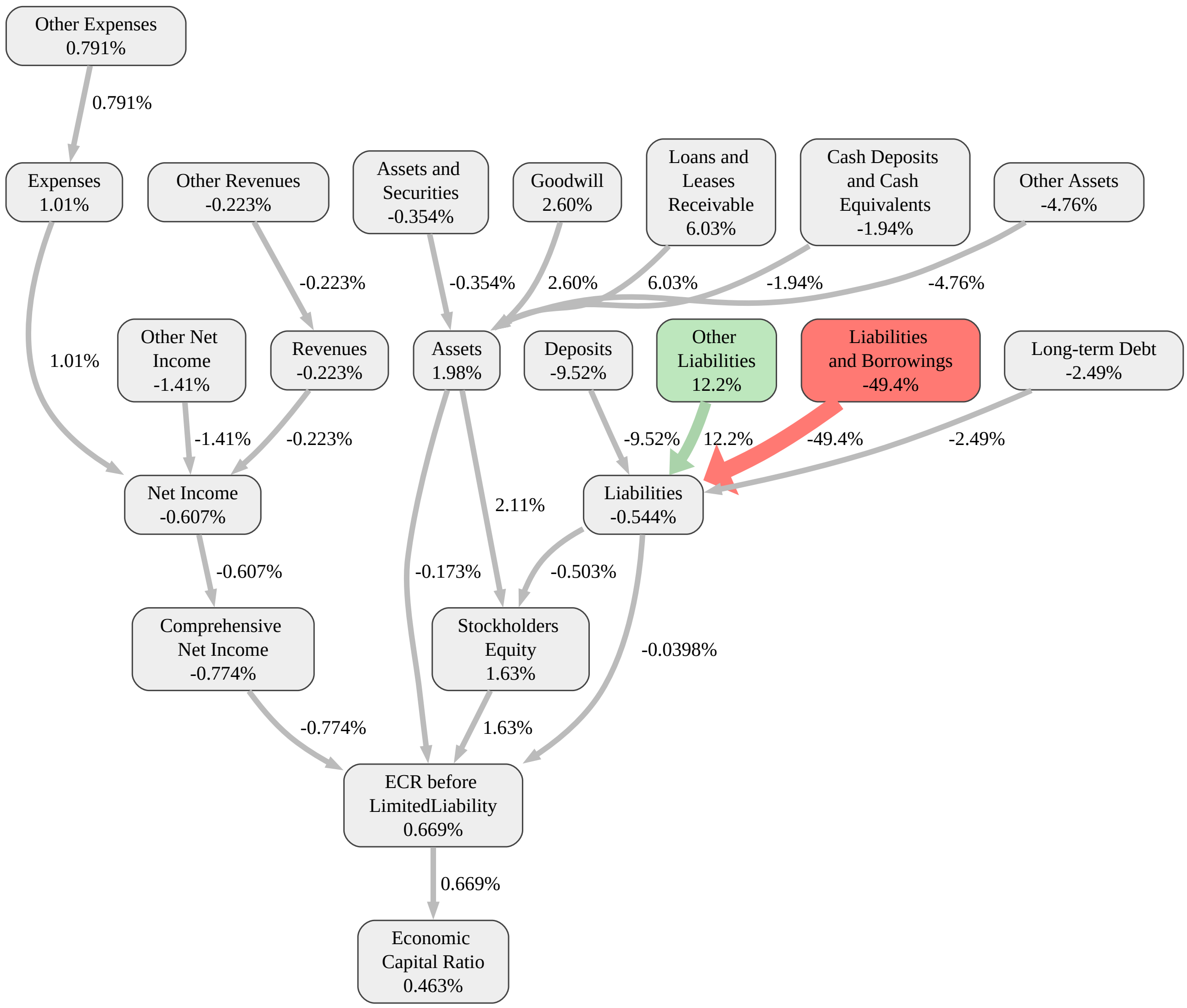
STATE BANKS 2013

Renasant CORP
Rank 38 of 85



RealRate

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RENASANT CORPORATION

The relative strengths and weaknesses of Renasant CORP are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Renasant CORP compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 12% points.The greatest weakness of Renasant CORP is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 49% points.

The company's Economic Capital Ratio, given in the ranking table, is 12%, being 0.46% points above the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	179,287
Cash Deposits and Cash Equivalents	132,420
Deposits	3,461,221
Fees	0
Goodwill	184,859
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	2,947,488
Loans and Leases Receivable	2,765,906
Long-term Debt	159,452
Occupancy	0
Other Assets	849,392
Other Compr. Net Income	-354
Other Expenses	6,828
Other Liabilities	-2,887,753
Other Net Income	33,465
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	66,752

Output Variable	Value in 1000 USD
Liabilities	3,680,408
Assets	4,178,616
Expenses	6,828
Revenues	0
Stockholders Equity	498,208
Net Income	26,637
Comprehensive Net Income	26,283
BaseVar	4,003,286
ECR before LimitedLiability	12%
Economic Capital Ratio	12%