



Item 2.02. Results of Operations and Financial Condition.

This Current Report on Form 8-K is being furnished to disclose the press release issued by Pinnacle Financial Partners, Inc., a Tennessee corporation (the "Company"), on October 15, 2013. The press release, which is furnished as Exhibit 99.1 hereto pursuant to Item 2.02 of Form 8-K, announced the Company's results of operations for the three months and nine months ended September 30, 2013.

The press release contains non-GAAP noninterest income for the three months ended each of September 30, 2013, June 30, 2013 and September 30, 2012, excluding the impact of net securities gains and losses and noncredit related loan losses. The press release also contains non-GAAP noninterest expense and the Company's efficiency ratio (the quotient resulting from dividing noninterest expense by the sum of net interest income and noninterest income) for certain periods, excluding the impact of expenses related to other real estate owned, FHLB restructuring charges and noncredit related loan losses.

The press release also contains certain non-GAAP capital ratios. These non-GAAP capital ratios exclude the impact of goodwill and core deposit intangibles associated with the Company's acquisition of Mid-America Bancshares, Inc. and Cavalry Bancorp, Inc., which the Company acquired on November 30, 2007 and March 15, 2006, respectively, and the preferred stock issued to the U.S. Department of the Treasury under the Capital Purchase Program of the Troubled Asset Relief Program.

The presentation of this non-GAAP financial information is not intended to be considered in isolation or as a substitute for any measure prepared in accordance with GAAP. Because non-GAAP financial measures presented in the press release are not measurements determined in accordance with GAAP and are susceptible to varying calculations, these non-GAAP financial measures, as presented, may not be comparable to other similarly titled measures presented by other companies.

The Company believes that these non-GAAP financial measures facilitate making period-to-period comparisons and are meaningful indications of its operating performance. In addition, because intangible assets such as goodwill and the core deposit intangible, and the net gain or loss on sale of investment securities, and other real estate owned expenses and expenses related noncredit related loan losses each vary extensively from company to company, the Company believes that the presentation of this information allows investors to more easily compare the Company's results to the results of other companies.

The Company's management utilizes this non-GAAP financial information to compare the Company's operating performance for 2013 versus the comparable periods in 2012 and to internally prepared projections.

---

Item 7.01. Regulation FD Disclosure

On October 15, 2013, the Company issued a press release announcing the declaration of a quarterly dividend of \$.08 per share. The dividend is payable on December 20, 2013, to shareholders of record as of the close of business on November 26, 2013. A copy of the Company's press release announcing the dividend is furnished herewith as Exhibit 99.2.

---

Item 9.01

Financial Statements and Exhibits.

(d) Exhibits

99.1 Press release issued by Pinnacle Financial Partners, Inc. dated October 15, 2013.

99.2 Press release issued by Pinnacle Financial Partners, Inc. dated October 15, 2013.

---

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

PINNACLE FINANCIAL PARTNERS, INC.

By: /s/ Harold R. Carpenter  
Name: Harold R. Carpenter  
Title: Executive Vice President and  
Chief Financial Officer

Date: October 16, 2013

---

EXHIBIT INDEX

Exhibit No. Description

99.1	Press release issued by Pinnacle Financial Partners, Inc. dated October 15, 2013
99.2	Press release issued by Pinnacle Financial Partners, Inc. dated October 15, 2013

---