2025 CORPORATE RESPONSIBILITY REPORT

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

From Our President and CEO

In 1949, to commemorate our organization's 50th anniversary, then bank president Leo W. Seal, Sr., shared these insights with associates:

> "In the course of events, new and greater responsibilities have created for us broader fields. Let us welcome these opportunities to prove again and again our loyalty and willingness to meet every worthy challenge. To you who will carry on the responsibilities, never let your interest come ahead of your principle; never do something for expediency's sake alone; never forget that the underlying principles of character are love of truth, devotion to duty, respect for law, and unselfish consideration of others. Never fail to keep alive and pass on the traditions and high principles maintained by this institution and to ever conduct its affairs so that in another half-century, it will still be held in the highest favor and be known for strength, stability, and integrity."

Seal's comments profoundly echoed the core values set forth by our founders and are still at the heart of who we are and how we serve: Honor & Integrity, Strength & Stability, Commitment to Service, Teamwork, and Personal Responsibility. Today, more than 125 years after our bank's 1899 charter came about, thousands of associates across the greater Gulf South honor Seal's counsel by sustaining a steadfast dedication to do the right thing for the people and communities depending on us to help them grow and succeed.

Our company remains strong— and we believe, one of the strongest, safest financial institutions in the United States. Forbes has named us one of America's Best Banks. The financial soundness so vitally important to those turn-of-the-century business leaders who envisioned a bank built to last remains paramount in how we operate. An unwavering commitment to good corporate stewardship in how we operate and how we help the people and places we serve endures throughout every endeavor.

Together, as a corporate team, we embrace those timeless principles central to our past, present, and future, joining with clients, communities, and each other to strengthen economies, protect and enhance quality of life, and create opportunities that help make life better for all. This report spotlights some of the many ways we work to uphold the highest standards of social responsibility, corporate accountability, and transparent governance.

Our story as an organization comprises a rich history anchored in a culture of core values, community traditions, and a pledge to pursue mutual success as we help people build bright futures. For us, our story is ongoing. As Seal reiterated so many years ago, we continue as "a business that will never know completion," an organization growing and progressing with and because of those we serve. That commitment—the premise for our mission to help people achieve their financial goals and dreams—is as solid now as when we first opened our doors.

With gratitude,

John M. Hairston
President and CEO

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Timeless core values

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

146

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

BauerFinancial, Inc.
as of December 31, 2025

3,627

Full-time equivalent associates, committed to serving their communities

$7.4 million

in community contributions to help the people and communities we serve

$590 million

invested in community development lending

274

Greenwich Awards since 2005

2.3%

reduction in total energy use in 2025 compared to 2024

$417 million

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

5,447+

associate volunteer hours

1,680

Sponsorships and Partnerships with community organizations across the Gulf South

254+

nonprofit board positions held by Hancock Whitney associates

26+

organizations supported across the Gulf South committed to initiatives preserving blueways, greenways, wildlife and habitats

Financial Snapshot

December 31, 2025

- 180 Financial Centers
- 221 ATMs
- Total Assets: $35.5 Billion
- Total Loans: $24.0 Billion
- Total Deposits: $29.3 Billion
- FTE associates: Approximately 3,600
- Earned 274 Coalition Greenwich Awards for top banking and client service since 2005
- Named one of America's Best Banks by Forbes for the fourth consecutive year

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.

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**.

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.

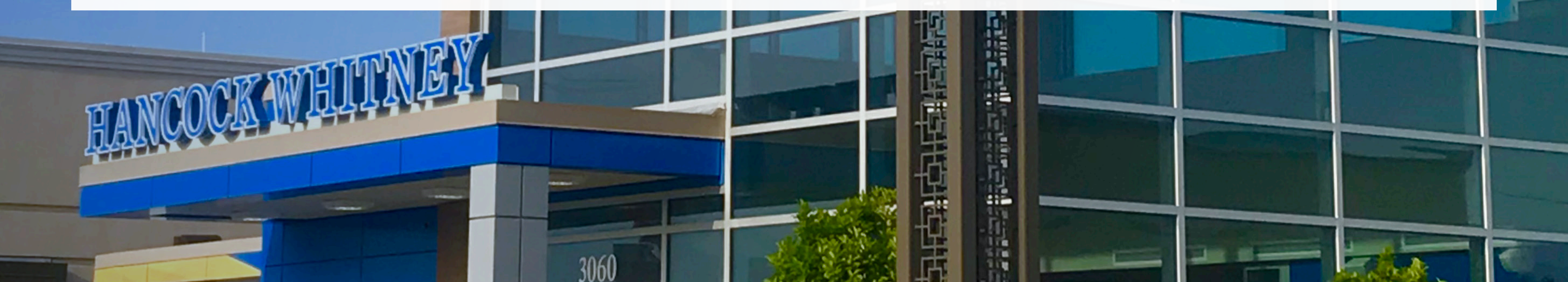
OUR PROMISE TO ASSOCIATES

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



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 2.3% reduction in total energy use in 2025 compared to 2024.

In 2025, 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 14 of these systems, both large and small, we've prevented the potential leakage of over 450 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 35-40% 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 reduces 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.

2025 Impacts of Using DIRTT Manufactured Construction:

- 2,508 lbs. of drywall waste prevented from entering a landfill
- 314 lbs. of paint-based volatile organic compounds (VOCs) and 42 lbs. of drywall mud tape-based VOCs prevented from off-gassing
- 57% recycled content in wall solution
- 82% recycled content in millwork solution
- 318 recycled pairs of denim jeans in wall insulation

2025 Impact of Redeployment of Existing Furniture:

- 23,418 lbs. of waste prevented from entering a landfill

2025 Impact of Carbon-neutral Flooring Solutions:

- 7.2 metric tons of carbon dioxide offsets

Waste Reduction:

- Through our enterprise-wide shredding and recycling initiative to support waste reduction, our associates recycled nearly 775,000 lbs. of paper in 2025.

Conservation Projects and Partnerships

From reforestation investments in the late 1800s that replenished timberlands critical to the Gulf Coast economy to modern conservation programs, 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

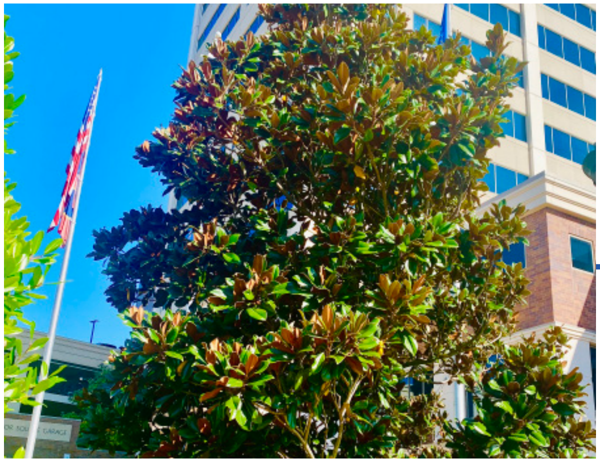
On October 3, 2024, in conjunction with the 125th anniversary of the bank's 1899 charter, Hancock Whitney rededicated the park adjacent to the company's corporate headquarters complex in downtown Gulfport, Mississippi, as the George A. Schloegel Lighthouse Memorial Park. Schloegel, who passed away in 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 George A. Schloegel Lighthouse Memorial 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.

Hancock Whitney 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 Hancock Whitney Perseverance Oaks project has helped replenish landscapes scarred by major storms with offspring of landmark live oaks and other live oaks. In the past 18 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 native to the company's Gulf South footprint and included urban tree-plantings in partnership with local municipalities.



An 18-year-young magnolia tree sits in the George A. Schloegel Lighthouse Memorial 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.

Beginning in 2025, tree-planting projects in cooperation with local communities and aligned with Hancock Whitney Perseverance Oaks objectives are helping beautify beachfront roadways and major thoroughfares leading to Coastal Mississippi business and residential areas.

COMPONENTS OF HANCOCK WHITNEY 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.

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 Hancock Whitney 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 2025 included 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 has also sponsored 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 has also included 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

- Ascension Parks Foundation
- Audubon Nature Institute (Zoo & Aquarium)
- BREADA – Big River Economic & Ag Development Alliance
- City Park Conservancy (New Orleans)
- Coastal Conservation Association
- Coushatta Tribe of Louisiana
- Delta Waterfowl
- Ducks Unlimited
- Friends of the LSU Rural Life Museum
- Friends of the Baton Rouge Zoo
- Greater New Orleans, Inc., Coalition for Coastal Resiliency & Economy
- Natchitoches Soil & Water Conservation District

MISSISSIPPI

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

TEXAS

- Earth Day Texas

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 2025, we invested more than $7.4 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.

2025 Opportunity Grants

For the eighth consecutive year, Hancock Whitney awarded competitive grants through its CRA program to nonprofits serving the Gulf South region. The 2025 grants, totaling $200,000, were awarded to 21 institutions supporting organizations that provide critical services that help address food insecurity, workforce development, youth programs, or whose core teams are supported by AmeriCorps volunteers.

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 November, our New Orleans associates volunteered at the DePaul Community Health Center's mobile food distribution to help distribute groceries and turkeys to families in our community.

- 5,447+ volunteer hours
- 610+ organizations served
- 254+ nonprofit board positions held by associates

Our Emerald Coast bankers volunteer alongside the Children's Volunteer Health Network and their mobile clinics, teaching students about banking basics while easing anxiety about their dental appointments.

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 2025, Hancock Whitney associates participated in 862 financial education activities, sharing their financial expertise with 215 organizations and thousands of individuals. Eighty-five 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 2025, visitors to Hancock Whitney's Banzai Wellness Hub engaged in nearly 15,000 page views of articles and the personalized calculators more than 11,000 times. The Hancock Whitney partnership with Banzai for schools provided over 3,500 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 81 financial education activities supporting 29 different organizations benefitting more than 3,799 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.

Strategic partnership aims to enhance physical and financial health for Orleans Parish youth

In partnership with the New Orleans Recreation Development Commission (NORD) and KABOOM!, Hancock Whitney revealed a new kid-designed playground at the Milne Recreation Center. Located within the Milneburg/Gentilly neighborhood, the playground ensures children have a safe and educational place to play. This new build marks the fourth playground project the bank has built alongside KABOOM!, a national nonprofit organization working to end play space inequity.

The project is part of Hancock Whitney's continued purpose of creating positive opportunities for the residents of the communities the bank serves. Supporting the bank's commitment to financial education, the new play space features fun, playful learning experiences that incorporate elementary-level math and literacy concepts.

At Hancock Whitney, we believe that kids can be the catalyst to building stronger communities and these play spaces are critical for physical and mental health, providing an outlet for imagination, creativity and just being a kid. This initiative is about creating opportunities for kids to imagine bright futures - and we hope they learn a little while they play.

More than 125 volunteers from Hancock Whitney, NORD and the local New Orleans community came together to transform the space, which now includes an ADA accessible swing set, imaginative play spaces, as well as math and literacy games to introduce important financial education concepts.

The KABOOM! playground planning began in February 2025, with design sessions including both local children and adults who shared their input and discussed goals for the space. Consistent with Hancock Whitney's aim of introducing financial education concepts to children, attendees participated in a budgeting experience on Design Day, challenging students to "build" a playground while staying within budget.

Reinvesting in Our Communities

Our company embraces the vision of the Community Reinvestment Act, and we take our responsibility to CRA seriously. In 2025, 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 2025, the bank committed $590 million in CRA-qualified community development lending and $259 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 2025, we provided 2,812 small business loans totaling more than $417 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 2025, the bank held $69 million in commitments to 14 SBIC funds. The bank also holds $455 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 to deepen the impact of funds invested. The bank has over $5 million in commitments through 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.

Hancock Whitney is a presenting sponsor of United Way of Acadiana's "Stuff the Bus" Our partnership supports providing school supplies for our teachers.

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 2025, Hancock Whitney originated approximately $18.6 million in affordable housing state and local bond loans totaling more than $2.7 million in down payment 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 2025, Hancock Whitney facilitated more than $2.8 million in FHLB grants. Since 2000, the bank has facilitated more than $15.9 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 2025, through HELP, Hancock Whitney assisted 12 homebuyers and originated over $2 million in loans with $240,000 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 $21,000 in SNAP grants for families in need in 2025. 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 $438,000 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 2025, Hancock Whitney's total grant impact is $517,000.

Additionally, Hancock Whitney participates in the Heirs Property Pathways Program, a program that provides funding to assist organizations with initiatives that prevent or address heirs' property issues. In 2025, the bank facilitated $196,519 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 2025, the bank facilitated nearly $835,000 in Federal Home Bank of Dallas funds through 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 $37 million in low-income housing tax credit projects in 2025.

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 2025, Hancock Whitney's Opportunity Loan program and Expanded Opportunity Loan Program provided more than $41 million in mortgage lending for 336 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 2025, PYWH provided $9.7 million mortgage originations with $184,000 in PYWH pre-paids and closing cost assistance for 56 homeowners. As part of PYWH, the bank's Community Lending Team participated in more than 128 homebuyer education workshops, webinars and training sessions throughout 2025.

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 includes key stakeholders from national and regional centers of influence.

Our Community and Economic Development team convened our annual Community Stakeholder Meeting with our Community Champions and other stakeholders to collaborate on strategies that strengthen the communities we serve.

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. For more than 125 years, our culture and core values are a 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 2025, the company's human capital strategy continued to focus on evolving to meet the ever-changing needs of our associates and supporting various initiatives to improve operations and overall efficiency while maintaining our commitment to our clients, communities and shareholders.

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

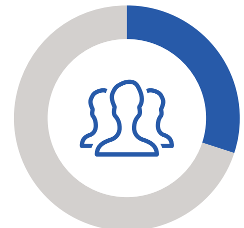
The Board of Directors' Compensation Committee expands beyond a traditional compensation-focused role to include oversight of all human capital management efforts within Hancock Whitney. The Compensation Committee is provided periodic updates on the company's human capital management efforts, including talent acquisition and retention; talent and performance management; learning and development; total rewards; and associate well-being 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, total rewards, and associate programs.

As of December 31, 2025:

Approximately

65%

of our associates are women.



Approximately

29%

of our associates are persons of color.

Workforce Demographics

As of December 31, 2025, the company had 3,627 full-time equivalent associates, predominately located in our core footprint of Mississippi, Louisiana, Alabama, Florida, Texas and Tennessee, compared to 3,476 associates as of December 31, 2024. Approximately 43% of associates were employed in Consumer Banking, 12% in Commercial Banking, 10% in Wealth Management, and 35% in Treasury, Operations, and Other Corporate Business & Administration. As of December 31, 2025, approximately 65% of our associates were female and approximately 29% were persons of color. In 2025, approximately 58% of our new hires were female and approximately 35% of new hires were people of color. All associates are chosen on the basis of their qualifications, experience and merit. Our hiring practices are maintained and implemented in accordance with applicable law.

Inclusion and Belonging

Our more than 125-year-old founding principles inspire us to prioritize 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. The company has a council dedicated to our ongoing commitment to inclusion and belonging. With oversight from executive leadership, the council consists of associates from a variety of locations, business segments, demographics, tenures, and experiences who work together to promote an inclusive workplace.

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 the company.

In 2025, 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 is representative of the communities we serve. Our corporate internship program continued to provide an inclusive experience that uniquely incorporates mentorship, financial education, community connection and learning opportunities across the organization and footprint. We proudly hosted the 2025 class of interns, all chosen based on merit and qualifications, 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, kindness and for living our core values to help drive inclusive behaviors and inspire a growth mindset. Our Associate Resource Groups (ARGs), introduced in 2023, continue to grow and 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 support 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, when applicable, their caregivers. The Black Professional Collaborative ARG, launched in 2024, creates avenues for professional growth, development and support for African American/Black associates. Introduced in 2024, 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.

2025 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.

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

In 2025, Hancock Whitney continued expanding our prescriptive learning platform that reimagined, reshaped and redefined learning and upskilling. Our agile Learning and Development strategy, LEARN

New Orleans-based associates participated in the Corporate Classic 5K in support of adult literacy through the YMCA Adult Literacy Program.

(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. 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, we recognize that providing relief and recovery resources to help associates and their families remain safe and recover quickly when a storm hits is paramount. 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

Hancock Whitney volunteers lend a hand to transform the playground at Milne Recreation Center, which now includes an ADA accessible swing set, imaginative play spaces as well as math and literacy games.

Hancock Whitney sponsored, and our New Orleans associates volunteered for, the annual InspireNOLA Charter School's Inspire the City Turkey and Ham Giveaway. The initiative aims to provide complete Thanksgiving meals to students and community members.

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, core leaders, teams and one-on-ones. We encourage continuous open communication with our associates and leaders where input is welcomed through an environment of mutual respect and trust. We promote a workplace focused on gratitude and appreciation through our Value of You recognition program, Community Connection volunteer program as well as other associate campaigns throughout the year.

We generally conduct associate engagement surveys on a biennial basis to measure our associates' connection and commitment to the company and its goals. In our 2024 assessment, 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 survey reflected that 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 2025, 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 146th consecutive quarter, as of the quarter ending December 31, 2025
- Forbes tapped Hancock Whitney as one of America's Best Banks and America's Best-in-State Employer in 2025
- Hancock Whitney received the voters' choice "Best Bank" recognition in 2025 from The Sun Herald, South Mississippi's primary regional print and online newspaper
- Ranked #27 in S&P Global Market Intelligence's Top 50 US Public Banking Rating for 2025

Coalition Greenwich Awards for Outstanding Business Banking

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 19 Greenwich Awards in early 2026 based on the 2025 U.S. Commercial Banking Study, marking the 17th consecutive year the bank has received Coalition Greenwich honors. To date, Hancock Whitney has received a grand total of 274 Greenwich Awards since 2005.

Best Bank - Middle Market Banking in the U.S.

- Satisfaction with Relationship Manager (South)
- Satisfaction in Cash Management (South)
- Overall Satisfaction (South)
- Satisfaction with Relationship Manager
- Satisfaction in Cash Management
- Overall Satisfaction
- Likelihood to Recommend

Best Bank - Small Business Banking in the U.S.

- Satisfaction with Relationship Manager for Small Business Banking (South)
- Satisfaction in Cash Management (South)
- Overall Satisfaction (South)
- Values Long-Term Relationships
- Customer Service
- Advisory Capabilities of Relationship Manager
- Satisfaction with Relationship Manager
- Satisfaction in Cash Management
- Overall Satisfaction
- Ease of Product Implementation
- Ease of Doing Business
- Trust

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.

(Standing, from left) Constantine "Dean" S. Liollio, Albert Williams, Thomas H. Olinde, John M. Hairston, Moses H. Feagin, Sr., Suzette K. Kent, Merritt Lane, III, Sonya C. Little (Seated, from left) Frank E. Bertucci, Sonia A. Pérez, C. Richard Wilkins, Christine L. Pickering, Jerry L. Levens, Joan C. Teofilo, Randall W. Hanna

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.
- Our Insider Trading Policy prohibits directors, officers and other associates from hedging company stock.
- During 2025, none of our directors held any shares of Hancock Whitney stock that were pledged.
- During 2025, 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 2025 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 2025, the board had five women (one of whom was African American and one of whom was Latina) and ten men (two of whom were African American). All of our directors are chosen on the basis of merit and ability to provide value to our shareholders.

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.

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.
- 40% of the directors added to our board since 2020 are women. In 2025, 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.

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 2025, we communicated with approximately 306 current and potential analysts and investors at 45 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 Corporate Responsibility Council, which includes members of management, develops, monitors and assesses strategies relating to corporate responsibility and sustainability 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 as our practices and processes mature.

Compliance Governance

The Chief Compliance Officer has oversight for enterprise compliance and reports to the Chief Risk Officer. The Compliance Department provides periodic 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.

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. These policies, guidelines and procedures are intended to align with regulatory guidance, the ISO Code of Practice for Information Security Controls and common industry practices. Assessing, identifying and managing cybersecurity-related risks are integrated into our overall enterprise risk management process.

The company expects each associate to be responsible for the security and confidentiality of client information. We communicate this responsibility to associates upon hiring and regularly throughout their employment. We require each associate to complete training to protect the confidentiality of client information at the time of hire and during each year of employment. Associates must successfully pass a test to demonstrate understanding of these requirements and provide acknowledgement of their responsibilities.

Additionally, we regularly provide associates with information security awareness training covering the recognition and appropriate handling of potential phishing emails, which can introduce malware to a company's network, result in the theft of user credentials and, ultimately, place client or employee data or other sensitive company data and information at risk. The company employs a number of technical controls to mitigate the risk of phishing emails. We regularly test associates to determine their susceptibility to phishing emails. We require susceptible associates to take additional training and provide regular reports to management. We additionally maintain procedures for the safe storage and handling and secure disposal of sensitive information.

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

Before engaging third-party service providers who may have access to the company's, customer, employee or other sensitive data or to the company's systems, we perform due diligence in order to identify and evaluate their cyber risks, which includes self-attestation questionnaires (developed using Service Organization Controls (SOC) reports). This process is led by the Third-Party Risk Management team and includes participation of dedicated information security resources. Third-party service providers processing sensitive data are contractually required to meet applicable legal and regulatory obligations to protect sensitive data against cybersecurity threats and unauthorized access to the sensitive data. After contract executions, third-party service providers deemed critical by our Third-Party Risk Management team undergo ongoing monitoring to ensure they continue to meet their security obligations and other potential cybersecurity threats.

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

The Incident Response Plan includes procedures for 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.

Impacts of Cybersecurity Incidents

To date, the company has no knowledge that we have experienced a cybersecurity incident or breach that has or is reasonably likely to have a material impact on our business strategy, results of operations or financial condition. Despite our efforts, there can be no assurance that our cybersecurity risk management processes and measures described will be fully implemented, complied with or effective in protecting our systems and information. We face risks from certain cybersecurity threats that, if realized, are reasonably likely to materially affect our business strategy, results of operations or financial condition. See Item 1A. “Risk Factors” in the Form 10-K for year ending December 31, 2025 for further discussion of the risks associated with an interruption or breach in our information systems or infrastructure.

Cybersecurity Governance

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

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

The company’s CISO directs our information security program, supported by a team of dedicated security professionals that examine risks to the company’s information systems and assets, design and implement security solutions, monitor the environment and provide immediate responses to threats. In this role, the CISO manages the company’s information technology governance, risk and compliance program, cybersecurity operations, business continuity, crisis management and supports the information security and technology risk oversight responsibilities of the Board and its committees. The CISO is a member of the company’s Corporate Operations group and reports to our Chief Information Officer, who reports to our Head of Operations, Technology and Products, who in turn reports to our Chief Operating Officer.

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

The IT Risk Governance Subcommittee, a management level subcommittee of our Operations Committee, also addresses information security and is responsible for overseeing the protection of the integrity, security, safety and resiliency of corporate information systems and assets. The IT Risk Governance Committee meets quarterly to review the development of the program and provide recommendations. The subcommittee provides regular reports to the Operations Committee and, ultimately, the Board Risk Committee through the CISO. Our CISO leads the company’s IT Risk Governance Committee.

Our Board of Directors oversees the company’s use of Artificial Intelligence (AI). Management has established an AI Working Group, which includes representatives from Legal, Compliance, Risk and Information Technology. This Working Group reports to the IT Risk Governance Committee and is responsible for the approval of AI use cases, ensuring alignment with our company’s core values and for the evolving risks around AI. Our cybersecurity program tracks AI-driven threats while also leveraging AI tools to enhance our security posture.

Our CISO has cybersecurity experience spanning more than two decades. Prior experience includes senior security roles in large government agencies and Fortune 200 companies. He has spoken at area colleges and various industry events about information security. He holds a degree in electrical engineering, is a graduate of banking school, and maintains several industry certifications.

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) and Risk 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 Corporate Responsibility Council at least annually and climate related risks and considerations are included on the committee's agenda.

The Board Risk Committee works to provide a comprehensive Enterprise Risk Management program 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. 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, in 2021 the company formed a management-level group that is now known as the Corporate Responsibility Council.

The Corporate Responsibility Council assists CAPCO in (a) developing strategies relating to the environment, social responsibility and sustainable growth generally (which we refer to collectively as "corporate responsibility"), (b) developing, implementing and monitoring corporate responsibility initiatives, (c) overseeing the company's corporate responsibility reports, and (d) monitoring and assessing sustainability developments impacting corporate responsibility. Our Chief Risk Officer chairs the Corporate Responsibility Council, which includes senior members of management.The Council meets as it deems appropriate and may from time to time rely on cross-departmental representatives to assist it in carrying out its responsibilities. The Corporate Responsibility Council provides reporting to CAPCO as the Chair deems appropriate.

The Company's Chief Risk Officer, chair of the council, works to provide interconnectivity between the council 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 the 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 for, 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, 2025

Total Commercial & Industrial Sectors[1]	Outstanding Loan Balances ($ mil)	Outstanding Loan Balances (%)	Total Unfunded Commitments ($ mil)	Total Unfunded Commitments (%)	Sensitivity to Transition Risk[2]
Retail trade	1,419.3	10.9%	293.7	4.6%	🔵
Health Care and Social Assistance	1,306.2	10.0%	311.4	4.9%	🟢
Real Estate and Rental and Leasing	1,234.5	9.4%	430.8	6.7%	🟢
Manufacturing	1,227.0	9.4%	770.5	12.0%	🔵
Construction	1,122.9	8.6%	871.1	13.6%	🔵
Wholesale trade	1,081.8	8.3%	574.8	9.0%	🔵
Transportation and warehousing	945.0	7.2%	284.6	4.4%	🟠
Professional, scientific, and technical services	852.2	6.5%	565.7	8.8%	🟢
Accommodation, food services and entertainment	818.6	6.3%	132.1	2.1%	🟢
Finance and insurance	646.2	4.9%	588.6	9.2%	🔵
Information	466.0	3.6%	81.4	1.3%	🟢
Other services (except public administration)	415.4	3.2%	116.9	1.8%	🟢
Public administration	348.5	2.7%	4.6	0.1%	🟢
Admin, support, waste mgmt., remediation services	338.7	2.6%	125.5	2.0%	🔵
Educational services	236.3	1.8%	119.3	1.9%	🟢
Energy	169.7	1.3%	98.2	1.5%	🟠
Other	450.8	3.4%	1,041.5	16.2%	🟢
Total Commercial & Industrial Portfolio	**13,079.1**	**100%**	**$6,410.7**	**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, 2025. 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. 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 to the right 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 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.

Hancock Whitney 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 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 Hancock Whitney 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.

Greenhouse Gas (GHG) Emissions

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

The chart at the right includes a summary of Hancock Whitney's Scope 1 and Scope 2 (location- and market-based) emissions for the 2024 and 2025 calendar years. As recommended by the GHG Protocol, Scope 2 emissions were calculated utilizing both location-based and market-based methodologies. As defined by the World Resources Institute/World Business Council for Sustainable Development (WRI/WBCSD), the location-based method is based on grid average emissions, while the market-based method reflects emissions based on energy procurement purchasing decisions. The GHG emissions summary was calculated based on the data available, using a methodology consistent with the WRI/WBCSD GHG Protocol Corporate Accounting and Reporting Standard for emissions calculations.

The quantification of GHG emissions involves inherent measurement and uncertainty, particularly for emissions that are not directly metered or where operational control over data sources is limited. The company may revise methodologies, assumptions and reporting boundaries as practices, regulations and industry standards evolve. Accordingly, GHG disclosures should not be interpreted as exact measurements and should be evaluated in the context of evolving sustainability reporting standards.

GHG Emissions	Units	2024	2025
Scope 1	CO_2-e (metric tons)	1,227	1,265
Scope 2 (location-based)	CO_2-e (metric tons)	13,846	13,324
Scope 2 (market-based)	CO_2-e (metric tons)	14,874	14,300
Total Scope 1 and Location-based Scope 2	CO_2-e (metric tons)	**15,073**	**14,589**
Total Scope 1 and Market-based Scope 2	CO_2-e (metric tons)	**16,101**	**15,565**

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.