

Growth Strategies Lab: Fueling Merger Momentum With an Enterprise Data Foundation

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What You're Going to Learn

- How to prepare for acquisition before a deal exists
- What to do between Legal Day One and Technical Day One
- How to turn integration into growth
- What to avoid

Data Architecture Core Values

1. Simplicity over feature sprawl
2. Reusable over custom
3. Embedded governance over manual control
4. Shared definitions over local truth
5. Business access over IT gatekeeping
6. MVB... Minimum Viable Bureaucracy

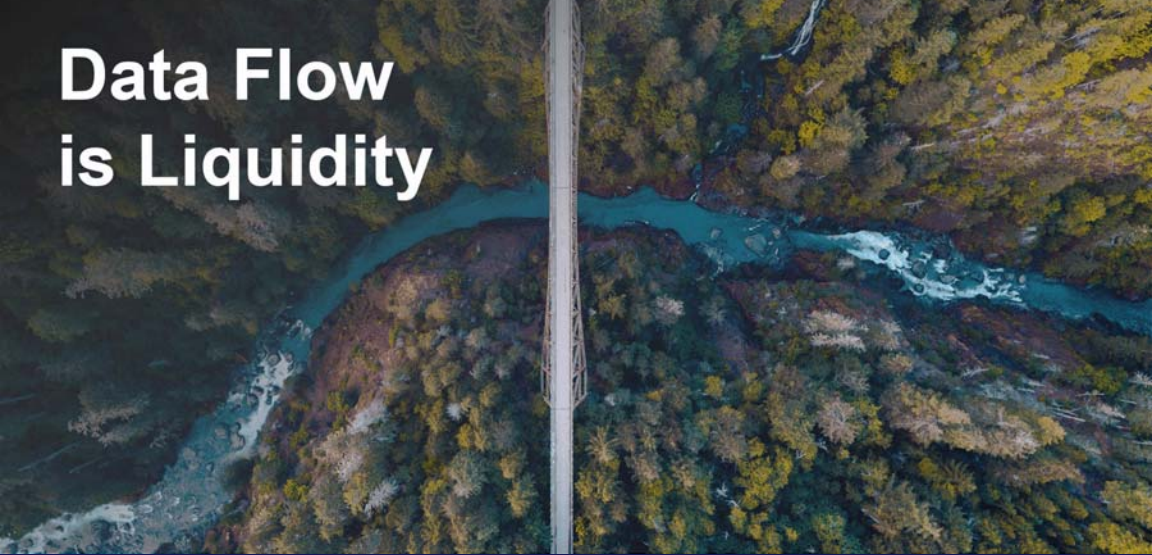
Acquire or Be Acquired

Growth Strategy IS Data Strategy

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Data Flow is Liquidity

An aerial photograph of a river winding through a dense forest. The river is a vibrant blue-green color, contrasting with the dark green and brown tones of the trees. A tall, slender, white communication tower stands vertically in the center of the image, bisecting the river and the forest. The overall scene suggests a connection between nature and technology.

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Future-Ready at Renasant

We Eliminated Complexity on Purpose with...

- Snowflake as the backbone
- Robust, reusable data integration
- Enterprise Account Holder View
- Agile Data Governance embedded

M&A Enabling Decisions

Snowflake

Reusable Ingestion
Patterns

Embedded
Governance

Self Service Layer
for Business Users

Strategic
Consulting and
Systems
Integration

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Approaching Legal Day One

Culture and Preparation

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**You're Not Just
Acquiring
Deposits and
Loans**

**You're Merging
Cultures**

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What You Can't Do...

- Access systems
- Touch customer data
- Change operations
- See the entire bank from one pane of glass

What you CAN Do...

- Planning
- Gap analysis
- Executive alignment
- Communication prep
- Prepare to scale

Provide Scaffolding for Change

Marketing
Alignment

Frontline
FAQs

Employee
Onboarding

An aerial photograph of a coastline. On the left, a dark, rocky shore meets the water. The water is a vibrant turquoise color, with white foam from waves breaking against the rocks. To the right of the rocks, the water transitions into a muddy, brownish-tan color, suggesting a river or a large body of water with sediment. The overall scene is a mix of natural textures and colors.

Don't Lose People While Integrating Systems

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Data Management Supports Culture

- Ingestion patterns were reusable, so integration playbooks were pre-built
- Governance was embedded, so our team didn't need to invent controls post-close
- Our data model was standardized, so mapping assumptions were drafted pre-access

Technical Day One

Execution Without Chaos

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Growth by M&A Moves at the Speed of Your Data

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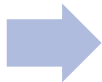
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Measuring Success

- Reconciliation time cut by more than 50%
- Reports in days, not weeks (many ready by 8:00 AM on the second business day)
- Unified data access across teams in the first week
- More specific metrics here

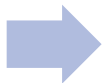
Why We Could Move Fast

Faster Reconciliation Time



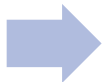
Unified Data Model +
Automated Validation
Pipelines

Reports in Days



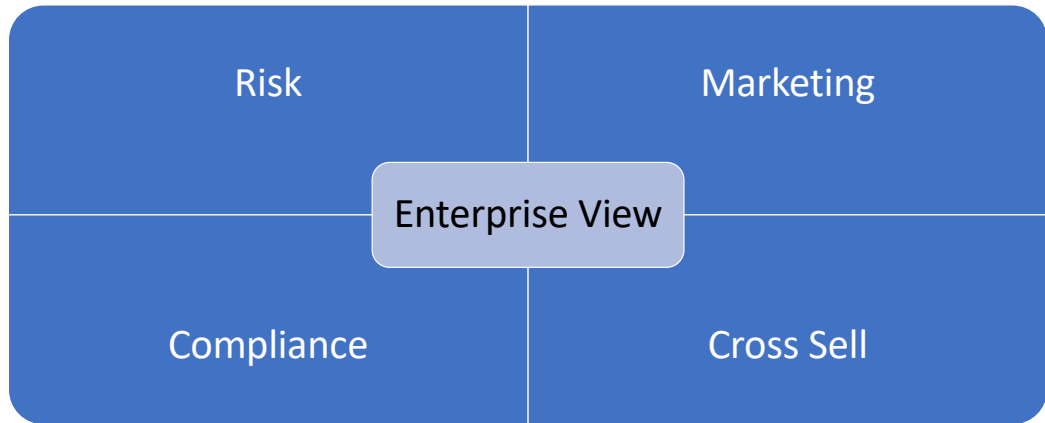
Snowflake Architecture + Pre-
Built Semantic Layer

Unified Data Access



Enterprise account holder
view with shared definitions

Safeguarding the Account Holder Experience



Foundational Governance as an Enabler

Governance in pipelines, not committee meetings

- Automated quality checks at ingestion
- Lineage tracking built into pipelines
- Role-based access enforced in platform
- Audit logging native to architecture
- Built-in data quality management

Beyond the Acquisition

From Merger to Momentum

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Efficiency at Scale is Transformative



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Harnessing Momentum After Conversion

- Monitor segments
- Identify hidden opportunities
- Adjust strategies in near real time

Uncontrolled Complexity Blocks Data Flow



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Data Maturity is Strategic Leverage



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Plan for Momentum

Execute for Success

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ACTION ITEM #1

Build your enterprise account holder view before you announce a deal.

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ACTION ITEM #2

Embed governance into your data management practice - stop treating it as an afterthought.

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ACTION ITEM #3

Plan your integration
playbook before you have a
target.

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ACTION ITEM #4

Embrace strategic
partnerships.

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Questions?

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Thank you!

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