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 Road Map to an Enhanced Customer Experience

1. Our commitment to excellence yields customer and employee loyalty

2. We have expansive customer profitability insights

3. We will connect existing profitability insights to a greater understanding of customer needs

4. We use profitability insights to unlock customer value

Proven | Focused | Better
Transforming the customer experience starts with building on our strengths
Our culture is locally and nationally recognized for a commitment to excellence.

1 May 2018, Annual Brand Tracker, Brand Valence (emotional connection).
Loyalty runs deep with our employees and customers

Average employee tenure for front-line, FTB personnel serving target segments.
Transformation Is in Our DNA

Bonefish transformed our business from the inside-out

Today, Bonefish permeates every part of our organization
Connecting profitability knowledge with customer-centric insights
Our Mission: An Outside-in Application of Our Proven Bonefish Process

By applying customer centricity to our strategy, we can drive deeper levels of profitability
Customers aren’t one size fits all.

A 5% improvement in customer profitability is worth ~$75mm in annualized revenue.
High profitability, low tenure customers offer one of our biggest growth opportunities

CUSTOMER INSIGHT:
Reducing customer attrition rate and improving net promoter score (NPS) offers a key growth opportunity.
High profitability and tenure customers offer opportunity for advocacy

Customer Insight:
Prioritize increasing both advocacy and net-promoter-score (NPS)
Low profitability and tenure customers offer an opportunity to optimize and streamline

<table>
<thead>
<tr>
<th>Profitability</th>
<th>Tenure</th>
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<tbody>
<tr>
<td>Low</td>
<td>Low</td>
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<tr>
<td>High</td>
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**Customer Insight:** Reducing cost to acquire and cost to serve offer key opportunities for efficiencies.
Low profitability, high tenure customers offer an opportunity to refine and reallocate
Optimization through deep customer insights
Focusing First on Our Highest Priority Customers

- High-priority moments for customer and/or key revenue points
- Point of purchase

Customer Journey Diagram:

1. **BUY**
2. **OWN**
3. **ADVOCATE**

- Underinvested
- Overinvested

CLTV (Customer Lifetime Value)
Focusing Next on the Highest Priority Moments

Optimize under / over invested moments to increase customer lifetime value (CLTV)

Identify & improve key moments

Reduce high cost / low value moments
Transforming the customer experience will drive improved profitability
A Business Case for Customer Experience

Transforming the customer experience creates opportunities to increase profitable revenue, reduce costs, and drive customer lifetime value.
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Proven | Focused | Better
Transforming the Customer Experience

Proven | Focused | Better

Dawn C. Morris | Chief Digital Banking & Marketing Officer