

**RENASANT CORPORATION**

	CPP Disbursement Date 02/27/2009	RSSD (Holding Company) 1098844	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2012</b> \$ millions	<b>2013</b> \$ millions	%chg from prev	
<b>Assets</b>	\$4,169	\$5,733	37.5%	
Loans	\$2,847	\$3,916	37.6%	
Construction & development	\$334	\$401	20.0%	
Closed-end 1-4 family residential	\$658	\$929	41.2%	
Home equity	\$199	\$244	22.8%	
Credit card	\$0	\$0		
Other consumer	\$55	\$90	62.8%	
Commercial & Industrial	\$300	\$454	51.2%	
Commercial real estate	\$1,187	\$1,608	35.4%	
Unused commitments	\$464	\$630	35.9%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$313	\$454	45.0%	
Asset-backed securities	\$0	\$0		
Other securities	\$355	\$452	27.5%	
Cash & balances due	\$132	\$245	84.8%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$184	\$131	-28.7%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$189	\$126	-33.0%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
<b>Liabilities</b>	\$3,606	\$4,993	38.5%	
Deposits	\$3,465	\$4,850	40.0%	
Total other borrowings	\$89	\$78	-12.8%	
FHLB advances	\$84	\$75	-10.1%	
<b>Equity</b>				
Equity capital at quarter end	\$563	\$740	31.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	9.7%	8.4%	--	
Tier 1 risk based capital ratio	12.5%	11.1%	--	
Total risk based capital ratio	13.7%	12.2%	--	
Return on equity <sup>1</sup>	5.6%	6.5%	--	
Return on assets <sup>1</sup>	0.8%	0.8%	--	
Net interest margin <sup>1</sup>	3.9%	4.2%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	53.2%	62.3%	--	
Loss provision to net charge-offs (qtr)	107.5%	341.9%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.5%	0.1%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2012</b>	<b>2013</b>	<b>2012</b>	<b>2013</b>
Construction & development	12.1%	7.4%	0.4%	0.1%
Closed-end 1-4 family residential	2.4%	1.2%	0.1%	0.0%
Home equity	1.3%	1.1%	0.2%	0.1%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.6%	0.2%	0.1%	0.1%
Commercial & Industrial	1.2%	0.7%	0.1%	0.0%
Commercial real estate	1.6%	1.7%	0.1%	0.0%
Total loans	2.9%	2.0%	0.2%	0.0%