

First Horizon Announces Sophia Kearney-Lederman Receives NEXT Award by American Banker

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FHN Financial senior economist honored as one of the industry's rising female leaders

MEMPHIS, Tenn., Sept. 17, 2025 /PRNewswire/ -- First Horizon Corp. (NYSE: FHN or "First Horizon") is pleased to announce that Sophia Kearney-Lederman, a senior economist for FHN Financial, has been recognized by American Banker as a 2025 Most Powerful Women in Banking NEXT award recipient. This list celebrates the most promising and accomplished women under 40 in the banking and finance industry.

"Sophia has a rare gift for making economics accessible and meaningful, consistently helping our clients, executives and the next generation understand the economy in new ways," said Bryan Jordan, Chairman, President and CEO for First Horizon. "We're incredibly proud to see her recognized as one of American Banker's The Most Powerful Women in Banking NEXT 2025 honorees, a distinction that highlights her leadership, expertise and the impact she will continue to have in shaping the future of banking and economics."

Kearney-Lederman began her career at FHN Financial as an Economic Analyst in 2014 and has served in her current role as Senior Economist since 2020. She provides regular economic updates and presentations for First Horizon Bank, integrating Chief Economist Chris Low's macroeconomic views and interest rate forecasts with her own analysis of regional markets and industries.

American Banker will recognize this year's honorees in person at the NEXT Awards dinner at the Glasshouse in New York City. That celebration is part of a trio of events that also includes The Most Powerful Women in Banking Conference October 21–22 and the invitation-only gala on October 23.

About First Horizon

First Horizon Corporation (NYSE: FHN), with \$82.1 billion in assets as of June 30, 2025, is a leading regional financial services company, dedicated to helping our clients, communities and associates unlock their full potential

with capital and counsel. Headquartered in Memphis, TN, the banking subsidiary First Horizon Bank operates in 12 states concentrated in the southern U.S. The Company and its subsidiaries offer commercial, private banking, consumer, small business, wealth and trust management, retail brokerage, capital markets, fixed income, and mortgage banking services. First Horizon has been recognized as one of the nation's best employers by Fortune and Forbes magazines and a Top 10 Most Reputable U.S. Bank. More information is available at www.FirstHorizon.com.

About FHN Financial

Sophia Kearney-Lederman is a Senior Economist for FHN Financial, which offers products/services to institutional customers only. FHN Financial Capital Markets, FHN Financial Portfolio Advisors, and FHN Financial Municipal Advisors are divisions of First Horizon Bank. FHN Financial Securities Corp., and FHN Financial Capital Assets Corp. are wholly owned subsidiaries of First Horizon Bank. FHN Financial Securities Corp. is a member of FINRA and SIPC — <http://www.sipc.org> Investment Products: Not FDIC Insured | No Bank Guarantee | May Lose Value Copyright 2025 © FHN Financial. All Rights Reserved.

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