

Cadence Bank Fact Sheet

Fourth 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


\$47.0B
 Total Assets


\$40.5B
 Total Deposits



\$33.7B
 Total Loans


\$20.0B
 Assets Under Management (AUM)



More than
148 years
 serving
 customers.

Quarterly Financial Performance


\$0.70*
 Adjusted Earnings
 Per Share


1.11%*
 Adjusted Return
 on Assets


3.38%
 Net Interest Margin


13.02%*
 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**

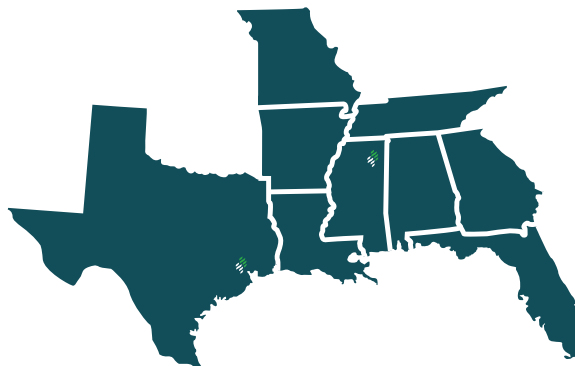
Cadence Bank Teammates

 ~ **350**

Full-Service Branches

 **400+**

ATMs and Cadence LIVE
 Teller-Enabled ATMs



Headquarters: Tupelo, Mississippi and Houston, Texas



114

Mortgage Locations



30

Wealth Management Locations

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

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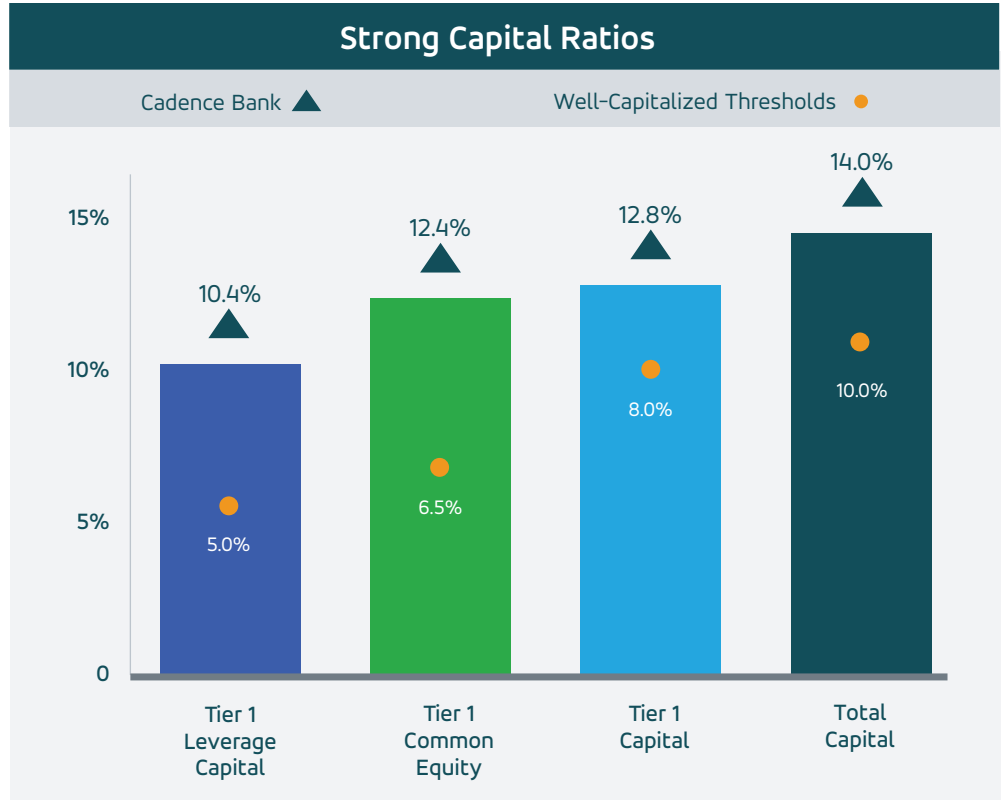
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Securities Portfolio



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

~ **\$24,000**

Average consumer account balance



~ **\$129,000**

Average commercial account balance

