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FIRST TENNESSEE NATIONAL CORP  
Form 8-K  
July 17, 2003

SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, DC 20549

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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) - July 17, 2003

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

|  |   |  |
|--|---|--|
| TENNESSEE<br>(State or Other Jurisdiction<br>of Incorporation) | 000-4491<br>(Commission<br>File Number) | 62-0803242<br>(IRS Employer<br>Identification No.) |
|--|---|--|

|   |                     |
|---|---------------------|
| 165 MADISON AVENUE<br>MEMPHIS, TENNESSEE<br>(Address of Principal Executive Office) | 38103<br>(Zip Code) |
|---|---------------------|

Registrant's telephone number, including area code - (901) 523-4444

ITEM 7. Financial Statements and Exhibits

(c) Exhibits

The following exhibit is furnished pursuant to Item 12 [reported herein under the Item 9 caption in accordance with the guidance provided in SEC Release Nos. 33-8216; 34-47583], 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 Tennessee National Corporation's ("Corporation") previous or future filings under the Securities Act of 1933, as amended, or the Exchange Act.

| Exhibit #<br>----- | Description<br>-----                       |
|--------------------|--|
| 99.1               | Earnings Release for Quarter Ended 6/30/03 |

ITEM 9. INFORMATION FURNISHED UNDER ITEM 12  
RESULTS OF OPERATIONS AND FINANCIAL CONDITION

Furnished as Exhibit 99.1 is a copy of First Tennessee National Corporation's

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earnings release for the quarter ended June 30, 2003, which was issued July 17, 2003.

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.

FIRST TENNESSEE NATIONAL CORPORATION

Date: July 17, 2003

By: /s/James F. Keen

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Name: James F. Keen  
Title: Executive Vice President, Chief  
Financial Officer and Corporate  
Controller

Exhibit Index

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The following exhibit is furnished pursuant to Item 12 [reported herein under the Item 9 caption], 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.

| Exhibit # | Description                                |
|-----------|--|
| -----     | -----                                      |
| 99.1      | Earnings Release for Quarter Ended 6/30/03 |