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FIRST TENNESSEE NATIONAL CORP

Form 8-K

April 20, 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) - April 20, 2004

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

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

165 MADISON AVENUE	
MEMPHIS, TENNESSEE	38103
(Address of Principal Executive Office)	(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, 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 #	Description
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99.1	Earnings Release for Quarter Ended 3/31/04

ITEM 12. RESULTS OF OPERATIONS AND FINANCIAL CONDITION

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Furnished as Exhibit 99.1 is a copy of First Tennessee National Corporation's earnings release for the quarter ended March 31, 2004, which was issued April 20, 2004.

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: April 20, 2004

By: /s/ Marlin Mosby

Name: Marlin Mosby

Title: Executive Vice President and Chief
Financial Officer

Exhibit Index

The following exhibit is furnished pursuant to Item 12, 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

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1933, as amended, or the Exchange Act.

Exhibit # -----	Description -----
99.1	Earnings Release for Quarter Ended 3/31/04