

PINNACLE FINANCIAL PARTNERS INC  
Form 13F-HR  
October 22, 2009

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

FORM 13F

FORM 13F COVER PAGE

Report for the Calendar Year or Quarter Ended: September 30, 2009

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: 211 Commerce Street  
Suite 300  
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 October 22, 2009  
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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

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FORM 13F SUMMARY PAGE

Report Summary:

Number of Other Included Managers: 0  
 Form 13F Information Table Entry Total: 243  
 Form 13F Information Table Value Total: \$120,271  
 (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
28-	_____	_____

FORM 13F INFORMATION TABLE

Name of Issuer	Title of Class	Cusip	Value	Shares/ PRN	SH/PR	Put/Call	Invest Discre
3M CO	COM	88579Y101	443	6,000	SH		SO
ABBOTT LABS	COM	002824100	741	14,977	SH		SO
ABBOTT LABS	COM	002824100	32	650	SH		OTH
ACCENTURE PLC IRELAND - ACN	SHS CLASS A	G1151C101	9	245	SH		SO
ADOBE SYS INC	COM	00724F101	12	364	SH		SO
AGL RES INC	COM	001204106	801	22,700	SH		SO
AGL RES INC	COM	001204106	14	400	SH		OTH
AIR PRODS & CHEMS INC	COM	009158106	1,353	17,432	SH		SO
AIR PRODS & CHEMS INC	COM	009158106	45	575	SH		OTH
ALCOA INC	COM	013817101	1,420	108,253	SH		SO
ALCOA INC	COM	013817101	23	1,715	SH		OTH
ALCON INCORPORATED COM							
SHS - ACL	COM SHS	H01301102	21	155	SH		SO
ALTRIA GROUP INC	COM	02209S103	288	16,176	SH		SO

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ALTRIA GROUP INC	COM	02209S103	28	1,600	SH	OTH
AMAZON COM INC	COM	023135106	1,396	14,954	SH	SO
AMAZON COM INC	COM	023135106	9	97	SH	OTH
AMERICA MOVIL SAB DE CV - AMX	SPON ADR L SHS	02364W105	14	319	SH	SO
AMERICAN EXPRESS CO	COM	025816109	8	222	SH	SO
AMGEN INC	COM	031162100	611	10,137	SH	SO
AMGEN INC	COM	031162100	3	44	SH	OTH
AON CORP	COM	037389103	351	8,637	SH	SO
AON CORP	COM	037389103	26	650	SH	OTH
APACHE CORP	COM	037411105	1,494	16,271	SH	SO
APACHE CORP	COM	037411105	40	440	SH	OTH
APPLE INC	COM	037833100	1,691	9,121	SH	SO
APPLE INC	COM	037833100	10	55	SH	OTH
AT&T INC	COM	00206R102	2,115	78,301	SH	SO
AT&T INC	COM	00206R102	52	1,916	SH	OTH
AUTOMATIC DATA PROCESSING IN	COM	053015103	608	15,483	SH	SO
AUTOMATIC DATA PROCESSING IN	COM	053015103	27	683	SH	OTH
BAIDU INC	SPON ADR REP A	056752108	7	19	SH	SO
BANK OF AMERICA CORPORATION	COM	060505104	397	23,433	SH	SO
BANK OF AMERICA CORPORATION	COM	060505104	10	600	SH	OTH
BANK OF NEW YORK MELLON CORP	COM	064058100	1,056	36,414	SH	SO
BANK OF NEW YORK MELLON CORP	COM	064058100	29	1,000	SH	OTH
BAXTER INTERNATIONAL INC	COM	071813109	0	0	SH	SO
BECTON DICKINSON & CO	COM	075887109	679	9,744	SH	SO
BECTON DICKINSON & CO	COM	075887109	15	220	SH	OTH
BIOVAIL CORP	COM	09067J109	10	660	SH	SO
BLDRS INDEX FDS TR	DEV MK 100 ADR	09348R201	489	23,168	SH	SO
BOEING CO	COM	097023105	459	8,480	SH	SO
BOEING CO	COM	097023105	27	500	SH	OTH
BP PLC	SPONSORED ADR	055622104	740	13,908	SH	SO
BP PLC	SPONSORED ADR	055622104	43	809	SH	OTH
BRISTOL MYERS SQUIBB CO	COM	110122108	542	24,060	SH	SO
CAMERON INTERNATIONAL CORP	COM	13342B105	16	424	SH	SO
CATERPILLAR INC DEL	COM	149123101	453	8,825	SH	SO
CATERPILLAR INC DEL	COM	149123101	26	500	SH	OTH
CHESAPEAKE ENERGY CORP	COM	165167107	812	28,596	SH	SO
CHESAPEAKE ENERGY CORP	COM	165167107	6	200	SH	OTH
CHEVRON CORP NEW	COM	166764100	1,165	16,543	SH	SO
CHEVRON CORP NEW	COM	166764100	104	1,476	SH	OTH
CHUBB CORPORATION	COM	171232101	3	60	SH	SO
CISCO SYS INC	COM	17275R102	205	8,705	SH	SO
CISCO SYS INC	COM	17275R102	16	700	SH	OTH
CITIGROUP INCORPORATED - C	COM	172967101	1	214	SH	SO
COCA COLA CO	COM	191216100	1,761	32,779	SH	SO
COCA COLA CO	COM	191216100	27	500	SH	OTH
COGNIZANT TECHNOLOGY SOLUTIO	CL A	192446102	13	325	SH	SO
COLGATE PALMOLIVE CO	COM	194162103	208	2,723	SH	SO
COLGATE PALMOLIVE CO	COM	194162103	71	933	SH	OTH
CONOCOPHILLIPS	COM	20825C104	1,510	33,450	SH	SO
CONOCOPHILLIPS	COM	20825C104	38	844	SH	OTH
CORNING INC	COM	219350105	901	58,849	SH	SO
CORNING INC	COM	219350105	9	583	SH	OTH
COSTCO WHSL CORP NEW	COM	22160K105	1,391	24,666	SH	SO
COSTCO WHSL CORP NEW	COM	22160K105	23	400	SH	OTH
CUMMINS INC	COM	231021106	11	246	SH	SO
CVS CAREMARK CORPORATION	COM	126650100	389	10,871	SH	SO
CVS CAREMARK CORPORATION	COM	126650100	48	1,350	SH	OTH
DANAHER CORPORATION DEL	COM	235851102	16	239	SH	SO
DENTSPLY INTL INC NEW	COM	249030107	10	277	SH	SO
DIRECTV GROUP INC	COM	25459L106	9	319	SH	SO
DISNEY WALT CO	COM	254687106	11	414	SH	SO
DOMINION RES INC VA NEW	COM	25746U109	196	5,685	SH	SO

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DOMINION RES INC VA NEW	COM	25746U109	14	400	SH	OTH
DOW CHEM CO	COM	260543103	1,617	62,039	SH	SO
DOW CHEM CO	COM	260543103	40	1,550	SH	OTH
DRESSER-RAND GROUP	COM	261608103	10	307	SH	SO
DU PONT E I DE NEMOURS & CO	COM	263534109	397	12,341	SH	SO
DU PONT E I DE NEMOURS & CO	COM	263534109	20	620	SH	OTH
DUKE ENERGY CORP NEW	COM	26441C105	762	48,385	SH	SO
DUKE ENERGY CORP NEW	COM	26441C105	36	2,300	SH	OTH
E M C CORP MASS	COM	268648102	1,566	91,916	SH	SO
E M C CORP MASS	COM	268648102	13	745	SH	OTH
EMCOR GROUP INC	COM	29084Q100	9	370	SH	SO
EXELON CORP	COM	30161N101	471	9,490	SH	SO
EXELON CORP	COM	30161N101	20	400	SH	OTH
EXXON MOBIL CORP	COM	30231G102	5,767	84,053	SH	SO
EXXON MOBIL CORP	COM	30231G102	86	1,258	SH	OTH
FACTSET RESH SYS INC	COM	303075105	10	154	SH	SO
FIRST HORIZON NATL CORP	COM	320517105	472	35,649	SH	SO
FLOWSERVE CORP	COM	34354P105	15	155	SH	SO
FLUOR CORP NEW	COM	343412102	1,879	36,954	SH	SO
FLUOR CORP NEW	COM	343412102	26	521	SH	OTH
FPL GROUP INC	COM	302571104	1,122	20,307	SH	SO
FPL GROUP INC	COM	302571104	36	644	SH	OTH
GENERAL ELECTRIC CO	COM	369604103	1,498	91,201	SH	SO
GENERAL ELECTRIC CO	COM	369604103	37	2,250	SH	OTH
GENERAL MLS INC	COM	370334104	248	3,855	SH	SO
GENERAL MLS INC	COM	370334104	29	443	SH	OTH
GILEAD SCIENCES INC	COM	375558103	551	11,864	SH	SO
GILEAD SCIENCES INC	COM	375558103	33	700	SH	OTH
GOLDMAN SACHS GROUP INC	COM	38141G104	2,282	12,377	SH	SO
GOLDMAN SACHS GROUP INC	COM	38141G104	62	335	SH	OTH
GOODRICH CORP	COM	382388106	769	14,150	SH	SO
GOODRICH CORP	COM	382388106	30	550	SH	OTH
HEWLETT PACKARD CO	COM	428236103	341	7,218	SH	SO
HOME DEPOT INC	COM	437076102	1,831	68,739	SH	SO
HOME DEPOT INC	COM	437076102	24	890	SH	OTH
HONEYWELL INTL INC	COM	438516106	1,827	49,174	SH	SO
HONEYWELL INTL INC	COM	438516106	44	1,175	SH	OTH
ILLINOIS TOOL WKS INC	COM	452308109	2	50	SH	SO
INTEL CORP	COM	458140100	1,530	78,191	SH	SO
INTEL CORP	COM	458140100	50	2,560	SH	OTH
INTERNATIONAL BUSINESS MACHS	COM	459200101	1,294	10,819	SH	SO
INTERNATIONAL BUSINESS MACHS	COM	459200101	6	50	SH	OTH
INTL PAPER CO	COM	460146103	203	9,150	SH	SO
INTL PAPER CO	COM	460146103	2	100	SH	OTH
ISHARES INC	MSCI BRAZIL	464286400	10	154	SH	SO
ISHARES TR INDEX	MSCI EMERG MKT	464287234	45	1,157	SH	SO
ISHARES TR INDEX	S&P500 GRW	464287309	858	15,894	SH	SO
ISHARES TR INDEX	S&P 500 VALUE	464287408	679	13,268	SH	SO
ISHARES TR INDEX	MSCI EAFE IDX	464287465	3,387	61,956	SH	SO
ISHARES TR INDEX	MSCI EAFE IDX	464287465	187	3,421	SH	OTH
ISHARES TR INDEX	S&P MC 400 GRW	464287606	25	338	SH	SO
ISHARES TR INDEX	S&P MIDCP VALU	464287705	1,196	18,990	SH	SO
ISHARES TR INDEX	S&P MIDCP VALU	464287705	38	600	SH	OTH
ISHARES TR INDEX	S&P SMLCP VALU	464287879	824	14,680	SH	SO
ISHARES TR INDEX	S&P SMLCP VALU	464287879	33	589	SH	OTH
ISHARES TR INDEX	S&P SMLCP GROW	464287887	1,708	31,607	SH	SO

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ISHARES TR INDEX	S&P SMLCP GROW	464287887	25	456	SH	OTH
ISHARES TR INDEX - IJS	Exchange Traded Funds	464287879	399	7,101	SH	SO
ISHARES TR INDEX - IWN	RUSL 2000 VALU	464287630	268	4,743	SH	SO
ISHARES TR INDEX - IYR	DJ US REAL EST	464287739	64	1,500	SH	SO
ITT CORPORATION NEW	COM	450911102	15	296	SH	SO
JOHNSON & JOHNSON	COM	478160104	4,493	73,792	SH	SO
JOHNSON & JOHNSON	COM	478160104	572	9,389	SH	OTH
JPMORGAN CHASE & CO	COM	46625H100	2,761	63,004	SH	SO
JPMORGAN CHASE & CO	COM	46625H100	61	1,400	SH	OTH
KIMBERLY CLARK CORP	COM	494368103	328	5,554	SH	SO
KRAFT FOODS INC	CL A	50075N104	3	100	SH	SO
L-3 COMMUNICATIONS HLDGS INC	COM	502424104	823	10,250	SH	SO
L-3 COMMUNICATIONS HLDGS INC	COM	502424104	32	400	SH	OTH
LABORATORY CORP AMER HLDGS	COM NEW	50540R409	921	14,014	SH	SO
LABORATORY CORP AMER HLDGS	COM NEW	50540R409	26	400	SH	OTH
LILLY ELI & CO	COM	532457108	244	7,380	SH	SO
LILLY ELI & CO	COM	532457108	21	650	SH	OTH
LINCOLN NATL CORP IND	COM	534187109	725	27,965	SH	SO
LINCOLN NATL CORP IND	COM	534187109	3	134	SH	OTH
LOCKHEED MARTIN CORP	COM	539830109	985	12,620	SH	SO
LOCKHEED MARTIN CORP	COM	539830109	12	160	SH	OTH
MARATHON OIL CORP	COM	565849106	12	388	SH	SO
MCDONALDS CORP	COM	580135101	358	6,278	SH	SO
MCDONALDS CORP	COM	580135101	23	400	SH	OTH
MCKESSON CORP	COM	58155Q103	11	186	SH	SO
MERCK & CO INC	COM	589331107	488	15,424	SH	SO
MERCK & CO INC	COM	589331107	24	750	SH	OTH
MICROSOFT CORP	COM	594918104	2,216	86,132	SH	SO
MICROSOFT CORP	COM	594918104	44	1,720	SH	OTH
MIDCAP SPDR TR	UNIT SER 1	595635103	44	353	SH	SO
MONSANTO CO NEW	COM	61166W101	1,128	14,577	SH	SO
MONSANTO CO NEW	COM	61166W101	17	216	SH	OTH
MORGAN STANLEY	COM NEW	617446448	1,300	42,105	SH	SO
MORGAN STANLEY	COM NEW	617446448	3	97	SH	OTH
MOTOROLA INC	COM	620076109	8	900	SH	SO
NATIONAL HEALTH INVS INC	COM	63633D104	489	15,445	SH	SO
NATIONAL HEALTHCARE CORP	COM	635906100	346	9,283	SH	SO
NATIONAL OILWELL VARCO INC	COM	637071101	1,807	41,905	SH	SO
NATIONAL OILWELL VARCO INC	COM	637071101	28	648	SH	OTH
NIKE INC	CL B	654106103	1,834	28,354	SH	SO
NIKE INC	CL B	654106103	39	609	SH	OTH
NORTHERN TR CORP	COM	665859104	12	200	SH	SO
NOVARTIS A G	SPONSORED ADR	66987V109	12	244	SH	SO
NUCOR CORP	COM	670346105	9	182	SH	SO
ORACLE CORP	COM	68389X105	1,633	78,390	SH	SO
ORACLE CORP	COM	68389X105	30	1,454	SH	OTH
PEPSICO INC	COM	713448108	3,301	56,279	SH	SO
PEPSICO INC	COM	713448108	281	4,783	SH	OTH
PFIZER INC	COM	717081103	1,613	97,465	SH	SO
PFIZER INC	COM	717081103	21	1,250	SH	OTH
PHILIP MORRIS INTL INC	COM	718172109	1,093	22,437	SH	SO
PHILIP MORRIS INTL INC	COM	718172109	2	34	SH	OTH
PIEDMONT NAT GAS INC	COM	720186105	348	14,534	SH	SO
PINNACLE FINL PARTNERS INC	COM	72346Q104	4,414	347,288	SH	SO
POWERSHARES DB CMDTY IDX TRA	UNIT BEN INT	73935S105	510	23,100	SH	SO
POWERSHARES DB CMDTY IDX TRA	UNIT BEN INT	73935S105	44	2,000	SH	OTH
PRAXAIR INC	COM	74005P104	4	55	SH	SO
PROCTER & GAMBLE CO	COM	742718109	1,875	32,362	SH	SO
PROCTER & GAMBLE CO	COM	742718109	43	750	SH	OTH
PROGRESS ENERGY INC	COM	743263105	315	8,070	SH	SO
PROGRESS ENERGY INC	COM	743263105	12	300	SH	OTH
PROSHARES TR	PSHS ULTSH 20YRS	74347R297	287	6,510	SH	SO

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QLOGIC CORPORATION - QLGC	COM	747277101	11	658	SH	SO
QUALCOMM INC	COM	747525103	1,739	38,652	SH	SO
QUALCOMM INC	COM	747525103	52	1,149	SH	OTH
QUEST DIAGNOSTICS INCORPORATED - DGX	COM	74834L100	9	169	SH	SO
RADIOSHACK CORPORATION - RSH	COM	750438103	8	484	SH	SO
REGIONS FINANCIAL CORP NEW	COM	7591EP100	1,585	255,212	SH	SO
REGIONS FINANCIAL CORP NEW	COM	7591EP100	20	3,282	SH	OTH
REPSOL YPF S A	SPONSORED ADR	76026T205	38	1,400	SH	SO
RESEARCH IN MOTION LTD	COM	760975102	926	13,706	SH	SO
RESEARCH IN MOTION LTD	COM	760975102	18	265	SH	OTH
RIO TINTO PLC	SPONSORED ADR	767204100	3	20	SH	SO
SCHEIN HENRY INC	COM	806407102	10	177	SH	SO
SCHERING PLOUGH CORP	COM	806605101	1,858	65,774	SH	SO
SCHERING PLOUGH CORP	COM	806605101	41	1,435	SH	OTH
SCHLUMBERGER LTD	COM	806857108	1	24	SH	SO
SEI INVESTMENTS CO	COM	784117103	10	487	SH	SO
SIGMA ALDRICH CORP	COM	826552101	648	12,000	SH	SO
SOUTHERN CO	COM	842587107	242	7,640	SH	SO
SOUTHERN COPPER CORP	COM	84265V105	14	441	SH	SO
SPDR SERIES TRUST	DJ SML GRWTH ETF	78464A201	602	7,481	SH	SO
SPDR SERIES TRUST	DJ SML VALUE ETF	78464A300	397	7,279	SH	SO
SPDR TR	UNIT SER 1	78462F103	24	229	SH	SO
SPECTRA ENERGY CORP	COM	847560109	418	22,050	SH	SO
SPECTRA ENERGY CORP	COM	847560109	13	700	SH	OTH
STARWOOD HOTELS&RESORTS WRLDWD - HOT	COM	85590A401	3	80	SH	SO
STRYKER CORPORATION	COM	863667101	4	80	SH	SO
SUNTRUST BKS INC	COM	867914103	368	16,333	SH	SO
TEREX CORP NEW	COM	880779103	250	12,050	SH	SO
TEREX CORP NEW	COM	880779103	6	300	SH	OTH
TEXAS INSTRS INC	COM	882508104	10	435	SH	SO
THERMO FISHER SCIENTIFIC	COM	883556102	9	202	SH	SO
TOTAL S A	SPONSORED ADR	89151E109	233	3,929	SH	SO
TOTAL S A	SPONSORED ADR	89151E109	12	200	SH	OTH
TRANSOCEAN LIMITED REG SHS - RIG	REG SHS	H8817H100	13	150	SH	SO
UNION PAC CORP	COM	907818108	1,100	18,853	SH	SO
UNION PAC CORP	COM	907818108	15	250	SH	OTH
UNITED TECHNOLOGIES CORP	COM	913017109	504	8,269	SH	SO
UNITED TECHNOLOGIES CORP	COM	913017109	27	450	SH	OTH
VANGUARD BD INDEX FD INC	SHORT TRM BOND	921937827	841	10,500	SH	SO
VANGUARD INDEX FDS	STK MRK ETF	922908769	297	5,550	SH	SO
VCA ANTECH INC	COM	918194101	9	337	SH	SO
VERIZON COMMUNICATIONS INC	COM	92343V104	1,807	59,688	SH	SO
VERIZON COMMUNICATIONS INC	COM	92343V104	47	1,550	SH	OTH
WAL MART STORES INC	COM	931142103	1,414	28,802	SH	SO
WAL MART STORES INC	COM	931142103	44	900	SH	OTH
WELLS FARGO & CO NEW	COM	949746101	1,653	58,653	SH	SO
WELLS FARGO & CO NEW	COM	949746101	44	1,550	SH	OTH
WINDSTREAM CORPORATION	COM	97381W104	1	103	SH	SO
WYETH	COM	983024100	301	6,200	SH	SO
YUM BRANDS INC	COM	988498101	5	150	SH	SO