



2026 Annual Meeting



**Business
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Anniversary

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Synovus

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Proposals

- To elect as directors the 15 nominees named in the Proxy Statement
- To approve the Pinnacle Financial Partners, Inc. 2026 Omnibus Plan
- To hold an advisory vote on the compensation of the Company's named executive officers
- To hold an advisory vote on the frequency of the advisory vote on executive compensation
- To ratify the appointment of KPMG LLP as the Company's independent auditor for the year 2026

Forward-Looking Statements

This slide presentation and certain of our other filings with the Securities and Exchange Commission contain statements that constitute "forward-looking statements" within the meaning of, and subject to the protections of, Section 27A of the Securities Act of 1933, as amended, and Section 21E of the Securities Exchange Act of 1934, as amended. All statements other than statements of historical fact are forward-looking statements. You can identify these forward-looking statements through Pinnacle's use of words such as "believes," "anticipates," "expects," "may," "will," "assumes," "predicts," "could," "should," "would," "intends," "targets," "estimates," "projects," "plans," "potential" and other similar words and expressions of the future or otherwise regarding the outlook for Pinnacle's future business and financial performance and/or the performance of the banking industry and economy in general. These forward-looking statements include, among others, statements on our expectations related to (1) the anticipated benefits and risks related to the recently completed business combination transaction between Synovus Financial Corp., a Georgia corporation ("Synovus") and Pinnacle Financial Partners, Inc., a Tennessee corporation ("Legacy Pinnacle"), including the risk that the cost savings and revenue synergies from the transaction may not be fully realized or may take longer than anticipated to be realized, the risk that the integration of Legacy Pinnacle's and Synovus' respective businesses and operations will be materially delayed or will be more costly or difficult than expected, including as a result of unexpected factors or events, and risks related to management and oversight of the expanded business and operations of the combined company; (2) loan growth and loan mix; (3) deposit growth and mix; (4) net interest income and net interest margin; (5) revenue growth, including growth attributable to the company's investment in Bankers Healthcare Group ("BHG"); (6) non-interest expense; (7) credit trends and key credit performance metrics; (8) our future operating and financial performance; (9) our strategy and initiatives for future revenue growth, balance sheet optimization, capital management, and expense management; (10) our effective tax rate; (11) our capital position; and (12) our assumptions underlying these expectations. Prospective investors are cautioned that any such forward-looking statements are not guarantees of future performance and involve known and unknown risks and uncertainties which may cause the actual results, performance or achievements of Pinnacle to be materially different from the future results, performance or achievements expressed or implied by such forward-looking statements. Forward-looking statements are based on the information known to, and current beliefs and expectations of, management and are subject to significant risks and uncertainties. Actual results may differ materially from those contemplated by such forward-looking statements. A number of factors could cause actual results to differ materially from those contemplated by the forward-looking statements in this presentation. Many of these factors are beyond Pinnacle's ability to control or predict.

These forward-looking statements are based upon information presently known to Pinnacle's management and are inherently subjective, uncertain and subject to change due to any number of risks and uncertainties, including, without limitation, the risks and other factors set forth in Pinnacle's periodic filings with the Securities and Exchange Commission, including its annual reports on Form 10-K, quarterly reports on Form 10-Q and current reports on Form 8-K. We believe these forward-looking statements are reasonable; however, undue reliance should not be placed on any forward-looking statements, which are based on current expectations and speak only as of the date that they are made. We do not assume any obligation to update any forward-looking statements as a result of new information, future developments or otherwise, except as otherwise may be required by law.

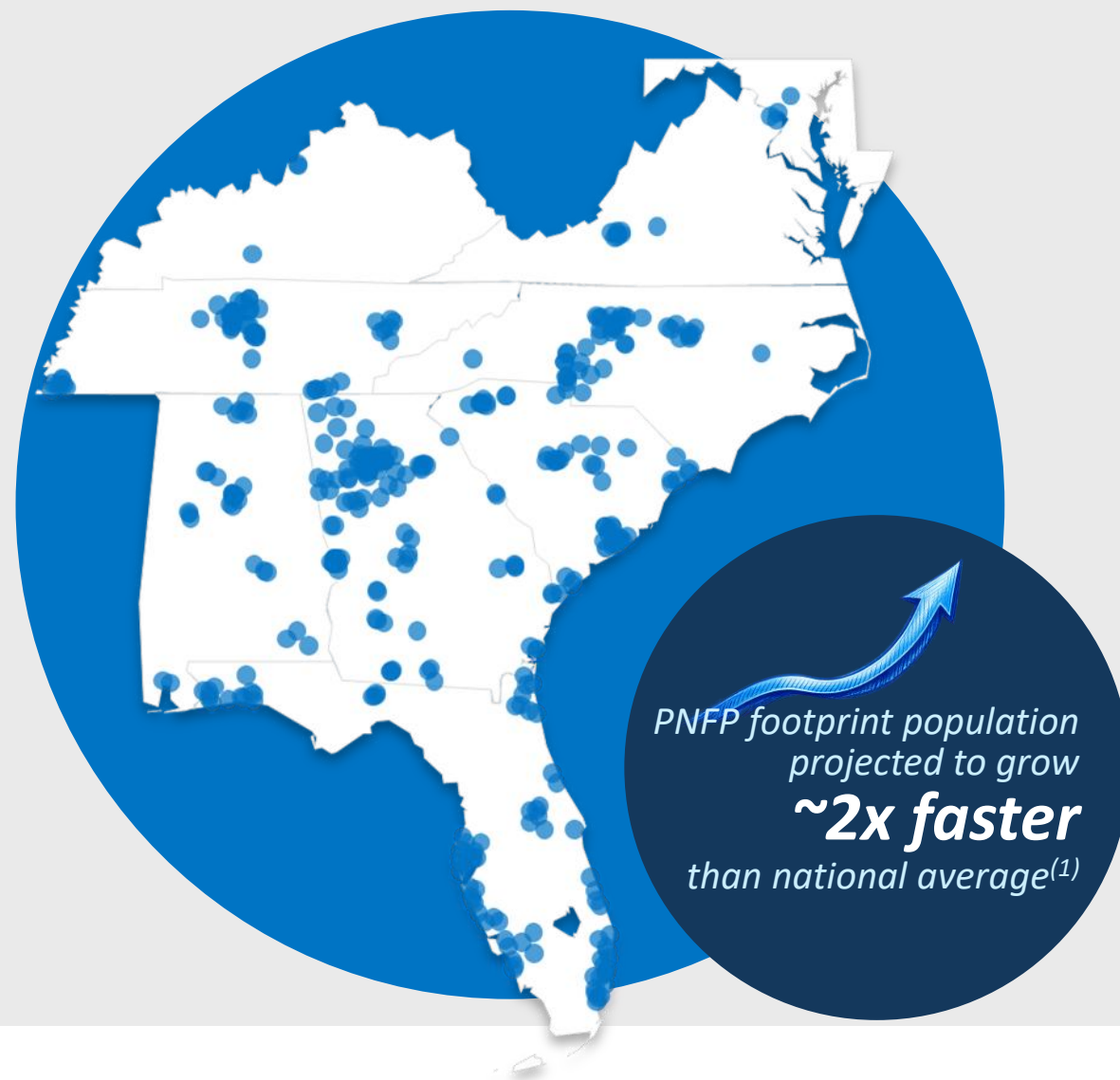
Use of Non-GAAP Financial Measures

This slide presentation contains certain non-GAAP financial measures determined by methods other than in accordance with generally accepted accounting principles. Such non-GAAP financial measures include the following: adjusted net income available to common shareholders; adjusted diluted earnings per share; adjusted return on average assets; return on average tangible common equity; adjusted return on average tangible common equity; adjusted non-interest revenue; adjusted total revenue taxable equivalent (TE); adjusted non-interest expense; adjusted tangible efficiency ratio; tangible common equity ratio; tangible book value per common share; and adjusted pre-provision net revenue (PPNR). The most comparable GAAP measures to these measures are net income available to common shareholders; diluted earnings per share; return on average assets; return on average common equity; total non-interest revenue; total revenue; total non-interest expense; efficiency ratio-TE; total shareholders' equity to total assets ratio; book value per common share; and PPNR, respectively. Management believes that these non-GAAP financial measures provide meaningful additional information about Pinnacle to assist management and investors in evaluating Pinnacle's operating results, financial strength, the performance of its business and the strength of its capital position. However, these non-GAAP financial measures have inherent limitations as analytical tools and should not be considered in isolation or as a substitute for analyses of operating results or capital position as reported under GAAP. The non-GAAP financial measures should be considered as additional views of the way our financial measures are affected by significant items and other factors, and since they are not required to be uniformly applied, they may not be comparable to other similarly titled measures at other companies. Adjusted net income available to common shareholders, adjusted diluted earnings per share and adjusted return on average assets are measures used by management to evaluate operating results exclusive of items that are not indicative of ongoing operations and impact period-to-period comparisons. Return on average tangible common equity and adjusted return on average tangible common equity are measures used by management to compare Pinnacle's performance with other financial institutions because it calculates the return available to common shareholders without the impact of intangible assets and their related amortization, thereby allowing management to evaluate the performance of the business consistently. Adjusted non-interest revenue and adjusted total revenue TE are measures used by management to evaluate non-interest revenue and total revenue exclusive of net investment securities gains (losses), fair value adjustments on nonqualified deferred compensation, and other items not indicative of ongoing operations that could impact period-to-period comparisons. Adjusted non-interest expense and the adjusted tangible efficiency ratio are measures utilized by management to measure the success of expense management initiatives focused on reducing recurring controllable operating costs. The tangible common equity ratio is used by stakeholders to assess our capital position. Tangible book value per common share is used by stakeholders to assess our financial stability and value. Adjusted PPNR is used by management to evaluate PPNR exclusive of items that management believes are not indicative of ongoing operations and impact period-to-period comparisons. The computations of the non-GAAP financial measures used in this slide presentation are set forth in the appendix to this slide presentation.

Management does not provide a reconciliation for forward-looking non-GAAP financial measures where it is unable to provide a meaningful or accurate calculation or estimation of reconciling items and the information is not available without unreasonable effort. This is due to the inherent difficulty of forecasting the occurrence and the financial impact of various items that have not yet occurred, are out of Pinnacle's control, or cannot be reasonably predicted. For the same reasons, Pinnacle's management is unable to address the probable significance of the unavailable information. Forward-looking non-GAAP financial measures provided without the most directly comparable GAAP financial measures may vary materially from the corresponding GAAP financial measures.

Pinnacle Financial Partners

- *Highly Successful Operating and Recruiting Model That Generates Above-Peer Revenue, EPS and TBV Growth*
- *One of the Most Economically Vibrant Footprints in the Banking Industry*
- *Regional Bank Employer of Choice with Industry-Leading Client Service*
- *Healthy Capital Generation Provides Strong Balance Sheet Growth and Capital Return Opportunities*
- *Significant, Multi-Year Investments and Expertise Prepare PNFP Well for LFI Standards*





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Merger with Synovus Financial Corp.



Merger Benefits



Creates a scaled Southeast growth platform with complementary markets and limited overlap, enhancing competitive positioning



Combines a proven operating and recruiting model with strengthened capital and infrastructure to drive durable organic growth



Delivers compelling shareholder value through stronger earnings power, disciplined execution, and a reinforced risk profile

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2025 Performance

2025 Financial Highlights

Operating Metrics

55%

Efficiency Ratio - TE

54%

Adjusted Efficiency
Ratio⁽¹⁾

Core Growth

10%

Loan Growth

11%

Deposit Growth

**Continued Adherence to
Guiding Credit and Capital Principles**

1.17% Allowance for Credit Losses at YE25

0.21% Net Charge-Offs

10.88% Common Equity Tier 1 Ratio at YE25

Fee Growth

18%

Wealth Management
Growth

20%

Service Charge Growth

(1) Legacy Pinnacle Non-GAAP financial measure; see appendix for applicable reconciliation

Coalition Greenwich Recognition



No. 1

Legacy Pinnacle

Net Promoter Score of 83
No. 1 NPS score in the Southeast



*Outstanding
results in the
midst of a
pending merger*

**Coalition
Greenwich**

Awards 2026

Best Bank



**Pinnacle was the most awarded institution out
of more than 500 banks nationwide**

Source: Coalition Greenwich Voice of Client - 2025 U.S. Commercial Banking Study



No. 12

100 Best Companies to Work For 2026

Great
Place
To
Work®

Certified
JUL 2025-JUL 2026
USA



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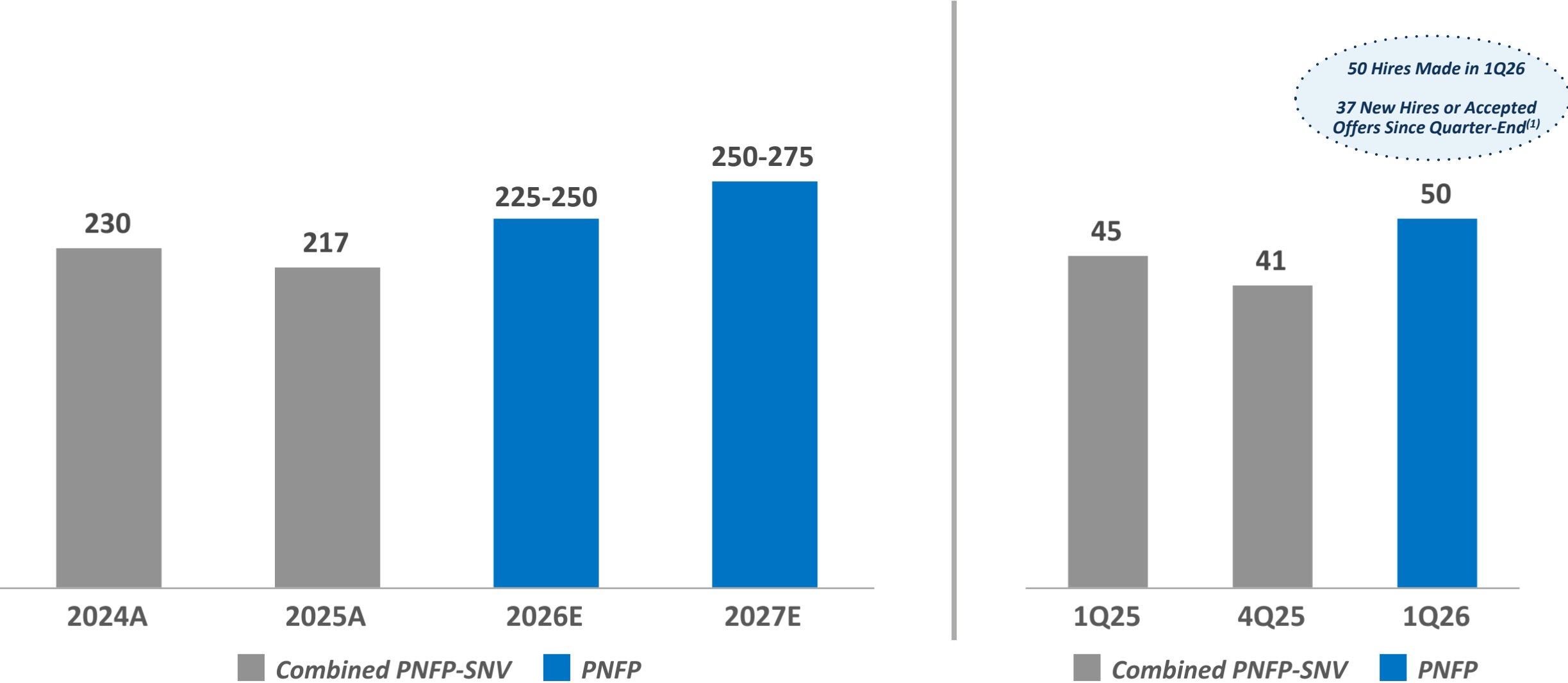
2026 Outlook

2026 Guidance

	2026 Outlook	Notes
Period-End Loans (Ex Loan Mark) >	\$91.0B - \$93.0B	Represents 9%-11% loan growth (excluding the Day 1 purchase accounting loan mark)
Period-End Deposits >	\$106.5B - \$108.5B	Represents 8%-10% total deposit growth
Adjusted Revenue ⁽¹⁾ >	\$5.00B - \$5.20B	- Assumes NIM of ~3.50% in 2026; No rate cuts assumed for 2026 - Assumes 2026 adjusted non-interest revenue⁽¹⁾ of \$1.10B - \$1.15B - Assumes 2026 BHG investment revenue of \$105MM - \$115MM
Adjusted Non-Interest Expense ⁽²⁾ >	\$2.675B - \$2.775B	- Includes ~\$185MM of estimated total intangible amortization in 2026 - Assumes 40% of \$250MM net cost savings realized in 2026 - Adjusted NIE⁽¹⁾ is expected to be relatively flat from 1Q26 to 2Q26
Adjusted Effective Tax Rate ⁽³⁾ >	20% - 21%	- Current bias towards lower half of range - ETR is based on earnings adjusted for merger-related costs
NCOs/ Average Loans >	0.20% - 0.25%	Assumes relatively stable economic environment
CET1 Ratio Target >	10.25% - 10.75%	Focus on supporting CET1 to achieve low end of targeted range (10.25%) while achieving growth objectives

Note: The PNFP-SNV merger closed on January 1, 2026 and all purchase accounting adjustments are preliminary as of March 31, 2026 and are subject to change until the measurement period is closed; (1) Adjusted revenue is a non-GAAP financial measure that excludes gains and losses on sales of investment securities and fair value adjustments on non-qualified deferred compensation. (2) Adjusted non-interest expense is a non-GAAP financial measure that excludes the impact of ORE expense (income), merger-related expenses and certain other non-recurring expenses.(3) Adjusted ETR is a non-GAAP financial measure based on earnings adjusted for merger-related costs

Revenue Producer Hiring a Key Focus



Note: The PNFP-SNV merger closed on January 1, 2026; Source: PNFP internal data; (1) Revenue producer hires/acceptances since April 1, 2026 were measured as of April 17

First Quarter 2026 Financial Highlights

Strong Earnings Per Share

➔ **\$0.89**

1Q26 Diluted Earnings Per Share

➔ **\$2.39**

1Q26 Adjusted Diluted Earnings Per Share⁽¹⁾

Solid Loan and Deposit Growth

➔ **+10%**

1Q26 Annualized Period-End Loan Growth⁽²⁾⁽⁵⁾

➔ **+8%**

1Q26 Annualized Period-End Core Deposit Growth⁽²⁾⁽³⁾

Sound Credit Quality and Capital

➔ **0.23% / 0.58%**

1Q26 NCO Ratio⁽⁴⁾
1Q26 NPA Ratio⁽⁴⁾

➔ **9.81% / 9.59%**

1Q26 CET1 Ratio
1Q26 CET1 Incl. AOCI

Note: The PNFP-SNV merger closed on January 1, 2026 and all purchase accounting adjustments are preliminary as of March 31, 2026 and are subject to change until the measurement period is closed. (1) Non-GAAP financial measure; see appendix for applicable reconciliation; (2) Linked quarter annualized growth compared to legacy PNFP and SNV combined company balances at December 31, 2025; (3) Core Deposits exclude non-ICS brokered deposits; (4) NCO Ratio is Net Charge-Offs/Average Loans and NPA Ratio is NPAs/Loans, other loans held for sale, and ORE; (6) Excludes purchase accounting loan mark

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Non-GAAP Financial Measures, Continued

(\$ in thousands)	2025	2024
Total non-interest revenue	\$506,590	\$371,178
Investment securities (gains) losses, net	16,611	71,854
Recognition of mortgage servicing asset	—	(11,812)
Adjusted non-interest revenue	\$523,201	\$431,220
Total non-interest expense	\$1,167,728	\$1,034,970
ORE expense	687	220
FDIC special assessment	(7,500)	7,250
Fees related to terminating agreement to resell securities previously purchased and professional fees associated with capital optimization initiatives	—	28,400
Merger-related expense	21,666	—
Adjusted non-interest expense	\$1,152,875	\$999,100
Adjusted non-interest expense	\$1,152,875	\$999,100
Net interest income	1,548,261	1,365,590
Taxable equivalent (TE) adjustment	58,706	47,680
Total non-interest revenue	506,590	371,178
Total TE revenue	\$2,113,557	\$1,784,448
Investment securities (gains) losses, net	16,611	71,854
Recognition of mortgage servicing asset	—	(11,812)
Adjusted total revenue (TE)	\$2,130,168	\$1,844,490
Efficiency ratio-(TE)	55.25%	58.00%
Adjusted tangible efficiency ratio	54.12%	54.17%

Non-GAAP Financial Measures

(\$ in millions)	1Q26	4Q25	1Q25
Net income available to common shareholders	\$135	\$166	\$136
Subtract/add:			
Valuation adjustment to Visa derivative	1	—	—
Investment securities losses (gains), net	(3)	4	13
Merger-related expense ⁽¹⁾	275	13	—
FDIC Special Assessment	—	(8)	—
Tax effect of adjustments ⁽²⁾	(45)	(2)	(3)
Adjusted net income available to common shareholders	\$363	\$173	\$146
Weighted average common shares outstanding, diluted	151	78	77
Net income per common share, diluted ⁽³⁾	\$0.89	\$2.13	\$1.77
Adjusted net income per common share, diluted⁽³⁾	\$2.39	\$2.24	\$1.90

Amounts may not total due to rounding; (1) A portion of this item was non-taxable. (2) A blended tax rate of 16.4% was applied for 2026 which takes into consideration the deductibility and non-deductibility of certain merger-related expense items for tax purposes. For 2025 an assumed marginal tax rate of 25% was applied. (3) Amounts have been calculated using whole dollar values.