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ARTICLES OF AMENDMENT
OF THE

SECRETARY OF STATE

ARTICLES OF INCORPORATION CALLAHASSEE, FL. PINNACLE BANK HOLDING COMPANY, INC.

(Pursuant to Section 607.1006 of the Fiorida Business Corporation Act)

Pinnacle Bank Holding Company, Inc., a corporation organized and existing under the laws of the State of Florida (the "Corporation"), in accordance with the provisions of Section 607.1006 of the Florida Business Corporation Act (the "Act"), does hereby amend its Articles of Incorporation, as amended ("Articles") by filing these Articles of Amendment and, in connection therewith,

HEREBY CERTIFIES:

That the name of the Corporation is Pinnacle Bank Holding Company, Inc.

Pursuant to the provisions of the Act, Article I of the Articles of Incorporation is hereby amended by deleting the text thereof in its entirety and inserting the following in lieu thereof:

ARTICLE I

The name of the corporation shall be Cogent Bancorp, Inc.

CERTIFICATE

The undersigned, being the duly elected and incumbent President of Pinnacle Bank Holding Company, Inc. (the "Corporation"), a corporation organized under the laws of the State of Florida, does hereby certify that the foregoing Articles of Amendment were duly authorized, adopted and approved by the holders of shares of Common Stock of the Corporation being the sole voting group entitled to vote thereon, on September 13, 2018, and the number of votes east for the amendment by the shareholders was sufficient for approval by them.

IN WITNESS WHEREOF, the undersigned has become affixed his signature this 13th day of September, 2018.

PINNACLE BANK HOLDING COMPANY, INC.

By:

Chirag J. Bhavsa

As its: President