

# Cadence Bank Fact Sheet



## Combined Services

### Commercial & Business

- Commercial & Industrial
- Specialized Industries (Commercial Real Estate, Energy, Healthcare, Restaurant, Technology)
- Asset-based Lending
- Equipment Financing
- Correspondent Banking
- Treasury Management
- Association Services
- Small Business
- Foreign Exchange
- Insurance & Payroll Services

### Wealth

- Private Banking
- Trust Services
- Investment Services
- Financial Planning
- Personal Insurance

### Consumer Financial

- Checking, Savings, CD & Money Market
- Mobile & Online Banking
- Mortgages
- Home Equity Line of Credit
- Personal Loans & Lines of Credit
- Property & Casualty Insurance

## Key Facts and Stats

  
**\$48.8B**  
 Total Assets

  
**\$38.7B**  
 Total Deposits

  
**\$32.6B**  
 Total Loans


  
**\$22.2B**  
 Assets Under Management (AUM)




More than  
**147 years**  
 serving  
 customers.

## Quarterly Financial Performance

  
**\$0.64**  
 Adjusted Earnings  
 Per Share

  
**0.97%**  
 Adjusted Return  
 on Assets

  
**3.03%**  
 Net Interest Margin

  
**16.80%**  
 Adjusted Return on  
 Tangible Equity

## Executive Management

**James D. "Dan" Rollins III**  
*Chairman & CEO*

**Chris A. Bagley**  
*President*

**Valerie C. Toalson**  
*Chief Financial Officer*

**R. H. "Hank" Holmes IV**  
*Chief Banking Officer*

 **> 6,000**

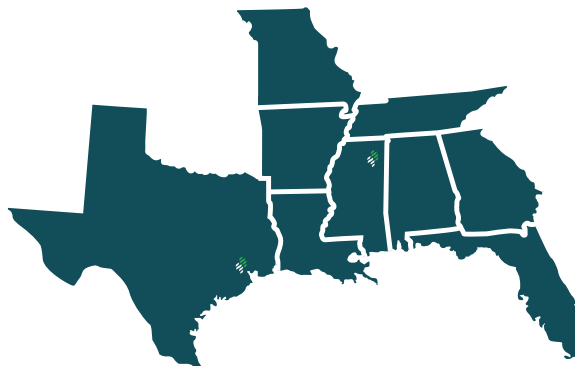
Cadence Bank Teammates

 **> 350**

Full-Service Branches

 **400+**

ATMs and Interactive Teller  
 Machines (Live Tellers)



Headquarters: Tupelo, Mississippi and Houston, Texas

 **114**

Mortgage Locations

 **29**

Insurance Locations


 **32**

Wealth Management Locations

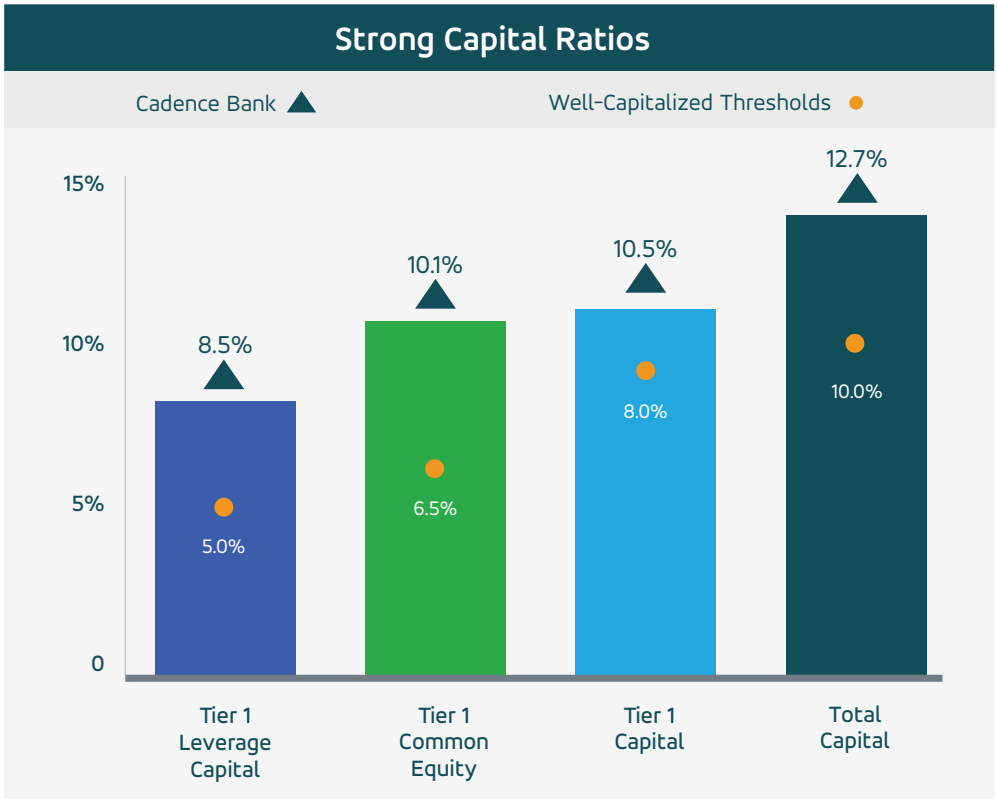
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### Securities Portfolio



Cadence's securities portfolio is fully classified as "available for sale" on its balance sheet, providing valuation transparency and maximum portfolio flexibility.







### Investment Grade Ratings

**S&P Global Ratings**  
 Long-term issuer credit: **BBB+**  
 Short-term issuer credit: **A-2**

**Moody's**  
 Long-term issuer credit: **Baa2**  
 Bank Deposits: **A2/P-1**

## Strong Deposit Franchise

- ~ 98%
Percentage of deposit accounts that have a balance less than \$250,000

- ~ 75%
Deposit balances that are FDIC insured or collateralized by securities

- ~ \$22,000
Average consumer account balance

- ~ \$132,000
Average commercial account balance
