

CENTERSTATE BANKS, INC.

	CPP Disbursement Date 11/21/2008	RSSD (Holding Company) 2868129	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$202	\$196	-2.7%	
Loans	\$127	\$119	-6.4%	
Construction & development	\$13	\$13	-2.6%	
Closed-end 1-4 family residential	\$14	\$13	-7.6%	
Home equity	\$1	\$1	-12.7%	
Credit card	\$0	\$0		
Other consumer	\$2	\$1	-21.9%	
Commercial & Industrial	\$4	\$4	-4.8%	
Commercial real estate	\$86	\$81	-6.0%	
Unused commitments	\$11	\$10	-10.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$26	\$10	-62.8%	
Asset-backed securities	\$0	\$0		
Other securities	\$3	\$8	154.8%	
Cash & balances due	\$6	\$11	77.9%	
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		
Liabilities	\$160	\$154	-3.8%	
Deposits	\$144	\$141	-1.5%	
Total other borrowings	\$12	\$9	-25.0%	
FHLB advances	\$12	\$9	-25.0%	
Equity				
Equity capital at quarter end	\$42	\$43	1.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	11.9%	12.7%	--	
Tier 1 risk based capital ratio	15.1%	13.9%	--	
Total risk based capital ratio	16.3%	15.2%	--	
Return on equity ¹	1.3%	-0.2%	--	
Return on assets ¹	0.3%	0.0%	--	
Net interest margin ¹	4.7%	4.6%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	48.9%	47.0%	--	
Loss provision to net charge-offs (qtr)	6038.5%	278.0%	--	
Net charge-offs to average loans and leases ¹	0.0%	1.7%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010
Construction & development	11.2%	3.3%	0.0%	4.4%
Closed-end 1-4 family residential	20.4%	27.1%	0.1%	0.0%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	3.1%	0.0%	0.0%
Commercial & Industrial	0.4%	0.0%	0.0%	0.0%
Commercial real estate	0.6%	5.6%	0.0%	0.0%
Total loans	5.0%	7.9%	0.0%	0.4%