



# A Message from Our Chairman, President, and CEO

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At First Horizon, we believe that our company has a responsibility to serve our communities, customers, and employees.

When our communities succeed, our company succeeds, which is why it is imperative for us to lend our time, resources, and efforts to strengthen the communities in which we serve.

Last year, we reaffirmed our commitment to corporate responsibility by introducing our inaugural Corporate Social Responsibility (CSR) and Environmental, Social and Governance (ESG) Report. Our CSR/ESG committee has been hard at work to make recommendations to our leadership and deliver tangible results.

In addition to guiding our program delivery last year, the committee evolved our framework for reporting and investing in sustainable programs and helped establish our corporate position statements on human rights, privacy and cybersecurity, diversity and inclusion, and anti-corruption, among others.

We believe that the work we are doing is leaving a lasting impact in our communities, and we are fulfilling our duty to shareholders to deliver a strong level of social impact in the communities where we operate.

In 2019, First Horizon Foundation invested in 650 organizations across our footprint in these high-impact areas: arts & culture, education & leadership, environment, financial literacy and health & human services. We provided meals, financial education, housing assistance, and so much more to those in need. Our Foundation is one of the company's strongest assets, and since its inception, over \$100 million has been distributed.

Additionally, our employees are making a significant impact by contributing their personal time and volunteering at 675 charities across our markets. They are crucial to the work we are doing to strengthen our communities.

We continued our work to financially empower the communities that we serve through our partnership with Operation HOPE, a nonprofit organization that

provides financial literacy empowerment and economic education. Together, we opened nine new HOPE Inside locations in 2019, bringing us to our committed 30 locations across our footprint. Strengthening financial stability amongst our communities is imperative to our company's success, and we are proud of the strides we have made.

Our Community Benefits Agreement, introduced in 2018 to increase access to financial resources within low- to moderate-income communities, had great success in 2019. To date, we've exceeded our goal to support supplier diversity, invested \$707 million toward building small businesses, and provided over \$18 million in grants to the community.

A tremendous thank you to our dedicated employees who are helping to build stronger communities and our board of directors for helping us operate under sound business practices.

I am proud of the work we have accomplished within the past year and am honored to have our program recognized by Forbes and JUST Capital. Our steadfast commitment to our communities is making a difference, and we will continue to build on these efforts throughout 2020. Our corporate citizenship sets us apart, and I invite you to learn more throughout this report.

Sincerely,

**D. Bryan Jordan**  
Chairman and CEO,  
First Horizon National  
Corporation

