

FOR IMMEDIATE RELEASE

Contact:

Danielle Kernell

Cadence Bank, N.A.

713-871-4051 direct | 713-392-7709 mobile

danielle.kernell@cadencebank.com

Cadence Bank Records Highest 4Q'12 Percentage C&I Loan Growth Among U.S. Banks

Bank's Measured Loan Strategy Backed by Experienced Commercial Lending Team

HOUSTON/BIRMINGHAM, March 5, 2013 — Cadence Bank's commercial and industrial loans saw the highest percentage growth among U.S. banks in fourth quarter 2012, ranking first in a new SNL Financial report.

Cadence Bank, with \$5.7 billion in assets, had \$1.79 billion in C&I loans in fourth quarter 2012, up from \$1.27 billion in the third quarter, and representing a 40.9 percent increase. In fact, banks of all sizes are seeing a resurgence of C&I loans as a percentage of total loans, up to 19.6 percent of loans as of Dec. 31, 2012, the highest level since 2002, SNL reported.

Cadence's fourth quarter percentage C&I loan growth increased to 44.7 percent of total loans, from 34.7 percent in third quarter.

"Our bankers are extremely devoted to maintaining a collaborative working relationship with clients, and that's especially important in today's aggressively competitive market," said Paul Murphy, CEO of Cadence Bancorp, parent to Cadence Bank. "Our loan strategy is highly measured and disciplined. This stability is central to supporting our clients' growth and success long term."

Cadence's commercial group includes eight teams of specialized lending associates: Commercial Real Estate, Convenience & Retail Petroleum, Energy Exploration & Production, Energy Midstream, Energy Oilfield Services, Healthcare, International, and Restaurant Companies with multiple locations.

"We have built very strong commercial teams made up of experienced bankers interested in long-term client relationships," said Sam Tortorici, CEO of Cadence Bank. "Clients are moving to Cadence because we understand their businesses and the complexities facing their specific industries."

Cadence's loan growth is well positioned against its \$1 billion capital raise in late 2010 and the talented lending team that manages its client relationships. Loans have moderated in first quarter 2013, yet the pipeline remains exceedingly strong for the year.

-more-

About Cadence Bank

Cadence Bank, N.A., based in Birmingham, Ala., is a \$5.7 billion bank that operates more than 100 locations in Alabama, Florida, Georgia, Mississippi, Tennessee and Texas. Cadence serves commercial and consumer clients with a full range of innovative banking and financial solutions designed to keep pace with their lives. These products and services include commercial and consumer banking, treasury management, small business banking, international services, specialized industry lending, wealth management, investment and trust services, financial planning, retirement plan management, business and personal insurance, consumer loans, mortgages, home equity lines and loans, and credit cards. Backed by 126 years of financial expertise, Cadence is a sound source of capital for companies operating within its six-state footprint and specializes in industry-leading treasury management services. Cadence strives to use its resources, tools and services to deliver on customers' goals, accelerate growth and fund innovation.

Cadence Bank, N.A. and its affiliates, Linscomb & Williams and Town & CountrySM Insurance Agency, are wholly owned subsidiaries of Cadence Bancorp, LLC, based in Houston, Texas. Additional information about Cadence and its complete line of banking and financial solutions can be found at cadencebank.com. Cadence Bank, N.A. Member FDIC. Equal Housing Lender.

###