

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	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$4,847	\$5,022	3.6%	
Loans	\$3,327	\$3,753	12.8%	
Construction & development	\$274	\$314	14.3%	
Closed-end 1-4 family residential	\$429	\$429	0.0%	
Home equity	\$270	\$261	-3.2%	
Credit card	\$0	\$1		
Other consumer	\$23	\$16	-32.0%	
Commercial & Industrial	\$1,125	\$1,430	27.1%	
Commercial real estate	\$1,063	\$1,133	6.6%	
Unused commitments	\$937	\$1,038	10.8%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$645	\$375	-41.8%	
Asset-backed securities	\$0	\$0		
Other securities	\$246	\$326	32.4%	
Cash & balances due	\$170	\$162	-4.6%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$128	\$140	9.0%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$136	\$138	1.4%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$4,108	\$4,270	3.9%	
Deposits	\$3,690	\$4,029	9.2%	
Total other borrowings	\$358	\$191	-46.7%	
FHLB advances	\$226	\$76	-66.4%	
Equity				
Equity capital at quarter end	\$738	\$752	1.9%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	10.3%	10.5%	--	
Tier 1 risk based capital ratio	12.5%	11.6%	--	
Total risk based capital ratio	14.0%	12.9%	--	
Return on equity ¹	6.2%	6.8%	--	
Return on assets ¹	0.9%	1.0%	--	
Net interest margin ¹	3.8%	3.9%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	151.9%	304.1%	--	
Loss provision to net charge-offs (qtr)	85.9%	115.0%	--	
Net charge-offs to average loans and leases ¹	0.8%	0.2%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012
Construction & development	4.7%	1.4%	1.2%	0.3%
Closed-end 1-4 family residential	2.5%	1.3%	0.1%	0.5%
Home equity	0.6%	0.1%	0.1%	0.2%
Credit card	0.0%	0.0%	0.0%	18.4%
Other consumer	0.6%	0.0%	0.6%	0.1%
Commercial & Industrial	1.1%	0.2%	0.3%	0.1%
Commercial real estate	0.9%	0.8%	0.0%	0.3%
Total loans	1.5%	0.6%	0.2%	0.2%