Blueprint for Success in High Growth Markets

Proven | Focused | Better

Carol Yochem | Nashville Market President
Jeff Jackson | South Florida Market President
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.
Our Nashville Strategy Is a Blueprint for New Markets

1. We have delivered strong results in Nashville

2. Nashville is our blueprint for profitable growth

3. We will adapt our strategy to fast-growing markets
We have delivered top tier growth in Nashville, Tennessee’s fastest growing market.
Loans: +91%
Deposits: +83%
Investing in talent
Elevating the brand
Targeted industry focus
We will adapt our strategy to new, high-growth markets
Sizable Growth Opportunities in North and South Carolina

- Leveraging strong platform for deposit growth
- Deepening commercial relationships
- Moving up-market in commercial relationships
- Building industry specialization

2x NC and SC Population Growth vs Nat’l Avg
1.3x NC and SC HH Income Growth vs Nat’l Avg

For footnoted items, refer to slide 12 for additional information.
Targeting Profitable Growth Opportunities in South Florida

- Exploiting meaningful deposit opportunities
- Recruiting and retaining top tier talent
- Building brand awareness
- Targeting key growth industries

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<td>8</td>
<td>(1)</td>
<td>Key MSA's in North and South Carolina include Raleigh, NC; Charlotte, NC; Greensboro, NC; Winston-Salem, NC; and Charleston, SC. All comparisons are of expected demographic changes from 2019 to 2024. The expected growth in national average household income is 8.8%. The expected growth in national population is 3.6%. Demographic Data Source: S&amp;P Global Market Intelligence.</td>
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<td>Deposit data as of 6.30.18. Source: FDIC.</td>
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<td>Key MSA's in South Florida include Miami, FL; Key West, FL; Naples, FL; Cape Coral, FL; and Sarasota, FL. All comparisons are of expected demographic changes within the MSAs for these respective markets from 2019 to 2024. The expected growth in national average household income is 8.8%. The expected growth in national population is 3.6%. Demographic Data Source: S&amp;P Global Market Intelligence.</td>
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