

PINNACLE FINANCIAL PARTNERS, INC.

	CPP Disbursement Date 12/12/2008	RSSD (Holding Company) 2925657	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$5,137	\$4,903	-4.5%	
Loans	\$3,576	\$3,229	-9.7%	
Construction & development	\$525	\$331	-36.9%	
Closed-end 1-4 family residential	\$452	\$393	-13.0%	
Home equity	\$301	\$298	-1.0%	
Credit card	\$0	\$0		
Other consumer	\$43	\$36	-15.7%	
Commercial & Industrial	\$1,060	\$990	-6.6%	
Commercial real estate	\$1,079	\$1,052	-2.5%	
Unused commitments	\$947	\$923	-2.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$517	\$700	35.6%	
Asset-backed securities	\$0	\$0		
Other securities	\$417	\$314	-24.7%	
Cash & balances due	\$75	\$179	140.4%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$105	\$139	32.5%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$108	\$145	34.2%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$4,454	\$4,218	-5.3%	
Deposits	\$3,924	\$3,897	-0.7%	
Total other borrowings	\$488	\$268	-45.2%	
FHLB advances	\$213	\$121	-42.9%	
Equity				
Equity capital at quarter end	\$683	\$685	0.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$89	\$25	NA	
Performance Ratios				
Tier 1 leverage ratio	8.7%	9.2%	--	
Tier 1 risk based capital ratio	10.7%	11.8%	--	
Total risk based capital ratio	12.3%	13.4%	--	
Return on equity ¹	-1.0%	2.7%	--	
Return on assets ¹	-0.1%	0.4%	--	
Net interest margin ¹	3.3%	3.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	73.6%	101.9%	--	
Loss provision to net charge-offs (qtr)	233.7%	72.4%	--	
Net charge-offs to average loans and leases ¹	0.7%	0.9%	--	
¹ Quarterly, annualized.				
Asset Quality (% of Total Loan Type)	Noncurrent Loans		Gross Charge-Offs	
	2009	2010	2009	2010
Construction & development	13.8%	13.1%	0.9%	0.5%
Closed-end 1-4 family residential	2.6%	1.8%	0.2%	0.2%
Home equity	0.3%	0.5%	0.0%	0.2%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	1.6%	1.4%	0.8%	0.2%
Commercial & Industrial	1.5%	1.5%	0.1%	0.4%
Commercial real estate	2.0%	1.2%	0.0%	0.2%
Total loans	3.5%	2.5%	0.2%	0.3%