RENASANT CORPORATION

Second Quarter 2026 Earnings Call

Forward-Looking Statements

This presentation may contain various statements about Renasant Corporation (“Renasant,” the “Company,” “we,” “our,” or “us”) that 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. Statements preceded by, followed by or that otherwise include the words “believes,” “expects,” “projects,” “anticipates,” “intends,” “estimates,” “plans,” “potential,” “focus,” “possible,” “may increase,” “may fluctuate,” “will likely result,” or similar expressions, or future or conditional verbs such as “will,” “should,” “would” and “could,” are generally forward-looking in nature and not historical facts. Forward-looking statements include information about our future financial performance, business strategy, projected plans and objectives and are based on the current beliefs and expectations of management. We believe these forward-looking statements are reasonable, but they are all inherently subject to significant business, economic and competitive risks and uncertainties, many of which are beyond our control. In addition, these forward-looking statements are subject to assumptions about future business strategies and decisions that are subject to change. Actual results may differ from those indicated or implied in the forward-looking statements; such differences may be material. Prospective investors are cautioned that any forward-looking statements are not guarantees of future performance and involve risks and uncertainties. Investors should not place undue reliance on these forward-looking statements, which speak only as of the date they are made.

Important factors currently known to management that could cause the Company’s actual results to differ materially from those in forward-looking statements include the following: (i) the Company’s ability to efficiently integrate acquisitions into its operations, retain the customers of these businesses, grow the acquired operations and realize the cost savings expected from an acquisition to the extent and in the timeframe anticipated by management (including the possibility that such cost savings will not be realized when expected, or at all, as a result of the impact of, or challenges arising from, the integration of the acquired assets and assumed liabilities into the Company, potential adverse reactions or changes to business or employee relationships, or as a result of other unexpected factors or events); (ii) potential exposure to unknown or contingent risks and liabilities the Company has acquired or may acquire; (iii) the effect of economic conditions and interest rates on a national, regional or international basis; (iv) timing and success of the implementation of changes in operations to achieve enhanced earnings or effect cost savings; (v) our ability to remediate the material weakness in the Company’s internal control over financial reporting identified in the Company’s Annual Report on Form 10-K for the year ended December 1, 2025 filed with the Securities and Exchange Commission (the “SEC”) on March 2, 2026; (vi) competitive pressures in the consumer finance, commercial finance, financial services, asset management, retail banking, factoring and mortgage lending and auto lending industries; (vii) the financial resources of, and products available from, competitors; (viii) changes in laws and regulations as well as changes in accounting standards; (ix) changes in governmental and regulatory policy, whether applicable specifically to financial institutions or impacting the United States generally (such as, for example, changes in trade policy); (x) changes in the securities and foreign exchange markets; (xi) the Company’s potential growth, including its entrance or expansion into new markets, and the need for sufficient capital to support that growth; (xii) changes in the quality or composition of the Company’s loan or investment portfolios, including adverse developments in borrower industries or in the repayment ability of individual borrowers or issuers of investment securities, or the impact of interest rates on the value of the Company’s investment securities portfolio; (xiii) an insufficient allowance for credit losses as a result of inaccurate assumptions; (xiv) changes in the sources and costs of the capital the Company uses to make loans and otherwise fund the Company’s operations, due to deposit outflows, changes in the mix of deposits and the cost and availability of borrowings; (xv) general economic, market or business conditions, including the impact of inflation; (xvi) changes in demand for loan and deposit products and other financial services; (xvii) concentrations of credit or deposit exposure; (xviii) changes or the lack of changes in interest rates, yield curves and interest rate spread relationships; (xix) losses resulting from fraudulent activity, including loan and deposit fraud and social engineering attacks targeting our customers, employees and third party vendors; (xx) increased cybersecurity risk, including potential network breaches, business disruptions or financial losses, including as a result of sophisticated attacks using artificial intelligence (“AI”) and similar tools; (xxi) civil unrest, natural disasters, epidemics and other catastrophic events in the Company’s geographic area; (xxii) geopolitical conditions, including acts or threats of terrorism and actions taken by the United States or other governments in response to acts or threats of terrorism and/or military conflicts, which could impact business and economic conditions in the United States and abroad; (xxiii) the impact, extent and timing of technological changes, including the rapid development of AI technologies; and (xxiv) other circumstances, many of which are beyond management’s control.

Management believes that the assumptions underlying our forward-looking statements are reasonable, but any of the assumptions could prove to be inaccurate. Investors are urged to carefully consider the risks described in Renasant’s filings with the SEC from time to time, including its most recent Annual Report on Form 10-K and subsequent Quarterly Reports on Form 10-Q, which are available at www.renasant.com and the SEC’s website at www.sec.gov. We undertake no obligation, and specifically disclaim any obligation, to update or revise our forward-looking statements, whether as a result of new information or to reflect changed assumptions, the occurrence of unanticipated events or changes to future operating results over time, except as required by federal securities laws.

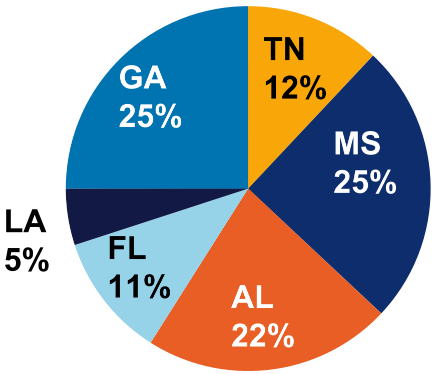
Overview

Snapshot

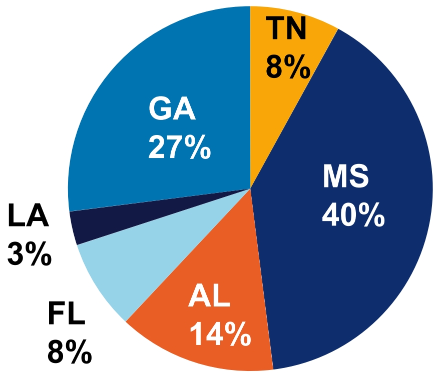
Assets:	$27.0 billion
Loans:	19.2
Deposits:	21.7
Equity:	3.9

Loans and Deposits by State[1]

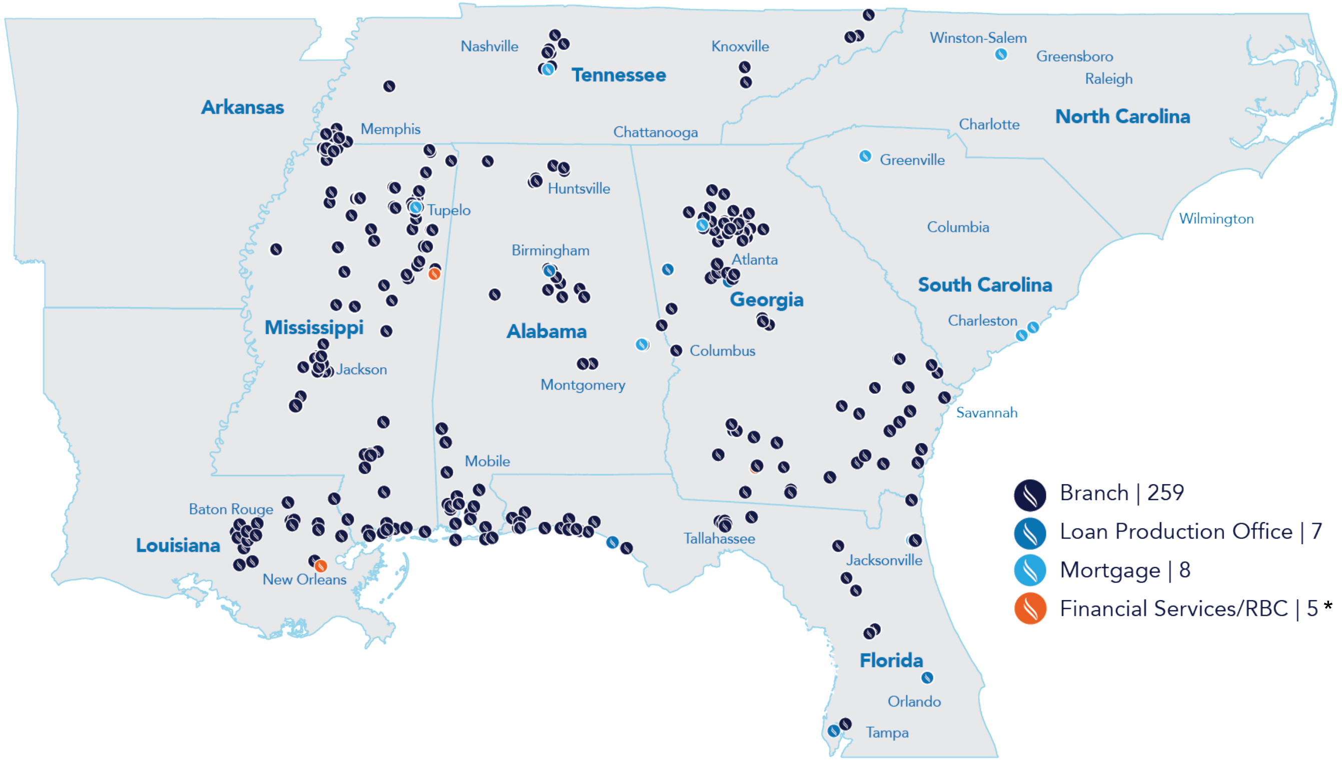
Loans



Deposits



Footprint



* Republic Business Credit operates on a nationwide basis. Locations in California, Illinois and Texas are not shown.

Note: As of June 30, 2026

(1) As determined by the office or branch of origination

Second Quarter Highlights

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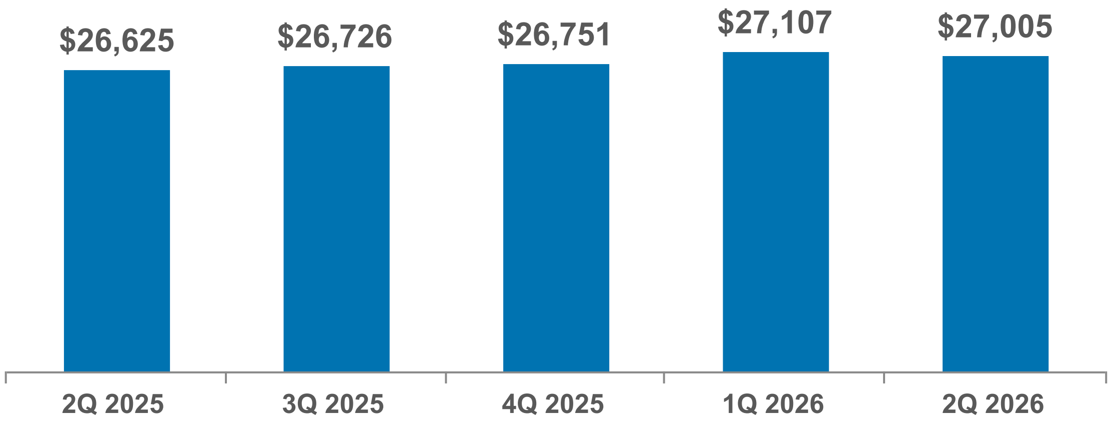
- Net income was $87.1 million with both diluted EPS and adjusted diluted EPS (non-GAAP)[(1)] of $0.94
- Net interest margin was 3.83%, down 4 basis points linked quarter; adjusted net interest margin (non-GAAP)[(1)] was flat at 3.61%
- Loans increased $220.9 million, or 4.7% annualized. Included in this increase is a $58.3 million loan portfolio that Renasant Bank's subsidiary, Republic Business Credit, acquired during the quarter
- Deposits decreased $398.4 million linked quarter. Seasonal outflows in public fund deposits contributed $367.7 million of the decrease. Noninterest bearing deposits decreased $145.4 million linked quarter; noninterest-bearing deposits represented 23.2% of total deposits at June 30, 2026
- Loan yield decreased 6 basis points; adjusted loan yield (non-GAAP)[(1)] decreased 1 basis point
- Cost of total deposits increased 2 basis points to 1.96%
- The ratio of the allowance for credit losses on loans to total loans decreased 2 basis points to 1.54% linked quarter
- Net loan charge-offs for the second quarter of 2026 were $2.8 million, or 0.06% annualized
- Nonperforming loans represented 0.97% of total loans, a decrease of 9 basis points linked quarter, and criticized loans to total loans decreased 11 basis points to 2.66% linked quarter

Net Income	**$87.1 million**
Diluted EPS	**0.94**
Adjusted Diluted EPS (non-GAAP)[(1)]	**0.94**
Net Interest Margin	**3.83%**
Adjusted Net Interest Margin (non-GAAP)[(1)]	**3.61**
Return on Average Assets ("ROAA")	**1.30**
Adjusted ROAA (non-GAAP)[(1)]	**1.30**
Return on Average Tangible Equity ("ROATCE") (non-GAAP)[(1)]	**16.25**
Adjusted ROATCE (non-GAAP)[(1)]	**16.25**
Efficiency Ratio	**57.92**
Adjusted Efficiency Ratio (non-GAAP)[(1)]	**54.92**

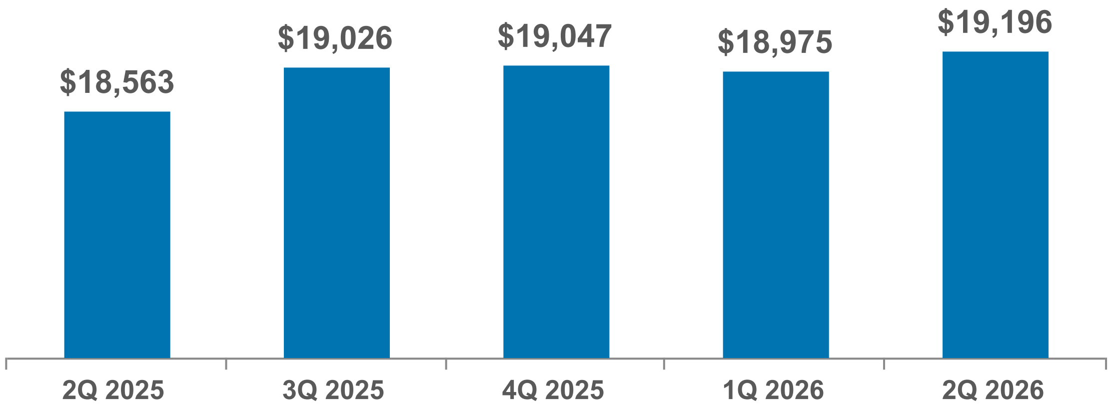
(1) Adjusted diluted EPS, Adjusted net interest margin, Adjusted loan yield, Adjusted ROAA, ROATCE, Adjusted ROATCE and Adjusted efficiency ratio are non-GAAP financial measures. A reconciliation of GAAP to non-GAAP financial measures is included in the earnings release furnished to the SEC on the same Form 8-K as this presentation under the heading "Non-GAAP Reconciliations".

Balance Sheet

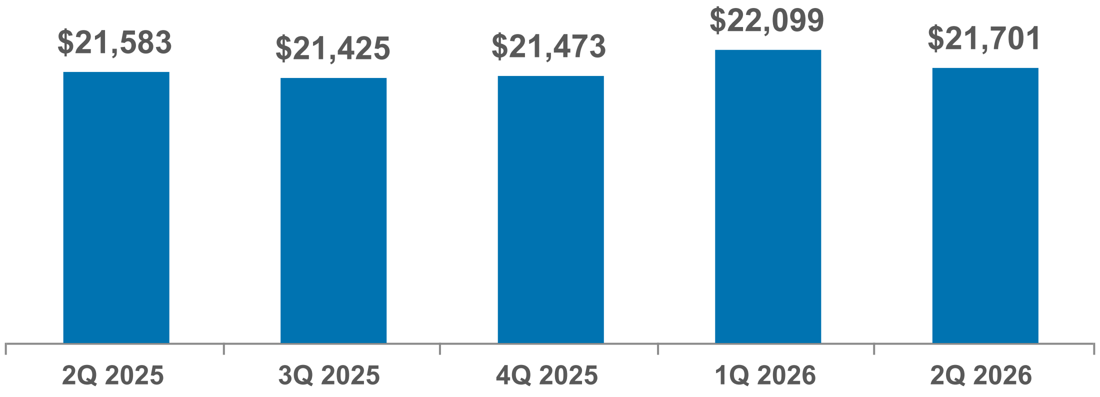
Assets ($mm)



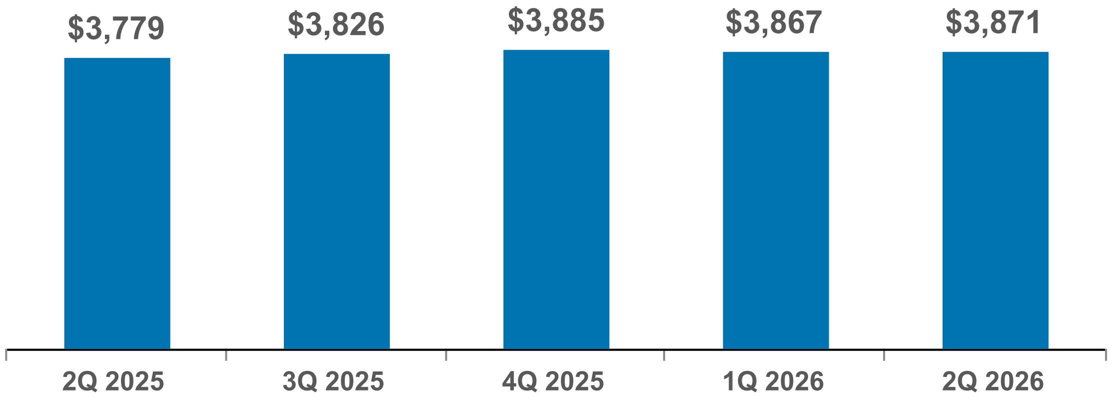
Loans ($mm)



Deposits ($mm)

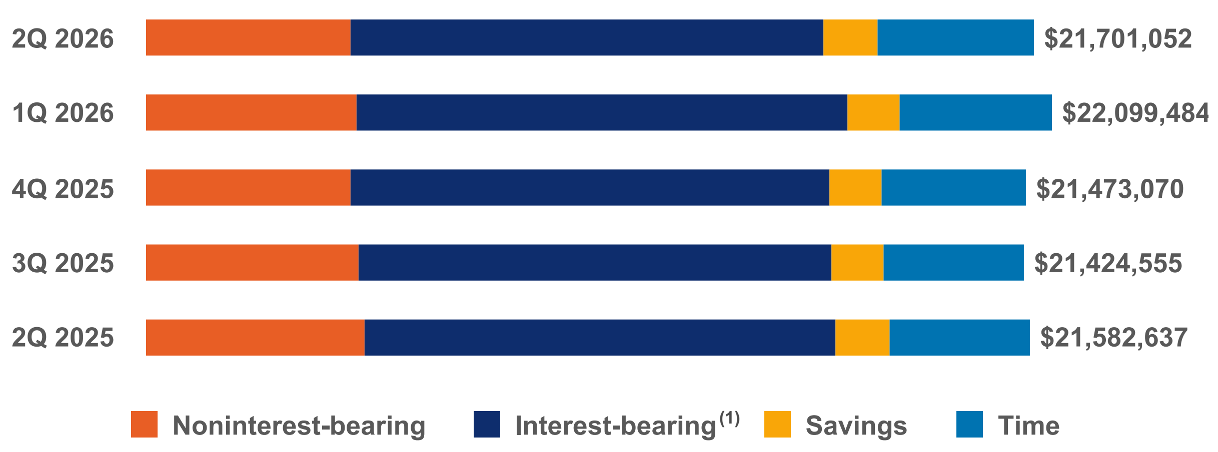


Equity ($mm)

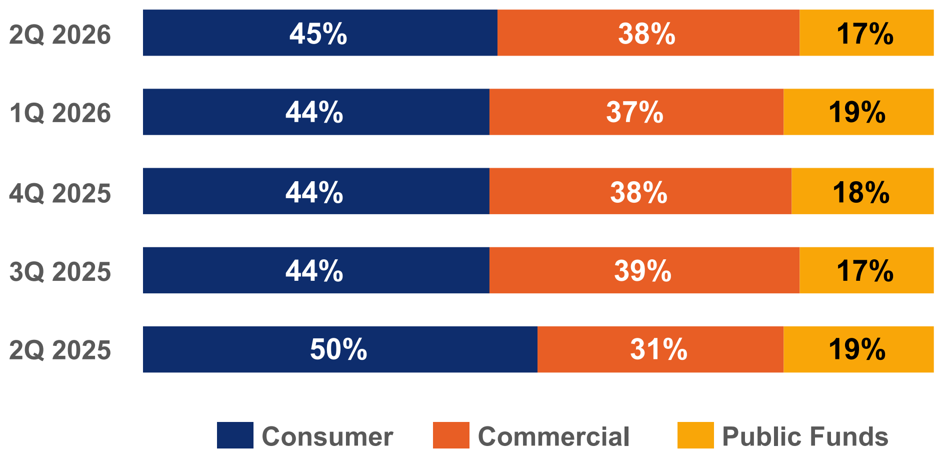


Deposit Funding

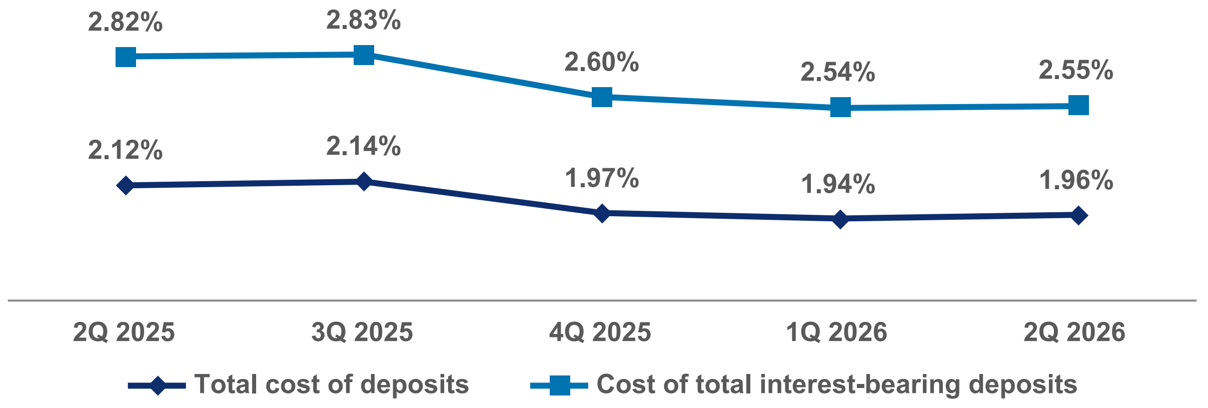
Composition ($000s)



Customer Mix



Cost of Deposits



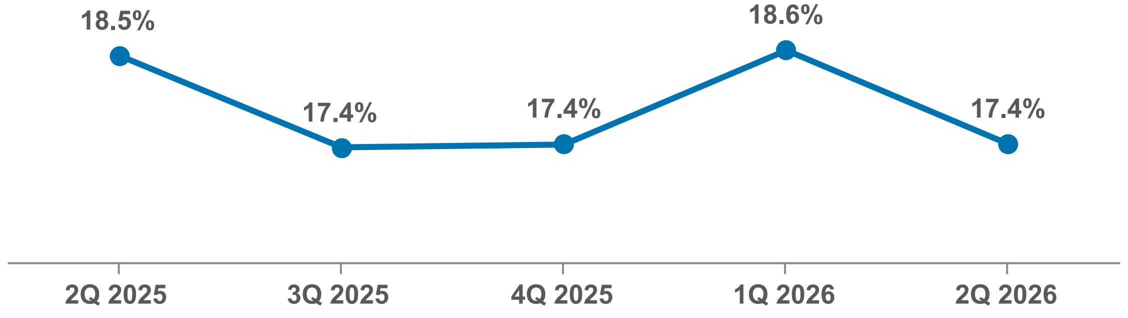
Quarter Highlights

- Deposits declined $398.4 million in 2Q 2026 primarily due to the seasonal outflow of public fund deposits of $367.7 million
- Noninterest-bearing deposits: 23.2% of total deposits
- Average deposit account balance: $36,376
- Average commercial account balance: $87,498(2)
- Average consumer account balance: $14,563(2)
- Top 20 depositors: 3.9% of total deposits(2)

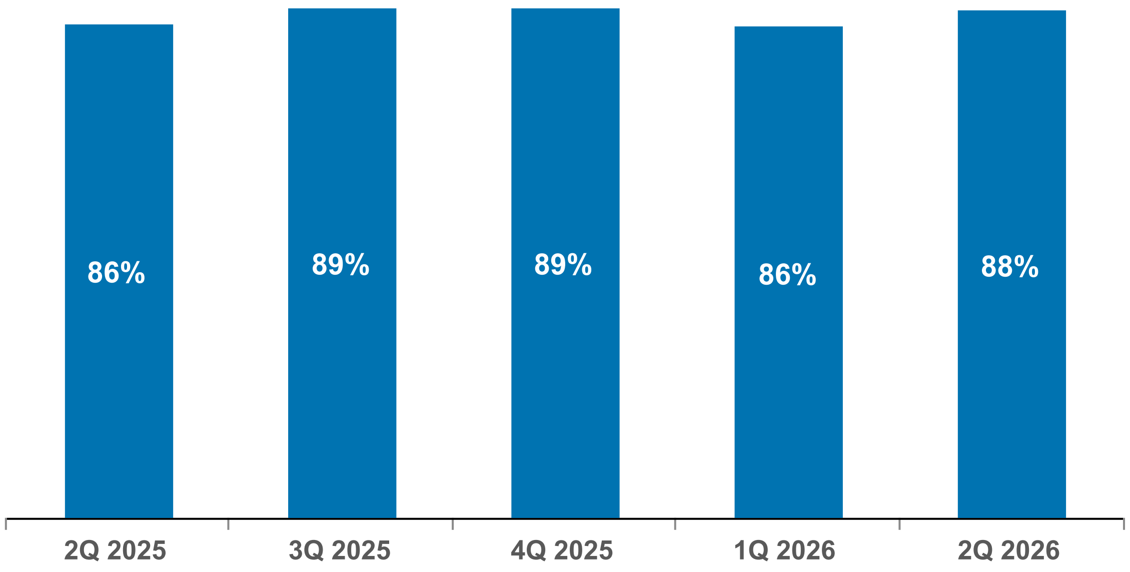
(1) Includes money market deposits
(2) Excludes time deposits and public fund deposits

Liquidity Position

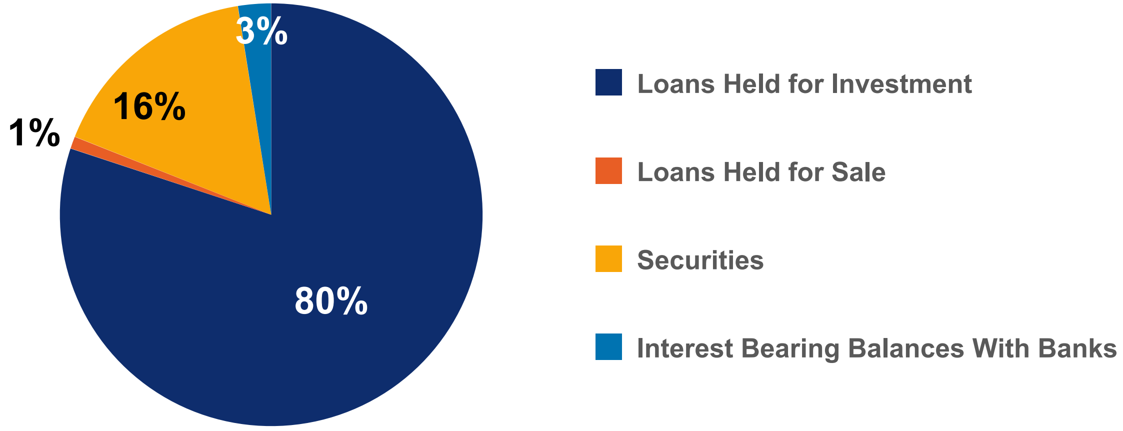
Cash and Securities to Total Assets



Loans to Deposits

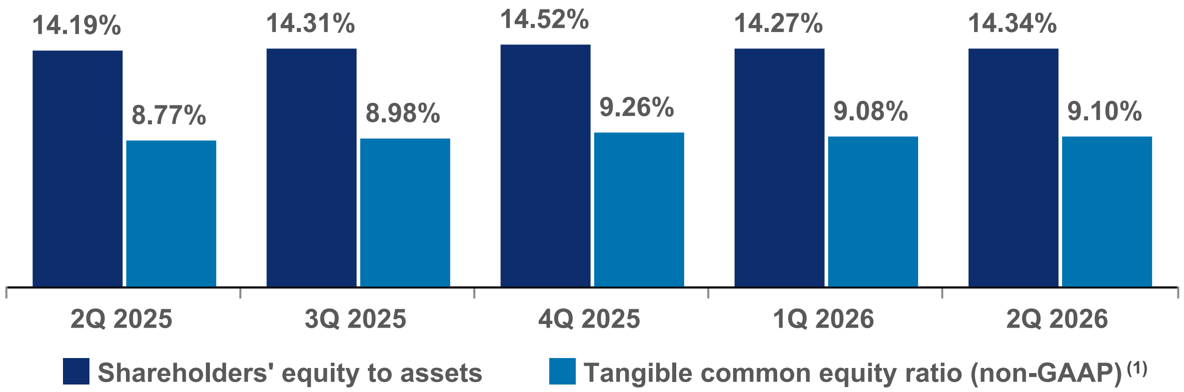


Average Interest Earning Asset Mix (2Q 2026)

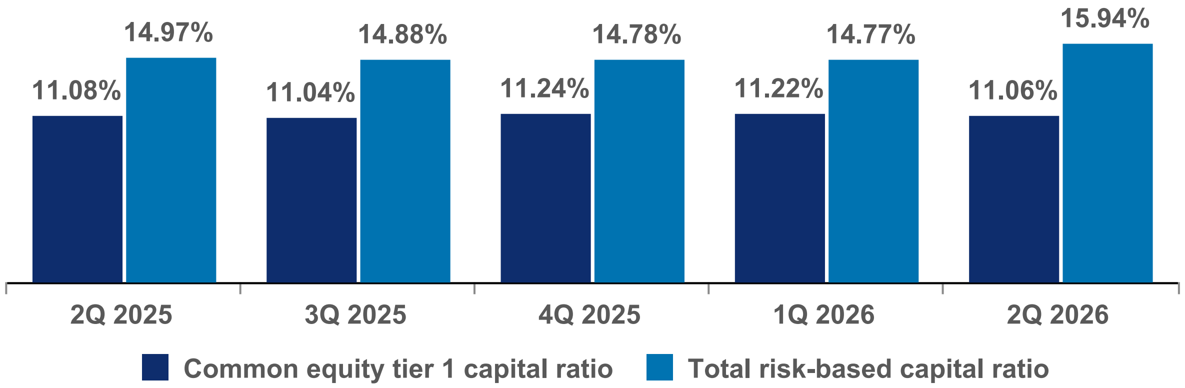


Capital Position

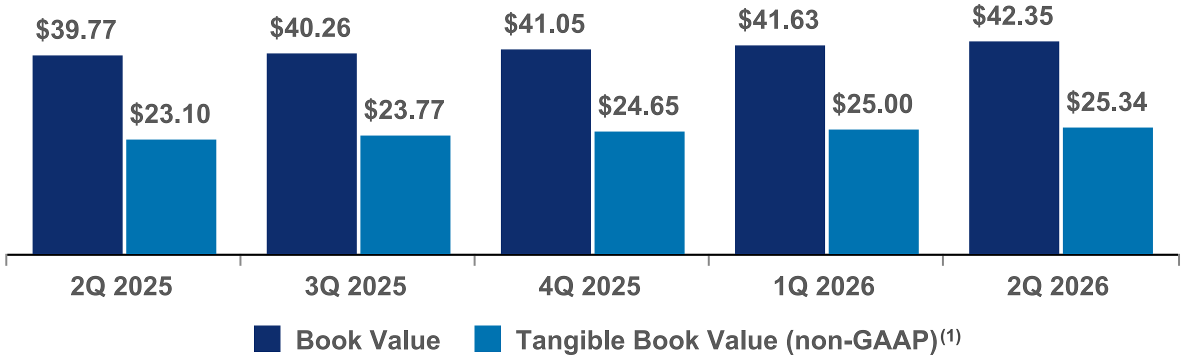
Equity to Assets / Tangible Common Equity Ratio (non-GAAP)[1]



Common Equity Tier 1 Ratio / Total Risk-based Capital Ratio



Book Value / Tangible Book Value (non-GAAP)[1]



Quarter Highlights

- During the second quarter of 2026, the Company repurchased $60.0 million of common stock at a weighted average price of $39.54
- Effective April 28, 2026, the Company’s quarterly cash dividend was increased to $0.24 per share. This represents a $0.01 increase from the dividend paid in the previous quarter
- Effective April 28, 2026, the Company’s Board of Directors increased the amount authorized for repurchase under the Company's stock repurchase program by $100.0 million for a total of $250.0 million. As of June 30, 2026, $101.8 million in repurchase authorization remained available under the program
- On May 7, 2026, the Company completed a subordinated debt offering, issuing $300.0 million aggregate principal amount of 6.25% Fixed-to-Floating Rate Subordinated Notes due 2036

(1) Tangible Common Equity Ratio and Tangible Book Value are non-GAAP financial measures. A reconciliation of GAAP to non-GAAP financial measures is included in the earnings release furnished to the SEC on the same Form 8-K as this presentation under the heading “Non-GAAP Reconciliations”.

Loan Composition

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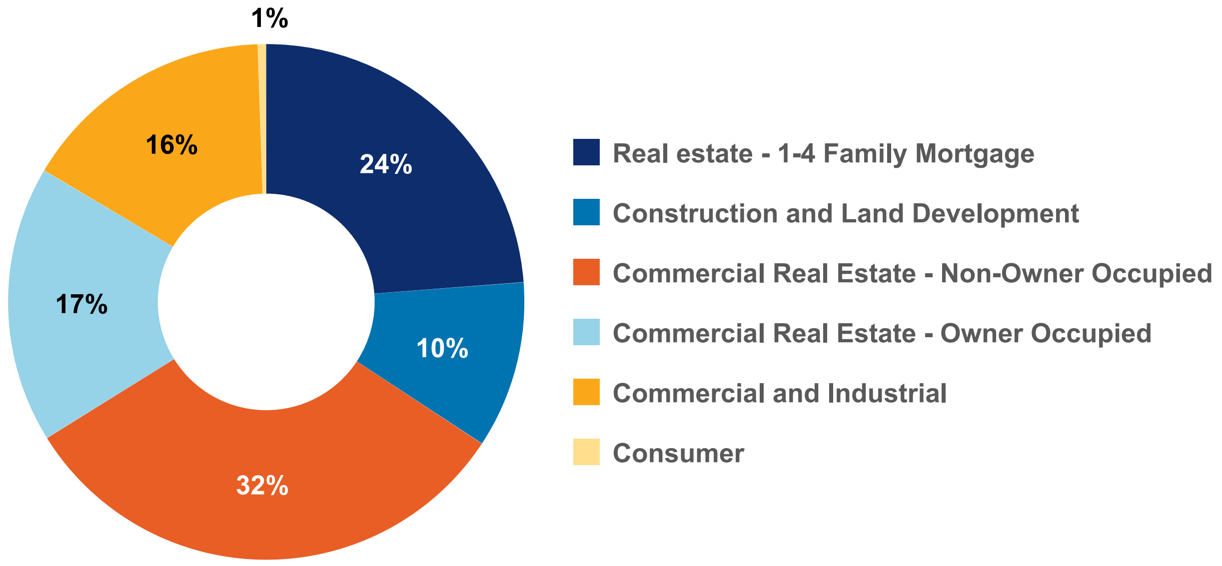
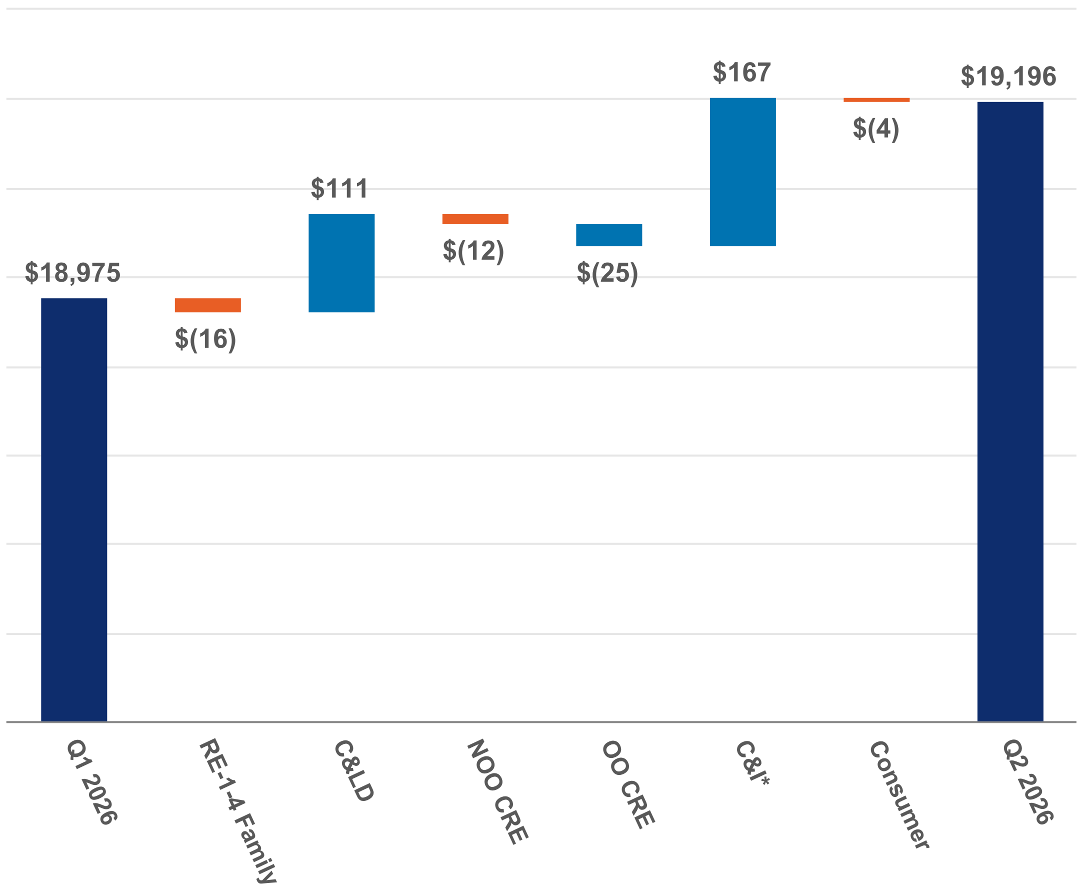
Quarter Highlights

- Loans increased $220.9 million linked quarter. Included in this increase is a $58.3 million loan portfolio that Renasant Bank's subsidiary, Republic Business Credit, acquired during the quarter
- Average loan balance: $326,094



QoQ Loans HFI Bridge ($mm)



*Includes loans acquired through Republic Business Credit

Loan Activity

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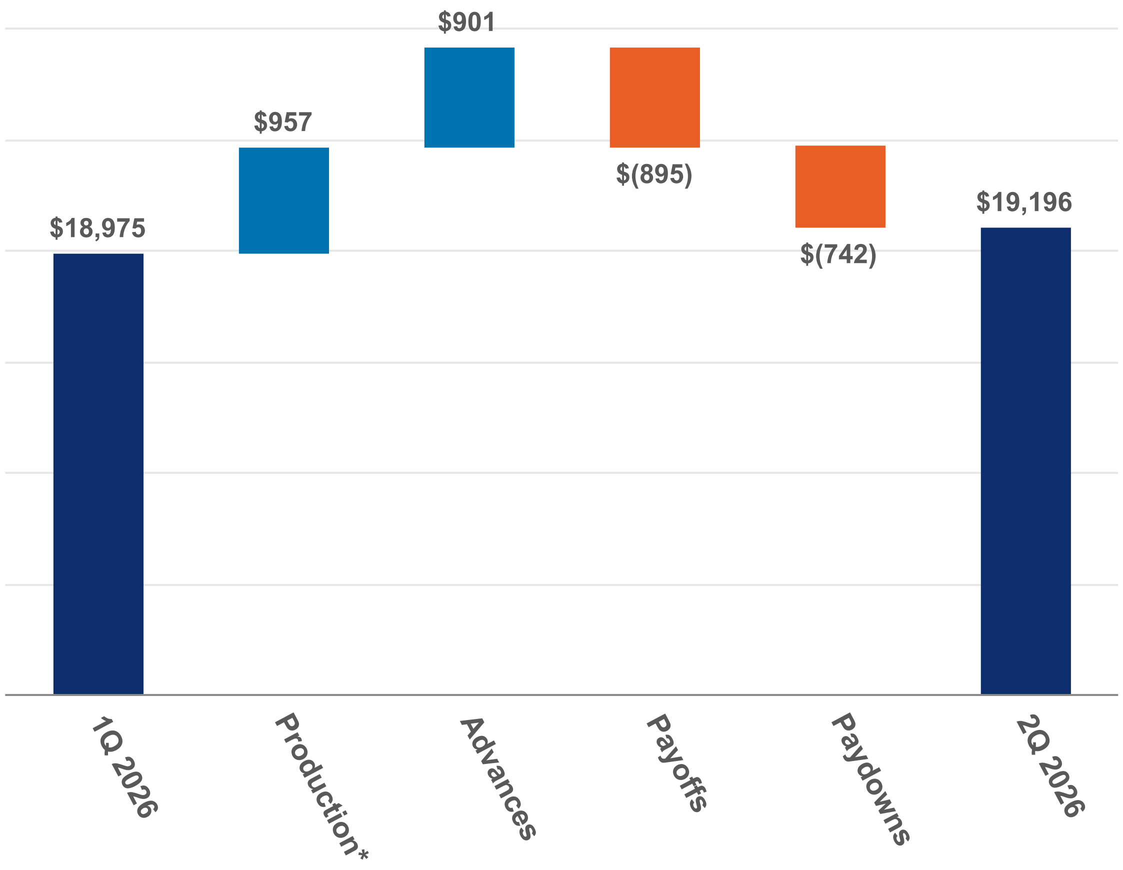
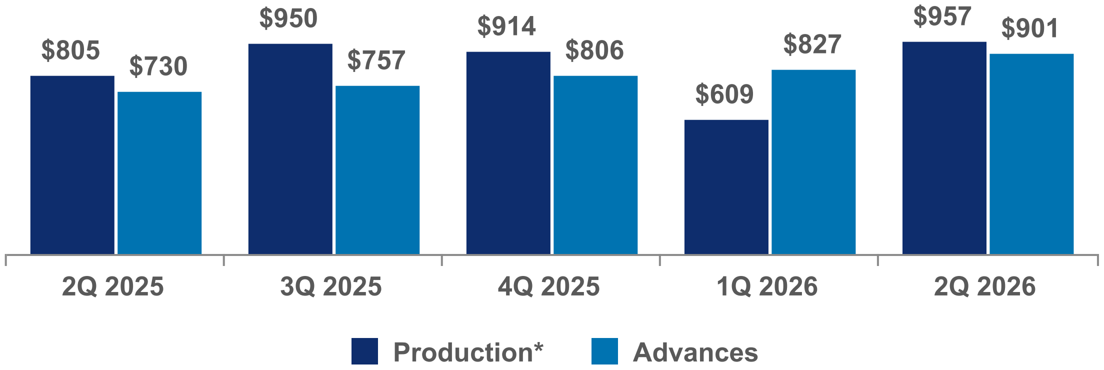
QoQ Loan Bridge ($mm)

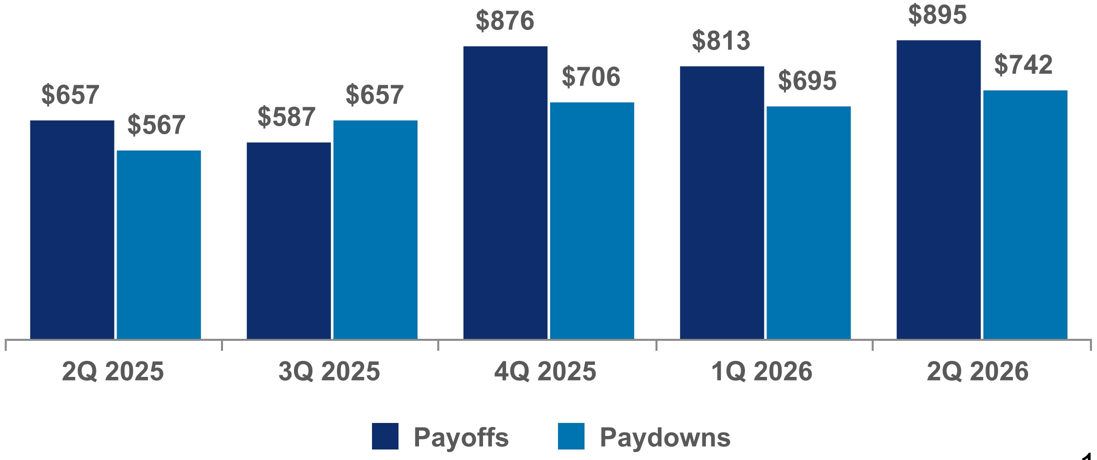


*Includes loans acquired through Republic Business Credit

Production & Advance Trends ($mm)



Payoff & Paydown Trends ($mm)

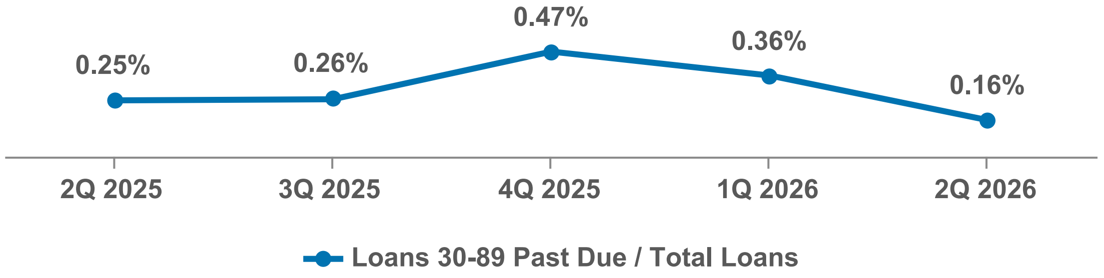


Asset Quality

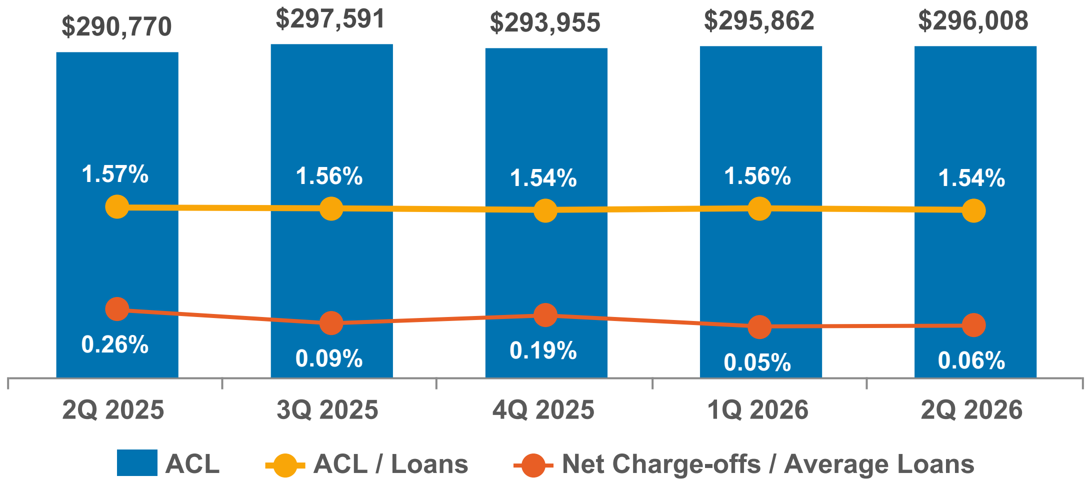
Quarter Highlights

- Average NPL balance: $305,709
- 99% of accruing criticized loans are current
- Average criticized loan balance: $474,179

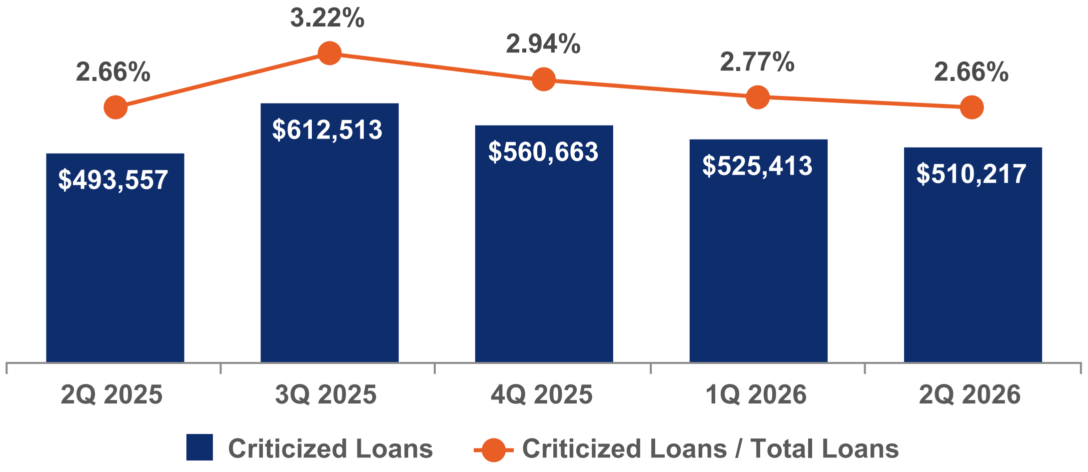
Accruing Loans 30-89 Days Past Due



Allowance for Credit Losses & Net Charge-offs ($000s)

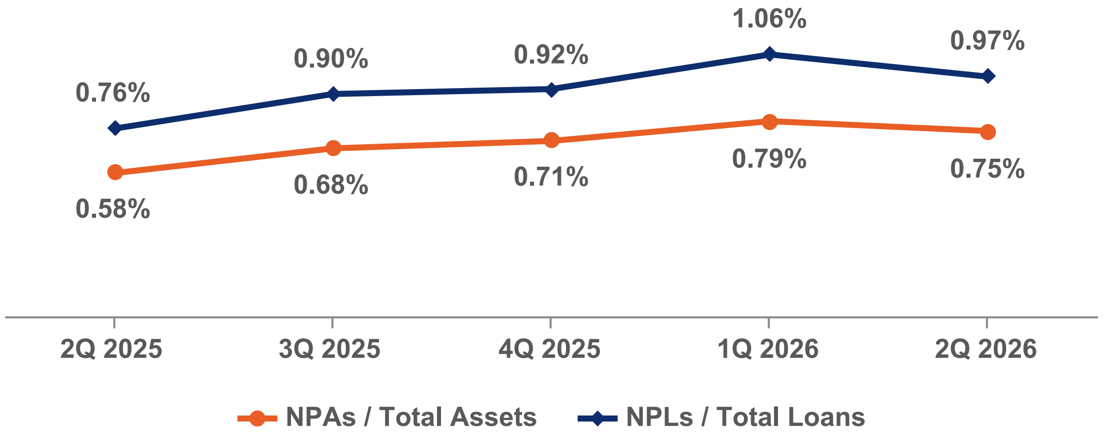


Criticized Loans ($000s)

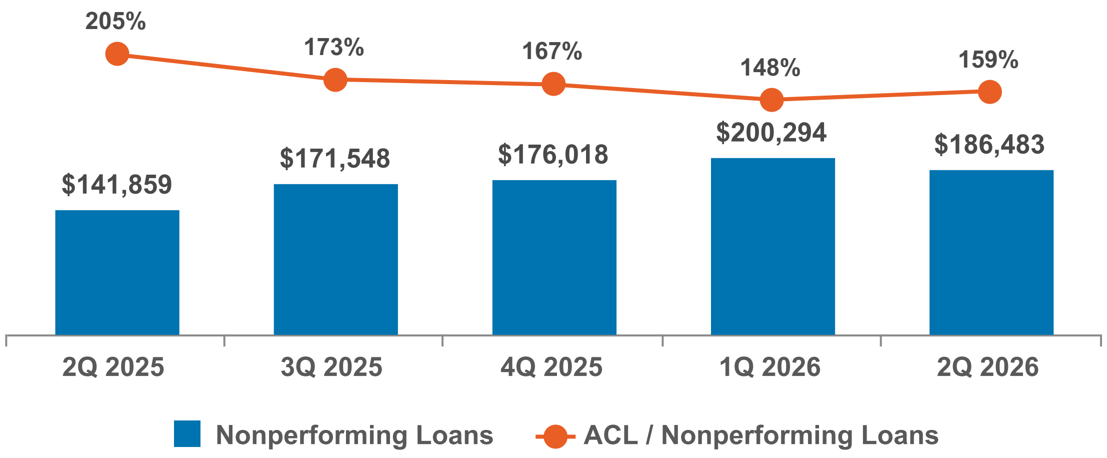


Asset Quality (cont.)

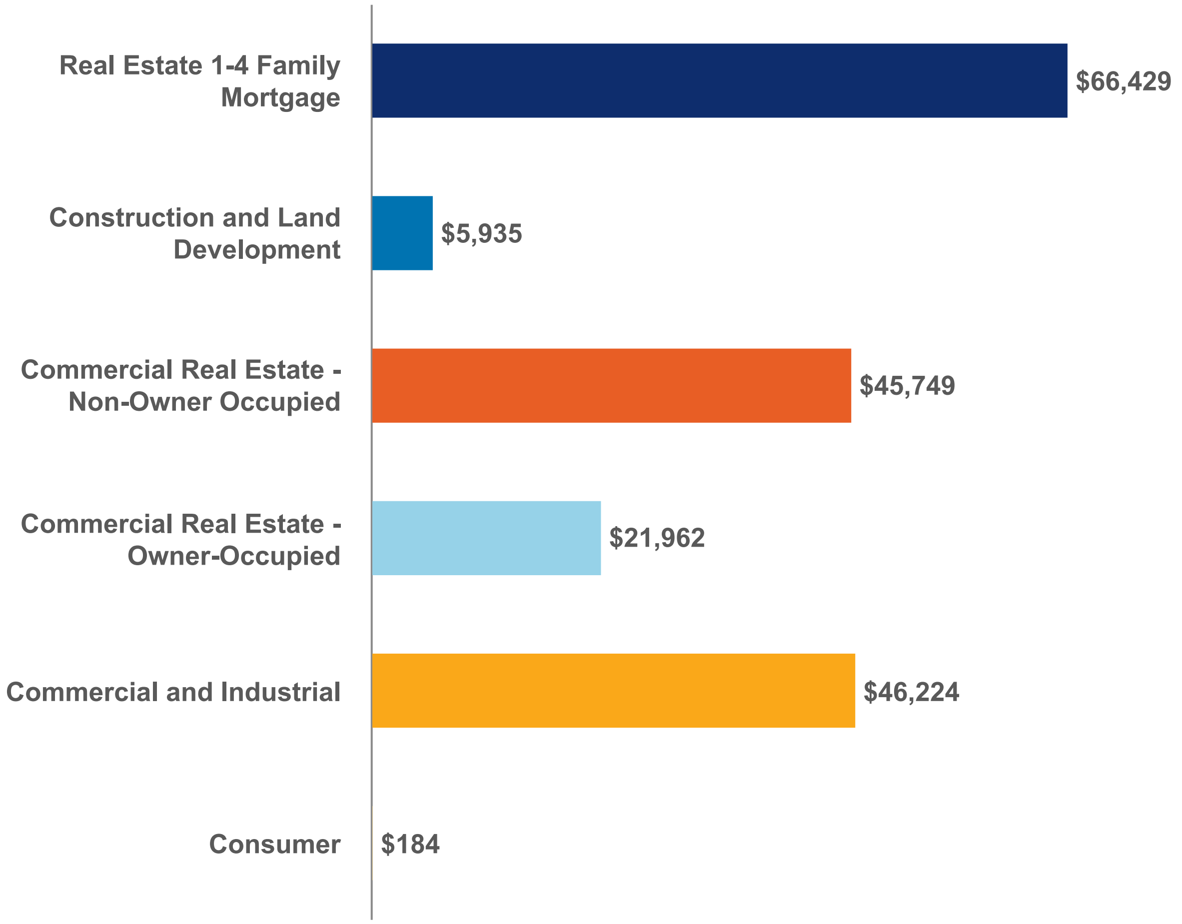
Nonperforming Loans & Nonperforming Assets



Nonperforming Loans ($000s)

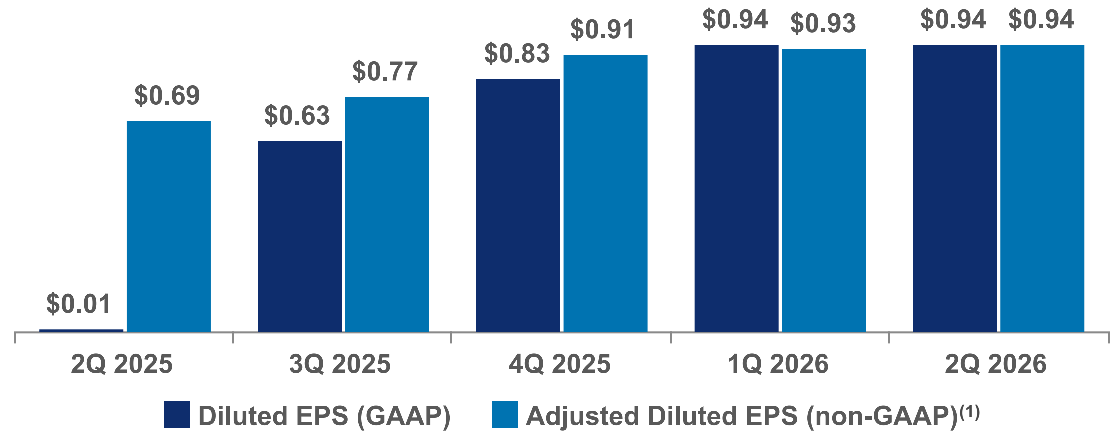


NPLs by Loan Category ($000s)

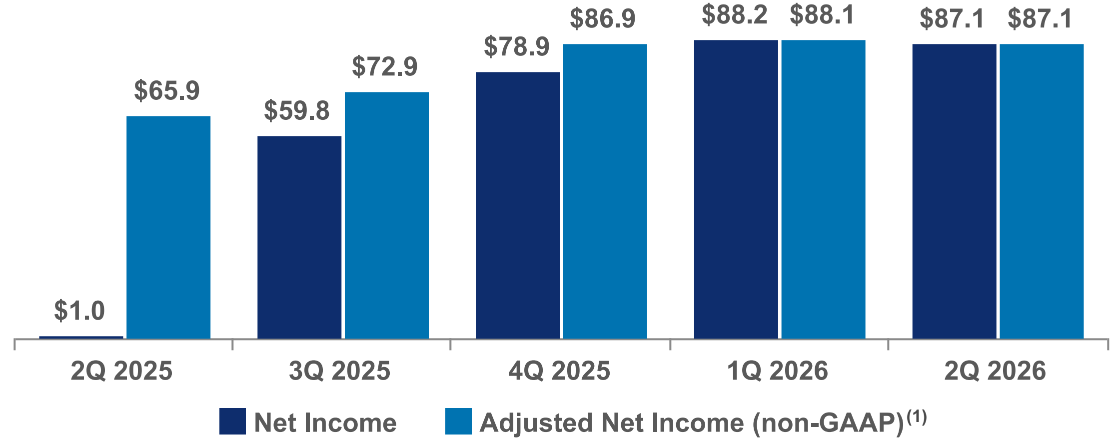


Profitability

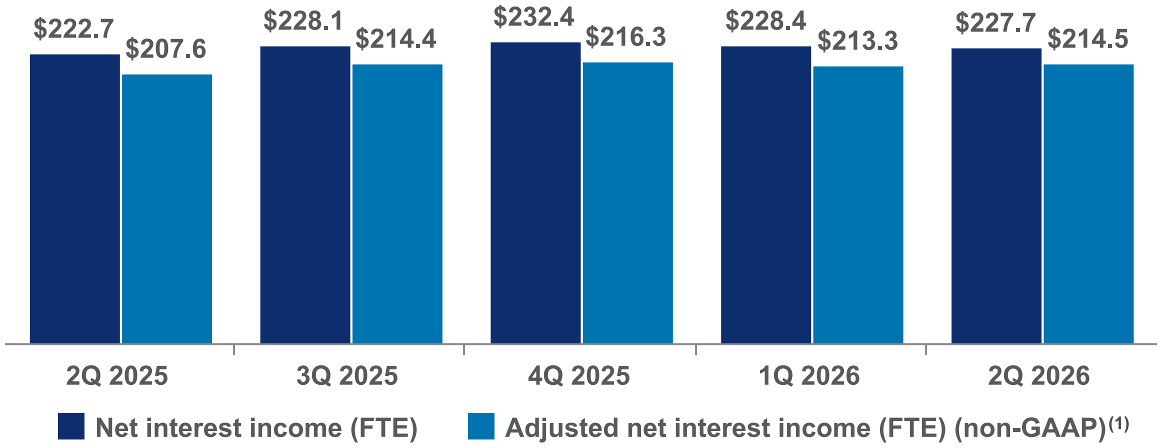
Diluted EPS / Adjusted Diluted EPS (non-GAAP)[1]



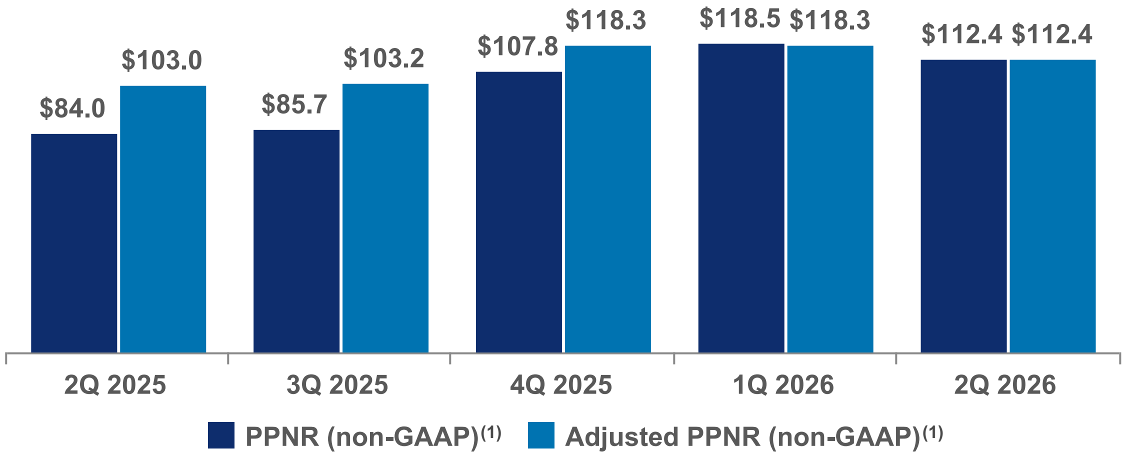
Net Income / Adjusted Net Income (non-GAAP)[1]



Net Interest Income (FTE) / Adjusted Net Interest Income (FTE) (Non-GAAP)[1]



PPNR (non-GAAP)[1] / Adjusted PPNR (Non-GAAP)[1]



Note: Dollars in millions except per share amounts.

(1) Adjusted Diluted EPS, Adjusted Net Income, Adjusted Net Interest Income (FTE), PPNR and Adjusted PPNR are non-GAAP financial measures. A reconciliation of GAAP to non-GAAP financial measures is included in the earnings release furnished to the SEC on the same Form 8-K as this presentation under the heading "Non-GAAP Reconciliations".

Profitability Ratios

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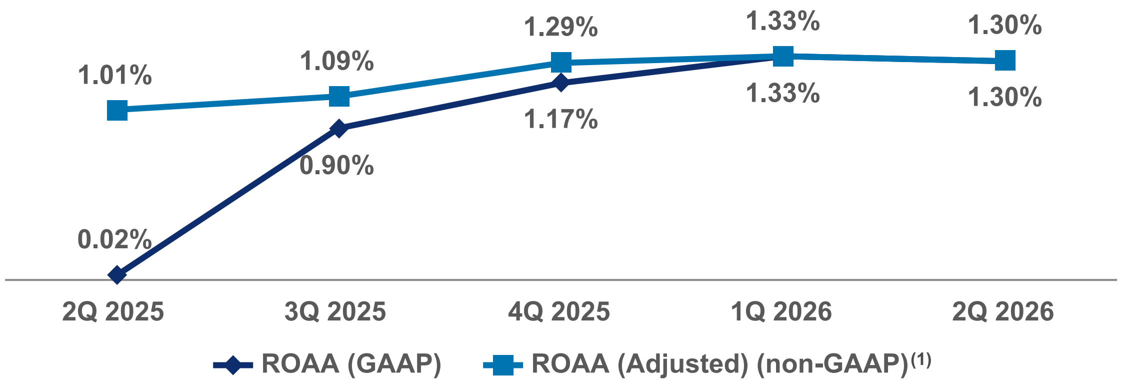
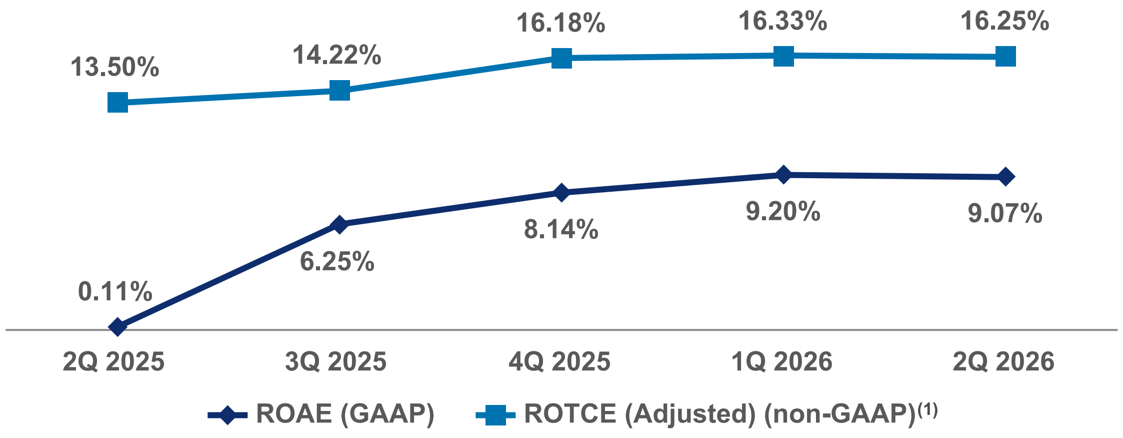
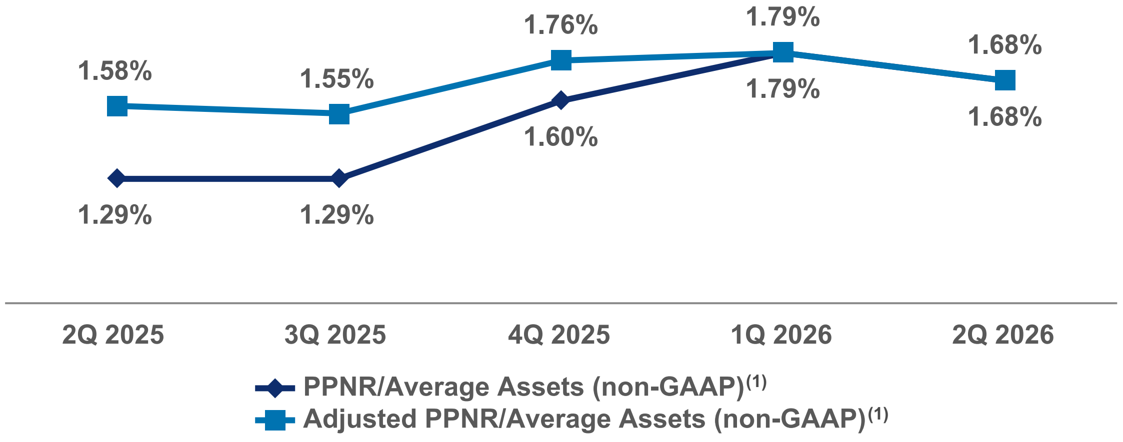
ROAA / Adjusted ROAA (non-GAAP)(1)



ROAE / Adjusted ROTCE (non-GAAP)(1)



PPNR (non-GAAP)(1) / Adjusted PPNR Ratios (non-GAAP)(1)



(1) Adjusted ROAA, Adjusted ROTCE, PPNR/Average Assets and Adjusted PPNR/Average Assets are non-GAAP financial measures. A reconciliation of GAAP to non-GAAP financial measures is included in the earnings release furnished to the SEC on the same Form 8-K as this presentation under the heading "Non-GAAP Reconciliations".

Net Interest Margin (FTE) and Loan Yield

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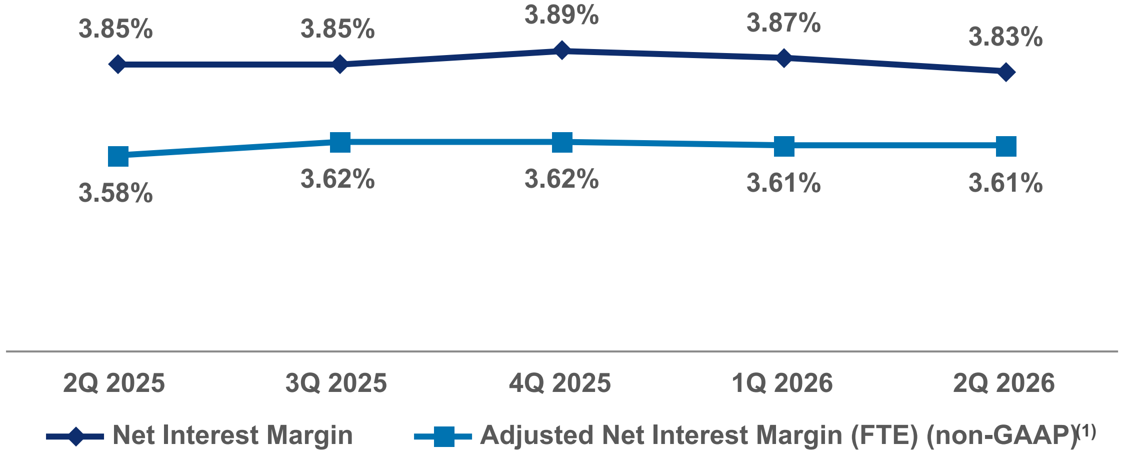
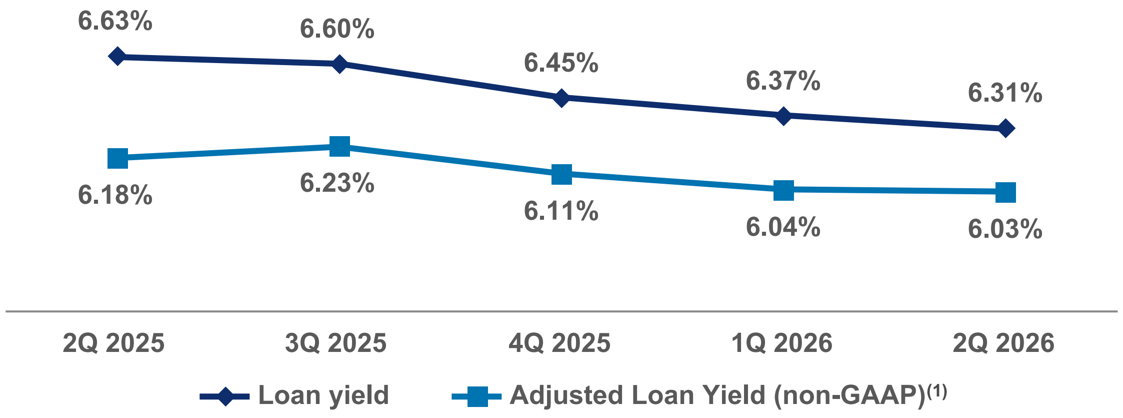
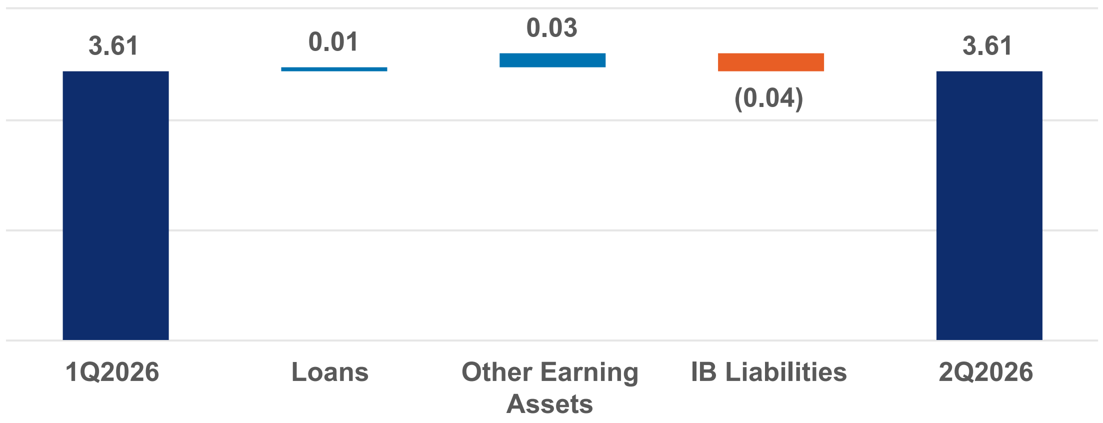
Net Interest Margin (FTE) / Adjusted Net Interest Margin (FTE) (non-GAAP)[1]



Loan Yield / Adjusted Loan Yield (non-GAAP)[1]



Adjusted Net Interest Margin (FTE) (non-GAAP)[1] Bridge



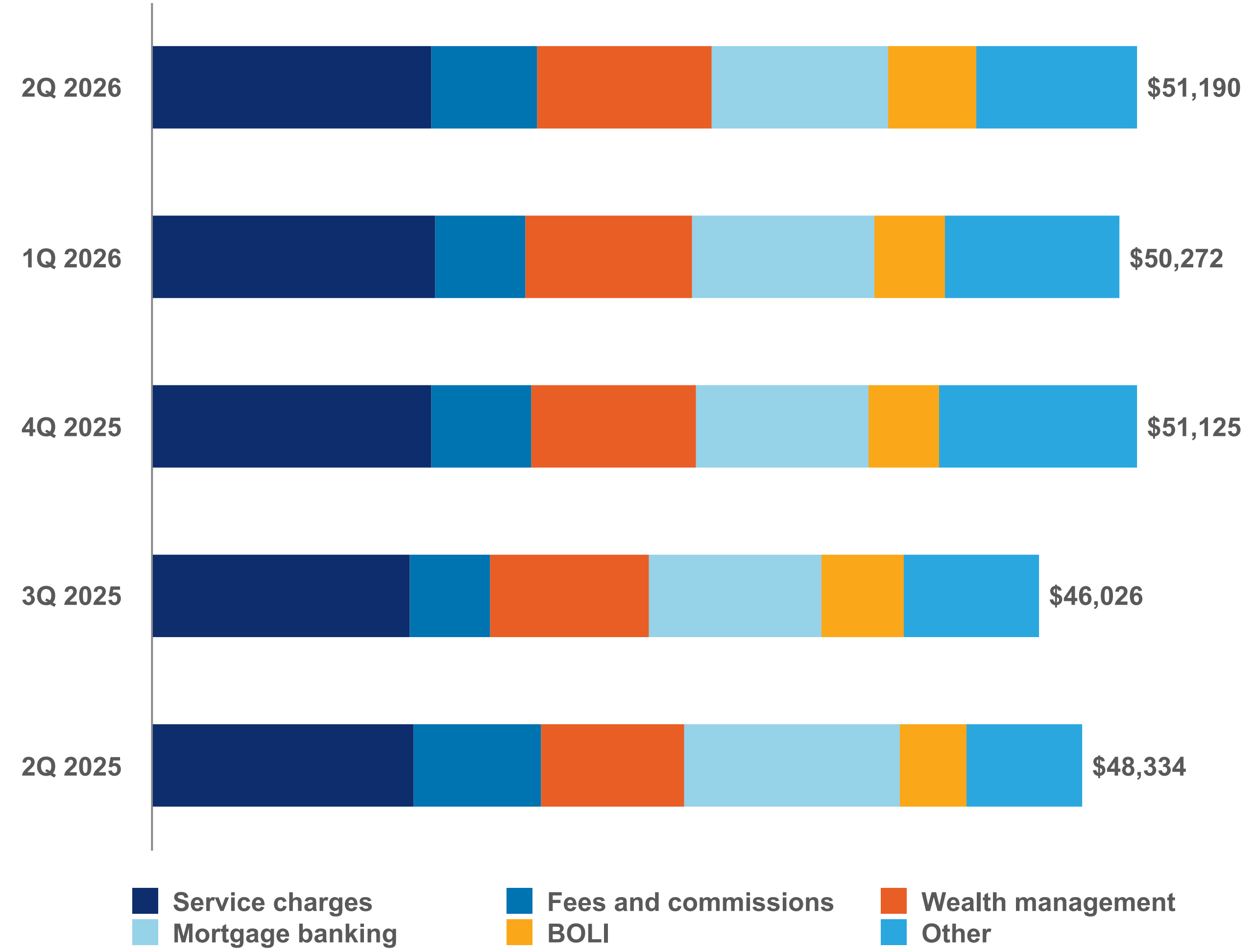
Accretion

- Scheduled accretion and accelerated accretion recognized on acquired loans were $9.7 million and $2.7 million, respectively, for the second quarter of 2026, which included scheduled credit accretion and accelerated credit accretion of $3.1 million and $1.3 million, respectively
- Accelerated bond discount accretion contributed $2.7 million to net interest income in the second quarter

(1) Adjusted Net Interest Margin (FTE) and Adjusted Loan Yield are non-GAAP financial measures. A reconciliation of GAAP to non-GAAP financial measures is included in the earnings release furnished to the SEC on the same Form 8-K as this presentation under the heading “Non-GAAP Reconciliations”.

Noninterest Income

Composition ($000s)

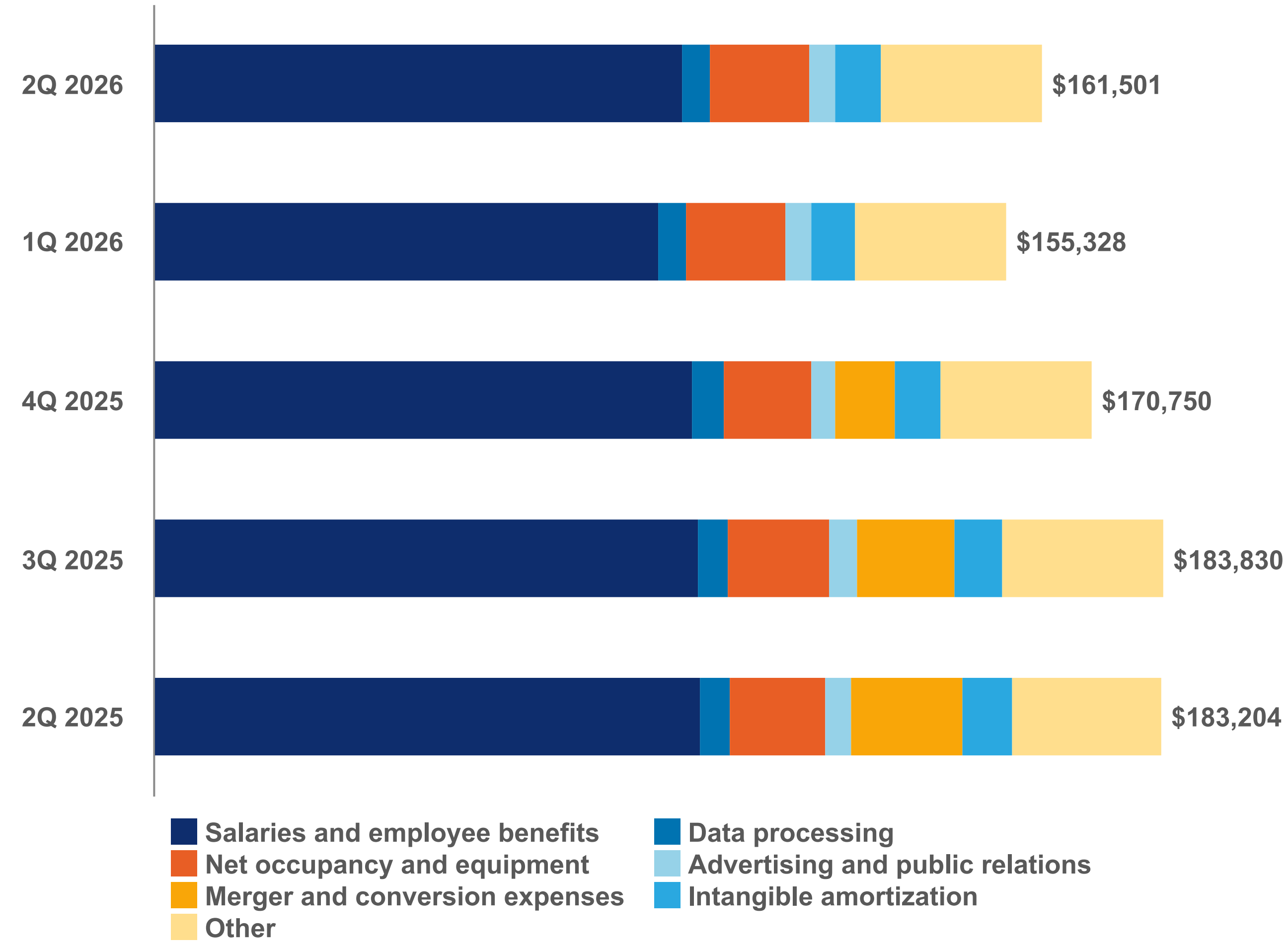


Quarter Highlights

- Noninterest income increased $0.9 million linked quarter
- New loan fees associated with Republic Business Credit’s portfolio acquisition during the second quarter provided an increase in fees and commissions
- Life insurance proceeds during the second quarter drove an increase in BOLI income

Noninterest Expense

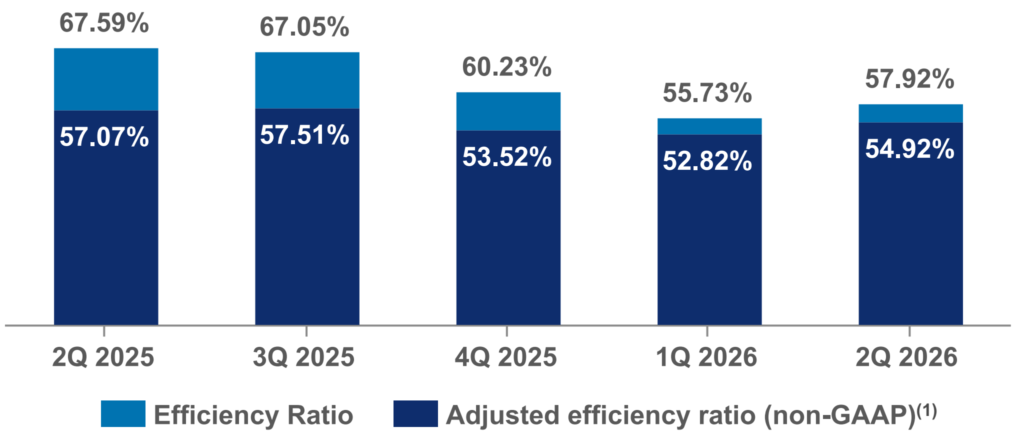
Composition ($000s)



Quarter Highlights

- Noninterest expense increased $6.2 million linked quarter, driven primarily by deferred compensation accruals tied to market valuations, higher health insurance claims and annual merit increases

Efficiency Ratio



(1) Adjusted Efficiency Ratio is a non-GAAP financial measure. A reconciliation of GAAP to non-GAAP financial measures is included in the earnings release furnished to the SEC on the same Form 8-K as this presentation under the heading “Non-GAAP Reconciliations”.

Appendix

Loan Repricing and Maturity

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(Dollars in millions)

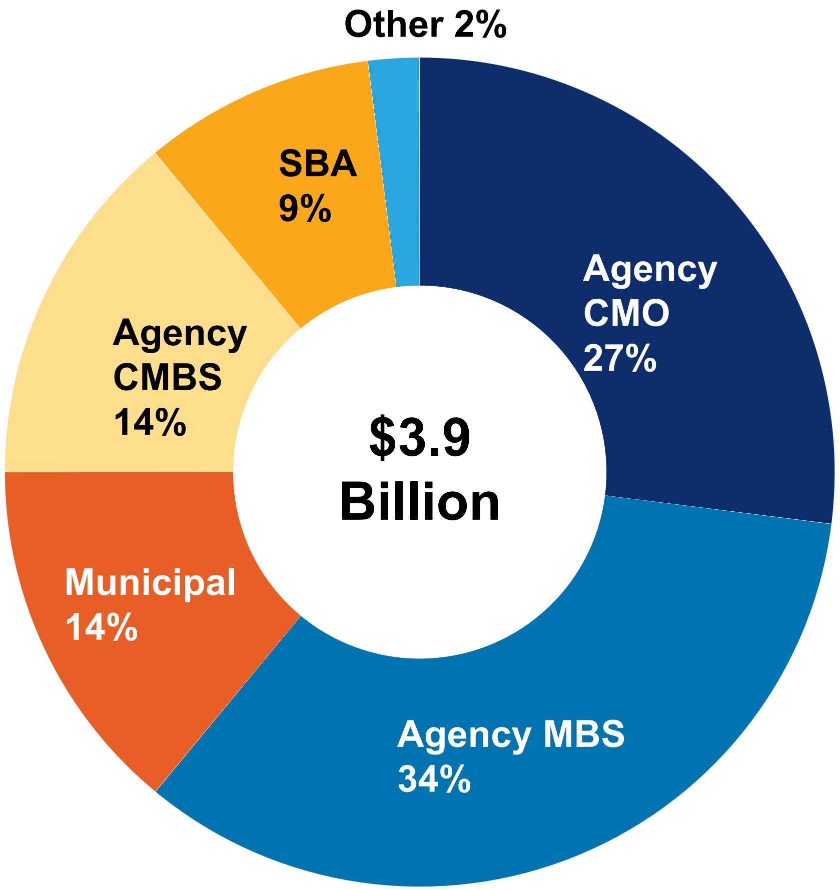
Total Loans	Repricing Term(1) 3 mos or less	3-12 mos	1-3 years	3-5 years	5-15 years	Over 15 years	Total	Rate Structure Variable	Fixed
Commercial and Industrial	$ 2,024	$ 193	$ 286	$ 389	$ 169	$ 2	**$ 3,063**	$ 2,045	$ 1,018
Commercial Real Estate - Owner-Occupied	1,299	225	564	767	439	39	**3,333**	1,432	1,901
Commercial Real Estate - Non-Owner Occupied	3,527	444	1,060	731	349	12	**6,123**	3,698	2,425
Construction and Land Development	1,486	76	83	228	91	46	**2,010**	1,555	455
Real Estate 1-4 Family Mortgage	1,033	272	457	567	796	1,443	**4,568**	2,599	1,969
Consumer	25	20	30	18	6	—	**99**	17	82
Total	**$ 9,394**	**$ 1,230**	**$ 2,480**	**$ 2,700**	**$ 1,850**	**$ 1,542**	**$ 19,196**	**$ 11,346**	**$ 7,850**
Weighted Average Rate - Fixed	*5.2 %*	*5.0 %*	*5.8 %*	*6.2 %*	*4.6 %*	*5.5 %*	***5.5 %***		
Weighted Average Rate - Variable	*6.5 %*	*6.0 %*	*5.4 %*	*5.7 %*	*5.5 %*	*4.8 %*	***6.3 %***		
% Fixed	4.6 %	74.0 %	82.6 %	81.6 %	65.2 %	68.0 %	**40.9 %**		
% Variable	95.4 %	26.0 %	17.4 %	18.4 %	34.8 %	32.0 %	**59.1 %**		

Note: As of June 30, 2026

(1) Based on maturity date for fixed rate loans and variable rate loans that are at their floor or ceiling

Securities

Composition (Amortized Cost)



Quarter Highlights

- Amortized cost of $3.9 billion; GAAP value of $3.8 billion, which represents 14.2% of total assets
- Duration of 3.5 years
- 26% of portfolio HTM based on par value
  - 10.3% of HTM are CRA investments
  - 26.4% of HTM are Municipals
- Unrealized losses in AOCI on securities totaled $148.7 million ($111.8 million, net of tax); unrealized losses in AOCI on HTM securities totaled $48.9 million ($36.5 million, net of tax)

Note: As of June 30, 2026

Commercial Real Estate - Non-owner Occupied

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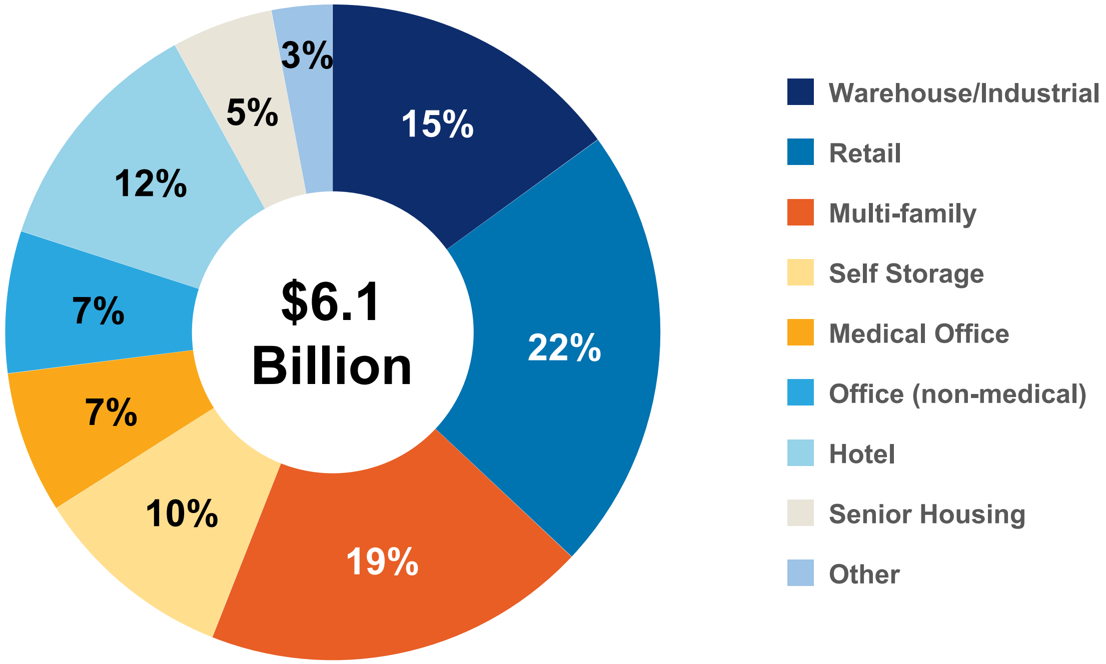
Composition



31.9%	$2.0 million	54.7%	0.01%	0.75%
% of Loans	Avg Loan Size(1)	WA LTV	30-89 Days	NPLs(2)

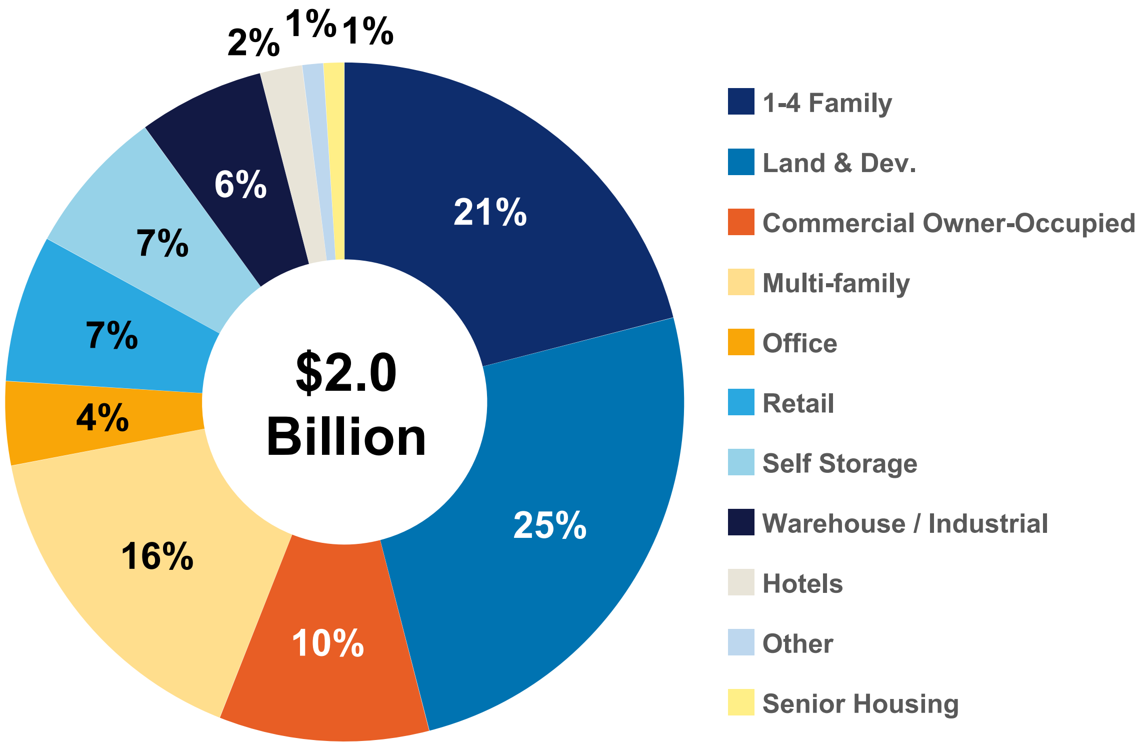
Quarter Highlights

(Dollars in millions)	Retail	Multi-Family	Warehouse/ Industrial
Amount	$1,370.8	$1,161.1	$952.5
Avg Loan Size(1)	$1.5	$2.3	$2.5
Percent of Loans	7.1%	6.0%	5.0%
Past Due or Nonaccrual	0.09%	0.10%	0.81%
ACL Reserve(2)	0.84%	0.76%	0.85%
WA LTV	54.5%	54.3%	52.3%
Loans <75% LTV	88.0%	94.5%	96.9%
Percent in Footprint	97.3%	99.8%	89.4%
Q2 Loan Growth	4.7%	(9.2)%	2.1%

Note: As of June 30, 2026; LTV is calculated using the most recent appraisal available.
(1) Based on commitment amount
(2) Includes reserves for both loans evaluated collectively and those individually evaluated

Construction and Land Development

Composition

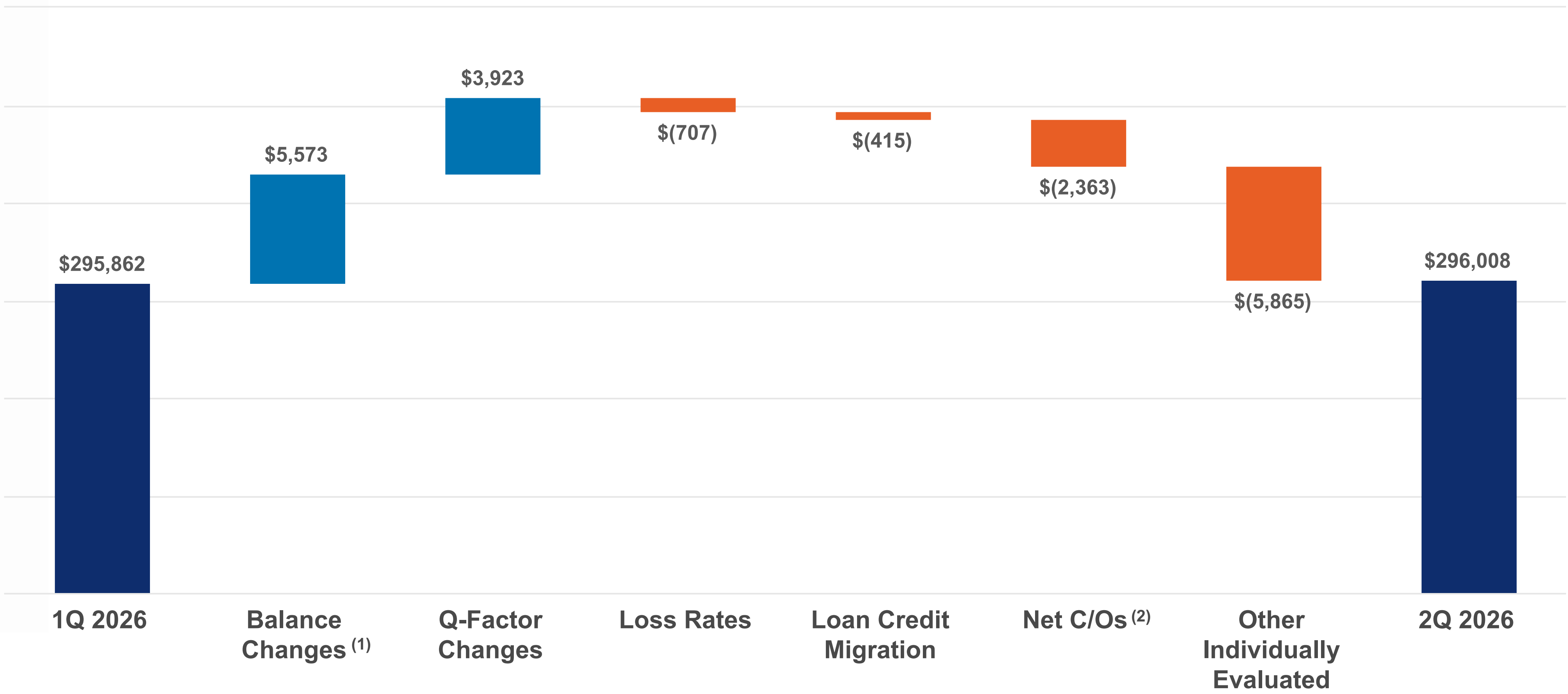


Quarter Highlights

Amount ($mm)	$2,009.7
Avg Loan Size ($mm)(1)	$1.2
Percent of Loans	10.5%
Past Due or Nonaccrual	0.41%
ACL Reserve(2)	2.00%
WA LTV	63.4%
Loans <75% LTV	80.6%
Percent in Footprint	98.8%
Q2 Loan Growth	5.8%

Note: As of June 30, 2026; LTV is calculated using the most recent appraisal available.
(1) Based on commitment amount
(2) Includes reserves for both loans evaluated collectively and those individually evaluated

Quarterly ACL Changes



Note: Dollars in thousands
(1) Includes Day One reserve for loans acquired through Republic Business Credit
(2) Remaining Net Charge-offs are included in Other Individually Evaluated

Mortgage Banking

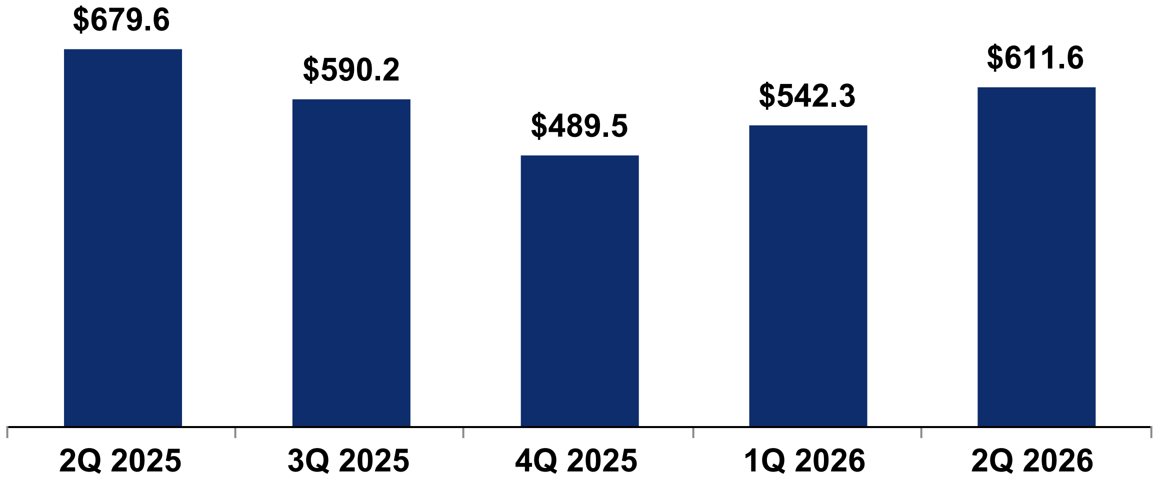
Mortgage Banking Income ($000s)

	2Q 2025	1Q 2026	2Q 2026
Gain on sales of loans, net	$ 5,316	$ 5,305	$ 4,760
Fees, net	3,740	2,842	3,470
Mortgage servicing income, net	2,207	1,288	948
Mortgage banking income, net	$ 11,263	$ 9,435	$ 9,178

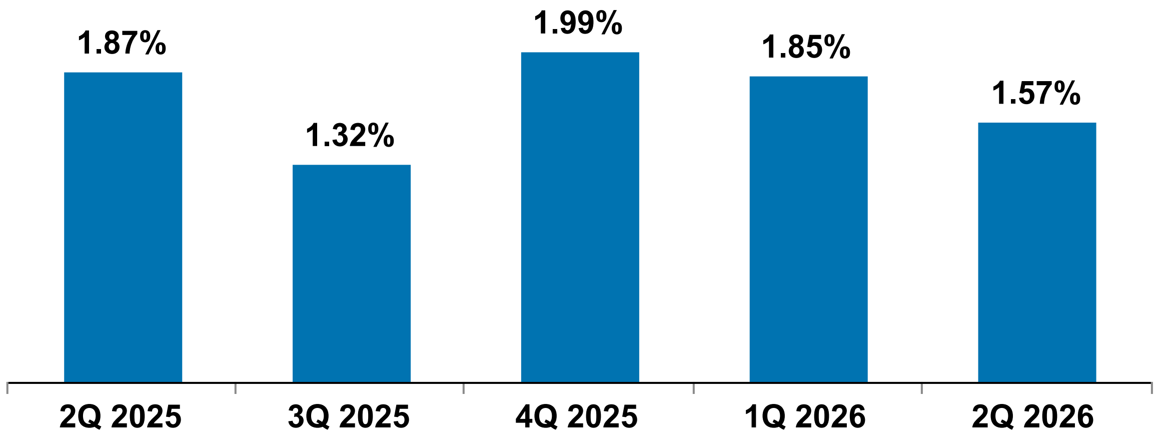
Mix (%)

	2Q 2025	1Q 2026	2Q 2026
Wholesale	33	42	32
Retail	67	58	68
Purchase	84	67	79
Refinance	16	33	21

Locked Volume ($mm)



Gain on Sale Margin(1)



(1) Gain on sale margin excludes pipeline fair value adjustments and buyback reserve activity included in “Gain on sales of loans, net” in the table above

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