First Horizon National Corporation

Second Quarter 2018 Analyst Packet

May 14, 2018

- *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 statements. 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 forward-looking statements or to publicly announce the result of any revisions to any of the forward-looking statements to reflect future events or developments.*

First Horizon – A Compelling Southeastern Bank Franchise

Strong Customer Base, Solid Market Position and Unique Business Strategy

Size and Scope

- Total Assets: $40B
- Total Loans: $27B
- Total Deposits: $31B
- Market Cap: $6.2B

Solid Market Position

- 4th largest regional bank in the Southeast
- Over 800k customers
- #1 deposit market share in TN
- FTN Financial serves over 4,500 clients across all 50 states

Differentiated Business Strategy

- Expanding banking relationships with emphasis on Economic Profit
- Staying core funded and disciplined in deposit pricing

Corporate Structure Reflects Strategic Focus

Bank Holding Company (Parent)

First Horizon National Corporation (FHN)

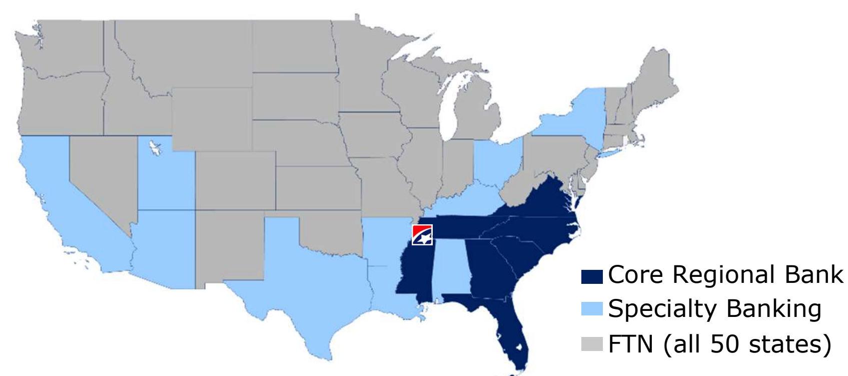
Primary Subsidiary

First Tennessee Bank National Association (FTBNA)

Reporting Segments

- Regional Banking: First Tennessee Bank (FTB) & Capital Bank (CB)
- Fixed Income: FTN Financial (FTN)
- Corporate
- Non-Strategic

FHN is a Strong and Diversified Bank Holding Company



Size and Scope figures are reported figures as of 3.31.18.

Successfully Executing on Key Priorities

FHN Is Well Positioned For Attractive Long-Term Earnings Power

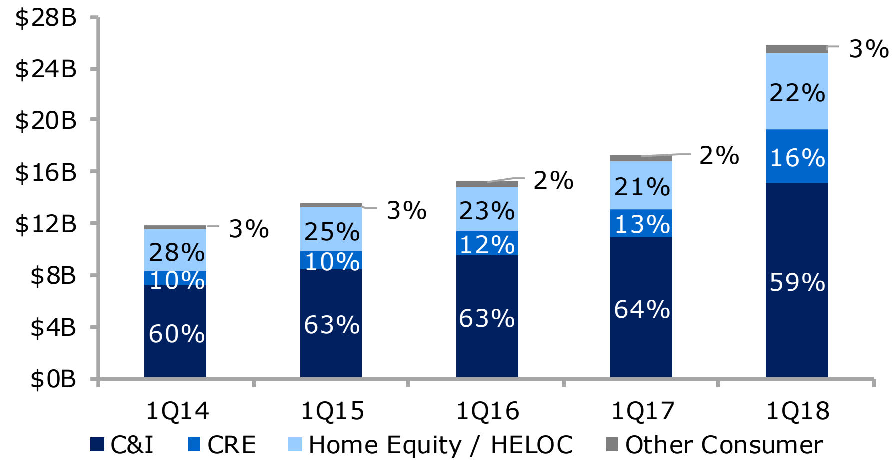
- Continue strong business momentum
- Grow balance sheet profitably and prudently
- Expand banking relationships with emphasis on economic profit
- Focus on successful merger integration to build earnings power
- Consistently deliver top quartile returns over the long-term

Building the Foundation for Sustainable Earnings Power

Diversified Regional Banking Loan Portfolio

- Robust growth in average loans driven by focus on high quality commercial and specialty lending areas
- Loan portfolio geographically diverse
  - A majority of specialty banking relationships are outside Tennessee
  - Commercial, Private Client, and Consumer Retail are primarily Tennessee-based
- Strong underwriting discipline and extensive use of RAROC model

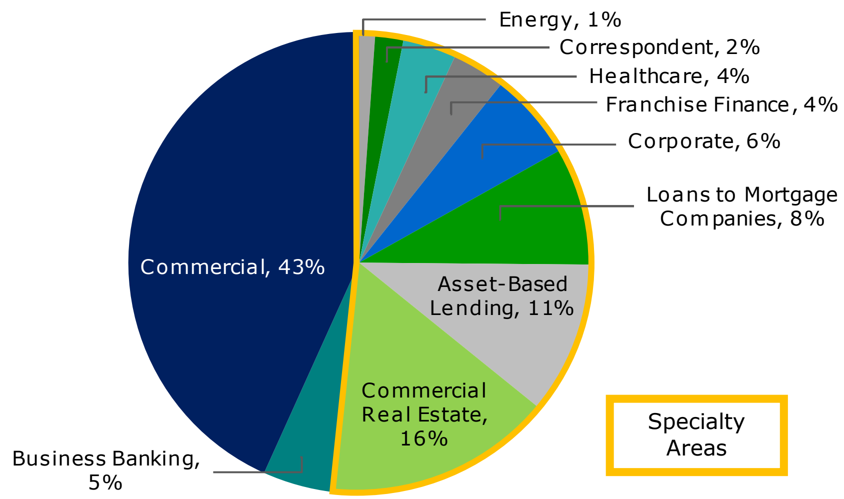
Regional Bank Average Loans



Geographic Dispersion of Loans by Lending Area

Lending Area	Inside Footprint[1]	Outside Footprint[1]
Business Banking	97%	3%
Commercial	95%	5%
Consumer Retail	95%	5%
Private Client	90%	10%
Asset-Based Lending	84%	16%
Healthcare	84%	16%
Commercial Real Estate	83%	17%
Energy	70%	30%
Correspondent	67%	33%
Franchise Finance	66%	34%
Corporate	57%	43%
Loans to Mortgage Companies	26%	74%
Total Regional Banking	85%	15%

1Q18 Average Commercial Loans



Numbers may not add to total due to rounding.
[1]Footprint includes AL, AR, FL, GA, KY, MO, MS, NC, SC, TN, TX, and VA.

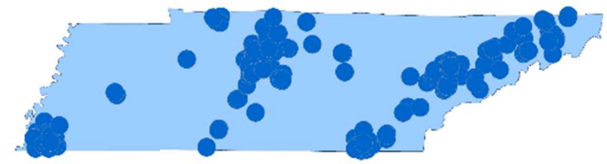
FIRST HORIZON NATIONAL CORPORATION

Strong Core Deposit Franchise With Growth Opportunities

#1 Market Share in TN and Platforms for Growth in Attractive Markets

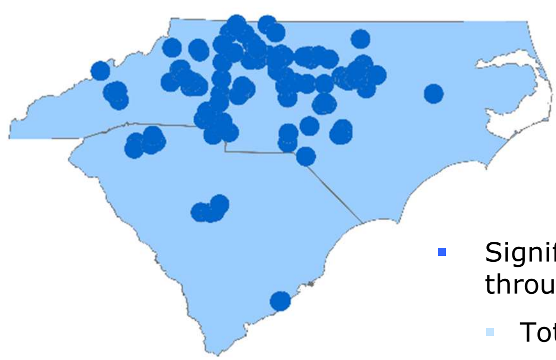
- Low-cost funding mix from core deposit base
- #1 market share ranking in Tennessee
- Strong platform for deposit growth in the Carolinas
- South Florida deposit base provides meaningful funding opportunities

Continued Success in Tennessee



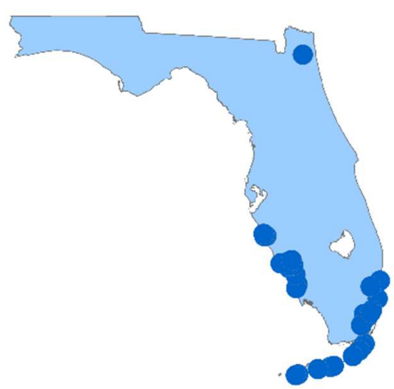
- Total Deposits: $22.9
- Major MSA Rankings:
  - Memphis MSA Rank: 1st
  - Chattanooga MSA Rank: 1st
  - Knoxville MSA Rank: 1st
  - Nashville MSA Rank: 5th

Development of the Franchise in the Carolinas



- Significant footprint throughout the Carolinas
  - Total Deposits: $5.4B
  - Market Share Rank: 10th

Meaningful Opportunities for Growth in Florida



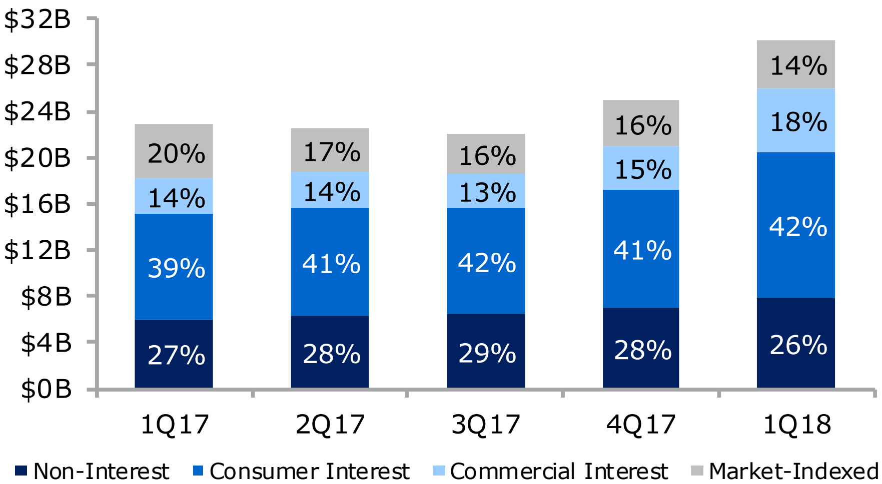
- Expansion into the Florida market via the Capital Bank acquisition
- Branches mainly in the Florida Keys, Miami, Naples, and Ft. Meyers/Cape Coral
  - Total Deposits: $1.7B
  - Market Share Rank: 36th

Strong Deposit Franchise

Focused on Opportunities for Growth and Mix Improvement

- Overall deposit beta[1] since 3Q15 is 27%
  - 15% excluding market-indexed deposits
- Emphasis on relationship pricing, treasury services, and deposit gathering in select markets

Average Deposit Composition



Total Average Deposit Rate Overview

	Rate Paid		
	3Q15	4Q17	1Q18
Non-Interest	-	-	-
Consumer Interest	0.14%	0.19%	0.24%
Commercial Interest	0.25%	0.78%	0.89%
Market-Indexed	0.20%	1.23%	1.47%
Total Deposits	0.12%	0.39%	0.47%

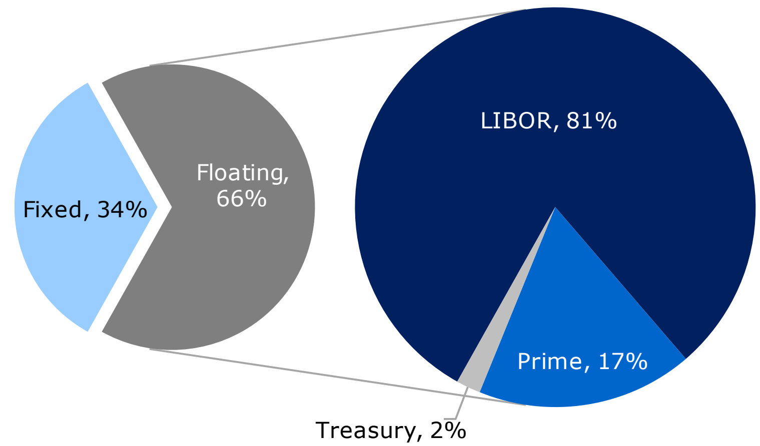
LQ – Linked Quarter. YOY - Year over Year. Numbers/Percentages may not add to total due to rounding
[1] Deposit beta equals change in average interest rate paid divided by change in average Fed funds rate.

Asset Sensitivity Overview

Benefiting From Sustained Loan Growth and Higher Short-Term Rates

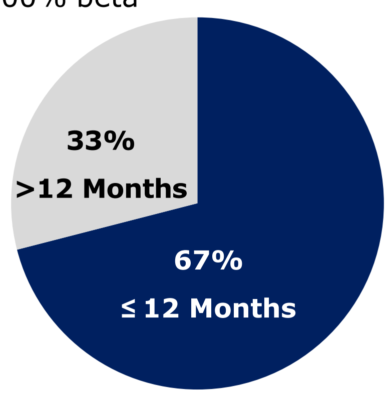
- Loan portfolio comprised of 66% floating adjustable rate loans[1]
  - ~81% are tied to LIBOR
  - ~17% are tied to Prime
  - ~2% are tied to US Treasuries
- Securities portfolio comprises 12% of total assets with an estimated effective duration of 4.5 years
- Strong DDA mix with emphasis on core deposit gathering

1Q18 Loan Composition: Fixed vs Floating

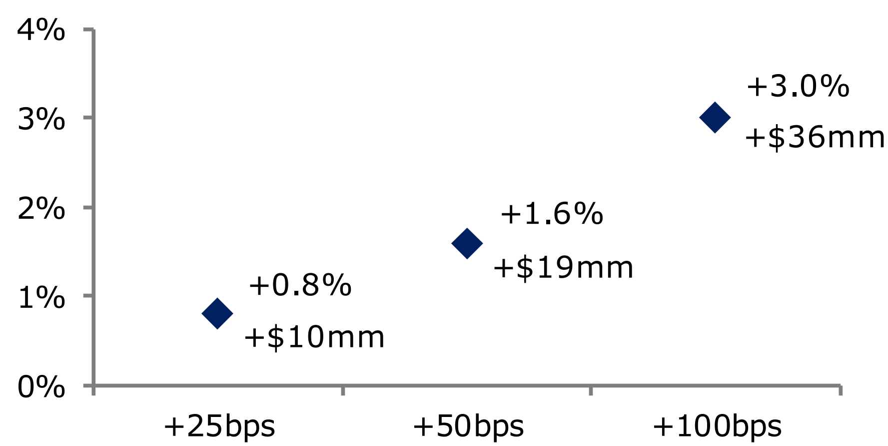


Asset Repricing Profile
Levered to Short-Term Rate Increases

- Floating rate assets re-price at 100% beta
- Liabilities more closely managed
- +$4.9B short-term re-pricing gap



Net Interest Income Sensitivity Impact[2]



Data as of 3.31.2018, unless otherwise noted. Numbers/Percentages may not add to total due to rounding.
[1]Includes $250mm of 3 month LIBOR loans and $650mm of 1 month LIBOR loans swapped to fixed for varying maturities.
[2]NII sensitivity analysis uses FHN's balance sheet as of 3.31.2018. Bps impact assumes increase in Fed Funds rate.

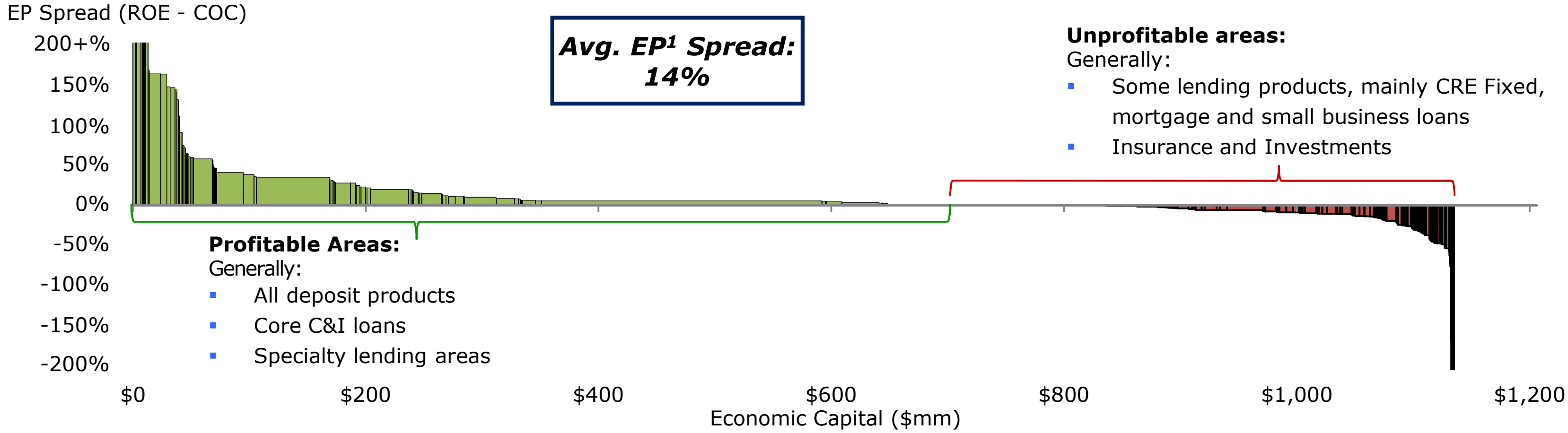
Economic Profit Focus

Delivering Tangible Results with Improved Returns

Front-line/ Field → **Management/Executive**

	RAROC Pricing Tool	Relationship Profitability Reports	Product Profitability Reports	Bonefish/ Financial Reports
Primary Audience	▪ Relationship Managers ▪ Product Managers ▪ Expanded to All Commercial Lines of Business	▪ Sales Managers ▪ Market Managers ▪ Lending Area Managers	▪ Product Managers ▪ Lending Area Managers	▪ Lending Area Managers ▪ Product Managers ▪ Executive Management
Uses	▪ Transaction level ▪ Forward-looking view ▪ Valuation of potential asset purchases	▪ Sales management level ▪ RM/ Lending Area/ Market portfolio view ▪ Identifying opportunities to improve profitability	▪ Portfolio level ▪ Product features, positioning, cost, etc. ▪ Identifying opportunities to improve profitability	▪ Senior Business Owner level ▪ Performance management ▪ Holistic view

Economic Profit[1] (EP) Focus Drives Management Decisions and Increased Returns



COC = Cost of Capital, and is estimated at ~10%.
[1]Economic Profit (EP) is a Non-GAAP number and equals Regional Banking Net Income less an internal capital charge. EP is for fiscal year 2017.

FIRST HORIZON NATIONAL CORPORATION

Optimizing Capital Deployment

Proven Record of Successful Capital Allocation With a Long-Term View

	Invest Internally	Repatriate to Shareholders	Invest Externally

Capital Deployment Alternatives	▪ +65% loan growth since 2012
	▪ Established new specialty LOBs
	  ▪ Energy – 2014
	  ▪ Franchise Finance – 2016
	  ▪ Specialty Healthcare – 2016
	  ▪ Music – 2016
	▪ Technology infrastructure
	  ▪ Platform built for 2x scale
	▪ Non-Strategic businesses exit
		▪ Cash dividends
		  ▪ Increased 6x since 2012[1]
		▪ Share buybacks
		  ▪ 34.6mm shares since 2012 at volume weighted average price of $11.67
			▪ Bank M&A
			  ▪ Mountain National Bank — 2013
			  ▪ Branch Acquisitions — 2014
			  ▪ TrustAtlantic Bank — 2015
			  ▪ Capital Bank Financial – 2017
			▪ Product/business enhancements
			  ▪ Franchise loan portfolio — 2016
			  ▪ Coastal Securities — 2Q17
			  ▪ PMC Inc – 4Q17

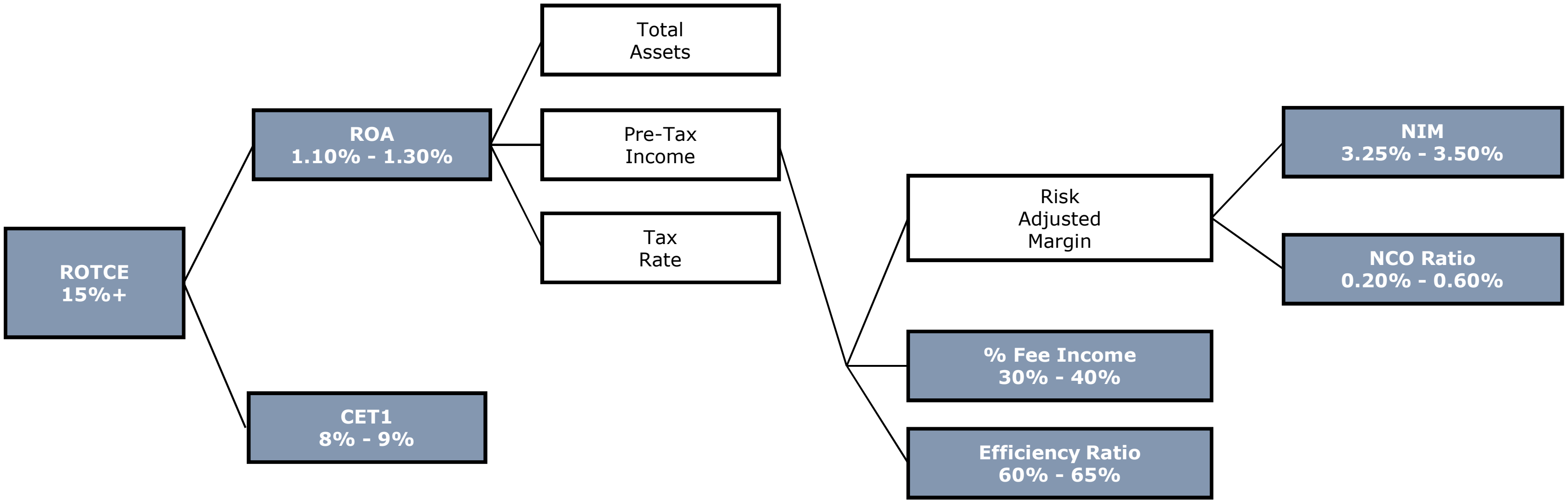
Criteria	▪ Risk adjusted return on capital (RAROC)
	▪ Economic profit opportunity
	▪ Prioritization based on need to support core businesses
		▪ Return capital to shareholders while maintaining an adequate capital buffer in stress scenarios
		▪ IRR analysis, taking into account factors such as cost of capital, intrinsic value, P/TBV, and other deployment alternatives
			▪ Strategic Fit
			  ▪ Attractive markets and scale
			▪ Financial Fit
			  ▪ TBV dilution/earnback period
			  ▪ EPS accretion/dilution
			  ▪ Disciplined pricing
			▪ Cultural Fit

Disciplined capital planning process will remain dynamic and take into account both macroeconomic environment and capital deployment opportunities

[1]Common dividend of $0.01 per share in 4Q12. Common dividend of $0.12 per share in 2Q18.

Achieving Strategic Priorities

Focused on Driving Sustainable Earnings Power



1Q18	Reported (GAAP)	Adjusted[3]	Bonefish Targets
ROTCE[1]	14.1%	17.4%	15.0%+
ROA[1]	0.95%	1.17%	1.10% – 1.30%
CET1[2]	9.0%	9.0%	8.0% – 9.0%
NIM[1]	3.43%	3.43%	3.25% – 3.50%
NCO / Average Loans[1]	0.02%	0.02%	0.20% – 0.60%
Fee Income / Revenue	31%	31%	30% – 40%
Efficiency Ratio	72%	65%	60% – 65%

[1] ROTCE, ROA, NIM, and NCO / Average Loans are annualized. ROTCE is a Non-GAAP number and reconciled in the appendix.
[2] Current period is an estimate. [3]CET1, NIM, and NCO% are reported (GAAP) numbers, and have not been adjusted for the notable items outlined in the appendix. Adjusted ROTCE, ROA, Fee Ratio, and Efficiency Ratio are Non-GAAP and are reconciled to the comparative GAAP numbers ROE, ROA, Fee Ratio, and Efficiency Ratio in the appendix.

Capital Bank Merger Update

Increasing Confidence in Merger Success

Merger Economics More Favorable Than Original Announcement

	Original Announcement	Current Outlook
Accelerated Bonefish Achievement	By End of 2019	1Q18[1]
Annual Cost Savings	$65mm	$85mm
Revenue Synergies	Not Originally Modeled	$25mm-$30mm
Interest Rates	Lower	Higher
Tax Rate	Higher	Lower

2018 Focus: Integration and Improved Accretion

- Systems conversion scheduled in 2Q 2018
- Half of $85mm in annual cost savings expected in 2018
- Annualized revenue synergies of ~$5mm
  - $2mm annualized closed
  - $3mm annualized in process

[1] *After adjustment for notable items listed in 1Q18 financial supplement and earnings deck.*

ASSET QUALITY

Asset Quality

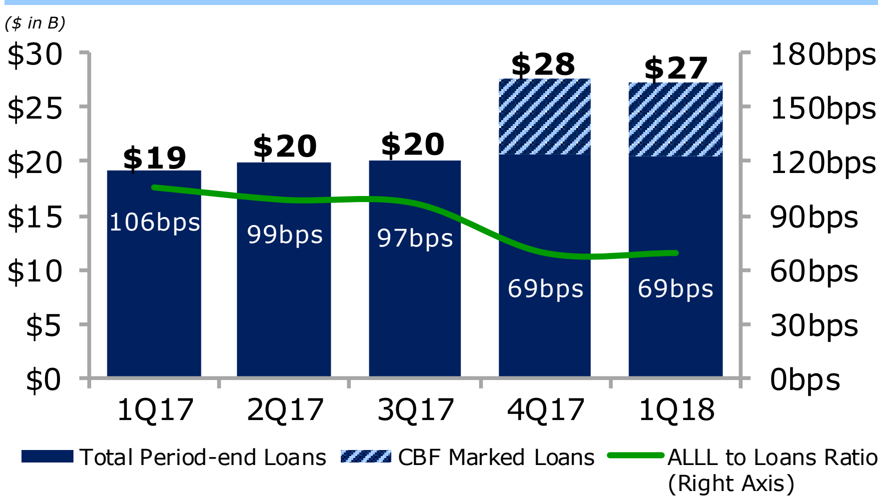
Stable Credit Trends Reflect Strong Underwriting Discipline

- Credit quality environment remains stable
- Allowance to loans ratio at 69bps
- Net charge-offs at $1mm in 1Q18
- OREO decreased $8mm LQ
- Non-strategic average loans declined 5% LQ, 21% YOY
- CBF credit performance as expected

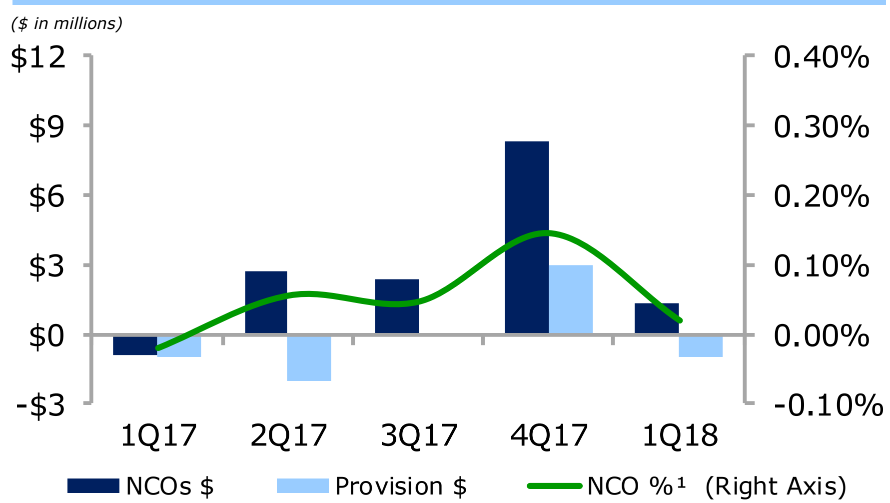
Asset Quality Highlights

($ in millions)	1Q17	2Q17	3Q17	4Q17	1Q18
Charge-offs	($8)	($10)	($11)	($17)	($8)
Recoveries	$9	$7	$8	$9	$7
Net Charge-offs/ (Recoveries)	($1)	$3	$2	$8	$1
Provision/(Credit)	($1)	($2)	$0	$3	($1)

Allowance for Loan Losses



Net Charge-Offs (NCOs)



Numbers may not add to total due to rounding.
[1]Net charge-off % is annualized and as % of average loans.

1Q18 Credit Quality Summary by Portfolio

	Regional Banking					Corporate[5]	Non-Strategic				FHNC
($ in millions)	Commercial (C&I & Other)	CRE	HE & HELOC	Other[1]	Subtotal	Permanent Mortgage	Commercial (C&I & Other)	HE & HELOC	Permanent Mortgage	Other[2]	Total
Period End Loans	$15,410	$4,234	$5,707	$669	$26,020	$49	$418	$540	$217	$6	$27,250
30+ Delinquency %	0.16%	0.08%	0.38%	0.88%	0.21%	5.51%	0.00%	2.64%	3.16%	1.61%	0.29%
Dollars	$25	$4	$21	$6	$55	$3	$0	$14	$7	$0	$79
NPL[3] %	0.16%	0.02%	0.53%	0.22%	0.22%	4.41%	0.72%	8.59%	10.43%	0.00%	0.48%
Dollars	$25	$1	$30	$1	$58	$2	$3	$46	$23	$0	$132
Net Charge-offs[4] %	0.02%	NM	NM	1.93%	0.06%	NM	0.00%	NM	0.17%	NM	0.02%
Dollars	$1	$0	$0	$3	$4	NM	$0	($2)	$0	$0	$1
Allowance	$99	$29	$16	$12	$156	NM	$1	$17	$13	$0	$187
Allowance / Loans %	0.64%	0.69%	0.27%	1.82%	0.60%	NM	0.30%	3.17%	5.93%	1.28%	0.69%
Allowance / Net Charge-offs	37.18x	NM	NM	0.90x	10.82x	NM	NM	NM	33.55x	NM	33.90x

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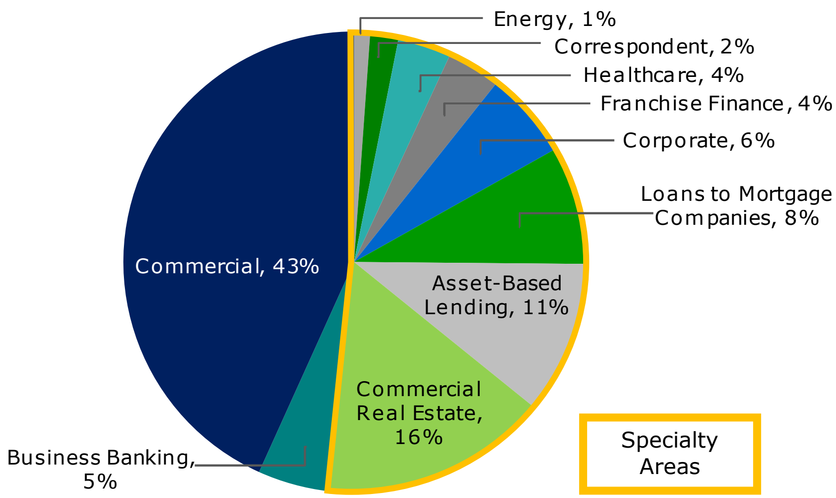
Numbers may not add to total due to rounding. Data as of 1Q18. NM - Not meaningful.
[1]Credit card, Permanent Mortgage, and Other. [2]Credit card, OTC, and Other Consumer.
[3]Non-performing loan excludes held-for-sale loans. [4]Net charge-offs are annualized.
[5]Exercised clean-up calls on jumbo securitizations in 1Q13, 3Q12, 2Q11, and 4Q10, which are now on the balance sheet in the Corporate segment.

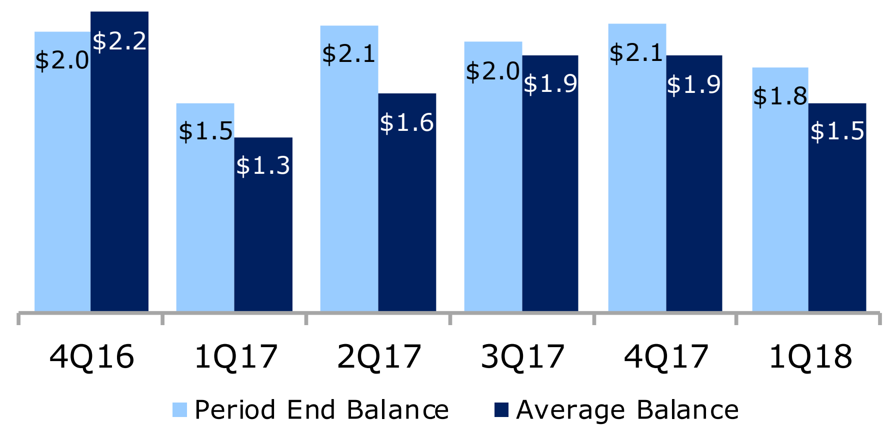
Select C&I and CRE Portfolio Metrics

1Q18 Average Regional Bank Commercial Loans

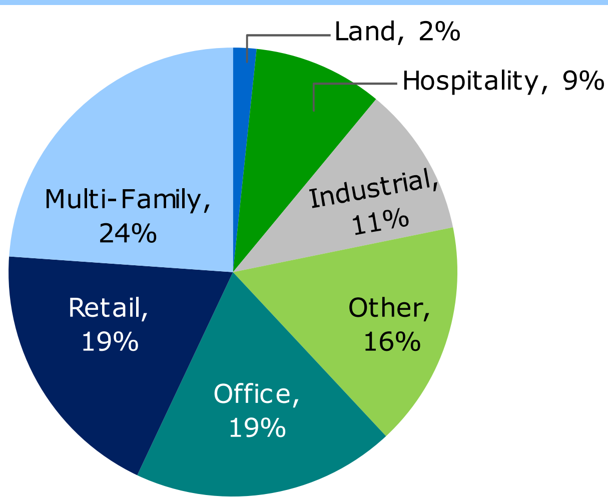


C&I: Loans to Mortgage Companies

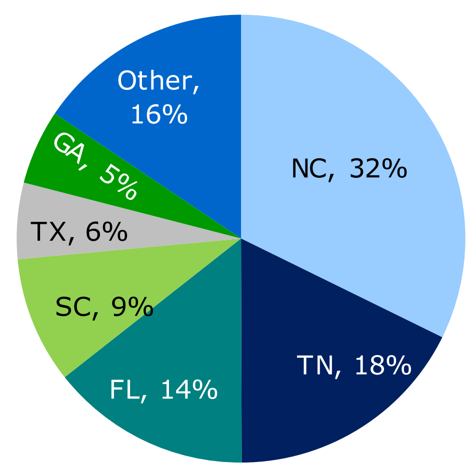
($ in billions)



CRE: Collateral Type



CRE: Geographic Distribution



Data as of 1Q18. Numbers may not add to total due to rounding.

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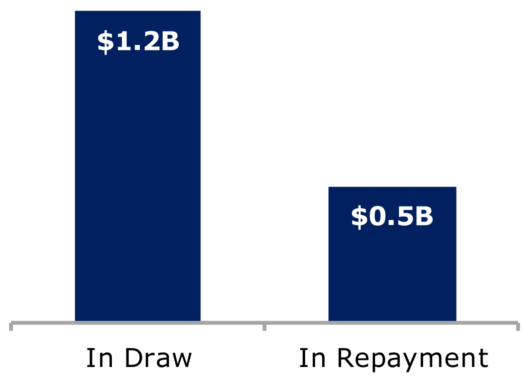
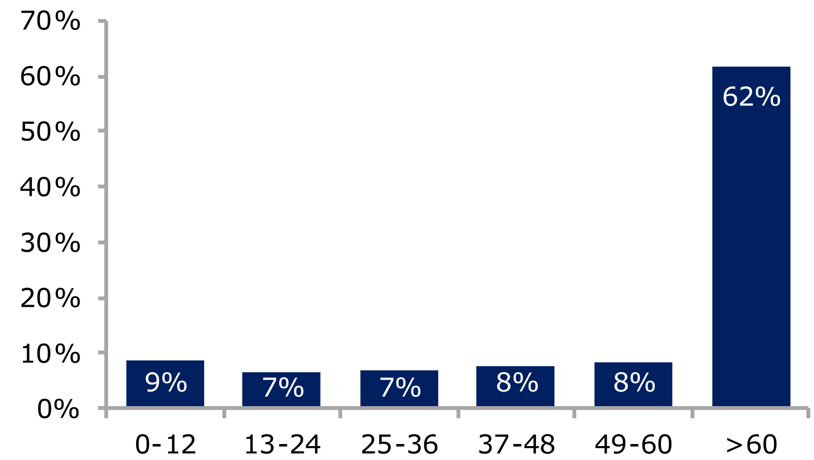
Consumer Portfolio & Non-Strategic Overview

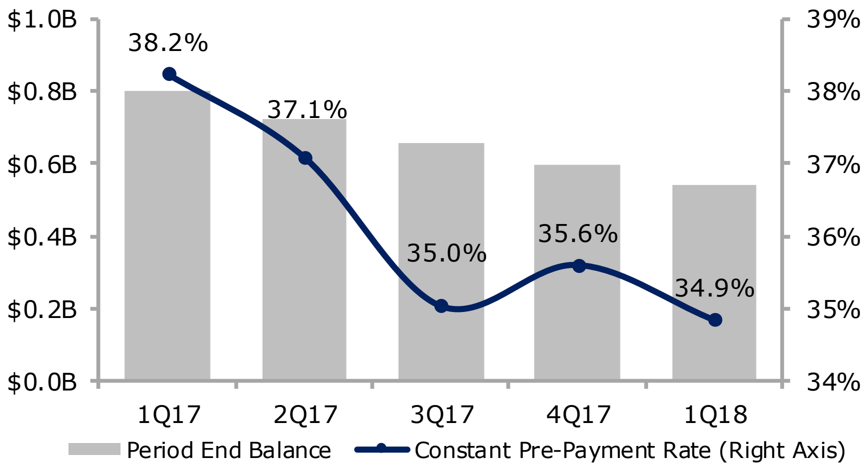
HELOC Draw vs Repayment Balances



Percent of Home Equity Portfolio: Months Left in Draw Period



Non-Strategic Consumer Real Estate Run-Off



Mortgage Repurchase Reserve

($ in millions)	1Q17	2Q17	3Q17	4Q17	1Q18
Beginning Balance	$65	$65	$35	$34	$34
Net Realized Losses	($0)	($8)	($0)	($0)	$0
Provision Credit	($0)	($22)	($1)	$0	($0)
Ending Balance	$65	$35	$34	$34	$33

Numbers may not add to total due to rounding.

APPENDIX

FTN Financial

Diversified Fixed Income Platform With Solid Returns

- Focused on investing in extensive fixed income distribution platform:
  - Acquisition of Coastal Securities in 2Q17 substantially expands government guaranteed loan (“GGL”) products (SBA and USDA loans and securities) and contributes to municipal products growth strategy
  - GGL increased from 6% of fixed income product revenue to 15% of fixed income product revenue YOY
- Delivers consistently strong return on capital and provides counter-cyclicality to Regional Banking segment
- Business model adaptable to shifting market conditions due to highly variable expense structure

Diversified Fixed Income Product Mix

Complementary Products

- Investment Advisory
- Loan Sales & Advisory
- Interest Rate Derivatives
- Portfolio Accounting
- Asset/Liability Management

WE HAVE STRUCTURED MORE SBA POOLS THAN ANY OTHER ASSEMBLER

On April 3, 2017, Coastal Securities, Inc. was acquired by FTN Financial. Coastal has been a national leader in the securitization, trading, and sales of SBA 7(a) securities for more than 25 years. FTN Financial has built on Coastal's successes through its extensive distribution platform, liquidity, and capital position.

$19.5
Since the program's inception, FTN Financial (formerly Coastal) has assembled over $19.5 billion in SBA 7(a) Pools

19%
Historically, we represent over 19% of the market share in SBA 7(a) Pool issuance

#1
In 2017, we were the #1 issuer of equipment pools with $687.8 million

FTN FINANCIAL
CAPITAL MARKETS

Source: Colson Services Corp. and FTN Financial

YOY – Year over Year. Data as of 3.31.2018, unless otherwise noted.

Outstanding Long-Term Debt and Preferred Stock

	Issuance	Coupon Rate	Callable Date	Maturity	Principal Outstanding	Credit Ratings[1] Moody's	Fitch
FTBNA							
Senior Debt[2]	11/21/14	2.95%	11/1/19	12/1/19	$400mm	Baa3	BBB-
Preferred Stock	3/23/05	3 Month LIBOR + 85bps[3]	4/10/10	Perpetual	$300mm	Ba2	B
REIT Preferred	10/11/00	9.50%	NA	3/31/31	$47mm	Ba1	NA
Total FTBNA					**$747mm**		
FHNC							
Senior Debt[2]	10/30/15	3.50%	11/15/20	12/15/20	$500mm	Baa3	BBB-
Preferred Stock	1/31/13	6.20%	4/10/18	Perpetual	$100mm	Ba2	B
Trust Preferreds[4]	2001-2007	3 Month LIBOR + 185bps	2007-2012	2031-2037	$206mm	NA	NA
Total FHNC					**$806mm**		

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[1]A rating is not a recommendation to buy, sell, or hold securities and is subject to revision or withdrawal at any time and should be evaluated independently of any other rating. Moody's: Last change in ratings was on 10.25.13; ratings/outlook affirmed on 5.5.17. Fitch: Last change in ratings was on 12.13.12; ratings affirmed and outlook revised to positive on 1.23.17 and affirmed on 12.15.17.[2]Principal Outstanding may not align with book value due to effects of hedging interest rate risk. [3]Floor of 3.75%.
[4]Includes 14 trust preferred securities acquired from Capital Bank. Coupon is a weighted average. The principal outstanding represents the Junior Subordinated Debt less FHN's investment in the trusts.

Reconciliation to GAAP Financials

Slides in this presentation use non-GAAP information of adjusted fee income, adjusted revenue, adjusted noninterest expense, adjusted pre-tax income, adjusted net income available to common, and adjusted earnings per share. That information is not presented according to generally accepted accounting principles (GAAP) and is reconciled to GAAP information below.

($ in millions)	1Q18	4Q17	1Q17	% Change LQ	% Change YOY
Adjusted Fee Income & Revenue					
Fee Income (GAAP)	$136	$133	$117		
Plus: Notable Items (GAAP)	-$3	$0	$0		
Adjusted Fee Income (Non-GAAP)	$133	$133	$117	0%	13%
Plus: Net Interest Income (GAAP)	$301	$242	$190		
Adjusted Revenue (Non-GAAP)	$434	$375	$307	16%	41%
Adjusted Noninterest Expense					
Noninterest Expense (GAAP)	$313	$347	$222		
Plus: Notable Items (GAAP)	-$31	-$89	$0		
Adjusted Noninterest Expense (Non-GAAP)	$282	$258	$222	9%	27%
Adjusted Pre-Tax Income					
Pre-Tax Income (GAAP)	$125	$26	$85		
Plus: Notable Items (GAAP)	$28	$89	$0		
Adjusted Pre-Tax Income (Non-GAAP)	$153	$114	$85	34%	79%
Adjusted Net Income					
Net Income (GAAP)	$95	-$48	$58		
Plus: Tax-affected Notable Items (GAAP)[1]	$21	$133	$0		
Adjusted Net Income (Non-GAAP)	$116	$84	$58	38%	99%
Adjusted Net Income Available to Common (NIAC) & Earnings Per Share (EPS)					
Net Income Available to Common (GAAP)	$91	-$53	$54		
Plus: Tax-affected Notable Items (GAAP)[1]	$21	$133	$0		
Adjusted Net Income Available to Common (Non-GAAP) *(a)*	$112	$80	$54	41%	NM
Average Common Diluted Shares (GAAP)	330	265	237		
Adjusted Average Common Diluted Shares (Non-GAAP)[2] *(b)*	330	268	237		
Earnings Per Share (GAAP)	$0.27	($0.20)	$0.23		
Adjusted Earnings Per Share (Non-GAAP) *(a/b)*	$0.34	$0.30	$0.23	13%	48%

FIRST HORIZON NATIONAL CORPORATION

Numbers may not add to total due to rounding. NM – Not Meaningful.
[1]Tax-affected notable items assume an effective tax rate of ~24% in 1Q18 and ~39% in 4Q17. [2]Because FHN recognized a net loss available to common shareholders in 4Q17, potentially issuable shares are excluded from diluted shares because they are antidilutive. Excluding notable items, FHN would have recognized net income available to common shareholders. As a result, adjusted shares are presented in order to include the dilutive impact of potentially issuable shares.

Reconciliation to GAAP Financials

Slides in this presentation use non-GAAP information of adjusted fee ratio, adjusted efficiency ratio, return on tangible common equity, adjusted return on tangible common equity, and adjusted return on average assets. That information is not presented according to generally accepted accounting principles (GAAP) and is reconciled to GAAP information below.

($ in millions)	1Q18	4Q17	1Q17	Change LQ	Change YOY
Adjusted Fee & Adjusted Efficiency Ratios					
Adjusted Fee Income[1] (Non-GAAP) *(a)*	$133	$133	$117		
Adjusted Revenue[1] (Non-GAAP) *(b)*	$434	$375	$307		
Adjusted Fee Ratio (Non-GAAP) *(a/b)*	31%	35%	38%	-5%	-8%
Adjusted Noninterest Expense[1] (Non-GAAP) *(c)*	$282	$258	$222		
Adjusted Revenue[1] Excluding Securities Gains (Non-GAAP) *(d)*	$434	$375	$307		
Adjusted Efficiency Ratio (Non-GAAP) *(c/d)*	65%	69%	72%	-4%	-7%
Return on Tangible Common Equity (ROTCE)					
Average Total Equity (GAAP)	$4,574	$3,506	$2,723		
Less: Average Noncontrolling Interest (GAAP)	-$295	-$295	-$295		
Less: Average Preferred Stock (GAAP)	-$96	-$96	-$96		
Average Common Equity (GAAP) *(e)*	$4,183	$3,115	$2,332		
Less: Average Intangible Assets (GAAP)	-$1,568	-$727	-$212		
Average Tangible Common Equity (Non-GAAP) *(f)*	$2,615	$2,388	$2,120		
Annualized Net Income Available to Common (GAAP) *(g)*	$368	-$210	$219		
Return on Average Common Equity (ROE) (GAAP) *(g/e)*	8.8%	-6.7%	9.4%		
Return on Average Tangible Common Equity (ROTCE) (Non-GAAP) *(g/f)*	14.1%	-8.8%	10.3%	2,284bps	373bps
Adjusted Return on Tangible Common Equity (ROTCE)					
Annualized Adjusted Net Income Available to Common[1] (Non-GAAP) *(h)*	$454	$316	$219		
Average Tangible Common Equity (Non-GAAP) *(f)*	$2,615	$2,388	$2,120		
Return on Average Tangible Common Equity (ROTCE) (Non-GAAP) *(h/f)*	17.4%	13.2%	10.3%	414bps	704bps
Adjusted Return on Average Assets (ROA)					
Annualized Adjusted Net Income[1] (Non-GAAP) *(i)*	$472	$334	$237		
Average Total Assets (GAAP) *(j)*	$40,351	$33,106	$28,806		
Adjusted Return on Average Assets (Non-GAAP) *(i/j)*	1.17%	1.01%	0.82%	16bps	35bps

Numbers may not add to total due to rounding.

[1] Adjusted Fee Income, Adjusted Revenue, Adjusted Noninterest Expense, Adjusted Net Income Available to Common, and Adjusted Net Income are Non-GAAP numbers that are reconciled on the previous slide.