

**CENTERSTATE BANKS, INC.**

	CPP Disbursement Date 11/21/2008	RSSD (Holding Company) 2868129	Number of Insured Depository Institutions 4	
<b>Selected balance and off-balance sheet items</b>				
	2008 \$ millions	2009 \$ millions	%chg from prev	
<b>Assets</b>	\$1,332	\$1,746	31.0%	
Loans	\$893	\$952	6.6%	
Construction & development	\$96	\$110	15.3%	
Closed-end 1-4 family residential	\$187	\$197	5.7%	
Home equity	\$54	\$57	4.8%	
Credit card	\$0	\$0		
Other consumer	\$51	\$50	-1.8%	
Commercial & Industrial	\$82	\$93	14.1%	
Commercial real estate	\$398	\$403	1.4%	
Unused commitments	\$91	\$98	7.0%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$192	\$410	113.4%	
Asset-backed securities	\$0	\$0		
Other securities	\$60	\$53	-11.1%	
Cash & balances due	\$54	\$154	185.3%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
<b>Liabilities</b>	\$1,176	\$1,551	31.9%	
Deposits	\$995	\$1,306	31.2%	
Total other borrowings	\$141	\$199	40.6%	
FHLB advances	\$26	\$21	-18.4%	
<b>Equity</b>				
Equity capital at quarter end	\$156	\$195	24.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$5	\$37	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	9.9%	8.6%	--	
Tier 1 risk based capital ratio	12.5%	13.7%	--	
Total risk based capital ratio	13.7%	15.0%	--	
Return on equity <sup>1</sup>	1.7%	-6.3%	--	
Return on assets <sup>1</sup>	0.2%	-0.7%	--	
Net interest margin <sup>1</sup>	3.6%	3.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	67.0%	66.2%	--	
Loss provision to net charge-offs (qtr)	167.9%	267.9%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.7%	1.4%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2008</b>	<b>2009</b>	<b>2008</b>	<b>2009</b>
Construction & development	7.6%	7.0%	0.2%	0.4%
Closed-end 1-4 family residential	1.0%	4.8%	0.2%	0.8%
Home equity	0.5%	0.2%	0.4%	0.3%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.1%	0.5%	0.3%	0.3%
Commercial & Industrial	1.0%	0.5%	0.8%	0.2%
Commercial real estate	2.2%	3.6%	0.0%	0.2%
Total loans	2.2%	3.7%	0.2%	0.4%