



2024 Corporate Responsibility Report

Upholding Our Core Values: Honor & Integrity, Strength & Stability, Commitment to Service, Teamwork and Personal Responsibility





From Our President and CEO

At Hancock Whitney, we believe doing the right thing is the right thing to do.

When our founders first saw the need for a strong bank 125 years ago, they set about building an institution solidly rooted in integrity, strength and service, an organization secured by a culture of thinking and doing according to uncompromising principles. The core values they set forth have endured as the cornerstone supporting our ongoing growth with and because of people and places across the Gulf South since 1899.

Today, nearly 3,500 associates carry on those timeless ideals central to who we are and how we serve along a corridor spanning the five contiguous Gulf Coast states. Our corporate and regional headquarters and financial centers are economic anchors in some of America's most dynamic cities and most picturesque communities. Our company repeatedly ranks among the best-of-the-best U.S. banks and consistently rates among the nation's strongest, most trusted financial institutions.

We also steadfastly uphold our founders' belief in embracing the highest standards of social responsibility, corporate accountability and transparent governance—principles mirroring our founding core values. This report highlights some of the many ways we have intentionally, conscientiously worked together this past year to carry on corporate and community stewardship that helps empower mutual success.

Shared history, culture and traditions have always connected our organization to communities across the greater Gulf South, enabling us to play a proactive part in safeguarding and strengthening the heart and soul of the places we call home. As we look toward our next 125 years, Hancock Whitney will grow and change to meet the evolving needs of clients and communities depending on us; but the core values that guide us to do the right thing—Honor & Integrity, Strength & Stability, Commitment to Service, Teamwork and Personal Responsibility—will remain ever constant.

With gratitude,

A handwritten signature in black ink that reads "John M. Hairston". The signature is fluid and cursive, with the first name "John" being larger and more prominent than the last name "Hairston".

John M. Hairston
President and CEO

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2024 Highlights

5

Timeless core values

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

142

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

*BauerFinancial, Inc.
as of December 31, 2024*

125
years

Anniversary of the original
charter our founders
established in 1899



\$7.7 million

in community contributions
to help the people and
communities we serve



\$420 million

invested in community
development lending



255

Greenwich Excellence Awards
since 2005



6.8%

reduction in total energy use in 2024
compared to 2023

\$423 million

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

6,468+

associate volunteer hours

21+

Sponsorships and
Partnerships with
community organizations
across the Gulf South

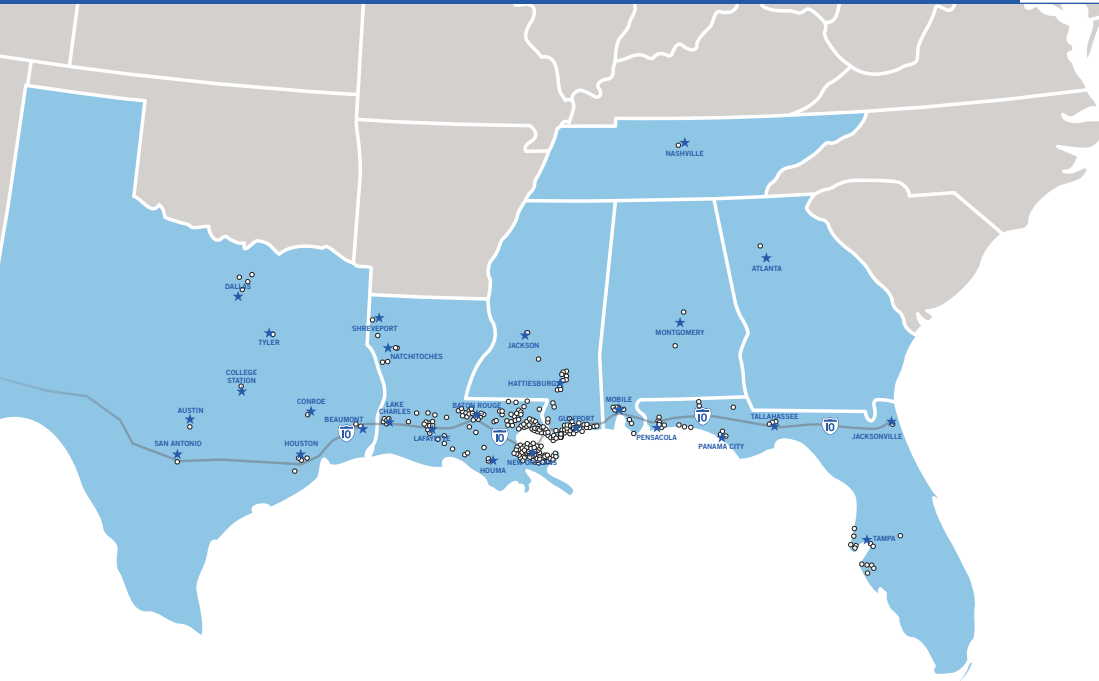
261+

nonprofit board
positions held by
Hancock Whitney
associates



\$398 million

in company investments in securities
containing green-certified properties



Introduction

Since the late 1800s, Hancock Whitney 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 for social, corporate and governance responsibility 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 preserve 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, 2024

- 180 Financial Centers
- 223 ATMs
- Total Assets: \$35.1 Billion
- Total Loans: \$23.3 Billion
- Total Deposits: \$29.5 Billion
- FTE associates: Approximately 3,500
- Earned 225 Coalition Greenwich Awards for top banking and client service since 2005
- Hancock Whitney was named one of America's Best Banks by Forbes for the third consecutive year

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

Resource Efficiency

Energy Management

In 2014, we implemented a robust system to analyze energy consumption across our real estate portfolio. Over the subsequent ten 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 6.8% reduction in total energy use in 2024 compared to 2023.

In 2024, 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 or upgrading over 35 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 DIRTT, 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.

2024 Impacts of Using DIRTT Manufactured Construction:

- 9,350 lbs. of drywall waste prevented from entering a landfill
- 101 lbs. of paint-based volatile organic compounds (VOCs) and 15 lbs. of drywall mud tape-based VOCs prevented from off-gassing
- 49.8% recycled content in wall solution
- 93% recycled content in millwork solution
- 246 recycled pairs of denim jeans in wall insulation

2024 Impact of Redeployment of Existing Furniture:

- 45,816 lbs. of waste prevented from entering a landfill

2024 Impact of Carbon-neutral Flooring Solutions:

- 6.3 metric tons of carbon dioxide offsets

Waste Reduction:

- Through our enterprise-wide shredding and recycling initiative to support waste reduction, our associates recycled over 750,000 pounds of paper in 2024.

Conservation 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

On October 3, 2024, in conjunction with the 125th anniversary of the bank's 1899 charter, Hancock Whitney rededicated the park adjacent to the company's corporate headquarters complex in downtown Gulfport, Mississippi, as the George A. Schloegel Lighthouse Memorial Park. Schloegel, who passed away in October 2023, began his career with the company in 1956 as a 16-year-old mail runner and, over the next 50 years, rose to become president, chief executive officer, and chairman. After his retirement, he served as mayor of his native Gulfport.

The Schloegel park at Hancock Whitney Plaza 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

Two years after 2005's Hurricane Katrina, 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 17 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 and included urban tree-plantings in partnership with local municipalities.



COMPONENTS OF PERSEVERANCE OAKS

- **Reforestation and Conservation** – Through the program, the company and communities it serves replant diminished or destroyed live oak and other native tree 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.

A 17-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 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 2024 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. Hancock Whitney is also a sponsor of the Land Trust's annual fundraising gala, which honors individuals who have made a significant impact in protecting and preserving the region's natural resources.

The company's partnership with the Land Trust includes 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 many organizations, including those listed below, 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

- Coastal Conservation Association – Manatee County
- Tampa Bay Watch

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

Community Impact

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 inclusion and belonging.

- ▶ In 2024, we invested more than \$7.7 million in philanthropic donations and community sponsorships to empower local communities.
- ▶ More than \$2.3 million of this total supported Community Reinvestment Act (CRA) activities.

2024 Opportunity Grants

For the seventh consecutive year, Hancock Whitney awarded competitive grants through its CRA program to nonprofits serving the Gulf South region. The 2024 grants, totaling \$210,000, were awarded to 18 organizations supporting affordable housing by providing down payment resources to first time homebuyers, and access to disaster mitigation services and rehabilitation to current homeowners.

Associate Volunteerism

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

In October, our associates took part in the 2024 UNCF Walk for Education at the University of New Orleans Lakefront campus, supporting HBCUs and students.



- ▶ 6,468+ volunteer hours
- ▶ 717+ organizations served
- ▶ 261+ nonprofit board positions held by associates

Working with Junior Achievement's JA Biztown in Dallas, North Texas Financial Center associates volunteered to help local elementary students put real-life financial literacy skills into practice, sharing financial experiences and providing an opportunity for students to apply for loans, pay bills, and even run a business.



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 2024, Hancock Whitney associates participated in more than 1,033 financial education activities, sharing their financial expertise with more than 240 organizations and thousands of individuals. Eighty-four percent of these financial education activities qualified as Community Reinvestment Act (CRA) services, reaching low- to moderate-income individuals.

Hancock Whitney Banzai Wellness Hub

Hancock Whitney Banzai Wellness Hub, 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.

In 2024, visitors to Hancock Whitney's Banzai Wellness Hub engaged in more than 5,500 page views of articles and the personalized calculators more than 2,300 times. The Hancock Whitney partnership with Banzai for schools provided over 2,900 workbooks for educators and digital access to financial education curriculum for more than 29,000 students.

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 98 financial education activities supporting 39 different organizations benefitting more than 4,029 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 2024, the Hermes Awards recognized Hancock Whitney as a platinum winner for its partnership and campaign with KABOOM! —the national nonprofit working to end playspace inequity. Through our Banking by Building initiative which works to bring together community stakeholders and residents to build stronger communities, we teamed up with KABOOM! And 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. We believe children can be the catalyst for continued community growth and success. The two multi-month projects in 2023 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.

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 April of 2023. And nearly 100 Hancock Whitney volunteers built a brand new playspace for the students at InclusivCare's early childhood education center in Marrero, Louisiana in September of 2023. The new parkspaces 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. In 2024, Hancock Whitney Bank received an overall rating of Outstanding from our regulators in our CRA Performance Evaluation. 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 2024, the bank committed \$420 million in CRA-qualified community development lending and \$182 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 2024, we provided 3,374 small business loans totaling more than \$423 million to help drive economic growth and job creation across the Gulf South.

Beyond funding, Hancock Whitney makes it a priority to help small businesses acquire 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 inclusion and belonging, concentrating on four entrepreneurial and small business success goals (Grow, Fund, Market and Manage).

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 2024, the bank held \$65 million in commitments to 13 SBIC funds. These funds have invested approximately \$2.4 billion in small businesses and have created an estimated 67,000 jobs. The bank also holds \$408 million in SBA bonds issued to support small businesses.

The bank continues to find new and innovative ways to strengthen its commitments in underserved communities and deepening the impact of funds invested. For example, we committed \$7.5 million to the Mission Driven Bank Fund (MDBF). MDBF's investments and activities are focused on supporting community development financial institutions (CDFIs) and minority depository institutions (MDIs), through direct investment, market development, technical support services, and other activities. MDIs and CDFIs play a unique role in helping to meet community needs under the CRA.

During an Interns Day of Service, participants in the Corporate Internship Program and their mentors volunteered with Rebuilding Together New Orleans to help with home restoration projects benefitting a disabled Vietnam veteran in New Orleans Lower 9th Ward.



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 occasional closing cost assistance tailored to meet the needs of low- and moderate-income families. In 2024, Hancock Whitney originated approximately \$11.4 million in affordable housing state and local bond loans totaling more than \$625,000 in downpayment and closing cost assistance.

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 2024, Hancock Whitney facilitated more than \$556,000 in FHLB grants. Since 2000, the bank has facilitated more than \$13.1 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 2024, through HELP, Hancock Whitney assisted six homebuyers and originated nearly \$700,000 in loans with nearly \$115,000 in FHLB 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 and inclusive of elderly clients. SNAP grants are awarded up to \$12,000 per household. The bank facilitated \$11,800 in SNAP grants for needy families in 2024. The bank partners with nonprofit organizations to rehabilitate the properties on behalf of needy families.

In addition, the bank similarly works 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. This match typically began as 3:1, but has increased to 4:1 in 2023 and 5:1 in 2024. 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 \$29,500 has been awarded.

One of the most impactful programs, the Special Disaster Relief Grant (SDRG), allows the bank to provide recovery assistance to qualified employees and area residents following federally declared disasters. In 2024, Hancock Whitney's total grant impact is \$255,544.

Additionally, Hancock Whitney participates in the Heirs Property Program, a program that provides funding to

assist organizations with initiatives that prevent or address heirs' property issues. In 2024, the bank facilitated \$75,000 in grants. In today's competitive housing market, it's more important than ever for families to have a clear title as it can impact the ability to sell or pass down their property to their heirs.

In 2024, the bank issued a total of \$57,456 Federal Home bank of Dallas funds the the Fortified Fund Program, a program that provides funding to assist income-qualified homeowners to replace an existing roof or upgrade the roof on a new construction home to a FORTIFIED roof. These storm-resistant roofs are designed to mitigate damage caused by hurricanes, high winds, hail, and severe thunderstorms.

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 has investments of approximately \$40 million in low-income housing tax credit projects in 2024.

Loan Programs

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 all. Specifically, our products offer low cost, affordable, fixed rate mortgages across the bank's footprint.

In 2024, Hancock Whitney's Opportunity Loan program and Expanded Opportunity Loan Program provided more than \$22 million in mortgage lending for 86 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 help 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 2024, PYWH provided \$9.7 million mortgage originations with \$161,000 in PYWH pre-pays and closing cost assistance for 59 homeowners. As part of

PYWH, the bank's Community Lending Team participated in more than 70 homebuyer education workshops, webinars and training sessions throughout 2024.

Hancock Whitney Community Development Advisory Council

We established the Hancock Whitney Community Development Advisory Council in 2017 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. Embracing the uniqueness our associates bring to our various teams fortifies us, making us a stronger and more resilient company. This inclusivity cultivates a sense of belonging and encouragement, supporting our associates, clients, communities, and shareholders in realizing their individual potential, aspirations and ambitions.

We promise our associates an 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 2024, 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.



Hancock Whitney associates exemplify the company's Commitment to Service.

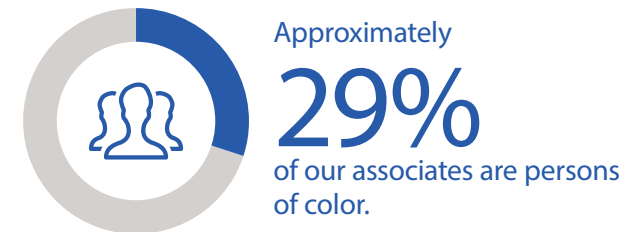
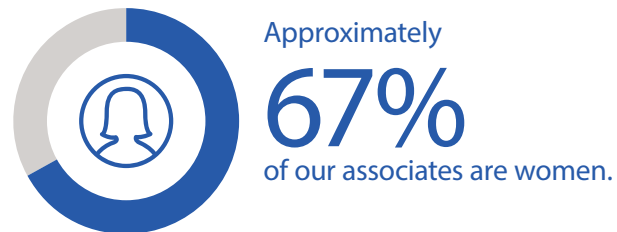
A strong and impactful human capital program begins at the top. Our Board of Directors oversees our overall corporate strategy and sets the tone for our culture, values and high ethical standards, and through its Committees, holds management accountable for results.

The Board of Directors' Compensation Committee expands beyond a traditional compensation-focused role to include oversight of all human capital management efforts within Hancock Whitney. The Compensation Committee is 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 inclusion and belonging through 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, 2024, the Company had 3,476 full-time equivalent associates, predominately located in our core footprint of Mississippi, Louisiana, Alabama, Florida, Texas and Tennessee, compared to 3,591 associates as of December 31, 2023. Approximately 45% of associates were employed in Consumer Banking, 11% in Commercial Banking, 9% in Wealth Management, and 35% in Treasury, Operations, and Other Corporate Business & Administration, respectively. As of December 31, 2024, approximately 67% of our associates were female and approximately 29% were people of color. In 2024, approximately 68% of our new hires were female and approximately 39% of new hires were people of color. All associates are chosen on the basis of their

As of December 31, 2024:



Cumulatively representing over **73%** of our total workforce.

qualifications and merit.

Inclusion and Belonging

Our 125-year-old founding principles inspire us to prioritize doing right and doing good to positively impact the lives and communities we serve. Embracing inclusivity and a sense of belonging is at the core of our values, recognizing that diverse perspectives, backgrounds, and experiences strengthen our ability to meet the needs of our associates, communities, clients and shareholders. By fostering a culture that values varied viewpoints, we enhance teamwork, encourage innovative collaboration, and improve organizational performance. This wider range of thinking empowers us to serve our stakeholders more effectively.

Our commitment to inclusion and belonging starts at the top of our organization, with oversight by the Compensation Committee. Underscoring our ongoing commitment to a culture of inclusion and belonging, the Company has a diversity council sponsored by the

President and CEO, 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.

We are committed to fostering respect, belonging and individual potential, supporting, developing, and celebrating our workforce, and creating a high performing culture where all associates can thrive. We continuously assess the impact of our initiatives, programs and practices to uphold these commitments to our associates and Company. In 2024, we continued our efforts to build and attract an inclusive workforce by cultivating new relationships, strengthening existing partnerships, and enhancing recruiting efforts with key organizations. We were intentional with our campus recruiting, internship, and programming efforts across the footprint, to have a diverse talent pool that included historically Black colleges and universities, among others. Our corporate internship program continued to provide an inclusive experience that uniquely incorporates mentorship,

financial education, community connection, and experiential learning opportunities across the organization and footprint. We proudly hosted the 2024 class of interns, all chosen based on merit and qualifications, and which consisted of 69% females and 39% people of color, also expanding our diverse pool of future talent and campus advocates. Additionally, we continued to partner with many external professional organizations to expand our talent pipeline.

The Company continues to enhance its learning opportunities with programs and experiences 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. The Company continues to enhance its learning opportunities with programs and experiences 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.

Last year, our Company introduced Associate Resource Groups (ARGs) to cultivate community, connection, and inclusion. These voluntary groups, led by associates, serve as a platform for networking, creating community, professional development, and raising awareness about relevant issues that promote inclusion and belonging in the workplace and beyond. All ARGs are open to all associates regardless of background. By engaging in our ARGs, associates can learn, celebrate, and offer support to one another, fostering stronger teams, increased productivity, and a culture of innovation. Launched in March 2023, the SheConnects ARG aims to establish an environment that empowers women to connect, learn, and uplift one another. In August 2023, the Able ARG was introduced to promote unity, facilitate meaningful conversations, and provide support for individuals with disabilities and their caregivers. The Black Professional Collaborative ARG, launched in 2024, creates avenues for professional growth, development, and support for African American/Black associates. Moreover, the Young Professional Network ARG empowers early career professionals to network with peers and seasoned associates, gaining insights into the unique challenges and opportunities at the early stages of their careers for development and growth.



2024 Hispanic heritage Month Cultural Tasting Series



2024 Corporate Internship Program (CIP) participants

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 assist in keeping our total rewards programs 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 and to keep associates focused on long-term company performance, significant milestone achievements and creation of shareholder value.

Talent Acquisition, Development and Retention

Hancock Whitney is dedicated to attracting, developing and retaining exceptional talent and strives to keep associates motivated, rewarded and appreciated through our commitment to competitive total rewards packages, career development, and an inclusive workplace. In 2024, total applications saw an 18% increase. Of the approximate 881 requisitions filled that year, 39% were filled internally. Moreover, 11% of the workforce received promotions in 2024, with 70% being females and 36% people of color. The focus was on rewarding merit and achievement while nurturing and progressing skilled talent across various business segments.

Recognizing the development of our associates is critical to our success, the Company invests in resources for associates to 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 help them 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



SheConnects SheBuilds Community Event

and provides a tuition assistance program for those seeking to deepen their education at undergraduate and graduate levels.

In 2024, Hancock Whitney launched a prescriptive learning platform that reimagined, reshaped and redefined learning and upskilling. Our agile Learning and Development strategy, LEARN (Leverage Education and Resources Now), offers individualized learning and development solutions for associates at all levels. Built on the ethos of associate growth, voice, and importance, LEARN enhances the associate learning experience. LEARN fosters a culture that gives All Associates Permission to Learn and Grow, expanding opportunities and creating tailored pathways for development.

Health, Safety & Well-Being

At Hancock Whitney, 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. 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 so 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.



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



As a workforce our associates participated in #WearPinkDay on October 13, Metastatic Breast Cancer Awareness Day, as a symbol of prevention awareness and support for survivors and those battling breast cancer.

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.



Hattiesburg-Pine Belt area associates participated in the annual Extra Table Meal Packing Party: Neighbors Feeding Neighbors. Extra Table is a Hattiesburg-based nonprofit helping fight food insecurity among individuals and families throughout Mississippi communities and colleges.

We generally conduct associate engagement surveys on a biennial basis to measure our associates' connection and commitment to the Company and its goals. In 2024, 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 of associates. Our Company leaders are grateful for the consistent, strong response from our associates, indicating an engaged, connected and committed workforce. The 2024 survey reflected almost three out of every four associates feel a sense of belonging and respect across the Company. Using the results of the engagement survey, a leadership series was launched to communicate ongoing leader insights and engage associates to reiterate the key role our associates play in shaping our path forward.

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 2024, 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 142nd consecutive quarter, as of the quarter ending December 31, 2024.
- **The Hermes Awards** recognized Hancock Whitney as a platinum winner for a partnership and campaign with KABOOM! to build playgrounds in underserved communities across the company's footprint.

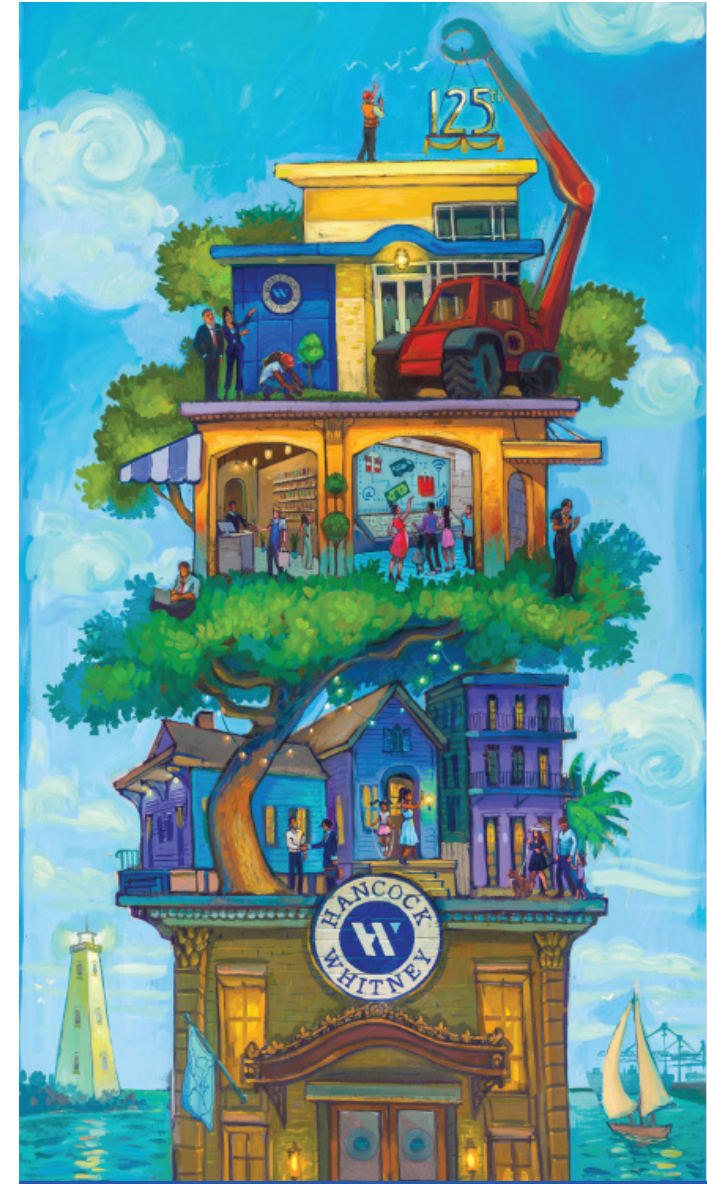
- **Coalition Greenwich Awards:** The Crisil Coalition Greenwich 2025 Best Bank Awards in the U.S. Small Business and Middle Market Banking selects winners in various categories to recognize the best of the best among banks bringing quality service to clients. Hancock Whitney received 14 Greenwich Awards based on the 2024 U.S. Commercial Banking Study, for a grand total of 255 Greenwich Awards since 2005.

BEST BANK - U.S. MIDDLE MARKET BANKING.

- Overall Satisfaction
- Satisfaction in Cash Management
- Overall Satisfaction (South)
- Satisfaction with RM (South)

BEST BANK - U.S. SMALL BUSINESS BANKING

- Ease of Doing Business
- Values Long-Term Relationships
- Trust
- Satisfaction in Cash Management
- Satisfaction in Cash Management (South)
- Likelihood to Recommend
- Likelihood to Recommend (South)
- Overall Satisfaction
- Overall Satisfaction (South)
- Satisfaction with RM (South)



Original painting, acrylic on wood by Terrance Osborne

Governance

We believe that having an effective 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 good governance standards.



Board of Directors members (following April 2024 shareholders meeting) pictured left to right (front): Frank E. Bertucci, Sonia A. Pérez, C. Richard Wilkins, Christine L. Pickering, Jerry L. Levens, Joan C. Teofilo, Randall W. Hanna; (back) Constantine “Dean” S. Liollo, Sonya C. Little, Thomas H. Olinde, John M. Hairston, Hardy B. Fowler, Suzette K. Kent, H. Merritt Lane, III

Independent Oversight

- Independent director Jerry L. Levens serves as the chairman of our board. His responsibilities and duties include preserving 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 corporate responsibility 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 corporate responsibility.
- Our Insider Trading Policy prohibits directors, officers and other associates from hedging company stock.
- During 2024, none of our directors held shares of Hancock Whitney stock that were pledged.
- During 2024, 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.
- All directors attended the 2024 Annual Meeting of Shareholders.

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 Composition

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. Our board is composed of directors from diverse industries, backgrounds and geographic areas within our footprint. In 2024, the board had five women (one of whom was African American and one of whom was Latina) and ten men (one of whom was African American). All of our directors are chosen on the basis of merit and ability to provide value to our shareholders.

Diversifying and Refreshing the Board's Perspective

- Our board has established a comprehensive, ongoing board succession planning process so that our board continues to have the depth and breadth of experience and perspective needed for a strong financial institution.
- Half of the directors added to our board since 2019 are women. In 2024, 33% of our directors were women and four of the five women on our board held leadership roles.
- 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.
- We periodically refresh membership on our committees to provide new perspectives and insight.

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 diverse composition of our board is an important factor in providing a broad range of perspectives, and that includes leadership roles on our 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 Corporate Responsibility Report.
- In 2024, we communicated with approximately 315 current and potential analysts and investors at 51 different investor 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 human capital efforts. The Corporate Governance & Nominating Committee oversees corporate governance as well as corporate responsibility activities. The Sustainability Committee, which is a management committee, develops, monitors and assesses, strategies relating to corporate responsibility, such as those related to conservation, community impact and the continuance of a highly qualified workforce.

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 scope, 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 could result in unexpected losses. As such, operational risk considerations include climate-related risks to our operations stemming from severe weather events. We believe the governance framework that we have put in place allows for adequate consideration of the climate risks and opportunities at Hancock Whitney.

Compliance Governance

The Chief Compliance Officer has oversight for enterprise compliance and reports to the Chief Risk Officer. The Compliance Department provides 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 have awareness of any regulatory changes and impacts to the bank.

Maintaining a Culture of Ethics and Compliance

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 give a high level of knowledge of the rules and regulations that impact their areas of responsibility.

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 Human Resources.

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 and/or violations or suspected violations of laws or regulations, the 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.

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, 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.

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 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.

We expect our associates to be responsible for the security and confidentiality of client information. We support our associates in these endeavors, including by communicating this responsibility to associates upon hiring; requiring all associates to participate in annual training on protecting the confidentiality of client information; and routinely testing associates' understanding of our requirements. Our information security awareness program includes training on 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, employee, or other sensitive company data and information at risk. We regularly test associates to determine their susceptibility to phishing

emails and require susceptible associates to participate in additional training.

The Company additionally maintains procedures for the safe storage and handling and secure disposal of sensitive information and employs a number of technical controls to mitigate the risk of phishing emails.

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 activity. 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. Our 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 so that they continue to meet their applicable security obligations.

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. The Incident Response Plan includes procedures for timely escalation and reporting of potentially significant cybersecurity incidents to the Company's Chief Operating Officer, Chief Financial Officer, Chief Risk Officer, our Board Risk Committee, law enforcement, government agencies and impacted parties, as needed. Our incident response team annually performs exercises to simulate responses to security events.

Cybersecurity Governance

Our Board of Directors is responsible for overseeing the Company's business and affairs and its material risks, 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, which maintains 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.

Cybersecurity matters and assessments are regularly discussed in Board Risk Committee meetings. The Board Risk Committee provides reports to the full Board on the Company's information security program on an annual basis. The board also periodically designates directors as its cybersecurity contact points and our Chief Operating Officer facilitates the involvement of these designated directors in oversight of potentially significant cybersecurity incidents.

Our CISO also 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.

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 the Chief Information Officer, who reports to the Head of Operations, Technology and Products, who in turn reports to our Chief Operating Officer.

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 gives high level risks the 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.

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 IT Risk Governance Committee, a management-level Committee 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 Committee 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.

Climate-Related Risk and Considerations

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-related 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, among other things, overseeing the Company's strategy and initiatives regarding climate related risk and considerations. The Corporate Governance Committee receives reports from the Company's Sustainability Committee (discussed further below) at least annually, and climate related risks and considerations are regularly included on the Committee's agenda.

The **Board Risk Committee** works to provide 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.

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 sustainability efforts, the Company formed a management-level Sustainability Committee in 2021.

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, (c) overseeing the Company's sustainability reports, and (d) monitoring and assessing sustainability developments. Our Chief Risk Officer chairs the Sustainability Committee; other members include our General Counsel, Director of Talent and Development, Chief Financial 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 may from time to time form 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. We believe the governance framework that we have put in place will enable adequate consideration of the climate risks and opportunities at Hancock Whitney.

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 risks may impact our customers and communities we serve. Our intention is to consider any such risks to 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 Business Continuity Preparedness

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 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 so our critical business operations can 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, 2024


| Total Commercial & Industrial Sectors ¹ | Outstanding Loan Balances (\$ mil) | Outstanding Loan Balances (%) | Total Unfounded Commitments (\$ mil) | Total Unfounded Commitments (%) | Sensitivity to Transition Risk ² |
|--|------------------------------------|-------------------------------|--------------------------------------|---------------------------------|---|
| Health Care and Social Assistance | \$1,447.3 | 11.2 | \$383.8 | 6.0 |  |
| Retail trade | 1,283.2 | 10.0 | 295.8 | 4.6 |  |
| Manufacturing | 1,191.8 | 9.3 | 634.1 | 9.8 |  |
| Real Estate and Rental and Leasing | 1,189.7 | 9.2 | 480.2 | 7.5 |  |
| Wholesale trade | 1,148.0 | 8.9 | 676.2 | 10.5 |  |
| Construction | 989.3 | 7.7 | 904.0 | 14.0 |  |
| Transportation and warehousing | 965.9 | 7.5 | 266.8 | 4.1 |  |
| Accommodation, food services and entertainment | 772.7 | 6.0 | 150.1 | 2.3 |  |
| Professional, scientific, and technical services | 756.6 | 5.9 | 470.4 | 7.3 |  |
| Finance and insurance | 683.4 | 5.3 | 591.8 | 9.2 |  |
| Other services (except public administration) | 414.5 | 3.2 | 111.3 | 1.7 |  |
| Information | 410.3 | 3.2 | 99.8 | 1.6 |  |
| Public administration | 402.9 | 3.1 | 8.0 | 0.1 |  |
| Admin, Support, Waste Mgmt, Remediation Services | 326.4 | 2.5 | 143.3 | 2.2 |  |
| Educational services | 240.1 | 1.9 | 137.4 | 2.1 |  |
| Energy | 197.3 | 1.5 | 109.4 | 1.7 |  |
| Other | 469.1 | 3.6 | 988.7 | 15.3 |  |
| Total Commercial & Industrial Portfolio | \$12,888.5 | 100.0 | \$6,451.1 | 100.0 | |

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

² Sensitivity 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 driven by direct consideration of climate-related risk, we work to diversify as that reduces risk overall. Climate-related risk and inclement weather are considerations for both diversification and opportunity. We have 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, 2024. Other concentrations in our loan portfolio include commercial and residential real estate, healthcare, hospitality and shared national credits.

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. 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.

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 so that 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 functions to continue to mature the Company's risk governance framework for both its internal and external business environment through ongoing 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 the seven risk categories.

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.

Assessment 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, improving efficiencies 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 Resource Efficiency section of this Corporate Responsibility Report.

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



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