

Expansion into Memphis, TN

Acquisition of Magna Bank & Memphis Lift Out

M. Terry Turner, President and CEO

Harold R. Carpenter, EVP and CFO

April 29, 2015



Safe Harbor Statement

All statements, other than statements of historical fact included in this presentation, are forward-looking statements within the meaning of Section 27A of the Securities Act of 1933, as amended, and Section 21E of the Securities Exchange Act of 1934, as amended. The words "expect," "anticipate," "intend," "plan," "believe," "seek," "estimate" and similar expressions are intended to identify such forward-looking statements, but other statements not based on historical information may also be considered forward-looking including statements about the benefits to Pinnacle Financial Partners, Inc. ("Pinnacle") of the proposed mergers of Pinnacle Bank with Magna Bank ("Magna") and CapitalMark Bank & Trust ("CapitalMark"), Pinnacle's future financial and operating results (including the anticipated impact of the mergers of Pinnacle Bank and Magna (the "Magna Merger") and Pinnacle Bank and CapitalMark (the "CapitalMark Merger" and together with the Magna Merger, the "Mergers") on Pinnacle's earnings, capital ratios and tangible book value) and Pinnacle's plans, objectives and intentions. All forward-looking statements are subject to risks, uncertainties and other facts that may cause the actual results, performance or achievements of Pinnacle to differ materially from any results expressed or implied by such forward-looking statements. Such factors include, among others, (1) the risk that the cost savings and any revenue synergies from the Mergers may not be realized or take longer than anticipated to be realized, (2) disruption from the Mergers with customers, suppliers or employee relationships, (3) the occurrence of any event, change or other circumstances that could give rise to the termination of either of the merger agreements related to the Mergers, (4) the risk of successful integration of Pinnacle's business with the business of Magna and CapitalMark, (5) the failure of Magna's or CapitalMark's shareholders to approve the Mergers, (6) the amount of the costs, fees, expenses and charges related to the Mergers, (7) the ability to obtain required governmental approvals of the proposed terms of the Mergers, (8) reputational risk and the reaction of the parties' customers to the proposed Mergers, (9) the failure of the closing conditions for either of the Mergers to be satisfied, (10) the risk that the integration of Magna's or CapitalMark's operations with Pinnacle's will be materially delayed or will be more costly or difficult than expected, (11) the possibility that the Mergers may be more expensive to complete than anticipated, including as a result of unexpected factors or events, (12) the dilution caused by Pinnacle's issuance of additional shares of its common stock in the Mergers and (13) general competitive, economic, politics of and market conditions. Additional factors which could affect the forward looking statements can be found in Pinnacle's Annual Report on Form 10-K, Quarterly Reports on Form 10-Q, and Current Reports on Form 8-K filed with or furnished to the Securities and Exchange Commission (the "SEC") and available on the SEC's website at <http://www.sec.gov>. Pinnacle, Magna and CapitalMark disclaim any obligation to update or revise any forward-looking statements contained in this presentation which speak only as of the date hereof, whether as a result of new information, future events or otherwise.

Additional Information and Where to Find It

In connection with the proposed mergers of Pinnacle Bank and Magna and Pinnacle Bank and CapitalMark, Pinnacle intends to file registration statements on Form S-4 with the SEC to register the shares of Pinnacle common stock that will be issued to Magna's and CapitalMark's shareholders in connection with the Mergers. The registration statements will include a proxy statement/prospectus (that will be delivered to Magna's and CapitalMark's shareholders, as applicable, in connection with their required approval of the proposed Mergers) and other relevant materials in connection with the proposed merger transaction involving Pinnacle Bank and each of Magna and CapitalMark.

INVESTORS AND SECURITY HOLDERS ARE ENCOURAGED TO READ THE APPLICABLE PROXY STATEMENT/PROSPECTUS WHEN IT BECOMES AVAILABLE AND ANY OTHER RELEVANT DOCUMENTS TO BE FILED WITH THE SEC IN CONNECTION WITH THE PROPOSED MERGERS BECAUSE THEY WILL CONTAIN IMPORTANT INFORMATION ABOUT PINNACLE, MAGNA, CAPITALMARK AND THE PROPOSED MERGERS.

Investors and security holders may obtain free copies of these documents once they are available through the website maintained by the SEC at <http://www.sec.gov>. Free copies of the proxy statement/prospectus also may be obtained by directing a request by telephone or mail to Pinnacle Financial Partners Inc., 150 3rd Avenue South, Suite 980, Nashville, TN 37201, Attention: Investor Relations (615) 744-3742 or Magna, 6525 Quail Hollow Drive, Suite 513, Memphis, TN 38120, Attention: Shareholder Services (901) 259-5600 or CapitalMark, 801 Broad Street, Chattanooga, TN 37402, Attention: Investor Relations (423) 386-2828.

This communication shall not constitute an offer to sell or the solicitation of an offer to buy securities, nor shall there be any sale of securities in any jurisdiction in which such offer, solicitation or sale would be unlawful prior to registration or qualification under the securities laws of such jurisdiction.

Pinnacle's Focus is on Enhancing Shareholder Value

PNFP is working its long-term plan

5-Year Horizon

1. Expand CRE asset class ✓
2. Expand to Tennessee's other urban markets
 - a) Chattanooga ✓
 - b) **Memphis ✓**
3. Increase assets to > \$10B
4. Increased capital allocation to fee businesses that can drive shareholder value ✓
5. Continued focus on bottom line results ✓

2015 Progress

- ⇒ All four critical hires currently onboard
- ⇒ Negotiated acquisition of CapitalMark
- ⇒ Negotiated acquisition of Magna Bank
- ⇒ Lift out of 8 long-time Memphis commercial and private bankers provides ready made platform to grow a significant franchise in Memphis
- ⇒ Post-merger assets projected at > \$8B
- ⇒ Completed investment in BHG which is projected to yield 7 – 9% EPS accretion
- ⇒ PNFP Capital Markets leadership on board and expected to be operational in a few months after required regulatory approvals are secured
- ⇒ ROA of 1.45% - ROATE of 15.56% - Efficiency of 52.8%
- ⇒ Record quarterly earnings - \$0.62 EPS in 1Q15

Pinnacle Has Targeted Four Urban Markets

Memphis represents the final piece of the “puzzle”



Significant Regional Bank Competitors

1. First Horizon
2. Regions
3. SunTrust

1. Bank of America
2. Regions
3. SunTrust

1. First Horizon
2. SunTrust
3. Regions

1. First Horizon
2. SunTrust
3. Regions

Magna Transaction Rationale

- **Magna Bank is the ideal merger partner for PNF in the Memphis market**
 - Acquisition provides scalable platform to launch a valuable Memphis growth strategy
 - Growing emphasis on commercial banking driven by client focus
 - Consistent balance sheet growth combined with strong asset quality and improving profitability
 - Q1'15 – 1.01% ROAA & Net income growth 33.0% 1Q15 to 1Q14
 - Long-time Memphis business leadership in Magna management and board
- **Magna's market share positions Pinnacle to attack the same vulnerable regional banks**
 - 4th in Nashville
 - 4th in Chattanooga
 - 6th in Knoxville
 - 12th in Memphis
- **Attractive financial impact**
 - \$8+ billion in pro forma total assets, inclusive of CapitalMark Bank & Trust
 - Accretive to first twelve month earnings; approximately 5% long-term EPS accretion ⁽¹⁾
 - Accretive to tangible book value at closing ⁽¹⁾

(1) Accretion/Dilution inclusive of financial impact of previously announced acquisition of CapitalMark Bank & Trust

Magna Transaction Structure

Transaction Value⁽¹⁾

- \$15.41 per share; \$82.8 million in the aggregate ⁽¹⁾
- Price / Q1 '15 Tangible Book Value: 156%
- Price / LTM EPS: 15.5x

Consideration

- 75% stock / 25% cash consideration
- \$18.8 million cash
- Approximately 1,325,000 PNFP shares (\$62.1 million) ⁽¹⁾
- Magna Bank outstanding options cashed out at closing at \$14.32 per share
- SBLF redemption of \$18.35 million at closing

Magna Leadership

- Kirk Bailey – President and CEO, Lisa Foley – EVP Retail Banking Mgr., Lisa Reid – EVP and Mortgage Division Mgr. and Frank Stallworth – EVP and Commercial Banking Mgr.
- 1 Board Seat – Thomas Farnsworth

Expected Closing

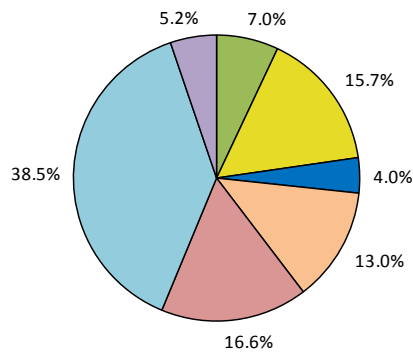
- September 30, 2015
- Customary regulatory and Magna shareholder approvals required
- PNFP shareholder approval is not required
- Systems conversions anticipated in 4Q15

⁽¹⁾ Based on Magna's 5.2 million common shares outstanding, 0.3 million options with a WAEP of \$8.36 and PNFP's 10-day average closing stock price of \$46.83 as of April 28, 2015. Assumes all stock options are cashed out at closing.

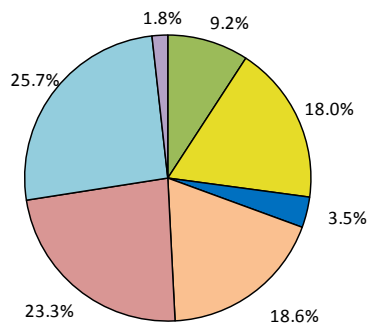
Commercial Real Estate Emphasis Matches PNFP Strategy

Magna's loan mix highlights its commercial real estate expertise

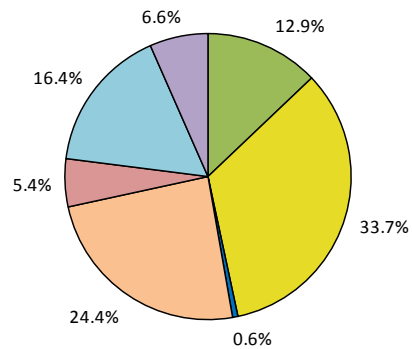
Pinnacle Financial Partners, Inc.



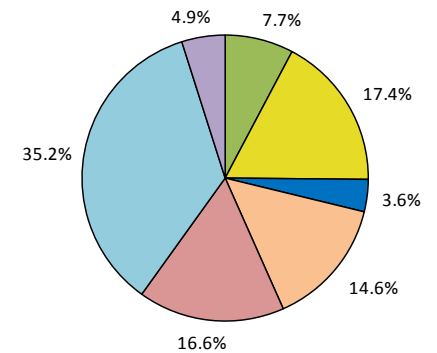
CapitalMark Bank & Trust



Magna Bank



Combined ⁽¹⁾



Loans (\$000)	Amount	Percentage
Construction & Land	322,466	7.0%
1-4 Family	723,212	15.7%
Multifamily	183,126	4.0%
CRE - Income Producing	596,446	13.0%
CRE - Owner Occupied	764,519	16.6%
C&I	1,773,960	38.5%
Consumer & Other	240,337	5.2%
Total	4,604,066	100.0%

Loans (\$000)	Amount	Percentage
Construction & Land	65,879	9.2%
1-4 Family	128,896	18.0%
Multifamily	24,856	3.5%
CRE - Income Producing	133,518	18.6%
CRE - Owner Occupied	167,532	23.3%
C&I	184,563	25.7%
Consumer & Other	12,683	1.8%
Total	717,927	100.0%

Loans (\$000)	Amount	Percentage
Construction & Land	58,726	12.9%
1-4 Family	153,751	33.7%
Multifamily	2,746	0.6%
CRE - Income Producing	110,933	24.4%
CRE - Owner Occupied	24,686	5.4%
C&I	74,700	16.4%
Consumer & Other	30,021	6.6%
Total	455,563	100.0%

Loans (\$000)	Amount	Percentage
Construction & Land	447,071	7.7%
1-4 Family	1,005,859	17.4%
Multifamily	210,728	3.6%
CRE - Income Producing	840,897	14.6%
CRE - Owner Occupied	956,737	16.6%
C&I	2,033,223	35.2%
Consumer & Other	283,041	4.9%
Total	5,777,556	100.0%

C&I + Owner-Occupied CRE 55.1%

C&I + Owner-Occupied CRE 49.0%

C&I + Owner-Occupied CRE 21.8%

C&I + Owner-Occupied CRE 51.8%

Total Commercial Loans 68.1%

Total Commercial Loans 67.6%

Total Commercial Loans 46.2%

Total Commercial Loans 66.3%

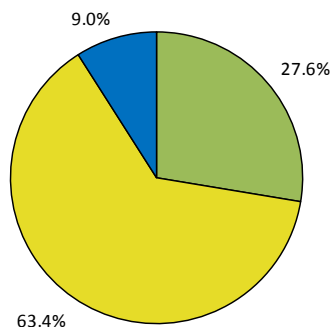
Source: SNL Financial

Note: Financial data as of December 31, 2014 per Call Reports; excludes purchase accounting adjustments

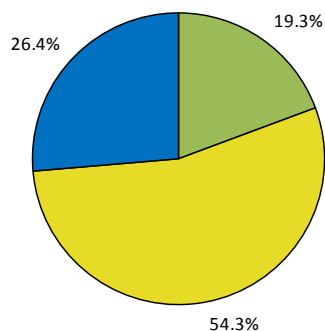
Deposit Funding Similar to CapitalMark

Magna's deposit mix highlights focus on transaction and MMA's

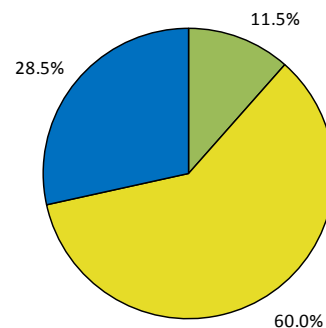
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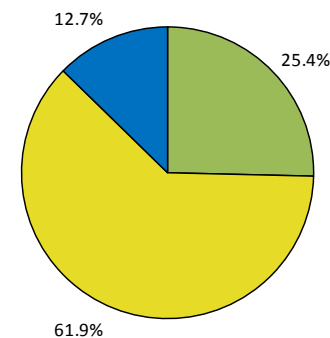
CapitalMark Bank & Trust



Magna Bank



Combined ⁽¹⁾



Deposits (\$000)

Non-Interest Bearing	1,321,053	27.6%
Int. Bearing Trans & Svgs.	3,030,409	63.4%
Time Deposits	431,143	9.0%
	<u>4,782,605</u>	<u>100.0%</u>

Deposits (\$000)

Non-Interest Bearing	150,825	19.3%
Int. Bearing Trans & Svgs.	423,987	54.3%
Time Deposits	205,688	26.4%
	<u>780,500</u>	<u>100.0%</u>

Deposits (\$000)

Non-Interest Bearing	50,157	11.5%
Int. Bearing Trans & Svgs.	261,563	60.0%
Time Deposits	123,993	28.5%
	<u>435,713</u>	<u>100.0%</u>

Deposits (\$000)

Non-Interest Bearing	1,522,035	25.4%
Int. Bearing Trans & Svgs.	3,715,959	61.9%
Time Deposits	760,824	12.7%
	<u>5,998,818</u>	<u>100.0%</u>

Source: SNL Financial; Company Documents

Note: Financial data as of December 31, 2014; excludes purchase accounting adjustments

Comprehensive Due Diligence Overview

Key Focus Area	Action	Observation
Risk Management	<ul style="list-style-type: none"> Key risk managers at Pinnacle participated in due diligence including CEO, CFO, CAO, CCO, CRM, etc. 	<ul style="list-style-type: none"> Similar to Pinnacle EWRM practices
Credit	<ul style="list-style-type: none"> Detail loan reviews on approximately 60% of loan portfolio. 	<ul style="list-style-type: none"> Client selection process consistent. No pro-forma loan concentration concerns. Strong credit metrics
Asset / Liability Sensitivity	<ul style="list-style-type: none"> Detail review of investment securities and various interest rate risk scenarios 	<ul style="list-style-type: none"> Slightly asset sensitive and in good position with rising rates.
Liquidity	<ul style="list-style-type: none"> Deposit book reviewed with emphasis on liquidity risk and deposit concentrations 	<ul style="list-style-type: none"> Non core funding is higher than Pinnacle's. More emphasis on NOW accounts with behavioral pricing.
Compliance	<ul style="list-style-type: none"> Compliance functions reviewed by Pinnacle EWRM manager and Chief Compliance Officer 	<ul style="list-style-type: none"> Magna Bank has developed an effective compliance risk management infrastructure.
IT & Operations	<ul style="list-style-type: none"> Pinnacle due diligence team gained meaningful understanding of IT and operational practices 	<ul style="list-style-type: none"> No material findings that would delay the operational integration.
Personnel Practices and Policies	<ul style="list-style-type: none"> Pinnacle due diligence team gained understanding of personnel practices and policies 	<ul style="list-style-type: none"> HR policies generally consistent with Pinnacle policies. Benefits in the aggregate we believe will be positively received.
Residential Mortgage Servicing	<ul style="list-style-type: none"> Mortgage program reviewed by Pinnacle Secondary Market Mortgage manager, EWRM manager and Chief Compliance Officer. 	<ul style="list-style-type: none"> Resource and systems enhancements probable. Will evaluate portfolio size and operations scale.

Magna Key Transaction Assumptions

Revenue Opportunities

- **Although no revenue synergies are contemplated in merger model,**
 - CRE loan origination and servicing present meaningful growth opportunity
 - Leverage residential mortgage platform across Pinnacle footprint

Purchase Accounting Adjustments

- **Mark to loan portfolio of approximately \$4.8 million, net of reserves**
- **Mark to OREO of 25%**
- **Core deposit intangible of 1.5% amortized straight-line over 8 years**

Cost Savings

- **25% cost savings**
 - Branches located in key locations along Poplar Avenue corridor in East Memphis and Germantown – no branch closures anticipated
 - Approximately 75% phase-in for FY 2016; 100% thereafter

Merger Related Expenses

- **Approximately \$4.4 million after-tax**

Magna Financial Impact

EPS Impact

- **~3.4% accretive in 2016**
- **~4.4% accretive in 2017**

Tangible Book Value Impact

- **Neutral to tangible book value at close, accretive thereafter**

Pro Forma Capital

- **~8.5% TCE / TA**
- **~10.0% Leverage Ratio**
- **~11.5% Total Risk Based Capital**

IRR

- **In excess of 30% at 16x terminal value**

Based on Magna's 5.2 million common shares outstanding, 0.3 million options with a WAEP of \$8.36 and PNP's 10-day average closing stock price of \$46.83 as of April 28, 2015. Assumes all stock options are cashed out at and anticipated closing date of Sept. 30, 2015. Inclusive of impact of CapitalMark Bank and Trust merger.

Memphis Lift Out

Experienced Banking Professionals

- **Damon Bell – Previously led FHN’s private banking groups in Memphis. Will become Pinnacle’s Memphis President and join Pinnacle’s leadership team.**
- **7 other Memphis banking professionals with an average experience of 19.4 years in commercial and private banking**

Pinnacle Work Plan

- **Regulatory notices filed**
- **Work space in Memphis being finalized**
- **Client accounts will be loaded onto Pinnacle systems**

Pro Forma Financial Information

- **Anticipate \$250 million in loans and \$175 million in deposits by EOP 2017**
- **Anticipate 1% - 2% dilutive in 2015; essentially breakeven in 2016 and > 2% accretive in 2017**

Financial Goal

- **\$2.5 billion franchise in Memphis over the long-term**

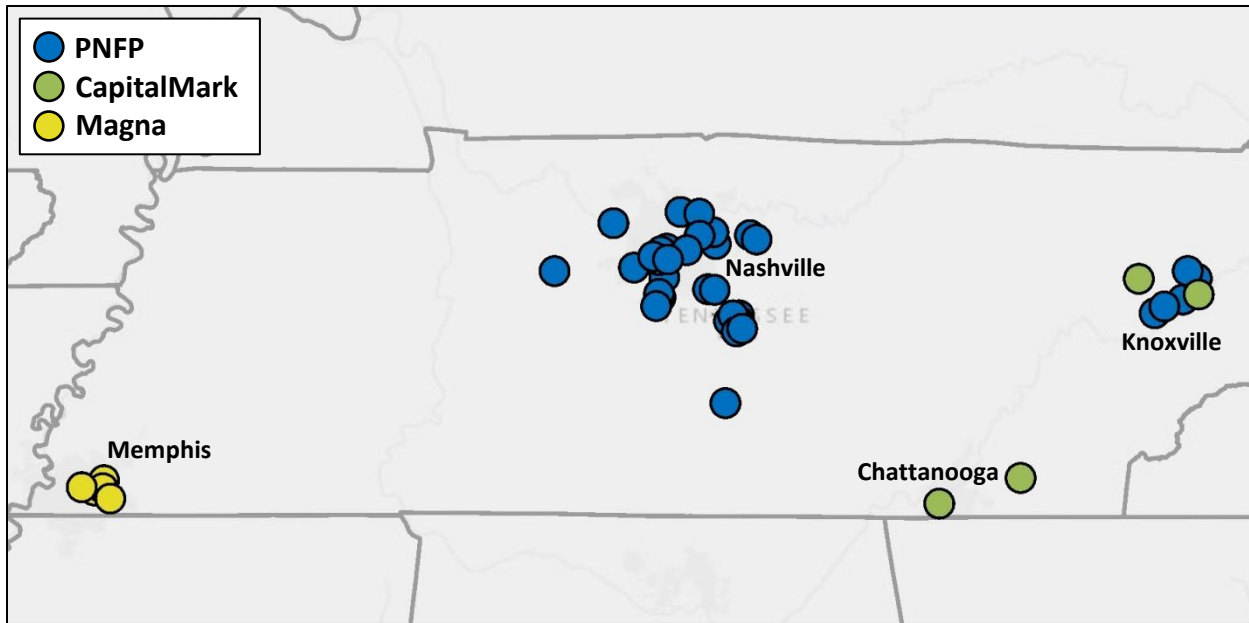
PNFP Shareholder Value Grows in Memphis

- **PNFP working its long-term plan**
- **Memphis represents the final piece of the market expansion puzzle**
- **Magna Bank is the ideal platform for PNFP to launch its Memphis franchise**
- **Major lift out provides meaningful commercial thrust**
- **Magna Bank merger is financially attractive to both shareholder groups**
- **Memphis franchise offers significant revenue opportunities in C&I, CRE and affluent segments**

Appendix

- **Overview of Magna Bank**
- **Magna 5-year Financial Summary**
- **Biographical Summaries**
- **Memphis and Tennessee Market Demographics**
- **Deposit Market Share – Tennessee**
- **Deposit Market Share – MSAs**

Overview of Magna Bank



- **Founded in 1999**
- **5 branches located in the final strategic Tennessee market untapped by PNFP**
- **Experienced management team with extensive local relationships**
- **Commercial business model with impressive non-interest income generation**
- **Strong financial performance momentum**

5-Year Financial Summary

Dollar Values in Millions

	For the Fiscal Year Ended,				
	2010Y	2011Y	2012Y	2013Y	2014Y
Balance Sheet					
Total Assets	\$426	\$441	\$494	\$528	\$565
Net Loans	336	338	378	424	451
Deposits	321	330	360	389	434
Gross Loans / Deposits	101%	99%	100%	107%	102%
Capital					
Total Equity	\$52	\$61	\$63	\$66	\$69
Total Common Equity	41	43	44	47	50
Tangible Equity / Tangible Assets	12.16%	13.89%	12.70%	12.43%	12.19%
Tangible Common Equity / Tangible Assets	9.64%	9.73%	8.90%	8.88%	8.88%
Tier 1 Capital Ratio	14.68%	17.12%	15.59%	15.25%	14.88%
Total Capital Ratio	15.93%	18.49%	16.84%	16.42%	16.00%
Earnings & Profitability					
Net Income	(\$1.6)	\$2.5	\$3.1	\$4.7	\$5.1
ROAA	(0.36%)	0.58%	0.65%	0.94%	0.93%
ROAE	(3.05%)	4.48%	4.94%	7.34%	7.52%
Net Interest Margin	3.29%	3.56%	3.47%	3.49%	3.37%
Non-Int Inc. / Avg. Assets	3.01%	3.01%	3.90%	3.08%	2.21%
Non. Int. Exp. / Avg. Assets	5.36%	5.26%	5.95%	4.78%	3.97%
Efficiency Ratio	84.4%	80.6%	81.4%	73.0%	76.2%
Asset Quality					
NPLs / Loans	3.88%	2.24%	4.57%	2.17%	2.40%
NPAs / Assets	3.97%	3.14%	4.06%	2.46%	2.41%
Reserves / NPLs	72%	76%	32%	55%	47%
Reserves / Loans	2.78%	1.70%	1.46%	1.19%	1.13%
NCOs / Average Loans	0.29%	1.24%	0.12%	0.25%	0.03%
Yield and Cost					
Yield on Loans	5.23%	5.13%	4.81%	4.74%	4.50%
Yield on Earning Assets	4.92%	4.72%	4.38%	4.25%	4.05%
Cost of Deposits	1.43%	1.01%	0.81%	0.66%	0.64%

Biographical Summaries



Kirk Bailey
Chairman, President
and Chief Executive
Officer of Magna Bank

Mr. Bailey was born and raised in Memphis. He began a career in banking in 1980 with Leader Federal Bank for Savings. He ran subsidiary operations for Leader Federal including insurance, land development, home building and commercial development from 1980 until 1991. In 1991, Mr. Bailey assumed the presidency of Leader Federal Mortgage, Leader's large and highly successful mortgage banking operation. In 1993, Mr. Bailey was named the Chief Operating Officer of Leader Federal, and was elected a director. Mr. Bailey remained in this position until Leader Federal merged with Union Planters National Bank in 1996. Mr. Bailey served as President and Chief Operating Officer of Union Planters of Memphis and was a director of the Bank until 1998. Mr. Bailey then helped form Magna Bank where he is Chairman of the Board and serves as President and Chief Executive Officer.

He graduated in 1977 Magna Cum Laude from the University of Memphis where he was captain of the golf team. Mr. Bailey also received a PMD degree from Harvard Business School. Mr. Bailey is very active in industry and community affairs, currently serving on the boards of 3 local organizations, and has served in many capacities at Christ United Methodist Church.



Damon Bell
Memphis President

Damon Bell recently joined Pinnacle to help launch the firm's Memphis expansion. He began his 24-year career with First Tennessee in 1991 in the bank's management training program. He held several positions at the company, and for the past 12 years has led First Tennessee's Memphis Private Banking, Medical Private Banking and Private Wealth Groups.

Bell graduated from Memphis University School and received a bachelor's degree with a major in banking and finance, from the University of Mississippi. He is active in the Memphis community and has served on the boards of The 100 Club of Memphis, Memphis Chrysalis Community, Opera Memphis, Le Bonheur Center for Children and Parents and The International Children's Heart Foundation. Bell has been involved with the United Way for many years and led First Tennessee's 2014 corporate campaign. He is an active member of St. John's Episcopal Church.



Lisa Foley
Executive Vice President

Ms. Foley is an executive vice president and retail banking division manager. Previously, she worked as the Memphis-area sales and marketing manager at SunTrust and was responsible for NBC-Memphis' retail branch network. Currently, she manages existing Magna Bank retail branches and expansion plans for new locations.

Biographical Summaries



Lisa Reid

Executive Vice President

Ms. Reid is an executive vice president and the mortgage division manager. Previously, Ms. Reid served for 20 years as the regional mortgage production manager for Leader Federal Bank for Savings. She also served as president of the Memphis Mortgage Bankers and president of the Tennessee Mortgage Bankers Association.



B. Frank Stallworth

Executive Vice President

Mr. Stallworth is an executive vice president, responsible for commercial and multifamily real estate lending and mortgage banking division. Previously, he served as president of the western division of Central Park Capital, a nationwide commercial real estate lender.



Thomas C.

Farnsworth, III

President of Farnsworth
Investment Company

Mr. Farnsworth is the President of Farnsworth Investment Company, with which he has been associated since 1988. He has been heavily involved in commercial real estate development and leasing and has an in-depth knowledge of matters pertaining to financing such projects. Mr. Farnsworth is the Chairman of Loan Committee of Magna's Board.

Memphis Market

- ❑ **Memphis is Tennessee's 2nd largest MSA as measured by both population and deposits**

Economic Drivers

- ❑ **Diversified industry base**
 - Transportation & logistics, paper products, healthcare & bioscience, arts & music
 - Employed workforce of 565,000 residents drives gross metro product (GMP) generation of approximately \$68 billion
- ❑ **Busiest cargo airport in North America**
- ❑ **10 million tourists annually generating \$3 billion for the local economy**



Source: Company Documents, SNL Financial, Memphis Chamber of Commerce, U.S. Department of Labor, Bureau of Labor Statistics

Dynamic Corporate Environment

- ❑ **Memphis serves as headquarters or major operations hub for a number of major companies**
 - HQ for three Fortune 500 companies
 - Relatively low cost of doing business fosters an attractive business climate for both entrepreneurs and established companies
 - Significant corporations include:



Tennessee Market Demographics

	Tennessee Market Demographics				
	Total Deposits (\$mm)	Current Population (000s)	2015-2020 Projected Population Growth (%)	Current Median HH Income (\$)	2015-2020 Projected Median HH Income Growth (%)
Top 20 MSAs					
Nashville, TN	\$44,071	1,801	6.53	\$53,022	7.12
Memphis, TN-MS-AR	23,722	1,347	2.08	47,676	6.21
Knoxville, TN	14,748	860	3.09	44,852	5.73
Chattanooga, TN-GA	8,505	548	3.92	46,432	7.70
Kingsport-Bristol-Bristol, TN-VA	4,283	309	1.04	41,448	9.72
Clarksville, TN-KY	3,264	275	3.96	46,842	8.76
Johnson City, TN	2,764	202	2.24	40,694	6.44
Jackson, TN	2,029	131	1.91	44,490	10.79
Cleveland, TN	1,572	120	3.72	39,436	5.46
Morristown, TN	1,407	116	2.20	39,794	3.72
Cookeville, TN	2,039	108	2.29	34,134	8.21
Tullahoma-Manchester, TN	1,402	101	2.11	39,900	2.43
Sevierville, TN	2,059	95	5.37	42,698	1.77
Greeneville, TN	890	68	(0.27)	35,810	7.96
Crossville, TN	950	58	3.88	38,509	3.61
Athens, TN	853	52	1.04	39,571	5.51
Shelbyville, TN	585	46	3.48	42,869	9.97
Lawrenceburg, TN	579	42	0.98	39,606	8.59
McMinnville, TN	796	40	1.62	33,534	4.45
Dyersburg, TN	658	38	0.86	42,449	12.26

Source: SNL Financial

Note: Deposit data as of June 30, 2014

Deposit Market Share – Tennessee

Tennessee		June '14	
Rank	Institution	Total Deposits (\$mm)	Market Share (%)
1	Regions Financial Corp.	17,312	14.18
2	First Horizon National Corp.	16,052	13.15
3	SunTrust Banks Inc.	12,202	10.00
4	Bank of America Corp.	8,238	6.75
5	Pro Forma	5,835	4.77
5	Pinnacle Financial Partners	4,680	3.83
6	U.S. Bancorp	2,622	2.15
7	BB&T Corp.	2,500	2.05
8	First South Bancorp Inc.	1,844	1.51
9	Wells Fargo & Co.	1,790	1.47
10	Home Federal Bank of Tennessee	1,678	1.37
11	Wilson Bank Holding Company	1,610	1.32
12	Fifth Third Bancorp	1,555	1.27
13	Simmons First National Corp.	1,555	1.27
14	Capital Bank Finl Corp	1,361	1.11
15	BancorpSouth Inc.	1,179	0.97
16	First Citizens Bancshares Inc.	1,177	0.96
17	Franklin Financial Network Inc	992	0.81
18	Clayton HC Inc.	976	0.80
19	First Farmers Merchants Corp.	967	0.79
20	CapStar Bank	871	0.71
Top 20 Institutions		81,161	66.47
24	CapitalMark Bank & Trust (TN)	736	0.60 %
49	Magna Bank (TN)	420	0.34 %
Total For Institutions In Market		122,070	100.00 %

Source: SNL Financial, Company Documents

Note: Loan and deposit data by MSA as of 3/31/2015

Deposit Market Share – MSAs

Nashville-Davidson-Murfreesboro-Franklin, TN		June '14		June '13
Rank	Institution	Total Deposits (\$mm)	Market Share (%)	Market Share (%)
1	Bank of America Corp.	6,742	15.30	16.04
2	Regions Financial Corp.	6,694	15.19	15.80
3	SunTrust Banks Inc.	5,450	12.37	11.87
4	Pinnacle Financial Partners	4,124	9.36	8.85
5	First Horizon National Corp.	2,961	6.72	7.02
6	U.S. Bancorp	1,599	3.63	3.52
7	Fifth Third Bancorp	1,497	3.40	3.18
8	Wilson Bank Holding Company	1,494	3.39	3.42
9	Wells Fargo & Co.	1,334	3.03	2.49
10	Franklin Financial Network Inc	992	2.25	1.88
11	CapStar Bank	871	1.98	2.25
12	Avenue Financial Holdings Inc.	785	1.78	1.63
13	First Farmers Merchants Corp.	702	1.59	1.62
14	Commerce Union Bancshares Inc.	558	1.27	1.20
15	Capital Bank Finl Corp	517	1.17	1.35
16	First South Bancorp Inc.	488	1.11	1.09
17	First Farmers Bancshares Inc.	471	1.07	1.08
18	Renasant Corp.	466	1.06	0.77
19	Community First Inc.	409	0.93	1.05
20	Volunteer State Bcshs Inc.	390	0.88	0.83
Top 20 Institutions		38,544	87.48	86.94
Total For Institutions In Market		44,071	100.00 %	100.00 %

Memphis, TN-MS-AR		June '14		June '13
Rank	Institution	Total Deposits (\$mm)	Market Share (%)	Market Share (%)
1	First Horizon National Corp.	6,182	26.06	30.73
2	Regions Financial Corp.	4,354	18.36	16.82
3	SunTrust Banks Inc.	2,080	8.77	7.92
4	BancorpSouth Inc.	925	3.90	3.86
5	Bank of America Corp.	818	3.45	3.21
6	Independent Holdings Inc.	734	3.09	3.05
7	Trustmark Corp.	688	2.90	2.78
8	Metropolitan BancGroup Inc.	496	2.09	1.65
9	Wells Fargo & Co.	476	2.01	1.93
10	Landmark Community Bank	444	1.87	1.46
11	Triumph Bancshares Inc.	429	1.81	1.51
12	Magna Bank	420	1.77	1.62
13	Renasant Corp.	398	1.68	1.76
14	IBERIABANK Corp.	335	1.41	1.22
15	First Citizens Bancshares Inc.	333	1.40	1.35
16	West Tennessee Bancshares Inc.	311	1.31	1.33
17	Carlson Bancshares Inc.	295	1.25	1.25
18	Moscow Bancshares Inc.	255	1.08	1.03
19	Security Bancorp of TN Inc.	244	1.03	1.01
20	Financial FedCorp Inc.	242	1.02	0.86
Top 20 Institutions		20,462	86.26	86.35
Total For Institutions In Market		23,722	100.00 %	100.00 %

Source: SNL Financial

Note: Deposit data as of June 30, 2014

Deposit Market Share – MSAs

Knoxville, TN		June '14		June '13
Rank	Institution	Total Deposits (\$mm)	Market Share (%)	Market Share (%)
1	First Horizon National Corp.	2,722	18.46	19.39
2	SunTrust Banks Inc.	2,381	16.14	15.39
3	Regions Financial Corp.	2,163	14.67	14.16
4	Home Federal Bank of Tennessee	1,566	10.62	10.64
5	BB&T Corp.	1,173	7.95	9.01
6	Pro Forma	654	4.43	3.94
6	Pinnacle Financial Partners	508	3.44	3.06
7	MoneyTree Corp.	319	2.16	2.13
8	Bank of America Corp.	289	1.96	1.77
9	Twin Cities Finl Svcs Inc.	265	1.80	1.89
10	Clayton HC Inc.	253	1.72	1.90
11	United Community Banks Inc.	187	1.27	1.32
12	U.S. Bancorp	165	1.12	1.11
13	Foothills Bank & Trust	165	1.12	0.98
14	Citizens of Grainger Cnty Corp	159	1.08	1.07
15	Capital Bank Finl Corp	157	1.07	1.23
16	Community Trust Bancorp Inc.	153	1.04	1.09
17	TN Valley Financial Hldgs Inc.	148	1.01	0.95
18	CapitalMark Bank & Trust	146	0.99	0.88
19	Mountain Commerce Bancorp Inc.	129	0.88	0.59
20	Robertson Holding Co. L.P.	127	0.86	0.93
Top 20 Institutions		12,668	85.92	93.43
Total For Institutions In Market		14,748	100.00 %	100.00 %

Chattanooga, TN-GA		June '14		June '13
Rank	Institution	Total Deposits (\$mm)	Market Share (%)	Market Share (%)
1	First Horizon National Corp.	2,061	24.23	24.36
2	SunTrust Banks Inc.	1,594	18.74	18.41
3	Regions Financial Corp.	1,155	13.58	13.58
4	CapitalMark Bank & Trust	511	6.01	5.68
5	First Volunteer Corp.	416	4.89	4.88
6	Cornerstone Bancshares Inc.	332	3.90	4.03
7	N W Services Corp.	307	3.61	4.17
8	Sequatchie Valley Bcshs Inc.	278	3.27	3.23
9	First Security Group Inc.	275	3.23	3.42
10	Bank of America Corp.	227	2.67	2.51
11	LaFayette Bankshares Inc.	208	2.44	2.46
12	Community Trust & Banking Co.	115	1.35	1.38
13	Synovus Financial Corp.	114	1.34	1.23
14	General Bancshares Inc.	111	1.30	1.25
15	Community National Bank	104	1.22	1.19
16	Catoosa Bancshares Inc.	97	1.14	1.16
17	BB&T Corp.	97	1.13	1.01
18	Wells Fargo & Co.	90	1.06	1.08
19	Sequatchie County Bncp Inc.	82	0.97	1.01
20	Tri-States Bankshares Inc.	82	0.96	1.00
Top 20 Institutions		8,254	97.04	97.04
Total For Institutions In Market		8,505	100.00 %	100.00 %

Source: SNL Financial

Note: Deposit data as of June 30, 2014