

**PINNACLE BANK HOLDING COMPANY, INC.**

	CPP Disbursement Date 03/06/2009	RSSD (Holding Company) 3458040	Number of Insured Depository Institutions 1		
<b>Selected balance and off-balance sheet items</b>	<b>2009</b> \$ millions	<b>2010</b> \$ millions	%chg from prev		
<b>Assets</b>	\$219	\$199	-9.4%		
Loans	\$160	\$146	-8.7%		
Construction & development	\$15	\$10	-30.4%		
Closed-end 1-4 family residential	\$13	\$10	-19.8%		
Home equity	\$3	\$2	-5.6%		
Credit card	\$0	\$0			
Other consumer	\$9	\$7	-12.7%		
Commercial & Industrial	\$9	\$11	23.2%		
Commercial real estate	\$113	\$105	-7.1%		
Unused commitments	\$11	\$10	-12.5%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$31	\$34	10.7%		
Asset-backed securities	\$0	\$0			
Other securities	\$10	\$9	-10.2%		
Cash & balances due	\$5	\$2	-60.7%		
<b>Residential mortgage originations</b>					
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>	\$201	\$185	-8.1%		
Deposits	\$191	\$175	-8.5%		
Total other borrowings	\$10	\$10	0.0%		
FHLB advances	\$10	\$10	0.0%		
<b>Equity</b>					
Equity capital at quarter end	\$18	\$14	-24.2%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$4	\$0	NA		
<b>Performance Ratios</b>					
Tier 1 leverage ratio	8.1%	6.1%	--		
Tier 1 risk based capital ratio	10.3%	8.5%	--		
Total risk based capital ratio	11.6%	9.8%	--		
Return on equity <sup>1</sup>	-22.0%	-19.8%	--		
Return on assets <sup>1</sup>	-1.8%	-1.4%	--		
Net interest margin <sup>1</sup>	3.1%	2.8%	--		
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	101.8%	72.9%	--		
Loss provision to net charge-offs (qtr)	213.6%	79.0%	--		
Net charge-offs to average loans and leases <sup>1</sup>	2.5%	1.9%	--		
<sup>1</sup> Quarterly, annualized.					
<b>Asset Quality (% of Total Loan Type)</b>	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>		
	<b>2009</b>	<b>2010</b>	<b>2009</b>	<b>2010</b>	
Construction & development	0.0%	5.2%	0.0%	0.0%	--
Closed-end 1-4 family residential	5.6%	5.3%	1.7%	0.0%	--
Home equity	0.0%	6.3%	0.0%	4.7%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	1.9%	0.5%	0.0%	0.0%	--
Commercial & Industrial	0.0%	0.3%	2.5%	0.0%	--
Commercial real estate	3.6%	7.8%	0.5%	0.6%	--
Total loans	3.1%	6.5%	0.6%	0.5%	--