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PINNACLE FINANCIAL PARTNERS INC  
Form 13F-HR  
October 22, 2010

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, 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                      October 22, 2010  
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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: 221  
 Form 13F Information Table Value Total: \$ 131,460  
 (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	222	12,800 SH		SOLE	
3M CO	COM	88579Y101	402	4,640 SH		SOLE	
ABBOTT LABS	COM	002824100	34	650 SH		OTHER	
ABBOTT LABS	COM	002824100	764	14,629 SH		SOLE	
AGL RES INC	COM	001204106	15	400 SH		OTHER	
AGL RES INC	COM	001204106	601	15,675 SH		SOLE	
AIR PRODS & CHEMS INC	COM	009158106	25	300 SH		OTHER	
AIR PRODS & CHEMS INC	COM	009158106	336	4,052 SH		SOLE	
ALCON INC	COM SHS	H01301102	5	29 SH		OTHER	
ALCON INC	COM SHS	H01301102	740	4,432 SH		SOLE	
ALTRIA GROUP INC	COM	02209S103	38	1,600 SH		OTHER	
ALTRIA GROUP INC	COM	02209S103	477	19,851 SH		SOLE	
AMAZON COM INC	COM	023135106	15	97 SH		OTHER	
AMAZON COM INC	COM	023135106	2,304	14,671 SH		SOLE	
AMERICAN EXPRESS CO	COM	025816109	11	268 SH		OTHER	
AMERICAN EXPRESS CO	COM	025816109	949	22,570 SH		SOLE	
AMERICAN TOWER CORP	CL A	029912201	4	75 SH		OTHER	
AMERICAN TOWER CORP	CL A	029912201	1,176	22,931 SH		SOLE	
AMGEN INC	COM	031162100	7	125 SH		OTHER	
AMGEN INC	COM	031162100	742	13,465 SH		SOLE	
AON CORP	COM	037389103	6	150 SH		OTHER	
AON CORP	COM	037389103	267	6,837 SH		SOLE	
APACHE CORP	COM	037411105	43	440 SH		OTHER	
APACHE CORP	COM	037411105	1,638	16,758 SH		SOLE	
APPLE INC	COM	037833100	11	40 SH		OTHER	
APPLE INC	COM	037833100	1,839	6,480 SH		SOLE	
AT&T INC	COM	00206R102	9	300 SH		OTHER	

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AT&T INC	COM	00206R102	1,095	38,284	SH	SOLE
AUTOMATIC DATA PROCESSING IN	COM	053015103	33	783	SH	OTHER
AUTOMATIC DATA PROCESSING IN	COM	053015103	530	12,608	SH	SOLE
BANK OF AMERICA CORPORATION	COM	060505104	8	600	SH	OTHER
BANK OF AMERICA CORPORATION	COM	060505104	208	15,864	SH	SOLE
BOEING CO	COM	097023105	23	350	SH	OTHER
BOEING CO	COM	097023105	516	7,755	SH	SOLE
BRISTOL MYERS SQUIBB CO	COM	110122108	15	564	SH	OTHER
BRISTOL MYERS SQUIBB CO	COM	110122108	1,555	57,341	SH	SOLE
CATERPILLAR INC DEL	COM	149123101	47	597	SH	OTHER
CATERPILLAR INC DEL	COM	149123101	1,712	21,761	SH	SOLE
CENTURYLINK INC	COM	156700106	10	250	SH	OTHER
CENTURYLINK INC	COM	156700106	280	7,100	SH	SOLE
CHESAPEAKE ENERGY CORP	COM	165167107	5	200	SH	OTHER
CHESAPEAKE ENERGY CORP	COM	165167107	635	28,050	SH	SOLE
CHEVRON CORP NEW	COM	166764100	87	1,076	SH	OTHER
CHEVRON CORP NEW	COM	166764100	1,461	18,031	SH	SOLE
CISCO SYS INC	COM	17275R102	27	1,237	SH	OTHER
CISCO SYS INC	COM	17275R102	967	44,155	SH	SOLE
COCA COLA CO	COM	191216100	29	500	SH	OTHER
COCA COLA CO	COM	191216100	1,808	30,888	SH	SOLE
COLGATE PALMOLIVE CO	COM	194162103	93	1,204	SH	OTHER
COLGATE PALMOLIVE CO	COM	194162103	1,041	13,534	SH	SOLE
CONOCOPHILLIPS	COM	20825C104	40	700	SH	OTHER
CONOCOPHILLIPS	COM	20825C104	812	14,138	SH	SOLE
CORNING INC	COM	219350105	11	583	SH	OTHER
CORNING INC	COM	219350105	1,283	70,160	SH	SOLE
COSTCO WHSL CORP NEW	COM	22160K105	26	400	SH	OTHER
COSTCO WHSL CORP NEW	COM	22160K105	1,562	24,224	SH	SOLE
CVS CAREMARK CORPORATION	COM	126650100	42	1,350	SH	OTHER
CVS CAREMARK CORPORATION	COM	126650100	280	8,908	SH	SOLE
DISNEY WALT CO	COM DISNEY	254687106	14	423	SH	OTHER
DISNEY WALT CO	COM DISNEY	254687106	996	30,093	SH	SOLE
DOMINION RES INC VA NEW	COM	25746U109	17	400	SH	OTHER
DOMINION RES INC VA NEW	COM	25746U109	273	6,260	SH	SOLE
DOW CHEM CO	COM	260543103	32	1,150	SH	OTHER
DOW CHEM CO	COM	260543103	748	27,241	SH	SOLE
DU PONT E I DE NEMOURS & CO	COM	263534109	19	420	SH	OTHER
DU PONT E I DE NEMOURS & CO	COM	263534109	547	12,266	SH	SOLE
DUKE ENERGY CORP NEW	COM	26441C105	41	2,300	SH	OTHER
DUKE ENERGY CORP NEW	COM	26441C105	977	55,170	SH	SOLE
E M C CORP MASS	COM	268648102	15	745	SH	OTHER
E M C CORP MASS	COM	268648102	1,862	91,665	SH	SOLE
EATON CORP	COM	278058102	223	2,700	SH	SOLE
EMERSON ELEC CO	COM	291011104	10	198	SH	SOLE
EXELON CORP	COM	30161N101	204	4,800	SH	SOLE
EXPRESS SCRIPTS INC	COM	302182100	24	486	SH	OTHER
EXPRESS SCRIPTS INC	COM	302182100	1,115	22,896	SH	SOLE
EXXON MOBIL CORP	COM	30231G102	78	1,258	SH	OTHER
EXXON MOBIL CORP	COM	30231G102	5,201	84,169	SH	SOLE
FIRST HORIZON NATL CORP	COM	320517105	423	37,105	SH	SOLE
FLUOR CORP NEW	COM	343412102	26	521	SH	OTHER
FLUOR CORP NEW	COM	343412102	1,614	32,588	SH	SOLE
GENERAL ELECTRIC CO	COM	369604103	27	1,654	SH	OTHER
GENERAL ELECTRIC CO	COM	369604103	1,927	118,574	SH	SOLE
GENERAL MLS INC	COM	370334104	32	886	SH	OTHER

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GENERAL MLS INC	COM	370334104	319	8,733	SH	SOLE
GILEAD SCIENCES INC	COM	375558103	18	500	SH	OTHER
GILEAD SCIENCES INC	COM	375558103	392	11,015	SH	SOLE
GOLDMAN SACHS GROUP INC	COM	38141G104	48	335	SH	OTHER
GOLDMAN SACHS GROUP INC	COM	38141G104	1,859	12,859	SH	SOLE
GOODRICH CORP	COM	382388106	15	200	SH	OTHER
GOODRICH CORP	COM	382388106	857	11,620	SH	SOLE
GOOGLE INC	CL A	38259P508	17	32	SH	SOLE
HALLIBURTON CO	COM	406216101	5	164	SH	SOLE
HEWLETT PACKARD CO	COM	428236103	25	600	SH	OTHER
HEWLETT PACKARD CO	COM	428236103	607	14,445	SH	SOLE
HOME DEPOT INC	COM	437076102	22	700	SH	OTHER
HOME DEPOT INC	COM	437076102	867	27,374	SH	SOLE
HONEYWELL INTL INC	COM	438516106	52	1,175	SH	OTHER
HONEYWELL INTL INC	COM	438516106	2,090	47,564	SH	SOLE
INTEL CORP	COM	458140100	45	2,360	SH	OTHER
INTEL CORP	COM	458140100	1,785	92,971	SH	SOLE
INTERNATIONAL BUSINESS MACHS	COM	459200101	7	50	SH	OTHER
INTERNATIONAL BUSINESS MACHS	COM	459200101	1,381	10,299	SH	SOLE
ISHARES INC	MSCI BRAZIL	464286400	12	154	SH	SOLE
ISHARES TR	DJ REGIONAL BK	464288778	17	800	SH	OTHER
ISHARES TR	DJ REGIONAL BK	464288778	207	9,600	SH	SOLE
ISHARES TR	MSCI ACJPN IDX	464288182	222	3,675	SH	SOLE
ISHARES TR	MSCI EAFE IDX	464287465	144	2,621	SH	OTHER
ISHARES TR	MSCI EAFE IDX	464287465	2,493	45,385	SH	SOLE
ISHARES TR	MSCI EMERG MKT	464287234	1,747	39,008	SH	SOLE
ISHARES TR	RUSSELL 3000	464287689	256	3,800	SH	SOLE
ISHARES TR	S&P 500 VALUE	464287408	735	13,540	SH	SOLE
ISHARES TR	S&P MIDCAP 400	464287507	207	2,579	SH	SOLE
ISHARES TR	S&P MIDCP VALU	464287705	43	600	SH	OTHER
ISHARES TR	S&P MIDCP VALU	464287705	1,115	15,680	SH	SOLE
ISHARES TR	S&P SMLCP GROW	464287887	12	200	SH	OTHER
ISHARES TR	S&P SMLCP GROW	464287887	1,723	27,580	SH	SOLE
ISHARES TR	S&P SMLCP VALU	464287879	742	11,933	SH	SOLE
ISHARES TR	S&P500 GRW	464287309	860	14,485	SH	SOLE
ISHARES TR	US PFD STK IDX	464288687	239	6,015	SH	SOLE
ISHARES TR	BARCLYS TIPS BD	464287176	41	380	SH	SOLE
ISHARES TR	DJ US REAL EST	464287739	77	1,464	SH	SOLE
ISHARES TR	MSCI EAFE IDX	464287465	898	16,357	SH	SOLE
ISHARES TR	RUSL 2000 VALU	464287630	315	5,080	SH	SOLE
JOHNSON & JOHNSON	COM	478160104	349	5,630	SH	OTHER
JOHNSON & JOHNSON	COM	478160104	3,502	56,521	SH	SOLE
JPMORGAN CHASE & CO	COM	46625H100	49	1,300	SH	OTHER
JPMORGAN CHASE & CO	COM	46625H100	2,553	67,073	SH	SOLE
KIMBERLY CLARK CORP	COM	494368103	22	342	SH	OTHER
KIMBERLY CLARK CORP	COM	494368103	1,339	20,575	SH	SOLE
KRAFT FOODS INC	CL A	50075N104	3	109	SH	OTHER
KRAFT FOODS INC	CL A	50075N104	608	19,723	SH	SOLE
L-3 COMMUNICATIONS HLDGS INC	COM	502424104	7	100	SH	OTHER
L-3 COMMUNICATIONS HLDGS INC	COM	502424104	280	3,875	SH	SOLE

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LILLY ELI & CO	COM	532457108	24	650	SH	OTHER
LILLY ELI & CO	COM	532457108	313	8,564	SH	SOLE
LINCOLN NATL CORP IND	COM	534187109	595	24,876	SH	SOLE
MCDONALDS CORP	COM	580135101	35	464	SH	OTHER
MCDONALDS CORP	COM	580135101	1,397	18,748	SH	SOLE
MEDTRONIC INC	COM	585055106	2	55	SH	OTHER
MEDTRONIC INC	COM	585055106	672	20,028	SH	SOLE
MERCK & CO INC NEW	COM	58933Y105	58	1,577	SH	OTHER
MERCK & CO INC NEW	COM	58933Y105	1,913	51,992	SH	SOLE
MGM RESORTS INTERNATIONAL	COM	552953101	2	200	SH	SOLE
MICROSOFT CORP	COM	594918104	29	1,200	SH	OTHER
MICROSOFT CORP	COM	594918104	630	25,721	SH	SOLE
MONSANTO CO NEW	COM	61166W101	11	236	SH	OTHER
MONSANTO CO NEW	COM	61166W101	993	20,714	SH	SOLE
MORGAN STANLEY	COM	617446448	9	347	SH	OTHER
MORGAN STANLEY	COM	617446448	1,255	50,860	SH	SOLE
MOTOROLA INC	COM	620076109	9	1,000	SH	SOLE
NATIONAL HEALTH INVS INC	COM	63633D104	698	15,836	SH	SOLE
NATIONAL HEALTHCARE CORP	COM	635906100	351	9,461	SH	SOLE
NATIONAL HEALTHCARE CORP	PFD CONV	635906209	249	18,314	SH	SOLE
NATIONAL OILWELL VARCO INC	COM	637071101	33	738	SH	OTHER
NATIONAL OILWELL VARCO INC	COM	637071101	2,525	56,780	SH	SOLE
NEW YORK CMNTY BANCORP INC	COM	649445103	20	1,250	SH	OTHER
NEW YORK CMNTY BANCORP INC	COM	649445103	373	22,950	SH	SOLE
NIKE INC	CL B	654106103	49	609	SH	OTHER
NIKE INC	CL B	654106103	2,319	28,935	SH	SOLE
NORTHERN TR CORP	COM	665859104	10	200	SH	SOLE
ORACLE CORP	COM	68389X105	66	2,454	SH	OTHER
ORACLE CORP	COM	68389X105	2,463	91,709	SH	SOLE
PEABODY ENERGY CORP	COM	704549104	7	150	SH	OTHER
PEABODY ENERGY CORP	COM	704549104	231	4,710	SH	SOLE
PEPSICO INC	COM	713448108	311	4,683	SH	OTHER
PEPSICO INC	COM	713448108	4,105	61,783	SH	SOLE
PFIZER INC	COM	717081103	991	57,698	SH	SOLE
PHILIP MORRIS INTL INC	COM	718172109	737	13,149	SH	SOLE
PIEDMONT NAT GAS INC	COM	720186105	409	14,112	SH	SOLE
PINNACLE FINL PARTNERS INC	COM	72346Q104	3,266	355,364	SH	SOLE
POWERSHS DB MULTI SECT COMM	DB PREC MTL	73936B200	512	11,315	SH	SOLE
PROCTER & GAMBLE CO	COM	742718109	45	750	SH	OTHER
PROCTER & GAMBLE CO	COM	742718109	1,843	30,738	SH	SOLE
PROGRESS ENERGY INC	COM	743263105	13	300	SH	OTHER
PROGRESS ENERGY INC	COM	743263105	429	9,665	SH	SOLE
PROSHARES TR	PSHS ULTSH 20YRS	74347R297	248	7,950	SH	SOLE
PRUDENTIAL FINL INC	COM	744320102	43	797	SH	OTHER
PRUDENTIAL FINL INC	COM	744320102	1,530	28,244	SH	SOLE
QUALCOMM INC	COM	747525103	41	899	SH	OTHER
QUALCOMM INC	COM	747525103	1,772	39,268	SH	SOLE
RAYTHEON CO	COM NEW	755111507	8	185	SH	SOLE
REGIONS FINANCIAL CORP NEW	COM	7591EP100	24	3,282	SH	OTHER
REGIONS FINANCIAL CORP NEW	COM	7591EP100	1,771	243,616	SH	SOLE
REPSOL YPF S A	SPONSORED ADR	76026T205	36	1,400	SH	SOLE
RESEARCH IN MOTION LTD	COM	760975102	5	100	SH	OTHER
RESEARCH IN MOTION LTD	COM	760975102	256	5,254	SH	SOLE
SCHLUMBERGER LTD	COM	806857108	22	349	SH	OTHER
SCHLUMBERGER LTD	COM	806857108	1,699	27,579	SH	SOLE
SHERWIN WILLIAMS CO	COM	824348106	234	3,110	SH	SOLE

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SIGMA ALDRICH CORP	COM	826552101	12	198	SH	OTHER
SIGMA ALDRICH CORP	COM	826552101	1,561	25,850	SH	SOLE
SOUTHERN CO	COM	842587107	22	578	SH	OTHER
SOUTHERN CO	COM	842587107	1,451	38,978	SH	SOLE
SPDR S&P 500 ETF TR	TR UNIT	78462F103	307	2,690	SH	SOLE
SPDR S&P MIDCAP 400 ETF TR	UTSER1 S&PDCRP	78467Y107	23	156	SH	SOLE
SPDR SERIES TRUST	DJ SML GRWTH ETF	78464A201	739	7,904	SH	SOLE
SPDR SERIES TRUST	DJ SML VALUE ETF	78464A300	547	8,933	SH	SOLE
SPECTRA ENERGY CORP	COM	847560109	16	700	SH	OTHER
SPECTRA ENERGY CORP	COM	847560109	515	22,850	SH	SOLE
STRYKER CORP	COM	863667101	4	80	SH	SOLE
SUNTRUST BKS INC	COM	867914103	506	19,574	SH	SOLE
TEVA PHARMACEUTICAL INDS LTD	ADR	881624209	22	418	SH	OTHER
TEVA PHARMACEUTICAL INDS LTD	ADR	881624209	1,084	20,560	SH	SOLE
TEXAS INSTRS INC	COM	882508104	9	329	SH	SOLE
THERMO FISHER SCIENTIFIC INC	COM	883556102	7	150	SH	SOLE
TJX COS INC NEW	COM	872540109	9	212	SH	SOLE
UNION PAC CORP	COM	907818108	20	250	SH	OTHER
UNION PAC CORP	COM	907818108	1,762	21,549	SH	SOLE
UNITED TECHNOLOGIES CORP	COM	913017109	25	350	SH	OTHER
UNITED TECHNOLOGIES CORP	COM	913017109	689	9,676	SH	SOLE
VANGUARD BD INDEX FD INC	SHORT TRM BOND	921937827	2,414	29,530	SH	SOLE
VANGUARD INTL EQUITY INDEX F	EMR MKT ETF	922042858	25	550	SH	SOLE
VANGUARD INDEX FDS	STK MRK ETF	922908769	321	5,500	SH	SOLE
VERIZON COMMUNICATIONS INC	COM	92343V104	51	1,550	SH	OTHER
VERIZON COMMUNICATIONS INC	COM	92343V104	1,396	42,844	SH	SOLE
WAL MART STORES INC	COM	931142103	37	700	SH	OTHER
WAL MART STORES INC	COM	931142103	964	18,020	SH	SOLE
WELLS FARGO & CO NEW	COM	949746101	39	1,550	SH	OTHER
WELLS FARGO & CO NEW	COM	949746101	1,667	66,352	SH	SOLE
YUM BRANDS INC	COM	988498101	10	208	SH	OTHER
YUM BRANDS INC	COM	988498101	921	19,992	SH	SOLE