U. S. SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

FORM 10-QSB

QUARTERLY REPORT UNDER SECTION 13 OR 15(D)
OF THE SECURITIES EXCHANGE ACT OF 1934
FOR QUARTERLY PERIOD ENDED JUNE 30, 2000

Commission File Number 33-67528

PINNACLE FINANCIAL CORPORATION
(Exact name of small business issuer as specified in its charter)

Georgia	**58-1538862**
(State or other jurisdiction of incorporation or organization)	(I.R.S. Employer Identification Number)

884 Elbert Street, P.O. Box 430, Elberton, Georgia	**30635-0430**
(Address of principal executive offices)	(Zip Code)

Issuer's telephone number, including area code: **(706) 283-2854**

Check whether the issuer (1) filed all reports required to be filed by Section 13 or 15(d) of the Exchange Act during the past 12 months (or for such shorter period that the registrant was required to file such reports), and (2) has been subject to such filing requirements for the past 90 days. Yes **X** No __

State the number of shares outstanding of each of the issuer's classes of common equity, as of the latest practicable date:

As of July 31, 2000 there were 768,000 shares of common stock outstanding.

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PINNACLE FINANCIAL CORPORATION

PART I - FINANCIAL INFORMATION

Item 1. Financial Statements

PINNACLE FINANCIAL CORPORATION & SUBSIDIARY
CONSOLIDATED BALANCE SHEETS
JUNE 30, 2000 AND DECEMBER 31, 1999
(Unaudited)

	June 30, 2000	December 31, 1999
Assets		
Cash and due from banks	$ 10,705,660	$ 9,418,050
Federal funds sold	1,370,000	430,000
Securities available for sale	89,440,283	95,100,720
Loans, net of allowance for loan losses of $2,223,080 and $2,113,735, respectively	166,638,354	154,270,583
Premises and equipment	8,261,058	8,145,809
Accrued interest receivable	2,619,178	2,678,597
Other assets	5,352,087	3,033,386
Total assets	$284,386,620	$273,077,145
Liabilities		
Noninterest-bearing deposits	$ 45,774,393	$ 41,717,909
Interest-bearing deposits	179,819,607	176,626,532
Total deposits	225,594,000	218,344,441
Borrowings	15,400,000	10,500,000
Accrued interest and other liabilities	4,016,304	5,771,902
Total liabilities	245,010,304	234,616,343
Shareholders' equity		
Common stock, $10 par value; 5,000,000 shares authorized, 768,000 shares issued and outstanding	7,680,000	7,680,000
Capital surplus	7,280,000	7,280,000
Retained earnings	26,184,577	25,060,148
Accumulated other comprehensive income (loss)	(1,768,261)	(1,559,346)
Total shareholders' equity	39,376,316	38,460,802
Total liabilities and shareholders' equity	$284,386,620	$273,077,145

The accompanying notes are an integral part of these financial statements.

PINNACLE FINANCIAL CORPORATION & SUBSIDIARY
CONSOLIDATED STATEMENTS OF INCOME
FOR THE THREE MONTHS ENDED JUNE 30, 2000 AND 1999
(Unaudited)

	Three Months Ended June 30, 2000	Three Months Ended June 30, 1999
Interest income		
Loans, including fees	$4,181,947	$3,535,976
Securities available for sale	1,388,456	1,446,819
Federal funds sold and other	19,018	77,661
Total interest income	5,589,421	5,060,456
Interest expense		
Deposits	2,042,572	1,844,384
Borrowings	146,649	0
Total interest expense	2,189,221	1,844,384
Net interest income	3,400,200	3,216,072
Provision for loan losses	90,000	75,000
Net interest income after provision for loant losses	3,310,200	3,141,072
Other income		
Service charges on deposit accounts	336,114	336,723
Other service charges and fees	153,484	218,332
Net realized gains on sales of securities available for sale	5,911	0
Other income	61,992	72,084
Total other income	557,501	627,139
Other expenses		
Salaries and employee benefits	1,190,138	1,142,628
Occupancy expense	321,534	286,056
Net realized losses on sales of securities available for sale	0	5,969
Other expenses	459,792	465,985
Total other expenses	1,971,464	1,900,638
Income before income taxes	1,896,237	1,867,573
Income tax expense	618,000	581,000
Net income	$1,278,237	$1,286,573
Net income per share of common stock	$1.66	$1.68
Average shares outstanding	768,000	768,000

The accompanying notes are an integral part of these financial statements.

PINNACLE FINANCIAL CORPORATION & SUBSIDIARY
CONSOLIDATED STATEMENTS OF INCOME
FOR THE SIX MONTHS ENDED JUNE 30, 2000 AND 1999
(Unaudited)

	YTD June 30, 2000	**YTD June 30, 1999**
Interest income		
Loans, including fees	$ 8,119,895	$7,045,816
Securities available for sale	2,829,470	2,853,365
Federal funds sold and other	39,958	173,443
Total interest income	10,989,323	10,072,624
Interest expense		
Deposits	3,980,981	3,734,369
Borrowings	249,740	0
Total interest expense	4,230,721	3,734,369
Net interest income	6,758,602	6,338,255
Provision for loan losses	180,000	150,000
Net interest income after provision for loan losses	6,578,602	6,188,255
Other income		
Service charges on deposit accounts	665,818	668,778
Other service charges and fees	312,389	448,725
Net realized gains on sales of securities available for sale	0	0
Other income	108,100	106,481
Total other income	1,086,307	1,223,984
Other expenses		
Salaries and employee benefits	2,745,293	2,309,819
Occupancy expense	634,505	567,846
Net realized losses on sales of securities available for sale	30,676	5,969
Other expenses	1,210,406	921,038
Total other expenses	4,620,880	3,804,672
Income before income taxes	3,044,029	3,607,567
Income tax expense	998,000	1,138,000
Net income	$2,046,029	$2,469,567
Net income per share of common stock	$2.66	$3.22
Average shares outstanding	768,000	768,000

The accompanying notes are an integral part of these financial statements.

PINNACLE FINANCIAL CORPORATION & SUBSIDIARY
CONSOLIDATED STATEMENTS OF CASH FLOWS
FOR THE SIX MONTHS ENDED JUNE 30, 2000 AND 1999
(Unaudited)

	June 30, 2000	June 30, 1999
Cash flow from operating activities		
Net income	$2,046,029	$2,469,567
Adjustments to reconcile net income to net cash provided by operating activities:		
Depreciation and amortization	300,308	310,006
Provision for loan losses	180,000	150,000
Net realized (gains) losses on securities available for sale	30,676	5,969
Net change in accrued interest and other assets	(2,259,282)	(628,856)
Net change in accrued expenses and other liabilities	(1,755,598)	(256,570)
Total adjustments	(3,503,896)	(419,451)
Net cash provided by operating activities	(1,457,867)	2,050,116
Cash flows from investing activities		
Purchase of securities available for sale	(6,907,292)	(28,634,779)
Proceeds from sales of securities available for sale	9,411,466	1,511,094
Proceeds from maturities, prepayments and calls of securities available for sale	2,916,672	18,155,789
Net change in loans	(12,547,771)	845,963
Purchases of premises and equipment	(415,557)	(44,927)
Net cash used by investing activities	(7,542,482)	(8,166,860)
Cash flows from financing activities		
Net change in deposits	7,249,559	2,964,722
Repayment of borrowings	(18,950,000)	0
Proceeds from borrowings	23,850,000	0
Cash dividends paid	(921,600)	(844,800)
Net cash provided by financing activities	11,227,959	2,119,922
Net change in cash and cash equivalents	2,227,610	(3,996,822)
Cash and cash equivalents at January 1	9,848,050	17,233,914
Cash and cash equivalents at June 30	$12,075,660	$ 13,237,092
Interest paid	$4,158,691	$3,664,007
Income taxes paid	$1,006,492	$1,055,635

The accompanying notes are an integral part of these financial statements.

PINNACLE FINANCIAL CORPORATION AND SUBSIDIARY
NOTES TO UNAUDITED CONSOLIDATED FINANCIAL STATEMENTS
FOR THE SIX MONTHS ENDED JUNE 30, 2000 AND 1999

(1) Basis of Presentation

The consolidated financial statements include the accounts of Pinnacle Financial Corporation (the Company) and its wholly-owned commercial bank subsidiary, Pinnacle Bank, N.A. All significant intercompany accounts have been eliminated in consolidation.

In the opinion of management, the accompanying unaudited consolidated financial statements contain all adjustments (consisting only of normal recurring adjustments) necessary for fair statements of the consolidated financial position and the results of operations of the Company for the interim periods. Certain reclassifcations have been made to the prior year persentation to conform to the current year. The results of operations for the six-month period ended June 30, 2000 are not necessarily indicative of the results which may be expected for the entire year.

(2) Cash and Cash Equivalents

For the purpose of presentation in the consolidated statements of cash flows, cash and cash equivalents include cash and due from banks and federal funds sold, all of which mature within ninety days. The prior year cash flow statement has been changed to be comparable to this presentation.

(3) Income Taxes

Deferred income taxes assets and liabilities are determined using the liability (or balance sheet) method. Under this method, the net deferred tax asset or liability is determined based on the tax effects of the temporary differences between the book and tax bases of the various balance sheet assets and liabilities and gives current recognition to changes in tax rates and laws.

(4) Accounting for Impaired Loans

A loan is considered impaired when, based on current information and events, it is probable that the Company will be unable to collect the scheduled payments of principal or interest when due according to the contractual terms of the loan agreement. Impairment is measured on a loan by loan basis by either the present value of expected future cash flows discounted at the loan's effective interest rate, the loan's obtainable market price, or the fair value of the collateral if the loan is collateral dependent. Loans having carrying values of $865,000 as of June 30, 2000 have been recognized as impaired. The total allowance for credit losses related to these impaired loans is $550,000.

ITEM 2. MANAGEMENTS DISCUSSION AND ANALYSIS OR PLAN OF OPERATION

Basis of Presentation

Management's Discussion and Analysis of Pinnacle Financial Corporation (hereinafter "Pinnacle" or the "Company") analyses the major elements of Pinnacle's consolidated balance sheets and statements of income. The financial condition and operating results of Pinnacle are primarily determined by its wholly-owned subsidiary bank, Pinnacle Bank, N.A. (hereinafter the "Bank").

For a comprehensive presentation of Pinnacle's financial condition and results of operations, the following analysis should be viewed along with other information contained in this report, including the financial statements and accompanying disclosures. All amounts throughout this section are rounded to the nearest 1,000 dollars, the nearest .1 million dollars and to the nearest .1 percent to represent approximations of reported amounts.

Forward-Looking Statements

This discussion contains forward-looking statements under the private Securities Litigation Reform Act of 1995 that involve risk and uncertainties. Although Pinnacle believes that the assumptions underlying the forward-looking statements contained in the discussion are reasonable, any of the assumptions could be inaccurate, and therefore, no assurance can be made that any of the forward-looking statements in this discussion will be accurate. Factors that could cause actual results to differ from results discussed in forward-looking statements include, but are not limited to: economic conditions (both generally and in the markets where the Company operates); competition from other providers of financial services offered by the Bank; government regulations and legislation; changes in interest rates; material unforseen changes in the financial stability and liquidity of the Bank's credit customers, all of which are difficult to predict and which may be beyond the control of the Company. Pinnacle undertakes no obligation to revise forward-looking statements to reflect events or changes after the date of this discussion or to reflect the occurrence of unanticipated events.

Liquidity And Capital Resources

The objective of liquidity management is to maintain cash flows adequate to meet immediate and ongoing future needs of credit demand, deposit withdrawal, maturing liabilities and corporate operating expenses. Pinnacle seeks to meet liquidity requirements primarily through the management of federal funds (both sold and purchased), Federal Home Loan Bank advances, and the investment securities portfolio. At June 30, 2000, 2.2% of the investment securities portfolio had maturity dates within the next year and an additional 69.7% matures within the next 5 years. All investment securities are classified as available for sale and may be sold or used as a source of collateralized borrowings in the event of a liquidity shortfall. Other sources of liquidity are payments on commercial and installment loans and repayment of maturing single payment loans. Pinnacle retains short term borrowing relationships with two correspondent banks that could provide up to $12.75 million of Federal Funds Purchased on short notice. Additionally, the Bank has established membership in the Federal Home Loan Bank of Atlanta (hereinafter the "FHLB") and has granted a blanket floating lien on its mortgage portfolio that collaterizes either short term or long term borrowings up to 15% of assets (approximately $42 million). Pinnacle's management intends to continue to closely monitor and maintain appropriate levels of interest bearing assets and liabilities in future periods so that maturities of assets are such that adequate funds are provided to meet customer withdrawals and loan requests while net interest margins are maximized.

Regulatory policy generally requires the maintenance of a liquidity ratio of 25%, which is generally defined as cash plus liquid investments divided by deposits plus borrowings due within one year. The desired level of liquidity is determined by management based in part on Pinnacle's commitment to make loans and an assessment of its ability to generate funds. At June 30, 2000, the liquidity ratio for Pinnacle was 33%.

Management continues to give priority to the importance of maintaining high levels of assets with interest rate sensitivity. Cash and cash equivalents increased during the first six months of 2000 from December 31, 1999 levels by $2.2 million while securities available for sale decreased by $5.7 million or 6.0% during the same time period. The average balance in these investment securities decreased by $3.7 million in the current year compared to the six months ended June 30, 1999. The average balance of Federal Funds sold during the first six months of 2000 and 1999 was $1.3 million and $7.1 million, respectively. The general decline in investments and Federal Funds sold reflects their use to meet increased loan demand during the second half of 1999 and all of 2000.

Total interest-earning assets increased by $7.6 million or 3.1% for the current period when compared with December 31, 1999. Average net loans increased $21.8 million (15.4%) to $163.5 million in the six months ended June 30, 2000 from the same 1999 period. The increase reflects continued growth in loan demand that began in the second half of 1999 and has continued into 2000.

The allowance for loan losses is established by management at a level estimated to be adequate to absorb losses inherent in the loan portfolio. The allowance increased slightly at $2.2 million from $2.1 million at June 30, 2000 and December 31, 1999, respectively. The Bank experienced loan charge-offs of $168,000 in the six months ended June 30, 2000 compared to $210,000 in the same period of 1999. Net charge-offs amounted to $71,000 in 2000 compared to $131,000 for the six months ended June 30, 1999. The allowance for loan losses represents 1.3% of total loans outstanding at June 30, 2000.

The balance of Other Real Estate Owned (included in other assets) increased by $321,000 to $496,000 from December 31, 1999 to June 30, 2000 as the result of foreclosing on five properties and disposing of one property in the period. The accrual of interest has been discontinued on loans totaling $151,000 as of June 30, 2000 representing .1% of total loans compared to $49,000 at December 31, 1999. Unrecorded income on these loans for the six months ended June 30, 2000 was approximately $8,000. Non-accrual loans at June 30, 2000 are classified as: real estate, $90,000, secured by other collateral, $52,000, and unsecured loans, $9,000.

Pinnacle continues to maintain a concentration of core deposits from an established customer base which provides a stable funding source. Deposits increased $7.3 million to $225.6 million at June 30, 2000 from $218.3 million at December 31, 1999, due primarily to normal growth. Non-interest bearing deposits increased $4.1 million to $45.8 million from December 31, 1999. Interest bearing deposits increased $3.2 million for the six months ended June 30, 2000.

As indicated above, Bank management actively manages its liquidity position and has obtained several sources of both secured and unsecured borrowed funds. These sources have allowed the bank to invest a higher percentage of its funds in loans and investment securities that earn a higher yield than overnight investments. The Bank has continued to use both Federal Funds borrowed and FHLB advances to meet short term liquidity needs. The bank repaid all $7.5 million of the short term FHLB advances that existed as of December 31, 1999 and subsequently borrowed another $12.4 million, primarily in the second quarter, to fund loan growth. Pinnacle had no federal funds purchased as of June 30, 2000 but averaged approximately $850,000 outstanding in such borrowings during the first half of 2000. The Bank anticipates continued use of these sources of funds to enhance its earnings while continuing to monitor the maturities and interest rate risk of interest-bearing assets and liabilities.

Shareholders’ equity increased to $39.4 million at June 30, 2000 when compared to December 31, 1999. Net earnings retained during the six months amounted to $1.1 million while equity decreased $209,000 as a result of an increase in net unrealized losses on securities available for sale. Dividends declared and paid increased by $76,800, from $1.10 per share to $1.20 per share, for the first six months of 2000 compared to the same period in 1999. Additionally, $1.5 million of dividends declared in December 1999 (reflected in other liabilities in the December 1999 balance sheet) were paid in January 2000.

Pinnacle continues to maintain adequate capital ratios (see “Risk Based Capital Ratios” below and see “Results of Operations” below for discussion of dividend levels.) Pinnacle maintained a level of capital, as measured by its average equity to average assets ratio, of 13.9% during the first six months of 2000, compared to 15.3% for the year which ended December 31, 1999.

Management is not aware of any known trends, events or uncertainties that are reasonably likely to have a material effect on Pinnacle’s liquidity, capital resources, or results of operation. Pinnacle is not aware of any current recommendations by the regulatory authorities which, if implemented, would have such an effect. Loans classified for regulatory purposes as loss, doubtful, substandard or special mention do not represent trends or uncertainties which management reasonably expects will materially impact future operational trends.

<u>Results of Operations</u> (for the three month period ended June 30, 2000)

Pinnacle's operating results primarily depend on the earnings of the Bank. Its earnings depend to a large degree on net interest income, the difference between the interest income received from investments (such as loans, investment securities, federal funds sold, etc.) and the interest expense paid on deposits and borrowings.

Interest income on interest bearing assets increased by $529,000 from the same quarter in 1999 as an increase in average yields from 8.2% to 8.6% combined with increases in loans outstanding to enhance the revenues of Pinnacle. The increase in yield reflects the impact of a general increase in interest rates during the year as well as a change in mix of the assets of the Bank. As indicated above, the Bank invested significantly more funds in higher yielding loans and less in low rate Federal Funds sold in the first half of 2000 as compared to 1999. Interest expense increased by $345,000 from the same quarter of 1999 as a result of increased deposits, increased borrowings, and higher interest rates paid on deposits, particularly certificates of deposit. The average cost of funds for the second quarters of 2000 and 1999 were 3.7% and 3.3%, respectively. The Bank's cost of funds has increased in recent months and is expected to continue to increase in the near term as a result of increases in short term interest rates. Net interest income in the three months ended June 30, 2000 increased $184,000, or 5.7% as compared to the same period for the previous year. Management continues to match rate sensitive assets with rate sensitive liabilities in such a way that net interest margins have increased from the same period in the prior year.

The provision for loan losses is the charge to operating expenses that management believes is necessary to maintain the allowance for loan losses. The provision reflects management's estimate of potential loan losses and the creation of an allowance for loan losses adequate to absorb losses inherent in the portfolio. Pinnacle provided $90,000 and $75,000 for loan losses in the quarters ended June 30, 2000 and 1999, repectively. The increased provision in 2000 is largely the result of the increase in the loan portfolio during the period.

Other income declined by $70,000 during the three months ended June 30, 2000 as compared to 1999. This decline is attributable to decreased revenues on the origination of mortgage loans.

Other operating expenses during the three months ended June 30, 2000 increased $70,000 from the same period in the previous year. The increase is attributable to normal increases in compensation and related expenses, and increased maintenance expenses on the bank's buildings and equipment.

Pinnacle's income tax expense increased $37,000 for the quarter compared to the same period in the previous year due to higher taxable income and an increase in the effective income tax rate during the quarter from 31.1% in 1999 to 32.6% in 2000. The effective rate increase is primarily the result of higher state income taxes due to lower tax exempt security income.

Results of operations can be measured by various ratio analyses. Two widely recognized performance indicators are return on average equity and return on average assets. Net income during the three months ended June 30, 2000 was $1.3 million and represents annualized returns of 13.1% on average shareholders' equity and 1.8% on average assets. Comparable amounts during the same period of 1999 were $1.3 million, 12.6% and 1.91%, respectively.

Results of Operations (for the six month period ended June 30, 2000)

Interest income on interest bearing assets for the six months ended June 30, 2000 increased by $916,000 from the same period in 1999. An increase in average yield from 8.1% to 8.5%, reflecting a general increase in interest rates, combined with the increase in average loans outstanding, provided this increased income. Interest expense increased by $497,000 from the same period of 1999 as a result of slightly increased deposits, increased use of borrowed funds, and general increases in the levels of interest rates. The average cost of funds for the six months ended June 30, 2000 and 1999 were 3.6% and 3.3%, respectively. Net interest income in the six months ended June 30, 2000 increased by $421,000 or 6.8% as compared to the same period for the previous year.

The provision for loan losses and its purpose is explained above. Pinnacle provided $180,000 for losses in the period ended June 30, 2000 and $150,000 in the period ended June 30, 1999.

Other income during the six months ended June 30, 2000 declined by $138,000 to $1,086,000 from $1,224,000 from the same period in 1999. This decrease is totally attributable to decreased revenues on the origination of mortgage loans resulting from higher interest rates in the year 2000.

Other operating expenses during the six months ended June 30, 2000 increased $816,000 to $4.6 million from $3.8 million for the same period in the previous year. The majority of the increase in operating expenses reflects two nonrecurring charges recognized by Pinnacle. The first item relates to the retirement of the Bank's president that was announced in the first quarter of 2000. The Company recognized the expected payments to be made under the terms of an employment security agreement between the former president and the Bank as compensation expense in the amount of $237,000. Payments under the agreement will result in charges to the established liability account and will not have an impact on future earnings. The second charge is the result of an unfavorable ruling in a lawsuit disclosed in previous filings and herein. The court granted Capital Resource Funding ("CRF") a motion for summary judgement on its claim regarding unlawful conversion of assets. While the court did not rule on the issue of damages, Pinnacle recorded an estimate of the expected loss. In May 2000, Pinnacle reached an agreement with CRF and paid approximately $325,000, the amount of the established liability. Other increases in expenses during the period included normal increases in compensation and related expenses, and increased occupancy expenses (especially equipment and property maintenance).

Pinnacle's income tax expense decreased $140,000 for the six months ended June 30, 2000 compared to the same period in the previous year due primarily to decreased taxable income. The effective income tax rate during the period of 32.8% is an increase of 1.3% from the effective rate of 31.5% in 1999.

Net income during the six months ended June 30, 2000 was $2.0 million and represents annualized returns of 10.5% on average shareholders' equity and 1.50% on average assets. Comparable amounts during the same period of 1998 were $2.5 million, 12.3% and 1.85%, respectively. As indicated above, net income declined primarily due to increased operating expenses while the operating ratios reflect the decreased earnings compared to a slightly larger asset and equity base.

Year 2000

The Bank did not experience any material disruptions in its operations or activities as a result of the so-called "Year 2000" problem. The Bank did not incur material expenses in correcting perceived or suspected Year 2000 problems. In addition, the Bank is not aware that any of its suppliers or customers has experienced any material disruptions in their operations or activities. The Bank does not expect to encounter any such problems in the foreseeable future, although it continues to monitor its computer operations for signs or indications of such problem.

The following tables present Pinnacle's Regulatory capital position at June 30, 2000:

(Rounded to the nearest thousand)

Total Risk Adjusted Assets	$191,774	
Risk Based Capital Ratios:		
TIER 1 CAPITAL		
Common stock	$7,680	4.00%
Surplus	7,280	3.80%
Retained earnings	26,185	13.65%
	-----------	----------
Total Tier 1 capital	41,145	21.45%
Tier 1 minimum requirement	7,671	4.00%
	-----------	----------
Excess (shortfall)	$33,474	17.45%
	=======	======
TIER 2 CAPITAL		
Tier 1 from above	$41,145	21.45%
Allowance for loan losses, limited to 1.25% of risk weighted assets	2,223	1.14%
	-----------	----------
Total Tier 2 capital	43,368	22.59%
Tier 2 minimum requirement	15,342	8.00%
	-----------	----------
Excess (shortfall)	$28,026	14.59%
	=======	======
LEVERAGE RATIO		
Tier 1 capital	$41,145	14.72%
Minimum requirement	11,178	4.00%
	-----------	----------
Excess (shortfall)	$29,967	10.72%
	=======	======
Average total assets, net of goodwill	$279,446	
	=======	

PINNACLE FINANCIAL CORPORATION

PART II

ITEM 1. LEGAL PROCEEDINGS

Pinnacle Bank, N.A. was a defendant in a lawsuit brought by Capital Resource Funding in U.S. District Court for the Middle District of Georgia, filed in March 1997, File No. 3;97-C-116 (HL) that alleged unlawful conversion of assets and sought damages of $270,000 plus interest, attorney's fees, and punitive damages. In May 2000, the two parties reached a settlement and Pinnacle paid approximately $325,000, the amount of the established liability. Legal costs were expensed as incurred.

ITEM 4. SUBMISSION OF MATTERS TO A VOTE OF SECURITY HOLDERS

None.

ITEM 27. EXHIBITS AND REPORTS ON FORM 8-K

Exhibit 27 - Financial Data Schedule (for SEC use only).

SIGNATURES

In accordance with the requirements of the Exchange Act, the registrant caused this report to be signed on its behalf by the undersigned, thereunto duly authorized.

PINNACLE FINANCIAL CORPORATION

Date: August 9, 2000 By: /s/ L. Jackson McConnell
L. Jackson McConnell
Chairman and Chief Executive Officer
(Principal Executive Officer)

Date: August 9, 2000 By: /s/ Lint W. Eberhardt.
Lint W. Eberhardt
President