



First Horizon National Corporation

Second Quarter 2010 Earnings

July 16, 2010

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Continued Strategic Progress in Second Quarter 2010

Ability to Execute	Proactive on Asset Quality	<ul style="list-style-type: none"> Provision expense decreased 33% from 1Q10 NPAs down 14% from 1Q10, down 27% year over year Reserve decline of \$63mm in 2Q10 NCOs dropped \$50mm or 27% linked quarter
	Strong Capital Position ¹	<ul style="list-style-type: none"> Tier 1 ratio rose to 16.8% Tier 1 Common improved to 10.1% TCE + Reserves increased to 13.3% TCE/TA at 7.6%
Reducing Risk	Improved Liquidity Position	<ul style="list-style-type: none"> Consolidated average core deposits increased 3% from 1Q10 and 14% year over year Period end loan to core deposit ratio improved to 112% from 114% in 1Q10 and 140% in 2Q09
	Non-Strategic Loan Reduction	<ul style="list-style-type: none"> Non-Strategic period end loans decreased 7% or \$457mm from 1Q10 Total period end assets steady at \$26B
Refocusing on Core Businesses	Solid Regional Banking Franchise	<ul style="list-style-type: none"> Average Regional Banking core deposits up 3% linked quarter and 18% year over year NIM strong at 5.10% in 2Q10, up 14bps linked quarter Increased spreads by 44bps from 2Q09 to 2Q10²
	Strong Capital Markets Business	<ul style="list-style-type: none"> Continued strong fixed income average daily revenue of \$1.5mm in 2Q10, down from \$1.7mm in 1Q10

Financial Results

Consolidated Financial Results

- Earnings per share of \$0.01 after discontinued operations and TARP dividend
 - Net income available to common shareholders of \$3mm
 - \$(15)mm impact of TARP CPP preferred
- Provision at \$70mm
 - \$63mm reserve decrease
 - Fifth consecutive quarter of lower provision expense and fourth of reserve decrease
 - Net charge-offs lower at \$133mm from \$182mm in 1Q10 and down 45% from 2Q09
- Non-Interest Income at \$248mm in 2Q10
 - Continued solid fixed income revenues
 - Fees in Regional Bank up 4% from 1Q10
 - Net hedging results of \$44mm
- Expenses at \$342mm in 2Q10
 - Non-Strategic expenses increased 21% or \$16mm from higher environmental expenses
 - Environmental costs:
 - \$56mm of mortgage repurchase reserve expense vs. \$41mm in 1Q10
 - \$5mm of foreclosure expense vs. \$10mm in 1Q10
- Diluted shares at 233mm includes 4.4mm dilutive impact from U.S. Treasury warrant
- Period-end shares increased to 229mm²
 - Prior quarters restated to reflect stock dividend

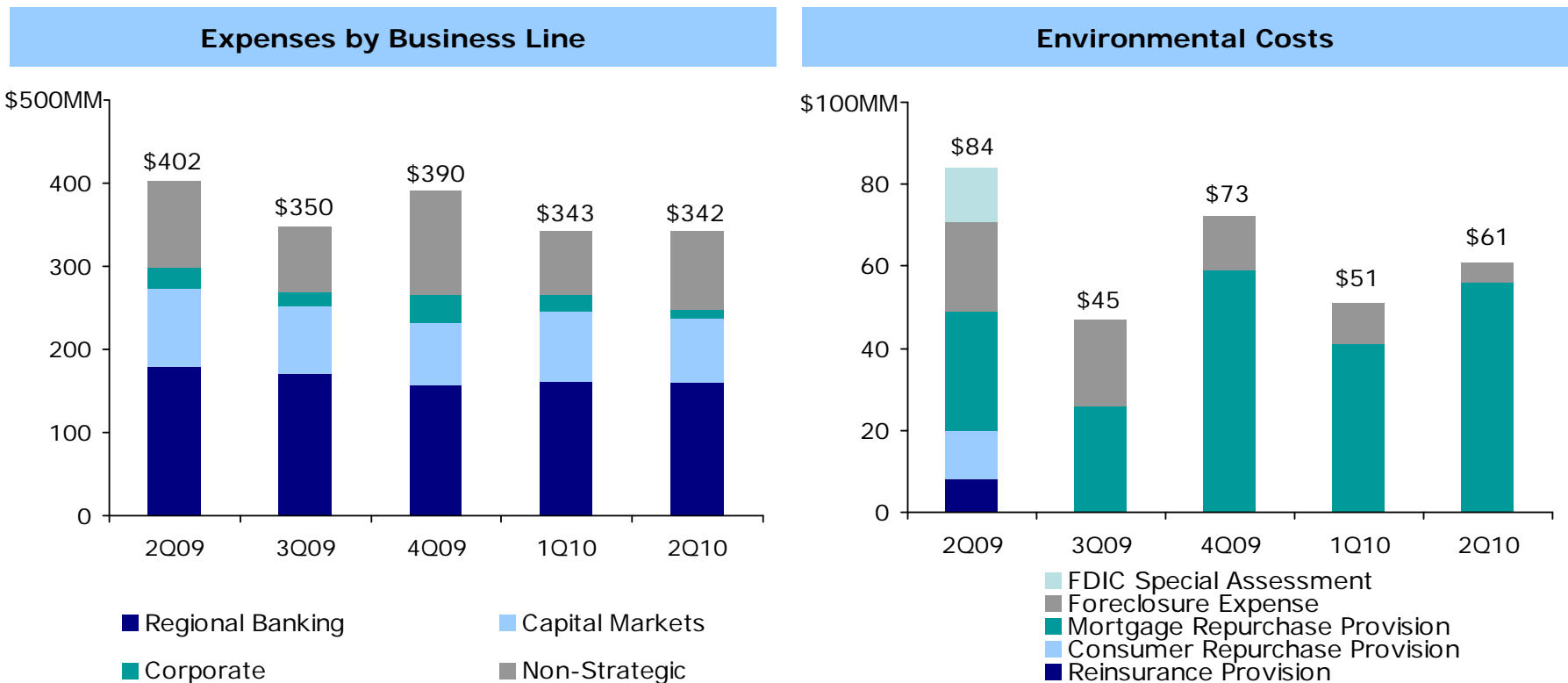
\$ Millions	2Q09	1Q10	2Q10
NII	\$ 199	\$ 180	\$ 182
Noninterest income	284	248	248
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Total revenue	483	429	430
Noninterest expense	402	343	342
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Pre-tax, pre-provision¹	81	86	88
Provision	260	105	70
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Pre-tax income/(loss)	(179)	(19)	18
Tax benefit	74	16	2
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Cont.ops	(105)	(3)	20
Disc. ops.	(0)	(7)	0
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Net income/(loss)	\$ (105)	\$ (10)	\$ 20
Net income attributable to noncontrolling interest	3	3	3
Preferred stock dividends	15	15	15
<hr/>			
Net income/(loss) available to common shareholders	(123)	(28)	3
Diluted shares	226	227	233
<hr/>			
Diluted EPS from Cont. Ops	\$ (0.54)	\$ (0.09)	\$ 0.01
Diluted EPS	\$ (0.54)	\$ (0.12)	\$ 0.01

Segment Highlights

	Pre-Tax Earnings (\$mm)		2Q10 Revenue	Linked Quarter Change	2Q10 Drivers / Impacts
	1Q10	2Q10	2Q10 Expense	\$mm / Percent	
Regional Banking	\$ (5)	\$ 29	\$ 217	\$ 8 or 4%	<ul style="list-style-type: none"> Revenue up 4% in 2Q10, driven by higher NII and seasonal rebound in NSF/OD fees
			\$ (159)	\$ (2) or (1)%	<ul style="list-style-type: none"> 1Q10 seasonal high
Capital Markets	\$ 33	\$ 28	\$ 106	\$ (11) or (10)%	<ul style="list-style-type: none"> Average daily revenue of \$1.5mm in 2Q10 vs. \$1.7mm in 1Q10
			\$ (78)	\$ (6) or (7)%	<ul style="list-style-type: none"> Expenses declined from lower revenues in 2Q10 and a seasonal increase in 1Q10
Corporate	\$ 11	\$ (5)	\$ 6	\$ (25) or (80)%	<ul style="list-style-type: none"> Revenues of \$6mm in 2Q10 vs. \$31mm in 1Q10, which included debt repurchase gain of \$17mm in 1Q10
			\$ (12)	\$ (8) or (42)%	<ul style="list-style-type: none"> 2Q10 expense includes \$5mm benefit related to Visa litigation liability reversal
Core Business (subtotal)	\$ 39	\$ 51	\$ 329	\$ (28) or (8)%	
			\$ (249)	\$ (17) or (6)%	
Non-Strategic	\$ (58)	\$ (33)	\$ 101	\$ 30 or 41%	<ul style="list-style-type: none"> Hedging results of \$44mm in 2Q10 vs. \$11mm 1Q10
			\$ (93)	\$ 16 or 21%	<ul style="list-style-type: none"> Repurchase provision of \$(56)mm in 2Q10 vs. \$(41)mm in 1Q10
Total	\$ (19)	\$ 18	\$ 430	\$ 1 or (0)%	
			\$ (342)	\$ (1) or (0)%	

Expenses Decline Despite Environmental Cost Uptick

- Consolidated expenses flat at \$342mm from 1Q10 to 2Q10
- Core businesses expenses declined
- Environmental costs remain elevated as Non-Strategic expenses increased 21% from 1Q10
- Mortgage repurchase provision expense of \$56mm in 2Q10, up \$15mm from 1Q10



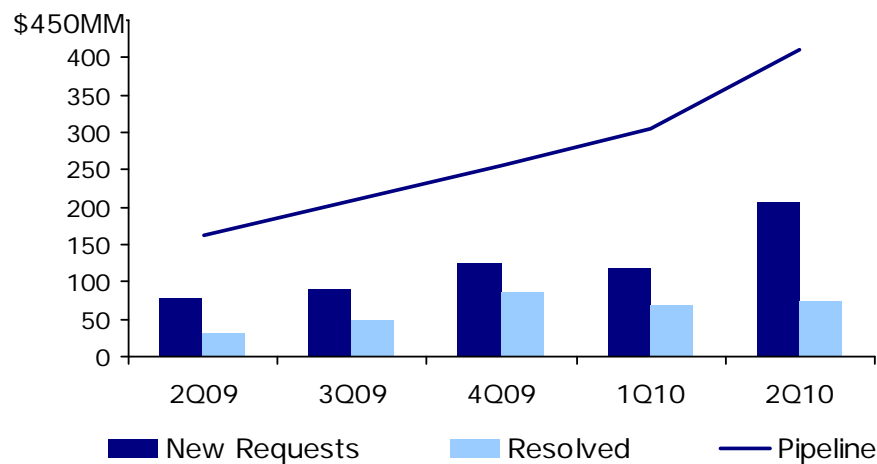
Mortgage Repurchase-Related Expenses Driving Elevated Environmental Costs

- Continued repurchase requests from GSEs and notifications of rescissions of coverage from mortgage insurers
- 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

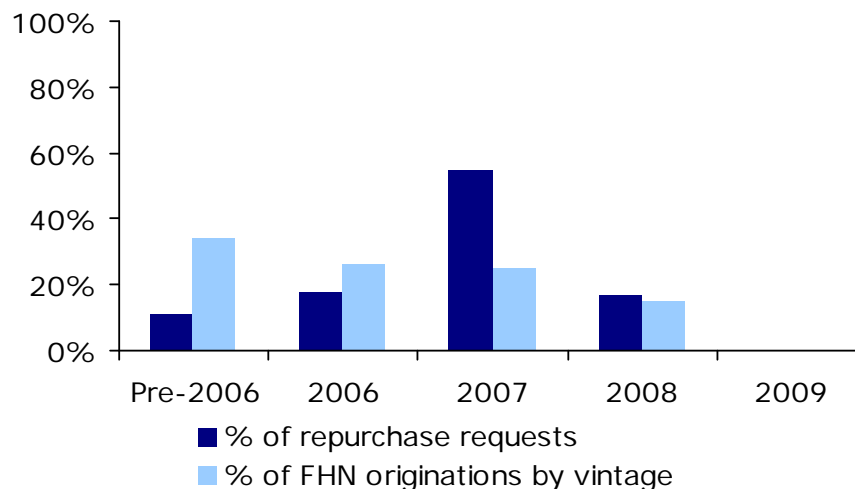
Mortgage Repurchase Reserve

(\$ in mm)	2Q09	3Q09	4Q09	1Q10	2Q10
Beginning Balance	\$38	\$52	\$61	\$106	\$126
Net Charge-Offs	(\$14)	(\$17)	(\$15)	(\$20)	(\$20)
Provision	\$29	\$26	\$59	\$41	\$56
Ending Balance	\$52	\$61	\$106	\$126	\$162

Pipeline of Repurchase Requests¹



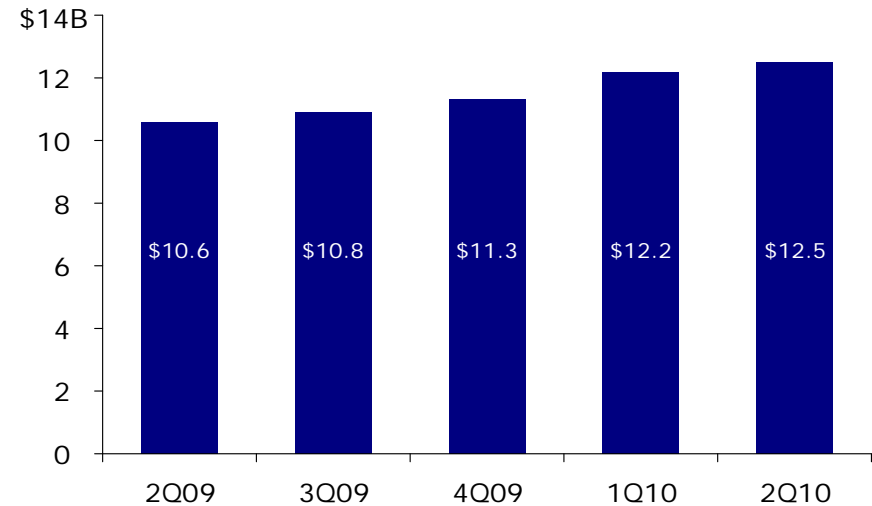
Repurchase Requests by Vintage²



Strong Balance Sheet and Net Interest Margin Trends

- Period end total assets at \$26.3B in 2Q10
 - Period end Non-Strategic loans decreased \$457mm from 1Q10
 - Period end Capital Markets trading inventory up from temporary increase in trading loan portfolio
- Continued consolidated average core deposit growth
- Consolidated NIM steady at 3.19% in 2Q10
- Core businesses NIM¹ at 3.61%
 - Excess balances at Fed negatively affected NIM
 - Continued improved loan pricing
 - Weighted average rate paid on core deposits declined
 - Adverse impact of non-accruals

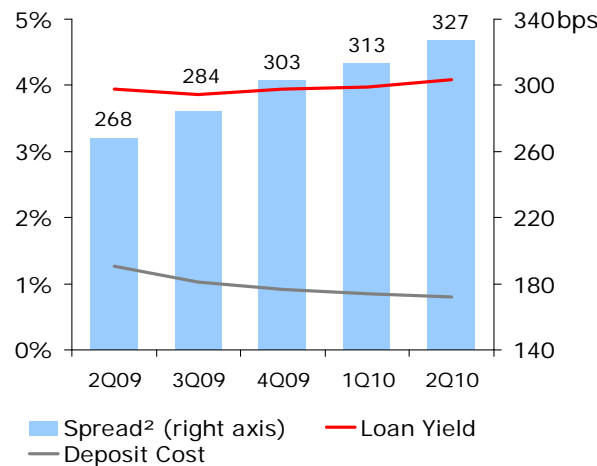
Regional Banking Average Core Deposits



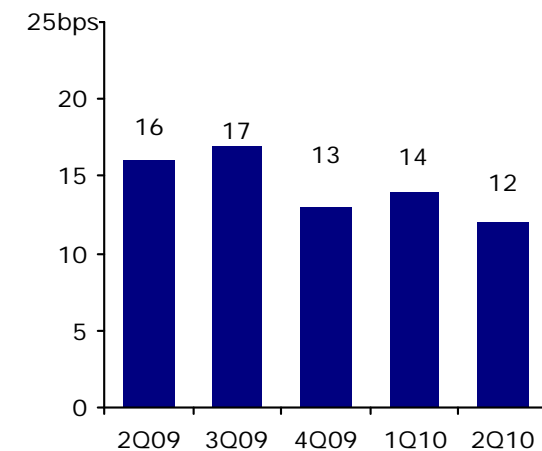
Net Interest Margin by Segment¹

NIM	2Q10	% of Total Assets
Regional Banking	5.10%	44%
Capital Markets	1.13%	8%
Corporate	0.19%	19%
Core Businesses	3.61%	71%
Non-Strategic	2.20%	29%
First Horizon	3.19%	

Yields and Rates



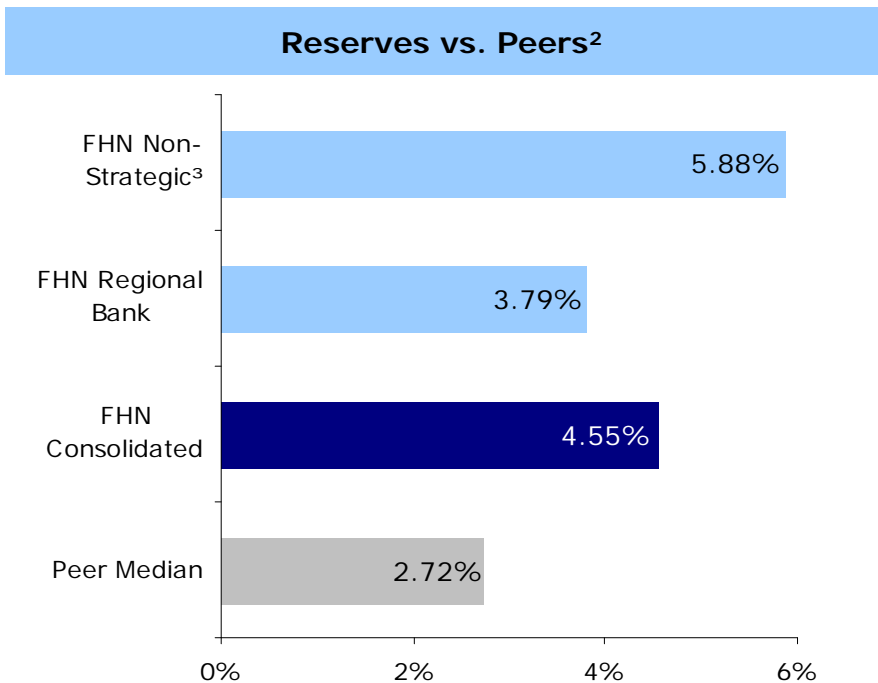
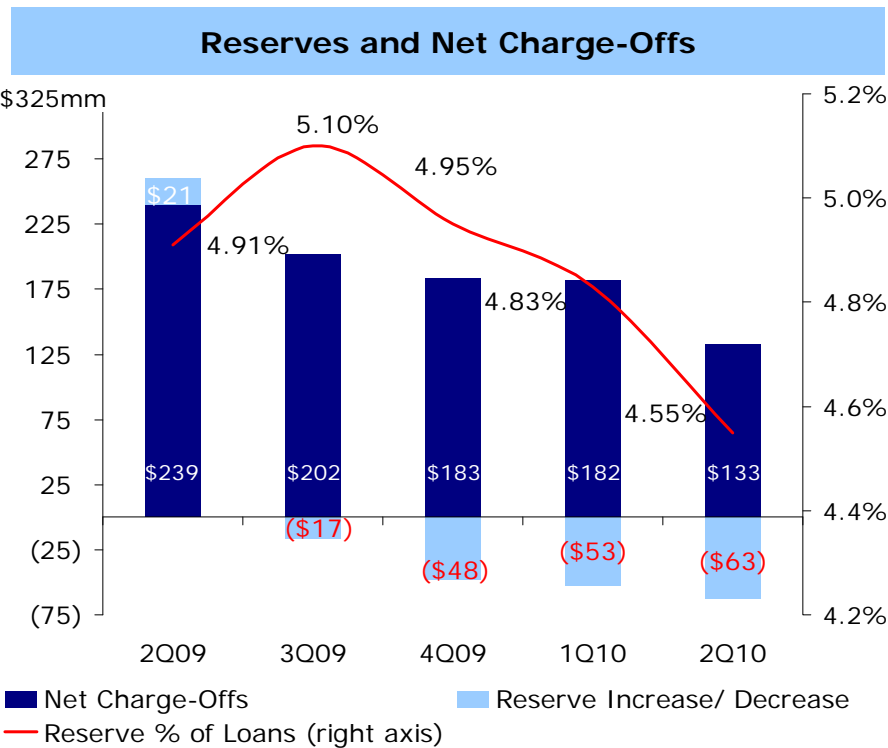
Adverse Impact of Non-Accruals



Asset Quality

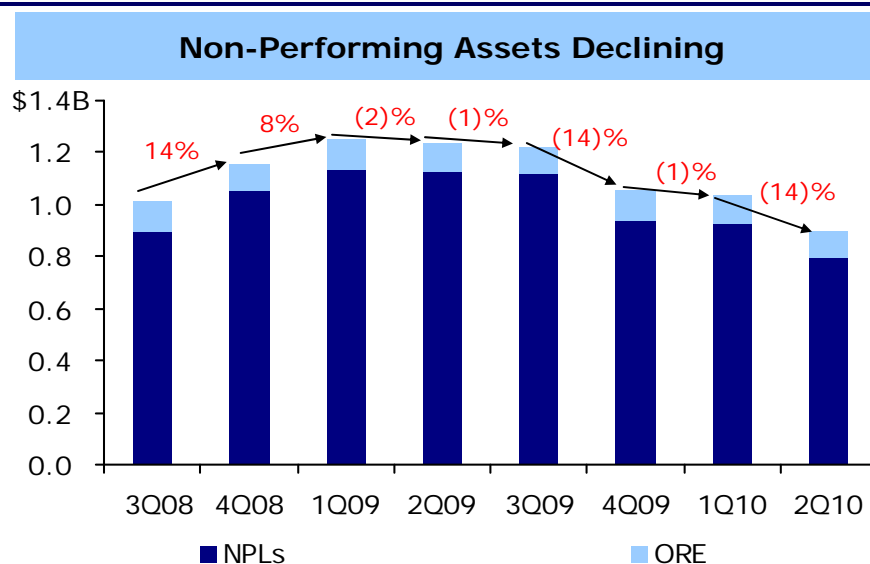
Asset Quality Overview¹

- 2Q10 net charge-offs declined \$50mm from 1Q10 to \$133mm or 3.10% (annualized) of average loans¹:
 - Regional Bank net charge-offs declined 37% linked quarter, down 45% year over year
 - Non-Strategic net charge-offs declined 23% linked quarter, down 44% year over year
- Reserves for loan losses decreased \$63mm linked quarter to \$781mm or 4.55% of period end loans¹
 - Significant reserve decrease driven by improvements within Non-Strategic portfolios
 - Reserve decrease in Home Equity, reflecting stable trends
- Impact from Gulf oil spill and Tennessee flooding should be minimal



NPAs Declining, Problem Loan Resolution Efforts Continue

- NPAs declined \$141mm or 14% linked-quarter, down for the fifth straight quarter and down 27% year over year
- NPL levels down 15% overall
 - Aggregate inflows down, outflows up
 - ORE decreased 3%

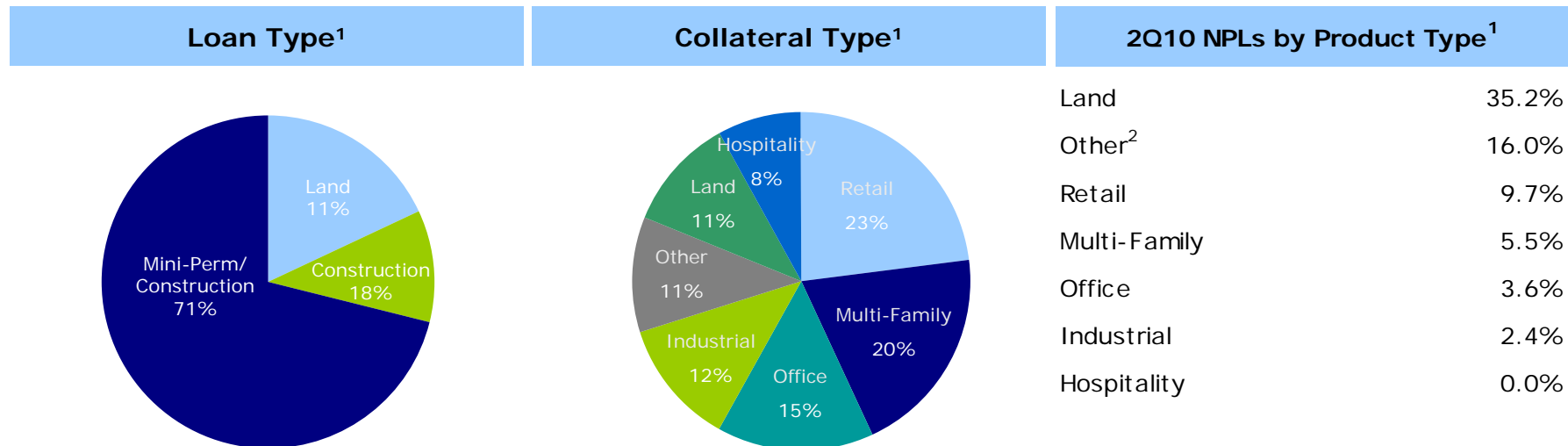
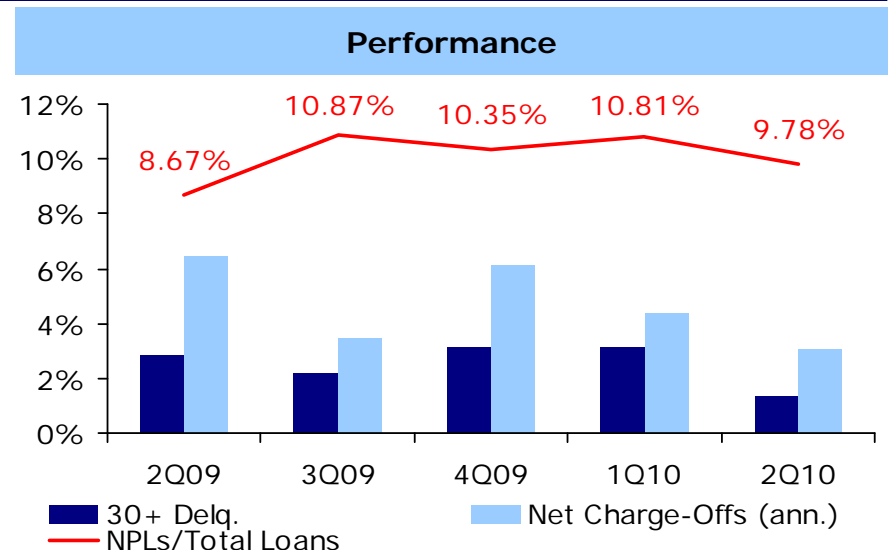


NPLs Activity ¹			
(\$ mm)	4Q09	1Q10	2Q10
Beginning NPLs	\$981	\$784	\$739
+ Additions	\$147	\$183	\$96
+ Principal Increase	\$9	\$13	\$19
- Payments	(\$175)	(\$113)	(\$161)
- Net Charge-Offs	(\$114)	(\$95)	(\$60)
- Transfer to ORE	(\$62)	(\$32)	(\$39)
- Upgrade to Accrual	(\$2)	\$0	(\$1)
Ending NPLs	\$784	\$739	\$593

ORE Activity ²			
(\$ mm)	4Q09	1Q10	2Q10
Beginning ORE	\$101	\$114	\$113
Valuation Adjustments	(\$10)	(\$6)	(\$3)
Adjusted Balance	\$91	\$108	\$110
+ New ORE	\$75	\$47	\$53
+ Capitalized Expenses	\$1	\$2	\$1
- Dispositions:	(\$53)	(\$44)	(\$55)
Single Transactions	(\$53)	(\$44)	(\$53)
Auctions	-	-	-
Bulk Sales	-	-	(\$2)
Ending ORE	\$114	\$113	\$109

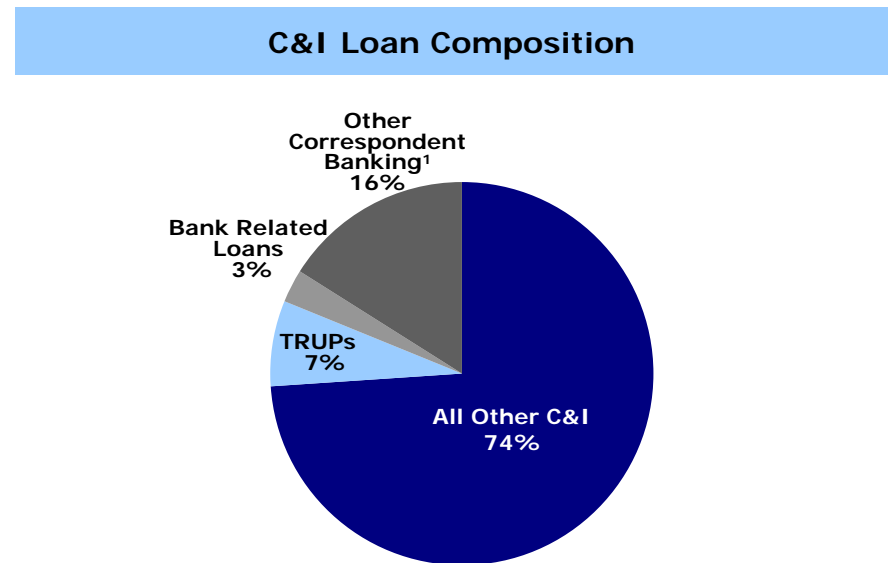
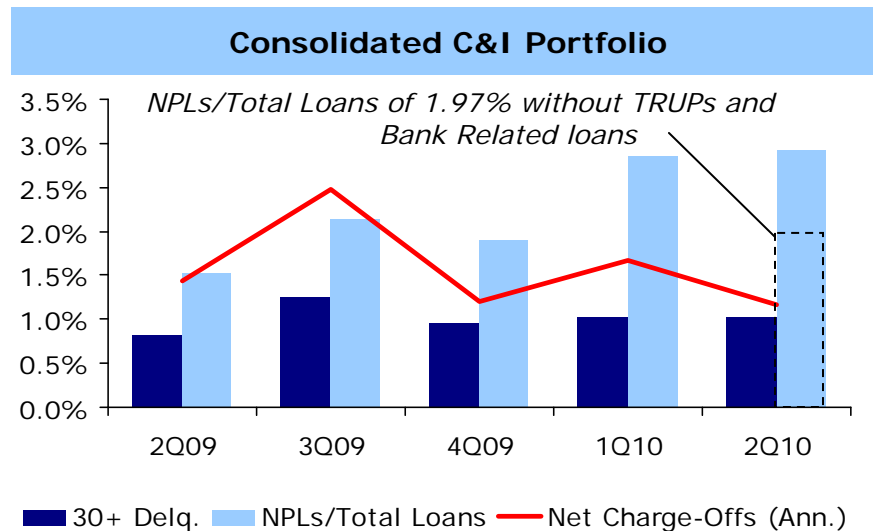
Income CRE Portfolio: Stress Likely to Remain through 2011

- Balances of \$1.6B at 6/30/10
- 89% managed in Regional Banking with relationship-oriented customers
- Proactively managing problem projects and maturities to regulatory standards
- Do not capitalize interest and do not fund interest on distressed properties
- Net charge-offs down \$6mm linked quarter to \$12mm
- Reserves of 9.0% at 6/30/10
- Likely to remain at current stressed performance levels into 2011



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

- \$7.0B portfolio, diversified by industry, managed in Regional Bank
- Trends in the core C&I portfolio remain stable
 - Less inflow from NPLs
 - Fewer downgrades
- NPLs up \$9mm linked quarter from TRUPS and bank-related loans
- C&I consolidated reserves of 3.96% at 6/30/10



C&I Portfolio: TRUPS & Bank-Related Loans

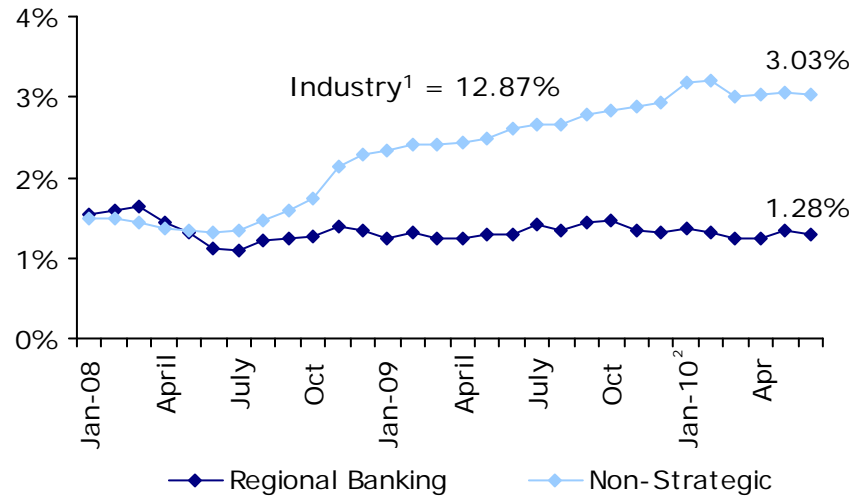
- \$709mm balances in TRUPS and bank-related loans
 - \$301mm whole-loan TRUPS to banks
 - \$164mm whole-loan TRUPS to insurance companies
 - \$137mm loans to bank holding companies
 - \$106mm other loans secured by bank stock
 - Average TRUP size: \$9mm
- Significant management focus is directed at this portfolio - TRUPS and bank holding company loans are re-graded quarterly

TRUPS and Bank-Related Loan Coverage

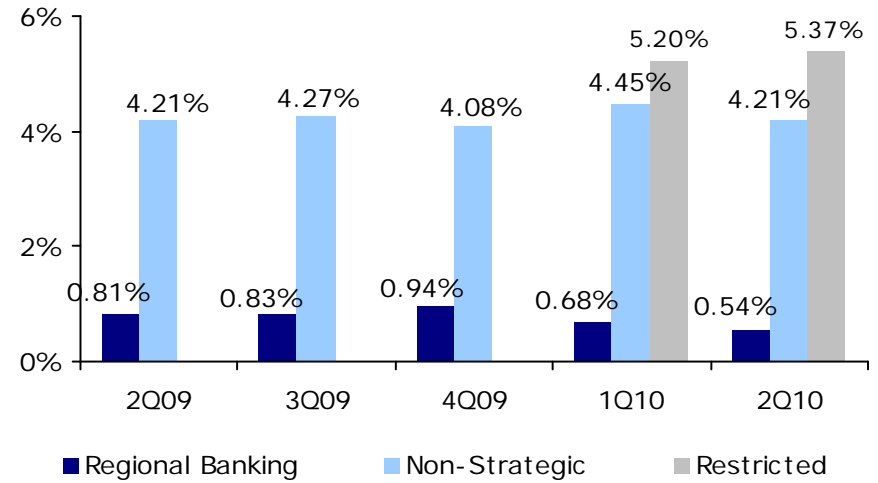
2Q10	TRUPS & Bank-Related Loans	C&I w/o TRUPS & Bank-Related Loans	Total C&I Portfolio
PE Balances (\$mm)	\$709	\$6,295	\$7,004
Reserves (\$mm)	\$120 ¹	\$193	\$277
Reserve Coverage	16.97% ¹	3.06%	3.96%
NPL %	11.43%	1.97%	2.93%
NCO % ²	4.84%	0.73%	1.16%

Consumer Real Estate Portfolio

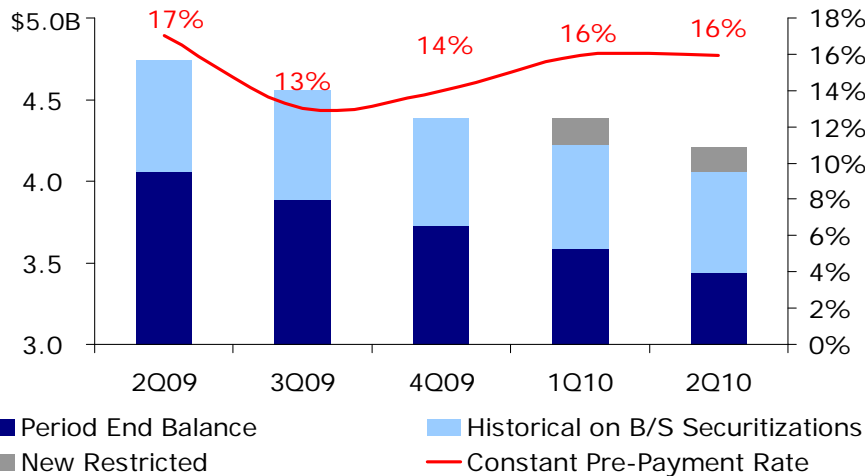
30+ Delinquency: Non-Strategic vs. Regional¹



Net Charge-Offs³



Non-Strategic Portfolio Run-Off

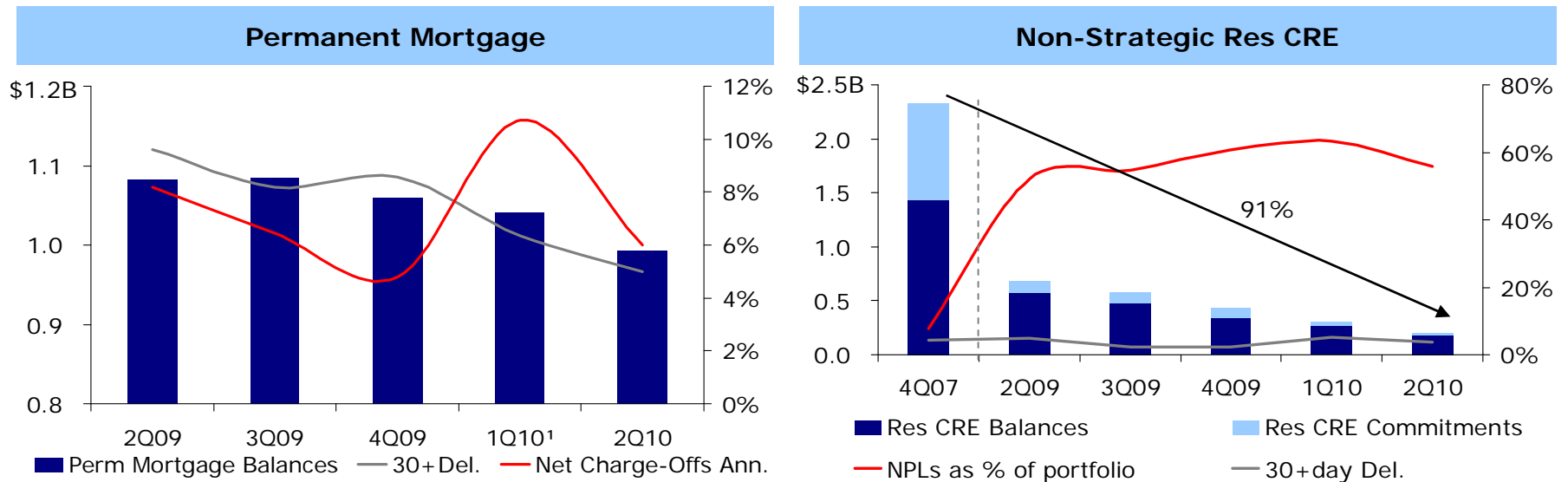


Vintage Mix

Vintage	Balance (\$B) 6/30/2010	NCOs QTD Ann. 1Q10	NCOs QTD Ann. 2Q10	W/A Age (mo.)
pre-2002	\$0.3	1.56%	0.88%	104
2003	\$0.6	1.27%	0.71%	84
2004	\$0.9	3.62%	3.45%	71
2005	\$1.3	3.99%	3.72%	59
2006	\$1.1	4.24%	4.31%	48
2007	\$1.2	4.45%	4.70%	36
2008	\$0.6	2.03%	1.49%	25
2009	\$0.4	0.18%	0.33%	13
2010	\$0.1	0.00%	0.00%	2

Non-Strategic Portfolios: Perm Mortgage & Res CRE

- Permanent Mortgage portfolio
 - 30+ day delinquency trends improving
 - Net charge-offs down \$13mm linked quarter
 - Reserves reduced from improved delinquency trends and portfolio shrinkage
 - Fewer remaining OTC balances will modify into Permanent Mortgage
- Non-Strategic Res CRE balances down 34% from 1Q10 to \$177mm
 - Decreasing NPL balances
 - Net charge-offs decreased by \$2mm from 1Q10
 - Reserves of 11.1% at 2Q10



Credit Expectations and Risks Summary

Portfolio	Balance 6/30/10 (\$B)	Net Charge-Offs ² (\$mm)				Allowance ³ (\$mm)			
		2009 Actual	2010 Expected	1Q10 Actual	2Q10 Actual	2009 Actual ⁴	2010 Expected	1Q10 Actual	2Q10 Actual
Commercial	\$7.0	\$122	➡	\$28	\$20	\$277	➡	\$293	\$277
Income CRE	1.6	92	⬆	19	12	154	➡	144	145
Residential CRE	0.4	175	⬇	31	21	52	⬇	51	53
Home Equity	5.9	209	⬇	45	40	215	⬇	174	163
Permanent Mortgage	1.0	60	➡	28	15	124	⬇	84	70
Other ¹	1.2	175	⬇	31	24	76	⬇	97	73
Total	\$17.2	\$832	⬇	\$182	\$133	\$897	⬇	\$844	\$781

2010 Outlook (assuming stable/improving economy):

- C&I portfolio should be stable/improving with the exception of TRUPs and bank-related loans, likely to be volatile due to size
- Income CRE trends expected to remain stressed
- Quarter to quarter "lumpiness" is likely in commercial portfolios
- Home Equity should decrease, assuming continued slow economic recovery as consumer delinquency and loss rates are highly correlated with unemployment trends.
- Non-Strategic CRE portfolios continue to wind down
- Reserve process from commercial loans is shifting towards Discounted Cash Flow from collateral based
 - Reflects higher content of C&I loans in portfolio
- 2010 net charge-offs and reserves should be lower than 2009 levels if current economic trends continue

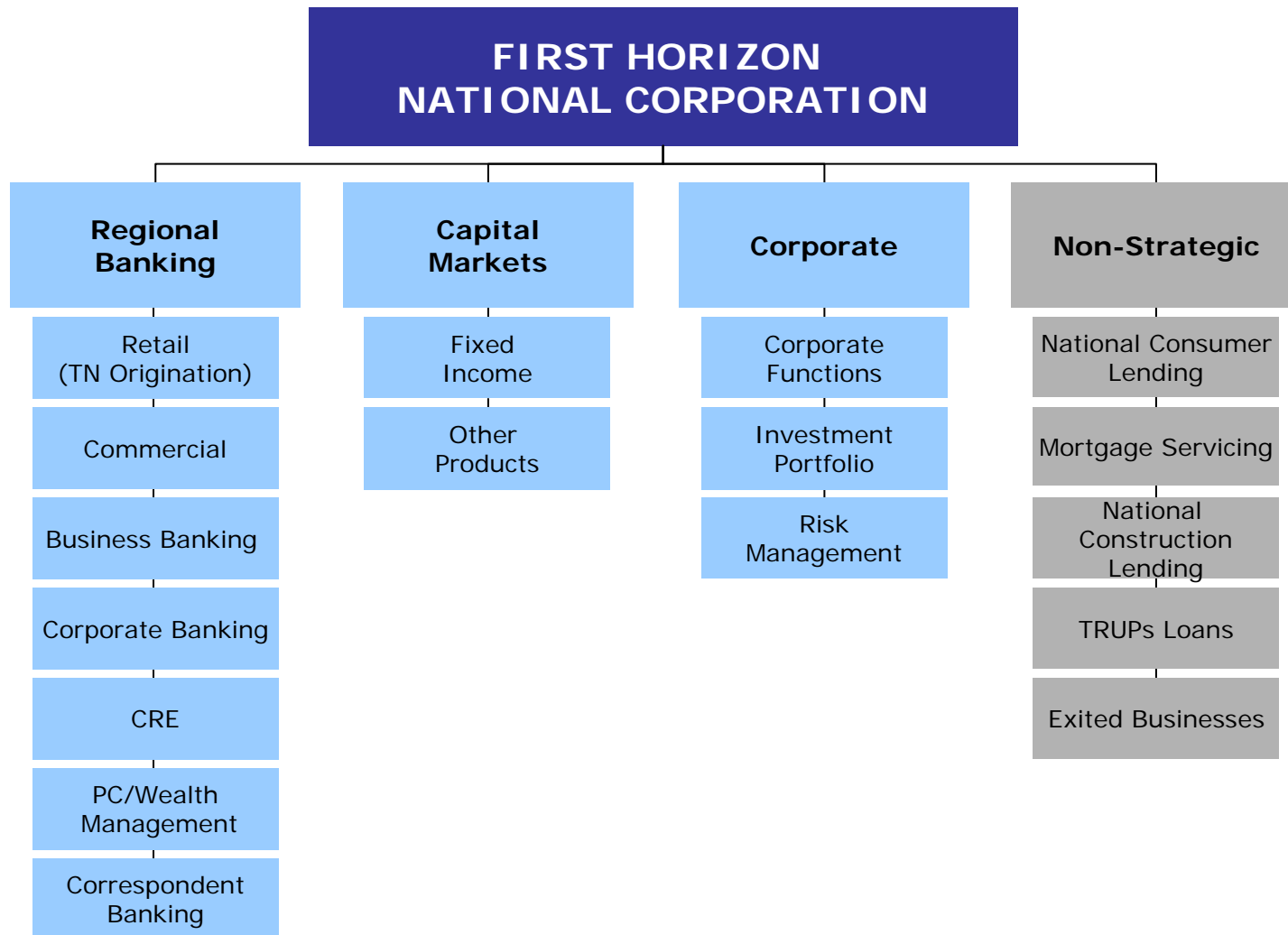
Represents change in prior expectations

Summary

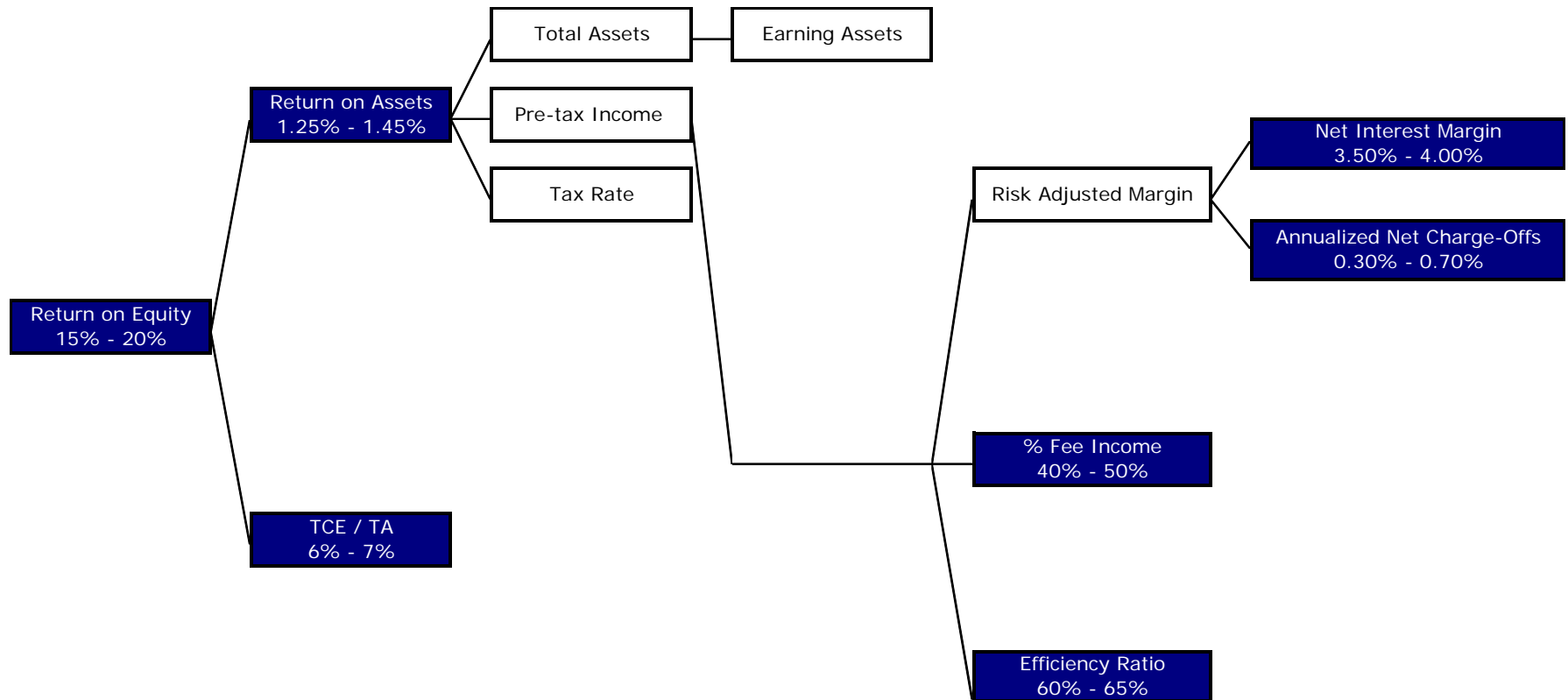
- Second quarter 2010 demonstrated successful execution in addressing credit quality
 - Lower provision expense, NPA decline and reserve decrease
- Benefiting from refocus on Core Businesses:
 - Regional Banking showed improved trends in net interest margin, fees, credit costs, and core deposits
 - Capital Markets' fixed income revenues still solid, although continuing to normalize
 - Strong capital and liquidity
- Economic uncertainty can create opportunities
 - Positioned for revenue growth opportunities when economy improves

Appendix

Segment Structure Reflects Strategic Focus



Bonefish Long Term Targets

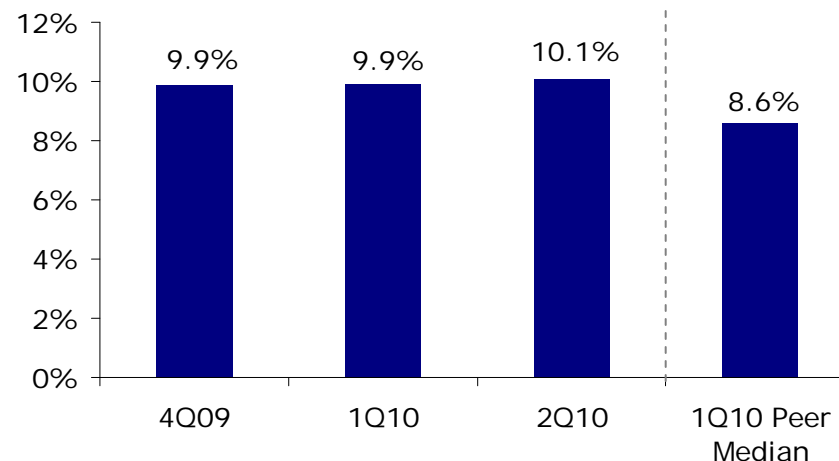


Liquidity and Capital Remain Strong

Liquidity

- Continued core deposit growth
- Asset reductions and deposit growth offsetting debt maturities
- Wholesale funding in non-credit sensitive sources

Tier 1 Common Ratio¹



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

	2Q09	1Q10	2Q10
Fed Funds Purchased	\$1.7	\$1.8	\$1.6
Street CD's Long Term	\$0.0	\$0.0	\$0.0
Bank Notes	\$0.7	\$0.6	\$0.6
Insured Network Deposits	\$1.5	\$1.5	\$1.6
CDARs	\$0.1	-	-
Borrowing from FRB (TAF)	\$0.4	-	-
Borrowing From FHLB	\$0.2	-	\$0.3
Other	\$0.1	\$0.1	\$0.1
	\$4.7	\$4.0	\$4.2

Capital Ratios¹

	4Q09	1Q10	2Q10	1Q10 Peer Median
Total Capital	21.9%	21.4%	21.3%	14.9%
Tier 1 Capital	16.4%	16.6%	16.8%	11.9%
TCE/TA	7.8%	7.7%	7.6%	6.7%
TCE/RWA	9.4%	9.4%	9.5%	8.5%

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 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	\$6,406	\$1,434	\$220	\$2,497	\$305	\$598	\$176	\$177	\$3,439	\$993	\$910	\$17,154
30+ Delinquency	1.11%	1.14%	1.47%	1.30%	1.48%	0.08%	2.66%	3.74%	2.84%	4.98%	3.35%	1.85%
Dollars	\$71	\$16	\$3	\$32	\$5	*	\$5	\$7	\$98	\$49	\$31	\$317
NPL %	2.10%	7.33%	35.49%	0.13%	0.09%	11.77%	29.72%	55.73%	0.51%	12.46%	6.09%	4.31%
Dollars	\$135	\$105	\$78	\$3	*	\$70	\$52	\$99	\$18	\$124	\$55	\$739
Charge-offs ³ %	1.26%	1.64%	9.92%	0.54%	3.56%	0.15%	13.16%	26.50%	4.21%	6.00%	8.51%	3.10%
Dollars	\$19	\$6	\$6	\$3	\$3	*	\$6	\$15	\$37	\$15	\$21	\$133
Allowance	\$229	\$119	\$34	\$21	\$10	\$48	\$26	\$20	\$142	\$70	\$64	\$781
Allowance / Loans %	3.57%	8.26%	15.40%	0.83%	3.14%	8.09%	15.01%	11.07%	4.13%	7.01%	7.03%	4.55%
Allowance / Charge-offs	2.95x	5.04x	1.41x	1.52x	0.88x	53.49x	1.02x	0.32x	0.96x	1.15x	0.75x	1.47x

(1) Credit Card, Permanent Mortgage, and Other

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

(3) Net Charge-Offs are quarterly annualized

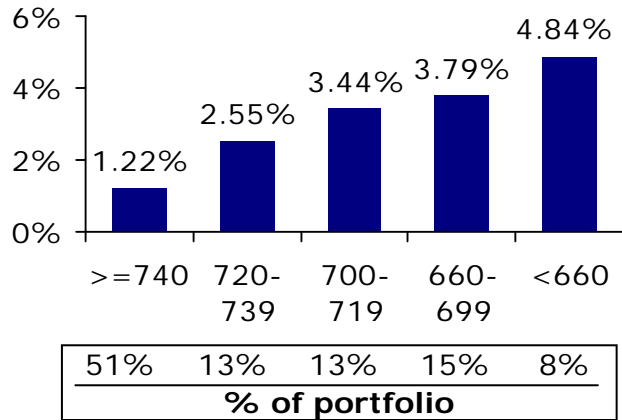
(*) Amount is less than one million

Home Equity – Performance and Characteristics

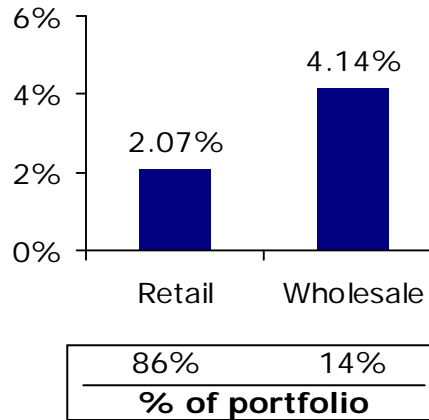
Portfolio Characteristics				Geographic Distribution			
	First	Second	Total				
Balance	\$1.9B	\$4.8B	\$6.7B				
Original FICO	736	736	736				
Original CLTV	70.34%	80.61%	77.66%				
Full Doc	79%	70%	73%				
Owner Occupied	85%	96%	93%				
HELOCs	\$0.8B	\$3.5B	\$4.3B				
Weighted Average HELOC Utilization	52%	62%	60%				

30+ Delinquency: Key Drivers

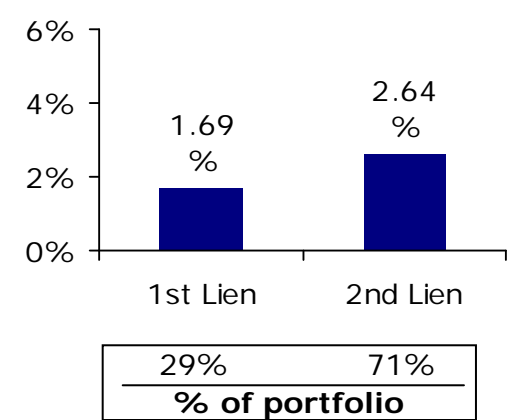
FICO Score-Origination



Channel



Lien Position

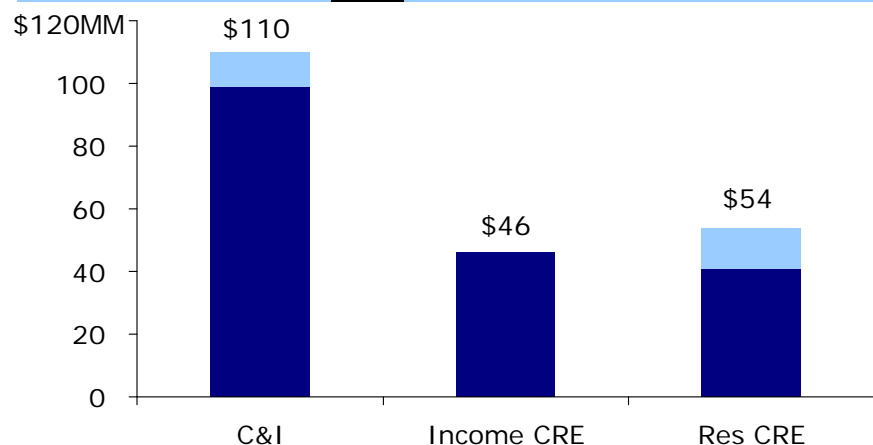


Individually Impaired Commercial Loans

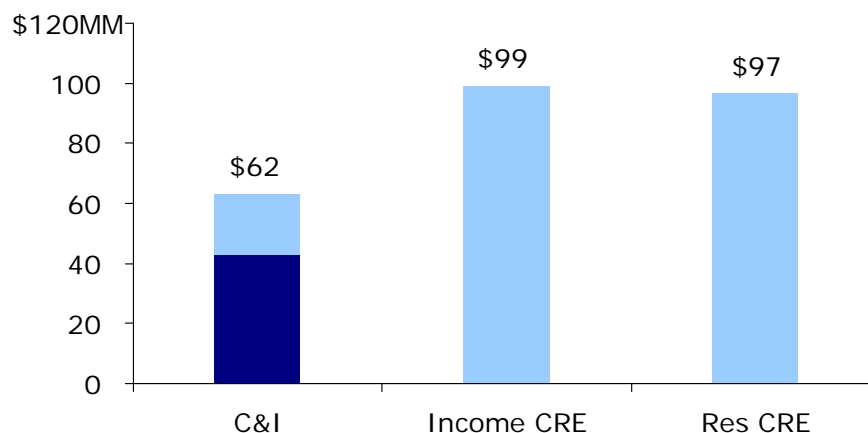
- Classified non-accrual Commercial loans over \$1mm are individually assessed for impairment
- Collateral-dependent Commercial loans are generally charged-down to net realizable value rather than holding reserves
- Prior quarters reflected a higher mix of collateral dependent loans; as Non-Strategic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

Individually Impaired Commercial Loans	Count	Balance (\$mm)
Discounted Cash Flow	45	\$228
Collateral Dependent	105	\$239
Market Value	-	-
Total	150	\$467

Individually Impaired Commercial Loans with Reserves¹



Individually Impaired Commercial Loans without Reserves¹



■ DCF ■ Collateral Dependent ■ Market Value

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)	2Q10	1Q10	4Q09
Regional Banking			
Pre-Tax, Pre-Provision Earnings / (Loss)	\$ 57	\$ 47	\$ 64
Less: Provision	28	52	47
Reported Pre-Tax Earnings / (Loss)	29	(5)	18
Capital Markets			
Pre-Tax, Pre-Provision Earnings / (Loss)	28	33	46
Less: Provision	-	-	-
Reported Pre-Tax Earnings / (Loss)	28	33	46
Corporate			
Pre-Tax, Pre-Provision Earnings / (Loss)	(5)	11	(15)
Less: Provision	-	-	-
Reported Pre-Tax Earnings / (Loss)	(5)	11	(15)
Non-Strategic			
Pre-Tax, Pre-Provision Earnings / (Loss)	9	(5)	(50)
Less: Provision	42	53	88
Reported Pre-Tax Earnings / (Loss)	(33)	(58)	(138)
Total Consolidated			
Pre-Tax, Pre-Provision Earnings / (Loss)	88	86	46
Less: Provision	70	105	135
Reported Pre-Tax Earnings / (Loss)	18	(19)	(89)

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)	2Q10	1Q10	4Q09
Tangible Common Equity (Non-GAAP)			
Total equity (GAAP)	\$3,287.2	\$3,270.9	\$3,302.5
Less: Preferred stock capital surplus - CPP	806.9	802.8	798.7
Less: Noncontrolling interest	295.2	295.2	295.2
Total common equity	2,185.2	2,172.9	2,208.6
Less: Intangible assets (GAAP) ¹	197.8	199.2	203.8
Tangible common equity (Non-GAAP)	1,987.4	1,973.7	2,004.8
Less: Unrealized gains on AFS securities, net of tax	68.2	63.3	64.9
Adjusted tangible common equity (Non-GAAP)	1,919.2	1,910.4	1,939.9
Tangible Assets (Non-GAAP)			
Total assets (GAAP)	\$26,254.2	\$25,923.6	\$26,068.7
Less: Intangible assets (GAAP) ¹	197.8	199.2	203.8
Tangible assets (Non-GAAP)	26,056.4	25,724.4	25,864.9
Tier 1 Common (Non-GAAP)			
Tier 1 capital	\$3,499.8	\$3,484.8	\$3,507.8
Less: Preferred stock capital surplus - CPP	806.8	802.8	798.7
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)	2,098.2	2,087.2	2,114.3
Risk Weighted Assets			
Risk weighted assets	\$20,874.6	\$21,022.4	\$21,400.4
Ratios			
Tangible common equity to tangible assets (TCE/TA) (Non-GAAP) ²	7.63%	7.67%	7.75%
Total equity to total assets (GAAP)	12.52%	12.62%	12.67%
Tier 1 common ratio (Non-GAAP) ²	10.05%	9.93%	9.88%
Tier 1 capital to total assets (GAAP)	13.33%	13.44%	13.46%
Tangible common equity to risk weighted assets (TCE/RWA) (Non-GAAP) ²	9.52%	9.39%	9.37%
Tangible common equity plus reserves to risk weighted assets (TCE/RWA) (Non-GAAP) ²	13.26%	13.40%	13.56%
Total equity plus reserves to total assets (GAAP)	15.50%	15.87%	16.11%