



2023 Environmental, Social Responsibility and Governance Report





From Our President and CEO

The influential leaders who planted the seeds for Hancock Whitney saw the need for a strong bank built to last. They recognized how important the company's stewardship could be to growing and sustaining individual and community success. They nurtured a mission to help people achieve dreams and a purpose firmly planted in creating opportunities.

More than 124 years later, we at Hancock Whitney carry on our founding commitment to cultivating quality of life across the rich Gulf South landscape we serve.

Our visionary founders also sowed a corporate culture rooted in timeless ideals important to the people and places we serve, core values that endure as our guiding principles: Honor & Integrity, Strength & Stability, Commitment to Service, Teamwork, and Personal Responsibility. Those tenets help determine how we do business, how we make decisions, and how we endeavor to do the right thing for people depending on us as their reliable, trustworthy financial, and community partner.

Those unwavering standards also dictate our ongoing pledge to promote and preserve environmental sustainability, social responsibility and diversity, corporate accountability, and transparent governance. This report highlights some of the many ways we work diligently to uphold our commitment as a conscientious corporate citizen in the communities we serve.

Our Hancock Whitney legacy first took hold near the end of the 19th century, when, despite a national recession, our region was booming. Today, the Gulf South continues to thrive, and we are able to succeed with and because of the people and places we serve. Additionally, as our founders expected us to do, we take to heart our inherent obligation to tend and enrich economic and community vitality benefiting everyone across the region Hancock Whitney calls home.

With gratitude,

A handwritten signature in black ink that reads "John M. Hairston". The signature is written in a cursive, flowing style.

John M. Hairston
President and CEO

Contents

- Highlights from 2023 4**
- Introduction 5**
- Environmental Responsibility 7**
- Environmental Projects and Partnerships 8**
- Social Responsibility 10**
 - Reinvesting in Our Communities 13
 - Our Associates and Corporate Culture 15
 - Diversity, Equity and Inclusion 16
 - Talent Acquisition, Development and Retention 18
- Governance 22**
- Information Security and Privacy 27**
- Task Force on Climate-related Financial Disclosure 29**
- Sustainability Accounting Standards Board Index 36**

2023 Highlights

5

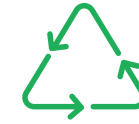
Timeless core values

Honor & Integrity
Strength & Stability
Commitment to Service
Teamwork
Personal Responsibility

138

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

*BauerFinancial, Inc.
as of December 31, 2023*



3.1%

reduction in total energy use in
2023 compared to 2022



\$6.8 million

in community contributions
to help the people and
communities we serve



\$467 million

invested in community
development lending



241

Greenwich Excellence Awards
since 2005

1.5X

Corporate Internship Program
(CIP) application rate nearly
doubled

\$503 million

in loans to small businesses to help drive
economic growth across the Gulf South

6,500+

associate volunteer hours

33%

of the Hancock Whitney
Board of Directors are
outstanding businesswomen

15

outstanding nonprofit leaders
from six states serving on the
Hancock Whitney Community
Development Advisory Council



\$434 million

in company investments in securities
containing green-certified properties

Diversity Among
Team Members:

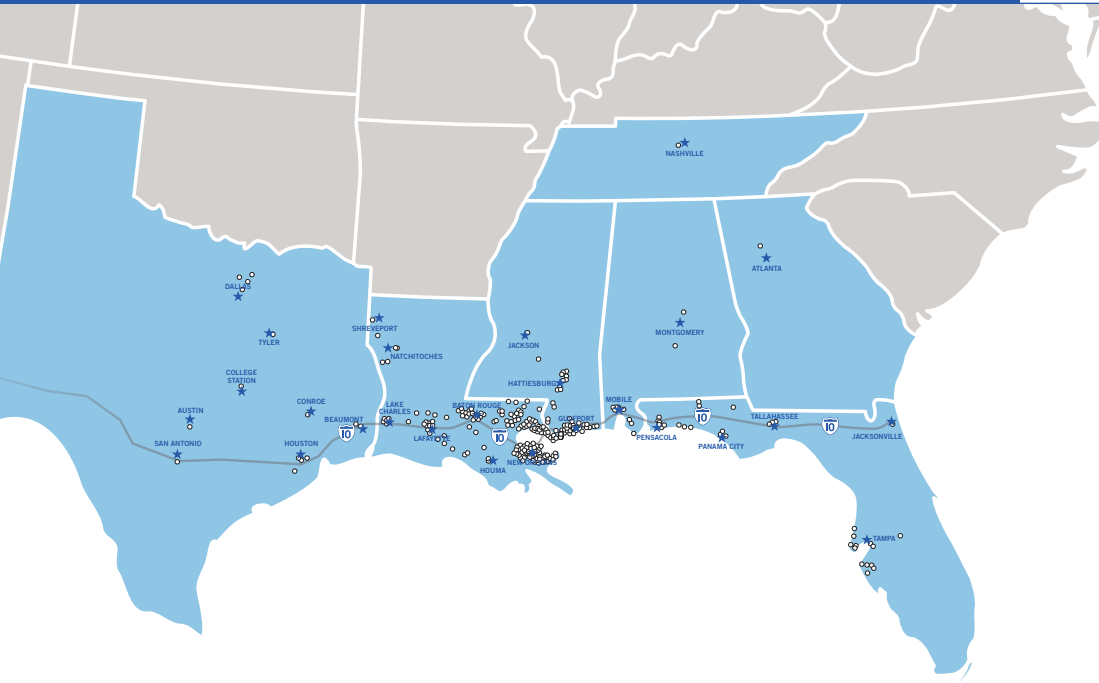
(as of December 31, 2023)



68% women



29% minority



Introduction

Since the late 1800s, our Hancock Whitney organization has persevered as a solid financial and community partner connected to clients and communities by deep roots, shared resilience, solid character, and high regard for what working together can accomplish.

At Hancock Whitney, our philosophy of environmental, social responsibility, and governance (ESG) aligns with our mission, purpose, and core values, as well as a longstanding dedication to doing the right thing to foster client, community, and corporate success.

As a company, we develop and implement tactics to help preserve our environment, expand social responsibility, and ingrain the ethics of good governance in how we pursue our strategic vision.

Corporate Profile

Part of Hancock Whitney Corporation, Hancock Whitney Bank is a multifaceted regional bank with a mission to help people achieve their financial goals and dreams. Our purpose is to create opportunities for people and the communities we serve. Set forth by our founders, our core values are the benchmarks by which we weigh our service to clients and communities: Honor & Integrity, Strength & Stability, Commitment to Service, Teamwork, and Personal Responsibility.

Financial Snapshot

December 31, 2023

- 182 Financial Centers
- 225 ATMs
- Total Assets: \$35.6 Billion
- Total Loans: \$23.9 Billion
- Total Deposits: \$29.7 Billion
- FTE associates: Approximately 3,600
- Earned 241 Greenwich Excellence Awards and Best Brands Awards for top client service since 2005
- Recognized by J.D. Power with the highest ranking for client satisfaction in retail banking in the South Central Region in the 2023 U.S. Retail Banking Satisfaction Report

Hancock Whitney offices and financial centers in Mississippi, Alabama, Florida, Louisiana, and Texas offer comprehensive financial products and services, including traditional and online banking; commercial and small business banking; private banking; trust and investment services; healthcare banking; and mortgage services. The company also operates combined loan and deposit production offices in the greater metropolitan areas of Nashville, Tennessee and Atlanta, Georgia. More information is available at [hancockwhitney.com](https://www.hancockwhitney.com).

How We Do Business

We believe in building a company that never knows completion—an organization that keeps getting better. Our Mission, Our Purpose, Our Promise to associates and Our Core Values guide us as we move forward.

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



Strength & Stability



Commitment to Service



Teamwork



Personal Responsibility



HANCOCK WHITNEY

3060

Environmental Responsibility

Energy Management

In 2014, we implemented a robust system to analyze energy consumption across our real estate portfolio. Over the subsequent nine years, we adopted standardized energy-efficient guidelines for HVAC and lighting systems, installed smart thermostats for HVAC systems, established a centralized energy management system, and initiated an ongoing transition of office and site lighting to LED technology. This initiative led to a 3.1% reduction in total energy use in 2023 compared to 2022.

In 2023, we proactively upgraded several aging HVAC systems. These were not only below current efficiency standards but also utilized R-22 Freon, which is detrimental to the environment. By replacing over 25 of these systems, both large and small, we've prevented the potential leakage of over 1000 pounds of R-22 Freon. Additionally, we elevated our minimum SEER ratings to encompass high-efficiency units, leading to a reduction in energy consumption by as much as 30-40% in certain scenarios.

Building and Construction Maintenance

Our construction department continues to do its part to minimize the environmental impact of building materials 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 building products, including but not limited to ceiling tiles, plumbing, lighting, walls, window treatment, paint and flooring, are all tested and meet the latest environmental requirements in their industries.

Furniture, Fixtures and Equipment

DIRTT MANUFACTURED CONSTRUCTION

Hancock Whitney utilizes DIRRT, a global leader in industrialized construction for interior spaces. Manufactured Construction is the most sustainable building method, providing benefits such as reducing to almost eliminating waste, reducing man-hours and travel to site and using recycled and recyclable materials. Reusing materials also eliminates the energy required to build new components and reduces landfill waste.

2023 Impacts of Using DIRTT Manufactured Construction:

- 2,599 lbs. of drywall waste prevented from entering a landfill
- 75 lbs. of paint-based volatile organic compounds (VOCs) and 11 lbs. of drywall mud tape-based VOCs prevented from off-gassing
- 54% recycled content in wall solution
- 81% recycled content in millwork solution
- 516 recycled pairs of denim jeans in wall insulation

2023 Impact of Redeployment of Existing Furniture:

- 2,700 lbs. of waste prevented from entering a landfill

2023 Impact of Carbon-neutral Flooring Solutions:

- 6 metric tons of carbon dioxide offsets

Waste Reduction:

- Our associates participate in an enterprise-wide shredding and recycling initiative to support waste reduction.

Environmental Projects and Partnerships

From reforestation investments in the late 1800s that replenished timberlands critical to the Gulf Coast economy to modern conservation programs, the Hancock Whitney organization has remained an avid, active advocate and supporter for preserving and protecting the region's natural resources and strengthening environmental sustainability.

Downtown Green Space

Hancock Whitney Lighthouse Park at Hancock Whitney Plaza, the company's corporate headquarters complex in downtown Gulfport, Mississippi, features one of the largest downtown corporate greenspaces in the state. The park, which includes numerous design elements acknowledging Gulf Coast resilience in the wake of Hurricane Katrina, provides the community a 56,000-square-foot open commons centered in an urban business district.

Perseverance Oaks

After Hurricane Katrina in 2005, Hancock Whitney launched the Perseverance Oaks program with founding partners Mississippi State University and The Sun Herald newspaper as well as other participating community partners such as the Land Trust for the Mississippi Coastal Plain.

The ongoing, multifaceted Perseverance Oaks project has helped replenish landscapes scarred by major storms with offspring of landmark live oaks and other live oaks. In the past 16 years, Perseverance Oaks has planted more than 1,000 live oaks in Gulf Coast communities, helping to preserve the environment while propagating a cherished icon of regional heritage, the magnificent live oak. After a brief hiatus imposed by the COVID-19 pandemic, Perseverance Oaks expanded in 2023 to help propagate live oaks, magnolias and other trees indigenous to the company's Gulf South footprint.

COMPONENTS OF PERSEVERANCE OAKS

- **Reforestation and Conservation** – Through the program, the company and communities it serves replant diminished or destroyed live oak populations and promote conservation of natural resources.
- **Greenspace** – Perseverance Oaks plantings help enhance greenspace for environmental and community benefits, including neighborhoods, schools, and parks in low- to moderate-income areas.
- **Air Quality** – Trees planted through Perseverance Oaks help combat the buildup of excess carbon dioxide caused by climate change.
- **Education** – As part of Perseverance Oaks, Hancock Whitney associates join environmental experts to teach students important financial concepts using nature analogies, impart community history and traditions tied to landmark live oaks and demonstrate environmental sustainability principles through hands-on science lessons.



An 18-year-young magnolia tree sits in Hancock Whitney Plaza Lighthouse Park in front of Hancock Whitney Plaza, company headquarters. The magnolia tree was planted as a magnolia seedling from a local nursery to help replenish trees lost along the Mississippi Gulf Coast due to Hurricane Katrina. This tree showcases the company's dedication to our long-term efforts to protect and preserve the landscapes in the communities we serve.

Land Trust for the Mississippi Coastal Plain

The company has maintained a strong relationship with the Land Trust for the Mississippi Coastal Plain. An initial Perseverance Oaks partner, the Land Trust is a member-supported nonprofit that conserves, promotes, and protects open spaces and green spaces of ecological, cultural, or scenic significance in the counties of the Mississippi Coastal Plain.

Hancock Whitney supports the Land Trust's general mission and adopted into Perseverance Oaks the namesake trees at Twelve Oaks, a 30-acre Land Trust nature preserve in South Mississippi featuring a stunning canopy of centuries-old live oaks, native plants, walking trails, marshes and a bird observatory along the Fort Bayou waterway. Purchased after the Civil War by a formerly enslaved person from the widow of the original owner, the Twelve Oaks property is home to an artist-in-residence cottage built around part of what local historians believe was once an African-American church on the site.

Hancock Whitney's partnership with the Land Trust in 2023 included a renewed exclusive sponsorship of the Land Trust Memorial Tree Program, which provides opportunities for individuals and organizations to purchase live oaks and other native trees in honor or memory of a family member or loved one, friend, colleague, fellow civic or business leader, or other individuals significant in a person's life.

Additionally, in 2023, the company's updated partnership with the Land Trust reinstated a proprietary collaborative educational element known as "Class in the Grass", through which Land Trust leaders and Hancock Whitney bankers use nature analogies to teach young people important information about environmental and financial responsibility.

Other Sponsorships & Partnerships

The company regularly sponsors, contributes to, and provides volunteer leadership for countless organizations and events across the greater Gulf Coast corridor committed to environmental sustainability, conservation, research, and education initiatives that help safeguard blueways, greenways, wildlife, and habitats critical to local ecosystems and community quality of life.

ALABAMA

- Alabama Wildlife Federation
- Coastal Conservation Association
- Dauphin Island Sea Lab Foundation
- Dog River Watershed Clearwater Revival
- Partners for Environmental Progress

FLORIDA

- Tampa Bay Watch
- Delta Waterfowl Foundation

LOUISIANA

- Audubon Nature Institute (Zoo & Aquarium)
- Coastal Conservation Association
- Coushatta Tribe of Louisiana
- Delta Waterfowl
- Ducks Unlimited
- Friends of City Park (New Orleans)
- Friends of the Baton Rouge Zoo

MISSISSIPPI

- Coastal Conservation Association
- Gulf of Mexico Alliance
- Delta Waterfowl Foundation
- Mississippi Aquarium
- Mississippi Forestry Association
- Mississippi Wildlife & Parks Foundation

TEXAS

- Houston Arboretum & Nature Center

Social Responsibility

If there's one thing that sets Hancock Whitney apart, it's that we don't just serve clients; we serve communities and all those who live in them. Year in and year out, generation after generation, we never stop standing up for the people and places that depend on us. It's a spirit reflected in our Commitment to Service, one of the core values that guide how we work and live. Through volunteerism, philanthropy and a responsible approach to financial education, our team gives back, helping communities grow into more vibrant places to live and work.

Corporate Giving

Each year, we provide financial support to important services and innovative programs that reflect our mission, purpose and core values with the greatest overall community impact, focusing on financial education, 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. Additionally, through local, state and regional sponsorships, we support and partner with community activities and organizations that complement our purpose and our commitment to diversity, equity and inclusion.

- ▶ In 2023, we invested more than \$6.8 million in philanthropic donations and community sponsorships to empower local communities.
- ▶ More than \$2.1 million of this total supported Community Reinvestment Act (CRA) activities.

2023 Opportunity Grants

For the sixth consecutive year, Hancock Whitney awarded competitive grants through its CRA program to nonprofits serving the Gulf South region. The 2023 grants, totaling \$250,000, were awarded to 25 organizations promoting financial, physical and/or mental health for vulnerable communities by alleviating health disparities or providing socioeconomic support.

Associate Volunteerism

Giving back and paying it forward are important ideals we hold dear—principles central to our company for nearly 125 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.

Houston-area associates participated in a bike build with CYCLE: Changing Young Children's Lives through Education, building over 250 bikes. Students in the Greater Houston area are awarded new bicycles after they achieve defined academic goals.



- ▶ 6,500+ volunteer hours
- ▶ 650+ organizations served
- ▶ 340+ nonprofit board positions held by associates

Associates in New Orleans teach financial education to students at The Good Shepherd School, helping to build a strong financial foundation for the future.



Financial Education

Since our founding, we have been on a quest to help people achieve their financial dreams, and we know our products and services are only part of the equation. A strong understanding of financial basics, money, and credit management not only improves 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 2023, Hancock Whitney associates participated in more than 975 financial education activities, sharing their financial expertise with more than 200 organizations and thousands of individuals. Eighty-three percent of these financial education activities qualified as Community Reinvestment Act (CRA) services, reaching low- to moderate-income individuals.

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 2023, visitors to Hancock Whitney Financial Cents for Adults engaged in more than 3,000 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 that 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. During the 30-day period, associates volunteered for 74 financial education activities supporting 26 different organizations benefitting more than 2,000 people.

Each October, we celebrate Hancock Whitney Founders Month, highlighting our focus on financial education for all ages and reminding associates to share their expertise with community groups to help young and old alike learn the value of good financial habits at every stage of life.

Banking by Building: Strong Communities. Strong Futures.

In 2023, Hancock Whitney continued its Banking by Building initiative bringing together community stakeholders and residents to build stronger communities. Hancock Whitney partnered with KABOOM! —the national nonprofit working to end playspace inequity— alongside two local organizations, The City of Pasadena in Pasadena, Texas, and InclusivCare in Marrero, Louisiana, to build new playgrounds for children to learn and play, because we believe children can be the catalyst for continued community growth and success. The two multi-month projects began with a community design day where local children designed their dream playground and residents shared their goals for the playspace. Hancock Whitney associates also led a financial education lesson challenging children to build a playground while staying within a budget. The financial education theme was built into the playground design with math and literacy elements that introduce basic financial concepts to prompt kid questions and family conversations.

In April 2023, more than 150 Hancock Whitney associates and community partners transformed a dilapidated park in Pasadena, Texas into a safe, innovative new playspace for local children. In September 2023, nearly 100 Hancock Whitney volunteers built a brand new playspace for the students at InclusivCare’s early childhood education center in Marrero, Louisiana. The new park spaces will also serve as a convening spot for the community to engage in ongoing financial education sessions with Hancock Whitney and local nonprofits.



Reinvesting in Our Communities

Our company embraces the vision of the Community Reinvestment Act 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. We are equally committed to strengthening the economic health of the communities that depend on us.

Community Development & Affordable Housing

We look to promote public well-being 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 2023, we committed \$467 million in CRA-qualified community development lending and \$116 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. A specialized 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 Lending, Service and Investments

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 2023, we provided 4,817 small business loans totaling \$503 million to help drive economic growth and job creation across the Gulf South.

Beyond funding, Hancock Whitney makes it a priority to help ensure small businesses have the resources needed to grow and succeed. Hancock Whitney Small Business Matters, a comprehensive, companywide entrepreneurship and small business outreach program, aims to educate and create opportunities, with an emphasis on minority and women owned businesses. The program also helps deliver access to financial opportunity, core to Hancock Whitney's commitment to diversity, equity and inclusion, concentrating on four entrepreneurial and small business success goals (Grow, Fund, Market and Manage). Over the past year we have provided technical assistance and entrepreneurial training to 688 small businesses.

The bank further supports the small business community by investing in small business investment companies (SBICs). SBICs provide direct funding to small businesses through debt and equity vehicles. SBICs, licensed and regulated by the Small Business Administration, provide much needed resources to promote the growth and development of small businesses across the country. In 2023, the bank held in excess of \$60 million in commitments to SBIC investment funds.



Our associates distributed Thanksgiving meals to families from eight schools across the New Orleans area during the InspireNOLA Charter Schools holiday drive.

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' home ownership 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 2023, Hancock Whitney originated approximately \$4.7 million in affordable housing state and local bond loans.

In March 2023, Hancock Whitney was honored as a top Lender by the Louisiana Housing Corporation (LHC). The recognition focused on Bank originated loans in 2022 to Louisiana residents furthering LHC's mission of ensuring that all Louisiana residents are granted an opportunity for safe, affordable and energy-efficient housing. In 2023, the bank continued to originate LHC loans totaling \$1.8 million.

Affordable Housing and Economic Development Grant Initiatives

Through a partnership with the Federal Home Loan Bank (FHLB) of 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.

In 2023, Hancock Whitney facilitated \$390,000 in FHLB grants. Since 2000, the bank has facilitated more than \$12.5 million in grants for nonprofit organizations serving low- and moderate- income communities.

The Homebuyer Equity Leverage Program (HELP) provides grant assistance directly to participating Hancock Whitney mortgage loan recipients. HELP works in conjunction with other mortgage assistance programs to help potential homebuyers qualify for a home. In 2023, through HELP, Hancock Whitney assisted 6 homebuyers and provided \$90,000 in down payment assistance.

The bank facilitates funding to preserve homeownership as well. Through the FHLB Special Needs Assistance Program (SNAP), the bank provides grant funds for repair and rehabilitation of owner-occupied housing of special needs individuals inclusive of elderly clients. SNAP grants are awarded up to \$12,000 per household. The bank facilitated over \$15,150 in SNAP grants for needy families in 2023. The bank partners with nonprofit organizations to rehabilitate the properties on behalf of needy families.

In addition, the bank works similarly with nonprofit organizations to provide direct funding through the FHLB Partnership Grant Program in a matched grant program. This program requires bank investment, which is then matched 4:1. General operating funds are awarded to 501 (c)(3) organizations participating in community development work. To date, the bank has assisted several organizations in receiving funding, of which \$408,400 has been awarded.

One of the most pertinent programs the Special Disaster Relief Grant (SDRG) program additionally allows the bank to provide recovery assistance to qualified employees and area residents following federally declared disasters. In 2023, Hancock Whitney facilitated 1 community based organization grant on behalf of 25 residents for a total grant impact of \$273,000.

Investing in Affordable Housing (LIHTC)

The low-income housing tax credit (LIHTC) program is designed to offer indirect federal subsidy to finance the construction and rehabilitation of low-income affordable rental housing. The program provides a dollar-for-dollar reduction in federal tax liability in exchange for providing financing to develop affordable rental housing. This reduction makes it possible for investors to offer a number of rental units at a below market rate. The Bank held \$38million in low income housing tax credits in 2023.

Opportunity Loan Program

Aligned with the company's commitment to homeownership, we offer a robust mix of mortgage portfolio products. These in-house products offer the bank the opportunity to expand access to credit for underserved and diverse communities. Specifically, our products offer low cost, affordable, fixed rate mortgages across the bank's footprint, especially in low-to-moderate income and minority communities.

In 2023, Hancock Whitney's Opportunity Loan program provided \$263 million in mortgage lending for 839 households. This initiative expanded access to homeownership for many low to moderate income populations and minority 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 2023, PYWH provided \$12.7 million in mortgage financing for 67 homeowners. As part of PYWH, the bank's Community Lending Team participated in more than 75 homebuyer education workshops, webinars and training sessions throughout 2023.



Hancock Whitney was a sponsor of the 2023 Annual UNCF Walk for Education in New Orleans at UNO Lakefront, which focuses on connecting students from historically black colleges and universities (HBCUs) with community leaders with the common goal of education and wellness.

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. The 2023–2025 slate of council members include key stakeholders from national and regional centers of influence.

Our Associates and Corporate Culture

Our employees, whom we refer to as associates, are our most valuable asset. Associates are the collective face, voice and spirit of our organization. To the people and communities we serve, our associates are Hancock Whitney. Our century-old culture and core values are the consistent beacon that guides how our associates carry on our legacy with honor, integrity and service. Additionally, the policies 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, clients, communities and shareholders in achieving their goals and dreams.

We promise our associates an inclusive environment where they can grow, have a voice, and are important. We are committed to providing an associate experience and total rewards package that attracts, develops and retains top quality talent. We continually review and develop strategies that support the needs of our associates while balancing business needs. In 2023, the Company's human capital strategy continued to focus on evolving to meet the ever-changing needs of our associates and supporting various initiatives to improve operations and overall efficiency while maintaining our commitment to our clients, communities and shareholders.

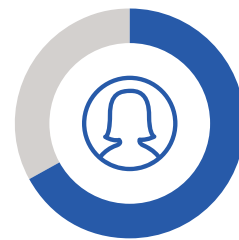
A strong and impactful human capital program begins at the top. Our Board of Directors oversees our overall corporate strategy and sets the tone for our culture, values and high ethical standards, and through its Committees, holds management accountable for results.

Beginning in 2021, the Board expanded the scope of our Compensation Committee beyond its traditional compensation-focused role to include oversight of all human capital management efforts within Hancock Whitney. Since this expansion, the Compensation Committee has been provided periodic updates on the Company's human capital management efforts, including talent acquisition and retention; talent and performance management; learning and development; total rewards; associate well-being; and diversity, equity and inclusion. In 2022, the Compensation Committee further strengthened its oversight of these areas through the implementation of a human capital management dashboard that it reviews periodically throughout the year. The dashboard includes a mixture of trending and point-in-time metrics designed to provide information and analysis of workforce demographics, talent acquisition, workforce stability and total rewards and associate programs.

Workforce Demographics

As of December 31, 2023, the Company had 3,591 full-time equivalent associates, predominately located in our core footprint of Mississippi, Louisiana, Alabama, Florida, Texas and Tennessee, compared to 3,627 associates as of December 31, 2022. Approximately 44% of associates were employed in Consumer Banking, 11% in Commercial Banking, 9% in Wealth Management, and 36% in Treasury, Operations, and Other Corporate Business & Administration, respectively. As of December 31, 2023, approximately 68% of our associates self-identified as a female and approximately 29% self-identified as a person of color. In 2023, approximately 71% of our new hires self-identified as female and approximately 43% of new hires self-identified as people of color.

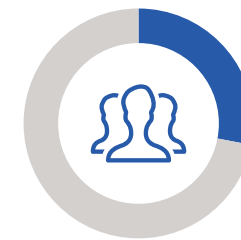
As of December 31, 2023:



Approximately

68%

of our associates have self-identified as a woman.



Approximately

29%

of our associates have self-identified as a person of color.

Cumulatively representing over **74%** of our total workforce.

Diversity, Equity, and Inclusion

Diversity, Equity and Inclusion (DEI) are fundamental to our purpose and essential to executing our mission. We pledge exceptional service to our clients and communities and believe our commitment to DEI further strengthens our ability to meet the needs of our associates, communities, clients and shareholders. Different perspectives, backgrounds, and experiences produce stronger teams and collaborative innovation resulting in improved overall organizational performance. This wider range of influence and diverse thought allows us to better serve the people and communities depending on us.

Our commitment to DEI starts at the top of our organization, supported through oversight by the Compensation Committee of our Board of Directors. Underscoring our ongoing commitment to a culture of inclusion and belonging, the Company established a DEI Council sponsored by the President and CEO in 2018,

which consists of associates from a variety of locations, business segments, genders, races, ethnicities, tenures and experiences who work together as thought leaders to promote and foster an inclusive workplace culture that appreciates differences and values all perspectives. Additionally, the Company named a Director of DEI in 2020 to serve as a champion and dedicated resource to lead the organization's DEI efforts. The Director of DEI and the Chief Human Resources Officer serve as chair and co-chair, respectively, of the DEI Council and partner with Company leaders on strategies to foster a diverse and inclusive workplace that attracts, develops and retains top talent, regardless of race, color, religious beliefs, national origin, ancestry, citizenship, sex, gender, sexual orientation, gender identity, marital status, age, disability, genetic information, protected veteran status or any other dimension of diversity. We monitor and track the progress of our efforts and regularly implement programs and practices to support a diverse and inclusive workplace.

In 2023, we continued our efforts to build and attract a diverse workforce by cultivating new relationships,

strengthening existing partnerships, and enhancing diverse recruiting efforts with key organizations. We were intentional with our campus recruiting, internship, and programming efforts across the footprint to expand our diverse talent pool. We continued efforts at historically black colleges and universities through funding of scholarships and programs to support Black students. Our recently revitalized corporate internship program continued to provide an inclusive experience that uniquely incorporates mentorship, financial literacy, community connection, and diversity learning opportunities across the organization and footprint. We proudly hosted the 2023 class of interns consisting of 56% females and 56% people of color, expanding our diverse pool of future talent and campus advocates. Additionally, we partnered with diverse external professional organizations such as Hispanic Chamber of Commerce, Gulf Coast Equality Council, and Families Helping Families and leveraged our associates for candidate referrals to expand our candidate pipeline.

Further supporting, developing, and celebrating the existing workforce, associates are provided diversity education, experiences and resources to help inspire behaviors that contribute to an inclusive, high-performing culture in which all associates may thrive.



Empowerment Influencers at a 2023 Women's Equality Day event in New Orleans offering insights on empowering women in the workplace.

The Company continues to enhance its diversity-learning opportunities with programs designed to listen and learn directly from the voices and experiences of our associates including Living Room Conversations, Cultural Tasting Series, Understanding Cultural Bias Training, and Associate Spotlights featuring New Associates, Women of Excellence, Random Acts of Kindness, and Living Our Core Values to help drive inclusive behaviors and inspire a growth mindset.

In 2023, the Company introduced Associate Resource Groups (ARGs) with the aim of fostering community, connection, and inclusion. These voluntary ARGs, led by associates, serve as a platform for networking, participating in professional development, and raising awareness about relevant issues. By engaging with our ARGs, associates have the chance to learn, celebrate, and offer support to one another, ultimately contributing to the development of stronger teams, increased productivity, and a culture of innovation. Launched in March 2023, the SheConnects ARG strives to establish an environment that encourages women to connect, learn, and uplift one another. The Able ARG, introduced in August 2023, is dedicated to fostering unity, promoting meaningful conversations, and providing support for how to best serve the interests of individuals with disabilities and those caring for loved ones with disabilities. Additionally, we announced the Black/African American ARG and the Young Professional ARG, scheduled to launch in 2024.

Total Rewards

We strive to provide a comprehensive total rewards package that meets the various needs of our associates, including market-competitive pay and robust benefit options that attract and retain top talent. To ensure our total rewards programs remain competitive, we engage in nationally recognized third-party compensation and benefits surveys and utilize the expertise of an independent executive compensation firm, an outside benefits broker, and benefits consulting firms. These resources are used to objectively evaluate our compensation and benefits packages and benchmark them against industry peers and similarly situated organizations on an annual basis.

Our compensation philosophy is a performance-based strategy which aligns our programs with our business goals and objectives. Base salaries are established considering competitive market rates for specific roles as well as the experience and performance levels of our associates. The Company rewards associates for individual performance through merit-based compensation increases and provides additional opportunities for financial advancement through promotions and various incentive opportunities.

We promote a pay-for-performance philosophy and motivate a majority of our associate population with incentive compensation designed to drive strategies, behaviors and business goals while effectively balancing risk and reward. We also use long-term incentive compensation to attract and retain top talent while keeping associates focused on long-term company performance, significant milestone achievements and creation of shareholder value.

We recognize the well-being of our associates is critical to the success of the organization. We offer a competitive and comprehensive benefits program to support associates throughout all life stages. Our benefits include comprehensive health, dental, life and disability coverage that are funded in whole or in part by the Company, as well as a 401(k) plan featuring a company match of a dollar-for-dollar on the first one percent and 50 cents on the dollar on the next five percent of associate contributions and a fixed employer contribution of two percent of pay for associates who do not participate in our grandfathered pension program. We also provide our associates with programs and tools to support their overall well-being, including paid time off, personal health advocate, employee assistance, behavioral assistance and tuition reimbursement programs, as well as a range of resources to support the well-being of our associates and their families throughout the full spectrum of their lives and career journeys.



2023 Corporate Internship Program (CIP) participants

Talent Acquisition, Development and Retention

The Company is dedicated to attracting, developing and retaining exceptional talent and strives to keep associates motivated, rewarded and appreciated through our commitment to DEI, competitive total rewards packages and career development. Of the approximately 850 job requisitions filled in 2023, 33% were filled by internal associates. Approximately 9% of our workforce received a promotion in 2023, consisting of 78% females and 33% people of color.

Recognizing the development of our associates is critical to our success, the Company invests in resources to ensure associates have access to the tools needed to do their jobs effectively and succeed within the organization, including technical, skills-based, management and leadership programs, as well as formal talent, performance management and succession planning processes. Through customized learning plans, associates are provided targeted resources to ensure they gain the knowledge and skills needed to successfully perform their duties in accordance with the Company's practices. Associates also have access to a full suite of optional classes and self-directed resources to personalize career development and prioritize their unique needs and growth opportunities. Additionally, the Company supports the use of external resources such as professional conferences, specialized seminars, banking schools and other development and leadership programs to supplement associates' professional development, and provides a tuition assistance program for those seeking to deepen their education at undergraduate and graduate levels.

Health, Safety and Well-Being

At Hancock Whitney, supporting the overall health, safety, and well-being of our associates are top priorities for the Company and some of the most valuable investments we make as a company. We are committed to providing robust, competitive benefits and programs that support associates in all aspects and stages of life. We continually explore opportunities for new or enhanced benefits and other programs to better support the overall well-being of our associates.

Supplementing our various benefit plans and programs, the Hancock Whitney Associate Assistance Fund provides assistance for associates with personal and financial needs during times of unexpected or unavoidable emergencies or disasters. The fund is managed by the Gulf Coast Community Foundation and funded by contributions from the Company as well as associates, board members and partner organizations.

Rooted in the Gulf South, our Company and associates are frequently impacted by hurricanes and other storms. We believe it is paramount to provide relief and recovery resources to help associates and their families remain safe and recover quickly when a storm hits. Throughout the year, especially during hurricane season, we encourage associates to prepare for inclement weather and natural disasters. We provide associates with resources to prepare for and respond to emergencies, including the American Red Cross, Employee Assistance Program, and Hancock Whitney Associate Assistance Fund. We periodically prompt associates to review and update contact information and emergency contact information in our HR system to ensure that they receive Company communications and outreach during emergency situations.

We remain committed to providing a safe, secure environment for our associates and clients. We continuously remind associates of their critical role in maintaining a safe and secure working environment. Trainings and communications are provided to educate and reinforce our safety and security protocols including safely accessing facilities and workspaces; safeguarding information and devices; and preventing, detecting, and reporting crimes and suspicious activities.

Our benefits and programs are designed around five key pillars of well-being:



Maintaining a healthy and safe lifestyle



Reaching greater balance in mind and spirit



Achieving financial goals and dreams



Connecting with others and community



Growing and developing a meaningful career



Members from the Associate Resource Group (ARG), SheConnects, assisted the Feed My Sheep organization in Gulfport, MS in a day of service.

Associate Engagement

We strive to create a culture of engagement where each associate knows they are important, valued, and can grow. We engage our associates through various channels including written, digital and face-to-face communications with targeted audiences ranging from all associates to core leaders, teams and one-on-ones. We encourage continuous open communication with our associates and leaders where input is welcomed through an environment of mutual respect and trust. We promote a workplace focused on gratitude and appreciation through our Value of You recognition program, Community Connection volunteer program as well as other associate campaigns throughout the year.

We generally conduct associate engagement surveys on

a biennial basis to measure our associates' connection and commitment to the Company and its goals. In 2022, we conducted an anonymous online associate engagement survey to measure associate engagement and collect associate feedback. During the survey, associates answered questions and provided comments to capture their feelings about the Company, leadership, and their team. The survey results indicated overall associate engagement compared favorably to peer benchmark comparisons for the financial services industry and our regional footprint. Using the results of the engagement survey, leaders are able to identify strengths and opportunities for growth within their teams as well as the overall organization to further strengthen our culture and better meet the needs of our associates.

Open Communication

Our Open Communication Policy cultivates a culture of open and honest communication between managers and associates as 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.



Our associates wore "wacky socks" to work on March 21, World Down Syndrome Day, to generate awareness around Down syndrome and support human rights-based approaches to disabilities recognizing the importance of always putting the person before the disability.

Recent Accolades

Each day, Hancock Whitney associates demonstrate the core values that guide how the company does business. Their efforts to provide 5-star service to clients and communities regularly earn the organization national, regional, and local recognition as a financially sound institution and trusted financial and community partner.

In 2023, business and community accolades for the company included these recognitions:

- **BauerFinancial, Inc.**, a leading national independent bank rating and analysis firm, recommended Hancock Whitney as one of America's strongest, safest financial institutions for the 138th consecutive quarter, as of the quarter ending December 31, 2023.
- **Forbes** tapped Hancock Whitney as one of "America's Best Banks" for the second year in a row.
- The **J.D. Power 2022 U.S. Retail Banking Satisfaction Survey** ranked Hancock Whitney as the highest scoring bank for the South Central Region for client satisfaction in retail banking.
- Readers of **New Orleans CityBusiness**, a regional business news publication, voted Hancock Whitney as the top winner in the "Best Bank" category for 2023.
- The Mississippi Gulf Coast community voted Hancock Whitney the "Best Bank – Gold Winner" in the **2023 Best of Coastal Mississippi Awards**, a special edition of The Sun Herald, the region's primary print and online news source

- **Greenwich Associates** selects winners in various categories to recognize the best of the best among banks bringing quality service to clients. In 2023, Hancock Whitney received 13 Greenwich Awards. Hancock Whitney has earned a grand total of 241 Greenwich Awards, with 26 Best Brand Awards since 2013 and 215 Excellence Awards since 2005.

Excellence Awards – U.S. Middle Market Banking

- Overall Satisfaction
- Overall Satisfaction - South
- RM Proactively Provides Advice - South
- Cash Management - Overall Satisfaction
- Cash Management - Overall Satisfaction - South

Excellence Awards – U.S. Small Business Banking

- Likelihood to Recommend
- Likelihood to Recommend - South
- Overall Satisfaction
- Overall Satisfaction - South
- Cash Management - Overall Satisfaction
- Cash Management - Overall Satisfaction - South

Best Brand Awards – U.S. Small Business Banking

- Best Brand - Ease of Doing Business
- Best Brand - Values Long-Term Relationships



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 strive to act with Honor & Integrity at all times to comply with laws, regulations and ethical, environmental and social standards.



Board of Directors members pictured left to right (front): Frank E. Bertucci, Sonia A. Pérez, James H. Horne, Christine L. Pickering, Jerry L. Levens, Joan C. Teofilo, Randall W. Hanna; (back) Constantine “Dean” S. Liollo, Sonya C. Little, Thomas H. Olinde, H. Merritt Lane, III, John M. Hairston, Hardy B. Fowler, Suzette K. Kent, C. Richard Wilkins

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.
- Our independent directors meet regularly in executive session without members of management.

Good Governance Practices

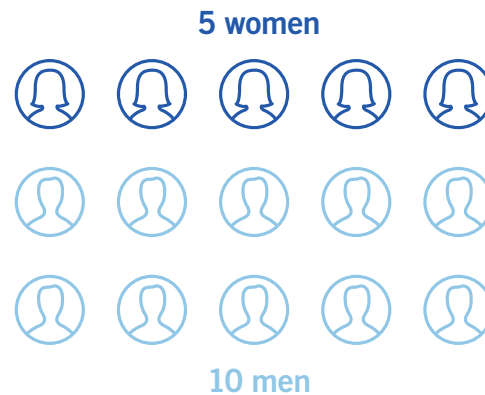
- Our Corporate Governance and Nominating Committee is responsible for overseeing the company’s environmental, social and governance strategies and initiatives.
- Our Compensation Committee is responsible for overseeing the company’s human capital strategies.
- We have established a Sustainability Committee chaired by our Chief Risk Officer and composed 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 disclosures aligned with the recommendations of the Task Force on Climate-related Financial Disclosure.
- 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 associates from hedging company stock.
- During 2023, none of our directors held shares of Hancock Whitney stock that were pledged.
- During 2023, each director attended at least 75% 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.

Board Structure and Leadership

The Hancock Whitney Corporation Board of Directors is currently composed of 14 independent directors and our CEO. An independent chair leads the board. 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).

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 composed of five women (one of whom self-identifies as African American and one of whom self-identifies as Latina) and ten men.



1 member identifies as African American



1 member identifies as Latina

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.
- Two-thirds of the directors added to our board since 2018 are women and 33% of our current directors are women. Three of the five women on our board have a leadership role.
- Our board values fresh perspectives, and 20% of our directors have been added since 2018.
- 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 is a “financial expert” as defined by the SEC.
- We have a mandatory retirement policy for directors that prohibits reelection after their 72nd birthday.



► Our financial centers are being renovated and built to feature innovative layouts, representing Hancock Whitney’s “financial centers of the future”.

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 five female directors serve as either the chair or vice-chair of one of our board committees.

Information about individual committee responsibilities can be found in our most recent proxy statement and on our investor relations website.

Shareholder Engagement

- We strive to maintain open and transparent communications with our shareholders and aim to optimize opportunities for engagement.
- We utilize various channels to engage with shareholders and analysts, including face-to-face and virtual meetings, conferences, roadshows, investor calls, quarterly earnings calls and annual shareholder meetings, as well as distributing regular communications through our quarterly shareholder letter, annual proxy statement, and annual Environmental, Social Responsibility and Governance (ESG) Report.
- In 2023, we communicated with approximately 283 current and potential analysts and investors at 38 different investors conferences or industry sponsored calls, and in individual management calls. Additionally, we held annual review meetings with the rating agencies S&P Global and Moody’s Investor Services.
- We maintain ongoing responsiveness to institutional and retail shareholders who directly contact us, and we remain committed to timely follow-up.

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.

BOARD RISK COMMITTEE & OTHER RISK OVERSIGHT

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 and benefit programs and oversees DEI efforts. The Corporate Governance & Nominating Committee oversees all ESG-related activities. The Sustainability Committee, which is a management committee, develops, monitors and assesses, strategies relating to the environment, social responsibility, and sustainable growth.

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.

As part of its remit, the Risk Committee oversees operational risk, which is defined as the potential that

inadequate information systems, operational problems, breaches in internal controls, fraud, or unforeseen catastrophes will result in unexpected losses. As such, operational risk considerations include climate-related risks to our operations stemming from severe weather events. The company is currently in the early stages of formally identifying and assessing climate-related risks beyond operational risks stemming from the Company's geographic footprint. As this ESG risk framework is built out, we will incorporate impact to other risk areas. We believe the governance framework that we have put in place will enable fulsome consideration of the climate risks and opportunities at Hancock Whitney as our practices and processes mature.

SUSTAINABILITY COMMITTEE

The Chief Risk Officer chairs the Sustainability Committee to provide interconnectivity between the committee and the Company's enterprise risk management (ERM) function, which is responsible for incorporating climate-related risks into the Company's risk framework. The Director of Diversity, Equity & Inclusion (DEI) serves as a member of the Sustainability Committee to champion our DEI efforts.

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 (FDIC); 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.

Regulatory Engagement

- We maintain open and transparent communications with our supervisory regulators and aim to optimize opportunities for proactive engagement. We regularly communicate with the regulators and update them on the bank's activities.
- In addition to regular examinations and continuous monitoring performed by our supervisory regulators, we host frequent meetings or conference calls between the supervisory team and bank executive leadership.
- We respond in a timely manner to our supervisory regulators and remain committed to addressing all follow-up items.
- We proactively monitor the regulatory landscape to ensure awareness of any regulatory changes and impacts to the bank.

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.

Maintaining a Culture of Ethics and Compliance

Open Communication

Our Open Communication Policy cultivates a culture of open and honest communication between managers and associates as 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

Upholding the core values of **Honor & Integrity, Strength & Stability**, and **Personal Responsibility** and further protecting our clients, associates, and company's financial safety and soundness, our associates are expected to conduct business in a lawful, ethical, and fair manner. All associates are strongly encouraged to report ethical concerns related to matters such as accounting, internal controls, auditing, discrimination, harassment, violations or suspected violations of laws or regulations, our Code of Conduct, or other Company policies and procedures by clients, associates, or vendors.

Integrity in Action, our whistleblower policy, provides our associates and others with a confidential method of reporting illegal, unethical, or unsafe activity. Administered through a third-party provider, the independent reporting service allows individuals to make reports confidentially by telephone or online 24 hours a day, seven days a week and allows for anonymous reports, if desired. All reports are investigated by Human Resources and/or Internal Audit and monitored through final disposition. Updates are provided to the Audit Committee on a quarterly basis. A copy of our Integrity in Action Whistleblower Policy is available under Governance Documents on our website, www.hancockwhitney.com.

Whistleblower Hotline

Our Whistleblower Hotline is administered through a third-party provider. The independent reporting service allows individuals to make reports confidentially by telephone or online 24 hours a day, seven days a week, and allows for anonymous reports, if desired.



Our associates uphold our five core values of Honor & Integrity, Strength & Stability, Commitment to Service, Teamwork and Personal Responsibility everyday, setting the tone for the quality of service our clients receive.

Information Security and Privacy

Cybersecurity Risk Management and Strategy

The Company's information security program is designed to protect the security, availability, integrity, and confidentiality of our computer systems, networks, software and information assets, including client and other sensitive data. The program is comprised of policies, guidelines, and procedures. These policies, guidelines, and procedures are intended to align with regulatory guidance, the ISO Code of Practice for Information Security Controls, and common industry practices. Assessing, identifying and managing cybersecurity related risks are integrated into our overall enterprise risk management process.

The Company expects 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.

Additionally, we regularly provide associates with information security awareness training covering 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 or employee data, or other sensitive company data, and information at risk. The Company employs a number of technical controls to mitigate the risk of phishing emails. We regularly test associates to determine their susceptibility to phishing emails. We require susceptible associates to take additional training and provide regular reports to management. We additionally maintain procedures for the safe storage and handling and secure disposal of sensitive information.

The Company protects its network and information assets with industry-tested security products and processes. Our teams actively monitor company networks and systems to detect suspicious or malicious events. The Company evaluates potential cyber risks, as appropriate, in its regular risk assessments. The Company also conducts vulnerability scans, and contracts with third-party vendors to perform penetration tests against the Company's network. In addition, the Company's Cyber Defense Center team monitors threat intelligence sources to anticipate and research evolving threats, investigates their potential impact to financial services companies, examines the Company's controls to detect and defend against those threats, and proactively adjusts the Company's defenses against those threats. The Company also engages expert cyber consultants, as necessary and appropriate.

Before engaging third-party service providers who may have access to the Company's, customer, employee or other sensitive data, or to the Company's systems, we perform due diligence in order to identify and

evaluate their cyber risks, which includes self-attestation questionnaires (developed using Service Organization Controls (SOC) reports). This process is led by the Vendor Management team and includes participation of dedicated information security resources. Third party service providers processing sensitive data are contractually required to meet applicable legal and regulatory obligations to protect sensitive data against cybersecurity threats and unauthorized access to the sensitive data. After contract executions, third party service providers deemed critical by our vendor management office undergo ongoing monitoring to ensure they continue to meet their security obligations and other potential cybersecurity threats.

As part of our information security program, we have adopted an Information and Cybersecurity Incident Response Plan ("Incident Response Plan"), which is administered by our Chief Information Security Officer ("CISO") in close collaboration with our Director of Enterprise IT Risk. The Incident Response Plan describes the Company's processes, procedures, and responsibilities for responding to cybersecurity incidents. The Incident Response Plan is intended to proceed on parallel paths in the event of a cybersecurity incident, including implementation of (i) forensic and containment, eradication, and remediation actions by information technology and security personnel and (ii) operational response actions by business, communications, and risk personnel. Our incident response team annually performs exercises to simulate responses to cybersecurity events.

The Incident Response Plan includes procedures for escalation and reporting of potentially significant

cybersecurity incidents to the Company's Chief Operating Officer, Chief Financial Officer, Chief Risk Officer, and our Board Risk Committee.

Impacts of Cybersecurity Incidents

To date, the Company has not experienced a cybersecurity incident that has materially impacted our business strategy, results of operations, or financial condition. Despite our efforts, there can be no assurance that our cybersecurity risk management processes and measures described will be fully implemented, complied with, or effective in protecting our systems and information. We face risks from certain cybersecurity threats that, if realized, are reasonably likely to materially affect our business strategy, results of operations or financial condition. See Item 1A. "Risk Factors" in our 2023 Annual Report on Form 10-K for further discussion of the risks associated with an interruption or breach in our information systems or infrastructure.

Cybersecurity Governance

Our Board of Directors is responsible for overseeing the Company's business and affairs, including risks associated with cybersecurity threats. The Board oversees the Company's corporate risk governance processes primarily through its committees, and oversight of cybersecurity threats is delegated primarily to our Board Risk Committee. The Board also periodically designates directors as its cybersecurity contact points. Our Chief Operating Officer facilitates the involvement of these designated directors in oversight of potentially significant cybersecurity incidents. The current directors designated as cybersecurity contacts are Chairman Jerry Levens, Board Risk Committee Chair Frank Bertucci, and Suzette Kent.

The Risk Committee oversees the management process associated with cybersecurity risk. Cybersecurity matters and assessments are regularly included in Board Risk Committee meetings. The Board Risk Committee has primary responsibility for overseeing the Company's comprehensive Enterprise Risk Management program. The Enterprise Risk Management program assists senior management in identifying, assessing, monitoring, and managing risk, including cybersecurity risk, in a rapidly changing environment. The Board Risk Committee provides reports to the full Board on the Company's information security program on an annual basis.

The Company's CISO directs our information security program and the Director of Enterprise IT Risk directs our information technology risk management. Led by our CISO and Director of Enterprise IT Risk, 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.

The CISO regularly attends Board Risk Committee meetings and sits in executive session with the Committee members at least annually to update committee members on material cybersecurity and other information security developments and risks. The CISO also provides an annual information security program summary report to the Board, outlining the overall status of our information security program and the Company's compliance with regulatory guidelines.

The IT Risk Governance Subcommittee, a management level subcommittee of our Operations Committee, also addresses information security and is responsible for overseeing the protection of the integrity, security, safety and resiliency of corporate information systems and assets. The IT Risk Governance Committee meets

quarterly to review the development of the program and provide recommendations. The subcommittee provides regular reports to the Operations Committee and, ultimately, the Board Risk Committee through the CISO. Together, our CISO and Director of Enterprise IT Risk co-lead the company's IT Risk Governance Committee.

Our CISO is responsible for the Company's information security program. In this role, the CISO manages the Company's information security and day-to-day cybersecurity operations and supports the information security risk oversight responsibilities of the Board and its committees. The CISO is a member of the Company's Corporate Operations group and reports to our Chief Information Officer, who in turn reports to our Chief Operating Officer. Our CISO has cybersecurity experience spanning more than two decades. Prior experience includes senior security roles in large government agencies and Fortune 200 companies. He has spoken at area colleges and various industry events about information security. He holds a degree in electrical engineering, is a graduate of banking school, and maintains several industry certifications.

Our Director of Enterprise IT Risk is responsible for the Company's information technology governance, risk, and compliance program. In this role, the Director of Enterprise IT Risk provides independent oversight of information technology risk, promotes effective challenge to the Company's information technology systems, and ensures that high level risks receive appropriate attention. The Director of Enterprise IT Risk is a member of the Company's Corporate Risk Management Group and reports to our Chief Risk Officer, who in turn reports to our CEO. Our Director of Enterprise IT Risk has over two decades of business continuity, crisis management and risk experience in the financial services industry and maintains related industry certifications.

Task Force on Climate-related Financial Disclosure

The Financial Stability Board's Task Force on Climate-related Financial Disclosure (TCFD) provides a voluntary climate-related financial risk disclosure framework that companies may use to provide consistent information to investors, lenders, insurers and other stakeholders. In this TCFD Appendix, we have aligned our reporting around the TCFD framework's four pillars: Governance, Strategy, Risk Management, and Metrics and Targets.

Governance

Our Board of Directors' Role in Oversight of Climate-related Matters

Our Board of Directors is responsible for overseeing Hancock Whitney's business and affairs, including risks associated with the potential impact of climate-related matters. The Board oversees the Company's corporate risk governance processes primarily through its committees, and oversight of climate matters is delegated to our Corporate Governance and Nominating Committee (the Corporate Governance Committee), Risk Committee, and Audit Committee.

The **Corporate Governance Committee** advises the Board of Directors on corporate governance matters generally and is specifically tasked with overseeing the Company's strategy and initiatives regarding ESG matters. The Corporate Governance Committee receives reports from the Company's Sustainability Committee (discussed further below) at least annually, and ESG matters are regularly included on the committee's agenda.

The **Board Risk Committee** ensures that a comprehensive Enterprise Risk Management program exists to assist senior management in operating the Company in a rapidly changing environment, and to assist the Board in fulfilling its responsibilities with respect to oversight of the Company's risk governance framework and risk appetite. The Board Risk Committee reviews the Company's processes for identifying, assessing, monitoring, and managing the Company's primary risk exposures. As discussed under "Risk Management" below, climate-related matters have potential impacts across the spectrum of our primary risk exposures, and we are in the process of integrating climate-related matters into our enterprise risk management framework.

The **Audit Committee** assists the Board in fulfilling its responsibilities for oversight of the accounting and financial reporting processes and audits of the financial statements, the system of internal control, and the process for monitoring compliance with laws and regulations, including laws and regulations relating to climate-related risks and disclosures.

Our Management's Role in Assessing and Managing Climate-related Matters

Our **Capital Committee (CAPCO)** is composed of the most senior executives of the business and directly oversees strategic and reputational risk, as well as the Company's risk governance framework and risk appetite, with the support of its management level portfolio risk committees and the Sustainability Committee. The Company has three portfolio committees: Credit Committee, Asset/Liability Committee and Operations Committee, which are responsible for credit risk, liquidity and market risk, and operational and legal risk, respectively.

To provide support to CAPCO with respect to the Company's ESG and sustainability efforts, the Company formed a management-level Sustainability Committee in 2021 that is specifically focused on the sustainable growth of the Company.

The **Sustainability Committee** assists CAPCO in (a) developing strategies relating to the environment, social responsibility and sustainable growth generally (which we refer to collectively as "sustainability"), (b) developing, implementing, and monitoring sustainability initiatives and policies, (c) overseeing the Company's sustainability reports and disclosures, and (d) monitoring and assessing sustainability developments. Our Chief Risk Officer chairs the Sustainability Committee; other members include our Chief Legal Officer, Director of Diversity and Inclusion, Chief Financial Officer, Chief Operating Officer, Chief Credit Officer, Chief Human Resources Officer, and Investor Relations Manager. The Committee meets at least semiannually or more frequently as the Committee deems appropriate, and from time to time forms working groups composed of cross-departmental representatives to assist it in carrying out its responsibilities. The Sustainability Committee provides reporting to CAPCO as the Chair deems appropriate, and to the Corporate Governance Committee of the Board at least annually and at such other times as may be requested.

The Company's Chief Risk Officer chairs the Sustainability Committee to provide interconnectivity between the committee and the Company's enterprise risk management function, which is responsible for incorporating climate-related risks into the Company's risk framework. The Company is currently in the early stages of formally identifying and assessing climate-related risks beyond operational risks stemming from the Company's geographic footprint. We believe the governance framework that we have put in place will enable fulsome consideration of the climate risks and opportunities at Hancock Whitney as our practices and processes mature beyond those currently described in this report.

The **Disclosure Committee** assists the Chief Executive Officer and Chief Financial Officer in fulfilling their responsibility to ensure financial statements and disclosures made by the Company are complete, accurate and timely filed in accordance with Securities and Exchange Commission rules and regulations, stock exchange listing requirements, generally accepted accounting principles, internal policies, and other legal or regulatory requirements. In addition to the Sustainability Committee, the Disclosure Committee reviews and approves the content of the Company's Environmental, Social Responsibility and Governance Report before publication.

Strategy

Climate-related Risks and Opportunities

Given our operational footprint within the Gulf South and Gulfport, Mississippi headquarters, our company and associates are frequently impacted by hurricanes and other storms, as well as flooding.

We continue to examine how climate-related physical, transition and regulatory risks may impact those to whom we lend or in which we invest, both at present and as extreme weather events grow in frequency, intensity, and duration, as the effects of climate change intensify. Our intention is to integrate any findings into our business strategy over short-, medium- and long-term time horizons. For example, we have begun to see the impact of climate-related risks in the availability and/or affordability of property and casualty insurance including the need by some states to set up programs to provide insurance to those individuals and businesses that are not able to obtain it or to do so on reasonable terms.

Impact of Climate-related Risks and Opportunities

With respect to our own operations, we've long been committed to service when crisis hits. We understand that our customers need reliable banking services when recovering from severe weather events, and we endeavor—when it is safe and sensible for clients and associates—to be the last to close and the first to open. Our actions taken to mitigate climate-related risks posed by hurricanes and other storms are guided by our business continuity plan. This plan outlines measures and protocols to take in preparation of, during and after climate-related weather events to ensure our critical business operations continue to function consistent with our commitment to service. In addition, we believe it is paramount to provide relief and recovery resources to help associates and their families remain safe and recover quickly when storms do occur.



Commercial & Industrial Portfolio and Sensitivity to Climate Change Transition Risk

DECEMBER 31, 2023

Total Commercial & Industrial Sectors ¹	Outstanding Loan Balances (\$ mil)	Outstanding Loan Balances (%)	Total Unfunded Commitments (\$ mil)	Total Unfunded Commitments (%)	Sensitivity to Transition Risk ²
Health Care and Social Assistance	\$1,481.7	11.4	\$337.6	21.6	●
Real Estate and Rental and Leasing	1,270.6	9.7	517.3	33.1	●
Retail Trade	1,236.8	9.5	262.7	16.8	●
Manufacturing	1,120.2	8.6	710.0	45.5	●
Wholesale Trade	1,111.6	8.5	635.2	40.7	●
Construction	998.8	7.7	886.9	56.8	●
Finance and Insurance	878.8	6.7	630.9	40.4	●
Transportation and Warehousing	872.4	6.7	361.2	23.1	●
Professional, Scientific and Technical Services	735.4	5.6	497.8	31.9	●
Accommodation and Food Services	706.1	5.4	178.6	11.4	●
Public Administration	461.4	3.5	5.20	0.3	●
Information	424.5	3.3	116.0	7.4	●
Other Services (Except Public Administration)	396.7	3.0	101.1	6.5	●
Admin, Support, Waste Mgmt, Remediation Services	357.4	2.7	158.3	10.1	●
Educational Services	247.0	1.9	227.3	14.6	●
Energy	204.6	1.6	103.9	6.7	●
Other	547.0	4.2	971.3	62.2	●
Total Commercial & Industrial Portfolio	\$13,051.0	100.0	\$1,561.9	100.0	

¹Commercial and industrial loans include commercial non-real estate and commercial real estate owner occupied.

²Sensitivity to transition risk in terms of likelihood of negative rating migration in a disorderly transition scenario to a lower carbon economy

● No expected impact

● Moderate Sensitivity

● Sensitivity significant enough to cause negative rating migration in more than 25% of the subportfolio

With respect to our loan portfolio, while not primarily driven by direct consideration of climate-related risks, we have significantly reduced our exposure to the energy sector through a sale of a substantial portion of our energy loan portfolio as part of a broader de-risking strategy. Energy loans constituted just below 1% of our total loan portfolio as of December 31, 2023. Other concentrations in our loan portfolio include commercial and residential real estate, healthcare, hospitality and shared national credits. As noted above, we are in the early stages of currently assessing the vulnerability of these portfolios to climate risk.

Based on our severe weather experience to date, storms generally prompt temporary evacuation and unplanned closures of businesses, leading to supply chain disruptions, labor constraints, and cancellation or postponement of events that foster tourism. Certain income categories, such as ATM fees and secondary mortgage market operations, can also be temporarily impacted by storm disruptions. However, our hurricane-impacted markets generally experience increased economic activity as the communities rebuild and recover from the damage. As a result, deposit levels historically have increased, primarily driven by stimulus funding and insurance proceeds.

With respect to the consideration of new opportunities, the Company has a New Product and Initiative (NPI) Policy to prudently manage and assess the risks associated with the innovation and development of new, expanded, or modified products and services offered by the Company. The policy defines what an NPI is and provides criteria to help make that determination. It also sets forth the vetting and approval process required for NPIs, including risk assessment, whether posed by climate-related risks or otherwise. Our NPI policy enables us to assess the inherent risks associated with a proposed new product and/or initiative, to identify the requirements or actions necessary to sufficiently mitigate

risk to an acceptable level, and to identify subject-matter experts to be involved in the project. The NPI Risk Questionnaire is broad and covers all of the risks in the HWC Risk Hierarchy. At this time, we are determining the best methods to incorporate climate-related risks in the assessment. The results aid the Company's decision of whether to move forward with the project/initiative and provide project managers with requirements to include in the project plan.

Our Resilient Strategy

We have yet to conduct climate-related scenario analysis. However, we are working to better understand the landscape of climate transition scenarios, and have begun to review scenarios to understand at a general level the magnitude and trajectory of potential risks posed by a warming planet and how those risks may impact our business in the longer term.

Risk Management

Identifying and Assessing Climate-related Risks

Hancock Whitney's ERM function, led by our Chief Risk Officer, is responsible for overseeing the identification, assessment, measurement, monitoring, mitigation and reporting of risk, including climate risk.

The Company's risk philosophy is to proactively manage risks to capture opportunities and maximize shareholder value. With our Core Values ever present, we set corporate strategic objectives, establish strategies, and make distinct risk/reward decisions with the utmost consideration for the strength and stability of the Company, impact to its overall aggregate risk profile, and risk appetite. The Company must balance revenue generation and profitability with the inherent risks of its business activities to ensure its efforts are not diminished through avoidable loss, both direct and indirect.

Risks are primarily identified through quarterly evaluation of our risk universe, with risks being added or removed as appropriate. Risks are categorized across the seven risk categories in our ERM Policy: Credit, Market, Liquidity, Operational, Legal, Reputational, and Strategic. The table below defines each risk category.

Risk Type	Definition
Credit	Credit risk arises from the potential that a borrower or counterparty will fail to perform on an obligation, including failures due to climate risk or related impacts.
Market	The Company's market risk exposure is derived primarily from interest rate risk embedded in its balance sheet. Interest rate risk is the exposure of an institution's financial condition—earnings or capital—to movements in interest rates.
Liquidity	Liquidity represents the ability of a financial institution to fund assets and meet obligations as they become due.
Operational	Operational risk is defined as the risk of loss resulting from inadequate or failed internal processes, people, and systems or from external events, including climate-related events and disasters.
Legal	Legal risk generally involves (i) legislative or regulatory compliance risk, i.e., the risk that the Company fails to properly implement legislative or regulatory requirements, (ii) contractual risk, i.e., we do not have the expected rights and obligations in agreements with our clients, service providers or vendors, or with other third parties, and (iii) dispute or litigation risk, i.e., the costs of defending, settling or otherwise resolving such disputes.
Reputational	Reputational risk is the potential that negative publicity regarding an institution's business practices, whether true or not, will cause a decline in the customer base, costly litigation or revenue reductions. Reputation with shareholders and associates also is an important factor of reputational risk.
Strategic	Strategic risk is the risk to current or anticipated earnings, capital or franchise or enterprise value arising from adverse business decisions, poor implementation of business decisions, or lack of responsiveness to changes in the competitive landscape of banking and financial services industries and operating environment, including changes in response to climate threats.

We utilize a Risk Rating Methodology throughout the company in order to provide business owners with a systematic way of prioritizing risks such that the most critical exposures to the business function are easily identifiable. This information allows the business to ensure appropriate activities, such as risk mitigation or resource allocation, are taken into consideration when managing its risk environment.

Managing Climate-related Risks

ENTERPRISE RISK MANAGEMENT

ERM is the Company's process to provide reasonable assurance regarding the achievement of its objectives while managing risk within its risk appetite. ERM leverages the Company's risk governance framework to provide visibility into the Company's corporate risk profile to help inform decision-making by management and the Board Risk Committee. ERM also ensures the Company's risk governance framework continues to mature with its internal and external business environment through continuous improvement. Enterprise Risk Administration oversees and governs the ERM process and is part of the second line of defense.

The Company has four ERM objectives:

- Enhance strategic thinking and planning to identify pertinent opportunities and threats
- Improve risk-adjusted decision-making
- Spread risk awareness and embed risk management practices throughout the Company
- Enhance credibility with key stakeholders—directors, shareholders, associates and regulators

OPERATIONAL RISK MANAGEMENT

Operational risk is defined as the risk of loss resulting from inadequate or failed internal processes, people, and systems or from external events.

The Company has instituted a Three Lines of Defense model that outlines the risk management roles and responsibilities among frontline business owners, independent risk management functions and independent assurance functions. The operating effectiveness of a line of defense is enhanced by the effectiveness of the respective lines' monitoring and oversight in an overlapping and interdependent relationship.

Senior management is responsible for supporting each of the lines of defense and including appropriate leaders from the independent risk and assurance functions in significant organizational changes or developments. Independent risk management and assurance functions will coordinate with each other, work closely with business owners, and communicate timely with the committee structure to help ensure an effective and efficient risk governance framework.

RISK APPETITE STATEMENT

The Board of Directors of the Company and senior management have approved a Risk Appetite Statement to reflect the Company's core business mission, principles, values, and strategic vision, all working in concert to help achieve our corporate purpose of creating opportunities for communities and people. Risk taking is a fundamental characteristic of providing financial services and is inherent in every transaction we undertake. The risk appetite statement is a comprehensive enterprise document that helps establish the tone for the Company's risk-taking activities.

Integration of Processes to Identify, Assess and Manage Climate-related Risks

Our ERM function, in partnership with our business and support lines, is responsible for executing on plans throughout the year to address or mitigate our key, identified risks across our risk categories. As noted previously, we currently view climate as a transversal risk impacting these seven risk categories. As we build capabilities to model and measure the potential impact of climate risk on our business, our intention is that we develop quantitative approaches in the future to evaluate and assess the potential ranges of risk severity posed by climate-related risk.

The Company utilizes a Risk and Control Self-Assessment (RCSA) process, which is facilitated by Operational Risk Management and conducted by the Operating Unit management team. The RCSA process enables the Company to:

- Identify those operational risks that may impede the Operating Unit's ability to achieve strategic objectives and initiatives
- Determine existence of horizontal and vertical interdependencies
- Facilitate development of effective risk management practices
- Enhance opportunities for improved risk mitigation activities (i.e., proactively identifying potential audit, compliance, and regulatory findings)
- Improve identification of potential operational loss events
- Maximize risk/reward decision-making processes

RCSA provides a systematic means of identifying and assessing operational risks and the effectiveness of controls. The core characteristics of the RCSA consist of:

- The identification of risks that could threaten the achievement of objectives, and the activities and processes affected by the different risks identified;
- Identifying the controls in place intended to manage the risks or prevent the risks from materializing;
- Determining where responsibility for performing those controls lies; and
- An assessment of the effectiveness of the controls and the level of residual risk.

Assess and Quantify Key Risks

The RCSA assesses operational risk exposure. The expected outcome is that residual risk will be lower than inherent risk, depending upon the extent and effectiveness of the controls in place. The Company's approach is to use the RCSA to assess the level of its current residual operational risk exposure as it stands given the controls in place. This approach recognizes that an understanding of the inherent risk profile is essential in order to identify improvements required for existing controls to manage the risk exposure to the desired level.

Metrics/Targets

Assessment of Metrics of Climate-related Risks and Opportunities

We embrace our responsibility to be a good steward of our natural resources. In terms of operational metrics, we have established a system for analyzing energy usage in our real estate portfolio and have established a centralized energy management system for our offices. We also track paper usage and recycling efforts, and are mindful of considering the environmental impact of building and construction as well as furniture, fixtures and equipment decisions. Details regarding these initiatives and metrics related thereto can be found under the Environmental Responsibility section of this ESG Report.

As for broader climate-related risk exposures and opportunities stemming from our business operations, we are currently evaluating what metrics can help us assess those risks and opportunities, particularly within our lending and investment portfolios.

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. © 2023 Hancock Whitney Bank.

Greenhouse Gas (GHG) Emissions

As the GHG emissions data at right represent our early efforts to collect such information, we have not established any targets to date. As we continue to assess the risks and opportunities that climate change presents to our business—directly or indirectly—we may establish targets in the future.

The chart at right includes a summary of Hancock Whitney’s Scope 1 and Scope 2 (location- and market-based) emissions for the 2021, 2022 and 2023 calendar years. As recommended by the GHG Protocol, Scope 2 emissions were calculated utilizing both location-based and market-based methodologies. As defined by the World Resources Institute/World Business Council for Sustainable Development (WRI/WBCSD), the location-based method is based on grid average emissions, while the market-based method reflects emissions based on energy procurement purchasing decisions. The GHG emissions summary was calculated based on the data available, using a methodology consistent with the WRI/WBCSD GHG Protocol Corporate Accounting and Reporting Standard for emissions calculations.

GHG Emissions	Units	2021	2022	2023
Scope 1	CO ₂ -e (metric tons)	649	617	1,338
Scope 2 (location-based)	CO ₂ -e (metric tons)	14,434	15,057	14,397
Scope 2 (market-based)	CO ₂ -e (metric tons)	14,727	15,187	14,817
Total Scope 1 and Location-based Scope 2	CO ₂ -e (metric tons)	15,083	15,674	15,735
Total Scope 1 and Market-based Scope 2	CO ₂ -e (metric tons)	15,376	15,805	16,156



To help reduce our greenhouse gas emissions, HWC is committed to installing electric vehicle charging stations throughout our footprint.

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. Where information relating to a specific metric was not readily available, we have, to the extent practicable, referenced existing disclosures that we believe are most responsive to that metric. Unless otherwise noted, all data and descriptions are as of or for the year ended December 31, 2023. 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
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 Item 1C “Cybersecurity” of our annual report.
Description of approach to identifying and addressing data security risks FN-CB-230a.2	Refer to Item 1C “Cybersecurity” on page 37 of our 2023 annual report; the “Board’s Role in Oversight of Cyber Risk” section on page 30 of our 2023 proxy statement; and the “Information Security and Privacy” section beginning on page 27 of this 2023 ESG Report.
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 13 of this 2023 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.
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 page 11 of this 2023 ESG Report.
Incorporation of Environmental, Social & Governance Factors in Credit Analysis	
Commercial and industrial credit exposure, by industry FN-CB-410a.1	Refer to page 31 of this 2023 ESG report.
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 6 of our 2023 annual report for certain information relating to this item.
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 on page 134 of our 2023 annual report.
Description of whistleblower policies and procedures FN-CB-510a.2	Refer to the “Whistleblower Policy” included on the investor relations page of our website.
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 2023 annual report for certain information relating to this item.
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.