

Cadence Bank Fact Sheet

First Quarter 2024 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


Wealth

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


Consumer Financial

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

Key Facts and Stats


\$48.3B
 Total Assets


\$38.1B
 Total Deposits



\$32.9B
 Total Loans


\$23.0B
 Assets Under Management (AUM)



More than
148 years
 serving
 customers.

Quarterly Financial Performance


\$0.62*
 Adjusted Earnings Per Share


0.97%*
 Adjusted Return on Assets


3.22%
 Net Interest Margin


12.92%*
 Adjusted Return on Tangible Equity

Executive Management

James D. "Dan" Rollins III
Chairman & CEO

Chris A. Bagley
President & Chief Credit Officer

Valerie C. Toalson
Chief Financial Officer & President - Banking Services

E.H. "Billy" Braddock
Chief Banking Officer

 **> 5,300**

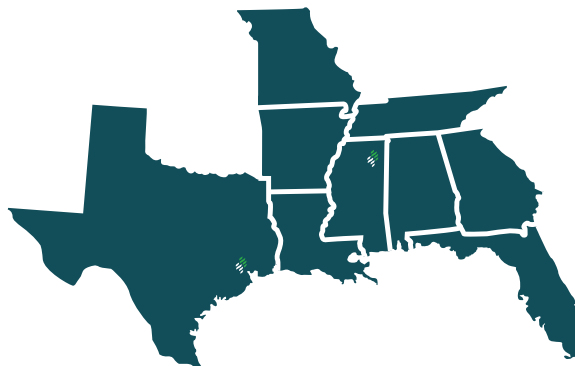
Cadence Bank Teammates

 **> 350**

Full-Service Branches

 **400+**

ATMs and Cadence LIVE Teller-Enabled ATMs



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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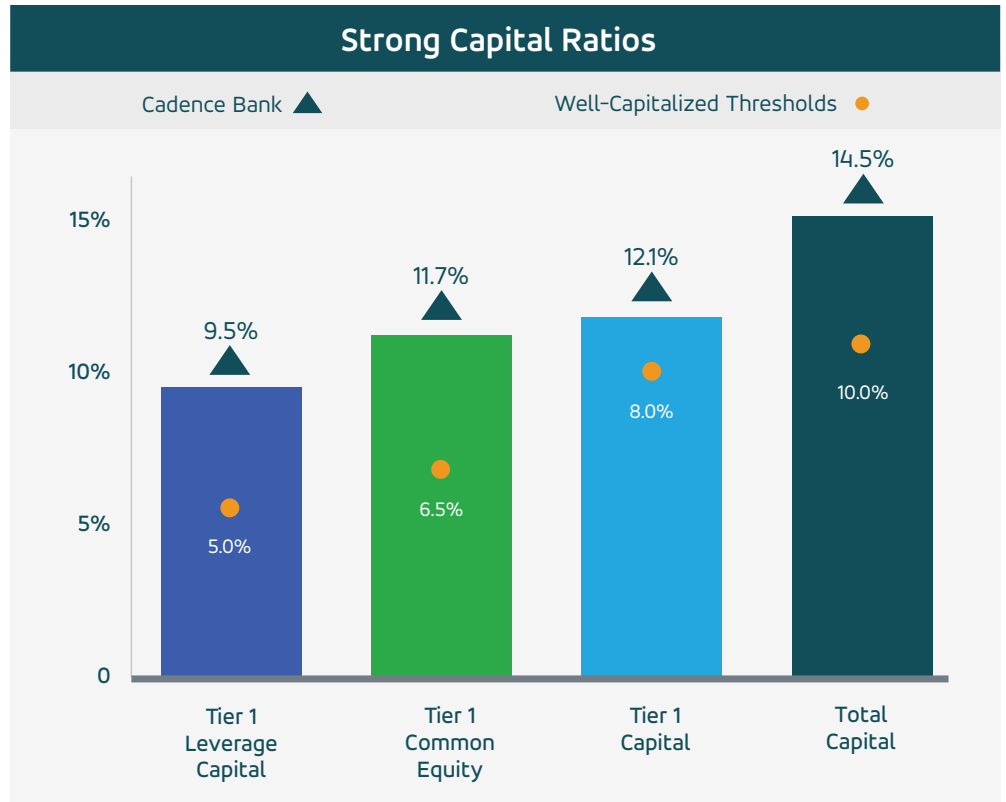
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Securities Portfolio



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 

~ **74%** Deposit balances that are FDIC insured or collateralized by securities 

~ **\$23,000** Average consumer account balance 

~ **\$129,000** Average commercial account balance 