

2020
ENVIRONMENTAL
SOCIAL &
GOVERNANCE
REPORT

Contents

CEO Letter 01

About Renasant 02

- Vision, Mission, Values
- About Our ESG Reporting

Our Customers 03

- Responsible Product Offering
- Customer Experience

Our Services 06

- Accessible Products and Financial Inclusion
- Environmental Impact

Our Communities 08

Our People 09

- Attracting and Retaining Talent
- Training, Development and Engagement
- Diversity, Equity, and Inclusion

How We Operate 11

- Ethics, Compliance, and ESG Oversight
- Data Privacy and Security
- Environmental Risk Management

SASB Index 14

CEO Letter



Dear Renasant shareholders and stakeholders,

Our business at Renasant is to provide financial support for activities that help make our customers, employees, and communities more stable, prosperous, and sustainable. Financial actions are powerful drivers of economic and policy results, and we have over 115 years of expertise deploying our financial support to promote both good value and good values.

I am therefore honored to share this environmental, social and governance (ESG) report with you. It captures our sustainable approach to business, which long predated recent focus on the word “sustainability.” Let me highlight a few themes:

Our focus on inclusion is evident in the sheer number of programs Renasant has to promote it. We:

- Provide community development loans that support building low-income housing, facilities for underserved populations and other community development projects
- Enable loan programs, including home buyer loans, for low and moderate income borrowers
- Provide financial assistance to businesses hurt by the COVID-19 pandemic
- Support approximately 1,600 financial education and mentoring engagements

We manage a similarly large number of programs to support our employees. These include:

- Comprehensive rewards and benefits that support employees and their families holistically
- Education and training programs that help turn jobs into careers. In 2020 our employees completed over 79,000 hours of training, and many participated in our “leader experience” program
- Listening and responding to employees’ ideas and concerns through various channels
- Committing to a diverse and inclusive culture, overseen by our Social Responsibility, Diversity and Inclusion Committee, on which I participate

Our commitment to customers is evident from our formidable track record in providing excellent customer service as well as from our many customer-focused policies and processes, including:

- Our dedicated customer experience program – RenasantX
- Our extensive customer engagement employee training
- Our Responsible Sales Practices Policy

With respect to environmental matters, we are working to improve our energy efficiency, reduce emissions, waste, and water use and support environmentally positive projects.

We firmly believe that prudent, inclusive, long-term focused management and governance are good for shareholders, customers, employees and the planet. We hope the information we share here makes that clear. We invite your input as we build steadily on our practices and disclosures going forward.

A handwritten signature in blue ink, appearing to read 'C. Waycaster', written over a light blue horizontal line.

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 \$14.9 billion in assets as of December 31, 2020 and more than 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

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 can also inspire others to achieve it
- Our employees, shareholders and directors 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 is an independent, private sector standards-setting organization dedicated to improving the effectiveness and comparability of corporate disclosures on environmental, social and governance factors.

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

- Financial Inclusion and Capacity Building - see Our Services section of the report from page 6
- Recruiting and Managing a Diverse, Skilled Workforce - see Our People section of the report from page 9
- Business Ethics - see How We Operate section of the report from page 11
- Data Security - see How We Operate section of the report from page 12

Our Customers

We are firmly 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 full-time Fair Banking Compliance Analyst.

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, customers' 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 other fraud claims). Our Executive Compliance Committee, a management committee whose activities the Enterprise Risk Management Committee oversees, monitors not only consumer complaints themselves but also the steps management takes 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 any sales or incentive programs create a misalignment of sales goals and compliance obligations.

We provide responsible sales practices training to new hires and existing employees at regular intervals. Mandatory Responsible Sales Practices Policy compliance training is required annually. These trainings are designed to discourage unethical sales practices and address the regulatory and business requirements for obtaining consumer consent and methods for reporting unlawful or unethical conduct.

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;
- Performing thorough due diligence prior to introducing a 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, prior to its implementation, a Product and Service Due Diligence Review designed to document and consider, among other factors relevant to the new product or service, the risk of consumer harm.

Customer Experience

We are committed to delivering an exceptional customer experience. As part of this commitment, we have developed a dedicated customer experience program – RenasantX. The 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 RenasantX program. Our customer evaluation process is designed to:

- Monitor the quality of the Bank's service and sales delivery from the customers' 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
- Call Center Evaluations
- Digital Channels
- New Account Opening
 - New Business Accounts
 - New Consumer Accounts
 - New Mortgage Loans

On average, we conduct approximately 3,500 customer evaluations each year. We use the results of the evaluations to inform various metrics designed to measure the effectiveness of our customer service efforts, including customer effort, satisfaction, overall experience, and loyalty scores. The evaluations and metrics are designed to improve customer satisfaction trends, rather than provide individual performance snapshots.

Using the guidance from our evaluations, we offer ongoing customer engagement training for all employees. In 2020, this training was delivered to over 500 employees (including retail team leaders, branch managers and personal bankers). In 2020, we also provided an additional training session for customer engagement geared toward Small Business. Those sessions included over 150 bankers.

Customer Complaint Program

Customer complaint monitoring is an important tool that we use to enhance 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, and to identify 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
- 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 review process, 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 that is 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
- Board oversight - customer complaint program outcomes are reported to the board, and the board 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 to 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 (CRA) focused loan program that is offered in all markets. 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 made 418 Community Homebuyer Mortgage loans in 2020 totaling over \$68.5 million. There were 379 such loans made in 2019, totaling approximately \$53.8 million.

Helping Low- and Moderate-Income Borrowers

The Bank, through its secondary market operation, actively pursues mortgage loans in government-sponsored programs with features that are attractive to low- and moderate-income borrowers. In 2020, we loaned more than \$950 million through federal and state government-sponsored programs (up from just over \$650 million in 2019). 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 with populations of 20,000 or less
- 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
- Fannie Mae High-Balance Loan - mortgage loans meeting high-cost area loan limits
- 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 the following programs sponsored by states in our footprint:

- Georgia Dream FHA - available to first-time homebuyers and buyers who have not owned a home in 3 years or are purchasing in a targeted area for low income borrowers, providing down payment assistance
- Alabama Housing Conventional, FHA Step Up - designed specifically for moderate-income home buyers 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 - program makes home ownership possible with affordable first mortgage financing and down payment assistance for eligible home buyers
- 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 home buyers

Community Development Loans

The Bank is also committed to serving and improving the communities we serve. In 2020 and 2019, we made \$341 million and \$470 million in Community Development Loans, respectively.

Proceeds from 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 CDFI (Community Development Financial Institution)
- a home for women escaping domestic violence or abuse
- a group home for the developmentally, intellectually or physically challenged

The Bank also invests in the communities we serve by purchasing municipal bonds, tax credits, and mortgage-backed securities. In 2020, these purchases totaled almost \$12.5 million.

COVID-19 Pandemic Support

Recognizing that banks would play an essential role in delivering necessary government aid during the COVID-19 pandemic, Renasant was an active participant in the Paycheck Protection Program (PPP), originating more than \$1.3 billion in PPP loans in 2020. In addition, in 2020 the bank processed more than \$50 million in Economic Impact Payments, facilitating the delivery of government stimulus payments to our customers in their time of need. Finally, 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 elect not to pursue official certification, in 2020 we provided over \$190 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.

Portfolio Environmental Highlights

Examples of Renasant corporate customers who are delivering positive environmental impacts, and we are proud to support, include:

- K&K Systems: an industry innovator providing solar signage for a full line of traffic safety products
- Industrial Lighting Group: replacing conventional lighting with lower wattage LED lighting systems
- Vanguard Environmental Systems: providing cleaning and filtering of industrial waste water

ESCENT RESEARCH PARK, CHARLOTTE, NORTH CAROLINA

Renasant has provided a \$22.5 million construction loan to Crescent Communities for the development of a four-story, 159,000 square foot office building located in the University Research Park submarket of Charlotte, North Carolina. The building is designed as creative office space with virtually column-free, 45,000 square foot divisible floor plates to allow for flexible space planning. Crescent Communities is currently pursuing LEED and Fitwel certifications for the building, and the building has already received the WiredScore Gold designation. Fitwel is a building certification that supports healthier workplace environments to help improve occupant health and productivity, and WiredScore is a leading building technology company assessing and improving digital connectivity and smart technology within homes and offices around the world.

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, and 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 2020 we completed more than 1,600 community engagements throughout our seven-state footprint, totaling more than 4,000 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 Money Smart Curriculum & Balance Financial Education. 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 around 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 Community Development Financial Institutions. 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 2020, 12 small businesses graduated from the program, and grant contributions totaled \$30,000.
- Financial Contributions and Gifts - Benefiting worthy causes that support financial wellbeing and/or home ownership.
 - During 2020, we made over \$1.2 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.

During 2020, several new community outreach initiatives were leveraged as we continued to embrace a new normal resulting from the COVID-19 pandemic. In response to challenging circumstances, we adopted innovative strategies to intentionally engage in our communities and encourage greater participation by employees. These new efforts included:

- Modifying Financial Education programs and presentations using digital formats
- Leveraging Renasant Roots Financial Tips via social media platforms
- Encouraging employee community engagement through “A Call for Ideas” campaign
- Creating Community Advisory Councils in select markets
- Facilitating strategic community staffing enhancements

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

Total Rewards

Our compensation programs are designed to be market-competitive and internally equitable to attract, retain, motivate and reward a high-performance workforce.

100% of our workforce is based in the U.S., where our comprehensive benefits package for all full-time employees, and eligible dependents, includes:

- Medical, dental, and vision healthcare plans
- FSA Medical and Dependent Care
- Group Life Insurance/AD&D/LTD
- Voluntary Life Insurance - Term and Whole Life
- Supplemental Disability Plans
- Renasant Bank 401(k) – with employer matching contribution
- Profit sharing plan
- 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 Holiday Savings Plan
- Renasant Mortgage Lending – fee waiver
- Employee discounts/fee waivers for select banking products – for both full-time and part-time employees

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 quality 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 and 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 2020, employees completed over 79,000 hours of training.

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 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, we are targeting over 100 leaders to complete 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 inspiring attendees to lead and create change within our organization 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 Renasant’s mission and products
- Learn techniques to work more efficiently
- Exchange ideas and solutions
- Collaborate with employees working across the company’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 2020, 100% of employees had a performance 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 2020, our annual engagement survey was made available to over 99% of employees, and we achieved a 60% response rate. Overall, results were positive with over 75% of the responses agreeing or strongly agreeing with favorable statements regarding working at Renasant.

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 are enhancements.

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
- Technology
- Retail
- At-large members representing different divisions of the company and at differing levels.

We expect the plan will outline an approach designed to advance Renasant’s existing diversity and inclusion program for increased understanding and outcomes.

Annual diversity training is mandatory for all employees.

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 Audit Committee monitors our 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 our company 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.

The Board also conducts an annual review of the company's corporate governance practices and 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 responsibilities. Furthermore, the Board is responsible for overall risk oversight of the company, which includes certain environmental, social and governance matters.

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 business 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.

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
- Protocols for managing and reporting material issues

Anti-Money Laundering

As confirmed in the Renasant Bank Secrecy Act (BSA)/ Anti-Money-Laundering (AML) Policy, we are committed to combating money laundering, securities fraud 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 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/AML/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 periodically.
- In addition to AML software that performs monitoring for suspicious transactions, the bank maintains an online portal for all employees to report suspicious 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 officers, employees, and directors.
- 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 the company's commitments and procedures regarding the receipt, retention, and treatment of complaints regarding unethical behavior, the confidential, anonymous submission of complaints, and 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 and/or 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 – 2020 was in line with average. Most are human resources related in nature (and none in 2020 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 Information Security Officer provides a cybersecurity report to the Board of Directors annually.

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. 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 the 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.

Data Security Management

We have established an array of security systems designed to implement leading data protection standards. We have also established and implemented processes to proactively monitor for fraud risks.

Our information security program is examined annually by federal examiners for compliance with financial regulation and industry best practices regarding data security. In addition, three independent audit firms annually review the information security program. We believe this extensive oversight enables management to respond to all concerns regarding security gaps and insufficient controls that protect sensitive data. In addition to outside reviews, we conduct regular information security risk assessments required by Federal Financial Institutions Examination Council (FFIEC) requirements.

Our incident response team, consisting of representatives from all major business unit leaders and legal counsel, is tasked with assessing and determining the best course of action in relation to a data breach, if one were to occur, and when to notify customers, regulators and the public generally of any such event.

All employees receive mandatory training on data security.

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 2020 information.

SASB Accounting Code and Metric	Disclosure and Additional Information
Data Security	
FN-CB-230a.1	
(1) Number of data breaches	In the event that Renasant experiences a data security incident, Renasant will adhere to its obligations under United States securities laws 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 "Data Privacy and Security" 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	20,886 loans (includes Paycheck Protection Program loans of \$1 million of less)
(2) Amount of loans outstanding qualified to programs designed to promote small business and community development	\$2,890,516,719 (includes PPP loans of \$1 million of less)
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 manipulation, malpractice, or other related financial industry laws or regulations	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 which any of their property is subject, and no such legal proceedings were terminated in the fourth quarter of 2020. Source: 2020 Annual Report on Form 10-K
FN-CB-510a.2	
Description of whistleblower policies and procedures	See "Whistleblower Programs" 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.

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 to 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.