



First 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 most recent Annual Report on Form 10-K; (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 Securities and Exchange Commission (“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.

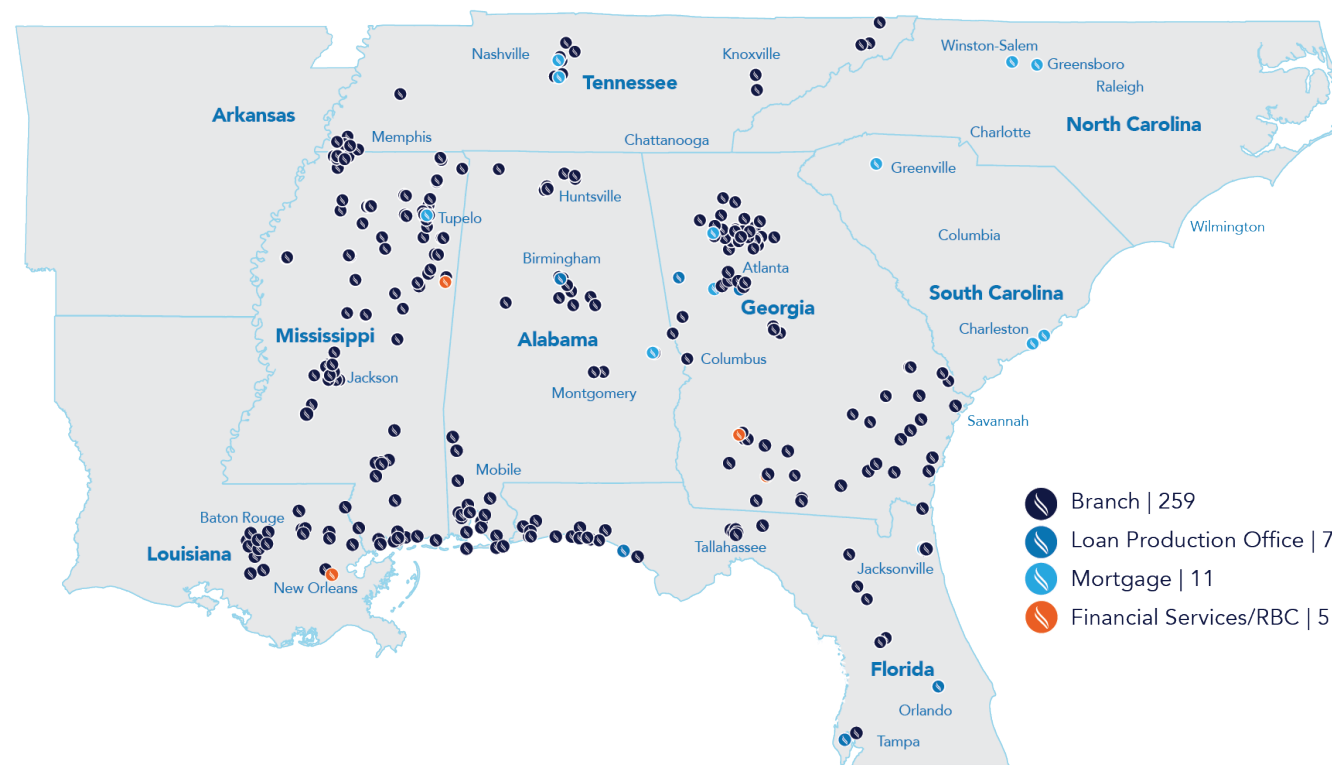
Overview



Snapshot

Assets:	\$27.1 billion
Loans:	19.0
Deposits:	22.1
Equity:	3.9

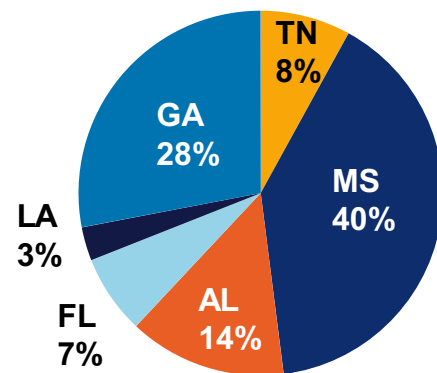
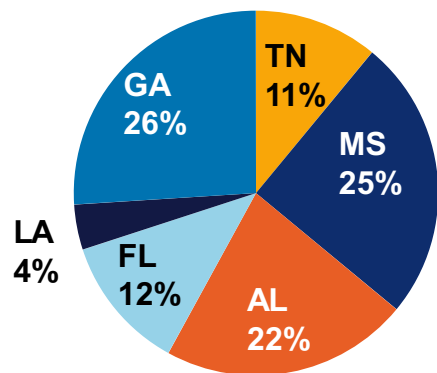
Footprint



Loans and Deposits by State⁽¹⁾

Loans

Deposits



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

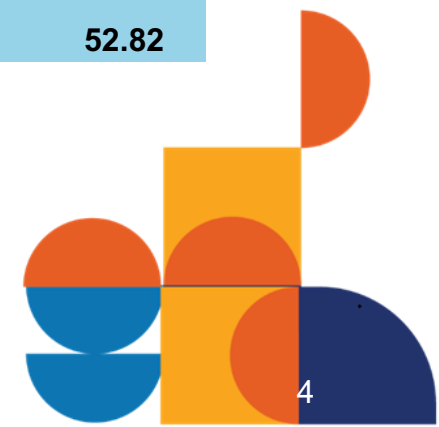
Note: As of March 31, 2026
 (1) As determined by the office or branch of origination

First Quarter Highlights



- Net income was \$88.2 million with diluted EPS of \$0.94 and adjusted diluted EPS (non-GAAP)⁽¹⁾ of \$0.93
- Net interest margin was 3.87%, down 2 basis points linked quarter; adjusted net interest margin (non-GAAP)⁽¹⁾ decreased 1 basis point linked quarter to 3.61%
- Return on assets was 1.33% for the first quarter of 2026, up from 0.94% in the first quarter of 2025
- Return on average equity for the first quarter of 2026 was 9.20%, up from 6.25% in the first quarter of 2025; return on average tangible common equity (non-GAAP)⁽¹⁾ was 16.36% for the first quarter of 2026, up from 10.16% in the first quarter of 2025
- Loans decreased \$71.8 million, or 1.5% annualized
- Deposits increased \$626.4 million linked quarter. Seasonal increases in public fund deposits contributed \$380.4 million to the overall increase. Noninterest bearing deposits increased \$139.5 million linked quarter; noninterest-bearing deposits represented 23.5% of total deposits at March 31, 2026
- Loan yield decreased 8 basis points; adjusted loan yield (non-GAAP)⁽¹⁾ decreased 7 basis points
- Cost of total deposits decreased 3 basis points to 1.94%
- The ratio of the allowance for credit losses on loans to total loans increased 2 basis points to 1.56% linked quarter
- Net loan charge-offs for the first quarter of 2026 were \$2.3 million, or 0.05% annualized, down \$6.8 million linked quarter
- Nonperforming loans represented 1.06% of total loans, an increase of 14 basis points, and criticized loans to total loans decreased 17 basis points to 2.77% linked quarter

Net Income	\$88.2 million
Diluted EPS	0.94
Adjusted Diluted EPS (non-GAAP)⁽¹⁾	0.93
Net Interest Margin	3.87 %
Adjusted Net Interest Margin (non-GAAP)⁽¹⁾	3.61
Return on Average Assets ("ROAA")	1.33
Adjusted ROAA (non-GAAP)⁽¹⁾	1.33
Return on Average Tangible Common Equity ("ROATCE") (non-GAAP)⁽¹⁾	16.36
Adjusted ROATCE (non-GAAP)⁽¹⁾	16.33
Efficiency Ratio	55.73
Adjusted Efficiency Ratio (non-GAAP)⁽¹⁾	52.82

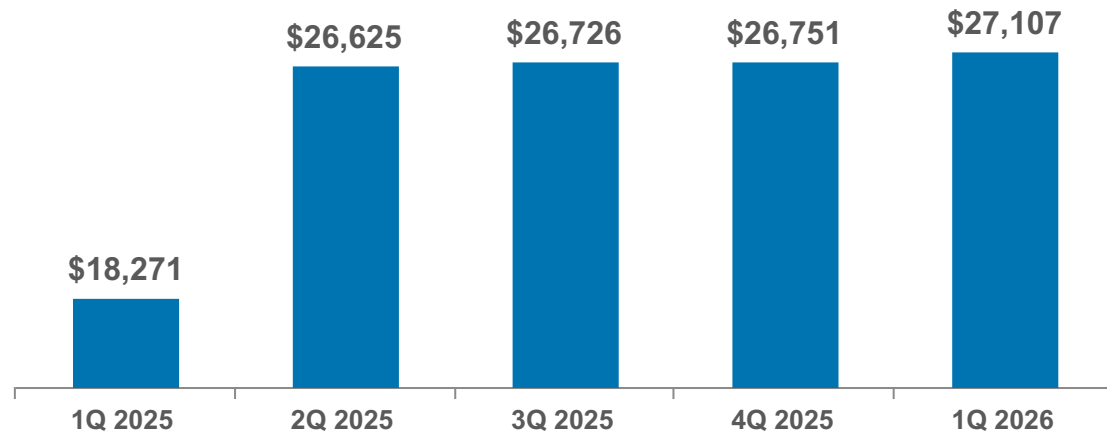


(1) Adjusted diluted EPS, Adjusted net interest margin, Adjusted loan yield, Adjusted ROAA, ROATCE, Adjusted ROATCE and Adjusted efficiency ratio are non-GAAP financial measures. A reconciliation of GAAP to non-GAAP financial measures is included in the earnings release furnished to the SEC on the same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

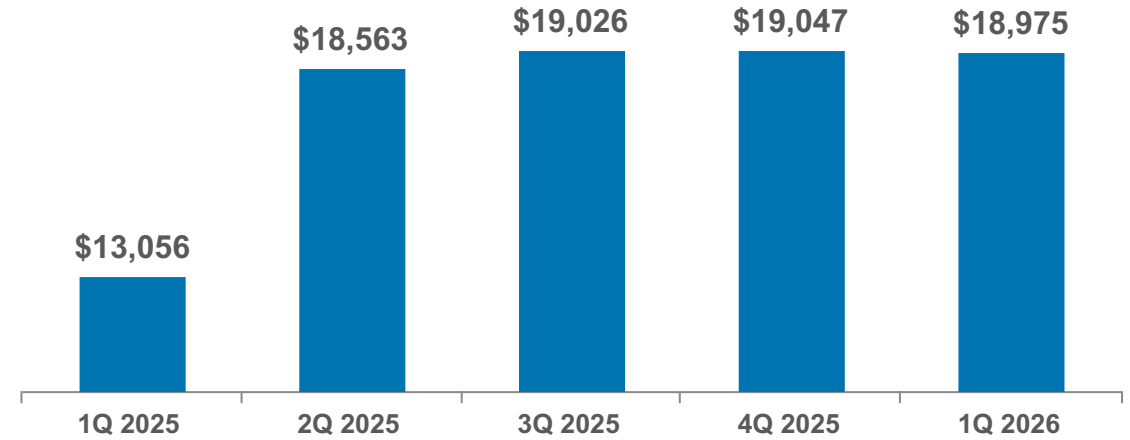
Balance Sheet



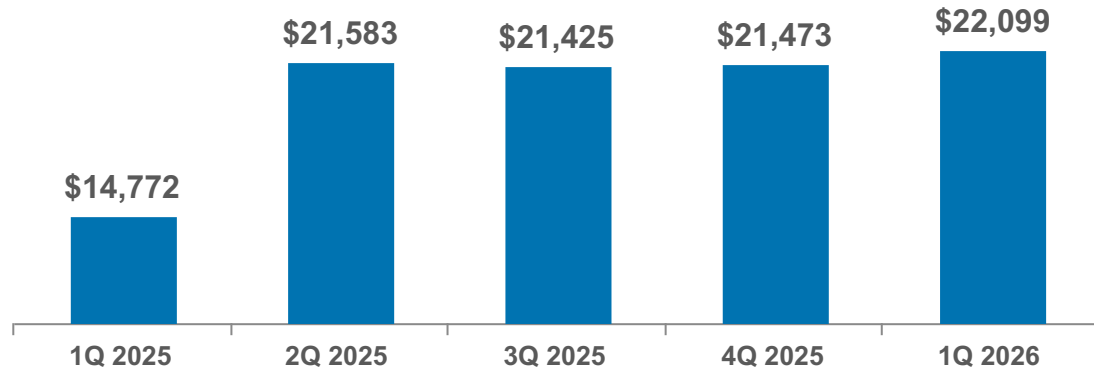
Assets



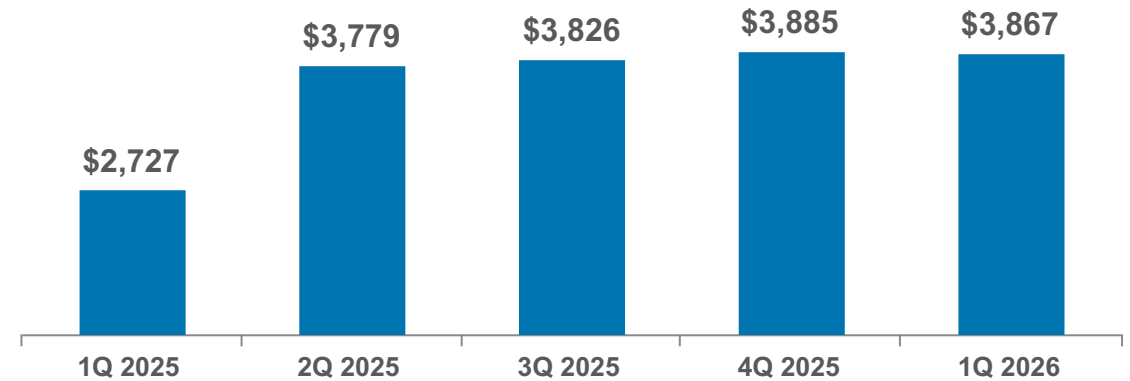
Loans



Deposits



Equity

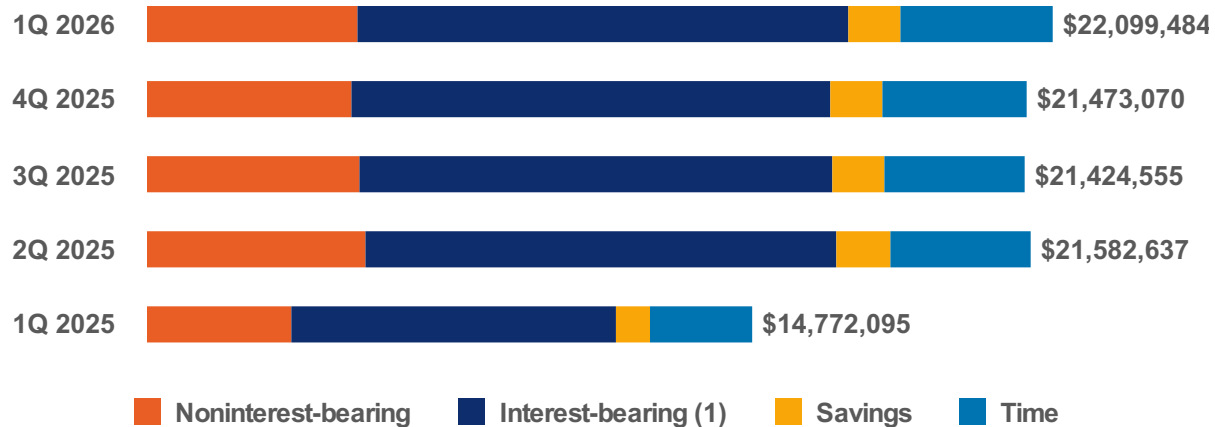


Note: Dollars in millions

Deposit Funding

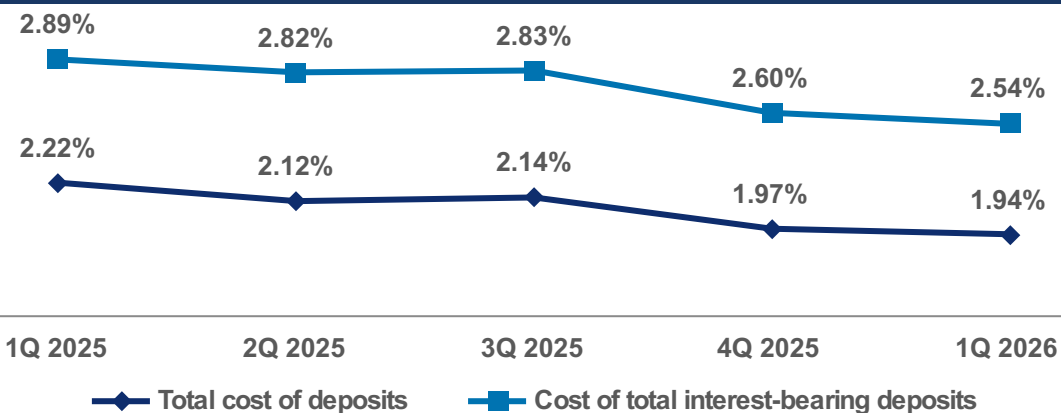


Composition

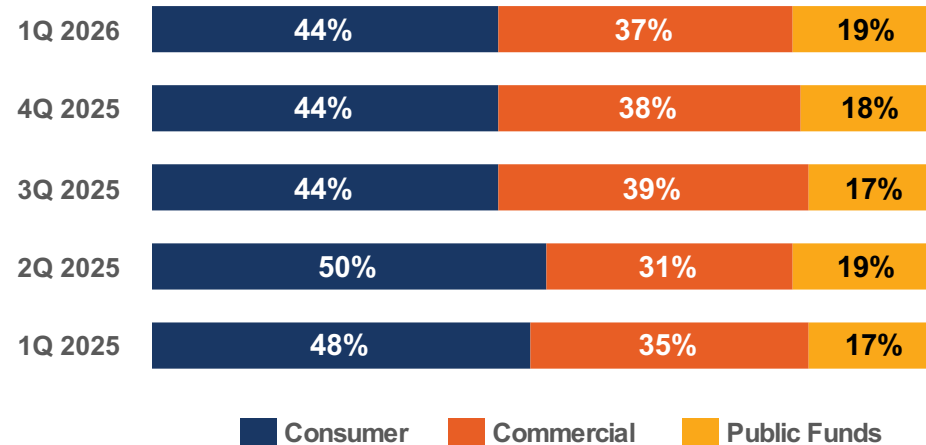


Note: Dollars in thousands
 (1) Includes money market deposits

Cost of Deposits



Customer Mix



Quarter Highlights

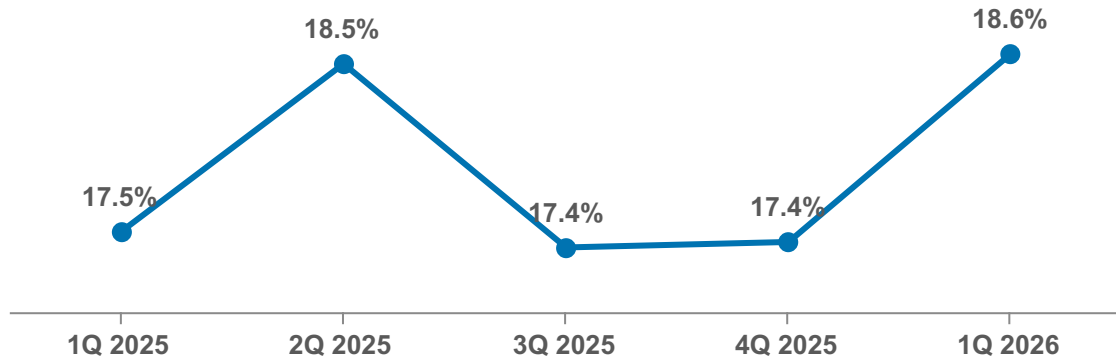
- Deposit growth of \$626.4 million in 1Q 2026 represents 11.5% annualized growth
- Noninterest-bearing deposits: 23.5% of total deposits
- Average deposit account balance: \$38 thousand
- Commercial average account balance*: \$89 thousand
- Consumer average account balance*: \$15 thousand
- Top 20 depositors: 4.7% of total deposits*

* Excludes time deposits and public fund deposits

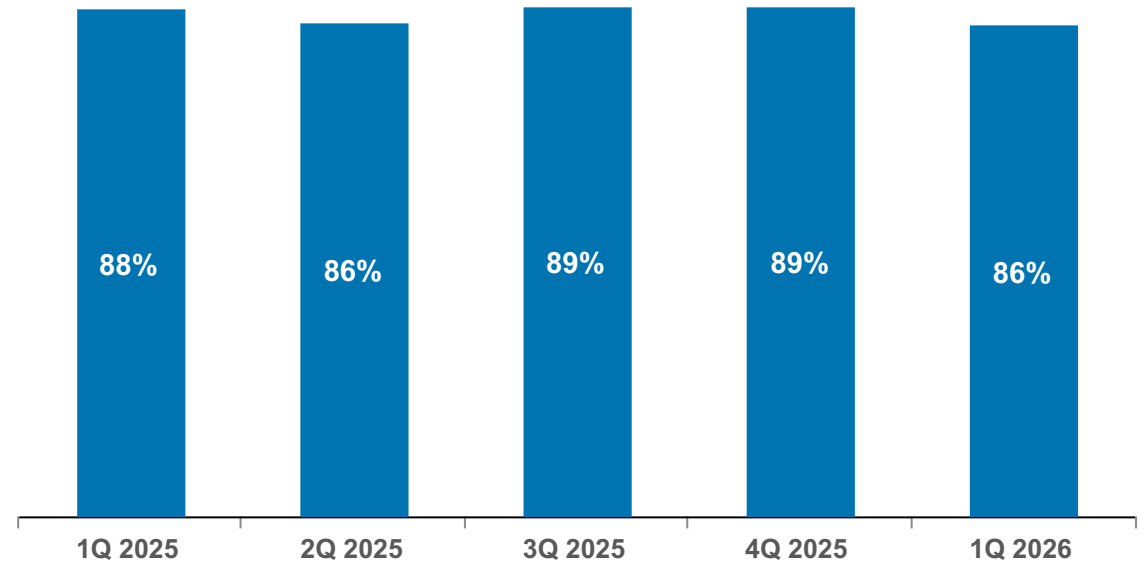
Liquidity Position



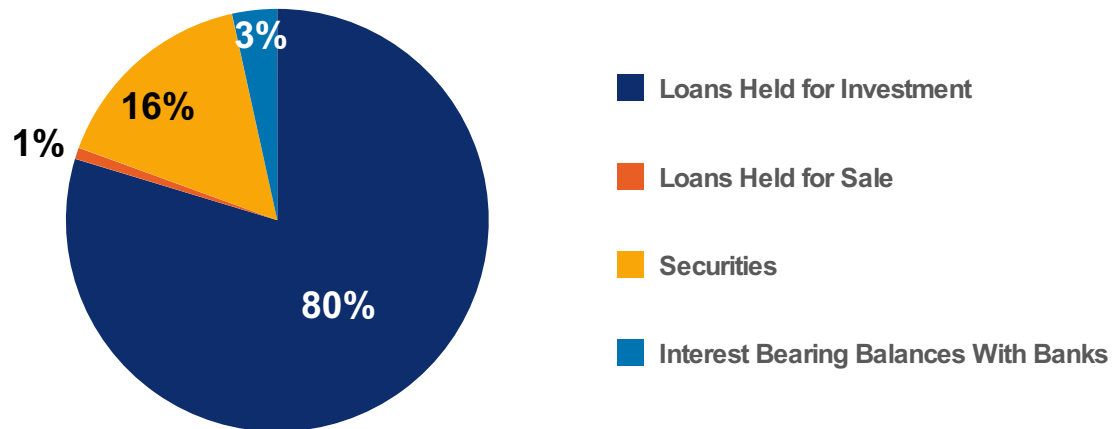
Cash and Securities to Total Assets



Loans to Deposits



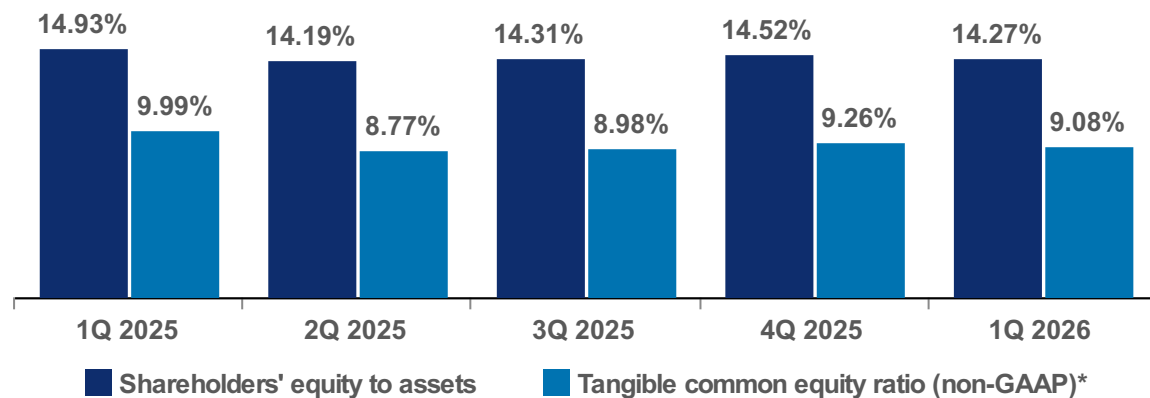
Average Interest Earning Asset Mix (1Q 2026)



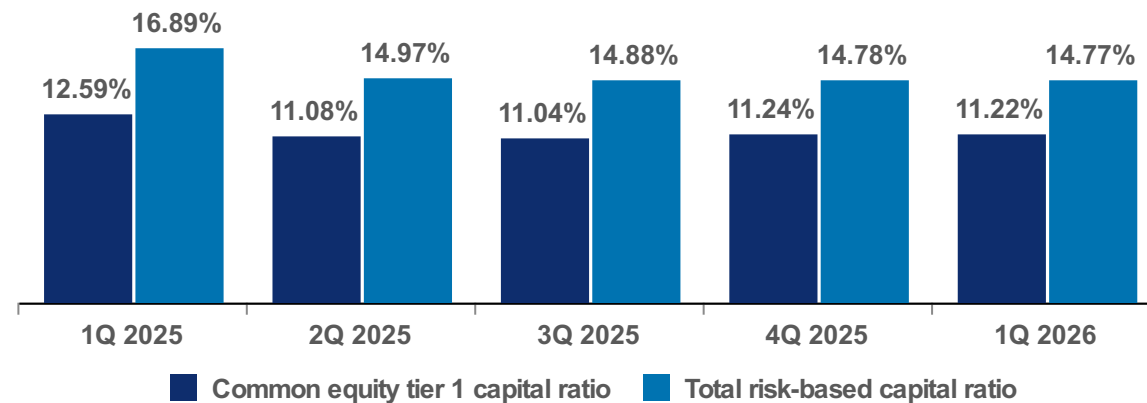
Capital



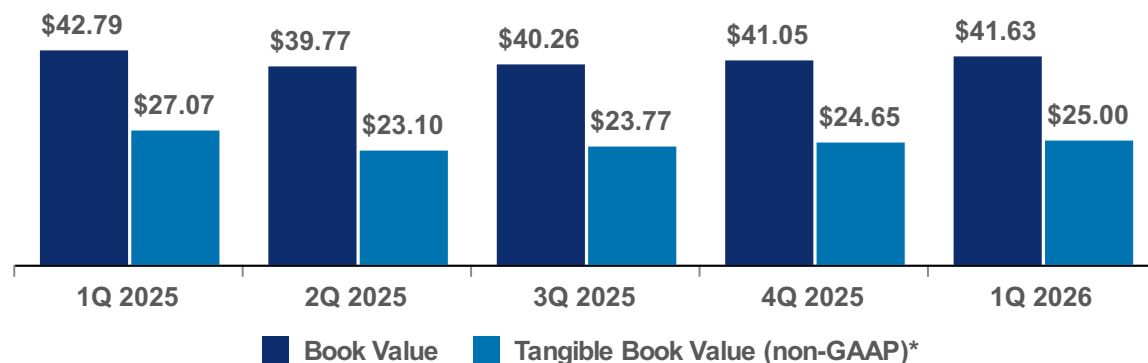
Equity to Assets / Tangible Common Equity Ratio (non-GAAP)*



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



Book Value / Tangible Book Value (non-GAAP)*



Quarter Highlights

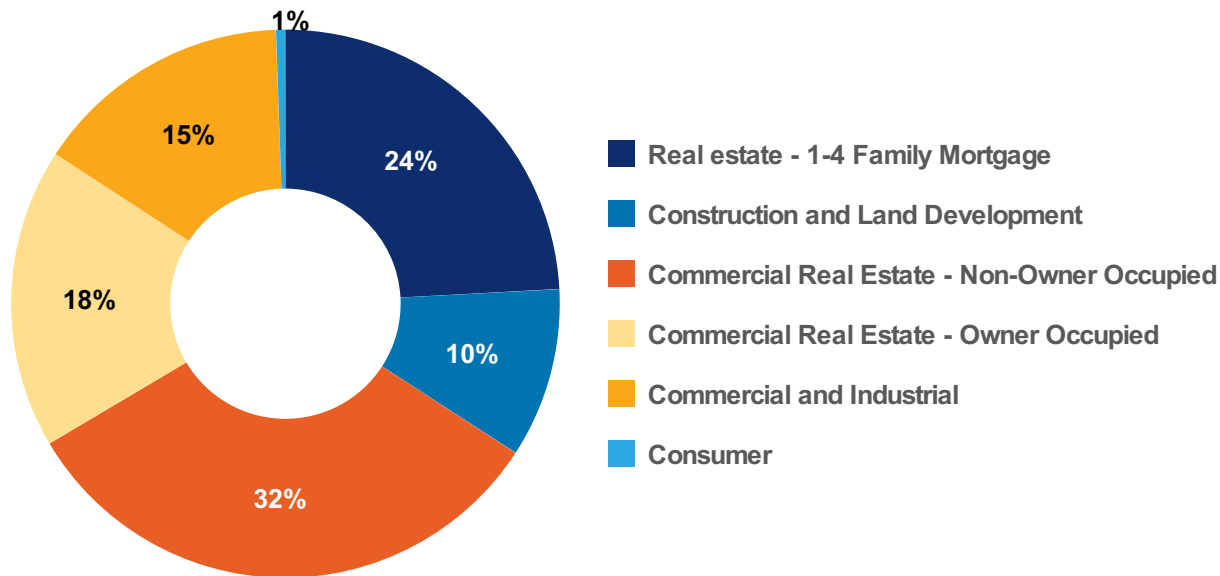
- During the first quarter of 2026, the Company repurchased \$75.0 million of common stock at a weighted average price of \$39.53. In April, an additional \$25.0 million was repurchased at a weighted average price of \$38.36
- Effective April 28, 2026, the Company's Board of Directors approved a quarterly cash dividend of \$0.24 per share to be paid June 30, 2026, to shareholders of record as of June 16, 2026. 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

* 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".

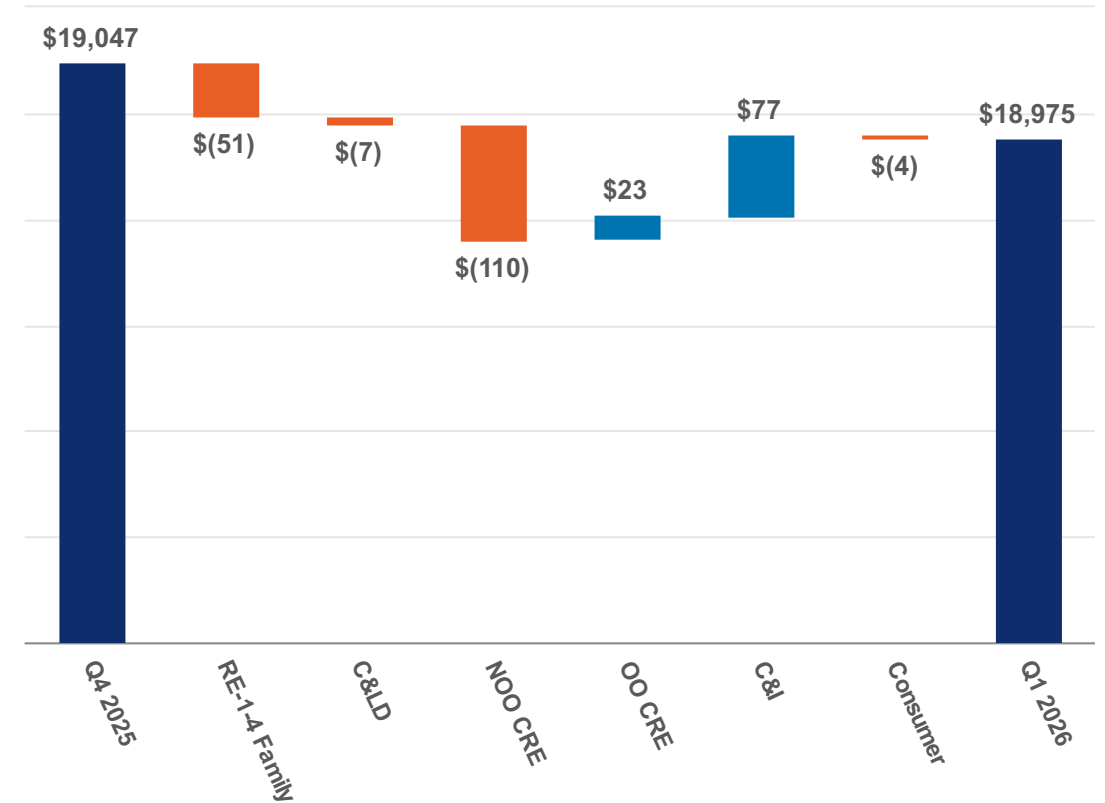
Loan Composition

Quarter Highlights

- Loans decreased \$71.8 million linked quarter
- Average loan balance: \$317 thousand



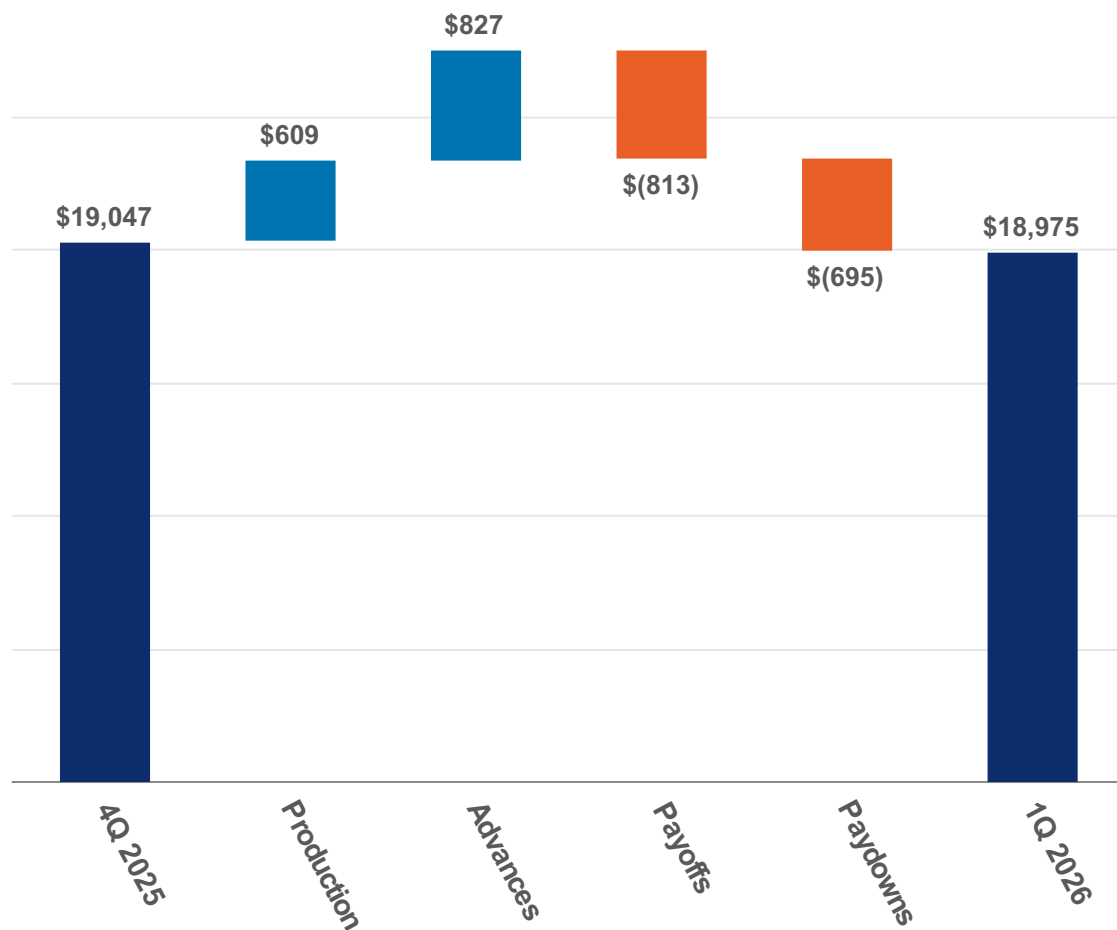
Loan Movement



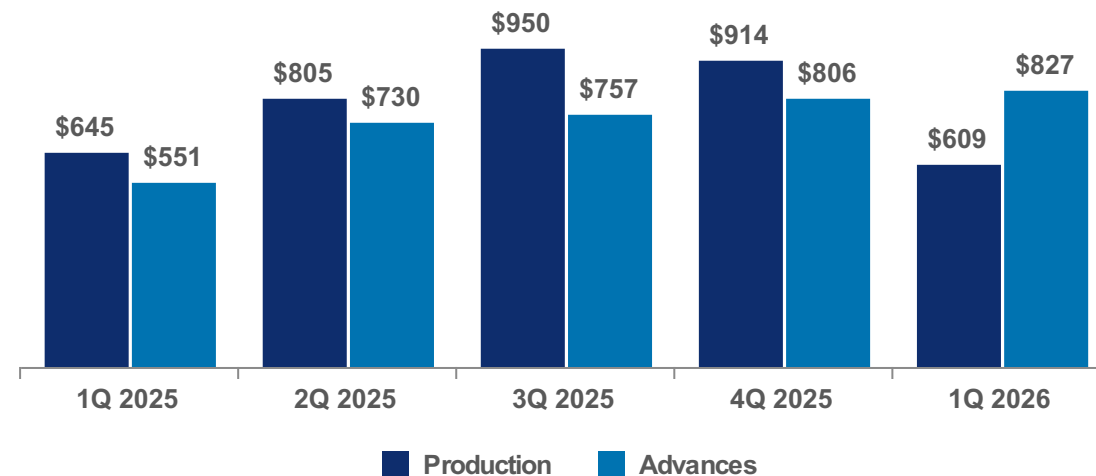
Loan Activity



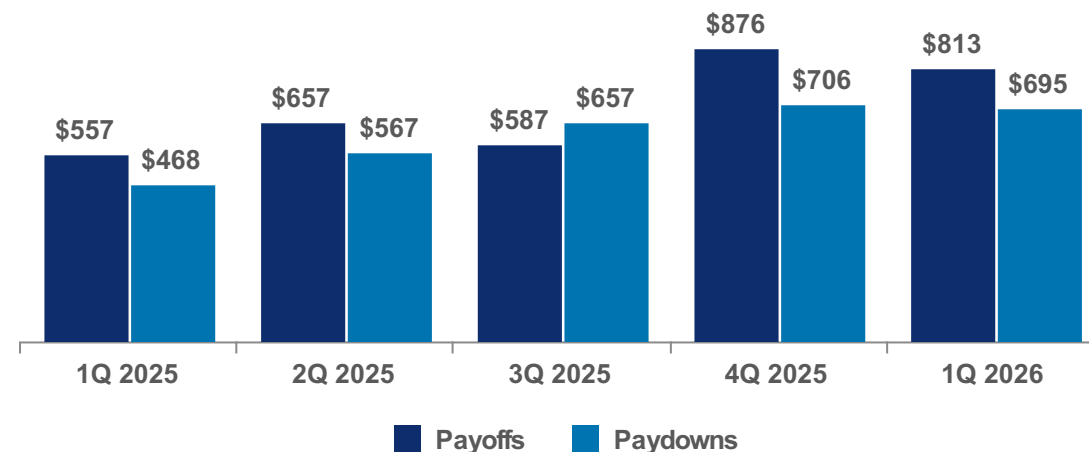
Loan Movement



Production & Advance Trends



Payoff & Paydown Trends



Note: Dollars in millions

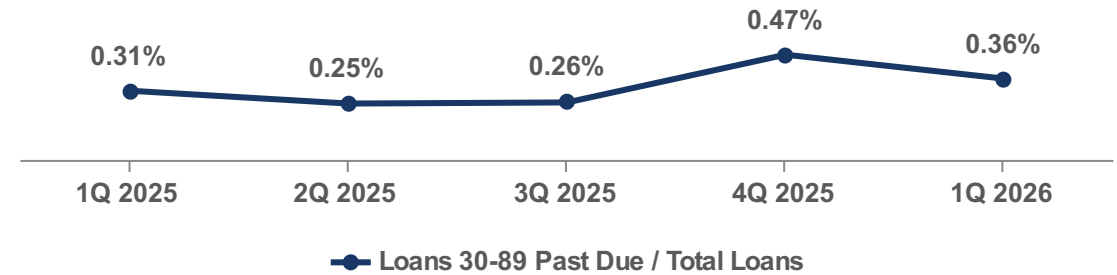
Asset Quality



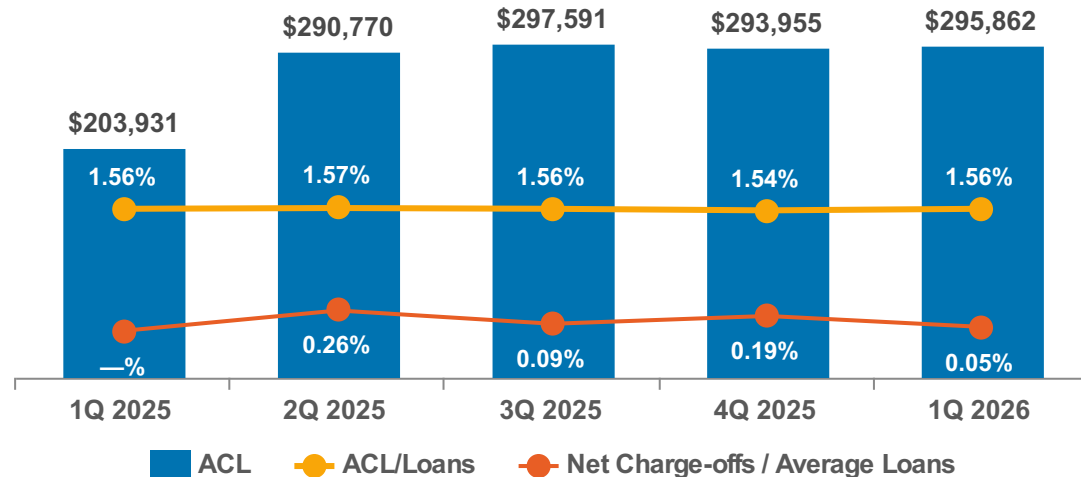
Quarter Highlights

- Over the last four quarters, the Company resolved \$135 million in non-performing loans with aggregate net charge-offs of \$27.8 million
- Average NPL balance: \$348,337
- 96% of accruing criticized loans are current
- Average criticized loan balance: \$512,098

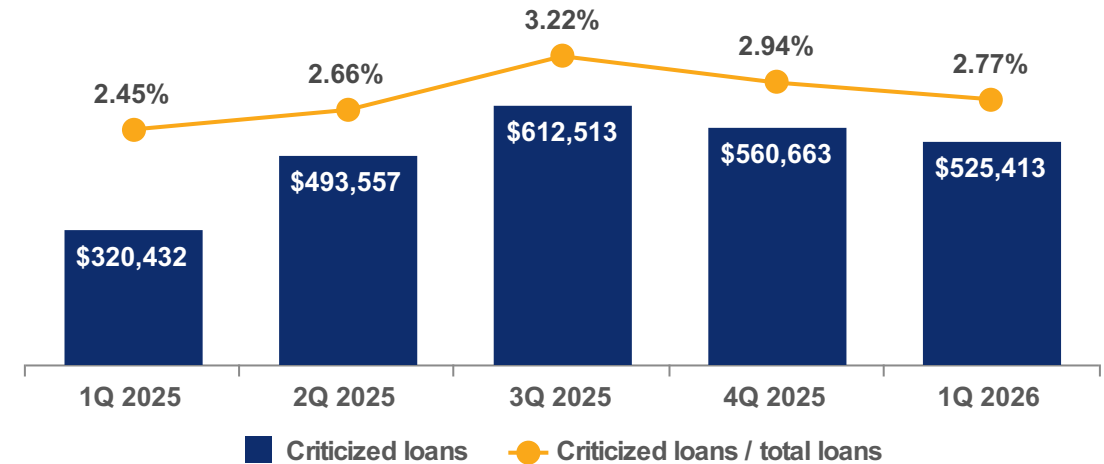
Loans 30-89 Days Past Due



Allowance for Credit Losses & Net Charge-offs*



Criticized Loans*

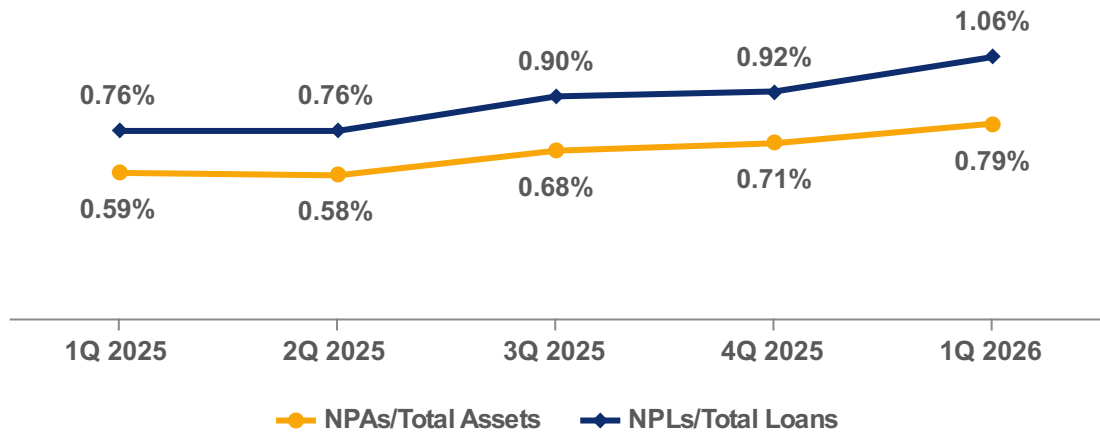


*Dollars in thousands

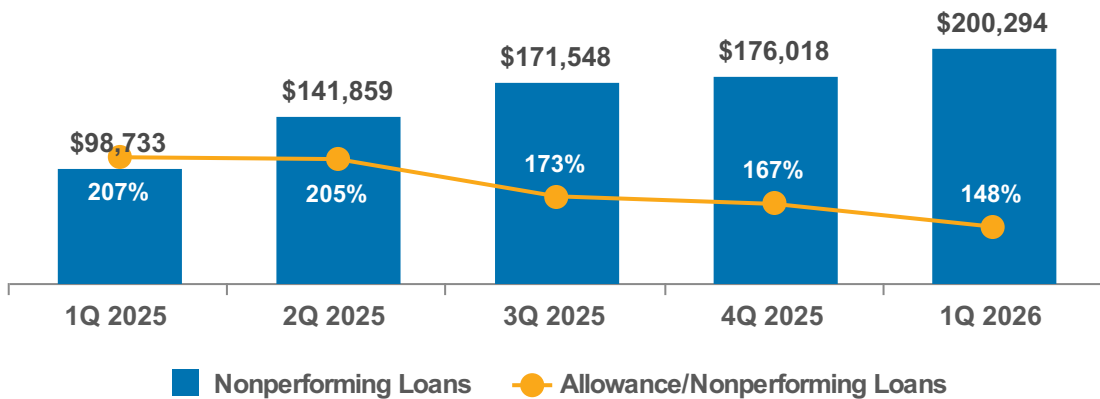
Asset Quality (cont.)



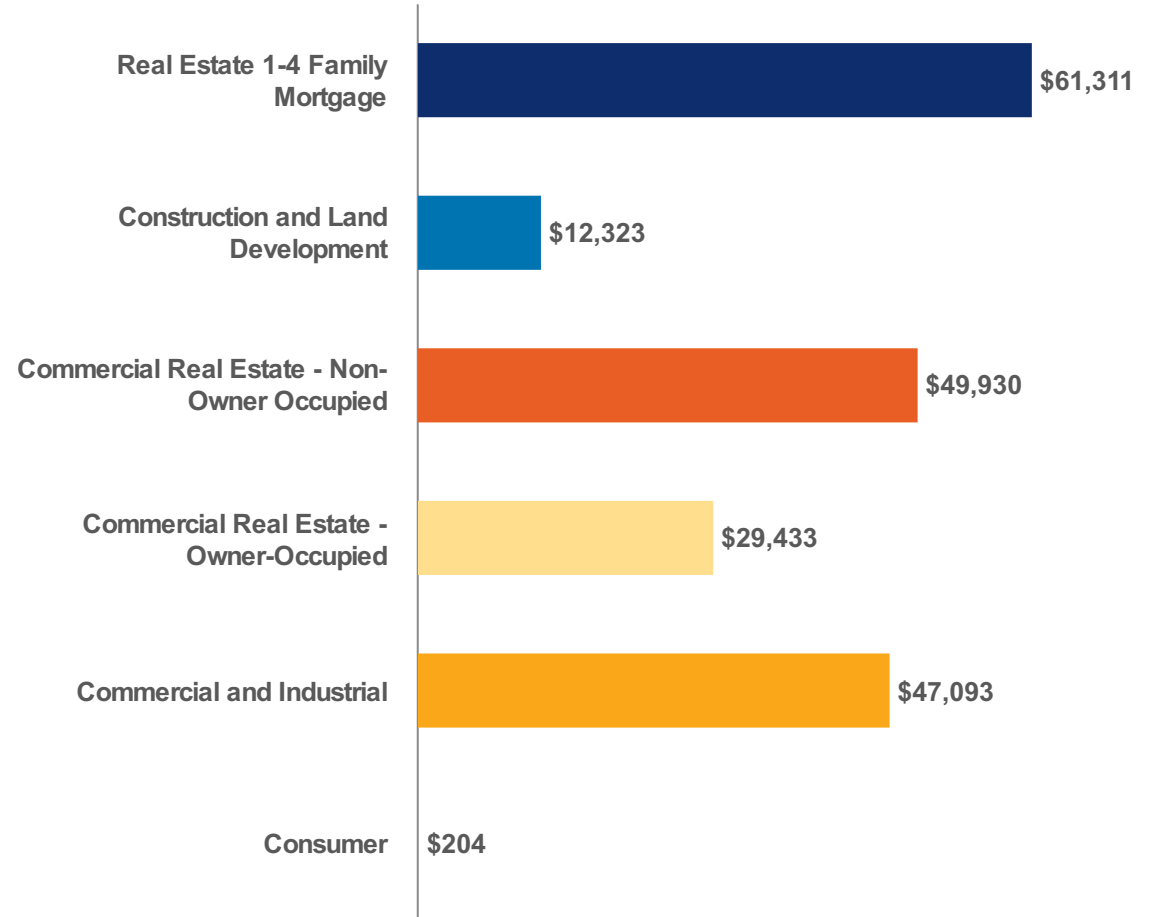
Nonperforming Loans & Nonperforming Assets



Nonperforming Loans



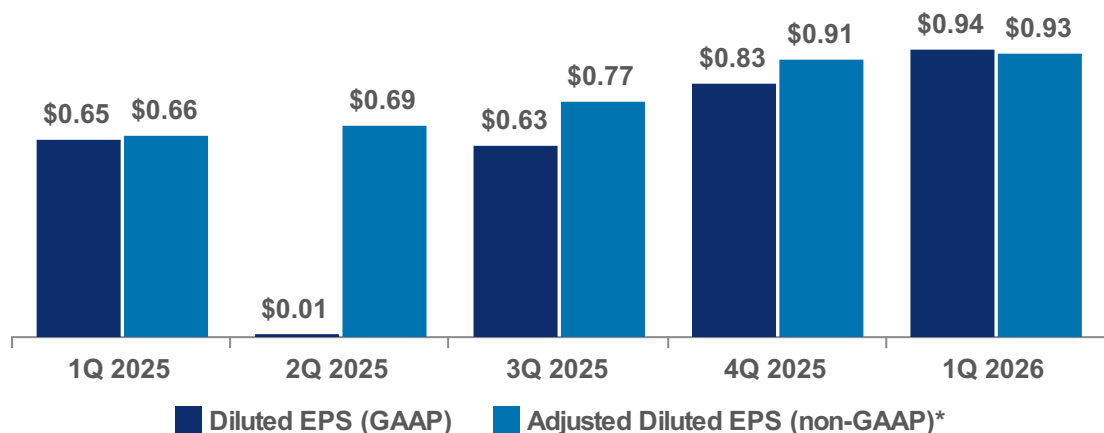
NPLs by Loan Category



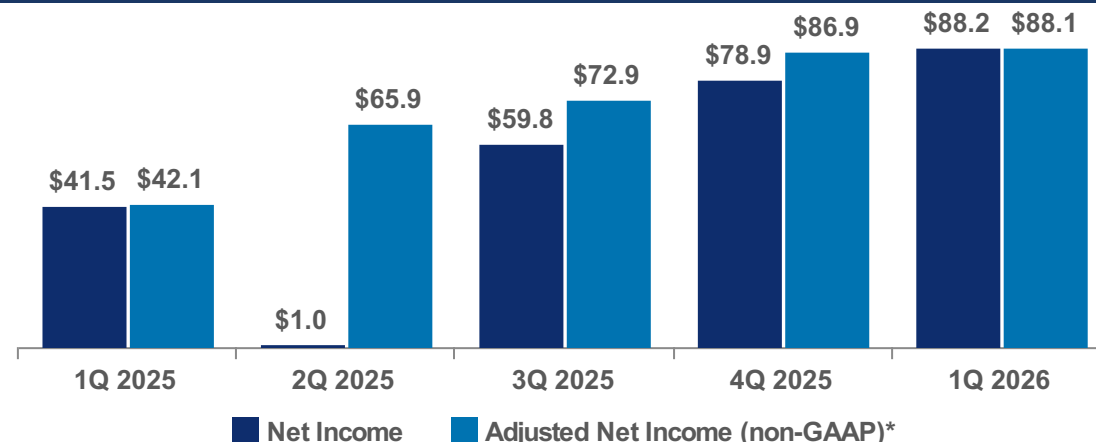
Profitability



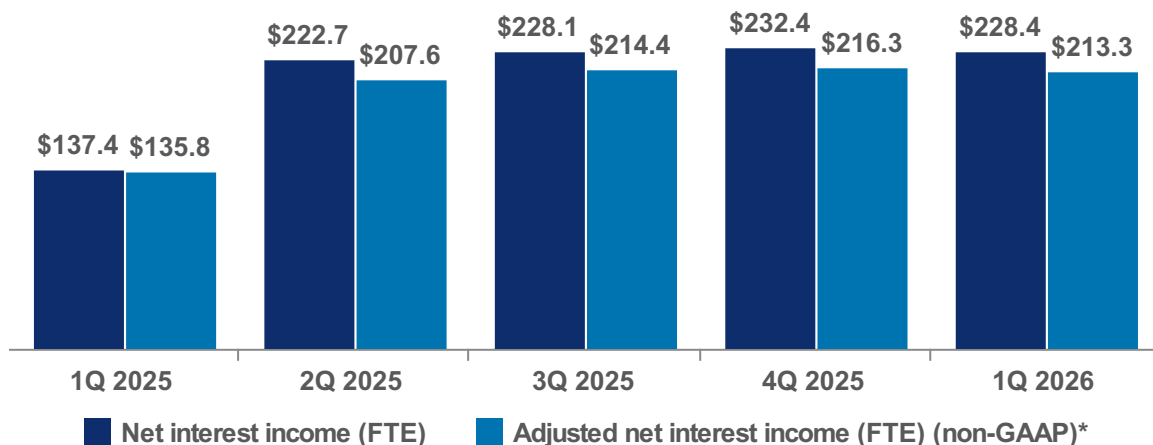
Diluted EPS / Adjusted Diluted EPS (non-GAAP)*



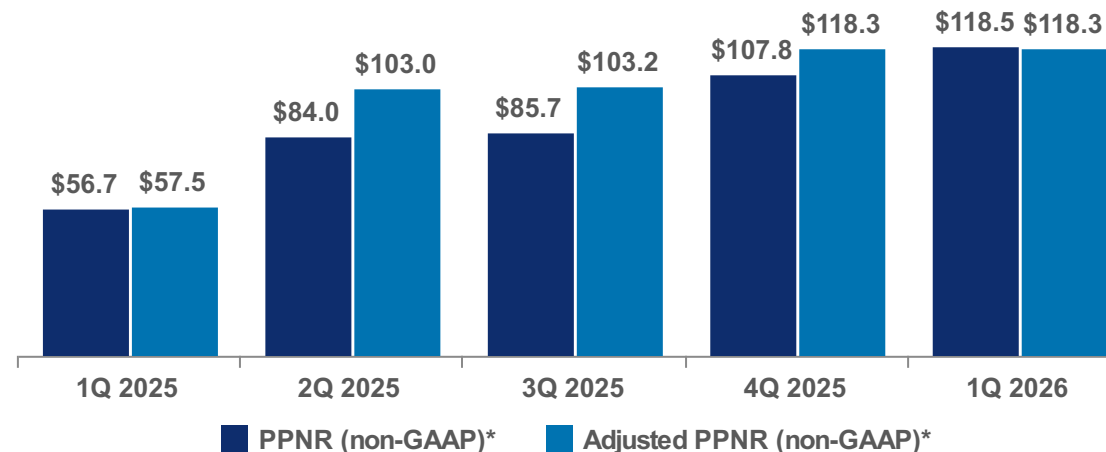
Net Income / Adjusted Net Income (non-GAAP)*



Net Interest Income (FTE) / Adjusted Net Interest Income (FTE) (Non-GAAP)*



PPNR (non-GAAP)* / Adjusted PPNR (Non-GAAP)*



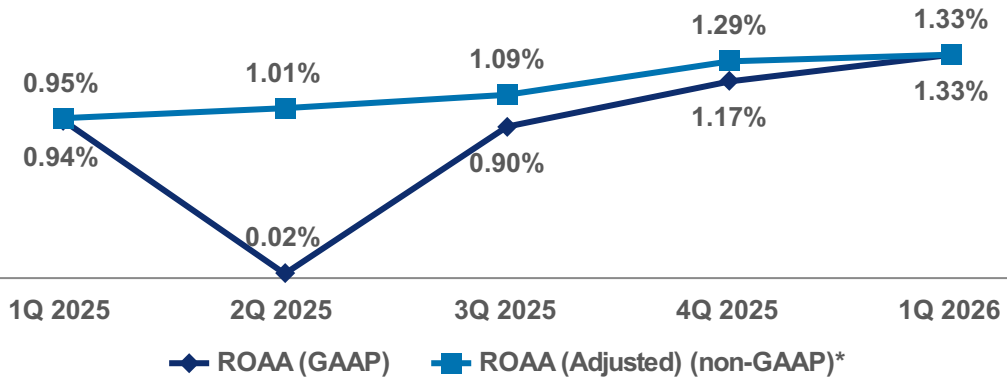
Note: Dollars in millions except per share amounts.

*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".

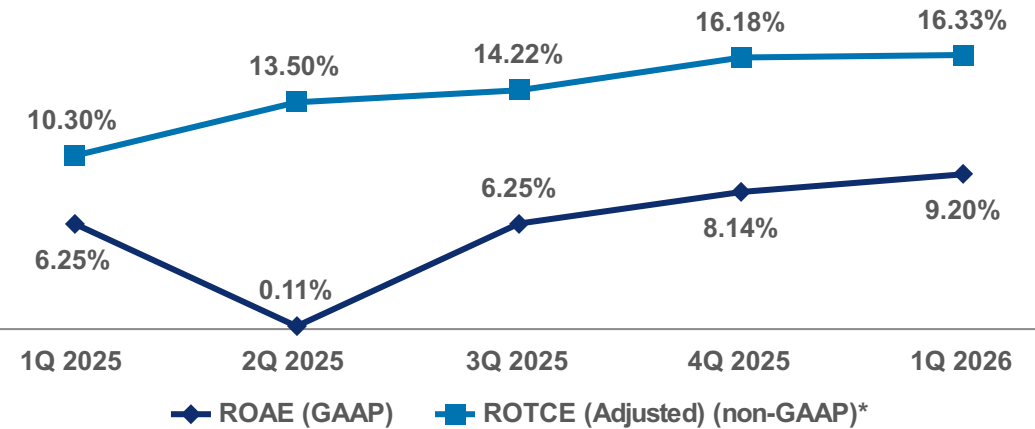
Profitability Ratios



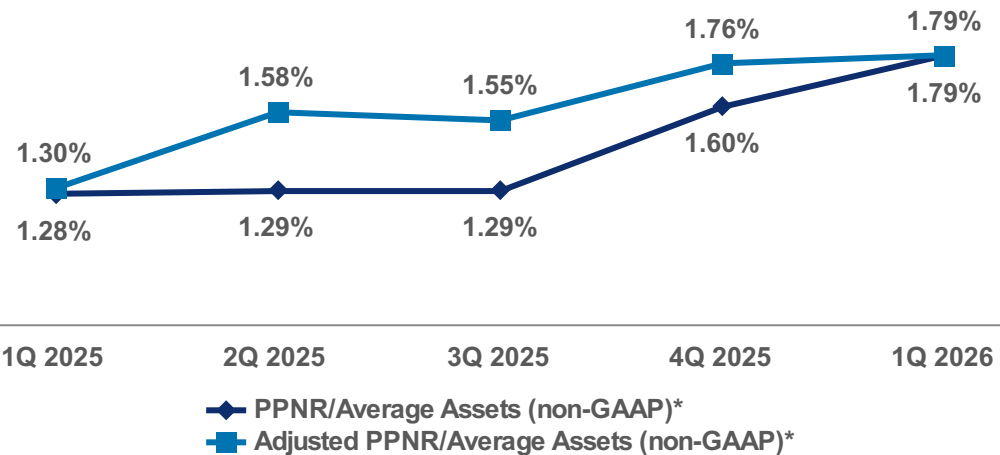
ROAA / Adjusted ROAA (non-GAAP)*



ROAE / Adjusted ROTCE (non-GAAP)*



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



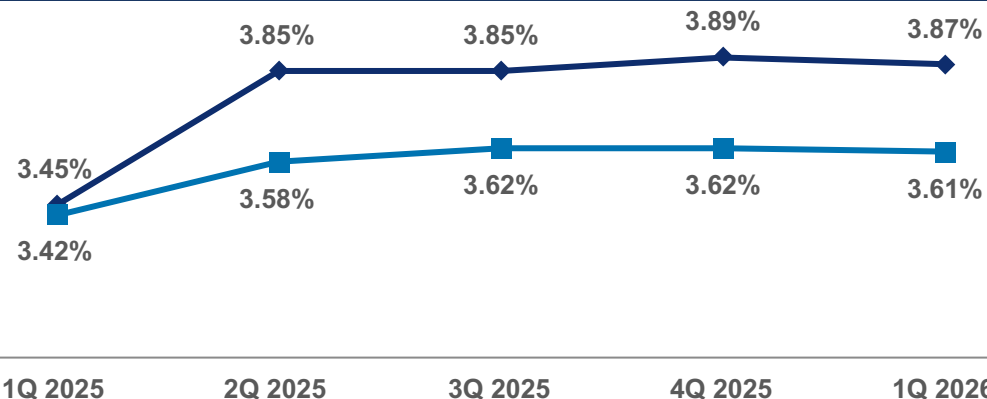
*Adjusted ROAA, Adjusted ROTCE, PPNR/Average Assets and Adjusted PPNR/Average Assets are non-GAAP financial measures. A reconciliation of GAAP to non-GAAP financial measures is included in the earnings release furnished to the SEC on the same Form 8-K as this presentation under the heading "Non-GAAP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



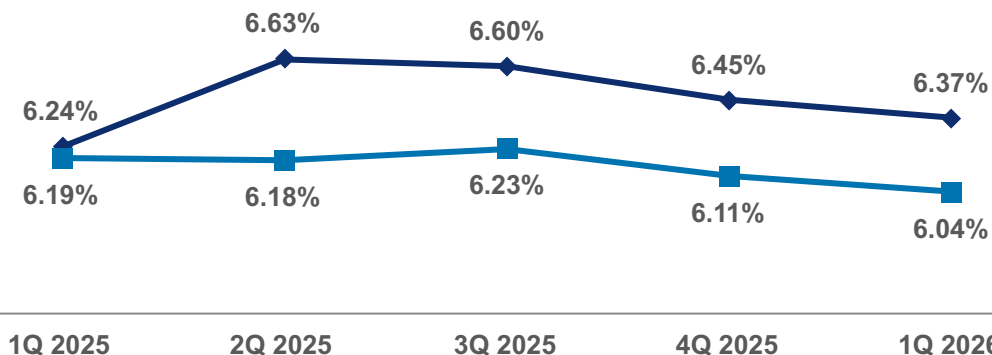
Net Interest Margin (FTE) and Loan Yield



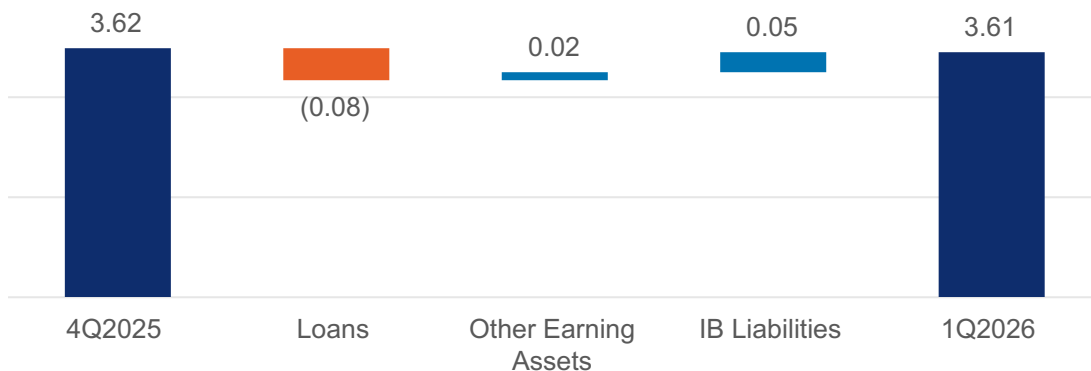
Net Interest Margin (FTE) / Adjusted Net Interest Margin (FTE)(non-GAAP)*



Loan Yield / Adjusted Loan Yield (non-GAAP)*



Adjusted Net Interest Margin (FTE)(non-GAAP)* Bridge



Accretion

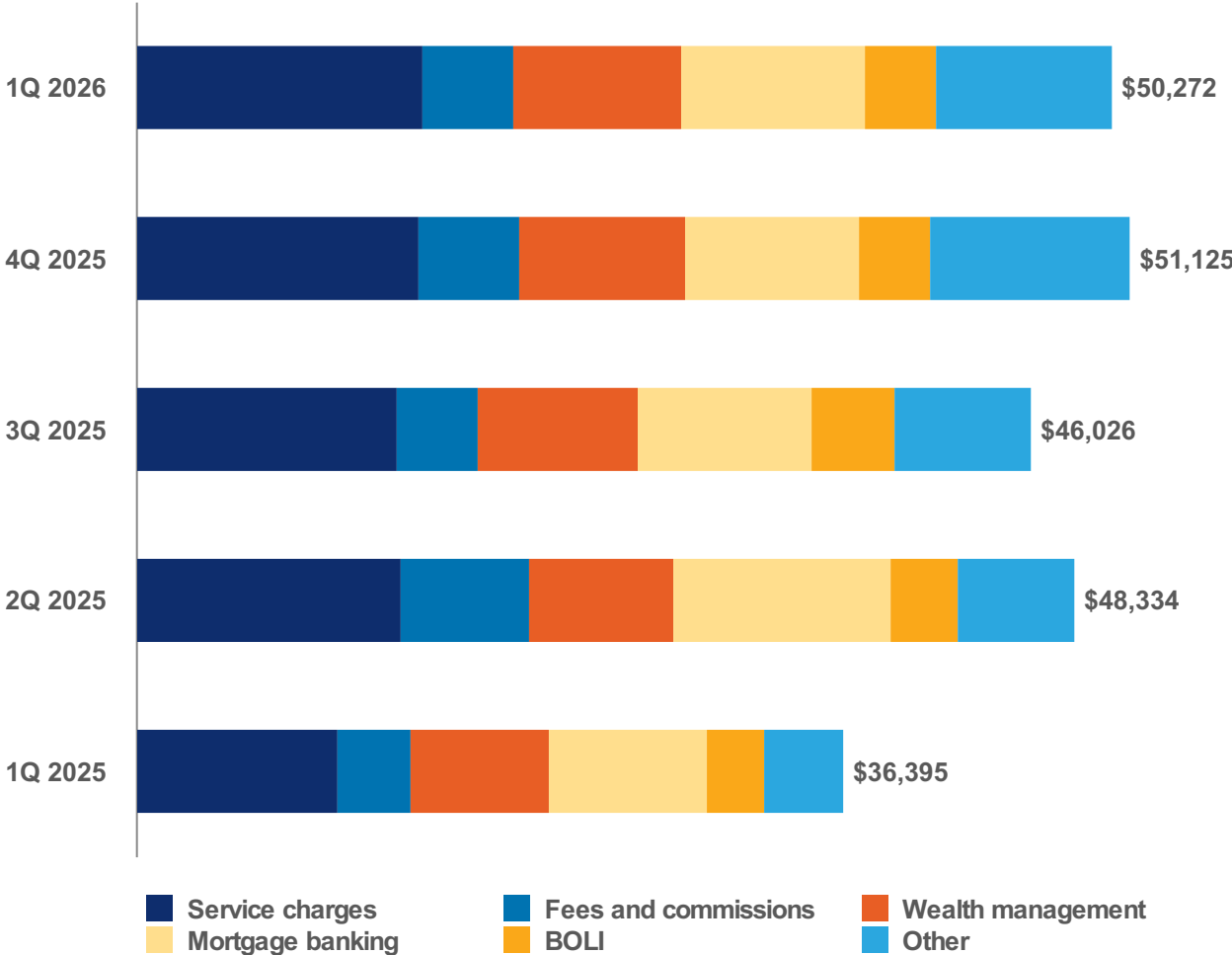
- Scheduled accretion and accelerated accretion recognized on acquired loans were \$11.2 million and \$4.0 million, respectively, for the first quarter of 2026, which included scheduled credit accretion and accelerated credit accretion of \$4.0 million and \$1.5 million, respectively

*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



Quarter Highlights

- Noninterest income decreased \$0.8 million linked quarter
- The decline in noninterest income is primarily related to Q4 2025 results being impacted by a one-time gain of \$2.0 million resulting from the exit of low-income housing tax credit partnerships. The absence of this gain in Q1 2026 results was partially offset by strong performance on SBA loan sales

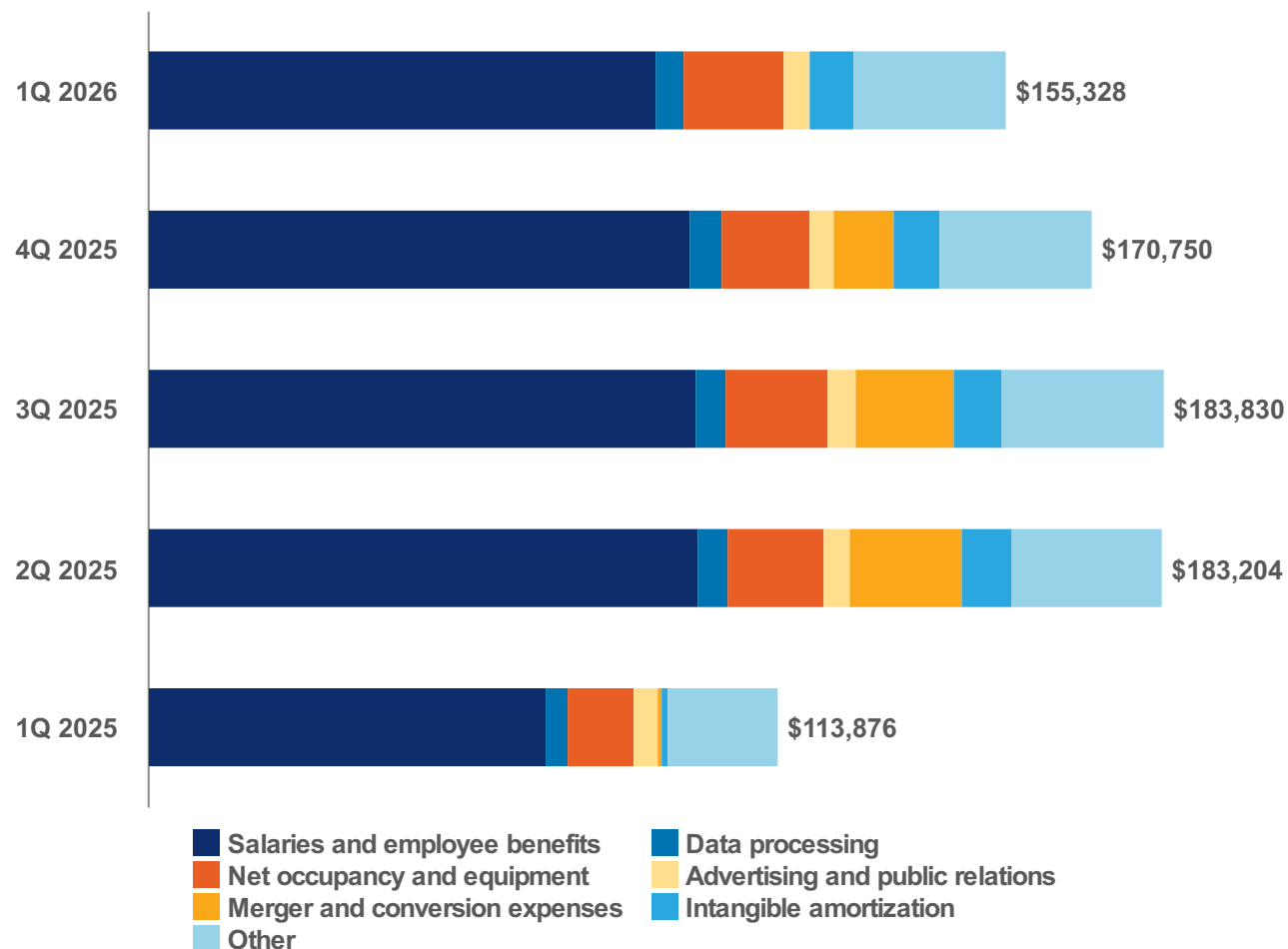
Note: Dollars in thousands



Noninterest Expense



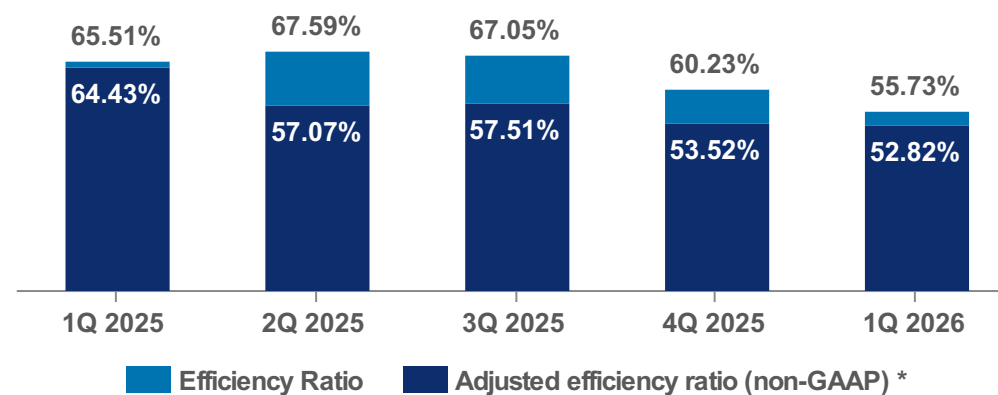
Composition



Quarter Highlights

- Noninterest expense decreased \$15.4 million linked quarter, which includes a decrease of \$10.6 million in merger and conversion related expenses linked quarter
- The Company continued to realize cost savings from the integration with The First

Efficiency Ratio

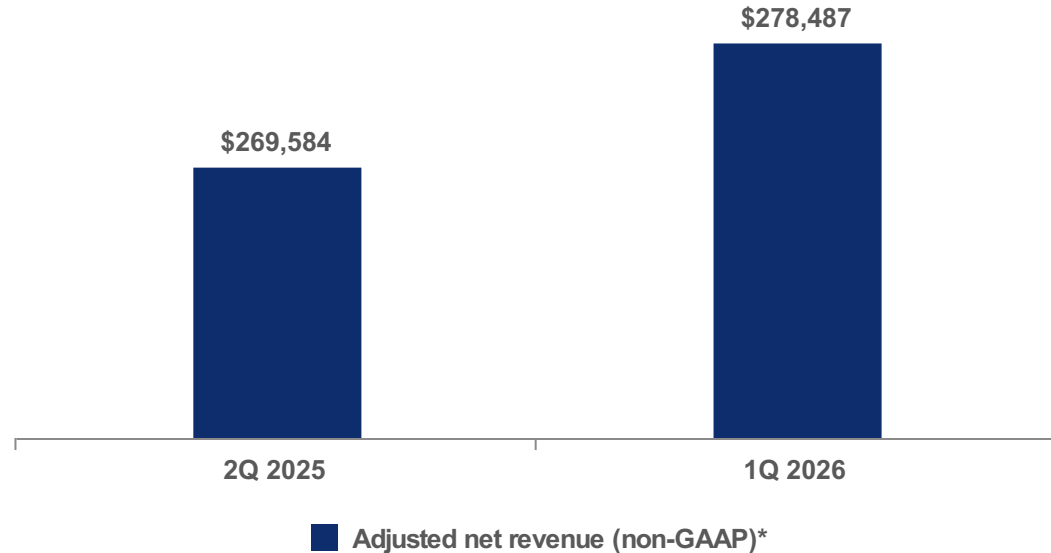


Note: Dollars in thousands

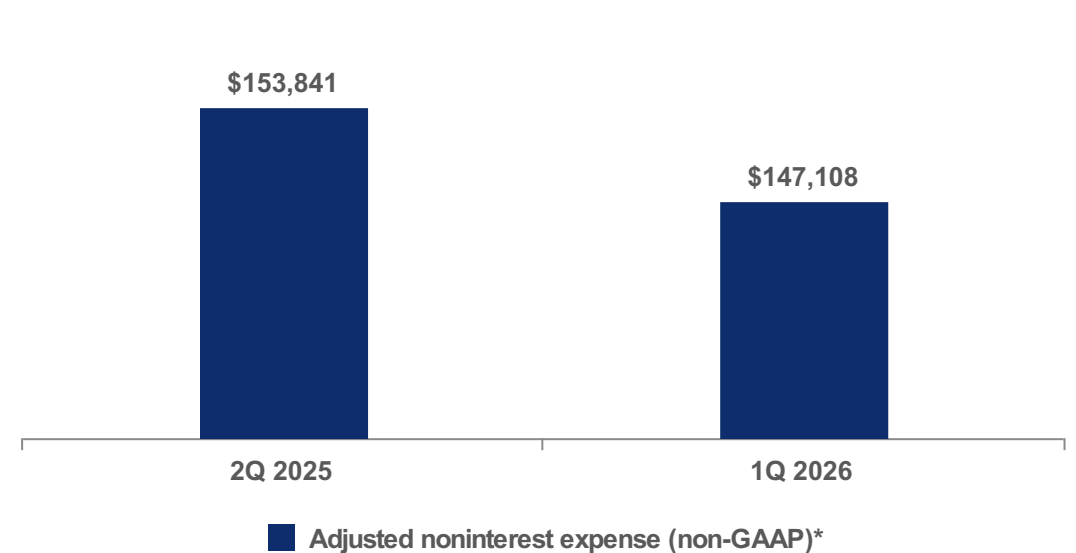
* Adjusted Efficiency Ratio is a non-GAAP financial measure. A reconciliation of GAAP to non-GAAP financial measures is included in the earnings release furnished to the SEC on the same Form 8-K as this presentation under the heading "Non-GAAP Reconciliations".

Efficiency Improvements

Revenue Growth



Expense Management



3.3% increase in adjusted net revenue since Q2 2025

4.4% reduction in adjusted noninterest expense since Q2 2025

Continued focus on efficiency gains through both revenue growth and expense management since Q2 2025 has yielded significant improvement in the adjusted efficiency ratio.

Note: Dollars in thousands

* Adjusted net revenue and Adjusted noninterest expense 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".

Appendix



Loan Repricing and Maturity



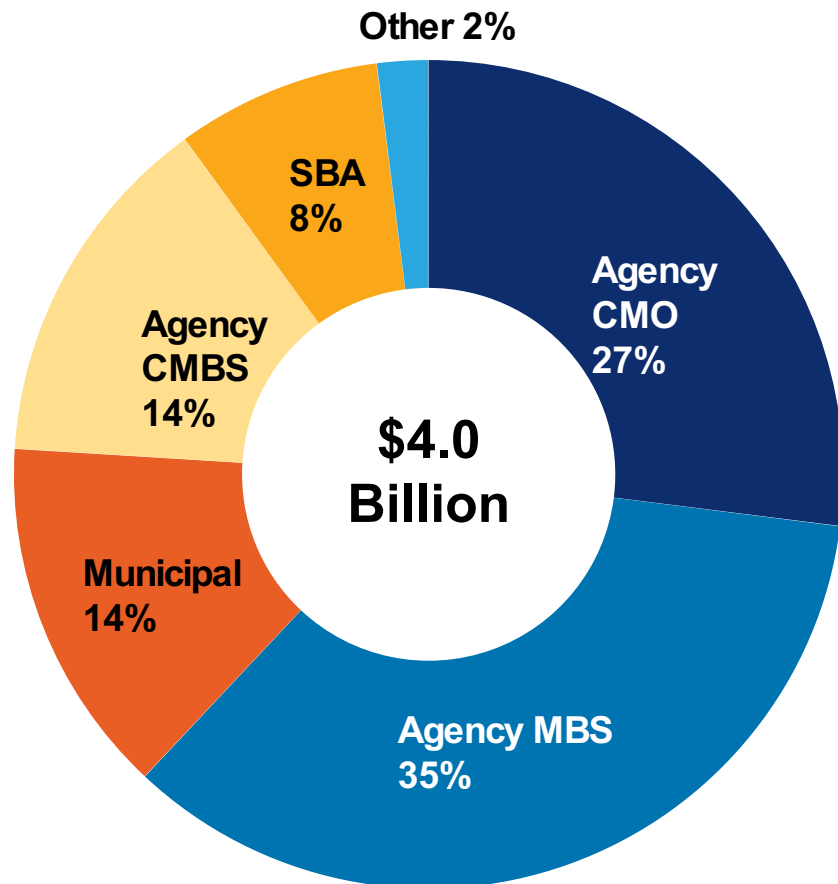
Total Loans	Repricing Term*						Total	Rate Structure	
	3 mos or less	3-12 mos	1-3 years	3-5 years	5-15 years	Over 15 years		Variable	Fixed
Commercial and Industrial	\$ 1,814	\$ 213	\$ 300	\$ 367	\$ 200	\$ 2	\$ 2,896	\$ 1,860	\$ 1,036
Commercial Real Estate - Owner-Occupied	1,284	211	589	736	504	34	3,358	1,430	1,927
Commercial Real Estate - Non-Owner Occupied	3,481	416	1,060	822	348	9	6,136	3,624	2,512
Construction and Land Development	1,396	72	86	185	106	53	1,898	1,470	429
Real Estate 1-4 Family Mortgage	1,016	257	484	545	843	1,439	4,584	2,614	1,970
Consumer	29	15	32	21	6	—	103	18	85
Total	\$ 9,020	\$ 1,184	\$ 2,551	\$ 2,676	\$ 2,007	\$ 1,537	\$ 18,975	\$ 11,016	\$ 7,959
<i>Weighted Average Rate - Fixed</i>	5.3 %	5.0 %	5.7 %	6.2 %	4.6 %	5.5 %	5.5 %		
<i>Weighted Average Rate - Variable</i>	6.5 %	6.1 %	5.4 %	5.7 %	5.5 %	4.8 %	6.3 %		
% Fixed	5.1 %	72.5 %	83.5 %	81.2 %	65.6 %	66.7 %	41.9 %		
% Variable	94.9 %	27.5 %	16.5 %	18.8 %	34.4 %	33.3 %	58.1 %		

Note: Dollars in millions

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



Composition (Amortized Cost)



Quarter Highlights

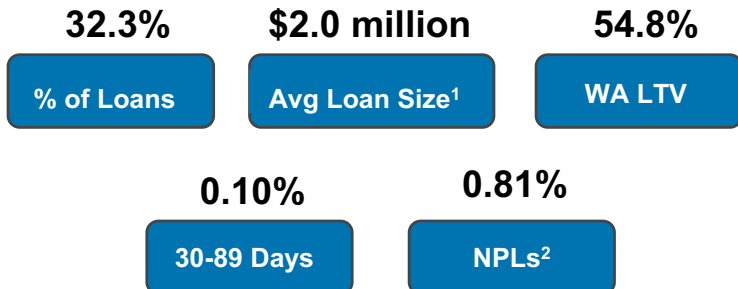
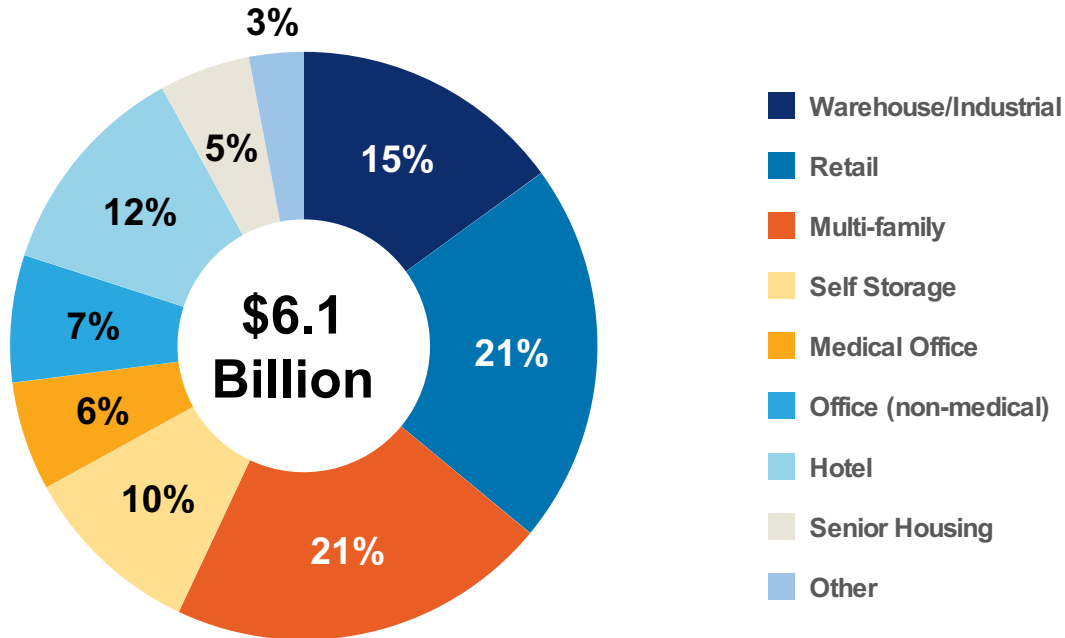
- Amortized cost of \$4.0 billion; GAAP value of \$3.8 billion, which represents 14.1% of total assets
- Duration of 3.6 years
- 27% of portfolio HTM based on par value
 - 10.3% of HTM are CRA investments
 - 26.2% of HTM are Municipals
- Unrealized losses in AOCI on securities totaled \$142.1 million (\$106.9 million, net of tax); unrealized losses in AOCI on HTM securities totaled \$51.6 million (\$38.5 million, net of tax)



Commercial Real Estate - Non-owner Occupied



Composition



Quarter Highlights

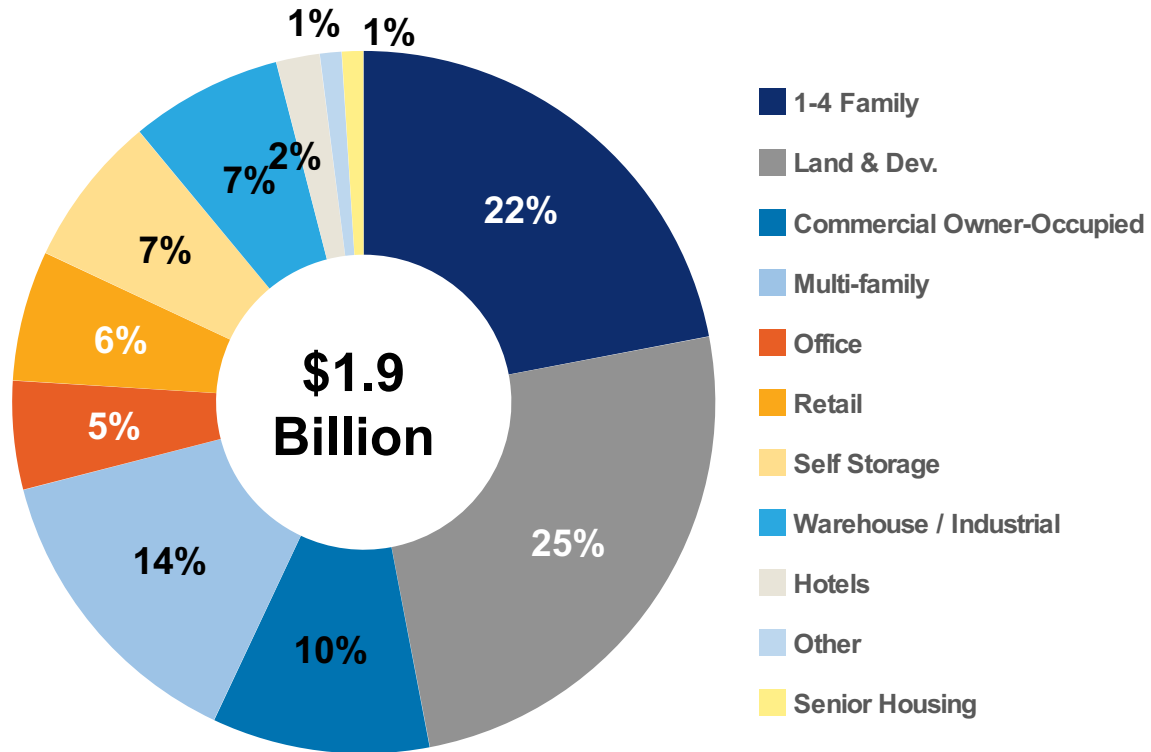
	Retail	Multi-Family	Warehouse/ Industrial
Amount	\$1,309.8	\$1,278.6	\$932.5
Avg Loan Size ¹	1.5	2.5	2.5
% of Loans	6.9	6.7	4.9
% Past Due or Nonaccrual	0.35	0.21	0.85
ACL Reserve %	0.87	0.76	1.35
WA LTV %	55.1	53.1	52.6
% Loans < 75% LTV	87.2	95.0	97.6
% in Footprint	97.2	99.8	91.7
Q1 Loan Growth (%)	(0.5)	(8.2)	3.1

(1) Based on commitment amount
Note: Dollars in millions

Construction and Land Development



Composition



Quarter Highlights

Amount	\$1,898.6
Avg Loan Size ¹	1.2
% of Loans	10.0
% Past Due or Nonaccrual	0.65
ACL Reserve ²	1.95
WA LTV %	63.2
% Loans < 75% LTV	81.5
% in Footprint	99.4
Q1 Loan Growth (%)	(0.4)

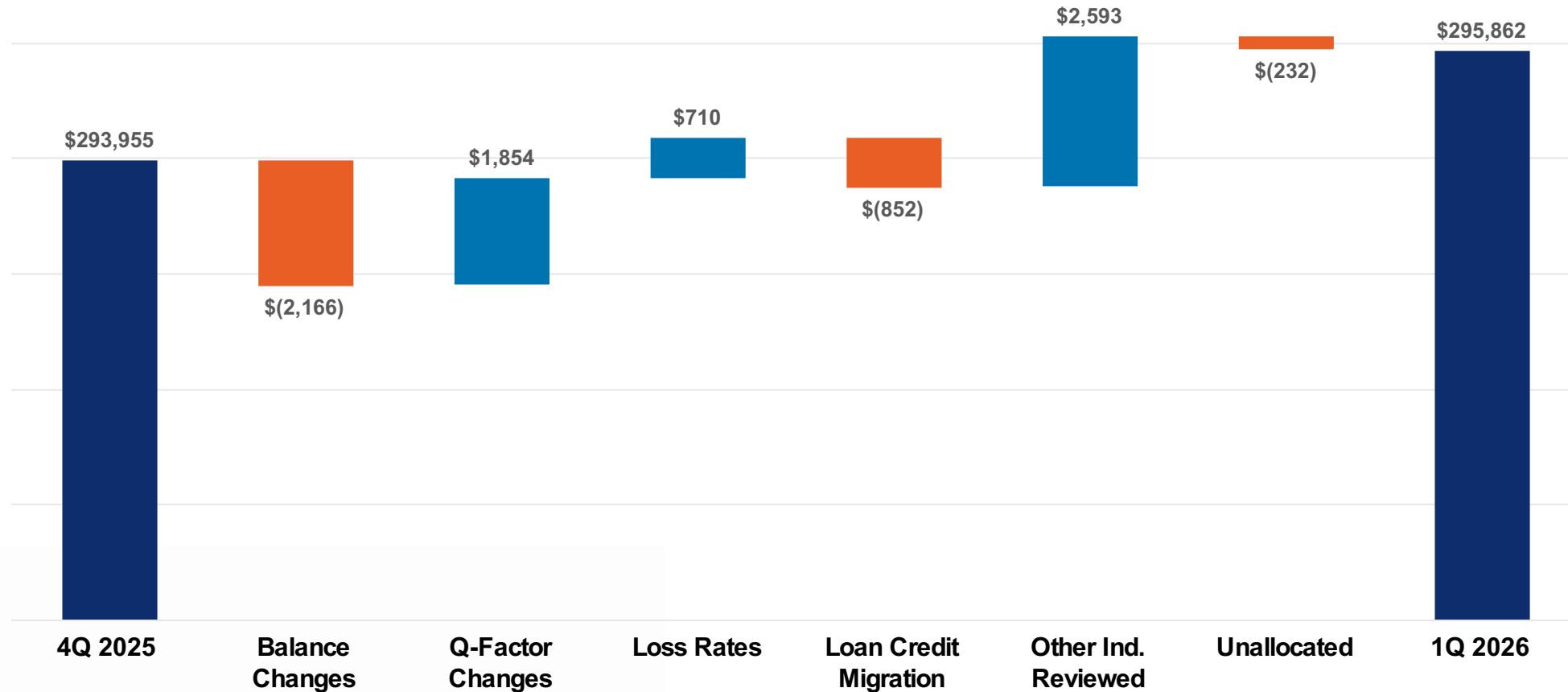
(1) Based on commitment amount

(2) Includes reserves for both loans accounted for collectively and those individually evaluated

Note: Dollars in millions

Note: As of March 31, 2026; LTV is calculated using the most recent appraisal available.

Quarterly ACL Changes



Note: Dollars in thousands

Mortgage Banking



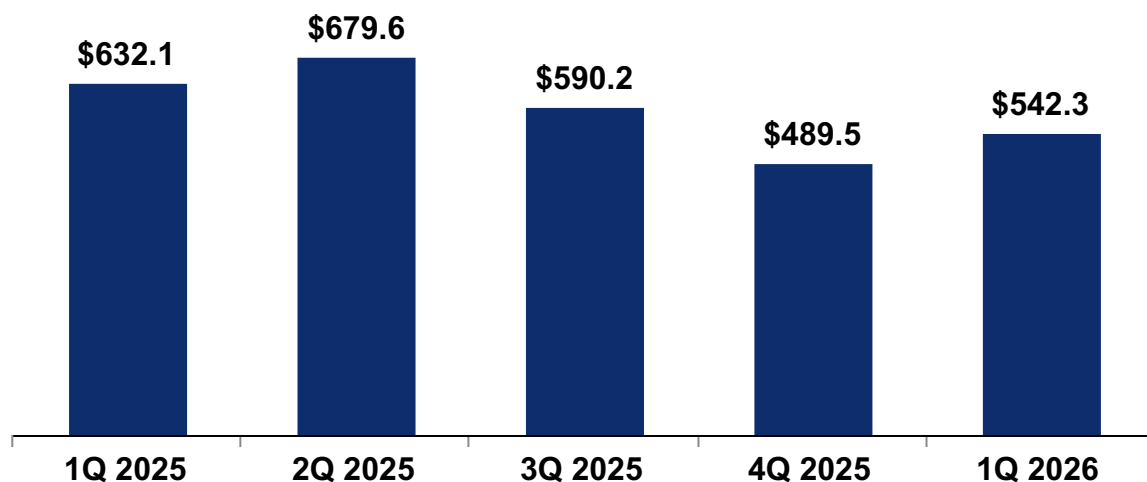
Mortgage Banking Income

(\$ in thousands)	1Q 2025	4Q 2025	1Q 2026
Gain on sales of loans, net	\$ 4,500	\$ 5,243	\$ 5,305
Fees, net	2,317	2,970	2,842
Mortgage servicing income, net	1,330	711	1,288
Mortgage banking income, net	\$ 8,147	\$ 8,924	\$ 9,435

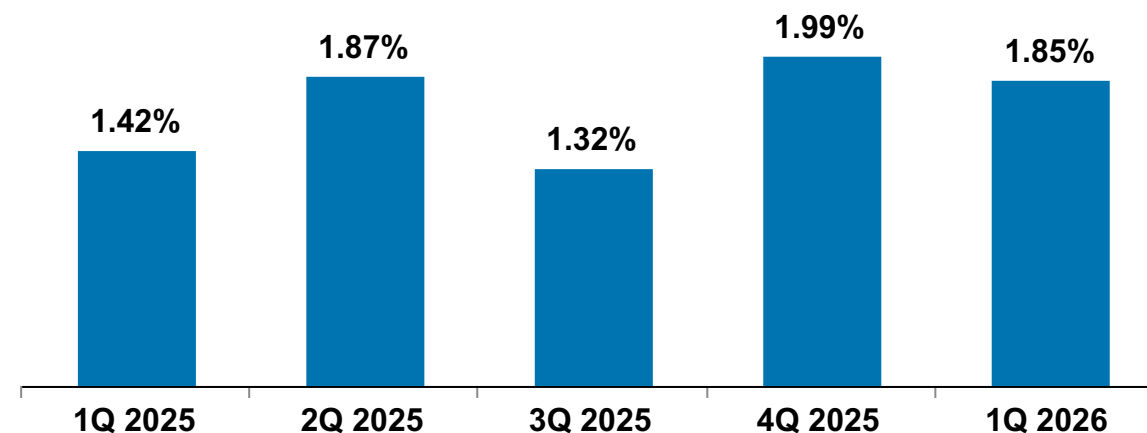
Mix

(in %)	1Q 2025	4Q 2025	1Q 2026
Wholesale	39	37	42
Retail	61	63	58
Purchase	80	72	67
Refinance	20	28	33

Locked Volume (in millions)



Gain on Sale Margin*



*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

