



# Consumer Banking: Pressing our Advantages, Positioned for Growth

Proven | Focused | Better

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# Consumer Banking Is Building from a Position of Strength

- 1 We have a strong foundation in Tennessee
- 2 We are evolving with customer preferences
- 3 We have multiple deposit growth opportunities
- 4 We have a blueprint for success in newer markets

We delivered exceptional results over the past 5 years

Retail | Private Client | Wealth  
Small Business | Mortgage

90%  
Deposit  
Growth



80%  
Revenue  
Growth



21%  
Branch  
Network  
Optimization



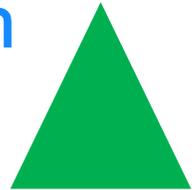
12%  
Efficiency  
Ratio Reduction



91%  
Customer  
Retention



\$68mm  
Economic  
Profit  
Growth



\$18B  
Deposits

\$7B  
Loans

\$32B  
Assets under  
Administration

820k  
Households

Strong Tennessee Growth Last 5 Years

**44%**

TN Deposit Growth

**1.5x**

Overall TN  
Market Growth

**78%**

Nashville Deposit  
Growth

**1.3x**

Memphis/Knoxville/Chattanooga  
Combined Market Growth

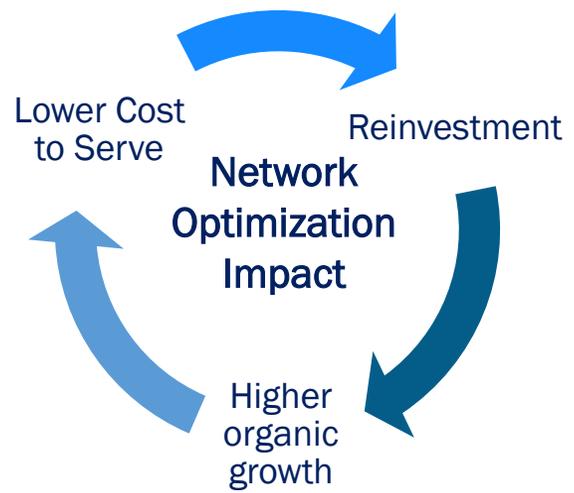
Exceeded statewide growth rates to enhance #1 deposit market share in Tennessee

Buy, Integrate,  
Optimize  
2013-2018<sup>1</sup>

		Locations	Assets
2013		12	\$424MM
2014		13	\$437MM
2015		5	\$400MM
2017		197	\$10.1B

Network optimization  
facilitates ongoing growth  
and efficiency

Consolidated 21% of total branches since 2013  
94% retention rate following Capital Bank integration



Evolving with our customers' expectations  
will drive our growth

Leveraging our distinctive attributes to grow

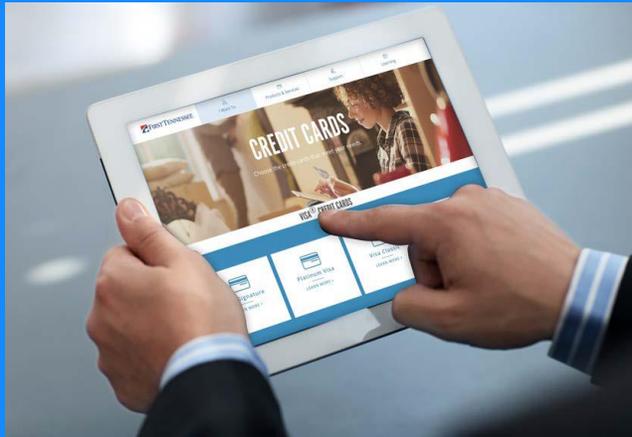
Serves all banking needs

Looks out for customers

Friendly & helpful

# Balancing Personal and Digital-Led Engagement

Personalized Experience



Technology-Enabled

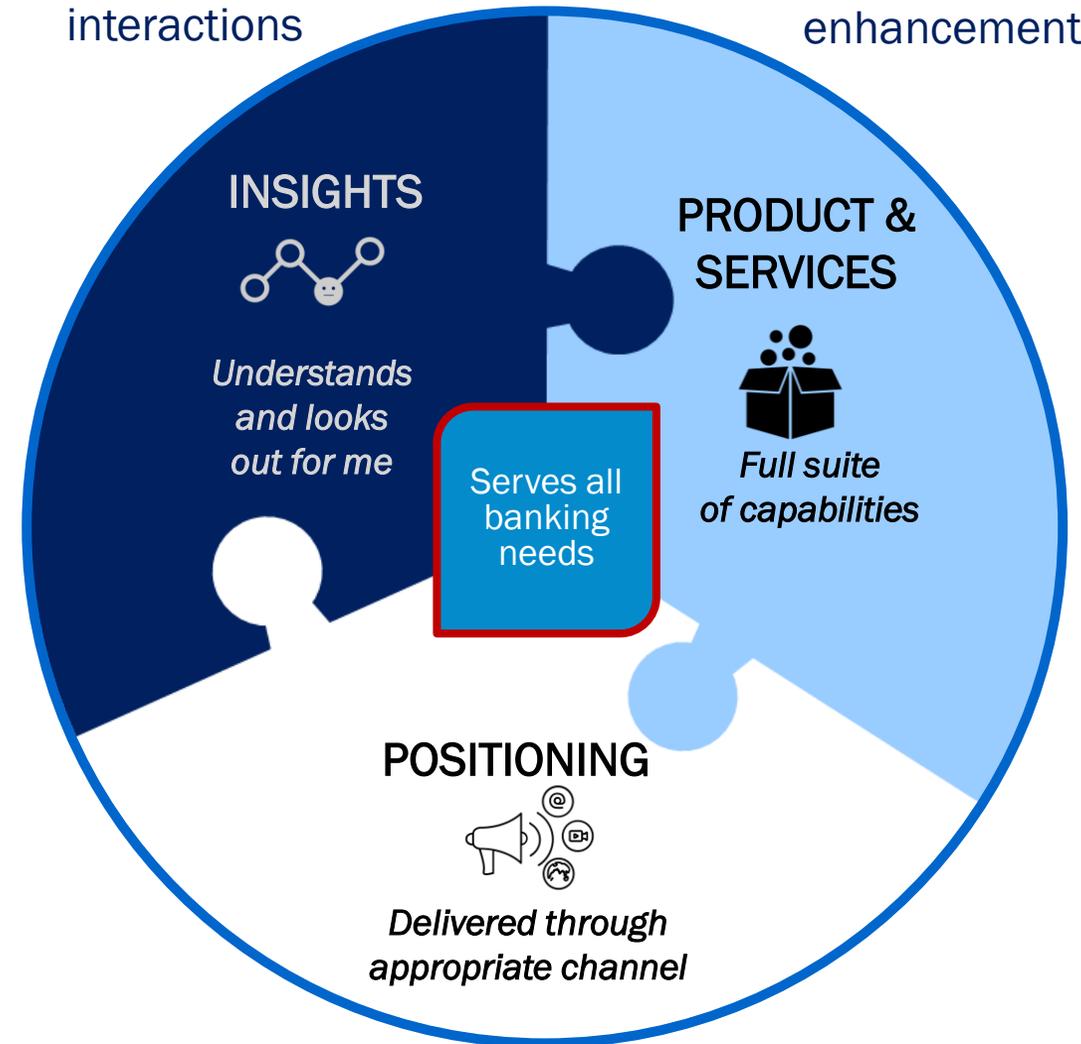
Friendly & Helpful



Data-driven insights will inform interactions, innovation, and messaging

Leverage data to improve customer interactions

Agile delivery of distinctive enhancements

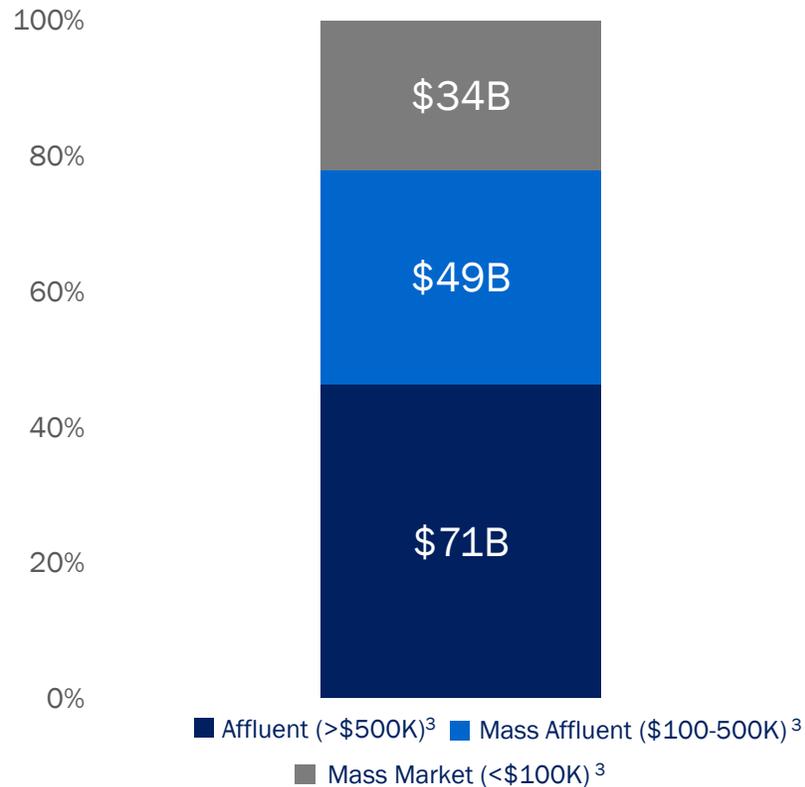


Authentic branding and messaging that creates distinctive positioning within the marketplace

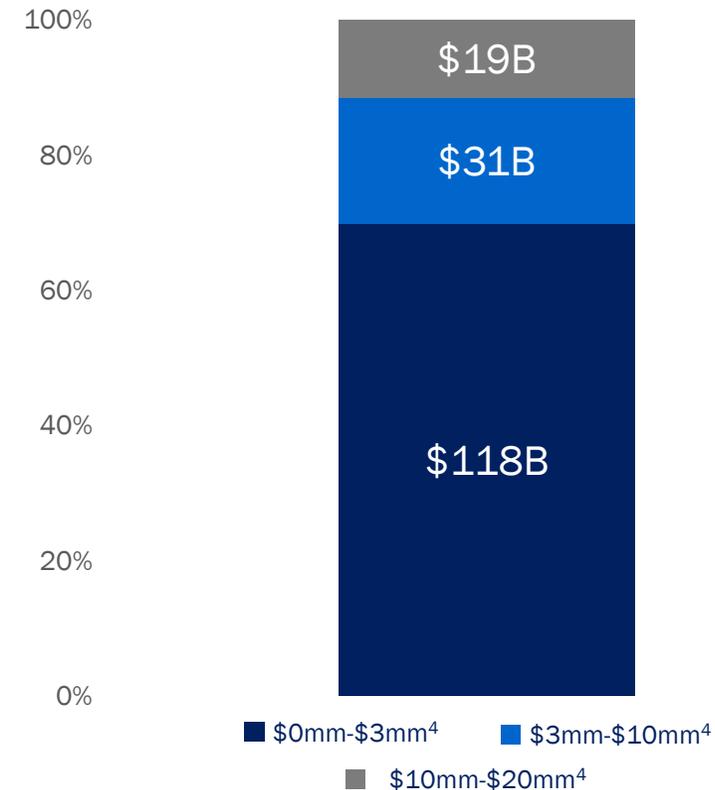
Deposit rich segments provide  
significant growth potential

# Affluent Segments and Small Businesses Provide Significant Deposit Growth Opportunity in Our Markets

\$150B+ Consumer Deposits  
Across Our Footprint<sup>1</sup>



\$160B+ Small Business Deposits  
Across Our Footprint<sup>2</sup>



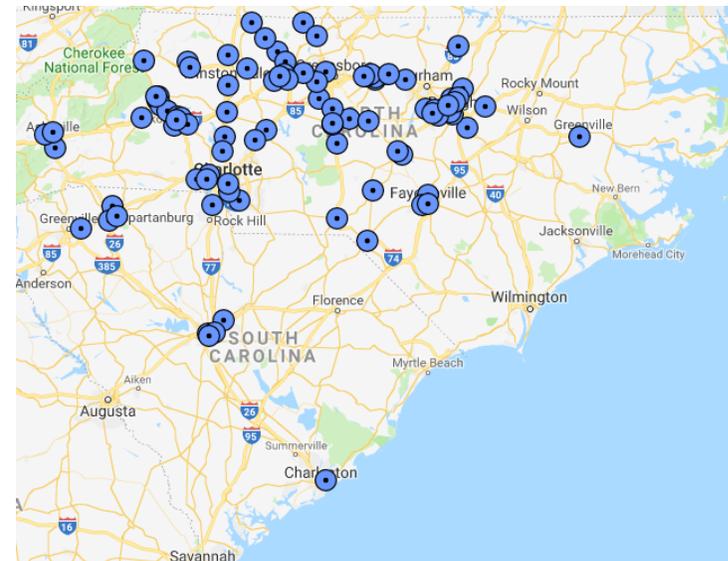
We will grow in key markets  
using a differentiated approach

#1 in Tennessee with a strong base to build from in the Carolinas and Florida

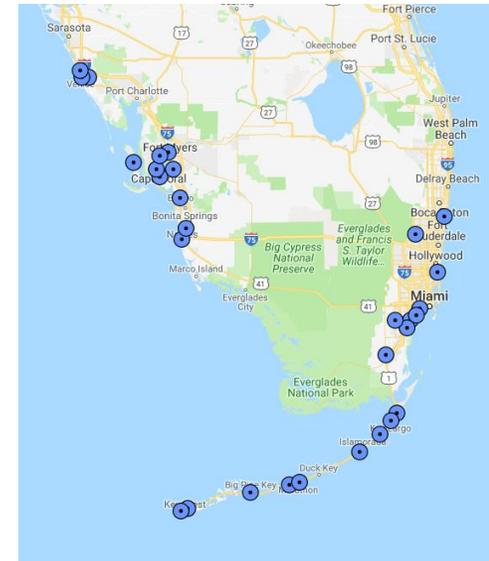
## Tennessee



## Carolinas



## Florida



# Multiple delivery strategies to support diverse market opportunities

Press advantage  
in Core Markets

Memphis, Knoxville,  
Chattanooga, Florida Keys

Capitalize in our  
Growth Markets

Nashville, Raleigh

Opportunistic expansion  
in Target Markets

Fort Lauderdale,  
Naples, Charleston

Nashville provides a blueprint for success and ongoing growth opportunity



Team-based Approach Delivering Full Suite of Banking Products & Services



Focus on Niche Segments

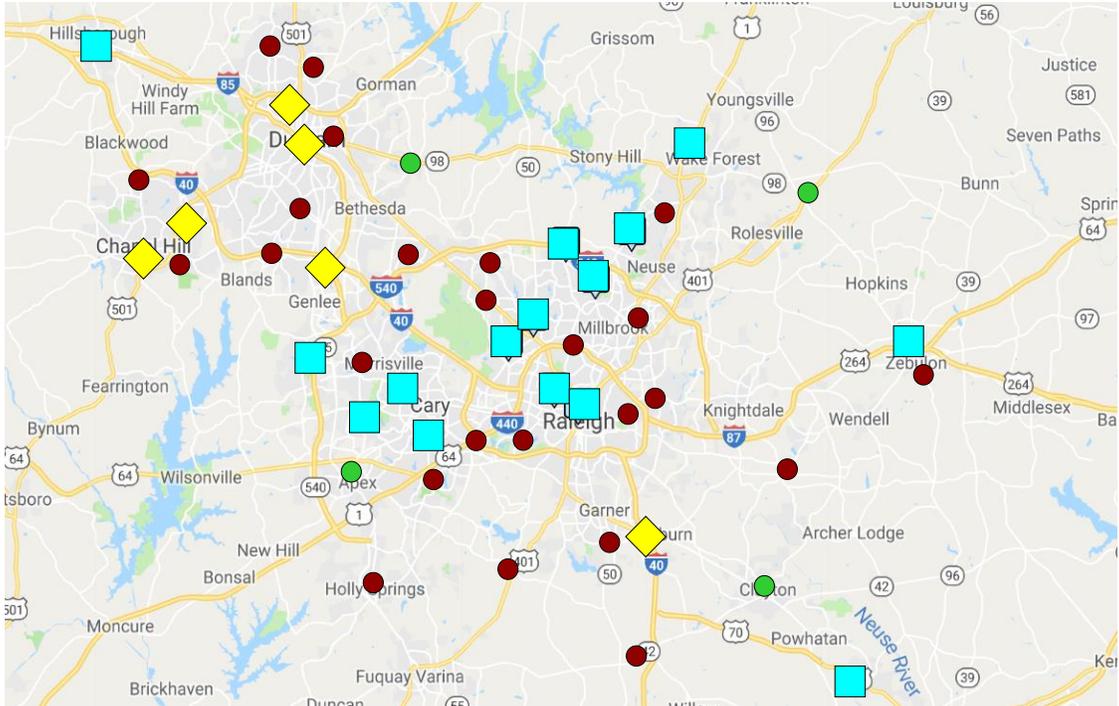
- Women and Wealth
- Medical Private Client
- Music Private Client
- Family Office Services

Raleigh-Durham Chapel Hill

Experienced Bankers  
Marketing Investment  
Digital Engagement

Targeted de novo branch and ATM investment

Our blueprint for growth in expansion markets builds convenience through multiple channels with more efficient investment



- Current branches
- ◆ De Novo branches
- Cobranded ATMs
- Full-service ATMs

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# Notes

<u>Slide</u>	<u>Note</u>	<u>Comment</u>
5	(1)	Acquisitions include Mountain National Bank (2013); Bank of America (13 branches) (2014); TrustAtlantic (2015); and Capital Bank (2017).
11	(1)	Source: Claritas 2018 (HHs), FTB BAI Report (average balance).
11	(2)	Source: Novantas Wallet Model (small businesses).
11	(3)	Consumer deposits are segmented by income producing assets (liquid wealth).
11	(4)	Small business deposits are segmented by annual sales.

