

FIRST HORIZON NATIONAL CORP  
Form 8-K  
October 21, 2004

**SECURITIES AND EXCHANGE COMMISSION**  
WASHINGTON, DC 20549

---

**FORM 8-K**

---

**CURRENT REPORT  
PURSUANT TO SECTION 13 OR 15(d) OF THE  
SECURITIES EXCHANGE ACT OF 1934**

Date of report (Date of earliest event reported) - October 21, 2004

---

**FIRST HORIZON NATIONAL CORPORATION**  
(Exact Name of Registrant as Specified in Charter)

**TENNESSEE**  
(State or Other Jurisdiction  
of Incorporation)

**000-4491**  
(Commission File Number)

**62-0803242**  
(IRS Employer Identification No.)

**165 MADISON AVENUE**  
**MEMPHIS, TENNESSEE**  
(Address of Principal Executive Office)  
Registrant's telephone number, including area code - **(901) 523-4444**

**38103**  
(Zip Code)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2. below):

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)  
 Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)  
 Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))  
 Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

---

**ITEM 2.02. RESULTS OF OPERATIONS AND FINANCIAL CONDITION**

Furnished as Exhibit 99.1 is a copy of First Horizon National Corporation's earnings release for the quarter ended September 30, 2004, which was issued October 21, 2004.

**ITEM 9.01. Financial Statements and Exhibits**

(c) Exhibits

The following exhibit is furnished pursuant to Item 2.02, is not to be considered "filed" under the Securities Exchange Act of 1934, as amended ("Exchange Act"), and shall not be incorporated by reference into any of First Horizon National Corporation's ("Corporation") previous or future filings under the Securities Act of 1933, as amended, or the Exchange Act.

Exhibit #    Description

99.1        Earnings Release for Quarter Ended 9/30/04

## SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

October 21, 2004

---

(Date)

**FIRST HORIZON NATIONAL  
CORPORATION**

By: /s/ MARLIN L. MOSBY, III

Name: Marlin L. Mosby, III

Title: *Executive Vice President and Chief  
Financial Officer*

---

## Exhibit Index

The following exhibit is furnished pursuant to Item 2.02, is not to be considered "filed" under the Exchange Act, and shall not be incorporated by reference into any of the Corporation's previous or future filings under the Securities Act of 1933, as amended, or the Exchange Act.

<u>Exhibit #</u>	<u>Description</u>
99.1	Earnings Release for Quarter Ended 9/30/04