CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: First Horizon National Corporation
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Submission date: April 30, 2009

RSSD (for Bank Holding Companies): 1094640
Holding Company Docket Number (for Thrift Holding Companies):
FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY (Thousands $)	2009 FEB	2009 MAR	Key	Comments
1. Loan Balances				
a. Average Consumer Loans	$10,590,909	$10,475,230	Loans used for personal, family, or household uses including permanent residential mortgages, home equity, home equity lines of credit, credit card, and other consumer installment loans. They also include one-time close product, on balance sheet securitizations of home equity loans, and consumer loans held for sale.	Average Consumer Loans held for sale were $577.9 million for Feb 2009 and $602.0 million for Mar 2009, the remaining balances are held to maturity.
b. Average Commercial Loans	$11,085,294	$10,955,626	Loans used for commercial and industrial purposes to individuals, sole proprietorships, partnerships, corporations, and other business enterprises. They generally are Commercial and Industrial (C&I), Small Business, Commercial Real Estate (CRE), and Income CRE. Loans to other financial institutions and commercial loans held for sale are also included.	Average Commercial Loans held for sale were $51.8 million for Feb 2009 and $45.8 million for Mar 2009, the remaining balances are held to maturity.
c. Total Loans (sum of lines a and b)	$21,676,204	$21,430,857		

2. General Market Commentary (optional)

Total average loan balances show a downward trend predominately due to the wind-down of discontinued national businesses. Core businesses (Regional Banking, Capital Markets, Regional Mortgage, & Corporate) experienced a slight decrease in average loan balances from $13.2 billion in Feb 2009 to $13.1 billion in Mar 2009. Average consumer loan balances in core businesses remained relatively flat at $3.2 billion in both Feb 2009 and Mar 2009 while average commercial loan balances in core businesses have declined from $10.0 billion to $9.9 billion from Feb 2009 to Mar 2009 as demand decreased and businesses appear to be using excess capital to pay down debt rather than incur more liability. Both average consumer and average commercial loan balances in the national businesses declined from Feb 2009 to Mar 2009 as the wind-down of those portfolios continued.