2022 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 sustainable progress 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 2022, Renasant has played an important role in supporting the aspirations and achievements of our customers and their communities. Over the course of the year, we:

- Originated 970 Community Homebuyer Mortgage loans totaling $227 million, nearly double in 2021.
- Loaned $484 million through federal and state government-sponsored programs including the USDA Guaranteed Rural Housing program, Federal Housing Association and the Veterans Administration.
- Made $521 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- and moderate-income geographies.
- Provided over $105 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 2022, we provided over 1,500 hours of customer engagement training to employees including retail team leaders, branch managers, personal bankers, and customer experience specialists.

Our customer focus and our overall success begins with the employee experience. At Renasant, we believe that you are either serving a customer or serving someone who does. With that mindset, in 2022 we continued our progress along the strategic plan developed by our Social Responsibility, Diversity and Inclusion Committee to advance employee engagement, training, and education. Our commitment to our employees also includes investing in their learning and development at all levels and across all areas of our organization, ultimately fostering career growth, empowerment, and greater accountability. As an organization, we completed over 48,000 hours of training (approximately 20 hours per employee) in 2022 through various learning and development programs. We were also pleased to announce the addition of two new benefit plans for eligible employees in 2022 – paid parental leave and community service hours – which we believe also enhances the employee experience.

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

C. Mitchell Waycaster
Chief Executive Officer
Renasant Corporation
Renasant Bank

About Renasant

Renasant 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 $17.0 billion in assets as of December 31, 2022 and nearly 200 banking, lending, wealth management and insurance offices across the Southeast. In December 2022, Renasant acquired Republic Business Credit, a factoring and asset-based lending company headquartered in New Orleans with nationwide operations. Renasant's success stems in large part from, first, management's investment in its employees and, second, the commitment of each of our employees to invest in their communities. At Renasant, 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. SASB standards are designed to allow entities to provide sustainability disclosures tailored to their particular industry that address risks and opportunities that affect enterprise value. The SASB standards are overseen by the International Financial Reporting Standards Foundation, successor to The Value Reporting Foundation. The IFRS Foundation is a global non-profit organization established to develop high-quality, understandable, enforceable and globally accepted accounting and sustainability disclosure standards, according to its website.

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 16
- Data Security – see How We Operate section of the report beginning on page 16

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Our Customers

We are committed to treating prospective and existing customers in a manner that is equitable, transparent, fair and consistent with anti-discrimination and 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 financial services products and solutions. Our products and services are reviewed for compliance with all applicable laws and regulations, including fair lending, consumer protection 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 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 our financial services activities. The policy provides guiding principles that help ensure we:

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

Specifically, it is our 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 and 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). In 2022, we established a Management Enterprise Risk Management Committee, a management committee led by our Chief Risk Officer whose membership includes our Chief Operating Officer and the leaders of our major business lines and back-office functions. This management committee supports the Board's Enterprise Risk Management Committee in its oversight of our responsible sales practices. Our Executive Compliance Committee, a management committee whose activities are overseen by both the Board's Enterprise Risk Management Committee as well as the Management Enterprise Risk Management Committee, 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 fair banking, consumer protection and anti-discrimination 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® sales methodology is Renasant's approach to engaging our customers in a meaningful way. It is a customer-centric, needs-based approach to engaging customers, reinforcing our commitment to being the financial services advisor and provider of choice in each community we serve. The Understanding You® model and its components are aligned to Renasant's Vision, Mission and Core Values and teach how employees meet our customers' needs wherever they are in their financial journey. This program is a part of our overall sales enablement learning. Currently, employees responsible for engaging customers in discussions around Renasant products and services participate in an initial two-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. Each new, expanded or modified product or service receives 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 - RNSTX

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 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 our 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 behaviors 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
  - Personal Bankers/Managers
  - Lobby Teller
  - Drive-Thru Teller
- Customer Experience Center
- Digital Channels (Online and Mobile Banking)
- New Account Opening

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

In 2022, we conducted over 9,800 customer surveys. We use the results of these surveys to calculate 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 2022, we delivered over 1,500 hours of customer engagement training to employees including retail team leaders, branch managers, and personal bankers. Throughout 2022, our Understanding You® customer engagement training also included learning focused on small business customers.

To enhance the customer experience and continue to allow customers to bank with Renasant how, when, and where they want, in 2022 we implemented a digital transformation strategy and saw a double-digit percentage increase in our digital solutions products, including mobile banking and payments. In alignment with our strategic vision, we also installed five new Interactive Teller Machines (ITMs) bringing our total to 39 machines across our footprint. In 2022, we added an ITM in Mississippi in addition to our already established ITMs in Alabama, Georgia, Florida, and Tennessee. We have developed a roadmap to continue to add additional machines throughout our footprint, allowing customers to bank with us how and where they choose.

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 both the Management Enterprise Risk Management Committee and the Enterprise Risk Management Committee of Renasant's Board of Directors. The Board committees 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.

We also take steps to help borrowers avoid, or mitigate, financial trouble. For example, for consumer credits, most of our products have a 40% debt-to-income limitation, designed to prevent borrowers from becoming overly leveraged. We also offer loss assistance options for 1-4 family residential mortgage products subject to the Consumer Financial Protection Bureau's mortgage servicing rules, and we make efforts to inform borrowers about such potential assistance once a loan has passed a certain number of days past due.

Community Homebuyer Product

Our Community Homebuyer Mortgage product is an innovative Community Reinvestment Act-focused loan program 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. In 2022, we implemented a Special Purpose Credit Program, which expands the use of the Community Homebuyer Product to properties in majority-minority census tracts.

We originated 970 Community Homebuyer Mortgage loans in 2022 totaling over $227 million, nearly double the dollar amount of such mortgage loans we made in 2021, when we made 655 such loans totaling approximately $120 million. We intend to continue our efforts to expand the reach of our Community Homebuyer Mortgage product to qualified borrowers across Renasant's footprint.

Homebuyer Assistance Grant Program

In 2022, we created a grant program to provide funds to low- and moderate-income borrowers to assist with payment of closing costs and prepaid expenses. Qualified borrowers are eligible to receive up to $5,000 that does not have to repaid so long as the borrower remains in the home for five years. During 2022, Renasant provided grants to 155 borrowers totaling approximately $750,000.

CRA 1-4 Family Rental Product

In 2022, we designed a commercial loan product intended to assist in the development of 1-4 family rental properties in low- to moderate-income and other qualified census tracts within Renasant's Community Reinvestment Act assessment area. This product is designed to help increase the availability of 1-4 family housing stock in our assessment areas. During 2022, Renasant made 79 of these loans, totaling approximately $12.1 million.

Helping Low- and Moderate-Income Borrowers

In addition to the above-described programs, through our secondary market operations we actively pursue mortgage loans in government-sponsored programs with features that we believe are attractive to low- and moderate-income borrowers. In 2022, we loaned $484 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 Administration (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
- 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, FHA Step Up – designed specifically for moderate-income homebuyers who can afford a mortgage but need help with the down payment
- Florida Housing FHA, RD, and VA – first mortgage products and down payment and closing cost assistance as well as second mortgage programs to eligible first-time homebuyers
- Mississippi Housing FHA, USDA, and VA – This encompasses various programs that promote 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 FHA, RD, and VA – makes home ownership possible with affordable first mortgage financing and down payment assistance for eligible homebuyers

Community Development Loans

Renasant 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 2021 and 2022, we made $460 million and $521 million in Community Development loans, respectively.

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

- non-profits that provide a variety of social services. The following are just some examples of the services that non-profits we finance provide to their communities:
  - a facility where low- and moderate-income individuals can receive food, job training, and educational opportunities
  - services such as shelter, housing and counseling for victims of domestic violence and their families
  - rehabilitation services for addicts, including life skills training and relapse prevention services
  - social services for displaced and homeless veterans to totally reintegrate them into society
- housing development corporations and neighborhood investment funds designed to promote homeownership for low- to moderate-income families as well as other assistance to help homeowners stay in their homes
- development companies that specialize in the construction or rehabilitation of low-income housing tax credit developments, including senior living, multi-family housing and Section 8 housing
- assisted living facilities in moderate income areas
- a line of credit for a Community Development Financial Institution (CDFI)
- a non-profit whose mission is to protect the environment by cleaning up and preventing degradation of waterways
- a tuition-free K-5 charter school in a low-income, majority-minority census tract

Renasant also invests in the communities across our footprint we serve by purchasing municipal bonds, low-income housing tax credits and mortgage-backed securities. These purchases exceeded $43 million in 2022.

COMMUNITY REINVESTMENT ACT – FOUNDATIONCAPITAL REFERRALS

The Community Reinvestment Act 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 2022 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.

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, Inc. (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. According to independent research, the ANDP Loan Fund's single-family development lending has up to a 15:1 leveraging impact on property values in distressed neighborhoods, helping to pull homeowners out of negative equity positions while also increasing property tax revenues.

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

- Two loans totaling over $1,700,000 were made for the purpose of purchasing 12 duplexes that provide affordable housing to low-to-moderate income individuals and families in Gwinnett County, Georgia.
- 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 virtually all of the capital is deployed, and each facility is operating. 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.

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 2022 we provided over $105 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.

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

Renasant Roots provides a financial education resource that includes credit and home ownership education, small business technical assistance, youth mentoring, and charitable contributions. During 2022, we completed more than 1,500 community engagements throughout our seven-state footprint, totaling more than 6,700 hours of intentional service participation.

Renasant Roots programs have three primary areas of focus: Financial Education/Literacy; Small Business Technical Assistance; and Financial Contributions and Gifts. Ongoing programs in these areas, in which employees regularly participate, include:

- Financial Education/Literacy
  - 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 Technical Assistance
  - Renasant has partnered with the Birmingham Business Resource Center (the "BBRC") to develop a Small Business Mentoring and Capacity Building Program. The BBRC assists entrepreneurs in the development of their business, providing resources to build capacity, attract customers, and access capital, emphasizing economic empowerment and supporting historically disadvantaged businesses through diverse supplier opportunities. The objective of the Small Business Mentoring and Capacity Building Program 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 2022, 25 small businesses graduated from the program and grant contributions totaled over $125,000, and the intent is to expand program participation in 2023.

    Bob Dickerson, Executive Director at the Birmingham Business Resource Center stated, "We are thrilled about the growth that Renasant Roots has experienced as well as its impact. This program truly epitomizes what the BBRC stands for, helping small businesses build the capacity to succeed."

SUPPORT OF OUR HISTORICALLY BLACK COLLEGES AND UNIVERSITIES

HBCUs are an important segment of the education system, shaping future leaders and offering a unique community to students. Renasant supports these valuable institutions of higher learning by partnering to facilitate elements of the Renasant Roots program with students and faculty members at these schools.

We are proud to have invested approximately $75,000 in scholarship programs benefitting HBCU institutions in Alabama, Tennessee, and Mississippi. Also, we have helped recruit students from HBCUs for internship and other career leadership opportunities, which support both community and economic development throughout the communities we seek to serve.

- Financial Contributions and Gifts – Benefiting worthy causes that support financial well-being and/or home ownership.

- During 2022, we made over $2.2 million in charitable contributions that supported our CRA and corporate social responsibility efforts.
- Under the Mississippi Children's Promise Act, we can allocate a portion of our Mississippi state tax liability to not-for-profit entities that provide assistance to foster care systems and educational services to disadvantaged students. In 2022, Renasant received a full allotment of our request to allocate such state tax liability to providers of foster care and adoption services.
- We lease our original headquarters for $1 a year to a non-profit art museum.

Our People

We attract and retain employees with competitive compensation and benefits, learning and development opportunities that support career growth and advancement, and employee engagement initiatives that foster a strong, inclusive corporate 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. To that end, in May 2022 we increased our minimum wage to $18.00 per hour. Our comprehensive benefits package for full-time employees (all of whom are based in the United States) and eligible dependents includes:

- Medical, dental and vision healthcare plans
- HSA and FSA Medical and Dependent Care plans
- Group Life /Accidental Death & Dismemberment/Long-Term Disability Insurance
- Voluntary Life Insurance – Term and Whole Life plans
- Supplemental Disability plans
- Renasant Bank 401(k) – with employer matching contribution
- Employee Assistance Program – This is a bank-paid benefit available to all employees and immediate family members for mental health, behavioral, stress management, and other personal care needs
- Tobacco Cessation Program
- Family and Medical Leave
- Paid Time Off – vacation, sick leave, bank holidays, bonus days
- Paid Parental Leave for the birth, adoption or placement of a child through foster care
- Paid Community Service hours
- 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 our 401(k) plan.

We also provide flexible working arrangements for our employees. Where not negatively impactful to team cohesiveness and productivity, employees may work from home (or otherwise outside our offices) on a part-time or full-time basis.

Talent Development

Learning and Development

Investing in our employees' learning and development at every level of our organization (i.e., hierarchical levels) is a top priority. Our learning and development programs are designed to enhance the knowledge, skills, and abilities of our employees while providing quality resources that support professional learning and development aligned with our culture. We have established relevant employee levels to ensure inclusivity and reporting (i.e., time, expense), which include:

- Individual Contributor
- Supervisor
- Manager
- Senior Manager
- Executive

Our learning and development team is a strategic partner across all lines of business. Facilitating discussion amongst internal partners to identify learning needs is a key objective of our learning and development team. This team is committed to providing support, guidance, and resources to achieve corporate goals and objectives, cultivate employee growth, development, retention, and engagement, and create high-performing teams.

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. Additionally, we offer sales enablement training for customer-facing employees, which promotes a strong sales and service culture. These learning experiences include responsible selling training, as well as training on systems, processes, communication skills, and tools that enable our employees to meet the needs of our customers how, where and when they want.

In an effort to provide employees with a well-rounded and robust learning and development curriculum, as well as allow employees to focus on proactive customer engagement activities, in 2022 we improved our compliance curriculum by streamlining our training programs, reducing training time by at least eight hours per employee while maintaining our commitment to meeting regulatory expectations. As part of this improvement, Renasant created a number of new and engaging video learnings, combined courses, and eliminated courses based on an employee's role. In 2022, employees completed over 448,000 hours of training, which equates to approximately 20 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 Certified Public Accountant certifications, credit training, insurance and securities, and relevant compliance and legal qualifications.

Leadership Training

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

Leadership development is a continuous and personalized learning journey designed to enable Renasant's current and future leaders to reach their highest potential. We believe that everyone at Renasant is a leader, and we engage a diverse and inclusive group of employees at all levels and areas of the company in various leadership experiences throughout the year. To ensure employees experience leadership development opportunities with those who share similar challenges, opportunities, and interests, leaders are grouped into cohorts. As an extension of leadership, Renasant also provides learning opportunities to supervisors with a focus on processes, compliance, and business acumen.

The elements of our leadership framework are centered on four leadership pillars:

- Leading Self
- Leading People
- Leading the Organization
- Leading the Customer

These pillars are broken down into eight competencies:

- Leadership Presence
- Communication
- Attracting and Retaining
- Coaching and Developing
- Driving Results
- Managing Change
- Knowing the Business
- The Customer Experience

These competencies make up our leadership curriculum, which is made available to management, as well as individual contributors, and is delivered through a variety of learning channels. The curriculum includes:

- Xceptional Leadership
- Accountability
- Supervisory Fundamentals
- Signature Leadership
- Coaching
- Talent Management
- Inclusive Leadership

In 2022, over 450 leaders actively participated in learning experiences including webinars, experiential learning, discussion groups, and cohorts.

Performance Development and Engagement

It is expected that managers work closely with their employees to ensure performance feedback and development discussions take place on an ongoing basis. In 2022, learning and development plans were in place for 100% of our employees. In addition, consistent with our historical practices, annual performance reviews were utilized as a resource for development and merit reward opportunities.

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 from across Renasant's footprint and rising leaders from other companies

We conduct an annual employee satisfaction survey. In 2021, our satisfaction survey was made available to all employees, and we achieved a 69% response rate. 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. Efforts in 2022 focused on responding to feedback received from employees.

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Equity, Diversity and Inclusion

As confirmed in Renasant's public Diversity and Inclusion Policy, we are 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 Committee to develop a comprehensive Diversity and Inclusion strategic plan as a roadmap for our collective success. Committee representation includes:

- Senior leadership, including our Chief Executive Officer
- Corporate Social Responsibility, including our dedicated Director of Diversity and Inclusion
- Human resources
- Risk Management
- At-large members who represent different divisions of the company and at differing levels, including our Retail operations

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:

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

Annual diversity education and training are mandatory for all employees.

Renasant 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, 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 distinguished external speakers as well as 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 strong governance and operations through written policies and auditing programs throughout the company. Relevant documentation, including our Corporate Governance Guidelines, our Code of Business Conduct and Ethics and the charters for our Board committees, 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

Our Board of Directors, through its committees, works closely with our executive leadership to evaluate ESG-related matters impacting our business, operations and stakeholders to ensure that such matters are addressed in a manner that advances our core values, is consistent with Renasant's regulatory obligations, and promotes the best interests of our shareholders. 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. Our Board Enterprise Risk Management Committee continues to develop our processes and procedures relating to the identification, monitoring and mitigation of ESG-related risks.

In addition, Board committees oversee other aspects of our operations that pertain to ESG matters. The Enterprise Risk Management Committee periodically reviews the company's responsible product and services policies and practices, and it monitors Renasant's community investment initiatives. As discussed below, our Board Technology Committee, in tandem with the Enterprise Risk Management Committee, oversees our data privacy and security initiatives, while the Compensation Committee monitors our overall human capital strategies. 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 update from the Social Responsibility, Diversity and Inclusion 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 Risk 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) Policy 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, we maintain an online portal for all employees to report suspicious behavior and transactions. Employee participation is required and rewarded by randomly selecting employees who submit reports. All suspicious behavior and 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. Our Code of Business Conduct and Ethics specifically prohibits retaliation against employees who report unethical conduct. We view "retaliation" in a broad sense, and the Code provides examples of impermissible conduct.

On average, we receive 10-12 complaints per year through the whistleblower hotline – 2022 was in line with average. Most are human resources-related in nature (and none in 2022 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 Renasant'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 Board 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 Board's Enterprise Risk Management and Technology Committees.

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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 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 company, 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

Our Information Security Program is focused on protecting Renasant'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 is led by our Chief Information Security Officer who reports to our Chief Operations Officer. Renasant'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.

Our 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 Federal Financial Institutions Examination Council Cybersecurity Assessment Tool as well as standards and guidance from the National Institute of Standards and Technology.

Renasant's Information Security Program, policies and standards apply to all business lines, employees, contractors, and third parties with access to our systems. Renasant 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, we are 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. We also conduct routine internally focused exercises to help raise employee awareness of the risks associated with cybersecurity.

Our 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. Renasant also works closely with government and industry associations to stay abreast of developments and share best practices.

Mitigating Environmental Impact

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
- 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:

- Investing in our digital and mobile operations, so that our customers can securely conduct their banking without having to drive to a branch
- Providing a robust suite of electronic banking services, such as paperless statements, electronic bill pay and remote deposit capture, which reduces overall paper use

- Incorporating environmental efficiencies during the building design phase or as part of building upkeep or renovation. For example, we are installing solar panels on three of our buildings, including our Corporate Headquarters in Tupelo, Mississippi
- 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

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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 2022 information.

SASB ACCOUNTING CODE AND METRIC	DISCLOSURE AND ADDITIONAL INFORMATION
Data Security	
FN-CB-230a.1	
(1) Number of data breaches	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.
(2) percentage involving personally identifiable information (PII)	
(3) number of account holders affected	
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	9,061 loans
(2) Amount of loans outstanding qualified to programs designed to promote small business and community development	$2,032,843,917
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

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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 2022. Source: 2022 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 management's 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. Renasant 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.