



FOURTH QUARTER 2013 FINANCIAL SUPPLEMENT

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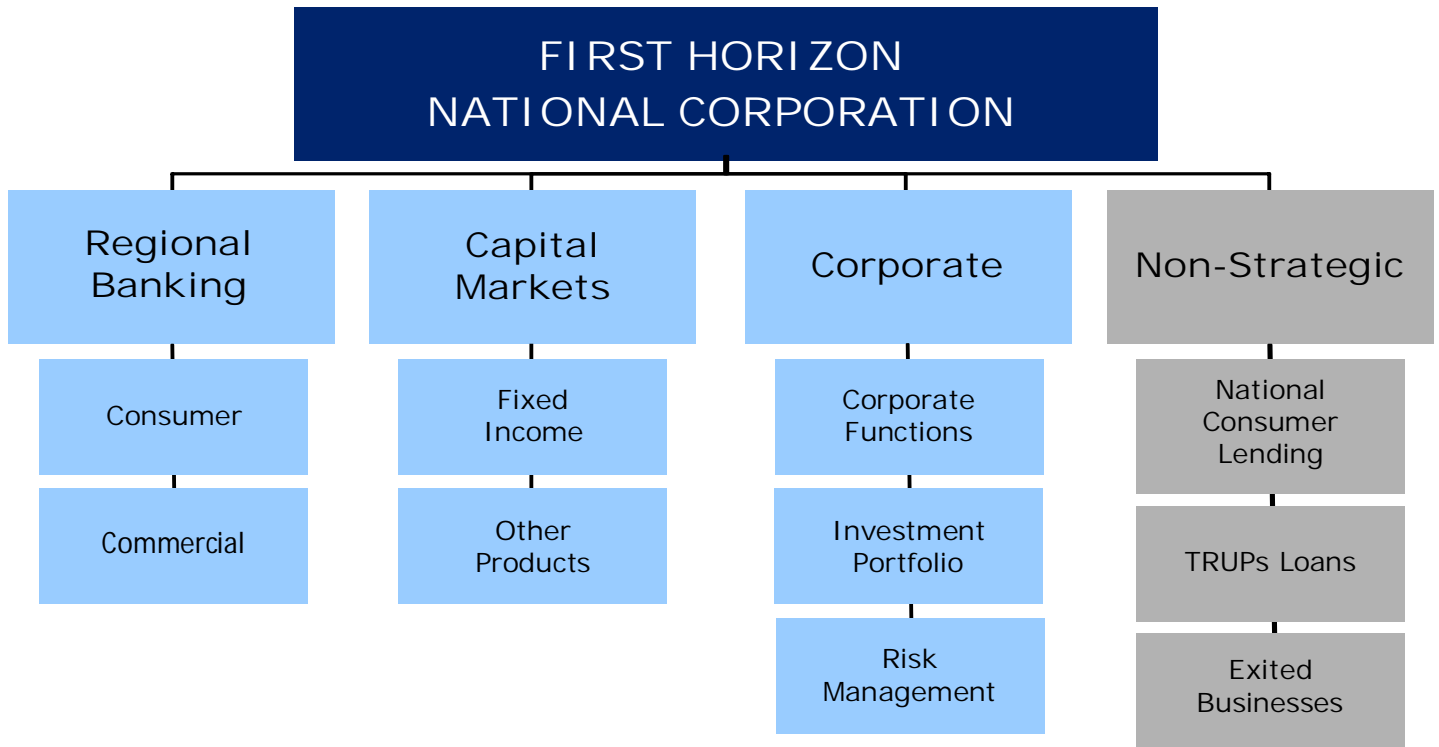
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Other Information

This financial supplement contains forward-looking statements involving significant risks and uncertainties. A number of important factors could cause actual results to differ materially from those in the forward-looking information. Those factors include general economic and financial market conditions, including expectations of and actual timing and amount of interest rate movements including the slope of the yield curve, competition, customer and investor responses to these conditions, ability to execute business plans, geopolitical developments, recent and future legislative and regulatory developments, natural disasters, and items mentioned in this financial supplement and in First Horizon National Corporation's ("FHN") most recent press release, as well as critical accounting estimates and other factors described in FHN's recent filings with the SEC. 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.

Use of Non-GAAP Measures

Certain ratios are included in this financial supplement that are non-GAAP, meaning they are not presented in accordance with generally accepted accounting principles ("GAAP") in the U.S. FHN's management believes such ratios are relevant to understanding the capital position and results of the Company. The non-GAAP ratios presented in this financial supplement are tangible common equity to tangible assets, tangible book value per common share, tier 1 common to risk weighted assets, adjusted tangible common equity to risk weighted assets, and net interest margin using net interest income adjusted for fully taxable equivalent ("FTE"). These ratios are reported to FHN's management and Board of Directors through various internal reports. Additionally, disclosure of non-GAAP capital ratios provides a meaningful base for comparability to other financial institutions as demonstrated by their use by the various banking regulators in reviewing the capital adequacy of financial institutions. Non-GAAP measures are not formally defined by GAAP or codified in currently effective federal banking regulations, and other entities may use calculation methods that differ from those used by FHN. Tier 1 capital is a regulatory term and is generally defined as the sum of core capital (including common equity and instruments that can not be redeemed at the option of the holder) adjusted for certain items under risk based capital regulations. Also a regulatory term, risk weighted assets includes total assets adjusted for credit risk and is used to determine regulatory capital ratios. Refer to the tabular reconciliation of non-GAAP to GAAP measures and presentation of the most comparable GAAP items on page 26 of this financial supplement.



FHN PERFORMANCE HIGHLIGHTS

Consolidated Results for Fiscal Year 2013 vs. 2012

- Net income available to common shareholders was \$23.5 million, or \$.10 per diluted share in 2013, compared to a net loss of \$27.8 million, or \$.11 loss per diluted share in 2012
- Acquired substantially all of the assets and liabilities of Mountain National Bank ("MNB") from the FDIC
- Reached an agreement with Fannie Mae resolving certain legacy representation and warranty repurchase obligations associated with loans originated from 2000 to 2008 excluding certain loans FHN no longer services
- Signed a definitive agreement to sell substantially all remaining legacy mortgage servicing; transfers of servicing began in fourth quarter
- Net interest income ("NII") decreased 7 percent in 2013 to \$637.4 million from \$688.7 million; Net interest margin ("NIM") decreased to 2.96 percent from 3.13 percent
 - The decrease in NII is primarily attributable to run-off of the non-strategic loan portfolios, lower yielding fixed rate loans, and a lower yielding securities portfolio, somewhat mitigated by improved deposit pricing
 - The decrease in NIM is driven by declining yields on the investment portfolio, lower yielding fixed rate loans, run-off of the non-strategic loan portfolios, and a decline in loans to mortgage companies, partially offset by lower rates on deposits
- Noninterest income (including securities gains) declined to \$584.6 million in 2013 compared to \$671.3 million in 2012 primarily due to lower fixed income sales revenue within capital markets and a decline in mortgage banking income
- Provision expense was \$55.0 million in 2013 compared to \$78.0 million in 2012; 2012 included approximately \$30 million of provision associated with the implementation of regulatory guidance related to discharged bankruptcies
- Noninterest expense was \$1.2 billion in 2013 compared to \$1.4 billion in 2012
 - Decrease primarily driven by declines in the mortgage repurchase provision, pension-related costs, capital markets variable compensation, and severance costs related to restructuring, repositioning, and efficiency initiatives
 - These decreases were partially offset by an increase in legal and professional fees driven by litigation matters in 2013
- Average loans were \$15.7 billion in 2013 compared to \$16.2 billion in 2012; period-end loans decreased 8 percent to \$15.4 billion
 - Decline in the period-end loan portfolio driven by continued run-off within the non-strategic portfolios and declines in the regional bank
- Average core deposits were \$15.8 billion in 2013 compared to \$15.6 billion in 2012; period-end relatively flat at \$16.2 billion

Fourth Quarter 2013 vs. Third Quarter 2013

Consolidated

- Net income available to common shareholders was \$49.1 million, or \$.21 per diluted share in fourth quarter, compared to a net loss of \$107.5 million, or \$.45 loss per diluted share in prior quarter
- NII decreased slightly in fourth quarter to \$157.1 million from \$158.8 million; NIM increased slightly to 2.98 percent from 2.97 percent in the prior quarter
 - The decrease in NII is primarily attributable to a decline in average loans to mortgage companies and run-off of the non-strategic loan portfolios, partially offset by the effect of amortizing the valuation adjustment for acquired time deposits and declining rates on deposits
 - The slight increase in NIM is driven by the effect of amortizing the valuation adjustment for acquired time deposits, lower rates on deposits, and higher yields on trading assets, which more than offset the negative impact of a decline in average loans to mortgage companies and an increase in average excess cash held at the Fed
- Noninterest income (including securities gains) was \$135.0 million in fourth quarter compared to \$150.5 million in third quarter
 - The decrease was largely driven by decreases in fee income in fourth quarter within the non-strategic and capital markets segments
- Noninterest expense was \$260.1 million in fourth quarter compared to \$433.6 million in third quarter
 - Decrease primarily driven by a decrease within the non-strategic segment to the mortgage repurchase provision partially offset by an increase in litigation expense
- Average loans were \$15.3 billion in fourth quarter compared to \$15.7 billion in third quarter; period-end loans were flat at \$15.4 billion
 - Decline in average loans primarily driven by a decrease in loans to mortgage companies and continued run-off within the non-strategic portfolios
- Average core deposits were \$15.7 billion in fourth quarter compared to \$16.0 billion in third quarter; period-end increased 3 percent to \$16.2 billion

Regional Banking

- NII was \$146.4 million in fourth quarter compared to \$149.5 million in third quarter
 - The decrease in NII is primarily attributable to lower average loan balances (primarily loans to mortgage companies)
 - NIM decreased 1 basis point largely due to the continuing impact of low rates
- Period-end loans increased 1 percent, or \$133.0 million to \$12.2 billion in fourth quarter primarily driven by increases in specialty lending, somewhat mitigated by declines in retail loans
- Loan loss provision was \$2.6 million in fourth quarter compared to \$5.2 million in prior quarter
 - Decline in provision was driven by the commercial portfolio due to aggregate improvement
- Noninterest income was \$62.8 million in fourth quarter compared to \$63.9 million in third quarter
- Noninterest expense increased to \$139.1 million in fourth quarter from \$131.9 million in the prior quarter
 - Fourth quarter includes an increase in charges associated with branch closings and higher professional fees

Capital Markets

- Fixed income revenue decreased to \$50.9 million in fourth quarter from \$54.4 million in third quarter
 - Fixed income average daily revenue ("ADR") was \$822 thousand in fourth quarter down 3 percent from third quarter
- Noninterest expense decreased to \$53.2 million in fourth quarter from \$58.0 million in third quarter
 - The expense decrease was primarily due to a decline in variable compensation costs

FHN PERFORMANCE HIGHLIGHTS (continued)

Fourth Quarter 2013 vs. Third Quarter 2013

Corporate

- NII was negative \$10.4 million in fourth quarter compared to negative \$11.7 million in the prior quarter
 - Estimated effective duration of the securities portfolio was 3.8 years in fourth and third quarters
 - Estimated modified duration of the securities portfolio was 4.0 years in fourth quarter compared to 4.4 years in prior quarter
- Noninterest income increased to \$7.8 million in fourth quarter from \$6.6 million in third quarter
 - Fourth quarter includes a net \$2.2 million gain associated with cost method investments
 - Increase partially offset by lower deferred compensation driven by market conditions; changes in deferred compensation income are mirrored by changes in deferred compensation expense
- Noninterest expense was \$18.7 million in fourth quarter compared to \$21.7 million in the prior quarter
 - Reduction driven by a decrease in deferred compensation expense and lower restructuring charges in fourth quarter relative to the prior quarter

Non-Strategic

- NII decreased to \$16.8 million in fourth quarter from \$17.1 million in third quarter due to continued run-off of the loan portfolio
- Provision expense increased to \$12.4 million in fourth quarter from \$4.8 million in prior quarter
 - The increase in fourth quarter provision was affected by reserve build in the home equity portfolio combined with a slower pace of reserve release in other portfolio segments
- Noninterest income was \$4.9 million in fourth quarter compared to \$15.9 million in third quarter
 - Decrease primarily due to higher servicing income in third quarter reflecting the terms of the servicing sale agreement and decline in fourth quarter as servicing transfers began
- Noninterest expense was \$49.1 million in fourth quarter compared to \$222.0 million in the prior quarter
 - Decrease primarily driven by a \$200.0 million addition to the repurchase and foreclosure reserve in third quarter
 - Fourth quarter includes \$30.0 million of net loss accruals related to legal matters

Asset Quality

- Allowance as a percentage of loans ratio was relatively flat at 165 basis points in fourth quarter compared to 166 basis points in prior quarter
- Total reserves decreased to \$253.8 million from \$255.7 million in third quarter
 - The net decline in reserves was driven by a \$5.3 million commercial reserve release, somewhat offset by \$3.4 million net reserve increase in the consumer portfolio
 - The commercial allowance reflects continued improvement in loss rates, grade migration, and asset quality metrics
 - The consumer allowance increase was driven by a reserve build in the non-strategic consumer real estate portfolio
- Provision expense was \$15.0 million in fourth quarter compared to \$10.0 million in third quarter
- Net charge-offs ("NCOs") were \$16.9 million in fourth quarter compared to \$16.2 million in prior quarter
 - Annualized net charge-offs increased to 44 basis points of average loans from 41 basis points in prior quarter
- Nonperforming loans ("NPLs") in the portfolio declined \$33.0 million to \$255.0 million driven by the C&I portfolio within the regional bank
- Nonperforming assets ("NPAs"), including loans held-for-sale, decreased to \$435.0 million in fourth quarter from \$482.0 million in prior quarter
 - The decline in NPAs was largely driven by a drop in nonperforming portfolio loans in addition to a decline in nonperforming loans in held for sale and foreclosed assets
- Total 30+ delinquencies were \$101.4 million in fourth quarter compared to \$94.2 million in prior quarter
 - The increase in 30+ delinquencies was largely driven by consumer real estate loans within the non-strategic segment
- Troubled debt restructurings ("TDRs") were \$562.1 million at the end of fourth quarter compared with \$578.4 million in prior quarter

Taxes

- The effective tax rates for the quarter and year are negative reflecting permanent benefits from tax credit investments, life insurance, and tax exempt interest
 - Fourth quarter tax expense was favorably affected by the pattern of quarterly earnings in 2013 and \$8.2 million in discrete items

Capital and Liquidity

- Paid \$0.05 per common share dividend on January 1, 2014
- No shares repurchased in fourth quarter under the \$300 million share repurchase program
 - Repurchased shares costing \$262.7 million since the program's inception in fourth quarter 2011
 - Volume weighted average price for all share repurchases under the stock repurchase program of \$9.24 per share (before \$.02 per share broker commission)
- Paid preferred quarterly dividend of \$1.6 million on January 10, 2014
- Capital ratios (regulatory capital ratios estimated based on period-end balances)
 - 8.23 percent for tangible common equity to tangible assets
 - 13.76 percent for Tier 1
 - 16.11 percent for Total Capital
 - 10.65 percent for Tier 1 Common
 - 11.01 percent for Leverage

FHN CONSOLIDATED SUMMARY RESULTS

Quarterly, Unaudited

(Dollars in thousands, except per share data)	4Q13	3Q13	2Q13	1Q13	4Q12	4Q13 Changes vs.		Twelve months ended		2013 vs. 2012
						3Q13	4Q12	2013	2012	
Income Statement Highlights										
Net interest income	\$ 157,135	\$ 158,838	\$ 160,019	\$ 161,382	\$ 170,598	(1)%	(8)%	\$ 637,374	\$ 688,667	(7)%
Noninterest income	132,860	150,571	142,983	156,403	151,143	(12)%	(12)%	582,817	670,636	(13)%
Securities gains/(losses), net	2,183	(96)	(351)	24	(4,700)	NM	NM	1,760	693	NM
Total revenue	292,178	309,313	302,651	317,809	317,041	(6)%	(8)%	1,221,951	1,359,996	(10)%
Noninterest expense	260,097	433,556	227,408	240,540	271,361	(40)%	(4)%	1,161,601	1,383,701	(16)%
Provision for loan losses	15,000	10,000	15,000	15,000	15,000	50 %	*	55,000	78,000	(29)%
Income/(loss) before income taxes	17,081	(134,243)	60,243	62,269	30,680	NM	(44)%	5,350	(101,705)	NM
Provision/(benefit) for income taxes	(36,555)	(31,094)	15,008	17,730	(12,914)	(18)%	NM	(34,911)	(85,262)	59 %
Income/(loss) from continuing operations	53,636	(103,149)	45,235	44,539	43,594	NM	23 %	40,261	(16,443)	NM
Income/(loss) from discontinued operations, net of tax	(6)	123	1	430	(12)	NM	50 %	548	148	NM
Net income/(loss)	53,630	(103,026)	45,236	44,969	43,582	NM	23 %	40,809	(16,295)	NM
Net income attributable to noncontrolling interest	2,934	2,875	2,843	2,813	2,901	2 %	1 %	11,465	11,464	*
Net income/(loss) attributable to controlling interest	50,696	(105,901)	42,393	42,156	40,681	NM	25 %	29,344	(27,759)	NM
Preferred stock dividends	1,550	1,550	1,550	1,188	-	*	NM	5,838	-	NM
Net income/(loss) available to common shareholders	\$ 49,146	\$ (107,451)	\$ 40,843	\$ 40,968	\$ 40,681	NM	21 %	\$ 23,506	\$ (27,759)	NM
Common Stock Data										
Diluted EPS from continuing operations	\$ 0.21	\$ (0.45)	\$ 0.17	\$ 0.17	\$ 0.17	NM	24 %	\$ 0.10	\$ (0.11)	NM
Diluted EPS	\$ 0.21	\$ (0.45)	\$ 0.17	\$ 0.17	\$ 0.17	NM	24 %	\$ 0.10	\$ (0.11)	NM
Diluted shares (thousands)	236,753	236,895	240,891	242,799	246,132	*	(4)%	239,794	248,349	(3)%
Period-end shares outstanding (thousands)	236,370	236,328	240,555	241,225	243,598	*	(3)%	236,370	243,598	(3)%
Cash dividends declared per share	\$ 0.05	\$ 0.05	\$ 0.05	\$ 0.05	\$ 0.01	*	NM	\$ 0.20	\$ 0.04	NM
Balance Sheet Highlights (Period-End)										
Total loans, net of unearned income (Restricted - \$.1 billion) (a)	\$ 15,389,074	\$ 15,408,556	\$ 16,197,952	\$ 15,889,670	\$ 16,708,582	*	(8)%			
Total deposits	16,734,956	16,283,909	17,011,884	16,204,467	16,629,709	3 %	1 %			
Total assets (Restricted - \$.1 billion) (a) (b)	23,792,576	23,858,753	24,852,800	24,803,048	25,334,019	*	(6)%			
Total liabilities (Restricted - \$.1 billion) (a) (b)	21,292,083	21,425,460	22,306,392	22,203,321	22,824,813	(1)%	(7)%			
Total equity	2,500,493	2,433,293	2,546,408	2,599,727	2,509,206	3 %	*			
Asset Quality Highlights										
Allowance for loan losses (Restricted - \$4.4 million) (a)	\$ 253,809	\$ 255,710	\$ 261,934	\$ 265,218	\$ 276,963	(1)%	(8)%			
Allowance / period-end loans	1.65 %	1.66 %	1.62 %	1.67 %	1.66 %					
Net charge-offs	\$ 16,901	\$ 16,224	\$ 18,284	\$ 26,745	\$ 19,781	4 %	(15)%			
Net charge-offs (annualized) / average loans	0.44 %	0.41 %	0.46 %	0.67 %	0.48 %					
Non-performing assets (NPA) (c)	\$ 434,988	\$ 482,045	\$ 506,265	\$ 418,385	\$ 419,369	(10)%	4 %			
NPA % (c) (d)	1.95 %	2.19 %	2.25 %	1.81 %	1.84 %					
Key Ratios & Other										
Return on average assets (annualized) (e)	0.89 %	(1.69)%	0.74 %	0.73 %	0.69 %					
Return on average common equity (annualized) (f)	9.37 %	(20.39)%	7.46 %	7.48 %	7.20 %					
Net interest margin (g) (h)	2.98 %	2.97 %	2.96 %	2.95 %	3.09 %					
Fee income to total revenue (i)	45.81 %	48.66 %	47.19 %	49.22 %	46.98 %					
Efficiency ratio (j)	89.69 %	NM	75.05 %	75.69 %	84.34 %					
Book value per common share (k)	\$ 8.92	\$ 8.64	\$ 8.96	\$ 9.16	\$ 9.09					
Tangible book value per common share (h) (k)	\$ 8.23	\$ 7.95	\$ 8.28	\$ 8.51	\$ 8.44					
Adjusted tangible common equity to risk weighted assets (h) (l)	10.31 %	9.69 %	9.69 %	9.91 %	9.93 %					
Market capitalization (millions)	\$ 2,753.7	\$ 2,597.2	\$ 2,694.2	\$ 2,576.3	\$ 2,414.1					
Full time equivalent employees	4,309	4,338	4,296	4,381	4,507					

NM - Not meaningful

* Amount is less than one percent.

Certain previously reported amounts have been reclassified to agree with current presentation.

(a) Restricted balances parenthetically presented are as of December 31, 2013.

(b) Balances reflect the net presentation of certain capital markets receivables and payables. Prior periods have been revised for comparability.

(c) 2013 increase primarily relates to second liens placed on nonaccrual based on information received from a third party on the performance status of non-FHN serviced first liens and acquired foreclosed real estate from the MNB acquisition.

(d) NPAs related to the loan portfolio over period-end loans plus foreclosed real estate and other assets.

(e) Calculated using net income.

(f) Calculated using net income available to common shareholders.

(g) Net interest margin is computed using net interest income adjusted to a fully taxable equivalent ("FTE") basis.

(h) Refer to the Non-GAAP to GAAP Reconciliation on page 26 of this financial supplement.

(i) Ratio excludes securities gains/(losses).

(j) Noninterest expense divided by total revenue excluding securities gains/(losses).

(k) 2Q13 decrease due to \$40 million prepaid share repurchase agreement, shares were delivered in 3Q13.

(l) Current quarter is an estimate.

FHN CONSOLIDATED INCOME STATEMENT

Quarterly, Unaudited

(Thousands)	4Q13	3Q13	2Q13	1Q13	4Q12	4Q13 Changes vs.		Twelve months ended		2013 vs. 2012
						3Q13	4Q12	2013	2012	
Interest income	\$ 179,053	\$ 182,610	\$ 183,991	\$ 186,399	\$ 196,199	(2)%	(9)%	\$ 732,053	\$ 798,953	(8)%
Less: interest expense	21,918	23,772	23,972	25,017	25,601	(8)%	(14)%	94,679	110,286	(14)%
Net interest income	157,135	158,838	160,019	161,382	170,598	(1)%	(8)%	637,374	688,667	(7)%
Provision for loan losses	15,000	10,000	15,000	15,000	15,000	50 %	*	55,000	78,000	(29)%
Net interest income after provision for loan losses	142,135	148,838	145,019	146,382	155,598	(5)%	(9)%	582,374	610,667	(5)%
Noninterest income:										
Capital markets (a) (b)	59,653	64,283	69,265	79,163	72,483	(7)%	(18)%	272,364	334,912	(19)%
Deposit transactions and cash management	29,194	29,279	28,254	27,656	30,952	*	(6)%	114,383	120,168	(5)%
Brokerage, management fees and commissions	11,505	10,868	10,540	9,348	8,980	6 %	28 %	42,261	34,934	21 %
Mortgage banking (c)	3,853	14,460	5,589	9,373	8,287	(73)%	(54)%	33,275	51,890	(36)%
Trust services and investment management	6,596	6,649	6,950	6,328	5,979	(1)%	10 %	26,523	24,319	9 %
Bankcard income	4,998	5,303	5,299	4,882	5,766	(6)%	(13)%	20,482	22,384	(8)%
Bank owned life insurance	3,636	3,560	3,946	5,472	5,081	2 %	(28)%	16,614	18,805	(12)%
Other service charges	3,144	3,707	3,503	3,086	3,167	(15)%	(1)%	13,440	12,935	4 %
Insurance commissions	960	733	730	600	804	31 %	19 %	3,023	3,148	(4)%
Securities gains/(losses), net (d)	2,183	(96)	(351)	24	(4,700)	NM	NM	1,760	693	NM
Gain/(loss) on divestiture	(4)	115	-	-	-	NM	NM	111	200	(45)%
Other (e)	9,325	11,614	8,907	10,495	9,644	(20)%	(3)%	40,341	46,941	(14)%
Total noninterest income	135,043	150,475	142,632	156,427	146,443	(10)%	(8)%	584,577	671,329	(13)%
Adjusted gross income after provision for loan losses	277,178	299,313	287,651	302,809	302,041	(7)%	(8)%	1,166,951	1,281,996	(9)%
Noninterest expense:										
Employee compensation, incentives, and benefits (f)	127,144	132,213	130,500	139,184	161,813	(4)%	(21)%	529,041	640,857	(17)%
Repurchase and foreclosure provision	-	200,000	-	-	-	NM	NM	200,000	299,256	(33)%
Legal and professional fees	15,419	12,704	14,065	11,171	11,971	21 %	29 %	53,359	38,750	38 %
Occupancy	12,811	13,147	11,785	12,822	12,363	(3)%	4 %	50,565	49,027	3 %
Computer software	10,197	10,446	9,608	10,076	10,333	(2)%	(1)%	40,327	40,018	1 %
Contract employment and outsourcing	9,059	9,241	8,581	9,039	9,052	(2)%	*	35,920	41,198	(13)%
Operations services	9,104	9,199	8,842	8,070	8,123	(1)%	12 %	35,215	35,429	(1)%
Equipment rentals, depreciation, and maintenance	8,431	7,890	7,597	7,820	7,910	7 %	7 %	31,738	31,246	2 %
FDIC premium expense	4,477	4,631	5,037	6,011	7,299	(3)%	(39)%	20,156	27,968	(28)%
Advertising and public relations	4,685	5,486	4,121	3,947	5,915	(15)%	(21)%	18,239	17,439	5 %
Communications and courier	4,473	4,517	4,531	4,437	4,613	(1)%	(3)%	17,958	18,318	(2)%
Foreclosed real estate	1,050	523	1,287	1,439	1,995	NM	(47)%	4,299	11,041	(61)%
Amortization of intangible assets	1,128	928	928	928	979	22 %	15 %	3,912	3,910	*
Other (e)	52,119	22,631	20,526	25,596	28,995	NM	80 %	120,872	129,244	(6)%
Total noninterest expense	260,097	433,556	227,408	240,540	271,361	(40)%	(4)%	1,161,601	1,383,701	(16)%
Income/(loss) before income taxes	17,081	(134,243)	60,243	62,269	30,680	NM	(44)%	5,350	(101,705)	NM
Provision/(benefit) for income taxes (g)	(36,555)	(31,094)	15,008	17,730	(12,914)	(18)%	NM	(34,911)	(85,262)	59 %
Income/(loss) from continuing operations	53,636	(103,149)	45,235	44,539	43,594	NM	23 %	40,261	(16,443)	NM
Income/(loss) from discontinued operations, net of tax	(6)	123	1	430	(12)	NM	50 %	548	148	NM
Net income/(loss)	53,630	(103,026)	45,236	44,969	43,582	NM	23 %	40,809	(16,295)	NM
Net income attributable to noncontrolling interest	2,934	2,875	2,843	2,813	2,901	2 %	1 %	11,465	11,464	*
Net income/(loss) attributable to controlling interest	50,696	(105,901)	42,393	42,156	40,681	NM	25 %	29,344	(27,759)	NM
Preferred stock dividends	1,550	1,550	1,550	1,188	-	*	NM	5,838	-	NM
Net income/(loss) available to common shareholders	\$ 49,146	\$ (107,451)	\$ 40,843	\$ 40,968	\$ 40,681	NM	21 %	\$ 23,506	\$ (27,759)	NM

NM - Not meaningful

* Amount is less than one percent.

Certain previously reported amounts have been reclassified to agree with current presentation.

(a) 4Q13 average daily revenue ("ADR") was \$822 thousand.

(b) 2Q13 and 1Q13 include a gain of \$1.0 million and \$2.4 million, respectively, from a Locom reversal associated with a TRUP loan payoff within the non-strategic segment.

(c) 3Q13 includes an increase in servicing income reflecting the terms of the agreement to sell servicing; 3Q13 also includes a \$2.2 million negative adjustment made as a result of estimated costs for obligations associated with the agreement to sell servicing. 4Q13 down as servicing transfers began.

(d) 4Q13 includes a net \$2.2 million gain on cost method investments; 4Q12 includes a \$4.7 million negative valuation adjustment related to an equity investment.

(e) Refer to the Other Income and Other Expense table on page 8 for additional information.

(f) 3Q13 includes a positive \$3.5 million adjustment resulting from revisions to an employee benefit plan.

(g) 4Q13 and 4Q12 include \$8.3 million and \$17.0 million, respectively, in tax benefits related to discrete period tax items.

FHN OTHER INCOME AND OTHER EXPENSE

Quarterly, Unaudited

(Thousands)	4Q13	3Q13	2Q13	1Q13	4Q12	4Q13 Changes vs.		Twelve months ended		2013 vs.
						3Q13	4Q12	2013	2012	2012
Other Income										
ATM and interchange fees	\$ 2,721	\$ 2,680	\$ 2,627	\$ 2,384	\$ 2,724	2 %	*	\$ 10,412	\$ 10,528	(1)%
Electronic banking fees	1,535	1,607	1,585	1,562	1,610	(4)%	(5)%	6,289	6,537	(4)%
Letter of credit fees	1,215	1,171	1,196	1,499	1,192	4 %	2 %	5,081	5,158	(1)%
Deferred compensation (a)	1,210	2,160	(278)	1,593	396	(44)%	NM	4,685	4,461	5 %
Other	2,644	3,996	3,777	3,457	3,722	(34)%	(29)%	13,874	20,257	(32)%
Total	\$ 9,325	\$ 11,614	\$ 8,907	\$ 10,495	\$ 9,644	(20)%	(3)%	\$ 40,341	\$ 46,941	(14)%
Other Expense										
Litigation and regulatory matters	\$ 30,355	\$ 229	\$ 900	\$ 5,170	\$ 4,300	NM	NM	\$ 36,654	\$ 33,313	10 %
Other insurance and taxes	3,261	3,215	3,076	3,046	3,078	1 %	6 %	12,598	10,734	17 %
Tax credit investments	3,063	3,079	2,989	2,972	4,198	(1)%	(27)%	12,103	18,655	(35)%
Travel and entertainment	2,339	2,400	2,372	1,848	2,058	(3)%	14 %	8,959	8,366	7 %
Employee training and dues	1,327	1,244	1,229	1,254	1,171	7 %	13 %	5,054	4,525	12 %
Customer relations	1,179	1,204	1,255	1,278	1,348	(2)%	(13)%	4,916	4,578	7 %
Miscellaneous loan costs	701	1,349	1,163	996	924	(48)%	(24)%	4,209	4,126	2 %
Supplies	1,090	950	705	1,055	1,021	15 %	7 %	3,800	3,752	1 %
Other	8,804	8,961	6,837	7,977	10,897	(2)%	(19)%	32,579	41,195	(21)%
Total	\$ 52,119	\$ 22,631	\$ 20,526	\$ 25,596	\$ 28,995	NM	80 %	\$ 120,872	\$ 129,244	(6)%

NM - Not meaningful

* Amount is less than one percent.

Certain previously reported amounts have been reclassified to agree with current presentation.

(a) Amounts driven by market conditions and are mirrored by changes in deferred compensation expense which is included in employee compensation expense.

FHN CONSOLIDATED PERIOD-END BALANCE SHEET

Quarterly, Unaudited

(Thousands)	4Q13	3Q13	2Q13	1Q13	4Q12	4Q13 Changes vs.	
						3Q13	4Q12
Assets:							
Investment securities	\$ 3,398,457	\$ 3,186,943	\$ 3,228,379	\$ 3,190,219	\$ 3,061,808	7 %	11 %
Loans held-for-sale	370,152	371,640	385,105	390,874	401,937	*	(8)%
Loans, net of unearned income (Restricted - \$.1 billion) (a)	15,389,074	15,408,556	16,197,952	15,889,670	16,708,582	*	(8)%
Federal funds sold	66,079	52,830	52,169	33,738	34,492	25 %	92 %
Securities purchased under agreements to resell	412,614	576,355	602,126	732,696	601,891	(28)%	(31)%
Interest-bearing cash (b)	730,297	184,179	344,150	431,182	353,373	NM	NM
Trading securities	801,718	1,343,134	1,267,348	1,397,746	1,262,720	(40)%	(37)%
Total earning assets	21,168,391	21,123,637	22,077,229	22,066,125	22,424,803	*	(6)%
Cash and due from banks (Restricted - \$1.2 million) (a)	349,216	395,631	382,601	275,262	469,879	(12)%	(26)%
Capital markets receivables (c)	45,255	83,154	151,660	169,927	117,772	(46)%	(62)%
Mortgage servicing rights, net (d)	72,793	116,686	113,853	109,102	114,311	(38)%	(36)%
Goodwill (e)	141,943	140,479	140,479	134,242	134,242	1 %	6 %
Other intangible assets, net	21,988	22,216	23,144	21,772	22,700	(1)%	(3)%
Premises and equipment, net	305,244	308,779	314,764	299,740	303,273	(1)%	1 %
Real estate acquired by foreclosure (f)	71,562	71,626	69,901	54,672	60,690	*	18 %
Allowance for loan losses (Restricted - \$4.4 million) (a)	(253,809)	(255,710)	(261,934)	(265,218)	(276,963)	(1)%	(8)%
Derivative assets	181,866	215,116	235,759	274,332	292,472	(15)%	(38)%
Other assets (Restricted - \$1.9 million) (a)	1,688,127	1,637,139	1,605,344	1,663,092	1,670,840	3 %	1 %
Total assets (Restricted - \$.1 billion) (a)	\$ 23,792,576	\$ 23,858,753	\$ 24,852,800	\$ 24,803,048	\$ 25,334,019	*	(6)%
Liabilities and Equity:							
Deposits:							
Savings	\$ 6,732,326	\$ 6,781,522	\$ 6,928,447	\$ 6,498,832	\$ 6,705,496	(1)%	*
Other interest-bearing deposits	3,859,079	3,494,236	3,825,235	3,740,257	3,798,313	10 %	2 %
Time deposits	951,755	997,726	1,051,327	988,375	1,019,938	(5)%	(7)%
Total interest-bearing core deposits	11,543,160	11,273,484	11,805,009	11,227,464	11,523,747	2 %	*
Noninterest-bearing deposits	4,637,839	4,434,746	4,603,954	4,454,045	4,602,472	5 %	1 %
Total core deposits (g)	16,180,999	15,708,230	16,408,963	15,681,509	16,126,219	3 %	*
Certificates of deposit \$100,000 and more	553,957	575,679	602,921	522,958	503,490	(4)%	10 %
Total deposits	16,734,956	16,283,909	17,011,884	16,204,467	16,629,709	3 %	1 %
Federal funds purchased	1,042,633	1,062,901	1,142,749	1,361,670	1,351,023	(2)%	(23)%
Securities sold under agreements to repurchase	442,789	427,232	433,761	488,010	555,438	4 %	(20)%
Trading liabilities	368,348	585,969	596,869	781,306	564,429	(37)%	(35)%
Other short-term borrowings	181,146	303,686	446,909	186,898	441,201	(40)%	(59)%
Term borrowings (Restricted - \$.1 billion) (a) (h)	1,739,859	1,771,288	1,800,255	2,197,864	2,226,482	(2)%	(22)%
Capital markets payables (c)	21,173	53,784	90,231	97,954	110,329	(61)%	(81)%
Derivative liabilities	154,280	165,918	198,489	199,999	202,269	(7)%	(24)%
Other liabilities	606,899	770,773	585,245	685,153	743,933	(21)%	(18)%
Total liabilities (Restricted - \$.1 billion) (a)	21,292,083	21,425,460	22,306,392	22,203,321	22,824,813	(1)%	(7)%
Equity:							
Common stock (i)	147,731	147,705	150,347	150,766	152,249	*	(3)%
Capital surplus (i) (j)	1,416,767	1,413,248	1,416,563	1,461,292	1,488,463	*	(5)%
Undivided profits	694,949	657,676	777,108	748,427	719,672	6 %	(3)%
Accumulated other comprehensive loss, net	(150,009)	(176,391)	(188,665)	(151,639)	(146,343)	(15)%	3 %
Preferred stock	95,624	95,624	95,624	95,624	-	*	NM
Noncontrolling interest (k)	295,431	295,431	295,431	295,257	295,165	*	*
Total equity	2,500,493	2,433,293	2,546,408	2,599,727	2,509,206	3 %	*
Total liabilities and equity	\$ 23,792,576	\$ 23,858,753	\$ 24,852,800	\$ 24,803,048	\$ 25,334,019	*	(6)%

NM - Not meaningful

* Amount is less than one percent.

Certain previously reported amounts have been reclassified to agree with current presentation.

(a) Restricted balances parenthetically presented are as of December 31, 2013.

(b) Includes excess balances held at Fed.

(c) Balances reflect the net presentation of certain capital markets receivables and payables. Prior periods have been revised for comparability.

(d) Decrease in 4Q13 reflects transfers associated with an agreement to sell mortgage servicing rights entered into in 3Q13. Transfers will continue into 2014.

(e) 2Q13 increase driven by the MNB acquisition.

(f) 4Q13 includes \$25.8 million of foreclosed assets related to government insured mortgages.

(g) 4Q13 average core deposits were \$15.7 billion.

(h) In 2Q13 \$350.0 million of subordinated notes matured.

(i) Decreases relate to shares purchased under the share repurchase program.

(j) 2Q13 decrease related to \$40.0 million prepaid share repurchase agreement. The shares were delivered to FHN in 3Q13.

(k) Consists of preferred stock of subsidiary.

FHN CONSOLIDATED AVERAGE BALANCE SHEET

Quarterly, Unaudited

(Thousands)	4Q13	3Q13	2Q13	1Q13	4Q12	4Q13 Changes vs.		Twelve months ended		2013 vs. 2012
						3Q13	4Q12	2013	2012	
Assets:										
Earning assets:										
Loans, net of unearned income:										
Commercial, financial, and industrial (C&I)	\$ 7,694,029	\$ 7,888,297	\$ 8,121,219	\$ 8,199,249	\$ 8,330,961	(2)%	(8)%	\$ 7,972,875	\$ 7,994,102	*
Commercial real estate	1,164,748	1,215,586	1,134,268	1,161,467	1,237,774	(4)%	(6)%	1,170,618	1,307,001	(10)%
Consumer real estate	5,400,751	5,502,825	5,561,689	5,644,275	5,757,724	(2)%	(6)%	5,526,386	5,829,089	(5)%
Permanent mortgage	678,938	721,554	771,253	801,000	788,428	(6)%	(14)%	742,793	795,014	(7)%
Credit card and other	334,887	323,551	304,561	291,221	288,412	4%	16%	313,702	280,197	12%
Total loans, net of unearned income										
(Restricted - \$.1 billion) (a) (b)	15,273,353	15,651,813	15,892,990	16,097,212	16,403,299	(2)%	(7)%	15,726,374	16,205,403	(3)%
Loans held-for-sale	368,373	378,263	389,273	392,272	403,750	(3)%	(9)%	381,969	416,616	(8)%
Investment securities:										
U.S. treasuries	39,994	41,303	40,815	44,107	43,909	(3)%	(9)%	41,543	42,248	(2)%
U.S. government agencies	2,959,355	2,900,838	2,924,012	2,818,958	2,774,175	2%	7%	2,901,175	2,862,848	1%
States and municipalities	15,155	15,246	15,390	15,255	17,169	(1)%	(12)%	15,261	17,802	(14)%
Other	229,728	224,213	218,701	216,860	222,058	2%	3%	222,416	222,569	*
Total investment securities	3,244,232	3,181,600	3,198,918	3,095,180	3,057,311	2%	6%	3,180,395	3,145,467	1%
Capital markets securities inventory	1,159,570	1,156,262	1,310,044	1,308,969	1,250,423	*	(7)%	1,233,090	1,261,086	(2)%
Mortgage banking trading securities	12,712	15,558	16,398	17,486	18,844	(18)%	(33)%	15,526	21,885	(29)%
Other earning assets:										
Federal funds sold	19,471	28,498	26,698	24,173	24,701	(32)%	(21)%	24,708	22,704	9%
Securities purchased under agreements to resell	581,798	593,978	705,129	754,630	586,258	(2)%	(1)%	658,232	586,191	12%
Interest-bearing cash (c)	614,628	537,631	401,236	653,712	522,529	14%	18%	551,656	565,470	(2)%
Total other earning assets	1,215,897	1,160,107	1,133,063	1,432,515	1,133,488	5%	7%	1,234,596	1,174,365	5%
Total earnings assets (Restricted - \$.1 billion) (a)	21,274,137	21,543,603	21,940,686	22,343,634	22,267,115	(1)%	(4)%	21,771,950	22,224,822	(2)%
Allowance for loan losses (Restricted - \$3.8 million) (a)	(250,074)	(256,789)	(260,944)	(270,385)	(306,583)	(3)%	(18)%	(259,485)	(331,198)	(22)%
Cash and due from banks (Restricted - \$1.6 million) (a)	341,066	351,972	342,053	348,581	349,002	(3)%	(2)%	345,914	344,305	*
Capital markets receivables (d)	45,179	82,289	97,851	88,211	101,233	(45)%	(55)%	78,275	103,562	(24)%
Premises and equipment, net	307,285	308,199	302,263	299,846	303,921	*	1%	304,429	310,115	(2)%
Derivative assets	201,609	209,878	257,181	286,243	317,076	(4)%	(36)%	238,417	335,268	(29)%
Other assets (Restricted - \$1.7 million) (a)	1,926,109	1,942,481	1,903,728	1,948,417	1,925,664	(1)%	*	1,930,156	2,066,430	(7)%
Total assets (Restricted - \$.1 billion) (a)	\$ 23,845,311	\$ 24,181,633	\$ 24,582,818	\$ 25,044,547	\$ 24,957,428	(1)%	(4)%	\$ 24,409,656	\$ 25,053,304	(3)%
Liabilities and equity:										
Interest-bearing liabilities:										
Interest-bearing deposits:										
Savings	\$ 6,642,159	\$ 6,957,875	\$ 6,516,889	\$ 6,593,590	\$ 6,529,453	(5)%	2%	\$ 6,678,529	\$ 6,403,738	4%
Other interest-bearing deposits	3,520,348	3,494,211	3,645,674	3,709,988	3,469,711	1%	1%	3,591,766	3,414,094	5%
Time deposits	977,107	1,025,788	998,762	1,004,887	1,038,672	(5)%	(6)%	1,001,626	1,101,158	(9)%
Total interest-bearing core deposits	11,139,614	11,477,874	11,161,325	11,308,465	11,037,836	(3)%	1%	11,271,921	10,918,990	3%
Certificates of deposit \$100,000 and more	580,760	594,536	542,244	516,785	514,543	(2)%	13%	558,855	604,883	(8)%
Federal funds purchased	1,236,763	1,119,273	1,224,070	1,479,316	1,538,970	10%	(20)%	1,263,792	1,548,020	(18)%
Securities sold under agreements to repurchase	446,894	452,940	480,960	572,666	457,493	(1)%	(2)%	487,923	380,871	28%
Capital markets trading liabilities	567,531	598,195	718,309	779,409	597,402	(5)%	(5)%	665,095	589,461	13%
Other short-term borrowings	219,593	243,195	525,493	209,376	272,578	(10)%	(19)%	299,288	450,690	(34)%
Term borrowings (Restricted - \$.1 billion) (a) (e)	1,764,476	1,792,250	2,007,372	2,221,297	2,254,445	(2)%	(22)%	1,944,675	2,326,753	(16)%
Total interest-bearing liabilities	15,955,631	16,278,263	16,659,773	17,087,314	16,673,267	(2)%	(4)%	16,491,549	16,819,668	(2)%
Noninterest-bearing deposits	4,559,023	4,542,127	4,493,440	4,441,411	4,770,935	*	(4)%	4,509,413	4,688,093	(4)%
Capital markets payables (d)	32,896	57,275	58,435	57,859	68,403	(43)%	(52)%	51,563	70,435	(27)%
Derivative liabilities	159,575	161,611	184,192	194,892	211,598	(1)%	(25)%	174,934	227,765	(23)%
Other liabilities	666,312	660,458	598,854	683,596	689,782	1%	(3)%	652,281	639,562	2%
Total liabilities (Restricted - \$.1 billion) (a)	21,373,437	21,699,734	21,994,694	22,465,072	22,413,985	(2)%	(5)%	21,879,740	22,445,523	(3)%
Equity:										
Common stock	147,724	149,000	150,468	151,613	153,691	(1)%	(4)%	149,688	156,298	(4)%
Capital surplus	1,414,810	1,418,259	1,430,998	1,476,797	1,507,087	*	(6)%	1,435,000	1,540,513	(7)%
Undivided profits	691,958	715,451	771,953	742,070	705,835	(3)%	(2)%	730,181	736,826	(1)%
Accumulated other comprehensive loss, net	(173,673)	(191,866)	(156,178)	(150,093)	(118,335)	(9)%	47%	(168,083)	(121,021)	39%
Preferred stock	95,624	95,624	95,624	63,831	-	*	NM	87,785	-	NM
Noncontrolling interest	295,431	295,431	295,259	295,257	295,165	*	*	295,345	295,165	*
Total equity	2,471,874	2,481,899	2,588,124	2,579,475	2,543,443	*	(3)%	2,529,916	2,607,781	(3)%
Total liabilities and equity	\$ 23,845,311	\$ 24,181,633	\$ 24,582,818	\$ 25,044,547	\$ 24,957,428	(1)%	(4)%	\$ 24,409,656	\$ 25,053,304	(3)%

NM - Not meaningful

* Amount is less than one percent.

Certain previously reported amounts have been reclassified to agree with current presentation.

(a) Restricted balances parenthetically presented are quarterly averages as of December 31, 2013.

(b) Includes loans on nonaccrual status.

(c) Includes excess balances held at Fed.

(d) Balances reflect the net presentation of certain capital markets receivables and payables. Prior periods have been revised for comparability.

(e) In 2Q13 \$350.0 million of subordinated notes matured.

FHN CONSOLIDATED NET INTEREST INCOME (a)

Quarterly, Unaudited

(Thousands)	4Q13	3Q13	2Q13	1Q13	4Q12	4Q13 Changes vs.	
						3Q13	4Q12
Interest Income:							
Loans, net of unearned income (b)	\$ 147,322	\$ 151,504	\$ 153,070	\$ 154,955	\$ 163,693	(3)%	(10)%
Loans held-for-sale	3,253	3,058	3,169	3,502	3,732	6 %	(13)%
Investment securities:							
U.S. treasuries	4	10	11	8	11	(60)%	(64)%
U.S. government agencies	19,020	18,537	18,321	18,507	19,536	3 %	(3)%
States and municipalities	21	21	25	23	6	*	NM
Other	2,307	2,355	2,315	2,332	2,495	(2)%	(8)%
Total investment securities	21,352	20,923	20,672	20,870	22,048	2 %	(3)%
Capital markets securities inventory	8,631	8,425	8,467	7,901	7,565	2 %	14 %
Mortgage banking trading securities	247	403	452	489	534	(39)%	(54)%
Other earning assets:							
Federal funds sold	48	73	66	61	64	(34)%	(25)%
Securities purchased under agreements to resell (c)	(99)	(171)	(189)	44	118	42 %	NM
Interest-bearing cash	343	289	197	364	287	19 %	20 %
Total other earning assets	292	191	74	469	469	53 %	(38)%
Interest income	\$ 181,097	\$ 184,504	\$ 185,904	\$ 188,186	\$ 198,041	(2)%	(9)%
Interest Expense:							
Interest-bearing deposits:							
Savings	\$ 3,205	\$ 3,471	\$ 3,689	\$ 4,397	\$ 4,617	(8)%	(31)%
Other interest-bearing deposits	772	817	1,013	1,145	1,268	(6)%	(39)%
Time deposits	3,585	4,013	4,064	4,217	4,639	(11)%	(23)%
Total interest-bearing core deposits	7,562	8,301	8,766	9,759	10,524	(9)%	(28)%
Certificates of deposit \$100,000 and more (d)	873	1,658	1,550	1,561	1,725	(47)%	(49)%
Federal funds purchased	791	716	777	932	985	10 %	(20)%
Securities sold under agreements to repurchase	126	148	134	268	211	(15)%	(40)%
Capital markets trading liabilities	3,442	3,632	3,354	3,196	2,536	(5)%	36 %
Other short-term borrowings	222	239	245	106	132	(7)%	68 %
Term borrowings	8,902	9,078	9,146	9,195	9,488	(2)%	(6)%
Interest expense	21,918	23,772	23,972	25,017	25,601	(8)%	(14)%
Net interest income - tax equivalent basis	159,179	160,732	161,932	163,169	172,440	(1)%	(8)%
Fully taxable equivalent adjustment	(2,044)	(1,894)	(1,913)	(1,787)	(1,842)	(8)%	(11)%
Net interest income	\$ 157,135	\$ 158,838	\$ 160,019	\$ 161,382	\$ 170,598	(1)%	(8)%

NM - Not meaningful

* Amount is less than one percent.

(a) Net interest income adjusted to a FTE basis.

(b) Includes loans on nonaccrual status.

(c) 4Q13, 3Q13 and 2Q13 driven by negative market rates on reverse repurchase agreements.

(d) 4Q13 includes the effect of amortizing the valuation adjustment for acquired time deposits related to the MNB acquisition.

FHN CONSOLIDATED AVERAGE BALANCE SHEET: YIELDS AND RATES

Quarterly, Unaudited

	4Q13	3Q13	2Q13	1Q13	4Q12
Assets:					
Earning assets (a):					
Loans, net of unearned income:					
Commercial loans	3.66 %	3.69 %	3.68 %	3.70 %	3.83 %
Retail loans	4.07	4.06	4.12	4.16	4.18
Total loans, net of unearned income (b)	3.83	3.85	3.86	3.89	3.98
Loans held-for-sale	3.53	3.23	3.26	3.57	3.70
Investment securities:					
U.S. treasuries	0.04	0.09	0.11	0.07	0.10
U.S. government agencies	2.57	2.56	2.51	2.63	2.82
States and municipalities	0.56	0.55	0.65	0.59	0.13
Other	4.02	4.20	4.23	4.30	4.49
Total investment securities	2.63	2.63	2.58	2.70	2.88
Capital markets securities inventory	2.98	2.91	2.59	2.41	2.42
Mortgage banking trading securities	7.79	10.36	11.02	11.19	11.34
Other earning assets:					
Federal funds sold	0.98	1.01	0.99	1.02	1.02
Securities purchased under agreements to resell (c)	(0.07)	(0.11)	(0.11)	0.02	0.08
Interest-bearing cash	0.22	0.21	0.20	0.23	0.22
Total other earning assets	0.10	0.07	0.03	0.13	0.16
Interest income/total earning assets	3.39 %	3.41 %	3.40 %	3.40 %	3.55 %
Liabilities:					
Interest-bearing liabilities:					
Interest-bearing deposits:					
Savings	0.19 %	0.20 %	0.23 %	0.27 %	0.28 %
Other interest-bearing deposits	0.09	0.09	0.11	0.13	0.15
Time deposits	1.46	1.55	1.63	1.70	1.78
Total interest-bearing core deposits	0.27	0.29	0.32	0.35	0.38
Certificates of deposit \$100,000 and more (d)	0.60	1.11	1.15	1.23	1.33
Federal funds purchased	0.25	0.25	0.25	0.26	0.25
Securities sold under agreements to repurchase	0.11	0.13	0.11	0.19	0.18
Capital markets trading liabilities	2.41	2.41	1.87	1.66	1.69
Other short-term borrowings	0.40	0.39	0.19	0.21	0.19
Term borrowings (e)	2.02	2.03	1.82	1.66	1.69
Interest expense/total interest-bearing liabilities	0.55	0.58	0.58	0.59	0.61
Net interest spread	2.84 %	2.83 %	2.82 %	2.81 %	2.94 %
Effect of interest-free sources used to fund earning assets	0.14	0.14	0.14	0.14	0.15
Net interest margin	2.98 %	2.97 %	2.96 %	2.95 %	3.09 %

Yields are adjusted to a FTE basis. Refer to the Non-GAAP to GAAP Reconciliation on page 26 for reconciliation of net interest income (GAAP) to net interest income adjusted for impact of FTE (non-GAAP).

(a) Earning assets yields are expressed net of unearned income.

(b) Includes loans on nonaccrual status.

(c) 4Q13, 3Q13 and 2Q13 driven by negative market rates on reverse repurchase agreements.

(d) 4Q13 rate includes the effect of amortizing the valuation adjustment for acquired time deposits related to the MNB acquisition.

(e) Rates are expressed net of unamortized debenture cost for term borrowings.

FHN CHARGES FOR RESTRUCTURING, REPOSITIONING, & EFFICIENCY INITIATIVES

Quarterly, Unaudited

(Thousands)	4Q13	3Q13	2Q13	1Q13	4Q12
By Income Statement Impact					
Noninterest income					
Mortgage banking (a)	\$ -	\$ (2,192)	\$ -	\$ -	\$ (348)
Gain/(loss) on divestiture	(4)	115	-	-	-
Noninterest expense					
Employee compensation, incentives, and benefits (b)	1,071	1,160	641	819	18,128
Occupancy	(285)	38	(60)	438	180
All other expense	16	369	-	-	17
Total loss before income taxes	(806)	(3,644)	(581)	(1,257)	(18,673)
Income from discontinued operations (c)	-	250	-	735	-
Net impact resulting from restructuring, repositioning, and efficiency initiatives	\$ (806)	\$ (3,394)	\$ (581)	\$ (522)	\$ (18,673)

(a) 3Q13 reflects estimated costs for obligations associated with the agreement to sell servicing; 4Q12 reflects adjustment due to contingencies associated with prior mortgage servicing sales.

(b) 1Q13 and 4Q12 includes severance associated with an employee separation program.

(c) Includes amounts related to Msaver, First Horizon Insurance, and Highland Capital.

FHN MORTGAGE SERVICING RIGHTS

Quarterly, Unaudited

(Thousands)	4Q13	3Q13	2Q13	1Q13	4Q12	4Q13 Changes vs.	
						3Q13	4Q12
First Liens							
Fair value beginning balance	\$ 114,017	\$ 111,076	\$ 106,191	\$ 111,314	\$ 117,440		
Reductions due to sale of MSR's	(39,633)	-	-	-	-		
Reductions due to loan payments	(3,958)	(5,989)	(5,617)	(5,374)	(5,592)		
Reductions due to exercise of cleanup calls	-	-	-	(495)	-		
Changes in fair value due to:							
Changes in valuation model inputs or assumptions (a) (b)	(83)	8,937	10,496	834	(569)		
Other changes in fair value	(2)	(7)	6	(88)	35		
Fair value ending balance	\$ 70,341	\$ 114,017	\$ 111,076	\$ 106,191	\$ 111,314	(38) %	(37) %
Second Liens							
Fair value beginning balance	\$ 166	\$ 172	\$ 193	\$ 196	\$ 205		
Reductions due to loan payments	(5)	(6)	(21)	(48)	(9)		
Changes in fair value due to:							
Other changes in fair value	-	-	-	45	-		
Fair value ending balance	\$ 161	\$ 166	\$ 172	\$ 193	\$ 196	(3) %	(18) %
HELOC							
Fair value beginning balance	\$ 2,503	\$ 2,605	\$ 2,718	\$ 2,801	\$ 2,892		
Reductions due to loan payments	(212)	(104)	(113)	(125)	(91)		
Changes in fair value due to:							
Other changes in fair value	-	2	-	42	-		
Fair value ending balance	\$ 2,291	\$ 2,503	\$ 2,605	\$ 2,718	\$ 2,801	(8) %	(18) %
Total Consolidated							
Fair value beginning balance	\$ 116,686	\$ 113,853	\$ 109,102	\$ 114,311	\$ 120,537		
Reductions due to sale of MSR's	(39,633)	-	-	-	-		
Reductions due to loan payments	(4,175)	(6,099)	(5,751)	(5,547)	(5,692)		
Reductions due to exercise of cleanup calls	-	-	-	(495)	-		
Changes in fair value due to:							
Changes in valuation model inputs or assumptions (a) (b)	(83)	8,937	10,496	834	(569)		
Other changes in fair value	(2)	(5)	6	(1)	35		
Fair value ending balance	\$ 72,793	\$ 116,686	\$ 113,853	\$ 109,102	\$ 114,311	(38) %	(36) %

(a) Principally reflects changes in discount rates and prepayment speed assumptions, mostly due to changes in interest rates.

(b) In 3Q13, FHN agreed to sell substantially all its remaining legacy mortgage servicing. FHN used the price in the definitive agreement, as adjusted for the portion of pricing that was not specific to MSR and excess interest, as a third-party pricing source in the valuation of these assets.

FHN BUSINESS SEGMENT HIGHLIGHTS

Quarterly, Unaudited

(Thousands)	4Q13	3Q13	2Q13	1Q13	4Q12	4Q13 Changes vs.		Twelve Months Ended		2013 vs.
						3Q13	4Q12	2013	2012	2012
Regional Banking										
Net interest income	\$ 146,430	\$ 149,547	\$ 148,222	\$ 147,125	\$ 154,927	(2)%	(5)%	\$ 591,324	\$ 605,495	(2)%
Noninterest income	62,807	63,883	61,885	59,144	64,097	(2)%	(2)%	247,719	253,455	(2)%
Total revenues	209,237	213,430	210,107	206,269	219,024	(2)%	(4)%	839,043	858,950	(2)%
Provision/(provision credit) for loan losses	2,585	5,159	13,201	(2,485)	(1,231)	(50)%	NM	18,460	(918)	NM
Noninterest expense	139,084	131,851	129,515	130,937	144,031	5%	(3)%	531,387	569,511	(7)%
Income before income taxes	67,568	76,420	67,391	77,817	76,224	(12)%	(11)%	289,196	290,357	*
Provision for income taxes	24,088	27,598	24,173	28,276	27,700	(13)%	(13)%	104,135	105,514	(1)%
Net income	\$ 43,480	\$ 48,822	\$ 43,218	\$ 49,541	\$ 48,524	(11)%	(10)%	\$ 185,061	\$ 184,843	*
Capital Markets										
Net interest income	\$ 4,299	\$ 3,807	\$ 4,094	\$ 3,965	\$ 4,348	13%	(1)%	\$ 16,165	\$ 20,735	(22)%
Noninterest income	59,509	64,115	68,199	76,612	72,432	(7)%	(18)%	268,435	334,992	(20)%
Total revenues	63,808	67,922	72,293	80,577	76,780	(6)%	(17)%	284,600	355,727	(20)%
Noninterest expense	53,213	58,034	59,926	61,666	57,541	(8)%	(8)%	232,839	263,385	(12)%
Income before income taxes	10,595	9,888	12,367	18,911	19,239	7%	(45)%	51,761	92,342	(44)%
Provision for income taxes	3,949	3,723	4,610	7,169	7,221	6%	(45)%	19,451	34,890	(44)%
Net income	\$ 6,646	\$ 6,165	\$ 7,757	\$ 11,742	\$ 12,018	8%	(45)%	\$ 32,310	\$ 57,452	(44)%
Corporate										
Net interest income/(expense)	\$ (10,411)	\$ (11,653)	\$ (11,180)	\$ (10,058)	\$ (10,128)	11%	(3)%	\$ (43,302)	\$ (31,556)	(37)%
Noninterest income	7,830	6,558	3,811	7,855	5,992	19%	31%	26,054	26,949	(3)%
Total revenues	(2,581)	(5,095)	(7,369)	(2,203)	(4,136)	49%	38%	(17,248)	(4,607)	NM
Provision/(provision credit) for loan losses	-	-	-	-	4	NM	NM	-	20	NM
Noninterest expense (a)	18,721	21,685	17,095	17,570	36,109	(14)%	(48)%	75,071	99,167	(24)%
Loss before income taxes	(21,302)	(26,780)	(24,464)	(19,773)	(40,249)	20%	47%	(92,319)	(103,794)	11%
Benefit for income taxes	(20,572)	(16,571)	(15,679)	(12,065)	(38,389)	(24)%	46%	(64,887)	(79,131)	18%
Net loss	\$ (730)	\$ (10,209)	\$ (8,785)	\$ (7,708)	\$ (1,860)	93%	61%	\$ (27,432)	\$ (24,663)	(11)%
Non-Strategic										
Net interest income	\$ 16,817	\$ 17,137	\$ 18,883	\$ 20,350	\$ 21,451	(2)%	(22)%	\$ 73,187	\$ 93,993	(22)%
Noninterest income	4,897	15,919	8,737	12,816	3,922	(69)%	25%	42,369	55,933	(24)%
Total revenues	21,714	33,056	27,620	33,166	25,373	(34)%	(14)%	115,556	149,926	(23)%
Provision for loan losses	12,415	4,841	1,799	17,485	16,227	NM	(23)%	36,540	78,898	(54)%
Noninterest expense	49,079	221,986	20,872	30,367	33,680	(78)%	46%	322,304	451,638	(29)%
Income/(loss) before income taxes	(39,780)	(193,771)	4,949	(14,686)	(24,534)	79%	(62)%	(243,288)	(380,610)	36%
Provision/(benefit) for income taxes	(44,020)	(45,844)	1,904	(5,650)	(9,446)	4%	NM	(93,610)	(146,535)	36%
Income/(loss) from continuing operations	4,240	(147,927)	3,045	(9,036)	(15,088)	NM	NM	(149,678)	(234,075)	36%
Income/(loss) from discontinued operations, net of tax	(6)	123	1	430	(12)	NM	50%	548	148	NM
Net income/(loss)	\$ 4,234	\$ (147,804)	\$ 3,046	\$ (8,606)	\$ (15,100)	NM	NM%	\$ (149,130)	\$ (233,927)	36%
Total Consolidated										
Net interest income	\$ 157,135	\$ 158,838	\$ 160,019	\$ 161,382	\$ 170,598	(1)%	(8)%	\$ 637,374	\$ 688,667	(7)%
Noninterest income	135,043	150,475	142,632	156,427	146,443	(10)%	(8)%	584,577	671,329	(13)%
Total revenues	292,178	309,313	302,651	317,809	317,041	(6)%	(8)%	1,221,951	1,359,996	(10)%
Provision for loan losses	15,000	10,000	15,000	15,000	15,000	50%	*	55,000	78,000	(29)%
Noninterest expense	260,097	433,556	227,408	240,540	271,361	(40)%	(4)%	1,161,601	1,383,701	(16)%
Income/(loss) before income taxes	17,081	(134,243)	60,243	62,269	30,680	NM	(44)%	5,350	(101,705)	NM
Provision/(benefit) for income taxes	(36,555)	(31,094)	15,008	17,730	(12,914)	(18)%	NM	(34,911)	(85,262)	59%
Income/(loss) from continuing operations	53,636	(103,149)	45,235	44,539	43,594	NM	23%	40,261	(16,443)	NM
Income/(loss) from discontinued operations, net of tax	(6)	123	1	430	(12)	NM	50%	548	148	NM
Net income/(loss)	\$ 53,630	\$ (103,026)	\$ 45,236	\$ 44,969	\$ 43,582	NM	23%	\$ 40,809	\$ (16,295)	NM

NM - Not meaningful

* Amount is less than one percent.

Certain previously reported amounts have been reclassified to agree with current presentation.

(a) 4Q12 includes \$18.3 million related to Restructuring, Repositioning, and Efficiency initiatives, primarily severance related costs associated with an employee separation program.

FHN REGIONAL BANKING

Quarterly, Unaudited

	4Q13	3Q13	2Q13	1Q13	4Q12	4Q13 Changes vs.	
						3Q13	4Q12
Income Statement (thousands)							
Net interest income	\$ 146,430	\$ 149,547	\$ 148,222	\$ 147,125	\$ 154,927	(2)%	(5)%
Provision/(provision credit) for loan losses	2,585	5,159	13,201	(2,485)	(1,231)	(50)%	NM
Noninterest income:							
NSF / Overdraft fees (a)	11,411	11,660	10,250	10,031	13,586	(2)%	(16)%
Cash management fees	9,063	8,760	9,133	9,330	9,092	3 %	*
Debit card income	2,739	2,782	2,695	2,534	2,437	(2)%	12 %
Other	5,112	5,126	5,183	4,909	4,912	*	4 %
Total deposit transactions and cash management	28,325	28,328	27,261	26,804	30,027	*	(6)%
Brokerage, management fees and commissions	11,505	10,868	10,540	9,348	8,979	6 %	28 %
Trust services and investment management	6,612	6,665	6,966	6,343	5,995	(1)%	10 %
Bankcard income	4,815	5,089	5,054	4,691	5,578	(5)%	(14)%
Other service charges	2,873	3,451	3,255	2,873	2,951	(17)%	(3)%
Miscellaneous revenue	8,677	9,482	8,809	9,085	10,567	(8)%	(18)%
Total noninterest income	62,807	63,883	61,885	59,144	64,097	(2)%	(2)%
Noninterest expense:							
Employee compensation, incentives, and benefits	50,921	51,656	50,438	50,386	50,792	(1)%	*
Other (b)	88,163	80,195	79,077	80,551	93,239	10 %	(5)%
Total noninterest expense	139,084	131,851	129,515	130,937	144,031	5 %	(3)%
Income before income taxes	\$ 67,568	\$ 76,420	\$ 67,391	\$ 77,817	\$ 76,224	(12)%	(11)%
Efficiency ratio (c)	66.47 %	61.78 %	61.64 %	63.48 %	65.76 %		
Balance Sheet (millions)							
Average loans	\$ 11,972	\$ 12,184	\$ 12,225	\$ 12,237	\$ 12,397	(2)%	(3)%
Average other earning assets	43	54	53	53	58	(20)%	(26)%
Total average earning assets	12,015	12,238	12,278	12,290	12,455	(2)%	(4)%
Average core deposits	14,466	14,484	14,624	14,560	14,445	*	*
Average other deposits	581	595	542	517	515	(2)%	13 %
Total average deposits	15,047	15,079	15,166	15,077	14,960	*	1 %
Total period-end deposits	15,480	14,862	15,562	15,225	15,142	4 %	2 %
Total period-end assets	13,019	12,908	13,495	12,844	13,754	1 %	(5)%
Net interest margin (d)	4.90 %	4.91 %	4.90 %	4.90 %	5.00 %		
Net interest spread	3.50	3.49	3.46	3.46	3.53		
Loan yield	3.71	3.74	3.72	3.75	3.83		
Deposit average yield	0.21	0.25	0.26	0.29	0.30		
Key Statistics							
Financial center locations	172	182	183	171	171	(5)%	1 %

* Amount is less than one percent.

Certain previously reported amounts have been reclassified to agree with current presentation.

(a) 1Q13 decline primarily attributable to seasonality in NSF fees.

(b) 1Q13 decrease largely attributable to a decline in allocated Pension expense resulting from the freeze of the pension plans on December 31, 2012.

(c) Noninterest expense divided by total revenue.

(d) Net interest margin is computed using total net interest income adjusted for FTE. Refer to the Non-GAAP to GAAP Reconciliation on page 26 of this supplement.

FHN CAPITAL MARKETS

Quarterly, Unaudited

	4Q13	3Q13	2Q13	1Q13	4Q12	4Q13 Changes vs.	
						3Q13	4Q12
Income Statement (thousands)							
Net interest income	\$ 4,299	\$ 3,807	\$ 4,094	\$ 3,965	\$ 4,348	13 %	(1)%
Noninterest income:							
Fixed income	50,937	54,428	58,535	67,953	65,560	(6)%	(22)%
Other	8,572	9,687	9,664	8,659	6,872	(12)%	25 %
Total noninterest income	59,509	64,115	68,199	76,612	72,432	(7)%	(18)%
Noninterest expense	53,213	58,034	59,926	61,666	57,541	(8)%	(8)%
Income before income taxes	\$ 10,595	\$ 9,888	\$ 12,367	\$ 18,911	\$ 19,239	7 %	(45)%
Efficiency ratio (a)	83.40 %	85.44 %	82.89 %	76.53 %	74.94 %		
Fixed income average daily revenue	\$ 822	\$ 850	\$ 915	\$ 1,133	\$ 1,093	(3)%	(25)%
Balance Sheet (millions)							
Average trading inventory	\$ 1,160	\$ 1,156	\$ 1,310	\$ 1,309	\$ 1,250	*	(7)%
Average other earning assets	588	604	714	770	618	(3)%	(5)%
Total average earning assets	1,748	1,760	2,024	2,079	1,868	(1)%	(6)%
Total period-end assets (b)	1,511	2,275	2,299	2,593	2,280	(34)%	(34)%
Net interest margin (c)	1.02 %	0.89 %	0.84 %	0.78 %	0.97 %		

* Amount is less than one percent.

Certain previously reported amounts have been reclassified to agree with current presentation.

(a) Noninterest expense divided by total revenue.

(b) Balances reflect the net presentation of certain capital markets receivables and payables. Prior periods have been revised for comparability.

(c) Net interest margin is computed using total net interest income adjusted for FTE. Refer to the Non-GAAP to GAAP Reconciliation on page 26 of this supplement.

FHN CORPORATE

Quarterly, Unaudited

	4Q13	3Q13	2Q13	1Q13	4Q12	4Q13 Changes vs.	
						3Q13	4Q12
Income Statement (thousands)							
Net interest income/ (expense)	\$ (10,411)	\$ (11,653)	\$ (11,180)	\$ (10,058)	\$ (10,128)	11 %	(3)%
Noninterest income excluding securities gains/ (losses)	5,648	6,690	4,174	7,825	5,992	(16)%	(6)%
Securities gains/ (losses), net	2,182	(132)	(363)	30	-	NM	NM
Provision/(provision credit) for loan losses	-	-	-	-	4	NM	NM
Noninterest expense (a)	18,721	21,685	17,095	17,570	36,109	(14)%	(48)%
Loss before income taxes	\$ (21,302)	\$ (26,780)	\$ (24,464)	\$ (19,773)	\$ (40,249)	20 %	47 %
Average Balance Sheet (millions)							
Average loans	\$ 182	\$ 196	\$ 217	\$ 226	\$ 189	(7)%	(4)%
Total earning assets	\$ 4,026	\$ 3,900	\$ 3,802	\$ 3,959	\$ 3,751	3 %	7 %
Net interest margin (b)	(1.00)%	(1.16)%	(1.19)%	(1.07)%	(1.06)%		

NM - Not meaningful

Certain previously reported amounts have been reclassified to agree with current presentation.

(a) 4Q12 includes \$18.3 million related to Restructuring, Repositioning, and Efficiency initiatives, primarily severance related cost associated with an employee separation program.

(b) Net interest margin is computed using total net interest income adjusted for FTE. Refer to the Non-GAAP Reconciliation on page 26 of this supplement.

FHN NON-STRATEGIC

Quarterly, Unaudited

	4Q13	3Q13	2Q13	1Q13	4Q12	4Q13 Changes vs.	
						3Q13	4Q12
Income Statement (thousands)							
Net interest income	\$ 16,817	\$ 17,137	\$ 18,883	\$ 20,350	\$ 21,451	(2)%	(22)%
Noninterest income excluding securities gains/ (losses) (a)	4,897	15,919	8,733	12,822	8,622	(69)%	(43)%
Securities gains/(losses), net (b)	-	-	4	(6)	(4,700)	NM	NM
Noninterest expense:							
Repurchase and foreclosure provision	-	200,000	-	-	-	NM	NM
Other expenses	49,079	21,986	20,872	30,367	33,680	NM	46 %
Total noninterest expense	49,079	221,986	20,872	30,367	33,680	(78)%	46 %
Provision for loan losses	12,415	4,841	1,799	17,485	16,227	NM	(23)%
Income/(loss) before income taxes	\$ (39,780)	\$ (193,771)	\$ 4,949	\$ (14,686)	\$ (24,534)	79 %	(62)%
Average Balance Sheet (millions)							
Loans	\$ 3,119	\$ 3,272	\$ 3,451	\$ 3,634	\$ 3,817	(5)%	(18)%
Loans held-for-sale	343	349	360	354	344	(2)%	*
Trading securities	13	16	16	17	19	(19)%	(32)%
Other assets	343	350	340	370	384	(2)%	(11)%
Total assets	3,818	3,987	4,167	4,375	4,564	(4)%	(16)%
Net interest margin (c)	1.93 %	1.88 %	1.97 %	2.04 %	2.04 %		
Efficiency ratio (d)	NM	NM	75.58 %	91.54 %	111.99 %		
Mortgage Warehouse - Period-end (millions)							
Ending warehouse balance (loans held-for-sale)	\$ 336	\$ 346	\$ 358	\$ 362	\$ 353	(3)%	(5)%
Ending servicing portfolio (millions) (e) (f)	\$ 9,943	\$ 15,033	\$ 16,025	\$ 17,055	\$ 18,071	(34)%	(45)%

NM - Not meaningful

* Amount is less than one percent.

Certain previously reported amounts have been reclassified to agree with current presentation.

- (a) 3Q13 increase reflects the effect of the terms of the agreement to sell servicing, somewhat offset by a \$2.2 million negative adjustment made as a result of estimated costs for obligations associated with the agreement to sell servicing; 2Q13 and 1Q13 include a gain of \$1.0 million and \$2.4 million, respectively, from a LOCOM reversal associated with a TRUP loan payoff.
- (b) 4Q12 includes a \$4.7 million negative valuation adjustment related to an equity investment.
- (c) Net interest margin is computed using total net interest income adjusted for FTE. Refer to the Non-GAAP to GAAP Reconciliation on page 26 of this supplement.
- (d) Noninterest expense divided by total revenue excluding securities gains/(losses).
- (e) Includes mortgage loans serviced from FHN's legacy mortgage banking business, legacy equity lending serviced for others, and mortgage loans in portfolio and warehouse.
- (f) In 3Q13 FHN signed a definitive agreement to sell substantially all remaining legacy mortgage servicing; transfers of servicing began in fourth quarter.

FHN CAPITAL HIGHLIGHTS

Quarterly, Unaudited

(Thousands)	4Q13	3Q13	2Q13	1Q13	4Q12	4Q13 Changes vs.	
						3Q13	4Q12
Tier 1 capital (a) (b)	\$ 2,611,342	\$ 2,555,141	\$ 2,712,399	\$ 2,738,558	\$ 2,640,776	2 %	(1)%
Tier 2 capital (a)	445,799	449,578	464,244	511,340	571,232	(1)%	(22)%
Total capital (a) (b)	\$ 3,057,141	\$ 3,004,719	\$ 3,176,643	\$ 3,249,898	\$ 3,212,008	2 %	(5)%
Risk weighted assets ("RWA") (a)	\$ 18,971,300	\$ 19,275,526	\$ 20,460,353	\$ 20,231,850	\$ 20,153,430	(2)%	(6)%
Tier 1 ratio (a)	13.76 %	13.26 %	13.26 %	13.54 %	13.10 %		
Tier 2 ratio (a)	2.35 %	2.33 %	2.27 %	2.52 %	2.84 %		
Total capital ratio (a)	16.11 %	15.59 %	15.53 %	16.06 %	15.94 %		
Tier 1 common ratio to risk weighted assets (a) (c)	10.65 %	10.19 %	10.37 %	10.62 %	10.65 %		
Leverage ratio (a)	11.01	10.60	11.07	10.97	10.63		
Total equity to total assets	10.51	10.20	10.25	10.48	9.90		
Adjusted tangible common equity to risk weighted assets ("TCE/RWA") (a) (c) (d)	10.31	9.69	9.69	9.91	9.93		
Tangible common equity/tangible assets ("TCE/TA") (c) (e)	8.23	7.93	8.07	8.33	8.17		

Certain previously reported amounts have been reclassified to agree with current presentation.

(a) Current quarter is an estimate.

(b) All quarters presented include \$200 million of tier 1 qualifying trust preferred securities.

(c) Refer to the Non-GAAP to GAAP Reconciliation on page 26 of this financial supplement.

(d) See Glossary of Terms for definition of ratio.

(e) Calculated using period-end balances.

FHN ASSET QUALITY: CONSOLIDATED

Quarterly, Unaudited

(Thousands)	4Q13	3Q13	2Q13	1Q13	4Q12	4Q13 Changes vs.	
						3Q13	4Q12
Allowance for Loan Losses Walk-Forward							
Beginning reserve	\$ 255,710	\$ 261,934	\$ 265,218	\$ 276,963	\$ 281,744	(2)%	(9)%
Provision	15,000	10,000	15,000	15,000	15,000	50 %	*
Charge-offs	(29,000)	(26,046)	(30,272)	(36,100)	(31,177)	(11)%	7 %
Recoveries	12,099	9,822	11,988	9,355	11,396	23 %	6 %
Ending balance (Restricted - \$4.4 million) (a)	\$ 253,809	\$ 255,710	\$ 261,934	\$ 265,218	\$ 276,963	(1)%	(8)%
Reserve for unfunded commitments	3,017	2,956	2,976	3,439	4,145	2 %	(27)%
Total allowance for loan losses plus reserve for unfunded commitments	\$ 256,826	\$ 258,666	\$ 264,910	\$ 268,657	\$ 281,108	(1)%	(9)%
Allowance for Loan Losses							
Regional Banking	\$ 121,027	\$ 125,440	\$ 124,627	\$ 120,161	\$ 128,210	(4)%	(6)%
Non-Strategic	132,782	130,270	137,307	145,057	148,753	2 %	(11)%
Corporate (b)	NM	NM	NM	NM	NM	NM	NM
Total allowance for loan losses	\$ 253,809	\$ 255,710	\$ 261,934	\$ 265,218	\$ 276,963	(1)%	(8)%
Nonperforming Assets							
Regional Banking							
Nonperforming loans	\$ 87,324	\$ 118,507	\$ 135,902	\$ 124,824	\$ 131,834	(26)%	(34)%
Foreclosed real estate (c) (d)	28,806	33,594	34,561	13,142	13,726	(14)%	NM
Total Regional Banking	\$ 116,130	\$ 152,101	\$ 170,463	\$ 137,966	\$ 145,560	(24)%	(20)%
Non-Strategic							
Nonperforming loans	\$ 163,104	\$ 164,534	\$ 173,705	\$ 129,240	\$ 133,286	(1)%	22 %
Nonperforming loans held-for-sale before fair value adjustments (e)	134,209	143,972	140,790	129,730	110,567	(7)%	21 %
Foreclosed real estate (c)	16,947	16,437	16,781	19,513	28,041	3 %	(40)%
Total Non-Strategic	\$ 314,260	\$ 324,943	\$ 331,276	\$ 278,483	\$ 271,894	(3)%	16 %
Corporate							
Nonperforming loans	\$ 4,598	\$ 5,001	\$ 4,526	\$ 1,936	\$ 1,915	(8)%	NM
Total nonperforming assets (f)	\$ 434,988	\$ 482,045	\$ 506,265	\$ 418,385	\$ 419,369	(10)%	4 %
Net Charge-Offs							
Regional Banking	\$ 6,997	\$ 4,347	\$ 8,735	\$ 5,564	\$ 12,623	61 %	(45)%
Non-Strategic	9,904	11,877	9,549	21,181	7,158	(17)%	38 %
Total net charge-offs	\$ 16,901	\$ 16,224	\$ 18,284	\$ 26,745	\$ 19,781	4 %	(15)%
Consolidated Key Ratios (g)							
NPL % (f)	1.66 %	1.87 %	1.94 %	1.61 %	1.60 %		
NPA % (d) (f)	1.95	2.19	2.25	1.81	1.84		
Net charge-offs %	0.44	0.41	0.46	0.67	0.48		
Allowance / loans	1.65	1.66	1.62	1.67	1.66		
Allowance / NPL	1.00 x	0.89 x	0.83 x	1.04 x	1.04 x		
Allowance / NPA	0.84 x	0.76 x	0.72 x	0.92 x	0.90 x		
Allowance / charge-offs	3.79 x	3.97 x	3.57 x	2.45 x	3.52 x		
Other							
Loans past due 90 days or more (h)	76,870	\$ 80,923	\$ 73,027	\$ 87,177	\$ 86,017	(5)%	(11)%
Guaranteed portion (h)	39,830	41,945	38,123	40,117	36,633	(5)%	9 %
Foreclosed real estate from government insured loans	25,809	21,596	18,560	22,017	18,923	20 %	36 %
Period-end loans, net of unearned income (millions)	15,389	15,409	16,198	15,890	16,709	*	(8)%
Remaining unfunded commitments (millions)	8,837	9,048	8,425	8,487	7,993	(2)%	11 %

NM - Not meaningful

* Amount is less than one percent.

Certain previously reported amounts have been reclassified to agree with current presentation.

(a) Restricted balances parenthetically presented are as of December 31, 2013.

(b) The valuation adjustment taken upon exercise of clean-up calls includes expected losses.

(c) Excludes foreclosed real estate from government-insured mortgages.

(d) 2013 increase primarily relates to acquired foreclosed real estate from the MNB acquisition.

(e) The average negative fair value mark was approximately 53% of unpaid principal balance as of 4Q13.

(f) 2013 increase primarily relates to second liens placed on nonaccrual based on third party data obtained on the performance status of non-FHN serviced first liens.

(g) See Glossary of Terms for definitions of Consolidated Key Ratios.

(h) Includes loans held-for-sale.

FHN ASSET QUALITY: CONSOLIDATED

Quarterly, Unaudited

	4Q13	3Q13	2Q13	1Q13	4Q12	4Q13 Changes vs.	
						3Q13	4Q12
Key Portfolio Details							
C&I							
Period-end loans (\$ millions)	\$ 7,924	\$ 7,747	\$ 8,368	\$ 8,091	\$ 8,797	2 %	(10)%
30+ Delinq. % (a)	0.11 %	0.11 %	0.13 %	0.17 %	0.22 %		
NPL %	1.01	1.33	1.45	1.40	1.39		
Charge-offs % (qtr. annualized)	0.21	0.08	0.14	0.10	0.24		
Allowance / loans %	1.09 %	1.18 %	1.12 %	1.06 %	1.09 %		
Allowance / charge-offs	5.33 x	14.16 x	8.34 x	10.94 x	4.84 x		
Commercial Real Estate							
Period-end loans (\$ millions) (b)	\$ 1,133	\$ 1,174	\$ 1,219	\$ 1,117	\$ 1,168	(3)%	(3)%
30+ Delinq. % (a)	0.77 %	0.60 %	0.54 %	0.42 %	0.39 %		
NPL %	1.60	2.13	2.74	3.46	3.90		
Charge-offs % (qtr. annualized)	NM	NM	NM	0.26	0.07		
Allowance / loans % (c)	0.94 %	0.94 %	1.14 %	1.36 %	1.71 %		
Allowance / charge-offs	NM	NM	NM	5.08 x	23.76 x		
Consumer Real Estate							
Period-end loans (\$ millions)	\$ 5,333	\$ 5,458	\$ 5,549	\$ 5,590	\$ 5,689	(2)%	(6)%
30+ Delinq. % (a)	1.13 %	1.05 %	1.10 %	1.21 %	1.36 %		
NPL % (d)	2.20	2.23	2.15	1.21	1.13		
Charge-offs % (qtr. annualized)	0.62	0.87	0.96	1.33	0.68		
Allowance / loans %	2.38 %	2.21 %	2.18 %	2.35 %	2.27 %		
Allowance / charge-offs	3.79 x	2.54 x	2.26 x	1.75 x	3.31 x		
Permanent Mortgage							
Period-end loans (\$ millions) (e)	\$ 662	\$ 698	\$ 746	\$ 793	\$ 766	(5)%	(14)%
30+ Delinq. % (a)	2.92 %	2.48 %	2.51 %	2.16 %	2.28 %		
NPL %	5.76	5.30	5.14	4.37	4.27		
Charge-offs % (qtr. annualized)	1.46	0.29	0.62	1.64	0.95		
Allowance / loans %	3.40 %	3.66 %	3.63 %	3.21 %	3.26 %		
Allowance / charge-offs	2.27 x	12.26 x	5.64 x	1.93 x	3.32 x		
Credit Card and Other							
Period-end loans (\$ millions)	\$ 337	\$ 332	\$ 316	\$ 299	\$ 289	2 %	17 %
30+ Delinq. % (a)	1.35 %	1.11 %	1.00 %	1.25 %	1.45 %		
NPL %	0.42	0.42	0.54	0.57	0.59		
Charge-offs % (qtr. annualized)	3.05	2.61	2.22	3.25	4.00		
Allowance / loans %	2.22 %	2.09 %	2.07 %	2.38 %	2.39 %		
Allowance / charge-offs	0.73 x	0.82 x	0.97 x	0.75 x	0.60 x		

NM - Not meaningful

(a) 30+ Delinquency % includes all accounts delinquent more than one month and still accruing interest.

(b) 2Q13 increase is related to MNB acquisition.

(c) 2Q13 decline is related to MNB loans that were acquired at fair value and that do not carry an allowance.

(d) NPL levels affected by the impact of placing second liens on nonaccrual based on third party data obtained on the performance status of non-FHN serviced first liens beginning in 2Q13.

(e) 1Q13 increase relates to exercise of cleanup calls.

FHN ASSET QUALITY: REGIONAL BANKING

Quarterly, Unaudited

	4Q13	3Q13	2Q13	1Q13	4Q12	4Q13 Changes vs.	
						3Q13	4Q12
Total Regional Banking							
Period-end loans (\$ millions)	\$ 12,167	\$ 12,039	\$ 12,634	\$ 12,127	\$ 12,819	1 %	(5)%
30+ Delinq. % (a)	0.36 %	0.35 %	0.31 %	0.36 %	0.38 %		
NPL %	0.72	0.98	1.08	1.03	1.03		
Charge-offs % (qtr. annualized)	0.23	0.14	0.29	0.18	0.41		
Allowance / loans %	0.99 %	1.04 %	0.99 %	0.99 %	1.00 %		
Allowance / charge-offs	4.36 x	7.27 x	3.56 x	5.32 x	2.55 x		
Key Portfolio Details							
C&I							
Period-end loans (\$ millions)	\$ 7,431	\$ 7,254	\$ 7,865	\$ 7,580	\$ 8,262	2 %	(10)%
30+ Delinq. % (a)	0.12 %	0.12 %	0.13 %	0.17 %	0.23 %		
NPL %	0.59	0.92	0.96	0.89	0.85		
Charge-offs % (qtr. annualized)	0.24	0.07	0.27	0.10	0.26		
Allowance / loans %	0.97 %	1.06 %	0.99 %	0.92 %	0.95 %		
Allowance / charge-offs	4.24 x	15.09 x	3.81 x	8.71 x	3.87 x		
Commercial Real Estate							
Period-end loans (\$ millions) (b)	\$ 1,124	\$ 1,164	\$ 1,202	\$ 1,098	\$ 1,148	(3)%	(2)%
30+ Delinq. % (a)	0.77 %	0.61 %	0.55 %	0.43 %	0.40 %		
NPL %	1.35	1.87	2.38	3.01	3.46		
Charge-offs % (qtr. annualized)	NM	NM	NM	0.34	0.35		
Allowance / loans % (c)	0.88 %	0.88 %	1.03 %	1.25 %	1.60 %		
Allowance / charge-offs	NM	NM	NM	3.59 x	4.29 x		
Consumer Real Estate							
Period-end loans (\$ millions)	\$ 3,278	\$ 3,291	\$ 3,253	\$ 3,152	\$ 3,121	*	5 %
30+ Delinq. % (a)	0.65 %	0.66 %	0.58 %	0.68 %	0.65 %		
NPL % (d)	0.85	0.90	0.97	0.74	0.67		
Charge-offs % (qtr. annualized)	0.12	0.14	0.31	0.07	0.51		
Allowance / loans %	0.96 %	0.95 %	0.87 %	0.96 %	0.81 %		
Allowance / charge-offs	7.72 x	6.84 x	2.85 x	13.36 x	1.59 x		
Credit Card, Permanent Mortgage, and Other							
Period-end loans (\$ millions)	\$ 334	\$ 330	\$ 314	\$ 297	\$ 288	1 %	16 %
30+ Delinq. % (a)	1.55 %	1.29 %	1.14 %	1.40 %	1.45 %		
NPL %	0.16	0.20	0.20	0.34	0.35		
Charge-offs % (qtr. annualized)	2.92	2.52	2.03	2.94	3.42		
Allowance / loans %	2.21 %	2.04 %	2.02 %	2.26 %	2.21 %		
Allowance / charge-offs	0.76 x	0.83 x	1.03 x	0.79 x	0.65 x		

ASSET QUALITY: CORPORATE

Permanent Mortgage							
Period-end loans (\$ millions) (e)	\$ 175	\$ 185	\$ 205	\$ 229	\$ 180	(5)%	(3)%
30+ Delinq. % (a)	2.34 %	2.05 %	1.83 %	2.55 %	1.83 %		
NPL %	2.63	2.70	2.21	0.84	1.06		
Charge-offs % (qtr. annualized)	NM	NM	NM	NM	NM		
Allowance / loans %	NM	NM	NM	NM	NM		
Allowance / charge-offs	NM	NM	NM	NM	NM		

NM - Not meaningful

* Amount is less than one percent.

(a) 30+ Delinquency % includes all accounts delinquent more than one month and still accruing interest.

(b) 2Q13 increase is related to MNB acquisition.

(c) 2Q13 decline is related to MNB loans that were acquired at fair value and that do not carry an allowance.

(d) NPL levels affected by the impact of placing second liens on nonaccrual based on third party data obtained on the performance status of non-FHN serviced first liens beginning in 2Q13.

(e) 1Q13 increase relates to exercise of cleanup calls.

FHN ASSET QUALITY: NON-STRATEGIC

Quarterly, Unaudited

	4Q13	3Q13	2Q13	1Q13	4Q12	4Q13 Changes vs.	
						3Q13	4Q12
Total Non-Strategic							
Period-end loans (\$ millions)	\$ 3,047	\$ 3,185	\$ 3,359	\$ 3,534	\$ 3,710	(4)%	(18)%
30+ Delinq. % (a)	1.76 %	1.53 %	1.70 %	1.62 %	1.92 %		
NPL % (b)	5.35	5.17	5.17	3.66	3.59		
Charge-offs % (qtr. annualized)	1.26	1.44	1.11	2.36	0.75		
Allowance / loans %	4.36 %	4.09 %	4.09 %	4.10 %	4.01 %		
Allowance / charge-offs	3.38 x	2.76 x	3.58 x	1.69 x	5.22 x		
Key Portfolio Details							
C&I							
Period-end loans (\$ millions)	\$ 492	\$ 493	\$ 503	\$ 512	\$ 535	*	(8)%
30+ Delinq. % (a)	0.06 %	0.04 %	0.04 %	0.08 %	- %		
NPL %	7.33	7.36	9.13	8.95	9.82		
Charge-offs % (qtr. annualized)	NM	0.27	NM	NM	NM		
Allowance / loans %	2.87 %	2.89 %	3.14 %	3.24 %	3.37 %		
Allowance / charge-offs	NM	10.61 x	NM	NM	NM		
Commercial Real Estate							
Period-end loans (\$ millions)	\$ 9	\$ 10	\$ 16	\$ 19	\$ 20	(10)%	(55)%
30+ Delinq. % (a)	- %	- %	- %	- %	- %		
NPL %	32.30	32.16	29.38	29.86	29.00		
Charge-offs % (qtr. annualized)	3.72	1.74	NM	NM	NM		
Allowance / loans %	7.98 %	7.55 %	9.56 %	7.58 %	8.03 %		
Allowance / charge-offs	2.00 x	2.93 x	NM	NM	NM		
Consumer Real Estate							
Period-end loans (\$ millions)	\$ 2,055	\$ 2,167	\$ 2,297	\$ 2,438	\$ 2,568	(5)%	(20)%
30+ Delinq. % (a)	1.89 %	1.64 %	1.84 %	1.89 %	2.23 %		
NPL %	4.36	4.26	3.84	1.83	1.69		
Charge-offs % (qtr. annualized)	1.39	1.93	1.84	2.90	0.86		
Allowance / loans %	4.64 %	4.13 %	4.03 %	4.15 %	4.04 %		
Allowance / charge-offs	3.25 x	2.08 x	2.12 x	1.39 x	4.51 x		
Permanent Mortgage							
Period-end loans (\$ millions)	\$ 475	\$ 499	\$ 527	\$ 548	\$ 569	(5)%	(17)%
30+ Delinq. % (a)	3.00 %	2.55 %	2.70 %	1.91 %	2.40 %		
NPL %	6.96	6.28	6.31	5.78	5.23		
Charge-offs % (qtr. annualized)	2.04	0.41	0.89	2.35	1.29		
Allowance / loans %	4.68 %	5.07 %	5.10 %	4.62 %	4.36 %		
Allowance / charge-offs	2.25 x	12.14 x	5.58 x	1.93 x	3.30 x		
Other Consumer							
Period-end loans (\$ millions)	\$ 16	\$ 16	\$ 16	\$ 17	\$ 18	*	(11)%
30+ Delinq. % (a)	2.33 %	1.63 %	1.99 %	2.26 %	2.82 %		
NPL %	8.66	8.53	10.02	9.61	9.23		
Charge-offs % (qtr. annualized)	3.35	2.12	3.72	5.44	9.49		
Allowance / loans %	2.25 %	3.06 %	2.85 %	2.78 %	3.64 %		
Allowance / charge-offs	0.66 x	1.41 x	0.75 x	0.50 x	0.38 x		

NM - Not meaningful

* Amount is less than one percent.

(a) 30+ Delinquency % includes all accounts delinquent more than one month and still accruing interest.

(b) NPL levels affected by the impact of placing second liens on nonaccrual based on third party data obtained on the performance status of non-FHN serviced first liens beginning in 2Q13.

FHN ROLLFORWARDS OF NONPERFORMING LOANS AND ORE INVENTORY

Unaudited

(Millions)	4Q13	3Q13	2Q13	1Q13	4Q12
Commercial NPL Rollforward					
Beginning NPLs	\$ 128	\$ 155	\$ 152	\$ 168	\$ 214
+ Additions	2	-	14	9	10
- Resolutions and payments	(25)	(25)	(9)	(22)	(29)
- Net charge-offs	(3)	(2)	(2)	(2)	(5)
- Transfer to ORE	-	-	-	(1)	-
- Upgrade to accrual	(4)	-	-	-	(22)
Ending NPLs	\$ 98	\$ 128	\$ 155	\$ 152	\$ 168

(Millions)	4Q13	3Q13	2Q13	1Q13	4Q12
ORE Inventory Rollforward (a)					
Beginning balance	\$ 50.0	\$ 51.3	\$ 32.7	\$ 41.8	\$ 50.6
Valuation adjustments	(1.7)	(0.3)	(1.9)	(1.0)	(1.5)
Adjusted balance	48.3	51.0	30.8	40.8	49.1
+ New ORE	8.9	5.6	6.0	2.8	7.5
+ Acquired ORE	-	-	22.3	-	-
+ Capitalized expenses	-	-	-	-	0.1
Disposals:					
- Single transactions	(9.2)	(6.6)	(7.8)	(10.9)	(13.6)
- Bulk sales	(2.2)	-	-	-	(1.3)
Ending balance	\$ 45.8	\$ 50.0	\$ 51.3	\$ 32.7	\$ 41.8

Certain previously reported amounts have been reclassified to agree with current presentation.

(a) ORE excludes foreclosed assets related to government insured mortgages.

FHN: PORTFOLIO METRICS

Unaudited

C&I Portfolio: \$7.9 Billion (51.5% of Total Loans) as of December 31, 2013

	% OS
General Corporate, Commercial, and Business Banking Loans	84%
Loans to Mortgage Companies	10%
Trust Preferred Loans	5%
Bank Holding Company Loans	1%

Consumer Real Estate (primarily Home Equity) Portfolio: \$5.3 Billion (34.7% of Total Loans)

Origination LTV and FICO for Portfolio as of December 31, 2013

(excludes whole loan insurance)

	Loan-to-Value			
	<=60%	>60% - <=80%	>80% - 90%	>90%
FICO score greater than or equal to 740	11%	23%	17%	8%
FICO score 720-739	2%	4%	4%	2%
FICO score 700-719	1%	4%	4%	2%
FICO score 660-699	2%	4%	4%	3%
FICO score 620-659	-%	1%	1%	1%
FICO score less than 620	-%	1%	-%	1%

Origination LTV and FICO for Portfolio - Regional Banking as of December 31, 2013

(excludes whole loan insurance)

	Loan-to-Value			
	<=60%	>60% - <=80%	>80% - 90%	>90%
FICO score greater than or equal to 740	13%	24%	18%	10%
FICO score 720-739	1%	4%	3%	2%
FICO score 700-719	1%	3%	2%	2%
FICO score 660-699	1%	4%	3%	2%
FICO score 620-659	1%	1%	1%	1%
FICO score less than 620	-%	1%	1%	1%

Origination LTV and FICO for Portfolio - Non-Strategic as of December 31, 2013

(excludes whole loan insurance)

	Loan-to-Value			
	<=60%	>60% - <=80%	>80% - 90%	>90%
FICO score greater than or equal to 740	8%	22%	15%	5%
FICO score 720-739	2%	6%	5%	2%
FICO score 700-719	2%	6%	6%	2%
FICO score 660-699	2%	5%	4%	3%
FICO score 620-659	-%	1%	1%	1%
FICO score less than 620	-%	-%	-%	1%

Consumer Real Estate Portfolio Detail:

Vintage	Balances (\$B)	W/A Age (mo.)	Origination Characteristics			
			CLTV	FICO	% TN	% 1st lien
pre-2003	\$ 0.1	144	78%	705	43%	32%
2003	\$ 0.2	126	76%	722	31%	38%
2004	\$ 0.5	113	80%	724	21%	27%
2005	\$ 0.7	101	81%	729	17%	16%
2006	\$ 0.6	90	78%	732	21%	17%
2007	\$ 0.7	78	80%	737	25%	18%
2008	\$ 0.3	67	76%	745	71%	50%
2009	\$ 0.2	55	72%	748	86%	57%
2010	\$ 0.2	41	81%	750	92%	73%
2011	\$ 0.4	29	77%	760	88%	86%
2012	\$ 0.8	18	76%	763	89%	91%
2013	\$ 0.6	7	77%	758	85%	85%
Total	\$ 5.3	63	78%	743 (a)	54%	50%

(a) 743 average portfolio origination FICO; 736 weighted average portfolio FICO (refreshed).

Permanent Mortgage Portfolio: \$7 Billion (4.3% of Total Loans) (a) (b)

Origination LTV for Portfolio as of December 31, 2013:	Loan-to-Value			
	<= 60%	>60% - <=80%	>80% - 90%	>90%
	19%	71%	5%	5%

(a) Documentation type: 71% full doc; 24% stated; 5% other.

(b) Product type: 71% jumbo; 12% Alt A; 17% other.

FHN NON-GAAP TO GAAP RECONCILIATION

Quarterly, Unaudited

(Thousands)	4Q13	3Q13	2Q13	1Q13	4Q12
Tangible Common Equity (Non-GAAP)					
(A) Total equity (GAAP)	\$ 2,500,493	\$ 2,433,293	\$ 2,546,408	\$ 2,599,727	\$ 2,509,206
Less: Noncontrolling interest (a)	295,431	295,431	295,431	295,257	295,165
Less: Preferred stock	95,624	95,624	95,624	95,624	-
(B) Total common equity	\$ 2,109,438	\$ 2,042,238	\$ 2,155,353	\$ 2,208,846	\$ 2,214,041
Less: Intangible assets (GAAP) (b)	163,931	162,695	163,623	156,014	156,942
(C) Tangible common equity (Non-GAAP)	\$ 1,945,507	\$ 1,879,543	\$ 1,991,730	\$ 2,052,832	\$ 2,057,099
Less: Unrealized gains/(losses) on AFS securities, net of tax	(11,241)	11,153	9,439	48,591	55,250
(D) Adjusted tangible common equity (Non-GAAP) (c)	\$ 1,956,748	\$ 1,868,390	\$ 1,982,291	\$ 2,004,241	\$ 2,001,849
Tangible Assets (Non-GAAP)					
(E) Total assets (GAAP)	\$ 23,792,576	\$ 23,858,753	\$ 24,852,800	\$ 24,803,048	\$ 25,334,019
Less: Intangible assets (GAAP) (b)	163,931	162,695	163,623	156,014	156,942
(F) Tangible assets (Non-GAAP)	\$ 23,628,645	\$ 23,696,058	\$ 24,689,177	\$ 24,647,034	\$ 25,177,077
Period-end Shares Outstanding					
(G) Period-end shares outstanding	236,370	236,328	240,555	241,225	243,598
Tier 1 Common (Non-GAAP)					
(H) Tier 1 capital (d) (e)	\$ 2,611,342	\$ 2,555,141	\$ 2,712,399	\$ 2,738,558	\$ 2,640,776
Less: Noncontrolling interest - FTBNA preferred stock (a) (f)	294,816	294,816	294,816	294,816	294,816
Less: Preferred Stock	95,624	95,624	95,624	95,624	-
Less: Trust preferred (g)	200,000	200,000	200,000	200,000	200,000
(I) Tier 1 common (Non-GAAP)	\$ 2,020,902	\$ 1,964,701	\$ 2,121,959	\$ 2,148,118	\$ 2,145,960
Risk Weighted Assets					
(J) Risk weighted assets (d) (e)	\$ 18,971,300	\$ 19,275,526	\$ 20,460,353	\$ 20,231,850	\$ 20,153,430
Ratios					
(C)/(F) Tangible common equity to tangible assets ("TCE/TA") (Non-GAAP)	8.23 %	7.93 %	8.07 %	8.33 %	8.17 %
(A)/(E) Total equity to total assets (GAAP)	10.51 %	10.20 %	10.25 %	10.48 %	9.90 %
(C)/(G) Tangible book value per common share (Non-GAAP)	\$ 8.23	\$ 7.95	\$ 8.28	\$ 8.51	\$ 8.44
(B)/(G) Book value per common share (GAAP)	\$ 8.92	\$ 8.64	\$ 8.96	\$ 9.16	\$ 9.09
(I)/(J) Tier 1 common to risk weighted assets (Non-GAAP) (d)	10.65 %	10.19 %	10.37 %	10.62 %	10.65 %
(H)/(E) Tier 1 capital to total assets (GAAP) (d)	10.98 %	10.71 %	10.91 %	11.04 %	10.42 %
(D)/(J) Adjusted tangible common equity to risk weighted assets ("TCE/RWA") (Non-GAAP) (c) (d)	10.31 %	9.69 %	9.69 %	9.91 %	9.93 %
Net interest income adjusted for impact of fully taxable equivalent ("FTE") (Non-GAAP)					
Regional Banking					
Net interest income (GAAP)	\$ 146,430	\$ 149,547	\$ 148,222	\$ 147,125	\$ 154,927
FTE adjustment	1,909	1,806	1,756	1,670	1,645
Net interest income adjusted for impact of FTE (Non-GAAP)	\$ 148,339	\$ 151,353	\$ 149,978	\$ 148,795	\$ 156,572
Capital Markets					
Net interest income (GAAP)	\$ 4,299	\$ 3,807	\$ 4,094	\$ 3,965	\$ 4,348
FTE adjustment	128	81	149	109	186
Net interest income adjusted for impact of FTE (Non-GAAP)	\$ 4,427	\$ 3,888	\$ 4,243	\$ 4,074	\$ 4,534
Corporate					
Net interest income (GAAP)	\$ (10,411)	\$ (11,653)	\$ (11,180)	\$ (10,058)	\$ (10,128)
FTE adjustment	7	7	8	8	11
Net interest income adjusted for impact of FTE (Non-GAAP)	\$ (10,404)	\$ (11,646)	\$ (11,172)	\$ (10,050)	\$ (10,117)
Non-Strategic					
Net interest income (GAAP)	\$ 16,817	\$ 17,137	\$ 18,883	\$ 20,350	\$ 21,451
FTE adjustment	-	-	-	-	-
Net interest income adjusted for impact of FTE (Non-GAAP)	\$ 16,817	\$ 17,137	\$ 18,883	\$ 20,350	\$ 21,451
Total Consolidated					
Net interest income (GAAP)	\$ 157,135	\$ 158,838	\$ 160,019	\$ 161,382	\$ 170,598
FTE adjustment	2,044	1,894	1,913	1,787	1,842
Net interest income adjusted for impact of FTE (Non-GAAP)	\$ 159,179	\$ 160,732	\$ 161,932	\$ 163,169	\$ 172,440

Certain previously reported amounts have been reclassified to agree with current presentation.

- (a) Included in Total equity on the Consolidated Balance Sheet.
- (b) Includes goodwill and other intangible assets, net of amortization.
- (c) See Glossary of Terms for definition of ratio.
- (d) Current quarter is an estimate.
- (e) Defined by and calculated in conformity with bank regulations.
- (f) Represents FTBNA preferred stock included in noncontrolling interest.
- (g) Included in Term borrowings on the Consolidated Balance Sheet.

FHN GLOSSARY OF TERMS

Adjusted Tangible Common Equity to Risk Weighted Assets: Common equity excluding intangible assets and unrealized gains/losses on available-for-sale securities divided by risk weighted assets.

Core Businesses: Management treats regional banking, capital markets, and corporate as FHN's core businesses. Non-strategic has significant legacy assets and operations that are being wound down.

Discharged Bankruptcies: Residential real estate secured loans where the borrower has been discharged from personal liability through bankruptcy proceedings. Such loans that have not been reaffirmed by the borrower are charged down to estimated collateral value less disposition costs (net realizable value) and are reported as nonaccruing TDRs.

Lower of Cost or Market ("LOCOM"): A method of accounting for certain assets by recording them at the lower of their historical cost or their current market value.

Restricted Real Estate Loans: Restricted loans that are assets of a consolidated variable interest entity that can be used only to settle obligations of the consolidated variable interest entity.

Troubled Debt Restructuring ("TDR"): A restructuring of debt whereby a creditor for economic or legal reasons related to the borrower's financial difficulties grants a concession to the borrower that it would not otherwise consider. Such concession is granted in an attempt to protect as much of the creditor's investment as possible by increasing the probability of repayment.

Asset Quality - Consolidated Key Ratios

NPL %: Ratio is nonperforming loans in the loan portfolio to total period-end loans.

NPA %: Ratio is nonperforming assets related to the loan portfolio to total period-end loans plus foreclosed real estate and other assets.

Net charge-offs %: Ratio is annualized net charge-offs to total average loans.

Allowance / loans: Ratio is allowance for loan losses to total period-end loans.

Allowance / NPL: Ratio is allowance for loan losses to nonperforming loans in the loan portfolio.

Allowance / NPA: Ratio is allowance for loan losses to nonperforming assets related to the loan portfolio.

Allowance / charge-offs: Ratio is allowance for loan losses to annualized net charge-offs.
