

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 OR 15(d) of the Securities Exchange Act of 1934

September 3, 2019

Date of report (Date of earliest event reported)

RENASANT CORPORATION

(Exact name of registrant as specified in its charter)

Mississippi
(State or other jurisdiction
of incorporation)

001-13253
(Commission
File Number)

64-0676974
(I.R.S. Employer
Identification No.)

209 Troy Street, Tupelo, Mississippi 38804-4827
(Address of principal executive offices)(Zip Code)

Registrant's telephone number, including area code: (662) 680-1001

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

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Securities registered pursuant to Section 12(b) of the Act:

Title of each class	Trading Symbol(s)	Name of each exchange on which registered
Common stock, \$5.00 par value per share	RNST	The NASDAQ Stock Market LLC

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (17 CFR §230.405) or Rule 12b-2 of the Securities Exchange Act of 1934 (17 CFR §240.12b-2). Emerging growth company

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act.

Item 7.01. Regulation FD Disclosure.

Representatives of Renasant Corporation (“Renasant”) will be making presentations to investors during various conferences in the third quarter of 2019. A copy of the presentation materials is furnished as Exhibit 99.1 to this Form 8-K and is incorporated herein solely for purposes of this Item 7.01.

In accordance with General Instruction B.2 of Form 8-K, the information in this Item 7.01, including Exhibit 99.1, is being furnished and shall not be deemed to be “filed” for purposes of Section 18 of the Securities Exchange Act of 1934, as amended, or otherwise subject to the liabilities of that section, and shall not be deemed incorporated by reference into any registration statement or other document filed pursuant to the Securities Act of 1933, as amended, or the Securities Exchange Act of 1934, as amended, except as shall be expressly set forth by specific reference in such filing.

“Safe Harbor” Statement Under the Private Securities Litigation Reform Act of 1995

This communication contains forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. Congress passed the Private Securities Litigation Reform Act of 1995 in an effort to encourage companies to provide information about their anticipated future financial performance. This act provides a safe harbor for such disclosure, which protects a company from unwarranted litigation if actual results are different from management expectations. Such forward-looking statements usually include words such as “expects,” “projects,” “proposes,” “anticipates,” “believes,” “intends,” “estimates,” “strategy,” “plan,” “potential,” “possible,” “approximately,” “should” and variations of such words and other similar expressions. The forward-looking statements in this communication reflect Renasant’s current assumptions and estimates of, among other things, future economic circumstances, industry conditions, business strategy and decisions, company performance and financial results. Renasant believes its assumptions and estimates are reasonable, but they are all inherently subject to significant business, economic and competitive risks and uncertainties, many beyond Renasant’s control, that could cause the company’s actual results and experience to differ from the anticipated results and expectations indicated or implied in such forward-looking statements. Such differences may be material. Investors are cautioned that any such forward-looking statements are not guarantees of future performance and, accordingly, they 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 Renasant’s management that could cause actual results to differ materially from those in forward-looking statements include the following risks: (1) Renasant’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; (2) the effect of economic conditions and interest rates on a national, regional or international basis; (3) the timing and success of the implementation of changes in operations to achieve enhanced earnings or effect cost savings; (4) competitive pressures in the consumer finance, commercial finance, insurance, financial services, asset management, retail banking, mortgage lending and auto lending industries; (5) the financial resources of, and products available to, competitors; (6) changes in laws and regulations as well as changes in accounting standards; (7) changes in policy by regulatory agencies; (8) changes in the securities and foreign exchange markets; (9) Renasant’s potential growth, including its entrance or expansion into new markets, and the need for sufficient capital to support that growth; (10) changes in the quality or composition of Renasant’s loan or investment portfolios, including adverse developments in borrower industries or in the repayment ability of individual borrowers; (11) an insufficient allowance for loan losses as a result of inaccurate assumptions; (12) general economic, market or business conditions, including the impact of inflation; (13) changes in demand for loan products and financial services; (14) concentration of credit exposure; (15) changes

or the lack of changes in interest rates, yield curves and interest rate spread relationships; (16) increased cybersecurity risk, including potential network breaches, business disruptions or financial losses; (17) natural disasters and other catastrophic events in the companies' geographic area; (18) the impact, extent and timing of technological changes; and (19) other circumstances, many of which are beyond management's control.

Renasant expressly disclaims any obligation to update or revise forward-looking statements to reflect changed assumptions or estimates, the occurrence of unanticipated events or changes to future operating results that occur after the date the forward-looking statements are made.

Item 9.01. Financial Statements and Exhibits.

(d) *Exhibits.*

<u>Exhibit Number</u>	<u>Description of Exhibit</u>
99.1	Investor conference presentation materials
104	The cover page of Renasant Corporation's Form 8-K is formatted in Inline XBRL.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

Date: September 3, 2019

RENASANT CORPORATION

By: /s/ C. Mitchell Waycaster

C. Mitchell Waycaster

President and Chief Executive Officer

Q3 2019 Investor Presentation

Financial Information – June 30, 2019

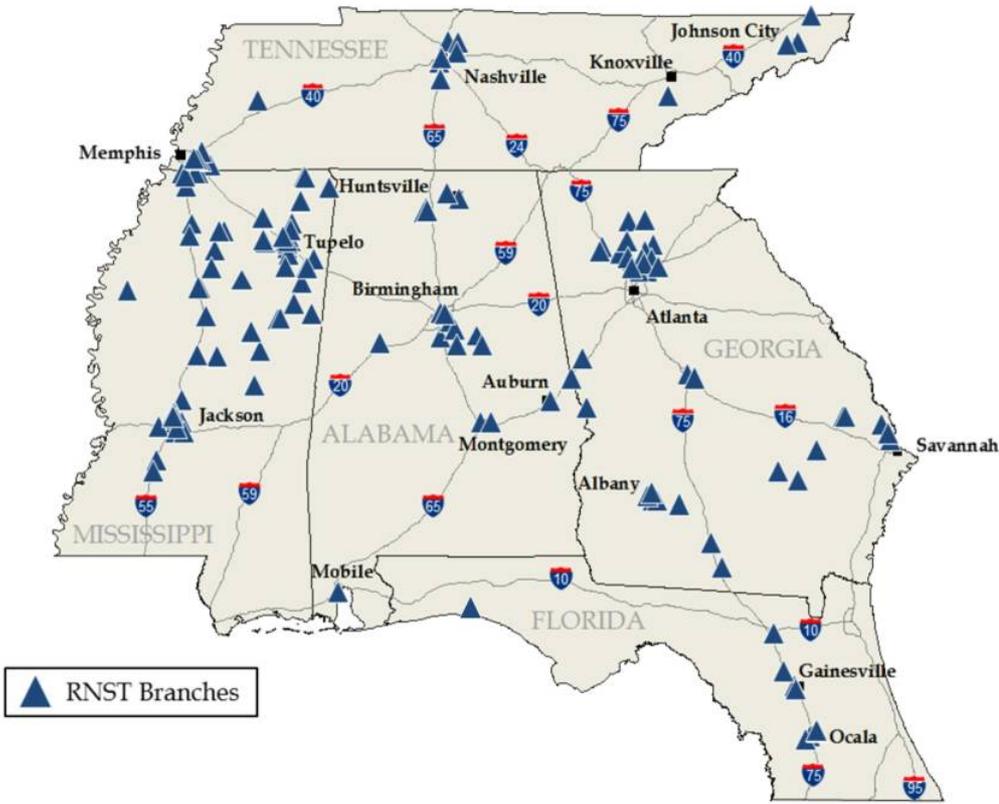
Forward-Looking Statements

This presentation may contain or incorporate by reference various statements about Renasant Corporation (“Renasant,” “we,” “our,” or “us”) 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,” “anticipates,” “intends,” “estimates,” “plans,” “potential,” “possible,” “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. Forward-looking statements include information about our future financial performance, business strategy, projected plans and objectives are based on the current beliefs and expectations of our management. Our management believes these forward-looking statements are reasonable but they are 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 with respect to future business strategies and decisions that are subject to change. Actual results may differ from those indicated or implied in the forward-looking statements, and such differences may be material. Investors should understand that the following important factors, in addition to those discussed elsewhere in this presentation, could cause actual results to differ materially from those expressed in such forward-looking statements: (i) our ability to efficiently integrate acquisitions into operations, retain the customers of these businesses and grow the acquired operations; (ii) the timing of the implementation of changes in operations to achieve enhanced earnings or effect cost savings; (iii) competitive pressures in the consumer finance, commercial finance, insurance, financial services, asset management, retail banking, mortgage lending and auto lending industries; (iv) the financial resources of, and products available to, our competitors; (v) changes in laws and regulations as well as changes in accounting standards; (vi) changes in regulatory policy; (vii) changes in securities and foreign exchange markets; (viii) our potential growth, including our entrance or expansion into new markets, and the need for sufficient capital to support that growth; (ix) changes in the quality or composition of our loan or investment portfolios, including adverse developments in borrower industries or in the repayment ability of individual borrowers; (x) an insufficient allowance for loan losses as a result of inaccurate assumptions; (xi) general market or business conditions; (xii) changes in demand for loan products and financial services; (xiii) concentration of credit exposure; (xiv) changes or the lack of changes in interest rates, yield curves and interest rate spread relationships; and other circumstances, many of which are beyond management’s control. We refer you to the additional risk factors that could cause results to differ materially from those described in this presentation contained in the Annual Report on Form 10-K filed by Renasant for the year ended December 31, 2018 and any updates to those risk factors set forth in our Quarterly Reports on Form 10-Q, Current Reports on Form 8-K and other filings, which have been filed with the SEC and are available on the SEC’s website at www.sec.gov.

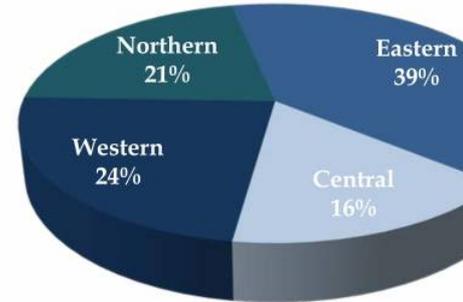
All forward-looking statements, expressed or implied, included herein are expressly qualified in their entirety by the cautionary statements contained herein. We caution readers not to place undue reliance on any such forward-looking statements, which speak only as of the date they are made and are not guarantees of future performance. Renasant undertakes no obligation, and specifically declines any obligation, to revise or update any forward-looking statements, whether as a result of new information, future developments or otherwise, except as required by federal securities laws.

Current Footprint

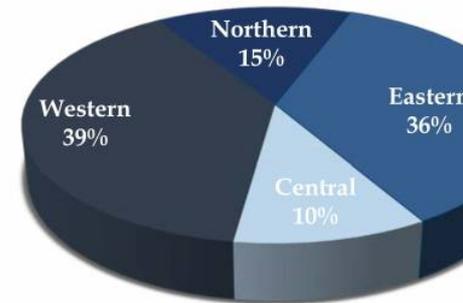
More than 190 banking, lending, wealth management and insurance offices



Portfolio Loans*



Total Deposits*



* As of June 30, 2019. Portfolio Loans excludes loans held for sale.

Four Key Strategic Initiatives

Capitalize on Opportunities

- Focus on highly-accretive acquisition opportunities
- Leverage existing markets
- Seek new markets
- New lines of business

Enhance Profitability

- Superior returns
- Revenue growth / Expense control
- Net interest margin expansion / mitigate interest rate risk
- Loan growth
- Core deposit growth

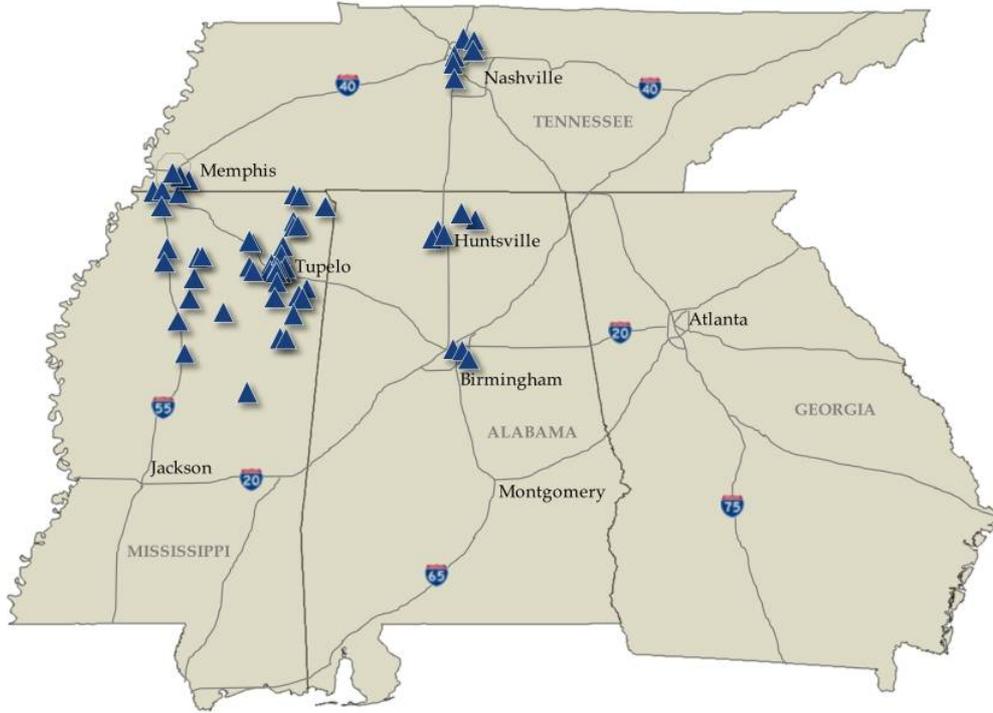
Focus on Risk Management

- Enhance credit process, policies and personnel
- Aggressively identify and manage problem credits
- Board focus on Enterprise Risk Management

Build Capital Ratios

- Selective balance sheet growth
- Maintain dividend
- Prudently manage capital

Renasant Footprint – June 2010



Financial Highlights

Assets	\$3.59 Billi
Gross Loans*	\$2.28 Billi
Deposits	\$2.69 Billi

Source: SNL Financial

* Excludes loans held for sale

Market Expansion Since 2010



Understandi

2018	<p>Whole Bank Transaction: Brand Group Holdings, Inc. Lawrenceville, GA Assets: \$2.3 billion</p>
2017	<p>Whole Bank Transaction: Metropolitan BancGroup, Inc. Ridgeland, MS Assets: \$1.2 billion De novo expansion: Mobile, AL</p>
2016	<p>Whole Bank Transaction: KeyWorth Bank Atlanta, GA Assets: \$399 million</p>
2015	<p>Whole Bank Transaction: Heritage Financial Group, Inc. Albany, GA Assets: \$1.9 billion</p>
2013	<p>Whole Bank Transaction: First M&F Corporation Kosciusko, MS Assets: \$1.5 billion De novo expansion: Bristol, TN Johnson City, TN</p>
2012	<p>De novo expansion: Maryville, TN Jonesborough, TN</p>
2011	<p>FDIC-Assisted Transaction: American Trust Bank Roswell, GA Assets: \$145 million Trust Acquisition: RBC (USA) Trust Unit Birmingham, AL Assets: \$680 million De novo expansion: Montgomery, AL Starkville, MS Tuscaloosa, AL</p>
2010	<p>FDIC-Assisted Transaction: Crescent Bank and Trust Jasper, GA Assets: \$1.0 billion De novo expansion: Columbus, MS</p>

Current Footprint

Over 190 banking, lending, wealth management and insurance offices

Highlights¹

Assets	\$12.89 Bill
Gross Loans ²	\$9.05 Billi
Deposits	\$10.19 Bill



¹ As of June 30, 2019

² Excludes loans held for sale

Four Key Strategic Initiatives

Capitalize on Opportunities

- Focus on highly-accretive acquisition opportunities
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- New lines of business

Enhance Profitability

- Superior returns
- Revenue growth / Expense control
- Net interest margin expansion / mitigate interest rate risk
- Loan growth
- Core deposit growth

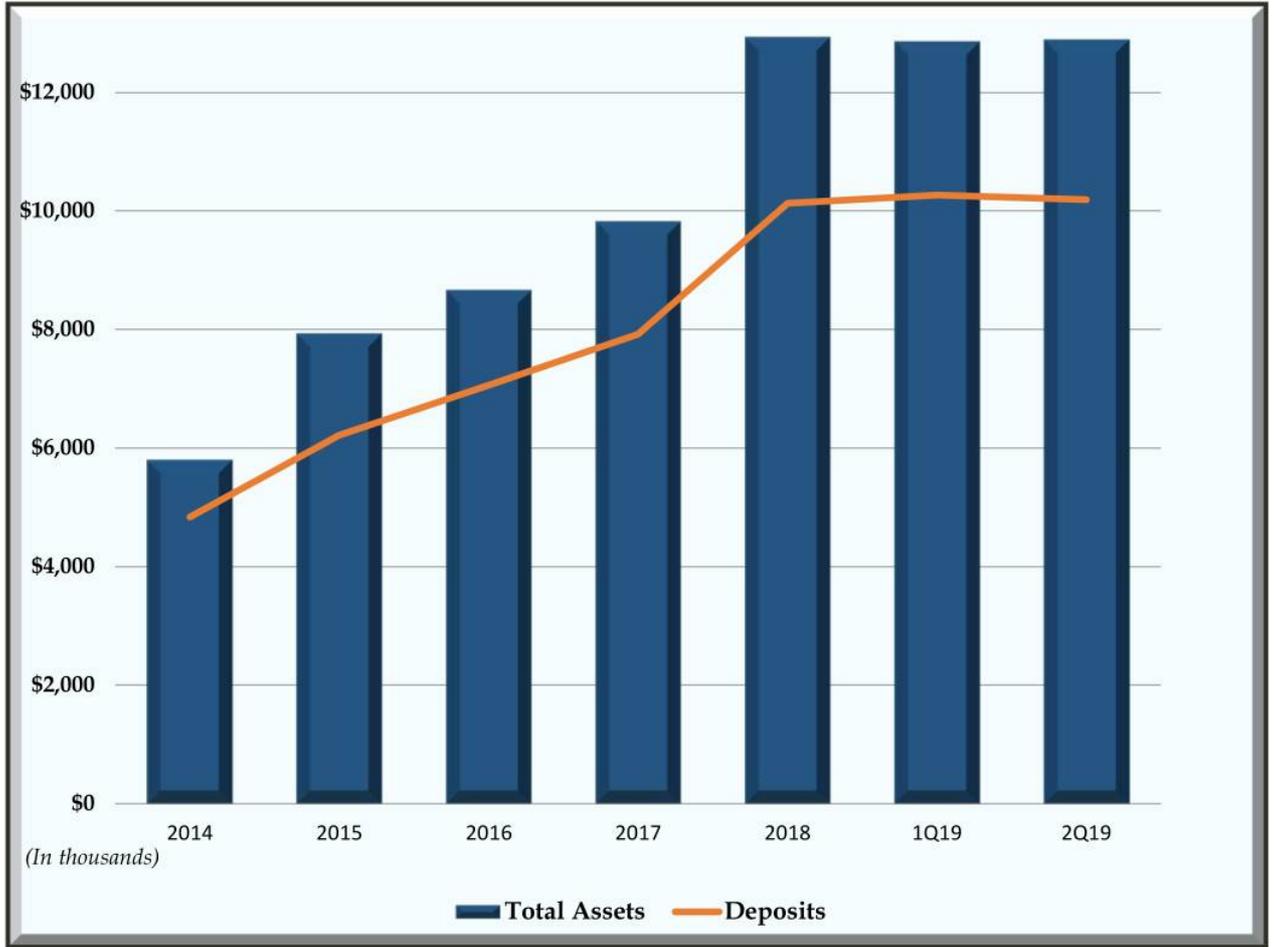
Focus on Risk Management

- Enhance credit process, policies and personnel
- Aggressively identify and manage problem credits
- Board focus on Enterprise Risk Management

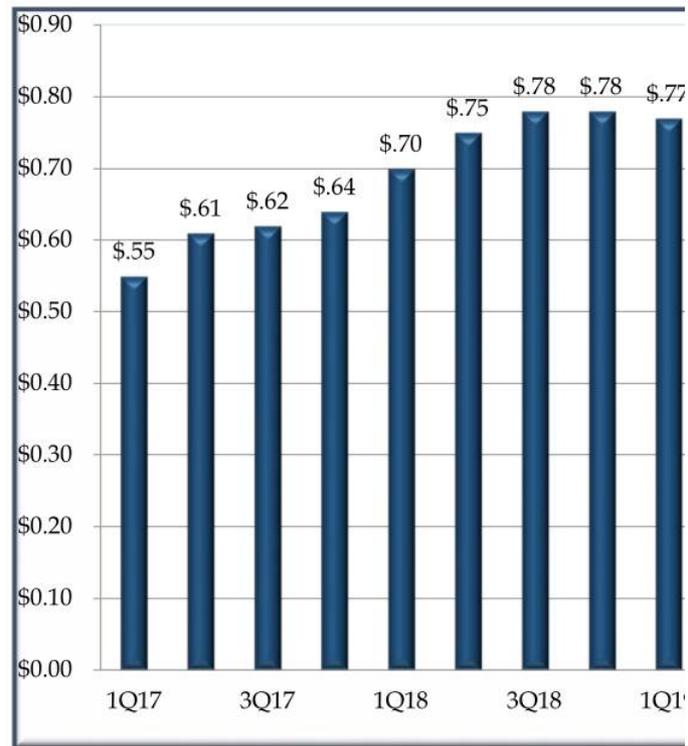
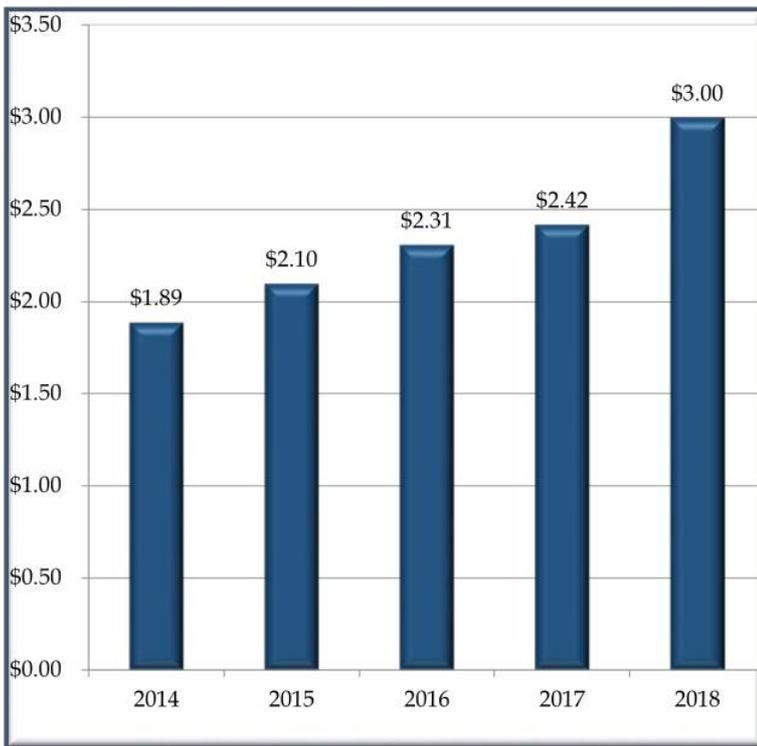
Build Capital Ratios

- Selective balance sheet growth
- Maintain dividend
- Prudently manage capital

Total Assets

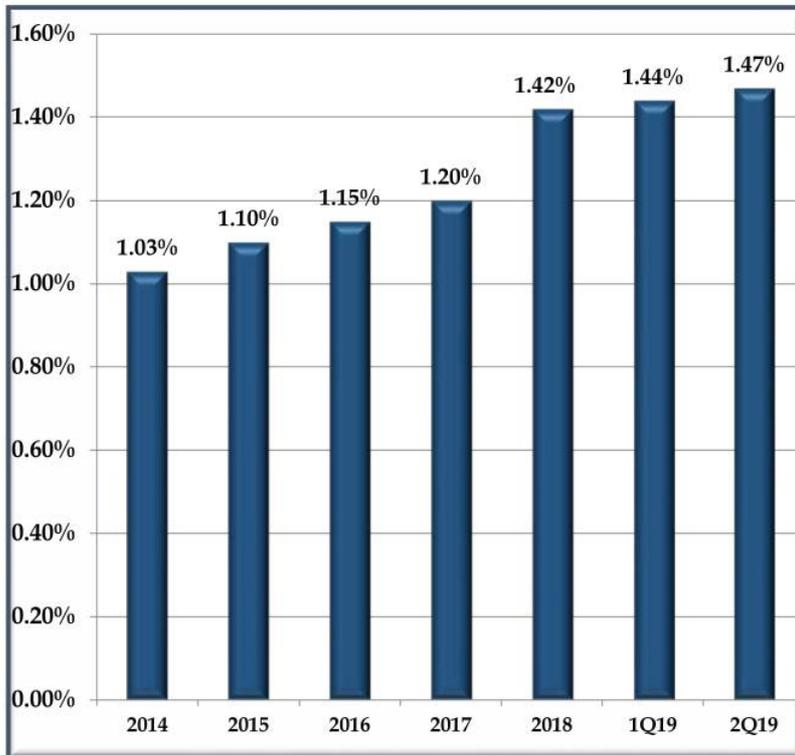


Diluted Earnings Per Share*

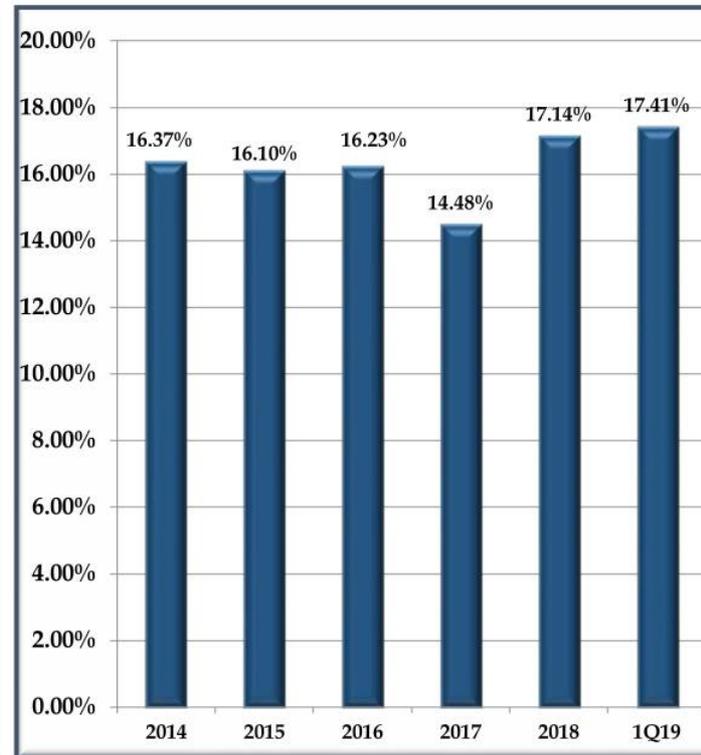


* Diluted earnings per share excludes revaluation of net deferred tax assets, merger and conversion expense, debt prepayment penalties, and loss share termination. See slide 37 for reconciliation of this non-GAAP financial measure to GAAP.

Return on Assets*

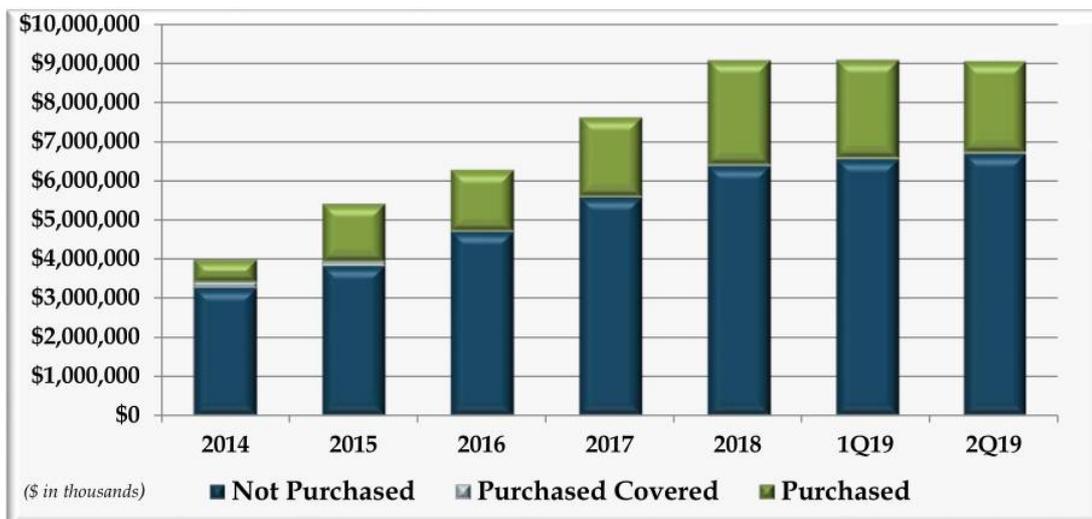


Return on Tangible Equity*



* Return on assets and return on tangible equity each excludes revaluation of net deferred tax assets, merger and conversion expense, debt prepayment penalties, and loss share termination. See slides 38 and 39 for reconciliations of these non-GAAP financial measures to GAAP.

Total Portfolio Loans

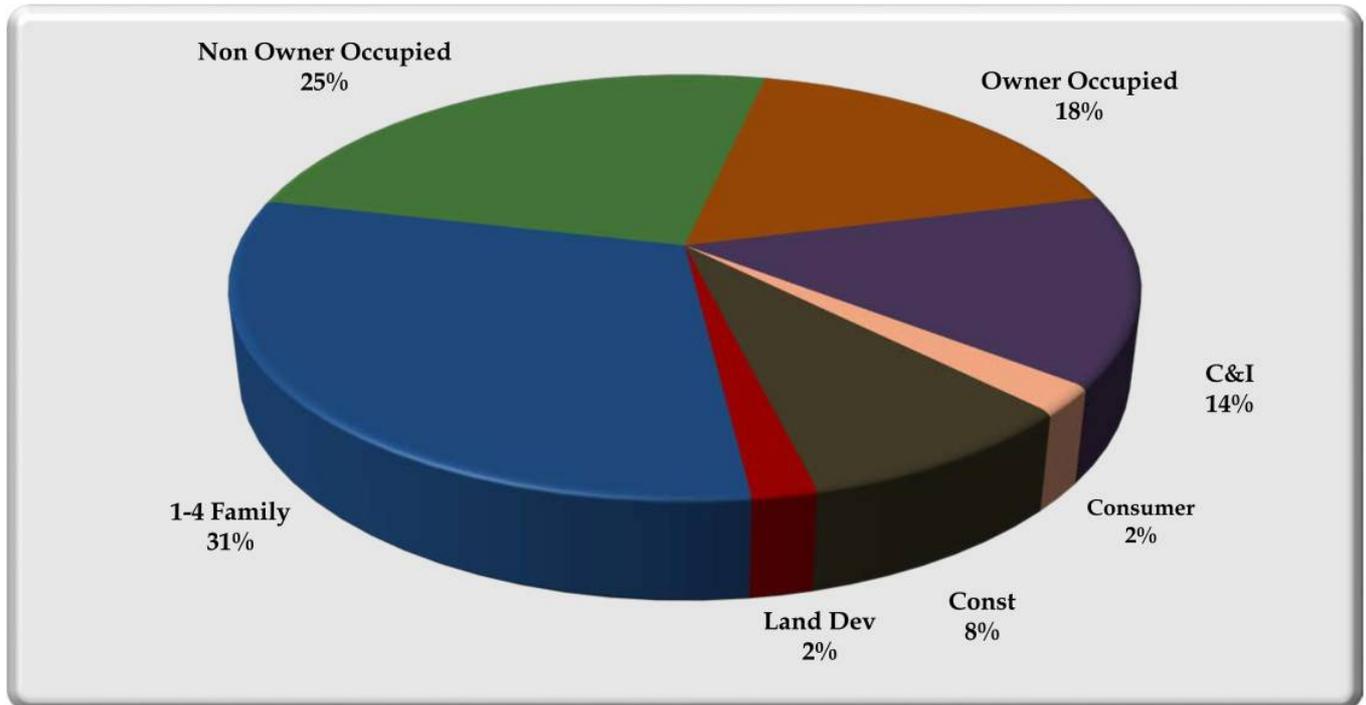


- Loans not purchased increased \$139 million, or 8% annually during 2Q19
- Loan production for 2Q19 \$349 million
- Company maintains strong pipelines throughout all markets and lines of business which will continue to drive further loan growth

(\$ in millions)	2014	2015	2016	2017	2018	1Q19	2Q19
Not Purchased	\$3,268	\$3,830	\$4,714	\$5,588	\$6,390	\$6,565	\$6,704
Purchased Covered*	\$143	\$93	-	-	-	-	-
Purchased Not Covered	\$577	\$1,490	\$1,489	\$2,032	\$2,693	\$2,523	\$2,350
Total Loans**	\$3,988	\$5,413	\$6,203	\$7,620	\$9,083	\$9,088	\$9,055

* Covered loans are subject to loss-share agreements with FDIC. Loss-share agreements with FDIC were terminated in 4Q16.
 ** Total Loans exclude loans held for sale

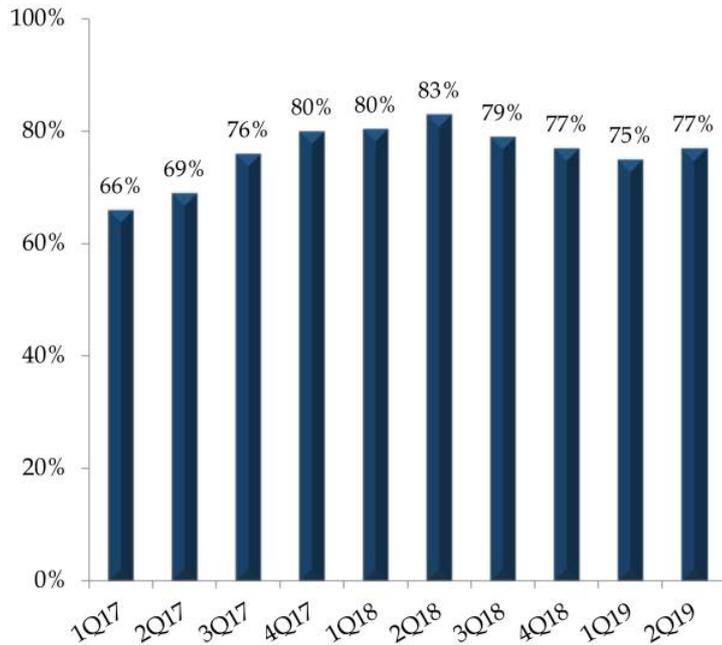
- At June 30, 2019, loans totaled \$9.05 billion*
 - ✓ 74% Not Purchased
 - ✓ 26% Purchased



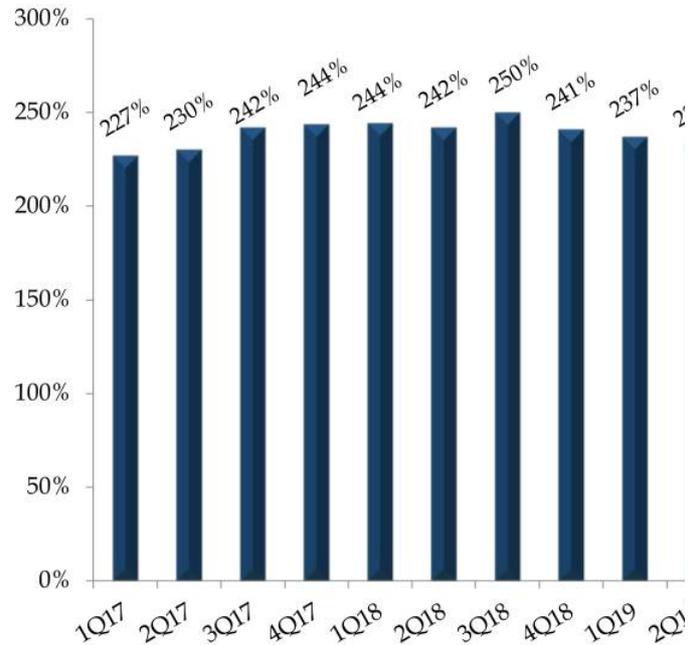
* Excludes Loans held for sale

Acquisition, Development & Construction (ADC) and Commercial Real Estate (CR

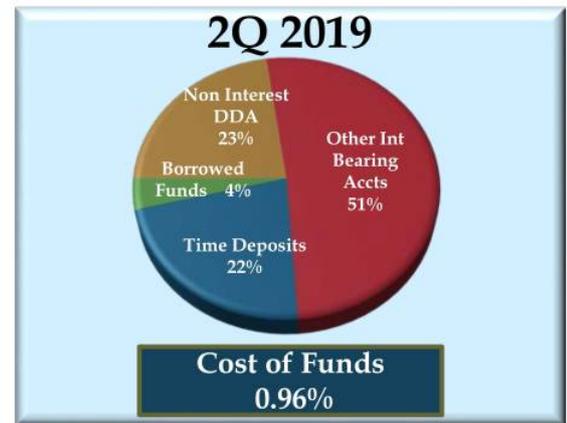
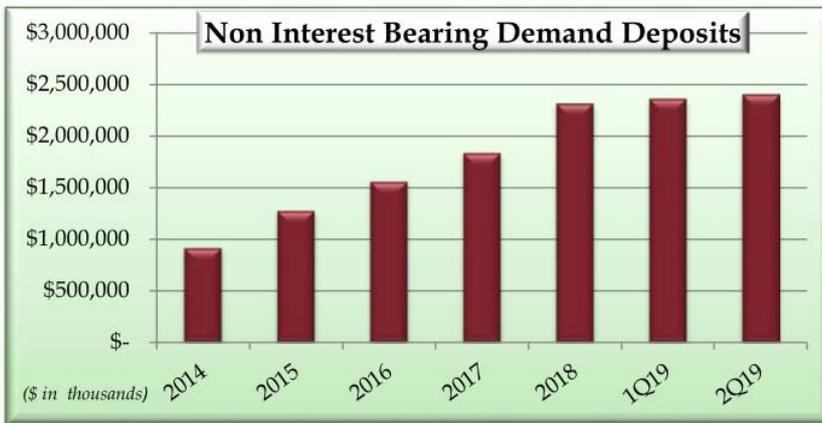
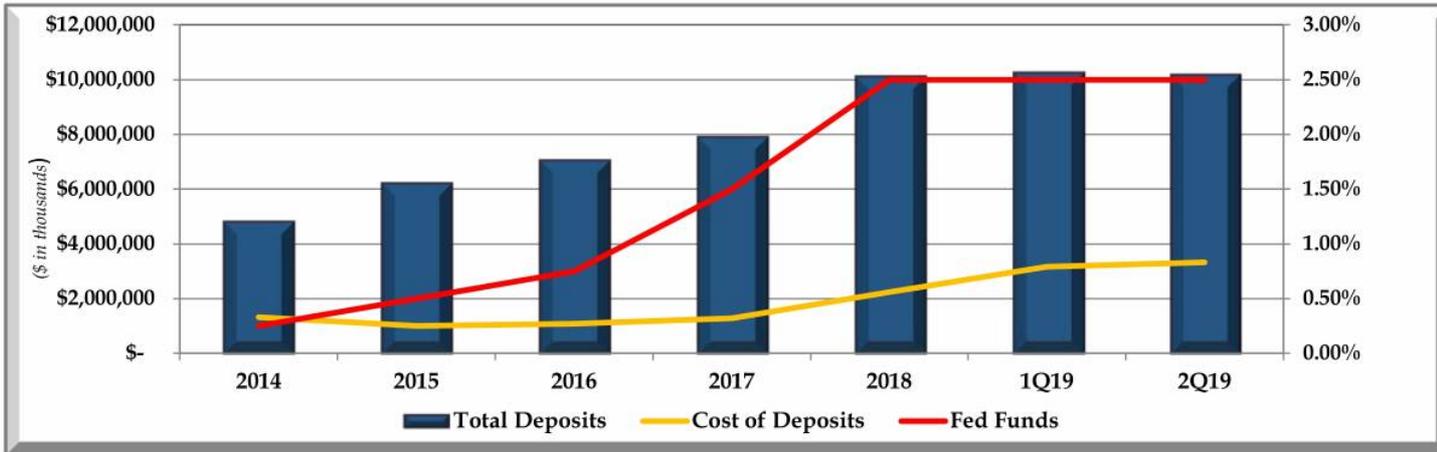
ADC Loans as a Percentage of Risk Based Capital



CRE Loans (Construction & Perm) as a Percentage of Risk Based Capital



Focus on Core Funding

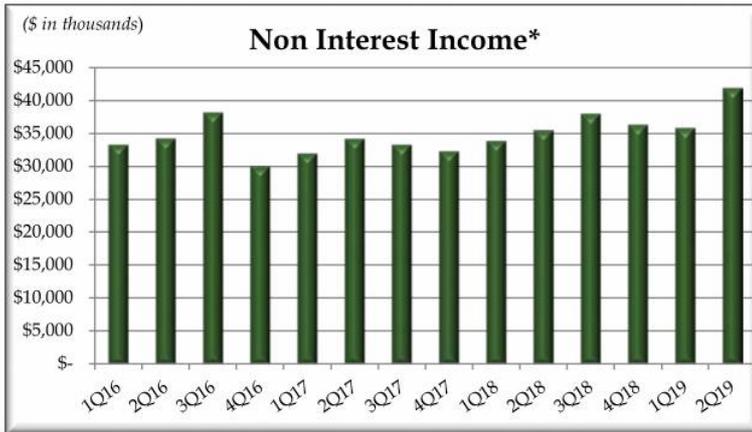


Net Interest Income and Net Interest Expense

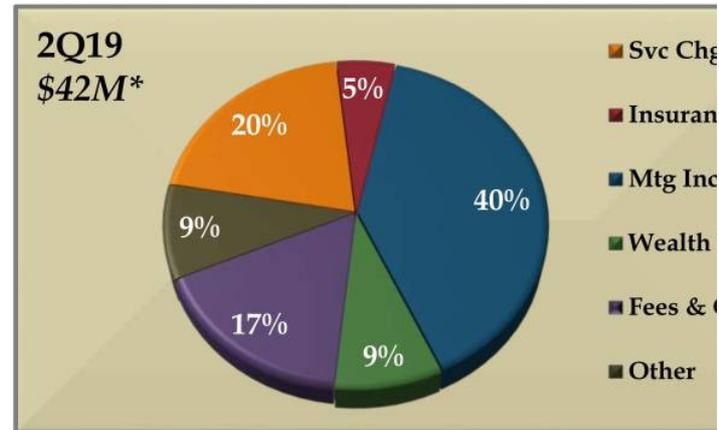
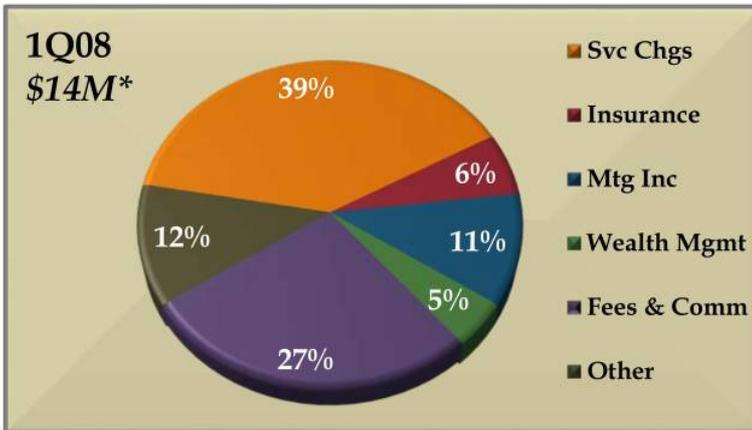


(\$ in thousands)	2014	2015	2016	2017	2018	1Q19	2Q19
Net Interest Income	202,482	241,358	300,991	336,897	396,525	113,147	112,800
Net Interest Margin	4.12%	4.16%	4.22%	4.16%	4.16%	4.27%	4.19%
Yield on Earning Assets	4.59%	4.52%	4.61%	4.62%	4.84%	5.16%	5.11%
Cost of Funds	0.47%	0.37%	0.39%	0.47%	0.70%	0.92%	0.96%

Sources of Non Interest Income*

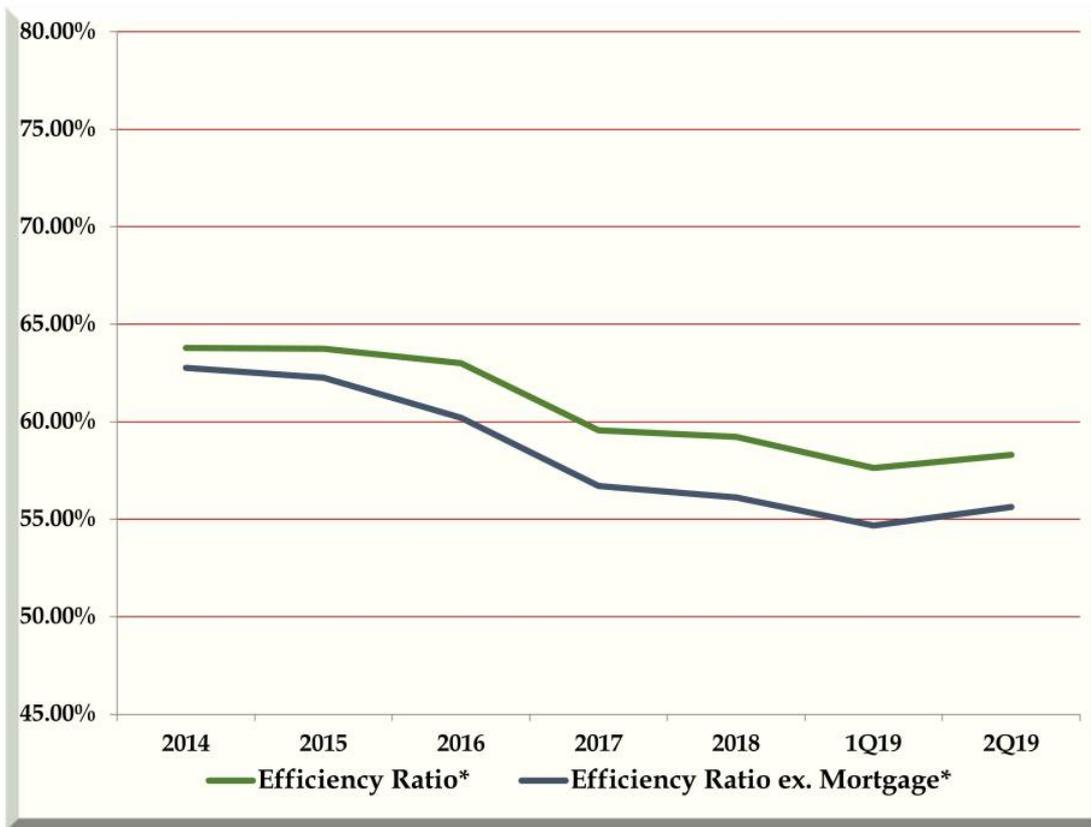


- Diversified sources of noninterest income
- Opportunities for growing Non Interest Income
 - Expansion of Trust Division Wealth Management services into larger, metropolitan markets
 - Expansions within our de novo operations
 - Expansion of the Mortgage Division within markets; acquisition of wholesale mortgage operations of FirstBank in South Carolina
 - Durbin amendment is expected to negatively impact noninterest income by \$10-11 million annually



*Non interest income excludes gains and losses from securities transactions. See slide 36 for reconciliation of this non-GAAP financial measure to GAAP.

Improved Efficiency



- Continued focus on managing noninterest expenses and improving efficiency
- Fluctuations in mortgage expense driven by high mortgage production

* Excludes debt extinguishment penalties, amortization of intangibles, loss share termination charges and merger-related expenses from noninterest income and expense and profit (loss) on sales of securities and gains on acquisitions from noninterest income. See slides 34 and 35 for reconciliation of non-GAAP financial measures to GAAP.

Four Key Strategic Initiatives

Capitalize on Opportunities

- Focus on highly-accretive acquisition opportunities
- Leverage existing markets
- Seek new markets
- New lines of business

Enhance Profitability

- Superior returns
- Revenue growth / Expense control
- Net interest margin expansion / mitigate interest rate risk
- Loan growth
- Core deposit growth

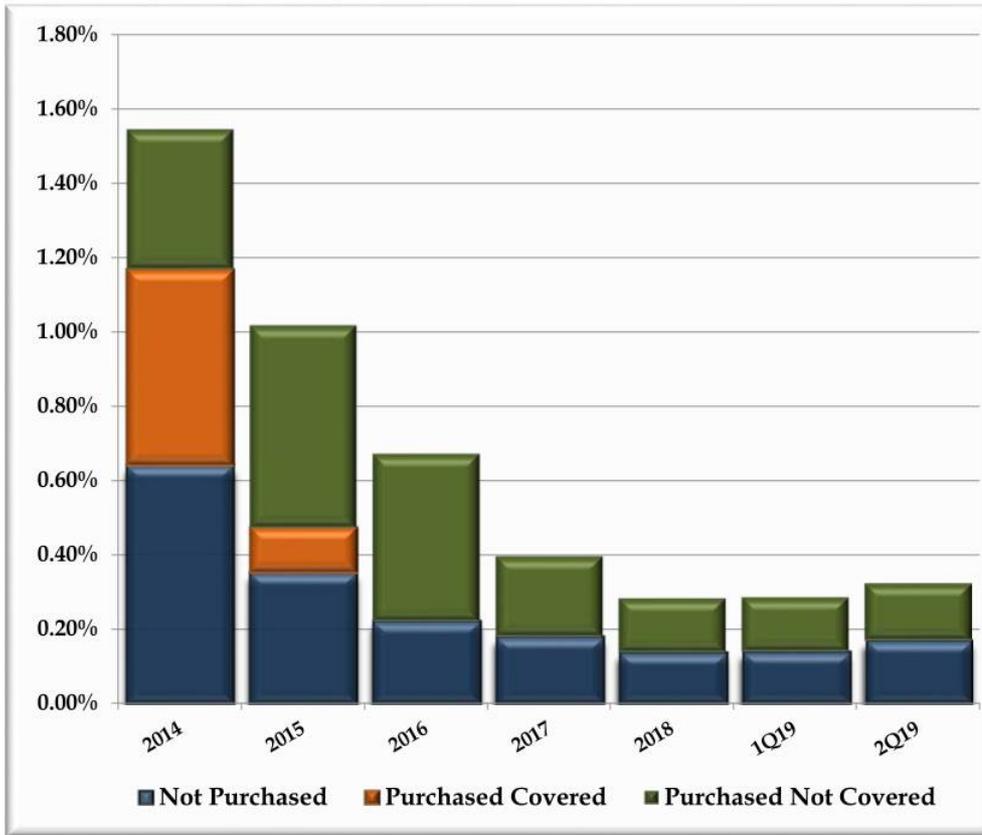
Focus on Risk Management

- Enhance credit process, policies and personnel
- Aggressively identify and manage problem credits
- Board focus on Enterprise Risk Management

Build Capital Ratios

- Selective balance sheet growth
- Maintain dividend
- Prudently manage capital

Non Performing Assets Continue to Remain at Historically Low Levels

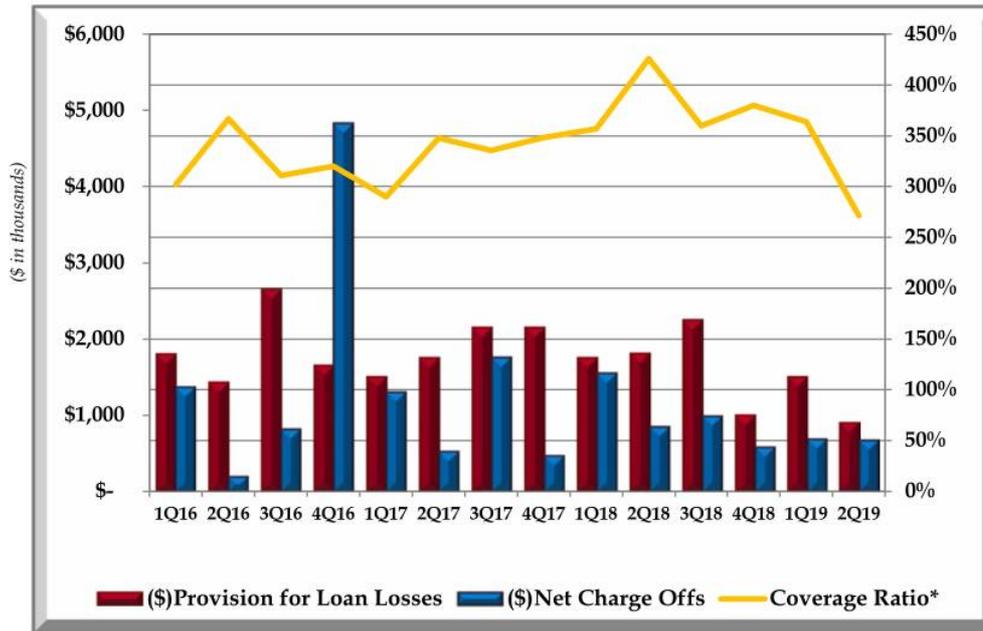


As a percentage of total assets

- Not purchased NPAs are below pre-credit cycle level
- Loss-share agreements with FDIC were terminated in 2016

	Not Purchased	Purchased Not Covered
NPL's	\$18.4M	\$14.9M
ORE	\$3.5M	\$5.3M
Total NPA's	\$21.9M	\$20.2M

Proactive in Providing Reserves for Problem Credit Resolution



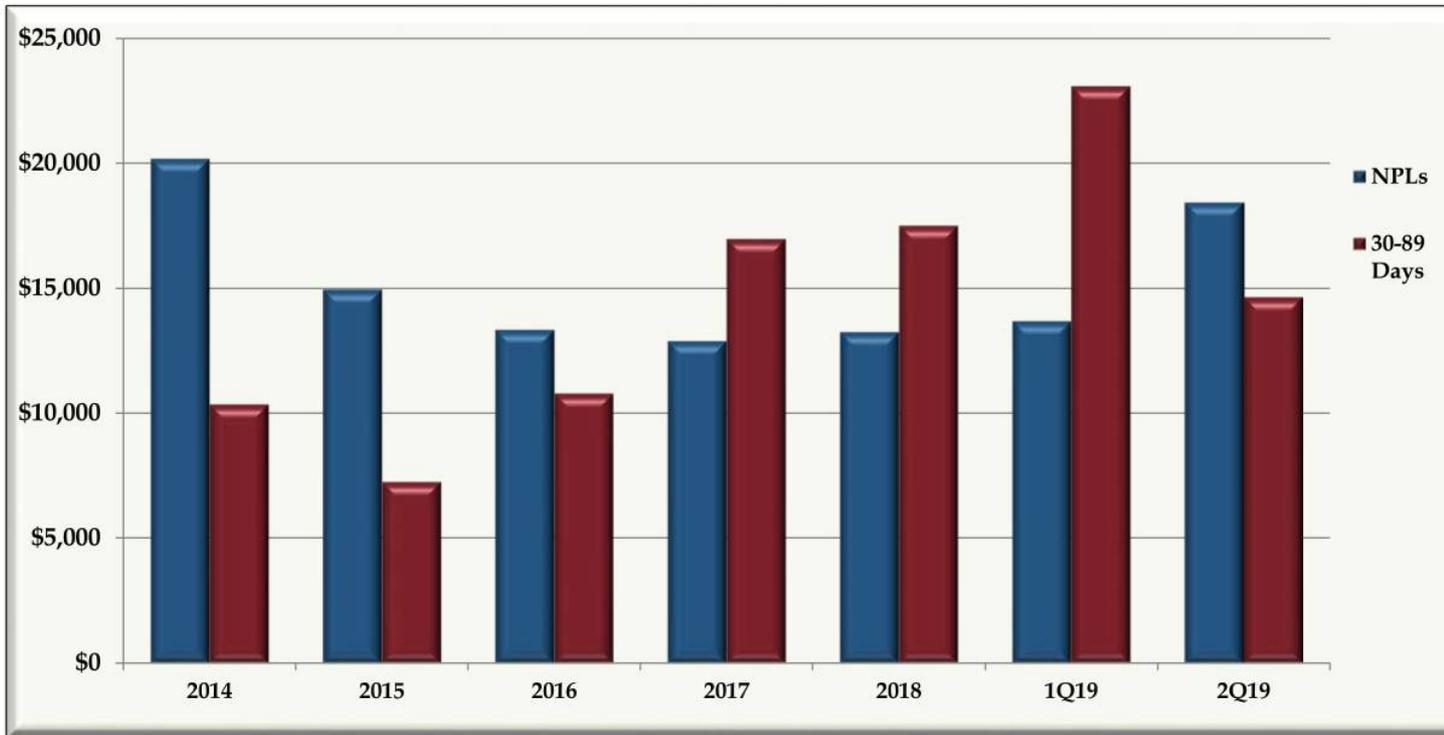
- Net charge-offs:
 - 3 bps in 2Q19
 - 3 bps YTD
- Provision for loan losses:
 - \$900 thousand in 2Q19
 - \$2.4 million YTD

Allowance for Loan Losses as % of Non-Purchased Loans*						
2014	2015	2016	2017	2018	1Q19	2Q19
1.29%	1.11%	0.91%	0.83%	0.77%	0.76%	0.75%

* Ratios exclude loans and assets purchased in connection with recent acquisitions or loss share transactions.

Strong Credit Quality Metrics

NPLs and Early Stage Delinquencies
(30-89 Days Past Due Loans)*



(\$ in thousands)

*Amounts exclude loans and assets purchased in connection with recent acquisitions or loss-share transactions.

- NPLs to total loans were 0.28% as of June 30, 2019

Four Key Strategic Initiatives

Capitalize on Opportunities

- Focus on highly-accretive acquisition opportunities
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Enhance Profitability

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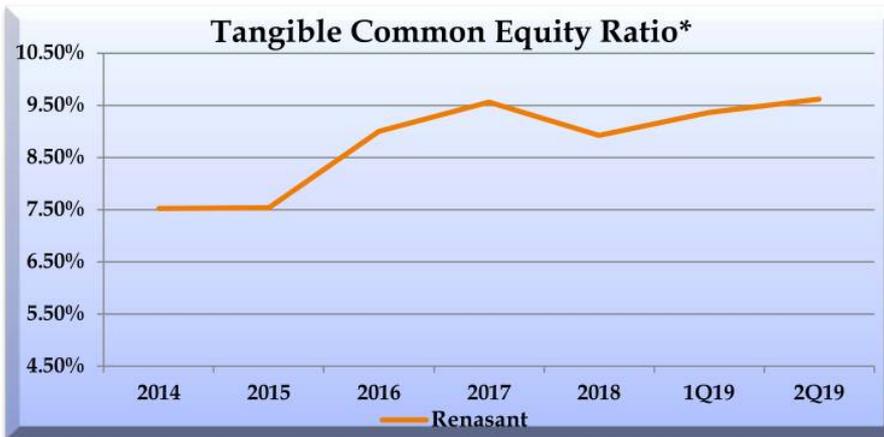
Focus on Risk Management

- Enhance credit process, policies and personnel
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Build Capital Ratios

- Selective balance sheet growth
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Strong Capital Position



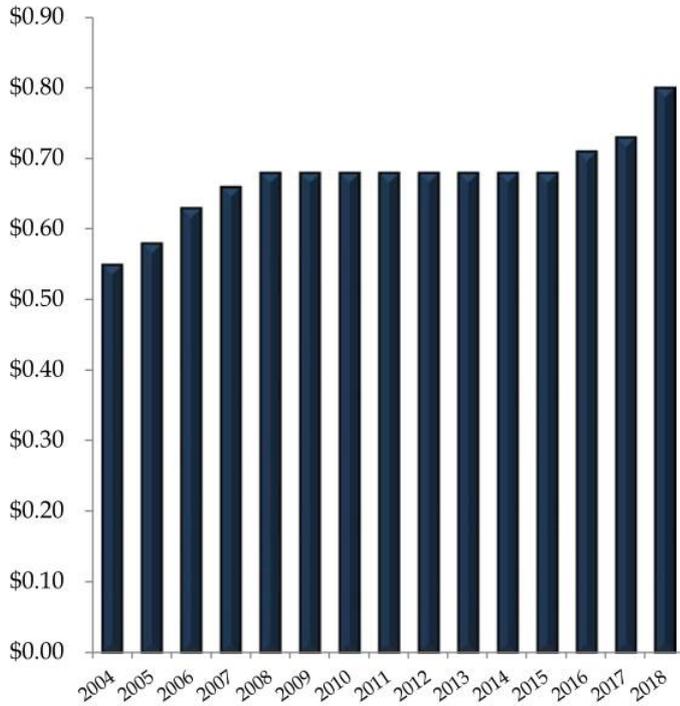
- Increased quarterly dividend five times since 2014, including twice in 2018 and once in 2019.
- Regulatory capital ratios are well above the minimum requirements for a well-capitalized classification
- Capital level positions the Company for future geographic expansion
- Proactive capital plan:
 - Raised \$98.2M of subordinated notes in 3Q 2019
 - Raised \$84.1M of common equity in 4Q 2019
 - Announced \$50M share buyback plan in 3Q 2019 (\$20 million in shares repurchased through 2Q 2019)

Capital	2014	2015	2016	2017	2018	1Q19	2Q19
Tangible Common Equity*	7.52%	7.54%	9.00%	9.56%	8.92%	9.36%	9.62%
Leverage	9.53%	9.16%	10.59%	10.16%	10.11%	10.44%	10.65%
Tier 1 Risk Based	12.45%	11.51%	12.86%	12.37%	12.10%	12.55%	12.69%
Total Risk Based	13.54%	12.32%	15.03%	14.42%	14.12%	14.57%	14.62%
Tier 1 Common Equity	N/A	9.99%	11.47%	11.32%	11.05%	11.49%	11.64%

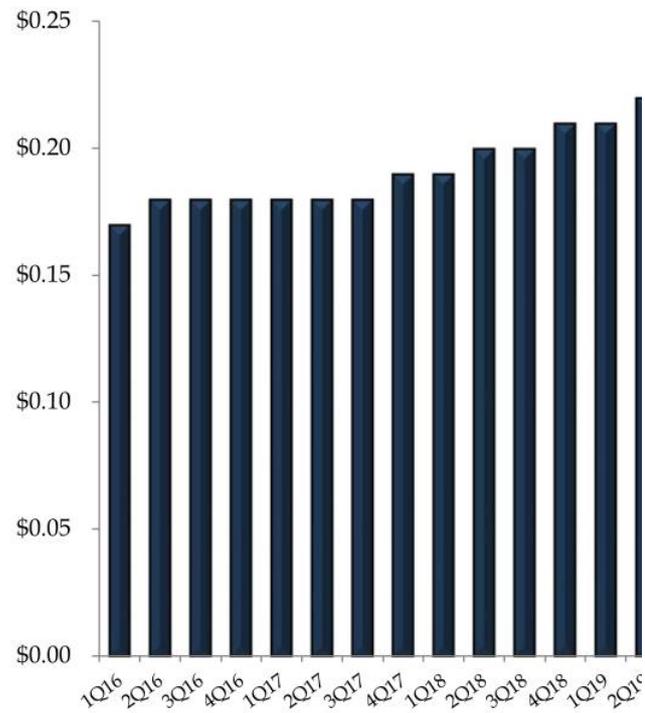
* Excludes intangible assets. See slide 33 for reconciliation of this non-GAAP financial measure to GAAP.

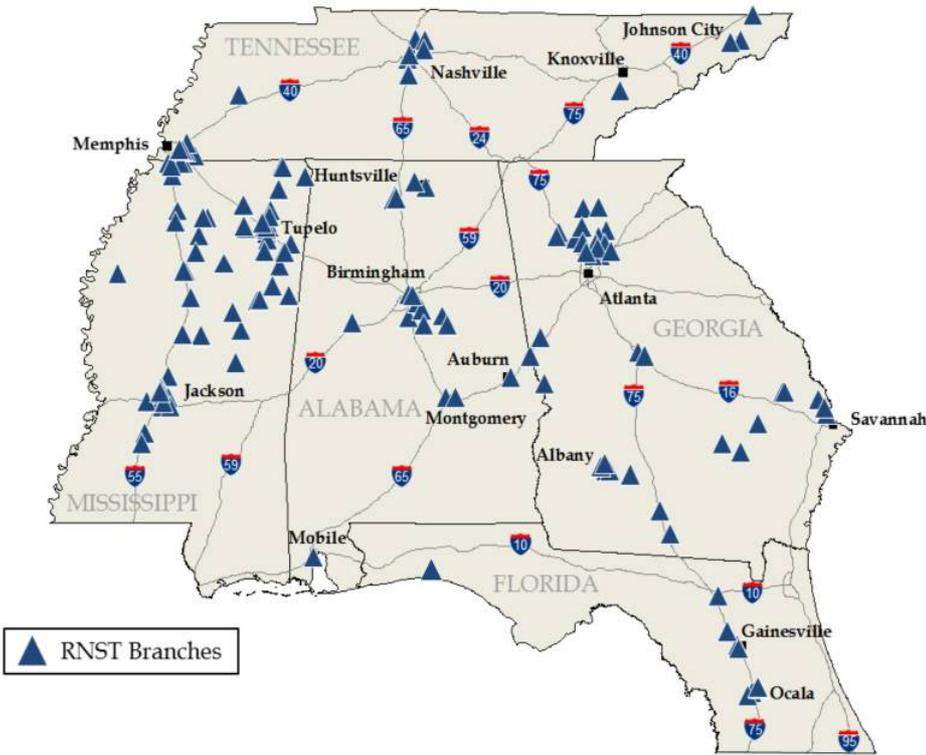
Consistent and Strong Dividend

Dividends Per Share - Annually



Dividends Per Share - Quarterly





- \$12.9B franchise well positioned in attractive markets in the Southeast
- Strategic focus on expanding footprint
 - Acquisition
 - De Novo
 - New lines of business
- Opportunity for further profitability improvement
 - Organic loan growth
 - Core deposit growth
 - Revenue growth
 - Declining credit costs
- Strong capital position
- Consistent dividend payment history

Appendix

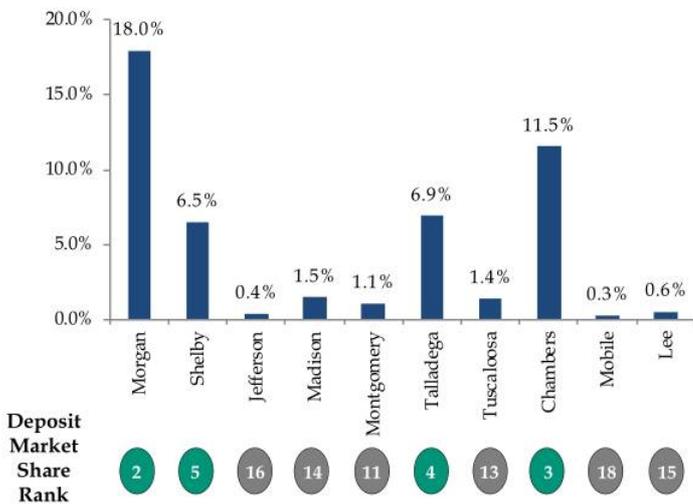
Alabama – Central Region

- Mazda and Toyota announced \$1.6 billion investment creating up to 4,000 jobs by 2021
- Ranked #3 on the Area Development Top States for Doing Business 2018
- Honda, Hyundai, Mercedes-Benz and Toyota increasingly large presence
- Merger with Heritage Financial Group, Inc. (Nasdaq: HBOS) in July 2015 added approximately \$90.0 million in loans, \$141 million in deposits and 9 branches
- Opened Commercial Loan Production Office and Mortgage Production Office in Mobile, AL in Q1 2017
- 2nd largest research and technology park in the U.S
 - ✓ More than \$1.4 billion in aerospace equipment exported in 2016
 - ✓ More than \$8.4 billion in Department of Defense contracts

Alabama Deposit Market Share

Rank	Institution	Deposits (\$mm)	Market Share
1	Regions Financial Corp.	\$21,902	21.1
2	Banco Bilbao Vizcaya Argentaria SA	14,337	14.1
3	Wells Fargo & Co.	8,565	8.3
4	ServisFirst Bancshares Inc.	4,793	4.7
5	Synovus Financial Corp.	4,183	4.1
6	BB&T Corp.	3,728	3.7
7	Cadence Bancorp.	3,059	3.0
8	PNC Financial Services Group Inc.	2,958	2.9
9	Trustmark Corp.	1,648	1.6
10	IBERIABANK Corp.	1,352	1.3
16	Renasant Corp.	1,022	1.0
Total Market		100,726	100

Deposit Market Share by County - Top 5 Presence in 4 of 10 counties



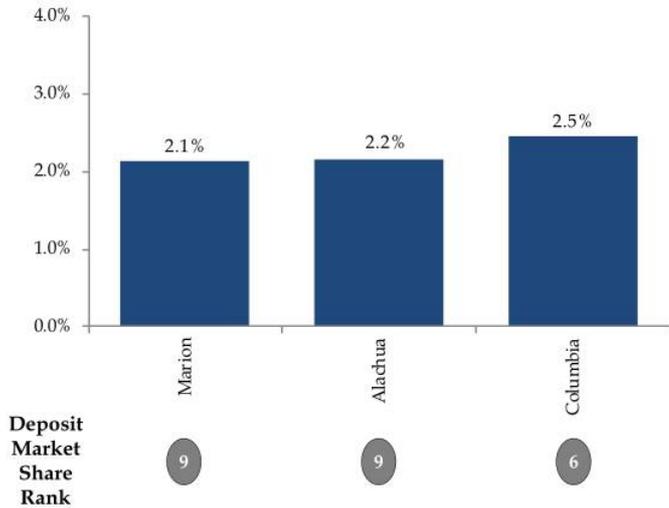
Florida – Central Region

- Entered the Florida market through the acquisition of HBOS.
 - ✓ Moved into FL with 6 full-services branches along I-75
- Opened Mortgage Production Offices in Destin and Jacksonville in 1Q 2017 and a Full-service branch in Destin in 1Q 2019
- Florida would have the 19th largest economy in the world, if it were a country
- Publix Super Markets, Southern Wine & Spirits, Royal Caribbean Cruise, Darden Restaurants, CSX, and JM Family Enterprises are all headquartered in Florida
- Florida projected population growth is approximately 6.7% compared to the national average of 3.8%

Florida Deposit Market Share

Rank	Institution	Deposits (\$mm)	Market Share	Br
1	Bank of America Corp.	\$111,199	19.7 %	
2	Wells Fargo & Co.	79,401	14.0	
3	SunTrust Banks Inc.	50,616	9.0	
4	JPMorgan Chase & Co.	36,276	6.4	
5	TIAA Board of Overseers	23,135	4.1	
6	BB&T Corp.	18,302	3.2	
7	Regions Financial Corp.	18,010	3.2	
8	Citigroup Inc.	18,009	3.2	
9	BankUnited Inc.	15,231	2.7	
10	Toronto-Dominion Bank	13,787	2.4	
106	Renasant Corp.	251	0.0	
Total Market		565,471	100.0	

Deposit Market Share by County



Source: S&P Global Intelligence
Deposit data as of 6/30/18

Georgia – Eastern Region

- Entered the North GA market through two FDIC loss share transactions
 - ✓ 12 full-service locations
 - ✓ Expanded services include mortgage and wealth management personnel
- Grew GA presence by completing acquisition of HBOS
 - ✓ Added 20 full-service branches and 4 mortgage offices
 - ✓ Significantly ramps up our mortgage division
- Enhanced GA presence by acquisition of KeyWorth Bank (\$399 million in assets) in April 2016
 - ✓ Approximately \$284 million in loans, \$347 million in deposits, and 4 full-service branches
- Merger with Brand Group Holdings, which closed September 1, 2018, added \$1.7 billion in deposits and \$1.6 billion in loans

Rank	Institution	Deposits (\$mm)	Market Share
1	SunTrust Banks Inc.	554,360	22.1
2	Wells Fargo & Co.	36,985	15.1
3	Bank of America Corp.	36,641	14.9
4	Synovus Financial Corp.	15,946	6.5
5	BB&T Corp.	12,571	5.1
6	Regions Financial Corp.	6,827	2.8
7	United Community Banks Inc.	6,178	2.5
8	Ameris Bancorp	5,331	2.2
9	JPMorgan Chase & Co.	5,031	2.1
10	Bank OZK	4,433	1.8
13	Renasant Corp.	3,631	1.5
Total Market		245,735	100.0

Deposit Market Share by County - Top 5 Presence in 12 of 24 counties



Mississippi – Western Region

- Increased presence in Mississippi with the recent acquisition of Metropolitan BancGroup, Inc., which closed 7/1/17
 - ✓ Added 4-full service branches
- Columbus Air Force Base trains 1/3 of the nation’s pilots, with an economic impact of \$250 million
- Yokohama Tire Corporation announces plans to locate new commercial tire plant in West Point with an initial investment of \$300 million and potentially more than \$1 billion.
- In Blue Springs, MS, Toyota Motor Corp. announced a \$170 million plant expansion, which will add 400 jobs.
- City of Tupelo/Lee County
 - ✓ Hosts one of the largest furniture markets in the U.S.
 - ✓ Home to one of the largest rubber / tire producers in the country

Rank	Institution	Deposits (\$mm)	Market Share (%)
1	Trustmark Corp.	\$7,601	14.1%
2	Regions Financial Corp.	6,936	12.8%
3	BancorpSouth Bank	5,367	9.9%
4	Renasant Corp.	3,973	7.3%
5	Hancock Whitney Corp.	3,140	5.8%
6	Community Bancshares of Mississippi Inc.	2,467	4.5%
7	BancPlus Corp.	2,292	4.2%
8	Citizens National Banc Corp.	1,168	2.1%
9	First Bancshares Inc.	861	1.6%
10	Flowers Holding Co.	939	1.7%
Total Market		\$53,806	100%

Deposit Market Share by County - Top 5 Presence in 23 of 28 counties



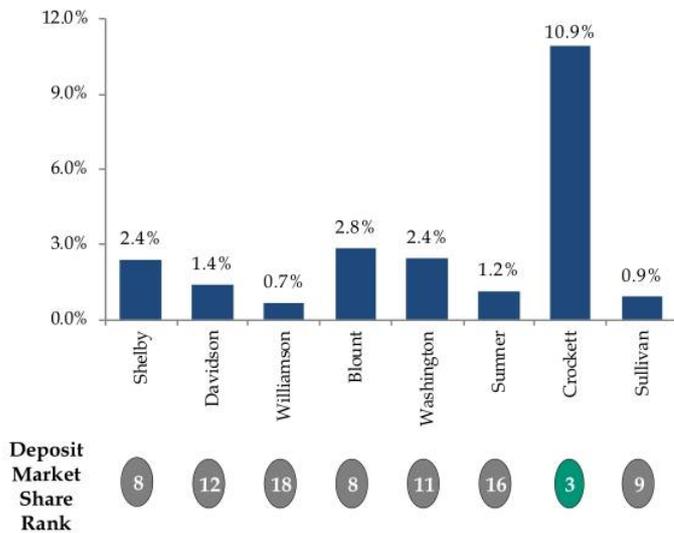
Source: S&P Global Intelligence Deposit data as of 6/30/18

Tennessee – Northern Region

- Our Tennessee Operations
 - ✓ The Knoxville/Maryville MSA location opened in late Q2 '12
 - ✓ East Tennessee operations currently have 4 full-service branches, \$304 million in loans and \$133 million in deposits
 - ✓ Metropolitan acquisition added two branches in each of Memphis and Nashville
 - ✓ New Healthcare Lending Group added in Nashville during 2015
- Tennessee ranked 4th best state to do business, per Area Development magazine
 - ✓ Driven by VW, Nissan and GM, Tennessee named the #1 state in the nation for automotive manufacturing strength
 - ✓ Unemployment rate continues to improve declining to 3.4% from 10.4% in January 2010, down 1.6% since last November

Rank	Institution	Deposits (\$mm)	Market Share
1	First Horizon National Corp.	\$24,023	15.5 %
2	Regions Financial Corp.	18,727	12.1
3	SunTrust Banks Inc.	13,918	9.0
4	Pinnacle Financial Partners Inc.	12,264	7.9
5	Bank of America Corp.	11,288	7.3
6	FB Financial Corp.	3,702	2.4
7	Franklin Financial Network Inc.	3,401	2.2
8	U.S. Bancorp	3,166	2.0
9	BB&T Corp.	2,973	1.9
10	Wells Fargo & Co.	2,234	1.4
16	Renasant Corp.	1,388	0.9
Total Market		154,893	100.0

Deposit Market Share by County - Top 5 Presence in 1 of 8 counties



- In the Nashville market, Hospital Corporation of American announce expansion that will create 2,000 jobs
- #1 single-family housing market in the country
 - ✓ Housing prices appreciated 8% in the last year, and 23.3% in the last 5 years
- The Memphis MSA market ranked #1 for Logistics Leaders both nationally and globally
 - ✓ Bass Pro Shops, \$70 million hotel in conjunction with their Pyramid City flagship store
- Fortune 500 company, Royal Phillips to expand in Tennessee, creating 1,000 jobs in Nashville and Franklin



Source: S&P Global Intelligence - Green highlighting denotes top 5 deposit market share in respective county
Deposit data as of 6/30/18

Tangible Common Equity

\$ in thousands	2014	2015	2016	2017	2018	1Q19	2Q19
Actual shareholders' equity (GAAP)	\$ 711,651	\$ 1,036,818	\$ 1,232,883	\$ 1,514,983	\$ 2,043,913	\$ 2,088,877	\$ 2,119,69
Intangibles	297,330	474,682	494,608	635,556	977,793	975,726	973,67
Actual tangible shareholders' equity (non-GAAP)	\$ 414,321	\$ 562,136	\$ 738,275	\$ 879,427	\$ 1,066,120	\$ 1,113,151	\$ 1,146,02
Actual total assets (GAAP)	\$ 5,805,129	\$ 7,926,496	\$ 8,699,851	\$ 9,829,981	\$12,934,878	\$12,862,395	\$12,892,65
Intangibles	297,330	474,682	494,608	635,556	977,793	975,726	973,67
Actual tangible assets (non-GAAP)	\$ 5,507,799	\$ 7,451,814	\$ 8,205,243	\$ 9,194,425	\$11,957,085	\$11,886,669	\$11,918,98
Tangible Common Equity Ratio							
Shareholders' equity to (actual) assets (GAAP)	12.26%	13.08%	14.17%	15.41%	15.80%	16.24%	16.44
Effect of adjustment for intangible assets	4.74%	5.54%	5.17%	5.85%	6.88%	6.88%	6.82
Tangible common equity ratio (non-GAAP)	7.52%	7.54%	9.00%	9.56%	8.92%	9.36%	9.62

Efficiency Ratio

\$ in thousands	2014	2015	2016	2017	2018	1Q19	2Q19
Net interest income (FTE) (GAAP)	\$ 209,319	\$ 248,613	\$ 308,002	\$ 345,743	\$ 402,426	\$ 114,631	\$ 114,2
Total noninterest income (GAAP)	80,509	108,270	137,231	132,140	143,961	35,885	41,9
Securities gains (losses)	375	96	1,186	148	(16)	13	
Gain on acquisition	-	-	-	-	-	-	-
Total noninterest income (non-GAAP)	\$ 80,134	\$ 108,174	\$ 136,045	\$ 131,992	\$ 143,977	\$ 35,872	\$ 41,9
Total income (FTE) (non-GAAP)	\$ 289,453	\$ 356,787	\$ 444,047	\$ 477,735	\$ 546,403	\$ 150,503	\$ 156,1
Total noninterest expense (GAAP)	\$ 190,937	\$ 245,114	\$ 295,099	\$ 301,618	\$ 345,029	\$ 88,832	\$ 93,2
Amortization of intangibles	5,606	6,069	6,747	6,530	7,179	2,110	2,0
Merger-related expenses	694	11,614	4,023	10,378	14,246	-	1
Debt extinguishment penalty	-	-	2,539	205	-	-	-
Loss share termination	-	-	2,053	-	-	-	-
Total noninterest expense (non-GAAP)	\$ 184,637	\$ 227,431	\$ 279,737	\$ 284,505	\$ 323,604	\$ 86,722	\$ 91,0
Efficiency Ratio (GAAP)	65.9%	68.7%	66.3%	63.1%	63.1%	59.0%	59
Efficiency Ratio (non-GAAP)	63.8%	63.7%	63.0%	59.6%	59.2%	57.6%	58

Efficiency Ratio (Excluding Mortgage)

\$ in thousands	2014	2015	2016	2017	2018	1Q19	2Q19
Net interest income (FTE) (GAAP)	\$ 207,446	\$ 240,304	\$ 299,868	\$ 340,794	\$ 398,720	\$ 114,097	\$ 113,500
Total noninterest income (GAAP)	65,645	73,276	86,692	84,945	92,544	24,690	25,000
Securities gains (losses)	375	96	1,186	148	(16)	13	-
Gain on acquisition	-	-	-	-	-	-	-
Total noninterest income (non-GAAP)	\$ 65,270	\$ 73,180	\$ 85,506	\$ 84,797	\$ 92,560	\$ 24,677	\$ 25,000
Total income (FTE) (non-GAAP)	\$ 272,716	\$ 313,484	\$ 385,374	\$ 425,591	\$ 491,280	\$ 138,774	\$ 138,500
Total noninterest expense (GAAP)	\$ 177,468	\$ 212,852	\$ 247,428	\$ 258,434	\$ 297,138	\$ 77,975	\$ 79,200
Amortization of intangibles	5,606	6,069	6,747	6,530	7,179	2,110	2,000
Merger-related expenses	694	11,614	4,023	10,378	14,246	-	1,000
Debt extinguishment penalty	-	-	2,539	205	-	-	-
Loss share termination	-	-	2,053	-	-	-	-
Total noninterest expense (non-GAAP)	\$ 171,168	\$ 195,169	\$ 232,066	\$ 241,321	\$ 275,713	\$ 75,865	\$ 77,000
Efficiency Ratio (non-GAAP)	62.8%	62.3%	60.2%	56.7%	56.1%	54.7%	55.1%

Non Interest Income

\$ in thousands	1Q16	2Q16	3Q16	4Q16
Actual non interest income (GAAP)	\$ 33,302	\$ 35,586	\$ 38,272	\$ 30,071
Securities gains (losses)	(71)	1,257	-	-
Actual non interest income (non-GAAP)	\$ 33,373	\$ 34,329	\$ 38,272	\$ 30,071

\$ in thousands	1Q17	2Q17	3Q17	4Q17	1Q18	2Q18	3Q18	4Q18	1Q19
Actual non interest income (GAAP)	\$ 32,021	\$ 34,265	\$ 33,413	\$ 32,441	\$ 33,953	\$ 35,581	\$ 38,053	\$ 36,374	\$ 35,885
Securities gains (losses)	-	-	57	91	-	-	(16)	-	13
Actual non interest income (non-GAAP)	\$ 32,021	\$ 34,265	\$ 33,356	\$ 32,350	\$ 33,953	\$ 35,581	\$ 38,069	\$ 36,374	\$ 35,872

Diluted Earnings Per Share

\$ in thousands	2014	2015	2016	2017	2018
Net income (GAAP)	\$ 59,582	\$ 68,014	\$ 90,930	\$ 92,188	\$ 146,920
Merger and conversion expense, net of tax	481	7,918	2,694	6,925	11,095
Debt prepayment penalties, net of tax	-	-	1,701	137	-
Loss share termination, net of tax	-	-	1,495	-	-
Revaluation of net deferred tax assets	-	-	-	14,486	-
Net income with exclusions (non-GAAP)	\$ 60,063	\$ 75,932	\$ 96,820	\$ 113,736	\$ 158,015
Diluted shares outstanding	31,759,647	36,227,439	41,989,455	47,001,516	52,626,850
Diluted EPS (GAAP)	1.88	1.88	2.17	1.96	2.79
Diluted EPS, with exclusions (non-GAAP)	1.89	2.10	2.31	2.42	3.00

\$ in thousands	1Q17	2Q17	3Q17	4Q17	1Q18	2Q18	3Q18	4Q18	1Q19	2Q19
Net income (GAAP)	\$ 23,972	\$ 25,284	\$ 26,421	\$ 16,511	\$ 33,826	\$ 36,710	\$ 31,964	\$ 44,420	\$ 45,110	\$ 44,420
Merger and conversion expense, net of tax	234	2,065	4,076	479	700	389	8,857	1,255	-	-
Debt prepayment penalties, net of tax	139	-	-	-	-	-	-	-	-	-
Loss share termination, net of tax	-	-	-	-	-	-	-	-	-	-
Revaluation of net deferred tax assets	-	-	-	14,486	-	-	-	-	-	-
Net income with exclusions (non-GAAP)	\$ 24,345	\$ 27,349	\$ 30,497	\$ 31,476	\$ 34,526	\$ 37,099	\$ 40,821	\$ 45,675	\$ 45,110	\$ 44,420
Diluted shares outstanding (average)	44,480,499	44,523,541	49,435,225	49,456,289	49,502,950	49,549,761	52,609,902	58,767,519	58,730,535	58,610,000
Diluted EPS (GAAP)	0.54	0.57	0.53	0.33	0.68	0.74	0.61	0.76	0.77	0.76
Diluted EPS, with exclusions (non-GAAP)	0.55	0.61	0.62	0.64	0.70	0.75	0.78	0.78	0.77	0.77

Return on Assets

\$ in thousands	2014	2015	2016	2017	2018	1Q19	2Q19
Net income (GAAP)	\$ 59,582	\$ 68,014	\$ 90,929	\$ 92,188	\$ 146,920	\$ 45,110	\$ 46,000
Merger and conversion expense, net of tax	481	7,918	2,694	6,925	11,095	-	-
Debt prepayment penalties, net of tax	-	-	1,701	137	-	-	-
Loss share termination, net of tax	-	-	1,495	-	-	-	-
Revaluation of net deferred tax assets	-	-	-	14,486	-	-	-
Net income with exclusions (non-GAAP)	\$ 60,063	\$ 75,932	\$ 96,819	\$ 113,736	\$ 158,015	\$ 45,110	\$ 46,000
Total average assets	\$ 5,816,517	\$ 6,874,983	\$ 8,416,509	\$ 9,509,308	\$11,104,567	\$12,730,939	\$ 12,764,000
Return on Assets (GAAP)	1.02%	0.99%	1.08%	0.97%	1.32%	1.44%	1.44%
Return on Assets (non-GAAP)	1.03%	1.10%	1.15%	1.20%	1.42%	1.44%	1.44%

Return on Tangible Equity

\$ in thousands	2014	2015	2016	2017	2018	1Q19	2019
Net income (GAAP)	\$ 59,582	\$ 68,014	\$ 90,929	\$ 92,188	\$ 146,920	\$ 45,110	\$ 45,110
Merger and conversion expense, net of tax	481	7,918	2,694	6,925	11,095	-	-
Debt prepayment penalties, net of tax	-	-	1,701	137	-	-	-
Loss share termination, net of tax	-	-	1,495	-	-	-	-
Revaluation of net deferred tax assets	-	-	-	14,486	-	-	-
Net income with exclusions (non-GAAP)	\$ 60,063	\$ 75,932	\$ 96,819	\$ 113,736	\$ 158,015	\$ 45,110	\$ 45,110
Amortization of intangibles, net of tax	3,889	4,137	4,518	4,358	5,591	1,622	1,622
Tangible net income with exclusions (non-GAAP)	\$ 63,952	\$ 80,069	\$ 101,337	\$ 118,094	\$ 163,606	\$ 46,732	\$ 46,732
Average shareholders' equity (GAAP)	\$ 691,802	\$ 876,915	\$ 1,116,038	\$ 1,380,950	\$ 1,701,334	\$ 2,065,370	\$ 2,065,370
Intangibles	301,104	379,469	491,530	565,507	747,008	976,820	976,820
Average tangible shareholders' equity (non-GAAP)	\$ 390,698	\$ 497,446	\$ 624,508	\$ 815,443	\$ 954,326	\$ 1,088,550	\$ 1,088,550
Return on Tangible Equity (GAAP)	16.25%	14.50%	15.28%	11.84%	15.98%	17.41%	17.41%
Return on Tangible Equity (non-GAAP)	16.37%	16.10%	16.23%	14.48%	17.14%	17.41%	17.41%



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