytona Beach-Ormond Beach MSA	5	2.53	1.08	0.00	14.00	20.00	58.30	20.00	26.62	60.00	0.26	0.00	0.86	0.00	0.45
23540 Gainesville FL MSA	2	1.01	5.13	0.00	15.00	0.00	30.76	50.00	49.11	50.00	1.10	0.00	0.00	1.85	1.01
26140 Homosassa Springs MSA	0	0.00	0.00	0.00	8.12	0.00	75.49	0.00	16.39	0.00	0.00	0.00	0.00	0.00	0.00
27260 Jacksonville FL MSA	3	1.52	3.77	33.33	18.43	0.00	40.95	66.67	36.85	0.00	0.06	2.33	0.00	0.00	0.00
35840 North Port Sarasota Bradenton	1	0.51	1.26	0.00	20.07	0.00	48.99	100.00	29.68	0.00	0.11	0.00	0.00	0.22	0.00
36740 Orlando-Kissimmee-Sanford MSA	22	11.11	0.48	0.00	20.03	31.82	43.78	63.64	35.71	4.55	0.47	0.00	0.71	0.76	0.09
38940 Port St Lucie MSA	4	2.02	1.02	0.00	14.71	50.00	57.46	50.00	26.81	0.00	0.38	0.00	3.70	0.00	0.00
42680 Sebastian-Vero Beach MSA	4	2.02	1.08	0.00	11.88	50.00	58.73	25.00	28.31	25.00	1.76	0.00	13.33	0.93	0.00

* Based on 2015 Peer Mortgage Data -- US and PR

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Geographic Distribution: HOME IMPROVEMENT			Geography: FLORIDA				Evaluation Period: JANUARY 1, 2015 TO DECEMBER 31, 2016					Market Share (%) by Geography*				
Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Limited Review:																
45300 Tampa St Petersburg Clearwater MSA	18	9.09	1.78	0.00	22.22	22.22	43.76	50.00	32.24	27.78	0.16	0.00	0.27	0.19	0.07	
45540 The Villages MSA	7	3.54	0.92	0.00	15.69	0.00	58.66	100.00	24.74	0.00	4.20	0.00	0.00	9.38	0.00	
Hendry County AA	5	2.53	0.00	0.00	35.31	60.00	64.69	40.00	0.00	0.00	20.00	0.00	16.67	22.22	0.00	
Monroe County AA	0	0.00	0.00	0.00	2.46	0.00	17.76	0.00	79.79	0.00	0.00	0.00	0.00	0.00	0.00	
Okeechobee County AA	5	2.53	0.00	0.00	26.94	40.00	57.21	0.00	15.85	60.00	9.76	0.00	12.50	0.00	22.22	

* Based on 2015 Peer Mortgage Data -- US and PR

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Institution ID: CENTERSTATE BANK N.A. (1000022311) (Included)

Table 3. Geographic Distribution of Home Improvement Loans | 2017

Geographic Distribution: HOME IMPROVEMENT			Geography: FLORIDA				Evaluation Period: JANUARY 1, 2017 TO DECEMBER 31, 2017					Market Share (%) by Geography*				
Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies							
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overa ll	Low	Mod	Mid	Upp	
Full Review:																
29460 Lakeland Winter Haven MSA	28	31.11	1.31	3.57	17.30	17.86	58.81	60.71	22.57	17.86	2.81	12.50	3.36	3.20	1.63	
33100 Miami-Fort Lauderdale-West Pam Beach	3	3.33	2.61	0.00	23.21	0.00	32.91	66.67	41.28	33.33	0.05	0.00	0.00	0.10	0.04	
36100 Ocala MSA	8	8.89	0.63	0.00	14.48	25.00	69.61	62.50	15.28	12.50	1.42	0.00	2.60	1.34	0.93	
Putnam County AA	11	12.22	3.48	0.00	33.25	54.55	56.96	45.45	6.31	0.00	17.19	0.00	23.08	16.13	0.00	
Limited Review:																
19660 Deltona-Daytona Beach-Ormond Beach MSA	4	4.44	0.75	0.00	12.60	0.00	62.41	75.00	24.25	25.00	0.35	0.00	0.00	0.40	0.38	
23540 Gainesville FL MSA	1	1.11	3.93	0.00	15.64	0.00	35.57	100.00	44.86	0.00	0.36	0.00	0.00	1.10	0.00	
26140 Homosassa Springs MSA	0	0.00	0.00	0.00	20.08	0.00	62.66	0.00	17.26	0.00	0.00	0.00	0.00	0.00	0.00	
27260 Jacksonville FL MSA	0	0.00	4.47	0.00	20.38	0.00	35.50	0.00	39.65	0.00	0.00	0.00	0.00	0.00	0.00	
35840 North Port Sarasota Bradenton	1	1.11	1.04	0.00	18.34	0.00	50.74	100.00	29.88	0.00	0.08	0.00	0.00	0.14	0.00	
36740 Orlando-Kissimmee-Sanford MSA	15	16.67	0.98	0.00	21.07	33.33	39.10	46.67	38.85	20.00	0.42	0.00	0.89	0.50	0.19	
38940 Port St Lucie MSA	5	5.56	1.63	0.00	13.04	0.00	54.42	80.00	30.91	20.00	0.45	0.00	0.00	0.60	0.32	

* Based on 2017 Peer Mortgage Data -- US and PR

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2015 ACS Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Geographic Distribution: HOME IMPROVEMENT			Geography: FLORIDA				Evaluation Period: JANUARY 1, 2017 TO DECEMBER 31, 2017					Market Share (%) by Geography*				
Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Limited Review:																
42680 Sebastian-Vero Beach MSA	0	0.00	1.40	0.00	13.43	0.00	54.10	0.00	31.07	0.00	0.00	0.00	0.00	0.00	0.00	
45300 Tampa St Petersburg Clearwater MSA	7	7.78	1.91	0.00	21.88	28.57	39.68	42.86	36.53	28.57	0.11	0.00	0.20	0.15	0.05	
45540 The Villages MSA	1	1.11	0.24	0.00	22.96	100.00	76.80	0.00	0.00	0.00	0.64	0.00	1.96	0.00	0.00	
Hendry County AA	2	2.22	0.00	0.00	18.44	0.00	37.53	50.00	44.03	50.00	7.14	0.00	0.00	9.09	6.67	
Monroe County AA	2	2.22	0.00	0.00	1.27	0.00	11.78	0.00	86.95	100.00	1.05	0.00	0.00	0.00	1.20	
Okeechobee County AA	2	2.22	0.00	0.00	29.74	0.00	56.30	100.00	13.96	0.00	2.86	0.00	0.00	5.00	0.00	

* Based on 2017 Peer Mortgage Data -- US and PR

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2015 ACS Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Institution ID: CENTERSTATE BANK OF FLORIDA NA (10000022311)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans | 2015-2016

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: FLORIDA								Evaluation Period: JANUARY 1, 2015 TO DECEMBER 31, 2016				
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography [*]				
	#	% of Total ^{**}	% Owner Occ Units ^{***}	% BANK Loans ^{****}	% Owner Occ Units ^{***}	% BANK Loans ^{****}	% Owner Occ Units ^{***}	% BANK Loans ^{****}	% Owner Occ Units ^{***}	% BANK Loans ^{****}	Overall	Low	Mod	Mid	Upp
Full Review:															
29460 Lakeland Winter Haven MSA	39	16.96	1.27	0.00	19.20	23.08	54.65	56.41	24.88	20.51	0.51	0.00	0.88	0.56	0.34
33100 Miami-Fort Lauderdale-West Palm Beach	14	6.09	2.06	21.43	23.11	14.29	36.26	28.57	38.56	35.71	0.02	0.00	0.02	0.02	0.02
36100 Ocala MSA	10	4.35	0.00	0.00	13.04	0.00	73.07	70.00	13.89	30.00	0.16	0.00	0.00	0.17	0.23
Putnam County AA	2	0.87	0.00	0.00	23.98	50.00	58.28	50.00	17.75	0.00	0.37	0.00	0.00	0.61	0.00
Limited Review:															
19660 Deltona-Daytona Beach-Ormond Beach MSA	21	9.13	1.08	0.00	14.00	9.52	58.30	33.33	26.62	57.14	0.29	0.00	0.18	0.21	0.48
23540 Gainesville FL MSA	1	0.43	5.13	0.00	15.00	100.00	30.76	0.00	49.11	0.00	0.00	0.00	0.00	0.00	0.00
26140 Homosassa Springs MSA	3	1.30	0.00	0.00	8.12	0.00	75.49	100.00	16.39	0.00	0.29	0.00	0.00	0.40	0.00
27260 Jacksonville FL MSA	4	1.74	3.77	0.00	18.43	0.00	40.95	50.00	36.85	50.00	0.02	0.00	0.00	0.02	0.02
35840 North Port Sarasota Bradenton	0	0.00	1.26	0.00	20.07	0.00	48.99	0.00	29.68	0.00	0.00	0.00	0.00	0.00	0.00

^{*} Based on 2015 Peer Mortgage Data -- US and PR

^{**} Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

^{***} Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

^{****} Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: FLORIDA				Evaluation Period: JANUARY 1, 2015 TO DECEMBER 31, 2016					Market Share (%) by Geography ⁷				
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****						
Limited Review:																
36740 Orlando-Kissimmee-Sanford MSA	62	26.96	0.48	0.00	20.03	33.87	43.78	56.45	35.71	9.68	0.15	0.00	0.45	0.19	0.04	
38940 Port St Lucie MSA	18	7.83	1.02	5.56	14.71	16.67	57.46	72.22	26.81	5.56	0.30	16.67	1.10	0.29	0.08	
42680 Sebastian-Vero Beach MSA	4	1.74	1.08	25.00	11.88	0.00	58.73	50.00	28.31	25.00	0.16	10.00	0.00	0.13	0.00	
45300 Tampa St Petersburg Clearwater MSA	31	13.48	1.78	0.00	22.22	45.16	43.76	35.48	32.24	19.35	0.06	0.00	0.22	0.05	0.03	
45540 The Villages MSA	3	1.30	0.92	0.00	15.69	0.00	58.66	100.00	24.74	0.00	0.08	0.00	0.00	0.29	0.00	
Hendry County AA	6	2.61	0.00	0.00	35.31	33.33	64.69	66.67	0.00	0.00	2.25	0.00	0.00	3.03	0.00	
Monroe County AA	5	2.17	0.00	0.00	2.46	0.00	17.76	0.00	79.79	100.00	0.12	0.00	0.00	0.00	0.15	
Okeechobee County AA	7	3.04	0.00	0.00	26.94	28.57	57.21	28.57	15.85	42.86	1.30	0.00	0.00	1.22	2.78	

⁷ Based on 2015 Peer Mortgage Data -- US and PR

** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Institution ID: CENTERSTATE BANK N.A. (1000022311)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans | 2017

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: FLORIDA						Evaluation Period: JANUARY 1, 2017 TO DECEMBER 31, 2017						
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography [†]				
	#	% of Total ^{**}	% Owner Occ Units ^{***}	% BANK Loans ^{****}	% Owner Occ Units ^{***}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans	Overa II	Low	Mod	Mid	Upp
Full Review:															
29460 Lakeland Winter Haven MSA	52	24.19	1.31	1.92	17.30	13.46	58.81	69.23	22.57	15.38	1.19	4.17	1.48	1.43	0.59
33100 Miami-Fort Lauderdale-West Pam Beach	28	13.02	2.61	14.29	23.21	32.14	32.91	21.43	41.28	32.14	0.07	0.59	0.12	0.04	0.05
36100 Ocala MSA	9	4.19	0.63	0.00	14.48	0.00	69.61	77.78	15.28	22.22	0.36	0.00	0.00	0.41	0.42
Putnam County AA	5	2.33	3.48	0.00	33.25	60.00	56.96	40.00	6.31	0.00	1.59	0.00	3.37	1.04	0.00
Limited Review:															
19660 Deltona-Daytona Beach-Ormond Beach MSA	10	4.65	0.75	0.00	12.60	20.00	62.41	50.00	24.25	30.00	0.14	0.00	0.32	0.10	0.19
23540 Gainesville FL MSA	0	0.00	3.93	0.00	15.64	0.00	35.57	0.00	44.86	0.00	0.00	0.00	0.00	0.00	0.00
26140 Homosassa Springs MSA	2	0.93	0.00	0.00	20.08	0.00	62.66	100.00	17.26	0.00	0.17	0.00	0.00	0.27	0.00
27260 Jacksonville FL MSA	13	6.05	4.47	0.00	20.38	15.38	35.50	23.08	39.65	61.54	0.12	0.00	0.13	0.08	0.16
35840 North Port Sarasota Bradenton	10	4.65	1.04	0.00	18.34	20.00	50.74	40.00	29.88	40.00	0.13	0.00	0.20	0.10	0.16
36740 Orlando-Kissimmee-Sanford MSA	34	15.81	0.98	2.94	21.07	38.24	39.10	47.06	38.85	11.76	0.17	0.83	0.35	0.20	0.06
38940 Port St Lucie MSA	9	4.19	1.63	0.00	13.04	11.11	54.42	55.56	30.91	33.33	0.20	0.00	0.21	0.20	0.20

[†] Based on 2017 Peer Mortgage Data -- US and PR

^{**} Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

^{***} Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2015 ACS Census information.

^{****} Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: FLORIDA				Evaluation Period: JANUARY 1, 2017 TO DECEMBER 31, 2017					Market Share (%) by Geography ⁷				
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies							
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overa ll	Low	Mod	Mid	Upp	
Limited Review:																
42680 Sebastian-Vero Beach MSA	5	2.33	1.40	0.00	13.43	20.00	54.10	60.00	31.07	20.00	0.37	0.00	0.67	0.35	0.30	
45300 Tampa St Petersburg Clearwater MSA	21	9.77	1.91	0.00	21.88	28.57	39.68	28.57	36.53	42.86	0.09	0.00	0.15	0.08	0.09	
45540 The Villages MSA	2	0.93	0.24	0.00	22.96	100.00	76.80	0.00	0.00	0.00	0.20	0.00	1.28	0.00	0.00	
Hendry County AA	6	2.79	0.00	0.00	18.44	16.67	37.53	66.67	44.03	16.67	4.92	0.00	7.69	7.14	1.89	
Monroe County AA	5	2.33	0.00	0.00	1.27	0.00	11.78	0.00	86.95	100.00	0.86	0.00	0.00	0.00	0.99	
Okeechobee County AA	4	1.86	0.00	0.00	29.74	0.00	56.30	75.00	13.96	25.00	3.27	0.00	0.00	5.00	2.94	

⁷ Based on 2017 Peer Mortgage Data -- US and PR

** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2015 ACS Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Institution ID: CENTERSTATE BANK OF FLORIDA NA (10000022311)

Table 5. Geographic Distribution of Multifamily Loans | 2015-2016

Geographic Distribution: MULTIFAMILY		Geography: FLORIDA					Evaluation Period: JANUARY 1, 2015 TO DECEMBER 31, 2016					Market Share (%) by Geography*				
Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of MF Units***	% BANK Loans****	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans						
Full Review:																
29460 Lakeland Winter Haven MSA	2	7.69	9.12	50.00	22.51	50.00	50.71	0.00	17.66	0.00	5.41	14.29	16.67	0.00	0.00	
33100 Miami-Fort Lauderdale-West Palm Beach	11	42.31	6.60	27.27	31.96	0.00	35.85	63.64	25.59	9.09	0.51	2.27	0.00	0.00	0.94	
36100 Ocala MSA	0	0.00	0.00	0.00	25.93	0.00	45.07	0.00	29.00	0.00	0.00	0.00	0.00	0.00	0.00	
Putnam County AA	0	0.00	0.00	0.00	18.87	0.00	38.99	0.00	42.14	0.00	0.00	0.00	0.00	0.00	0.00	
Limited Review:																
19660 Deltona-Daytona Beach-Ormond Beach MSA	0	0.00	7.36	0.00	25.34	0.00	38.66	0.00	28.65	0.00	0.00	0.00	0.00	0.00	0.00	
23540 Gainesville FL MSA	0	0.00	39.24	0.00	21.25	0.00	19.77	0.00	19.74	0.00	0.00	0.00	0.00	0.00	0.00	
26140 Homosassa Springs MSA	0	0.00	0.00	0.00	10.93	0.00	72.07	0.00	17.00	0.00	0.00	0.00	0.00	0.00	0.00	
27260 Jacksonville FL MSA	3	11.54	6.22	0.00	32.15	66.67	35.14	33.33	26.49	0.00	5.77	0.00	12.50	4.00	0.00	
35840 North Port Sarasota Bradenton	0	0.00	2.20	0.00	18.61	0.00	38.67	0.00	40.52	0.00	0.00	0.00	0.00	0.00	0.00	
36740 Orlando-Kissimmee-Sanford MSA	5	19.23	1.83	0.00	41.59	40.00	39.49	60.00	17.08	0.00	2.68	0.00	2.04	6.25	0.00	
38940 Port St Lucie MSA	2	7.69	1.24	0.00	19.26	100.00	41.19	0.00	38.31	0.00	0.00	0.00	0.00	0.00	0.00	
42680 Sebastian-Vero Beach MSA	0	0.00	5.15	0.00	12.59	0.00	44.81	0.00	37.45	0.00	0.00	0.00	0.00	0.00	0.00	
45300 Tampa St Petersburg Clearwater MSA	3	11.54	4.24	0.00	28.29	33.33	37.19	66.67	30.28	0.00	0.90	0.00	1.56	1.12	0.00	
45540 The Villages MSA	0	0.00	0.00	0.00	57.10	0.00	42.90	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	

* Based on 2015 Peer Mortgage Data -- US and PR

** Multi-family loans originated and purchased in the MA/AA as a percentage of all multi-family loans originated and purchased in the rated area.

*** Percentage of Multi Family Units is the number of multi family units in a particular geography divided by the number of multifamily housing units in the area based on 2010 Census information.

**** Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

Geographic Distribution: MULTIFAMILY		Geography: FLORIDA					Evaluation Period: JANUARY 1, 2015 TO DECEMBER 31, 2016								
Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of MF Units***	% BANK Loans****	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Limited Review:															
Hendry County AA	0	0.00	0.00	0.00	32.23	0.00	67.77	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Monroe County AA	0	0.00	0.00	0.00	2.07	0.00	17.79	0.00	80.14	0.00	0.00	0.00	0.00	0.00	0.00
Okeechobee County AA	0	0.00	0.00	0.00	38.63	0.00	54.21	0.00	7.17	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2015 Peer Mortgage Data -- US and PR

** Multi-family loans originated and purchased in the MA/AA as a percentage of all multi-family loans originated and purchased in the rated area.

*** Percentage of Multi Family Units is the number of multi family units in a particular geography divided by the number of multifamily housing units in the area based on 2010 Census information.

**** Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

Institution ID: CENTERSTATE BANK N.A. (1000022311)

Table 5. Geographic Distribution of Multifamily Loans | 2017

Geographic Distribution: MULTIFAMILY			Geography: FLORIDA				Evaluation Period: JANUARY 1, 2017 TO DECEMBER 31, 2017					Market Share (%) by Geography*				
Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of MF Units***	% BANK Loans****	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans						
Full Review:																
29460 Lakeland Winter Haven MSA	1	6.67	5.73	0.00	21.55	0.00	58.01	100.00	14.71	0.00	3.03	0.00	0.00	6.25	0.00	
33100 Miami-Fort Lauderdale-West Pam Beach	3	20.00	6.70	33.33	31.48	33.33	29.94	33.33	31.88	0.00	0.55	1.10	0.51	0.63	0.00	
36100 Ocala MSA	1	6.67	16.38	0.00	23.78	0.00	46.06	0.00	13.78	100.00	12.50	0.00	0.00	0.00	50.00	
Putnam County AA	0	0.00	5.49	0.00	31.25	0.00	63.26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Limited Review:																
19660 Deltona-Daytona Beach-Ormond Beach MSA	1	6.67	3.10	0.00	26.89	100.00	42.74	0.00	27.28	0.00	4.00	0.00	10.00	0.00	0.00	
23540 Gainesville FL MSA	0	0.00	25.50	0.00	38.91	0.00	17.60	0.00	17.99	0.00	0.00	0.00	0.00	0.00	0.00	
26140 Homosassa Springs MSA	0	0.00	0.00	0.00	10.00	0.00	62.16	0.00	27.85	0.00	0.00	0.00	0.00	0.00	0.00	
27260 Jacksonville FL MSA	0	0.00	6.86	0.00	30.33	0.00	35.48	0.00	27.33	0.00	0.00	0.00	0.00	0.00	0.00	
35840 North Port Sarasota Bradenton	0	0.00	1.53	0.00	22.80	0.00	39.54	0.00	36.12	0.00	0.00	0.00	0.00	0.00	0.00	
36740 Orlando-Kissimmee-Sanford MSA	4	26.67	6.19	0.00	37.26	100.00	35.77	0.00	20.77	0.00	3.88	0.00	9.76	0.00	0.00	
38940 Port St Lucie MSA	0	0.00	3.80	0.00	19.51	0.00	27.59	0.00	49.11	0.00	0.00	0.00	0.00	0.00	0.00	
42680 Sebastian-Vero Beach MSA	1	6.67	6.03	0.00	13.75	100.00	37.56	0.00	42.66	0.00	8.33	0.00	14.29	0.00	0.00	

* Based on 2017 Peer Mortgage Data -- US and PR

** Multi-family loans originated and purchased in the MA/AA as a percentage of all multi-family loans originated and purchased in the rated area.

*** Percentage of Multi Family Units is the number of multi family units in a particular geography divided by the number of multifamily housing units in the area based on 2015 ACS Census information.

**** Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

Geographic Distribution: MULTIFAMILY			Geography: FLORIDA				Evaluation Period: JANUARY 1, 2017 TO DECEMBER 31, 2017					Market Share (%) by Geography [†]				
Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total ^{**}	% of MF Units ^{***}	% BANK Loans ^{****}	% MF Units ^{***}	% BANK Loans	% MF Units ^{***}	% BANK Loans	% MF Units ^{***}	% BANK Loans						
Limited Review:																
45300 Tampa St Petersburg Clearwater MSA	2	13.33	6.88	0.00	22.77	50.00	40.95	50.00	29.40	0.00	0.87	0.00	1.64	1.02	0.00	
45540 The Villages MSA	0	0.00	2.24	0.00	31.87	0.00	65.89	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Hendry County AA	0	0.00	0.00	0.00	16.46	0.00	13.92	0.00	69.62	0.00	0.00	0.00	0.00	0.00	0.00	
Monroe County AA	2	13.33	0.00	0.00	1.95	0.00	16.41	0.00	81.64	100.00	33.33	0.00	0.00	0.00	40.00	
Okeechobee County AA	0	0.00	0.00	0.00	42.05	0.00	53.88	0.00	4.07	0.00	0.00	0.00	0.00	0.00	0.00	

[†] Based on 2017 Peer Mortgage Data -- US and PR

^{**} Multi-family loans originated and purchased in the MA/AA as a percentage of all multi-family loans originated and purchased in the rated area.

^{***} Percentage of Multi Family Units is the number of multi family units in a particular geography divided by the number of multifamily housing units in the area based on 2015 ACS Census information.

^{****} Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

Institution ID: CENTERSTATE BANK OF FLORIDA NA (10000022311)

Table 6. Geographic Distribution of Small Loans to Businesses | 2015-2016

Geographic Distribution: SMALL LOANS TO BUSINESSES												Geography: FLORIDA				Evaluation Period: JANUARY 1, 2015 TO DECEMBER 31, 2016				
Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography *									
	#	% of Total**	% of Business***	% BANK Loans	% of Business***	% BANK Loans	% of Business***	% BANK Loans	% of Business***	% BANK Loans	Overall	Low	Mod	Mid	Upp					
Full Review:																				
29460 Lakeland Winter Haven MSA	421	21.33	4.84	14.01	19.54	24.47	49.71	40.62	25.91	20.90	1.97	5.45	2.54	1.75	1.45					
33100 Miami-Fort Lauderdale-West Palm Beach	278	14.08	3.38	4.32	21.79	24.46	30.26	26.62	43.71	44.60	0.08	0.10	0.08	0.08	0.07					
36100 Ocala MSA	132	6.69	0.00	0.00	18.18	21.97	54.12	34.85	27.71	43.18	0.71	0.00	1.02	0.57	0.81					
Putnam County AA	7	0.35	0.00	0.00	31.93	57.14	45.14	0.00	22.93	42.86	0.38	0.00	0.43	0.00	1.08					
Limited Review:																				
19660 Deltona-Daytona Beach-Ormond Beach MSA	24	1.22	2.89	0.00	19.04	16.67	50.32	50.00	27.75	33.33	0.12	0.00	0.12	0.15	0.10					
23540 Gainesville FL MSA	19	0.96	11.02	5.26	17.45	0.00	29.02	36.84	42.50	57.89	0.18	0.24	0.00	0.24	0.20					
26140 Homosassa Springs MSA	26	1.32	0.00	0.00	8.87	15.38	75.08	69.23	16.05	15.38	0.56	0.00	0.00	0.63	0.60					
27260 Jacksonville FL MSA	108	5.47	4.13	4.63	21.56	25.00	37.63	40.74	36.69	29.63	0.25	0.31	0.34	0.28	0.18					
35840 North Port Sarasota Bradenton	5	0.25	1.48	60.00	20.48	0.00	42.50	20.00	35.54	20.00	0.00	0.00	0.00	0.01	0.00					
36740 Orlando-Kissimmee-Sanford MSA	386	19.55	0.65	1.04	23.46	29.53	38.50	42.49	37.38	26.94	0.32	0.26	0.41	0.42	0.20					
38940 Port St Lucie MSA	214	10.84	1.73	2.34	18.90	29.91	52.33	42.99	26.91	24.77	0.92	1.18	1.39	0.96	0.59					
42680 Sebastian-Vero Beach MSA	76	3.85	5.16	3.95	8.93	7.89	55.52	50.00	30.17	38.16	1.03	0.69	0.84	1.11	1.09					
45300 Tampa St Petersburg Clearwater MSA	196	9.93	2.85	1.53	21.33	30.10	38.60	38.78	37.08	29.59	0.13	0.08	0.21	0.14	0.07					
45540 The Villages MSA	33	1.67	1.80	0.00	20.47	27.27	48.44	69.70	29.26	3.03	1.22	0.00	1.20	2.16	0.20					

* Based on 2016 Peer Small Business Data -- US and PR

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2016).

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: FLORIDA				Evaluation Period: JANUARY 1, 2015 TO DECEMBER 31, 2016					Market Share (%) by Geography *				
Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Business***	% BANK Loans	% of Business***	% BANK Loans	% of Business***	% BANK Loans	% of Business***	% BANK Loans						
Limited Review:																
Hendry County AA	2	0.10	0.00	0.00	31.00	0.00	69.00	100.00	0.00	0.00	0.40	0.00	0.00	0.64	0.00	
Monroe County AA	28	1.42	0.00	0.00	2.58	0.00	22.75	14.29	74.54	85.71	0.62	0.00	0.00	0.21	0.79	
Okeechobee County AA	19	0.96	0.00	0.00	19.61	15.79	61.22	57.89	19.17	26.32	1.72	0.00	0.00	1.72	3.54	

* Based on 2016 Peer Small Business Data -- US and PR

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2016).

Institution ID: CENTERSTATE BANK N.A. (1000022311)

Table 6. Geographic Distribution of Small Loans to Businesses | 2017

Geographic Distribution: SMALL LOANS TO BUSINESSES												Geography: FLORIDA				Evaluation Period: JANUARY 1, 2017 TO DECEMBER 31, 2017				
Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography *									
	#	% of Total**	% of Business***	% BANK Loans	% of Business***	% BANK Loans	% of Business***	% BANK Loans	% of Business***	% BANK Loans	Overall	Low	Mod	Mid	Upp					
Full Review:																				
29460 Lakeland Winter Haven MSA	295	20.83	3.76	5.76	21.25	22.37	50.39	48.47	24.59	23.39	1.97	5.45	2.54	1.75	1.45					
33100 Miami-Fort Lauderdale-West Pam Beach	212	14.97	4.15	8.02	21.80	24.06	28.41	31.60	44.43	36.32	0.08	0.10	0.08	0.08	0.07					
36100 Ocala MSA	121	8.55	1.83	1.65	16.61	13.22	64.54	58.68	17.02	26.45	0.71	0.00	1.02	0.57	0.81					
Putnam County AA	5	0.35	9.56	20.00	33.12	40.00	50.81	40.00	6.52	0.00	0.38	0.00	0.43	0.00	1.08					
Limited Review:																				
19660 Deltona-Daytona Beach-Ormond Beach MSA	36	2.54	2.26	0.00	18.59	27.78	55.35	30.56	23.80	41.67	0.12	0.00	0.12	0.15	0.10					
23540 Gainesville FL MSA	33	2.33	7.55	6.06	20.26	9.09	32.40	27.27	39.04	57.58	0.18	0.24	0.00	0.24	0.20					
26140 Homosassa Springs MSA	13	0.92	0.00	0.00	16.38	7.69	63.05	84.62	20.57	7.69	0.56	0.00	0.00	0.63	0.60					
27260 Jacksonville FL MSA	94	6.64	5.21	5.32	22.44	27.66	30.70	22.34	41.65	44.68	0.25	0.31	0.34	0.28	0.18					
35840 North Port Sarasota Bradenton	38	2.68	1.33	0.00	19.49	15.79	45.69	44.74	33.48	39.47	0.00	0.00	0.00	0.01	0.00					
36740 Orlando-Kissimmee-Sanford MSA	158	11.16	1.46	1.27	25.78	31.01	34.32	39.87	38.40	27.85	0.32	0.26	0.41	0.42	0.20					
38940 Port St Lucie MSA	98	6.92	3.10	6.12	19.51	23.47	47.14	44.90	30.13	25.51	0.92	1.18	1.39	0.96	0.59					
42680 Sebastian-Vero Beach MSA	50	3.53	5.16	6.00	13.89	4.00	47.26	56.00	33.47	34.00	1.03	0.69	0.84	1.11	1.09					
45300 Tampa St Petersburg Clearwater MSA	201	14.19	3.88	3.48	20.70	28.36	35.30	33.33	39.83	34.83	0.13	0.08	0.21	0.14	0.07					

* Based on 2016 Peer Small Business Data -- US and PR

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2016).

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: FLORIDA						Evaluation Period: JANUARY 1, 2017 TO DECEMBER 31, 2017						
Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography *				
	#	% of Total**	% of Business***	% BANK Loans	% of Business***	% BANK Loans	% of Business***	% BANK Loans	% of Business***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Limited Review:															
45540 The Villages MSA	8	0.56	1.80	0.00	35.22	62.50	62.90	37.50	0.00	0.00	1.22	0.00	1.20	2.16	0.20
Hendry County AA	4	0.28	0.00	0.00	8.82	25.00	34.87	25.00	56.30	50.00	0.40	0.00	0.00	0.64	0.00
Monroe County AA	27	1.91	0.00	0.00	2.58	0.00	15.81	0.00	81.47	100.00	0.62	0.00	0.00	0.21	0.79
Okeechobee County AA	23	1.62	0.00	0.00	32.23	34.78	46.97	65.22	20.80	0.00	1.72	0.00	0.00	1.72	3.54

* Based on 2016 Peer Small Business Data -- US and PR

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2016).

Institution ID: CENTERSTATE BANK OF FLORIDA NA (10000022311)

Table 7. Geographic Distribution of Small Loans to Farms | 2015-2016

Geographic Distribution: SMALL LOANS TO FARMS												Geography: FLORIDA				Evaluation Period: JANUARY 1, 2015 TO DECEMBER 31, 2016				
Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*									
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms** *	% BANK Loans	% of Farms** *	% BANK Loans	% of Farms** *	% BANK Loans	Overall	Low	Mod	Mid	Upp					
Full Review:																				
29460 Lakeland Winter Haven MSA	18	21.69	2.28	0.00	20.49	22.22	51.98	50.00	25.26	27.78	12.68	0.00	17.65	17.86	5.56					
33100 Miami-Fort Lauderdale-West Palm Beach	17	20.48	2.98	0.00	22.67	5.88	31.57	11.76	42.48	82.35	4.79	0.00	2.17	1.39	6.70					
36100 Ocala MSA	0	0.00	0.00	0.00	15.30	0.00	59.46	0.00	25.24	0.00	0.00	0.00	0.00	0.00	0.00					
Putnam County AA	0	0.00	0.00	0.00	26.50	0.00	55.56	0.00	17.95	0.00	0.00	0.00	0.00	0.00	0.00					
Limited Review:																				
19660 Deltona-Daytona Beach-Ormond Beach MSA	0	0.00	1.41	0.00	16.46	0.00	55.53	0.00	26.59	0.00	0.00	0.00	0.00	0.00	0.00					
23540 Gainesville FL MSA	0	0.00	4.02	0.00	11.10	0.00	45.37	0.00	39.51	0.00	0.00	0.00	0.00	0.00	0.00					
26140 Homosassa Springs MSA	0	0.00	0.00	0.00	12.41	0.00	70.37	0.00	17.22	0.00	0.00	0.00	0.00	0.00	0.00					
27260 Jacksonville FL MSA	0	0.00	3.29	0.00	18.00	0.00	42.51	0.00	36.20	0.00	0.00	0.00	0.00	0.00	0.00					
35840 North Port Sarasota Bradenton	0	0.00	1.67	0.00	17.90	0.00	46.67	0.00	33.76	0.00	0.00	0.00	0.00	0.00	0.00					
36740 Orlando-Kissimmee-Sanford MSA	8	9.64	0.64	0.00	19.70	0.00	46.49	75.00	33.09	25.00	1.82	0.00	0.00	2.47	1.69					
38940 Port St Lucie MSA	10	12.05	1.38	0.00	22.89	10.00	50.19	80.00	25.53	10.00	9.43	0.00	0.00	22.22	5.26					
42680 Sebastian-Vero Beach MSA	4	4.82	2.61	0.00	16.86	25.00	61.44	25.00	18.82	50.00	3.33	0.00	0.00	7.69	0.00					
45300 Tampa St Petersburg Clearwater MSA	9	10.84	2.22	0.00	22.55	11.11	43.49	33.33	31.75	55.56	1.27	0.00	0.00	1.61	1.69					
45540 The Villages MSA	0	0.00	0.67	0.00	23.91	0.00	67.00	0.00	8.42	0.00	0.00	0.00	0.00	0.00	0.00					
Hendry County AA	3	3.61	0.00	0.00	46.78	66.67	53.22	33.33	0.00	0.00	13.04	0.00	16.67	12.50	0.00					
Monroe County AA	1	1.20	0.00	0.00	0.76	0.00	16.03	0.00	83.21	100.00	0.00	0.00	0.00	0.00	0.00					
Okeechobee County AA	13	15.66	0.00	0.00	22.43	0.00	44.49	61.54	33.09	38.46	21.88	0.00	0.00	16.67	50.00					

* Based on 2016 Peer Small Business Data -- US and PR

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2016).

Institution ID: CENTERSTATE BANK N.A. (1000022311) (Included)

Table 7. Geographic Distribution of Small Loans to Farms | 2017

Geographic Distribution: SMALL LOANS TO FARMS			Geography: FLORIDA						Evaluation Period: JANUARY 1, 2017 TO DECEMBER 31, 2017						
Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms** *	% BANK Loans	% of Farms** *	% BANK Loans	% of Farms** *	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
29460 Lakeland Winter Haven MSA	6	12.50	2.11	0.00	17.24	0.00	59.24	66.67	21.41	33.33	12.68	0.00	17.65	17.86	5.56
33100 Miami-Fort Lauderdale-West Pam Beach	9	18.75	4.46	11.11	24.33	0.00	29.69	0.00	41.06	88.89	4.79	0.00	2.17	1.39	6.70
36100 Ocala MSA	7	14.58	0.83	0.00	17.86	28.57	67.98	57.14	13.33	14.29	0.00	0.00	0.00	0.00	0.00
Putnam County AA	0	0.00	3.42	0.00	36.32	0.00	54.27	0.00	5.98	0.00	0.00	0.00	0.00	0.00	0.00
Limited Review:															
19660 Deltona-Daytona Beach-Ormond Beach MSA	0	0.00	1.13	0.00	17.35	0.00	59.57	0.00	21.95	0.00	0.00	0.00	0.00	0.00	0.00
23540 Gainesville FL MSA	1	2.08	4.02	0.00	13.41	0.00	50.61	0.00	31.95	100.00	0.00	0.00	0.00	0.00	0.00
26140 Homosassa Springs MSA	0	0.00	0.00	0.00	19.26	0.00	66.48	0.00	14.26	0.00	0.00	0.00	0.00	0.00	0.00
27260 Jacksonville FL MSA	0	0.00	3.87	0.00	20.63	0.00	38.68	0.00	36.82	0.00	0.00	0.00	0.00	0.00	0.00
35840 North Port Sarasota Bradenton	0	0.00	1.58	0.00	19.23	0.00	44.42	0.00	34.76	0.00	0.00	0.00	0.00	0.00	0.00
36740 Orlando-Kissimmee-Sanford MSA	7	14.58	0.98	0.00	22.95	28.57	41.17	28.57	34.75	42.86	1.82	0.00	0.00	2.47	1.69
38940 Port St Lucie MSA	8	16.67	2.70	0.00	23.27	12.50	48.43	75.00	25.60	12.50	9.43	0.00	0.00	22.22	5.26
42680 Sebastian-Vero Beach MSA	2	4.17	2.61	0.00	20.92	0.00	55.69	0.00	20.52	100.00	3.33	0.00	0.00	7.69	0.00
45300 Tampa St Petersburg Clearwater MSA	2	4.17	2.32	0.00	23.90	0.00	40.39	50.00	33.28	50.00	1.27	0.00	0.00	1.61	1.69
45540 The Villages MSA	0	0.00	0.67	0.00	54.21	0.00	44.78	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Hendry County AA	0	0.00	0.00	0.00	9.94	0.00	59.06	0.00	30.99	0.00	13.04	0.00	16.67	12.50	0.00
Monroe County AA	0	0.00	0.00	0.00	0.76	0.00	13.74	0.00	85.50	0.00	0.00	0.00	0.00	0.00	0.00
Okeechobee County AA	6	12.50	0.00	0.00	17.28	0.00	66.54	50.00	16.18	50.00	21.88	0.00	0.00	16.67	50.00

* Based on 2016 Peer Small Business Data -- US and PR

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2016).

Institution ID: CENTERSTATE BANK OF FLORIDA NA (10000022311)

Table 8. Borrower Distribution of Home Purchase Loans | 2015-2016

Borrower Distribution: HOME PURCHASE		Geography: FLORIDA					Evaluation Period: JANUARY 1, 2015 TO DECEMBER 31, 2016					Market Share*				
Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families***	% BANK Loans****	% Families****	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
29460 Lakeland Winter Haven MSA	429	31.47	20.25	3.17	18.65	15.85	20.75	23.90	40.35	57.07	2.52	2.03	1.40	1.82	3.46	
33100 Miami-Fort Lauderdale-West Palm Beach	34	2.49	22.42	8.00	17.35	12.00	18.93	8.00	41.30	72.00	0.01	0.06	0.02	0.00	0.01	
36100 Ocala MSA	47	3.45	18.09	4.44	19.80	20.00	22.83	22.22	39.28	53.33	0.39	0.00	0.58	0.36	0.38	
Putnam County AA	8	0.59	24.42	0.00	18.49	50.00	19.75	37.50	37.34	12.50	0.74	0.00	1.03	1.72	0.00	
Limited Review:																
19660 Deltona-Daytona Beach-Ormond Beach MSA	144	10.56	19.73	4.86	18.20	15.28	21.95	36.81	40.12	43.06	0.67	0.49	0.50	1.17	0.52	
23540 Gainesville FL MSA	3	0.22	22.83	0.00	17.10	0.00	18.04	100.00	42.03	0.00	0.00	0.00	0.00	0.00	0.00	
26140 Homosassa Springs MSA	8	0.59	17.50	0.00	20.48	28.57	21.44	0.00	40.58	71.43	0.20	0.00	0.00	0.00	0.42	
27260 Jacksonville FL MSA	17	1.25	21.60	10.00	17.57	10.00	21.28	0.00	39.55	80.00	0.03	0.09	0.00	0.00	0.04	
35840 North Port Sarasota Bradenton	16	1.17	19.55	12.50	19.05	25.00	20.92	43.75	40.47	18.75	0.03	0.14	0.04	0.03	0.01	
36740 Orlando-Kissimmee-Sanford MSA	226	16.58	20.08	6.28	18.64	26.09	20.77	19.32	40.51	48.31	0.26	0.33	0.33	0.22	0.24	
38940 Port St Lucie MSA	39	2.86	18.62	7.14	20.11	7.14	20.32	10.71	40.95	75.00	0.21	0.00	0.16	0.11	0.27	
42680 Sebastian-Vero Beach MSA	15	1.10	20.32	6.67	16.98	13.33	21.98	20.00	40.72	60.00	0.27	0.00	0.23	0.51	0.22	
45300 Tampa St Petersburg Clearwater MSA	278	20.40	20.72	6.62	18.53	25.00	19.74	29.78	41.01	38.60	0.26	0.31	0.36	0.27	0.21	
45540 The Villages MSA	25	1.83	17.48	13.64	19.52	31.82	23.84	27.27	39.17	27.27	0.33	2.56	1.24	0.58	0.10	

* Based on 2015 Peer Mortgage Data -- US and PR

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 5.8% of loans originated and purchased by bank.

Borrower Distribution: HOME PURCHASE			Geography: FLORIDA				Evaluation Period: JANUARY 1, 2015 TO DECEMBER 31, 2016					Market Share*				
Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families***	% BANK Loans****	% Families****	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Limited Review:																
Hendry County AA	6	0.44	23.25	16.67	24.43	33.33	19.80	33.33	32.52	16.67	1.62	0.00	5.00	1.85	0.00	
Monroe County AA	19	1.39	11.61	0.00	12.38	0.00	17.14	5.26	58.87	94.74	0.07	0.00	0.00	0.00	0.07	
Okeechobee County AA	49	3.60	21.64	18.37	20.73	34.69	18.07	28.57	39.55	18.37	9.01	44.44	13.70	7.81	2.30	

* Based on 2015 Peer Mortgage Data -- US and PR

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 5.8% of loans originated and purchased by bank.

Institution ID: CENTERSTATE BANK N.A. (1000022311) (Included)

Table 8. Borrower Distribution of Home Purchase Loans | 2017

Borrower Distribution: HOME PURCHASE		Geography: FLORIDA						Evaluation Period: JANUARY 1, 2017 TO DECEMBER 31, 2017							
Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% BANK Loans****	% Families ¹¹	% BANK Loans****	% Families***	% BANK Loans****	% Families**	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
29460 Lakeland Winter Haven MSA	216	22.74	20.42	3.47	18.35	18.81	21.44	27.72	39.79	50.00	1.61	1.47	1.65	1.37	1.77
33100 Miami-Fort Lauderdale-West Pam Beach	60	6.32	23.14	0.00	16.99	14.55	17.71	27.27	42.16	58.18	0.07	0.00	0.08	0.08	0.07
36100 Ocala MSA	42	4.42	19.26	13.16	19.46	13.16	21.56	34.21	39.72	39.47	0.68	1.63	0.42	0.83	0.59
Putnam County AA	7	0.74	27.46	28.57	18.79	57.14	17.64	14.29	36.11	0.00	1.26	5.71	3.51	0.62	0.00
Limited Review:															
19660 Deltona-Daytona Beach-Ormond Beach MSA	85	8.95	19.06	0.00	19.14	17.86	21.02	29.76	40.77	52.38	0.67	0.00	0.64	0.76	0.68
23540 Gainesville FL MSA	4	0.42	23.41	0.00	15.40	0.00	18.20	0.00	42.99	100.00	0.09	0.00	0.00	0.00	0.17
26140 Homosassa Springs MSA	9	0.95	18.22	0.00	19.36	11.11	22.48	11.11	39.94	77.78	0.36	0.00	0.28	0.16	0.50
27260 Jacksonville FL MSA	23	2.42	22.75	0.00	17.03	10.53	19.54	26.32	40.67	63.16	0.08	0.00	0.04	0.08	0.10
35840 North Port Sarasota Bradenton	47	4.95	19.41	2.13	19.10	14.89	20.99	23.40	40.50	59.57	0.27	0.16	0.26	0.26	0.28
36740 Orlando-Kissimmee-Sanford MSA	148	15.58	21.53	7.14	18.05	19.29	19.23	27.86	41.19	45.71	0.31	0.70	0.40	0.32	0.26
38940 Port St Lucie MSA	23	2.42	19.78	0.00	18.71	17.39	19.92	30.43	41.59	52.17	0.23	0.00	0.23	0.26	0.23
42680 Sebastian-Vero Beach MSA	19	2.00	20.58	5.56	18.64	16.67	18.55	33.33	42.23	44.44	0.59	0.61	0.49	0.83	0.51

* Based on 2017 Peer Mortgage Data -- US and PR

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2015 ACS Census information.

**** As a percentage of loans with borrower income information available. No information was available for 4.2% of loans originated and purchased by bank.

¹¹ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Borrower Distribution: HOME PURCHASE		Geography: FLORIDA						Evaluation Period: JANUARY 1, 2017 TO DECEMBER 31, 2017							
Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% BANK Loans****	% Families ¹²	% BANK Loans****	% Families***	% BANK Loans****	% Families**	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Limited Review:															
45300 Tampa St Petersburg Clearwater MSA	163	17.16	21.59	10.56	17.90	24.84	19.12	21.74	41.39	42.86	0.27	0.69	0.37	0.23	0.22
45540 The Villages MSA	22	2.32	15.46	13.64	20.76	27.27	24.30	18.18	39.49	40.91	0.86	3.85	2.11	0.69	0.56
Hendry County AA	6	0.63	27.63	0.00	14.43	33.33	17.06	33.33	40.88	33.33	2.13	0.00	3.57	2.35	1.46
Monroe County AA	35	3.68	11.57	0.00	10.95	0.00	16.27	20.00	61.21	80.00	2.55	0.00	0.00	9.21	2.18
Okeechobee County AA	41	4.32	24.48	12.20	19.70	34.15	22.86	17.07	32.96	36.59	14.14	33.33	30.43	9.33	9.74

* Based on 2017 Peer Mortgage Data -- US and PR

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2015 ACS Census information.

**** As a percentage of loans with borrower income information available. No information was available for 4.2% of loans originated and purchased by bank.

¹² Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Institution ID: CENTERSTATE BANK OF FLORIDA NA (10000022311)

Table 9. Borrower Distribution of Home Improvement Loans | 2015-2016

Borrower Distribution: HOME IMPROVEMENT			Geography: FLORIDA				Evaluation Period: JANUARY 1, 2015 TO DECEMBER 31, 2016					Market Share*				
Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families**	% BANK Loans**	% Families ¹³	% BANK Loans**	% Families ^{***}	% BANK Loans**	% Families ^{***}	% BANK Loans ^{***}						
Full Review:																
29460 Lakeland Winter Haven MSA	83	41.92	20.25	12.33	18.65	28.77	20.75	20.55	40.35	38.36	7.09	9.38	7.87	7.09	6.34	
33100 Miami-Fort Lauderdale-West Palm Beach	4	2.02	22.42	25.00	17.35	0.00	18.93	50.00	41.30	25.00	0.05	0.00	0.00	0.25	0.00	
6100 Ocala MSA	16	8.08	18.09	18.75	19.80	0.00	22.83	31.25	39.28	50.00	2.24	1.79	0.00	4.30	2.19	
Putnam County AA	19	9.60	24.42	47.37	18.49	36.84	19.75	15.79	37.34	0.00	29.41	55.56	27.27	50.00	0.00	
Limited Review:																
19660 Deltona-Daytona Beach-Ormond Beach MSA	5	2.53	19.73	0.00	18.20	0.00	21.95	80.00	40.12	20.00	0.28	0.00	0.00	1.38	0.00	
23540 Gainesville FL MSA	2	1.01	22.83	0.00	17.10	0.00	18.04	50.00	42.03	50.00	1.16	0.00	0.00	2.70	1.01	
26140 Homosassa Springs MSA	0	0.00	17.50	0.00	20.48	0.00	21.44	0.00	40.58	0.00	0.00	0.00	0.00	0.00	0.00	
27260 Jacksonville FL MSA	3	1.52	21.60	0.00	17.57	50.00	21.28	0.00	39.55	50.00	0.00	0.00	0.00	0.00	0.00	
35840 North Port Sarasota Bradenton	1	0.51	19.55	0.00	19.05	0.00	20.92	100.00	40.47	0.00	0.12	0.00	0.00	0.47	0.00	
36740 Orlando-Kissimmee-Sanford MSA	22	11.11	20.08	19.05	18.64	19.05	20.77	23.81	40.51	38.10	0.45	1.37	0.00	0.63	0.31	
38940 Port St Lucie MSA	4	2.02	18.62	0.00	20.11	0.00	20.32	33.33	40.95	66.67	0.20	0.00	0.00	0.00	0.38	
42680 Sebastian-Vero Beach MSA	4	2.02	20.32	0.00	16.98	25.00	21.98	25.00	40.72	50.00	1.89	0.00	4.35	2.56	1.39	
45300 Tampa St Petersburg Clearwater MSA	18	9.09	20.72	5.88	18.53	35.29	19.74	35.29	41.01	23.53	0.17	0.00	0.31	0.55	0.00	
45540 The Villages MSA	7	3.54	17.48	14.29	19.52	57.14	23.84	14.29	39.17	14.29	4.41	3.57	11.11	0.00	2.17	

* Based on 2015 Peer Mortgage Data -- US and PR

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 7.1% of loans originated and purchased by bank.

¹³ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Borrower Distribution: HOME IMPROVEMENT			Geography: FLORIDA				Evaluation Period: JANUARY 1, 2015 TO DECEMBER 31, 2016					Market Share*				
Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families**	% BANK Loans**	% Families ¹⁴	% BANK Loans**	% Families***	% BANK Loans**	% Families***	% BANK Loans***						
Limited Review:																
Hendry County AA	5	2.53	23.25	20.00	24.43	40.00	19.80	0.00	32.52	40.00	23.08	0.00	33.33	0.00	33.33	
Monroe County AA	0	0.00	11.61	0.00	12.38	0.00	17.14	0.00	58.87	0.00	0.00	0.00	0.00	0.00	0.00	
Okeechobee County AA	5	2.53	21.64	0.00	20.73	0.00	18.07	40.00	39.55	60.00	10.00	0.00	0.00	28.57	9.09	

* Based on 2015 Peer Mortgage Data -- US and PR

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 7.1% of loans originated and purchased by bank.

¹⁴ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Institution ID: CENTERSTATE BANK N.A. (1000022311) (Included)

Table 9. Borrower Distribution of Home Improvement Loans | 2017

Borrower Distribution: HOME IMPROVEMENT												Geography: FLORIDA					Evaluation Period: JANUARY 1, 2017 TO DECEMBER 31, 2017				
Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share [*]										
	#	% of Total ^{**}	% Families ^{***}	% BANK Loans ^{**}	% Families ¹⁵	% BANK Loans ^{***}	% Families ^{***}	% BANK Loans ^{***}	% Families ^{***}	% BANK Loans ^{***}	Overall	Low	Mod	Mid	Upp						
Full Review:																					
29460 Lakeland Winter Haven MSA	28	31.11	20.42	15.38	18.35	30.77	21.44	23.08	39.79	30.77	2.71	4.55	5.13	2.76	1.60						
33100 Miami-Fort Lauderdale-West Pam Beach	3	3.33	23.14	0.00	16.99	0.00	17.71	0.00	42.16	100.00	0.02	0.00	0.00	0.00	0.03						
36100 Ocala MSA	8	8.89	19.26	37.50	19.46	50.00	21.56	12.50	39.72	0.00	1.49	5.66	3.45	0.81	0.00						
Putnam County AA	11	12.22	27.46	54.55	18.79	18.18	17.64	18.18	36.11	9.09	17.74	75.00	14.29	16.67	3.57						
Limited Review:																					
19660 Deltona-Daytona Beach-Ormond Beach MSA	4	4.44	19.06	0.00	19.14	0.00	21.02	0.00	40.77	100.00	0.18	0.00	0.00	0.00	0.36						
23540 Gainesville FL MSA	1	1.11	23.41	0.00	15.40	0.00	18.20	0.00	42.99	0.00	0.00	0.00	0.00	0.00	0.00						
26140 Homosassa Springs MSA	0	0.00	18.22	0.00	19.36	0.00	22.48	0.00	39.94	0.00	0.00	0.00	0.00	0.00	0.00						
27260 Jacksonville FL MSA	0	0.00	22.75	0.00	17.03	0.00	19.54	0.00	40.67	0.00	0.00	0.00	0.00	0.00	0.00						
35840 North Port Sarasota Bradenton	1	1.11	19.41	0.00	19.10	100.00	20.99	0.00	40.50	0.00	0.08	0.00	0.39	0.00	0.00						
36740 Orlando-Kissimmee-Sanford MSA	15	16.67	21.53	38.46	18.05	7.69	19.23	30.77	41.19	23.08	0.38	2.00	0.21	0.51	0.16						
38940 Port St Lucie MSA	5	5.56	19.78	0.00	18.71	50.00	19.92	0.00	41.59	50.00	0.19	0.00	0.00	0.00	0.35						
42680 Sebastian-Vero Beach MSA	0	0.00	20.58	0.00	18.64	0.00	18.55	0.00	42.23	0.00	0.00	0.00	0.00	0.00	0.00						
45300 Tampa St Petersburg Clearwater MSA	7	7.78	21.59	0.00	17.90	28.57	19.12	42.86	41.39	28.57	0.12	0.00	0.22	0.27	0.04						

* Based on 2017 Peer Mortgage Data -- US and PR

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2015 ACS Census information.

**** As a percentage of loans with borrower income information available. No information was available for 14.4% of loans originated and purchased by bank.

¹⁵ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Borrower Distribution: HOME IMPROVEMENT		Geography: FLORIDA					Evaluation Period: JANUARY 1, 2017 TO DECEMBER 31, 2017					Market Share [*]				
Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total ^{**}	% Families ^{***}	% BANK Loans ^{**}	% Families ¹⁶	% BANK Loans ^{***}	% Families ^{***}	% BANK Loans ^{***}	% Families ^{***}	% BANK Loans ^{***}						
Limited Review:																
45540 The Villages MSA	1	1.11	15.46	0.00	20.76	100.00	24.30	0.00	39.49	0.00	0.65	0.00	2.94	0.00	0.00	
Hendry County AA	2	2.22	27.63	0.00	14.43	50.00	17.06	0.00	40.88	50.00	7.14	0.00	16.67	0.00	7.69	
Monroe County AA	2	2.22	11.57	0.00	10.95	0.00	16.27	0.00	61.21	100.00	1.10	0.00	0.00	0.00	1.23	
Okeechobee County AA	2	2.22	24.48	0.00	19.70	0.00	22.86	0.00	32.96	100.00	1.49	0.00	0.00	0.00	3.13	

^{*} Based on 2017 Peer Mortgage Data -- US and PR

^{**} Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

^{***} Percentage of Families is based on the 2015 ACS Census information.

^{****} As a percentage of loans with borrower income information available. No information was available for 14.4% of loans originated and purchased by bank.

¹⁶ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Institution ID: CENTERSTATE BANK OF FLORIDA NA (10000022311)

Table 10. Borrower Distribution of Home Mortgage Refinance Loans | 2015-2016

Borrower Distribution: HOME MORTGAGE REFINANCE												Geography: FLORIDA					Evaluation Period: JANUARY 1, 2015 TO DECEMBER 31, 2016				
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*										
	#	% of Total**	% Families***	% BANK Loans****	% Families ¹⁷	% BANK Loans****	% Families*	% BANK Loans****	% Families*	% BANK Loans***	Overall	Low	Mod	Mid	Upp						
Full Review:																					
29460 Lakeland Winter Haven MSA	39	16.96	20.25	5.71	18.65	11.43	20.75	22.86	40.35	60.00	0.59	0.58	0.47	0.58	0.62						
33100 Miami-Fort Lauderdale-West Palm Beach	14	6.09	22.42	0.00	17.35	0.00	18.93	16.67	41.30	83.33	0.01	0.00	0.00	0.00	0.02						
36100 Ocala MSA	10	4.35	18.09	10.00	19.80	10.00	22.83	20.00	39.28	60.00	0.22	0.00	0.32	0.21	0.22						
Putnam County AA	2	0.87	24.42	100.00	18.49	0.00	19.75	0.00	37.34	0.00	0.50	6.25	0.00	0.00	0.00						
Limited Review:																					
19660 Deltona-Daytona Beach-Ormond Beach MSA	21	9.13	19.73	0.00	18.20	10.53	21.95	36.84	40.12	52.63	0.36	0.00	0.13	0.50	0.42						
23540 Gainesville FL MSA	1	0.43	22.83	0.00	17.10	0.00	18.04	0.00	42.03	0.00	0.00	0.00	0.00	0.00	0.00						
26140 Homosassa Springs MSA	3	1.30	17.50	0.00	20.48	0.00	21.44	33.33	40.58	66.67	0.38	0.00	0.00	0.49	0.54						
27260 Jacksonville FL MSA	4	1.74	21.60	0.00	17.57	0.00	21.28	0.00	39.55	100.00	0.01	0.00	0.00	0.00	0.02						
35840 North Port Sarasota Bradenton	0	0.00	19.55	0.00	19.05	0.00	20.92	0.00	40.47	0.00	0.00	0.00	0.00	0.00	0.00						
36740 Orlando-Kissimmee-Sanford MSA	62	26.96	20.08	8.11	18.64	8.11	20.77	21.62	40.51	62.16	0.12	0.09	0.08	0.11	0.13						
38940 Port St Lucie MSA	18	7.83	18.62	7.69	20.11	7.69	20.32	7.69	40.95	76.92	0.24	0.00	0.00	0.00	0.42						
42680 Sebastian-Vero Beach MSA	4	1.74	20.32	0.00	16.98	0.00	21.98	0.00	40.72	100.00	0.10	0.00	0.00	0.00	0.19						

* Based on 2015 Peer Mortgage Data -- US and PR

** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 23.0% of loans originated and purchased by bank.

¹⁷ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: FLORIDA				Evaluation Period: JANUARY 1, 2015 TO DECEMBER 31, 2016					Market Share*				
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*					
	#	% of Total**	% Families***	% BANK Loans****	% Families ¹⁸	% BANK Loans****	% Families*	% BANK Loans****	% Families*	% BANK Loans***	Overall	Low	Mod	Mid	Upp	
Limited Review:																
45300 Tampa St Petersburg Clearwater MSA	31	13.48	20.72	10.34	18.53	17.24	19.74	27.59	41.01	44.83	0.07	0.15	0.07	0.07	0.06	
45540 The Villages MSA	3	1.30	17.48	0.00	19.52	0.00	23.84	33.33	39.17	66.67	0.10	0.00	0.00	0.36	0.00	
Hendry County AA	6	2.61	23.25	20.00	24.43	20.00	19.80	40.00	32.52	20.00	1.45	0.00	12.50	0.00	0.00	
Monroe County AA	5	2.17	11.61	0.00	12.38	0.00	17.14	0.00	58.87	100.00	0.14	0.00	0.00	0.00	0.16	
Okeechobee County AA	7	3.04	21.64	0.00	20.73	28.57	18.07	0.00	39.55	71.43	1.67	0.00	5.00	0.00	1.69	

* Based on 2015 Peer Mortgage Data -- US and PR

** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 23.0% of loans originated and purchased by bank.

¹⁸ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Institution ID: CENTERSTATE BANK N.A. (1000022311) (Included)

Table 10. Borrower Distribution of Home Mortgage Refinance Loans | 2017

Borrower Distribution: HOME MORTGAGE REFINANCE												Geography: FLORIDA				Evaluation Period: JANUARY 1, 2017 TO DECEMBER 31, 2017				
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share [*]									
	#	% of Total ^{**}	% Families ^{***}	% BANK Loans ^{****}	% Families ¹⁹	% BANK Loans ^{****}	% Families ^{**}	% BANK Loans ^{****}	% Families ^{**}	% BANK Loans ^{***}	Overall	Low	Mod	Mid	Upp					
Full Review:																				
29460 Lakeland Winter Haven MSA	52	24.19	20.42	4.17	18.35	6.25	21.44	35.42	39.79	54.17	1.46	0.96	0.60	1.88	1.55					
33100 Miami-Fort Lauderdale-West Pam Beach	28	13.02	23.14	11.54	16.99	11.54	17.71	19.23	42.16	57.69	0.08	0.17	0.07	0.07	0.07					
36100 Ocala MSA	9	4.19	19.26	11.11	19.46	44.44	21.56	11.11	39.72	33.33	0.47	0.57	0.94	0.20	0.36					
Putnam County AA	5	2.33	27.46	20.00	18.79	40.00	17.64	0.00	36.11	40.00	2.02	6.67	5.56	0.00	1.46					
Limited Review:																				
19660 Deltona-Daytona Beach-Ormond Beach MSA	10	4.65	19.06	20.00	19.14	0.00	21.02	50.00	40.77	30.00	0.17	0.41	0.00	0.28	0.13					
23540 Gainesville FL MSA	0	0.00	23.41	0.00	15.40	0.00	18.20	0.00	42.99	0.00	0.00	0.00	0.00	0.00	0.00					
26140 Homosassa Springs MSA	2	0.93	18.22	0.00	19.36	0.00	22.48	50.00	39.94	50.00	0.22	0.00	0.00	0.43	0.22					
27260 Jacksonville FL MSA	13	6.05	22.75	0.00	17.03	15.38	19.54	0.00	40.67	84.62	0.16	0.00	0.14	0.00	0.26					
35840 North Port Sarasota Bradenton	10	4.65	19.41	0.00	19.10	10.00	20.99	20.00	40.50	70.00	0.15	0.00	0.07	0.13	0.23					
36740 Orlando-Kissimmee-Sanford MSA	34	15.81	21.53	18.75	18.05	18.75	19.23	12.50	41.19	50.00	0.11	0.27	0.08	0.07	0.12					
38940 Port St Lucie MSA	9	4.19	19.78	0.00	18.71	16.67	19.92	0.00	41.59	83.33	0.20	0.00	0.14	0.00	0.34					
42680 Sebastian-Vero Beach MSA	5	2.33	20.58	0.00	18.64	20.00	18.55	0.00	42.23	80.00	0.44	0.00	0.44	0.00	0.79					
45300 Tampa St Petersburg Clearwater MSA	21	9.77	21.59	11.11	17.90	22.22	19.12	16.67	41.39	50.00	0.10	0.13	0.14	0.08	0.09					

^{*} Based on 2017 Peer Mortgage Data -- US and PR

^{**} Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

^{***} Percentage of Families is based on the 2015 ACS Census information.

^{****} As a percentage of loans with borrower income information available. No information was available for 14.0% of loans originated and purchased by bank.

¹⁹ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: FLORIDA				Evaluation Period: JANUARY 1, 2017 TO DECEMBER 31, 2017					Market Share*				
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families***	% BANK Loans****	% Families ²⁰	% BANK Loans****	% Families*	% BANK Loans****	% Families*	% BANK Loans***						
Limited Review:																
45540 The Villages MSA	2	0.93	15.46	0.00	20.76	0.00	24.30	0.00	39.49	100.00	0.24	0.00	0.00	0.00	0.57	
Hendry County AA	6	2.79	27.63	16.67	14.43	50.00	17.06	0.00	40.88	33.33	5.94	33.33	16.67	0.00	3.39	
Monroe County AA	5	2.33	11.57	0.00	10.95	0.00	16.27	0.00	61.21	100.00	1.01	0.00	0.00	0.00	1.15	
Okeechobee County AA	4	1.86	24.48	0.00	19.70	0.00	22.86	25.00	32.96	75.00	3.91	0.00	0.00	6.67	4.62	

* Based on 2017 Peer Mortgage Data -- US and PR

** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2015 ACS Census information.

**** As a percentage of loans with borrower income information available. No information was available for 14.0% of loans originated and purchased by bank.

²⁰ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Institution ID: CENTERSTATE BANK OF FLORIDA NA (10000022311)

Table 11. Borrower Distribution of Small Loans to Businesses | 2015-2016

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: FLORIDA			Evaluation Period: JANUARY 1, 2015 TO DECEMBER 31, 2016				
Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
29460 Lakeland Winter Haven MSA	421	21.25	88.63	53.44	57.01	25.18	17.81	1.97	2.82
33100 Miami-Fort Lauderdale-West Palm Beach	282	14.24	90.71	60.99	34.04	24.82	41.13	0.08	0.10
36100 Ocala MSA	132	6.66	88.80	65.91	43.18	30.30	26.52	0.71	1.03
Putnam County AA	7	0.35	86.81	71.43	71.43	28.57	0.00	0.38	0.86
Limited Review:									
19660 Deltona-Daytona Beach-Ormond Beach MSA	24	1.21	90.69	45.83	58.33	33.33	8.33	0.12	0.13
23540 Gainesville FL MSA	19	0.96	85.97	52.63	42.11	36.84	21.05	0.18	0.22
26140 Homosassa Springs MSA	26	1.31	90.35	61.54	50.00	26.92	23.08	0.56	0.45
27260 Jacksonville FL MSA	108	5.45	87.56	47.22	33.33	21.30	45.37	0.25	0.32
35840 North Port Sarasota Bradenton	5	0.25	90.35	20.00	60.00	0.00	40.00	0.00	0.01
36740 Orlando-Kissimmee-Sanford MSA	387	19.54	89.25	60.47	49.87	21.96	28.17	0.32	0.45
38940 Port St Lucie MSA	216	10.90	90.44	42.59	42.59	26.39	31.02	0.92	1.06
42680 Sebastian-Vero Beach MSA	76	3.84	91.08	63.16	67.11	18.42	14.47	1.03	1.54
45300 Tampa St Petersburg Clearwater MSA	196	9.89	89.31	52.04	48.98	22.45	28.57	0.13	0.16
45540 The Villages MSA	33	1.67	88.68	48.48	36.36	39.39	24.24	1.22	1.63

* Based on 2016 Peer Small Business Data -- US and PR

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2016).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 7.12% of small loans to businesses originated and purchased by the bank.

Borrower Distribution: SMALL LOANS TO BUSINESSES					Geography: FLORIDA			Evaluation Period: JANUARY 1, 2015 TO DECEMBER 31, 2016		
Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*		
	#	% of Total**	% of Businesses ***	% BANK Loans ****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less	
Limited Review:										
Hendry County AA	2	0.10	85.99	50.00	100.00	0.00	0.00	0.40	0.50	
Monroe County AA	28	1.41	89.20	67.86	53.57	32.14	14.29	0.62	0.88	
Okeechobee County AA	19	0.96	87.31	52.63	47.37	36.84	15.79	1.72	2.74	

* Based on 2016 Peer Small Business Data -- US and PR

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2016).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 7.12% of small loans to businesses originated and purchased by the bank.

Institution ID: CENTERSTATE BANK N.A. (1000022311) (Included)

Table 11. Borrower Distribution of Small Loans to Businesses | 2017

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: FLORIDA			Evaluation Period: JANUARY 1, 2017 TO DECEMBER 31, 2017				
Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
29460 Lakeland Winter Haven MSA	295	20.75	88.63	58.64	53.90	25.42	20.68	1.97	2.82
33100 Miami-Fort Lauderdale-West Pam Beach	214	15.05	90.71	49.53	43.93	23.83	32.24	0.08	0.10
36100 Ocala MSA	121	8.51	88.80	58.68	52.89	27.27	19.83	0.71	1.03
Putnam County AA	5	0.35	86.81	100.00	60.00	20.00	20.00	0.38	0.86
Limited Review:									
19660 Deltona-Daytona Beach-Ormond Beach MSA	36	2.53	90.69	58.33	50.00	25.00	25.00	0.12	0.13
23540 Gainesville FL MSA	33	2.32	85.97	63.64	36.36	21.21	42.42	0.18	0.22
26140 Homosassa Springs MSA	13	0.91	90.35	53.85	61.54	38.46	0.00	0.56	0.45
27260 Jacksonville FL MSA	94	6.61	87.56	45.74	40.43	22.34	37.23	0.25	0.32
35840 North Port Sarasota Bradenton	38	2.67	90.35	47.37	28.95	26.32	44.74	0.00	0.01
36740 Orlando-Kissimmee-Sanford MSA	158	11.11	89.25	58.23	41.77	27.85	30.38	0.32	0.45
38940 Port St Lucie MSA	100	7.03	90.44	45.00	49.00	28.00	23.00	0.92	1.06
42680 Sebastian-Vero Beach MSA	51	3.59	91.08	58.82	56.86	23.53	19.61	1.03	1.54
45300 Tampa St Petersburg Clearwater MSA	202	14.21	89.31	58.42	39.11	28.22	32.67	0.13	0.16
45540 The Villages MSA	8	0.56	88.68	37.50	37.50	12.50	50.00	1.22	1.63
Hendry County AA	4	0.28	85.99	50.00	75.00	25.00	0.00	0.40	0.50

* Based on 2016 Peer Small Business Data -- US and PR

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2016).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 1.97% of small loans to businesses originated and purchased by the bank.

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: FLORIDA			Evaluation Period: JANUARY 1, 2017 TO DECEMBER 31, 2017				
Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses ***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Limited Review:									
Monroe County AA	27	1.90	89.20	51.85	59.26	22.22	18.52	0.62	0.88
Okeechobee County AA	23	1.62	87.31	52.17	52.17	21.74	26.09	1.72	2.74

* Based on 2016 Peer Small Business Data -- US and PR

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2016).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 1.97% of small loans to businesses originated and purchased by the bank.

Institution ID: CENTERSTATE BANK OF FLORIDA NA (10000022311)

Table 12. Borrower Distribution of Small Loans to Farms | 2015-2016

Borrower Distribution: SMALL LOANS TO FARMS		Geography: FLORIDA			Evaluation Period: JANUARY 1, 2015 TO DECEMBER 31, 2016				
Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev\$ 1 Million or Less
Full Review:									
29460 Lakeland Winter Haven MSA	18	21.69	95.12	72.22	38.89	27.78	33.33	12.68	19.57
33100 Miami-Fort Lauderdale-West Palm Beach	17	20.48	96.21	58.82	23.53	29.41	47.06	4.79	5.95
36100 Ocala MSA	0	0.00	97.14	0.00	0.00	0.00	0.00	0.00	0.00
Putnam County AA	0	0.00	95.73	0.00	0.00	0.00	0.00	0.00	0.00
Limited Review:									
19660 Deltona-Daytona Beach-Ormond Beach MSA	0	0.00	97.09	0.00	0.00	0.00	0.00	0.00	0.00
23540 Gainesville FL MSA	0	0.00	95.12	0.00	0.00	0.00	0.00	0.00	0.00
26140 Homosassa Springs MSA	0	0.00	99.07	0.00	0.00	0.00	0.00	0.00	0.00
27260 Jacksonville FL MSA	0	0.00	96.44	0.00	0.00	0.00	0.00	0.00	0.00
35840 North Port Sarasota Bradenton	0	0.00	96.04	0.00	0.00	0.00	0.00	0.00	0.00
36740 Orlando-Kissimmee-Sanford MSA	8	9.64	95.95	87.50	50.00	37.50	12.50	1.82	4.48
38940 Port St Lucie MSA	10	12.05	95.35	80.00	40.00	40.00	20.00	9.43	15.38
42680 Sebastian-Vero Beach MSA	4	4.82	94.25	100.00	25.00	75.00	0.00	3.33	6.25
45300 Tampa St Petersburg Clearwater MSA	9	10.84	96.32	88.89	33.33	33.33	33.33	1.27	3.08
45540 The Villages MSA	0	0.00	95.62	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2016 Peer Small Business Data -- US and PR

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2016).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 4.82% of small loans to farms originated and purchased by the bank.

Borrower Distribution: SMALL LOANS TO FARMS		Geography: FLORIDA			Evaluation Period: JANUARY 1, 2015 TO DECEMBER 31, 2016				
Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev\$ 1 Million or Less
Limited Review:									
Hendry County AA	3	3.61	85.96	100.00	66.67	33.33	0.00	13.04	20.00
Monroe County AA	1	1.20	97.71	100.00	100.00	0.00	0.00	0.00	0.00
Okeechobee County AA	13	15.66	91.54	84.62	15.38	61.54	23.08	21.88	28.57

* Based on 2016 Peer Small Business Data -- US and PR

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2016).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 4.82% of small loans to farms originated and purchased by the bank.

Institution ID: CENTERSTATE BANK N.A. (1000022311) (Included)

Table 12. Borrower Distribution of Small Loans to Farms | 2017

Borrower Distribution: SMALL LOANS TO FARMS			Geography: FLORIDA		Evaluation Period: JANUARY 1, 2017 TO DECEMBER 31, 2017				
Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev\$ 1 Million or Less
Full Review:									
29460 Lakeland Winter Haven MSA	6	12.50	95.12	83.33	33.33	33.33	33.33	12.68	19.57
33100 Miami-Fort Lauderdale-West Pam Beach	9	18.75	96.21	44.44	11.11	33.33	55.56	4.79	5.95
36100 Ocala MSA	7	14.58	97.14	100.00	28.57	14.29	57.14	0.00	0.00
Putnam County AA	0	0.00	95.73	0.00	0.00	0.00	0.00	0.00	0.00
Limited Review:									
19660 Deltona-Daytona Beach-Ormond Beach MSA	0	0.00	97.09	0.00	0.00	0.00	0.00	0.00	0.00
23540 Gainesville FL MSA	1	2.08	95.12	100.00	0.00	0.00	100.00	0.00	0.00
26140 Homosassa Springs MSA	0	0.00	99.07	0.00	0.00	0.00	0.00	0.00	0.00
27260 Jacksonville FL MSA	0	0.00	96.44	0.00	0.00	0.00	0.00	0.00	0.00
35840 North Port Sarasota Bradenton	0	0.00	96.04	0.00	0.00	0.00	0.00	0.00	0.00
36740 Orlando-Kissimmee-Sanford MSA	7	14.58	95.95	85.71	28.57	71.43	0.00	1.82	4.48
38940 Port St Lucie MSA	8	16.67	95.35	75.00	37.50	62.50	0.00	9.43	15.38
42680 Sebastian-Vero Beach MSA	2	4.17	94.25	50.00	0.00	100.00	0.00	3.33	6.25
45300 Tampa St Petersburg Clearwater MSA	2	4.17	96.32	100.00	0.00	50.00	50.00	1.27	3.08
45540 The Villages MSA	0	0.00	95.62	0.00	0.00	0.00	0.00	0.00	0.00
Hendry County AA	0	0.00	85.96	0.00	0.00	0.00	0.00	13.04	20.00

* Based on 2016 Peer Small Business Data -- US and PR

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2016).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 0.00% of small loans to farms originated and purchased by the bank.

Borrower Distribution: SMALL LOANS TO FARMS		Geography: FLORIDA			Evaluation Period: JANUARY 1, 2017 TO DECEMBER 31, 2017				
Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev\$ 1 Million or Less
Limited Review:									
Monroe County AA	0	0.00	97.71	0.00	0.00	0.00	0.00	0.00	0.00
Okeechobee County AA	6	12.50	91.54	66.67	33.33	33.33	33.33	21.88	28.57

* Based on 2016 Peer Small Business Data -- US and PR

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2016).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 0.00% of small loans to farms originated and purchased by the bank.

Institution ID: CENTERSTATE BANK OF FLORIDA NA (10000022311)

Table 14. Qualified Investments | 2015-2018

QUALIFIED INVESTMENTS		Geography: FLORIDA				Evaluation Period: JANUARY 1, 2015 TO APRIL 30, 2018			
Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
29460 Lakeland Winter Haven MSA	0	0	35	1,564	35	1,564	6.14	2	4,085
33100 Miami-Fort Lauderdale-West Palm Beach	0	0	18	2,215	18	2,215	8.69	2	4,747
36100 Ocala MSA	0	0	7	8	7	8	0.03	0	0
Putnam County AA	0	0	3	2	3	2	0.01	1	500
Broader Statewide Regional Area	6	8,573	13	8,921	19	17,493	68.62	0	0
Limited Review:									
19660 Deltona-Daytona Beach-Ormond Beach MSA	0	0	6	3	6	3	0.01	0	0
23540 Gainesville FL MSA	0	0	1	3	1	3	0.01	1	500
26140 Homosassa Springs MSA	0	0	0	0	0	0	0.00	0	0
27260 Jacksonville FL MSA	0	0	13	1,672	13	1,672	6.56	0	0
35840 North Port Sarasota Bradenton	0	0	2	6	2	6	0.02	1	1,000
36740 Orlando-Kissimmee-Sanford MSA	0	0	42	1,311	42	1,311	5.14	0	0
38940 Port St Lucie MSA	0	0	23	29	23	29	0.11	0	0
42680 Sebastian-Vero Beach MSA	0	0	9	10	9	10	0.04	1	500
45300 Tampa St Petersburg Clearwater MSA	0	0	13	1,163	13	1,163	4.56	1	2,000
45540 The Villages MSA	0	0	3	2	3	2	0.01	0	0
Hendry County AA	0	0	4	4	4	4	0.02	0	0
Monroe County AA	0	0	1	3	1	3	0.01	0	0
Okeechobee County AA	0	0	2	7	2	7	0.03	1	500

* 'Prior Period Investments' means investments made in a previous period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Institution ID: CENTERSTATE BANK OF FLORIDA NA (10000022311) (Included)

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings | 2015-2017

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	
Geography: FLORIDA Evaluation Period: JANUARY 1, 2015 TO DECEMBER 31, 2017																	
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
29460 Lakeland Winter Haven MSA	25.72	12	15.38	8.33	25.00	58.33	8.33	0	0	0	0	0	0	2.50	22.40	55.56	19.53
33100 Miami-Fort Lauderdale-West Pam Beach	21.77	14	17.95	7.14	28.57	14.29	50.00	0	0	0	0	0	0	5.79	28.91	31.37	33.40
36100 Ocala MSA	6.58	4	5.13	0.00	25.00	75.00	0.00	0	0	0	0	0	0	2.27	18.47	63.58	15.68
Putnam County AA	1.44	3	3.85	0.00	33.33	33.33	33.33	0	0	0	0	0	0	5.96	33.97	54.47	5.60
Limited Review:																	
19660 Deltona-Daytona Beach-Ormond Beach MSA	1.95	5	6.41	0.00	20.00	60.00	20.00	1	0	0	0	0	+1	1.92	16.58	61.23	20.27
23540 Gainesville FL MSA	1.40	2	2.56	0.00	0.00	50.00	50.00	0	0	0	0	0	0	11.61	26.90	26.75	32.04
26140 Homosassa Springs MSA	0.00	0	0.00	0.00	0.00	0.00	0.00	0	0	0	0	0	0	0.00	21.91	59.83	18.26
27260 Jacksonville FL MSA	3.71	5	6.41	0.00	60.00	20.00	20.00	2	0	0	+2	0	0	6.54	25.02	35.79	32.65
35840 North Port Sarasota Bradenton	4.49	3	3.85	0.00	0.00	33.33	66.67	0	0	0	0	0	0	2.78	23.65	47.54	26.02
36740 Orlando-Kissimmee-Sanford MSA	8.53	11	14.10	0.00	27.27	36.36	36.36	0	0	0	0	0	0	2.49	28.19	36.92	32.37
38940 Port St Lucie MSA	4.87	3	3.85	0.00	66.66	33.33	0	0	0	0	0	0	0	3.61	19.67	51.77	24.95

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	
Geography: FLORIDA Evaluation Period: JANUARY 1, 2015 TO DECEMBER 31, 2017																	
MA/Assessment Area:	Deposit s	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposit s in AA	# of BANK Branch es	% of Rated Area Branch es in AA	Location of Branches by Income of Geographies (%)				# of Branch Openin gs	# of Branch Closing s	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Limited Review:																	
42680 Sebastian-Vero Beach MSA	1.24	1	100	0.00	0.00	0.00	0.00	0	0	0	0	0	0	2.66	19.26	53.41	24.66
45300 Tampa St Petersburg Clearwater MSA	9.22	9	11.54	11.11	22.22	44.44	22.22	0	0	0	0	0	0	4.54	24.38	38.01	32.70
45540 The Villages MSA	0.74	1	1.28	0.00	0.00	100	0.00	0	0	0	0	0	0	0.89	25.45	65.22	0.00
Hendry County AA	1.05	2	2.56	0.00	0.00	100	0.00	0	0	0	0	0	0	0.00	19.95	39.34	40.70
Monroe County AA	1.25	2	2.56	0.00	0.00	0.00	100	0	0	0	0	0	0	0.00	2.31	16.86	80.80
Okeechobee County AA	1.16	1	1.28	0.00	0.00	100	0.00	0	0	0	0	0	0	0.00	35.07	54.04	10.89

% of Population within Each Geography based on 2015 Census ACS data

