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

July 31, 2017
Date of report (Date of earliest event reported)

RENASANT CORPORATION

(Exact name of registrant as specified in its charter)

Mississippi	001-13253	64-0676974
(State or other jurisdiction of incorporation)	(Commission File Number)	(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))

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 2017. 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. This communication reflects the current views and estimates of future economic circumstances, industry conditions, company performance, and financial results of the management of Renasant. These forward-looking statements are subject to a number of factors and uncertainties which could cause Renasant's actual results and experience to differ from the anticipated results and expectations expressed in such forward-looking statements, and such differences may be material. Forward-looking statements speak only as of the date they are made, and Renasant does not assume any duty to update forward-looking statements, unless required by applicable law. Such forward-looking statements usually include words such as "expects," "projects," "proposes," "anticipates," "believes," "intends," "estimates," "strategy," "plan," "potential," "possible" and other similar expressions. These statements are based upon the current beliefs and expectations of Renasant's management and are inherently subject to significant business, economic and competitive risks and uncertainties, many of which are beyond Renasant's 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.

Important factors currently known to management that could cause actual results to differ materially from those in forward-looking statements include (1) Renasant's ability to efficiently integrate acquisitions into its operations, retain the customers of these businesses and grow the acquired operations; (2) the effect of economic conditions and interest rates on a national, regional or international basis; (3) the timing 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, including 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; (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; and (16) other circumstances, many of which are beyond management's control. Management undertakes no obligation to update or revise forward-looking statements to reflect changed assumptions, the occurrence of unanticipated events or changes to future operating results over time.

Item 9.01. Financial Statements and Exhibits.

(d) *Exhibits*.

Exhibit Number	Description of Exhibit
99.1	Investor conference presentation materials

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.

	RENASANT CORPORATION
Date: July 31, 2017	By: /s/ E. Robinson McGraw
	E. Robinson McGraw
	Chairman and Chief Executive Officer

EXHIBIT INDEX

Exhibit Number	Description of Exhibit
99.1	Investor conference presentation materials

Q3 2017 Investor Presentation

RENASANT CORPORATION

Forward-Looking Statements

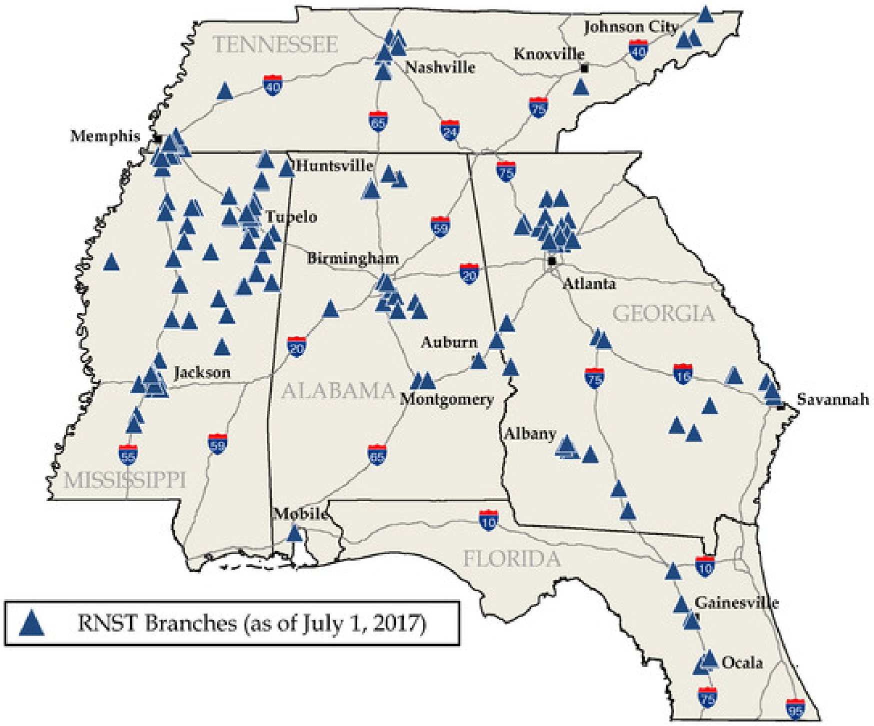
This presentation contains various "forward-looking statements" within the meaning of the Private Securities Litigation Reform Act of 1995 about Renasant Corporation ("Renasant") that are subject to risks and uncertainties. Congress passed the Private Securities Litigation Reform Act of 1995 in an effort 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. Forward-looking statements include information concerning our future financial performance, business strategy, projected plans and objectives. These statements are based upon the current beliefs and expectations of our management and 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. Statements preceded by, followed by or that otherwise include the words "believes," "expects," "anticipates," "intends," "estimates," "plans," "may increase," "may fluctuate," "will likely result," and similar expressions, or future or conditional verbs such as "will," "should," "would," and "could," are generally forward-looking in nature and not historical facts. You should understand that the following important factors, in addition to those discussed elsewhere in this presentation as well as in reports we file with the Securities and Exchange Commission, could cause actual results to differ materially from those expressed in such forward-looking statements: (i) our ability to efficiently integrate acquisitions into our operations, retain the customers of these businesses and grow the acquired operations, including with respect to our recently-completed business combination between Renasant and Metropolitan BancGroup, Inc. discussed in more detail in this presentation; (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, competitors; (v) changes in laws and regulations, including changes in accounting standards; (vi) changes in regulatory policy; (vii) changes in the 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 (xv) other circumstances, many of which are beyond management's control.

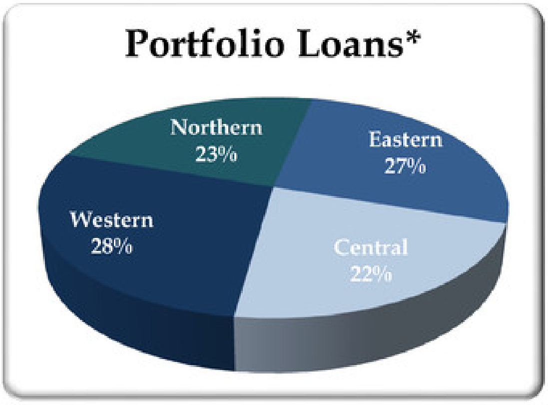
Our management believes the forward-looking statements about us are reasonable. However, you should not place undue reliance on them. Any forward-looking statements in this presentation are not guarantees of future performance. They involve risks, uncertainties and assumptions, and actual results, developments and business decisions may differ from those contemplated by those forward-looking statements. Many of the factors that will determine these results are beyond our ability to control or predict. We disclaim any duty to update any forward-looking statements, all of which are expressly qualified by the statements in this section.

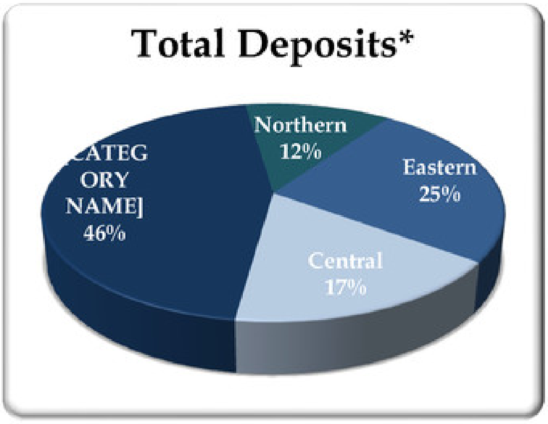
RENASANT
CORPORATION

Current Footprint

More than 175 banking, lending, financial services and insurance offices







*As of June 30, 2017

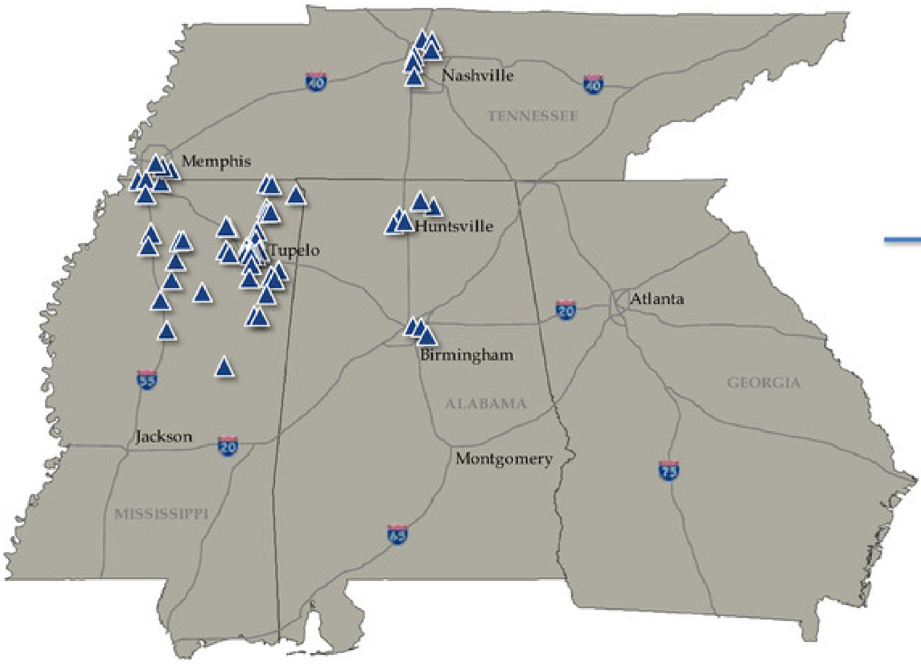
RENASANT CORPORATION

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 CORPORATION

Renasant Footprint – June 2010



Financial Highlights

Assets	$3.59 Billion
Gross Loans	$2.28 Billion
Deposits	$2.69 Billion

Source: SNL Financial

Market Expansion Experience Since 2010

2010

FDIC-Assisted Transaction:
Crescent Bank and Trust
Jasper, GA
Assets: $1.0 billion

De novo expansion:
- ✓ Columbus, MS

2011

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

2012

De novo expansion:
- ✓ Maryville, TN
- ✓ Jonesborough, TN

2013

Whole Bank Transaction:
First M&F Corporation
Kosciusko, MS
Assets: $1.5 billion

De novo expansion:
- ✓ Bristol, TN
- ✓ Johnson City, TN

2015

Whole Bank Transaction:
Heritage Financial Group, Inc.
Albany, GA
Assets: $1.9 billion

2016

Whole Bank Transaction:
KeyWorth Bank
Atlanta, GA
Assets: $399 million

2017

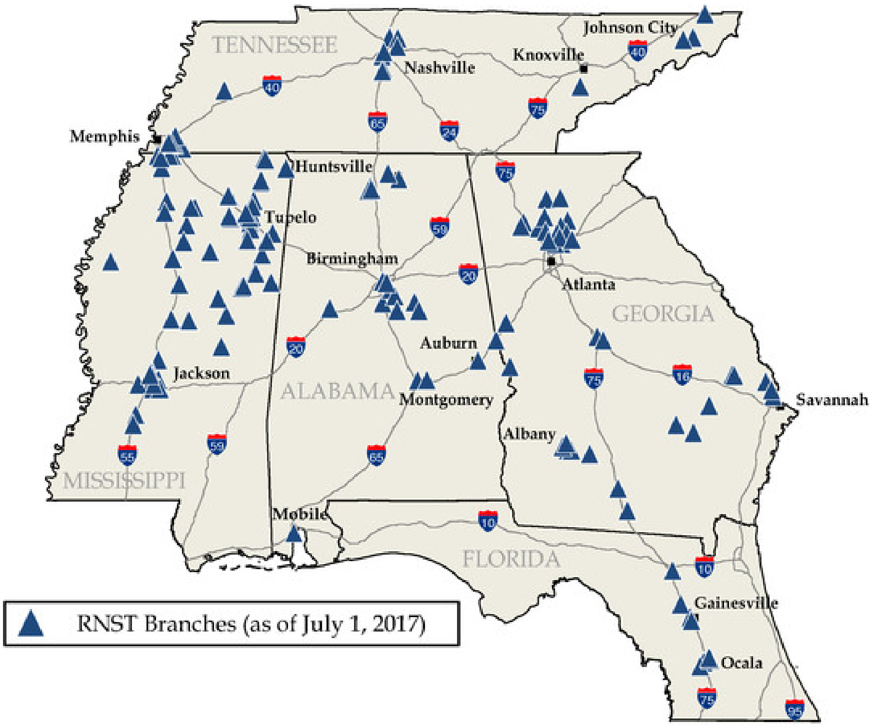
Whole Bank Transaction:
Metropolitan BancGroup, Inc.
Ridgeland, MS
Assets: $1.2 billion

De novo expansion:
- ✓ Mobile, AL

RENASANT CORPORATION

Current Footprint

Over 175 banking, lending, financial services and insurance offices



Highlights*

Assets	**$8.9 billion**
Gross Loans	**$6.4 billion**
Deposits	**$7.2 billion**

*As of June 30, 2017

RENASANT CORPORATION

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METROPOLITAN

Merger of Renasant Corporation and Metropolitan BancGroup, Inc.

Completed July 1, 2017

Transaction Terms and Multiples

Consideration	▪ 100% stock ▪ Fixed exchange ratio of 0.6066x shares of RNST common stock for each share of Metropolitan common stock
Implied Price per Share	▪ $23.52 (1) ▪ $26.89 (2)
Aggregate Transaction Value	▪ $218 million (3)
Transaction Multiples (4)	▪ Price / Tangible Book: 201.5% ▪ Price / 2016 Earnings: 25.5x ▪ Core Deposit Premium: 14.4%
Management and Board of Directors	▪ Metropolitan's CEO and other key executives maintained senior positions with RNST ▪ One Metropolitan director was appointed to the Renasant board
Closing	▪ Completed July 1, 2017

(1) Based on RNST's closing price of $38.77 as of January 17, 2017
(2) Based on RNST's closing price of $43.74 as of June 30, 2017
(3) Aggregate value includes the value of options which were cashed out at closing
(4) Transaction multiples on per share basis using financial data as of and for the year ending December 31, 2016

Metropolitan BancGroup, Inc.

As of December 31, 2016

Total assets:	$1.2 billion	Efficiency Ratio:	67.8%
Total deposits:	$888 million	ROAA:	0.69%
TCE/TA:	7.54%	ROAE:	8.11%

- Metropolitan BancGroup, Inc. is co-headquartered in Memphis, TN and Ridgeland, MS (Jackson, MS MSA)
- Approximately 70% of loans in Tennessee; 30% of loans in Mississippi
- 8 banking offices in key metropolitan markets:
  - Memphis, TN (2)
  - Nashville, TN (2)
  - Jackson, MS (4)
- Targeted focus on meeting the needs of small commercial, middle market and private clients
- Organic growth strategy – "talent centric, branch lite"

Net Income ($mm)

Gross Loans ($mm)

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Transaction Rationale

☑ Strategically Advantageous

- Further enhances Renasant's Memphis and Nashville, TN and Jackson, MS market presence
- Complementary cultures and business model
- Ability to leverage Metropolitan's management experience in market
- Ability to expand Metropolitan's current relationships with more comprehensive services

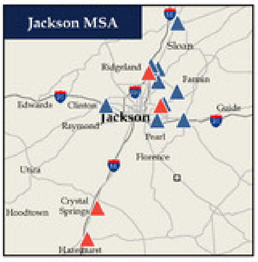
☑ Financially Attractive

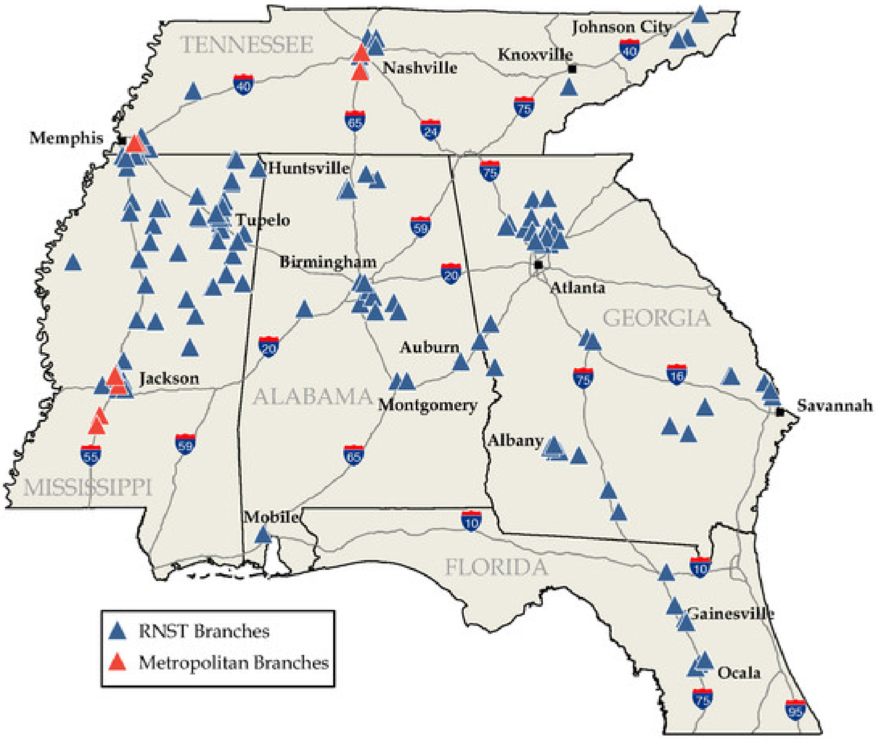
- Accretive to first full year earnings per share (excluding transaction costs; including completed common stock offering completed in December 2016)
- Approximately 2.9% dilutive to tangible book value at closing with an earnback of less than 3.0 years
- Estimated IRR exceeds internal rate of return guidelines
- Realistic cost saving assumption based on market overlap and past acquisition experience (approximately 37.5% of non-interest expense)
- Pro forma regulatory ratios remain above "well capitalized" guidelines
- Transaction more than offsets the projected earnings impact of crossing the $10 billion threshold

☑ Lower risk opportunity

- Key management of Metropolitan to remain with Renasant
- Extensive due diligence process completed
- Conservative credit culture with solid asset quality
- Manageable asset size and branch network
- Complementary business lines that are easily integrated
- Track record of 6 successfully integrated acquisitions over the last 9 years

Pro Forma Franchise





Financial Impact of the Transaction

Assumptions

- Loan Mark
  - Credit: Approximately 1.2% of gross loans
- Cost Savings
  - Approximately 37.5% (75% realization rate in 2017; 100% in 2018 and thereafter)
- Pre-Tax Merger Expenses
  - Approximately $22.6 million [1]
- Core Deposit Intangible
  - 1.5%, 10 year amortization
- Other purchase accounting marks are non-material
- Revenue enhancements identified, none assumed in projections
- Closed July 1, 2017

Attractive Returns

- Immediately accretive to EPS (excluding transaction costs; including common stock offering completed in December 2016 and the projected impact of crossing $10 billion asset threshold)
- Transaction more than offsets the projected earnings impact of crossing the $10 billion threshold
- Approximately 2.9% dilutive to tangible book value per share at closing with an earnback period of less than 3.0 years
- Estimated IRR in excess of our internal guidelines

Pro Forma Capital

- Pro forma capital ratios are expected to remain well in excess of "well capitalized" minimums at close
- Pro forma TCE ratio of approximately 8.5% at close

(1) Includes property lease and fixed asset costs of $9.7 million, employment-related costs of $5.3 million, professional fees of $4.1 million and IT and other costs of $3.5 million

Four Key Strategic Initiatives

Capitalize on Opportunities	• Focus on highly-accretive acquisition opportunities • Leverage existing markets • Seek new markets • New lines of business
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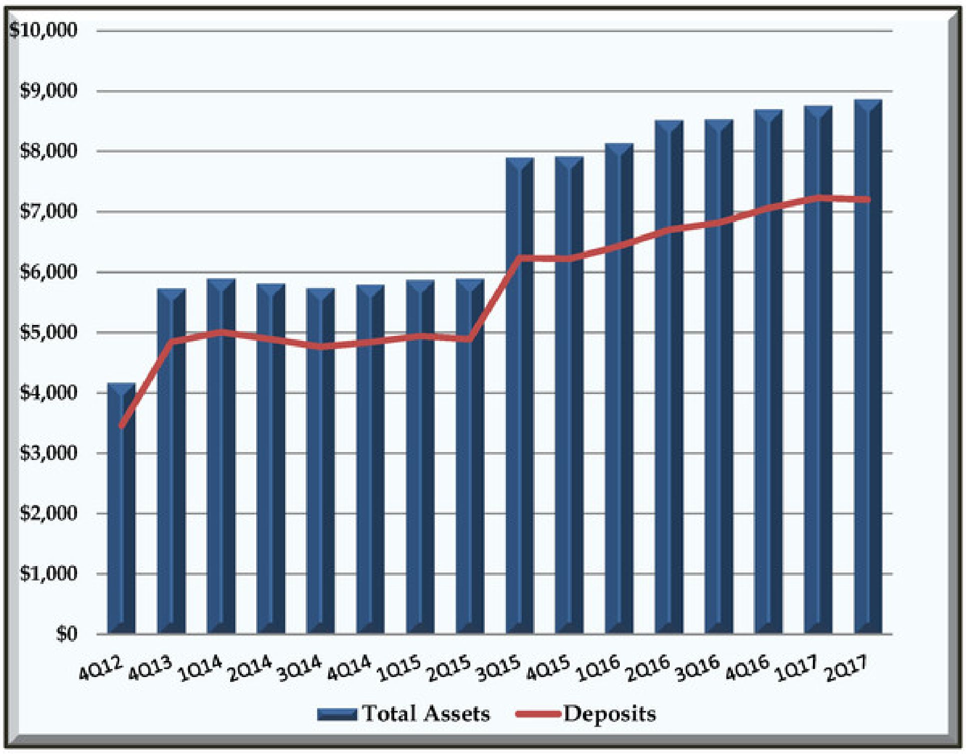
Total Assets



($ in millions)

- Managed deposit mix by emphasizing core deposit growth while allowing higher-priced, non-core deposits to erode
- Significantly paid down high-cost borrowings
- Restructured asset mix by redeploying excess cash levels into higher yielding investments and loans
- Loan demand will drive deposit/funding growth going forward

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Total Portfolio Loans

- Loans not purchased increased $225M, or 19% (annualized), during 2Q17
- Company maintained strong pipelines throughout all markets which will continue to drive further loan growth
- Loss-share agreements with FDIC were terminated in 4Q16

($ in millions)	2012	2013	2014	2015	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17
Not Purchased	$2,573	$2,886	$3,268	$3,830	$4,075	$4,292	$4,526	$4,714	$4,834	$5,059
Purchased Covered*	$237	$182	$143	$93	$45	$42	$30	-	-	-
Purchased Not Covered	-	$813	$577	$1,490	$1,453	$1,631	$1,549	$1,489	$1,402	$1,312
Total Loans	$2,810	$3,881	$3,988	$5,413	$5,573	$5,965	$6,105	$6,203	$6,236	$6,371

*Covered loans are subject to loss-share agreements with FDIC

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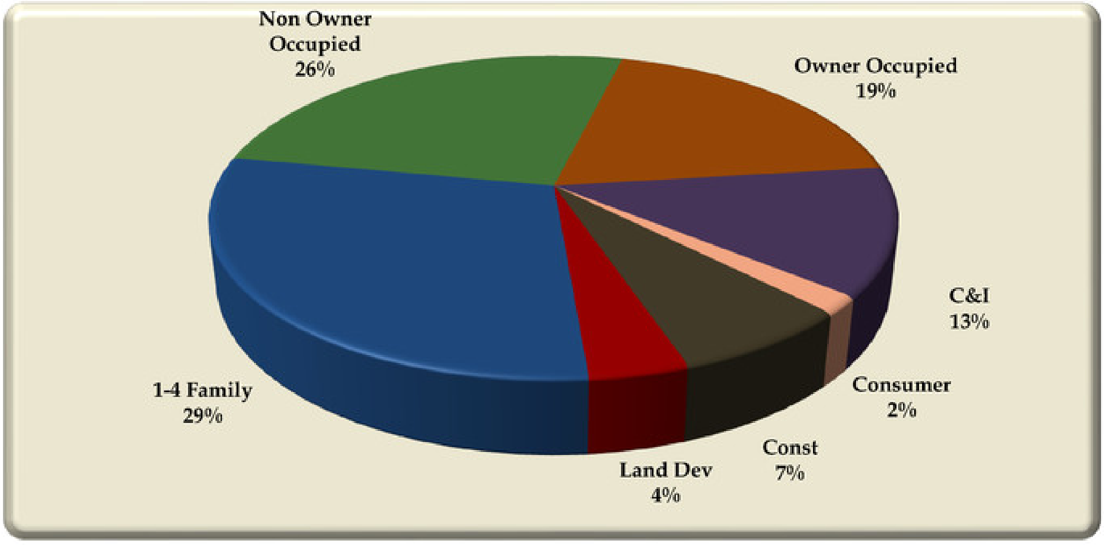
Diversified Loan Portfolio

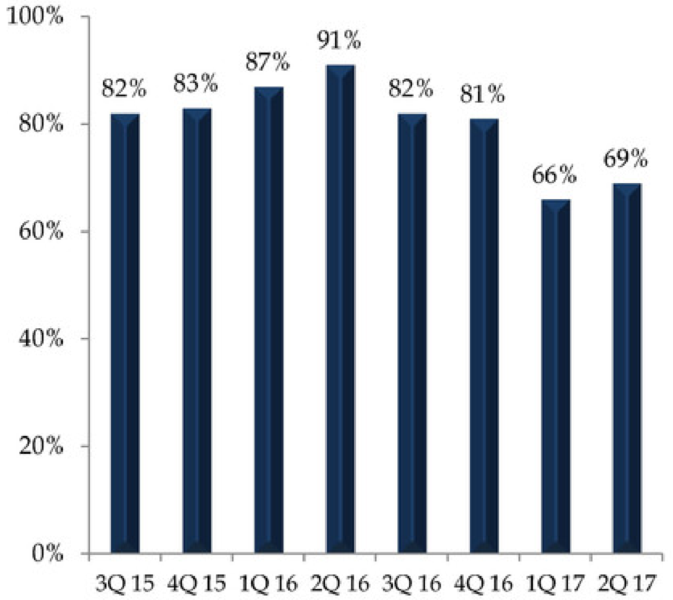
- **At June 30, 2017, loans totaled $6.4B**
  - ✓ 79% Not Purchased
  - ✓ 21% Purchased



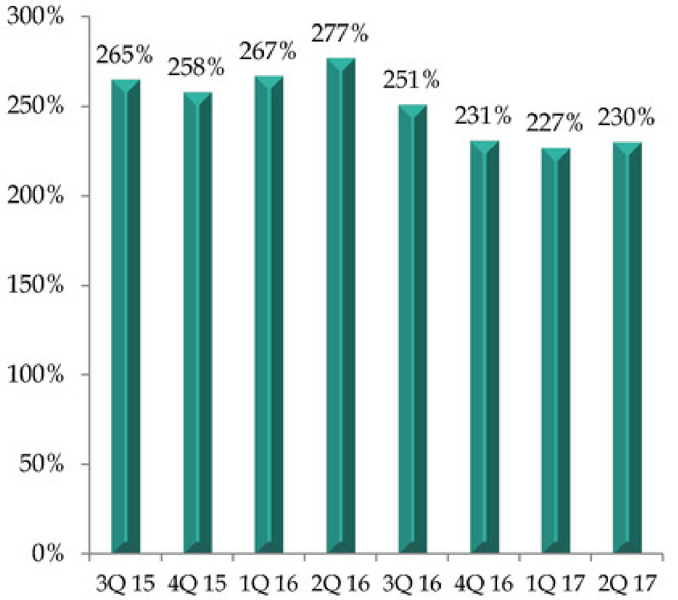
C&D and CRE Loan Concentration Levels

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

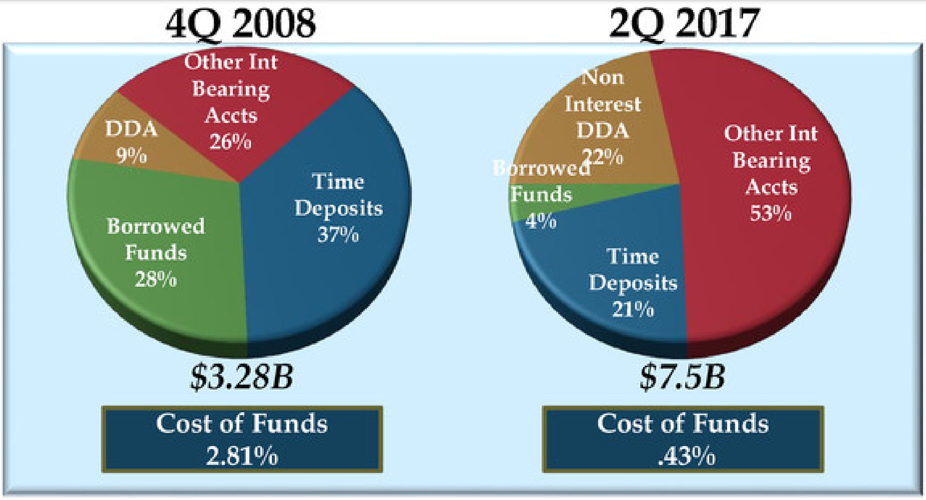
ADC Loans as a Percentage of Risk Based Capital



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



Transition To Core Funding



- Non-interest bearing deposits represent 23% of deposits, up from 12% at year end 2008
- Less reliance on borrowed funds
  - ✓ *Borrowed funds as a percentage of funding sources declined from 28% at year end 2008 to 4% at the end of 2Q17*

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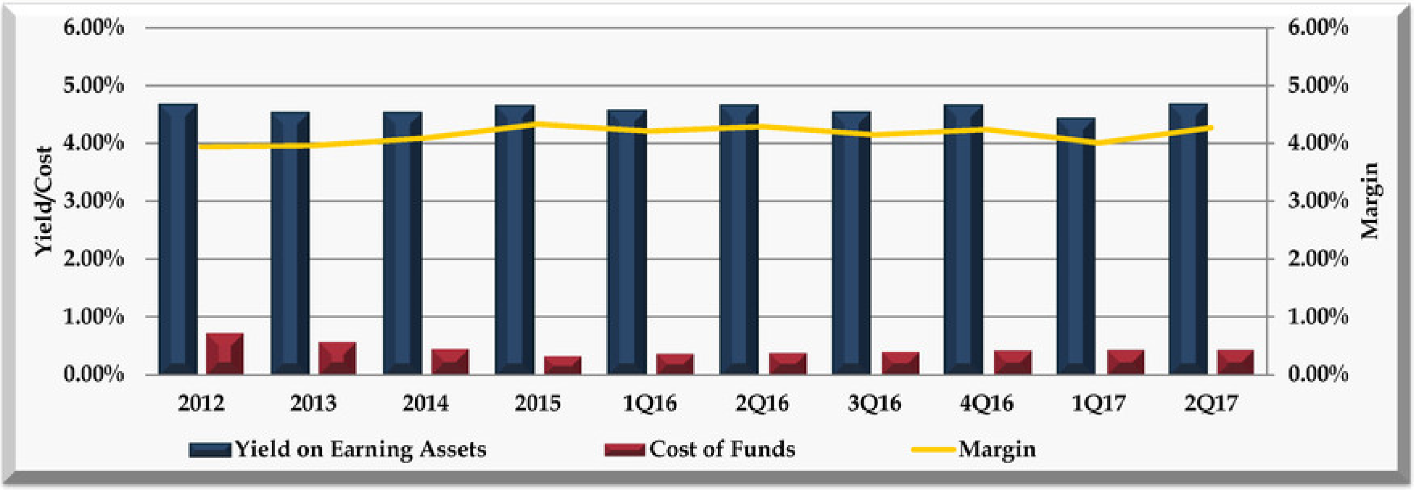
Net Interest Income and Net Interest Margin



($ in thousands)	2012	2013	2014	2015	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17
Net Interest Income	$133,338	$157,133	$202,482	$72,351	$70,054	$77,157	$75,731	$78,049	$74,015	$79,603
Net Interest Margin	3.94%	3.96%	4.12%	4.33%	4.21%	4.29%	4.15%	4.24%	4.01%	4.27%
Yield on Earning Assets	4.67%	4.53%	4.59%	4.65%	4.57%	4.66%	4.54%	4.66%	4.43%	4.68%
Cost of Funds	0.72%	0.57%	0.47%	0.32%	0.37%	0.38%	0.40%	0.42%	0.43%	0.43%

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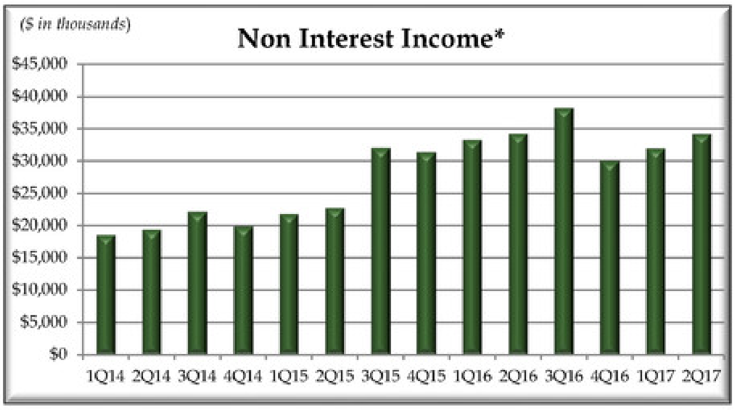
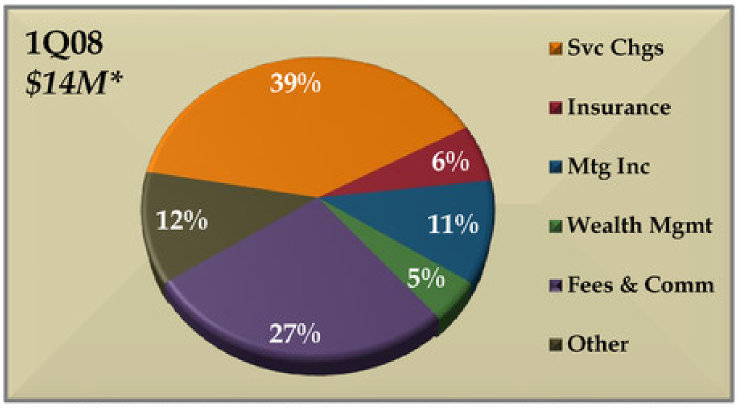
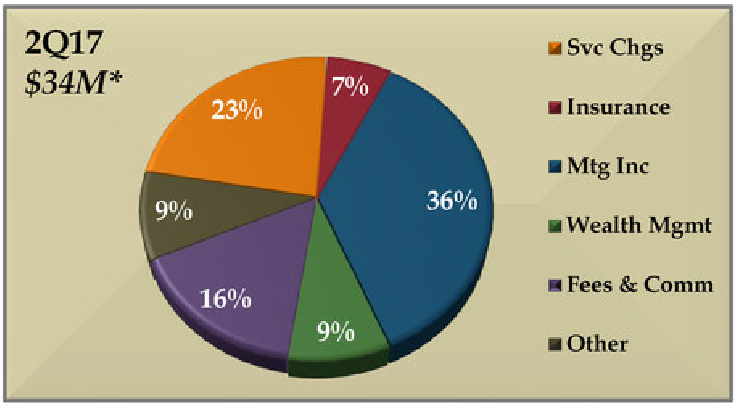
Sources of Non Interest Income*



- Diversified sources of noninterest income
  - *Less reliant on NSF*
- 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 new markets*
  - *Fees derived from higher penetration and usage of debit cards and deposit charges*





**Non interest income excludes gains from securities transactions and gains from acquisitions*

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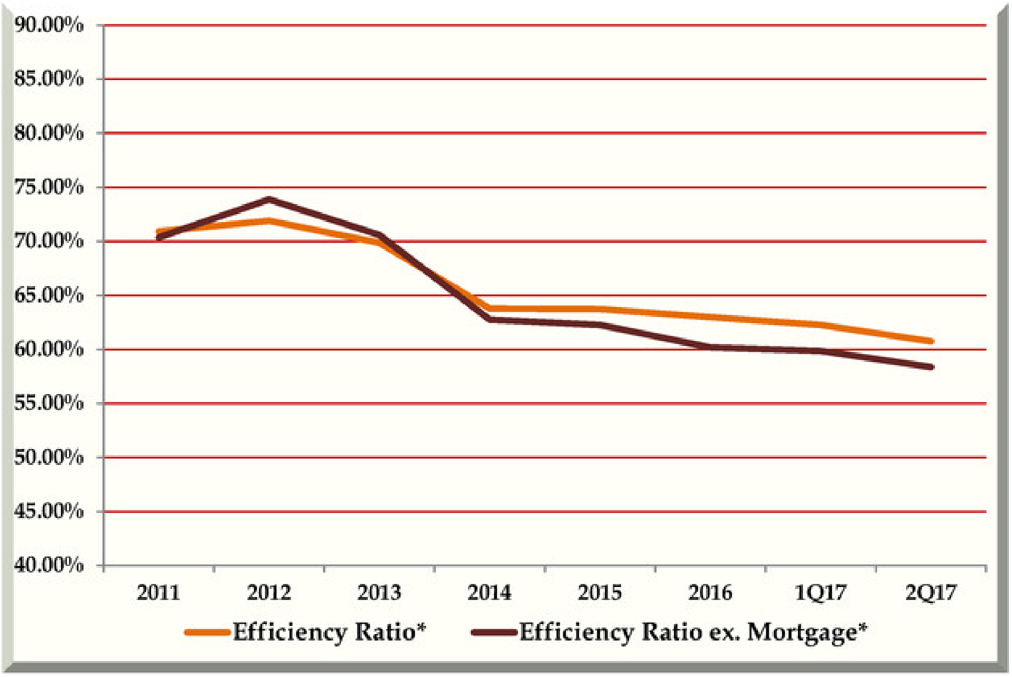
Noninterest Expense



- Continued focus on managing noninterest expenses and improving efficiency
- Provided resources for eight de novo expansions since 2011
- Fluctuations in mortgage loan expense driven by higher mortgage production
- Incurred merger related expenses during 2011, 2013, 2014, 2015, 2016 and 2017

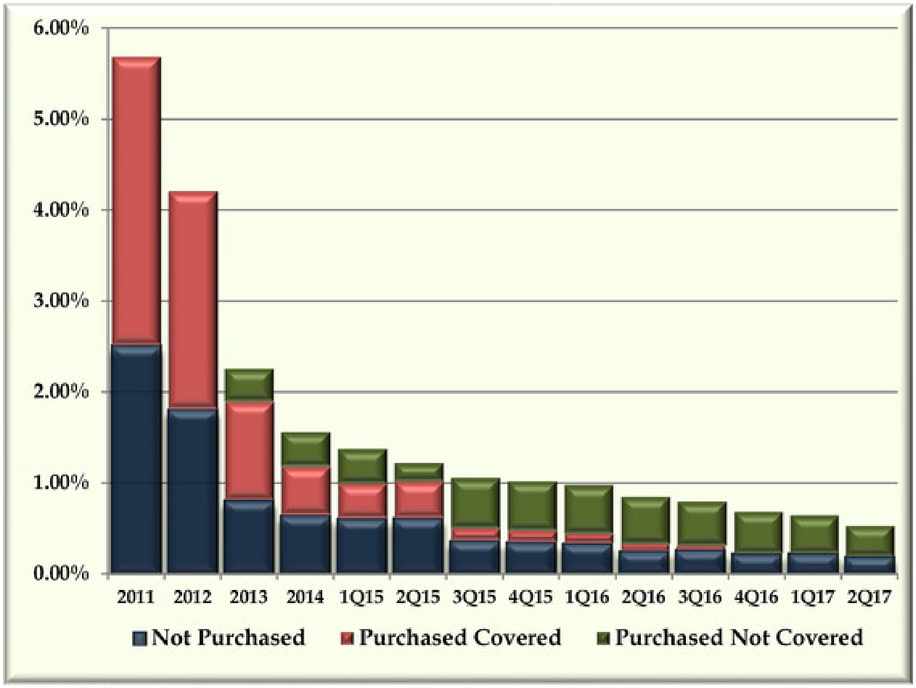
*Excludes debt extinguishment penalties, amortization of intangibles, loss share termination charges and merger-related expenses from noninterest expense and profit (loss) on sales of securities and gains on acquisitions from noninterest income

Note: Efficiency Ratio and Efficiency Ratio excluding Mortgage are Non-GAAP financial measures. See slides 38 and 39 for reconciliation of these 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 Decline Both on a Linked Quarter and Y-O-Y Basis



As a percentage of total assets

- Not purchased NPAs approaching pre-credit cycle levels.
- Loss-share agreements with FDIC were terminated in Q4 2016

	Not Purchased	Purchased Not Covered
NPL's	$12.7M	$14.1M
ORE	$4.3M	$15.4M
Total NPA's	$17.0M	$29.5M

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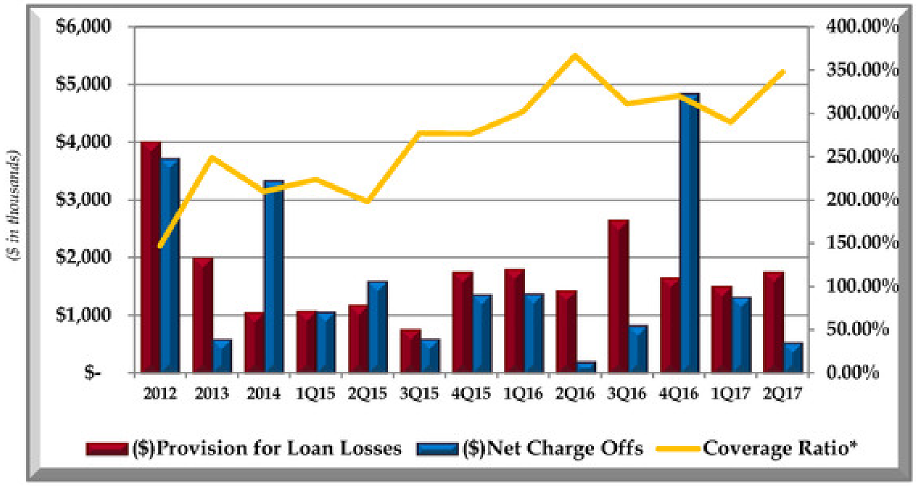
Proactive in Providing Reserves for Problem Credit Resolution



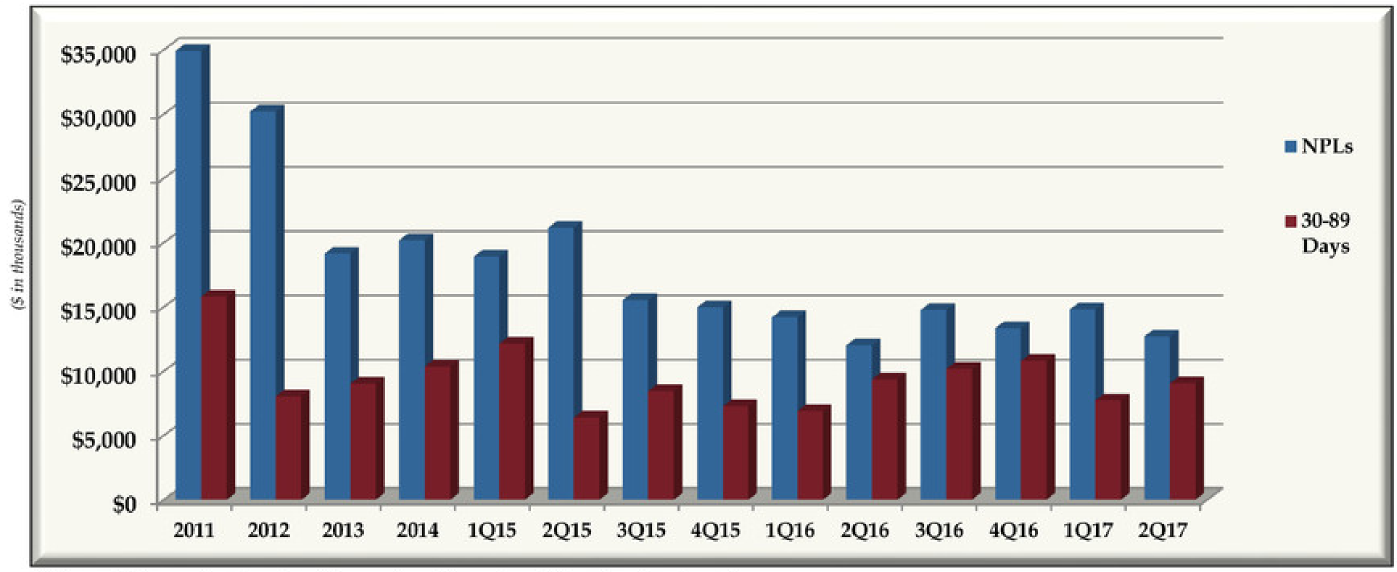
- Net charge-offs totaled .03% in Q2 2017
- Provision for loan losses totaled $1.75 million in Q2 2017

Allowance for Loan Losses as % of Non-Purchased Loans*														
2010	2011	2012	2013	2014	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17
2.07%	1.98%	1.72%	1.65%	1.29%	1.29%	1.23%	1.17%	1.11%	1.05%	1.03%	1.01%	0.91%	0.89%	0.87%

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

RENASANT CORPORATION

Strong Credit Quality Metrics
NPLs and Early Stage Delinquencies
(30-89 Days Past Due Loans)*



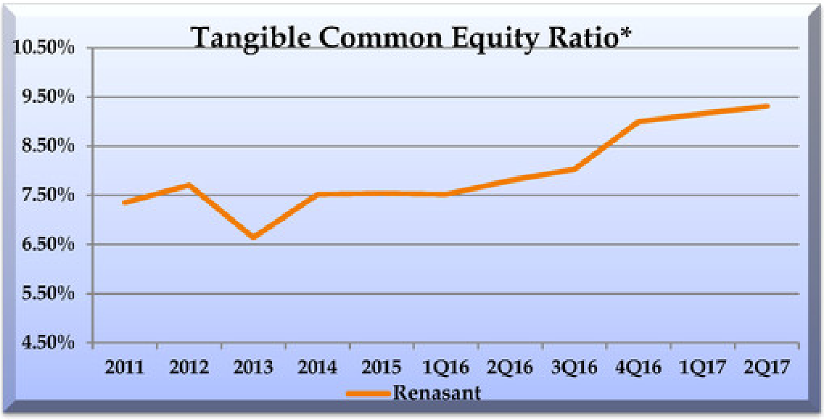
*Ratios exclude loans and assets purchased in connection with recent acquisitions or loss-share transactions

- NPL's to total loans were 0.25% as of June 30, 2017

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

Strong Capital Position



- Maintained dividend throughout economic downturn
- Regulatory capital ratios are above the minimum for well-capitalized classification
- Capital level positions the Company for future growth and geographic expansion
- Did not participate in the TARP program
- Raised $98.2M of subordinated notes in Q3 2016
- Raised $84.1M of common equity in Q4 2016

Capital	2011	2012	2013	2014	2015	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17
Tangible Common Equity*	7.35%	7.71%	6.64%	7.52%	7.54%	7.52%	7.80%	8.03%	9.00%	9.16%	9.31%
Leverage	9.44%	9.86%	8.68%	9.53%	9.16%	9.19%	9.18%	9.38%	10.59%	10.39%	10.68%
Tier 1 Risk Based	13.32%	12.74%	11.41%	12.45%	11.51%	11.38%	11.56%	11.57%	12.86%	12.93%	12.86%
Total Risk Based	14.58%	14.00%	12.58%	13.54%	12.32%	12.17%	12.31%	13.84%	15.03%	15.11%	15.00%
Tier 1 Common Equity	N/A	N/A	N/A	N/A	9.99%	9.88%	10.13%	10.16%	11.47%	11.69%	11.65%

* Tangible Common Equity Ratio is a Non-GAAP financial measure. See slide 37 for reconciliation of this Non-GAAP financial measure to GAAP.

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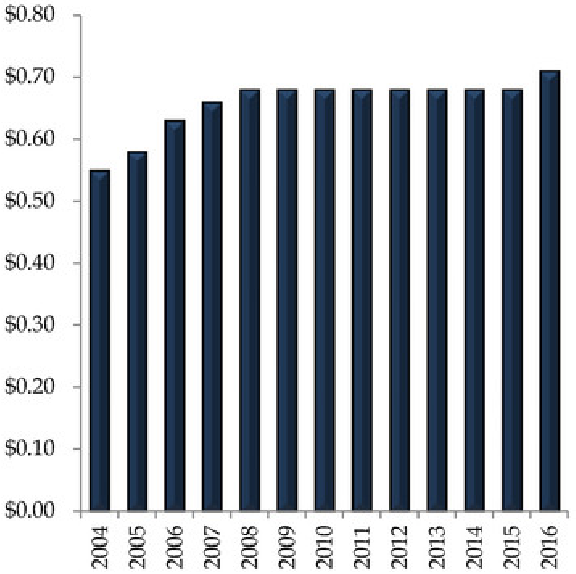
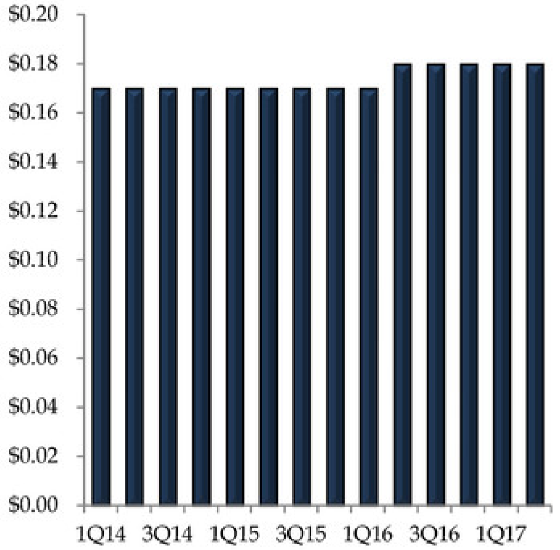
Consistent and Strong Dividend

Dividends Per Share – Annual Payout



Dividends Per Share – Quarterly Payout



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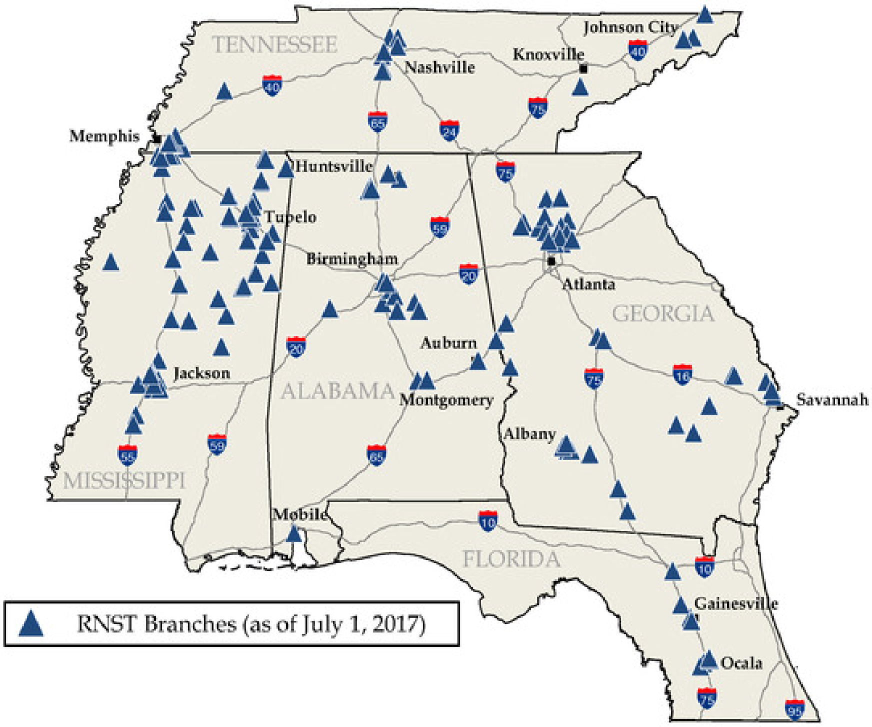
Poised for Growth with Added Shareholder Value



- $8.9B franchise well positioned in attractive markets in the Southeast
- Merger with Metropolitan BancGroup, Inc. added $1.2B in assets, $940M in deposits and $990M in loans
- 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

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Appendix

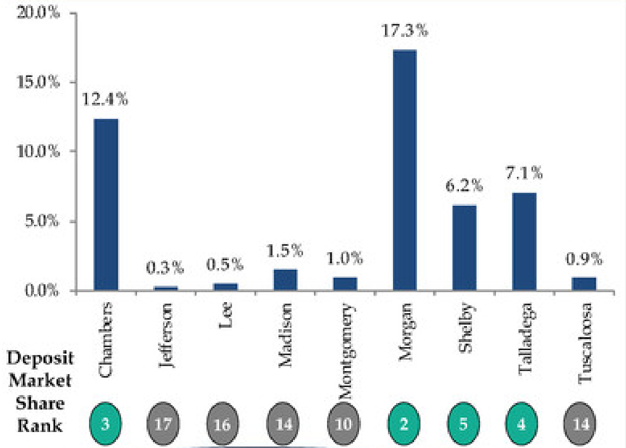
Alabama – Central Region

- Merger with Heritage Financial Group, Inc. (Nasdaq: HBOS), which closed on July 1, 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
- Honda, Hyundai, Mercedes-Benz increasingly large presence
- UAB Hospital, located in Birmingham, is the largest state government employer in Alabama with a workforce of approximately 18,000.

Alabama Deposit Market Share

Rank	Institution	Deposits ($mm)	Market Share	Branches
1	Regions Financial Corp.	$22,587	22.68 %	231
2	Banco Bilbao Vizcaya Argentaria SA	15,356	15.42	88
3	Wells Fargo & Co.	8,978	9.01	139
4	ServisFirst Bancshares Inc.	3,993	4.01	11
5	BB&T Corp.	3,991	4.01	86
6	Synovus Financial Corp.	3,967	3.98	38
7	Cadence Bancorp LLC	3,072	3.08	26
8	PNC Financial Services Group Inc.	2,967	2.98	69
9	Trustmark Corp.	1,326	1.33	38
10	Bryant Bank	1,198	1.20	14
16	Renasant Corp.	908	0.91	18

Deposit Market Share by County – Top 5 Presence in 4 of 9 counties



Source: SNL Financial
Green highlighting denotes top 5 deposit market share in respective county
Deposit data as of 6/30/16

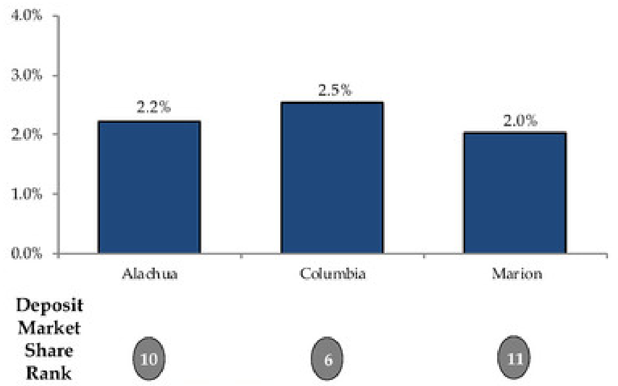
Florida – Central Region

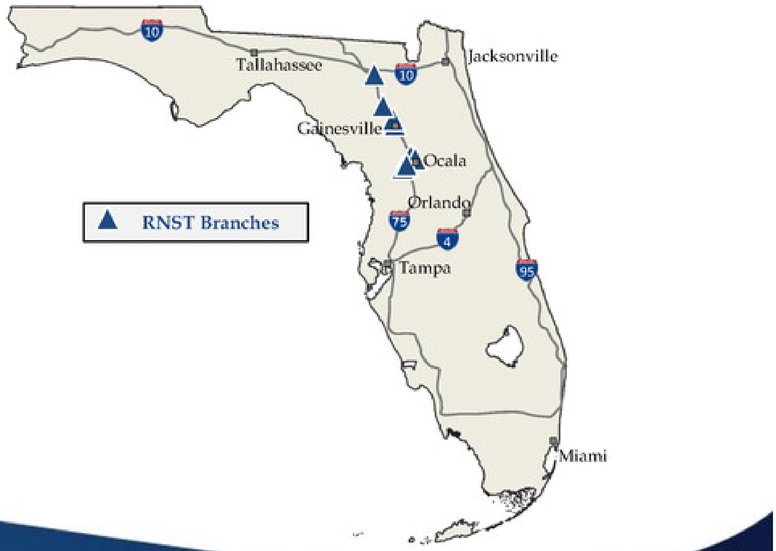
- Entered the Florida market through the acquisition of HBOS
  - ✓ Moved into FL with 8 full-services branches along I-75
- Opened Mortgage Production Offices in Destin and Jacksonville Q1 2017
- Florida has the fourth largest economy in the United States
- The unemployment rate in Florida is 4.90%, with job growth of 1.71%. Future job growth over the next ten years is predicted to be 38.52%.

Florida Deposit Market Share

Rank	Institution	Deposits ($mm)	Market Share	Branches
1	Bank of America Corp.	$102,957	19.18 %	573
2	Wells Fargo & Co.	79,086	14.73	648
3	SunTrust Banks Inc.	48,251	8.99	484
4	JPMorgan Chase & Co.	28,837	5.37	397
5	TIAA Board of Overseers	18,934	3.53	12
6	Regions Financial Corp.	18,817	3.51	347
7	BB&T Corp.	17,509	3.26	322
8	Citigroup Inc.	16,531	3.08	54
9	BankUnited Inc.	14,951	2.79	96
10	Raymond James Financial Inc.	14,241	2.65	1
129	Renasant Corp.	226	0.04	8

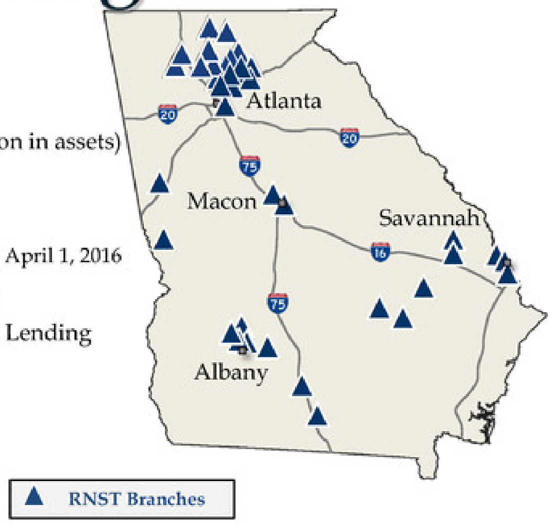
Deposit Market Share by County – Top 5 Presence in 0 of 3 counties



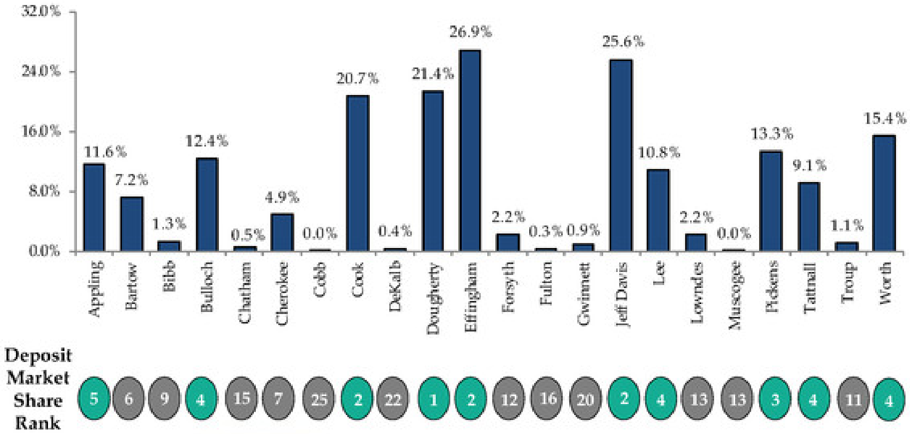


Georgia – Eastern Region

- 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 Heritage Financial Group, Inc. ($1.9 billion in assets)
  - ✓ 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), which closed on April 1, 2016
  - ✓ Approximately $284 million in loans, $347 million in deposits, and 4 full-service branches
- Company's Small Business Administration, Middle Market Commercial and Asset Based Lending teams are headquartered in Atlanta, GA.



Deposit Market Share by County – Top 5 Presence in 10 of 22 counties



Georgia Deposit Market Share

Rank	Institution	Deposits ($mm)	Market Share	Branches
1	SunTrust Banks Inc.	$49,481	19.94 %	243
2	Wells Fargo & Co.	35,245	14.21	278
3	Bank of America Corp.	32,878	13.25	172
4	Synchrony Financial	22,707	9.15	1
5	Synovus Financial Corp.	13,788	5.56	116
6	BB&T Corp.	12,369	4.99	157
7	Regions Financial Corp.	5,868	2.37	129
8	United Community Banks Inc.	5,348	2.16	70
9	Bank of the Ozarks Inc.	4,031	1.62	73
10	Royal Bank of Canada	3,434	1.38	2
18	Renasant Corp.	1,739	0.70	37

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Source: SNL Financial
Green highlighting denotes top 5 deposit market share in respective county
Deposit data as of 6/30/16

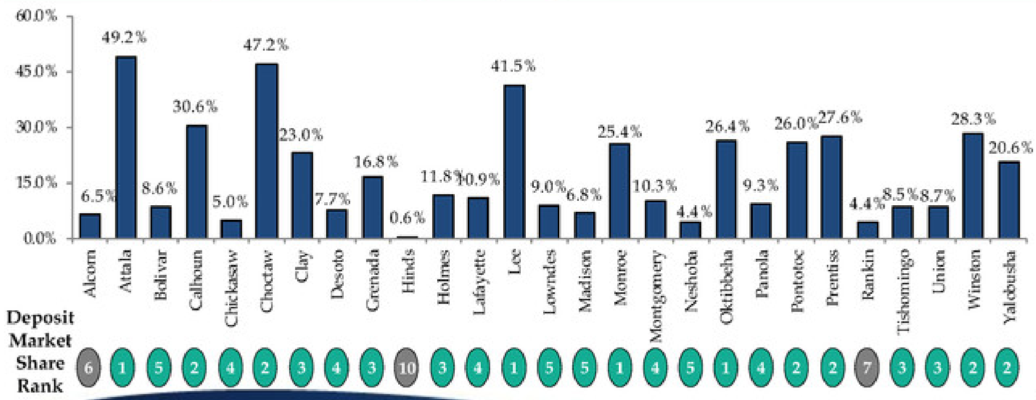
Mississippi – Western Region

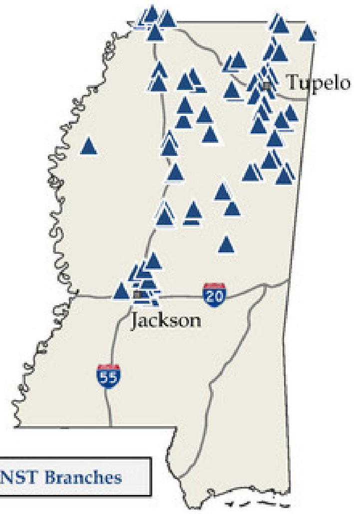
- Entered the Columbus, MS market in November 2010 and opened an office in Starkville, home of Mississippi State University, during late Q3 '11
- City of Tupelo/Lee County – Recently completed a $12 million aquatic center and a $4 million expansion of the Elvis Presley Birthplace and Museum
- City of Oxford – Construction of a new $300 million, 200+ bed hospital
- MS markets continue to benefit from the investment of Yokohama Tire Corporation, Toyota and Nissan as well as their related suppliers
- Merger with Metropolitan BancGroup, Inc., which closed July 1, 2017, improved market share in Madison, Rankin and Copiah Counties

Mississippi Deposit Market Share

Rank	Institution	Deposits ($mm)	Market Share	Branches
1	Regions Financial Corp.	$7,043	13.91 %	134
2	Trustmark Corp.	6,618	13.07	125
3	BancorpSouth Inc.	5,440	10.74	98
4	Hancock Holding Co.	3,029	5.98	40
5	Renasant Corp.	2,999	5.92	70
6	Community Bancshares of Mississippi Inc.	2,174	4.29	35
7	BancPlus Corp.	2,111	4.17	59
8	Citizens National Banc Corp.	1,093	2.16	26
9	Planters Holding Co.	899	1.78	19
10	BankFirst Capital Corp.	805	1.59	17

Deposit Market Share by County – Top 5 Presence in 24 of 27 counties





RNST Branches

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Source: SNL Financial
Green highlighting denotes top 5 deposit market share in respective county
Deposit data as of 6/30/16

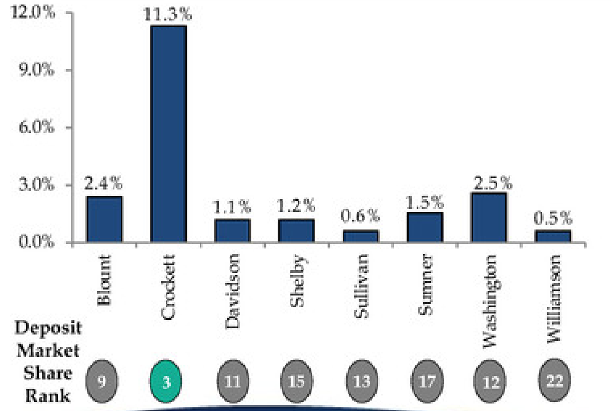
Tennessee – Northern Region

- Our Tennessee Operations
  - ✓ The Knoxville/Maryville MSA location opened in late Q2 '12
  - ✓ East Tennessee operations currently have 4 full-service branches, $264 million in loans and $112 million in deposits
  - ✓ New lending teams added in both Memphis and Nashville during 2013
  - ✓ New Healthcare Lending Group added in Nashville during 2015
- Economic development and site selector magazine Business Facilities named Tennessee its 2014 "State of the Year" pointing to its emphasis on infrastructure and educations supportive to companies' growth.
- In 2013, Nashville ranked No. 5 on Forbes' list of the Best Places for Business and Careers.

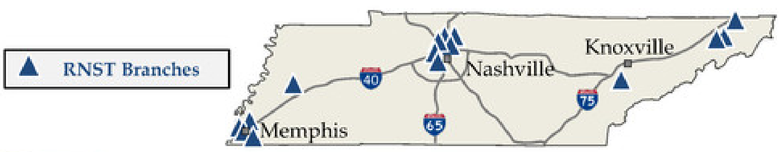
Tennessee Deposit Market Share

Rank	Institution	Deposits ($mm)	Market Share	Branches
1	First Horizon National Corp.	$19,774	14.29 %	152
2	Regions Financial Corp.	17,748	12.82	236
3	SunTrust Banks Inc.	13,436	9.71	138
4	Bank of America Corp.	10,929	7.90	57
5	Pinnacle Financial Partners Inc.	8,297	5.99	45
6	U.S. Bancorp	2,941	2.12	104
7	BB&T Corp.	2,419	1.75	49
8	Franklin Financial Network Inc.	2,365	1.71	14
9	FB Financial Corp	2,316	1.67	48
10	Wells Fargo & Co.	1,941	1.40	19
23	Renasant Corp.	835	0.60	15

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



- In 2015, Business Facilities' 11Annual Rankings report named Nashville the number one city for Economic Growth Potential.
- Nashville ranks third in the country based on the rate of growth of the gross metropolitan product, or GMP.
- As of 2014, Memphis was the home of three Fortune 500 companies: FedEx (no. 63), International Paper (no. 107), and AutoZone (no. 306).
- Merger with Metropolitan BancGroup, Inc., which closed July 1, 2017, improved market share in Williamson, Davidson and Shelby Counties



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Source: SNL Financial
Green highlighting denotes top 5 deposit market share in respective county
Deposit data as of 6/30/16

Reconciliation of Non-GAAP Disclosures

Tangible Common Equity

$ in thousands	2011	2012	2013	2014	2015	2016	1Q17	2Q17
Actual shareholders' equity (GAAP)	$ 487,202	$ 498,208	$ 665,652	$ 711,651	$1,036,818	$1,232,883	$1,251,065	$1,271,786
Intangibles	192,326	190,925	304,330	297,330	474,682	494,608	493,045	491,552
Actual tangible shareholders' equity (non-GAAP)	$ 294,876	$ 307,283	$ 361,322	$ 414,321	$ 562,136	$ 738,275	$ 758,020	$ 780,234
Actual total assets (GAAP)	$4,202,008	$4,178,616	$5,746,270	$5,805,129	$7,926,496	$8,699,851	$8,764,711	$8,872,272
Intangibles	192,326	190,925	304,330	297,330	474,682	494,608	493,045	491,552
Actual tangible assets (non-GAAP)	$4,009,682	$3,987,691	$5,441,940	$5,507,799	$7,451,814	$8,205,243	$8,271,666	$8,380,720
Tangible Common Equity Ratio								
Shareholders' equity to (actual) assets (GAAP)	11.59%	11.92%	11.58%	12.26%	13.08%	14.17%	14.27%	14.33%
Effect of adjustment for intangible assets	4.24%	4.22%	4.94%	4.74%	5.54%	5.17%	5.11%	5.02%
Tangible common equity ration (non-GAAP)	7.35%	7.71%	6.64%	7.52%	7.54%	9.00%	9.16%	9.31%

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Reconciliation of Non-GAAP Disclosures

Efficiency Ratio

$ in thousands	2011	2012	2013	2014	2015	2016	1Q17	2Q17
Net interest income (FTE)	$ 135,123	$ 139,261	$ 162,957	$ 209,319	$ 248,613	$ 308,002	$ 75,907	$ 81,453
Total noninterest income	64,699	68,711	71,891	80,509	108,270	137,231	32,021	34,265
Securities gains (losses)	4,795	1,894	54	375	96	1,186	-	-
Gain on acquisition	9,344	-	-	-	-	-	-	-
Total noninterest income - adjusted	$ 50,560	$ 66,817	$ 71,837	$ 80,134	$ 108,174	$ 136,045	$ 32,021	$ 34,265
Total income (FTE) - adjusted	$ 185,683	$ 206,078	$ 234,794	$ 289,453	$ 356,787	$ 444,047	$ 107,928	$ 115,718
Total noninterest expense	$ 136,960	$ 150,459	$ 172,928	$ 190,937	$ 245,114	$ 294,915	$ 69,309	$ 74,841
Amortization of intangibles	1,742	1,381	2,869	5,606	6,069	6,747	1,563	1,493
Merger-related expenses	1,651	-	6,027	694	11,614	4,023	345	3,044
Debt extinguishment penalty	1,903	898	-	-	-	2,539	205	-
Loss share termination	-	-	-	-	-	2,053	-	-
Total noninterest expense - adjusted	$ 131,664	$ 148,180	$ 164,032	$ 184,637	$ 227,431	$ 279,553	$ 67,196	$ 70,304
Efficiency Ratio - GAAP	68.5%	72.3%	73.6%	65.9%	68.7%	66.2%	64.2%	64.7%
Efficiency Ratio - adjusted	70.9%	71.9%	69.9%	63.8%	63.7%	63.0%	62.3%	60.8%

Reconciliation of Non-GAAP Disclosures

Efficiency Ratio (Excluding Mortgage)

$ in thousands	2011	2012	2013	2014	2015	2016	1Q17	2Q17
Net interest income (FTE)	$ 133,714	$ 137,698	$ 161,148	$ 207,446	$ 240,304	$ 299,868	$ 75,057	$ 80,177
Total noninterest income	56,962	49,602	53,094	65,645	73,276	86,692	21,136	21,055
Securities gains (losses)	4,795	1,894	54	375	96	1,186	-	-
Gain on acquisition	9,344	-	-	-	-	-	-	-
Total noninterest income - adjusted	$ 42,823	$ 47,708	$ 53,040	$ 65,270	$ 73,180	$ 85,506	$ 21,136	$ 21,055
Total income (FTE) - adjusted	$ 176,537	$ 185,406	$ 214,188	$ 272,716	$ 313,484	$ 385,374	$ 96,193	$ 101,232
Total noninterest expense	$ 129,484	$ 139,281	$ 160,096	$ 177,468	$ 212,852	$ 247,428	$ 59,690	$ 63,625
Amortization of intangibles	1,742	1,381	2,869	5,606	6,069	6,747	1,563	1,493
Merger-related expenses	1,651	-	6,027	694	11,614	4,023	345	3,044
Debt extinguishment penalty	1,903	898	-	-	-	2,539	205	-
Loss share termination	-	-	-	-	-	2,053	-	-
Total noninterest expense - adjusted	$ 124,188	$ 137,002	$ 151,200	$ 171,168	$ 195,169	$ 232,066	$ 57,577	$ 59,088
Efficiency Ratio - adjusted	70.3%	73.9%	70.6%	62.8%	62.3%	60.2%	59.9%	58.4%

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