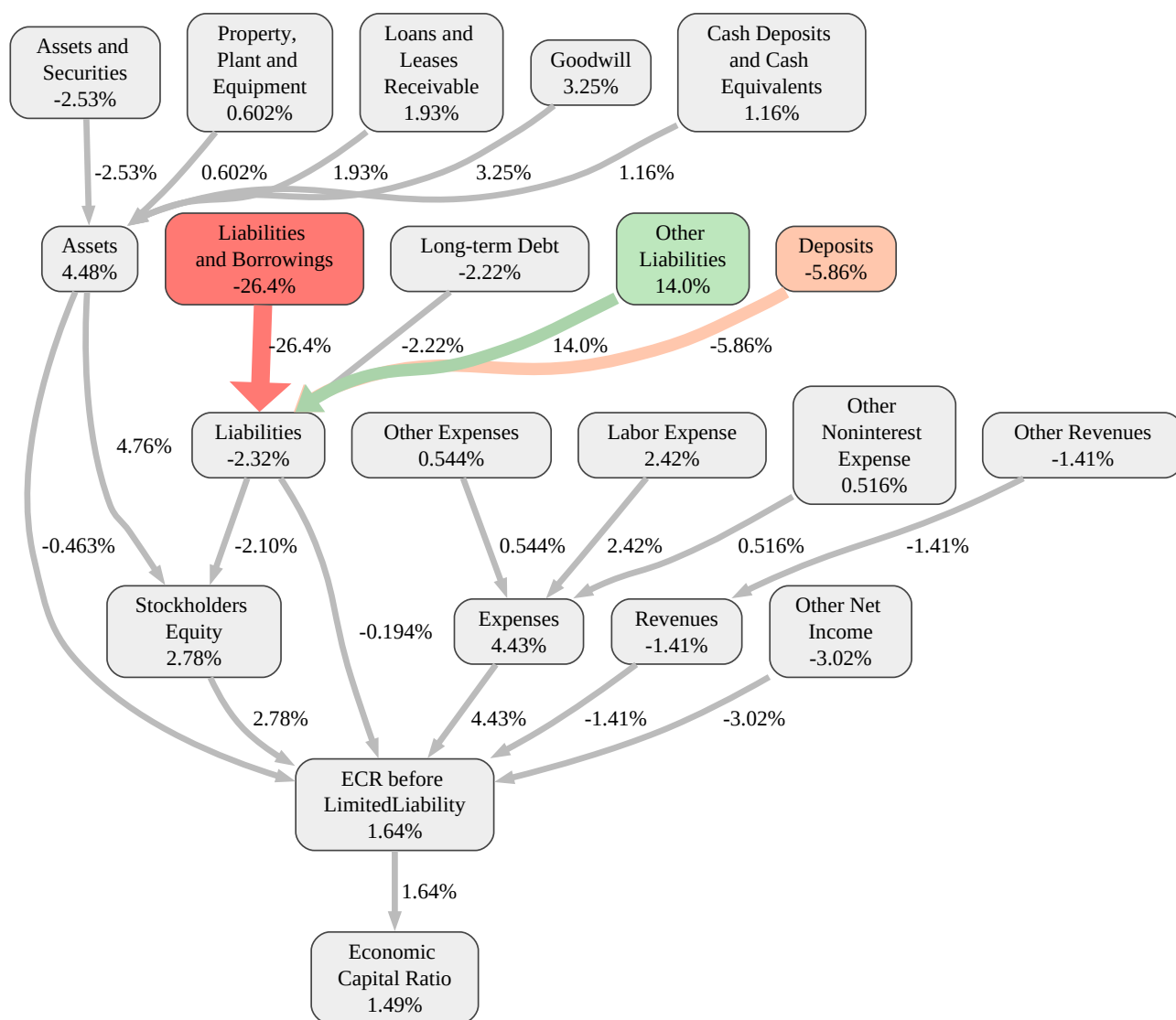




The relative strengths and weaknesses of Renasant CORP are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Renasant CORP compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 14% points. The greatest weakness of Renasant CORP is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 26% points.

The company's Economic Capital Ratio, given in the ranking table, is 14%, being 1.5% points above the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	2,569,893
Cash Deposits and Cash Equivalents	1,877,965
Deposits	13,905,724
Fees	0
Goodwill	939,683
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	9,397,178
Loans and Leases Receivable	9,856,743
Long-term Debt	471,209
Occupancy	0
Other Assets	1,272,905
Other Compr. Net Income	-35,511
Other Expenses	46,935
Other Liabilities	-9,173,653
Other Net Income	222,827
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	293,122

Output Variable	Value in 1000 USD
Liabilities	14,600,458
Assets	16,810,311
Expenses	46,935
Revenues	0
Stockholders Equity	2,209,853
Net Income	175,892
Comprehensive Net Income	140,381
BaseVar	16,259,455
ECR before Limited Liability	14%
Economic Capital Ratio	14%