

**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>2008</b> \$ millions	<b>2009</b> \$ millions	%chg from prev	
<b>Assets</b>	\$199	\$219	10.2%	
Loans	\$161	\$160	-0.2%	
<i>Construction &amp; development</i>	\$27	\$15	-46.1%	
<i>Closed-end 1-4 family residential</i>	\$11	\$13	16.7%	
<i>Home equity</i>	\$3	\$3	-0.9%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$10	\$9	-11.6%	
<i>Commercial &amp; Industrial</i>	\$14	\$9	-34.9%	
<i>Commercial real estate</i>	\$95	\$113	18.5%	
Unused commitments	\$17	\$11	-32.9%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$15	\$31	105.2%	
Asset-backed securities	\$0	\$0		
Other securities	\$10	\$10	-0.7%	
Cash & balances due	\$2	\$5	87.7%	
<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>	\$182	\$201	10.4%	
Deposits	\$172	\$191	10.9%	
Total other borrowings	\$10	\$10	0.0%	
FHLB advances	\$10	\$10	0.0%	
<b>Equity</b>				
Equity capital at quarter end	\$17	\$18	8.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$4	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	8.4%	8.1%	--	
Tier 1 risk based capital ratio	9.5%	10.3%	--	
Total risk based capital ratio	10.6%	11.6%	--	
Return on equity <sup>1</sup>	0.5%	-22.0%	--	
Return on assets <sup>1</sup>	0.0%	-1.8%	--	
Net interest margin <sup>1</sup>	3.4%	3.1%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	89.4%	101.8%	--	
Loss provision to net charge-offs (qtr)	197.6%	213.6%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.8%	2.5%	--	
<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>
<i>Construction &amp; development</i>	0.0%	0.0%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	0.0%	5.6%	0.0%	1.7%
<i>Home equity</i>	0.0%	0.0%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	2.8%	1.9%	0.0%	0.0%
<i>Commercial &amp; Industrial</i>	0.0%	0.0%	2.3%	2.5%
<i>Commercial real estate</i>	1.9%	3.6%	0.0%	0.5%
<i>Total loans</i>	1.3%	3.1%	0.2%	0.6%