

Cadence Bank Fact Sheet

Second Quarter 2025 Results



Combined Services

Commercial & Business

- Commercial & Industrial
- Specialized Industries
(Commercial Real Estate, Energy, Healthcare, Franchise & Restaurant, Technology)
- Asset-Based Lending
- Equipment Financing
- Correspondent Banking
- Treasury Management
- Association Services
- Small Business
- Foreign Exchange

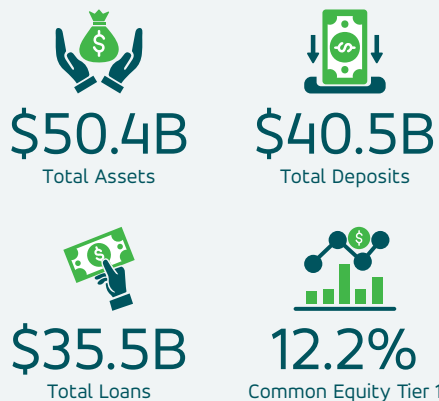
Wealth

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

Consumer Financial

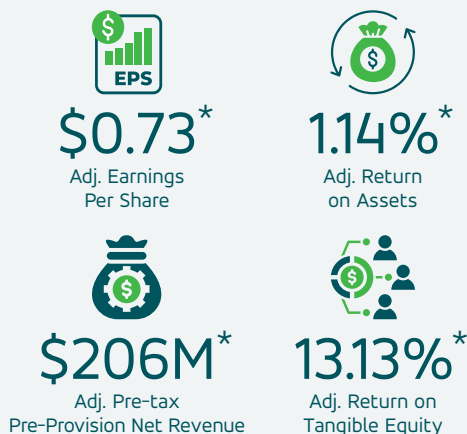
- Checking, Savings, CD & Money Market
- Mobile & Online Banking
- Mortgages
- Home Equity Line of Credit
- Personal Loans & Lines of Credit

Key Facts and Stats



More than
149 years
serving
customers.

Quarterly Financial Performance



Executive Management

James D. "Dan" Rollins III
Chairman & CEO

Chris A. Bagley
President & Chief Credit Officer

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

E.H. "Billy" Braddock
Chief Banking Officer

Tyler "Ty" L. Lambert
Chief Risk Officer



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**



~ 5,900

Cadence Bank Teammates



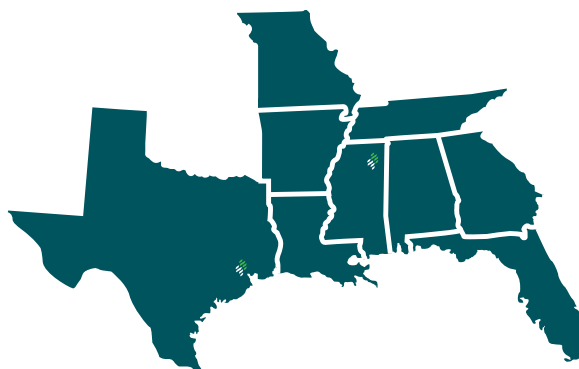
~ 390

Full-Service Branches



400+

ATMs & Cadence LIVE
Teller-Enabled ATMs



Headquarters: Tupelo, Mississippi and Houston, Texas



114

Mortgage Locations



30

Wealth Management Locations

Investor Relations: 800-698-7878 | IR@cadencebank.com

Visit Us: [CadenceBank.com](https://www.CadenceBank.com)

*Represents adjusted continuing operations. Refer to the Company's quarterly earnings release for reconciliation to GAAP metrics.
Financial information based on earnings results of the combined bank as of June 30, 2025.
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Insurance and Investment products are: • Not a Deposit • Not Bank Guaranteed • Not insured by FDIC or other Government Agency • Not a Condition of any Bank Loan, Product or Service
• May go down in value