



First Horizon National Corporation

Second Quarter 2015 Earnings

July 17, 2015

-
- *Portions of this presentation use non-GAAP financial information. Each of those portions is so noted, and a reconciliation of that non-GAAP information to comparable GAAP information is provided in a footnote or in the appendix at the end of this presentation.*
 - *This presentation contains forward-looking statements, which may include guidance, involving significant risks and uncertainties which will be identified by words such as “believe”, “expect”, “anticipate”, “intend”, “estimate”, “should”, “is likely”, “will”, “going forward” and other expressions that indicate future events and trends and may be followed by or reference cautionary statements. A number of factors could cause actual results to differ materially from those in the forward-looking information. These factors are outlined in our recent earnings and other press releases and in more detail in the most current 10-Q and 10-K. FHN disclaims any obligation to update any such factors or to publicly announce the result of any revisions to any of the forward-looking statements included herein or therein to reflect future events or developments.*

Building Franchise Value

Executing "Blue Chip" Priorities

- Being easy to do business with
- Providing differentiated customer service
- Using the Bonefish to drive profitability

Second Quarter 2015 Accomplishments

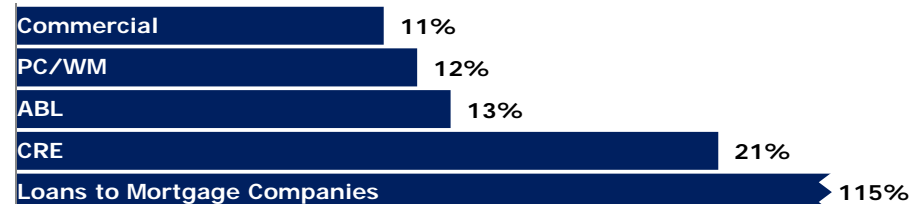
- Earnings per share at \$0.22
- ROTCE at 10.4%¹
- NIM up 18 bps linked quarter; NII up 6% linked quarter and year over year
- Consolidated revenues up 5% year over year
- Consolidated² and Regional Bank Pre-Provision Net Revenue (PPNR) up 4% and 7% year over year
- Regional Bank average loan growth of 16% year over year
- Regional Bank average core deposits up 13% year over year
- Revenue per FTE in Regional Bank up 8% year over year
- Fixed income product average daily revenue at \$729,000 vs \$642,000 a year ago
- DFAST results disclosed in 2Q15; capital position remains strong

2Q14-2Q15 Regional Bank Loan Growth

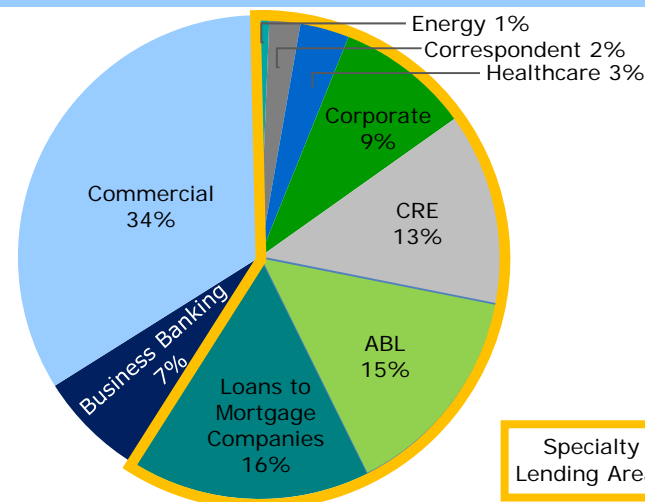
Markets:



Lending Areas:



2Q15 Average Regional Bank Commercial Loans



FINANCIAL RESULTS

2Q15 Consolidated Financial Results

| \$ in millions, except EPS Financial Results | Actuals | | | 2Q15 vs | |
|---|---------|----------|--------|---------|------|
| | 2Q15 | 1Q15 | 2Q14 | 1Q15 | 2Q14 |
| Net Interest Income | \$167 | \$157 | \$157 | +6% | +6% |
| Fee Income | \$130 | \$130 | \$127 | * | +3% |
| Loan Loss Provision | \$2 | \$5 | \$5 | -60% | -60% |
| Expense | \$218 | \$376 | \$163 | -42% | +34% |
| Net Income Available to Common Shareholders (NIAC) | \$51 | \$(77) | \$78 | NM | -35% |
| EPS | \$0.22 | \$(0.33) | \$0.33 | NM | -33% |
| Adjusted Financial Results | | | | | |
| EPS Excluding Litigation Charge/Insurance Recovery ¹ | \$0.22 | \$0.18 | \$0.20 | +22% | +10% |
| NIAC Excluding Litigation Charge/Insurance Recovery ¹ | \$51 | \$42 | \$47 | +21% | +7% |
| Expense Excluding Litigation Charge/Insurance Recovery ¹ | \$218 | \$214 | \$210 | +2% | +4% |

- Adjusted PPNR² up 8% linked quarter and 4% year over year
- Revenue up 4% linked quarter and 5% year over year
 - Net interest income up 6% linked quarter and year over year
- Total average loans up 4% linked quarter and 9% year over year
- Total average core deposits up 2% linked quarter and 16% year over year
- Loan loss provision of \$2mm with NCOs of \$9mm in 2Q15 vs \$5mm of provision and \$9mm of NCOs in 1Q15
- Common Equity Tier 1 (CET1) of 10.4%³

2Q15 Segment Highlights

| \$ in millions, except EPS | Net Income ¹ | | | 2Q15 Per Share Impact ² | Drivers and Impacts |
|-------------------------------|-------------------------|---------------|-------------|--|---|
| | 2Q15 | 1Q15 | 2Q14 | | |
| Regional Banking | \$46 | \$48 | \$47 | \$0.20 | <ul style="list-style-type: none"> Average loans up 16% year over year and 6% linked quarter PPNR up 7% year over year and 11% linked quarter NII up 12% year over year and 7% linked quarter 2Q15 loan loss provision of \$17mm vs \$5mm in 1Q15 <ul style="list-style-type: none"> Impacted by lengthening of loss emergence period and loan growth |
| Fixed Income | \$6 | \$7 | \$31 | \$0.03 | <ul style="list-style-type: none"> Fixed income product ADR of \$729k in 2Q15 vs \$877k in 1Q15 Expenses down 6% linked quarter 2Q14 includes the impact of a \$47mm expense reversal associated with a lawsuit from 2011 |
| Corporate¹ | \$(16) | \$(18) | \$(8) | \$(0.07) | |
| Non-Strategic | \$15 | \$(114) | \$8 | \$0.06 | <ul style="list-style-type: none"> 1Q15 included \$163mm expense related to legal matters 2Q15 included \$2.7mm pre-tax gain on sale of property 2Q15 loan loss provision of \$(15)mm vs \$0.1mm in 1Q15 |
| Total¹ | \$51 | \$(77) | \$78 | \$0.22 | |

Regional Banking Financial Results

Solid Revenue Growth

| <i>\$ in millions</i> Financial Results | Actuals | | | 2Q15 vs | |
|--|---------|-------|-------|---------|------|
| | 2Q15 | 1Q15 | 2Q14 | 1Q15 | 2Q14 |
| Net Interest Income | \$166 | \$154 | \$149 | +7% | +12% |
| Fee Income | \$66 | \$60 | \$66 | +10% | * |
| Expense | \$144 | \$136 | \$133 | +6% | +8% |
| Pre-Provision Net Revenue | \$88 | \$79 | \$82 | +11% | +7% |
| Loan Loss Provision | \$17 | \$5 | \$8 | NM | NM |
| Net Income | \$46 | \$48 | \$47 | -4% | -4% |
| Total Average Loans (\$B) | \$14 | \$14 | \$12 | +6% | +16% |
| Total Average Deposits (\$B) | \$17 | \$17 | \$15 | +3% | +12% |

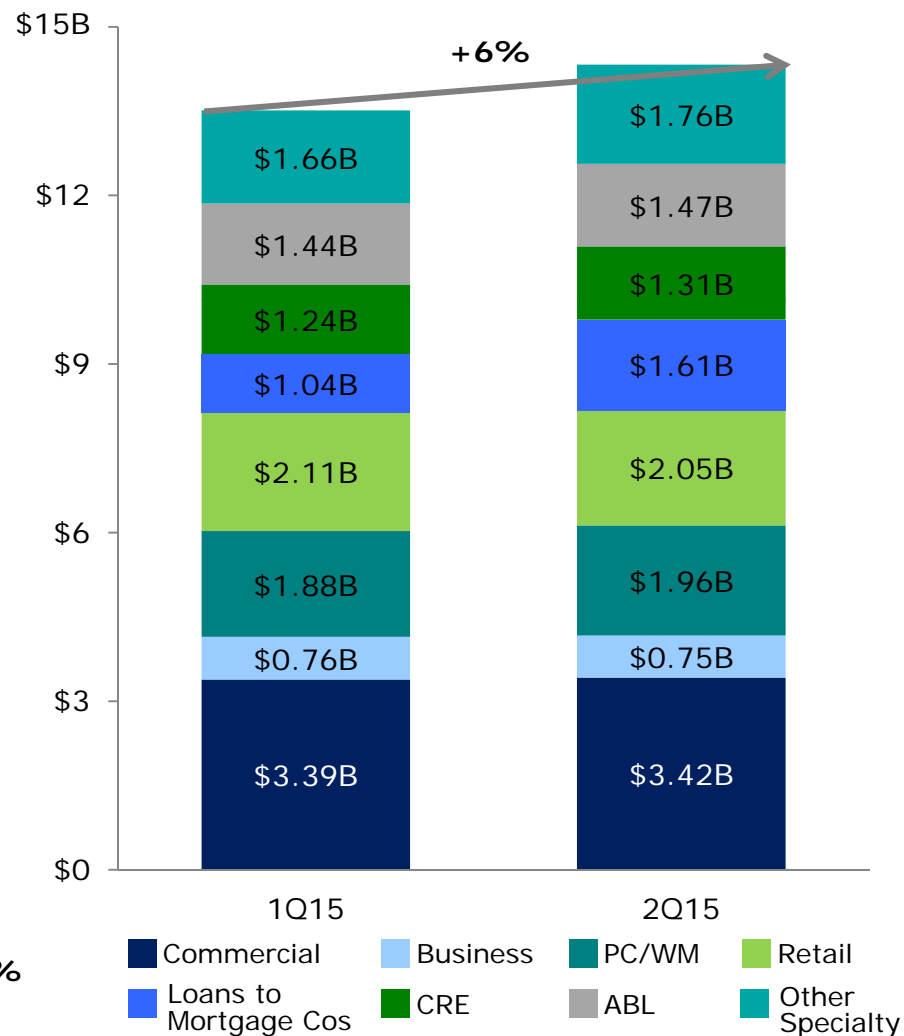
- Revenues up 8% linked quarter and year over year
 - NII up 7% linked quarter and 12% year over year
 - Fee income up 10% linked quarter primarily due to seasonal rebound and higher activity in deposit transactions, trust and brokerage fees
- Average loans increased 6% linked quarter and 16% year over year
- Average core deposits up 3% linked quarter and up 13% year over year
- Loan loss provision up due to loan growth, an extension of the loss emergence period and reserve associated with single exposure
- Efficiency ratio improvement of 109 bps linked quarter
- Expenses up 6% linked quarter, primarily related to personnel incentive compensation adjustments
- 2Q15 net charge-offs of \$10mm, or annualized 0.29% of average loans

Profitable Growth Opportunities: Regional Banking

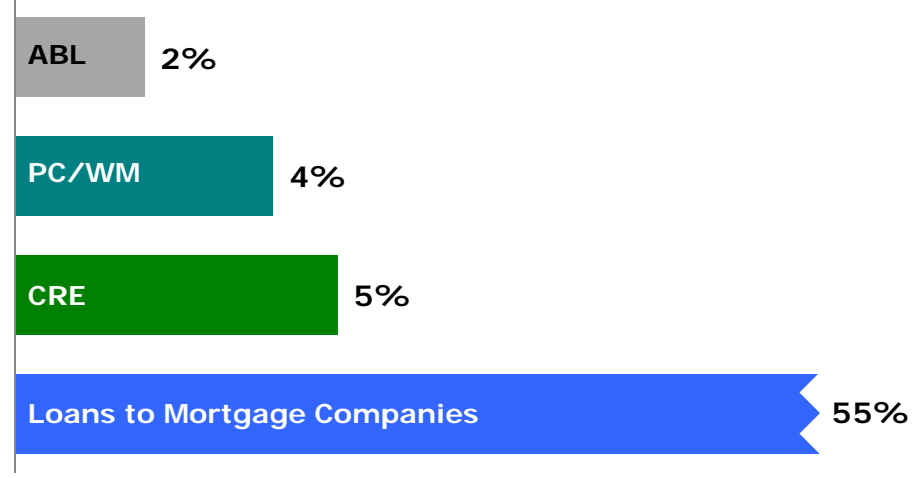
Double Digit Loan Growth Year over Year

- Regional Banking average loan growth of 16% year over year and 6% linked quarter
- Continued growth in specialty lending areas
 - Asset-based lending growth driven by consumer finance and factoring
 - Private Client/Wealth Management increase from adding RMs in growth markets
 - Commercial real estate increases across markets in multi-family, hospitality, retail and other property types such as student housing and assisted living facilities as well as funding up of commitments
 - Loans to mortgage companies increase includes strong purchase and refi activity

Regional Banking Loan Growth by Lending Area¹



Regional Bank Areas of Linked Quarter Loan Growth¹

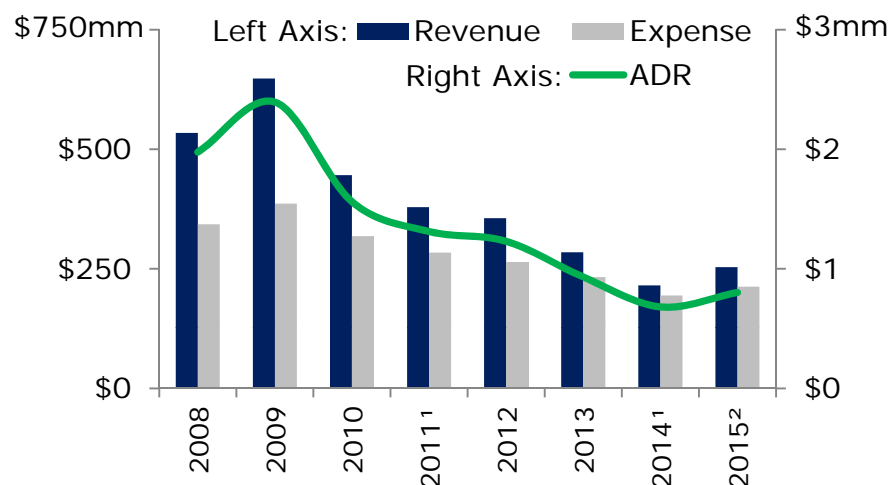


Fixed Income - FTN Financial

Financial Results

- Fixed income product average daily revenue (ADR) at \$729k in 2Q15
 - 1H15 ADR up over prior year across all products (agencies, mortgages, corporates & municipals)
 - Largest increase over prior year was in municipals, driven in part by strategic focus on municipal product

Fixed Income Product Revenue and Expense



| Financial Results <i>\$ in millions, except ADR</i> | Actuals | | | 2Q15 vs | |
|--|---------|--------|--------|---------|------|
| | 2Q15 | 1Q15 | 2Q14 | 1Q15 | 2Q14 |
| NII | \$4 | \$4 | \$3 | -1% | +66% |
| Fee Income | \$56 | \$62 | \$48 | -9% | +18% |
| Expense ³ | \$51 | \$55 | \$0 | -6% | NM |
| Net Income | \$6 | \$7 | \$31 | -16% | -81% |
| ADR | \$729k | \$877k | \$642k | -17% | +14% |

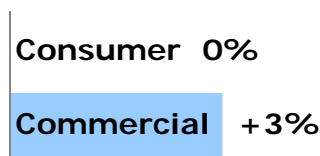
NII and Net Interest Margin

Balance Sheet Positioned to Benefit from Rising Rates

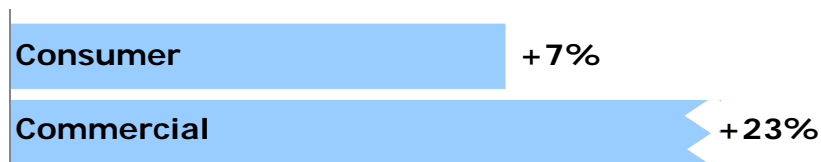
- NIM up 18 bps linked quarter to 2.92%
- NII up \$10mm or 6% linked quarter
- Average core deposits up 2% linked quarter, 16% YOY
- Regional Banking average deposit rate paid of 13bps in 2Q15 vs 14 bps in 1Q15
- Floating rate loans comprise 68% of loan portfolio vs fixed rate loans at 32%
- Attractive and stable low-cost funding mix in Regional Banking with 58% DDA and interest checking deposits

Average Deposit Growth

Linked Quarter:



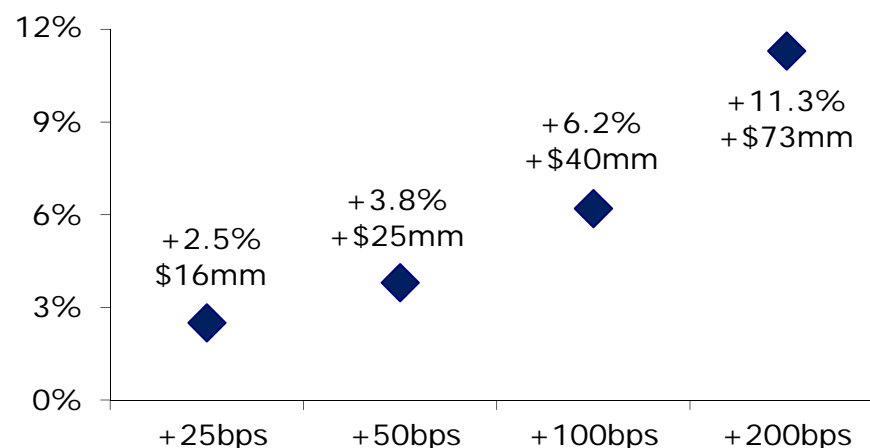
Year Over Year:



NII and NIM Change Drivers

| (\$ in millions) | NII | NIM |
|--------------------------------------|--------------|--------------|
| 1Q15 | \$157 | 2.74% |
| Interest Bearing Cash/Fed Funds Sold | - | 11bp |
| Loan Fees & Cash Basis Income | \$3.5 | 6bp |
| Commercial Loan Volume | \$6.8 | 3bp |
| Commercial Loan Yields | -\$1.1 | -2bp |
| More Days in Quarter | \$1.1 | - |
| Other | -\$0.5 | - |
| 2Q15 | \$167 | 2.92% |

Net Interest Income Sensitivity Impact¹



Improving Productivity and Efficiency

Executing Efficiency Opportunities

- Continuing wind-down of Non-Strategic segment
- Legal expenses down 27% in 1H15 vs 1H14
- Streamlining end-to-end processes
 - Committed savings of ~\$4mm from IT and loan operations by end of 2015
- Reducing corporate real estate footprint
 - Decreased square footage per FTE by 24% from 2014 to 2015
 - Sold non-strategic property for \$2.7mm gain in 2Q15
- Right-sizing branch network as consumer usage shifts to FHN's expanded digital banking platforms
 - Reduced financial centers by 3 branches from 1Q15 to 2Q15

Investing in Future Growth

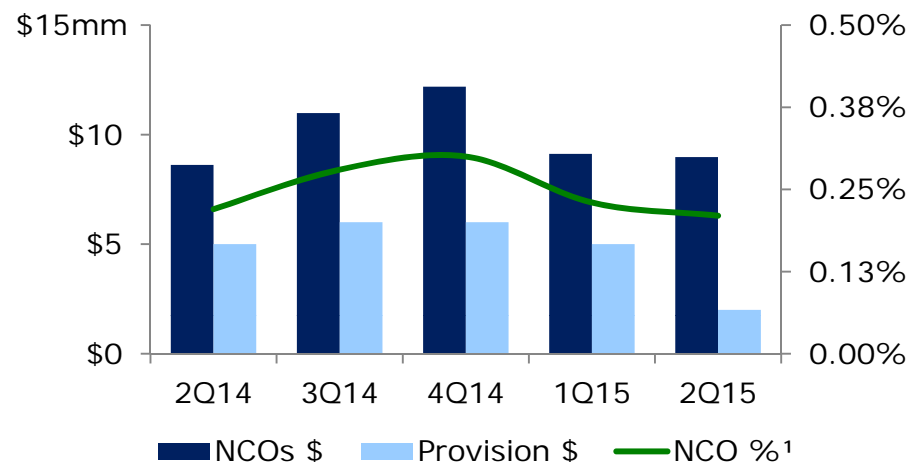
- Continuing investments in growth markets such as Mid-Atlantic, Nashville, Houston
 - Build out of Houston market includes 5 strategic hires over the last year
- Investing in technology and digital platforms
- Compensation plan enhancements in revenue producing areas

Asset Quality Trends

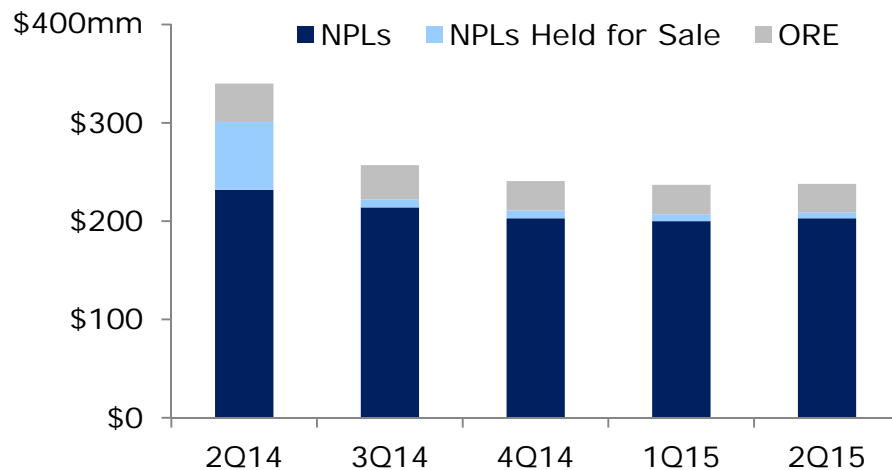
Stable to Improving Credit Trends

- Net charge-offs of \$9mm in 2Q15, steady with 1Q15 and 2Q14
 - Annualized net charge-off ratio improvement of 2 bps to 0.21% from 1Q15
- NPL levels at \$209mm, down 30% year over year
 - Commercial NPLs down 11% year over year
- Non-strategic loans declined 5% linked quarter, down 18% year over year

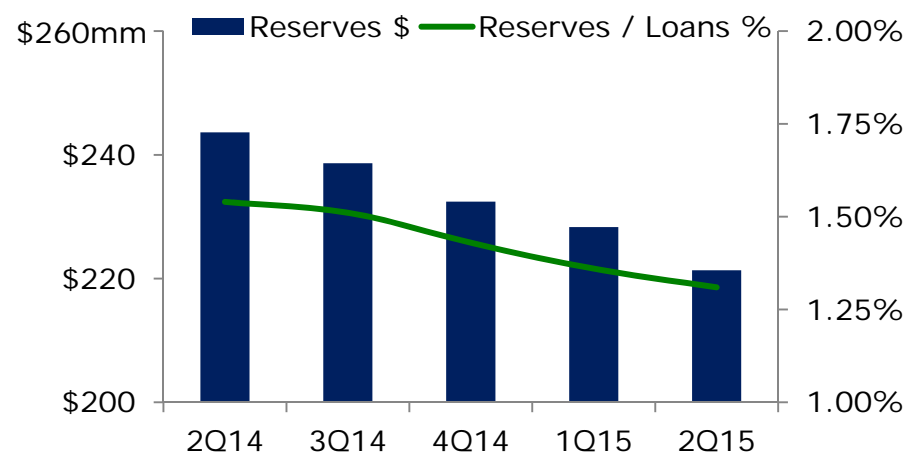
Net Charge-Offs



Non-Performing Assets

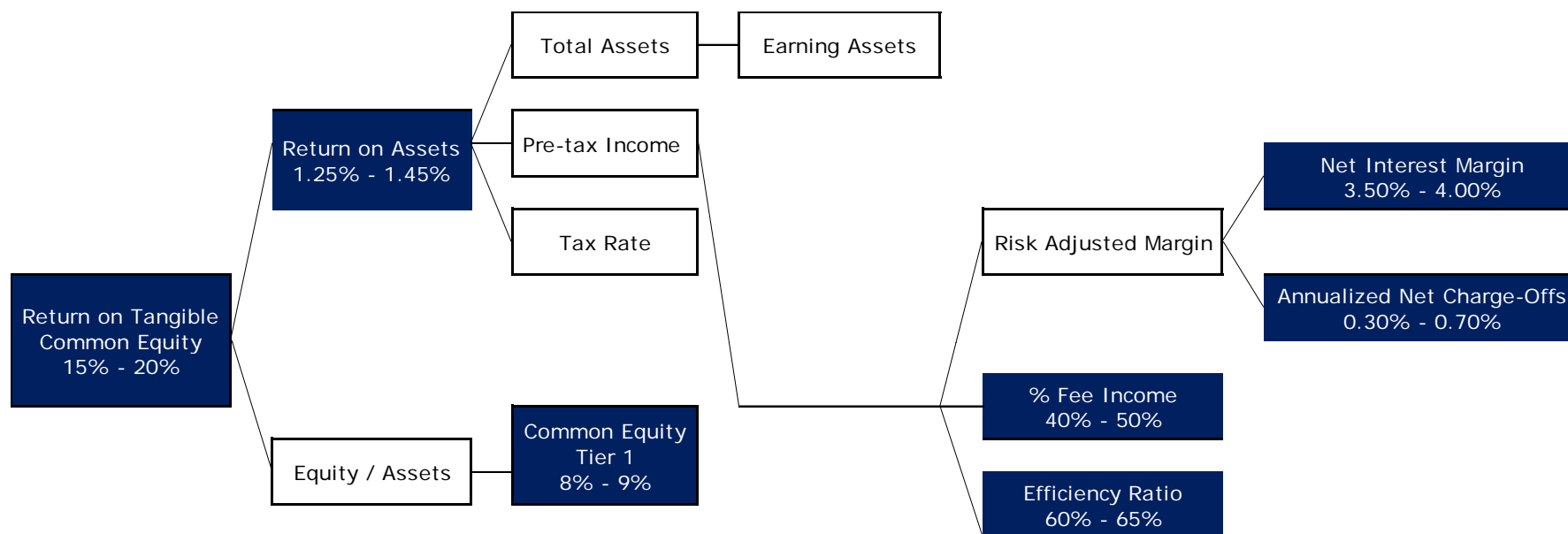


Reserves



Building Long-Term Earnings Power: Bonefish Targets

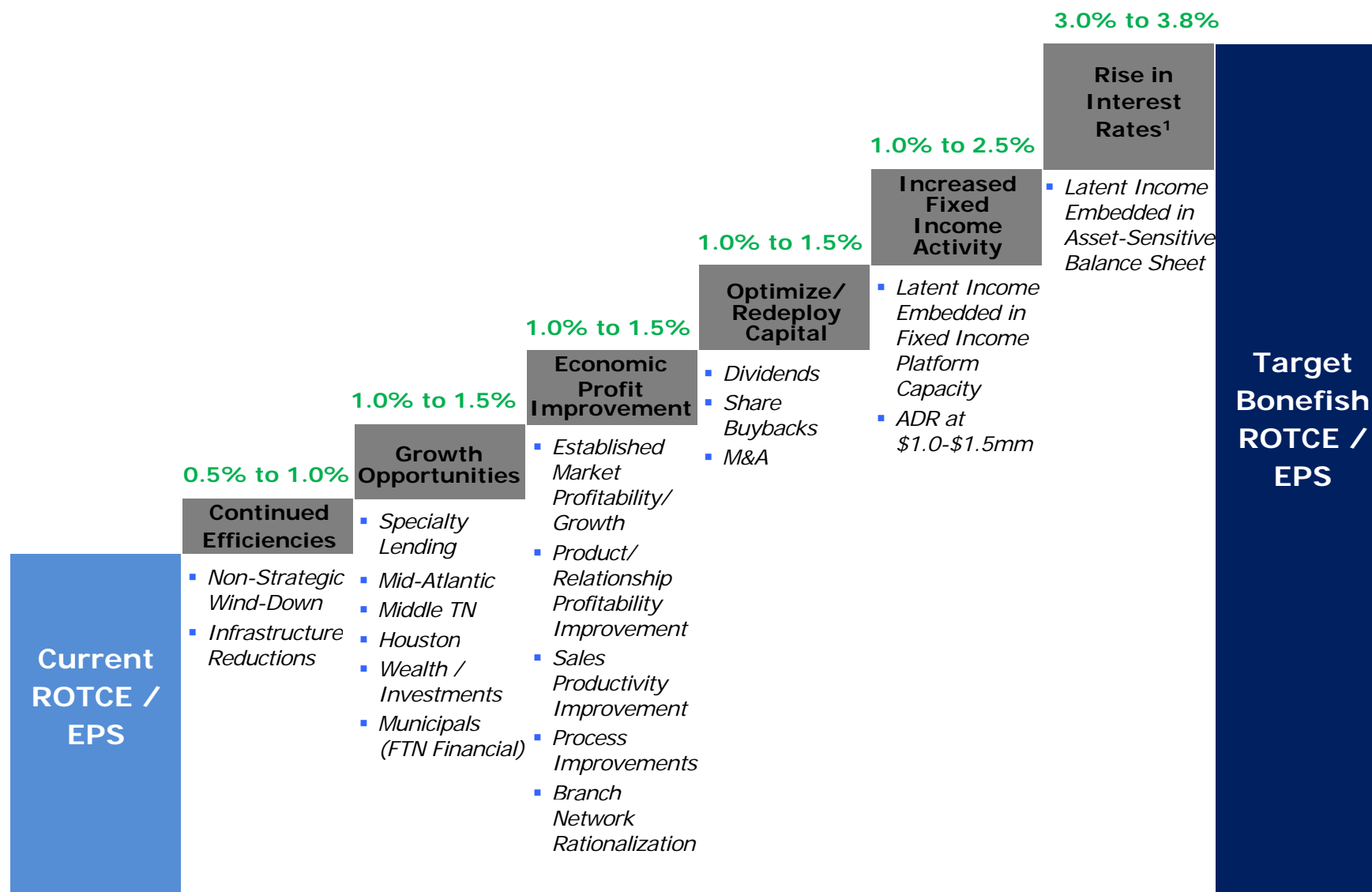
Focused on Growing Our Company Selectively and Profitably While Positioning Our Balance Sheet for Sustainable, Higher Returns in the Long Term



| 2Q15 | Consolidated | Long-Term Targets |
|----------------------------------|--------------|-------------------|
| ROTCE ¹ | 10.4% | 15.0 – 20.0% |
| ROA ¹ | 0.87% | 1.25 - 1.45% |
| NIM ¹ | 2.92% | 3.50 - 4.00% |
| CET1 | 10.4% | 8.0 – 9.0% |
| NCO / Average Loans ¹ | 0.21% | 0.30 - 0.70% |
| Fee Income / Revenue | 44% | 40 - 50% |
| Efficiency Ratio | 74% | 60 - 65% |

Closing the Gap to Bonefish Targets

Building a Foundation for Long-Term Earnings Power



Successfully Executing on Key Priorities

FHN is Well Positioned for Attractive Long-Term Earnings Power

- Proven execution capabilities
- Unique size, scope, and strengths
- Focused on efficiency, productivity, economic profitability, and growth opportunities
- Organizational alignment on the path to achieving long-term bonefish profitability
- Breadth and depth of talent that will be able to profitably run and grow the company

Building a Foundation for Attractive Long-Term Earnings Power

APPENDIX

Notable Items

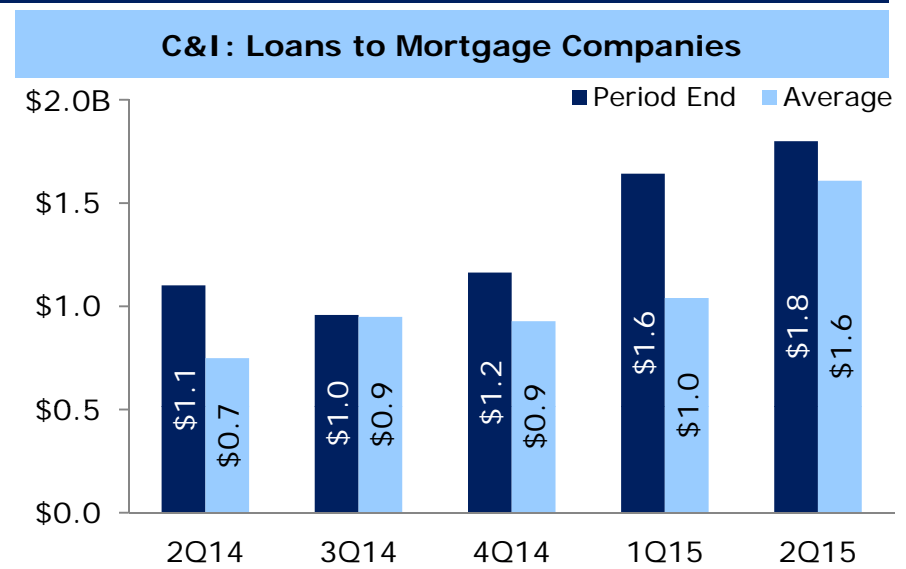
| | Notable Item | Pre-Tax Amount | After-Tax Amount ¹ | Impact to EPS ² |
|------|---|----------------|-------------------------------|----------------------------|
| 2Q14 | Litigation Expense Recovery | \$47.1mm | \$31.4mm | \$0.13 |
| | Held-for-Sale (Primarily NPL) Portfolio Valuation Adjustment | \$8.2mm | \$5.5mm | \$0.02 |
| 3Q14 | Gains on Sales of Held-for-Sale Loans in Non-Strategic Portfolio | \$39.7mm | \$25.2mm | \$0.11 |
| | Loss Accruals Related to Legal Matters | \$(50.0)mm | \$(31.5)mm | \$(0.13) |
| | Litigation Expense Recovery | \$15.0mm | \$9.5mm | \$0.04 |
| | Net Loss Accruals Related to Legal Matters | \$(35.0)mm | \$(22.0)mm | \$(0.09) |
| 4Q14 | | None | | |
| 1Q15 | Agreement in principle with DOJ/HUD to settle potential claims on FHA loans | \$(162.5)mm | \$(124.1)mm | \$(0.51) |
| 2Q15 | | None | | |

2Q15 Credit Quality Summary by Portfolio

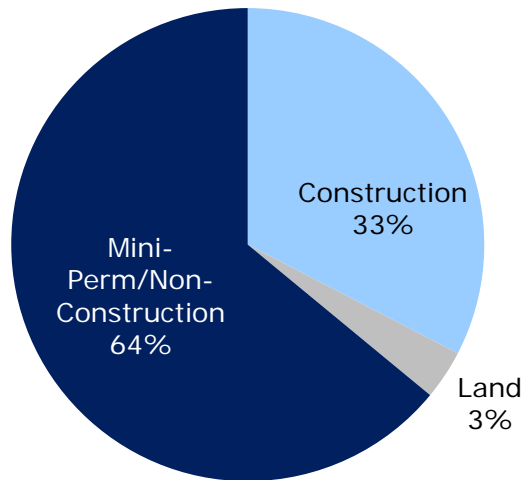
| (\$ in millions) | Regional Banking | | | | | Corporate ⁴ | Non-Strategic | | | | | Total |
|--------------------------------|--------------------------|---------|------------|--------------------|----------|------------------------|--------------------------|-------|------------|--------------------|--------------------|----------|
| | Commercial (C&I & Other) | CRE | HE & HELOC | Other ¹ | Total | Permanent Mortgage | Commercial (C&I & Other) | CRE | HE & HELOC | Permanent Mortgage | Other ² | |
| Period End Loans | \$9,398 | \$1,400 | \$3,413 | \$345 | \$14,556 | \$113 | \$434 | \$0 | \$1,458 | \$365 | \$11 | \$16,937 |
| 30+ Delinquency | 0.08% | 0.23% | 0.47% | 1.18% | 0.21% | 2.51% | 0.02% | NM | 2.06% | 2.12% | 1.31% | 0.42% |
| Dollars | \$8 | \$3 | \$16 | \$4 | \$31 | \$3 | \$0 | \$0 | \$30 | \$8 | \$0 | \$71 |
| NPL % | 0.32% | 0.84% | 0.78% | 0.14% | 0.47% | 2.72% | 3.07% | NM | 6.03% | 7.92% | 6.86% | 1.20% |
| Dollars | \$30 | \$12 | \$27 | \$0 | \$69 | \$3 | \$13 | \$0 | \$88 | \$29 | \$1 | \$203 |
| Net Charge-offs ³ % | 0.18% | 0.22% | 0.08% | 5.57% | 0.29% | NM | NM | NM | NM | 0.14% | 5.97% | 0.21% |
| Dollars | \$4 | \$1 | \$1 | \$5 | \$10 | NM | \$0 | \$0 | -\$2 | \$0 | \$0 | \$9 |
| Allowance | \$73 | \$21 | \$25 | \$13 | \$133 | NM | \$5 | \$0 | \$60 | \$22 | \$1 | \$221 |
| Allowance / Loans % | 0.78% | 1.53% | 0.73% | 3.72% | 0.91% | NM | 1.23% | 7.36% | 4.14% | 6.11% | 4.95% | 1.31% |
| Allowance / Charge-offs | 4.48x | 7.22x | 9.73x | 0.66x | 3.21x | NM | NM | NM | NM | 44.22x | 0.81x | 6.15x |

C&I and CRE Portfolio Detail

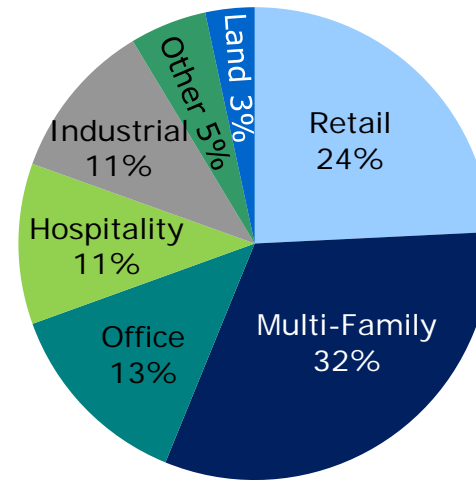
- \$9.8B C&I portfolio, diversified by industry, managed primarily in Regional Banking
- \$1.4B CRE portfolio, comprising 8% of period-end consolidated loans
- Commercial (C&I and CRE) net charge-offs were \$5mm for the quarter
 - Charge-offs were \$5.9mm with recoveries of \$1.1mm



CRE: Loan Type



CRE: Collateral Type

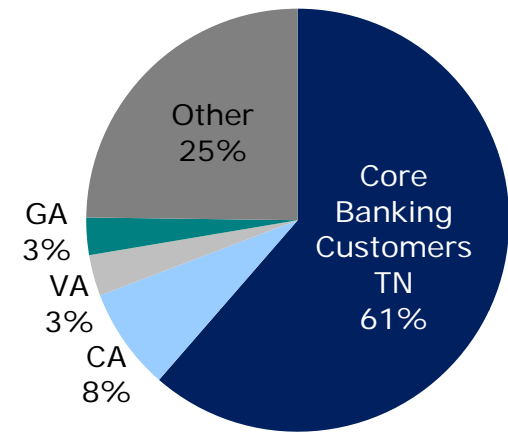


Consumer Portfolio Overview

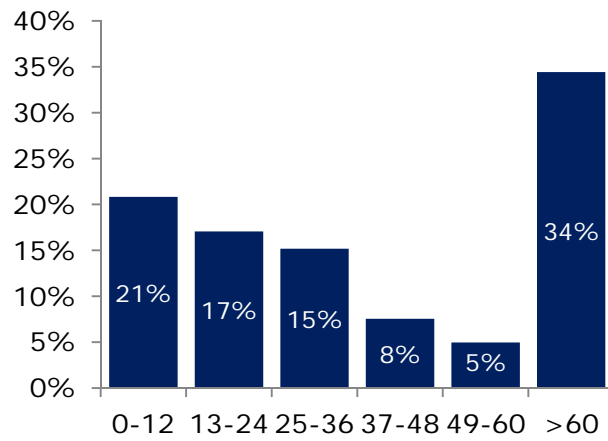
Home Equity Portfolio Characteristics

| | First | Second | Total |
|------------------------------------|--------|--------|--------|
| Balance | \$2.9B | \$2.0B | \$4.9B |
| Original FICO | 753 | 736 | 746 |
| Refreshed FICO | 753 | 724 | 741 |
| Original CLTV | 77% | 81% | 79% |
| Full Doc | 93% | 74% | 85% |
| Owner Occupied | 94% | 95% | 94% |
| HELOCs | \$0.6B | \$1.6B | \$2.3B |
| Weighted Average HELOC Utilization | 46% | 56% | 54% |

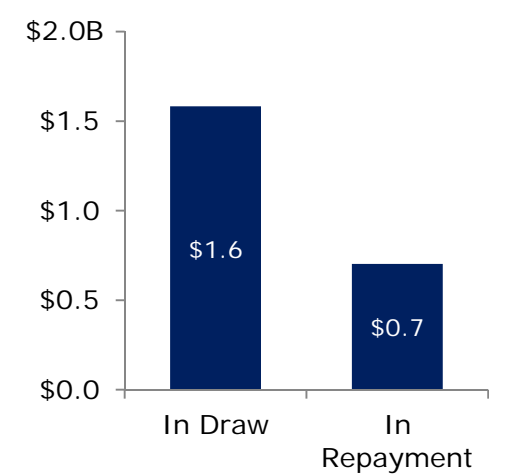
Home Equity Geographic Distribution



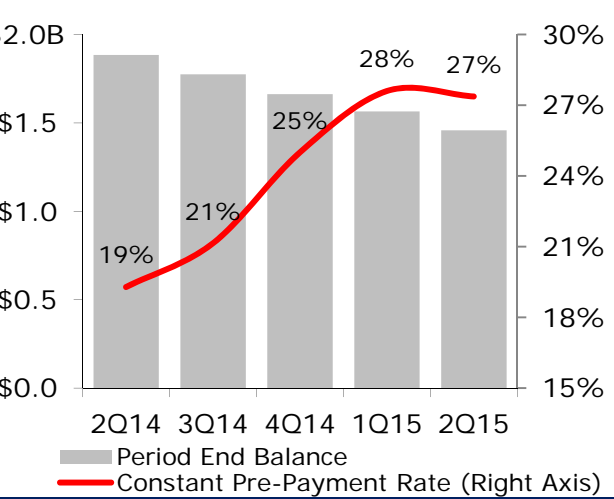
Percent of Home Equity Portfolio: Months Left in Draw Period



HELOC Draw vs Repayment Balances



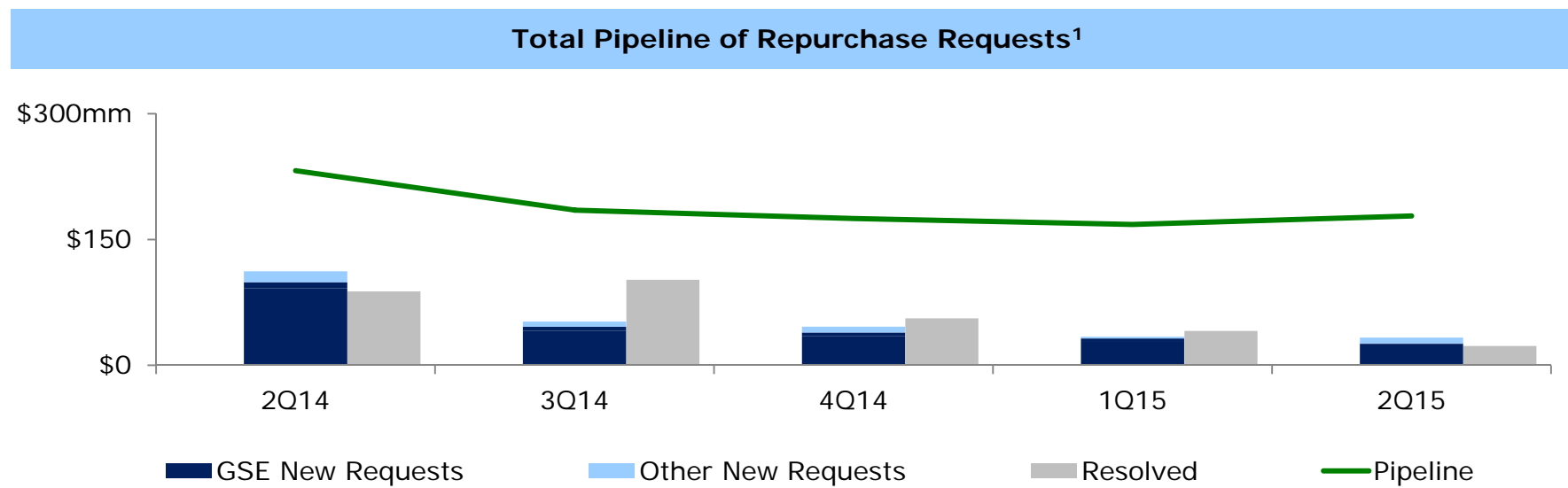
Non-Strategic Consumer Real Estate Run-Off



Agency & Non-Agency Update

Repurchase Resolution Agreements with Both GSEs

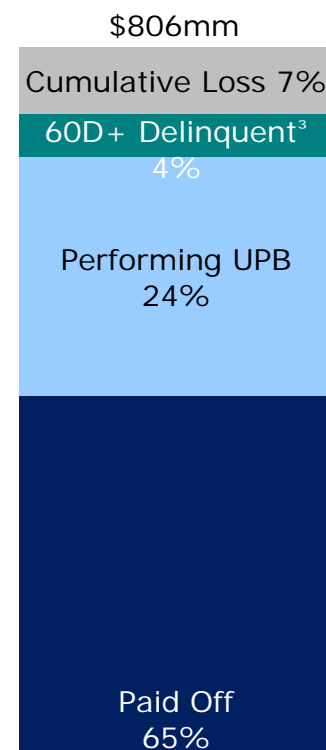
| Mortgage Repurchase Reserve | | | | | | Other Whole Loan Sales and Non-Agency |
|--|-------|--------|-------|-------|-------|--|
| (\$ in millions) | 2Q14 | 3Q14 | 4Q14 | 1Q15 | 2Q15 | |
| Beginning Balance | \$145 | \$141 | \$125 | \$119 | \$116 | <ul style="list-style-type: none"> Represent 51% of all active repurchase/make whole requests in 2Q15 pipeline Some non-Agency FHN loans were bundled with other companies' loans and securitized by the purchasers <ul style="list-style-type: none"> A trustee for a bundler has commenced a legal action seeking repurchase of FHN loans Certain purchasers have requested indemnity related to FHN loans included in their securitizations Loan file review process regarding certain bundled FHN loans has been initiated |
| Net Realized Losses | \$(4) | \$(13) | \$(6) | \$(3) | \$0 | |
| Provision | \$0 | \$(4) | \$0 | \$0 | \$0 | |
| Loan Sales | \$0 | \$2 | \$0 | \$0 | \$0 | |
| Ending Balance | \$141 | \$125 | \$119 | \$116 | \$116 | |
| <ul style="list-style-type: none"> Net Realized Losses of \$0 in 2Q15 due to ~\$3mm in mortgage insurance rescission recoveries | | | | | | |



FH Proprietary Securitizations Litigation

Certificate Breakdown

| Deal | Certificate | Original UPB | Paid Off | Current UPB | Performing UPB | 60D+ Delinquent | Cumulative Loss |
|--|-------------|----------------|----------------|----------------|----------------|-----------------|-----------------|
| FHASI 2007-AR2 ¹ (Schwab) | Senior | \$50.0 | \$33.6 | \$14.0 | \$12.7 | \$1.4 | \$2.4 |
| FHAMS 2006-FA6 (FDIC Alabama) | Senior | \$11.1 | \$3.7 | \$5.9 | \$5.0 | \$0.9 | \$1.5 |
| FHAMS 2006-FA6 (FDIC Alabama) | Senior | \$15.2 | \$5.3 | \$8.6 | \$7.0 | \$1.6 | \$1.3 |
| FHAMS 2006-FA6 (TN Retirement Indemnification) | Senior | \$46.2 | \$40.4 | \$4.6 | \$3.8 | \$0.8 | \$1.1 |
| FHAMS 2006-FA7 (FDIC Alabama) | Senior | \$20.7 | \$7.0 | \$10.8 | \$9.0 | \$1.8 | \$2.8 |
| FHAMS 2007-FA4 ¹ (FDIC Alabama) | Senior | \$14.4 | \$4.4 | \$7.9 | \$6.5 | \$1.4 | \$2.1 |
| FHAMS 2007-FA1 (FDIC New York) | Senior | \$44.5 | \$15.6 | \$22.2 | \$18.5 | \$3.8 | \$6.6 |
| FHAMS 2007-FA2 (FDIC New York) | Senior | \$34.9 | \$13.0 | \$17.2 | \$14.2 | \$2.9 | \$4.7 |
| FHAMS 2005-FA8 (FHLB Indemnification) | Senior | \$100.0 | \$80.5 | \$18.7 | \$16.8 | \$2.0 | \$0.7 |
| FHAMS 2007-FA3 (MetLife Indemnification) | Senior | \$103.0 | \$62.4 | \$31.7 | \$25.9 | \$5.8 | \$8.8 |
| FHAMS 2005-FA10 ² (Royal Park Indemnification) | Senior | \$100.0 | \$68.1 | \$27.6 | \$24.2 | \$3.4 | \$4.4 |
| FHAMS 2006-FA2 ¹ (Royal Park Indemnification) | Senior | \$30.0 | \$23.7 | \$5.1 | \$4.3 | \$0.7 | \$1.2 |
| FHAMS 2005-FA9 (Integra REC Indemnification) | Junior | \$2.3 | \$0.1 | \$0.0 | \$0.0 | \$0.0 | \$2.2 |
| FHAMS 2006-FA8 (Integra REC Indemnification) | Senior | \$101.5 | \$64.2 | \$29.6 | \$25.4 | \$4.1 | \$7.8 |
| FHAMS 2006-FA8 (TN Retirement Indemnification) | Senior | \$100.0 | \$77.8 | \$17.6 | \$15.1 | \$2.5 | \$4.7 |
| FHASI 2006-AA8 (TN Retirement Indemnification) | Senior | \$32.5 | \$23.1 | \$7.6 | \$5.8 | \$1.8 | \$1.9 |
| Total | | \$806.2 | \$523.0 | \$229.1 | \$194.2 | \$34.8 | \$54.2 |



Reconciliation to GAAP Financials

Slides in this presentation use non-GAAP information of return on tangible common equity, as well as expenses, pre-provision net revenue, and net income excluding certain charges/recoveries and various ratios using those measures. That information is not presented according to generally accepted accounting principles (GAAP) and is reconciled to GAAP information below.

| (\$ in millions) | | | | | 2Q15 Changes vs | |
|--|---------|--------|--------|------|-----------------|--|
| | 2Q15 | 1Q15 | 2Q14 | 1Q15 | 2Q14 | |
| Adjusted Consolidated Noninterest Expense | | | | | | |
| Consolidated Noninterest Expense (GAAP) | \$218 | \$376 | \$163 | -42% | 34% | |
| Less: Litigation Charge/Insurance Recovery (GAAP) | | \$163 | -\$47 | | | |
| Adjusted Consolidated Noninterest Expense (Non-GAAP) | \$218 | \$214 | \$210 | 2% | 4% | |
| Adjusted Consolidated PPNR | | | | | | |
| Consolidated PPNR (GAAP) | \$79 | -\$90 | \$122 | NM | -36% | |
| Plus: 1Q15 Litigation Expense (GAAP) | | \$163 | | | | |
| Less: 2Q14 Insurance Recovery (GAAP) | | | \$47 | | | |
| Adjusted Consolidated PPNR (Non-GAAP) | \$79 | \$73 | \$75 | 8% | 4% | |
| Net Income Available to Common/EPS Excluding Litigation Charge/Insurance Recovery | | | | | | |
| Consolidated Pre-tax Income/Loss (GAAP) | \$77 | -\$95 | \$116 | | | |
| Plus: Litigation Charge/Insurance Recovery (GAAP) | | \$163 | -\$47 | | | |
| Adjusted Consolidated Pre-tax Income (Non-GAAP) | \$77 | \$68 | \$68 | | | |
| Less: Adjusted Tax ¹ (Non-GAAP) | \$22 | \$22 | \$17 | | | |
| Adjusted Net Income Excluding Litigation Charge/Insurance Recovery (Non-GAAP) | \$55 | \$46 | \$52 | | | |
| Less: Net Income Attributable to Noncontrolling Interest (GAAP) | \$3 | \$3 | \$3 | | | |
| Less: Preferred Stock Dividends (GAAP) | \$2 | \$2 | \$2 | | | |
| Adjusted Net Income Available to Common Shareholders (Non-GAAP) | \$51 | \$42 | \$47 | | | |
| Diluted Shares/Assumed Diluted Shares with Net Income Instead of Net Loss (Non-GAAP) | 235 | 235 | 237 | | | |
| Earnings Per Share Excluding Litigation Charge (Non-GAAP) | \$0.22 | \$0.18 | \$0.20 | 22% | 10% | |
| Return On Tangible Common Equity | | | | | | |
| Average Total Equity (GAAP) | \$2,512 | | | | | |
| Less: Average Noncontrolling Interest (GAAP) | \$295 | | | | | |
| Less: Preferred Stock (GAAP) | \$96 | | | | | |
| Average Common Equity (GAAP) | \$2,121 | | | | | |
| Less: Average Intangible Assets (GAAP) | \$173 | | | | | |
| Average Tangible Common Equity (Non-GAAP) | \$1,947 | | | | | |
| Net Income Available to Common (GAAP) | \$51 | | | | | |
| Annualized Return on Average Tangible Common Equity (Non-GAAP) | 10.4% | | | | | |