#### **Federal Deposit Insurance Corporation** Washington, D.C. 20429

### STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

| OMB APPRO                           | VAL          |
|-------------------------------------|--------------|
| OMB Number:                         | 3235-0287    |
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| Expires: Decem<br>Estimated average | burden       |
| hours per response.                 | 0.5          |

| Check this box to indicate that a transaction was made pursuant to      |
|-------------------------------------------------------------------------|
| a contract, instruction or written plan that is intended to satisfy the |
| affirmative defense conditions of Rule 10b5-1(c).                       |
| See Instruction 10.                                                     |

| (Print or Type Responses)                  |                          |                                                                          |                                                     |                                           |                      |                                                    |                                                                                            |                   |                                                                                                                                                  |                                                           |                                                         |  |  |
|--------------------------------------------|--------------------------|--------------------------------------------------------------------------|-----------------------------------------------------|-------------------------------------------|----------------------|----------------------------------------------------|--------------------------------------------------------------------------------------------|-------------------|--------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------|---------------------------------------------------------|--|--|
| Name and Address of R Rollins III James D. | 2. Issuer N<br>Cadence B |                                                                          |                                                     | er or Trading Symbo                       | ol .                 |                                                    | 5. Relationship of Reporting Person(s) to Issuer (Check all applicable)  x Director10% Own |                   |                                                                                                                                                  |                                                           |                                                         |  |  |
| (Last)<br>201 South Spring Street          | Transac<br>to be R       | 3. Date of Earliest Transaction Required to be Reported (Month/Day/Year) |                                                     |                                           | endment,<br>Original |                                                    | x Officer (give Other (specification) below Chairman & CEO                                 |                   |                                                                                                                                                  |                                                           |                                                         |  |  |
| (Street) Tupelo, MS 38804                  |                          |                                                                          |                                                     | 1/Day/ Y<br>4                             | ear)                 |                                                    |                                                                                            | د ا               | ndividual or Joint/Group Filing (Check Applicable Line)  **X* Form filed by One Reporting Person  **Form filed by More than One Reporting Person |                                                           |                                                         |  |  |
| (City)                                     | (State)                  | (Zip)                                                                    |                                                     | Т                                         | able I -             | — Non-Derivative S                                 | Securities A                                                                               | .cquired, Dispose | posed of, or Beneficially Owned                                                                                                                  |                                                           |                                                         |  |  |
| 1. Title of Security<br>(Instr. 3)         |                          | 2. Transaction Date  (Month/                                             | 2A. Deemed Execution Date, if any (Month/ Day/Year) | 3. Trans-<br>action<br>Code<br>(Instr. 8) |                      | 4. Securities Acquior Disposed of (Instr. 3, 4 and | (D)                                                                                        |                   | 5. Amount of Securities Beneficially Owned Following Reported                                                                                    | 6. Owner-ship Form: Direct (D) or Indirect (I) (Instr. 4) | 7. Nature of Indirect Beneficial Owner- ship (Instr. 4) |  |  |
|                                            |                          | Day/<br>Year)                                                            | Buy, Tour)                                          | Code V                                    |                      | Amount                                             | (A) or<br>(D)                                                                              | Price             | Transaction (s) (Instr. 3 and 4)                                                                                                                 |                                                           |                                                         |  |  |
| Common Stock 05/15                         |                          | 05/15/2024                                                               |                                                     | F                                         |                      | (1)<br>15,384.0000                                 | )<br>D                                                                                     | \$29.740          | 0 81,312.0000                                                                                                                                    | ) D                                                       |                                                         |  |  |
| Common Stock 05/15/2024                    |                          |                                                                          | S                                                   |                                           | 26,940.0000          | D                                                  | (2<br>\$29.580                                                                             | 54,372.0000       | ) D                                                                                                                                              |                                                           |                                                         |  |  |
| Common Stock 0                             |                          | 05/17/2024                                                               |                                                     | S                                         |                      | 23,711.0000                                        | D                                                                                          | \$29.452          |                                                                                                                                                  | D                                                         |                                                         |  |  |
| Common Stock                               |                          |                                                                          |                                                     |                                           |                      |                                                    |                                                                                            |                   | 21,281.5320                                                                                                                                      | ) I                                                       | by 401k Plan                                            |  |  |
| Common Stock                               |                          |                                                                          |                                                     |                                           |                      |                                                    |                                                                                            |                   | 287,820.0000                                                                                                                                     | 1                                                         | (4)<br>Lmtd Partnership                                 |  |  |
|                                            |                          |                                                                          |                                                     |                                           |                      |                                                    | 1                                                                                          |                   | . <b>L</b>                                                                                                                                       | 1                                                         | 1                                                       |  |  |

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

Rollins III James D.

<sup>\*</sup> If the form is filed by more than one reporting person, see Instruction 4(b)(v).

Explanation of Responses:

# Table II — Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

| 1. Title of Derivative Security (Instr. 3) | 2. Conversion or Exercise Price of Derivative Security | action Date  (Month/ Day/ | Execution<br>Date, if<br>any | act<br>Co | ion | 5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5) |     | 6. Date Exercisable and Expiration Date (Month/Day/Year) |  | 7. Title and Amount of Underlying Securities (Instr. 3 and 4) |                                  | of Derivative Security (Instr. 5) Ow follows | of derivative Securities Beneficially Owned follow- | deriv- ve Ship Form of Deriv- ess ative Security Direct wned Illow- Indirect | 11. Nature<br>of<br>Indirect<br>Benefi-<br>cial<br>Owner-<br>ship<br>(Instr. 4) |
|--------------------------------------------|--------------------------------------------------------|---------------------------|------------------------------|-----------|-----|-----------------------------------------------------------------------------------------|-----|----------------------------------------------------------|--|---------------------------------------------------------------|----------------------------------|----------------------------------------------|-----------------------------------------------------|------------------------------------------------------------------------------|---------------------------------------------------------------------------------|
|                                            |                                                        |                           |                              | Code      | V   | (A)                                                                                     | (D) | Date Expira-<br>Exer-<br>cisable Date                    |  | Title                                                         | Amount or<br>Number of<br>Shares |                                              | ing Re- ported Transac- tion (s)(Instr. 4)          | (I)<br>(Instr. 4)                                                            |                                                                                 |
|                                            |                                                        |                           |                              |           |     |                                                                                         |     |                                                          |  |                                                               |                                  |                                              |                                                     |                                                                              |                                                                                 |
|                                            |                                                        |                           |                              |           |     |                                                                                         |     |                                                          |  |                                                               |                                  |                                              |                                                     |                                                                              |                                                                                 |
|                                            |                                                        |                           |                              |           |     |                                                                                         |     |                                                          |  |                                                               |                                  |                                              |                                                     |                                                                              |                                                                                 |
|                                            |                                                        |                           |                              |           |     |                                                                                         |     |                                                          |  |                                                               |                                  |                                              |                                                     |                                                                              |                                                                                 |
|                                            |                                                        |                           |                              |           |     |                                                                                         |     |                                                          |  |                                                               |                                  |                                              |                                                     |                                                                              |                                                                                 |
|                                            |                                                        |                           |                              |           |     |                                                                                         |     |                                                          |  |                                                               |                                  |                                              |                                                     |                                                                              |                                                                                 |
|                                            |                                                        |                           |                              |           |     |                                                                                         |     |                                                          |  |                                                               |                                  |                                              |                                                     |                                                                              |                                                                                 |
|                                            |                                                        |                           |                              |           |     |                                                                                         |     |                                                          |  |                                                               |                                  |                                              |                                                     |                                                                              |                                                                                 |
|                                            |                                                        |                           |                              |           |     |                                                                                         |     |                                                          |  |                                                               |                                  |                                              |                                                     |                                                                              |                                                                                 |
|                                            |                                                        |                           |                              |           |     |                                                                                         |     |                                                          |  |                                                               |                                  |                                              |                                                     |                                                                              |                                                                                 |

| ** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a). | **Signature of Reporting Person | 05/17/2024<br>Date |
|--------------------------------------------------------------------------------------------------------------------------------------|---------------------------------|--------------------|

/s/ James D. Rollins III

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

Rollins III James D.

## Footnotes

| (1) Shares withheld by Cadence Bank to satisfy a tax withholding obligation resulting from the vesting of certain restricted shares.                                                                                                                                                                                                                                                                                          |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| (2) These shares were sold in multiple transactions at prices ranging from \$29.45 to \$29.835, inclusive. The reporting person undertakes to provide to Cadence Bank, any security holder of Cadence Bank, or the staff of the Federal Deposit Insurance Corporation, upon request, full information regarding the number of shares sold at each separate price within the ranges set forth in this footnote to this Form 4. |
| (3) These shares were sold in multiple transactions at prices ranging from \$29.45 to \$29.49, inclusive. The reporting person undertakes to provide to Cadence Bank, any security holder of Cadence Bank, or the staff of the Federal Deposit Insurance Corporation, upon request, full information regarding the number of shares sold at each separate price within the ranges set forth in this footnote to this Form 4.  |
| (4) The reported shares are owned directly by a limited partnership. The reporting person is a 50% owner of the general partner.                                                                                                                                                                                                                                                                                              |
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