

The background is a deep blue with several overlapping, curved, leaf-like shapes in varying shades of blue, creating a sense of movement and depth. The shapes are layered, with some appearing in front of others, and they curve from the top left towards the bottom right.

RENASANT
CORPORATION
2009 ANNUAL REPORT

A HISTORY OF STRENGTH

TWO THOUSAND AND NINE

Year at a Glance

Earnings Per Share

2005	2006	2007	2008	2009
1.54	1.71	1.64	1.14	.87

Loans (In Millions)

2005	2006	2007	2008	2009
1,646.2	1,826.8	2,586.6	2,530.9	2,347.6

Net Interest Income

2005	2006	2007	2008	2009
80,426	84,063	95,821	109,442	99,466

Noninterest Income

2005	2006	2007	2008	2009
40,216	45,943	52,187	54,042	57,558

A LETTER

to Our Shareholders

A History of Strength, the title of our 2009 Annual Report, was chosen for more than just its reflection of our Company's most recent annual performance during turbulent economic times. While making solid loans, gathering core deposits and providing personalized service might be just boring traditional banking to some, to us it's how we've remained strong throughout both crisis and calm. And, as Renasant Corporation moves into a new decade, our History of Strength is what continues to define our Company.

Over the past year, the media often has referred to "banks" collectively in its reporting, unfairly lumping the huge Wall Street investment banks with Main Street community banks. This has generated unjustified negative publicity for community banks when we believe there is a major difference in the two. And, let there be no mistake, we are a Main Street community bank. Building relationships, helping individuals, families and businesses reach their financial dreams and supporting the communities we serve has always been our calling. In turbulent times within the financial services industry, we remain strong by holding to this calling and our time-tested conservative business model.

During 2009, the Federal Deposit Insurance Corporation closed down 140 banks, the most banking closures in a single year since the savings and loan crisis in 1992. However, there were only three closures in our tristate footprint of Mississippi, Tennessee and Alabama, all of which were located in Alabama. So, the good news is that, although many of our markets do not enjoy the full extent of economic booms, they also largely avoid the inevitable

bursting of economic bubbles. Thus Renasant's key markets, although not immune to the economic downturn, have not experienced the severe economic deterioration seen in other areas of the United States.

We began 2009 having just decided not to participate in the U.S. Treasury Department's Capital Purchase Program, which was part of the federal government's Troubled Assets Relief Program, or TARP. At the outset of TARP, the U.S. economy was near collapse and many banks felt significant external pressures to participate in TARP, even if the additional capital wasn't necessary. In electing not to participate, a decision our board of directors and senior management team extensively analyzed, we are confident that we made the right choice. We have maintained our regulatory capital ratios well in excess of regulatory minimums. As of December 31, 2009, the Company's Tier I leverage capital ratio was 8.68%, its Tier I risk-based capital ratio was 11.12% and its total risk-based capital ratio was 12.37%. We grew every capital ratio during 2009 when compared to 2008 and again, we did this without government assistance.

In addition to our capital ratio growth, during 2009 we maintained our dividend of 68 cents per share at a time when many of our peers reduced or even eliminated dividend payments. We are proud to have continued to provide a dividend to our shareholders.

2009 Accomplishments

Even as “slow and steady” may have been our game plan due to a combination of caution and circumstance, we still have much to be proud of over the past year. Specific areas in which the Company improved over the past year were loan portfolio diversity, net interest margin, liquidity and deposit growth, noninterest income growth, and operating expense reduction.

Loan Portfolio Diversity

During 2009 we took steps to reduce our commercial real estate concentrations and to work out substantial amounts of nonperforming loans through collection and foreclosure efforts, and we sold a significant amount of OREO at or near its original appraisal value. We implemented a plan to change the mix of our loan portfolio by reducing our residential construction and land development lending as well as certain types of nonowner occupied commercial real estate loans, all of which have been more impacted by the current economic environment than other types of loans. Our relationship managers, along with our credit officers and loan review team, continue to aggressively analyze our entire loan portfolio.

We also implemented a process to manage stressed but still performing credits. This model has helped to free up our lenders to focus on business development while our senior credit officers addressed the issues associated with stressed credits. In addition, our credit administration team has an ongoing initiative to aggressively review our credit portfolio with the goal of ensuring appropriate reserves against potential future losses.

Net Interest Margin

The Company saw net interest margin rebound throughout

the second half of the year after reaching its low point during the second quarter of 2009. From the second quarter of 2009, we grew margin by applying minimum loan rate targets and floors, restructuring our investment portfolio, initiating interest rate swaps to take advantage of yield curve steepness, and repaying a substantial amount of higher cost borrowings and public funds with lower cost retail core deposits. We look to continue the trend of growing our net interest margin as we move into 2010.

Liquidity and Deposits

We substantially improved our regulatory liquidity levels and net noncore funding ratios by reducing borrowings and collateralized public funds, growing core deposits and increasing on-balance sheet liquidity with investments and cash. The Company experienced strong deposit growth due to management’s strategic efforts to acquire lower costing and noninterest bearing deposits while reducing reliance on higher costing sources of funds. This growth in deposits will allow us to continue to reduce higher cost borrowings going forward.

Noninterest Income

The Company experienced healthy growth in our multiple lines of noninterest income during 2009. Much of this growth came from the record mortgage production we experienced throughout the year. Mortgage production for 2009 was approximately \$815 million, a 9.8% increase over the previous year.

In addition, service fees from wealth management accounts, fees associated with deposit accounts, insurance commissions and various treasury management services continued to provide strong sources of noninterest income for our company.



E. Robinson McGraw
Chairman, President and Chief Executive Officer

Operating Expense Reduction

In early 2009, we implemented a 4% staff reduction, mostly within our metro market areas where our service capacity exceeded market demand. We renegotiated several vendor contracts while also taking advantage of various technologies to reduce employee travel expenses. These initiatives reduced our operating expenses.

However, the key element to reducing operating expense was the dedication of our employees. Our employees were asked to join our management team in taking on more work and responsibilities with no salary increases or bonuses during 2009. On behalf of our entire management team, I want to personally thank our employees for their hard work and perseverance during trying times for the banking industry. Our employees are our greatest asset, and through their sacrifice and dedication we are poised to seize on

opportunities as the economy turns the corner from its recent troubles.

Products and Services

Because of the quality of our employees and the size of our organization, the Company is well positioned to deliver all the products of a mega-bank but still have the personal touch of a community bank.

At the end of 2009 we added a new Rewards Savings program to complement our popular Renasant Rewards Checking program. The Rewards Savings program helps our clients save by automatically placing the interest they earn from their Rewards Checking accounts into an interest-bearing savings account. Our market research indicated that clients are looking for better and easier ways to save, especially in today's economy, and we are proud to provide



them with this new program. Our Renasant Rewards program complements our entire line of High Performance Checking products that give our clients various options to meet their individual checking needs while creating a vehicle that drives deposit relationships for our bank.

In our efforts to be a more sustainable corporate citizen, we've continued our Renasant Renewal campaign by asking our clients to join our employees in accepting electronic bank statements. Also in 2009, we completed our first partnership project with the Arbor Day Foundation to plant a tree for every checking account opened that included delivery of a monthly electronic bank statement rather than a paper statement. On Arbor Day 2009, with the help of the Arbor Day Foundation, Renasant planted approximately 10,000 trees as a direct result of the actions of our clients.

We continue to grow our wealth management division with the addition of more Renasant Financial Service representatives in our markets. While loans, deposits and trusts may have been the bread and butter of banking in the past, contemporary banking calls for financial institutions to offer services such as estate planning, retail brokerage, treasury management, retirement planning and insurance. Again, these products, combined with the personal service of our relationship managers, give Renasant a personalized niche in the world of commoditized banking.

Our employees continue to build on the usage of Renasant Engaged, our referral and sales pipeline system. Renasant Engaged rewards employees for making qualified referrals that bring in new business. During 2009, Renasant employees had approximately 14,000 referrals entered into Renasant Engaged, and 37 percent of these referrals

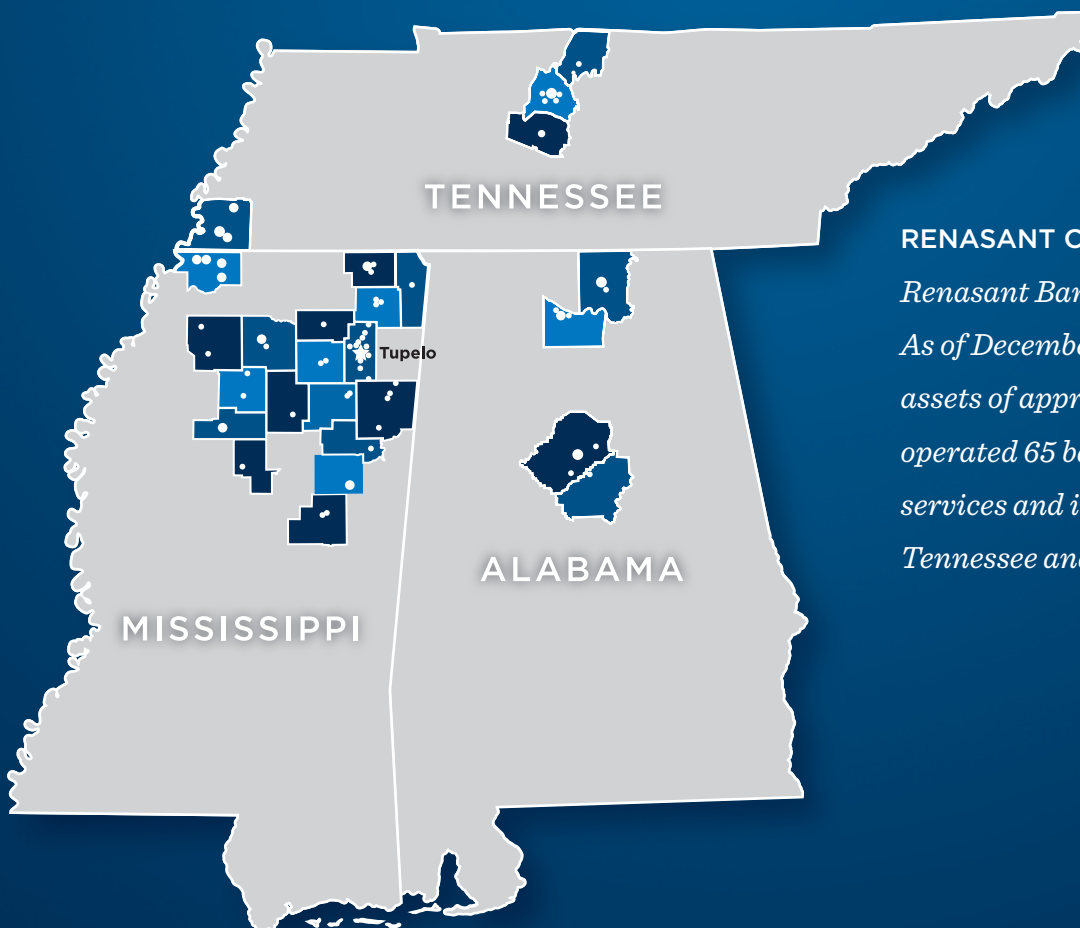
were cultivated into new business. In addition to the referral program, Renasant Engaged gives us a pipeline measurement vehicle to track loan and deposit production as well as employee surveys and performance appraisals. Our Renasant Engaged initiative has transformed the way we track our ability to serve our clients while at the same time rewarding our employees for cross-selling our various product lines.

With all this in mind, our number one goal is to understand our clients' needs and then do all that we can to meet those needs. Products like Rewards Savings, initiatives such as Renasant Renewal and accountability programs like Renasant Engaged give us the ability to not only meet our clients' needs but also provide them with the extraordinary service they deserve each and every time they conduct business with us.

Financial Performance

Looking at our financial performance during 2009, basic and diluted earnings per share were \$0.88 and \$0.87, respectively, for 2009 compared to basic and diluted earnings per share of \$1.15 and \$1.14, respectively, for 2008. Net income for 2009 was \$18.5 million as compared to \$24.1 million for 2008.

Total loans were approximately \$2.35 billion at the end of 2009 as compared to approximately \$2.53 billion on December 31, 2008. During 2009, total loans declined year over year as new loan production did not keep pace with our efforts to reduce our construction and development loan portfolios, which have been more negatively impacted by the economic downturn. During 2009, our construction and development loan portfolio decreased an additional \$150 million.



RENASANT CORPORATION is the parent of *Renasant Bank and Renasant Insurance.* As of December 31, 2009, Renasant had assets of approximately \$3.6 billion and operated 65 banking, mortgage, financial services and insurance offices in Alabama, Tennessee and Mississippi.

Total deposits grew to \$2.58 billion by December 31, 2009, as compared to approximately \$2.34 billion by December 31, 2008. Included within this growth is an increase in noninterest bearing deposits of \$20.7 million and an increase in retail interest bearing deposits of \$288.2 million. This growth allowed the Company to reduce public fund deposits by \$80.6 million and borrowings by \$315.9 million during 2009.

Net interest income was \$99.5 million for 2009 as compared to \$109.4 million for 2008, while our noninterest income was \$57.6 million for 2009 as compared to \$54.0 million for 2008.

Net charge-offs as a percentage of average loans for the year ending December 31, 2009, were 0.91% compared to 0.55% for 2008, and nonperforming loans as a percentage of total loans were 2.13% by December 31, 2009, as compared to 1.58% during the same time span in 2008.

The Company recorded a provision for loan losses of \$26.9 million for the year ending December 31, 2009, as compared to \$22.8 million for the same period in 2008. The allowance for loan losses as a percentage of loans was 1.67% at December 31, 2009, as compared to 1.38% for December 31, 2008.

Noninterest expense was \$105.8 million for 2009 as compared to \$108 million for 2008. Despite an industrywide special assessment levied by the FDIC, which resulted in a \$1.75 million expense to the Company, noninterest expense decreased by approximately \$2.2 million during 2009 as compared to 2008. This planned reduction in noninterest expense was due to achieved efficiencies throughout the Company.

Looking Forward

As “cautiously optimistic” is the popular expression about the banking industry these days, we believe that many opportunities lie ahead for our company in 2010. While no one wants to see more banking failures, for strong banks like ours these disruptions create multiple opportunities. Banking disruptions offer new business development prospects, the ability to hire new talent that might have been displaced at no fault of their own and, if the fit is right, a chance to participate in an FDIC-assisted acquisition to grow our market share and footprint.

At our core, Renasant Corporation is a financial services company with a bank at its center that knows its clients by name and meets their needs through understanding. With multiple channels such as traditional banking, wealth management, financial services, insurance, mortgage lending, trust services and much more, our clients should expect to receive the same superior service and product offerings throughout the markets we serve with any Renasant interaction.

Mr. Joe Trulove, one of our longest serving directors, is retiring as of our 2010 Annual Meeting. Mr. Trulove has served our board of directors and company for more than a decade, and we will miss his knowledge and expertise.

In light of Mr. Trulove’s retirement, the Board has nominated Mrs. Jill Deer of Birmingham, Alabama, for election to our board of directors. As detailed in our proxy statement, Mrs. Deer has had a distinguished career; we believe her knowledge and qualifications will serve Renasant

shareholders and employees well. Mrs. Deer's experience in our Birmingham markets will help us develop strategies to further expand our presence in Alabama. Furthermore, her legal and professional expertise will give the Board an additional resource in understanding the risks and trends associated with commercial and residential real estate.

In closing, our ability to prosper and remain profitable while many financial institutions throughout the country were failing is a testament to our conservative business practices and our people that employ them. And staying

conservative has enabled us to weather one of the worst economic downturns in the United States since the Great Depression. We believe our time-tested approach to banking will provide long-term growth and value that will continue to build upon our History of Strength. Thank you for your continued investment and trust in Renasant Corporation.



E. Robinson McGraw

Chairman, President and Chief Executive Officer

A HISTORY OF STRENGTH 1904 to 2010 *and beyond*



TWO THOUSAND AND NINE

Financial Highlights

Consolidated Balance Sheets IN THOUSANDS

	DECEMBER 31		
	2007	2008	2009
Assets			
Cash	\$ 99,793	\$ 100,394	\$ 148,560
Securities	539,590	695,106	714,164
Net Loans	2,560,221	2,495,981	2,308,470
Other Assets	412,683	424,499	469,887
Total Assets	\$3,612,287	\$3,715,980	\$3,641,081
Liabilities and Shareholders' Equity			
Deposits	\$2,547,821	\$2,344,331	\$2,576,100
Borrowed Funds	624,388	933,976	618,024
Other Liabilities	41,005	37,302	36,835
Total Liabilities	3,213,214	3,315,609	3,230,959
Shareholders' Equity	399,073	400,371	410,122
Total Liabilities & Shareholders' Equity	\$3,612,287	\$3,715,980	\$3,641,081

Consolidated Statements of Income IN THOUSANDS

	DECEMBER 31		
	2007	2008	2009
Interest Income	\$ 198,203	\$ 200,962	\$ 170,564
Interest Expense	102,382	91,520	71,098
Net Interest Income	95,821	109,442	99,466
Provision for Loan Losses	4,838	22,804	26,890
Noninterest Income	52,187	54,042	57,558
Noninterest Expense	98,000	107,968	105,753
Income Before Taxes	45,170	32,712	24,381
Income Taxes	14,069	8,660	5,863
Net Income	31,101	24,052	18,518

	DECEMBER 31		
	2007	2008	2009
Basic Earnings Per Share	\$ 1.66	\$ 1.15	\$ 0.88

	DECEMBER 31		
	2007	2008	2009
Diluted Earnings Per Share	\$ 1.64	\$ 1.14	\$ 0.87

Assets (In Millions)

2005	2006	2007	2008	2009
2,397.7	2,611.4	3,612.3	3,716.0	3,641.1

Deposits (In Millions)

2005	2006	2007	2008	2009
1,868.5	2,109.0	2,547.8	2,344.3	2,576.1

Book Value Per Share

2005	2006	2007	2008	2009
15.22	16.27	19.15	19.00	19.45

Net Charge-Offs to Average Loans

2005	2006	2007	2008	2009
0.20%	0.07%	0.14%	0.55%	0.91%

Nonperforming Loans to Total Loans

2005	2006	2007	2008	2009
0.38%	0.62%	0.63%	1.58%	2.13%

Return on Tangible Equity

2005	2006	2007	2008	2009
19.08%	19.10%	17.13%	12.31%	9.23%

Leadership

RENASANT CORPORATION &

RENASANT BANK BOARD OF DIRECTORS

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Attorney
Phelps Dunbar, LLP
Tupelo, Mississippi

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President
Tupelo Hardware Company
Tupelo, Mississippi

Frank B. Brooks
President
Yalobusha Gin Company, Inc.
Water Valley, Mississippi

John M. Creekmore
Attorney
Creekmore Law Office, PLLC
Amory, Mississippi

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Dale, Inc.
Nashville, Tennessee

Marshall H. Dickerson
Owner and Manager
Dickerson Furniture
Company
Booneville, Mississippi

John T. (Tom) Foy
Retired
Former President and
Chief Operations Officer
Furniture Brands
International
Tupelo, Mississippi

T. Michael Glenn
Executive Vice President
FedEx Corporation
President & CEO
Fedex Services
Memphis, Tennessee

R. Rick Hart
President - Tennessee
Renasant Bank
Nashville, Tennessee

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Physician
Tupelo Anesthesia Group,
P.A.
Tupelo, Mississippi

Neal A. Holland, Jr.
President
Holland Company, Inc.
Alliance Sand & Aggregates,
LLC
Owner and President
Cedar Ridge Golf Course, Inc.
Decatur, Alabama

Jack C. Johnson
President and
Chief Executive Officer
Germantown
Homebuilders, Inc.
Germantown, Tennessee

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Chairman, President and
Chief Executive Officer
Renasant Corporation
Chairman, President and
Chief Executive Officer
Renasant Bank
Tupelo, Mississippi

J. Niles McNeel
Attorney
McNeel and Ballard
Louisville, Mississippi

Theodore S. Moll
Chairman
MTD Products, Inc.
Tupelo, Mississippi

Michael D. Shmerling
Chairman
Choice Food Group, Inc.
Nashville, Tennessee

H. Joe Trulove
Real Estate & Investments
West Point, Mississippi

J. Larry Young
Vice Chairman of the Board
Presiding Director
Retired Pharmacist
Former Partner
Ramsey-Young Pharmacy
Pontotoc, Mississippi

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Chairman, President and
Chief Executive Officer

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Executive Vice President

Stephen M. Corban
Executive Vice President
and Secretary

James W. Gray
Executive Vice President

R. Rick Hart
Executive Vice President

Stuart R. Johnson
Executive Vice President
Chief Financial Officer

Harold H. Livingston
Executive Vice President

Michael D. Ross
Executive Vice President

Claude H. Springfield, III
Executive Vice President

C. Mitchell Waycaster
Executive Vice President

Kevin D. Chapman
Senior Vice President
Corporate Controller

Phyllis C. Drope
Senior Vice President

Martis D. Ramage, Jr.
Vice President

Karen S. Dixon
Assistant Secretary

Teresa M. Mitchell
Assistant Secretary

Sherry S. McCarty
Assistant Secretary

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Attorney
Gifford and Tennison
Booneville, Mississippi

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Chairman of the Board
Emeritus
Vice President
Leake and Goodlett, Inc.
Tupelo, Mississippi

John W. Smith
Retired
Former President
and Chief Executive Officer
Renasant Corporation
Former President
and Chief Executive Officer
Renasant Bank
Tupelo, Mississippi

J. Heywood Washburn
Self-Employed
Investor
Tupelo, Mississippi

Robert H. Weaver
Of Counsel
Watkins, Ludlam,
Winter and Stennis, P.A.
Jackson, Mississippi

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Birmingham, AL

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President and CEO
Expo Displays
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Birmingham, AL

Lenny L. Hayes
Real Estate Developer
Decatur, Alabama

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President
Holland Company, Inc.
Alliance Sand & Aggregates,
LLC

Owner and President
Cedar Ridge Golf Course, Inc.
Decatur, Alabama

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Owner
Cedar Lake Farms, Inc.
Partner
Sunset Land Development,
LLC
Decatur, Alabama

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Retired
MidSouth Testing, Inc.
Owner
City View Estates
City View Farms
Decatur, Alabama

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Senior Executive
Vice President
Chief Credit Officer
Renasant Bank
Tupelo, Mississippi

E. Robinson McGraw
Chairman, President and
Chief Executive Officer
Renasant Corporation
Chairman, President and
Chief Executive Officer
Renasant Bank
Tupelo, Mississippi

Gregg S. Morrison, Ph.D.
Trust Protector
McDonald Group, Inc.
Birmingham, Alabama

T. Gerald New, M.D.
Retired
Decatur OB-GYN
Associates, P.C.
Decatur, Alabama

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President – Alabama Division
Renasant Bank
Birmingham, Alabama

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Scrumptious, Inc.
Director and Part Owner
Rising Sun, Inc.
Decatur, Alabama

R. Jeron Witt
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President and CEO
Cell-Pak, Inc.
Owner
Quail Creek Farms
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Services, Inc.
Memphis, Tennessee

T. Michael Glenn
Executive Vice President
FedEx Corporation
President & CEO
Fedex Services
Memphis, Tennessee

Michael E. Goldstein
Member
Harris Shelton Hanover
Walsh, PLLC
Memphis, Tennessee

R. Rick Hart
President – Tennessee
Renasant Bank
Nashville, Tennessee

Jack C. Johnson
Chairman
West Tennessee Board
President
Germantown
Homebuilders, Inc.
Germantown, Tennessee

Phillip R. Langsdon, M.D.
Facial Plastic and
Reconstructive
Surgeon and Chief of
Facial Plastic Surgery
UT Memphis
Germantown, Tennessee

Harold H. Livingston
Senior Executive
Vice President
Chief Credit Officer
Renasant Bank
Tupelo, Mississippi

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Chairman, President and
Chief Executive Officer
Renasant Corporation
Chairman, President and
Chief Executive Officer
Renasant Bank
Tupelo, Mississippi

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Former Managing Director
Marsh USA Inc.
Memphis, Tennessee

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Executive Vice President
Renasant Bank
Tennessee Division
Germantown, Tennessee

Bruce C. Taylor
Executive Vice President
Patton & Taylor Construction
Germantown, Tennessee

F. O. Wittichen
Retired
Former Chairman
Wittichen Lime &
Cement Company
Cordova, Tennessee

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Franklin, Tennessee

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Nashville, Tennessee

David S. Ewing
Attorney
Rudy, Wood & Winsted,
PLLC
Nashville, Tennessee

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Executive Vice President
Renasant Bank
Nashville, Tennessee

R. Rick Hart
President – Tennessee
Renasant Bank
Nashville, Tennessee

H. Edward Jackson, III
President
Hercules Bolt
Madison, Tennessee

Harold H. Livingston
Senior Executive Vice
President
Chief Credit Officer
Renasant Bank
Tupelo, Mississippi

Dr. H. Newton Lovvorn, Jr.
Physician
Nashville OB/GYN
Associates
Nashville, Tennessee

E. Robinson McGraw
Chairman, President and
Chief Executive Officer
Renasant Corporation
Chairman, President and
Chief Executive Officer
Renasant Bank
Tupelo, Mississippi

Michael D. Shmerling
Chairman
Choice Food Group, Inc.
Nashville, Tennessee

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Chairman, President and Chief Executive Officer

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Senior Executive Vice President
General Counsel

James W. Gray
Senior Executive Vice President
Chief Information Officer

Stuart R. Johnson
Senior Executive Vice President
Chief Financial Officer

Harold H. Livingston
Senior Executive Vice President
Chief Credit Officer

Claude H. Springfield, III
Senior Executive Vice President
Chief Credit Policy Officer

C. Mitchell Waycaster
Senior Executive Vice President
Chief Administrative Officer

Kevin D. Chapman
Executive Vice President
Chief Accounting Officer

Phyllis C. Drope
Executive Vice President
Investment Officer

Gregory L. Goldberg
Executive Vice President
Senior Credit Officer

Gregory A. Hadaway
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Senior Credit Officer

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Mortgage Lending Director

David L. Meredith
Executive Vice President
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William H. Miskelly
Executive Vice President
Director of Wealth Management

John M. Robinson
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Director of Deposit Operations

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Vernon Lane
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Gerald New
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President

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Samuel H. Milton
Senior Vice President

Larry W. Coggin
Senior Vice President

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Community Bank President

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Flora Outlaw
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Barry Jones
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Dr. Steve Randale
H.L. Robinson
Roger Thompson

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Division President

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Bartholomew Orr
Kenneth Purvis

Chuck Roberts
Chris Wilson

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Division President

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Tim Jack Edmondson
John Mike Hardin
Daniel Hawkins
Terry Jones
Stephanie Lee

BATESVILLE/SARDIS

Calvin E. Flint, III
Community Bank President

YALOBUSHA COUNTY COFFEEVILLE

William E. Jeffreys, III
Community Bank President

WATER VALLEY

William F. Taylor
Community Bank President

YALOBUSHA COUNTY COMMUNITY BANK BOARD

Smiley Arrington
Coley Bailey
Toni Hill
William Jeffreys
Roy Lee Phillips
William Pullen
Dr. Barry Weeks
Charles T. (Tommy) White

RENASANT BANK - MISSISSIPPI DIVISION
(continued)

LOUISVILLE

Clarence M. McAdory
Community Bank President

LOUISVILLE COMMUNITY BANK BOARD

Wally Bennett
Roland Byrd
Richard Crawley
Eugene Crosby
John Fair
Clarence McAdory
Charles McCool
Al Porter
Grady Suttle
Dr. Samuel Suttle
E. L. Vowell
Steve Weeks
Carmen White

WEST POINT

B. Perry Green
Community Bank President

WEST POINT COMMUNITY BANK BOARD

George Bryan, Jr.
Louise Campbell

Kenneth Dill
Perry Green
Fox Haas
Toxey Haas, III
Robert Harrell
Ken Harrelson
Robert Seitz
Albert Smith
O'Neil Smith
Thomas Storey
Robert Tkach
Bennie Turner

OXFORD

David C. Harbison
Community Bank President

PONTOTOC

Jerry Q. Robbins
Division President

PONTOTOC COMMUNITY BANK BOARD

John Lauderdale
Carl Michael
Rex Mooney
Jimmy Munn
Jerry Robbins
Gerald Washington

BOONEVILLE

Hal C. Wright
Community Bank President

BOONEVILLE COMMUNITY BANK BOARD

Craig Cleveland
Robert Davis
Kevin Eubank
Sammy Green
H. G. (Bud) Hanna
Tracie Langston
Steve Morgan
Janis Patterson
Bob Ricks
William Smith
William Spain
Hal Wright
Stan Wright

CORINTH

F. Jason Marlar
Community Bank President

CORINTH COMMUNITY BANK BOARD

Trey Albright
Larry Briggs
Dr. Frank Dalton
Sue Elam
Joe Franks

Ken Hardwick
Dr. Robert Lorentz
Jimmy Don Manahan
Jason Marlar
Terry Rider
Dujuana Thompson
Dr. Darwin Wooten
Arthur Wroten

IUKA

John T. Castleberry
Community Bank President

NEW ALBANY

Michael J. Brown
Community Bank President

TUPELO

Burton B. Hosch, Jr.
Division President

TUPELO COMMUNITY BANK BOARD

Chan Brown
Danny Cash
Rick Faucette
Dr. Barney Guyton
Bryan Hawkins
Ron Hickman
B. B. Hosch
Dr. Dan Kellum
Lindsey Leake

Zell Long
Tom Lyles
Dr. Mary Pace
Scott Ramsey
Ellen Short
Lee Tucker
Dr. Frank Wilburn
David WilliamsI

GUNTOWN

Alice B. Bailey
Community Bank President

SALTILLO

Brian S. Porter
Community Bank President

SHANNON/OKOLONA

Walter L. Trice, Jr.
Community Bank President

RENASANT BANK - WEST TENNESSEE DIVISION

Carol A. Russell
City President

Richard G. Hall
Executive Vice President

Donald E. Russell
Executive Vice President

Thomas L. Lamb
Senior Vice President

Jim R. Perkins
Senior Vice President

Larry W. Sistrunk
Senior Vice President

T. Alan Storey
Senior Vice President

Victoria C. Walk
Senior Vice President

RENASANT BANK - MIDDLE TENNESSEE DIVISION

R. Rick Hart
President

John W. Gregory, Jr.
Executive Vice President

Gary Hollandsworth
Senior Group Vice President

Jeffrey A. Irwin
Senior Vice President

D. Jean Johnson
Senior Vice President

Steven P. Moody
Senior Vice President

Edward R. Spurlock
Senior Vice President

RENASANT INSURANCE, INC.

William T. Dalton
President

W. Ray Reed
Consultant

M. Roland Byrd
Executive Vice President

Ricky E. James
Executive Vice President

E. Allen Maxwell
Executive Vice President

RENASANT CORPORATION RENASANT BANK

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Tupelo, MS 38804-4827
Telephone: (800) 680-1601
Facsimile: (662) 680-1234
www.renasant.com
www.renasantbank.com

ANNUAL MEETING

Renasant Corporation's Annual Meeting of Shareholders will be held at 1:30 P.M., CDT, Tuesday, April 20, 2010, at Corporate Headquarters 209 Troy Street Tupelo, Mississippi.

FINANCIAL INFORMATION

Analysts and investors seeking financial information about Renasant Corporation may contact Stuart R. Johnson, Chief Financial Officer.

STOCK TRANSFER AGENT

Registrar and Transfer Company
10 Commerce Drive
Cranford, NJ 07016-3572

STOCK LISTING

Renasant Corporation's common stock is traded on the NASDAQ Stock Exchange under the symbol RNST.

INDEPENDENT AUDITORS

HORNE LLP
1715 Aaron Brenner Drive
Suite 300
Memphis, TN 38120

FINANCIAL PUBLICATIONS

Additional copies of the Company's Annual Report, Form 10-K and other corporate publications are available on request by contacting John Oxford, Vice President and Director of External Affairs.

FORWARD-LOOKING STATEMENT

This summary annual report may contain forward-looking statements regarding Renasant Corporation as defined by the federal securities laws. 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. All forward-looking statements involve risk and uncertainty, and actual results could differ materially from the anticipated results or other expectations expressed in the forward-looking statements. A discussion of factors that could cause actual results to differ materially from those expressed in the forward-looking statements is included in Renasant Corporation's filings with the United States Securities and Exchange Commission. Renasant Corporation undertakes no obligation to update any forward-looking statements, all of which are expressly qualified by the statements above.



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CORPORATION

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