

Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

MAR 21 2013

Report at the close of business as of the end of fiscal year

This Report is required by law: Section 5(c)(1)(A) of the Bank Holding Company Act (12 U.S.C. § 1844 (c)(1)(A)); Section 8(a) of the International Banking Act (12 U.S.C. § 3106(a)); Sections 11(a)(1), 25 and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); Section 211.13(c) of Regulation K (12 C.F.R. § 211.13(c)); and Section 225.5(b) of Regulation Y (12 C.F.R. § 225.5(b)) and section 10(c)(2)(H) of the Home Owners' Loan Act. Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

This report form is to be filed by all top-tier bank holding companies and top-tier savings and loan holding companies organized under U.S. law, and by any foreign banking organization that does not meet the requirements of and is not treated as a qualifying foreign banking organization under Section 211.23 of Regulation K (12 C.F.R. § 211.23). (See page one of the general instructions for more detail of who must file.) The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, an information collection unless it displays a currently valid OMB control number.

NOTE: The *Annual Report of Holding Companies* must be signed by one director of the top-tier holding company. This individual should also be a senior official of the top-tier holding company. In the event that the top-tier holding company does not have an individual who is a senior official and is also a director, the chairman of the board must sign the report.

Date of Report (top-tier holding company's fiscal year-end):

**December 31, 2013**

Month / Day / Year

I, Harold R. Carpenter

Reporter's Name, Street, and Mailing Address

Pinnacle Financial Partners, Inc.

Name of the Holding Company Director and Official

Chief Financial Officer

Legal Title of Holding Company

150 Third Avenue South, Suite 800

Title of the Holding Company Director and Official

(Mailing Address of the Holding Company) Street / P.O. Box

attest that the *Annual Report of Holding Companies* (including the supporting attachments) for this report date has been prepared in conformance with the instructions issued by the Federal Reserve System and are true and correct to the best of my knowledge and belief.

Nashville	TN	37201
City	State	Zip Code

With respect to information regarding individuals contained in this report, the Reporter certifies that it has the authority to provide this information to the Federal Reserve. The Reporter also certifies that it has the authority, on behalf of each individual, to consent or object to public release of information regarding that individual. The Federal Reserve may assume, in the absence of a request for confidential treatment submitted in accordance with the Board's "Rules Regarding Availability of Information," 12 C.F.R. Part 261, that the Reporter and individual consent to public release of all details in the report concerning that individual.

Physical location (if different from mailing address)

Person to whom questions about this report should be directed:

Dana Sanders	SVP of Financial Reporting
Name	Title

615-743-6105

Area Code / Phone Number / Extension

615-743-6157

Area Code / FAX Number

dana.sanders@pnfp.com

E-mail Address

www.pnfp.com

Address (URL) for the Holding Company's web page

Signature of Holding Company Director and Official

3-7-14

Date of Signature

For holding companies not registered with the SEC—

Indicate status of Annual Report to Shareholders:

- is included with the FR Y-6 report
- will be sent under separate cover
- is not prepared

For Federal Reserve Bank Use Only

RSSD ID 2925657

C.I.

Does the reporter request confidential treatment for any portion of this submission?

Yes Please identify the report items to which this request applies:  
 Item 4.c.

In accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided.

The information for which confidential treatment is sought is being submitted separately labeled "Confidential."

No

## For Use By Tiered Holding Companies

Top-tiered holding companies must list the names, mailing address, and physical locations of each of their subsidiary holding companies below.

NONE

Legal Title of Subsidiary Holding Company

(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box

City State Zip Code

Physical location (if different from mailing address)

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City State Zip Code

Physical location (if different from mailing address)

Form FR Y-6

**Pinnacle Financial Partners, Inc.**

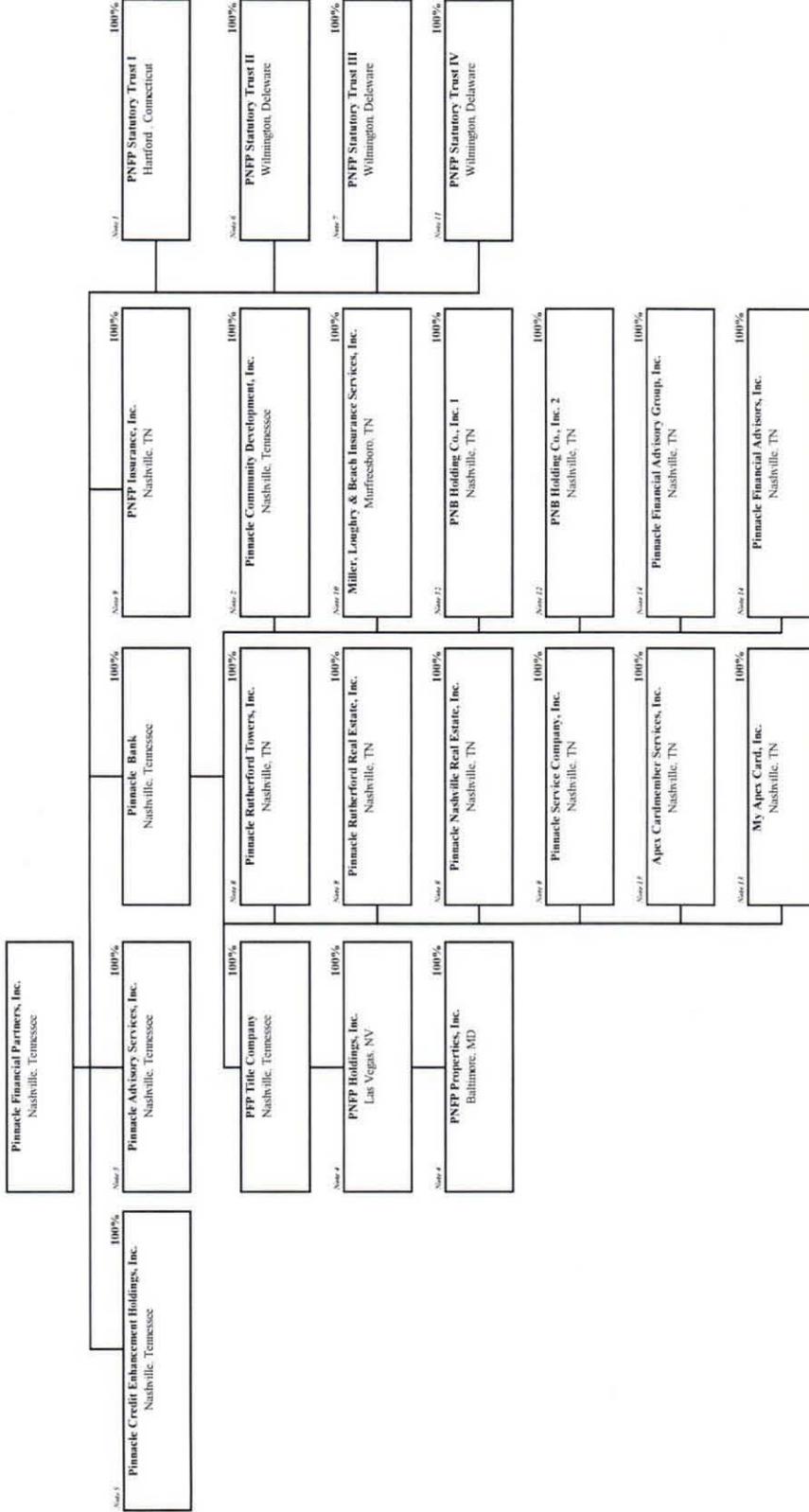
Nashville, Tennessee

Fiscal year ending December 31, 2013

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Item 1	Annual Report to Shareholders	Filed with SEC on 2/25/14
Item 2.a.	Organizational Chart	Attached
Item 2.b.	Domestic Branch Listing	Attached
Item 3	Securities Holders	Attached
Item 4	Directors and officers	Attached
Item 4.c.	Directors and officers-privately held company information	Confidential Annex Attached

Revised



Note 1: PNFP Statutory Trust I was established during December, 2005 to issue \$10 million in Trust Preferred Securities. FR Y-6 concerning this entity was filed in 2004 with the FRB-Atlanta.

Note 2: Pinnacle Community Development, Inc. was established during 2001 and is registered as a Community Development Entity by the Community Development Financial Institutions Fund of the US Department of Treasury.

Note 3: Pinnacle Advisory Services, Inc. was established as a registered investment advisor pursuant to regulations promulgated by the Board of Governors of the Federal Reserve System.

Note 4: PNFP Holdings, Inc. is a wholly-owned subsidiary of PFP Title Company and is the parent of PNFP Properties, Inc., which was established as a Real Estate Investment Trust pursuant to Internal Revenue Service regulations. Both of these subsidiaries were established during 2004.

Note 5: Pinnacle Credit Enhancement Holdings, Inc. was established during 2004 as a holding company in own a 24.5% membership interest in Collateral Plus, LLC. Collateral Plus, LLC serves as an intermediary between investors and borrowers in certain financial transactions. PNFP divested of its investment in Collateral Plus in 2011. The form of letters of credit issued by the investors for the benefit of banks and other financial institutions. PNFP divested of its investment in Collateral Plus in 2011.

Note 6: PNFP Statutory Trust II was established during September, 2005 to issue \$20 million in Trust Preferred Securities. FR Y-6 concerning this entity was filed in 2005 with the FRB-Atlanta.

Note 7: PNFP Statutory Trust III was established during September, 2006 to issue \$20 million in Trust Preferred Securities. FR Y-6 concerning this entity was filed in 2006 with the FRB-Atlanta.

Note 8: Pinnacle Rutherford Towers, Inc., Pinnacle Rutherford Real Estate, Inc., Pinnacle Nashville Real Estate, Inc., and Pinnacle Service Company, Inc. were established during October, 2006 to hold real property (real estate, buildings, equipment) for the company. FR Y-6 was filed in October for each of these companies.

Note 9: PNFP Insurance was established during October, 2006 as a captive insurance subsidiary.

Note 10: Miller and Loughry is an insurance subsidiary that was obtained through the Century Bancorp purchase in March, 2006.

Note 11: Miller and Loughry acquired the assets of Beach & Conroy Insurance LLC in July, 2008.

Note 12: Upon acquisition, the combined company took the name Miller Loughry Beach Insurance Services, Inc.

Note 13: PNFP Statutory Trust IV was established during October, 2007 to issue \$10 million in Trust Preferred Securities. FR Y-6 concerning this entity was filed in 2007 with the FRB-Atlanta.

Note 14: PNB Holding Co., Inc. 1 and PNB Holding Co., Inc. 2 were established in September 2011 to own other real estate acquired by the bank during foreclosure.

Note 15: Apex Cardmember Services, Inc. and My Apex Card, Inc. were established in July 2013 and September 2013, respectively, to protect the names as they are similar to bank account issuer credit card program. These companies are not FR Y-6 reportable.

Note 16: Pinnacle Financial Advisory Group, Inc. and Pinnacle Financial Advisors, Inc. were established in September 2013 for purposes of trademark preservation. These companies are not FR Y-6 reportable.

## List of Subsidiaries

Subsidiaries	Jurisdiction or State of Incorporation	Names Under Which Subsidiary Does Business (1)
Pinnacle Bank (2)	Tennessee	
PFP Title Company (3)	Tennessee	
Pinnacle Community Development Corporation (3)	Tennessee	
PNFP Statutory Trust I (4)	Connecticut	
PNFP Statutory Trust II (4)	Delaware	
PNFP Statutory Trust III (4)	Connecticut	
PNFP Statutory Trust IV (4)	Delaware	
PNFP Holdings, Inc. (5)	Nevada	
PNFP Properties, Inc. (6)	Maryland	
Pinnacle Advisory Services, Inc. (7)	Tennessee	
Pinnacle Credit Enhancement Holdings, Inc. (7)	Tennessee	
Pinnacle Rutherford Real Estate, Inc. (3)	Tennessee	
Pinnacle Nashville Real Estate, Inc. (3)	Tennessee	
Pinnacle Rutherford Towers, Inc.(3)	Tennessee	
Pinnacle Service Company, Inc.(3)	Tennessee	
PNFP Insurance, Inc.(7)	Nevada	
Miller & Loughry, Inc. (2)	Tennessee	Miller Loughry Beach
PNB Holding Co. 1, Inc. (3)	Tennessee	
PNB Holding Co. 2, Inc. (3)	Tennessee	

1. Unless otherwise noted, each Subsidiary only does business under its legal name as set forth under the heading "Subsidiaries."
2. Pinnacle Bank is organized under the laws of the State of Tennessee.
3. PFP Title Company, Pinnacle Community Development Corporation, Pinnacle Rutherford Real Estate, Inc., Pinnacle Nashville Real Estate, Inc., Pinnacle Rutherford Towers, Inc., Pinnacle Service Company, Inc., Miller & Loughry, Inc., PNB Holding Co. 1, Inc. and PNB Holding Co. 2, Inc. are wholly-owned subsidiaries of Pinnacle Bank.
4. PNFP Statutory Trust I, PNFP Statutory Trust II, PNFP Statutory Trust III and Statutory Trust IV are statutory business trusts which were established to issue capital trust preferred securities.
5. PNFP Holdings, Inc. is a wholly-owned subsidiary of PFP Title Company.
6. PNFP Properties, Inc. is a wholly-owned subsidiary of PNFP Holdings, Inc.
7. Pinnacle Advisory Services, Inc., Pinnacle Credit Enhancement Holdings, Inc. and PNFP Insurance, Inc. are wholly owned subsidiaries of Pinnacle Financial Partners, Inc.

Results: A list of branches for your holding company: PINNACLE FINANCIAL PARTNERS, INC. [2925657] of NASHVILLE, TN. The data are as of 12/31/2013. Data reflects information that was received and processed through 01/07/2014.

**Reconciliation and Verification Steps**

1. In the Data Action column of each branch row, enter one or more of the actions specified below.
2. If required, enter the date in the Effective Date column.

**Actions**

OK: If the branch information is correct, enter 'OK' in the Data Action column.  
 Change: If the branch information is incorrect or incomplete, revise the data, enter 'Change' in the Data Action column and the date when this information first became valid in the Effective Date column.  
 Close: If a branch listed was sold or closed, enter 'Close' in the Data Action column and the sale or closure date in the Effective Date column.  
 Delete: If a branch listed was never owned by this depository institution, enter 'Delete' in the Data Action column.  
 Add: If a reportable branch is missing, insert a row, add the branch data, and enter 'Add' in the Data Action column and the opening or acquisition date in the Effective Date column.

If printing this list, you may need to adjust your page setup in MS Excel. Try using landscape orientation, page scaling, and/or legal sized paper.

**Submission Procedure**

When you are finished, send a saved copy to your FRB contact. See the detailed instructions on this site for more information. If you are e-mailing this to your FRB contact, put your institution name, city and state in the subject line of the e-mail.

Note:  
 To satisfy the FR Y-10 reporting requirements, you must also submit FR Y-10 Domestic Branch Schedules for each branch with a Data Action of Change, Close, Delete, or Add. The FR Y-10 report may be submitted in a hardcopy format or via the FR Y-10 Online application - <https://y10online.federalreserve.gov>.

\* FDIC UNINUM, Office Number, and ID\_RSSD columns are for reference only. Verification of these values is not required.

Data Action	Effective Date	Branch Service Type	Branch ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
OK		Full Service (Head Office)	2925666	PINNACLE BANK	150 3RD AVENUE SOUTH, SYMPHONIE PLACE OFFICE BUILDING	NASHVILLE	TN	37201	DAVIDSON	UNITED STATES	82012		0 PINNACLE BANK		2925666
OK		Full Service	3917707	ASHLAND CITY OFFICE	524 SOUTH MAIN STREET	ASHLAND CITY	TN	37015	CHEATHAM	UNITED STATES	362594		29 PINNACLE BANK		2925666
OK		Full Service	3000337	BRENTWOOD OFFICE	128 FRANKLIN ROAD	BRENTWOOD	TN	37027	WILLIAMSON	UNITED STATES	360670		1 PINNACLE BANK		2925666
OK		Full Service	3220694	COOL SPRING BRANCH	1717 MALLORY LANE	BRENTWOOD	TN	37027	WILLIAMSON	UNITED STATES	423106		31 PINNACLE BANK		2925666
OK		Full Service	3192522	DICKSON BRANCH	501 HIGHWAY 46 SOUTH	DICKSON	TN	37055	DICKSON	UNITED STATES	419236		30 PINNACLE BANK		2925666
OK		Full Service	3216437	CAROTHERS BRANCH	7040 CAROTHERS BOULEVARD	FRANKLIN	TN	37067	WILLIAMSON	UNITED STATES	423016		4 PINNACLE BANK		2925666
OK		Full Service	3321667	FRANKLIN OFFICE	216 SOUTH ROYAL OAKS BOULEVARD	FRANKLIN	TN	37064	WILLIAMSON	UNITED STATES	438932		6 PINNACLE BANK		2925666
OK		Full Service	3185337	RIVERGATE BRANCH	847 CONFERENCE DRIVE	GOODLETTSVILLE	TN	37072	DAVIDSON	UNITED STATES	418783		3 PINNACLE BANK		2925666
OK		Full Service	3364105	HENDERSONVILLE OFFICE	270 EAST MAIN STREET	HENDERSONVILLE	TN	37075	SUMNER	UNITED STATES	443463		8 PINNACLE BANK		2925666
OK		Full Service	3681286	HERMITAGE OFFICE	4715 ANDREW JACKSON PARKWAY	HERMITAGE	TN	37076	DAVIDSON	UNITED STATES	469945		21 PINNACLE BANK		2925666
OK		Full Service	4031392	FARRAGUT BRANCH	241 BROOKLAWN STREET	KNOXVILLE	TN	37934	KNOX	UNITED STATES	500307		38 PINNACLE BANK		2925666
OK		Full Service	3973589	FOUNTAIN CITY BRANCH	5019 NORTH BROADWAY	KNOXVILLE	TN	37918	KNOX	UNITED STATES	498650		36 PINNACLE BANK		2925666
OK		Full Service	3606515	KNOXVILLE MAIN OFFICE BRANCH	1111 NORTHSORE DRIVE, SUITE 130	KNOXVILLE	TN	37919	KNOX	UNITED STATES	466479		20 PINNACLE BANK		2925666
OK		Full Service	4510833	PINNACLE CEDAR BLUFF	9601 KINGSTON PIKE	KNOXVILLE	TN	37922	KNOX	UNITED STATES	Not Required	Not Required	PINNACLE BANK		2925666
OK		Full Service	3433207	SOUTH CUMBERLAND OFFICE	411 SOUTH CUMBERLAND STREET	LEBANON	TN	37087	WILSON	UNITED STATES	449793		28 PINNACLE BANK		2925666
OK		Full Service	3917725	WEST BADDOUR OFFICE	1412 WEST BADDOUR PARKWAY	LEBANON	TN	37087	WILSON	UNITED STATES	362602		23 PINNACLE BANK		2925666
OK		Full Service	3917734	HIGHWAY 70 MOUNT JULIET BRANCH	11400 LEBANON ROAD	MOUNT JULIET	TN	37122	WILSON	UNITED STATES	427750		26 PINNACLE BANK		2925666
OK		Full Service	3018538	MOUNT JULIET BRANCH	551 NORTH MT. JULIET ROAD	MOUNT JULIET	TN	37122	WILSON	UNITED STATES	358590		22 PINNACLE BANK		2925666
OK		Full Service	3088513	CASON LANE BRANCH	123 CASON LANE	MURFREESBORO	TN	37128	RUTHERFORD	UNITED STATES	276639		14 PINNACLE BANK		2925666
OK		Full Service	3088504	MEMORIAL BOULEVARD BRANCH	1745 MEMORIAL BOULEVARD	MURFREESBORO	TN	37129	RUTHERFORD	UNITED STATES	276638		13 PINNACLE BANK		2925666
OK		Limited Service	3088522	NORTHWEST BROAD STREET BRANCH	1645 NORTHWEST BROAD STREET	MURFREESBORO	TN	37129	RUTHERFORD	UNITED STATES	276637		12 PINNACLE BANK		2925666
OK		Full Service	3088531	SOUTH CHURCH STREET BRANCH	2604 SOUTH CHURCH STREET	MURFREESBORO	TN	37128	RUTHERFORD	UNITED STATES	356490		16 PINNACLE BANK		2925666
OK		Full Service	3088492	SOUTHEAST BROAD STREET BRANCH	2035 SOUTHEAST BROAD STREET	MURFREESBORO	TN	37127	RUTHERFORD	UNITED STATES	276640		15 PINNACLE BANK		2925666
OK		Full Service	461870	WEST COLLEGE STREET BRANCH	114 WEST COLLEGE STREET	MURFREESBORO	TN	37130-356	RUTHERFORD	UNITED STATES	42478		9 PINNACLE BANK		2925666
OK		Full Service	4115984	100 OAKS BRANCH	2833 BRANSFORD AVENUE	NASHVILLE	TN	37204	DAVIDSON	UNITED STATES	508305		39 PINNACLE BANK		2925666
OK		Full Service	4027630	BELLE MEADE BRANCH	4328 HARDING PIKE	NASHVILLE	TN	37205	DAVIDSON	UNITED STATES	500165		37 PINNACLE BANK		2925666
OK		Full Service	3586792	DONELSON OFFICE	424 DONELSON PIKE	NASHVILLE	TN	37214	DAVIDSON	UNITED STATES	461756		19 PINNACLE BANK		2925666
OK		Full Service	3058673	GREEN HILLS OFFICE	2307 CRESTMOOR ROAD	NASHVILLE	TN	37215	DAVIDSON	UNITED STATES	365361		2 PINNACLE BANK		2925666
OK		Full Service	3076163	HIGHWAY 70 SOUTH BRANCH	7651 HIGHWAY 70 SOUTH, SUITE 110	NASHVILLE	TN	37221	DAVIDSON	UNITED STATES	473709		35 PINNACLE BANK		2925666
OK		Full Service	3291171	WEST END OFFICE	2300 WEST END AVE	NASHVILLE	TN	37203	DAVIDSON	UNITED STATES	431720		5 PINNACLE BANK		2925666
OK		Full Service	3088474	NORTH MAIN STREET BRANCH	604 NORTH MAIN STREET	SHELBYVILLE	TN	37160	BEDFORD	UNITED STATES	276635		10 PINNACLE BANK		2925666
OK		Full Service	3200922	SAM RIDLEY BRANCH	467 SAM RIDLEY PARKWAY WEST	SMYRNA	TN	37167	RUTHERFORD	UNITED STATES	419556		18 PINNACLE BANK		2925666
OK		Full Service	3216446	SOUTH LOWRY STREET BRANCH	69 SOUTH LOWRY STREET	SMYRNA	TN	37167	RUTHERFORD	UNITED STATES	419806		24 PINNACLE BANK		2925666

Form FR Y-6  
Pinnacle Financial Partners, Inc.  
Nashville, Tennessee  
Fiscal year ending December 31, 2013

**Report Item 3: Shareholders**

(1)(a) (1)(b) (2)(a) (2)(b) (2) (c)

<i>Current shareholders with ownership, control or holdings of 5% or more with power to vote as of 12/31/13</i>				<i>Shareholders not listed in (3)(1)(a) through (3)(1)(c) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending 12/31/13</i>			
<i>(1)(a) Name &amp; Address (City, State/Country)</i>	<i>(1)(b) Country or citizenship or Incorporation</i>	<i>(1) (c)</i>		<i>(2) (a) Name &amp; Address (City, State/Country)</i>	<i>(1)(b) Country or citizenship or Incorporation</i>	<i>(1) (c)</i>	
BlackRock, Inc. New York, NY	USA	3,173,455	8.98%	None			
Dimensional Fund Advisors LP Austin, TX	USA	2,411,840	6.83%				
The Vanguard Group, Inc. Malvern, PA	USA	2,020,460	5.72%				

Form FR Y-6  
Pinnacle Financial Partners, Inc.  
Nashville, Tennessee  
Fiscal year ending December 31, 2013

Report Item 4:

(1) (2) (3) (a) (b) (c) (4) (a) (b) (c)

(1) Name and Address (City, State/Country)	(2) Principal occupation if other than with Bank Holding Company	(3)(a) Title and Position with Bank Holding Company	(3)(b) Title and Position with Subsidiaries (include names of subsidiaries)	(3) (c) Title and Position with other businesses (include names of businesses)	(4)(a) Percentage of voting shares in Bank Holding Company	(4)(b) Percentage of voting shares in Subsidiaries (include names of subsidiaries)	(4)(c) List names of other companies (include partnerships) if 25% or more of voting securities are held (List names of co's and percentage of voting securities held)
Sue G. Atkinson Nashville, Tennessee	Public Relations Executive	Director	Director- Pinnacle Bank	Chairman- Atkinson Public Relations	0.14%	None	Confidential Information
H. Gordon Bone Nashville, Tennessee	Builder/Developer	Director	Director- Pinnacle Bank	Partner- B&B Enterprises	0.22%	None	N/A
Gregory L. Burns Nashville, Tennessee	Consultant	Director	Director- Pinnacle Bank	President and CEO- Gregory Burns Consulting Group, LLC	0.08%	None	N/A
Colleen Conway-Welch Nashville, Tennessee	Retired Nursing School Administrator	Director	Director- Pinnacle Bank	N/A	0.10%	None	N/A
James C. Cope Nashville, Tennessee	Attorney	Director	Director- Pinnacle Bank	Partner- Cope, Hudson, Scarlett, Reed and McCreary, PLLC	0.25%	None	Confidential Information
Glenda Baskin Glover Nashville, TN	Educator	Director	Director- Pinnacle Bank	President- Tennessee State University	0.00%	None	N/A
William H. Huddleston, IV Nashville, Tennessee	Engineer	Director	Director- Pinnacle Bank	President- Huddleston-Steele Engineering, Inc.	0.16%	None	Confidential Information
Ed C. Loughry, Jr. Nashville, Tennessee	Retired Banker	Director	Director- Pinnacle Bank	N/A	0.38%	None	N/A
Reese L. Smith III Nashville, TN	Builder/ Developer	Director	Director- Pinnacle Bank	President- Haury & Smith Contractors, Inc.	0.18%	None	N/A

Form FR Y-6  
Pinnacle Financial Partners, Inc.  
Nashville, Tennessee  
Fiscal year ending December 31, 2013

Report Item 4:  
(1) (2) (3) (a) (b) (c) (4) (a) (b) (c)

(1)	(2)	(3)(a)	(3)(b)	(3) (c )	(4)(a)	(4)(b)	(4)(c)
Robert A. McCabe, Jr. Nashville, Tennessee	N/A	Chairman of the Board	Chairman of the Board- Pinnacle Bank	N/A	1.75%	None	N/A
Hal N. Pennington Nashville, Tennessee	Retired Manufacturing Executive	Director	Director- Pinnacle Bank	N/A	0.04%	None	N/A
Gary L. Scott Nashville, Tennessee	Retired Banker	Director	Director- Pinnacle Bank	N/A	0.14%	None	N/A
M. Terry Turner Nashville, Tennessee	N/A	President and Chief Executive Officer	President and Chief Executive Officer-Pinnacle Bank	N/A	1.55%	None	N/A

Form FR Y-6  
Pinnacle Financial Partners, Inc.  
Nashville, Tennessee  
Fiscal year ending December 31, 2013

Report Item 4:

(1) (2) (3) (a) (b) (c) (4) (a) (b) (c)

(1)	(2)	(3)(a)	(3)(b)	(3) (c)	(4)(a)	(4)(b)	(4)(c)
Hugh M. Queener Nashville, Tennessee	N/A	Executive Vice President and Chief Administrative Officer- Pinnacle Bank	Executive Vice President and Chief Administrative Officer	N/A	0.80%	None	N/A
Harold R. Carpenter Nashville, Tennessee	N/A	Executive Vice President and Chief Financial Officer- Pinnacle Bank	Executive Vice President and Chief Financial Officer	N/A	0.36%	None	N/A
J. Harvey White Nashville, Tennessee	N/A	Executive Vice President and Chief Credit Officer- Pinnacle Bank	Executive Vice President and Chief Credit Officer	N/A	0.14%	None	Confidential Information