Financial Highlights for Reg F Compliance

FIRST HORIZON BANK℠

	4th Quarter 2025	1st Quarter 2026	2nd Quarter 2026	3rd Quarter 2026
Capital Ratios				
Common Equity Tier 1 Capital (%)	10.9763%	11.2988%	11.1775%	10.8833%
Tier 1 Risk Based Capital (%)	11.3842%	11.7048%	11.5772%	11.2866%
Total Risk Based Capital (%)	13.0390%	13.3140%	13.0171%	12.6777%
Leverage Ratio (%)	10.0892%	10.4218%	10.3230%	9.8942%
Profitability				
Net Income (in thousands) YTD	$1,108,765	$292,694	$585,017	$533,756
Return on Average Assets YTD	1.34%	1.42%	1.41%	.85%
Return on Average Equity YTD	12.19%	12.69%	12.59%	7.61%
Net Interest Margin YTD	3.50%	3.57%	3.55%	3.53%
Asset Quality (Excludes Loans Held for Sale)				
Nonperforming Loans (incl. 90+ days past due)/Total Loans	.95%	.95%	.82%	.82%
Total Nonperforming and Past Due Loans (30-89 days past due)/Total Loans	1.08%	1.09%	96%	.96%
Nonperforming Assets (incl. 90+ days past due)/Total Loans and Foreclosed Real Estate	.96%	.95%	.82%	.83%
Loan Loss Reserve/Total Loans	1.15%	1.13%	1.09%	1.08%
Reserve Coverage of Nonperforming Loans	1.21x	1.20x	1.33x	1.31x
Net Charge-off Ratio (Annualized net charge-offs to average total loans)	.19%	.18%	.20%	.22%
Average Balance Sheet				
Total Assets (in millions)[1]	$83,479	$83,376	$84,481	$85,100
Total Loans (in millions)[1]	$63,953	$63,679	$65,234	$64,956
Earning Assets (in millions)	$77,873	$77,683	$78,765	$79,328
Deposits (in millions)[1]	$67,160	$66,750	$67,493	$69,332
Shareholders' Equity (in millions)	$9,166	$9,355	$9,383	$9,409
GNMA Repurchased Loans (included in OREO/excluded from Asset Quality Ratios) (in thousands)	$0	$0	$0	$0

Credit Rating	Moody's	Fitch
Long-term Issuer	Baa3	BBB+

[1]Quarter-to-date average balances.

©2026 First Horizon. Member FDIC.

REV 11/26
REG-26-3946