

FIRST TENNESSEE NATIONAL CORP  
Form 8-K  
March 22, 2004

UNITED STATES  
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) -- March 22, 2004

FIRST TENNESSEE 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.)
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165 MADISON AVENUE MEMPHIS, TENNESSEE (Address of Principal Executive Office)	38103 (Zip Code)
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Registrant's telephone number, including area code - (901) 523-4444

ITEM 5. OTHER EVENTS AND REGULATION FD DISCLOSURE

This current Report on Form 8-K includes as an exhibit the statement regarding computation of our ratio of earnings to fixed charges for the five years ended December 31, 2003.

ITEM 7. FINANCIAL STATEMENTS AND EXHIBITS

c) Exhibits

The following exhibits are filed herewith:

Exhibit Number	Description
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12.1 Statement regarding computation of ratio of earnings to fixed charges

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: March 22, 2004

By: /s/ Marlin L. Mosby, III

Name: Marlin L. Mosby, III

Title: Executive Vice President and  
Chief Financial Officer

EXHIBIT INDEX

Exhibit Number	Description
----- 12.1	----- Statement regarding computation of ratio of earnings to fixed charges