
**UNITED STATES
SECURITIES AND EXCHANGE COMMISSION**

Washington, D.C. 20549

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 or 15 (d) of The Securities Exchange Act of 1934

April 21, 2009

Date of Report (Date of Earliest Event Reported)

RENASANT CORPORATION

(Exact Name of Registrant as Specified in its Charter)

Mississippi

(State or Other Jurisdiction of Incorporation)

001-13253

(Commission File Number)

64-0676974

(I.R.S. Employer Identification Number)

209 Troy Street, Tupelo, Mississippi

(Address of Principal Executive Offices)

38804

(Zip Code)

Registrant's Telephone Number, including area code: (662) 680-1001

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
 - Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
 - Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
 - Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))
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Item 2.02. Results of Operations and Financial Condition.

On April 21, 2009, Renasant Corporation (the "Company") issued a press release announcing earnings for the first quarter of 2009. The press release is furnished as Exhibit 99.1 to this Form 8-K.

Item 9.01 Financial Statements and Exhibits.

(d) The following exhibits are furnished herewith:

| <u>Exhibit No.</u> | <u>Description</u> |
|--------------------|--|
| 99.1 | Press release dated April 21, 2009 issued by Renasant Corporation announcing earnings for the first quarter of 2009. |

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.

RENASANT CORPORATION

Date: April 21, 2009

By: /s/ E. Robinson McGraw

E. Robinson McGraw
Chairman, President and
Chief Executive Officer



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**RENASANT CORPORATION ANNOUNCES
2009 FIRST QUARTER EARNINGS**

TUPELO, MISSISSIPPI (April 21, 2009) – Renasant Corporation (NASDAQ: RNST) (the “Company”) today announced results for the first quarter of 2009. Net income for the first quarter of 2009 was \$6,006,000 compared to \$8,277,000 for the first quarter of 2008. Basic earnings per share was \$0.29 and diluted earnings per share was \$0.28 during the first quarter of 2009 as compared to basic earnings per share of \$0.40 and diluted earnings per share of \$0.39 for the first quarter of 2008.

“We believe our first quarter earnings results were solid in light of the continuing economic challenges facing our country,” commented Renasant Chairman and Chief Executive Officer, E. Robinson McGraw. “Highlights of the first quarter of 2009 include record gains on mortgage sales and an increase in our non-interest income while holding total first quarter non-interest expenses relatively flat when compared to the first quarter of 2008.”

Total assets as of March 31, 2009 were approximately \$3.8 billion, a 2.13% increase since December 31, 2008 and a 2.59% increase from March 31, 2008. Total loans were approximately

\$2.51 billion at the end of the first quarter of 2009, a slight decrease from \$2.53 billion at December 31, 2008 and \$2.58 billion at March 31, 2008. Total deposits were \$2.69 billion at March 31, 2009, representing a 14.7% increase from December 31, 2008 and a 2.39% increase since March 31, 2008.

“As interest rates in our markets returned to what we deem to be a more rational interest rate environment during the first quarter of 2009, we replaced the alternative funding sources we utilized in 2008 with deposits. As a result, we experienced a double digit increase in deposits,” stated McGraw.

As of March 31, 2009, the Company’s Tier 1 leverage capital ratio was 8.28%, its Tier 1 risk-based capital ratio was 10.99%, and its total risk-based capital ratio was 12.24%, in each case in excess of regulatory well capitalized thresholds.

“As previously announced, our board declined to accept TARP funding in November 2008. We continue to believe that this was the correct decision as our capital ratios have remained in excess of regulatory well capitalized thresholds,” said McGraw. “We will continue to be conservative in our management decisions, and we are committed to growing shareholders’ equity to support current and future dividend payments.”

Net interest income was \$25,313,000 for the first quarter of 2009 compared to \$27,157,000 for the same period in 2008. Net interest income for the first quarter of 2008 included approximately \$531,000 in interest income from loans accounted for in accordance with AICPA SOP 03-3. Net interest margin was 3.19% for the first quarter of 2009 compared to 3.36% for the fourth quarter of 2008 and 3.52% for the first quarter of 2008. The linked quarter decrease in net interest margin was, in large part, due to the impact of the rate decreases by the Federal

Reserve during the fourth quarter of 2008 on our interest-earning assets, which were not completely offset by reductions in our cost of funds. Accelerated prepayments on mortgage-backed securities and calls of government agency securities also contributed to the linked-quarter decline in net interest margin.

“The current low interest rates present a challenging environment to maintain or expand net interest margin. In response to these conditions, we are taking steps to mitigate short-term margin compression and improve net interest margin in the long-term,” commented McGraw. “We are implementing interest rate floors on all variable rate loans, and we are continuing our efforts to diversify our funding mix by garnering stable core deposits and reducing our volatile external borrowings.”

Non-interest income increased 6.5% to \$14,762,000 for the first quarter of 2009 from \$13,857,000 for the first quarter of 2008. Growth in non-interest income occurred primarily in the Company’s mortgage lending division. The Company’s mortgage division achieved record income on mortgage production of approximately \$262 million for the first quarter of 2009 as compared to approximately \$191 million for the first quarter of 2008. In addition, the Company continued to have strong fee income from multiple sources. Included in other non-interest income for the first quarter of 2009 was a gain of \$427,000 within the Company’s securities portfolio. During the first quarter of 2008, non-interest income included a \$409,000 gain related to the redemption of shares as a result of the Visa initial public offering.

“Mortgage loan refinancing, driven by near record lows in mortgage rates, and increases in volume from our Tennessee markets helped to fuel a record quarter from our mortgage division,” stated McGraw.

Non-interest expense was \$26,920,000 for the first quarter of 2009 as compared to \$26,798,000 for the first quarter of 2008. The increase in noninterest expense is primarily attributable to a \$400,000 increase in expenses associated with deposit insurance assessments as a result of the Company's utilization of the assessment credit during 2008.

"During the first quarter of 2009, we had a 4% reduction in our workforce as employee service capacity was greater than projected growth in certain areas. In addition, we renegotiated various contracts with suppliers and vendors while at the same time reducing our non-essential expenses," said McGraw. "These management actions allowed us to offset increases in expenses related to the current economic conditions, namely increases in expenses associated with FDIC assessments and related to other real estate owned."

Annualized net charge-offs as a percentage of average loans were 0.75% for the first quarter of 2009, down from 1.26% for the fourth quarter of 2008 and up from 0.26% for the first quarter of 2008. Non-performing loans as a percentage of total loans were 2.69% at March 31, 2009, as compared to 1.58 % at December 31, 2008 and 0.85% at March 31, 2008. The allowance for loan losses as a percentage of loans was 1.40% at March 31, 2009, as compared to 1.38% at December 31, 2008 and 1.06% at March 31, 2008. The Company recorded a provision for loan losses of \$5,040,000 for the first quarter of 2009 as compared to \$14,979,000 for the fourth quarter of 2008 and \$2,625,000 for the first quarter of 2008.

"We have concluded that we are adequately reserved for potential loan losses, absent any unforeseen or extraordinary events," stated McGraw. "As we continue to adjust our loan portfolio concentrations in response to the current economic environment, increase non-interest income, keep non-interest expense growth to a minimum and maintain capital ratios in excess of

regulatory well capitalized thresholds; we believe that with these efforts Renasant Corporation will be well positioned for long-term growth and viability.”

CONFERENCE CALL INFORMATION:

A live audio webcast of a conference call with analysts will be available beginning at 10:00 a.m. Eastern time on Wednesday, April 22, 2009, through the Company’s website: www.renasant.com, and through Thompson/CCBN’s individual investor center at www.fulldisclosure.com, or any of Thompson/CCBN’s Investor Distribution Network websites. The event will be archived on the Company’s website for 90 days. If Internet access is unavailable, the conference may also be heard live (listen-only) via telephone by dialing 800-599-9816 in the United States and entering the participant passcode 83146297. International participants should dial 617-847-8705 and enter the participant passcode 83146297.

ABOUT RENASANT CORPORATION:

Renasant Corporation is the parent of Renasant Bank and Renasant Insurance. Renasant has assets of approximately \$3.8 billion and operates 66 banking, mortgage and insurance offices in Mississippi, Tennessee and Alabama.

NOTE TO INVESTORS:

This news release may contain, or incorporate by reference, statements which may constitute “forward-looking statements” within the meaning of Section 27A of the Securities Act of 1933, as amended, and Section 21E of the Securities Exchange Act of 1934, as amended. Such forward looking statements usually include words such as “expects,” “projects,” “anticipates,” “believes,” “intends,” “estimates,” “strategy,” “plan,” “potential,” “possible” and other similar expressions.

Prospective investors are cautioned that any such forward-looking statements are not guarantees for future performance and involve risks and uncertainties, and that actual results may differ materially from those contemplated by such forward-looking statements. Important factors currently known to management that could cause actual results to differ materially from those in forward-looking statements include significant fluctuations in interest rates, inflation, economic recession, significant changes in the federal and state legal and regulatory environment, significant underperformance in our portfolio of outstanding loans, and competition in our markets. We undertake no obligation to update or revise forward-looking statements to reflect changed assumptions, the occurrence of unanticipated events or changes to future operating results over time.

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RENASANT CORPORATION
(Unaudited)
(Dollars in thousands, except per share data)

| | 2008 | | | | | Q1 2009 - Q1 2008 Percent Variance | For the Three Months Ended March 31, | | |
|--|--------------------------|-------------------|------------------|-------------------|------------------|---|---|-----------------|---------------------|
| | 2009 First Quarter | Fourth Quarter | Third Quarter | Second Quarter | First Quarter | | 2009 | 2008 | Percent Variance |
| Statement of earnings | | | | | | | | | |
| Interest income—taxable equivalent basis | \$ 44,988 | \$ 47,989 | \$ 50,904 | \$ 51,386 | \$ 54,324 | (17.19) | \$ 44,988 | \$ 54,324 | (17.19) |
| Interest income | \$ 43,910 | \$ 47,110 | \$ 50,004 | \$ 50,465 | \$ 53,383 | (17.75) | \$ 43,910 | \$ 53,383 | (17.75) |
| Interest expense | 18,597 | 20,268 | 22,063 | 22,963 | 26,226 | (29.09) | 18,597 | 26,226 | (29.09) |
| Net interest income | 25,313 | 26,842 | 27,941 | 27,502 | 27,157 | (6.79) | 25,313 | 27,157 | (6.79) |
| Provision for loan losses | 5,040 | 14,979 | 3,000 | 2,200 | 2,625 | 92.00 | 5,040 | 2,625 | 92.00 |
| Net interest income after provision | 20,273 | 11,863 | 24,941 | 25,302 | 24,532 | (17.36) | 20,273 | 24,532 | (17.36) |
| Service charges on deposit accounts | 5,425 | 5,601 | 5,861 | 5,750 | 5,433 | (0.15) | 5,425 | 5,433 | (0.15) |
| Fees and commissions on loans and deposits | 4,682 | 3,674 | 4,198 | 4,481 | 3,765 | 24.36 | 4,682 | 3,765 | 24.36 |
| Insurance commissions and fees | 828 | 868 | 920 | 838 | 857 | (3.38) | 828 | 857 | (3.38) |
| Trust revenue | 491 | 551 | 597 | 670 | 626 | (21.57) | 491 | 626 | (21.57) |
| Gain (loss) on sale of securities | 427 | — | — | — | — | 100.00 | 427 | — | 100.00 |
| Gain on sale of mortgage loans | 1,776 | 1,263 | 1,352 | 1,311 | 1,521 | 16.77 | 1,776 | 1,521 | 16.77 |
| Other | 1,133 | 794 | 716 | 740 | 1,655 | (31.54) | 1,133 | 1,655 | (31.54) |
| Total non-interest income | 14,762 | 12,751 | 13,644 | 13,790 | 13,857 | 6.53 | 14,762 | 13,857 | 6.53 |
| Salaries and employee benefits | 14,744 | 12,583 | 15,250 | 14,849 | 14,718 | 0.18 | 14,744 | 14,718 | 0.18 |
| Occupancy and equipment | 3,249 | 3,208 | 3,399 | 3,413 | 3,373 | (3.68) | 3,249 | 3,373 | (3.68) |
| Data processing | 1,329 | 1,310 | 1,289 | 1,303 | 1,307 | 1.68 | 1,329 | 1,307 | 1.68 |
| Amortization of intangibles | 501 | 683 | 610 | 578 | 584 | (14.21) | 501 | 584 | (14.21) |
| Other | 7,097 | 7,904 | 7,236 | 7,555 | 6,816 | 4.12 | 7,097 | 6,816 | 4.12 |
| Total non-interest expense | 26,920 | 25,688 | 27,784 | 27,698 | 26,798 | 0.46 | 26,920 | 26,798 | 0.46 |
| Income before income taxes | 8,115 | (1,074) | 10,801 | 11,394 | 11,591 | (29.99) | 8,115 | 11,591 | (29.99) |
| Income taxes | 2,109 | (1,306) | 3,243 | 3,409 | 3,314 | (36.36) | 2,109 | 3,314 | (36.36) |
| Net income | \$ 6,006 | \$ 232 | \$ 7,558 | \$ 7,985 | \$ 8,277 | (27.44) | \$ 6,006 | \$ 8,277 | (27.44) |
| Basic earnings per share | \$ 0.29 | \$ 0.01 | \$ 0.36 | \$ 0.38 | \$ 0.40 | (27.50) | \$ 0.29 | \$ 0.40 | (27.50) |
| Diluted earnings per share | 0.28 | 0.01 | 0.36 | 0.38 | 0.39 | (28.21) | 0.28 | 0.39 | (28.21) |
| Average basic shares outstanding | 21,067,539 | 21,039,068 | 20,980,557 | 20,946,287 | 20,878,478 | 0.91 | 21,067,539 | 20,878,478 | 0.91 |
| Average diluted shares outstanding | 21,188,397 | 21,178,966 | 21,175,465 | 21,205,208 | 21,133,235 | 0.26 | 21,188,397 | 21,133,235 | 0.26 |
| Common shares outstanding | 21,067,539 | 21,067,539 | 21,013,427 | 20,954,627 | 20,930,871 | 0.65 | 21,067,539 | 20,930,871 | 0.65 |
| Cash dividend per common share | \$ 0.17 | \$ 0.17 | \$ 0.17 | \$ 0.17 | \$ 0.17 | — | \$ 0.17 | \$ 0.17 | — |
| Performance ratios | | | | | | | | | |
| Return on average shareholders' equity | 6.04% | 0.23% | 7.40% | 7.82% | 8.21% | | 6.04% | 8.21% | |
| Return on average shareholders' equity, excluding amortization expense | 6.35% | 0.64% | 7.76% | 8.17% | 8.57% | | 6.35% | 8.57% | |
| Return on average assets | 0.65% | 0.02% | 0.80% | 0.86% | 0.92% | | 0.65% | 0.92% | |
| Return on average assets, excluding amortization expense | 0.68% | 0.07% | 0.84% | 0.89% | 0.96% | | 0.68% | 0.96% | |
| Net interest margin (FTE) | 3.19% | 3.36% | 3.45% | 3.43% | 3.52% | | 3.19% | 3.52% | |
| Yield on earning assets (FTE) | 5.46% | 5.81% | 6.08% | 6.20% | 6.81% | | 5.46% | 6.81% | |
| Average earning assets to average assets | 88.85% | 88.82% | 88.93% | 88.83% | 88.44% | | 88.85% | 88.44% | |
| Average loans to average deposits | 99.13% | 105.30% | 104.03% | 101.20% | 99.90% | | 99.13% | 99.90% | |
| Noninterest income (less securities gains/ losses) to average assets | 1.54% | 1.37% | 1.45% | 1.48% | 1.54% | | 1.54% | 1.54% | |
| Noninterest expense to average assets | 2.90% | 2.76% | 2.95% | 2.97% | 2.97% | | 2.90% | 2.97% | |
| Net overhead ratio | 1.36% | 1.39% | 1.50% | 1.49% | 1.43% | | 1.36% | 1.43% | |
| Efficiency ratio (FTE) | 65.41% | 63.47% | 65.40% | 65.61% | 63.87% | | 65.41% | 63.87% | |

* Percent variance not meaningful

RENASANT CORPORATION
(Unaudited)
(Dollars in thousands, except per share data)

| | 2008 | | | | | Q1 2009 - Q1 2008 Percent Variance | For the Three Months Ended March 31, | | |
|--|--------------------------|-------------------|------------------|-------------------|------------------|---|---|-------------|---------------------|
| | 2009 First Quarter | Fourth Quarter | Third Quarter | Second Quarter | First Quarter | | 2009 | 2008 | Percent Variance |
| Average balances | | | | | | | | | |
| Total assets | \$3,763,245 | \$3,697,726 | \$3,744,069 | \$3,752,401 | \$3,629,623 | 3.68 | \$3,763,245 | \$3,629,623 | 3.68 |
| Earning assets | 3,343,699 | 3,284,282 | 3,329,651 | 3,333,176 | 3,210,112 | 4.16 | 3,343,699 | 3,210,112 | 4.16 |
| Securities | 696,068 | 713,108 | 735,977 | 704,694 | 555,174 | 25.38 | 696,068 | 555,174 | 25.38 |
| Loans, net of unearned | 2,587,436 | 2,551,660 | 2,571,069 | 2,611,843 | 2,631,101 | (1.66) | 2,587,436 | 2,631,101 | (1.66) |
| Intangibles | 193,067 | 193,671 | 194,382 | 195,949 | 197,036 | (2.01) | 193,067 | 197,036 | (2.01) |
| Non-interest bearing deposits | \$ 299,265 | \$ 289,079 | \$ 287,197 | \$ 298,692 | \$ 293,528 | 1.95 | \$ 299,265 | \$ 293,528 | 1.95 |
| Interest bearing deposits | 2,250,324 | 2,106,341 | 2,143,680 | 2,233,380 | 2,301,291 | (2.21) | 2,250,324 | 2,301,291 | (2.21) |
| Total deposits | 2,549,589 | 2,395,420 | 2,430,877 | 2,532,072 | 2,594,819 | (1.74) | 2,549,589 | 2,594,819 | (1.74) |
| Other borrowings | 815,548 | 856,057 | 871,744 | 774,052 | 587,957 | 38.71 | 815,548 | 587,957 | 38.71 |
| Shareholders' equity | 403,229 | 407,286 | 406,571 | 410,780 | 405,355 | (0.52) | 403,229 | 405,355 | (0.52) |
| Asset quality data | | | | | | | | | |
| Nonaccrual loans | \$ 47,591 | \$ 35,661 | \$ 20,578 | \$ 17,659 | \$ 16,090 | 195.78 | \$ 47,591 | \$ 16,090 | 195.78 |
| Loans 90 past due or more | 19,789 | 4,252 | 9,077 | 8,962 | 5,888 | 236.09 | 19,789 | 5,888 | 236.09 |
| Non-performing loans | 67,380 | 39,913 | 29,655 | 26,621 | 21,978 | 206.58 | 67,380 | 21,978 | 206.58 |
| Other real estate owned and repossessions | 25,318 | 25,111 | 21,901 | 13,111 | 12,802 | 97.77 | 25,318 | 12,802 | 97.77 |
| Non-performing assets | \$ 92,698 | \$ 65,024 | \$ 51,556 | \$ 39,732 | \$ 34,780 | 166.53 | \$ 92,698 | \$ 34,780 | 166.53 |
| Net loan charge-offs (recoveries) | \$ 4,764 | \$ 8,098 | \$ 1,624 | \$ 2,823 | \$ 1,726 | 176.01 | \$ 4,764 | \$ 1,726 | 176.01 |
| Allowance for loan losses | 35,181 | 34,905 | 28,024 | 26,647 | 27,271 | 29.01 | 35,181 | 27,271 | 29.01 |
| Non-performing loans / total loans | 2.69% | 1.58% | 1.17% | 1.05% | 0.85% | | 2.69% | 0.85% | |
| Non-performing assets / total assets | 2.44% | 1.75% | 1.38% | 1.05% | 0.94% | | 2.44% | 0.94% | |
| Allowance for loan losses / total loans | 1.40% | 1.38% | 1.11% | 1.05% | 1.06% | | 1.40% | 1.06% | |
| Allowance for loan losses / non-performing loans | 52.21% | 87.45% | 94.50% | 100.10% | 124.08% | | 52.21% | 124.08% | |
| Annualized net loan charge-offs / average loans | 0.75% | 1.26% | 0.25% | 0.43% | 0.26% | | 0.75% | 0.26% | |
| Balances at period end | | | | | | | | | |
| Total assets | \$3,795,217 | \$3,715,980 | \$3,725,209 | \$3,782,196 | \$3,699,276 | | \$3,795,217 | \$3,699,276 | 2.59 |
| Earning assets | 3,368,962 | 3,286,764 | 3,284,813 | 3,339,511 | 3,267,329 | | 3,368,962 | 3,267,329 | 3.11 |
| Securities | 709,950 | 695,106 | 708,406 | 741,154 | 636,338 | | 709,950 | 636,338 | 11.57 |
| Mortgage loans held for sale | 55,194 | 41,805 | 35,976 | 43,487 | 33,062 | | 55,194 | 33,062 | 66.94 |
| Loans, net of unearned | 2,506,780 | 2,530,886 | 2,525,424 | 2,541,012 | 2,580,911 | | 2,506,780 | 2,580,911 | (2.87) |
| Intangibles | 192,822 | 193,323 | 194,022 | 194,688 | 196,264 | | 192,822 | 196,264 | (1.75) |
| Non-interest bearing deposits | \$ 303,536 | \$ 284,227 | \$ 287,850 | \$ 305,877 | \$ 304,171 | | \$ 303,536 | \$ 304,171 | (0.21) |
| Interest bearing deposits | 2,385,769 | 2,060,104 | 2,124,318 | 2,161,301 | 2,322,471 | | 2,385,769 | 2,322,471 | 2.73 |
| Total deposits | 2,689,305 | 2,344,331 | 2,412,168 | 2,467,178 | 2,626,642 | | 2,689,305 | 2,626,642 | 2.39 |
| Other borrowings | 672,130 | 933,976 | 870,326 | 878,813 | 623,906 | | 672,130 | 623,906 | 7.73 |
| Shareholders' equity | 400,095 | 400,371 | 406,267 | 403,795 | 409,827 | | 400,095 | 409,827 | (2.37) |
| Market value per common share | \$ 12.56 | \$ 17.03 | \$ 21.71 | \$ 14.73 | \$ 22.50 | | \$ 12.56 | \$ 22.50 | (44.18) |
| Book value per common share | 18.99 | 19.00 | 19.33 | 19.27 | 19.58 | | 18.99 | 19.58 | (3.01) |
| Tangible book value per common share | 9.84 | 9.83 | 10.10 | 9.98 | 10.20 | | 9.84 | 10.20 | (3.57) |
| Shareholders' equity to assets (actual) | 10.54% | 10.77% | 10.91% | 10.68% | 11.08% | | 10.54% | 11.08% | |
| Tangible capital ratio | 5.75% | 5.88% | 6.01% | 5.83% | 6.10% | | 5.75% | 6.10% | |
| Leverage ratio | 8.28% | 8.34% | 8.30% | 8.12% | 8.23% | | 8.28% | 8.23% | |
| Tier 1 risk-based capital ratio | 10.99% | 10.85% | 10.81% | 10.49% | 10.03% | | 10.99% | 10.03% | |
| Total risk-based capital ratio | 12.24% | 12.10% | 11.84% | 11.45% | 11.00% | | 12.24% | 11.00% | |
| Detail of Loans by Category | | | | | | | | | |
| Commercial, financial, agricultural | \$ 301,899 | \$ 312,648 | \$ 299,233 | \$ 303,385 | \$ 310,497 | | \$ 301,899 | \$ 310,497 | (2.77) |
| Lease financing | 1,434 | 1,746 | 1,943 | 2,130 | 2,304 | | 1,434 | 2,304 | (37.76) |
| Real estate - construction | 210,747 | 241,818 | 241,661 | 335,430 | 385,957 | | 210,747 | 385,957 | (45.40) |
| Real estate - 1-4 family mortgages | 872,796 | 886,380 | 877,045 | 857,165 | 846,626 | | 872,796 | 846,626 | 3.09 |
| Real estate - commercial mortgages | 1,055,537 | 1,015,894 | 1,032,797 | 972,111 | 954,131 | | 1,055,537 | 954,131 | 10.63 |
| Installment loans to individuals | 64,367 | 72,400 | 72,745 | 70,791 | 81,396 | | 64,367 | 81,396 | (20.92) |
| Loans, net of unearned | \$2,506,780 | \$2,530,886 | \$2,525,424 | \$2,541,012 | \$2,580,911 | | \$2,506,780 | \$2,580,911 | (2.87) |

* Percent variance not meaningful