First Horizon National Corporation

First Quarter 2019 Earnings

April 16, 2019

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1Q19 Highlights

Delivering on Key Strategic Priorities

Loan Growth	✓	Broad-based C&I Growth
Deposit Growth	✓	Strong deposit gathering in TN, Mid-Atlantic, & FL
Positive Operating Leverage	✓	Revenues up, good expense discipline
Higher Fixed Income	✓	Pre-Tax Income up $8mm LQ, with ADR up 48%
Net Charge-Offs	✓	7 bps
Capital Deployment	✓	Total payout ratio at 97%

(All comparisons are 1Q19 vs 4Q18)	1Q19	
EPS	$0.31	+3%
Adjusted EPS[2]	$0.35	–
Revenue	$436mm	+6%
Adjusted Revenue[2]	$436mm	+3%
Net Income[1]	$99mm	+3%
Adjusted Net Income[1,2]	$113mm	–
ROTCE	14.2%	+37bps
Adjusted ROTCE[2]	16.1%	-5bps
Avg. Total Loans	$27.3B	+1%
Avg. Total Deposits	$32.5B	+2%

LQ – Linked Quarter. All comparisons are 1Q19 vs 4Q18, unless otherwise noted. All Deposit and Loan growth metrics are calculated with period-end balances, unless otherwise noted. [1]Net Income is defined as Net Income Available to Common Shareholders (NIAC). [2]Adjusted Net Income (Adjusted NIAC), Adjusted EPS, ROTCE, and Adjusted ROTCE are Non-GAAP numbers that are reconciled in the appendix. Adjusted numbers exclude notable items as outlined in the appendix.

Delivering on Key Strategic Priorities

Dominate Tennessee

- TN Deposit growth of 11% LQ annualized
- TN Loan growth of 4% LQ annualized

Profitably Grow Key Markets & Specialty Areas

- Deposits up 15% in Mid-Atlantic and South Florida LQ annualized
- Specialty lending growth of 14% LQ annualized

Optimize The Expense Base

- Targeting $50mm+ of savings to largely reinvest in technology and revenue production

Deploy Capital Effectively

- Tangible book value growth of 3% LQ
- Total payout ratio at 97%
  - Share buybacks of $52mm in 1Q19
  - Increased quarterly dividend from $0.12 to $0.14 per common share

All comparisons are 1Q19 vs 4Q18, unless otherwise noted. All Deposit and Loan growth metrics are calculated with period-end balances, unless otherwise noted. LQ – Linked Quarter.

FINANCIAL RESULTS

Financial Results

- Strong quarterly average loan and deposit growth of 1% and 2%, respectively
  - Regional Bank average loans up 1% LQ
  - Regional Bank average deposits up 4% LQ
- Total revenue up 6% LQ
  - Strong fee income increase driven by higher revenues in Fixed Income; $729k ADR, up 48% LQ and up 17% YOY
  - NII down LQ on lower loan accretion and fewer days in 1Q19
- Expenses up due to restructuring charges, deferred compensation expense and higher variable compensation in Fixed Income; all other expenses down $9mm LQ
- Deferred compensation net pre-tax impact of $1mm LQ; expense increase of $13mm offset by fee income increase of $12mm
- Loan loss provision at $9mm; net charge-offs benign at $5mm

$ in millions except per share data	1Q19 Actual	4Q18 Actual	Actual LQ % Change	1Q19 Adjusted[1]	4Q18 Adjusted[1]	Adjusted LQ % Change
Net Interest Income	$295	$303	-3%	$295	$303	-3%
Fee Income	$141	$110	+28%	$141	$121	+17%
Total Revenue	$436	$413	+6%	$436	$423	+3%
Expense	$296	$282	+5%	$278	$270	+3%
Loan Loss Provision	$9	$6	+50%	$9	$6	+50%
Pre-Tax Income	$130	$125	+4%	$148	$147	+1%
NIAC[2]	$99	$96	+3%	$113	$113	—%
EPS	$0.31	$0.30	+3%	$0.35	$0.35	—%
Avg Loans ($B)	$27.3	$27.2	+1%	$27.3	$27.2	+1%
Avg Deposits ($B)	$32.5	$31.8	+2%	$32.5	$31.8	+2%

1Q19 NIAC[2] & EPS Reconciliation

$ in millions except per share data	Amount Pre-tax	Amount After-tax	Per Share EPS Impact
1Q19 Adjusted[1]	$148	$113	$0.35
Notable Items:			
Restructuring	($12)	($9)	($0.03)
Acquisition Related Items	($6)	($4)	($0.01)
1Q19 Reported	$130	$99	$0.31

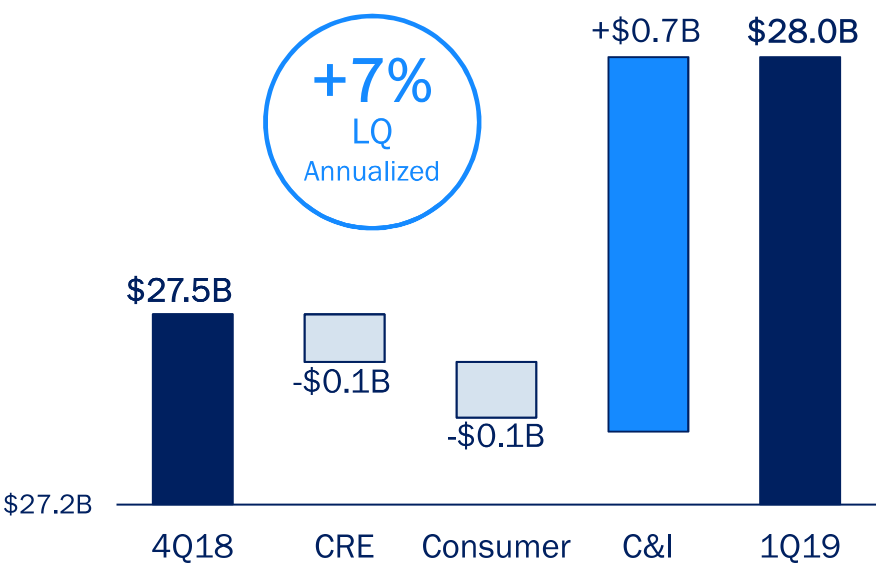
NM - Not Meaningful. LQ – Linked Quarter. YOY – Year Over Year. Numbers may not add to total due to rounding.
[1]Adjusted Fee Income, Revenue, Expense, Pre-Tax Income, NIAC, and EPS are Non-GAAP numbers and are reconciled in the appendix. Adjusted numbers exclude notable items as outlined in the appendix. EPS and Adjusted EPS calculated using 319.6mm shares. [2]Net Income Available to Common (NIAC) includes the impact from $3mm of noncontrolling interest and $1.6mm of preferred stock dividends.

Total Loan Growth

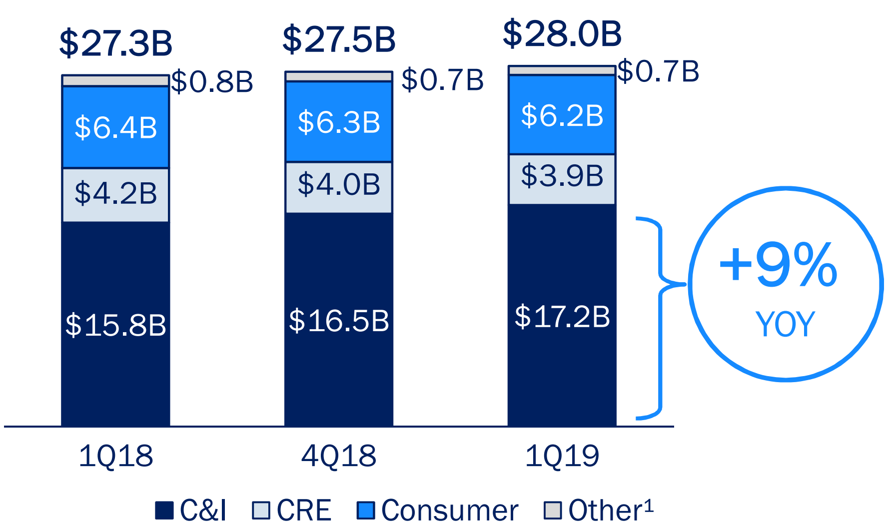
Improved Portfolio Mix with Strong C&I Growth

- Period-end loans up 7% LQ annualized
- Continued growth in Regional Banking offsets run-off in non-strategic portfolios
- Broad–based C&I growth across various industries
- CRE balances down, driven by ~$220mm of pay-offs due to strategic exits and borrower refinance
- Consumer portfolio decline primarily driven by ~$60mm in Non-Strategic run-off

Total Period-End Loan Growth



Total Period-End Loan Trends LQ & YOY



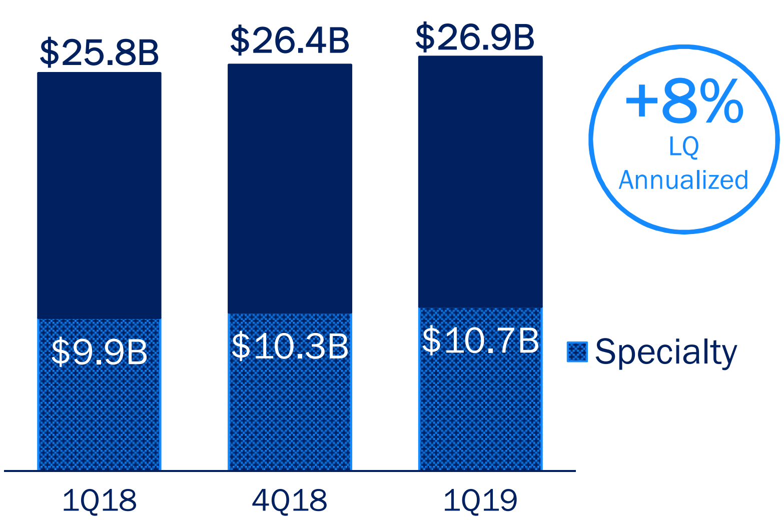
LQ – Linked Quarter. YOY – Year over year. Numbers may not add to total due to rounding
[1]Other includes Other Consumer loans, Credit Card, and Permanent Mortgage loans.

Regional Banking Driving Profitable Loan Growth

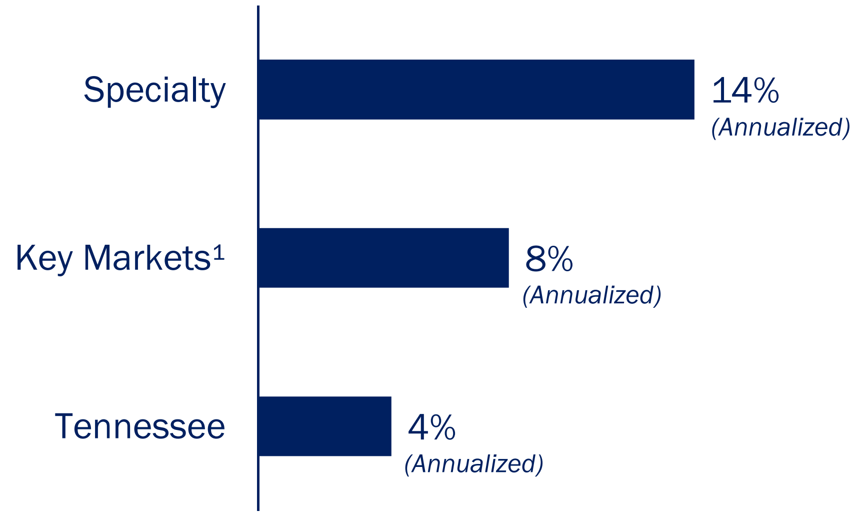
Broad-based Loan Growth Particularly in Key Markets and Specialty Lending

- Regional Banking loan growth of 8% LQ annualized
- Key markets grew 16% LQ annualized with increases in South Florida, Middle TN, Houston
- Specialty areas grew 14% LQ annualized
  - LQ growth in loans to mortgage companies, healthcare, corporate
  - Specialty areas comprise 40% of the Regional Banking loan portfolio

Regional Banking Period-end Loan Growth



Focus On Strategic Priorities Leads to LQ Loan Growth



LQ – Linked Quarter.
[1]Key Markets includes Mid-Atlantic, Middle Tennessee, South Florida, and Texas.

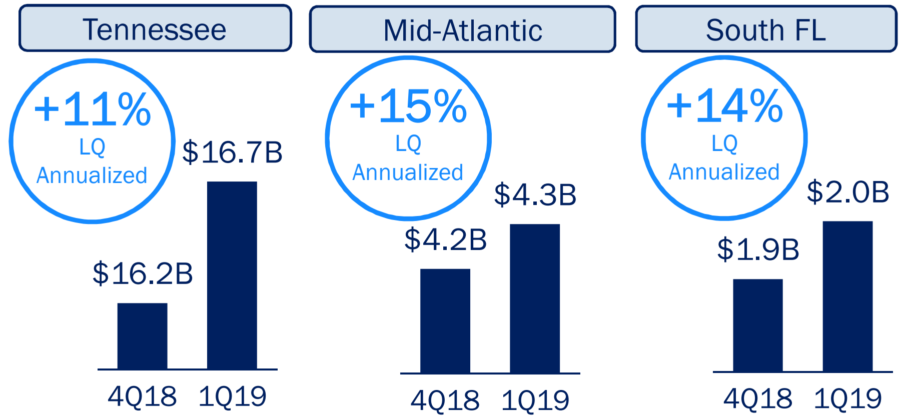
Total Deposits

Broad-based Core Deposit Growth, Significant Reduction in Market-indexed Deposits

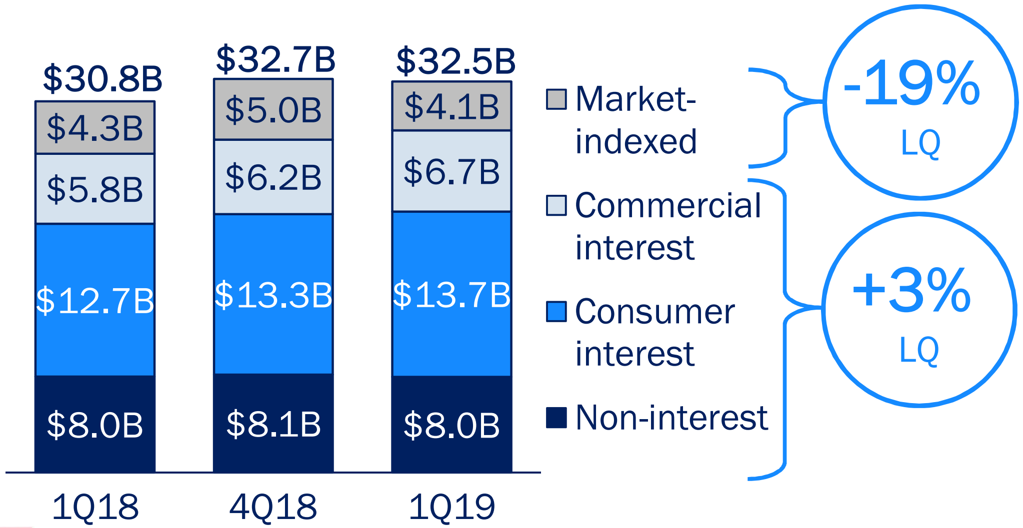
- Regional Banking growth of 14% LQ annualized with increases across key markets
- Market-indexed deposits declined $1B LQ
- Growth in new markets presents opportunity to increase customer deposits and reduce market-index funding

Strong PE LQ Deposit Growth in Key Markets

(% is Annualized LQ)



Period-end Deposits Reflect Positive Shift in Deposit Funding Mix



$1B in 100% beta market-indexed deposits at 2.52% replaced with lower beta new customer deposits at 1.91%

LQ – Linked Quarter. Numbers may not add to total due to rounding.

1Q19 Net Interest Income & Net Interest Margin Trends

- NII down $8mm LQ on fewer days ($4mm) and less accretion ($4mm)
- NIM down 7bps LQ as strong deposit growth (+2bps) led to higher excess cash balances (-6bps) along with lower accretion (-4bps)

NII and NIM Linked-Quarter Change Drivers

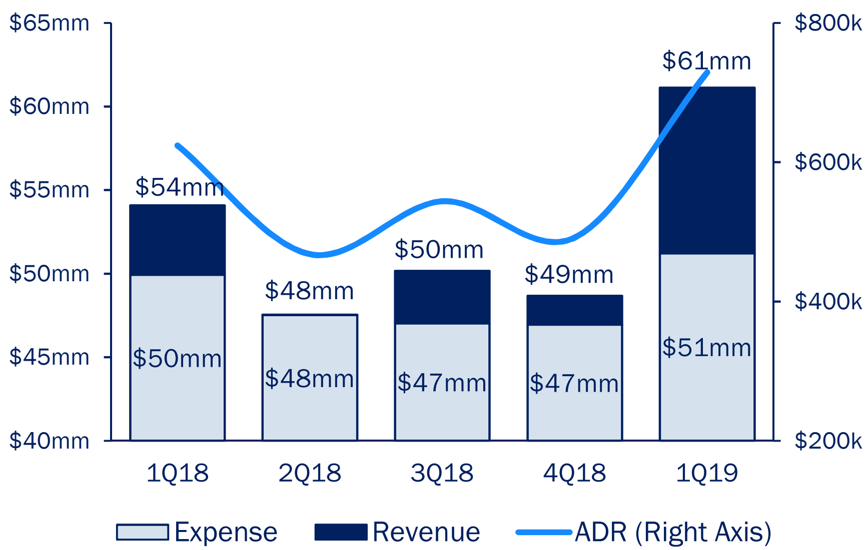
($ in millions)	NII	NIM
4Q18 - Reported	$302.5	3.38%
Less: 4Q18 CBF Loan Accretion	-$13.7	-15bps
4Q18 - Core[1]	$288.8	3.23%
Deposit Growth	+$1.6	+2bps
Rates	-$1.2	-1bps
Loans to Mtg Companies Bal.	-$1.2	- bps
Interest Bearing Cash	-$0.2	-6bps
Days	-$3.7	- bps
Other	+$0.8	+2bps
1Q19 - Core[1]	$285.0	3.20%
Plus: 1Q19 CBF Loan Accretion	+$9.5	+11bps
1Q19 - Reported	$294.5	3.31%

LQ – Linked Quarter. Numbers may not add to total due to rounding.
[1]Core excludes the accretion from CBF's loans, and is a Non-GAAP number reconciled in the table found on this slide. The average earning assets impact from CBF's loan accretion was $123mm in 1Q19 and $130mm in 4Q18.

Fixed Income Provides Counter-Cyclicality

- Federal Reserve commentary and outlook for rates favorably impacted 1Q19 activity
- ADR of $729k up 48% LQ as all trading desks showed LQ growth
- Pre-tax income increased from higher ADR in addition to the benefit of lower fixed expenses

Fixed Income Revenue and Expense Trends



Key Drivers of Average Daily Revenue

Lower Revenue	Key Driver	Higher Revenue
Up	Direction of rates	Down
Low	Market Volatility	Moderate
Flatter	Shape of Yield Curve	Steeper
Positive	State of Economy & Outlook	Negative

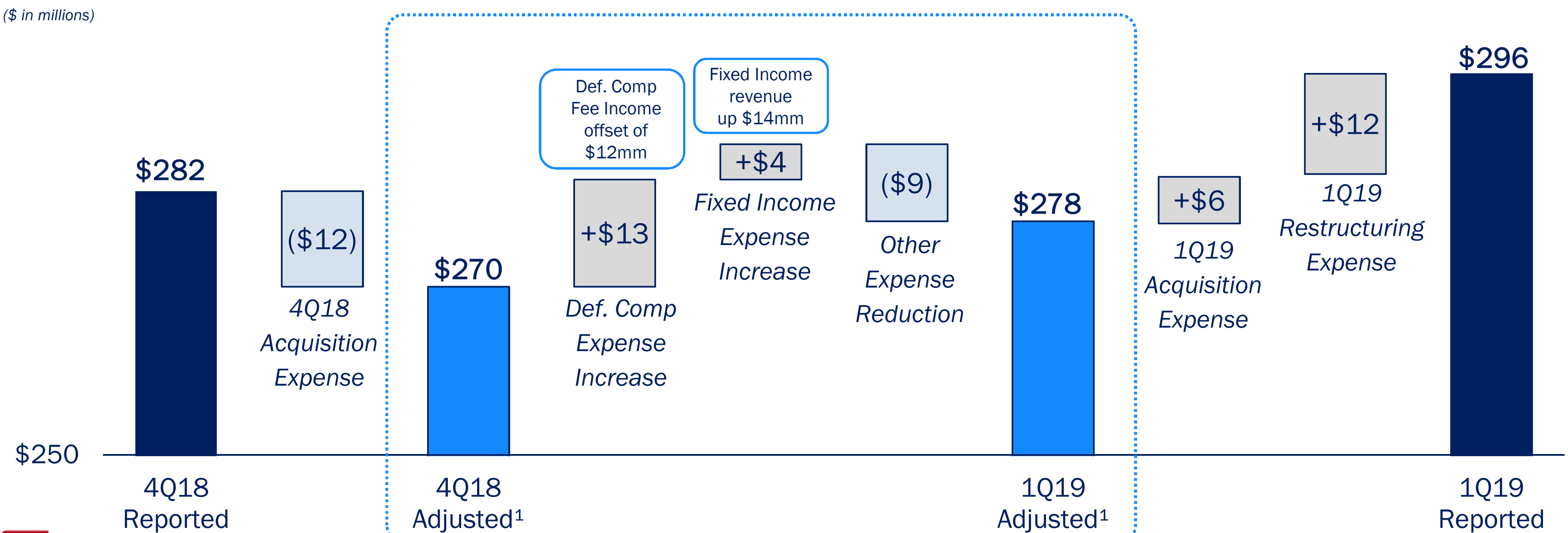
LQ – Linked Quarter.

Optimizing The Expense Base

Broad-based Expense Declines, Taking Further Efficiency Actions to Enable Reinvestment

- Broad-based LQ decline across numerous categories
- Deferred compensation net pre-tax impact of $1mm LQ; expense increase of $13mm offset by fee income increase of $12mm
- Efficiency actions to position us for challenging rate environment, and capacity to reinvest savings into strategic hires and customer-facing technology to position for growth
    - Restructuring charges of $12mm enabled actions that are expected to reduce annual run rate by $30mm

Drivers of Non-Interest Expense Change 4Q18 to 1Q19



LQ – Linked Quarter. Numbers may not add to total due to rounding.

[1] Adjusted Expense are Non-GAAP numbers and are reconciled in the appendix. Adjusted numbers exclude notable items as outlined in the appendix.

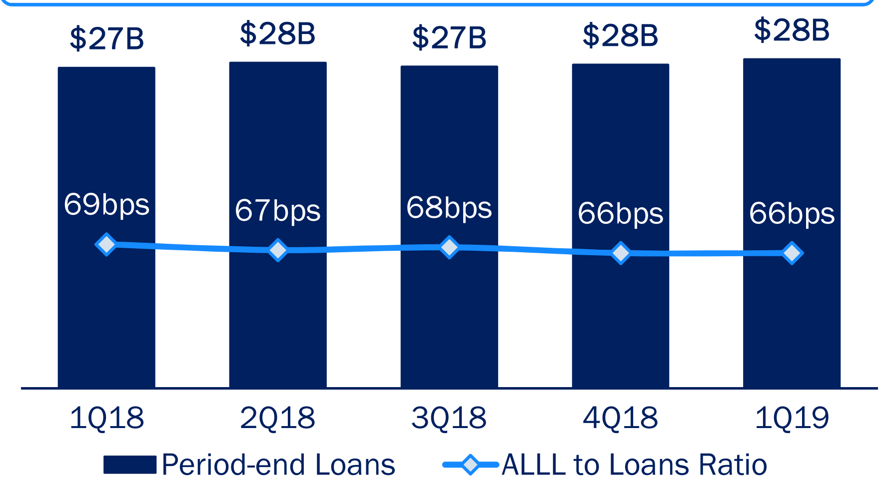
Asset Quality

- In 1Q19, net charge-off (NCO) ratio[1] at 7bps and down 10 bps LQ
  - $5mm in charge-offs
  - 30-day delinquencies down 15% LQ
- Provision increase due to loan growth within Regional Banking
- Criticized and classified of commercial loans down $78mm
  - NPLs at 65bps, up 11bps LQ, increase largely due to three C&I credits
- CBF credit performance as expected
- Allowance to loans ratio remains steady at 66bps

Asset Quality Highlights

($ in millions)	1Q18	2Q18	3Q18	4Q18	1Q19
Charge-offs	($8)	($10)	($9)	($18)	($11)
Recoveries	$7	$8	$8	$6	$6
Net Charge-offs	$1	$2	$2	$12	$5
Provision/(Credit)	($1)	$0	$2	$6	$9

Allowance for Loan Losses



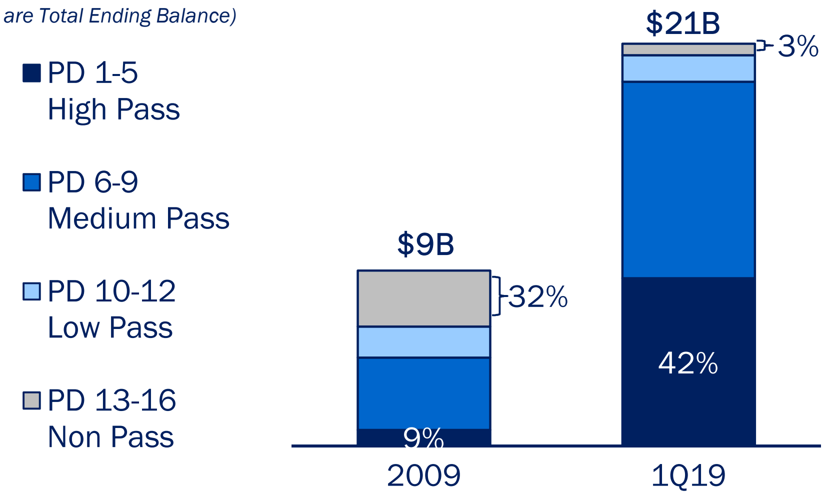
LQ – Linked Quarter. Numbers may not add to total due to rounding.
[1]Net charge-off % is annualized and as % of average loans.

Balance Sheet Evolution Yields Lower Risk Model

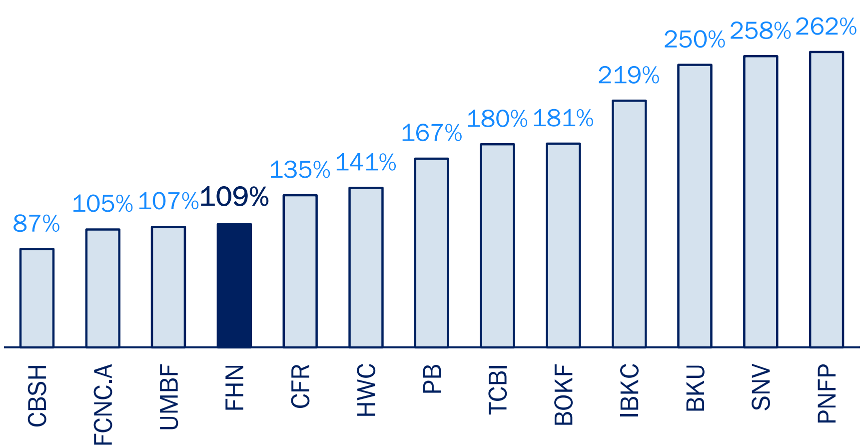
- Commercial loan portfolio shifting to higher quality, with 42% of commercial loans qualifying as investment grade equivalent
- High quality consumer portfolio with no subprime and minimal exposure to high risk consumer lending; FICO scores strong at 752
- Stronger capital resiliency in severely adverse DFAST scenario vs peers[1]
  - FHN CET1 decline 90bps vs 440bps for peers
  - Significantly lower stressed loss rates, severely adverse NCO's less than half of DFAST peers

Positive Commercial Credit Grade Migration

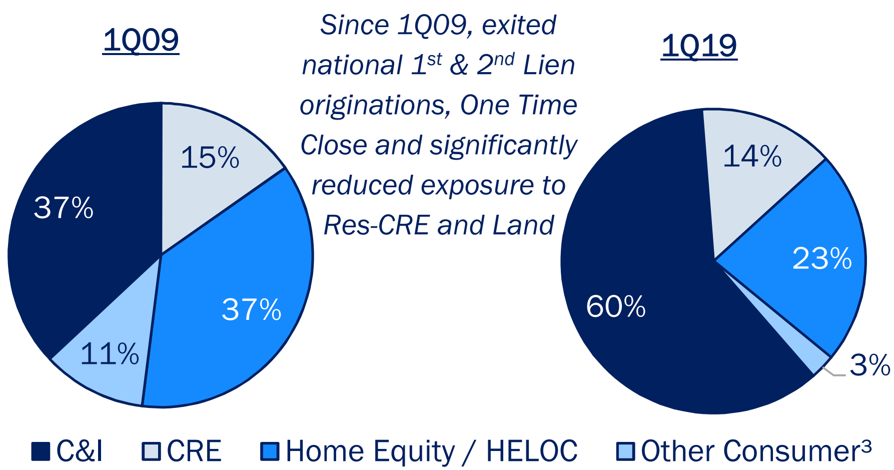
($ are Total Ending Balance)



CRE to Total Capital: FHN vs Peers[2]



Total Average Loans



[1]Results represent DFA Severely Adverse scenario. All references to peer stress testing data indicates aggregate HoldCo level 2018 supervisory Dodd-Frank Act Stress Testing ("DFAST") results of 35 participating firms. Source: Federal Reserve. [2]CRE is comprised of Non-owner-occupied Nonfarm/Nonresidential property loans, Multifamily loans, Construction & Land Development loans, and Unsecured CRE loans. Data as of 4Q18. Source: S&P Global Market Intelligence. [3]Other Consumer includes Other Consumer loans, Credit Card, One-time Close, and Permanent Mortgage loans.

Key Takeaways

Delivering on Key Strategic Priorities & Controlling What We Can Control

Controlling What We Can Control

- Steady loan growth across markets and specialty areas
- Strong deposit growth with momentum in key markets
- Good expense discipline and taking additional efficiency actions to reinvest into company
- Continued prudent underwriting
- Effective capital deployment with share buybacks and dividend increase

Uncontrollable Market Factors

- Interest Rate Environment - Negative shift in Fed Funds, 1M LIBOR, UST Curves

Net Interest Margin Outlook Changes Driven by Negative Shift in Macro Rate Environment

- Balance sheet trends remain strong with steady loan growth and deposit momentum in key markets
- Prior NIM/NII outlook impacted by meaningful changes in market rates and expectations
- Current expectation is NIM approximating current levels throughout 2019
    - Assumes no changes to FF rate in 2019, stabilization of 1M LIBOR at current levels, and steady declines in CBF related loan accretion

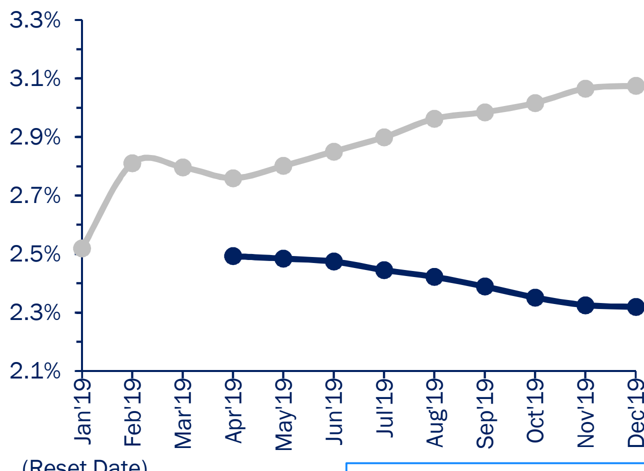
Significant Changes in Yield and Forward Rate Curves Since Investor Day (Nov. '18)

FF Rate Hike/Cut Probability

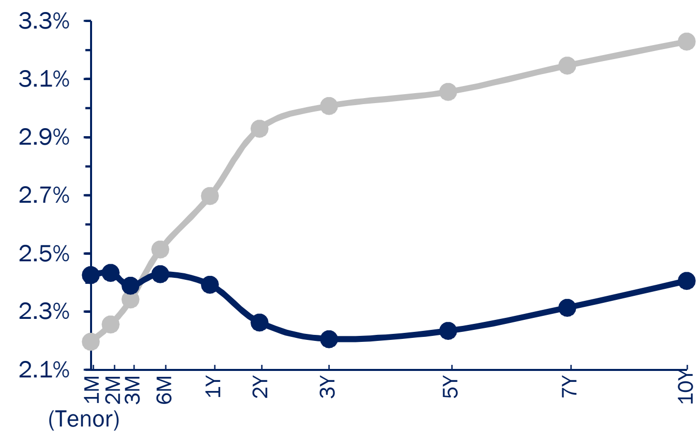
	Nov. '18	Mar. '19
Hike Probability %	98%	0%
Cut Probability %	0%	53%

- Nov. 2018: FF Futures Curve implied 3 rate hikes in 2019
- March 2019: FF Futures Curve implies 1 rate cut in 2019

1M LIBOR Foward Rate Curves[1]



UST Yield Curves[1]



11/6/18 (Investor Day) — 3/29/2019

[1]Source: Bloomberg.

2019 Outlook: Delivering on Strategic Priorities

	1Q19 Reported	1Q19 Adjusted	2019 Outlook	Commentary
ROTCE[1]	14.2%	16.1%[1]	16% +/-	Higher TCE due to higher investment securities valuations
ROA	1.03%	1.16%[1]	1.15% +/-	
NIM	3.31%	3.31%	3.30% +/-	Loan & Deposit Growth at 3-6% Assumes no changes to FF rate in 2019, stabilization of 1M LIBOR at current levels, and steady declines in loan accretion
Efficiency Ratio	68%	64%[1]	62% +/-	Efficiency Ratio expected to benefit from 1Q19 restructuring actions and ongoing expense discipline
NCOs	7bps	7bps	10bps +/-	Credit outlook stable
CET1	9.7%	9.7%	9.5 - 10%	Capital levels expected to remain stable with payout ratio within 35-70% range

[1]ROTCE, Adjusted ROTCE, Adjusted ROA, and Adjusted Efficiency Ratio are Non-GAAP numbers, which are reconciled in the Appendix.

Delivering on Strategic Priorities

Dominate Tennessee

Profitably Grow Key Markets & Specialty Areas

Optimize The Expense Base

Transform the Customer Experience

Strong Risk Profile & Effective Capital Deployment

APPENDIX

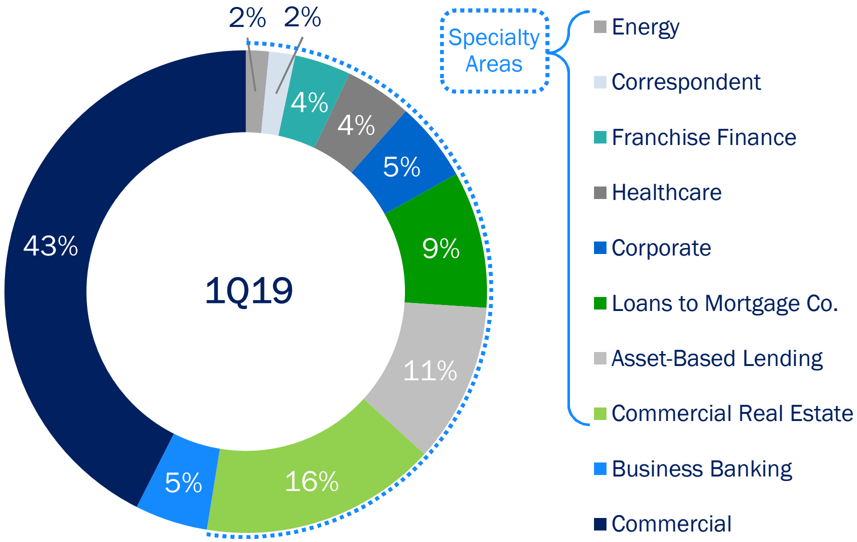
1Q19 Credit Quality Summary by Portfolio

($ in millions)	Regional Banking					Corporate[5]	Non-Strategic				FHNC
	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	$16,814	$3,947	$5,780	$439	$26,980	$38	$362	$372	$168	$70	$27,990
30+ Delinquency %	0.06%	0.04%	0.52%	0.74%	0.17%	4.54%	0.46%	2.77%	1.14%	4.61%	0.23%
Dollars	$10	$1	$30	$3	$45	$2	$2	$10	$2	$3	$64
NPL[3] %	0.43%	0.07%	0.71%	0.08%	0.43%	4.49%	0.78%	11.25%	11.29%	0.56%	0.65%
Dollars	$72	$3	$41	$0	$116	$2	$3	$42	$19	$0	$182
Net Charge-offs[4] %	0.06%	0.04%	0.04%	2.08%	0.09%	NM	NM	NM	NM	4.35%	0.07%
Dollars	$2	$0	$1	$2	$6	0	($0)	($1)	($1)	$1	$5
Allowance	$102	$34	$15	$13	$164	0	$1	$9	$10	$0	$185
Allowance / Loans %	0.61%	0.87%	0.26%	2.87%	0.61%	NM	0.36%	2.41%	5.96%	0.20%	0.66%
Allowance / Net Charge-offs	10.98x	22.50x	6.17x	1.38x	7.32x	NM	NM	NM	NM	0.04x	10.10x

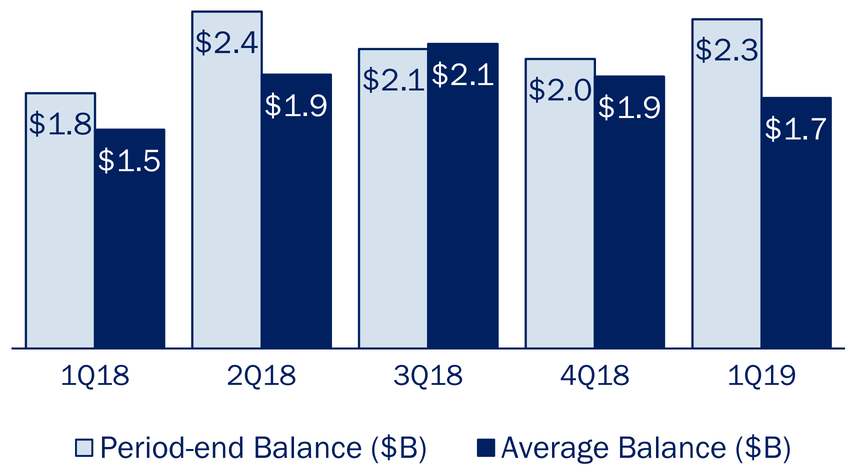
Numbers may not add to total due to rounding. Data as of 1Q19. NM - Not meaningful.
[1]Includes Credit card, Permanent Mortgage, and Other. [2]Includes Credit card, OTC, and Other Consumer. [3]Non-performing loan excludes held-for-sale loans. [4]Net charge-offs are annualized.
[5]Exercised clean-up calls 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

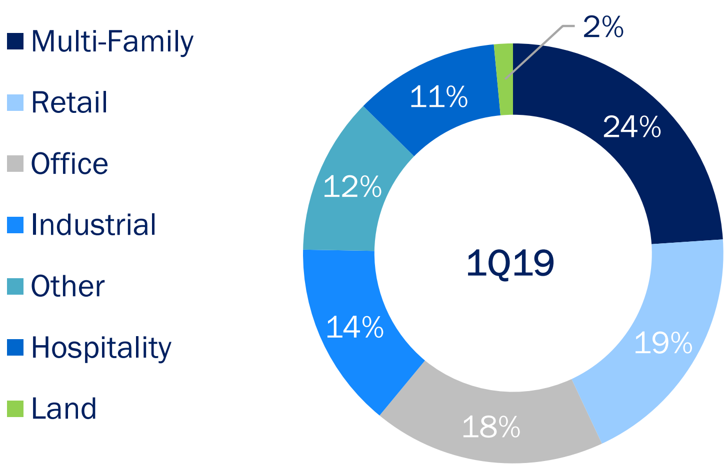
Regional Banking Average Commercial Loans



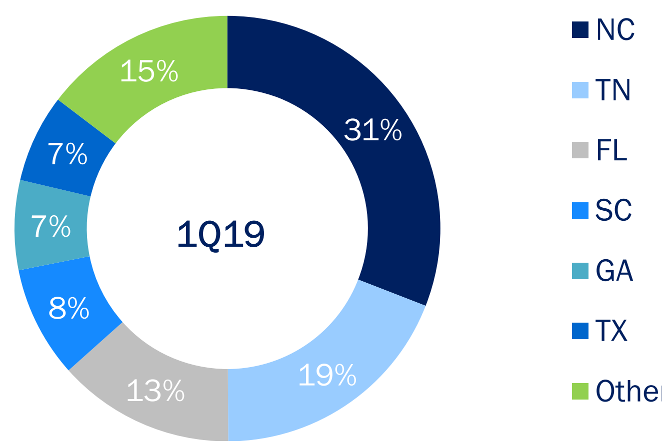
C&I: Loans to Mortgage Companies



CRE: Collateral Type



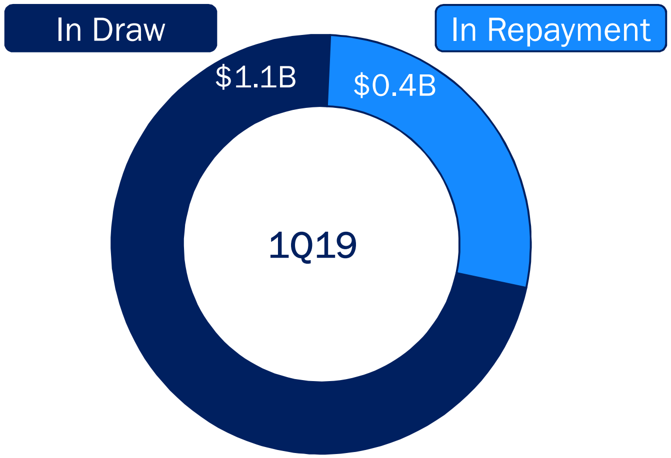
CRE: Geographic Distribution



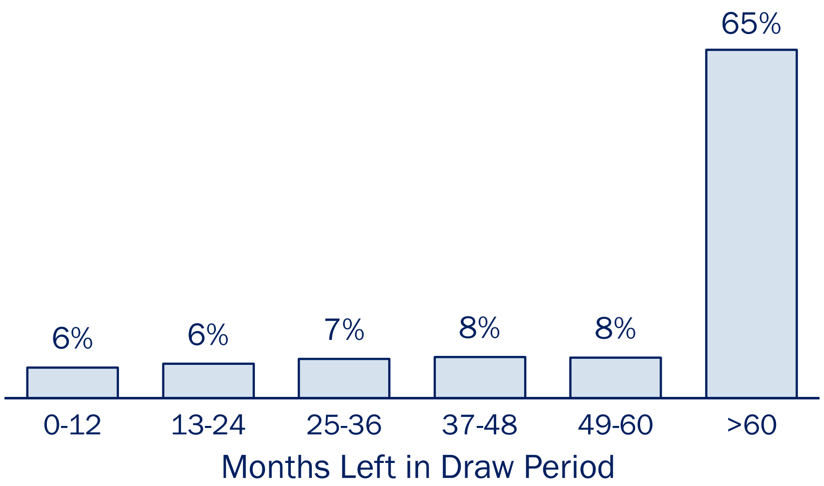
Numbers may not add to total due to rounding.

Consumer Portfolio & Non-Strategic Overview

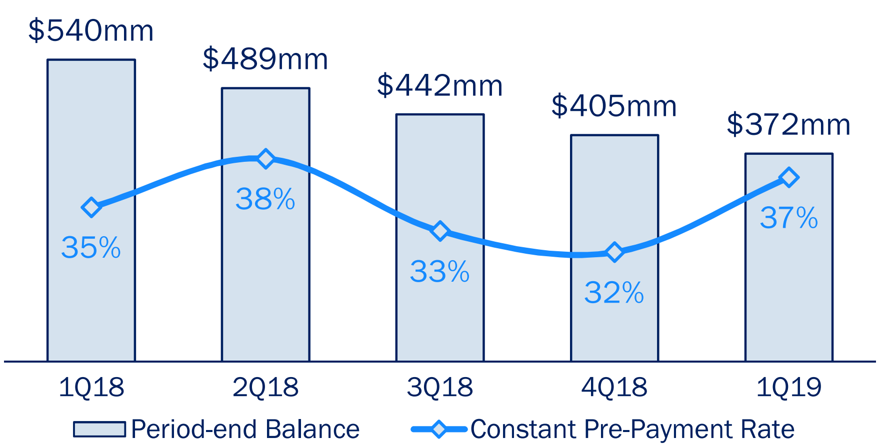
HELOC Draw vs Repayment Balances



Home Equity Portfolio



Non-Strategic Consumer Real Estate



Mortgage Repurchase Reserve

($ in millions)	1Q18	2Q18	3Q18	4Q18	1Q19
Beginning Balance	$34	$33	$32	$32	$32
Net Realized Losses	$0	($1)	$0	($0)	$0
Provision Credit	($0)	($0)	($1)	($0)	($0)
Ending Balance	$33	$32	$32	$32	$31

Data as of 1Q19 unless noted otherwise. Numbers may not add to total due to rounding.

Notable Items – 2018 & 2019

	2018	Pre-Tax Amount	2019	Pre-Tax Amount
1Q	Acquisition Expense	($31.4mm)	Restructuring	($12.2mm)
	Gain on property sale	$3.3mm	Acquisition Expense	($5.7mm)
2Q	Acquisition Expense	($43.2mm)		
	Other Expense (Visa Shares)	($4.1mm)		
3Q	Acquisition Expense	($11.4mm)		
	Visa B Share Monetization	$212.9mm		
4Q	Acquisition Expense	($11.6mm)		
	Acquisition: Fee-income Adjustment	($1.8mm)		
	Return of excess fees from Capital Bank Debit Cards	($8.7mm)		

Capital Bank Acquisition & Restructuring Expenses

Capital Bank Merger and Integration Expenses

($ in millions)	1Q19	4Q18	1Q18
Employee comp., incentives and benefits (a)	$0.5	$1.2	$3.9
Occupancy (b)	$0.1	$2.9	$ -
Miscellaneous expense (c)	$1.1	$1.1	$2.0
Professional fees (d)	$1.9	$3.1	$5.6
Contract employment and outsourcing (e)	$ -	$ -	$1.4
All other expense (f)	$1.1	$2.0	$17.0
Total Capital Bank Merger and Integration Expense	$4.7	$10.3	$30.1

(a) Primarily comprised of fees for severance and retention.

(b) Primarily relates to fees associated with lease exit accruals.

(c) Consists of fees for operations services, communications and courier, equipment rentals, depreciation, and maintenance, supplies, travel and entertainment, computer software, and advertising and public relations.

(d) Primarily comprised of fees for legal, accounting, and merger consultants

(e) Primarily relates to fees for temporary assistance for merger and integration activities.

(f) Primarily relates to contract termination charges, costs of shareholder matters and asset impairments related to the integration, as well as other miscellaneous expenses.

**Integration activities were substantially completed in second quarter 2018. This table shows acquisition expense related to the CBF transaction only and does not include expense from other acquisitions.*

Restructuring Expenses

($ in millions)	1Q19
Employee comp., incentives and benefits	$6.5
Legal & Professional fees	$4.3
Occupancy	$0.8
Miscellaneous expense	$0.5
Total Restructuring Expense	$12.2

Numbers may not add to total due to rounding.

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)	1Q19	4Q18	% Change
Adjusted Fee Income & Revenue			
Revenue (GAAP)	$436	$413	6%
Fee Income (GAAP)	$141	$110	28%
Plus: Notable Items (GAAP)	$0	$10	NM
Adjusted Fee Income (Non-GAAP)	$141	$121	17%
Plus: Net Interest Income (GAAP)	$295	$303	-3%
Adjusted Revenue (Non-GAAP)	$436	$423	3%
Adjusted Noninterest Expense			
Noninterest Expense (GAAP)	$296	$282	5%
Plus: Notable Items (GAAP)	-$18	-$12	54%
Adjusted Noninterest Expense (Non-GAAP)	$278	$270	3%
Adjusted Pre-Tax Income			
Pre-Tax Income (GAAP)	$130	$125	4%
Plus: Notable Items (GAAP)	$18	$22	-19%
Adjusted Pre-Tax Income (Non-GAAP)	$148	$147	1%
Adjusted Net Income			
Net Income (GAAP)	$103	$101	3%
Plus: Tax-affected Notable Items (GAAP)[1]	$14	$17	-18%
Adjusted Net Income (Non-GAAP)	$117	$118	0%
Adjusted Net Income Available to Common (NIAC) & Earnings Per Share (EPS)			
Net Income Available to Common (GAAP)	$99	$96	3%
Plus: Tax-affected Notable Items (GAAP)[1]	$14	$17	-18%
Adjusted Net Income Available to Common (Non-GAAP) (a)	$113	$113	0%
Average Common Diluted Shares (GAAP) (b)	320	324	-1%
Adjusted Average Common Diluted Shares (Non-GAAP) (b)	320	324	-1%
Earnings Per Share (GAAP)	$0.31	$0.30	3%
Adjusted Earnings Per Share (Non-GAAP) (a/b)	$0.35	$0.35	0%

Numbers may not add to total due to rounding. NM – Not Meaningful. N/A – Not Applicable.
[1]Tax-affected notable items assume an effective tax rate of ~23% in 1Q19 and ~24% in 4Q18.

Reconciliation to GAAP Financials

Slides in this presentation use non-GAAP information of 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)	1Q19	4Q18	Variance
Adjusted Efficiency Ratio			
Noninterest Expense (GAAP) (a)	$296	$282	
Revenue Excluding Securities Gains (GAAP) (b)	$436	$413	
Efficiency Ratio (GAAP) (a/b)	68.0%	68.3%	N/A
Adjusted Noninterest Expense[1] (Non-GAAP) (c)	$278	$270	
Adjusted Revenue[1] Excluding Securities Gains (Non-GAAP) (d)	$436	$423	
Adjusted Efficiency Ratio (Non-GAAP) (c/d)	63.9%	63.9%	N/A
Return on Tangible Common Equity (ROTCE)			
Average Total Equity (GAAP)	$4,809	$4,731	
Less: Average Noncontrolling Interest (GAAP)	-$295	-$295	
Less: Average Preferred Stock (GAAP)	-$96	-$96	
Average Common Equity (GAAP) (e)	$4,418	$4,340	
Less: Average Intangible Assets (GAAP)	-$1,585	-$1,570	
Average Tangible Common Equity (Non-GAAP) (f)	$2,833	$2,770	
Annualized Net Income Available to Common (GAAP) (g)	$402	$382	
Return on Average Common Equity (ROCE) (GAAP) (g/e)	9.1%	8.8%	28bps
Return on Average Tangible Common Equity (ROTCE) (Non-GAAP) (g/f)	14.2%	13.8%	37bps
Adjusted Return on Tangible Common Equity (ROTCE)			
Annualized Adjusted Net Income Available to Common[1] (Non-GAAP) (h)	$457	$448	
Average Tangible Common Equity (Non-GAAP) (f)	$2,833	$2,770	
Adjusted Return on Average Tangible Common Equity (ROTCE) (Non-GAAP) (h/f)	16.1%	16.2%	-5bps
Adjusted Return on Average Assets (ROA)			
Annualized Net Income (GAAP) (i)	$419	$400	
Average Total Assets (GAAP) (j)	$40,883	$40,303	
Return on Average Assets (GAAP) (i/j)	1.03%	0.99%	N/A
Annualized Adjusted Net Income[1] (Non-GAAP) (k)	$475	$466	
Average Total Assets (GAAP) (j)	$40,883	$40,303	
Adjusted Return on Average Assets (Non-GAAP) (k/j)	1.16%	1.16%	N/A

Numbers may not add to total due to rounding. N/A – Not Applicable.

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