

2021
ENVIRONMENTAL
SOCIAL &
GOVERNANCE
REPORT

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CEO Letter



Dear Renasant shareholders and stakeholders,

As one of the Southeast's oldest financial institutions, we recognize the important role we play in fostering economic growth and inclusion in our communities. Our commitment to advancing sustainability is core to our vision to be the financial services advisor and provider of choice in each community we serve.

Through our lending activities in 2021, Renasant has played an important role in supporting the aspirations and advancement of our customers. Over the course of the year, we:

- Originated 655 Community Homebuyer Mortgage loans totaling over \$120 million, nearly double the dollar value of the year before.
- Loaned \$810 million through federal and state government-sponsored programs including the USDA Guaranteed Rural Housing program, Federal Housing Association and the Veterans Administration.
- Made \$460 million in Community Development loans, including, among other things, loans supporting affordable housing and community services for low- or moderate-income individuals, economic development loans for small businesses and loans to revitalize low- or moderate-income geographies.
- Provided over \$103 million in financing for green construction projects that are pursuing or have received certification under leading environmental standards, including Leadership in Energy and Environmental Design (LEED) and National Green Building Standard (NGBS) certification.

Our commitment to our customers extends beyond our lending activities and is also demonstrated by our focus on engaging with our customers to understand, and then help them achieve, their financial goals. In 2021, we delivered over 1,000 hours of customer engagement training to employees including retail team leaders, branch managers and personal bankers. We also provided over 80 additional employee training sessions for customer engagement geared toward small business.

Our customer focus and our overall success starts from the dedication of our employees. In 2021 we made meaningful progress in implementing the strategic plan developed by our Social Responsibility, Diversity and Inclusion Committee that advanced employee engagement, training and education. Also, our employees completed over 78,000 hours (approximately 30 hours per employee) of training through our learning and development programs.

Thank you for your interest in our company, and we welcome your feedback on our sustainability progress.

A handwritten signature in blue ink, appearing to read 'C. Mitchell Waycaster'. The signature is fluid and cursive, with a large, sweeping flourish at the end.

C. Mitchell Waycaster

President and CEO
Renasant Corporation
Renasant Bank

About Renasant

Renasant Bank has humble roots, starting in 1904 as a \$100,000 bank in what was a Lee County, Mississippi, bakery. Since then, we have grown to become a trusted financial partner in communities across the Southeast, with approximately \$16.8 billion in assets as of December 31, 2021 and nearly 200 banking, lending, wealth management and insurance offices in Mississippi, Alabama, Tennessee, Georgia, Florida, North Carolina and South Carolina. Renasant's success stems in large part from the commitment of each of our bankers and other employees to investing in their communities as a way of better understanding the people we serve. At Renasant Bank, we understand our customers because we work and live alongside them.

Our Vision

Our vision is to be the financial services advisor and provider of choice in each community we serve.

Our Mission

Our mission is to provide quality financial services and advice by:

- Creating security and opportunity for our employees
- Understanding, then meeting the needs of our customers
- Being good citizens in our communities
- Providing attractive returns to our shareholders

Our Core Values

- Our employees are our greatest asset
- Our customers' trust is foremost. We will always attempt to understand what our customers need before offering a solution. We will deal with them fairly, honestly and confidentially
- We are dependent on and responsible to each other, and we will at all times work together as a team
- We will always nurture a professional environment wherein respect for the individual is of utmost importance

- Quality is not negotiable
- Our company will be a challenging, enthusiastic and fun place to work
- We will have leaders in our company who not only possess a vision of our future but who also can inspire others to achieve it
- Our employees, directors and shareholders will be advocates for our company
- Two-way communication at all levels is essential

About Our ESG Reporting

The disclosures in this ESG Report are informed by the standards of the Sustainability Accounting Standards Board (SASB) for commercial banks. The members of SASB are appointed by The Value Reporting Foundation, which is a global non-profit organization that offers a comprehensive suite of resources designed to help businesses and investors develop a shared understanding of enterprise value.

Specifically, this report provides information on the following SASB sustainability disclosure topics:

- Financial Inclusion and Capacity Building – see Our Services section of the report beginning on page 8
- Business Ethics – see How We Operate section of the report beginning on page 14
- Data Security – see How We Operate section of the report beginning on page 14

Our Customers

We are committed to treating prospective and existing customers in a manner that is equitable, transparent, fair and consistent with consumer protection laws and regulations and that respects and protects the privacy of their financial and other personal information.

Responsible Product Offering

Our customers' trust is foremost. We are committed to the fair design and sale of banking products and solutions. Our products and services are reviewed for compliance with all applicable laws and regulations, including fair lending and anti-discrimination laws. We strive to provide accurate, clear and meaningful information so that customers are informed about their options and empowered to select the financial products and solutions that meet their needs.

Our commitment to fair and responsible banking is confirmed in our company-wide Responsible Sales Practices Policy and our New Products and Services Policy.

The Renasant Board of Directors has ultimate oversight over our fair and responsible banking commitments. Our Chief Compliance Officer has management responsibility for relevant programs and adherence to related policies, with day-to-day support from our Director of Fair and Responsible Banking and our Fair Banking Compliance Analyst, among others.

Responsible Selling

The Renasant [Responsible Sales Practices Policy](#) applies to all employees and third party service providers, and to all of the Bank's activities. The policy provides guiding principles that help ensure we:

- Minimize the risk of potential customer harm by requiring all employees and third party service providers to engage in responsible sales practices;
- Develop and maintain appropriate risk-based controls to prevent, detect and correct such practices; and
- Comply with applicable federal consumer protection laws and regulations, including laws that prohibit unfair, deceptive or abusive acts or practices.

Specifically, it is the Bank's policy to, among other things:

- Make financial products and services available to existing or potential customers based on their qualifications and needs;
- Require, and obtain, a customer's fully-informed consent to enroll in financial products or services;

- Prohibit the use of deceptive or misleading statements to encourage existing or potential customers to consent to a financial product or service;
- Train new and existing employees on their ethical and legal obligations in relation to responsible sales practices;
- Periodically monitor and test employee adherence to the policy and take appropriate corrective action, if needed, in response to any findings;
- Conduct periodic risk assessments and audits of sales practices; and
- Develop processes for compiling and evaluating appropriate risk inputs in order to holistically evaluate legal or regulatory risk related to sales practices.

We achieve these commitments in a number of ways, including but not limited to:

- Informing customers about products and services that meet their needs and giving them the information they need to evaluate and use these solutions appropriately;
- Sharing product communications and disclosures in a clear, transparent way; and
- Offering financial education to customers and communities.

The Board of Directors oversees our responsible sales practices through its Enterprise Risk Management Committee, which tracks metrics related to consumer complaints (encompassing complaints regarding account opening, sales practices, identity theft and fraud claims). Our Compliance Committee, a management committee whose activities the Enterprise Risk Management Committee oversees, monitors not only consumer complaints themselves but also the steps we take to respond to complaints and to prevent the recurrence of the behaviors/activities that resulted in a complaint being made. Also, the Compensation Committee of the Board is responsible for overseeing management's efforts to implement, and refine when necessary, our processes and controls designed to assess whether incentive compensation programs create a misalignment of incentive goals and compliance obligations.

Responsible Selling Training

We invest in our employees by educating them on consumer protection laws and regulations so that they understand and adhere to our commitment to our prospective and existing customers to treat them fairly and transparently. All employees are assigned the following courses that pertain to retail integrity, and employees must complete this training annually:

- Unfair, Deceptive or Abusive Acts or Practices (UDAAP)
- Americans with Disabilities Act (ADA)
- Fair Lending: Basic Topics and Terms
- Privacy Compliance Basics
- Understanding, Leveraging, and Documenting Customer Complaints
- Information Security: Preventing Identity Theft
- Renasant Policies and Guidelines including:
 - Code of Business Conduct and Ethics
 - Responsible Sales Practices Policy
 - Anti-Discrimination, Harassment, and Retaliation Policy
 - Diversity and Inclusion
 - Whistleblower Policy
 - Information Security
 - ID Theft Policy and Program

In addition, the Understanding You[®] model is Renasant Bank's approach to engaging our customers in a meaningful way. It is a customer-centric, needs-based approach to engaging with our customers, reinforcing our commitment to being the financial advisor and provider of choice in each community we serve. The Understanding You[®] model and its components are aligned to the Bank's Vision, Mission and Core Values and teach how employees meet our customers' needs wherever they are in their financial journey. Currently, employees responsible for opening deposit accounts participate in an initial 3-day session; annual refresher training and coaching is provided.

New Products and Services

The Renasant New Products and Services Policy confirms that we will review all new, expanded or modified products and services through an effective risk management process to ensure compliance with all federal and state laws, rules and regulations, including those that relate to consumer harm.

This process contains the following basic elements:

- Determining appropriate regulatory applicability and/or approval requirements;
- Performing thorough due diligence prior to introducing a new product or expanding/modifying an existing product;
- Developing and implementing controls and processes to determine that risks are properly measured, monitored and controlled; and
- Developing and implementing appropriate performance monitoring and review systems.

Under the leadership and direction of our Chief Risk Officer, we have completed a Product and Service Risk Assessment on all existing products and services. Going forward, each new, expanded or modified product or service will receive a Product and Service Due Diligence Review prior to its implementation. This review is designed to document and consider the risk of consumer harm, among other factors relevant to the new product or service.

Customer Experience

We are committed to delivering an exceptional customer experience. As part of this commitment, we have developed a dedicated customer experience program: RNSTX. The RNSTX program is designed to provide a clear roadmap for continual improvement in customer service and customer loyalty and to promote customer advocacy.

Customer evaluation is a core element of the RNSTX program. Our customer evaluation process is designed to:

- Monitor the quality of the Bank's service and sales delivery from the customer's perspective;
- Recognize and reward employees who provide exceptional customer care;
- Enhance customer satisfaction by increasing our employees' awareness of the habits necessary for exceptional customer care; and
- Respond proactively to areas where improvements are needed.

Channels for evaluation cover all aspects of our business, including:

- In-Branch Evaluations
 - Personal Bankers/Managers
 - Lobby Teller
 - Drive-Thru Teller
- Customer Experience Center Evaluations
- Digital Channels
- New Account Opening

- New Business Accounts
- New Consumer Accounts
- New Mortgage Loans

In 2021, we conducted over 7,600 customer surveys. We use the results of these surveys to inform various metrics designed to measure the effectiveness of our customer service efforts, including customer effort required to achieve the customer's objective, satisfaction, overall experience and loyalty scores. The surveys and metrics are designed to improve customer satisfaction trends, rather than provide individual performance snapshots.

Using the guidance from our surveys, we offer ongoing customer engagement training for all employees. In 2021, we delivered over 1,000 hours of customer engagement training to employees including retail team leaders, branch managers and personal bankers. In 2021, we also provided over 80 additional employee training sessions for customer engagement geared toward small business.

Customer Complaint Program

Customer complaint monitoring is an important tool we use to enhance the customer experience, to identify and address emerging risks and to help implement adequate policies, procedures and controls for mitigating responsible sales practices risks.

Our complaint management process is designed to identify and closely monitor complaints relating to account opening,

sales practices, identity theft and fraud claims as well as to recognize recurring or systemic incidents and trends.

Key components of our customer complaint program include:

- Regular training on the complaints handling process (understanding, leveraging and documenting complaints) for all employees, with a focus on customer service and compliance with applicable laws and regulations;
- Capturing complaints from a wide variety of sources, including new account surveys, mortgage product surveys, our website's "contact us" page, social media monitoring, Better Business Bureau complaints and third party product vendors;
- A centralized database that is used to record customer complaints and any actions taken to resolve the customer's concerns;
- A process to review every customer complaint for timely and thorough resolution;
- Root cause analysis performed by leadership and subject-matter experts throughout the company – This analysis is used to identify and correct issues and to find ways to enhance our customers' experience and our products, services and policies; and
- Board oversight – Customer complaint program outcomes are reported to the Enterprise Risk Management Committee of Renasant's Board of Directors, and this committee has ultimate oversight of policy and product changes that result from the program.

Our Services

Accessible Products and Financial Inclusion

At Renasant, expanding access to financial products is central to our vision to be the financial services advisor and provider of choice in each community we serve.

We believe home ownership can provide a pathway to financial wealth, which, in turn, strengthens our communities. We support home ownership for low- and moderate-income borrowers, and we are proud to have helped our customers purchase, refinance or improve their homes by offering a suite of mortgage products that are affordable, flexible and sustainable.

Community Homebuyer Product

Our Community Homebuyer Mortgage product is an innovative Community Reinvestment Act focused loan program that is offered in markets where we have branches. The product is designed to be attractive to borrowers in low- and moderate-income census tracts and contains terms and features to support applicants who may not otherwise qualify for our traditional mortgage products.

We originated 655 Community Homebuyer Mortgage loans in 2021 totaling over \$120 million, nearly doubling, by dollar value, the number of such mortgage loans we made in 2020, when we made 418 such loans totaling approximately \$68.5 million. We intend to continue our efforts to expand the reach of our Community Homebuyer Mortgage product to qualified borrowers across Renasant's footprint.

Helping Low- and Moderate-Income Borrowers

The Bank, through its secondary market operation, actively pursues mortgage loans in government-sponsored programs with features that we believe are attractive to low- and moderate-income borrowers. In 2021, we loaned \$810 million through federal and state government-sponsored programs. The federal programs we participate in include:

- United States Department of Agriculture (USDA) Guaranteed Rural Housing – offers low interest rate loans to individuals in rural communities
- Federal Housing Association (FHA) – allows lower income individuals to borrow money for the purchase of a home that they would not otherwise be able to finance
- Veterans Administration – offers long-term financing to eligible veterans and surviving spouses

- Fannie Mae Home Ready – a community lending mortgage that offers low down payment and underwriting flexibilities to qualified borrowers who meet specific income criteria
- Fannie Mae Homestyle Renovation – a lending product for home renovation that offers lower down payment and credit requirements than traditional renovation financing programs
- Freddie Mac Home Possible – a community lending mortgage that offers low down payment and underwriting flexibilities to qualified borrowers who meet specific income criteria
- Freddie Mac HomeOne – available to first-time homebuyers for a low down payment

In addition to these federal programs, we also made loans through programs sponsored by states in our footprint:

- Georgia Dream FHA – available to first-time homebuyers and buyers who have not owned a home in three years or are purchasing in an area targeted for low-income borrowers, providing down payment assistance
- Alabama Housing Conventional, FHA Step Up – designed specifically for moderate-income homebuyers who can afford a mortgage but need help with the down payment
- Florida Housing Finance Authority – first mortgage products and down payment and closing cost assistance as well as second mortgage programs to eligible first-time homebuyers
- Mississippi Housing Conventional – promotes affordable first mortgage financing and down payment assistance for eligible homebuyers
- South Carolina Housing – offers first mortgage products and down payment and closing cost assistance as well as second mortgage programs to eligible first time homebuyers
- Tennessee Housing Conventional – makes home ownership possible with affordable first mortgage financing and down payment assistance for eligible homebuyers

Community Development Loans

The Bank is committed to serving and improving the communities where we operate, including through dedicated community development loans. Community development loans include loans for affordable housing and community services for low- or moderate-income

individuals, economic development loans for small businesses, and loans to revitalize low- or moderate-income geographies. In 2020 and 2021, we made \$470 million and \$460 million in Community Development loans, respectively.

Proceeds from our community development loans were used, among other initiatives, to finance:

- apartment buildings in low- and moderate-income areas
- a development company that specializes in construction of low-income housing
- a non-profit primary care facility that serves homeless, uninsured and underserved people
- assisted living facilities in moderate income areas
- a line of credit for a Community Development Financial Institution (CDFI)
- a loan to a non-profit organization providing services to victims of domestic violence and their families
- a line of credit to a nonprofit charitable organization that provides displaced and homeless veterans with the social services needed to totally reintegrate them back into society
- a loan to a housing authority that works closely with local governments to develop long-term housing plans for the community

The Bank also invests in the communities we serve by purchasing municipal bonds, tax credits and mortgage-backed securities. In 2021, these purchases totaled almost \$93 million.

Community Development Financial Institution Partnership – Renasant a “go to partner” for the Atlanta Neighborhood Development Partnership

A chartered member of the NeighborWorks Network, Atlanta Neighborhood Development Partnership (ANDP) is a nonprofit organization that develops, finances and advocates for affordable housing at a scale that promotes racial equity and healthy communities where families thrive. Financing is provided through the ANDP Loan Fund, which is a Community Development Financial Institution. ANDP is recognized as a leader within the industry as a best-in-class CDFI by governmental entities such as the U.S. Treasury’s CDFI Rapid Relief Fund and business periodicals like the Atlanta Business Chronicle.

John O’Callaghan, ANDP’s Executive Director, describes Renasant Bank as “our go to partner when we have a government entity providing Home or other Subsidy ... or have a Governmental or Impact Investor that is willing to take a second or third position.”

Over the past three years, Renasant has provided capital to this CDFI in the following ways:

- A first loan was done using two facilities totaling approximately \$1,850,000 for the purpose of purchasing 13 duplexes that provide affordable housing to low-to-moderate income individuals and families.
- A second facility is a non-revolving \$5,000,000 line of credit to ANDP to acquire 50-60 single family homes throughout Metro Atlanta as part of its Preparing Affordable Options for Tenancy to Homeownership Program (PATH).

In both instances the capital is completely deployed and each facility is performing well. We continue to work with ANDP to determine other ways that we can support their work in affordable housing in Atlanta and across north Georgia.

COMMUNITY REINVESTMENT ACT – FOUNDATIONCAPITAL REFERRALS

The Community Reinvestment Act (CRA) encourages financial institutions to help meet the credit needs of communities in which they do business, including low- and moderate-income neighborhoods.

Thanks to Renasant’s reputation as a good community and CRA partner, in 2021 we received a number of referrals to small businesses based in our local communities through FoundationCapital. FoundationCapital is a Birmingham, Alabama-based Small Business Administration Certified Development Company that partners with local financial institutions and the federal government to provide financial services for small business borrowers.

COVID-19 Pandemic Support

In 2021, the Bank processed more than \$778 million in Economic Impact Payments, facilitating the delivery of government stimulus payments to our customers during the ongoing COVID-19 pandemic. As we did in 2020, our bankers worked with many customers to provide accommodative repayment terms for those impacted by the economic strain caused by the pandemic.

Sustainable Impact

Financing Green Construction

A significant portion of the new construction projects we currently finance incorporate, to varying degrees, leading environmental standards, including Leadership in Energy

and Environmental Design (LEED) and National Green Building Standard (NGBS) certification. Although many borrowers whose projects include green building elements ultimately elect not to pursue official certification, in 2021 we provided over \$103 million in financing for construction

projects where, if construction is ongoing, the sponsor of the project has indicated its intent to pursue a LEED or NGBS certification or, for completed projects, LEED or NGBS certification has been received.

ZOM LIVING – AZALEA APARTMENTS, FLORIDA

Renasant provided a \$36.7 million construction loan to ZOM Living for the development of a 289-unit, Class A multifamily property that will be known as Azalea Apartments. ZOM will work with its consultants throughout the construction process to ensure that the project is tracking toward the intended goal of achieving the NGBS Silver certification. The NGBS is the nation's leading green building certification program and requires certified projects to incorporate environmentally responsible features with regard to the site, energy efficiency, water efficiency, sustainable materials and a healthy indoor environment.

Our Communities

At Renasant we understand that community outreach is a catalyst for business growth. We are committed to community development and small business growth beyond just our lending activities. We demonstrate this commitment by focusing on community outreach efforts that support the building and sustainability of all communities we serve. We seek to understand the needs of our communities and then work collaboratively to facilitate efforts in meeting those needs through our Community Development and Outreach program, called Renasant Roots.

Renasant Roots is a financial education resource that includes credit and home ownership education, small business technical assistance, youth mentoring and charitable contributions. During 2021, we completed more than 1,600 community engagements throughout our seven-state footprint, totaling more than 5,000 hours of intentional service participation.

Ongoing Renasant Roots programs, in which employees regularly participate, include:

- Financial Education
 - Financial literacy sessions. Sessions are taught with tools from the Federal Deposit Insurance Corporation’s Money Smart Curriculum and the Balance Financial Education program. Money Smart is a comprehensive financial education curriculum designed to help low- to moderate-income individuals outside the financial mainstream enhance their financial skills and create positive banking relationships.
 - Financial education and homebuyer renovation seminars, in partnership with state and local neighborhood housing partners. These programs work to educate residents about first-time home ownership.
 - Financial education and credit rehabilitation workshops, in partnership with various non-profit affiliates (including United Way agencies), local community and economic business support programs and neighborhood CDFIs. These Workshops are offered to residential and small business prospects in support of neighborhood revitalization efforts throughout our footprint.
- Financial education training in collaboration with residential housing authority districts in urban and rural markets. Various classes on how to manage checking accounts, the importance of saving, budget management, as well as focusing on when to get a mortgage and other loans, are provided to residents of housing authority districts to support home ownership sustainability.
- The Nest, a financial and economic empowerment program for women. The Nest is a platform of information and support so that women can find a partner in business, money and entrepreneurship.
- Small Business Mentoring
 - Renasant, in partnership with the Birmingham Business Resource Center, has developed a Small Business Mentoring and Capacity Building Program for local business owners. The objective is to facilitate technical assistance for entrepreneurs to improve their financial well-being and stimulate job creation for the local economy. Upon completion, participants are eligible to receive a capacity building grant. In 2021, 21 small businesses graduated from the program and grant contributions totaled over \$50,000.
- Financial Contributions and Gifts – Benefiting worthy causes that support financial well-being and/or home ownership.
 - During 2021, we made over \$1.4 million in charitable contributions that supported our CRA and corporate social responsibility efforts.
 - We lease our original headquarters for \$1 a year to a non-profit art museum.

MISSISSIPPI CHILDREN’S PROMISE ACT

Under the Mississippi Children’s Promise Act, the State of Mississippi allows us to allocate a portion of our state tax liability to not-for-profit entities that provide much needed assistance to foster care systems and educational services to disadvantaged students.

In 2021, Renasant received a full allotment of our request to allocate such state tax liability to not-for-profit entities in Mississippi who assist in foster care and adoption services, located in cities/counties where our bank branches are located.

Our People

We attract and retain employees with competitive compensation and benefit programs, learning and development opportunities that support career growth and advancement opportunities and employee engagement initiatives that foster a strong, inclusive company culture.

Through our dedicated organizational development program, we assess our human capital opportunities and needs and focus on building the individual capabilities of our employees to facilitate achieving the overall goals of our organization. We aggregate and analyze critical human capital metrics, including employee retention, to monitor the success of our strategy and make adjustments accordingly.

Attracting and Retaining Talent

Our compensation program is designed to be market-competitive and internally equitable to attract, retain, motivate and reward a high-performing workforce. 100% of our workforce is based in the United States, where our comprehensive benefits package for all full-time employees and eligible dependents includes:

- Medical, dental and vision healthcare plans
- HSA and FSA Medical and Dependent Care
- Group Life /Accidental Death & Dismemberment/Long-Term Disability Insurance
- Voluntary Life Insurance – Term and Whole Life
- Supplemental Disability Plans
- Renasant Bank 401(k) – with employer matching contribution and discretionary profit-sharing
- Employee Assistance Program – Available to all employees and immediate family members
- Tobacco Cessation Program
- Family Medical Leave
- Paid Time Off – vacation, sick leave, bank holidays, bonus days
- Employee Savings Plan
- Renasant Mortgage Lending – fee waiver
- Employee discounts/fee waivers for select banking products – for both full-time and part-time employees
- Cellular service discounts

Eligible part-time employees are also offered paid time off and may participate in the Renasant Bank 401(k) plan.

Talent Development

Learning and Development

Our learning and development program is designed to enhance the skills of our employees and provide quality resources to support professional development and training across the organization, with a common goal of achieving Renasant's vision of becoming the financial services advisor and provider of choice in each community we serve.

Our learning and development team is a strategic partner across all lines of business and back-office functions. It is committed to provide the necessary support, guidance and resources to achieve corporate goals and objectives and create greater employee growth, development and retention.

All employees receive regular, ongoing job-specific training, both in-person and via our e-learning platform, to ensure they have the skills required to work confidently and to enhance their knowledge and expertise over time. In 2021, employees completed over 78,000 hours of training, which equates to approximately 30 hours of training per employee.

We also assist (financially and otherwise) eligible employees in securing and maintaining industry-specific qualifications, including but not limited to various licenses related to insurance and securities, credit training, Certified Public Accountant certifications and relevant compliance and legal qualifications.

Leadership Training

Enabling the development of the current and next generation of leaders is a core element of our learning and organizational development initiatives.

Our leadership curriculum available for various levels of management includes the following elements:

- Coaching and developing others
- Effective communications
- Giving and receiving feedback

- Managing change

In 2021, over 160 leaders completed our “leader experience” program. The curriculum is focused on communication, influence, accountability, developing people, culture and change management.

IGNITE LEADERSHIP CONFERENCE

IGNITE is a full-day leadership summit designed to inspire attendees to lead and create change within their organizations and communities. Renasant is proud to be an IGNITE sponsor.

Held early each year, attendees:

- Learn strategies to develop better leadership skills
- Are exposed to new ways of thinking about their organization’s mission and products
- Learn techniques to work more efficiently
- Exchange ideas and solutions
- Collaborate with employees working across the Bank’s footprint and rising leaders from other companies

Performance Development and Engagement

It is expected that managers work closely with their employees to ensure performance feedback and development discussions take place on a regular basis. In 2021, 100% of our employees had a learning and development plan in place, and annual performance reviews are utilized as a resource for development and merit reward opportunities.

We conduct an annual employee engagement survey and an annual Internal Service Quality survey. In 2021, our engagement survey was made available to all employees, and we achieved a 69% response rate (up from 60% in 2020). Overall, results were positive with 73% of the responses agreeing or strongly agreeing with favorable statements about working at Renasant. “How satisfied are you with this organization as a place to work” was the highest rated response.

Equity, Diversity and Inclusion

As confirmed in our public [Diversity and Inclusion Policy](#), Renasant is committed to fostering, cultivating and preserving a culture of diversity and inclusion. We accept and embrace our differences and believe that our life experiences, knowledge, talent, communication skills, innovation and character enhance our ability to achieve our mission.

We have established a nine-member Social Responsibility, Diversity and Inclusion (SRDI) committee to develop a comprehensive Diversity and Inclusion strategic plan as a roadmap for our collective success. Committee representation includes:

- Senior leadership, including our President/CEO
- Human resources, including our dedicated Diversity Officer
- Risk Management
- Retail
- At-large members representing different divisions of the company and at differing levels.

The Diversity and Inclusion strategic plan is designed to advance Renasant’s existing diversity and inclusion program for increased understanding and outcomes. It is focused on five primary goals:

- Goal 1: Education, Communication & Development
- Goal 2: Workplace Diversity
- Goal 3: Workplace Inclusion
- Goal 4: Business Development & Supplier Diversity
- Goal 5: Measurement and Evaluation of Plan Success and Progress

Annual diversity education and training are mandatory for all employees.

Renasant Bank also participates in various programs designed to offer development and leadership opportunities to women and minority employees. In addition, Renasant highlights the talents of employees working in all lines of business in the company through internal and external recognition announcements.

RISE WITH RENASANT

At Renasant Bank, we are steadfast in our mission to support female leaders, achievers and innovators. [Rise with Renasant](#) is our women’s empowerment initiative, bringing together women in the Renasant workforce and in the wider communities we serve. Rise with Renasant is intended to help them:

- Lead – encouraging women to pursue leadership positions within Renasant and throughout the various businesses and communities in which they live and work
- Create – supporting female entrepreneurs
- Grow – supporting all talented women on their journey to success

In May 2022, we hosted our first women’s summit. We welcomed more than 75 women from across Renasant who heard from external speakers as well as from internal female leadership and corporate board members.

How We Operate

Ethics, Compliance and ESG Oversight

We have a steadfast commitment to maintaining the highest standards of business and professional conduct and compliance. A consistent effort to uphold strong values and to make the right choices in how we conduct business is critical to earning the trust of our customers and other stakeholders.

Board and Managerial Oversight

Our Board of Directors and executive leadership team are committed to ethical business practices. Our Board stays abreast of corporate governance best practices and changing regulatory requirements, solicits and carefully considers feedback from stakeholders, and makes changes it believes are in the long-term best interest of Renasant and the creation of long-term value for our shareholders and other stakeholders. The Board conducts an annual review of the company's corporate governance practices. The Audit Committee monitors our internal controls, compliance and ethics, and the Enterprise Risk Management Committee monitors our enterprise-wide risk management program.

We maintain good governance and operations through written policies and auditing programs throughout the company. Relevant documentation, including our [Corporate Governance Guidelines](#) and our [Code of Business Conduct and Ethics](#), can be found on the Corporate Governance page of Renasant's website. These and other written policies, procedures and controls set the standards that guide our efforts to achieve the highest levels of responsibility, integrity and legal compliance across our business.

ESG Oversight

The Nominating and Corporate Governance Committee of the Board has specific responsibility for the oversight of Renasant's policies and practices with respect to ESG matters, as confirmed in the [committee's charter](#), while the Enterprise Risk Management Committee is developing our processes and procedures relating to the identification, monitoring and mitigation of ESG-related risks.

In addition, the Board periodically reviews the company's responsible product and services policies and practices, community investment initiatives, data privacy and security and human capital strategies, among its other oversight activities. Furthermore, the Board is responsible for overall risk oversight of the company, which includes certain environmental, social and governance matters.

The Board also has responsibility for the consistent evaluation of the Diversity and Inclusion strategic plan and receives a biannual (twice a year) update from the SRDI committee regarding plan implementation, successes and engagement status.

Our executive leadership team, subject to oversight by our Board, structures, monitors and adjusts responsible product and services policies and practices, community investment initiatives, data privacy and security and human capital efforts in a manner intended to best serve the interests of the company and all of its stakeholders. Each year, our executive leadership team reviews our long-range strategic plans. These plans consider, as appropriate, long-term sustainability implications and the ability to meet customer needs related to sustainability issues.

At an operating level, the following senior managers have ultimate responsibility for critical areas of our sustainability initiatives:

- Governance and Ethics: General Counsel
- Responsible Products and Services: Chief Operating Officer
- Data Privacy and Security: Chief Information Security Officer
- Human Capital: Chief Human Resources Officer

Ethics Compliance Program

Our ethics compliance program is designed to implement the requirements of our Code of Business Conduct and Ethics, as well as identify, manage and mitigate the risk of non-compliance with those requirements.

Key components of the program include:

- A governance structure designed with input from qualified consultants and legal advisors and overseen by executive leadership;
- Training and awareness activities – all employees are required to undertake mandatory annual training on ethical standards, which includes an obligation to review and acknowledge their obligations under the Code of Business Conduct and Ethics;
- Monitoring and testing for compliance;
- Monitoring and testing of officer and employee transactions for fraud and conflicts of interest;
- Periodic assessment of corruption risks and control effectiveness; and
- Protocols for managing and reporting material issues.

Anti-Money Laundering

As confirmed in our [Bank Secrecy Act \(BSA\)/Anti-Money-Laundering \(AML\) Statement](#), we are committed to combating money laundering and other financial crimes and complying fully with all applicable laws and regulations relating to combating money laundering. Compliance with all applicable anti-money laundering laws and regulations and sanctions programs is strictly required.

The Renasant BSA/AML compliance program contains the following components:

- A comprehensive and detailed BSA Program that supplements the BSA Policy and details the system of procedures, internal controls, risk mitigation and risk monitoring associated with the program.
- Designation of a BSA/OFAC Officer, responsible for overseeing the BSA Program and coordinating and monitoring day-to-day compliance with the BSA, Office of Foreign Assets Control (OFAC) and the associated regulatory framework.
- BSA/AML/OFAC risk assessments, covering new products, services, lines of business, and/or locations – risk assessments are presented to the Board of Directors for review and approval on an annual basis.
- In addition to AML software that performs monitoring for suspicious transactions, the Bank maintains an online portal for all employees to report suspicious behavior and transactions. Employee participation is encouraged by randomly selecting and rewarding employees who submit suspicious transactions. All suspicious transactions are reviewed timely with appropriate action taken to mitigate risk.
- Mandatory AML and OFAC training for all directors, officers and employees.
- Annual review of controls and adherence to the BSA/AML/OFAC guidelines by our internal auditors as well as periodic reviews by our primary regulators.

Whistleblower Policy and Programs

Our Whistleblower Policy outlines Renasant's commitments and procedures regarding the receipt, retention and treatment of complaints regarding unethical behavior, the confidential, anonymous submission of complaints and the protection against retaliation for reporting such activities.

We maintain a whistleblower hotline for employees to report complaints regarding accounting, internal accounting control, auditing matters or unethical behavior.

Our Director of Internal Audit is responsible for handling complaints forwarded from the whistleblower hotline. The process involves reviewing every hotline complaint, determining if any investigation is warranted and communicating the results of any investigation to the Audit

Committee of the Board. When appropriate, the Director of Internal Audit consults with our General Counsel, our Chief Risk Officer and/or our Director of Human Resources to determine the appropriate response to a hotline complaint.

On average, we receive 8-10 complaints per year through the whistleblower hotline – 2021 was in line with average. Most are human resources-related in nature (and none in 2021 raised any material issues).

Data Privacy and Security

We apply industry-leading data privacy and information security standards in our business. We have a duty to our customers and employees to proactively safeguard and handle their data, systems and technology in line with continually-developing regulatory frameworks and best practices.

Data Privacy and Security Oversight

To oversee our data privacy and security commitments, we have established a Technology Committee of the Board. The purpose of the Technology Committee is to assist the Board in fulfilling its responsibilities relating to the oversight of the Bank's strategies and operations with respect to information technology matters, data security and cyber security, business continuity and disaster recovery, which includes the review and approval of significant investments to support these strategies and operations. The Technology Committee works in tandem with our Enterprise Risk Management Committee, which also reviews the risks related to our information technology matters, including cyber security, and the controls designed to mitigate these risks.

Our Chief Information Security Officer provides a cybersecurity report to the Board of Directors annually and provides quarterly cybersecurity reports to the Enterprise Risk Management Committee and Technology Committee.

Data Privacy Management

Our [privacy policy](#) commits us to protecting customer information that we receive and details when and how we obtain data and for what purposes, i.e., in connection with account opening, customer otherwise provides, etc.

Specific commitments include:

- Posting changes to our privacy policy online in a timely manner
- Notifying impacted customers of a data breach where personally identifiable information (PII) was exposed in a timely manner

- Obtaining user data through lawful and transparent means, with consent where required, and using it only for the stated purpose
- Clearly identifying the information we collect, use, share and retain
- Requiring third parties with whom we share data to comply with Renasant policies

To meet our obligations under the Gramm-Leach-Bliley Act, in all contracts under which nonpublic personal information is transferred, we require third parties to have appropriate privacy safeguards.

Our Compliance and Risk Management departments within the Bank, working in tandem with the applicable business units, evaluate all privacy protocols for all new products and services, as well as ongoing maintenance or changes occurring to existing products, services and systems. In addition, the Renasant Data Governance Policy addresses privacy-related issues and is monitored by a Data Governance Functional Team, comprised of data stewards that work to determine that data integrity is maintained in each business unit.

All employees receive mandatory training on data privacy.

Information Security

Renasant Bank's Information Security Program is focused on protecting the Bank's systems, networks and data through a defense-in-depth philosophy which relies on multiple systems and processes to ensure confidentiality, integrity and availability. Information security at Renasant Bank is led by our Chief Information Security Officer who reports to the Bank's Chief Operations Officer. The Bank's Technology Committee and Enterprise Risk Management Committee, which each include independent directors, receive regular updates related to all aspects of the Information Security Program.

The Bank's layered, defense-in-depth approach leverages people, processes and technology to manage and maintain cybersecurity controls. We also employ a variety of preventative and detective tools to monitor, block and provide alerts regarding suspicious activity, as well as to report on any suspected threats. The Renasant Information Security Program is designed to comply with applicable laws and regulations and is driven by industry standards including the FFIEC Cybersecurity Assessment Tool as well as standards and guidance from the National Institute of Standards and Technology (NIST).

The Bank's Information Security Program, policies and standards apply to all business lines, employees, contractors and third parties with access to the Bank's

systems. The Bank obtains independent third party audits of the Information Security Program, including program maturity and overall control effectiveness, and we also arrange for third party penetration testing every year. Additionally, the Bank is subject to the continuous supervision of and examination by the Federal Deposit Insurance Corporation and the Mississippi Department of Banking and Consumer Finance.

All employees are required to complete an annual Security Awareness Training Program. The Bank also conducts routine internally focused exercises to help raise employee awareness of the risks associated with cybersecurity.

The Bank's Information Security team tracks key performance and risk metrics related to cybersecurity, which it reports to the Technology Committee and Enterprise Risk Management Committee quarterly. The Bank also works closely with government and industry associations to stay abreast of developments and share best practices.

Environmental Risk Management

We strive to assess, mitigate and manage any environmental risks to which our products and services might be exposed through frameworks that include:

- An enterprise risk management program that addresses regulatory risks
- An environmental risk statement in our credit policy
- Environmental risk due diligence in our wealth management business, undertaken when we receive property into a trust

In our operations, we identify opportunities to improve energy efficiency and reduce associated emissions. Examples include:

- Incorporating environmental efficiencies during the building design phase
- Actively making infrastructure decisions designed to minimize environmental impact – building on brownfield land with access to community resources, public transport, existing energy and water infrastructure
- Managing our sites' sustainability – actively considering storm water runoff management, erosion management, climate-appropriate landscaping, opportunities to reduce water use, integration of green space
- Promoting water efficiency – water reducing faucets, toilets with smaller tanks
- Efficient building insulation
- LED lighting retrofit projects

- Heating, Refrigerating and Air-Conditioning upgrades to American Society of Heating and Air-Conditioning Engineers standards
- Efficient filtration system to improve air quality in our higher density locations such as our tech center and corporate headquarters

SASB Index

This index provides Renasant's performance data aligned with the recommended metrics for the SASB Commercial Banks sector. All data represents full-year 2021 information.

SASB ACCOUNTING CODE AND METRIC

DISCLOSURE AND ADDITIONAL INFORMATION

Data Security

FN-CB-230a.1

(1) Number of data breaches

(2) percentage involving personally identifiable information (PII)

(3) number of account holders affected

In the event Renasant experiences a data security incident, Renasant will comply with its obligations under United States securities and banking laws and regulations and other applicable law regarding public disclosure of, and the extent of the details provided about, such incident.

FN-CB-230a.2

Description of approach to identifying and addressing data security risks

See the information under the "Data Privacy and Security" heading in the How We Operate section of this report.

Financial Inclusion & Capacity Building

FN-CB-240a.1

(1) Number of loans outstanding qualified to programs designed to promote small business and community development

9,527 loans

(2) Amount of loans outstanding qualified to programs designed to promote small business and community development

\$1,904,860,621

Business Ethics

FN-CB-510a.1

Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anti-competitive behavior, market

There are no material pending legal proceedings to which Renasant Corporation or any of its direct or indirect subsidiaries, including Renasant Bank, are a party or to

manipulation, malpractice, or other related financial industry laws or regulations

which any of their property is subject, and no such legal proceedings were terminated in the fourth quarter of 2021. Source: 2021 Annual Report on Form 10-K

FN-CB-510a.2

Description of whistleblower policies and procedures

See the information under the “Whistleblower Policy and Programs” heading in the How We Operate section of this report.

Systemic Risk Management

FN-CB-550a.1

Global Systemically Important Bank (G-SIB) score, by category

Renasant is not classified as a Globally Systemically Important Bank and therefore does not have a G-SIB score.

FN-CB-550a.2

Description of approach to incorporation of results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy, and other business activities

Capital planning and stress testing are important components of Renasant’s strategic and risk management practices. The capital stress testing is governed by the Asset Liability Committee and includes the impact of earnings, balance sheet and credit volatility. The results of the stress tests are compared to the established minimum levels of capital for each of the regulatory capital ratios. The bank uses its capital stress test and other capital analyses to develop capital allocation decisions regarding asset growth, earnings, business investments, dividends and stock buybacks.

We note that the Economic Growth, Regulatory Relief, and Consumer Protection Act enacted in May 2018 resulted in a number of the Dodd-Frank Act requirements no longer being applicable to banks of our size, such as the requirement to conduct mandatory stress testing.