

# 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

  
**\$48.5B**  
Total Assets

  
**\$38.3B**  
Total Deposits


  
**\$32.5B**  
Total Loans

  
**\$20.9B**  
Assets Under Management (AUM)




More than  
**147 years**  
serving  
customers.

## Quarterly Financial Performance

  
**\$0.56**  
Adjusted Earnings  
Per Share

  
**0.87%**  
Adjusted Return  
on Assets

  
**2.98%**  
Net Interest Margin

  
**14.90%**  
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**

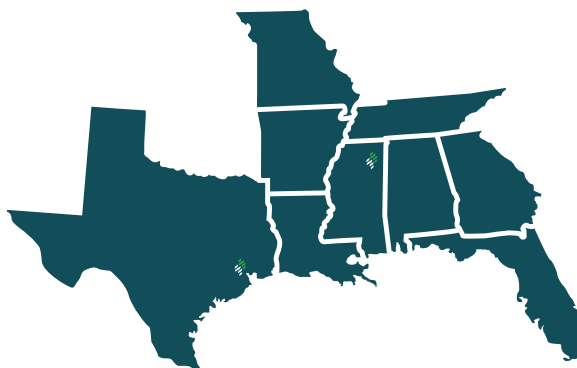
Cadence Bank Teammates

 **> 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

# Cadence Bank Fact Sheet

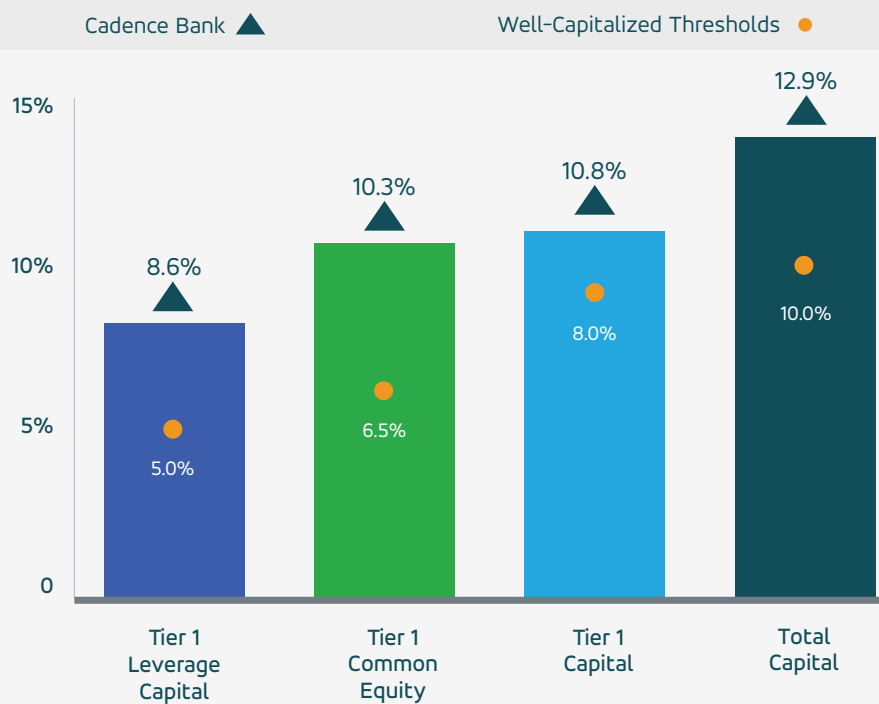


## Securities Portfolio



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

## Strong Capital Ratios



## 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



~ \$131,000

Average commercial account balance

