



CenterState

Financial Highlights

<i>Regulation F Ratios</i>	<i>Qtr End 31-Mar 2020</i>	<i>Qtr End 31-Dec 2019</i>	<i>Qtr End 30-Sep 2019</i>	<i>Qtr End 30-Jun 2019</i>
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CAPITAL ADEQUACY ANALYSIS

Regulation F Capital Category	Well Capitalized	Well Capitalized	Well Capitalized	Well Capitalized
Total Capital Ratio	11.77%	12.18%	12.04%	12.49%
Tier 1 Capital Ratio	11.27%	11.88%	11.73%	12.18%
Tier 1 leverage ratio	10.24%	10.21%	10.04%	10.32%

ASSET QUALITY ANALYSIS

Nonperforming Assets*/Total Assets	0.48%	0.26%	0.33%	0.19%
Nonperforming Loans*/Gross Loans	0.73%	0.32%	0.42%	0.22%
Net Charge-Offs/Average Loans (annualized)	0.05%	0.14%	-0.04%	0.07%
Loan Loss Provision/Average Loans (annualized)	1.49%	0.11%	0.03%	0.11%

CAPITAL COVERAGE AND RESERVES

Nonperforming Assets*/				
Core Capital and Reserves	4.79%	2.59%	3.40%	1.97%
Core Capital and Reserves/Total Loans	15.33%	13.96%	14.51%	13.96%
Loan Loss Reserve/Total Capital	5.36%	1.37%	1.95%	1.38%
Loan Loss Reserve/Total Loans	1.30%	0.34%	0.48%	0.34%

EARNINGS AND EFFICIENCY

Qtrly Return on Average Assets (annualized)	0.85%	1.67%	1.50%	1.33%
Qtrly Return on Average Equity (annualized)	4.96%	9.85%	9.00%	8.89%
Earnings Coverage of Net Charge-Offs	>100%	>100%	>100%	>100%
Qtrly Efficiency Ratio (annualized)	54.99%	51.57%	50.85%	50.60%
Liquidity Ratio	17.84%	11.03%	14.90%	14.62%

* Starting with 1Q20 Nonperforming Loans and Assets include Purchased Credit - Deteriorated loans