

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

FORM 11-K

(Mark One)

- Annual Report Pursuant to Section 15(d) of the Securities Exchange Act of 1934
For the fiscal year ended December 31, 2019
- Or
- Transition Report Pursuant to Section 15(d) of the Securities Exchange Act of 1934
For the transition period from ____ to ____

Commission file number 001-13253

A. Full title of the plan and the address of the plan, if different from that of the issuer named below:

RENASANT BANK 401(k) PLAN

B. Name of issuer of the securities held pursuant to the plan and the address of its principal executive office:

RENASANT CORPORATION

209 Troy Street
Tupelo, MS 38804-4827

Renasant Bank 401(k) Plan
Form 11-K
For the Year Ended December 31, 2019

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All other schedules required by Section 2520.103-10 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 have been omitted because they are not applicable.

REPORT OF INDEPENDENT REGISTERED PUBLIC ACCOUNTING FIRM

To the Audit Committee, Plan Administrator, and Plan Participants of the Renasant Bank 401(k) Plan

Opinion on the Financial Statements

We have audited the accompanying statements of net assets available for benefits of Renasant Bank 401(k) Plan (the "Plan") as of December 31, 2019 and 2018, the related statements of changes in net assets available for benefits for the years ended December 31, 2019 and 2018, and the related notes to the financial statements (collectively, "the financial statements"). In our opinion, the financial statements present fairly, in all material respects, the net assets available for benefits of the Plan as of December 31, 2019 and 2018, and the changes in net assets available for benefits for the years ended December 31, 2019 and 2018, in conformity with accounting principles generally accepted in the United States of America.

Basis for Opinion

These financial statements are the responsibility of the Plan's management. Our responsibility is to express an opinion on the Plan's financial statements based on our audits. We are a public accounting firm registered with the Public Company Accounting Oversight Board (United States) ("PCAOB") and are required to be independent with respect to the Plan in accordance with U.S. federal securities laws and the applicable rules and regulations of the Securities and Exchange Commission and the PCAOB.

We conducted our audits in accordance with the standards of the PCAOB. Those standards require that we plan and perform the audits to obtain reasonable assurance about whether the financial statements are free of material misstatement, whether due to error or fraud. Our audits included performing procedures to assess the risks of material misstatement of the financial statements, whether due to error or fraud, and performing procedures that respond to those risks. Such procedures included examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements. Our audits also included evaluating the accounting principles used and significant estimates made by management, as well as evaluating the overall presentation of the financial statements. We believe that our audits provide a reasonable basis for our opinion.

Report on Supplemental Information

The supplemental information in the accompanying Schedule of Assets (Held at End of Year) as of December 31, 2019, has been subjected to audit procedures performed in conjunction with the audit of the Plan's financial statements. The supplemental information is presented for the purpose of additional analysis and is not a required part of the financial statements but includes supplemental information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974. The supplemental information is the responsibility of the Plan's management. Our audit procedures included determining whether the supplemental information reconciles to the financial statements or the underlying accounting and other records, as applicable, and performing procedures to test the completeness and accuracy of the information presented in the supplemental information. In forming our opinion on the supplemental information in the accompanying schedule, we evaluated whether the supplemental information, including its form and content, is presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974. In our opinion, the supplemental information in the accompanying schedule is fairly stated in all material respects in relation to the financial statements as a whole.

/s/ HORNE LLP

We have served as the Plan's auditor since 2005.

Memphis, Tennessee
June 26, 2020

Renasant Bank 401(k) Plan
Statements of Net Assets Available for Benefits

(In Thousands)

	December 31,	
	2019	2018
Assets		
Investments, at fair value		
Mutual funds	\$ 87,572	\$ 64,247
Separately managed accounts	108,286	83,775
Renasant Corporation common stock	29,722	24,295
Total investments	225,580	172,317
Receivables		
Company contributions	9,138	7,377
Participant contributions	109	—
Notes receivable from participants	2,908	2,643
Total receivables	12,155	10,020
Total assets	\$ 237,735	\$ 182,337
Net assets available for benefits	\$ 237,735	\$ 182,337

See Notes to Financial Statements.

Renasant Bank 401(k) Plan
Statements of Changes in Net Assets Available for Benefits

(In Thousands)

	Year Ended December 31,	
	2019	2018
Investment income		
Interest	\$ 160	\$ 136
Dividends	3,289	3,490
Net appreciation (depreciation) in fair value of investments	33,946	(21,084)
Other income (loss)	10	(2)
Total investment income (loss)	37,405	(17,460)
Contributions		
Company	15,476	12,658
Participants	11,165	9,116
Rollovers	6,249	4,711
Other	—	146
Total contributions	32,890	26,631
Deductions		
Benefits paid to participants	14,886	11,097
Corrective distributions	—	1
Administrative expenses and fees	11	10
Total deductions	14,897	11,108
Net increase (decrease) in net assets available for benefits	55,398	(1,937)
Net assets available for benefits:		
Beginning of year	182,337	184,274
End of year	\$ 237,735	\$ 182,337

See Notes to Financial Statements.

Note A – Description of Plan

This description of The Renasant Bank 401(k) Plan (the “Plan”) is provided for general information purposes only. Participants should refer to the Plan document for more complete information.

General: The Plan is a defined contribution plan and is subject to the provisions of the Employee Retirement Income Security Act of 1974, as amended (“ERISA”). The Plan covers substantially all employees of Renasant Bank (the “Bank”) and its parent company, Renasant Corporation (the “Company”), as well as all employees of the Company's wholly-owned subsidiary, Renasant Insurance, Inc. The Plan was amended effective January 1, 2017 to be a “safe harbor” arrangement within the meaning of Section 401(k)(13) of the Internal Revenue Code of 1986, as amended.

Eligibility: Common law employees, other than employees subject to a collective bargaining agreement, non-resident aliens and temporary and seasonal workers, are immediately eligible to participate in the Plan.

Contributions: Participants may voluntarily defer compensation up to applicable IRS limits, as defined in the Plan document. Any deferrals in excess of applicable IRS limits are distributed to the participant in accordance with the terms of the Plan and are included in the line item “Corrective distributions” in the Statements of Changes in Net Assets Available for Benefits. Participants may also rollover distributions from other qualified retirement plans, subject to the approval of the Plan administrator.

Provisions of the Plan allow participants who were age 50 years or older during the calendar year to make catch-up contributions to the Plan. Catch-up contributions represent participant compensation deferrals in excess of regular plan and statutory limits.

The Bank matches 100% of each eligible participant’s voluntary deferrals, including catch-up contributions, up to 4% of compensation. The Bank also makes nondiscretionary profit sharing contributions for eligible participants equal to 5% of his or her eligible compensation and 5% of compensation in excess of the current Social Security wage base.

Participant Accounts; Allocations: The Plan maintains one or more accounts for each participant, including a money purchase account for participants in a predecessor plan - The Peoples Bank & Trust Company Money Purchase Plan - and an ESOP account for those participants who previously participated in the Renasant Bank Employee Stock Ownership Plan. Deferrals and rollover contributions are allocated to their respective accounts when made. Profit sharing contributions are made and allocated to their respective accounts at the end of the Plan year for those participants who (a) are employed on the last day of the Plan Year and are credited with 1,000 hours of service during such year, (b) die or become disabled during the Plan Year, or (c) reach their early retirement date or normal retirement date, whether or not employed on the last date of the Plan Year. No additional contributions are allocated to money purchase accounts or ESOP accounts.

Investments: Participants direct the investment of their accounts in an ERISA Section 404(c) arrangement. Earnings are allocated to accounts each business day. The Plan allows participants to invest in common stock of the Bank's parent company - Renasant Corporation (“Employer Stock”). Participants may elect annually whether cash dividends paid on Employer Stock will be re-invested in additional shares of Employer Stock within the individual participant's account or be paid to the participant in cash.

Vesting: Participants are fully vested in deferrals and rollovers and earnings allocable to such contributions. Matching contributions made prior to January 1, 2017 and nondiscretionary profit sharing contributions vest under a six-year graduated schedule as presented below:

Note A – Description of Plan (continued)

Years of Service	Vested %
Less than two	0 %
Two, but less than three	20 %
Three, but less than four	40 %
Four, but less than five	60 %
Five, but less than six	80 %
Six or more	100 %

Safe harbor matching contributions made after January 1, 2017, vest 100% after two years of service.

Forfeitures: Forfeitures of non-vested contributions are used to reduce future employer contributions. There were forfeitures used in the amount of \$803,934 and \$959,645 for the years ended December 31, 2019 and 2018, respectively.

Benefits: Benefits are equal to the vested value of each participant’s accounts. Upon termination of service, benefits are paid in the form of a single sum, except those amounts allocable to a participant’s money purchase account, which are paid in the form of an annuity, unless a participant otherwise elects.

Administrative Expenses: Processing fees of the Plan are charged against the individual participant account balance that was responsible for the expense. Administrative expenses are paid by the Plan or may be paid by the Employer at the Employer’s discretion.

Notes Receivable from Participants: Participants may borrow from their fund accounts up to a maximum equal to the lesser of \$50,000 or 50% of their vested account balance. Loan terms range from one to five years, unless the loan is for the purchase of a principal residence. The loans are secured by the balance in the participant’s accounts and bear interest at 1% over the Prime Rate published in the Wall Street Journal on the first business day of the month before the loan is originated. At December 31, 2019, the Prime Rate was 4.75%. The interest rate is fixed for the life of the loan. Principal and interest are paid ratably through payroll deductions.

Note B – Summary of Significant Accounting Policies

Basis of Accounting: The Plan’s financial statements are prepared using the accrual basis of accounting, with the exception of the payment of benefits, which are recognized as a reduction in the net assets available for benefits of the Plan as they are disbursed to participants.

Use of Estimates: The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires the Plan administrator to make estimates and assumptions that affect certain reported amounts and disclosures. Accordingly, actual results may differ from those estimates.

Investment Valuation and Income Recognition: Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an arms-length transaction between market participants at the measurement date. Refer to Note G, “Fair Value Measurements,” for a discussion of the methods and assumptions used by the Plan to estimate the fair values of the Plan’s investments. Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation (depreciation) in the fair value of investments, as recorded in the Statements of Changes in Net Assets Available for Benefits, includes changes in the fair value of investments acquired, sold or held during the year.

Notes Receivable from Participants: Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Delinquent notes are reclassified as distributions based upon applicable law and are included in the Statements of Changes in Net Assets Available for Benefits under the line item “Deemed distributions.”

Subsequent Events: The Plan has evaluated, for consideration of recognition or disclosure, subsequent events that have occurred after December 31, 2019 through the date of issuance of its financial statements.

As a result of the spread of COVID-19 coronavirus, economic uncertainties have arisen which have resulted in significant volatility in the investment markets, resulting in a substantial decline in the value of the investments. The duration of these uncertainties and the ultimate financial effects cannot be reasonably estimated at this time.

No other significant events occurred prior to the issuance of these financial statements that would have a material impact on its financial statements.

Impact of Recently-Issued Accounting Standards and Pronouncements: In February 2017, the FASB issued ASU 2017-06, “Plan Accounting: Defined Benefit Pension Plans (Topic 960), Defined Contribution Pension Plans (Topic 962), Health and Welfare Benefit Plans (Topic 965) - Employee Benefit Plan Master Trust Reporting.” ASU 2017-06 applies to the financial statements of an employee benefit plan that has some or all of its assets in a master trust and addresses the way an employee benefit plan reports its interest in a master trust. Additionally the standard changes certain footnote disclosures related to the investments, other assets and liabilities of the master trust. ASU 2017-06 was effective beginning with the 2019 Plan Year, and the adoption of the provisions of ASU 2017-06 did not impact the Plan’s financial statements.

In August 2018, the FASB issued ASU 2018-13, “Fair Value Measurement (Topic 820).” ASU 2018-13 is intended to improve the disclosures on fair value measurements by eliminating, amending and adding certain disclosure requirements. These changes are intended to reduce costs for preparers while providing more useful information for financial statement users. ASU 2018-13 will be effective beginning with the 2020 Plan Year, and is not expected to have a material impact on the Plan's financial statements.

Reclassification: Certain amounts in the 2018 financials statements have been reclassified to conform to the presentation in the 2019 financials statements with no impact on previously reported net assets available for benefits or changes in net asset available for benefits.

Note C – Related Party Transactions

Renasant Bank sponsors the Plan. Common stock of the Bank's parent company - Renasant Corporation - is one of the investment options in the Plan. Renasant Bank is the trustee of the Plan. Great-West Life & Annuity Insurance Company and related subsidiaries are third party administrators of the Plan. Transactions between the Plan and these entities constitute exempt party-in-interest transactions.

Certain of the Plan’s investments are managed funds consisting of mutual funds aggregated specifically for the investment option of participants in the Plan. Although these funds bear the name of Renasant Bank, they do not consist of shares of the Company, and the underlying mutual funds are not proprietary to the Company.

Note D – Risks and Uncertainties

The Plan invests in various investment securities. Investment securities are exposed to various risks such as interest rate, market and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the Statements of Net Assets Available for Benefits.

Note E – Tax Status

The Plan obtained its latest determination letter on July 27, 2017, in which the Internal Revenue Service stated that the Plan was in compliance with the applicable requirements of the Internal Revenue Code. The Plan sponsor believes the Plan is currently designed and being operated in compliance with the applicable requirements of the Internal Revenue Code. Therefore, no provision for income taxes has been included in the Plan's financial statements.

Note F – Plan Termination

Although it has not expressed any intent to do so, the Company has the right at any time to terminate the Plan, in whole or in part, subject to the provisions of ERISA. In the event of Plan termination, affected participants will become 100% vested in their accounts.

Note G – Fair Value Measurements

(In Thousands)

Financial Accounting Standards Board Accounting Standards Codification Topic 820, "Fair Value Measurements," provides guidance for using fair value to measure assets and liabilities and also establishes a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value into three broad levels. The fair value hierarchy gives the highest priority to a valuation based on quoted prices in active markets for identical assets and liabilities (Level 1), moderate priority to a valuation based on quoted prices in active markets for similar assets and liabilities and/or based on assumptions that are observable in the market (Level 2), and the lowest priority to a valuation based on assumptions that are not observable in the market (Level 3).

The following methods and assumptions are used by the Plan to estimate the fair values of the Plan's financial instruments on a recurring basis:

Mutual funds: These investments are valued using the Net Asset Value (NAV) provided by the administrator of the fund. The NAV is based on the value of the underlying assets owned by the fund, minus its liabilities, and then divided by the number of shares outstanding. Mutual funds held by the Plan are open-end mutual funds that are registered with the Securities and Exchange Commission. These funds are required to publish their daily NAV and transact at that price. The mutual funds held by the Plan are deemed to be actively traded. (Level 1)

Separately managed accounts: The initial pricing inputs are the quoted share prices obtained for the underlying mutual funds. (Level 1)

Renasant Corporation common stock: The Company's common stock is traded on the NASDAQ Global Select Market and is valued using the closing price on the last day of the Plan year. (Level 1)

The following table presents the Plan's financial instruments that are measured at fair value on a recurring basis at December 31, 2019 and 2018:

	Quoted Prices in Active Markets for Identical Assets		Totals
	(Level 1)		
December 31, 2019			
Mutual funds	\$	87,572	\$ 87,572
Separately managed accounts		108,286	108,286
Renasant Corporation common stock		29,722	29,722
Total investments	\$	225,580	\$ 225,580
December 31, 2018			
Mutual funds	\$	64,247	\$ 64,247
Separately managed accounts		83,775	83,775
Renasant Corporation common stock		24,295	24,295
Total investments	\$	172,317	\$ 172,317

Transfers between levels of the fair value hierarchy are reported at the beginning of the reporting period in which they occur.

Note H – Mergers and Acquisitions

Effective September 1, 2018, the Company completed its acquisition of Brand Group Holdings, Inc. (“Brand”). In connection with the merger, the Brand Bank 401(k) Plan was terminated. Participants in the Brand Bank 401(k) Plan (the “Brand Plan”) who continued employment with the Company were allowed to roll over their account balances from the Brand Plan into the Renasant Bank 401(k) Plan upon receipt of favorable determination letter from the IRS, which was received on April 18, 2019.

Effective July 1, 2017, the Company completed its acquisition of Metropolitan BancGroup, Inc. (“Metropolitan”). In connection with the merger, the Metropolitan Bank 401(k) Plan was terminated. Participants in the Metropolitan Bank 401(k) Plan (the “Metropolitan Plan”) who continued employment with the Company were allowed to roll over their account balances from the Metropolitan Plan to the Renasant Bank 401(k) Plan upon receipt of favorable determination as to the Metropolitan Plan's tax-qualified status from the IRS, which was received on June 27, 2018. Rollovers were completed during the 2018 Plan year, and as of December 31, 2018, the Metropolitan Plan contained no assets.

SUPPLEMENTAL SCHEDULE

RENASANT BANK
401(k) Plan
Employer Identification Number 64-0220550
Schedule H, Line 4i – Schedule of Assets (Held At End of Year)
December 31, 2019
(In Thousands)

(a)	(b) Identity of issuer, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current Value
<i>Equity and fixed income mutual funds</i>				
	MFS	Mid Cap Value R6	*** \$	2,176
	JP Morgan	Hedged Equity R6	***	533
	JP Morgan	Undiscovered MGRS Behavioral Value L	***	1,263
	Vanguard	Large Cap Index Admiral	***	4,096
	Vanguard	Mid Cap Index Admiral	***	3,154
	Vanguard	Small Cap Index Fund Admiral	***	4,533
	Vanguard	Total Stock MRK Index Admiral	***	13,447
	Vanguard	Developed Markets Index Admiral	***	3,293
	JP Morgan	Growth Advantage R6	***	8,053
	JP Morgan	Large Cap Value R6	***	4,243
**	Federated	Total Return Bond R6	***	305
	Oppenheimer	International Small Co YOSMYX	***	5,021
	Vanguard	Total Intl Stock Index Admiral	***	22
	Mass Mutual	Select Mid Cap Growth I	***	4,776
	T. Rowe Price	Blue Chip Growth	***	6,277
	T. Rowe Price	QM US Small-Cap Growth	***	4,945
	Baird	Core Plus Bond Institutional	***	1,049
**	Federated	Institutional High Yield Bond R6	***	1,991
	Metropolitan West	Total Return Bond - I	***	4,662
**	Federated	Government Obligation Premier	***	12,564
	John Hancock	International Growth R6	***	173
	T. Rowe Price	Emerging Markets Stock I	***	245
	Hartford	Dividend and Growth R6	***	751
				87,572
<i>Separately managed accounts (fund of funds)</i>				
/	<u>Renasant Bank Income Fund:</u>			
	Baird	Core Plus Bond Institutional	***	813
	Federated	Total Return Bond R6	***	850
	Federated	High Yield Trust Institutional	***	432
	Federated	Government Obligation Premier	***	1,912
	First Eagle	Global I	***	95
	Hartford	Dividend & Growth R6	***	95
	Hartford	International Value R6	***	72
	Mass Mutual	Premier Inflation Protected	***	239
	Mass Mutual	Select Mcg Eq II I	***	191
	Metropolitan West	Total Return Bond I	***	814

RENASANT BANK
401(k) Plan
Employer Identification Number 64-0220550
Schedule H, Line 4i – Schedule of Assets (Held At End of Year)
December 31, 2019
(In Thousands)

(a)	(b) Identity of issuer, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current Value
	MFS	Mid Cap Value R6	***	191
	Oppenheimer	International Small-Mid Company	***	95
	Pear Tree	Polaris Foreign Value R6	***	72
	Pimco	Income Institutional	***	1,065
	T. Rowe Price	Blue Chip Growth Inv	***	143
	T. Rowe Price	Emerging Markets Stock I	***	95
	T. Rowe Price	QM US Small Cap Growth Equity	***	286
	T. Rowe Price	Institutional Emerging Markets	***	96
	John Hancock	International Growth R6	***	143
	JP Morgan	Global Bond Opportunities R6	***	477
	JP Morgan	Growth Advantage R6	***	143
	JP Morgan	Undiscovered Mgrs Behavioral	***	382
	JP Morgan	Equity Income	***	96
	JP Morgan	Hedged Equity R6	***	96
	Vanguard	Real Estate Index Admiral	***	95
	Vanguard	Large Cap Index Admiral Class	***	382
	Vanguard	Developed Markets Index Admiral Class	***	191
	Total Renasant Bank Income Fund			9,561
***	<u>Renasant Bank Conservative Growth Plan:</u>			
	Baird	Core Plus Bond Institutional	***	3,404
	Federated	Total Return Bond R6	***	3,561
	Federated	Government Obligation Premier	***	7,978
	Federated	High Yield Trust International	***	2,287
	First Eagle	Global I	***	1,138
	Hartford	Dividend & Growth R6	***	854
	Hartford	International Value R6	***	598
	John Hancock	International Growth R6	***	1,195
	JP Morgan	Growth Advantage R6	***	854
	JP Morgan	Global Bond Opportunities R6	***	2,846
	JP Morgan	Undiscovered Mgrs Behavioral	***	2,846
	JP Morgan	Equity Income	***	854
	JP Morgan	Hedged Equity R6	***	1,138
	MFS	Mid Cap Value R6	***	1,707
	Mass Mutual	Select MCG Eq II I	***	1,707
	Mass Mutual	Premier Inflation Protected	***	1,138
	Metropolitan West	Total Return Bond I	***	3,411
	Oppenheimer	International Small-Mid Company	***	1,708

RENASANT BANK
401(k) Plan
Employer Identification Number 64-0220550
Schedule H, Line 4i – Schedule of Assets (Held At End of Year)
December 31, 2019
(In Thousands)

(a)	(b) Identity of issuer, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current Value
	Pear Tree	Polaris Foreign Value R6	***	598
	Pimco	Income Institutional	***	4,460
	T. Rowe Price	Blue Chip Growth Investor	***	854
	T. Rowe Price	QM US Small Cap Growth Equity	***	2,277
	T. Rowe Price	Emerging Markets Stock I	***	1,707
	T. Rowe Price	Institutional Emerging Markets	***	572
	Vanguard	Real Estate Index Admiral	***	1,138
	Vanguard	Large Cap Index Admiral Class	***	4,553
	Vanguard	Developed Markets Index Admiral Class	***	1,594
	Total Renasant Bank Conservative Growth Plan			56,977
***	<u>Renasant Bank Moderate Growth Plan:</u>			
	Baird	Core Plus Bond Institutional	***	511
	Federated	High Yield Trust Institutional	***	773
	Federated	Government Obligation Premier	***	1,368
	First Eagle	Global I	***	513
	John Hancock	International Growth R6	***	513
	Hartford	Dividend & Growth R6	***	376
	Hartford	International Value R6	***	256
	JP Morgan	Equity Income	***	376
	JP Morgan	Growth Advantage R6	***	376
	JP Morgan	Global Bond Opportunities R6	***	854
	JP Morgan	Hedged Equity R6	***	513
	Mass Mutual	Select Mid Cap Growth Fund I	***	683
	Mass Mutual	Premier Inflation Protected	***	256
	Metropolitan West	Total Return Bond I	***	512
	MFS	Mid Cap Value R6	***	854
	Federated	Total Return Bond R6	***	534
	Oppenheimer	International Small-Mid Company	***	683
	Pear Tree	Polaris Foreign Value R6	***	256
	Pimco	Income Institutional	***	669
	T. Rowe Price	Blue Chip Growth Investor	***	376
	T. Rowe Price	QM US Small Cap Growth Equity	***	683
	T. Rowe Price	Emerging Markets Stock I	***	683
	T. Rowe Price	Institutional Emerging Markets	***	343
	JP Morgan	Undiscovered Managers Behavioral Value	***	1,025
	Vanguard	Real Estate Index Admiral	***	513
	Vanguard	Large Cap Index Admiral Class	***	1,913

RENASANT BANK
401(k) Plan
Employer Identification Number 64-0220550
Schedule H, Line 4i – Schedule of Assets (Held At End of Year)
December 31, 2019
(In Thousands)

(a)	(b) Identity of issuer, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current Value
	Vanguard	Developed Markets Index Admiral Class	***	683
	Total Renasant Bank Moderate Growth Plan			17,095
*/**	<u>Renasant Bank Growth Plan:</u>			
	Baird	Core Plus Bond Institutional	***	233
	Federated	High Yield Trust Institutional	***	452
	Federated	Government Obligation Premier	***	676
	First Eagle	Global I	***	225
	John Hancock	International Growth R6	***	405
	Hartford	Dividend & Growth R6	***	281
	Hartford	International Value R6	***	203
	JP Morgan	Equity Income	***	281
	JP Morgan	Growth Advantage R6	***	225
	JP Morgan	Global Bond Opportunities R6	***	450
	JP Morgan	Hedged Equity R6	***	450
	Mass Mutual	Select Mid Cap Growth Fund I	***	450
	Mass Mutual	Premier Inflation Protected	***	113
	Metropolitan West	Total Return Bond I	***	233
	MFS	Mid Cap Value R6	***	562
	Federated	Total Return Bond R6	***	244
	Oppenheimer	International Small-Mid Company	***	450
	Pear Tree	Polaris Foreign Value R6	***	202
	Pimco	Income Institutional	***	305
	T. Rowe Price	Blue Chip Growth Investor	***	225
	T. Rowe Price	QM US Small Cap Growth Equity	***	675
	T. Rowe Price	Emerging Markets Stock I	***	675
	T. Rowe Price	Institutional Emerging Markets	***	113
	JP Morgan	Undiscovered Managers Behavioral Value	***	787
	Vanguard	Real Estate Index Admiral	***	450
	Vanguard	Large Cap Index Admiral Class	***	1,350
	Vanguard	Developed Markets Index Admiral Class	***	540
	Total Renasant Bank Growth Plan			11,255
*/**	<u>Renasant Bank Aggressive Growth Plan:</u>			
	Baird	Core Plus Bond Institutional	***	123
	Federated	High Yield Trust Institutional	***	404
	Federated	Government Obligation Premier	***	670
	First Eagle	Global I	***	134

RENASANT BANK
401(k) Plan
Employer Identification Number 64-0220550
Schedule H, Line 4i – Schedule of Assets (Held At End of Year)
December 31, 2019
(In Thousands)

(a)	(b) Identity of issuer, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current Value
	John Hancock	International Growth R6	***	522
	Hartford	Dividend & Growth R6	***	355
	Hartford	International Value R6	***	261
	JP Morgan	Equity Income	***	355
	JP Morgan	Growth Advantage R6	***	288
	JP Morgan	Global Bond Opportunities R6	***	268
	JP Morgan	Hedged Equity R6	***	536
	Mass Mutual	Select Mid Cap Growth Fund I	***	536
	Mass Mutual	Premier Inflation Protected	***	134
	Metropolitan West	Total Return Bond I	***	123
	MFS	Mid Cap Value R6	***	670
	Federated	Total Return Bond R6	***	129
	Oppenheimer	International Small-Mid Company	***	671
	Pear Tree	Polaris Foreign Value R6	***	261
	Pimco	Income Institutional	***	161
	T. Rowe Price	Blue Chip Growth Investor	***	288
	T. Rowe Price	QM US Small Cap Growth Equity	***	1,071
	T. Rowe Price	Emerging Markets Stock I	***	1,205
	T. Rowe Price	Institutional Emerging Markets	***	135
	JP Morgan	Undiscovered Managers Behavioral Value	***	1,071
	Vanguard	Real Estate Index Admiral	***	536
	Vanguard	Large Cap Index Admiral Class	***	1,795
	Vanguard	Developed Markets Index Admiral Class	***	696
	Total Renasant Bank Aggressive Growth Plan			13,398
	Total Separately managed accounts (fund of funds)			\$ 108,286
	Common stock fund			
**	Renasant Corporation	Common Stock	*** \$	29,722
	Notes receivable			
**	Company Contributions	Company's annual matching and nondiscretionary contribution	*** \$	9,138
**	Participant Contributions	Participant contributions made in 2020 earned in 2019	*** \$	109
**	Notes Receivable from Participants	Range of interest rates from 3.50% to 6.50% with maturity dates through 2028	*** \$	2,908
	Total assets (held at end of year)			\$ 237,735

* Asset allocation plan administered by Renasant Trust Division-not a registered equity mutual fund under the Investment Company Act of 1940.

** Denotes party-in-interest.

*** Cost information has been omitted for participant-directed investments.

SIGNATURE

The Plan. Pursuant to the requirements of the Securities Exchange Act of 1934, the trustees (or other persons who administer the employee benefit plan) have duly caused this Annual Report on Form 11-K to be signed on its behalf by the undersigned hereunto duly authorized.

RENASANT BANK 401(k) PLAN

Date: June 26, 2020

by: /s/ Hollis Ray Smith

Hollis Ray Smith
Executive Vice President and
Human Resources Director

EXHIBIT INDEX

Exhibit Number	Description
23.1	Consent of Independent Registered Public Accounting Firm

Consent of Independent Registered Public Accounting Firm

We consent to the incorporation by reference in Registration Statement (No. 333-104445, 333-122514, 333-150355, 333-197555) on Form S-8 of Renasant Corporation for Renasant Bank 401(k) Plan, of our report dated June 26, 2020, relating to the financial statements and supplemental schedule of Renasant Bank 401(k) Plan, which appears in this Annual Report on Form 11-K of Renasant Bank 401(k) Plan for the year ended December 31, 2019.

/s/ HORNE LLP

Memphis, Tennessee
June 26, 2020