

Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

APR 01 REC'D

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.

I, Harold R. Carpenter

Name of the Holding Company Director and Official
Chief Financial Officer

Title of the Holding Company Director and Official

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.

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.

Signature of Holding Company Director and Official
03/28/2016

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. _____

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

December 31, 2015

Month / Day / Year

NA

Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter's Name, Street, and Mailing Address

Pinnacle Financial Partners, Inc.

Legal Title of Holding Company

150 Third Avenue South Suite 900

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

Nashville

TN

37201

City

State

Zip Code

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

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

Yes Please identify the report items to which this request applies:

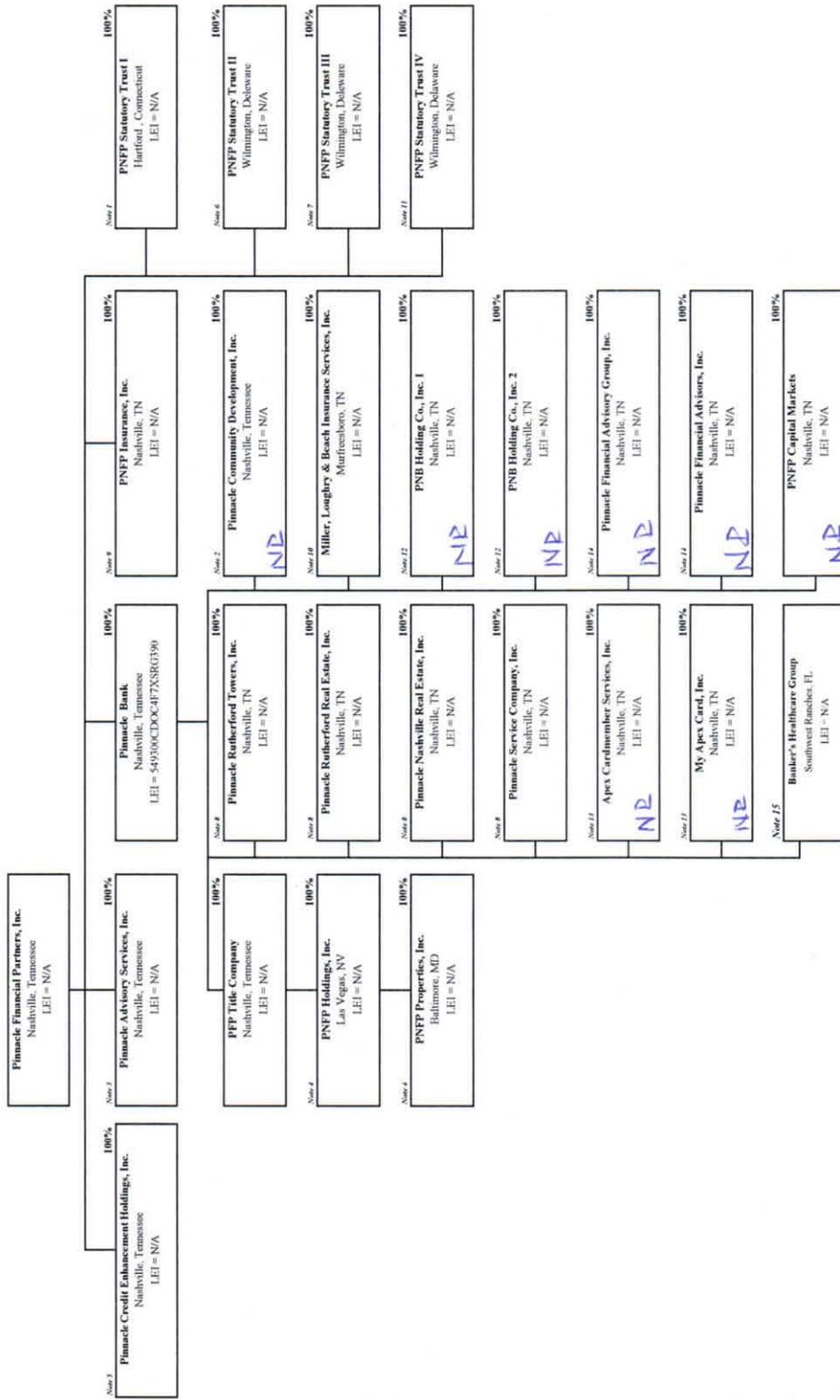
Item 4.c.

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

REVISED
 5/11/16



Note 1: PNEF Statutory Trust I was established during December, 2003 to issue \$10 million in Trust Preferred Securities. PR 1-B concerning this entity was filed in 2004 with the FRB-Atlanta.

Note 2: Pinnacle Community Development, Inc. was established during 2003 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: PNEF Holdings, Inc. is a wholly-owned subsidiary of PFP Title Company and is the parent of PNEF 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 to 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. PNEF 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. PNEF divested of its investment in Collateral Plus in 2011.

Note 6: PNEF Statutory Trust II was established during September, 2005 to issue \$20 million in Trust Preferred Securities.

Note 7: PNEF Statutory Trust III was established during September, 2006 to issue \$20 million in Trust Preferred Securities.

Note 8: PNEF Statutory Trust IV was established during September, 2006 to issue \$20 million in Trust Preferred Securities.

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

Note 10: PNEF Insurance was established during October, 2006 as a captive insurance subsidiary.

Note 11: Miller and Loughry acquired the assets of Beach & Gentry Insurance LLC in July, 2009.

Note 12: PNEF Statutory Trust I was established during October, 2007 to issue \$30 million in Trust Preferred Securities.

Note 13: PNEF Statutory Trust II was established during October, 2007 to issue \$30 million in Trust Preferred Securities.

Note 14: PNEF Statutory Trust III was established during October, 2007 to issue \$30 million in Trust Preferred Securities.

Note 15: PNEF Statutory Trust IV was established during October, 2007 to issue \$30 million in Trust Preferred Securities.

Note 16: During 2015, Pinnacle Bank created a broker-dealer targeting at clients wishing to sell their businesses.

Results: A list of branches for your lending company: PINNACLE FINANCIAL PARTNERS, INC. (IN256527) @ NASHVILLE, TN. The data is as of 12/31/2015. Data reflects information that was received and processed through 01/07/2016.

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 Procedures

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 UNNUM, Office Number, and ID_BSD columns are for reference only. Verification of these values is not required.

Data Action	Effective Date	Branch Service Type	Branch ID_BSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNNUM*	Office Number*	Head Office	Head Office ID_BSD*	Comments
OK		Full Service (Head Office)	2925666	PINNACLE BANK	150 3RD AVENUE SOUTH, SYMPHONY PLACE	NASHVILLE	TN	37201	DAVIDSON	UNITED STATES	82012		0 PINNACLE BANK	2925666	
OK		Full Service	3917202	ASHLAND CITY OFFICE	OFFICE BUILDING	ASHLAND CITY	TN	37015	CHEATHAM	UNITED STATES	36294		29 PINNACLE BANK	2925666	
OK		Full Service	3008337	BRENTWOOD OFFICE	128 FRANKLIN ROAD	BRENTWOOD	TN	37027	WILLIAMSON	UNITED STATES	36070		1 PINNACLE BANK	2925666	
OK		Full Service	3206944	COOL SPRING BRANCH	1717 MALLORY LANE	BRENTWOOD	TN	37027	WILLIAMSON	UNITED STATES	42306		31 PINNACLE BANK	2925666	
OK		Limited Service	3560783	CAPITALMARK 181 BRANCH	801 BROAD STREET	CHATTANOOGA	TN	37402	HAMILTON	UNITED STATES	Not Required	Not Required	PINNACLE BANK	2925666	
OK		Limited Service	3614118	PINE STREET BRANCH	802 PINE STREET	CHATTANOOGA	TN	37402	HAMILTON	UNITED STATES	Not Required	Not Required	PINNACLE BANK	2925666	
OK		Full Service	4460862	CLEVELAND LOCATION BRANCH	110 CHURCH STREET SOUTH EAST SUITE 4	CLEVELAND	TN	37311	BRADLEY	UNITED STATES	Not Required	Not Required	PINNACLE BANK	2925666	
OK		Full Service	4150266	CORDOVA BRANCH	894 NORTH GERMANTOWN PARKWAY	CORDOVA	TN	38018	SHELBY	UNITED STATES	Not Required	Not Required	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	4150284	GERMANTOWN - FORBES HILL BRANCH	9057 POPLAR AVENUE	GERMANTOWN	TN	38138	SHELBY	UNITED STATES	Not Required	Not Required	PINNACLE BANK	2925666	
OK		Full Service	4150314	GERMANTOWN - WOLF RIVER BRANCH	1264 GERMANTOWN ROAD	GERMANTOWN	TN	38138	SHELBY	UNITED STATES	Not Required	Not Required	PINNACLE BANK	2925666	
OK		Full Service	3185337	RIVERGATE BRANCH	847 CONFERENCE DRIVE	GODDLETSVILLE	TN	37072	DAVIDSON	UNITED STATES	418783		3 PINNACLE BANK	2925666	
OK		Full Service	3841026	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	4792648	EMORY ROAD BRANCH	1520 EAST EMORY ROAD	KNOXVILLE	TN	37938	DAVIDSON	UNITED STATES	Not Required	Not Required	PINNACLE BANK	2925666	
OK		Full Service	4031397	FARGO OUT BRANCH	241 BROOKLAWN STREET	KNOXVILLE	TN	37934	KNOX	UNITED STATES	500307		38 PINNACLE BANK	2925666	
OK		Full Service	3975589	FOUNTAIN CITY BRANCH	5029 NORTH BROADWAY	KNOXVILLE	TN	37918	KNOX	UNITED STATES	498500		36 PINNACLE BANK	2925666	
OK		Full Service	3806315	KNOXVILLE MAIN OFFICE BRANCH	1111 NORTHSHORE DRIVE, SUITE 130	KNOXVILLE	TN	37919	KNOX	UNITED STATES	468479		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	
CLOSE	3/11/2016	Full Service	3671379	WEST MAIN STREET BRANCH	551 WEST MAIN STREET	KNOXVILLE	TN	37902	KNOX	UNITED STATES	Not Required	Not Required	PINNACLE BANK	2925666	Branch closed
OK		Full Service	3653393	SOUTH COMBERLAND OFFICE	411 SOUTH COMBERLAND STREET	LEBANON	TN	37087	WILSON	UNITED STATES	469793		28 PINNACLE BANK	2925666	
OK		Full Service	3911723	WEST BROADWAY OFFICE	1422 WEST BROADWAY PARKWAY	LEBANON	TN	37087	WILSON	UNITED STATES	362602		23 PINNACLE BANK	2925666	
DELETE		Full Service	2721176	MAGNA BRANCH	6525 QUAIL HOLLOW	MEMPHIS	TN	38120	SHELBY	UNITED STATES	Not Required	Not Required	PINNACLE BANK	2925666	Duplicate of branch ID
OK		Full Service	4150323	MEMPHIS - POPLAR/OAK COURT	4445 POPLAR AVENUE	MEMPHIS	TN	38117	SHELBY	UNITED STATES	Not Required	Not Required	PINNACLE BANK	2925666	
OK		Full Service	4150332	MEMPHIS - QUAIL HOLLOW BRANCH	6525 QUAIL HOLLOW ROAD, SUITE 107	MEMPHIS	TN	38120	SHELBY	UNITED STATES	Not Required	Not Required	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	3021638	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	WILSON	UNITED STATES	274639		14 PINNACLE BANK	2925666	
OK		Full Service	3085004	MEMORIAL BOULEVARD BRANCH	1745 MEMORIAL BOULEVARD	MURFREESBORO	TN	37129	RUTHERFORD	UNITED STATES	274638		13 PINNACLE BANK	2925666	
OK		Limited Service	3085522	NORTHWEST BROAD STREET BRANCH	1645 NORTHWEST BROAD STREET	MURFREESBORO	TN	37129	RUTHERFORD	UNITED STATES	274637		12 PINNACLE BANK	2925666	
OK		Full Service	3084531	SOUTH CHURCH STREET BRANCH	2604 SOUTH CHURCH STREET	MURFREESBORO	TN	37128	RUTHERFORD	UNITED STATES	354490		16 PINNACLE BANK	2925666	
OK		Full Service	3084492	SOUTHEAST BROAD STREET BRANCH	2085 SOUTHEAST BROAD STREET	MURFREESBORO	TN	37127	RUTHERFORD	UNITED STATES	354490		15 PINNACLE BANK	2925666	
OK		Full Service	4618770	WEST COLLEGE STREET BRANCH	114 WEST COLLEGE STREET	MURFREESBORO	TN	37130-356	RUTHERFORD	UNITED STATES	42478		9 PINNACLE BANK	2925666	
OK		Full Service	4115844	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 HANDING PINE	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	2367 CRESTWOOD 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	471709		5 PINNACLE BANK	2925666	
OK		Full Service	3291171	WEST END OFFICE	2100 WEST END AVE	NASHVILLE	TN	37203	DAVIDSON	UNITED STATES	431720		5 PINNACLE BANK	2925666	
OK		Full Service	4460877	OAK RIDGE LOCATION BRANCH	231 JACKSON SQUARE	OAK RIDGE	TN	37830	ANDERSON	UNITED STATES	Not Required	Not Required	PINNACLE BANK	2925666	
OK		Full Service	3088174	NORTH MAIN STREET BRANCH	604 NORTH MAIN STREET	SHELBYVILLE	TN	37160	BEDFORD	UNITED STATES	274635		10 PINNACLE BANK	2925666	
OK		Full Service	3209252	OAK RIDGE PARKWAY WEST BRANCH	4675 OAK RIDGE PARKWAY WEST	SMYRNA	TN	37167	RUTHERFORD	UNITED STATES	431556		18 PINNACLE BANK	2925666	
OK		Full Service	3216446	SOUTH DOWN STREET BRANCH	69 SOUTH DOWN STREET	SMYRNA	TN	37167	RUTHERFORD	UNITED STATES	431806		24 PINNACLE BANK	2925666	
ADD	8/19/2015	Full Service		MARYVILLE BRANCH	108 WEST CHURCH AVENUE	MARYVILLE	TN	37801	BLOUNT	UNITED STATES	Not Required	Not Required	PINNACLE BANK	2925666	

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Form FR Y-6
Pinnacle Financial Partners, Inc.
Nashville, Tennessee
Fiscal year ending December 31, 2015

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 12/31/15</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 12/31/15</i>			
<i>(1)(a) Name & Address (City, State/Country)</i>	<i>(1)(b) Country or citizenship or Incorporation</i>	<i>(1) (c)</i>		<i>(2) (a) Name & Address (City, State/Country)</i>	<i>(1)(b) Country or citizenship or Incorporation</i>	<i>(1) (c)</i>	
BlackRock, Inc. New York, NY 10055	USA	3,083,084	7.51%	None			
The Vanguard Group, Inc. Malvern, PA 19355	USA	2,683,936	6.54%				
Dimensional Fund Advisors LP Austin, TX 78746	USA	2,098,343	5.11%				

Form FR Y-6
Pinnacle Financial Partners, Inc.
Nashville, Tennessee
Fiscal year ending December 31, 2015

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	0.10%	None	Confidential Information
H. Gordon Bone Nashville, Tennessee	Builder/Developer	Director	Director- Pinnacle Bank	Partner- B&B Enterprises	0.20%	None	N/A
Charles E. Brock Nashville, Tennessee	Business Creation Executive	Director	Director- Pinnacle Bank	President and CEO- Launch Tennessee	0.13%	None	Confidential Information
Renda J. Burkhardt Nashville, Tennessee	Certified Public Accountant	Director	Director- Pinnacle Bank	President- Burkhardt & Company, P.C.	0.01%	None	Confidential Information
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	0.09%	None	N/A
James C. Cope Nashville, Tennessee	Attorney	Director	Director- Pinnacle Bank	Partner- Cope, Hudson, Scarlett, Reed and McCreary, PLLC	0.21%	None	Confidential Information
Thomas C. Farnsworth, III Nashville, Tennessee	Real Estate Investor	Director	Director- Pinnacle Bank	President- Farnsworth Investment Company	0.04%	None	N/A
Glenda Baskin Glover Nashville, Tennessee	Educator	Director	Director- Pinnacle Bank	President- Tennessee State University	0.01%	None	Confidential Information

Form FR Y-6
Pinnacle Financial Partners, Inc.
Nashville, Tennessee
Fiscal year ending December 31, 2015

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)
William F. Hagerty, IV Nashville, Tennessee	Private Equity investor	Director	Director- Pinnacle Bank	Partner- Hagerty Peterson & Company	0.00%	None	Confidential Information
William H. Huddleston, IV Nashville, Tennessee	Engineer	Director	Director- Pinnacle Bank	President- Huddleston-Steele Engineering, Inc.	0.14%	None	Confidential Information
Ed C. Loughry, Jr. Nashville, Tennessee	Retired Banker	Director	Director- Pinnacle Bank	N/A	0.35%	None	Confidential Information
Reese L. Smith III Nashville, Tennessee	Builder/ Developer	Director	Director- Pinnacle Bank	President- Haury & Smith Contractors, Inc.	0.16%	None	Confidential Information
Robert A. McCabe, Jr. Nashville, Tennessee	N/A	Chairman of the Board	Chairman of the Board- Pinnacle Bank	N/A	1.67%	None	N/A
Gary L. Scott Nashville, Tennessee	Retired Banker	Director	Director- Pinnacle Bank	N/A	0.12%	None	N/A
M. Terry Turner Nashville, Tennessee	N/A	President and Chief Executive Officer	President and Chief Executive Officer-Pinnacle Bank	N/A	1.62%	None	N/A

Form FR Y-6
Pinnacle Financial Partners, Inc.
Nashville, Tennessee
Fiscal year ending December 31, 2015

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	0.79%	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	0.42%	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	0.13%	None	Confidential Information