

Cadence Bank Fact Sheet

Fourth Quarter 2023 Results



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


\$48.9B*
 Total Assets


\$38.5B*
 Total Deposits



\$32.5B*
 Total Loans


\$20.9B
 Assets Under Management (AUM)



More than
148 years
 serving
 customers.

Quarterly Financial Performance


\$0.40*
 Adjusted Earnings
 Per Share


0.62%*
 Adjusted Return
 on Assets


3.04%
 Net Interest Margin


10.06%*
 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

E.H. "Billy" Braddock
Chief Credit Officer

 **< 5,375**

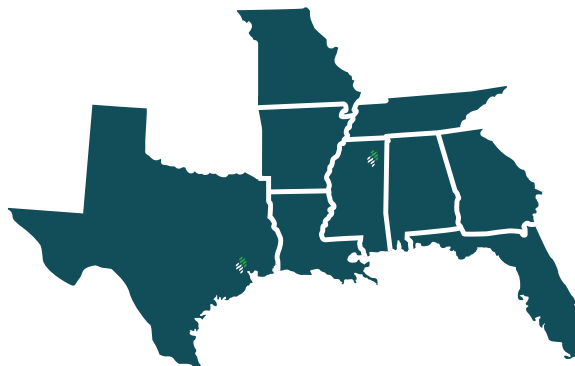
Cadence Bank Teammates

 **> 350**

Full-Service Branches

 **400+**

ATMs and Interactive Teller
 Machines (Live Tellers)



Headquarters: Tupelo, Mississippi and Houston, Texas



114

Mortgage Locations



32

Wealth Management Locations


*Represents adjusted continuing operations. Refer to the Company's quarterly earnings release for reconciliation to GAAP metrics.

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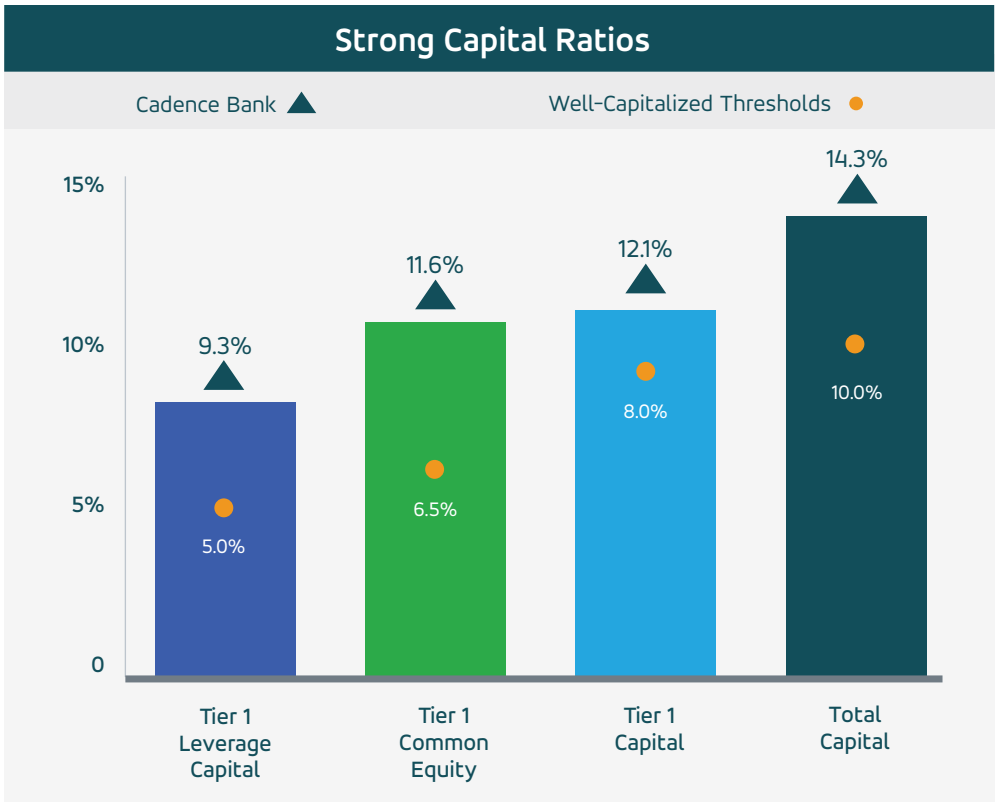
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Securities Portfolio



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

- ~ 71%
Deposit balances that are FDIC insured or collateralized by securities

- ~ \$23,000
Average consumer account balance

- ~ \$135,000
Average commercial account balance
