



Environmental, Social Responsibility and Governance Report

2020



From Our President and CEO

Across America and the world, 2020 challenged and changed lives. Impacts from unprecedented international, national, and regional events—including a global pandemic and unparalleled hurricane season—tested the human spirit to extraordinary levels. Together, though, with characteristic resolve and resilience, the people and communities Hancock Whitney serves carried on, doing everyday things differently to move toward more certainty.

At Hancock Whitney, we've weathered more than 120 years of literal and figurative storms with the people and places we serve. No matter how external influences alter our collective course, our commitment as a strong, reliable financial and community partner stays constant and steadfast. We nurture success in prosperity and stability in adversity, always guided by timeless ideals central to who we are. In fact, our core values shine brightest when the days seem darkest. 2020 was no exception.

As our country braced against the coronavirus crisis, we led in helping businesses navigate national loan programs designed to keep doors open and people employed. Turning to our “last-to-close, first-to-open” philosophy of service, we followed CDC guidelines, kept drive-throughs operating, and offered digital options so clients could bank safely despite local lockdowns. Our proactive community relief efforts delivered vast supplies of personal protection equipment to first responders, healthcare professionals, and nonprofits, helping our communities cope with COVID-19. Similarly, when a record number of named storms hit our Gulf Coast footprint, associates from across our company came to help, handing out more than 36,000 hot meals, giving away more than 500,000 pounds of ice, and opening our mobile banking unit in the midst of major destruction.

Helping people achieve their financial goals and dreams is our mission. Helping them when they need us most is our privilege. We know people and communities depend on us to help create opportunities that make a difference. Whether in calm or crisis, we strive to meet the highest standards of environmental sustainability, social responsibility, and corporate governance, transparency, and accountability. This report highlights many of those initiatives and outcomes.

BauerFinancial, Inc., recommends Hancock Whitney as one of America's strongest, safest banks—now for more than 125

consecutive quarters. We're proud of that honor. It's a review and rating we can't buy or decline. It's a tribute to the people and businesses that are confident in us. It's a testament to nearly 4,000 associates in five states who are committed to our core values and their communities.

To individuals and organizations coming together to make our communities better and to all stakeholders who help us stay strong, our Hancock Whitney team extends a heartfelt thank you.

With gratitude,

A handwritten signature in blue ink that reads "John M. Hairston". The signature is fluid and cursive, with the first letters of the first and last names being capitalized and prominent.

John M. Hairston
President and CEO

CONTENTS

- 3. Spotighting Our Commitment**
- 4. Introduction**
- 6. Social Responsibility**
- 11. Reinvesting in Our Communities**
- 14. Community Development Advisory Council**
- 15. Associate and Corporate Culture**
- 20. Corporate Responsibility**
- 24. Information Security and Privacy**
- 26. Environmental Responsibility**
- 27. Environmental Projects and Partnerships**
- 28. Conclusion**
- 29. Sustainability Accounting Standards Board Index**

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

Spotlighting Our Commitment

<p>5</p> <p>Timeless core values Honor & Integrity Strength & Stability Commitment to Service Teamwork Personal Responsibility</p>	<p>125</p> <p>Quarters in a row as one of America's strongest, safest banks <i>BauerFinancial, Inc. December 2020</i></p>	 <p>201</p> <p>Greenwich Excellence and Best Brand Awards since 2005</p>
 <p>\$7 million</p> <p>Community Contributions in 2020 to help the people and communities we serve</p>	 <p>\$533 million</p> <p>Investment in Community Development and Affordable Housing</p>	
<p>10</p> <p>Diversity, Equity, and Inclusion Associate Council Members driving strategic focus at all levels of the organization through designated Change Champions</p>	<p>\$4 billion+</p> <p>Small Business Loans Over the Last Two Years Supporting Economic Growth</p>	
<p>14</p> <p>Members of Hancock Whitney Board of Directors including four outstanding Gulf South businesswomen</p>	<p>10</p> <p>Outstanding Nonprofit Leaders from five states serving on the Hancock Whitney Community Development Advisory Council</p>	
 <p>1.4 million pounds</p> <p>of Paper Recycled in 2020</p>	<p>\$198 million</p> <p>New Market Tax Credit-allocations deployed to help low-income communities since 2007</p>	 <p>Nearly 1000</p> <p>Live Oaks planted since 2016 to replace like oaks lost in Gulf Coast Communities affected by major storms</p>
<p>\$37 million</p> <p>Qualified Opportunity Zone Fund Investments since 2019</p>	 <p>\$491 million</p> <p>Company Investments in securities containing Green-certified Properties</p>	
 <p>\$2.5 million Investment in COVID-19 Community Relief</p>		

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 local landscapes, people, and communities and our extended Hancock Whitney family.

How Our Clients Feel about Our 5-Star Service

“Wonderful banking service. Everyone is friendly and very professional. If you have any questions or need help, they will always be willing to help you with whatever your needs may be. The bank is always very clean too. Great people! Great experience! Great banking service!”

“Very Friendly Environment and Excellent Service. Best Experience I've Ever Had Banking.”



Hancock Whitney proudly serves the Gulf South region while operating a loan production office in Nashville.



Growing our roots in Mississippi. We’ve called the Magnolia State home for more than 120-years, and in 2020 expanded into the Jackson metro area.

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; equipment leasing and financing; trust and investment services; healthcare banking; certain insurance services; and mortgage services. The company also operates a loan production office in Nashville, Tennessee. 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, 2020

- More than 200 Financial Centers
- Almost 300 ATMs
- Total Assets – \$34 Billion
- Total Loans – \$22 Billion
- Total Deposits – \$28 Billion
- FTE associates – Approximately 4,000
- Rated among the strongest, safest financial institutions in the country by BauerFinancial, Inc., for 125 consecutive quarters
- Earned 201 Greenwich Excellence Awards and Best Brands Awards for top client service since 2005

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.



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.



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 efforts 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 2020 we invested more than **\$7 million** in philanthropic donations and community sponsorships to empower local communities. More than **\$4 million** of this total supported Community Reinvestment Act activities, including a commitment of **\$2.5 million** for investments in communities to help people in some of the Gulf South's most vulnerable neighborhoods during the COVID-19 pandemic.

Total Giving: **\$7 Million**

CRA-eligible Charitable Donations: **\$4 Million**

Other Donations: **\$2.9 Million**



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

2020 Competitive Grants

For the third year in a row, Hancock Whitney awarded competitive grants to 12 eligible organizations currently supporting small business through technical assistance and entrepreneurship training.

Funded by Hancock Whitney through its Community Reinvestment Act (CRA) program, the \$200,000 in competitive grants aim to help organizations broaden community development efforts across the five Gulf South states the bank serves.

The 2020 grant recipients include

- Adult Reading Center, Inc.
Pearland, TX
- Agenda for Children
New Orleans, LA
- BakerRipley
Houston, TX
- Beaver Street Enterprise Center
Jacksonville, FL
- Flyte
New Orleans, LA
- Fund 17
New Orleans, LA
- Heritage Global Group
Biloxi, MS
- Market Umbrella
New Orleans, LA
- Propeller
New Orleans, LA
- Tampa Bay Wave*
Tampa, FL
- Thrive New Orleans*
New Orleans, LA
- University of South Alabama
Mobile, AL



Hancock Whitney's \$2.5 million investment to help communities impacted by the coronavirus pandemic helped to stock local food pantries, combat eviction, provide cloth face masks to protect residents and first responders, and fund community health centers.

Community Relief: Weathering literal and figurative storms

When crises hit, we come together to help our fellow associates, our clients, and our communities recover and rebuild with one simple philosophy in mind: Do the right thing.

The onset of the COVID-19 pandemic brought uncertainty for our clients, our associates, and our communities; however, Hancock Whitney continued to invest in the communities where our roots run deep—just like we've done in prosperity and adversity for more than 120 years.

During the height of the COVID-19 pandemic in April, Hancock Whitney worked with local restaurants to provide more than 8,000 meals to healthcare professionals. That initiative helped businesses stay open and pay hundreds of employees while emphasizing Hancock Whitney's gratitude to #HealthcareHeroes.

Hancock Whitney also pledged \$2.5 million in investments to sustain our economy, helping those with the greatest need in our local regions. The financial support helped replenish food banks; purchase supplies to help protect citizens and first responders; fund housing initiatives, including legal assistance to fight illegal evictions; and support Hancock Whitney associates affected by the pandemic

In an already unprecedented year, our Hancock Whitney associates, clients, and communities also endured an active Atlantic Hurricane season. We have a long history of being there for our communities before, during, and after storms and learned that what communities without power need the most is hot meals, ice, and cash. Following each storm, we lined up meals and ice for distribution, and assessed our financial centers so communities could have access to cash.

Hancock Whitney is known to be the last to close and the first to open – a testament to our leadership and our dedicated associates who are always striving to provide 5-star experiences for our clients. Hurricanes are no exception.

Community Relief — COVID-19 Pandemic

- 2 million meals distributed by 54 organizations in 5 states
- 100,000 face masks donated to communities across our footprint
- 500 families assisted with eviction services through funding to non-profit organizations providing legal aid
- 900 families assisted with rental relief through funding to housing assistance organizations

After Hurricane Laura made landfall as a Category 4 storm, Hancock Whitney was able to open a mobile financial center at our nearby Ryan Street location within 24 hours. Within four days, we had 80 percent of our locations open and were at 100 percent in less than a week. More than 200 associates from across our footprint traveled to the Lake Charles area to help serve more than 24,000 hot meals and hand out 84,000 pounds of ice during the first two weeks of recovery.

Following Hurricanes Sally, Delta and Zeta, our teams showed up with the same vigor to assist communities across the Florida panhandle, Alabama, the Mississippi coast and Louisiana. In total Hancock Whitney served more than 36,000 meals, gave away more than 500,000 pounds of ice, and contributed \$125,000 to provide immediate needs like gas, groceries, pet food, and other essential supplies as well as long-term support to help communities rebuild.



Just as we have done for the past 120-plus years, Hancock Whitney springs into action with hands-on relief including hot meals and ice, quick access to cash and special recovery assistance products following natural disasters.

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 the communities and 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 and Dallas, Texas, to Lafayette, Lake Charles, Baton Rouge, and New Orleans, Louisiana; from South Mississippi to Mobile and Baldwin Counties, Alabama, and from the Florida Panhandle 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, including a review of its alignment with our commitment to diversity, equity, and inclusion, 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 proudly contributes to an array of community organizations that address the most critical issues in our markets.



Hancock Whitney associates channel their commitment to service by volunteering with organizations that support affordable housing, animal advocacy, health and human services, arts and culture, community and economic development and financial education.

Associate Volunteerism

Giving back and paying it forward are important ideals we hold dear—principles central to our company for more than 100 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. At work and when they volunteer, associates help people achieve their goals and dreams.

In recent years, associates recording volunteer activities have shown a steady increase in numbers. However, the events of 2020 and the safety protocols necessary with COVID-19, which began in early 2020, limited the ability and opportunity for volunteerism.

In 2020, 479 volunteers recorded 1,219 activities supporting 461 organizations. Recorded volunteerism numbers outside of our Community Connection program were significant in 2020. Through the internal efforts of our associates, we supported the hurricane-ravaged communities within our footprint.

Our associates provided hurricane relief, including food and supplies, at 50 events in three states. While some associates volunteered on more than one day, associates filled 1,135 volunteer shifts.

Financial Education

Since our founding, we have been on a quest to help people achieve their financial dreams. Whether that dream is homeownership, 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 can 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 2020 Hancock Whitney associates participated in more than 570 financial education activities supporting more than 140 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 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 through our website and offers online playlists featuring important financial lessons. In 2020 visitors to Hancock Whitney Financial Cents for Adults completed more than **12,500** online financial education lessons.

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 encourage associates to share their financial know-how with local schools and organizations through special events and presentations. The onset of COVID-19 cancelled many of our financial education month activities, but our associates found other ways to share financial lessons to people of all ages through blogs, videos, and an emphasis on our online Financial Cents resources.

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 share their expertise with community groups to help young and old alike learn the value of good financial habits at every stage of life.

During Hancock Whitney Founders Month in 2020, associates used Hancock Whitney Financial Cents components and other curriculums to teach time-tested money management strategies to nearly **1,200** people from more than **20** organizations through both in-person and virtual classrooms. Additionally, more than **4,000** adults engaged with Hancock Whitney Financial Cents for Adults, partaking in more than **6,000** lessons.



During Founders Month, a new, state-of-the-art Hancock Whitney Computer Lab opened at Thrive 9th Ward Community Center to support online schooling, financial education, workforce and computer training, and provide access to the internet.

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 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 where we live and work.

In 2020 we committed

- **\$526 million** in CRA-qualified community development lending
- **\$170 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- or multi-family real estate.

Small Business

We've always made it our mission to help our clients and their businesses succeed. Regardless of whether 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 past two years, we provided 27,000 small business loans totaling more than \$4.3 billion* to help drive economic growth and job creation across the Gulf South.

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.

Since we began participating in the program in 2007, Hancock Whitney has deployed **\$198 million** of its own New Markets Tax Credit allocation for 32 projects in LICs.

*Total includes 2019 MidSouth data.

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.

Hancock Whitney 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 governments sponsor these programs that offer low-interest loans and sometimes closing cost assistance tailored to meet the needs of low- and moderate-income families.

In 2020 Hancock Whitney originated approximately **\$6.7 million** in affordable housing bond loans.



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

Affordable Housing and Economic Development Grant Initiatives

Through a partnership with the Federal Home Loan Bank (FHLB) Dallas, we participate in several of their Community Investment programs that support housing and economic growth activities. FHLB grants include down payment and closing cost assistance for first time homebuyers, renovation grants for elderly homeowners, and qualified economic development projects and community revitalization in targeted communities. Since 1999 Hancock Whitney has facilitated over **\$11.6 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 homebuyers 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 homeownership opportunities in the communities we serve.

In 2020, Hancock Whitney's PYWH program's third year of operation, the program provided \$6.9 million in mortgage financing for 47 homeowners.

Opportunity Zone Fund

Since 2019 Hancock Whitney has invested \$37 million in Qualified Opportunity Zone Funds.

Opportunity Zones were conceived as an innovative approach to spurring long-term private-sector investments in low-income communities nationwide. Opportunity Zones are generally located in an economically distressed or low-income community nominated by governors and certified by the U.S. Department of the Treasury into which investors can put capital to work financing new projects and enterprises in exchange for certain federal capital gains tax advantages.

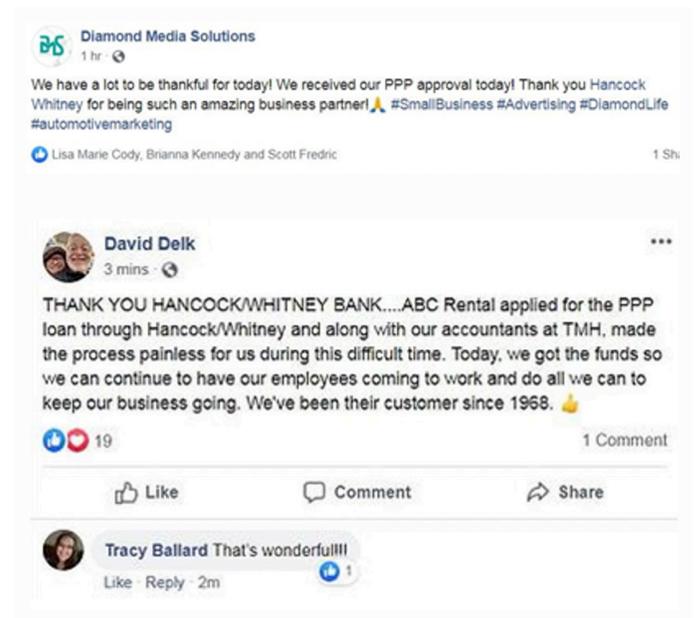
Paycheck Protection Program

Our mission to help clients achieve their financial goals and dreams is something we take to heart. When the COVID-19 pandemic shut down businesses across our region, the dreams of many business owners hung in the balance through no fault of their own. It was our mission—and privilege—to do whatever we could to help our clients, friends, and neighbors navigate these unprecedented challenges.

The moment the U.S. Small Business Administration launched its Paycheck Protection Program (PPP) on April 3, Hancock Whitney began working around the clock to get critical funding to as many small businesses as we could. PPP lending became our top priority, and we employed an “all-hands-on-deck” approach to prioritize and process PPP loans. Associates across various functions jumped into the process, with hundreds of associates taking overnight shifts to upload documents for loans during the peak demand for the federal program.

Across both rounds of funding for the PPP in 2020, we received approvals for funding of more than **13,000 loans totaling in excess of \$2.4 billion**. What’s more, 75 percent of the loans were for less than \$150,000, so it’s clear the majority of the PPP loans for which we received approval were loans that would help smaller businesses vital to the communities we serve.

Due to exceptional leadership and the hard work of our associates, Hancock Whitney secured the honor of most prolific lender for the federal program in the state of Louisiana. Additionally the company ranked high nationally for its PPP performance—18th in the country in a ranking of PPP lenders in the first quarter—according to the S&P Global Market Intelligence report.



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.



Brenda Breaux,
Executive Director,
New Orleans
Redevelopment
Authority
New Orleans, Louisiana



Rodolfo Cavazos,
CEO, The
BridgePath
Houston, Texas



Ernest Coney Jr.,
President and CEO,
CDC of Tampa
Tampa, Florida



Julie Egressy,
Executive Director,
Mercy Housing and
Human Development
Gulfport, Mississippi



Angel Greer, CEO,
Coastal Family
Health Center
Biloxi, Mississippi



Shanea' M. Nelson,
PHD, Workforce
Development
External Relations
Director, South
Louisiana College
Lafayette, Louisiana



Mark Praigg,
Business Advisor,
Houston Community
College MDA
Business Center
Houston, Texas



Samuel Sanders,
Executive
Director, Mid City
Redevelopment
Alliance
Baton Rouge, Louisiana



Dr. Charles Teamer,
Sr., Civic Leader,
Consultant for
Hancock Whitney
New Orleans, Louisiana



Melvin Washington,
Regional Director
Small Business
Development
Center, University of
Alabama
Mobile, Alabama

Associate and Corporate Culture

Associates are the faces, voices, and spirit of our organization. To the people and communities we serve, our 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. The diversity of our associates makes us a stronger and more resilient company, one that fosters a culture of inclusion and belonging, and one that supports our associates in achieving their goals and dreams.

OUR ASSOCIATES

As of December 31, 2020, we have approximately 4,000 associates. Our associates are our most important asset, and we understand the importance of continually reviewing and developing policies and practices that support our associates while balancing business needs. The following are areas of focus in attracting, developing, and retaining our human capital resource.

OUR COMMITMENT TO DIVERSITY, EQUITY, AND INCLUSION

Diversity, Equity, and Inclusion (DEI) are fundamental to our purpose. We pledge exceptional service to our clients and communities and believe our DEI commitment further strengthens our ability to meet the needs of our associates, communities, clients, and stakeholders. Different perspectives, backgrounds, and experiences produce stronger teams, better innovation, and enhanced overall organizational performance which allows us to better serve the people and communities depending on us.

Our DEI efforts are designed to attract, develop, and advance equitably the most talented individuals, regardless of race, ethnicity, gender, age, religion, disability, or any other dimension of diversity. Our associates receive diversity education, experiences, and resources to help inspire behaviors that contribute to an inclusive, high-performing culture in which all associates may thrive.

Our Commitment to Diversity, Equity, and Inclusion

- Foster an inclusive environment which recognizes and celebrates associates for their contributions to the company and communities we serve
- Nurture partnerships which facilitate growth and quality of life in the diverse communities where we work, learn, and serve
- Create platforms for continuous, meaningful diversity educational experiences for all associates
- Provide equitable opportunities for associates at all career stages to reach their full potential

THE VALUE OF DIVERSITY, EQUITY, AND INCLUSION

Our company culture exhibits our longstanding dedication to our mission and we continue to enhance that culture by focusing on ways to recognize, celebrate and respect DEI.

Our DEI efforts are led by our Director, of Diversity, Equity, and Inclusion and the DEI Council. The council is made of a cross-organizational group of associates dedicated to promoting and supporting DEI efforts both at work and in our communities. In 2020 we expanded the DEI Council to include associates honored as 2020 Diversity Change Champions, individuals that personify our commitment to DEI and bring fresh perspectives to the table.

We promise our associates a ‘voice’ and in 2020 delivered on ways to listen and learn from their experiences. Associate Virtual Listening Sessions (AVS) provided support, inspiration, and resources during a challenging social and racial climate. The AVS provided a dedicated platform to listen, learn, and extend grace to one another while shaping organizational actions to advance DEI. To help foster a diverse and inclusive culture, we continually review and develop curriculum to support DEI education—specifically educating leaders to increase inclusive behaviors amongst teams and to recognize and address unconscious bias in decision-making.

To help us gauge progress and drive our DEI strategy, we survey our associates. In 2020 we had record participation in our associate engagement survey with representation from all regions, markets, and lines of business. We found that the majority of associates felt they could be their authentic selves at work and that they understand the importance of having a diverse workforce in business.

In 2020, we launched our DEI page on hancockwhitney.com to share our ongoing work. We also launched a Courageous Conversations series to celebrate contributions, differences, and experiences of all associates.

Our DEI efforts extend into the communities we call home, as we cultivate new relationships and nurture partnerships with community organizations, professional and student organizations, and Historically Black Colleges and Universities. In 2020 we helped promising, young social justice leaders pursue higher education through scholarship funding. We also supported gender, cultural, social, and STEM initiatives through charitable giving.



Hancock Whitney proudly supports the 100 Black Women of Greater New Orleans Scholarship Fund for disadvantaged students.

Talent Acquisition

Our talent acquisition team partners with hiring managers in sourcing and presenting a diverse slate of candidates for positions to strengthen our teams. Our corporate internship program is one of the ways we work to recruit and develop diverse talent and support a culture of inclusion and belonging.

Shaping an Inclusive and Positive Work Environment

In line with our founding principles, we work to shape an inclusive and positive work environment where all associates can thrive. We are committed to equal employment opportunities and believe diversity in the workplace is essential to our success. Our policy is to provide equal opportunities 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. We maintain a strict policy prohibiting unlawful discrimination and harassment in any form, whether physical, verbal, or visual.

Compensation

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.



Our company's total compensation and benefits package includes a paid day off to volunteer for service with nonprofits and other charities in their communities.

Health and Wellness

We offer an array of associate benefits, including vacation and sick leave, holidays, leaves of absence, bereavement, tuition reimbursement, and an Employee Assistance Program (EAP). Our EAP is a confidential program available 24 hours a day, seven days a week to all associates and their immediate family members. As part of the company's total rewards package, we offer associates a variety of health and welfare benefit options, including medical, dental, vision, basic accidental death and dismemberment, basic group life, and short- and long-term disability insurance, in addition to flexible spending accounts. Additionally, we offer an enhanced 401K plan with a company match.

We grant associates competitive paid time away from work to include vacation leave, holidays/floating holidays, and sick leave. We also offer a bonding leave benefit, allowing paid time for the birth or adoption of a child for all eligible associates. We provide associates with annual paid time for volunteer opportunities through our Community Connection program and encourage associates to help others by volunteering in their local communities.

A Best-in-Class Workplace

We are honored to be among America's best midsize employers. Through a steadfast commitment to our century-old core values, we've created a company culture built around respect, diversity, and teamwork which has landed Hancock Whitney on **Forbes' list of America's Best Midsize Employers**. We are particularly delighted about this accolade because the recognition is based on associate feedback. We are thankful to associates who shared their positive experience of working at Hancock Whitney.

Associates and the Pandemic

The COVID-19 pandemic had a significant impact on people and businesses alike, including Hancock Whitney. To make banking as easy and safe as possible for clients and associates without disrupting business continuity we made adjustments to operations in our financial centers and office locations. Many associates at our corporate offices and operation centers temporarily transitioned to remote work locations.

In line with CDC guidance, we instituted safety protocols and procedures and provided personal protective equipment to our associates. Across the enterprise, we established processes within our online Human Resources portal for associate and manager reporting related to the pandemic and daily check points via email to support associate safety. Training was provided early on for all associates to confirm safety protocols. Training is ongoing for new associates.

We also established a regular cadence of communications and resources to keep associates informed. We launched a weekly wellbeing article series to help associates manage the stressors amplified by the pandemic by highlighting specific topics associates identified as important. These communications and pandemic resources remain front and center on our internal network to keep our associates informed.

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 our 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 HWAAF.



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

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. In 2020 our Learning and Development associates, and the broader associate base, learned to further embrace virtual learning environments in order to keep our skills sharp while keeping our associates safe.

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 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 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 benefits 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 encourages 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 other development programs as part of its overall approach to talent management.

Corporate Responsibility

OUR COMMITMENT TO GOOD GOVERNANCE



Taken before the onset of the coronavirus pandemic and social distancing, this photo of our board of directors illustrates our commitment to diversity across all areas of the company. (Not pictured: Suzette Kent, added to the board in 2020).

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, and ethical, environmental, and social standards.

BOARD STRUCTURE AND LEADERSHIP

The Hancock Whitney Corporation Board of Directors is currently composed of 13 independent directors and our CEO—five of these independent directors have been added since 2016. 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 about our directors is available on our [investor relations website](#) and in our annual [proxy statement](#) filed with the U.S. Securities and Exchange Commission (SEC).

Independent Oversight

- Independent director, Jerry L. Levens, serves as the chairman of our board. His responsibilities and duties help ensure our board's independent functioning.
- With the exception of Mr. Hairston, who is our only employee director, all of our directors are independent under the listing standards of The NASDAQ Stock Market, LLC.

Good Governance Practices

- Our Corporate Governance and Nominating Committee is responsible for overseeing the company's environmental, social, and governance strategies and initiatives.
- We have established a Sustainability Committee chaired by our Chief Risk Officer and comprised of senior executives. This management committee is responsible for assisting with development and implementation of strategies and initiatives relating to the environment, social responsibility and sustainable growth generally.
- In the appendix of this report, we have included a disclosure index aligned with the Sustainability Accounting Standards Board (SASB) standards for our commercial banking activities.
- Our Insider Trading Policy prohibits directors, officers, and other employees from hedging company stock.
- During 2020 none of our directors held shares of Hancock Whitney stock that were pledged.
- During 2020 each director attended at least 75 percent of the aggregate number of meetings of the board and the committees of the board on which he or she served.
- Our directors perform an annual self-evaluation of the board in satisfying its obligation to represent the long-term interests of our shareholders, customers, communities, and associates.
- We have stock ownership and retention guidelines for directors and executive officers.
- Our corporate governance guidelines prohibit our directors from serving on more than three other public company boards in addition to our board.

- Our independent directors meet regularly in executive session without members of management.
- With the exception of our executive committee, which includes Mr. Hairston, our board committees and committee leadership are 100 percent independent.

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, perspectives, 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. In furtherance of this consideration, the board has adopted a “Rooney Rule,” pursuant to which the Corporate Governance and Nominating Committee includes, and has any search firm that it engages include, women and minority candidates in the pool from which it selects director candidates. Our board is currently comprised of four women and ten men and one individual that self identifies as African American.

In October 2020, Hancock Whitney appointed Suzette Kent, a global business transformation executive to its board of directors.



Suzette Kent, Former Federal Chief Information Officer of the United States

Frisco, Texas

The five directors added since 2016 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 five directors increased the presence of important skills and experience in public companies, risk management, financial services, technology, government, legal, national and international business, strategic planning, and cybersecurity while also increasing regional diversity in our markets.

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 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. Three of our four female directors serve 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](#).

Diversifying and Refreshing the Board's Perspective

- Our board has adopted a “Rooney Rule” to ensure diverse candidates are included in the pool from which it selects director nominees.
- Our board has established a comprehensive, ongoing board succession planning process to ensure our board continues to have the depth and breadth of experience and perspective needed for a strong financial institution.
- 60 percent of the directors added to our board since 2016 are women and 28 percent of our current directors are women. Three of the four women on our board have a leadership role.
- Our board values fresh perspectives and 35 percent of our directors have been added since 2016.
- Our ongoing director training program provides continuing education on various important issues.
- Each member of our audit committee has banking or related financial management expertise, and four of the five members on our audit committee are “financial experts” as defined by the SEC.
- We have a mandatory retirement policy for directors that prohibits reelection after their 72nd birthday.

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 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; Federal Reserve Board of Governors; Mississippi Department of Banking and Consumer Finance; Financial Industry Regulatory Authority; and U.S. Securities and Exchange Commission.

Compliance Training

We require all associates to complete compliance training annually. Examples of compliance courses 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.

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 an inclusive work environment where everyone's voice is heard and issues are raised and quickly resolved. We value everyone's input to help guide our success, support our **Strength & Stability**, and serve the best interests of our company, shareholders, clients, and communities.



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

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 managers 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 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 responses 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 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 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 Risk Committee metrics.

Our Enterprise 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 at the time of hire and during each year of employment. 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 which can introduce malware to a company's network, result in the theft of user credentials, and, ultimately, place client information at risk. Hancock Whitney employs a number of technical controls to mitigate the risk of phishing emails targeting associates. We regularly test associates to determine their susceptibility to phishing test emails. We require susceptible associates to take additional training and 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 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 Cyber Defense Center 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 Cyber Defense Center 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 are 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 **\$491 million** in green investments—mortgage-backed securities that contain green-certified properties.

A Green Business 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 17 percent annual reduction in total energy usage.

During the last five 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 ongoing office and site lighting conversion to LED technology.

Building and Construction Maintenance

Our construction department continues to do our part to preserve the environment and reduce construction waste. We are building more spaces with a sustainable wall system, which cuts down on the amount of waste going into landfills. Our interior products, from ceiling tiles to flooring, are all tested and meet the latest environmental requirements in their industries.

Waste Reduction

Through our enterprise-wide shredding and recycling initiative to support waste reduction, our associates recycled nearly **1.4 million pounds** of paper in 2020.

Other impacts from our shredding and recycling efforts include:



279,542
Gallons of Oil Saved



12,572
Trees Saved



3,978,113
Kilowatts of Energy Saved



2,207
Cubic Yards of Landfill
Space Saved



5,149,463
Gallons of Water Saved

Environmental Projects and Partnerships

Hancock Whitney Perseverance Oaks

Hancock Whitney Perseverance Oaks is our multiyear, 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 Gulf South icon of regional heritage and resilience—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 live 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 live oaks are tied 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 and underwrites a memorial tree program to plant live oaks in honor or memory of individuals or organizations. It also includes an annual initiative to plant 10-20 live oaks in 10-20 Gulf Coast communities within 12 months, primarily during optimal tree-planting periods.

Since 2016 we have planted almost 1000 live oaks, including landmark live oak saplings, in the Gulf Coast communities we serve through our Hancock Whitney Perseverance Oaks program and partnerships. The program, like the trees we plant, continues to grow as our communities and our company grow.



Nestled beneath the property's sprawling namesakes, a cottage at the Mississippi Land Trust for the Coast Plain's Twelve Oaks has housed artists and writers and was likely part of an African-American church once on the grounds. Hancock Whitney adopted the 12 ancient trees on the site as Perseverance Oaks in partnership with the Land Trust.

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.



Associates across our footprint are the eyes and ears of our organization focused on finding new ways we can work together to create opportunities for people and the communities we serve.

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.



Hancock Whitney Bank, Member FDIC and Equal Housing Lender.

All loans and accounts subject to credit approval. Terms and conditions apply. Copyright © 2018 Hancock Whitney Bank.



hancockwhitney.com/esg

Hancock Whitney Sustainability Accounting Standards Board Index

This report marks the first time we have reported under the Sustainability Accounting Standards Board (SASB) standards. In the index below we are reporting certain SASB metrics that are relevant to our commercial banking activities, which constitute our principal line of business. Unless otherwise noted, all data and descriptions are as of or for the year ended December 31, 2020. For additional information about our financial performance, please refer to our quarterly earnings

materials as well as our quarterly and annual reports on Form 10-Q and Form 10-K, respectively.

Certain information may not be disclosed within the index below if it is not considered material or if it is privileged or confidential, could cause a competitive disadvantage to our business if publicly disseminated, or is not currently collected in a manner wholly correlative with the related SASB metric.

Metric	Response	Reference
Data Security		
1) Number of data breaches, (2) percentage involving personally identifiable information (PII), (3) number of account holders affected FN-CB-230a.1	To the extent that Hancock Whitney has material cybersecurity incidents, those incidents would be reported in our 2020 annual report.	10-K
Description of approach to identifying and addressing data security risks FN-CB-230a.2	Refer to the “Operational Risk Management” section on page 72 of our 2020 annual report; the “Board’s Role in Oversight of Cyber Risk” section on page 26 of our 2021 proxy statement; and the “Information Security and Privacy” section beginning on page 24 of our 2020 ESG Report.	10-K Proxy Statement
Financial Inclusion & Capacity Building		
(1) Number and (2) amount of loans outstanding qualified to programs designed to promote small business and community development FN-CB-240a.1	Refer to the “Reinvesting in Our Communities” section beginning on page 11 of our 2020 ESG Report for certain information relating to this item.	
(1) Number and (2) amount of past due and nonaccrual loans qualified to programs designed to promote small business and community development FN-CB-240a.2	See introduction for reasons for nondisclosure.	

Metric	Response	Reference
Number of no-cost retail checking accounts provided to previously unbanked or underbanked customers FN-CB-240a.3	See introduction for reasons for nondisclosure.	
Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers FN-CB-240a.4	Refer to the “Financial Education”, “Hancock Whitney Financial Cents” and “Hancock Whitney Financial Education Month and Founders Month” sections on pages 9 - 10 of our 2020 ESG Report.	
Incorporation of Environmental, Social, and Governance Factors in Credit Analysis		
Commercial and industrial credit exposure, by industry FN-CB-410a.1	Refer to Table 10. “Commercial & Industrial Loans by Industry Concentration” on page 56 of our 2020 annual report.	10-K
Description of approach to incorporation of environmental, social, and governance (ESG) factors in credit analysis FN-CB-410a.2	Refer to the “Loan Production, Underwriting Standards and Credit Review” section on page 5 of our 2020 annual report for certain information relating to this item.	10-K
Business Ethics		
Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anti-competitive behavior, market manipulation, malpractice, or other related financial industry laws or regulations FN-CB-510a.1	Our material legal proceedings and legal contingencies disclosures are included in Note 19 – Commitments and Contingencies, to the consolidated financial statements in our 2020 annual report.	10-K
Description of whistleblower policies and procedures FN-CB-510a.2	Refer to the “Whistleblower Policy” included on the investor relations page of our website.	Integrity in Action Policy
Systemic Risk Management		
Global Systemically Important Bank (G-SIB) score, by category FN-CB-550a.1	According to the Basel Committee on Banking Supervision’s assessment methodology, Hancock Whitney is not considered to be a Global Systemically Important Bank and, accordingly, does not have a G-SIB score.	
Description of approach to incorporation of results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy, and other business activities FN-CB-550a.2	Refer to the “Risk Committee Governance Structure” section on page 68 of our 2020 annual report for certain information relating to this item.	10-K

Metric	Response	Reference
Activity Metrics		
(1) Number and (2) value of checking and savings accounts by segment: (a) personal and (b) small business FN-CB-000.A	See introduction for reasons for nondisclosure.	
(1) Number and (2) value of loans by segment: (a) personal, (b) small business, and (c) corporate FN-CB-000.B	See introduction for reasons for nondisclosure.	

Your Dream. Our Mission.



hancockwhitney.com