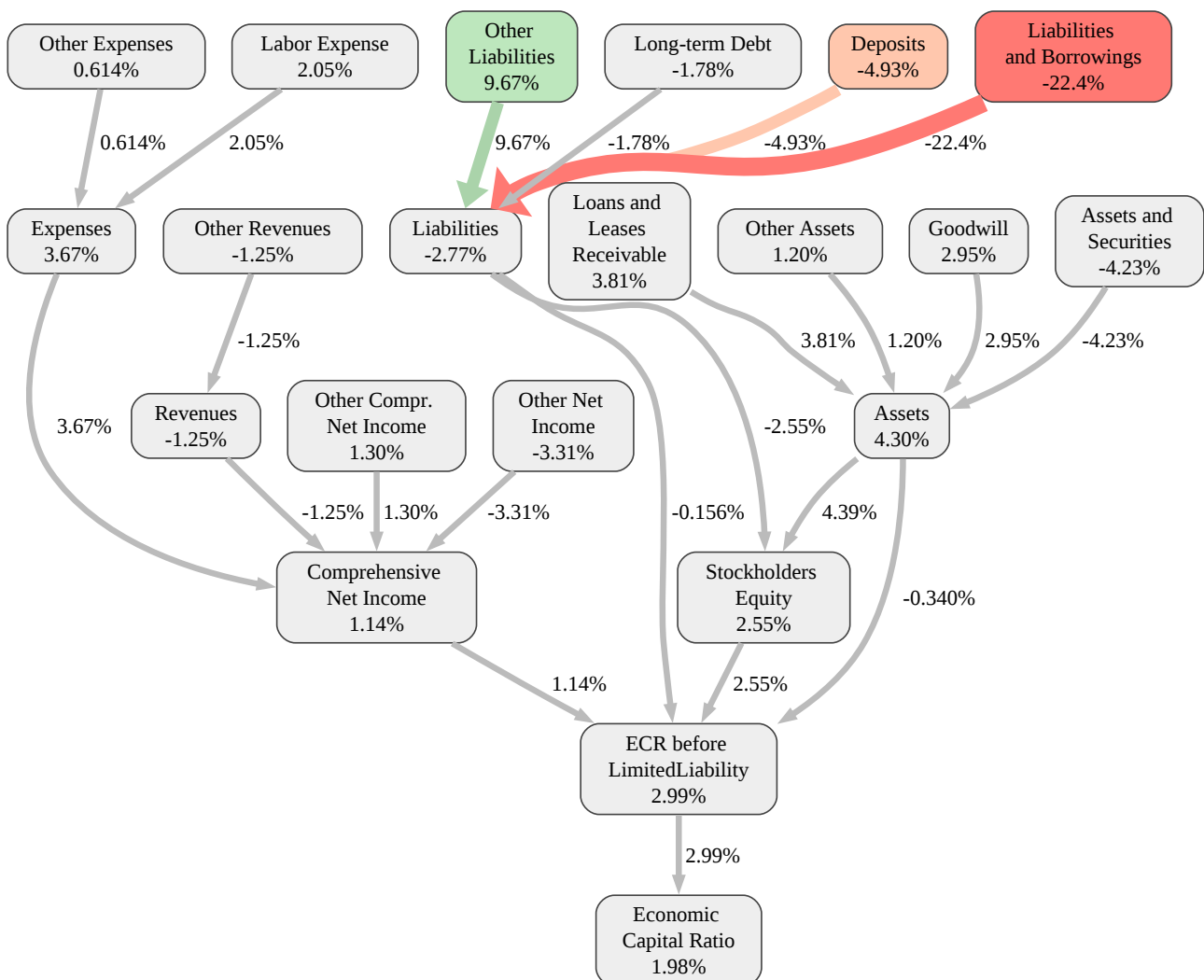




The relative strengths and weaknesses of Renasant CORP are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Renasant CORP compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 9.7% points. The greatest weakness of Renasant CORP is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 22% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.7%, being 2.0% points above the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	1,832,327
Cash Deposits and Cash Equivalents	575,992
Deposits	13,486,966
Fees	0
Goodwill	991,708
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	9,153,039
Loans and Leases Receivable	11,386,214
Long-term Debt	428,133
Occupancy	0
Other Assets	1,918,340
Other Compr. Net Income	-198,594
Other Expenses	45,240
Other Liabilities	-8,215,978
Other Net Income	211,308
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	283,595

Output Variable	Value in 1000 USD
Liabilities	14,852,160
Assets	16,988,176
Expenses	45,240
Revenues	0
Stockholders Equity	2,136,016
Net Income	166,068
Comprehensive Net Income	-32,526
BaseVar	16,746,251
ECR before Limited Liability	9.6%
Economic Capital Ratio	9.7%