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PINNACLE FINANCIAL PARTNERS INC  
Form 13F-HR  
February 12, 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: December 31, 2008

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 February 12, 2008

Report Type (Check only one.):

- [X] 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: 196

Form 13F Information Table Value Total: \$107,894  
(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-	_____	_____

## FORM 13F INFORMATION TABLE

Name of Issuer	Title of Class	Cusip	Value	Shares Put/ /PRN	Investment Call	Discretion	Other Manage
-----	-----	-----	-----	-----	-----	-----	-----
AGL RES INC	COM	1204106	655	20,900 SH		SOLE	
AGL RES INC	COM	1204106	22	700 SH		OTHER	
ABBOTT LABS	COM	2824100	1006	18,850 SH		SOLE	
ABBOTT LABS	COM	2824100	48	898 SH		OTHER	
AIR PRODS & CHEMS INC	COM	9158106	448	8,905 SH		SOLE	
AIR PRODS & CHEMS INC	COM	9158106	19	375 SH		OTHER	
ALCOA INC	COM	13817101	611	54,223 SH		SOLE	
ALCOA INC	COM	13817101	9	765 SH		OTHER	
AMGEN INC	COM	31162100	236	4,091 SH		SOLE	
AMGEN INC	COM	31162100	3	44 SH		OTHER	
AON CORP	COM	37389103	733	16,037 SH		SOLE	
AON CORP	COM	37389103	48	1,050 SH		OTHER	
APACHE CORP	COM	37411105	769	10,316 SH		SOLE	
APACHE CORP	COM	37411105	30	400 SH		OTHER	
APPLE INC	COM	37833100	528	6,182 SH		SOLE	
APPLE INC	COM	37833100	5	55 SH		OTHER	
AUTOMATIC DATA PROCESSING IN	COM	53015103	401	10,188 SH		SOLE	
AUTOMATIC DATA PROCESSING IN	COM	53015103	15	383 SH		OTHER	
BJ SVCS CO	COM	55482103	127	10,850 SH		SOLE	
BJ SVCS CO	COM	55482103	4	350 SH		OTHER	
BP PLC	SPONSORED ADR	55622104	369	7,899 SH		SOLE	
BP PLC	SPONSORED ADR	55622104	14	309 SH		OTHER	

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BANK OF AMERICA CORPORATION	COM	60505104	1161	82,485	SH	SOLE
BANK OF AMERICA CORPORATION	COM	60505104	32	2,245	SH	OTHER
BANK OF NEW YORK MELLON CORP	COM	64058100	521	18,406	SH	SOLE
BANK OF NEW YORK MELLON CORP	COM	64058100	25	900	SH	OTHER
BAXTER INTL INC	COM	71813109	1057	19,719	SH	SOLE
BAXTER INTL INC	COM	71813109	13	240	SH	OTHER
BECTON DICKINSON & CO	COM	75887109	433	6,331	SH	SOLE
BECTON DICKINSON & CO	COM	75887109	15	220	SH	OTHER
BRISTOL MYERS SQUIBB CO	COM	110122108	707	30,398	SH	SOLE
CVS CAREMARK CORPORATION	COM	126650100	571	19,877	SH	SOLE
CVS CAREMARK CORPORATION	COM	126650100	69	2,400	SH	OTHER
CELGENE CORP	COM	151020104	908	16,426	SH	SOLE
CHEVRON CORP NEW	COM	166764100	1119	15,138	SH	SOLE
CHEVRON CORP NEW	COM	166764100	124	1,676	SH	OTHER
COCA COLA CO	COM	191216100	1463	32,329	SH	SOLE
COLGATE PALMOLIVE CO	COM	194162103	871	12,724	SH	SOLE
COLGATE PALMOLIVE CO	COM	194162103	83	1,208	SH	OTHER
CORNING INC	COM	219350105	452	47,483	SH	SOLE
CORNING INC	COM	219350105	6	583	SH	OTHER
DFA INVT DIMENSIONS GROUP IN	US VECTR EQTY	233203389	3290	476,748	SH	SOLE
1DFA INVT DIMENSIONS GROUP IN	US CORE EQ 2PT	233203397	2003	278,177	SH	SOLE
DFA INVT DIMENSIONS GROUP IN	FIVE YR GOVT	233203405	164	15,009	SH	SOLE
DFA INVT DIMENSIONS GROUP IN	US MICRO CAP	233203504	255	30,740	SH	SOLE
DFA INVT DIMENSIONS GROUP IN	EMRG MKTS VAL	233203587	400	23,584	SH	SOLE
DFA INVT DIMENSIONS GROUP IN	1YR FXD INCOME	233203603	157	15,279	SH	SOLE
DFA INVT DIMENSIONS GROUP IN	EMER MKT SMCAP	233203611	471	47,721	SH	SOLE
DFA INVT DIMENSIONS GROUP IN	INTL SML PTFL	233203629	789	76,973	SH	SOLE
DFA INVT DIMENSIONS GROUP IN	TWO YR GLOBAL	233203645	152	14,896	SH	SOLE
DFA INVT DIMENSIONS GROUP IN	INTL SMCAP VAL	233203736	986	89,428	SH	SOLE
DFA INVT DIMENSIONS GROUP IN	EMERGING MKTS	233203785	462	28,281	SH	SOLE
DFA INVT DIMENSIONS GROUP IN	US SML CAP VAL	233203819	679	45,958	SH	SOLE
DFA INVT DIMENSIONS GROUP IN	LARGE CAP HIGH	233203827	2555	190,495	SH	SOLE
DFA INVT DIMENSIONS GROUP IN	REAL ESTATE PT	233203835	1179	84,000	SH	SOLE
DFA INVT DIMENSIONS GROUP IN	LARGE CAP INTL	233203868	187	12,653	SH	SOLE
DFA INVT DIMENSIONS GROUP IN	GLOBAL FIX INCM	233203884	157	14,333	SH	SOLE
DISNEY WALT CO	COM DISNEY	254687106	198	8,745	SH	SOLE
DISNEY WALT CO	COM DISNEY	254687106	20	900	SH	OTHER
DOW CHEM CO	COM	260543103	565	37,495	SH	SOLE
DOW CHEM CO	COM	260543103	7	450	SH	OTHER
DU PONT E I DE NEMOURS & CO	COM	263534109	368	14,561	SH	SOLE
DU PONT E I DE NEMOURS & CO	COM	263534109	16	620	SH	OTHER
E M C CORP MASS	COM	268648102	988	94,403	SH	SOLE
E M C CORP MASS	COM	268648102	29	2,745	SH	OTHER
EATON CORP	COM	278058102	255	5,121	SH	SOLE
EATON CORP	COM	278058102	20	400	SH	OTHER
EMERSON ELEC CO	COM	291011104	189	5,175	SH	SOLE
EMERSON ELEC CO	COM	291011104	11	300	SH	OTHER
FPL GROUP INC	COM	302571104	962	19,118	SH	SOLE
FPL GROUP INC	COM	302571104	32	644	SH	OTHER
FIRST HORIZON NATL CORP	COM	320517105	284	26,829	SH	SOLE

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FLUOR CORP NEW	COM	343412102	974	21,739	SH	SOLE
FLUOR CORP NEW	COM	343412102	8	177	SH	OTHER
GENERAL ELECTRIC CO	COM	369604103	1236	76,286	SH	SOLE
GENERAL ELECTRIC CO	COM	369604103	36	2,250	SH	OTHER
GENERAL MLS INC	COM	370334104	855	14,074	SH	SOLE
GENERAL MLS INC	COM	370334104	15	243	SH	OTHER
GILEAD SCIENCES INC	COM	375558103	1391	27,207	SH	SOLE
GILEAD SCIENCES INC	COM	375558103	48	940	SH	OTHER
GOODRICH CORP	COM	382388106	705	19,050	SH	SOLE
GOODRICH CORP	COM	382388106	26	700	SH	OTHER
HOME DEPOT INC	COM	437076102	1343	58,362	SH	SOLE
HOME DEPOT INC	COM	437076102	19	807	SH	OTHER
HONEYWELL INTL INC	COM	438516106	420	12,785	SH	SOLE
HONEYWELL INTL INC	COM	438516106	15	450	SH	OTHER
INTEL CORP	COM	458140100	282	19,228	SH	OTHER
INTEL CORP	COM	458140100	632	43,138	SH	SOLE
INTERNATIONAL BUSINESS MACHS	COM	459200101	764	9,074	SH	SOLE
INTERNATIONAL BUSINESS MACHS	COM	459200101	4	50	SH	OTHER
INTL PAPER CO	COM	460146103	146	12,350	SH	SOLE
INTL PAPER CO	COM	460146103	1	100	SH	OTHER
ISHARES TR	S&P500 GRW	464287309	798	17,761	SH	SOLE
ISHARES TR	S&P 500 VALUE	464287408	1113	24,660	SH	SOLE
ISHARES TR	MSCI EAFE IDX	464287465	3292	73,398	SH	SOLE
ISHARES TR	MSCI EAFE IDX	464287465	207	4,621	SH	OTHER
ISHARES TR	RUSSELL1000GRW	464287614	337	9,095	SH	SOLE
ISHARES TR	RUSSELL1000GRW	464287614	19	500	SH	OTHER
ISHARES TR	RUSL 2000 VALU - IWN	464287630	449	9,643	SH	SOLE
ISHARES TR	S&P MIDCP VALU	464287705	1080	21,485	SH	SOLE
ISHARES TR	S&P MIDCP VALU	464287705	30	600	SH	OTHER
ISHARES TR	S&P SMLCP VALU	464287879	1286	26,446	SH	SOLE
ISHARES TR	S&P SMLCP VALU	464287879	43	883	SH	OTHER
ISHARES TR	S&P SMLCP GROW	464287887	1883	42,269	SH	SOLE
ISHARES TR	S&P SMLCP GROW	464287887	35	792	SH	OTHER
JOHNSON & JOHNSON	COM	478160104	4370	73,047	SH	SOLE
JOHNSON & JOHNSON	COM	478160104	565	9,439	SH	OTHER
L-3 COMMUNICATIONS HLDGS INC	COM	502424104	1022	13,850	SH	SOLE
L-3 COMMUNICATIONS HLDGS INC	COM	502424104	59	800	SH	OTHER

LINCOLN NATL CORP IND	COM	534187109	579	30,742	SH	SOLE
LINCOLN NATL CORP IND	COM	534187109	6	313	SH	OTHER
LOCKHEED MARTIN CORP	COM	539830109	899	10,688	SH	SOLE
LOCKHEED MARTIN CORP	COM	539830109	3	35	SH	OTHER
MANITOWOC INC	COM	563571108	296	34,177	SH	SOLE
MERCK & CO INC	COM	589331107	282	9,313	SH	SOLE
MICROSOFT CORP	COM	594918104	1426	73,386	SH	SOLE
MICROSOFT CORP	COM	594918104	30	1,520	SH	OTHER
NATIONAL HEALTHCARE CORP	COM	635906100	478	9,448	SH	SOLE
NATIONAL HEALTHCARE CORP	PFD CONV SER A	635906209	280	21,114	SH	SOLE
NATIONAL HEALTHCARE CORP	PFD CONV SER A	635906209	7	500	SH	OTHER
NATIONAL OILWELL VARCO INC	COM	637071101	363	14,869	SH	SOLE
NIKE INC	CL B	654106103	1082	21,220	SH	SOLE
NIKE INC	CL B	654106103	9	170	SH	OTHER
NORFOLK SOUTHERN CORP	COM	655844108	202	4,292	SH	SOLE
NORFOLK SOUTHERN CORP	COM	655844108	33	700	SH	OTHER
PEPSICO INC	COM	713448108	2947	53,802	SH	SOLE
PEPSICO INC	COM	713448108	276	5,033	SH	OTHER
PFIZER INC	COM	717081103	1400	79,043	SH	SOLE

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PHILIP MORRIS INTL INC	COM	718172109	937	21,550	SH	SOLE
PHILIP MORRIS INTL INC	COM	718172109	1	34	SH	OTHER
PIEDMONT NAT GAS INC	COM	720186105	460	14,534	SH	SOLE
PROCTER & GAMBLE CO	COM	742718109	3854	62,346	SH	SOLE
PROCTER & GAMBLE CO	COM	742718109	99	1,600	SH	OTHER
QUALCOMM INC	COM	747525103	1058	29,549	SH	SOLE
QUALCOMM INC	COM	747525103	34	950	SH	OTHER
SPDR TR UNIT SER 1 - SPY	UNIT SER 1	78462F103	697	8,124	SH	OTHER
SCHERING PLOUGH CORP	COM	806605101	1188	69,762	SH	SOLE
SCHERING PLOUGH CORP	COM	806605101	24	1,435	SH	OTHER
SIGMA ALDRICH CORP	COM	826552101	507	12,000	SH	SOLE
SOUTHERN CO	COM	842587107	231	6,251	SH	SOLE
SPECTRA ENERGY CORP	COM	847560109	256	16,260	SH	SOLE
SPECTRA ENERGY CORP	COM	847560109	9	575	SH	OTHER
SUNTRUST BKS INC	COM	867914103	1181	40,011	SH	SOLE
SUNTRUST BKS INC	COM	867914103	3	100	SH	OTHER
SYS CO CORP	COM	871829107	190	8,290	SH	SOLE
SYS CO CORP	COM	871829107	23	1,000	SH	OTHER

UST COMMON COMMON	COM	902911106	470	6,770	SH	SOLE
US BANCORP DEL	COM NEW	902973304	910	36,373	SH	SOLE
US BANCORP DEL	COM NEW	902973304	13	500	SH	OTHER
UNION PAC CORP	COM	907818108	809	16,938	SH	SOLE
UNION PAC CORP	COM	907818108	10	200	SH	OTHER
UNITED TECHNOLOGIES CORP	COM	913017109	215	4,005	SH	SOLE
UNITED TECHNOLOGIES CORP	COM	913017109	24	450	SH	OTHER
WAL MART STORES INC	COM	931142103	1102	19,658	SH	SOLE
WAL MART STORES INC	COM	931142103	50	900	SH	OTHER
WELLS FARGO & CO NEW	COM	949746101	887	30,122	SH	SOLE
WELLS FARGO & CO NEW	COM	949746101	53	1,800	SH	OTHER
WYETH	COM	983024100	260	6,928	SH	SOLE
AT&T INC	COM	00206R102	1471	51,630	SH	SOLE
AT&T INC	COM	00206R102	52	1,816	SH	OTHER
BLDRS INDEX FDS TR	DEV MK 100 ADR	09348R201	287	16,578	SH	SOLE
CONOCOPHILLIPS	COM	20825C104	794	15,334	SH	SOLE
CONOCOPHILLIPS	COM	20825C104	28	544	SH	OTHER
COSTCO WHSL CORP NEW	COM	22160K105	896	17,063	SH	SOLE
COSTCO WHSL CORP NEW	COM	22160K105	21	400	SH	OTHER
DIMENSIONAL INVT GROUP INC	INTL VALUE PTF	25434D203	1293	102,952	SH	SOLE
DIMENSIONAL INVT GROUP INC	DFA INTL III	25434D708	477	40,601	SH	SOLE
DIMENSIONAL INVT GROUP INC	DFA US LG III	25434D807	438	42,709	SH	SOLE
DOMINION RES INC VA NEW	COM	25746U109	221	6,175	SH	SOLE
DOMINION RES INC VA NEW	COM	25746U109	14	400	SH	OTHER
DUKE ENERGY CORP NEW	COM	26441C105	350	23,330	SH	SOLE
DUKE ENERGY CORP NEW	COM	26441C105	29	1,900	SH	OTHER
EXELON CORP	COM	30161N101	347	6,234	SH	SOLE
EXELON CORP	COM	30161N101	22	400	SH	OTHER
EXXON MOBIL CORP	COM	30231G102	6308	79,020	SH	SOLE
EXXON MOBIL CORP	COM	30231G102	100	1,258	SH	OTHER
GOLDMAN SACHS GROUP INC	COM	38141G104	704	8,348	SH	SOLE
GOLDMAN SACHS GROUP INC	COM	38141G104	28	335	SH	OTHER
JPMORGAN & CHASE & CO	COM	46625H100	1260	39,948	SH	SOLE
JPMORGAN & CHASE & CO	COM	46625H100	44	1,400	SH	OTHER
LABORATORY CORP AMER HLDGS	COM NEW	50540R409	575	8,926	SH	SOLE
LABORATORY CORP AMER HLDGS	COM NEW	50540R409	26	400	SH	OTHER
MONSANTO CO NEW	COM	61166W101	785	11,154	SH	SOLE

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MONSANTO CO NEW	COM	61166W101	15	216	SH	OTHER
NATIONAL HEALTH INVS INC	COM	63633D104	433	15,770	SH	SOLE
ORACLE CORP	COM	68389X105	683	38,540	SH	SOLE
ORACLE CORP	COM	68389X105	41	2,300	SH	OTHER
REGIONS FINANCIAL CORP NEW	COM	7591EP100	1897	238,298	SH	SOLE
REGIONS FINANCIAL CORP NEW	COM	7591EP100	26	3,282	SH	OTHER
SPDR SERIES TRUST	DJWS SCAP GR	78464A201	444	7,738	SH	SOLE
1SPDR SERIES TRUST	DJWS SMCAP VL	78464A300	518	12,215	SH	SOLE
SIRIUS XM RADIO INC	COM	82967N108	2	20,000	SH	SOLE
3M CO	COM	88579Y101	489	8,497	SH	SOLE
3M CO	COM	88579Y101	35	600	SH	OTHER
VERIZON COMMUNICATIONS INC	COM	92343V104	1462	43,126	SH	SOLE
VERIZON COMMUNICATIONS INC	COM	92343V104	58	1,700	SH	OTHER