

FIRST HORIZON NATIONAL CORPORATION

	CPP Disbursement Date 11/14/2008	RSSD (Holding Company) 1094640	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$25,842	\$24,482	-5.3%	
Loans	\$18,577	\$17,159	-7.6%	
Construction & development	\$1,271	\$639	-49.7%	
Closed-end 1-4 family residential	\$4,424	\$3,884	-12.2%	
Home equity	\$4,297	\$4,084	-5.0%	
Credit card	\$160	\$156	-2.7%	
Other consumer	\$228	\$137	-39.8%	
Commercial & Industrial	\$3,873	\$3,826	-1.2%	
Commercial real estate	\$2,380	\$2,285	-4.0%	
Unused commitments	\$8,371	\$7,904	-5.6%	
Securitization outstanding principal	\$18,279	\$14,636	-19.9%	
Mortgage-backed securities (GSE and private issue)	\$2,190	\$2,639	20.5%	
Asset-backed securities	\$0	\$0		
Other securities	\$290	\$181	-37.5%	
Cash & balances due	\$1,005	\$850	-15.4%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$192	\$263	36.7%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$204	\$286	40.5%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$22,386	\$21,278	-5.0%	
Deposits	\$15,035	\$15,536	3.3%	
Total other borrowings	\$5,083	\$3,649	-28.2%	
FHLB advances	\$203	\$3	-98.6%	
Equity				
Equity capital at quarter end	\$3,455	\$3,204	-7.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	-\$3	-\$3	NA	
Performance Ratios				
Tier 1 leverage ratio	12.6%	12.0%	--	
Tier 1 risk based capital ratio	15.2%	15.0%	--	
Total risk based capital ratio	19.6%	18.7%	--	
Return on equity ¹	-5.8%	3.0%	--	
Return on assets ¹	-0.8%	0.4%	--	
Net interest margin ¹	3.5%	3.5%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	80.0%	77.7%	--	
Loss provision to net charge-offs (qtr)	73.8%	45.0%	--	
Net charge-offs to average loans and leases ¹	3.9%	2.3%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010
Construction & development	35.2%	34.2%	6.6%	2.9%
Closed-end 1-4 family residential	9.9%	8.8%	0.9%	0.8%
Home equity	1.2%	1.2%	0.7%	0.8%
Credit card	1.8%	1.0%	1.9%	1.6%
Other consumer	0.1%	0.1%	0.5%	0.8%
Commercial & Industrial	1.7%	2.6%	0.5%	0.3%
Commercial real estate	1.9%	3.0%	0.2%	0.3%
Total loans	6.0%	5.0%	1.0%	0.6%