

PINNACLE FINANCIAL PARTNERS INC  
Form 13F-HR  
February 03, 2011

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, D.C. 20549

FORM 13F

FORM 13F COVER PAGE

Report for the Calendar Year or Quarter Ended: December 31, 2010

Check here if Amendment ; Amendment Number: \_\_\_\_\_

This Amendment (Check only one):  is a restatement.  
 adds new holdings entries.

Institutional Investment Manager Filing this Report:

Name: PINNACLE FINANCIAL PARTNERS, INC.  
Address: 150 Third Avenue South  
Suite 900  
Nashville, TN 37201

Form 13F File Number: 28-12761

The institutional investment manager filing this report and the person by whom it is signed hereby represents that the person signing the report is authorized to submit it, that all information contained herein is true, correct and complete, and that it is understood that all required items, statements, schedules, lists, and tables, are considered integral parts of this form.

Person Signing this Report on Behalf of Reporting Manager:

Name: Harold R. Carpenter  
Title: Chief Financial Officer  
Phone: 615-744-3742

Signature, Place, and Date of Signing:

/s/ Harold R. Carpenter                      Nashville, Tennessee                      February 3, 2011  
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Report Type (Check only one.):

- 13F HOLDINGS REPORT. (Check here if all holdings of this reporting manager are reported in this report.)
- 13F NOTICE. (Check here if no holdings reported are in this report, and all holdings are reported by other reporting manager(s).)
- 13F COMBINATION REPORT. (Check here if a portion of the holdings from this reporting manager are reported in this report and a portion are reported by other reporting manager(s).)

FORM 13F FILE NUMBER    NAME  
28-\_\_\_\_\_

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FORM 13F SUMMARY PAGE

Report Summary:

Number of Other Included Managers: 0  
 Form 13F Information Table Entry Total: 218  
 Form 13F Information Table Value Total: \$ 145,255  
 (thousands)

List of Other Included Managers:

Provide a numbered list of the name(s) and Form 13F file number(s) of all institutional investment managers with respect to which this report is filed, other than the manager filing this report.

NONE

NO.	FORM 13F FILE NUMBER	NAME
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28-	-----	-----

Name of Issuer	Title of Class	Cusip	Value	Shares/ PRN	Put/ SH/PR	Call	Investment Discretion	Oth Manag
1ST SOURCE CORP	COM	336901103	259	12,800 SH			SOLE	
3M CO	COM	88579Y101	370	4,290 SH			SOLE	
ABBOTT LABS	COM	002824100	31	650 SH			OTHER	
ABBOTT LABS	COM	002824100	670	13,990 SH			SOLE	
AGL RES INC	COM	001204106	14	400 SH			OTHER	
AGL RES INC	COM	001204106	562	15,675 SH			SOLE	
AIR PRODS & CHEMS INC	COM	009158106	27	300 SH			OTHER	
AIR PRODS & CHEMS INC	COM	009158106	383	4,211 SH			SOLE	
ALCON INC	COM SHS	H01301102	5	29 SH			OTHER	
ALCON INC	COM SHS	H01301102	680	4,160 SH			SOLE	
ALTRIA GROUP INC	COM	02209S103	39	1,600 SH			OTHER	
ALTRIA GROUP INC	COM	02209S103	508	20,646 SH			SOLE	
AMAZON COM INC	COM	023135106	17	97 SH			OTHER	
AMAZON COM INC	COM	023135106	2,582	14,346 SH			SOLE	
AMERICAN EXPRESS CO	COM	025816109	12	268 SH			OTHER	
AMERICAN EXPRESS CO	COM	025816109	1,060	24,717 SH			SOLE	
AMERICAN TOWER CORP	CL A	029912201	14	275 SH			OTHER	
AMERICAN TOWER CORP	CL A	029912201	1,183	22,911 SH			SOLE	
AMGEN INC	COM	031162100	7	125 SH			OTHER	
AMGEN INC	COM	031162100	762	13,878 SH			SOLE	
AON CORP	COM	037389103	7	150 SH			OTHER	
AON CORP	COM	037389103	315	6,837 SH			SOLE	
APACHE CORP	COM	037411105	46	390 SH			OTHER	
APACHE CORP	COM	037411105	1,967	16,498 SH			SOLE	
APPLE INC	COM	037833100	13	40 SH			OTHER	
APPLE INC	COM	037833100	2,017	6,254 SH			SOLE	

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AT&T INC	COM	00206R102	9	300	SH	OTHER
AT&T INC	COM	00206R102	1,165	39,662	SH	SOLE
AUTOMATIC DATA PROCESSING IN	COM	053015103	36	783	SH	OTHER
AUTOMATIC DATA PROCESSING IN	COM	053015103	588	12,708	SH	SOLE
BANK OF AMERICA CORPORATION	COM	060505104	8	600	SH	OTHER
BANK OF AMERICA CORPORATION	COM	060505104	180	13,464	SH	SOLE
BOEING CO	COM	097023105	23	350	SH	OTHER
BOEING CO	COM	097023105	503	7,705	SH	SOLE
BRISTOL MYERS SQUIBB CO	COM	110122108	15	564	SH	OTHER
BRISTOL MYERS SQUIBB CO	COM	110122108	1,511	57,031	SH	SOLE
CATERPILLAR INC DEL	COM	149123101	56	597	SH	OTHER
CATERPILLAR INC DEL	COM	149123101	2,057	21,963	SH	SOLE
CENTURYLINK INC	COM	156700106	12	250	SH	OTHER
CENTURYLINK INC	COM	156700106	328	7,100	SH	SOLE
CHESAPEAKE ENERGY CORP	COM	165167107	5	200	SH	OTHER
CHESAPEAKE ENERGY CORP	COM	165167107	727	28,050	SH	SOLE
CHEVRON CORP NEW	COM	166764100	98	1,076	SH	OTHER
CHEVRON CORP NEW	COM	166764100	1,625	17,804	SH	SOLE
CISCO SYS INC	COM	17275R102	33	1,637	SH	OTHER
CISCO SYS INC	COM	17275R102	1,054	52,094	SH	SOLE
COCA COLA CO	COM	191216100	33	500	SH	OTHER
COCA COLA CO	COM	191216100	2,101	31,951	SH	SOLE
COLGATE PALMOLIVE CO	COM	194162103	97	1,204	SH	OTHER
COLGATE PALMOLIVE CO	COM	194162103	1,128	14,036	SH	SOLE
CONOCOPHILLIPS	COM	20825C104	48	700	SH	OTHER
CONOCOPHILLIPS	COM	20825C104	963	14,138	SH	SOLE
CORNING INC	COM	219350105	17	883	SH	OTHER
CORNING INC	COM	219350105	1,358	70,329	SH	SOLE
COSTCO WHSL CORP NEW	COM	22160K105	22	300	SH	OTHER
COSTCO WHSL CORP NEW	COM	22160K105	1,730	23,958	SH	SOLE
CVS CAREMARK CORPORATION	COM	126650100	26	750	SH	OTHER
CVS CAREMARK CORPORATION	COM	126650100	299	8,588	SH	SOLE
DISNEY WALT CO	COM DISNEY	254687106	16	423	SH	OTHER
DISNEY WALT CO	COM DISNEY	254687106	1,166	31,084	SH	SOLE
DOMINION RES INC VA NEW	COM	25746U109	17	400	SH	OTHER
DOMINION RES INC VA NEW	COM	25746U109	267	6,260	SH	SOLE
DOW CHEM CO	COM	260543103	17	500	SH	OTHER
DOW CHEM CO	COM	260543103	390	11,419	SH	SOLE
DU PONT E I DE NEMOURS & CO	COM	263534109	21	420	SH	OTHER
DU PONT E I DE NEMOURS & CO	COM	263534109	612	12,266	SH	SOLE
DUKE ENERGY CORP NEW	COM	26441C105	41	2,300	SH	OTHER
DUKE ENERGY CORP NEW	COM	26441C105	1,014	56,920	SH	SOLE
E M C CORP MASS	COM	268648102	17	745	SH	OTHER
E M C CORP MASS	COM	268648102	2,134	93,161	SH	SOLE
EATON CORP	COM	278058102	294	2,900	SH	SOLE
EXPRESS SCRIPTS INC	COM	302182100	26	486	SH	OTHER
EXPRESS SCRIPTS INC	COM	302182100	1,217	22,521	SH	SOLE
EXXON MOBIL CORP	COM	30231G102	92	1,258	SH	OTHER
EXXON MOBIL CORP	COM	30231G102	6,133	83,873	SH	SOLE
FIRST HORIZON NATL CORP	COM	320517105	435	36,906	SH	SOLE
FLUOR CORP NEW	COM	343412102	35	521	SH	OTHER
FLUOR CORP NEW	COM	343412102	2,109	31,833	SH	SOLE
GENERAL ELECTRIC CO	COM	369604103	34	1,854	SH	OTHER
GENERAL ELECTRIC CO	COM	369604103	2,155	117,839	SH	SOLE
GENERAL MLS INC	COM	370334104	32	886	SH	OTHER
GENERAL MLS INC	COM	370334104	315	8,859	SH	SOLE

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GILEAD SCIENCES INC	COM	375558103	18	500	SH	OTHER
GILEAD SCIENCES INC	COM	375558103	399	11,015	SH	SOLE
GOLDMAN SACHS GROUP INC	COM	38141G104	56	335	SH	OTHER
GOLDMAN SACHS GROUP INC	COM	38141G104	2,141	12,729	SH	SOLE
GOODRICH CORP	COM	382388106	18	200	SH	OTHER
GOODRICH CORP	COM	382388106	898	10,195	SH	SOLE
GOOGLE INC	CL A	38259P508	17	28	SH	OTHER
GOOGLE INC	CL A	38259P508	917	1,545	SH	SOLE
HEWLETT PACKARD CO	COM	428236103	25	600	SH	OTHER
HEWLETT PACKARD CO	COM	428236103	557	13,225	SH	SOLE
HOME DEPOT INC	COM	437076102	25	700	SH	OTHER
HOME DEPOT INC	COM	437076102	927	26,449	SH	SOLE
HONEYWELL INTL INC	COM	438516106	62	1,175	SH	OTHER
HONEYWELL INTL INC	COM	438516106	2,528	47,545	SH	SOLE
INTEL CORP	COM	458140100	54	2,560	SH	OTHER
INTEL CORP	COM	458140100	2,025	96,291	SH	SOLE
INTERNATIONAL BUSINESS MACHS	COM	459200101	7	50	SH	OTHER
INTERNATIONAL BUSINESS MACHS	COM	459200101	1,497	10,197	SH	SOLE
INTL PAPER CO	COM	460146103	3	100	SH	OTHER
INTL PAPER CO	COM	460146103	223	8,200	SH	SOLE
ISHARES INC	MSCI BRAZIL	464286400	47	609	SH	SOLE
ISHARES TR	DJ REGIONAL BK	464288778	20	800	SH	OTHER
ISHARES TR	DJ REGIONAL BK	464288778	226	9,150	SH	SOLE
ISHARES TR	MSCI ACJPN IDX	464288182	247	3,875	SH	SOLE
ISHARES TR	MSCI EAFE IDX	464287465	156	2,671	SH	OTHER
ISHARES TR	MSCI EAFE IDX	464287465	3,313	56,901	SH	SOLE
ISHARES TR	MSCI EMERG MKT	464287234	7	150	SH	OTHER
ISHARES TR	MSCI EMERG MKT	464287234	1,912	40,137	SH	SOLE
ISHARES TR	S&P 500 VALUE	464287408	809	13,570	SH	SOLE
ISHARES TR	S&P MIDCAP 400	464287507	234	2,579	SH	SOLE
ISHARES TR	S&P MIDCP VALU	464287705	48	600	SH	OTHER
ISHARES TR	S&P MIDCP VALU	464287705	1,246	15,680	SH	SOLE
ISHARES TR	S&P SMLCP GROW	464287887	15	200	SH	OTHER
ISHARES TR	S&P SMLCP GROW	464287887	1,992	27,439	SH	SOLE
ISHARES TR	S&P SMLCP VALU	464287879	47	650	SH	OTHER
ISHARES TR	S&P SMLCP VALU	464287879	872	12,133	SH	SOLE
ISHARES TR	S&P500 GRW	464287309	937	14,280	SH	SOLE
ISHARES TR	US PFD STK IDX	464288687	233	6,015	SH	SOLE
ISHARES TR	BARCLYS TIPS BD	464287176	41	380	SH	SOLE
ISHARES TR	RUSL 2000 VALU	464287630	361	5,080	SH	SOLE
JOHNSON & JOHNSON	COM	478160104	342	5,530	SH	OTHER
JOHNSON & JOHNSON	COM	478160104	3,301	53,374	SH	SOLE
JPMORGAN CHASE & CO	COM	46625H100	55	1,300	SH	OTHER
JPMORGAN CHASE & CO	COM	46625H100	2,770	65,304	SH	SOLE
KIMBERLY CLARK CORP	COM	494368103	22	342	SH	OTHER
KIMBERLY CLARK CORP	COM	494368103	1,374	21,800	SH	SOLE
KRAFT FOODS INC	CL A	50075N104	8	259	SH	OTHER
KRAFT FOODS INC	CL A	50075N104	877	27,845	SH	SOLE
L-3 COMMUNICATIONS HLDGS INC	COM	502424104	7	100	SH	OTHER
L-3 COMMUNICATIONS HLDGS INC	COM	502424104	273	3,875	SH	SOLE
LILLY ELI & CO	COM	532457108	23	650	SH	OTHER
LILLY ELI & CO	COM	532457108	277	7,914	SH	SOLE
LINCOLN NATL CORP IND	COM	534187109	692	24,876	SH	SOLE
MCDONALDS CORP	COM	580135101	36	464	SH	OTHER
MCDONALDS CORP	COM	580135101	1,543	20,111	SH	SOLE

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MEDTRONIC INC	COM	585055106	11	305	SH	OTHER
MEDTRONIC INC	COM	585055106	822	22,165	SH	SOLE
MERCK & CO INC NEW	COM	58933Y105	57	1,577	SH	OTHER
MERCK & CO INC NEW	COM	58933Y105	1,834	50,903	SH	SOLE
MGM RESORTS INTERNATIONAL	COM	552953101	3	200	SH	SOLE
MICROSOFT CORP	COM	594918104	28	1,000	SH	OTHER
MICROSOFT CORP	COM	594918104	636	22,796	SH	SOLE
MONSANTO CO NEW	COM	61166W101	5	77	SH	OTHER
MONSANTO CO NEW	COM	61166W101	735	10,549	SH	SOLE
MORGAN STANLEY	COM NEW	617446448	9	347	SH	OTHER
MORGAN STANLEY	COM NEW	617446448	1,348	49,546	SH	SOLE
MOTOROLA INC	COM	620076109	9	1,000	SH	SOLE
NATIONAL HEALTH INVS INC	COM	63633D104	758	16,836	SH	SOLE
NATIONAL HEALTHCARE CORP	COM	635906100	379	8,191	SH	SOLE
NATIONAL HEALTHCARE CORP	PFD CONV SER A	635906209	252	18,314	SH	SOLE
NATIONAL OILWELL VARCO INC	COM	637071101	50	738	SH	OTHER
NATIONAL OILWELL VARCO INC	COM	637071101	3,348	49,777	SH	SOLE
NEW YORK CMNTY BANCORP INC	COM	649445103	24	1,250	SH	OTHER
NEW YORK CMNTY BANCORP INC	COM	649445103	518	27,500	SH	SOLE
NIKE INC	CL B	654106103	52	609	SH	OTHER
NIKE INC	CL B	654106103	2,423	28,366	SH	SOLE
NORFOLK SOUTHERN CORP	COM	655844108	6	100	SH	OTHER
NORFOLK SOUTHERN CORP	COM	655844108	220	3,510	SH	SOLE
NORTHERN TR CORP	COM	665859104	11	200	SH	SOLE
ORACLE CORP	COM	68389X105	77	2,454	SH	OTHER
ORACLE CORP	COM	68389X105	2,853	91,151	SH	SOLE
PEABODY ENERGY CORP	COM	704549104	10	150	SH	OTHER
PEABODY ENERGY CORP	COM	704549104	295	4,610	SH	SOLE
PEPSICO INC	COM	713448108	306	4,683	SH	OTHER
PEPSICO INC	COM	713448108	3,882	59,418	SH	SOLE
PFIZER INC	COM	717081103	1,017	58,073	SH	SOLE
PHILIP MORRIS INTL INC	COM	718172109	762	13,012	SH	SOLE
PIEDMONT NAT GAS INC	COM	720186105	395	14,112	SH	SOLE
PINNACLE FINL PARTNERS INC	COM	72346Q104	4,750	349,807	SH	SOLE
POWERSHS DB MULTI SECT COMM	DB PREC MTLs	73936B200	586	11,315	SH	SOLE
PROCTER & GAMBLE CO	COM	742718109	48	750	SH	OTHER
PROCTER & GAMBLE CO	COM	742718109	1,926	29,935	SH	SOLE
PROGRESS ENERGY INC	COM	743263105	13	300	SH	OTHER
PROGRESS ENERGY INC	COM	743263105	425	9,765	SH	SOLE
PROSHARES TR	PSHS ULTSH 20YRS	74347R297	257	6,950	SH	SOLE
PRUDENTIAL FINL INC	COM	744320102	47	797	SH	OTHER
PRUDENTIAL FINL INC	COM	744320102	1,808	30,785	SH	SOLE
QUALCOMM INC	COM	747525103	49	999	SH	OTHER
QUALCOMM INC	COM	747525103	1,982	40,052	SH	SOLE
REGIONS FINANCIAL CORP NEW	COM	7591EP100	23	3,282	SH	OTHER
REGIONS FINANCIAL CORP NEW	COM	7591EP100	1,701	242,968	SH	SOLE
REPSOL YPF S A	SPONSORED ADR	76026T205	39	1,400	SH	SOLE
RESEARCH IN MOTION LTD	COM	760975102	262	4,504	SH	SOLE
SCHLUMBERGER LTD	COM	806857108	29	349	SH	OTHER
SCHLUMBERGER LTD	COM	806857108	2,366	28,341	SH	SOLE
SHERWIN WILLIAMS CO	COM	824348106	260	3,110	SH	SOLE
SIGMA ALDRICH CORP	COM	826552101	13	198	SH	OTHER
SIGMA ALDRICH CORP	COM	826552101	1,721	25,863	SH	SOLE
SOUTHERN CO	COM	842587107	22	578	SH	OTHER
SOUTHERN CO	COM	842587107	1,707	44,654	SH	SOLE

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SPDR GOLD TRUST	GOLD SHS	78463V107	296	2,135	SH	SOLE
SPDR S&P 500 ETF TR	TR UNIT	78462F103	677	5,385	SH	SOLE
SPDR SERIES TRUST	DJ SML GRWTH ETF	78464A201	752	6,901	SH	SOLE
SPDR SERIES TRUST	DL SML VALUE ETF	78464A300	613	8,885	SH	SOLE
SPDR S&P MIDCAP 400 ETF TR	UTSER1 S&PDCRP	78467Y107	26	156	SH	SOLE
SPECTRA ENERGY CORP	COM	847560109	17	700	SH	OTHER
SPECTRA ENERGY CORP	COM	847560109	571	22,850	SH	SOLE
STRYKER CORP	COM	863667101	4	80	SH	SOLE
SUNTRUST BKS INC	COM	867914103	556	18,853	SH	SOLE
TEVA PHARMACEUTICAL INDS LTD	ADR	881624209	22	418	SH	OTHER
TEVA PHARMACEUTICAL INDS LTD	ADR	881624209	1,066	20,447	SH	SOLE
UNION PAC CORP	COM	907818108	23	250	SH	OTHER
UNION PAC CORP	COM	907818108	1,866	20,144	SH	SOLE
UNITED TECHNOLOGIES CORP	COM	913017109	28	350	SH	OTHER
UNITED TECHNOLOGIES CORP	COM	913017109	754	9,573	SH	SOLE
VANGUARD BD INDEX FD INC	SHORT TRM BOND	921937827	2,376	29,530	SH	SOLE
VANGUARD INTL EQUITY INDEX F	EMR MKT ETF	922042858	26	550	SH	SOLE
VANGUARD INDEX FDS	STK MRK ETF	922908769	357	5,500	SH	SOLE
VERIZON COMMUNICATIONS INC	COM	92343V104	63	1,750	SH	OTHER
VERIZON COMMUNICATIONS INC	COM	92343V104	1,547	43,240	SH	SOLE
WAL MART STORES INC	COM	931142103	38	700	SH	OTHER
WAL MART STORES INC	COM	931142103	983	18,230	SH	SOLE
WELLS FARGO & CO NEW	COM	949746101	54	1,750	SH	OTHER
WELLS FARGO & CO NEW	COM	949746101	1,924	62,083	SH	SOLE
YUM BRANDS INC	COM	988498101	15	308	SH	OTHER
YUM BRANDS INC	COM	988498101	679	13,851	SH	SOLE