



First Horizon National Corporation

First Quarter 2010 Earnings

April 16, 2010

-
- *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.*
 - *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 information. 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. First Horizon disclaims any obligation to update any of the forward-looking statements that are made from time to time to reflect future events or developments.*

Continued Strategic Progress in First Quarter 2010

Ability to Execute	Proactive on Asset Quality	<ul style="list-style-type: none"> Provision expense declined 22% from 4Q09 NPAs declined 1% from 4Q09, down 17% year over year Reserve decrease of \$53mm in 1Q10, despite addition of certain restricted consumer real estate loan balances
	Strong Capital Position ¹	<ul style="list-style-type: none"> Tier 1 ratio of 16.5% Tier 1 Common of 9.9% TCE + Reserves of 13.4% TCE/TA of 7.7%
Reducing Risk	Improved Liquidity Position	<ul style="list-style-type: none"> Consolidated average core deposits increased 4.5% from 4Q09 and 9% year over year Period end loan to core deposit ratio improved to 114% from 122% in 4Q09 and 149% in 1Q09
	Balance Sheet Reduction	<ul style="list-style-type: none"> Non-Strategic period end loans decreased 3% or ~\$200mm from 4Q09 Total period end assets declined 1% to \$26B Repurchased debt for a \$17.1mm gain
Refocusing on Core Businesses	Solid Regional Banking Franchise	<ul style="list-style-type: none"> Average Regional Banking core deposits up 8% linked quarter and 16% year over year NIM strong at 4.96% in 1Q10, up 1bps linked quarter Increased spreads by 75bps from 1Q09 to 1Q10² Stable credit trends in Home Equity and Income CRE, mixed results in core C&I, and continued deterioration in bank-related exposures
	Strong Capital Markets Business	<ul style="list-style-type: none"> Continued strong fixed income average daily revenue of \$1.7mm in 1Q10, down slightly from \$1.8mm in 4Q09 Completed shut-down of institutional equity research business

Financial Results

Consolidated Financial Results

- Loss per share of \$0.12 after discontinued operations
 - Net loss available to common shareholders of \$28mm
 - \$(15)mm impact of TARP CPP preferred
- Pre-tax, pre-provision income¹ of \$86mm, up \$40mm from 4Q09
- Provision at \$105mm
 - \$53mm reserve decrease
 - Fourth consecutive quarter of lower provision expense and third of reserve decrease
 - Net charge-offs flat at \$182mm from \$183mm in 4Q09 and down 12% from 1Q09
- Non-Interest Income at \$248mm in 1Q10
 - Continued solid fixed income sales
 - \$17.1mm gain on repurchase of debt
- Expenses at \$343mm in 1Q10, down 12% or \$48mm from 4Q09
 - Non-Strategic expenses declined 39% or \$48mm from reduced repositioning costs and lower environmental expenses
 - Environmental costs:
 - \$41mm of mortgage repurchase reserve expense
 - \$10mm of foreclosure expense
- Period-end shares increased to 226mm²
 - Prior quarters restated to reflect stock dividend

\$ Millions	1Q09	4Q09	1Q10
NII	\$ 197	\$ 190	\$ 180
Noninterest income	399	246	248
Total revenue	596	436	429
Noninterest expense	408	390	343
Pre-tax, pre-provision¹	188	46	86
Provision	300	135	105
Pre-tax loss	(112)	(89)	(19)
Taxes	47	38	16
Cont. ops	(64)	(51)	(3)
Disc. ops.	(1)	(2)	(7)
Net loss	\$ (65)	\$ (53)	\$ (10)
Net loss attributable to noncontrolling interest	(3)	(3)	(3)
Preferred stock dividends	15	15	15
Net loss available to common shareholders	(83)	(71)	(28)
Diluted shares	224	224	224
Diluted EPS from Cont. Ops	\$ (0.37)	\$ (0.31)	\$ (0.09)
Diluted EPS	\$ (0.37)	\$ (0.32)	\$ (0.12)

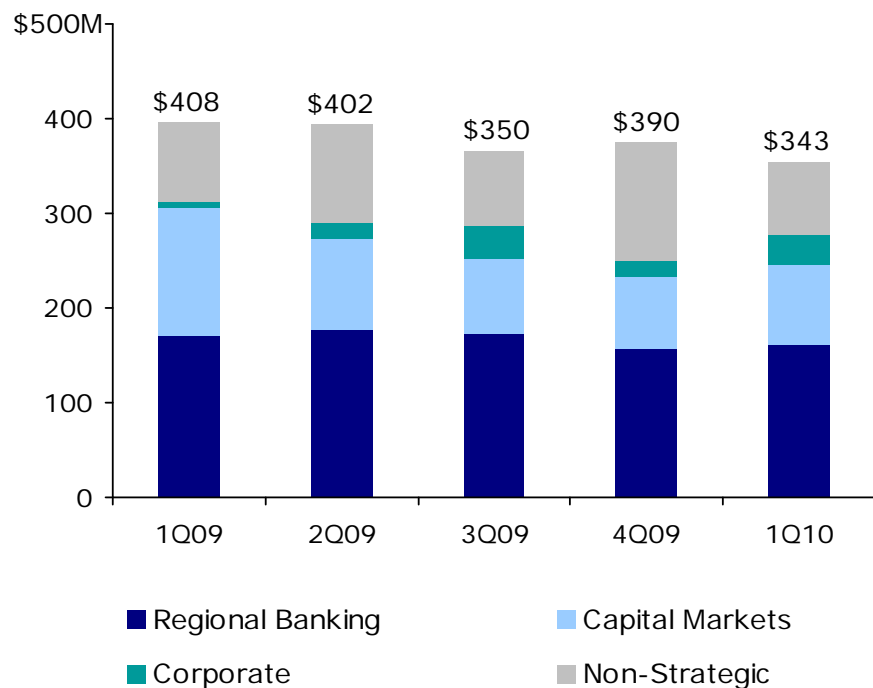
Core Business Segment Highlights

	Pre-Tax, Pre-Provision Earnings ¹		1Q10 Revenue	Linked Quarter	1Q10 Drivers / Impacts
	4Q09	1Q10	1Q10 Expense	Change	
				\$mm / Percent	
Regional Banking	\$64	\$47	\$209	\$(13) or (6)%	<ul style="list-style-type: none"> Lower NSF fees from seasonality in 1Q10
			\$(162)	\$4 or 3%	<ul style="list-style-type: none"> Foreclosure expense of \$(4)mm in 1Q10 vs \$(2)mm in 4Q09
Capital Markets	\$46	\$33	\$117	\$(4) or (4)%	<ul style="list-style-type: none"> Average daily revenue of \$1.7mm in 1Q10 vs. \$1.8mm in 4Q09
			\$(84)	\$9 or 12%	<ul style="list-style-type: none"> Resumed normal rate of incentive provisioning Seasonal FICA expense increase
Corporate	\$(15)	\$11	\$31	\$13 or 77%	<ul style="list-style-type: none"> Debt repurchase and termination of related hedging relationships for gain of \$17.1mm in 1Q10
			\$(20)	\$(13) or (38)%	
Core Business (subtotal)	\$95	\$91	\$357	\$(4) or (1)%	
			\$(266)	\$1 or 0%	
Non-Strategic	\$(49)	\$(5)	\$72	\$(4) or (5)%	<ul style="list-style-type: none"> Lower hedging results of \$11mm in 1Q10 vs. \$24mm 4Q09
			\$(77)	\$(48) or (39)%	<ul style="list-style-type: none"> Repurchase Reserve of \$(41)mm in 1Q10 vs. \$(59)mm in 4Q09
Total	\$46	\$86	\$429	\$(7) or (2)%	
			\$(343)	\$(48) or (12)%	

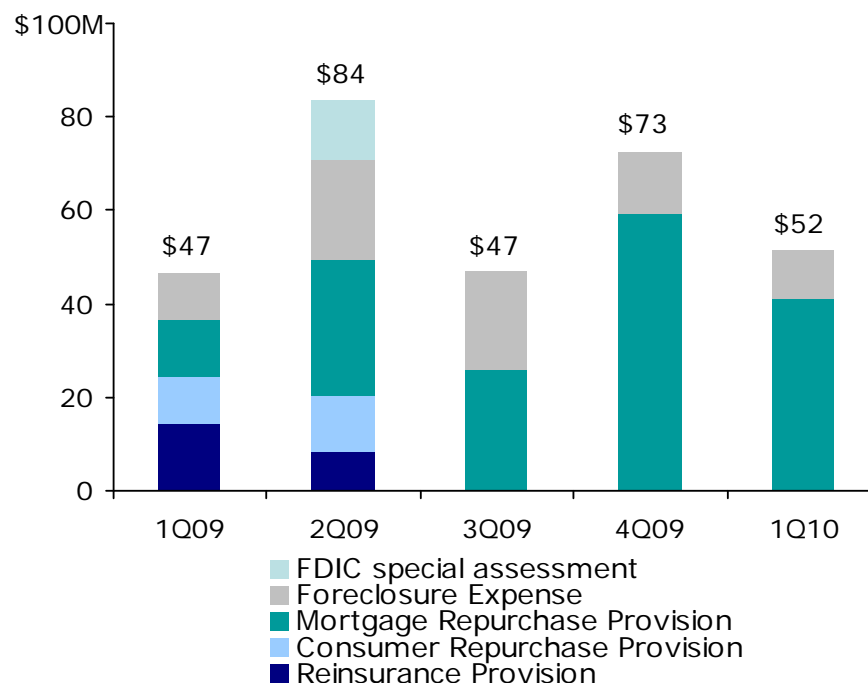
Expenses Decline, Environmental Costs Drop But Remain Elevated

- Consolidated expenses down 12% to \$343mm from 4Q09 to 1Q10
 - Non-Strategic expenses declined 39%
 - Restructuring, repositioning and efficiency expenses down by \$21mm from 4Q09 to 1Q10
- Environmental costs remain elevated, although down \$21mm linked quarter
 - Continued elevated foreclosure costs of \$10mm in 1Q10 vs. \$13mm in 4Q09
 - Lower mortgage repurchase reserve expense of \$41mm in 1Q10 vs. \$59mm in 4Q09

Expenses by Business Line



Environmental Costs



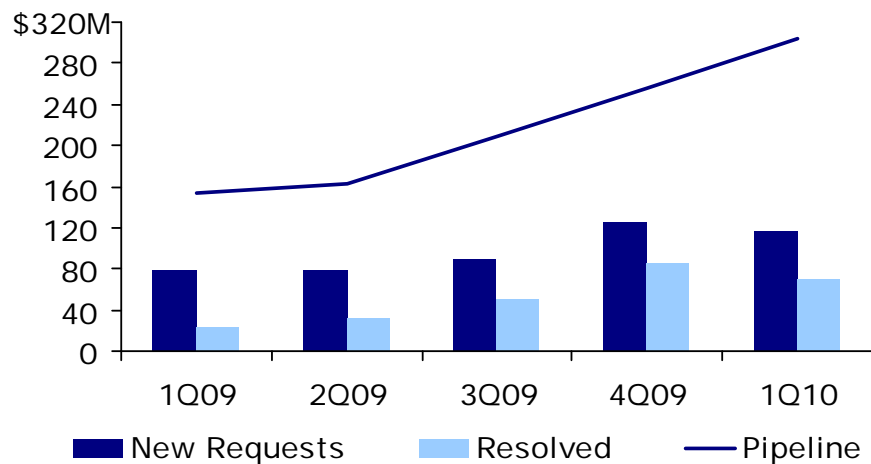
Mortgage Repurchase-Related Expenses Driving Elevated Environmental Costs

- Increased repurchase requests from GSE's as delinquencies rise
 - GSE loans represented ~60% of originations¹
 - Slow resolution process
 - Rescission rate of 40-50%
 - Loss severity of 50-55%
 - Sold mortgage origination platform in August 2008

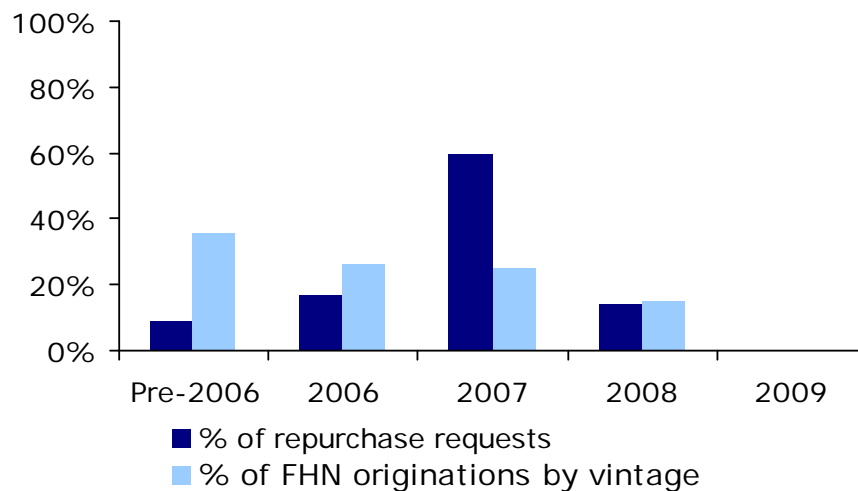
Mortgage Repurchase Reserve

(\$ in mm)	1Q09	2Q09	3Q09	4Q09	1Q10
Beginning Balance	37	38	53	61	106
Net Charge-Offs	(8)	(14)	(14)	(14)	(20)
Provision	9	29	22	59	41
Ending Balance	38	53	61	106	126

Pipeline of Repurchase Requests¹



Repurchase Requests by Vintage²



Strong Balance Sheet and Net Interest Margin Trends

- Period end total assets declined to \$25.9B in 1Q10
 - Period end Non-Strategic loans decreased \$195mm from 4Q09
- Continued consolidated average core deposit growth
- Consolidated NIM steady at 3.19% in 1Q10
- Core businesses NIM¹ at 3.72%
 - Widening spreads on new and renewed loans with improved pricing
 - Weighted average rate paid on core deposits declined
 - Adverse impact of non-accruals

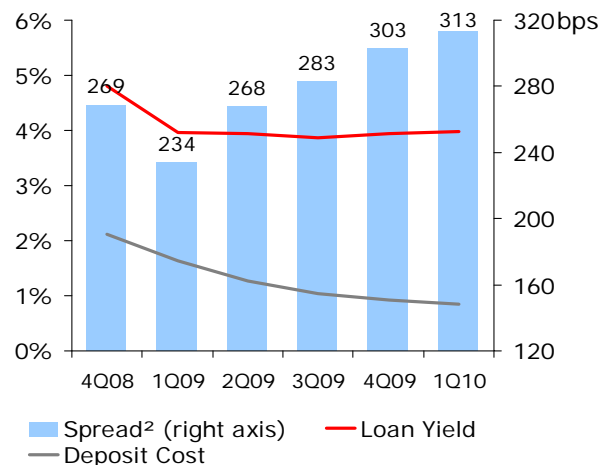
Regional Banking Average Core Deposits



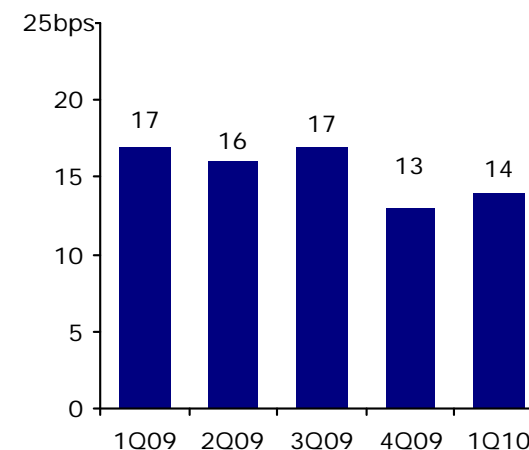
Net Interest Margin by Segment¹

NIM	4Q09	1Q10	Change
Regional Banking	4.95%	4.96%	0.01
Capital Markets	0.81%	0.62%	-0.19
Corporate	0.97%	0.80%	-0.17
Core Businesses¹	3.75%	3.72%	-0.03
Non-Strategic	1.99%	2.12%	0.13
First Horizon	3.19%	3.19%	0.00

Yields and Rates



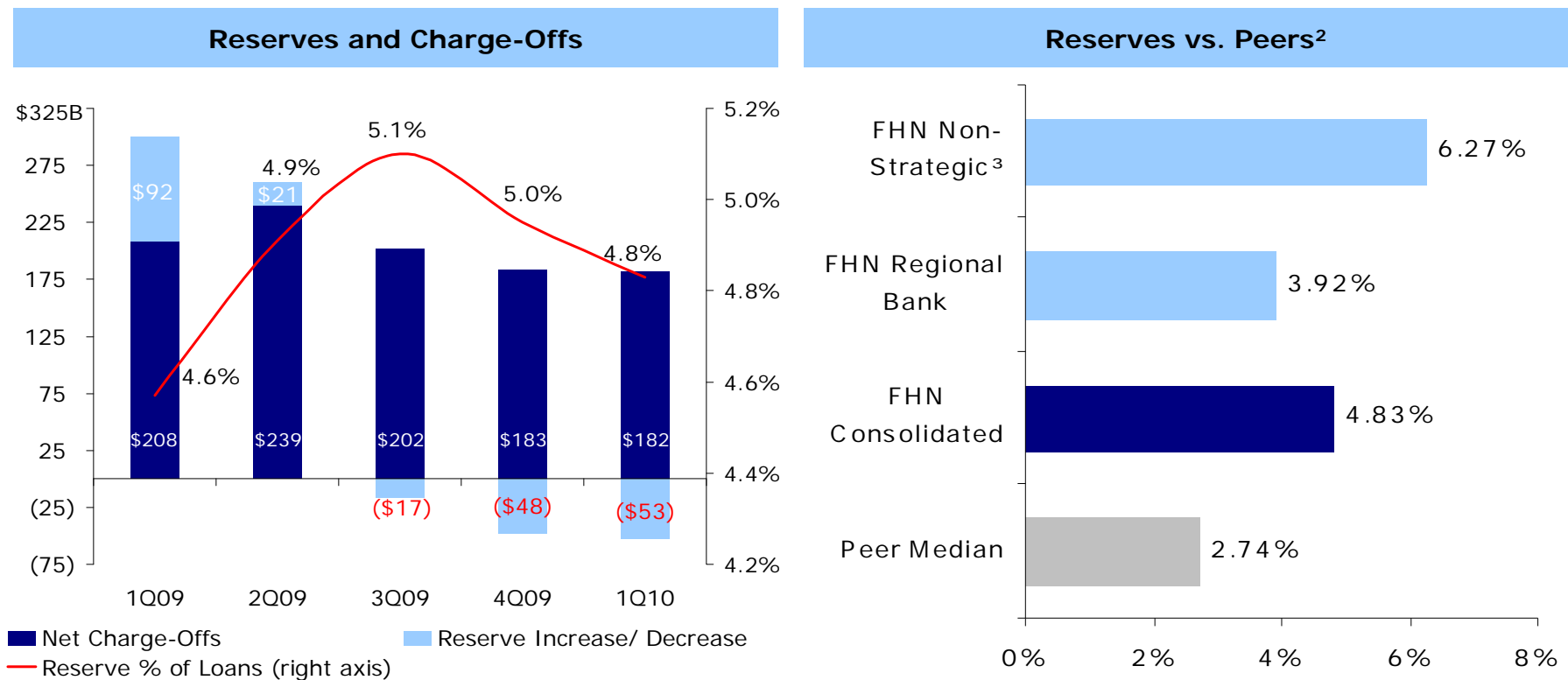
Adverse Impact of Non-Accruals



Asset Quality

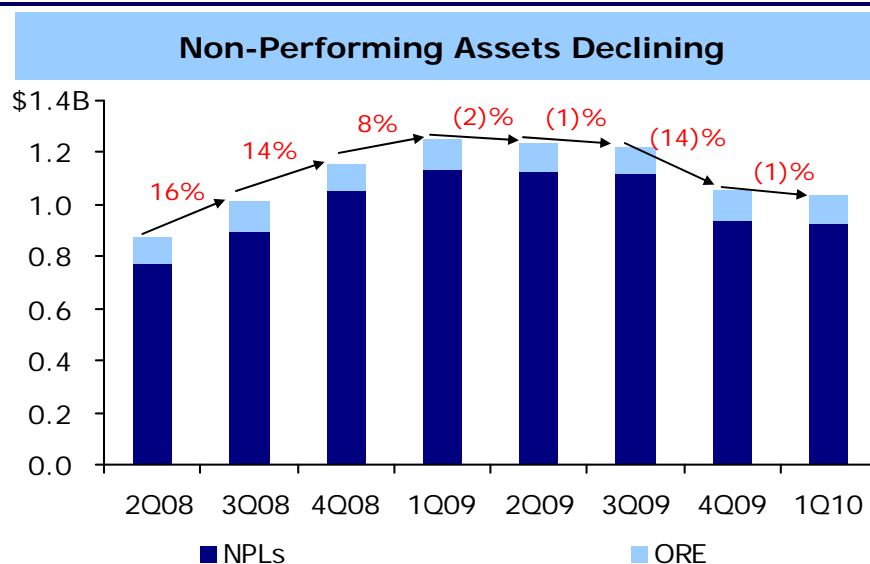
Asset Quality Overview¹

- Net charge-offs flat to 4Q09 at \$182mm or 4.13% (annualized) of average loans¹. 1Q10 results include:
 - \$3.5mm of losses associated with the addition of certain restricted consumer real estate loan balances
 - \$13.5mm of losses related to an acceleration of net charge-off recognition in permanent mortgage
- Reserves for loan losses decreased \$53mm linked quarter to \$844mm or 4.83% of period end loans¹
 - Decrease despite addition of certain restricted consumer real estate loans to the balance sheet
 - Slight reserve increase for commercial-purpose loans
 - Significant reserve decrease driven by release in OTC and perm mortgage



NPAs Declining, Problem Loan Resolution Efforts Continue

- NPAs declined \$10mm or 1% linked-quarter, down for the fourth straight quarter and down 17% year over year
- NPL levels down 1% overall
 - OTC down significantly: wind down
 - Home Equity and Permanent Mortgage up: loan modifications and delayed foreclosure pipeline
 - C&I up: TRUPs/bank related as well as some core C&I exposures
 - Aggregate inflows up, outflows down relative to an exceptional 4Q09
- ORE decreased 1%
 - Lower inflow levels roughly offset outflows



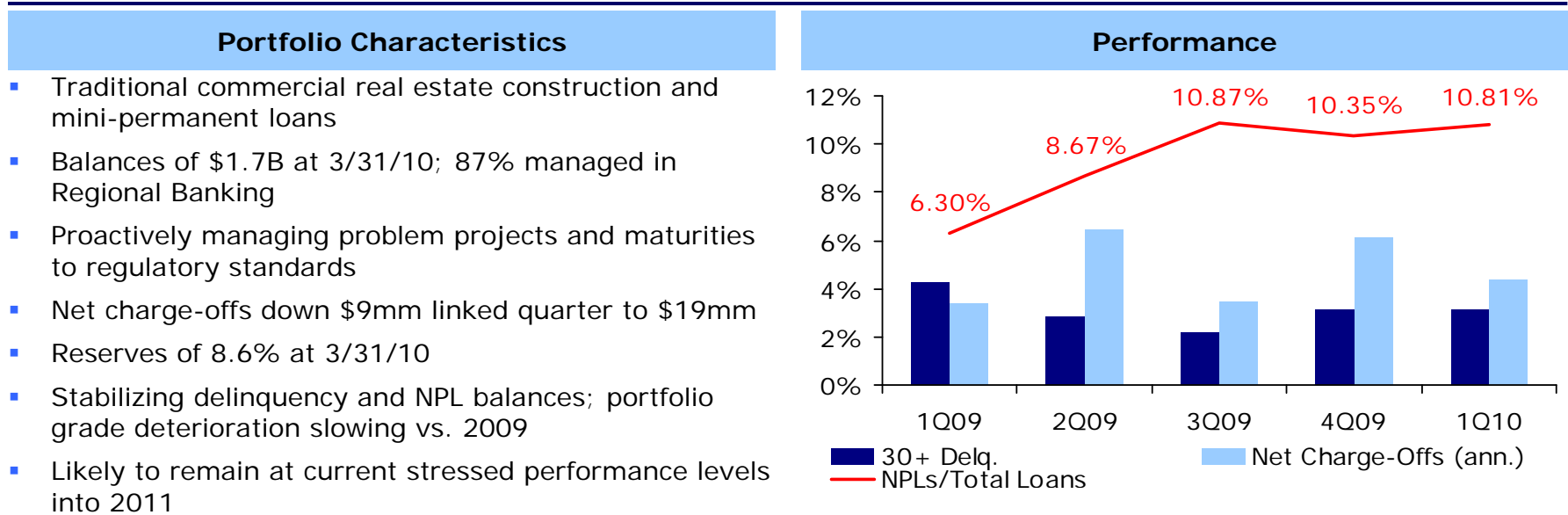
NPLs Activity¹

(\$ mm)	3Q09	4Q09	1Q10
Beginning NPLs	\$1,021	\$981	\$784
+ Additions	\$254	\$147	\$182
+ Principal Increase	\$7	\$9	\$13
- Payments	(\$130)	(\$175)	(\$113)
- Net Charge-Offs	(\$125)	(\$114)	(\$95)
- Transfer to ORE	(\$46)	(\$62)	(\$32)
- Upgrade to Accrual	-	(\$2)	\$0
Ending NPLs	\$981	\$784	\$739

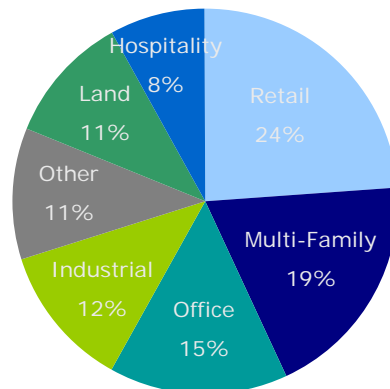
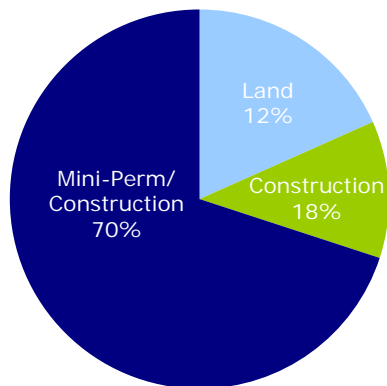
ORE Activity²

(\$ mm)	3Q09	4Q09	1Q10
Beginning ORE	\$106	\$101	\$114
Valuation Adjustments	(\$10)	(\$10)	(\$6)
Adjusted Balance	\$96	\$91	\$108
+ New ORE	\$65	\$75	\$47
+ Capitalized Expenses	\$4	\$1	\$2
- Dispositions:	(\$64)	(\$53)	(\$44)
Single Transactions	(\$50)	(\$53)	(\$44)
Auctions	(\$9)	-	-
Bulk Sales	(\$6)	-	-
Ending ORE	\$101	\$114	\$113

Income CRE Portfolio: Stress to Remain through 2010



Loan Type ¹	Collateral Type ¹	1Q10 NPLs by Product Type ¹
------------------------	------------------------------	--

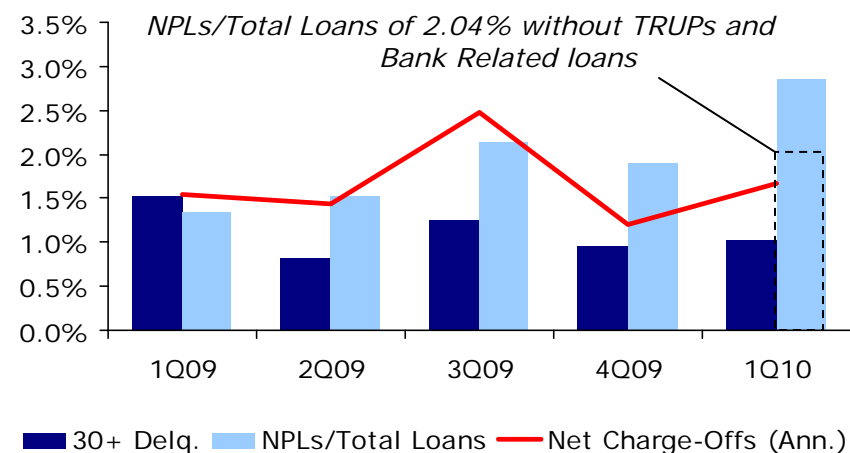


Land	37.4%
Retail	10.4%
Multi-Family	9.6%
Other	8.1%
Office	5.3%
Industrial	3.9%
Hospitality	0.0%

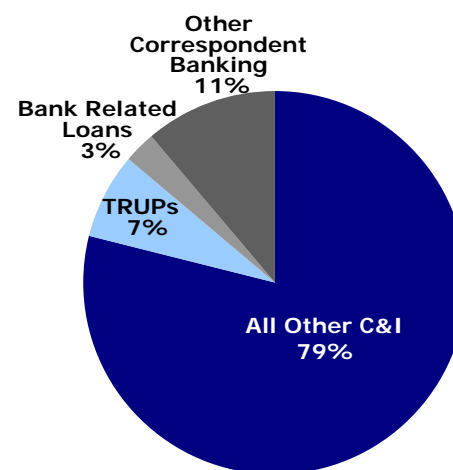
C&I Portfolio: Core Stable; TRUPS, Bank-Related Loans Stressed

- \$6.9B portfolio, diversified by industry, managed in Regional Bank
- Performance impacted disproportionately by TRUPS and bank-related loans
 - \$28mm 1Q10 net charge-offs: \$19mm of bank-related/TRUPS losses, \$9mm other C&I losses
 - \$21mm 4Q09 net charge-offs: no bank-related/TRUPS losses, \$21mm other C&I losses
- NPLs up \$60mm linked quarter
 - Approximately half are TRUPS and bank-related – expected continued deterioration
 - Approximately half are other C&I
 - Not viewed as a trend and counter to other positive portfolio indicators
 - Improving weighted average risk grade, improving watch list levels/trends, increased upgrade activity
 - Increasing number of non-accrual loans remain current on payment obligations
- C&I consolidated reserves of 4.28% at 3/31/10

Consolidated C&I Portfolio



TRUPS and Bank-Related Loans



C&I Portfolio: TRUPS & Bank-Related Loans

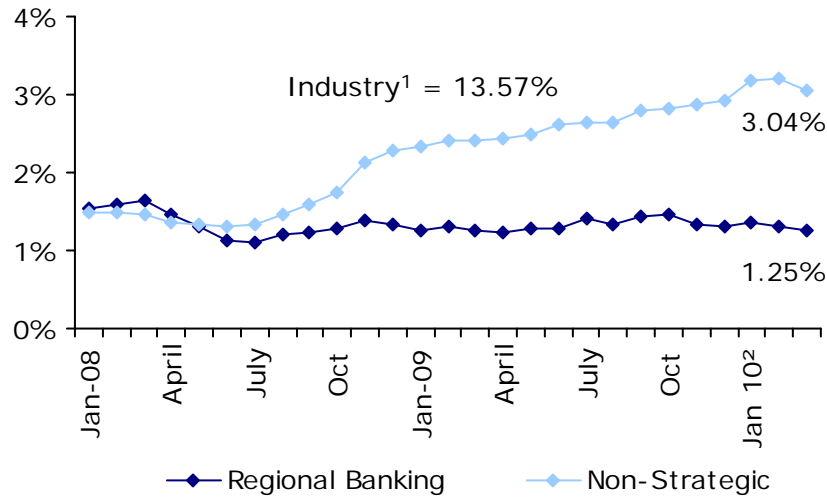
- \$697mm balances in TRUPS and bank-related loans
 - \$301mm whole-loan TRUPS to banks
 - \$164mm whole-loan TRUPS to insurance companies
 - \$131mm loans to bank holding companies
 - \$101mm other loans secured by bank stock
 - Fed Funds lines also extended to many correspondents: not committed, very short term
- Significant management focus is directed at this portfolio - TRUPS and bank holding company loans are re-graded quarterly
- 17.25% reserve coverage on these portfolios

Impact of TRUPS and Bank-Related Loans

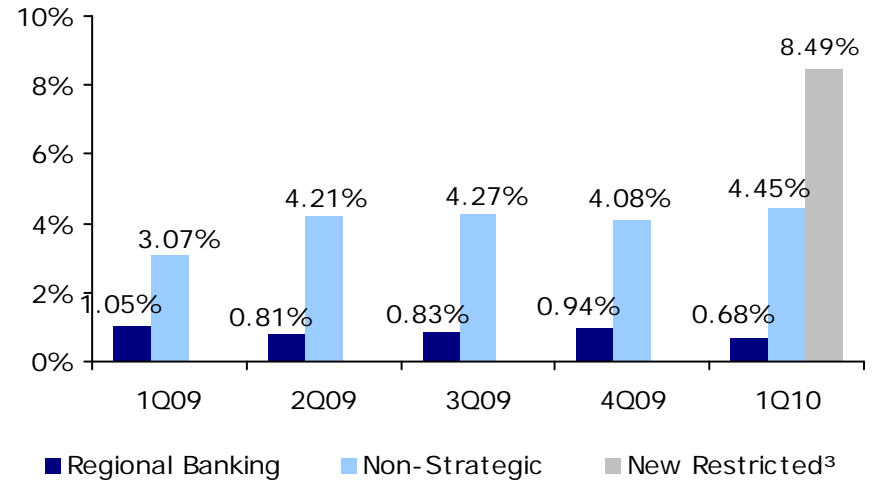
1Q10	TRUPS & Bank-Related Loans	C&I w/o TRUPS & Bank-Related Loans	Total C&I Portfolio
PE Balances (\$mm)	\$697	\$6,160	\$6,856
Reserves (\$mm)	\$120 ¹	\$209	\$293
Reserve Coverage	17.25% ¹	3.39%	4.28%
NPL %	10.13%	2.04%	2.86%
NCO % ²	3.17%	1.49%	1.67%

Consumer Real Estate Portfolio

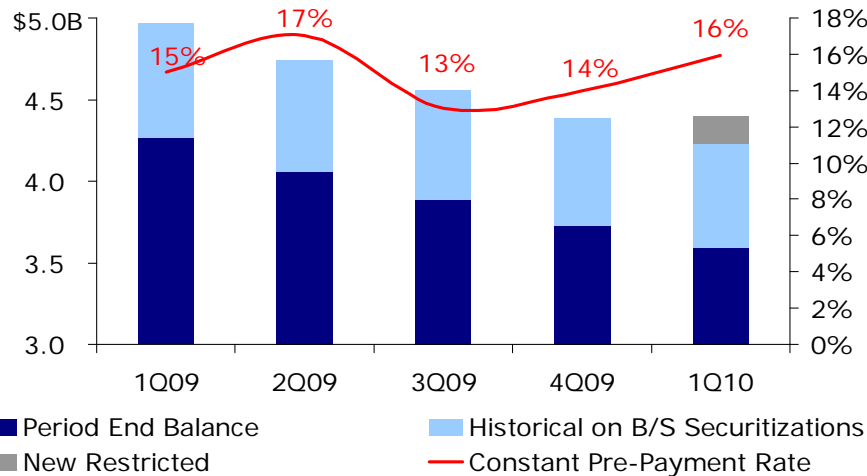
30+ Delinquency: Non-Strategic vs. Regional¹



Net-Charge Offs⁴



Non-Strategic Portfolio Run-Off

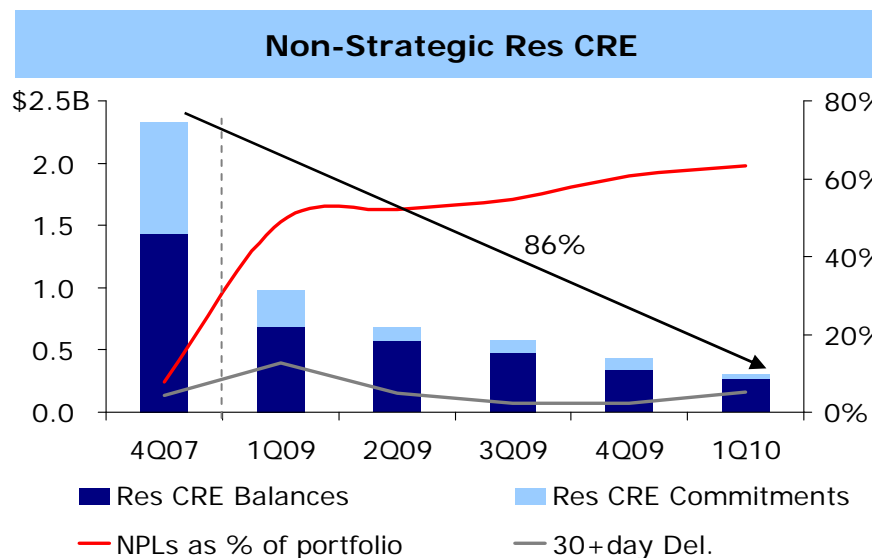
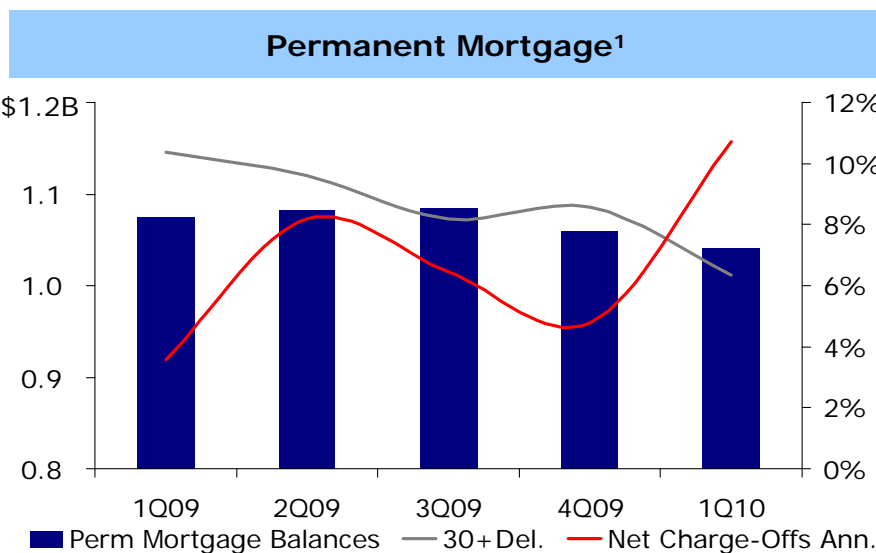
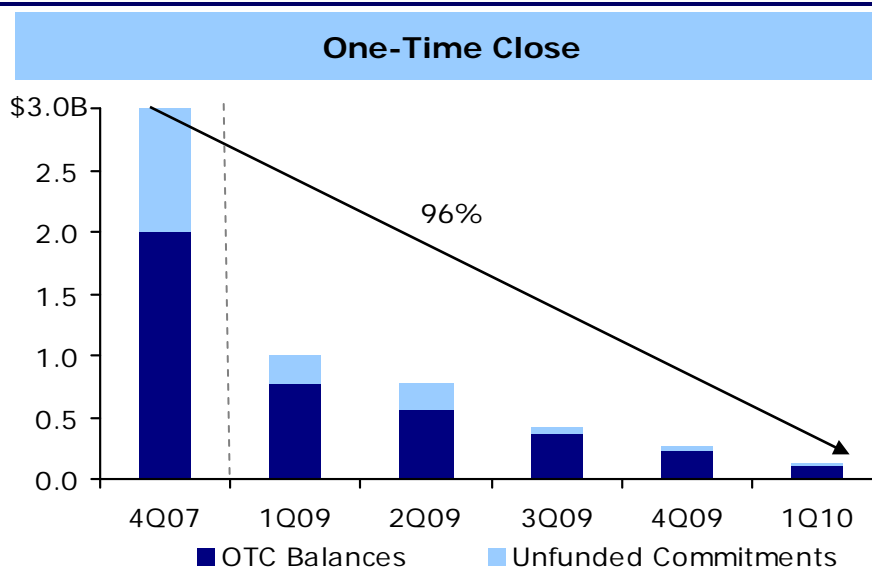


Vintage Mix















Vintage	Balance (\$B) 3/31/2010	NCOs QTD Ann. 4Q09	NCOs QTD Ann. 1Q10	W/A Age (mo.)
pre-2002	\$0.4	1.37%	1.56%	102
2003	\$0.6	0.51%	0.99%	81
2004	\$0.9	3.34%	2.26%	68
2005	\$1.4	7.91%	3.99%	56
2006	\$1.1	4.84%	4.24%	45
2007	\$1.3	4.30%	4.45%	33
2008	\$0.6	1.65%	2.03%	22
2009	\$0.4	0.36%	0.18%	10
2010	\$0.0	-	0.00%	1
Total	\$6.9	2.93%	3.04%	50

Non-Strategic Portfolios: OTC, Perm Mortgage, & Res CRE

- OTC balances down 54% from 4Q09 to \$105mm
 - Balances dispositioned via pay-off, modification to perm mortgage portfolio, or to ORE
 - Reserves equal 23.5% of balances at 3/31/10
- Perm mortgage portfolio 30 day del. trends improving
 - NPLs up: loan modifications, protracted foreclosure processes
 - Net charge-offs elevated in 1Q10 related to acceleration of loss recognition
 - Reserves reduced: delinquency trends, model refinements
- Non-Strategic Res CRE balances down 21% 1Q10 to \$269mm
 - Decreasing NPL balances and net charge-offs
 - Reserves of 8.6% at 1Q10



Credit Expectations and Risks Summary

Portfolio	Balance 3/31/10 (\$B)	Net Charge-Offs ² (\$mm)			Allowance ³ (\$mm)		
		2009 Actual	2010 Expected	1Q10 Actual	2009 Actual ⁴	2010 Expected	1Q10 Actual
Commercial	\$6.9	\$122		\$28	\$277		\$293
Income CRE	1.7	92		19	154		144
Residential CRE	0.5	175		31	52		51
Home Equity	6.1	209		45	215		174
Permanent Mortgage	1.1	60		28	124		84
Other ¹	1.2	175		31	76		97
Total	\$17.5	\$832		\$182	\$897		\$844

²2010 net charge-off expectations are relative to full year 2009 net charge-offs.

³2010 expectations are relative to year-end 2009 actual levels.

2010 Outlook (assuming stable/improving economy):

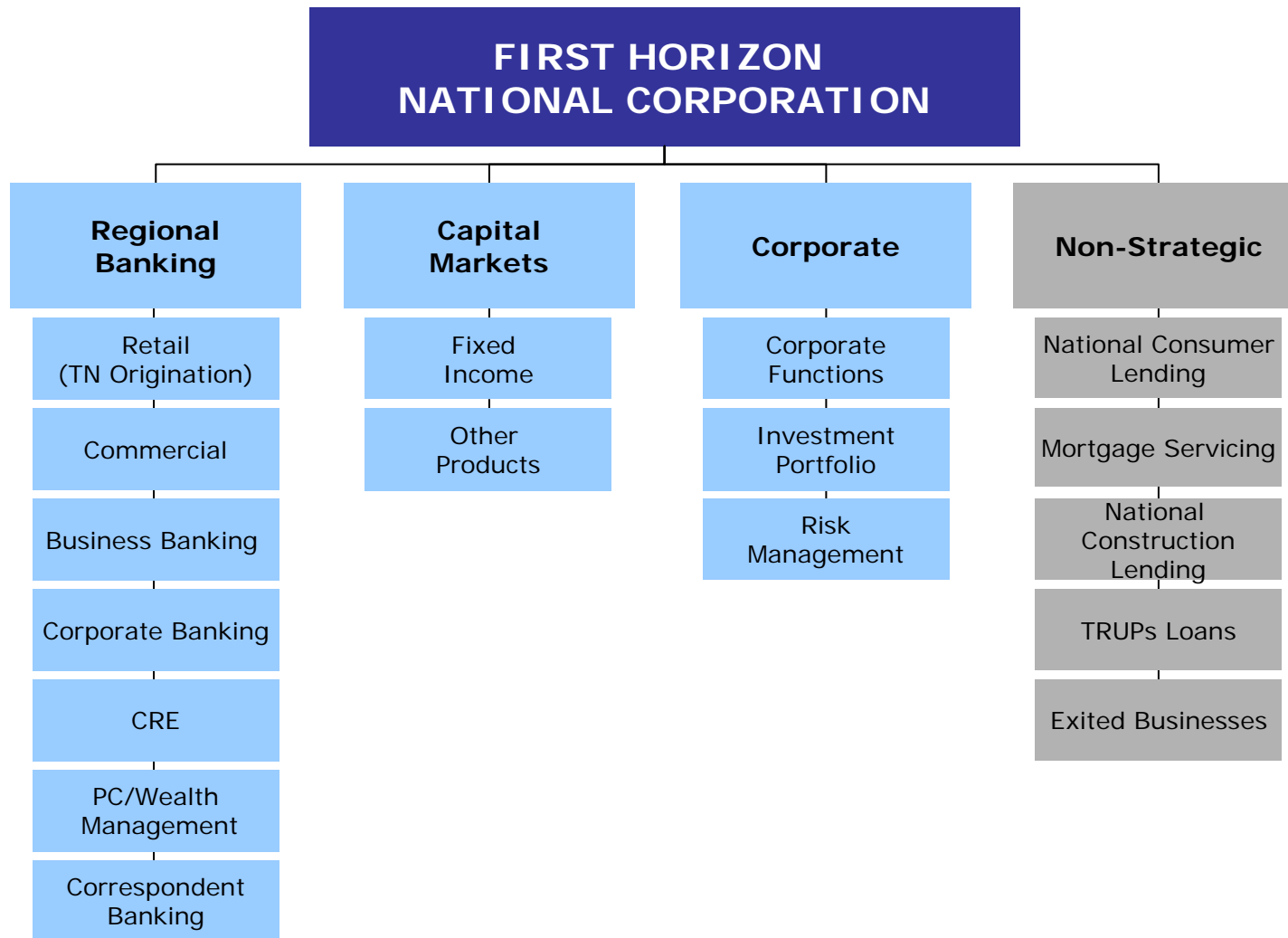
- C&I portfolio should be stable/improving with the exception of TRUPs and bank-related loans, which will likely further deteriorate
- Income CRE trends likely to remain stressed but somewhat stable
- Quarter to quarter volatility is possible due to the average size of Income CRE and TRUPs/bank-related loans
- Non-Strategic CRE portfolios continue to wind down
- Home Equity losses should decrease in second half of 2010
- OTC portfolio should be fully resolved
- 2010 net charge-offs and reserves should be lower than 2009 levels if current economic trends continue

Summary

- Earnings power within core franchise
 - Regional Banking shows solid trends in net interest margin and core deposits
 - Capital Markets' fixed income revenues remain strong; normalizing along with market conditions
- Proactive approach to credit quality reflected with lower provision expense, NPA decline and reserve decrease
- Non-Strategic segment's impact on results declined
- Capital and liquidity remain strong
- Positioned for revenue growth when economy improves
- On track to return to sustained profitability

Appendix

Segment Structure Reflects Strategic Focus

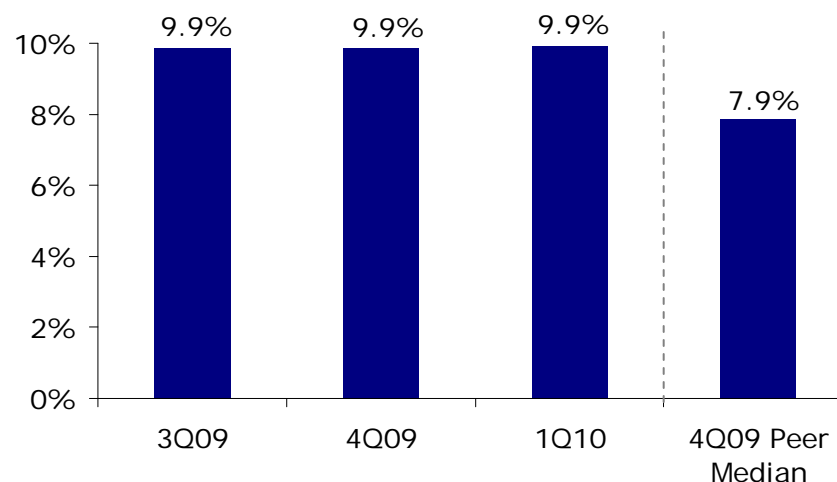


Liquidity and Capital Remain Strong

Liquidity

- Continued core deposit growth
- Asset reductions and deposit growth offsetting debt maturities
- Repurchase of \$96mm in debt and termination of related hedging relationships resulted in a \$17.1mm gain
- Wholesale funding in non-credit sensitive sources

Tier 1 Common Ratio¹



Wholesale Funding² — P/E Balances (\$B)

	3Q09	4Q09	1Q10
Fed Funds Purchased	1.4	1.7	1.8
Street CD's Long Term	0.5	-	-
Bank Notes	0.9	0.7	0.6
Insured Network Deposits	1.1	1.5	1.5
CDARs	0.2	0.1	-
Borrowing from FRB (TAF)	1.5	0.4	-
Borrowing From FHLB	0.1	0.2	-
Other	0.1	0.1	0.1
Total	5.8	4.7	4.0

Capital Ratios¹

	3Q09	4Q09	1Q10	4Q09 Peer Median
Total Capital	21.6%	21.9%	21.4%	14.4%
Tier 1 Capital	16.2%	16.4%	16.5%	11.5%
TCE/TA	7.9%	7.8%	7.7%	5.8%
TCE/RWA	9.1%	9.1%	9.4%	8.1%

Credit Quality Summary by Portfolio

- Notable differences in the performance of the Regional Bank portfolios vs. the Non-Strategic portfolios
- Portfolio metrics in the national wind-down portfolios are becoming increasingly worse as wind-down enters final stages due to the combination of smaller balances and increasingly troubled exposures

(\$ in millions)	Regional Bank					Non-Strategic						
Period End	Commercial (C&I & Other)	Income CRE	Residential CRE	HE & HELOC	Other ¹	Commercial (C&I & Other)	Income CRE	Residential CRE	HE & HELOC	Permanent Mortgage	Other ²	Total
End Loans	\$6,218	\$1,454	\$259	\$2,501	\$302	\$638	\$220	\$269	\$3,583	\$1,040	\$999	\$17,484
30+ Delinquency	1.13%	1.96%	2.64%	1.25%	1.60%	0.03%	10.76%	5.09%	2.88%	6.33%	3.75%	2.20%
Dollars	\$70	\$28	\$7	\$31	\$5	*	\$24	\$14	\$103	\$66	\$37	\$386
NPL %	2.17%	6.90%	35.04%	0.13%	0.13%	9.66%	36.67%	63.23%	0.42%	11.34%	10.22%	5.02%
Dollars	\$135	\$100	\$91	\$3	*	\$62	\$81	\$170	\$15	\$118	\$102	\$877
Charge-offs ³ %	1.82%	2.57%	20.80%	0.68%	3.53%	0.08%	15.38%	21.54%	4.45%	10.71%	2.64%	4.13%
Dollars	\$28	\$9	\$15	\$4	\$3	*	\$9	\$17	\$41	\$28	\$29	\$182
Allowance	\$243	\$116	\$28	\$23	\$10	\$51	\$29	\$23	\$151	\$83	\$87	\$844
Allowance / Loans %	3.91%	7.97%	10.78%	0.94%	3.47%	7.92%	12.96%	8.63%	4.21%	8.00%	8.72%	4.83%
Allowance / Charge-offs	2.17x	3.09x	0.48x	1.36x	0.96x	106.43x	0.77x	0.35x	0.93x	0.74x	0.33x	1.16x

(1) Credit Card, Permanent Mortgage, and Other

(2) Restricted Consumer Real Estate Loans, OTC, and Other Consumer

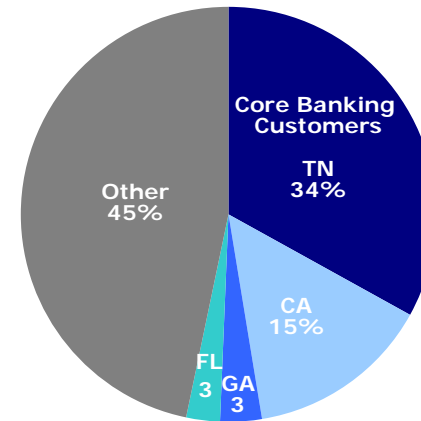
(3) Net Charge-Offs are quarterly annualized

(*) Amount is less than one million

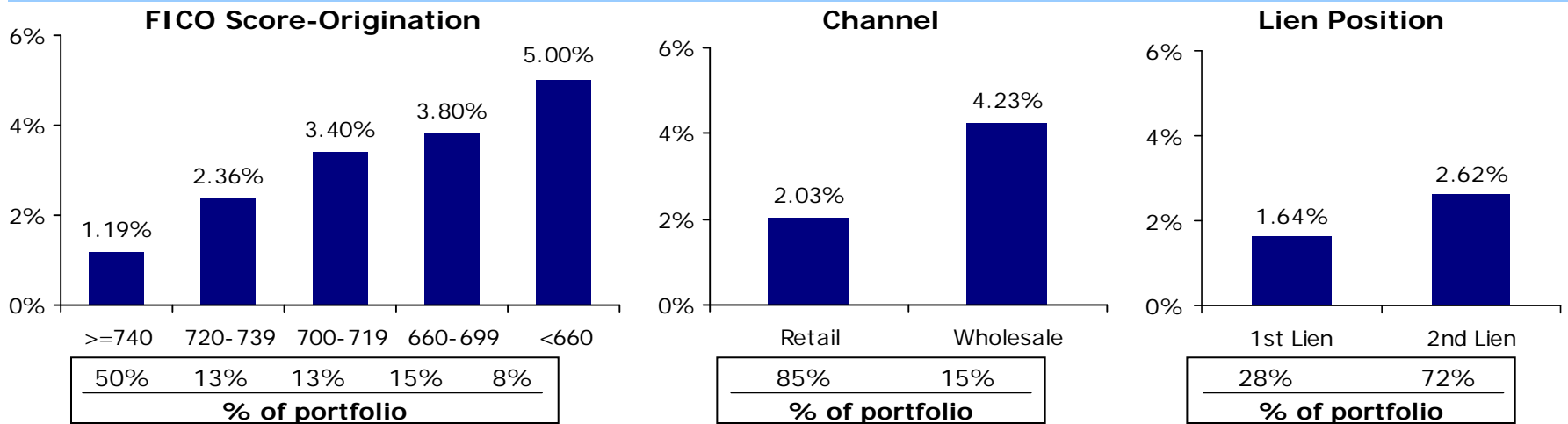
Home Equity – Performance and Characteristics

Portfolio Characteristics Geographic Distribution (%)

	First	Second	Total
Balance	\$1.9B	\$4.9B	\$6.9B
Original FICO	735	736	736
Original CLTV	69.99%	80.64%	77.65%
Full Doc	78%	70%	72%
Owner Occupied	85%	96%	93%
HELOCs	\$0.8B	\$3.6B	\$4.4B
Weighted Average HELOC Utilization	52%	62%	60%



30+ Delinquency: Key Drivers

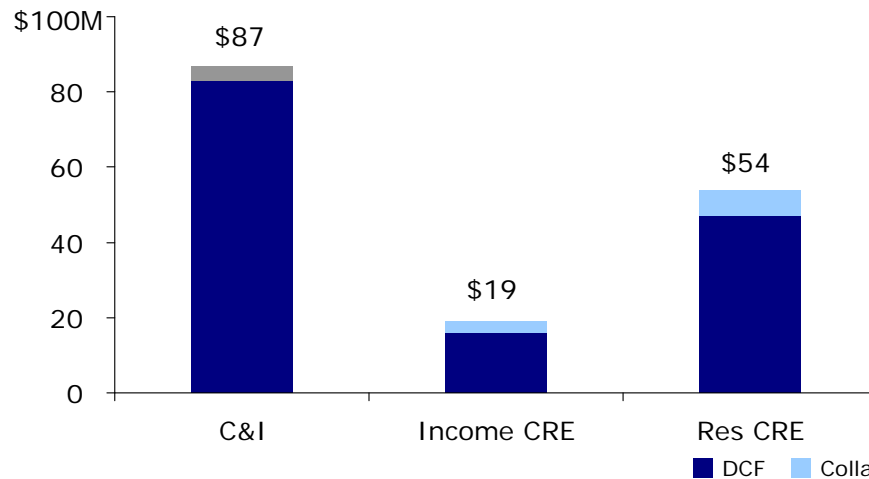


Individually Impaired Commercial Loans

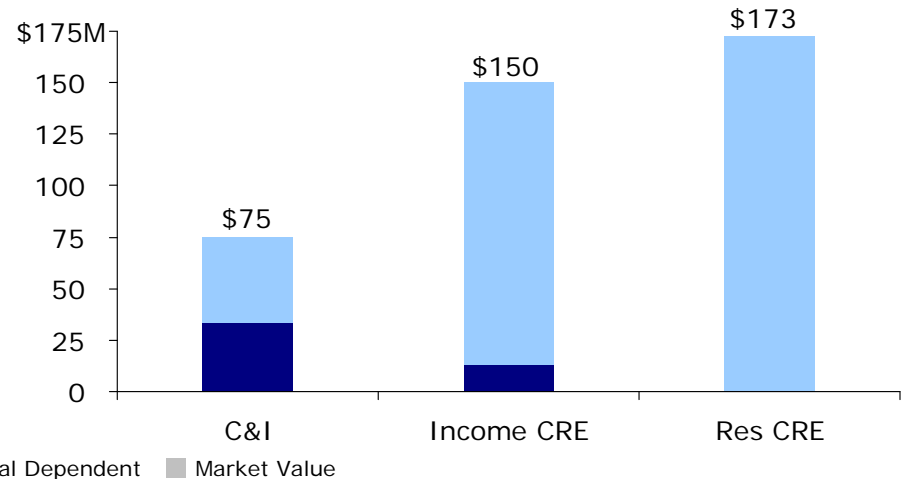
- Classified non-accrual commercial loans over \$1mm are individually assessed for impairment
- Collateral-dependent commercial loans are typically charged-down to net realizable value rather than holding reserves
- Prior quarters reflected a higher mix of collateral dependent loans; as Non-Strategic construction loans wind down, mix is shifting to more discounted cash flow-based loans

Individually Impaired Commercial Loans	Count	Balance (\$mm)
Discounted Cash Flow	34	\$191,353
Collateral Dependent	152	361,744
Market Value	1	3,709
Total	187	\$556,806

Individually Impaired Commercial Loans with Reserves¹



Individually Impaired Commercial Loans without Reserves¹



Reconciliation to GAAP Financials

Slides in this presentation use non-GAAP information of pre-tax, pre-provision earnings. That information is not presented according to generally accepted accounting principles (GAAP), and is reconciled to GAAP information below.

(\$ Millions)	1Q10	4Q09	3Q09
Regional Banking			
Pre-Tax, Pre-Provision Earnings / (Loss)	\$ 47	\$ 64	\$ 48
Less: Provision	52	47	96
Reported Pre-Tax Earnings / (Loss)	(5)	18	(48)
Capital Markets			
Pre-Tax, Pre-Provision Earnings / (Loss)	33	46	52
Less: Provision	-	-	-
Reported Pre-Tax Earnings / (Loss)	33	46	52
Corporate			
Pre-Tax, Pre-Provision Earnings / (Loss)	11	(15)	15
Less: Provision	-	-	-
Reported Pre-Tax Earnings / (Loss)	11	(15)	15
Non-Strategic			
Pre-Tax, Pre-Provision Earnings / (Loss)	(5)	(50)	30
Less: Provision	53	88	89
Reported Pre-Tax Earnings / (Loss)	(58)	(138)	(59)
Total Consolidated			
Pre-Tax, Pre-Provision Earnings / (Loss)	86	46	145
Less: Provision	105	135	185
Reported Pre-Tax Earnings / (Loss)	(19)	(89)	(40)

Reconciliation to GAAP Financials

Slides in this presentation use non-GAAP information of pre-tax, pre-provision earnings. That information is not presented according to generally accepted accounting principles (GAAP), and is reconciled to GAAP information below.

(\$ Millions)	1Q10	4Q09	3Q09
Tangible Common Equity (Non-GAAP)			
Total equity (GAAP)	\$3,270.9	\$3,302.5	\$3,370.2
Less: Preferred stock capital surplus - CPP	802.8	798.7	794.6
Less: Noncontrolling interest	295.2	295.2	295.2
Total common equity	2,172.9	2,208.6	2,280.4
Less: Intangible assets (GAAP) ¹	199.2	203.8	218.9
Tangible common equity (Non-GAAP)	1,973.7	2,004.8	2,061.5
Less: Unrealized gains on AFS securities, net of tax	63.3	64.9	67.5
Adjusted tangible common equity (Non-GAAP)	1,910.4	1,939.9	1,994.0
Tangible Assets (Non-GAAP)			
Total assets (GAAP)	\$25,923.6	\$26,068.7	\$26,465.9
Less: Intangible assets (GAAP) ¹	199.2	203.8	218.9
Tangible assets (Non-GAAP)	25,724.4	25,864.9	26,247.0
Tier 1 Common (Non-GAAP)			
Tier 1 capital	\$3,484.9	\$3,507.8	\$3,563.7
Less: Preferred stock capital surplus - CPP	802.8	798.7	794.6
Less: Noncontrolling interest - FTBNA Preferred Stock	294.8	294.8	294.8
Less: Trust preferred	300.0	300.0	300.0
Tier 1 common (Non-GAAP)	2,087.3	2,114.3	2,174.3
Risk Weighted Assets			
Risk weighted assets	\$21,065.3	\$21,400.4	\$21,999.5
Ratios			
Tangible common equity to tangible assets (TCE/TA) (Non-GAAP) ²	7.67%	7.75%	7.85%
Total equity to total assets (GAAP)	12.62%	12.67%	12.73%
Tier 1 common ratio (Non-GAAP) ²	9.91%	9.88%	9.88%
Tier 1 capital to total assets (GAAP)	13.44%	13.46%	13.47%
Adjusted tangible common equity to risk weighted assets (TCE/RWA) (Non-GAAP) ²	9.07%	9.06%	9.06%
Tangible common equity plus reserves to risk weighted assets (TCE/RWA) (Non-GAAP) ²	13.38%	13.56%	13.67%
Total equity plus reserves to total assets (GAAP)	15.87%	16.11%	16.30%