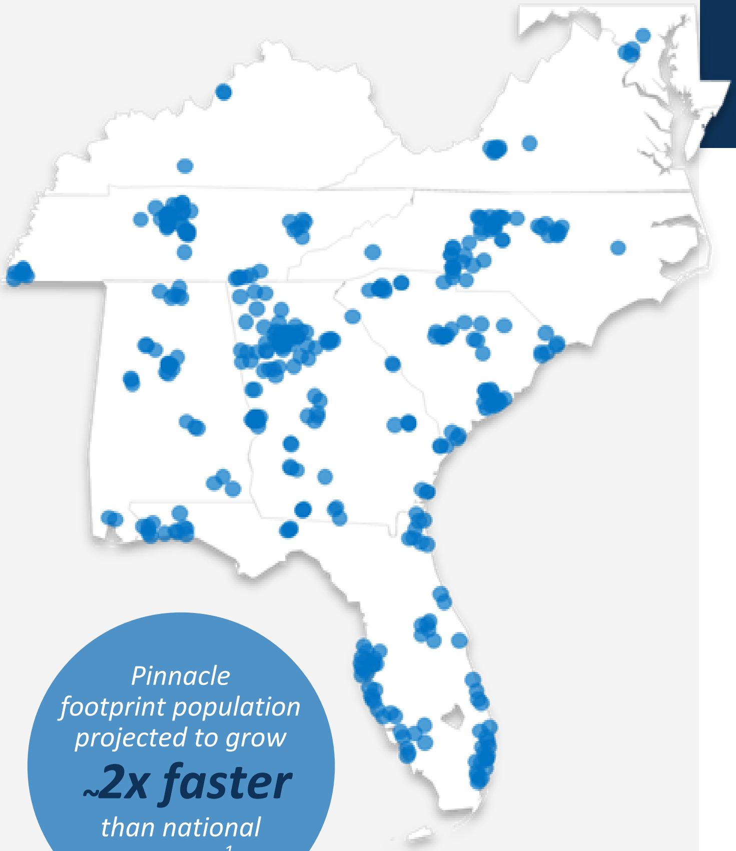
Company Profile | Second Quarter 2026

Pinnacle
FINANCIAL PARTNERS

Data as of June 30, 2026

$129 bn	$101 bn	$88 bn	388
Assets	Deposits	Loans	Retail Offices



Pinnacle footprint population projected to grow ~2x faster than national average[1]

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 $129 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

Great Place To Work® Certified JUL 2025–JUL 2026 USA

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

Coalition Greenwich Awards 2026 Best Bank

*(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*

Company Profile | Second Quarter 2026

Pinnacle FINANCIAL PARTNERS

ANALYST COVERAGE

76% *with Buy Rating Equivalents*

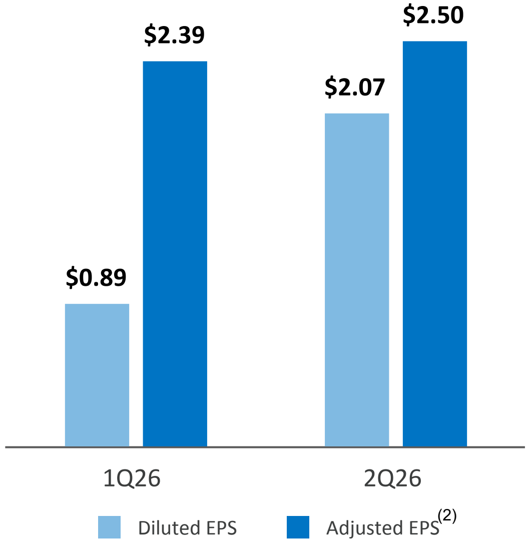
- *Autonomous Research*
- *Barclays*
- *Baird*
- *BofA Global Research*
- *Brean Capital*
- *Citigroup Inc.*
- *D.A. Davidson*
- *Deutsche Bank*
- *Evercore ISI*
- *J.P. Morgan*
- *Jefferies LLC*
- *KBW*
- *Piper Sandler Companies*
- *Raymond James & Associates*
- *RBC Capital Markets*
- *Stephens, Inc.*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

Amounts may not total due to rounding. (1) Annualized; (2) Non-GAAP financial measures as defined in the appendix of the 2Q 2026 Earnings Call Presentation, which can be found within the Events and Presentations section of investor.pnfp.com; (3) 2Q26 capital ratios are preliminary

KEY FACTS

- On July 24, 2025, Pinnacle announced a definitive agreement to merge with Synovus Financial Corp.
- In October 2025, Pinnacle marked its 25th anniversary.
- 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[(1)]	0.22%
NPLs	0.47%
ACL to NPLs	248%
ACL	1.17%
CET1[(3)]	9.93%

CREDIT RATINGS SUMMARY

Pinnacle Financial Partners	*Moody's*	*S&P*	*Fitch*	*KBRA*
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
Pinnacle Bank	***Moody's***	***S&P***	***Fitch***	***KBRA***
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