



**RENASANT**  
**CORPORATION**

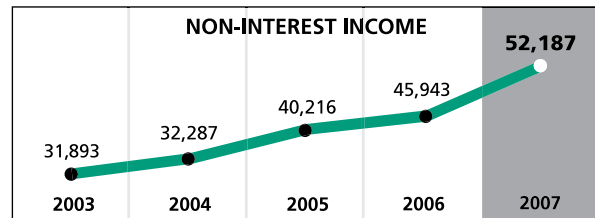
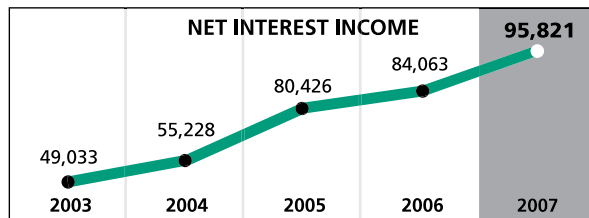
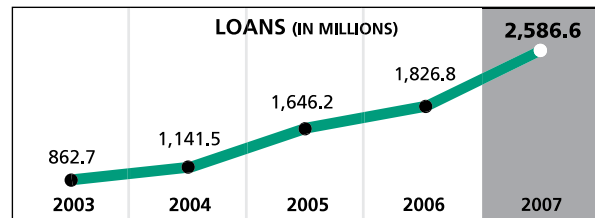
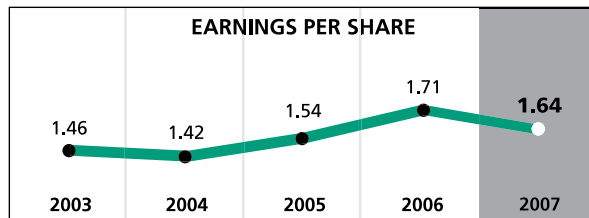
**Solid Growth. Success Driven.**

**A Focus on  
Strength and Stability.**

**A Commitment to  
Excellence and Service.**

## 2007 Year at a Glance

*In glancing back at 2007, we believe that our solid performance and accomplishments were due to our consistent and principled approach to banking.*



### HIGHLIGHTS

- Completed largest acquisition and merger in bank's 104-year history
- Completed a public offering of 2.76 million shares of common stock
- Increased cash dividend for 20th consecutive year
- Double-digit growth in net income and net interest income
- Double-digit growth in non-interest income from multiple sources
- Increased our total assets by 38.33%



## To Our Shareholders

To find success in such an unpredictable year, our team held strong throughout 2007 to our principles and our conservative banking culture.

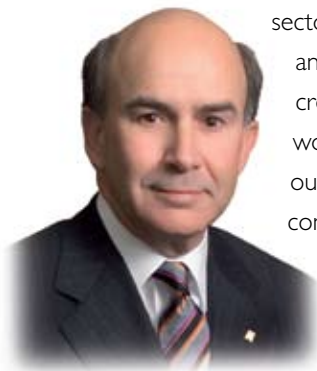
With high energy costs, a slowdown in the housing sector, a decline in the major stock indices, and a lingering war in the Middle East all creating a sea of uncertainty within the world financial markets, we maintained our tried-and-true course. We believe our consistency and prudence resulted in a solid performance for 2007.

Looking at our accomplishments over the past 12 months, we saw double-digit growth in loans, net income, non-interest income and net interest income.

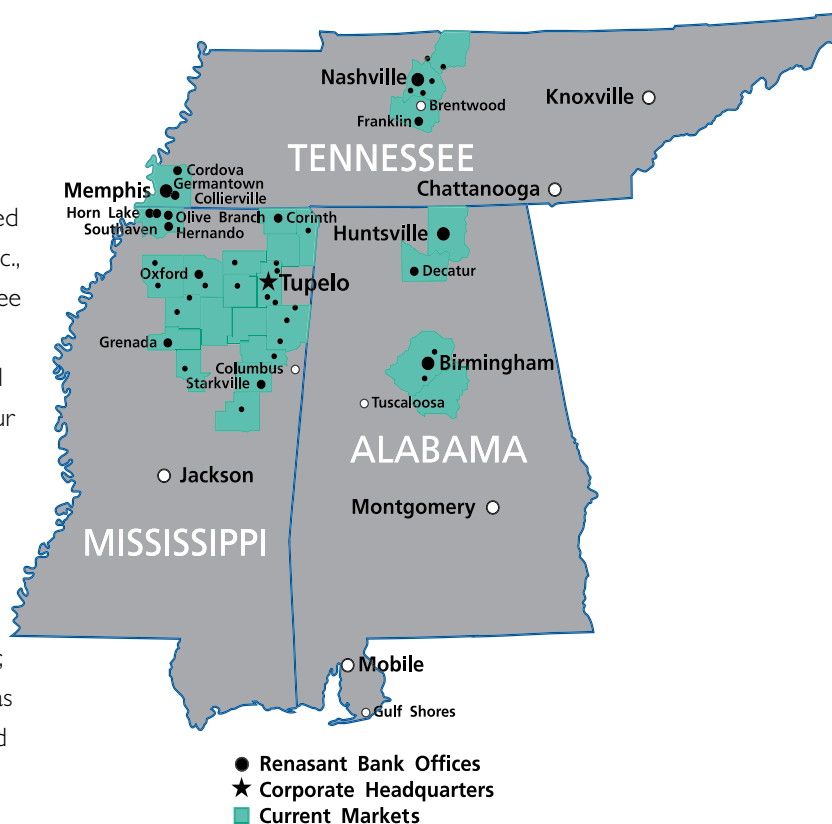
Our most significant accomplishments of 2007 included the completion of our acquisition of Capital Bancorp Inc., the parent of Capital Bank & Trust Company, a Tennessee banking corporation with assets of \$615 million headquartered in the Nashville metropolitan statistical area (MSA); the successful integration of Capital into our system; and the public offering of 2.76 million shares of our common stock to finance a portion of the Capital acquisition. Our acquisition of Capital gives us seven full-service banking offices located in Davidson, Sumner, and Williamson counties in Tennessee, including locations in the dynamic West End corridor, downtown, and Green Hills areas of Nashville; as well as locations in Goodlettsville, Hendersonville, Hermitage, and a new office in the Cool Springs area of Franklin.

Capital is a strategic fit that enhances our franchise and is consistent with our strategy to expand into attractive growth markets. We have a partner that is an excellent community bank with an operating philosophy centered on highly personalized service and a banking culture similar to our own.

With the acquisition of Capital, we now have 68 offices throughout 41 cities in Alabama, Mississippi, and Tennessee. As of December 31, 2007, our total assets were approximately \$3.61 billion, an increase of 38.33% from December 31, 2006.



**E. Robinson McGraw –  
Chairman, President and  
Chief Executive Officer**



**Our most significant accomplishment of 2007 was the completion of our merger with Capital Bancorp Inc., the parent of Capital Bank & Trust Company, a Tennessee banking corporation with assets of \$615 million in the Nashville metropolitan statistical area.**

With seven full-service banking offices,  
Renasant is poised for growth in the Nashville area.



**RENASANT**  
**CORPORATION**

During 2007 we also increased our cash dividend for the 20th consecutive year.

We believe our attractive dividend yield continues to provide significant value for our long term shareholders.



**Mike Ross –  
President, Alabama Division**

Looking into the four major divisions within our three state region of Alabama, Mississippi and Tennessee, we are proud of our many accomplishments in 2007.

Despite a downturn in the national economy, our North Alabama markets as a whole have avoided a major slowdown in economic activity.

In Alabama, we hired Michael D. Ross as President of our Alabama division. Mr. Ross brings with him 22 years of financial services experience and is well respected throughout Alabama's banking markets. His leadership will help us strengthen our Alabama operations as we plan to relocate and revamp many of our Birmingham locations in the near future.

As part of our relocation plans, during early 2008 we signed an agreement to relocate our Watts Tower branch and executive offices for the Alabama division along with our corporate headquarters for



**Huntsville remains one of the South's fastest growing areas. Known as America's Space Capital, Huntsville is home to the U.S. Space and Rocket Center as well as the massive Redstone Arsenal, one of the Army's most strategic bases.**

mortgage lending to the Park Place Tower building located in downtown Birmingham. This historic building will provide us with a major presence in the "Magic City." We look forward to participating in the downtown revitalization taking place in Birmingham and expect our operations in Park Place Tower to commence in the second or third quarter of 2008.

With Renasant's five locations in the Huntsville-Decatur market, the major focus continues to be on the influx of new residents from the Base Realignment and Closure Act of 2005. We believe that the federal government's base relocation assignments may add up to 5,000 military jobs and 5,000 additional support jobs, along with thousands of families moving into the Huntsville-Decatur area over the next three to five years.

Even though Alabama saw a slowdown in the housing market at the end of 2007, the Birmingham-Hoover seven-county metro area has exceeded 1.1 million in population. Employment in Alabama is currently at a record high and is expected to grow faster than the

U.S. average. In addition, relative to all metro areas exceeding one million persons, Birmingham had the lowest unemployment rate in the country as of December 31, 2007.

During 2007, Alabama loan growth was \$87.1 million. Our strategic plan calls for expansion in our Huntsville and Birmingham growth markets during 2008.



In Mississippi, we promoted J. Scott Cochran, formerly the head of our commercial lending division, to President of our Mississippi division. Mr. Cochran has 21 years of experience and brings with him tremendous knowledge of our legacy markets.



**Scott Cochran –  
President, Mississippi Division**

In Oxford, Mississippi, we opened our second full-service banking location on June 1, 2007.

This office is located just off the historic Oxford Square and complements our student union ATM located

on the University of Mississippi campus and our other full-service banking office in Oxford, which was profitable within one year of its opening.

Even as housing starts have slowed throughout the United States, DeSoto County in Northern Mississippi continues to be the fastest-growing county in Mississippi as well as one of the fastest-growing counties in the nation, according to U.S. Census Bureau data.



In our corporate headquarters city of Tupelo, regional excitement over Toyota Motor Manufacturing North America's plans to build a \$1.3 billion automobile manufacturing facility near Tupelo remains high.

Construction is well under way and manufacturing operations are expected to commence in late 2009 or early 2010. The plant is expected to initially supply 2,000 jobs.

Joining Toyota in Northeast Mississippi, Toyota Boshoku, a Toyota interior company, and Toyota Auto Body have both recently

announced future plant locations in close proximity to Tupelo that will bring over \$300 million in capital investments and approximately 1,000 additional new jobs to the region.

We believe that the construction and operation of the Toyota plant, Toyota Boshoku, Toyota Auto Body, and other anticipated tier 1 and tier 2 service providers enhance the future growth prospects in our mature North Mississippi markets. The addition of Toyota, along with North Mississippi's current manufacturing and industrial base, may help to insulate the Tupelo market from

the full effect of downturns in the Mississippi and national economy. We continue to retain strong market share throughout our Mississippi region. During 2007, Mississippi loan growth was \$62.3 million.

Provided by Oxford Convention and Visitors Bureau



**In Oxford, Mississippi, featuring the historic courthouse and Oxford Square, we opened our second full-service banking location on June 1, 2007. This office is located just off the square.**



In Middle Tennessee, which is comprised of Nashville, Franklin, Goodlettsville, Hermitage and Hendersonville, R. Rick Hart, formerly of Capital, joins us as President of our Tennessee division as well as President of Renasant's

Middle Tennessee division. Mr. Hart is one of the founders of Capital and brings over 30 years of executive banking experience with him. We look forward to his expertise and guidance as we grow our market share within the Nashville MSA.



**Rick Hart –  
President, Middle Tennessee  
Division**

While Nashville has recently experienced a slowdown in new home sales, we believe that its diverse economy and its lack of dependency on any one industry help insulate the area somewhat from the adverse impact of

downward business cycles. During 2007, loan growth for Middle Tennessee was \$31.2 million.

In our West Tennessee market of Memphis, we continued to experience growth from our four financial service centers located in Collierville, Cordova, East Memphis, and Germantown in 2007.



**Frank Cianciola –  
President, West Tennessee  
Division**

Frank J. Cianciola, who joined our bank when we acquired Renasant Bancshares, Inc. in 2004, now serves as Chairman of our Tennessee division and President of our West Tennessee division. Mr. Cianciola has spent over three decades leading in the financial services industry and has been instrumental in our growth within the Memphis region.

Under Mr. Cianciola's leadership, we are expanding our East Memphis location to build our commercial and private banking businesses in order to keep pace with the growth we have experienced in this market. We expect this expansion to take place over the next three to five years. Renasant is now the eighth largest bank, based on deposits, in the Memphis MSA. During 2007, West Tennessee loan growth was \$63.2 million.

We completed our largest acquisition in our 104-year history with the acquisition of Capital in 2007. We expect that 2008 will be a year of planned market share growth within our current footprint.

It is important to note that at the end of 2007, approximately 81% of our loans and 67% of our deposits were in what we believe to be our key growth markets of Birmingham, Decatur, and Huntsville, Alabama; Oxford, Tupelo, and DeSoto County, Mississippi; and Memphis and Nashville, Tennessee.

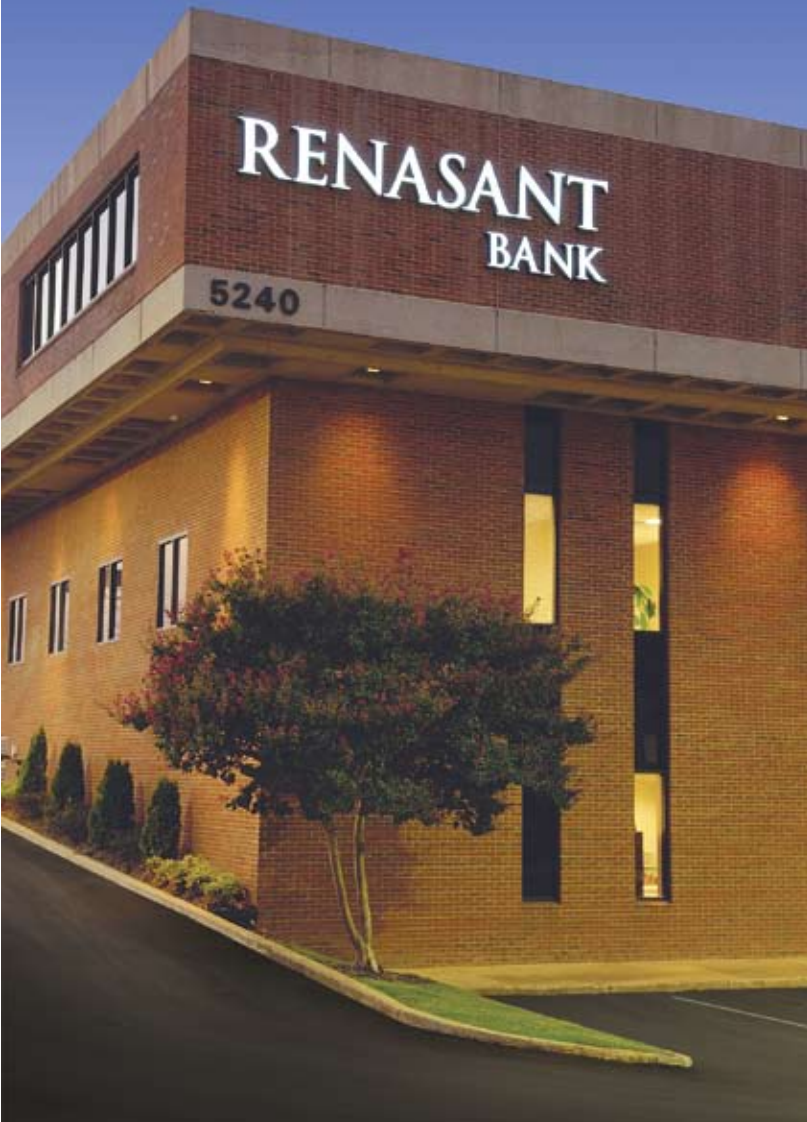


While we have little control on the effects of a downturn in the national and regional economies and its impact on our business, we will always strive to be the financial services provider of choice in the markets we serve. And just as our market locations are important, we have always believed that our employees are our greatest asset and that the service they provide to our clients is what makes us "More Than a Bank."

**New services recently added include Renasant Rewards Checking, liquid CDs, health savings accounts, Business Check Express, and online mortgage loan origination.**



**Renasant is now the eighth largest bank in the Memphis area. An expansion is under way at the East Memphis location along the Poplar corridor.**



We have differentiated ourselves by being able to deliver quality community banking relationships while providing the products and technology that are found in a mega-bank. Although we already have a strong array of products and services, we continually look for new opportunities to improve service to our clients and, at the same time, enhance our profits.

New services we have recently added or expect to implement in the near future include Renasant Rewards Checking, liquid CDs, health savings accounts, Business Check Express (our remote capture product), online account openings, and online mortgage loan origination. In addition to these new products, during 2007 we created a senior-level position responsible for sales, marketing and product development and have begun implementing new training and sales initiatives that should help us grow within our current markets.

As I have mentioned time and time again, "More Than a Bank" is not just the tagline of our brand - it holds a deeper meaning found within how our organization values its employees and its clients.

Reviewing our financial performance, basic and diluted earnings per share were \$1.66 and \$1.64, respectively, for 2007, compared to basic and diluted earnings per share of \$1.75 and \$1.71 for 2006. The decline in earnings per share was partially attributed to the dilutive impact of the Capital acquisition, the issuance of 2.76 million shares of common stock to fund the Capital acquisition and a decrease in margin.



We achieved record net income of \$31.1 million, which represents a 14.7% increase over 2006. Total loans were \$2.59 billion at December 31, 2007, an increase of 41.6% from the balance at December 31, 2006. Total deposits grew 20.8% to \$2.55 billion during the same period.

Our income statement shows increases in both net interest income and non-interest income from 2006 to 2007. Net interest income grew to \$95.8 million, up 14.0%, for the year ended December 31, 2007, while our non-interest income exceeded \$52.2 million, up 13.6%, for the year ended December 31, 2007. This reflects our determination and our success in growing revenues from additional lines of business, such as trust, insurance and treasury management. Over one-third of our revenue is derived from fee income, and we expect this to continue to be a strong source of income during 2008.

This past year, the financial sector saw a large decline in value related to credit quality issues and the impact of mortgage defaults from subprime lending. Never going for the quick but risky gain, we not only maintained our approach to credit quality but put in place new procedures to help counteract the downturn in our regional and national economies. In addition, we have not actively participated in the origination of subprime loans and, therefore, we believe that we have limited our direct exposure in this area.

Net charge-offs as a percentage of average loans for 2007 were 0.14% compared to 0.07% for 2006, and non-performing loans as a percentage of total loans were 0.63% at December 31, 2007 as compared to 0.62% for the same period in 2006.

As the economy started to slow, especially during the latter part of 2007, we concentrated on reducing our operating expense. As a result, our ratio of non-interest expense to average assets decreased to 3.13% for 2007 from 3.55% for 2006.

With the past year beginning strong but ending with a slowdown in the economy, in a sense we are "tightening our boot straps" as we move into 2008. As we see the Federal Reserve adjusting interest rates, and the President and Congress offering a stimulus package to try and jump-start a stalled economy, we will continue to hold the line on credit quality and remain focused on delivering outstanding service while we stay vigilant in monitoring the economy's effect on the financial services industry.

In glancing back at 2007, we believe that our solid performance and successful accomplishments were due in part to our consistent and principled approach to banking. While we do not know if 2008 will see a reversal in the recent economic slowdown or will bring with it a full-blown recession, with perseverance as our watchword we believe that Renasant is prepared to weather the storm and continue our journey in being one of the Mid-South's most successful companies. As a collection of community banks that value their relationships with employees, clients, and shareholders above all else, we have found our strength in being a company dedicated to solid leadership, innovation, and community partnership. And we believe this, more than ever, will move us forward in delivering long-term value to you, our respected shareholders.



E. Robinson McGraw  
Chairman & Chief Executive Officer

**Although we already have a strong array of products and services, we continually look for new opportunities to improve service to our clients and, at the same time, enhance profits for our company.**

We have given our name to North Mississippi's business incubator, The Renasant Center for IDEAs, to help foster new business in the region. The Renasant Center for IDEAs currently houses six business start-ups and Toyota's temporary Mississippi headquarters.



## Financial Highlights

### CONSOLIDATED BALANCE SHEETS (in thousands)

	December 31		
	2007	2006	2005
<b>ASSETS</b>			
Cash	\$ 99,793	\$ 98,201	\$ 95,863
Securities	539,590	428,065	399,034
Net Loans	2,560,221	1,807,228	1,627,860
Other Assets	412,683	277,862	274,945
Total Assets	\$ 3,612,287	\$ 2,611,356	\$ 2,397,702
<b>LIABILITIES</b>			
Deposits	\$ 2,547,821	\$ 2,108,965	\$ 1,868,451
Borrowed Funds	624,388	216,423	266,505
Other Liabilities	41,005	33,264	27,306
Total Liabilities	3,213,214	2,358,652	2,162,262
Shareholder's Equity	399,073	252,704	235,440
Total Liabilities and Shareholder's Equity	\$ 3,612,287	\$ 2,611,356	\$ 2,397,702

### CONSOLIDATED STATEMENTS OF INCOME (in thousands)

	December 31		
	2007	2006	2005
Interest Income	\$ 198,203	\$ 154,293	\$ 128,389
Interest Expense	102,382	70,230	47,963
Net Interest Income	95,821	84,063	80,426
Provision for Loan Losses	4,838	2,408	2,990
Non-Interest Income	52,187	45,943	40,216
Non-Interest Expense	98,000	89,006	83,940
Income before Taxes	45,170	38,592	33,712
Income Taxes	14,069	11,467	9,503
Net Income	\$ 31,101	\$ 27,125	\$ 24,209

**We achieved record net income of \$31.1 million in 2007,  
which represents a 14.7% increase over 2006.**

December 31

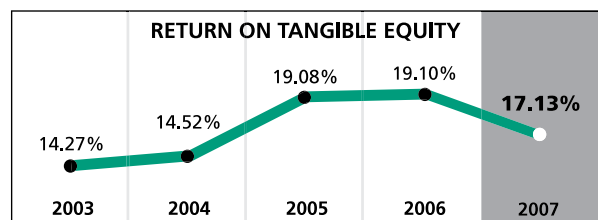
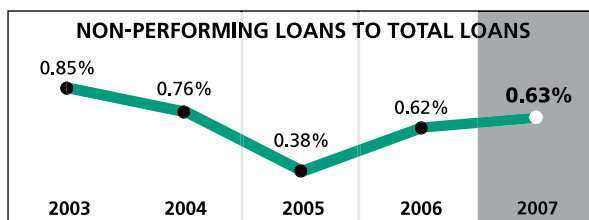
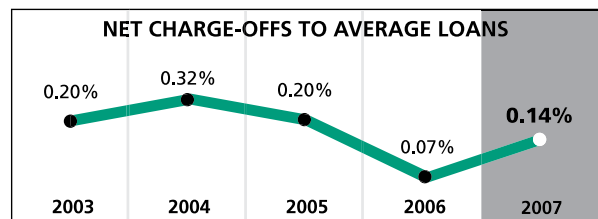
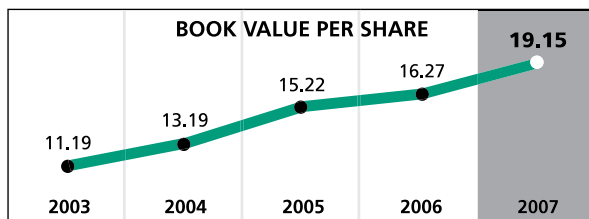
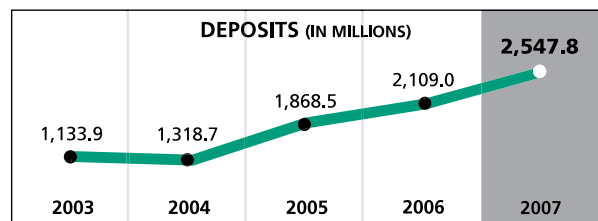
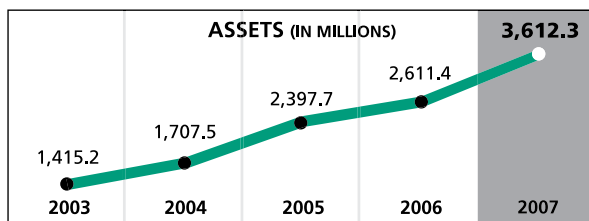
BASIC EARNINGS PER SHARE

	2007	2006	2005
	\$ 1.66	\$ 1.75	\$ 1.56

December 31

DILUTED EARNINGS PER SHARE

	2007	2006	2005
	\$ 1.64	\$ 1.71	\$ 1.54



## Renasant Leadership

**RENASANT CORPORATION BOARD OF DIRECTORS**

**William M. Beasley**  
Attorney  
Phelps Dunbar, LLP  
Tupelo, Mississippi

**George H. Booth, II**  
President  
Tupelo Hardware Company  
Tupelo, Mississippi

**Frank B. Brooks**  
President  
Yalobusha Gin Company, Inc.  
Water Valley, Mississippi

**Frank J. Cianciola**  
Chairman – Tennessee  
President –  
West Tennessee Division  
Renasant Bank  
Memphis, Tennessee

**John M. Creekmore**  
Attorney  
Amory, Mississippi

**Albert J. Dale, III**  
President  
Dale, Inc.  
Nashville, Tennessee

**Marshall H. Dickerson**  
Owner and Manager  
Dickerson Furniture  
Company  
Booneville, Mississippi

**John T. (Tom) Foy**  
President and  
Chief Operations Officer  
Furniture Brands  
International  
Tupelo, Mississippi

**R. Rick Hart**  
President – Tennessee  
President –  
Middle Tennessee Division  
Renasant Bank  
Nashville, Tennessee

**Richard L. Heyer, Jr., M.D.**  
Physician  
Tupelo Anesthesia Group, P.A.  
Tupelo, Mississippi

**Neal A. Holland, Jr.**  
President and  
Chief Executive Officer  
Holland Company, Inc.  
Owner and President  
Cedar Ridge Golf Course, Inc.  
Decatur, Alabama

**Harold B. Jeffreys**  
Owner  
Cedar Lake Farms, Inc.  
Partner  
Sunset Land Development, LLC  
Decatur, Alabama

**Jack C. Johnson**  
President and  
Chief Executive Officer  
Germantown  
Homebuilders, Inc.  
Germantown, Tennessee

**E. Robinson McGraw**  
Chairman, President and  
Chief Executive Officer  
Renasant Corporation  
Chairman, President and  
Chief Executive Officer  
Renasant Bank  
Tupelo, Mississippi

**J. Niles McNeel**  
Attorney  
McNeel and Ballard  
Louisville, Mississippi

**Michael D. Shmerling**  
Chairman  
Choice Food Group, Inc.  
Nashville, Tennessee

**Theodore S. Moll**  
Executive Vice President  
of Operations  
MTD Products, Inc.  
Tupelo, Mississippi

**John W. Smith**  
Retired  
Former President  
and Chief Executive Officer  
Renasant Corporation  
Former President  
and Chief Executive Officer  
Renasant Bank  
Tupelo, Mississippi

**H. Joe Trulove**  
Real Estate & Investments  
West Point, Mississippi

**J. Larry Young**  
Vice Chairman of the Board  
Presiding Director  
Retired Pharmacist  
Former Partner  
Ramsey-Young Pharmacy  
Pontotoc, Mississippi

**RENASANT CORPORATION OFFICERS**

**E. Robinson McGraw**  
Chairman, President and  
Chief Executive Officer

**Frank J. Cianciola**  
Executive Vice President

**J. Scott Cochran**  
Executive Vice President

**Stephen M. Corban**  
Executive Vice President

**James W. Gray**  
Executive Vice President

**R. Rick Hart**  
Executive Vice President

**Stuart R. Johnson**  
Executive Vice President  
Chief Financial Officer

**Harold H. Livingston**  
Executive Vice President

**Larry R. Mathews**  
Executive Vice President

**Michael D. Ross**  
Executive Vice President

**Claude H. Springfield, III**  
Executive Vice President

**C. Mitchell Waycaster**  
Executive Vice President

**Phyllis C. Drope**  
Senior Vice President

**Martis D. Ramage, Jr.**  
Vice President

**Karen S. Dixon**  
Secretary

**Teresa Mitchell**  
Assistant Secretary

**Sherry McCarty**  
Assistant Secretary

Renasant has always believed that our employees are our greatest asset and that the service they provide to our clients is what makes us “More Than a Bank.”

**RENASANT BANK  
BOARD OF DIRECTORS**

**William M. Beasley**

Attorney  
Phelps Dunbar, LLP  
Tupelo, Mississippi

**George H. Booth, II**

President  
Tupelo Hardware Company  
Tupelo, Mississippi

**Frank B. Brooks**

President  
Yalobusha Gin Company, Inc.  
Water Valley, Mississippi

**Frank J. Cianciola**

Chairman – Tennessee  
President –  
West Tennessee Division  
Renasant Bank  
Memphis, Tennessee

**John M. Creekmore**

Attorney  
Amory, Mississippi

**Albert J. Dale, III**

President  
Dale, Inc.  
Nashville, Tennessee

**Marshall H. Dickerson**

Owner and Manager  
Dickerson Furniture  
Company  
Booneville, Mississippi

**John T. (Tom) Foy**

President and  
Chief Operations Officer  
Furniture Brands  
International  
Tupelo, Mississippi

**R. Rick Hart**

President – Tennessee  
President –  
Middle Tennessee Division  
Renasant Bank  
Nashville, Tennessee

**Richard L. Heyer, Jr., M.D.**

Physician  
Tupelo Anesthesia Group, P.A.  
Tupelo, Mississippi

**Neal A. Holland, Jr.**

President and  
Chief Executive Officer  
Holland Company, Inc.  
Owner and President  
Cedar Ridge Golf Course, Inc.  
Decatur, Alabama

**Harold B. Jeffreys**

Owner  
Cedar Lake Farms, Inc.  
Partner  
Sunset Land  
Development, LLC  
Decatur, Alabama

**Jack C. Johnson**

President and  
Chief Executive Officer  
Germantown  
Homebuilders, Inc.  
Germantown, Tennessee

**E. Robinson McGraw**

Chairman, President and  
Chief Executive Officer  
Renasant Corporation  
Chairman, President and  
Chief Executive Officer  
Renasant Bank  
Tupelo, Mississippi

**J. Niles McNeel**

Attorney  
McNeel and Ballard  
Louisville, Mississippi

**Michael D. Shmerling**

Chairman  
Choice Food Group, Inc.  
Nashville, Tennessee

**Theodore S. Moll**

Executive Vice President  
of Operations  
MTD Products, Inc.  
Tupelo, Mississippi

**John W. Smith**

Retired  
Former President  
and Chief Executive Officer  
Renasant Corporation  
Former President  
and Chief Executive Officer  
Renasant Bank  
Tupelo, Mississippi

**H. Joe Trulove**

Real Estate & Investments  
West Point, Mississippi

**J. Larry Young**

Vice Chairman of the Board  
Presiding Director  
Retired Pharmacist  
Former Partner  
Ramsey-Young Pharmacy  
Pontotoc, Mississippi

**RENASANT BANK  
DIRECTORS EMERITUS**

**Eugene B. Gifford, Jr.**

Attorney  
Gifford, Allred and Tennison  
Booneville, Mississippi

**Robert C. Leake**

Chairman of the Board  
Emeritus  
Vice President  
Leake and Goodlett, Inc.  
Tupelo, Mississippi

**J. Heywood Washburn**

Self-Employed  
Investor  
Tupelo, Mississippi

**Robert H. Weaver**

Of Counsel  
Watkins, Ludlam,  
Winter and Stennis, P.A.  
Jackson, Mississippi

**RENASANT BANK  
ALABAMA DIVISION  
BOARD OF DIRECTORS**

**Jeff W. Culton**

President and CEO  
Expo Displays  
Birmingham, Alabama

**Lenny L. Hayes**

Real Estate Developer  
Decatur, Alabama

**Neal A. Holland, Jr.**

President and  
Chief Executive Officer  
Holland Company, Inc.  
Owner and President  
Cedar Ridge Golf Course, Inc.  
Decatur, Alabama

**Harold B. Jeffreys**

Owner  
Cedar Lake Farms, Inc.  
Partner  
Sunset Land  
Development, LLC  
Decatur, Alabama

**Vernon A. Lane**

Retired  
MidSouth Testing, Inc.  
Owner  
City View Estates  
City View Farms  
Decatur, Alabama

**Harold H. Livingston**

Senior Executive  
Vice President  
Chief Credit Officer  
Renasant Bank  
Tupelo, Mississippi

**E. Robinson McGraw**

Chairman, President and  
Chief Executive Officer  
Renasant Corporation  
Chairman, President and  
Chief Executive Officer  
Renasant Bank  
Tupelo, Mississippi



**RENASANT  
CORPORATION**

**RENASANT BANK  
ALABAMA DIVISION  
BOARD OF DIRECTORS**  
(continued)

**Gregg S. Morrison, Ph.D.**  
Trust Protector  
McDonald Group, Inc.  
Birmingham, Alabama

**John T. Moss**  
President  
Moss Lumber Industries, Inc.  
Gurley, Alabama

**T. Gerald New, M.D.**  
Retired  
Decatur OB-GYN  
Associates, P.C.  
Decatur, Alabama

**Michael D. Ross**  
President – Alabama Division  
Renasant Bank  
Birmingham, Alabama

**Betty B. Sims**  
Owner and President  
Scrumptious, Inc.  
Director and Part Owner  
Rising Sun, Inc.  
Decatur, Alabama

**Timothy A. Smalley**  
Certified Public Accountant  
Byrd, Smalley, Evans  
& Adams, P.C.  
Decatur, Alabama

**R. Jeron Witt**  
Retired Founder  
President and CEO  
Cell-Pak, Inc.  
Owner  
Quail Creek Farms  
Flat Rock, Alabama

**RENASANT BANK  
WEST TENNESSEE  
DIVISION  
BOARD OF DIRECTORS**

**Dickey G. Brown**  
President  
Cordova Concrete, Inc.  
Memphis, Tennessee

**Frank J. Cianciola**  
Chairman – Tennessee  
President –  
West Tennessee Division  
Renasant Bank  
Memphis, Tennessee

**James K. Dickinson**  
Retired  
Former Vice President  
ETI Corporation  
Memphis, Tennessee

**Kelly O. Finnell, J.D., CLU**  
President  
Executive Financial  
Services, Inc.  
Memphis, Tennessee

**T. Michael Glenn**  
Executive Vice President  
FedEx Corporation  
Memphis, Tennessee

**Michael Goldstein**  
Member  
Harris Shelton Hanover  
Walsh, PLLC  
Memphis, Tennessee

**Jack C. Johnson**  
Chairman  
West Tennessee Board  
President  
Germantown  
Homebuilders, Inc.  
Germantown, Tennessee

**Phillip R. Langsdon, M.D.**  
Facial Plastic and  
Reconstructive  
Surgeon and Chief of  
Facial Plastic Surgery  
UT Memphis  
Germantown, Tennessee

**Harold H. Livingston**  
Senior Executive  
Vice President  
Chief Credit Officer  
Renasant Bank  
Tupelo, Mississippi

**E. Robinson McGraw**  
Chairman, President and  
Chief Executive Officer  
Renasant Corporation  
Chairman, President and  
Chief Executive Officer  
Renasant Bank  
Tupelo, Mississippi

**Michael R. Pera**  
Retired  
Former Managing Director  
Marsh USA Inc.  
Memphis, Tennessee

**Donald E. Russell**  
Executive Vice President  
Renasant Bank  
Tennessee Division  
Germantown, Tennessee

**Bruce C. Taylor**  
Executive Vice President  
Patton & Taylor Construction  
Germantown, Tennessee

**F. O. Wittichen**  
Retired  
Former Chairman  
Wittichen Lime &  
Cement Company  
Cordova, Tennessee

**RENASANT BANK  
MIDDLE TENNESSEE  
DIVISION  
BOARD OF DIRECTORS**

**Robert P. Alexander, Sr.**  
Broker  
Security Insurance Company  
Nashville, Tennessee

**Clenna Ashley**  
Attorney  
Franklin, Tennessee

**Albert J. Dale, III**  
President  
Dale, Inc.  
Nashville, Tennessee

**C. Don Dixon**  
Retired  
Former Partner  
Newman, Hayes & Dixon  
Hendersonville, Tennessee

**Robert W. Doyle**  
Bob Doyle & Associates  
Nashville, Tennessee

**David Ewing**  
Attorney  
Nashville, Tennessee

**John W. Gregory, Jr.**  
Executive Vice President  
Renasant Bank  
Nashville, Tennessee

**R. Rick Hart**  
President – Tennessee  
President –  
Middle Tennessee Division  
Renasant Bank  
Nashville, Tennessee

**H. Edward Jackson, III**  
President  
Hercules Bolt  
Madison, Tennessee

**Harold H. Livingston**  
Senior Executive Vice  
President  
Chief Credit Officer  
Renasant Bank  
Tupelo, Mississippi

**Dr. H. Newton Lovvorn, Jr.**  
Physician  
Nashville OB/GYN Associates  
Nashville, Tennessee

**E. Robinson McGraw**  
Chairman, President and  
Chief Executive Officer  
Renasant Corporation  
Chairman, President and  
Chief Executive Officer  
Renasant Bank  
Tupelo, Mississippi

**Michael D. Shmerling**  
Chairman  
Choice Food Group, Inc.  
Nashville, Tennessee

**Renasant has 68 offices throughout 41 cities in Alabama,  
Mississippi and Tennessee. As of December 31, 2007,  
total assets were approximately \$3.61 billion.**



**RENASANT BANK  
SENIOR  
CORPORATE STAFF**

**E. Robinson McGraw**  
Chairman, President and  
Chief Executive Officer

**Stephen M. Corban**  
Senior Executive  
Vice President  
General Counsel

**James W. Gray**  
Senior Executive  
Vice President  
Chief Information Officer

**Stuart R. Johnson**  
Senior Executive  
Vice President  
Chief Financial Officer

**Harold H. Livingston**  
Senior Executive  
Vice President  
Chief Credit Officer

**Larry R. Matthews**  
Senior Executive  
Vice President  
Marketing and Sales Director

**Claude H. Springfield, III**  
Senior Executive  
Vice President  
Chief Credit Policy Officer

**C. Mitchell Waycaster**  
Senior Executive  
Vice President  
Chief Administrative Officer

**Kevin D. Chapman**  
Executive Vice President  
Chief Accounting Officer

**Gregory A. Hadaway**  
Executive Vice President  
Senior Credit Officer

**Michael R. Hockman**  
Executive Vice President  
Senior Credit Officer

**David F. Mays**  
Executive Vice President  
Mortgage Lending Director

**John M. Robinson**  
Executive Vice President  
Director of Wealth  
Management

**Hollis Ray Smith**  
Executive Vice President  
Human Resources Director

**David A. Tate**  
Executive Vice President  
Special Assets Manager

**W. Mark Williams**  
Executive Vice President  
Senior Credit Officer

**Mary John Witt**  
Executive Vice President  
Chief Risk & Corporate  
Security Officer

**Barbara F. Daniels**  
Division Vice President  
Director of  
Information Technology

**Gerald W. Iverson**  
Division Vice President  
Director of  
Deposit Operations

**Lawson E. McClellan**  
Division Vice President  
Property Management  
Director

**Martis D. Ramage, Jr.**  
Division Vice President  
Treasury Management  
Director

**Sam Allen**  
Senior Group Vice President  
Sales Program Manager

**Fred K. Wyatt, Jr.**  
Senior Group Vice President  
Senior Credit Officer

**Terry L. Bullard**  
Senior Vice President  
Senior Financial Services  
Advisor

**Karen S. Dixon**  
Senior Vice President  
Controller

**Phyllis C. Drope**  
Senior Vice President  
Investment Officer

**Catherine B. Fitzpatrick**  
Senior Vice President  
Trust Department Manager

**Lucile Houseworth**  
Senior Vice President  
Director of Marketing

**Charles A. Killebrew**  
Senior Vice President  
Small Business Lending

**RENASANT BANK  
ALABAMA DIVISION**

**Michael D. Ross**  
President

**CORPORATE  
BANKING DIVISION**

**Daniel J. Gorman**  
Senior Vice President

**Lisa Smith-Matney**  
Senior Vice President

**BIRMINGHAM**

**Raymond W. Scott**  
Senior Vice President

**George A. Davis**  
Senior Vice President

**Jarvis B. Morehead**  
Senior Vice President

**Edmund A. Terrell**  
Senior Vice President

**Gerald L. Watkins**  
Senior Vice President

**HUNTSVILLE/DECATUR**

**Robert F. Harwell**  
City President

**Suanne Denton**  
Senior Vice President

**MADISON**

**Robert E. DeNeefe**  
Community Bank President

**RENASANT BANK –  
MISSISSIPPI DIVISION**

**J. Scott Cochran**  
President

**CORPORATE BANKING  
DIVISION**

**Gregory L. Goldberg**  
Executive Vice President

**Richard H. Maynard**  
Senior Vice President

**Samuel H. Milton**  
Senior Vice President

**ABERDEEN/AMORY**

**Larry W. Coggin**  
Division President

**ABERDEEN COMMUNITY  
BANK BOARD**

**Susan Bell**  
**Clifton C. Bounds**  
**James C. Clark**  
**Larry W. Coggin**  
**Preston Dobbs**  
**John T. Gates**  
**Ronnie Gilreath**  
**James Howell**  
**Michael Jonas**

**AMORY COMMUNITY  
BANK BOARD**

**Monte J. Bostwick**  
**Steve Brandon**  
**Susan J. Chaney**  
**Larry W. Coggin**  
**Frank Durrett**  
**Jason Gallop**  
**David Henry**  
**Dr. Patricia M. Hidalgo**  
**Barry Jones**  
**Paul C. Knox**  
**Dr. Mike McDonald**

**Frank Owen, Jr.**  
**Dr. Steve Randle**  
**Malcom Roberts**  
**Roger Thompson**

**DESOTO COUNTY**

**Kenneth M. Purvis**  
Division President

**Richard H. Dilley**  
Senior Vice President

**Wayne W. Williamson**  
Senior Vice President

**DESOTO COUNTY  
COMMUNITY BANKS  
BOARD**

**Michael Austin**  
**Scotchie Davis**  
**DeAnn Fowler**  
**Brian Hill**  
**Marvin Johnson**  
**Mike Klepzig**  
**Kenneth M. Purvis**  
**Chuck Roberts**  
**Chris Wilson**



**RENASANT  
CORPORATION**

**RENASANT BANK – MISSISSIPPI DIVISION**  
(continued)

GRENADA/WINONA

**Tommy L. Jones**  
Division President

BATESVILLE/SARDIS

**Calvin E. Flint, III**  
Community Bank President

CALHOUN CITY

**Jimmy W. Clemons**  
Community Bank President

CALHOUN CITY COMMUNITY BANK BOARD

**A. D. Blount**  
**Jimmy W. Clemons**  
**J. R. Denton**  
**Tim Jack Edmondson**  
**John Mike Hardin**  
**Danny Hawkins**  
**Stephanie Lee**

YALOBUSHA COUNTY

COFFEEVILLE

**William E. Jeffreys, III**  
Community Bank President

WATER VALLEY

**William F. Taylor**  
Community Bank President

YALOBUSHA COUNTY COMMUNITY BANK BOARD

**Smiley Arrington**  
**Coley Bailey**  
**Toni Hill**  
**William E. Jeffreys, III**  
**Roy Lee Phillips**  
**William C. Pullen**  
**William F. Taylor**  
**Dr. Barry Weeks**  
**Charles T. (Tommy) White**

LOUISVILLE

**Clarence M. McAdory**  
Community Bank President

LOUISVILLE COMMUNITY BANK BOARD

**Wally Bennett**  
**Roland Byrd**  
**Richard W. Crawley**  
**John S. Fair**  
**Clarence M. McAdory**  
**Charles E. McCool**  
**David McCool**  
**Al Porter**  
**Grady Suttle**  
**Dr. Samuel K. Suttle**  
**E. L. Vowell**  
**Steve Weeks**  
**Carmen White**

WEST POINT

**B. Perry Green**  
Community Bank President

WEST POINT COMMUNITY BANK BOARD

**George Wilkerson Bryan, Jr.**  
**Louise Campbell**  
**Kenneth D. Dill**  
**B. Perry Green**  
**Fox A. Haas**  
**Toxey Haas, III**  
**Robert D. Harrell**  
**Ken Harrelson**  
**William P. Portera**  
**Edward Seitz, Jr.**  
**Robert M. Seitz**  
**Albert E. Smith**  
**O'Neil Smith**  
**Thomas B. Storey**  
**Robert P. Tkach**  
**Bennie L. Turner**

OXFORD

**David C. Harbison**  
Community Bank President

PONTOTOC

**Jerry Q. Robbins**  
Division President

PONTOTOC COMMUNITY BANK BOARD

**Mabel Browning**  
**John Lauderdale**  
**Carl Michael**  
**Rex Mooney**  
**Jimmy Munn**  
**Jerry Q. Robbins**  
**Gerald Washington**

BOONEVILLE

**Hal C. Wright**  
Community Bank President

BOONEVILLE COMMUNITY BANK BOARD

**Craig Cleveland**  
**Robert Davis**  
**Kevin Eubank**  
**Sammy Green**  
**H. G. (Bud) Hanna**  
**Tracie Langston**  
**Steve Morgan**  
**Janis Patterson**  
**Bob Ricks**  
**William W. Smith**  
**William L. Spain**  
**Hal C. Wright**  
**Stan Wright**

CORINTH

**F. Jason Marlar**  
Community Bank President

CORINTH COMMUNITY BANK BOARD

**Trey Albright**  
**Larry Briggs**  
**Dr. Frank Dalton**  
**Sue Elam**  
**Joe Franks**  
**Ken Hardwick**  
**Dr. Robert P. Lorentz**  
**Jimmy Don Manahan**  
**F. Jason Marlar**  
**Terry Rider**  
**Dujuana F. Thompson**  
**Dr. Darwin Wooten**  
**Arthur Wroten**

IUKA

**John T. Castleberry**  
Community Bank President

NEW ALBANY

**Michael J. Brown**  
Community Bank President

TUPELO

**Burton B. Hosch, Jr.**  
Division President

TUPELO COMMUNITY BANK BOARD

**John Blakey, M.D.**  
**Chan Brown**  
**Danny Cash**  
**Rick Faucette**  
**Barney J. Guyton, M.D.**  
**Bryan Hawkins**  
**Ron Hickman**  
**Burton B. Hosch, Jr.**  
**Rev. Robert Jamison**  
**Dan Kellum, D.D.S.**  
**Lindsey Leake**  
**Zell Long**  
**Tom Lyles**  
**Mary Pace, M.D.**  
**Scott Ramsey**  
**Ellen Short**  
**Lee Tucker**  
**Frank Wilburn, M.D.**  
**David Williams**  
**Jim Wiygul**

GUNTOWN

**Alice B. Bailey**  
Community Bank President

SALTILLO

**Brian S. Porter**  
Community Bank President

SHANNON/OKOLONA

**Walter L. Trice, Jr.**  
Community Bank President

*IN RECOGNITION*

The 2007 Annual Report is dedicated to the memory and in honor of our Directors Emeritus, Dr. Walter Bourland, M.D., and Mr. A.M. Edwards, Jr. Both of these extraordinary gentlemen passed away during 2007. Their leadership and service, both with the bank and in their communities, will be greatly missed.

**RENASANT BANK –  
WEST TENNESSEE  
DIVISION**

**Frank J. Cianciola**  
President

**Richard G. Hall**  
Executive Vice President

**Carol A. Russell**  
Executive Vice President

**Donald E. Russell**  
Executive Vice President

**Thomas L. Lamb**  
Senior Vice President

**Jim R. Perkins**  
Senior Vice President

**T. Alan Storey**  
Senior Vice President

**Victoria C. Walk**  
Senior Vice President

**RENASANT BANK –  
MIDDLE TENNESSEE  
DIVISION**

**R. Rick Hart**  
President

**John W. Gregory, Jr.**  
Executive Vice President

**Bruce Hammond**  
Senior Group Vice President

**Gary Hollandsworth**  
Senior Group Vice President

**Joseph Carson**  
Senior Vice President

**Jeffrey Irwin**  
Senior Vice President

**Jean Johnson**  
Senior Vice President

**Steven Moody**  
Senior Vice President

**Edward Spurlock**  
Senior Vice President

**Christopher D. Wilson**  
Senior Vice President

**RENASANT  
INSURANCE, INC.**

**William T. Dalton**  
President

**W. Ray Reed**  
Consultant

**M. Roland Byrd**  
Executive Vice President

**Ricky E. James**  
Executive Vice President

**E. Allen Maxwell**  
Executive Vice President

## Corporate

**RENASANT  
CORPORATION**

**RENASANT BANK**  
209 Troy Street  
Tupelo, MS 38804-4827  
Telephone: 1-800-680-1601  
Facsimile: (662) 680-1234  
www.renasant.com  
www.renasantbank.com

**ANNUAL MEETING**

Renasant Corporation's Annual Meeting of Shareholders will be held at 1:30 P.M., CDT, Tuesday, April 15, 2008, at corporate headquarters, 209 Troy Street, Tupelo, Mississippi.

**FINANCIAL  
INFORMATION**

Analysts and investors seeking financial information about Renasant Corporation may contact Stuart R. Johnson, Chief Financial Officer.

**STOCK LISTING**

Renasant Corporation's common stock is traded on the NASDAQ Stock Exchange under the symbol RNST.

**STOCK TRANSFER  
AGENT**

Registrar and Transfer Company  
10 Commerce Drive  
Cranford, NJ 07016-3572

**FINANCIAL  
PUBLICATIONS**

Additional copies of the Company's Annual Report, Form 10-K and other corporate publications are available on request by contacting John Oxford, Vice President and Director of External Affairs.

**INDEPENDENT  
AUDITORS**

Horne LLP  
200 East Capitol Street  
Jackson, MS 39225

**FORWARD-LOOKING STATEMENT**

This summary annual report may contain forward-looking statements regarding Renasant Corporation as defined by the federal securities laws. Statements preceded by, followed by or that otherwise include the words "believes," "expects," "anticipates," "intends," "estimates," "plans," "may increase," "may fluctuate," "will likely result," and similar expressions, or future or conditional verbs such as "will," "should," "would," and "could," are generally forward-looking in nature and not historical facts. All forward-looking statements involve risk and uncertainty, and actual results could differ materially from the anticipated results or other expectations expressed in the forward-looking statements. A discussion of factors that could cause actual results to differ materially from those expressed in the forward-looking statements is included in Renasant Corporation's filings with the United States Securities and Exchange Commission. Renasant Corporation undertakes no obligation to update any forward-looking statements, all of which are expressly qualified by the statements above.





**RENASANT**  
**CORPORATION**

Renasant Corporation  
209 Troy Street  
Tupelo, Mississippi 38804-4827  
1-800-680-1601  
Facsimile: (662) 680-1234  
[www.renasant.com](http://www.renasant.com)  
[www.renasantbank.com](http://www.renasantbank.com)