

Release

First Horizon National Corp. Selects HCL to Automate Commercial Lending Operations

HCL CapitalStream Straight Through Processing Solution to Integrate Lending Systems and Standardize Processes

Sunnyvale, CA, May 13, 2011 – HCL Technologies, a leading global provider of software-led solutions, infrastructure management and BPO services, announced [First Tennessee Bank](#), part of the First Horizon National Corp. (NYSE: FHN) family of companies, has selected the HCL [CapitalStream™ "Straight Through Processing"](#) (STP) solution to support its commercial banking lines of business – small business, business banking, commercial banking, commercial real estate, corporate banking and private banking.

HCL CapitalStream is an integrated software platform enabling commercial banks and finance companies to implement Straight Through Processing across lending and leasing portfolios. It has revolutionized lending by integrating and automating sales, origination, credit, decisioning, documentation, funding, booking and account monitoring.

"We invested in straight-through processing so we could be more efficient and fully integrate our operations," said **Tom Bucciarelli, Executive Vice President and Deputy Chief Information Officer for lending and credit systems at First Tennessee**. "The automated processes and integrated platform will make us efficient, much faster and give us control with less training and overhead. It's also an effective way to create a scalable platform that will allow us to grow organically and through acquisition."

After undertaking an intensive two- year commercial transformation project, wherein all systems and processes were mapped across departments, First Tennessee Bank identified the need for improved visibility and better control of its lending operations. It was felt that better visibility and control would translate to improved efficiencies and risk reduction (across the portfolio of products and services) and help the bank to adhere closely with the increasingly stringent regulatory compliance guidelines.

"We needed to eliminate manual processes and fully integrate our multiple lending functions for tracking and reporting purposes," said **Brad Neigel, senior vice president of business strategy and support for First Tennessee**. "HCL's CapitalStream solution allows us to streamline our multiple lending tools that have manual time-intensive and paper-driven processes that allow opportunities for mistakes. Now we've consolidated applications and have better information for performance reporting, and at the same time we've reduced the time and risks that come with manual processes."



The bank went through a rigorous selection process, speaking with more than 15 vendors before selecting HCL's CapitalStream. HCL's CapitalStream was chosen for its proven functionality, as further illustrated by customer reference visits, and its flexible architecture which effectively maps to the business rules and strategies of the organization. This solution is critical in enabling efficient growth as well as providing a better overall customer experience in its ability to effectively and timely process commercial loans, which are primary objectives at First Tennessee.

"The more lines of business supported by the same solution, the more benefits the bank will see in terms of automation, communication, data access, integrity and reporting and overall efficiency of lending operations," stated **Mike Pennell, Vice President HCL CapitalStream Lending Group**. "As First Tennessee continues to expand and grow their business we look forward to providing the technology infrastructure and services they need to be successful."

HCL's CapitalStream is also a core component of HCL FinanceSolution™, a suite of software platforms, best practice methodologies and business transformation services specifically designed for lending and leasing including specialized configurations of enterprise solutions for CRM, content management, business intelligence and more.

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About HCL Technologies

HCL Technologies is a leading global IT services company, working with clients in the areas that impact and redefine the core of their businesses. Since its inception into the global landscape after its IPO in 1999, HCL focuses on 'transformational outsourcing', underlined by innovation and value creation, and offers integrated portfolio of services including software-led IT solutions, remote infrastructure management, engineering and R&D services and BPO. HCL leverages its extensive global offshore infrastructure and network of offices in 26 countries to provide holistic, multi-service delivery in key industry verticals including Financial Services, Manufacturing, Consumer Services, Public Services and Healthcare. HCL takes pride in its philosophy of 'Employee First' which empowers our 73,420 transformers to create a real value for the customers. HCL Technologies, along with its subsidiaries, had consolidated revenues of US\$ 3.3 billion (Rs. 15,160 crores), as on 31 March 2011 (on LTM basis). For more information, please visit www.hcltech.com.

About HCL

HCL is a \$5.7 billion leading global technology and IT enterprise comprising two companies listed in India – HCL Technologies and HCL Infosystems. Founded in 1976, HCL is one of India's original IT garage start-ups. A pioneer of modern computing, HCL is a global transformational enterprise today. Its range of offerings includes product engineering, custom & package applications, BPO, IT infrastructure services, IT hardware, systems integration, and distribution of information and communications technology (ICT) products across a wide range of focused industry verticals. The HCL team consists of over 79,000 professionals of diverse nationalities, who operate from 31 countries including over 500 points of presence in India. HCL has partnerships with several leading Global 1000 firms, including leading IT and technology firms. For more information, please visit www.hcl.com.



About First Horizon National Corporation

The 5,300 employees of First Horizon National Corp. (NYSE:FHN) provide financial services through about 180 First Tennessee Bank locations in and around Tennessee and 18 FTN Financial Group offices in the U.S. and abroad. First Tennessee has the leading combined market deposit share in the counties where it does business and one of the highest customer retention rates of any bank in the country. FTN Financial is a capital markets industry leader in fixed income sales, trading and strategies for institutional clients in the U.S. and abroad. FHN has been recognized as one of the nation's best employers by AARP and Working Mother magazines. More information is available at www.fhnc.com.

Forward-looking Statements

Certain statements in this release are forward-looking statements, which involve a number of risks, uncertainties, assumptions and other factors that could cause actual results to differ materially from those in such forward-looking statements. All statements, other than statements of historical fact are statements that could be deemed forward looking statements, including but not limited to the statements containing the words 'planned', 'expects', 'believes', 'strategy', 'opportunity', 'anticipates', 'hopes' or other similar words. The risks and uncertainties relating to these statements include, but are not limited to, risks and uncertainties regarding impact of pending regulatory proceedings, fluctuations in earnings, our ability to manage growth, intense competition in IT services, Business Process Outsourcing and consulting services including those factors which may affect our cost advantage, wage increases in India, customer acceptances of our services, products and fee structures, our ability to attract and retain highly skilled professionals, our ability to integrate acquired assets in a cost effective and timely manner, time and cost overruns on fixed-price, fixed-time frame contracts, client concentration, restrictions on immigration, our ability to manage our international operations, reduced demand for technology in our key focus areas, disruptions in telecommunication networks, our ability to successfully complete and integrate potential acquisitions, the success of our brand development efforts, liability for damages on our service contracts, the success of the companies / entities in which we have made strategic investments, withdrawal of governmental fiscal incentives, political instability, legal restrictions on raising capital or acquiring companies outside India, and unauthorized use of our intellectual property, other risks, uncertainties and general economic conditions affecting our industry. There can be no assurance that the forward looking statements made herein will prove to be accurate, and issuance of such forward looking statements should not be regarded as a representation by the Company, or any other person, that the objective and plans of the Company will be achieved. All forward looking statements made herein are based on information presently available to the management of the Company and the Company does not undertake to update any forward-looking statement that may be made from time to time by or on behalf of the Company.

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