



\$123 bn
Assets

\$100 bn
Deposits

\$85 bn
Loans

386
Branches

Regional Bank Employer of Choice with Industry-Leading Client Service

BANK HEADQUARTERS
Nashville, TN

HOLDING COMPANY HEADQUARTERS
Atlanta, GA

COMPANY PROFILE

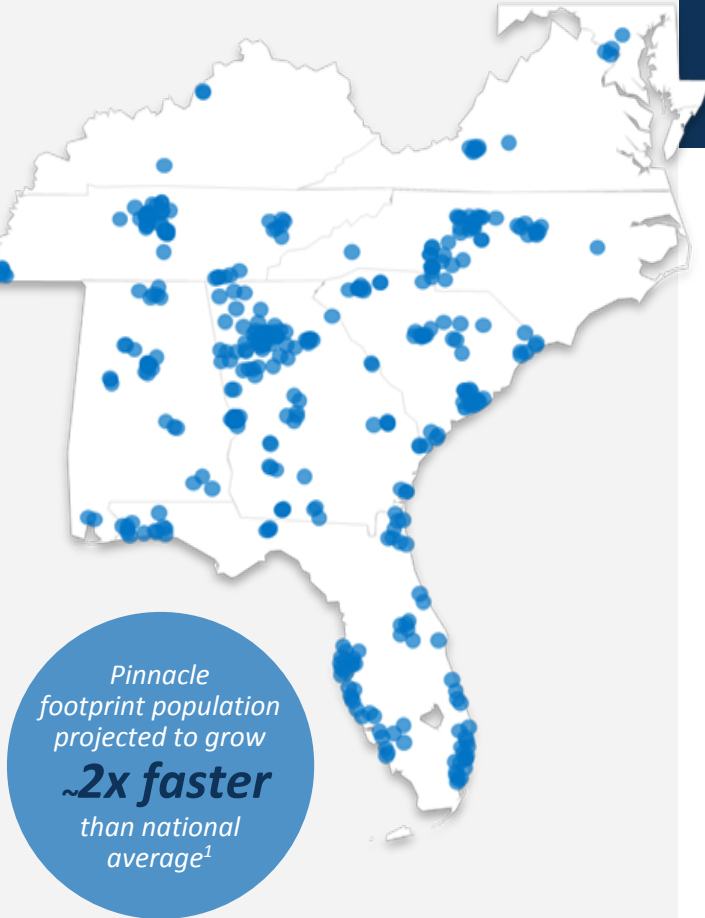
Pinnacle Financial Partners, Inc. is a \$123 billion asset regional bank which provides a full range of banking, investment, trust, mortgage and insurance products and services for commercial and consumer clients who want a comprehensive relationship with their financial institution. The firm joined forces with Synovus Financial Corp. in 2026, bringing together more than 160 years of combined banking service. Pinnacle is the largest bank headquartered in Tennessee and the largest bank holding company headquartered in Georgia. The firm is No. 1 in deposit market share* in the Nashville MSA and No. 4 in the Atlanta MSA with offices in Tennessee, Georgia, Florida, North Carolina, South Carolina, Alabama, Kentucky, Virginia and Maryland.

RECENT RECOGNITION

Ranked #12 nationwide



Ranked #1 in award recognition among more than 500 banks⁽²⁾



(1) Source: S&P Capital IQ Pro; *As of June 30, 2025, according to FDIC data. (2) Source: Coalition Greenwich Voice of Client - 2025 U.S. Commercial Banking Study



ANALYST COVERAGE

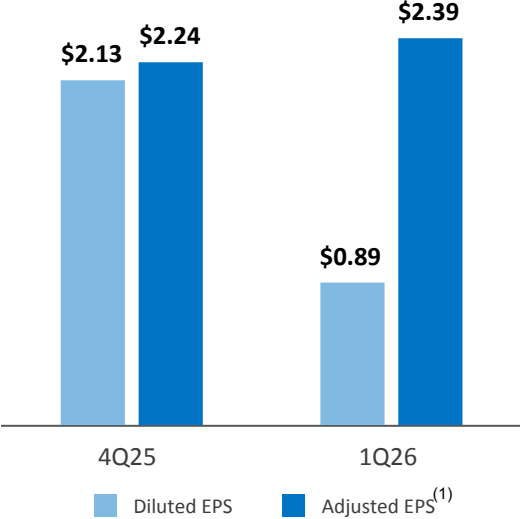
74% with Buy Rating Equivalents

- Autonomous Research
- Barclays
- BofA Global Research
- Brean Capital
- Citigroup Inc.
- D.A. Davidson
- Deutsche Bank
- Evercore ISI
- J.P. Morgan
- Jefferies LLC
- KBW
- Piper Sandler Companies
- Raymond James & Associates
- RBC Capital Markets
- Stephens, Inc.
- TD Cowen
- Truist Securities
- UBS Investment Bank
- Wells Fargo Securities, LLC

KEY FACTS

- In October 2025, Pinnacle marked its 25th anniversary.
- On July 24, 2025, Pinnacle announced a definitive agreement to merge with Synovus Financial Corp.
- The merger closed on January 1, 2026, just 160 days after announcement — a reflection of exceptional alignment, disciplined planning and coordinated execution across both organizations
- 32 Coalition Greenwich 2026 Best Bank Awards and No. 1 in the nation in number of awards.
- No. 12 Great Place to Work® 2025 list of 100 Best Companies to Work For® in the U.S., the 10th consecutive appearance.
- No. 4 among America’s Best Banks to Work For in 2025 by American Banker, 13th consecutive year on the list, and No. 1 among banks with \$10 billion+ in assets.

GROWING DILUTED EARNINGS PER SHARE



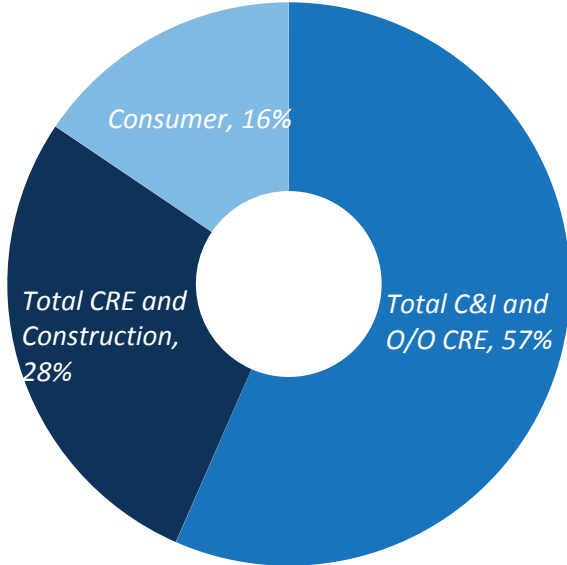
STRONG CREDIT AND CAPITAL RATIOS

NCOs	0.23%
NPLs	0.54%
ALL to NPLs	2.1x
ACL	1.19%
CET1	9.81%

CREDIT RATINGS SUMMARY

<i>Pinnacle Financial Partners</i>	<i>Moody's</i>	<i>S&P</i>	<i>Fitch</i>	<i>KBRA</i>
Review Date	1/2/2026	1/2/2026	1/6/2026	1/9/2026
Long-Term Issuer	Baa3	BBB-	BBB	BBB+
Rating Outlook	Stable	Positive	Negative	Stable
<i>Pinnacle Bank</i>	<i>Moody's</i>	<i>S&P</i>	<i>Fitch</i>	<i>KBRA</i>
Review Date	1/2/2026	1/2/2026	1/6/2026	1/9/2026
Long-Term Issuer	Baa3	BBB	BBB+	A-
Rating Outlook	Stable	Positive	Negative	Stable

HIGHLY DIVERSE LOAN PORTFOLIO



Amounts may not total due to rounding. (1) Non-GAAP financial measures as defined in the appendix of the 1Q 2026 Earnings Call Presentation, which can be found within the Events and Presentations section of investor.pnfp.com