

**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>2012</b> \$ millions	<b>2013</b> \$ millions	%chg from prev	
<b>Assets</b>	\$170	\$163	-4.0%	
<b>Loans</b>	\$109	\$98	-10.8%	
<i>Construction &amp; development</i>	\$9	\$7	-21.2%	
<i>Closed-end 1-4 family residential</i>	\$6	\$5	-19.4%	
<i>Home equity</i>	\$2	\$2	-6.3%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$6	\$5	-14.2%	
<i>Commercial &amp; Industrial</i>	\$8	\$7	-9.1%	
<i>Commercial real estate</i>	\$80	\$72	-9.1%	
Unused commitments	\$5	\$3	-41.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$35	\$34	-2.4%	
Asset-backed securities	\$0	\$0		
Other securities	\$17	\$15	-10.5%	
Cash & balances due	\$3	\$4	54.7%	
<b>Residential mortgage originations</b>				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
<b>Liabilities</b>	\$162	\$161	-0.7%	
Deposits	\$142	\$141	-0.8%	
Total other borrowings	\$20	\$20	0.0%	
FHLB advances	\$20	\$20	0.0%	
<b>Equity</b>				
Equity capital at quarter end	\$8	\$2	-73.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	4.4%	2.5%	--	
Tier 1 risk based capital ratio	6.7%	3.9%	--	
Total risk based capital ratio	8.0%	5.1%	--	
Return on equity <sup>1</sup>	-44.0%	-337.1%	--	
Return on assets <sup>1</sup>	-2.1%	-7.4%	--	
Net interest margin <sup>1</sup>	3.0%	2.8%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	47.8%	76.4%	--	
Loss provision to net charge-offs (qtr)	632.9%	35.7%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.3%	0.5%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2012</b>	<b>2013</b>	<b>2012</b>	<b>2013</b>
<i>Construction &amp; development</i>	8.3%	5.4%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	15.4%	6.3%	0.7%	0.0%
<i>Home equity</i>	8.7%	3.9%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	2.2%	0.9%	0.0%	1.6%
<i>Commercial &amp; Industrial</i>	11.1%	17.3%	0.5%	0.0%
<i>Commercial real estate</i>	12.0%	4.4%	0.0%	0.1%
<i>Total loans</i>	11.3%	5.3%	0.1%	0.1%