



# Environmental, Social Responsibility and Governance Report

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2018



# From Our President and CEO

In the 1800s, our visionary founders set the cornerstone of our company on one steadfast principle: *Do the right thing*. Since then, generations of associates have sustained that expectation.

Each day, we serve relentlessly to help people achieve their financial dreams and to help communities thrive. We continuously move forward by looking back to the basic beliefs at the heart of who we are—our core values. Those tenets inspire us to go beyond our best to help bring the rich opportunities inherent in our footprint to the people and places we serve.

The **Honor & Integrity, Strength & Stability, Commitment to Service, Teamwork** and **Personal Responsibility** on which our company was built have carried us through more than a century. We are, though, a business that has never known completion. Instead, we are an organization that keeps growing and changing to become even better for the people, businesses and communities that depend on us.

As we grow and change, we do so according to our founding ideals and a distinct framework of environmental awareness, social responsibility and solid governance. Our core values beget the protocols for how we do business with clients, how we engage with our communities and how we work together to support the highest corporate standards. This report spotlights many of those strategies and results.

The men and women who established our organization insisted their successors passionately sustain accountability in all of our endeavors. We continue to demand no less because, for us, it is simply the right thing to do.

With sincere gratitude to all the stakeholders who help keep us strong,

John M. Hairston  
President and CEO

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Additional information about Hancock Whitney is available at [hancockwhitney.com](http://hancockwhitney.com).



# Spotlighting Our Commitment

5

Timeless core values  
Honor & Integrity  
Strength & Stability  
Commitment to Service  
Teamwork  
Personal Responsibility

117

Quarters in a row  
as one of America's  
strongest, safest banks

*BauerFinancial, Inc.  
December 2018*



161

Greenwich Excellence  
& Best Brand Awards  
since 2005



\$7 million

Charitable contributions  
in 2018 to help people and  
the communities we serve



\$265 million

Community development  
& affordable housing  
lending

5,648

Community service hours  
recorded by associates

\$3 billion+

Small business loans over the past two  
years supporting economic growth



1,200

Total financial education  
activities supporting 230+  
organizations



\$200,000+

Relief account contributions  
for Florida communities hit  
by Hurricane Michael



700+

Live oaks planted  
since 2016 to replace  
live oaks lost in Gulf  
Coast communities  
affected by major  
storms

\$177 million

New Markets Tax Credit allocations  
deployed to help low-income  
communities since 2007

9

Outstanding nonprofit leaders  
from 5 markets serving on the  
Hancock Whitney Community  
Development Advisory Council

15

Members of the  
Hancock Whitney Board  
of Directors, including  
three outstanding Gulf  
South businesswomen

Diversity &amp; Inclusion

Strategic companywide focus on diversity  
and inclusion at all levels

2.5 million  
pounds

Total paper recycled  
via company waste reduction



\$218 million

Company investments  
in securities containing  
green-certified properties



# Introduction

## Service—The Core of Our Commitment

For more than 100 years, we've succeeded with and because of the people and communities we serve. Our individual and collective relationships have endured because of deep local roots, resilient shared respect and mutual understanding that we must work together to ensure the Gulf South remains a diverse mix of booming metropolitan hubs and prosperous hometowns offering opportunities for all.

At Hancock Whitney, we believe strong community partnerships and our core commitment to service help create opportunities that further strengthen the multifaceted fabric of our region. We also unite in forward-thinking tactics to preserve our environment, expand social responsibility and ingrain ethics essential to good governance. These priorities stand paramount for future associates to carry on our commitment to service.

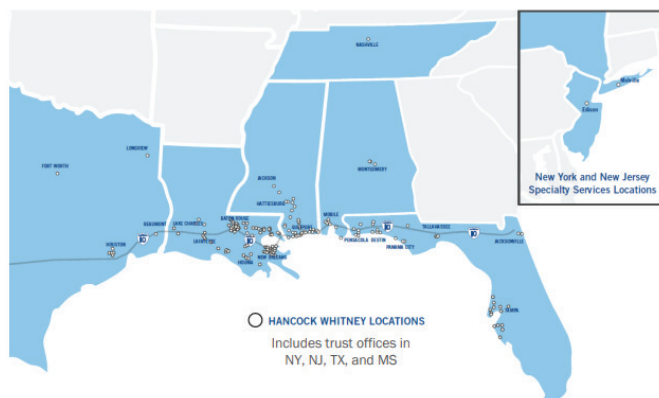
Our associates deliver 5-star service to help clients achieve their financial goals and dreams. Earning our clients' confidence by honoring our founding promise is why we can stay strong and grow together with the people, businesses and communities we serve.

Since our organization first opened its doors, we have embraced our role to serve our clients, our communities and each other. Our focus has never been all about us as a company. Rather, we have concentrated on our obligation as a conscientious community steward and corporate servant leader, championing what is good, fair, right and responsible for our landscapes, local people and communities and our extended Hancock Whitney family.

### How Our Clients Feel About Our 5-Star Service

"Great people, they care about my experience, very helpful and pleasant."

"Very warm welcome as I entered the financial center. Very kind and courteous associate that took care of my needs!"



Hancock Whitney proudly serves the Gulf South region while operating a loan production office in Nashville. In 2018 Hancock Whitney added trust and asset management offices in New Jersey and New York.

## Our Corporate Profile

In the late 1800s, our founders saw the need for a bank built to last—an institution anchored in values, reinforced with resilience and focused on opportunity. To realize their vision, they forged business foundations from the character and community that distinguish the Gulf South. Today, we carry on that remarkable legacy as one of America's strongest and safest banks serving one of the nation's most vibrant corridors.

Part of Hancock Whitney Corporation, Hancock Whitney offices and financial centers in Mississippi, Alabama, Florida, Louisiana and Texas offer comprehensive and contemporary banking options, including traditional and online banking; commercial and small business banking; private banking; trust and investment services; healthcare banking; certain insurance services; and mortgage services. The company also operates a loan production office in Nashville, as well as trust and asset management offices in New Jersey and New York. BauerFinancial, Inc., the nation's leading independent bank rating and analysis firm, consistently recommends Hancock Whitney as one of America's most financially sound banks.





## Financial Snapshot

December 31, 2018

- Approximately 200+ Financial Centers
- Almost 300 ATMs
- Total Assets – \$28 Billion
- Total Loans - \$20 Billion
- Total Deposits - \$23 Billion
- FTE Associates – 3,900
- Rated among the strongest and safest financial institutions in the country by BauerFinancial, Inc. for 117 consecutive quarters
- Earned 161 Greenwich Excellence Awards and Best Brand Awards for top client service since 2005



**Honor & Integrity.** We proudly bear a figurative badge symbolizing our steady commitment to do the right thing for the people who depend on and trust us.



**Strength & Stability.** We maintain strong capital and solid business practices to anchor the company's financial soundness and offer clients safe harbor for their hard-earned money.



**Commitment to Service.** With a firm handshake and compassionate outreach, we pledge exceptional service to our clients and communities every day.



**Teamwork.** Like finely tuned gears, we work together to power an organization founded to help people, businesses and communities succeed.



**Personal Responsibility.** Each of us carries the long-burning light of accountability that leads us to go above and beyond our best.

## How We Do Business

Like our founders, we believe in building a company that never knows completion—an organization that keeps getting better. Across this special region we call home, our heritage unites us, our communities inspire us and Our Mission, Our Purpose, Our Promise to associates and Our Core Values guide us as we move forward.

**Our Brand Promise.** Hancock Whitney helps our clients achieve their dreams by providing financial solutions delivered with expertise and warm 5-star service.

**Our Mission.** Each day, we reaffirm our mission to help people achieve their financial goals and dreams.

**Our Purpose.** We work hard to create opportunities for people and the communities we serve—our purpose for doing what we do.

**Our Promise to Associates.** We honor and respect associates with a heartfelt promise: You can grow. You have a voice. You are important.

**Our Core Values.** Five timeless core values keep us strong, help us grow and define the way we do business.



We aim to bring dreams to life with uncompromising core values and warm 5-star service at the heart of who we are.



# Social Responsibility

## OUR COMMITMENT TO THE COMMUNITIES WE SERVE

Social responsibility—commitment to serving the people who call our communities home—is simply part of how we do business and how we live in the Gulf South. At Hancock Whitney, service goes well beyond the walls of our bank. Through volunteerism, philanthropy and a responsible approach to financial education, our passionate team aspires to help their communities grow into more vibrant places to live and work.

### Corporate Giving

From classroom presentations and teacher grants, to charity walks and affordable housing initiatives, our sponsorships and corporate volunteerism are critical to the essence of who we are and the communities we serve.

Each year, we give financial support to important services and innovative programs delivered through nonprofit agencies, schools, universities and service organizations in our markets. We prioritize contributions for organizations with objectives that reflect our mission, purpose and core values with the greatest overall community impact. We focus on financial education for students and adults; economic growth and workforce development; affordable housing; community revitalization; health and human services; cultural enrichment; environmental conservation; and public services that address critical issues in our markets.

In 2018 we invested more than **\$7 million** in philanthropic and community donations to empower local communities. More than **\$3 million** of this total supported Community Reinvestment Act activities.

Total Giving: **\$7 Million**

CRA-eligible Charitable Donations: **\$3 Million**

Other Donations: **\$4 Million**



Hancock Whitney's inaugural competitive grant program awarded funds to 12 deserving organizations making major differences for people and communities across the Gulf South.

### 2018 Competitive Grant Program

In 2018 Hancock Whitney launched its competitive grant program to assist non-profit organizations within the bank's assessment area. Through a partnership with the Greater New Orleans Foundation, Hancock Whitney's grant opportunities help nonprofits focused on economic development, revitalization or stabilization, community services and affordable housing strengthen their impact.

The 2018 grant recipients include

- BakerRipley  
*Houston, Texas*
- Boys & Girls Clubs of Manatee County  
*Bradenton, Florida*
- Boys Town North Florida  
*Tallahassee, Florida*
- Chinese Community Center  
*Houston, Texas*
- Disability Connection  
*Gulfport, Mississippi*
- Florida State University Foundation  
*Tallahassee, Florida*
- Habitat for Humanity of Hillsborough County  
*Tampa, Florida*
- Habitat for Humanity of the Mississippi Gulf Coast  
*Gulfport, Mississippi*
- Louisiana Green Corps  
*New Orleans, Louisiana*
- Project Build a Future  
*Lake Charles, Louisiana*
- New Orleans Area Habitat for Humanity  
*New Orleans, Louisiana*
- Rising Foundations  
*New Orleans, Louisiana*





During 100-plus years of literal and figurative storms, Hancock Whitney has stepped up to help our communities with hands-on relief efforts and donations, quick access to cash and special recovery assistance products and services.

### Disaster Recovery

When crises hit, we come together to help our colleagues, our neighbors and our communities recover and rebuild by following our simple disaster response philosophy: *Do the right thing.*

After Hurricane Michael made landfall in 2018, we immediately started waiving ATM fees for area clients and set-up special disaster recovery assistance loan and payment deferral options.

Within 24 hours of the storm, locations in Tallahassee, along the Emerald Coast and in Pensacola were serving clients, often doing so without electricity or water. Two days later, associates working from the first two temporary banking units in Panama City—within yards of our heavily damaged Highway 77 location—were helping people start planning their recovery and rebuilding. Within three days, all full-service financial centers across the storm-ravaged region were serving people and business owners working hard to restore their lives and livelihoods.

As we have done after every disaster affecting our footprint, bank officers met with local leaders to assess immediate community needs. To further our commitment to recovery, we contributed more than \$200,000 in relief accounts to help Northwest Florida.

Beyond helping people financially, our associates served nearly 4,000 meals to first responders and emergency teams working hard to restore critical services, and they gave out essential supplies to families in dire need of food and water.

Hurricane Michael was a major disaster which shattered communities, homes and businesses and created challenges for many of the associates who help keep us strong. Yet, before, during and after that catastrophe, our Hancock Whitney family

activated the same steadfast focus on safety and service that has carried us through more than 100 years of literal and figurative storms in the Gulf South.

In recent years, we've seen our associates consistently execute that caring commitment for clients and non-clients, communities and each other when Hurricanes Katrina and Rita ravaged the central Gulf Coast. We saw it when record floods devastated areas of Louisiana, when Hurricane Harvey's rains wrought havoc in Houston and other areas, as well as when 2018 brought Michael—one of the most intense hurricanes to hit the United States—to the Florida Panhandle.

### Sponsorships and Local Initiatives

Local, state and regional sponsorships are an important part of who we are as a Gulf South financial and community partner. Across our footprint, we sponsor, support and partner with community activities and organizations which complement our purpose—creating opportunities for communities and the people we serve—and align with our core values.

We are a lead sponsor with countless groups and events that promote economic and community development, education, family entertainment, health and wellness, fine arts and culture, history and heritage, community tradition and quality of life. From Houston, Texas to Lafayette, Lake Charles, Baton Rouge and New Orleans, Louisiana; from South Mississippi to Mobile and Baldwin Counties, Alabama, and the Florida Panhandle; and from Destin and Panama City to Tallahassee, Jacksonville and Tampa, Florida; we proudly invest in many major sponsorships supporting collegiate and professional athletic teams, educational institutions, theatres and performing arts centers, museums and cultural arts centers, conservation and environmental education and research facilities, wildlife habitats, horticultural groups and other organizations integral to community life across the Gulf South corridor.

Through our local bankers' connections as respected community leaders, we continue to welcome recommendations for sponsorship opportunities throughout the Gulf South. Each new proposal undergoes rigorous review as we determine which initiatives best fit our community engagement and business strategies. With each commitment, we strive to meet our obligations as a community partner while preserving our pledge to keep the company strong and stable.







Hancock Whitney associates proudly volunteer with an array of non-profit organizations supporting affordable housing, animal advocacy, health and human services, arts and culture, community and economic development, education and financial literacy.

### *Associate Volunteerism*

Giving back and paying it forward are important ideals we hold dear—principles central to our company for 100-plus years. We believe in volunteering our time, talent, energy and enthusiasm to make a difference in the communities where we work and live.

Community Connection, our associate volunteer program, offers associates one paid day each year to volunteer in their communities. Well beyond the workweek, associates also give back generously and passionately on their own time to countless nonprofit agencies, community initiatives and organizations sharing our core values. At work and when they volunteer, associates help people achieve their goals and dreams.

In 2018 we saw a 40 percent increase in the number of associates reporting volunteer activities under our Community Connection program. Associates logged 5,648 community service volunteer hours in 2018.

### **Financial Education**

Since our founding, we have been on a quest to help people achieve their financial dreams. Whether that dream is home ownership, saving and paying for higher education or enjoying retirement, we know our products and services are only part of the equation. A strong understanding of financial basics, money and credit management can not only improve individuals' financial health but also be the difference in achieving or falling short of financial goals.

We use the term “financial education” rather than “financial literacy” because we believe in building on the knowledge—the “literacy”—people and communities may already have, as well as respecting their interest in wanting to improve upon what they know.

In 2018 Hancock Whitney associates participated in more than **1,200** financial education activities supporting more than **230** organizations and affecting thousands of individuals.



Whether it's saving pennies in their first piggy banks or planning ways to pass along assets, Hancock Whitney helps students and adults discover the importance of financial education on the way to achieving big dreams.

### *Hancock Whitney Financial Cents*

Hancock Whitney Financial Cents, our comprehensive online and in-person financial education program for young people and adults, supports our lifelong learning philosophy of financial education: providing people the right information at the right times in their lives to nurture their financial success. Hancock Whitney Financial Cents includes proprietary, FDIC and state banking association curriculums to introduce financial cornerstones for building big dreams.

[Hancock Whitney Financial Cents for Students](#) includes online modules available to complement in-class instruction at no cost to schools or taxpayers. Similarly, [Hancock Whitney Financial Cents for Adults](#) is accessible 24 hours a day, seven days a week through our website and offers online playlists featuring important financial lessons to help adults enhance their financial knowledge at their own pace. A special associate version of Hancock Whitney Financial Cents for Adults is also available to our client-facing and support services teams.





### ***Hancock Whitney Financial Education Month and Founders Month***

While financial education is important to us every day, we spotlight the value of good financial management skills through highly focused spring and fall financial education initiatives which help people learn good money habits for life.

During National Financial Literacy Month in April, we activate **Hancock Whitney Financial Education Month** and encourage associates to share their financial know-how with local schools and organizations through special events and presentations. Throughout the 30-day period, associates volunteered more than **712** hours for **169** activities serving **50-plus** organizations. Additionally, **2,089** students completed **12,035** Hancock Whitney Financial Cents modules and more than **8,000** learning hours.

Each October, we celebrate **Hancock Whitney Founders Month** with financial education for all ages. Hancock Whitney Founders Month is one way we honor the men and women who set forth our culture and core values more than a century ago to create opportunities for people and communities. Associates across our footprint concentrate volunteerism on sharing their expertise with all kinds of community groups. Schools, churches, business and civic clubs, Junior Achievement, chambers of commerce, rehabilitation and recovery agencies, and other organizations engage our associates to help young and old alike learn the value of good financials habits at every stage of life.

During Hancock Whitney Founders Month in 2018, associates used Hancock Whitney Financial Cents components and other curriculums to teach time-tested money management strategies to nearly **5,000** people from **75-plus** organizations.



During Hancock Whitney Financial Education Month and Founders Month, we focus on teaching kindergarten through high school students and adults critical financial skills they need to build more secure financial futures.



# Reinvesting in Our Communities

Our company embraces the vision of the Community Reinvestment Act (CRA), and we take our responsibility to CRA seriously. We aim to guide all of our clients—including low- and moderate-income individuals—on their journey to reach their financial goals by providing comprehensive banking solutions, and we are equally committed to strengthening the economic health of the communities that depend on us.

## Community Development and Affordable Housing

We look to promote the public welfare by taking a proactive role in making loans and investments in affordable housing, community services, neighborhood revitalization and stabilization, and economic development within the communities we live and work.

In 2018 we committed

- **\$254 million** in CRA-qualified community development lending
- **\$49.5 million** in CRA-qualified community development investments

### Community Development Loan Program

We extend short-term loans and lines of credit for acquisition, development or rehabilitation of single or multi-family housing. The Community Development Loan program is designed to assist nonprofit and for-profit entities providing housing opportunities for low- and moderate-income families through the development of single family or multifamily real estate.

### Small Business

We've always made it our mission to help our clients and their businesses succeed. No matter if a business is well established, expanding rapidly or just starting out, we aim to build trust, provide convenient banking solutions and support our unique communities.

In the last two years, we provided **15,217** small business loans totaling more than **\$3 billion** to help drive economic growth and job creation across the Gulf South.



Hancock Whitney invests financial support to ensure affordable housing for the most vulnerable across the Gulf South.

To help foster business growth across the communities we serve, we actively participate in small business outreach connecting our bankers to the thousands of small business owners in our communities. By learning more about current business objectives and how we can help achieve them, we can develop better products and services to help small business owners achieve their dreams.

### New Markets Tax Credit Program

In 2006 we created the Hancock Whitney New Markets Fund, LLC (HWNMF) to target loans and investments to improve low-income communities (LICs). Through this fund, the bank makes Qualified Low-Income Community Investments (QLICs) in these LICs and offers extremely flexible loan products that include debt with equity features and below-market interest rates in communities characterized by high poverty and high unemployment.

In 2018 HWNMF received **\$50 million** in New Market Tax Credit allocations, with 75 percent to be used in LICs of even higher distress. Through year-end, the program had put to use **\$29 million**, with 100 percent of the money going to areas of higher distress, including **\$13 million** going to non-metro LICs. Since we began participating in the program in 2007, the bank has deployed **\$177 million** in New Market Tax Credit allocations for use in LICs.



## Affordable Housing

We understand that access to safe and affordable housing is the foundation of an individual's or a family's well-being and a factor in establishing vibrant communities. We are strongly committed to offering and supporting mortgage assistance programs to help make our clients' dreams a reality.

The bank participates in various bond loan programs. A mortgage revenue bond loan or "bond loan" is a type of mortgage loan where the cost of borrowing is partially subsidized by a mortgage revenue bond. State and local city governments sponsor these programs that offer low interest rate loans and sometimes closing cost assistance tailored to meet the needs of low- and moderate-income families.

In 2018 Hancock Whitney originated approximately **\$8 million** in affordable housing bond loans.

## Affordable Housing Grant Initiatives

Through a partnership with the Federal Home Loan Bank of Dallas (FHLB), we participate in several affordable housing grant initiatives. FHLB grants include down payment and closing cost assistance for first-time homebuyers and owner-occupied home renovations to help elderly and disabled homeowners.

Since 1999 Hancock Whitney has facilitated over **\$8 million** in grants for nonprofit organizations serving low- and moderate-income communities.

## Plan Your Way Home

Our [Plan Your Way Home \(PYWH\)](#) program helps potential first-time home buyers and existing homeowners with low to moderate incomes through the mortgage loan process. To ensure we meet the credit needs of underserved borrowers, we created our own suite of mortgage assistance products. We also offer additional programs available through federal, state and local agencies to help facilitate home ownership opportunities in the communities we serve.

In 2018 Hancock Whitney's PYWH program provided several million dollars in mortgage financing.



Hancock Whitney partners with organizations such as the Federal Home Loan Bank of Dallas to facilitate affordable housing across our footprint.





# Hancock Whitney Community Development Advisory Council

We established the Hancock Whitney Community Development Advisory Council in 2017 as a way to make a more significant impact in the communities across our footprint. The council is composed of leaders who make a difference in housing, economic development, small business development and other arenas critical to community success. These highly regarded and accomplished community advocates provide our company with strategic insights and advice on how Hancock Whitney management and officers can better serve our communities.



Our Community Development Advisory Council members include

- Damon Burns, Executive Director, Finance Authority of New Orleans | *New Orleans, Louisiana*
- Ernest Coney Jr., President and CEO, CDC of Tampa | *Tampa, Florida*
- Julie Egressy, Executive Director, Mercy Housing and Human Development | *Gulfport, Mississippi*
- Paula Pete, Director, Housing Family Resources of New Orleans | *New Orleans, Louisiana*
- Rhonda Rhodes, President, Hancock Resource Center | *Hancock County, Mississippi*
- Samuel Sanders, Executive Director, Mid City Redevelopment Alliance | *Baton Rouge, Louisiana*
- Carmen Sunda, Director, Louisiana Small Business Development Center | *New Orleans, Louisiana*
- Michael Pierce, Executive Director, MLK Avenue Redevelopment Corp | *Mobile, Alabama*
- Charles Teamer, Sr., Civic Leader, Consultant for Hancock Whitney | *New Orleans, Louisiana*



# Associate and Corporate Culture

Associates are the faces, voices and spirit of our organizations. To the people and communities we serve, associates are Hancock Whitney. Our century-old culture of core values is the consistent beacon that guides how our associates carry on our legacy with honor, integrity and service. Additionally, the policies, protocols and practices we define for associates further reinforce the founding principles fundamental to who we are and how we do business.

## Building Value with Diversity and Inclusion

Our company culture is about exhibiting our longstanding dedication to our mission. It's about going the extra mile—being respectful and committed to our work, our communities and each other. Diversity and inclusion are fundamental to the spirit of our purpose. We believe in attracting, retaining and promoting quality talent and recognize that our diversity makes us a stronger company.

Our commitment to diversity and inclusion (D&I) includes the recent development of our D&I strategic road map. Additionally, we are working to develop a Hancock Whitney Diversity Council made up of a cross-organizational group of associates to promote and support diversity and inclusion awareness within the organization.

Because diversity and inclusion are crucial to our organization's future, it's important to know how our associates feel about working at Hancock Whitney. A recent associate engagement survey found that a large majority of associates described Hancock Whitney as an inclusive place to serve and a place where all associates have opportunity for growth.

Our talent acquisition team partners with hiring managers in sourcing and presenting a diverse slate of candidates for our positions to strengthen our teams. In addition to our current internship program, we are planning formal mentorships to further enhance our efforts to support inclusion and development of diverse talent in the organization.

To help foster a diverse and inclusive culture, we provide curriculum to support diversity and inclusion education—specifically, teaching leaders to recognize unconscious bias in decision-making so that we can make better decisions in hiring, promoting and managing our teams.





Hancock Whitney offers a simple promise to associates: You can grow. You have a voice. You are important.

## Providing a Positive Work Environment

We build upon our core values to create a positive work environment, which is critical to our continued success as an organization.

We are committed to equal employment opportunity and believe that diversity in the workplace is essential to our success. In keeping with the company's goal of maintaining a positive work environment, our policy is to provide equal opportunity to all associates and applicants without regard to race; color; religious beliefs; national origin; ancestry; citizenship; sex; gender; sexual orientation; gender identity; marital status; age; physical or mental disability or history of disability; genetic information; status as a protected veteran; disabled veteran; or other protected characteristics as required by federal, state and local laws.

Additionally, we believe in providing all associates with a work environment that is free from any type of unlawful discrimination or harassment and maintain a strict policy prohibiting unlawful discrimination and harassment in any form, whether physical, verbal or visual.

Our associates are our most important asset, and we understand the importance of continually reviewing and developing policies that support our associates while balancing business needs.

We support the overall well-being and health of our associates by offering a wide variety of services to all associates and their immediate family members through our Employee Assistance Program. This confidential program is available 24 hours a day, seven days a week.

We grant associates competitive paid time away from work to include vacation, holidays/floating holidays and sick leave. In addition to providing a variety of leave options for associates in need, we recently introduced a new bonding leave benefit allowing paid time for the birth or adoption of a child for all eligible associates. In supporting the company's core values, we provide associates with annual paid time for volunteer opportunities through our Community Connection program and encourage them to help others by volunteering in their local communities.

## Compensation Philosophy

Our compensation philosophy is a performance-based strategy which aligns our programs with our business goals and objectives.

We strive to remain competitive with total compensation programs by reviewing market surveys on an annual basis. It's the company's intent to reward associates based on their individual performance through consideration for compensation increases and to provide additional opportunities for financial growth based on promotion and reward incentive plan participation.

We offer an array of associate benefits, including vacation, sick leave, holidays, leaves of absence, bereavement, tuition reimbursement and an Employee Assistance Program. As part of the company's total compensation package, we offer associates a variety of health and welfare benefit options, including medical, dental, vision, basic accidental death and dismemberment, basic group life insurance, flexible spending accounts and short- and long-term disability. Additionally, we offer an enhanced 401K plan with a company match.





## Hancock Whitney Associate Assistance Fund

Since 2005 the Hancock Whitney Associate Assistance Fund (HWAAF) has awarded more than **\$1 million** in grants. The fund assists qualified associates with personal needs during times of unexpected and unavoidable emergencies or disasters causing financial hardships.

Common reasons for assistance include medical emergencies, travel to care for an ailing family member, home repairs after a catastrophe or funeral costs for an immediate family member. Associates may request up to the maximum amount of assistance depending on the type of emergency or disaster.

HWAAF funding comes from continued support from the company's board and contributions from associates across the footprint. Associates can make one-time or ongoing tax-deductible donations to HWAAF individually, as a group or department or in honor or memory of a loved one or associate.

The Gulf Coast Community Foundation manages the HWAFF.



Our people are our most important asset. Hancock Whitney proudly offers competitive compensation and a comprehensive benefits program designed to help keep associates and their families healthy, plan for the future and make the most out of life.



## Providing Opportunities to Learn and Grow

Just as we are committed to helping develop the communities we serve, we are equally committed to developing our associates. Our culture of advancement ensures our associates are motivated and appreciated. Development programs and other competitive benefit offerings allow us to attract, retain and promote incredible talent.

We invest in resources to ensure associates have access to the learning opportunities and tools needed to do their jobs effectively. We believe learning happens in a variety of ways: on-the-job experiences, self-directed study, mentoring and coaching discussions, and in classroom environments.

We require some learning opportunities of associates based on their responsibilities to ensure that associates have the skills and the knowledge to perform their roles according to our policies, procedures and in accordance with our core values. Recurring training requirements are typically regulatory in nature, making completion essential as we uphold our commitment to **Strength & Stability** and a focus on doing the right thing for our clients and our shareholders. In addition, a variety of optional classes and self-directed resources are available to associates to help them grow and develop.

We also encourage associates to use any external resources necessary to obtain or build skills needed to perform their role. Conferences and seminars often provide additional benefit for associates to gain valuable skills, while networking with peers with similar interests and responsibilities at other organizations. The company also provides financial support to associates participating in college or university degree programs. This benefit can be very helpful to those simply trying to deepen their skills as well as those preparing for the next role they would like to have.

Hancock Whitney requires our leaders to complete courses we feel are critical to their success in our organization. In addition to various internally offered leadership development programs, the company also supplements those programs by selecting associates to participate in banking schools and executive development programs as part of its overall approach to talent management.



Through various learning and development opportunities, Hancock Whitney offers associates the chance to grow and flourish professionally.



# Corporate Responsibility

## OUR COMMITMENT TO GOOD GOVERNANCE

We believe that having an effective and responsive corporate governance structure is vital for the long-term success of our company and directly benefits our shareholders, clients and associates. With uncompromising commitment to these principles and our core values, we act with **Honor & Integrity** at all times to comply with laws, regulations, ethical, environmental and social standards.



Our commitment to creating a diverse organization begins with our board of directors and extends across all areas of the company.

## Board Structure and Leadership

The Hancock Whitney Corporation Board of Directors is currently composed of 14 independent directors and our CEO—four of these independent directors were added in the last three years. The board is led by an independent chair; we believe separation of the CEO and chair positions allows the chair to maintain an independent role in management oversight. Information for our directors is available on our [investor relations website](#) and in our annual [proxy statement](#) filed with the Securities and Exchange Commission.

## Board Diversity

The Corporate Governance and Nominating Committee of the board oversees a broad range of issues surrounding the composition and operation of the board. The committee and the board believe the board should have directors from diverse backgrounds with a diversified set of business skills and experience. The committee considers whether the board, as a whole, reflects the diverse regions, the lines of business of our markets and the clients we serve.

The four directors added in the last three years evidence this commitment and continued focus on having a board that possesses the diverse skills and attributes that are necessary to create long-term shareholder value. Adding these four directors increased the presence of important skills and experience in public companies, risk management, financial services, government and legal, while also increasing regional diversity in our markets.



**Sonya C. Little**  
Chief Financial Officer  
City of Tampa, Florida



**Constantine S. "Dean" Liollio**  
President  
PAA Natural Gas Storage, LLC  
Houston, Texas



**Joan C. Teofilo**  
President  
and Chief Executive Officer  
The Energy Authority  
Jacksonville, Florida



**C. Richard Wilkins**  
Attorney and Shareholder  
Maynard Cooper & Gale  
Mobile, Alabama

Our four newest directors are accomplished business leaders representing our diverse markets across the Gulf South.





## Board Committees

The committees established by the Hancock Whitney Board of Directors include an Executive Committee, Audit Committee, Compensation Committee, Corporate Governance and Nominating Committee and Board Risk Committee. The board and each committee have the authority to consult with and retain independent legal, financial or other outside advisors as each deems necessary and appropriate, without seeking approval of management.

We periodically refresh membership on our committees to provide new perspectives and insights. The diversity of our board is an important factor in providing a broad range of perspectives and that includes leadership roles on our committees; each of our three female directors serves as either the chair or vice-chair of one of our board committees.

Information about the individual committee responsibilities can be found in our most recent [proxy statement](#) and our [investor relations website](#).

## Risk Management

We recognize that risk management is an enterprise-wide responsibility. The board of directors oversees the company's corporate risk governance processes primarily through its committees.

The Risk Committee assists the board in the assessment and management of the company's policies, procedures and practices relating to credit risk, liquidity risk, market risk, legal risk, operational risk (including cybersecurity risk), reputational risk and strategic risk.

The Audit Committee reviews the company's control systems to manage and monitor financial risk with management and the internal audit group.

The Compensation Committee evaluates and manages any risks posed by compensation programs.

In addition, the board and executive management have appointed a Chief Risk Officer, who is a member of management, to support the risk oversight responsibilities of the board and its committees, as well as to involve the appropriate personnel in risk management by establishing committees responsible for oversight of the many risks faced by the company. The Chief Risk Officer reports to the Board Risk Committee each quarter on the company's enterprise-wide risk management systems.



## Compliance Governance

The Chief Compliance Officer has oversight for enterprise compliance and reports to the Chief Risk Officer. We provide quarterly reports to the Risk Committee, with an annual report to the full board on the compliance program for the enterprise.

### Regulatory Authorities

We are subject to regulatory oversight by the Federal Deposit Insurance Corporation; Consumer Financial Protection Bureau; Board of Governors of the Federal Reserve system; Mississippi Department of Banking and Consumer Finance; Financial Industry Regulatory Authority; and Securities Exchange Commission.

### Compliance Training

We require all associates to complete compliance training annually. Examples include but are not limited to Gramm-Leach-Bliley Privacy Act, Business Continuity Overview, Ethical Workplace, ID Theft Red Flags Rule, Information Security and Workplace Security. In addition to the courses all associates are required to take, we assign associates a customized curriculum of compliance courses based on their roles to ensure a high level of knowledge of the rules and regulations that impact their areas of responsibility.



Teamwork is a core value that guides how Hancock Whitney associates serve our clients, our communities and each other every day.

## Our Corporate Culture

In the spirit of **Teamwork**, we believe in working together like the cogs of a finely-tuned machine, united by loyalty to the team and respect for each other. We are committed to creating a work environment where everyone's voice is heard, and issues are raised and quickly resolved. We value each individual's input to help guide our success, support our **Strength & Stability** and serve the best interests of our company, shareholders, clients and communities.

### Open Communication

Our Open Communication Policy fosters a work culture where open and honest communication between managers and associates is a day-to-day business practice. Managers set the tone of the workplace by welcoming input from associates in an environment of mutual respect and trust. We believe this process helps to define any issue and work toward resolving it in an informal manner.

We encourage associates to work with their immediate manager to resolve questions, conflicts and disputes. If concerns involve the immediate manager, or if the issue has not been resolved appropriately, associates may escalate the issue to the next-level manager and ultimately Human Resources, which will investigate the matter with all parties and determine a final disposition.

### Integrity in Action

The purpose of the Integrity in Action program is to maintain an ethical workplace by providing our associates and others with a confidential method of reporting illegal, unethical or unsafe activity. We make available a third-party provider called The Network, an independent reporting service that allows individuals to communicate anonymously and confidentially by telephone or online 24 hours a day, seven days a week.

This resource helps uphold the core values of **Honor & Integrity, Strength & Stability** and **Personal Responsibility**, and steadfastly protects our clients, associates and our company's financial safety and soundness by striving to conduct business in a lawful, ethical and fair manner.



# Information Security and Privacy

Hancock Whitney's Chief Information Security Officer (CISO) directs the company's Information Security program. The program is designed to protect the security of our computer systems, networks, software and information assets including client data.

Led by Hancock Whitney's CISO, a team of dedicated security professionals examines risks to the company's information systems and assets, designs and implements security solutions, monitors the environment and provides immediate response to threats.

## Program Governance and Structure

Governance of the Information Security program begins with the IT Risk Governance Subcommittee, whose objective is to protect the integrity, security, safety and resiliency of corporate information systems and assets.

This management-level subcommittee meets regularly to review the development of the program, make recommendations and provide regular subcommittee reports to the Operations Committee, Capital Committee and ultimately the board of directors via the Board Risk Committee.

The Information Security program is structured by a comprehensive collection of policies, guidelines and procedures, which are periodically updated and approved by the appropriate committees. These policies, guidelines and procedures align with regulatory guidance, the ISO Code of Practice for Information Security Controls and common industry practices.

As required by Federal Financial Institutions Examination Council guidance, the CISO provides an annual report on the state of the Information Security program to the Board Risk Committee.

The company's Enterprise Risk Management program also has a role in governance of the Information Security program, working with Information Security management to facilitate performance of Risk and Control Self Assessments, the results of which are included in Board Risk Committee metrics.

Our risk management program shapes our Information Security strategy and development. Teams of internal resources and independent expert cybersecurity firms perform risk assessments on an ongoing basis to identify risks and associated controls. We use the findings to identify opportunities to strengthen the program and remedy residual risks.

The company's prudential regulators, the FDIC and the Mississippi Department of Banking and Consumer Finance, regularly examine the Information Security program. Internal Audit also performs regular reviews of the program.

## Commitment to Security and Confidentiality

At Hancock Whitney, we expect each associate to be responsible for the security and confidentiality of client information. We communicate this responsibility to associates upon hiring and regularly throughout their employment.

We require each associate to complete training to protect the confidentiality of client information. Training occurs at the time of hire and during each year of employment. To complete training, associates must successfully pass a test to demonstrate understanding of these requirements and provide acknowledgement of their responsibilities under the Information Systems Acceptable Use Policy.

We regularly provide associates with Information Security awareness training, including the recognition and appropriate handling of potential phishing emails. Phishing emails can introduce malware to a company's network, result in the theft of user credentials and can ultimately place client information at risk. Hancock Whitney employs a number of technical controls to mitigate the risk of phishing emails targeting associates. Hancock Whitney regularly tests associates to determine their susceptibility to phishing test emails. We require susceptible associates to take additional training. We also provide regular reports to management.





Hancock Whitney's Associate Handbook and Code of Conduct, and the Code of Business Ethics for Officers and Associates, contain additional guidance on the protection and privacy of client information.

Associates must also follow established procedures for the safe storage and handling and secure disposal of client information. All retired computer assets are subject to defined procedures and processes to ensure safe destruction of information contained on those devices. For paper-based information, we train all associates to dispose of paper using a secure company-wide document destruction program.

### **Technology Controls and Protocols**

We allow only company approved devices, using approved security protocols, to use the network for access and handling of client information in electronic form. We control remote access to the network and information assets via a secure remote access channel. We strictly prohibit associates from exposing company and client information to non-Hancock Whitney approved devices or unauthorized third parties.

### **Information Security Protection and Defense**

Hancock Whitney protects its network and information assets with industry-proven security products and processes. Our Information Security Architecture team performs market research on potential products and tools. The Security Architecture team implements technology and applications to protect the security of the systems and data from the beginning of their life cycles.

### **Security Monitoring and Response**

The Information Security team actively monitors company networks and systems to detect suspicious or malicious events. A Managed Security Service Provider supplements our monitoring to provide 24 hours a day, seven days a week coverage. Internal investigators triage and investigate detected events. The company maintains a cybersecurity Incident Response Plan. Per the Incident Response Plan, an Incident Response team regularly performs exercises to simulate responses to cybersecurity events. Each exercise results in lessons learned and subsequent improvement of the plan. The company also keeps expert firms on retainer to assist with forensic investigation and management of any large-scale cybersecurity events that could occur.

### **Threat Intelligence**

In addition to ongoing updates to our security tools, Hancock Whitney's Security Operations team constantly monitors threat intelligence sources to anticipate and research evolving threats, investigates their potential impact to financial services companies, examines company controls to detect and defend against those threats, and proactively tunes company defenses against those threats.

The board of directors and our executives appreciate the severity of cybersecurity related risks and support the continuous development of and investment in the Information Security program.



# Environmental Responsibility

## OUR COMMITMENT TO STAYING GREEN

### Facility and Resource Management

A community includes more than just the people and businesses that maintain an economy. A community thrives because of its natural resources and sustained environment. At Hancock Whitney, we're focused on practical and tangible initiatives to help protect the environment for generations to come.

#### Investing in Green

We support energy efficient projects and investments. We hold **\$218 million** in green investments—mortgage backed securities that contain green-certified properties.

A green certification designates the level of environmental friendliness for a specific property.

#### Energy Management

We embrace our responsibility to be a good steward of our natural resources and have implemented a continuous improvement approach to energy management.

In 2014 we established a system for analyzing energy usage in our owned real estate portfolio, resulting in a 16 percent annual reduction in total energy usage.

During the last four years, we standardized our energy efficient guidelines for HVAC and lighting systems, installed smart HVAC thermostats, established a centralized energy management system and launched an office and site lighting conversion to LED technology.

### Waste Reduction

Through our enterprise-wide shredding and recycling initiative to support waste reduction, our associates recycled nearly **2.5 million** pounds of paper in 2018.

Other impacts from our shredding and recycling efforts include



**471,109**  
Gallons of Oil Saved



**21,189**  
Trees Saved



**4,959,045**  
Kilowatts of Energy Saved



**3,719**  
Cubic Yards of Landfill  
Space Saved



**8,678,328**  
Gallons of Water Saved



### ***Building and Construction Maintenance***

As our organization continues to grow, we are committed to doing our part to preserve the environment and reduce our impact.

In 2018 we moved our New Orleans regional headquarters to one of the most prominent structures along the New Orleans skyline and the tallest office building in Louisiana. We developed construction standards to occupy nine floors of unused office space with environmental stewardship in mind.



We are committed to sustainable construction practices, including the use of DIRTT wall insulation made of 80 percent post-consumer recycled cotton denim. Additionally, by choosing manufactured construction, we spared local landfills from incurring more than 140,000 pounds of drywall waste.



# Environmental Projects and Partnerships

## Hancock Whitney Perseverance Oaks

Hancock Whitney Perseverance Oaks is our multi-year, multifaceted commitment to help replenish local landscapes scarred by major storms with offspring of landmark live oaks and other live oaks. The program helps preserve our environment while propagating a cherished icon of regional heritage and resilience common across the Gulf South—the magnificent live oak.

With program founding partners Mississippi State University, The Sun Herald newspaper in South Mississippi and countless community partners, Hancock Whitney Perseverance Oaks creates numerous environmental, educational and cultural opportunities for the people and places we serve:

### Environmental

- **Reforestation and Conservation.** We replant areas with diminished or destroyed live oak populations and promote conservation of our region's natural resources.
- **Green Space.** We help enhance green space for community and environmental benefits, including neighborhoods and parks in low-to-moderate income areas.
- **Air Quality.** We help combat the buildup of excess carbon dioxide caused by climate change.

### Educational

- **Financial Education.** We teach and reinforce important financial concepts using environmental analogies.
- **History.** We teach the history of landmark oaks and local communities yearly.
- **Science.** We demonstrate concepts with hands-on natural science lessons.

### Cultural

- **Creativity.** We use stories and art to illustrate the social and symbolic significance of landmark live oaks.
- **Community Heritage.** We discuss how landmark oaks tie to important local traditions.
- **Local Preservation.** We impart the importance of development balanced with preservation of local history, landscapes and landmarks.

## Land Trust for the Mississippi Coastal Plain

We also sustain a strong relationship with the Land Trust for the Mississippi Coastal Plain, a member supported, nonprofit organization that conserves, promotes and protects open spaces and green places of ecological, cultural or scenic significance in the counties of the Mississippi Coastal Plain.

Our annual sponsorship supports the Land Trust's general mission, underwrites a memorial tree program to plant live oaks in honor or memory of individuals or organizations. It also includes an early spring initiative each year to plant 10 live oaks in 10 Gulf Coast communities within a 12-month period.

Since 2016 we have planted more than **700** live oaks, including landmark live oak saplings in the Gulf Coast communities we serve through our Hancock Whitney Perseverance Oaks program and partnerships.



"Faith" is one of a dozen centuries-old live oaks gracing the Land Trust for the Mississippi Coastal Plain's Twelve Oaks property. Acorns from the tree, which was adopted into Hancock Whitney Perseverance Oaks in 2016, are among landmark oak offspring cultivated for future plantings.





# Always Working to Be Better

At Hancock Whitney, our commitment to social, corporate and environmental responsibility are ongoing—much like our business that never knows completion.

Each day, we review and implement small changes and big advancements that further enhance our role as a strong company and solid corporate citizen. Each day, we work together to advance our organization and the communities in which we have the privilege to serve. Each day, we find new ways to meet our commitment to be better for the people and places depending on us.

We welcome respectful recommendations on how we can continue to help clients and communities thrive and to help people achieve their dreams.

Company goals are aspirational and not guarantees or promises that all goals will be met. Statistics and metrics included in this document are estimates and may be based on assumptions or developing standards. Content available at websites and in documents referenced in this document are not incorporated herein and are not part of this document.



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