


**CenterState**  
*Financial Highlights*

<i>Regulation F Ratios</i>	<i>Qtr End 30-Jun 2019</i>	<i>Qtr End March 31 2019</i>	<i>Qtr End December 31 2018</i>	<i>Qtr End September 30 2018</i>
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**CAPITAL ADEQUACY ANALYSIS**

Regulation F Capital Category	Well Capitalized	Well Capitalized	Well Capitalized	Well Capitalized
Total Capital Ratio	12.49%	13.05%	12.55%	12.38%
Tier 1 Capital Ratio	12.18%	12.62%	12.12%	11.96%
Tier 1 leverage ratio	10.32%	10.29%	9.99%	10.91%

**ASSET QUALITY ANALYSIS**

Nonperforming Assets*/Total Assets	0.19%	0.23%	0.22%	0.23%
Nonperforming Loans*/Gross Loans	0.22%	0.28%	0.28%	0.28%
Net Charge-Offs/Average Loans (annualized)	0.07%	-0.24%	-0.05%	-0.24%
Loan Loss Provision/Average Loans (annualized)	0.11%	0.11%	0.11%	0.11%

**CAPITAL COVERAGE AND RESERVES**

Nonperforming Assets*/ Core Capital and Reserves	1.97%	2.59%	2.32%	2.59%
Core Capital and Reserves/Total Loans	13.96%	13.31%	13.78%	13.31%
Loan Loss Reserve/Total Capital	1.38%	1.95%	1.99%	1.99%
Loan Loss Reserve/Total Loans	0.34%	0.48%	0.47%	0.47%

**EARNINGS AND EFFICIENCY**

Qtrly Return on Average Assets (annualized)	1.33%	1.42%	1.66%	1.42%
Qtrly Return on Average Equity (annualized)	8.89%	9.00%	10.41%	8.89%
Earnings Coverage of Net Charge-Offs	>100%	>100%	>100%	>100%
Qtrly Efficiency Ratio (annualized)	50.77%	48.03%	49.93%	48.03%
Liquidity Ratio	14.62%	15.78%	20.57%	14.17%

\* Nonperforming Loans and Assets do not include Purchased Credit - Impaired loans