



**Disclosure and Reporting of Community Reinvestment Act – Related Agreements**

**12 CFR Part 35.7(e)(1)**

**CRA Sunshine 2019 Annual Report to Relevant Supervisory Agency**

**Period Covered: Fiscal Year 2018**

(i)	Name and principal place of business of filer of annual report.	First Tennessee Bank, 165 Madison Avenue, Memphis, TN 38013
(ii)	Identification of covered agreement.	<ul style="list-style-type: none"> <li>• Parties to the Agreement:               <ul style="list-style-type: none"> <li>- First Tennessee Bank, 165 Madison Avenue, Memphis, TN</li> <li>- National Community Reinvestment Coalition (NCRC), 727 15<sup>th</sup> Street, Washington, DC 20005</li> </ul> </li> <li>• Date of agreement: 1/19/2016 – 1/19/2019</li> <li>• Requires payments totaling \$1,900,000 over agreement’s three year term</li> </ul>
(iii)	Aggregate amount of payments, aggregate amount of fees and aggregate amount of loans provided by First Tennessee Bank under the covered agreement to any other party to the agreement in fiscal year 2018.	First Tennessee provided grants/monetary contributions to NCRC totaling \$135,000 in fiscal year 2018.
(iv)	Aggregate amount of payments, aggregate amount of fees, and aggregate amount of loans received by First Tennessee Bank under the covered agreement from any other party to the agreement in fiscal year 2018.	None.
(v)	General description of terms and conditions of any payments, fees or loans reported under (iii) and (iv).	<ul style="list-style-type: none"> <li>• Establish a Subsidiary Fund for interest rate reduction, down payment assistance, and closing cost assistance for qualified First Tennessee Bank borrowers in Affected Area.*</li> <li>• Partner with one or more community-based organizations or government organizations that provide (a) home repair or other grants designed to assist homeowners on their properties, or (b) credit, financial, homeownership, or foreclosure-prevention services, in either case to the Affected Area.</li> <li>• Contribute funds to NCRC to fund programs and services identified above.</li> <li>• See enclosed covered agreement for additional details.</li> </ul> <p>* See enclosed letter to HUD dated February 14, 2019 regarding First Tennessee Bank’s capacity to address this requirement.</p>
(vi)	Aggregate amount and number of loans, aggregate amount and number of investments, and aggregate amount of services provided under the covered agreement to any individual or entity not a party to the agreement: (A) By First Tennessee Bank during fiscal year 2018; and (B) By any other party to the agreement, if known.	(A) Loans = NA (not required under agreement) Investments = 24 totaling \$610,000 Services = NA (not required under agreement) ( ) None that First Tennessee Bank is aware of