Financial Outlook:
Delivering Shareholder Value

Proven | Focused | Better

BJ Losch | CFO

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. Annualized, pro forma, projected and estimated numbers are used for illustrative purpose only, are not forecasts and may not reflect actual results. This presentation also includes certain non-GAAP financial measures related to "tangible common equity", "pre-provision net revenue", "economic profit", "RAROC" and certain financial measures excluding notable items, including merger-related charges. Notable items include certain revenue or expense items that may occur in a reporting period which management does not consider indicative of ongoing financial performance. Management believes it is useful for the investment community to consider financial metrics with and without notable items in order to enable a better understanding of company results, facilitate comparability of period-to-period financial results, and to evaluate and forecast those results. Although FHN has procedures in place to ensure that these measures are calculated using the appropriate GAAP or regulatory components, they have limitations as analytical tools and should not be considered in isolation, or as a substitute for analysis of results under GAAP. For more information on these calculations and to view the reconciliations to the most comparable GAAP measures, please refer to the appendix 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.

We are building from a position of strength

The FHN Investment Thesis

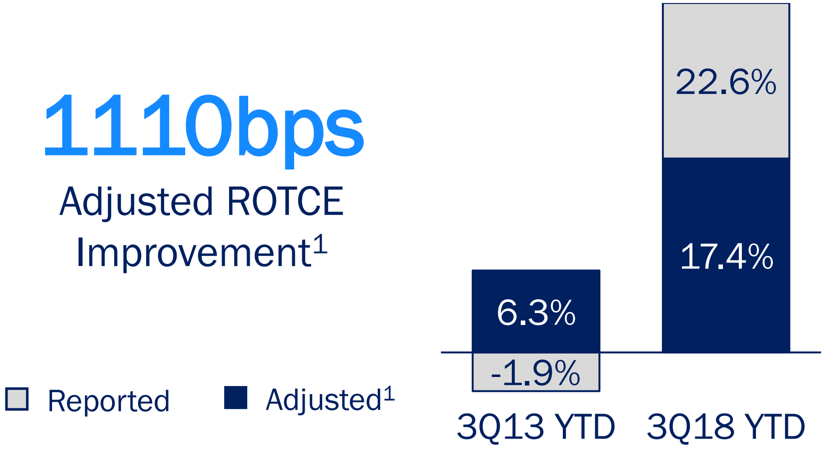
1. We have delivered results
2. We have a strong return profile
3. We have multiple growth opportunities
4. We have capital to deploy
5. We have a lower risk model

We Have Delivered Strong Results Over the Past Five Years

ROTCE[1]

1110bps

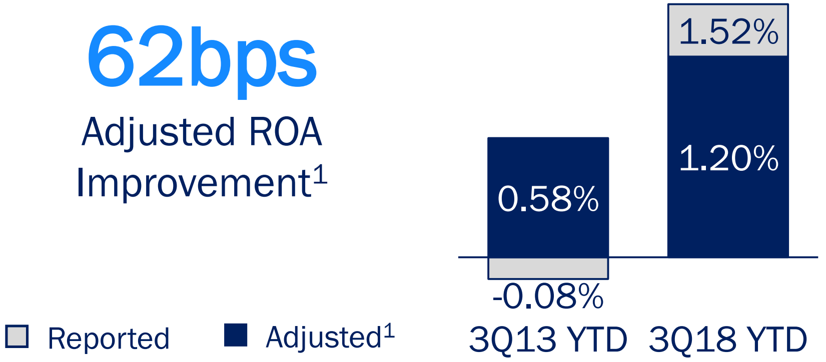
Adjusted ROTCE Improvement[1]



ROA

62bps

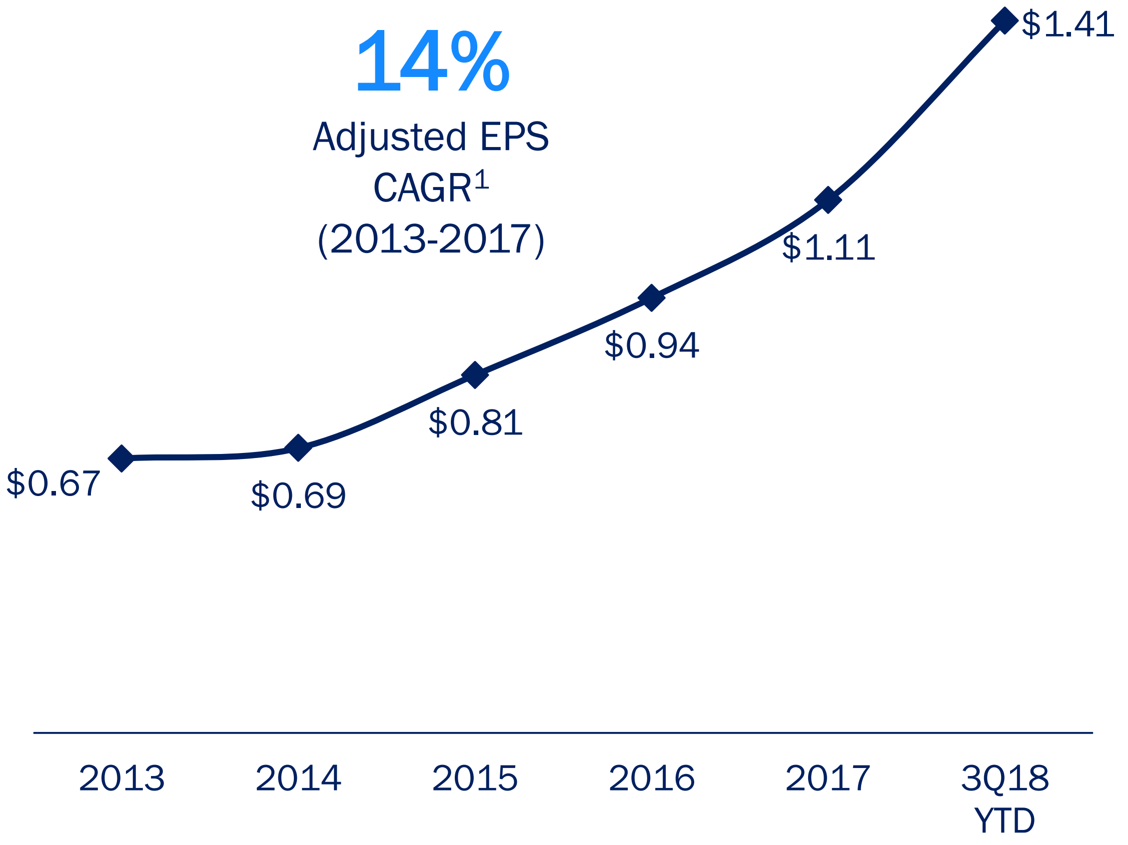
Adjusted ROA Improvement[1]



EPS

14%

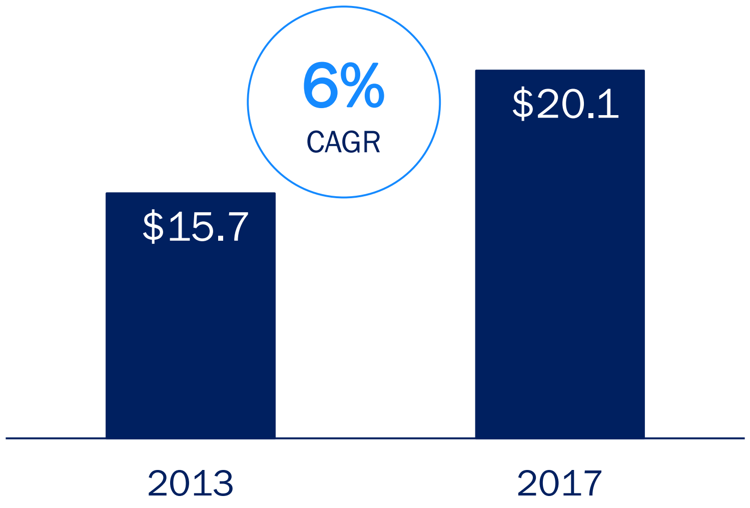
Adjusted EPS CAGR[1] (2013-2017)



3Q18 YTD EPS is annualized.
For footnoted items, refer to slide 29 for additional information.

We Have Delivered Strong Growth & Operating Leverage

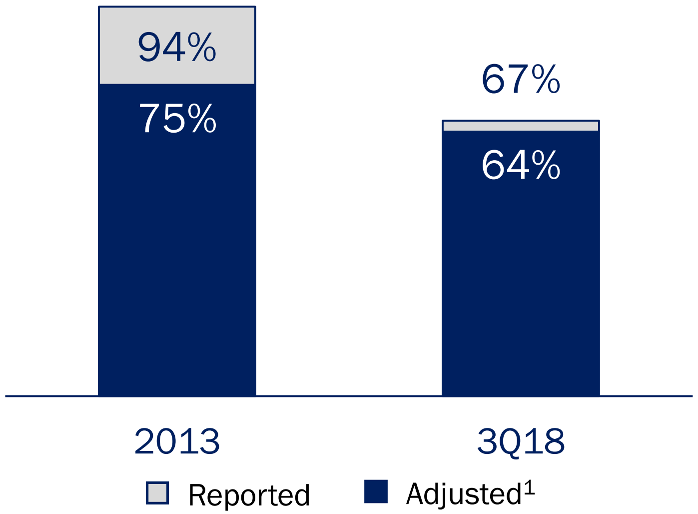
Loans



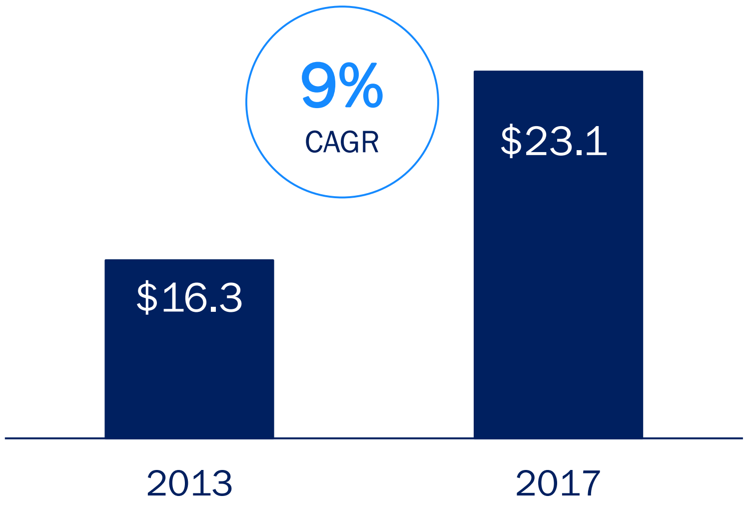
$7.3B
Added Loans from Capital Bank

$8.1B
Added Deposits from Capital Bank

Efficiency Ratio



Deposits



1100bps
Adjusted Efficiency Ratio Improvement[1]

Proven

All dollars in billions.
For footnoted items, refer to slide 29 for additional information.

2018 efforts position us well for 2019

Successfully integrate Capital Bank

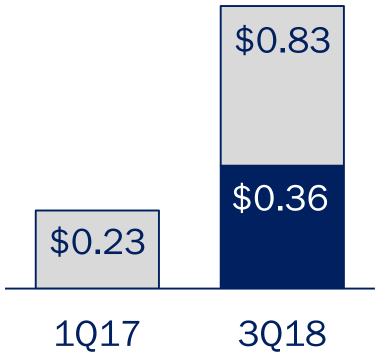
Deliver merger cost saves

Build merger revenue synergies

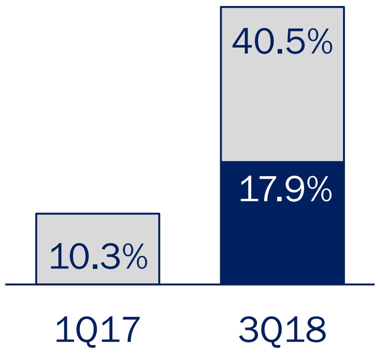
Strengthen the balance sheet

We Delivered Strong Results While Integrating Capital Bank

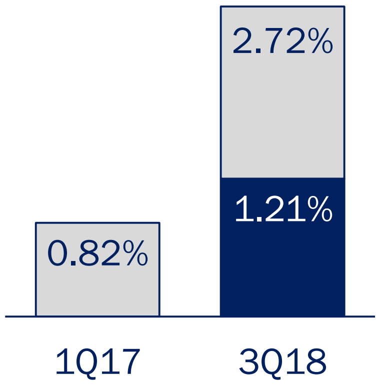
EPS



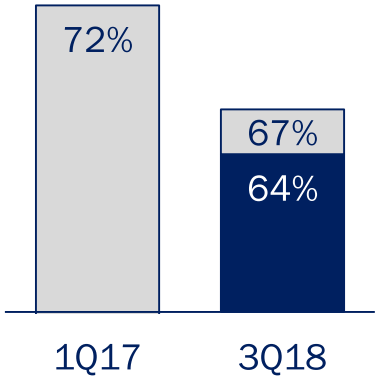
ROTCE[1]



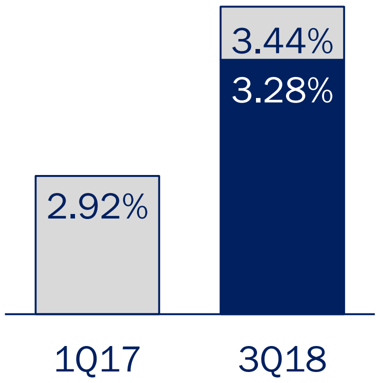
ROA



Efficiency Ratio



Net Interest Margin



Reported Adjusted[1]

58%
Adjusted EPS Increase[1]

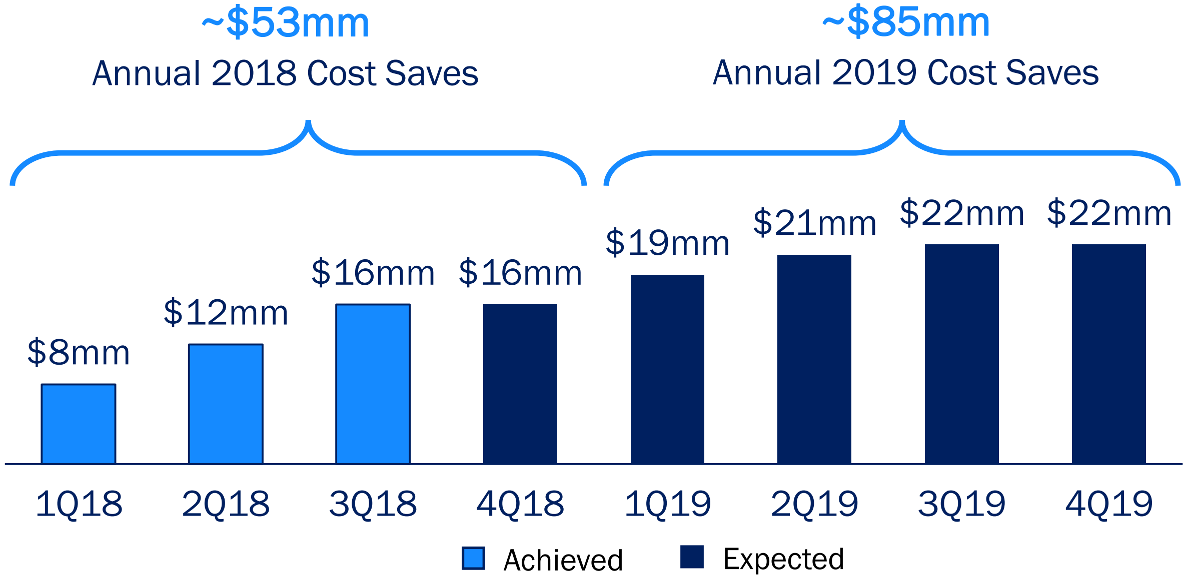
750bps
Adjusted ROTCE Increase[1]

850bps
Adjusted
Efficiency Ratio Improvement[1]

For footnoted items, refer to slide 29 for additional information.

We Are Delivering on Merger Efficiencies & Revenue Opportunities

Cost savings on track,
100% realization in 2019



Revenue synergies exceeding target and will continue to build

$31mm
Synergies Realized or In Process

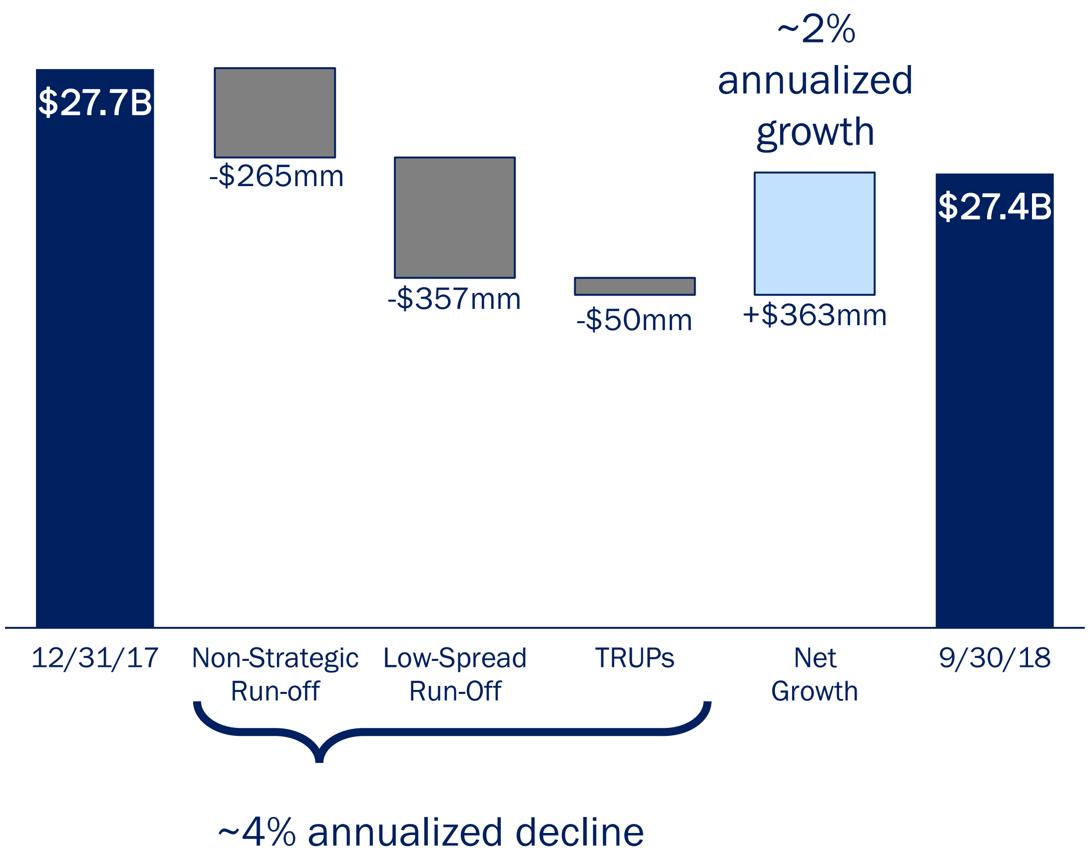
- Additional Balance Sheet Capacity
- Specialty Lending
- Private Client/Mortgage Lending
- Treasury Services Penetration

We Optimized Our Loan Portfolio for Long-term Profitability & Lower Risk

$357mm of runoff in low-spread loan portfolio improved portfolio yields by 73bps

Sold $50mm of Non-Strategic TRUPs at $4mm gain

Sold ~$106mm of subprime auto loans

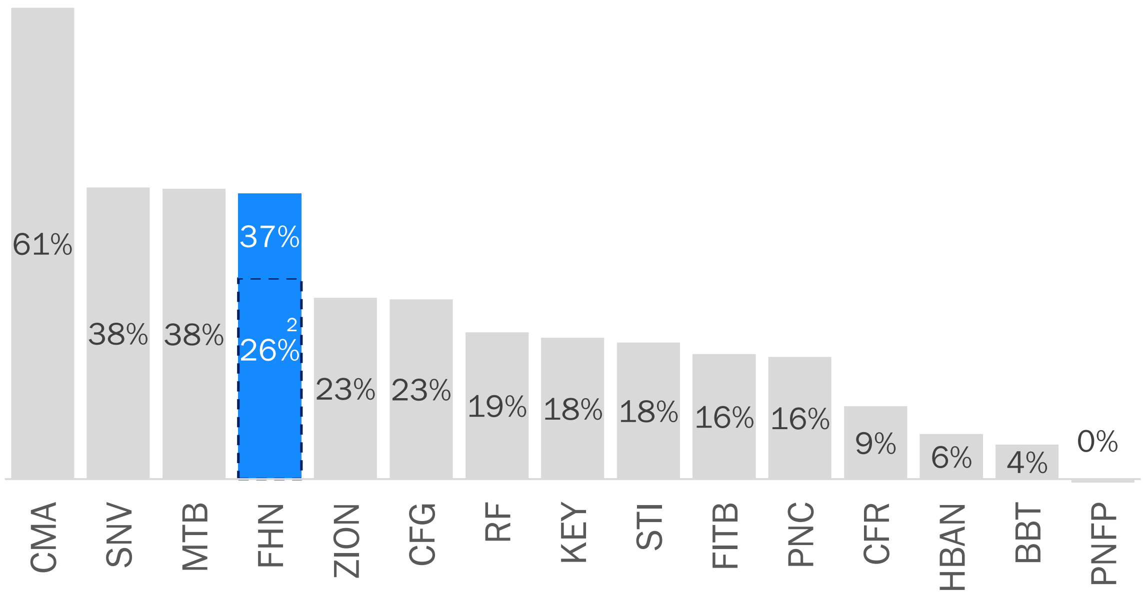


Proven

Numbers may not add to total due to rounding.

We manage the totality of the NIM to improve balance sheet profitability

Strong NIM Expansion Since Beginning of Rate Cycle[1]



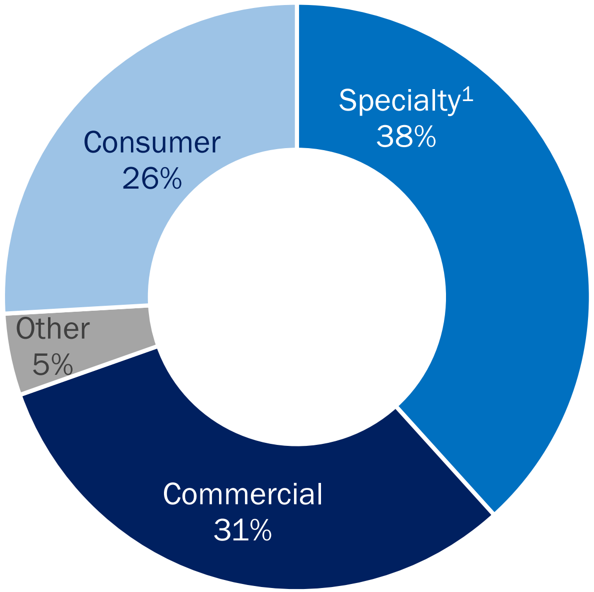
1. Improving our balance sheet mix
2. Managing our pricing
3. Growing the balance sheet profitably

Proven

For footnoted items, refer to slide 29 for additional information.

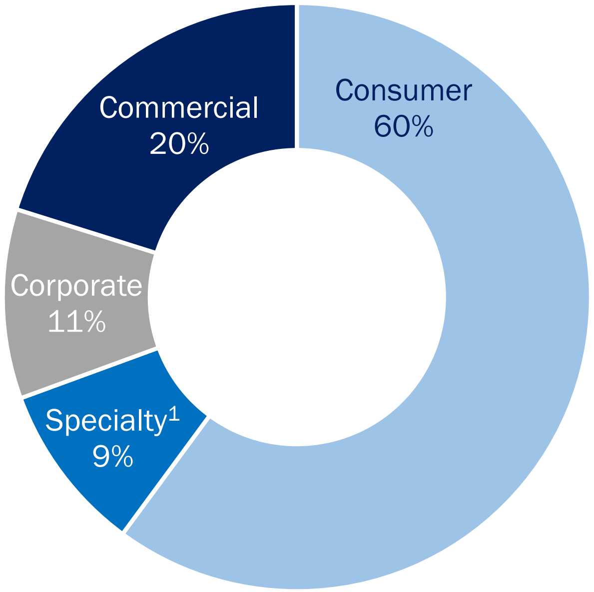
We are focused on the best opportunities

We Have Strong Growth Aspirations Over the Next Five Years



$27B
3Q18 Loans

$31B
3Q18 Deposits



5-year Loan Opportunities

Continue Specialty Banking growth
Outsized growth in new markets
Enhance strong position in TN

5-year Deposit Opportunities

Press our advantage in Tennessee
Significant growth from new markets
Double deposits in Specialty Banking
Grow relationships with Capital Bank customers

Average balances as of 3Q18.
[1]Specialty lines of business: Asset-based Lending, Commercial Real Estate, Corporate, Correspondent, Energy, Franchise Finance, Healthcare, and Loans to Mortgage Companies.

We Will Continue Driving Positive Operating Leverage

We know how to reduce expenses	We will reduce our existing expense base	We will make customer focused investments	And we will drive continued efficiency

We know how to reduce expenses

2009	Today
$1.5B Expense	$1.1B Expense[1]
$26B Assets	$41B Assets[2]

We will reduce our existing expense base

Manual Process Automation

Facilities Consolidation

Vendor Optimization

Shared Services Simplification

We will make customer focused investments

Strategic Hires in Growth Markets

Technology

Marketing

And we will drive continued efficiency

64%

Adjusted Efficiency Ratio Today[3]

<59%

Target Efficiency Ratio

Focused

For footnoted items, refer to slide 29 for additional information.

We Have Flexibility to Optimize Capital

Capital Priorities

1. Invest in organic growth
2. Pay ~35% of earnings in dividends
3. Return excess capital via share repurchases
4. Opportunistic M&A

3Q18 Adjusted Annualized Net Income[1]

~$465mm

Dividend Payout

~$160mm

Capital to Support Asset Growth

~$150mm

Annual Excess Capital Currently Generated

~$170mm

Existing Excess Capital[2]

$293mm+

Illustrative. Net Income: Net Income Available to Common.
For footnoted items, refer to slide 29 for additional information.

Adversity doesn’t build character,
it exposes it

We Have a Lower Risk Model

Lower CRE exposure than peers[2]

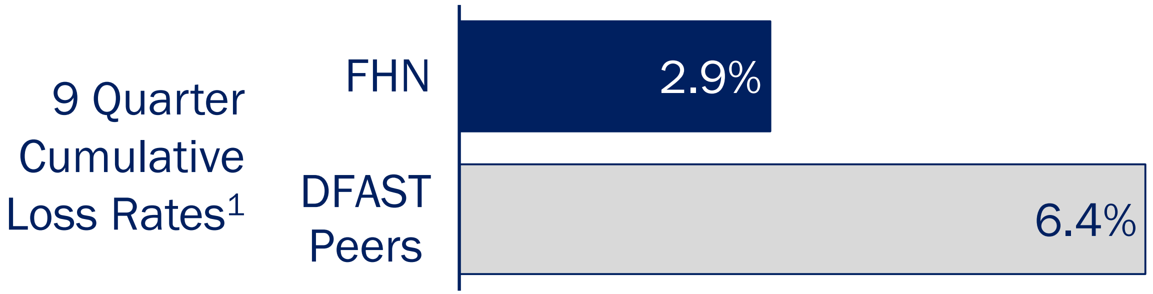
Minimal auto lending, student lending, and subprime

~38% of commercial loans investment-grade equivalent

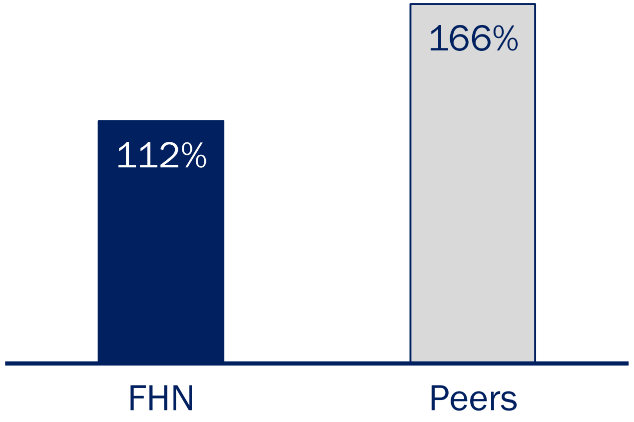
Severely Adverse NCOs less than half of DFAST peers[1]

Better

Significantly Lower Stressed Loss Rates

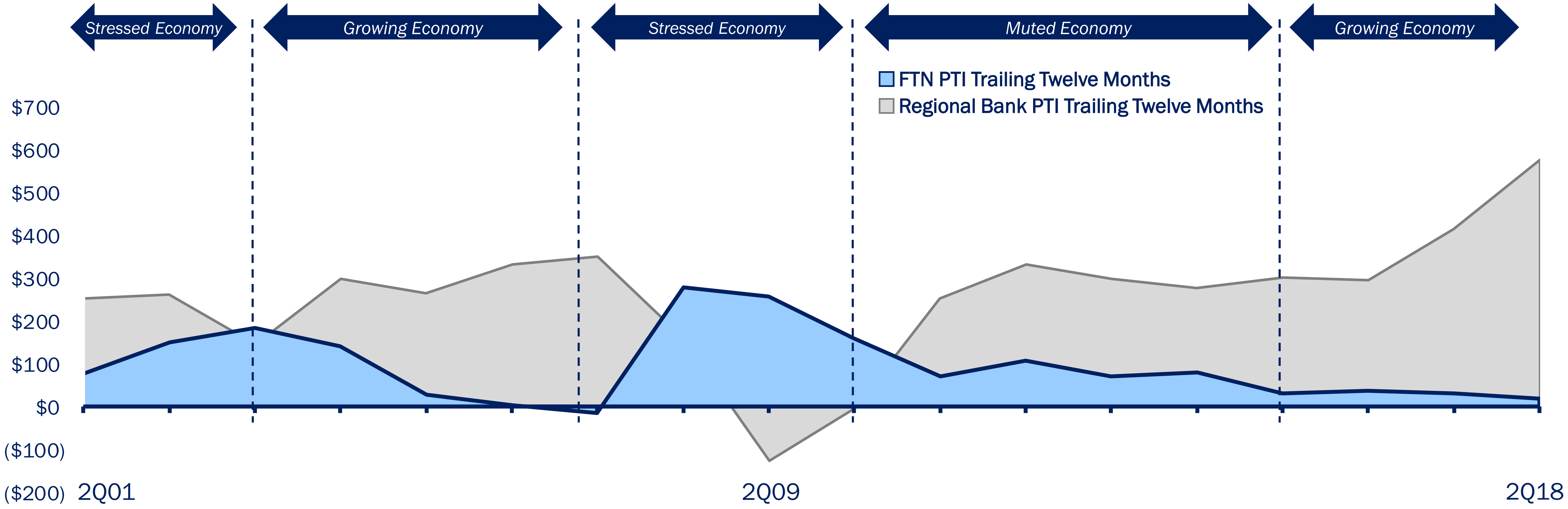


Lower CRE to Total Capital Ratios vs Peers[2]



For footnoted items, refer to slide 30 for additional information.

Our Complementary Business Model Works in Various Economic Environments



Why is FTN Counter-Cyclical in a Stressed Economy?

Declining rates & steeper yield curve drive increased investment portfolio activity

Increased market volatility creates incentive to trade

Lower loan volumes lead to growth in investment securities portfolios

Lower Credit Risk

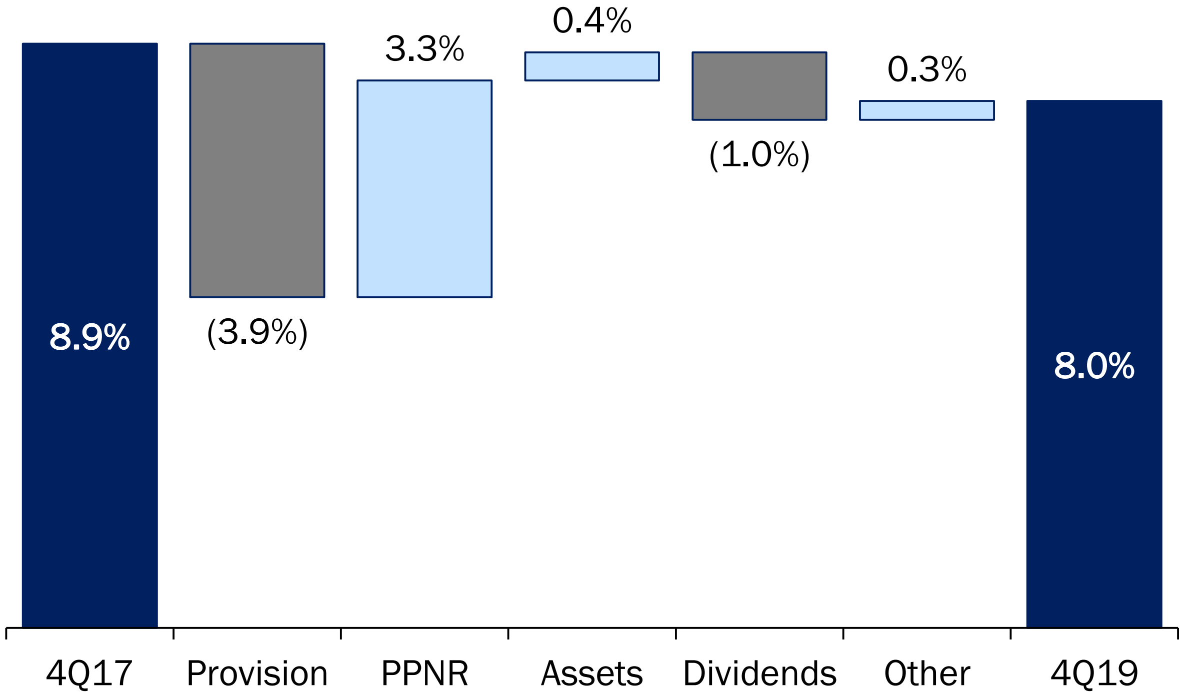
+

Better Earnings Resiliency

=

Capital Strength

Stronger Capital Resiliency in Severely Adverse Scenario[1]

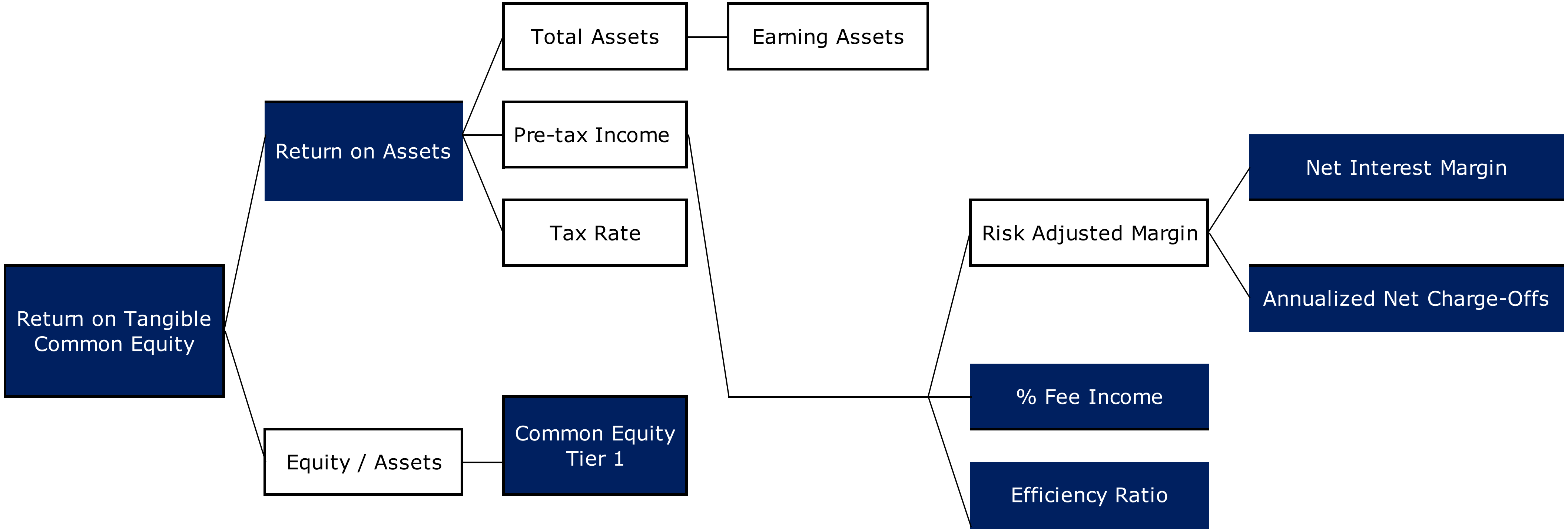


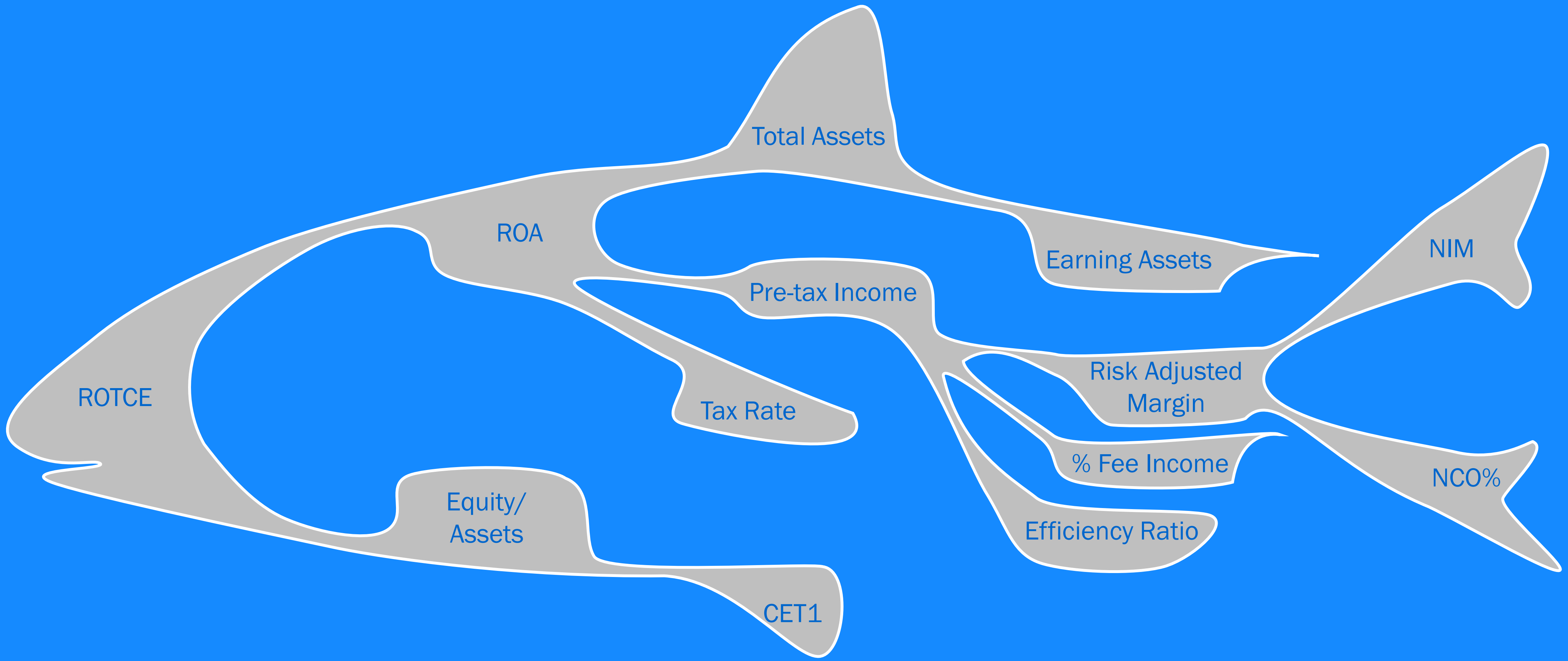
90bps FHN CET1 Decline[1] **<** **440bps** DFAST Peers' CET1 Decline[1]

Better

Note: For footnoted information, refer to slide 30.

We evolve to succeed


Return on Tangible Common Equity
Return on Assets
Total Assets
Earning Assets
Pre-tax Income
Tax Rate
Risk Adjusted Margin
Net Interest Margin
Annualized Net Charge-Offs
% Fee Income
Efficiency Ratio
Equity / Assets
Common Equity Tier 1


Total Assets
ROA
Earning Assets
Pre-tax Income
NIM
ROTCE
Tax Rate
Risk Adjusted
Margin
% Fee Income
NCO%
Equity/
Assets
Efficiency Ratio
CET1

Strategic priorities are earnings growth levers

Dominate Tennessee

Profitably Grow key markets and specialty businesses

Transform the customer experience

Optimize the expense base

2019 Outlook: Building from a Position of Strength

	ROTCE	ROA	NIM	Efficiency Ratio	NCOs	CET1
3Q18	17.9%[1]	1.21%[1]	3.44%	64%[1]	6bps	9.9%
2019	17% - 18%	1.20% - 1.30%	3.40% - 3.50%	60% - 62%	<10bps	9.5% - 10%
Key Assumptions		3% - 6% Loan & Deposit Growth	Dec 18 & Jun 19 Fed Funds Rate Increases	Fully Phased In Merger Cost Savings		35% - 70% Total Payout Ratio

Evolving the Bonefish: Long-term Objectives

Top-Quartile Returns

Better Risk Profile

Profitable Growth

Enhanced Operating Leverage

FHN: A Compelling Investment

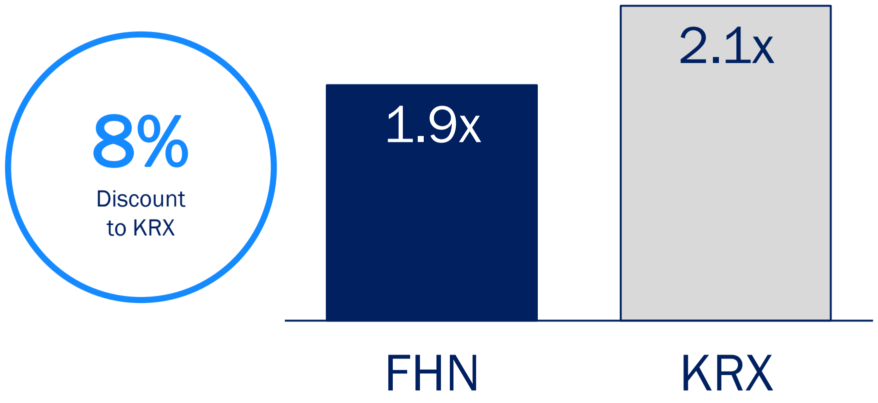
Unique
Franchise

17%+
ROTCE[1]

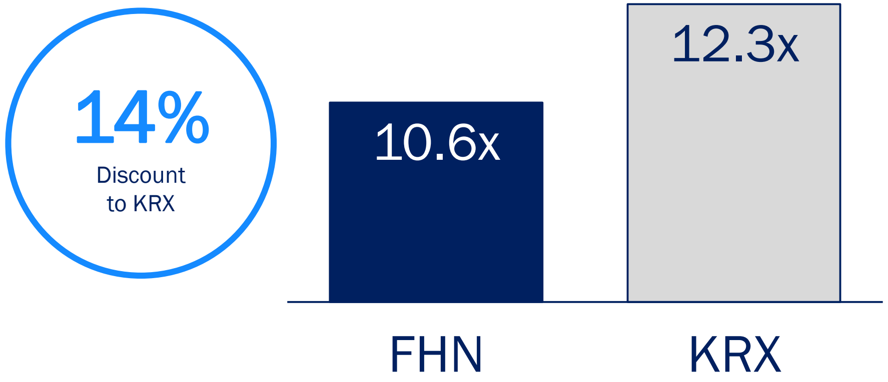
2.9%
Dividend Yield

$200mm
Share Repurchase Authorization

P/TBV



2019 Forward P/E Ratio



For footnoted item, refer to slide 30 for additional information.
All pricing data, including dividend yield, are as of market close on 11.02.18. Source: S&P Global Market Intelligence.

Our future is bright

Proven success

Focused strategy

Better opportunities

FHN

Financial Outlook:
Delivering Shareholder Value

Proven | Focused | Better

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Notes

Slide	Note	Comment
4	(1)	ROTCE, Adjusted ROTCE, Adjusted ROA, and Adjusted EPS are Non-GAAP numbers. ROTCE and Adjusted ROTCE are reconciled on slide 33. Adjusted ROA is reconciled on slide 34. Adjusted EPS is reconciled on slide 35. Adjusted numbers exclude notable items as outlined on slides 31 and 32.
5	(1)	Adjusted Efficiency Ratio is a Non-GAAP number and is reconciled on slide 36. Adjusted numbers exclude notable items as outlined on slides 31 and 32.
7	(1)	Adjusted EPS, ROTCE, Adjusted ROTCE, Adjusted ROA, Adjusted Efficiency Ratio, and Adjusted (Core) NIM are Non-GAAP numbers. Adjusted EPS is reconciled on slide 35. ROTCE and Adjusted ROTCE are reconciled on slide 33. Adjusted ROA is reconciled on slide 34. Adjusted Efficiency Ratio is reconciled on slide 36. Core NIM is reconciled on slide 37. Adjusted numbers (excluding Core NIM) exclude notable items as outlined on slides 31 and 32.
10	(1)	Cumulative net interest margin betas from 3Q15 to 2Q18. Peer data source: S&P Global Market Intelligence.
10	(2)	Reflects net interest margin beta using Core NIM. Core NIM is a Non-GAAP number and is reconciled on slide 37.
13	(1)	3Q18 YTD Annualized Adjusted Expense is Non-GAAP and excludes notable items as outlined on slide 32. 3Q18 YTD Annualized Adjusted Expense is reconciled on slide 36.
13	(2)	3Q18 period-end Total Assets.
13	(3)	3Q18 Adjusted Efficiency Ratio is a Non-GAAP number and excludes notable items as outlined on slide 32. 3Q18 Adjusted Efficiency Ratio is reconciled to the GAAP-equivalent number on slide 36.

Notes

Slide	Note	Comment
14	(1)	3Q18 YTD Annualized Adjusted NIAC is Non-GAAP and excludes notable items as outlined on slide 32. 3Q18 YTD Annualized Adjusted NIAC is reconciled on slide 35.
14	(2)	Excess capital is generated by assuming a targeted CET1 ratio of 9.0%. With 3Q18 CET1 at 9.9%, the 90bps difference x $3.5B of Common Equity Tier 1 capital, the excess generated is ~$293mm.
16	(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.
16	(2)	CRE to Total Capital as of 2Q18. Peers include BKU, BOKF, BXS, CBSH, CFR, FCNC.A, HWC, IBKC, PB, PNFP, SNV, TCBI, UMBF. Peer data source: S&P Global Market Intelligence.
18	(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.
23	(1)	3Q18 Adjusted ROTCE, Adjusted ROA, and Adjusted Efficiency Ratio are Non-GAAP numbers. Adjusted ROTCE is reconciled on slide 33. Adjusted ROA is reconciled on slide 34. Adjusted Efficiency Ratio is reconciled on slide 36. Adjusted numbers exclude notable items as outlined on slide 32.
25	(1)	3Q18 YTD Adjusted ROTCE is a Non-GAAP number and is reconciled on slide 33. 3Q18 YTD Adjusted ROTCE excludes notable items as outlined on slide 32.

Notable Items – 2013 to 2015

2013 Notable Items	Pre-tax Amount
(3Q13 YTD Notable Items)	
Restructuring Charges	($3.0mm)
Legal Accrual	($6.1mm)
Acquisition Expense	($2.9mm)
Settlement of a legal matter	$1.0mm
Other Expense (Visa Shares)	($0.9mm)
Mortgage repurchase reserve increase	($200.0mm)
Gain on sale of servicing rights and related advances	$12.9mm
(4Q13 Notable Items)	
Restructuring Charges	($0.4mm)
Acquisition Expense	($2.3mm)
Legal Accrual	($57.0mm)
Mortgage repurchase reserve reversal	$30.0mm
Security gains, net	$2.2mm

2014 Notable Items	Amount
	(Pre-tax)
Restructuring Charges	($5.7mm)
Previously Unrecognized Servicing Fees Associated with MSR Sale	$20.0mm
Securities Gain	$5.6mm
Net Impact from Resolution/ Collapse of On-Balance Sheet Consumer Securitizations	($6.4mm)
Litigation Expense Recovery	$62.1mm
Held-for-Sale (Primarily NPL) Portfolio Valuation Adjustment	$8.2mm
Gains on Sales of Held-for-Sale Loans in Non-Strategic Portfolio	$39.7mm
Loss Accruals Related to Legal Matters	($50.0mm)
	(After-tax)
Other Tax Adjustments	$8.8mm

2015 Notable Items	Pre-tax Amount
Acquisition Expense	($5.0mm)
Legal Accrual	($162.5mm)
Retirement of Trust Preferred Debt	$5.8mm
Employee Benefit Plan Amendment	$8.3mm
Litigation Accrual associated with resolution of legal matters in the Fixed Income segment	($11.6mm)
Litigation Accrual associated with resolution of legal matters in the Non-Strategic segment	($14.2mm)
Impairment Related to Tax Credit Investment	($2.8mm)

Notable Items – 2017 & 2018

2017 Notable Items	Amount
	(Pre-tax)
Mortgage Repurchase Reserve Release	$20.0mm
Acquisition Expense	($61.3mm)
Loss on equity securities repurchase	($14.3mm)
Legal Matters	($40.3mm)
Special Employee Bonuses	($9.9mm)
	(After-tax)
Tax Reform-Related Adjustments	($82.0mm)
Tax rate adjustments primarily associated with the reversal of a capital loss deferred tax valuation allowance and certain discrete period items	$33.2mm
Other Tax Adjustments	$10.7mm

3Q18 YTD Notable Items	Pre-tax Amount
(1Q18) Acquisition Expense	($31.4mm)
(1Q18) Gain on property sale	$3.3mm
(2Q18) Acquisition Expense	($43.2mm)
(2Q18) Other Expense (Visa Shares)	($4.1mm)
(3Q18) Acquisition Expense	($11.4mm)
(3Q18) Visa B Share Monetization	$212.9mm

Reconciliation to GAAP Financials

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

Return on Average Tangible Common Equity (ROTCE) & Adjusted ROTCE	(1) 3Q18 QTD	(2) 1Q17 QTD	(3) 3Q18 YTD	(4) 3Q13 YTD	(1) - (2) 3Q18 QTD vs. 1Q17 QTD	(3) - (4) 3Q18 YTD vs. 3Q13 YTD
Average Total Equity (GAAP)	$4,611	$2,723	$4,579	$2,539		
Less: Average Noncontrolling Interest (GAAP)	($295)	($295)	($295)	($295)		
Less: Average Preferred Stock (GAAP)	($96)	($96)	($96)	($85)		
Average Common Equity (GAAP) *(a)*	$4,220	$2,332	$4,188	$2,158		
Less: Average Intangible Assets (GAAP)	($1,573)	($212)	($1,570)	($161)		
Average Tangible Common Equity (Non-GAAP) *(b)*	$2,647	$2,120	$2,618	$1,997		
Annualized Net Income Available to Common (GAAP) *(c)*	$1,072	$219	$592	($37)		
Return on Average Common Equity (ROE) (GAAP) *(c/a)*	25.4%	9.4%	14.1%	-1.7%	1,600bps	1,580bps
Return on Average Tangible Common Equity (ROTCE) (Non-GAAP) *(c/b)*	40.5%	10.3%	22.6%	-1.9%	3,020bps	2,440bps
Annualized Net Income Available to Common (GAAP) *(c)*	$1,072	$219	$592	($37)		
Plus: Annualized Tax-affected Notable Items (GAAP)	($605)	N/A	($127)	$163		
Annualized Adjusted Net Income Available to Common (Non-GAAP) *(d)*	$467	$219	$465	$126		
Average Tangible Common Equity (Non-GAAP) *(b)*	$2,647	$2,120	$2,618	$1,997		
Less: Equity impact for notable items (3Q18 only)	($33)	N/A	$48	N/A		
Adjusted Average Tangible Common Equity (Non-GAAP) *(e)*	$2,614	$2,120	$2,666	$1,997		
Adjusted Return on Average Tangible Common Equity (ROTCE) (Non-GAAP) *(d/e)*	17.9%	10.3%	17.4%	6.3%	750bps	1,110bps
Average Effective Tax Rate for Tax-affected Notable Items	~24%	N/A	~24%	~39%		

(Note: N/A – Non-applicable)

Numbers may not add to total due to rounding. All dollars in millions.

Reconciliation to GAAP Financials

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

Adjusted Return on Average Assets (ROA)	*(1)* 3Q18 QTD	*(2)* 1Q17 QTD	*(3)* 3Q18 YTD	*(4)* 3Q13 YTD	*(1) - (2)* 3Q18 QTD vs. 1Q17 QTD	*(3) - (4)* 3Q18 YTD vs. 3Q13 YTD
Annualized Net Income (GAAP) *(a)*	$1,090	$237	$609	($20)		
Plus: Annualized Tax-affected Notable Items (GAAP)	($605)	N/A	($127)	$163		
Annualized Adjusted Net Income (Non-GAAP) *(b)*	$485	$237	$483	$144		
Average Total Assets (Non-GAAP) *(c)*	$40,077	$28,806	$40,199	$24,589		
Return on Average Assets (GAAP) *(a/b)*	2.72%	0.82%	1.52%	-0.08%	190bps	160bps
Adjusted Return on Average Assets (GAAP) *(b/c)*	1.21%	0.82%	1.20%	0.58%	39bps	62bps
Average Effective Tax Rate for Tax-affected Notable Items	~24%	N/A	~24%	~39%		

(Note: N/A – Non-applicable)

Numbers may not add to total due to rounding. All dollars in millions.

Reconciliation to GAAP Financials

Slides in this presentation use non-GAAP information of adjusted earnings per share. That information is not presented according to generally accepted accounting principles (GAAP) and is reconciled to GAAP information below.

Adjusted Net Income Available to Common (NIAC) & Adjusted Earnings Per Share (EPS)	*(1)* **3Q18 QTD**	*(2)* **1Q17 QTD**	**3Q18 YTD**	**3Q13 YTD**	**2017 FY**	**2016 FY**	**2015 FY**	**2014 FY**	**2013 FY**	*(1) - (2)* **3Q18 QTD vs. 1Q17 QTD**	*(CAGR)* **3Q18 YTD vs. 3Q13 YTD**	*(CAGR)* **2017 FY vs. 2013 FY**
Net Income Available to Common (GAAP) *(a)*	$270	$54	$442	($28)	$159	$221	$80	$216	$21			
Plus: Tax-affected Notable Items (GAAP)	($153)	$0	($95)	$122	$112	N/A	$112	($54)	$139			
Adjusted Net Income Available to Common (Non-GAAP) *(b)*	$118	$54	$348	$95	$271	$221	$191	$162	$160			
Annualized Net Income Available to Common (GAAP) *(c)*	N/A	N/A	$592	($37)	$159	$221	$80	$216	$21			
Plus: Annualized Tax-affected Notable Items (GAAP)	N/A	N/A	($127)	$163	$112	N/A	$112	($54)	$139			
Annualized Adjusted Net Income Available to Common (Non-GAAP) *(d)*	N/A	N/A	$465	$126	$271	$221	$191	$162	$160			
Average Common Diluted Shares (GAAP) *(e)*	327	237	329	239	244	235	236	237	240			
Plus: Antilutive Impact to Average Common Shares (GAAP)	N/A	N/A	N/A	2	N/A	N/A	N/A	N/A	N/A			
Adjusted Average Common Diluted Shares (Non-GAAP) *(f)*	327	237	329	241	244	235	236	237	240			
Earnings Per Share (GAAP) *(a/e)*	$0.83	$0.23	$1.35	($0.12)	$0.65	$0.94	$0.34	$0.91	$0.09	262%	NM	
Adjusted Earnings Per Share (Non-GAAP) *(b/f)*	$0.36	$0.23	$1.06	$0.39	$1.11	N/A	$0.81	$0.69	$0.67	58%	22%	
Annualized Earnings Per Share (Non-GAAP) *(c/e)*	N/A	N/A	$1.80	($0.15)	$0.65	$0.94	$0.34	$0.91	$0.09		NM	65%
Annualized Adjusted Earnings Per Share (Non-GAAP) *(d/f)*	N/A	N/A	$1.41	$0.52	$1.11	N/A	$0.81	$0.69	$0.67		22%	14%
Average Effective Tax Rate for Tax-affected Notable Items	~24%	N/A	~24%	~39%	~37%	N/A	~39%	~39%	~39%			

(Note: N/A – Non-applicable, NM – Not meaningful)

Numbers may not add to total due to rounding. All dollars and shares in millions, except EPS.

Reconciliation to GAAP Financials

Slides in this presentation use non-GAAP information of adjusted efficiency ratio and adjusted noninterest expense. That information is not presented according to generally accepted accounting principles (GAAP) and is reconciled to GAAP information below.

Adjusted Efficiency Ratio & Adjusted Noninterest Expense	(1) 3Q18 QTD	(2) 1Q17 QTD	(3) 2013 FY	3Q18 YTD	(1) - (2) 3Q18 vs 1Q17	(1) - (3) 3Q18 vs 2013
Noninterest Expense (GAAP) *(a)*	$294	$222	$1,149	N/A		
Revenue Excluding Securities Gains (GAAP) *(b)*	$442	$307	$1,220	N/A		
Efficiency Ratio (GAAP) *(a/b)*	67%	72%	94%	N/A	(600bps)	(2,800bps)
Noninterest Expense (GAAP)	$294	$222	$1,149	N/A		
Plus: Notable Items (GAAP)	($11)	N/A	($243)	N/A		
Adjusted Noninterest Expense (Non-GAAP) *(c)*	$283	$222	$906	N/A		
Revenue Excluding Securities Gains (GAAP)	$442	$307	$1,220	N/A		
Plus: Notable Items (GAAP)	N/A	N/A	($14)	N/A		
Adjusted Revenue Excluding Securities Gains (Non-GAAP) *(d)*	$442	$307	$1,206	N/A		
Adjusted Noninterest Expense (Non-GAAP) *(c)*	$283	$222	$906	N/A		
Adjusted Revenue Excluding Securities Gains (Non-GAAP) *(d)*	$442	$307	$1,206	N/A		
Adjusted Efficiency Ratio (Non-GAAP) *(c/d)*	64%	72%	75%	N/A	(850bps)	(1,100bps)
Annualized Noninterest Expense (GAAP)	N/A	N/A	N/A	$1,257		
Plus: Annualized Notable Items (GAAP)	N/A	N/A	N/A	($121)		
Annualized Adjusted Noninterest Expense (Non-GAAP)	N/A	N/A	N/A	$1,136		

(Note: N/A – Non-applicable)

Numbers may not add to total due to rounding. All dollars in millions.

Reconciliation to GAAP Financials

Slides in this presentation use non-GAAP information of adjusted (core) net interest margin. That information is not presented according to generally accepted accounting principles (GAAP) and is reconciled to GAAP information below.

Core Net Interest Income & Core Net Interest Margin	Net Interest Income 2Q18	Net Interest Margin 2Q18
Reported (GAAP)	$311mm	3.53%
Less: Impact from CBF Loan Accretion	($18mm)	(0.21%)
Core (Non-GAAP)	$293mm	3.32%

(Note: Average earning assets impact from CBF's loan accretion was $166mm)

Core Net Interest Income & Core Net Interest Margin	Net Interest Income 3Q18	Net Interest Margin 3Q18
Reported (GAAP)	$306mm	3.44%
Less: Impact from CBF Loan Accretion	($14mm)	(0.16%)
Core (Non-GAAP)	$291mm	3.28%

(Note: Average earning assets impact from CBF's loan accretion was $142mm)

Numbers may not add to total due to rounding.