



A Welcome Message from Our Chairman and CEO

At First Horizon National Corporation, we are committed to our communities, employees, and customers.

Corporate social responsibility is ingrained in our DNA, and providing better opportunities for our stakeholders has been our guiding principle since the company was founded.

For more than 150 years, First Horizon has prospered because of the business, trust and loyalty we have earned from our customers and shareholders. Supporting our communities is a business imperative. After all, our business model is to provide financial capital and services, which people and businesses need to make their lives better and help our communities prosper. Through our corporate initiatives and the volunteerism of our employees, we do much more.

Addressing today's challenges, from providing access to financial services to striving to adhere to the highest standards of business ethics and practices, we create value and drive sustainable growth.

We never lose sight of why we are here or what we must do to make a difference as a good corporate citizen.

Our organization has proven that we can successfully deliver on our targeted business goals by transforming First Horizon into an organization that is *Here for Good*. We have shifted our business mix and focus, de-risked our balance sheet, upgraded our infrastructure and achieved significant organic growth.

We have a focused strategy to increase profitability and continue to positively change the company over the next five years and beyond.

I have never been more confident that our organization is working to be even better. A better partner for our customers, a better partner to the communities we serve, resulting in better growth opportunities for our company and driving better returns for our shareholders.

Our people and culture are the foundation of our strength. We rank nationally as a top workplace, and are focused on continuing to attract and retain the best people. Employees are engaged in their work and committed to delivering differentiated service and being easy to do business with. In recognition of the pivotal role our employees play in our company's success, we announced increased minimum wages for employees to \$15 an hour across our entire footprint earlier this year.

Volunteerism is widely adopted at our company. Our employees devote their time and resources to serve in leadership positions with charitable and civic organizations – recording more than 20,000 volunteer hours annually. We are a vital part of the life of our communities – through the financial services we provide, the economic impact we make and the investments we undertake.

Our corporate citizenship sets us apart. This past April, we announced a five-year, \$3.95 billion community benefits plan to increase access to financial resources within low- to moderate-income communities.

First Horizon Foundation, our charitable foundation, which operates as the Capital Bank Foundation and the First Tennessee Foundation, has contributed more than \$90 million to our communities since its inception in 1993.

While our commitment to our communities, employees and customers hasn't changed, we continue to strengthen our efforts to be a company that is *Here for Good*.

I invite you to learn more about how we are fulfilling our long-term pledge to the people we serve across the Southeast.

D. Bryan Jordan
Chairman and CEO, First Horizon National Corporation

