

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				
	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$4,746	\$5,137	8.2%	
Loans	\$3,380	\$3,576	5.8%	
Construction & development	\$645	\$525	-18.6%	
Closed-end 1-4 family residential	\$457	\$452	-1.1%	
Home equity	\$244	\$301	23.3%	
Credit card	\$0	\$0		
Other consumer	\$59	\$43	-27.4%	
Commercial & Industrial	\$944	\$1,060	12.4%	
Commercial real estate	\$927	\$1,079	16.4%	
Unused commitments	\$1,010	\$947	-6.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$637	\$517	-18.9%	
Asset-backed securities	\$0	\$0		
Other securities	\$213	\$417	95.9%	
Cash & balances due	\$74	\$75	1.2%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$82	\$105	27.7%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$72	\$108	50.0%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$4,112	\$4,454	8.3%	
Deposits	\$3,619	\$3,924	8.4%	
Total other borrowings	\$440	\$488	11.0%	
FHLB advances	\$184	\$213	15.6%	
Equity				
Equity capital at quarter end	\$633	\$683	7.8%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$60	\$89	NA	
Performance Ratios				
Tier 1 leverage ratio	8.7%	8.7%	--	
Tier 1 risk based capital ratio	10.1%	10.7%	--	
Total risk based capital ratio	11.5%	12.3%	--	
Return on equity ¹	6.3%	-1.0%	--	
Return on assets ¹	0.8%	-0.1%	--	
Net interest margin ¹	3.1%	3.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	295.0%	73.6%	--	
Loss provision to net charge-offs (qtr)	179.4%	233.7%	--	
Net charge-offs to average loans and leases ¹	0.3%	0.7%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	0.8%	13.8%	0.3%	0.9%
Closed-end 1-4 family residential	0.7%	2.6%	0.1%	0.2%
Home equity	0.1%	0.3%	0.1%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.1%	1.6%	0.4%	0.8%
Commercial & Industrial	0.2%	1.5%	0.0%	0.1%
Commercial real estate	0.2%	2.0%	0.0%	0.0%
Total loans	0.4%	3.5%	0.1%	0.2%