

Form 5500

Annual Return/Report of Employee Benefit Plan

OMB Nos. 1210-0110 1210-0089

2024

This Form is Open to Public Inspection

Department of the Treasury Internal Revenue Service

Department of Labor Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code).

Complete all entries in accordance with the instructions to the Form 5500.

Part I Annual Report Identification Information

For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

- A This return/report is for: a multiemployer plan, a multiple-employer plan, a single-employer plan, a DFE, etc.
B This return/report is: the first return/report, the final return/report, an amended return/report, a short plan year return/report, etc.
C If the plan is a collectively-bargained plan, check here.
D Check box if filing under: Form 5558, automatic extension, special extension, the DFVC program, etc.
E If this is a retroactively adopted plan permitted by SECURE Act section 201, check here.

Part II Basic Plan Information—enter all requested information

1a Name of plan: HANCOCK WHITNEY CORPORATION PENSION PLAN
1b Three-digit plan number (PN): 004
1c Effective date of plan: 12/23/1958
2a Plan sponsor's name (employer, if for a single-employer plan): HANCOCK WHITNEY CORPORATION
2b Employer Identification Number (EIN): 64-0693170
2c Plan Sponsor's telephone number: 228-563-6536
2d Business code (see instructions): 522110

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

Table with 4 columns: SIGN HERE, Signature of plan administrator/employer/DFE, Date, and Name of individual signing. Includes entries for MICHELE CHAFFIN and WILLIAM DOWNS.

For Paperwork Reduction Act Notice, see the Instructions for Form 5500.

Form 5500 (2024) v. 240311

3a Plan administrator's name and address <input checked="" type="checkbox"/> Same as Plan Sponsor	3b Administrator's EIN	
	3c Administrator's telephone number	
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name	4b EIN	
	4d PN	
5 Total number of participants at the beginning of the plan year	5	5033
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d). a(1) Total number of active participants at the beginning of the plan year a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits..... c Other retired or separated participants entitled to future benefits d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. f Total. Add lines 6d and 6e g(1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) g(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....	6a(1)	1627
	6a(2)	1476
	6b	1909
	6c	902
	6d	4287
	6e	239
	6f	4526
	6g(1)	
6g(2)		
6h		1
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7	

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:
1A 3H

b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:

9a Plan funding arrangement (check all that apply)	9b Plan benefit arrangement (check all that apply)
(1) <input type="checkbox"/> Insurance	(1) <input type="checkbox"/> Insurance
(2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts	(2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts
(3) <input checked="" type="checkbox"/> Trust	(3) <input checked="" type="checkbox"/> Trust
(4) <input type="checkbox"/> General assets of the sponsor	(4) <input type="checkbox"/> General assets of the sponsor

10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)

a Pension Schedules	b General Schedules
(1) <input checked="" type="checkbox"/> R (Retirement Plan Information)	(1) <input checked="" type="checkbox"/> H (Financial Information)
(2) <input type="checkbox"/> MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary	(2) <input type="checkbox"/> I (Financial Information – Small Plan)
(3) <input checked="" type="checkbox"/> SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary	(3) <input type="checkbox"/> A (Insurance Information) – Number Attached <u>0</u>
(4) <input type="checkbox"/> DCG (Individual Plan Information) – Number Attached _____	(4) <input checked="" type="checkbox"/> C (Service Provider Information)
(5) <input type="checkbox"/> MEP (Multiple-Employer Retirement Plan Information)	(5) <input checked="" type="checkbox"/> D (DFE/Participating Plan Information)
	(6) <input type="checkbox"/> G (Financial Transaction Schedules)

Part III Form M-1 Compliance Information (to be completed by welfare benefit plans)

11a If the plan provides welfare benefits, was the plan subject to the Form M-1 filing requirements during the plan year? (See instructions and 29 CFR 2520.101-2.) Yes No

If "Yes" is checked, complete lines 11b and 11c.

11b Is the plan currently in compliance with the Form M-1 filing requirements? (See instructions and 29 CFR 2520.101-2.) Yes No

11c Enter the Receipt Confirmation Code for the 2024 Form M-1 annual report. If the plan was not required to file the 2024 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code _____

SCHEDULE SB (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Single-Employer Defined Benefit Plan Actuarial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500 or 5500-SF.	<small>OMB No. 1210-0110</small> 2024 This Form is Open to Public Inspection
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

▶ **Round off amounts to nearest dollar.**
 ▶ **Caution:** A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.

A Name of plan <u>HANCOCK WHITNEY CORPORATION PENSION PLAN</u>	B Three-digit plan number (PN) ▶	<u>004</u>
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF <u>HANCOCK WHITNEY CORPORATION</u>	D Employer Identification Number (EIN) <u>64-0693170</u>	
E Type of plan: <input checked="" type="checkbox"/> Single <input type="checkbox"/> Multiple-A <input type="checkbox"/> Multiple-B	F Prior year plan size: <input type="checkbox"/> 100 or fewer <input type="checkbox"/> 101-500 <input checked="" type="checkbox"/> More than 500	

Part I Basic Information

1	Enter the valuation date: Month <u>01</u> Day <u>01</u> Year <u>2024</u>		
2	Assets:		
	a Market value	2a	<u>745772396</u>
	b Actuarial value	2b	<u>784766768</u>
3	Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target
	a For retired participants and beneficiaries receiving payment	<u>2101</u>	<u>245074788</u>
	b For terminated vested participants	<u>1336</u>	<u>74838916</u>
	c For active participants	<u>1627</u>	<u>142950596</u>
	d Total	<u>5064</u>	<u>462864300</u>
4	If the plan is in at-risk status, check the box and complete lines (a) and (b)..... <input type="checkbox"/>		
	a Funding target disregarding prescribed at-risk assumptions	4a	
	b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	4b	
5	Effective interest rate	5	<u>5.19 %</u>
6	Target normal cost		
	a Present value of current plan year accruals	6a	<u>10070435</u>
	b Expected plan-related expenses	6b	<u>942737</u>
	c Target normal cost	6c	<u>11013172</u>

Statement by Enrolled Actuary
 To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.

SIGN HERE Signature of actuary <u>S. KEVIN SULLIVAN, F.S.A.</u> Type or print name of actuary <u>USI CONSULTING GROUP</u> Firm name <u>5301 VIRGINIA WAY, SUITE 400</u> <u>BRENTWOOD, TN 37027</u> Address of the firm	<u>09/23/2025</u> Date <u>23-06235</u> Most recent enrollment number <u>629-895-7855</u> Telephone number (including area code)
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If the actuary has not fully reflected any regulation or ruling promulgated under the statute in completing this schedule, check the box and see instructions

Part II Beginning of Year Carryover and Prefunding Balances		(a) Carryover balance	(b) Prefunding balance
7	Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	35594544	3053254
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	0
9	Amount remaining (line 7 minus line 8)	35594544	3053254
10	Interest on line 9 using prior year's actual return of <u>10.35</u> %	3684035	316012
11	Prior year's excess contributions to be added to prefunding balance:		
	a Present value of excess contributions (line 38a from prior year)		0
	b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of <u>5.26</u> %		0
	b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		
	c Total available at beginning of current plan year to add to prefunding balance		0
	d Portion of (c) to be added to prefunding balance		0
12	Other reductions in balances due to elections or deemed elections	0	0
13	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	39278579	3369266

Part III Funding Percentages			
14	Funding target attainment percentage	14	155.29 %
15	Adjusted funding target attainment percentage	15	164.21 %
16	Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	164.67 %
17	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

Part IV Contributions and Liquidity Shortfalls							
18 Contributions made to the plan for the plan year by employer(s) and employees:							
(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees		
			Totals ▶	18(b)	0	18(c)	0

19	Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:	
	a Contributions allocated toward unpaid minimum required contributions from prior years	0
	b Contributions made to avoid restrictions adjusted to valuation date	0
	c Contributions allocated toward minimum required contribution for current year adjusted to valuation date	0
20	Quarterly contributions and liquidity shortfalls:	
	a Did the plan have a "funding shortfall" for the prior year?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
	b If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner?	<input type="checkbox"/> Yes <input type="checkbox"/> No
	c If line 20a is "Yes," see instructions and complete the following table as applicable:	
Liquidity shortfall as of end of quarter of this plan year		
(1) 1st	(2) 2nd	(3) 3rd
(4) 4th		

Part V Assumptions Used to Determine Funding Target and Target Normal Cost

21 Discount rate:				
a Segment rates:	1st segment: 4.75 %	2nd segment: 4.96 %	3rd segment: 5.59 %	<input type="checkbox"/> N/A, full yield curve used
b Applicable month (enter code)				21b 0
22 Weighted average retirement age				22 64
23 Mortality table(s) (see instructions) <input type="checkbox"/> Prescribed - combined <input checked="" type="checkbox"/> Prescribed - separate <input type="checkbox"/> Substitute				

Part VI Miscellaneous Items

24 Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment.....	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment.....	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
26 Demographic and benefit information	
a Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment.....	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
b Is the plan required to provide a projection of expected benefit payments? If "Yes," see instructions regarding required attachment ...	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
27 If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment.....	27

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

28 Unpaid minimum required contributions for all prior years	28	0
29 Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a).....	29	0
30 Remaining amount of unpaid minimum required contributions (line 28 minus line 29).....	30	0

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):			
a Target normal cost (line 6c)	31a	11013172	
b Excess assets, if applicable, but not greater than line 31a	31b	11013172	
32 Amortization installments:	Outstanding Balance	Installment	
a Net shortfall amortization installment	0	0	
b Waiver amortization installment.....	0	0	
33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount	33		
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33).....	34	0	
	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement	0	0	0
36 Additional cash requirement (line 34 minus line 35)	36	0	
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	37	0	
38 Present value of excess contributions for current year (see instructions)			
a Total (excess, if any, of line 37 over line 36)	38a	0	
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances.....	38b		
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	39	0	
40 Unpaid minimum required contributions for all years	40	0	

Part IX Pension Funding Relief Under the American Rescue Plan Act of 2021 (See Instructions)

41 If an election was made to use the extended amortization rule for a plan year beginning on or before December 31, 2021, check the box to indicate the first plan year for which the rule applies. <input type="checkbox"/> 2019 <input type="checkbox"/> 2020 <input type="checkbox"/> 2021	
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SCHEDULE C (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	<small>OMB No. 1210-0110</small> 2024 This Form is Open to Public Inspection.
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For calendar plan year 2024 or fiscal plan year beginning **01/01/2024** and ending **12/31/2024**

A Name of plan HANCOCK WHITNEY CORPORATION PENSION PLAN	B Three-digit plan number (PN) ▶	004
C Plan sponsor's name as shown on line 2a of Form 5500 HANCOCK WHITNEY CORPORATION	D Employer Identification Number (EIN) 64-0693170	

Part I Service Provider Information (see instructions)

You must complete this Part, in accordance with the instructions, to report the information required for **each person** who received, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of monetary value) in connection with services rendered to the plan or the person's position with the plan during the plan year. If a person received **only** eligible indirect compensation for which the plan received the required disclosures, you are required to answer line 1 but are not required to include that person when completing the remainder of this Part.

1 Information on Persons Receiving Only Eligible Indirect Compensation

a Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions)... Yes No

b If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

COHEN & STEERS CAPITAL MANAGEMENT

13-3353336

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

HANCOCK WHITNEY BANK

64-0169065

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

FEDERATED

25-1111467

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

VANGUARD

23-1945930

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

SEI TRUST COMPANY

06-1271230

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

BLACKROCK INSTITUTIONAL TRUST

32-0009970

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

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(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

FIDELITY INSTITUTIONAL ASSET MGMT

20-2159373

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28	NONE	349720	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

(a) Enter name and EIN or address (see instructions)

USI CONSULTING GROUP

06-1053228

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
11	NONE	342253	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

(a) Enter name and EIN or address (see instructions)

PRUDENTIAL TRUST CO.

23-6994310

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28	NONE	340110	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	0	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>

2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

WELLINGTON TRUST

04-2755549

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
51	NONE	309845	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

(a) Enter name and EIN or address (see instructions)

WILSHIRE ADVISORS, LLC

95-2755361

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
27	NONE	213757	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

(a) Enter name and EIN or address (see instructions)

JONES WALKER, LLP

72-0445111

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
29	NONE	91697	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

EISNERAMPER LLP

87-1363769

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
10	NONE	22400	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

Part I Service Provider Information (continued)

3. If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received \$1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

Part II Service Providers Who Fail or Refuse to Provide Information

4 Provide, to the extent possible, the following information for each service provider who failed or refused to provide the information necessary to complete this Schedule.

(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide

(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide

(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide

(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide

(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide

(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide

Part III Termination Information on Accountants and Enrolled Actuaries (see instructions)
(complete as many entries as needed)

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

SCHEDULE D (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small>	DFE/Participating Plan Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 <hr/> 2024 This Form is Open to Public Inspection.
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

A Name of plan <u>HANCOCK WHITNEY CORPORATION PENSION PLAN</u>	B Three-digit plan number (PN) ▶	<u>004</u>
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 <u>HANCOCK WHITNEY CORPORATION</u>	D Employer Identification Number (EIN) <u>64-0693170</u>	

Part I	Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs) (Complete as many entries as needed to report all interests in DFEs)
---------------	--

a Name of MTIA, CCT, PSA, or 103-12 IE: <u>FIAM LONG CORP A</u>		
b Name of sponsor of entity listed in (a): <u>FIDELITY INSTITUTIONAL ASSET MANAGEMENT</u>		
c EIN-PN <u>20-2159373-000</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>151285075</u>
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>WELLINGTON CORP LONG BOND</u>		
b Name of sponsor of entity listed in (a): <u>WELLINGTON</u>		
c EIN-PN <u>04-2755549-000</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>156806651</u>
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>COHEN AND STEERS REAL ASSETS</u>		
b Name of sponsor of entity listed in (a): <u>COHEN AND STEERS</u>		
c EIN-PN <u>13-3353336-000</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>58126276</u>
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>PRU U.S. LONG DURATION CORP BD</u>		
b Name of sponsor of entity listed in (a): <u>PRUDENTIAL TRUST CO.</u>		
c EIN-PN <u>23-6994310-159</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>157366779</u>
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>BLACKROCK GLOBAL EX-US ALPHA TILTS</u>		
b Name of sponsor of entity listed in (a): <u>BLACKROCK</u>		
c EIN-PN <u>32-0009970-001</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>49143341</u>
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN

d Entity code

e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN

d Entity code

e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN

d Entity code

e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN

d Entity code

e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN

d Entity code

e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN

d Entity code

e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN

d Entity code

e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN

d Entity code

e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN

d Entity code

e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN

d Entity code

e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

Part II Information on Participating Plans (to be completed by DFEs, other than DCGs)

(Complete as many entries as needed to report all participating plans. DCGs must report each participating plan using Schedule DCG.)

a Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN

SCHEDULE H (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 2024 This Form is Open to Public Inspection
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024	
A Name of plan HANCOCK WHITNEY CORPORATION PENSION PLAN	B Three-digit plan number (PN) ▶ 004
C Plan sponsor's name as shown on line 2a of Form 5500 HANCOCK WHITNEY CORPORATION	D Employer Identification Number (EIN) 64-0693170

Part I	Asset and Liability Statement
---------------	--------------------------------------

1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. **Round off amounts to the nearest dollar.** MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.

	(a) Beginning of Year	(b) End of Year
Assets		
a Total noninterest-bearing cash	1a	
b Receivables (less allowance for doubtful accounts):		
(1) Employer contributions	1b(1)	0
(2) Participant contributions	1b(2)	
(3) Other	1b(3)	
c General investments:		
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	5268124
(2) U.S. Government securities	1c(2)	40145619
(3) Corporate debt instruments (other than employer securities):		
(A) Preferred	1c(3)(A)	0
(B) All other	1c(3)(B)	24143145
(4) Corporate stocks (other than employer securities):		
(A) Preferred	1c(4)(A)	0
(B) Common	1c(4)(B)	45863937
(5) Partnership/joint venture interests	1c(5)	0
(6) Real estate (other than employer real property)	1c(6)	0
(7) Loans (other than to participants)	1c(7)	0
(8) Participant loans	1c(8)	0
(9) Value of interest in common/collective trusts	1c(9)	531851587
(10) Value of interest in pooled separate accounts	1c(10)	
(11) Value of interest in master trust investment accounts	1c(11)	0
(12) Value of interest in 103-12 investment entities	1c(12)	0
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	98499984
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)	
(15) Other	1c(15)	0

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities.....	1d(1)		
(2) Employer real property.....	1d(2)		
e Buildings and other property used in plan operation.....	1e		
f Total assets (add all amounts in lines 1a through 1e).....	1f	745772396	734511636
Liabilities			
g Benefit claims payable.....	1g		
h Operating payables.....	1h		
i Acquisition indebtedness.....	1i		
j Other liabilities.....	1j		
k Total liabilities (add all amounts in lines 1g through 1j).....	1k	0	0
Net Assets			
l Net assets (subtract line 1k from line 1f).....	1l	745772396	734511636

Part II Income and Expense Statement

2 Plan income, expenses, and changes in net assets for the year. Include all income and expenses of the plan, including any trust(s) or separately maintained fund(s) and any payments/receipts to/from insurance carriers. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 2a, 2b(1)(E), 2e, 2f, and 2g.

Income		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers.....	2a(1)(A)		
(B) Participants.....	2a(1)(B)		
(C) Others (including rollovers).....	2a(1)(C)		
(2) Noncash contributions.....	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		0
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)	258018	
(B) U.S. Government securities.....	2b(1)(B)	1425251	
(C) Corporate debt instruments.....	2b(1)(C)	824852	
(D) Loans (other than to participants).....	2b(1)(D)		
(E) Participant loans.....	2b(1)(E)		
(F) Other.....	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		2508121
(2) Dividends:			
(A) Preferred stock.....	2b(2)(A)		
(B) Common stock.....	2b(2)(B)	526928	
(C) Registered investment company shares (e.g. mutual funds).....	2b(2)(C)	9531272	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		10058200
(3) Rents.....	2b(3)		
(4) Net gain (loss) on sale of assets:			
(A) Aggregate proceeds.....	2b(4)(A)	102169227	
(B) Aggregate carrying amount (see instructions).....	2b(4)(B)	101844903	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result.....	2b(4)(C)		324324
(5) Unrealized appreciation (depreciation) of assets:			
(A) Real estate.....	2b(5)(A)		
(B) Other.....	2b(5)(B)	6674853	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		-13011337
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		10814491
c Other income	2c		2907
d Total income. Add all income amounts in column (b) and enter total	2d		17371559

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	26454214	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		26454214
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses:			
(1) Salaries and allowances	2i(1)		
(2) Contract administrator fees	2i(2)	269134	
(3) Recordkeeping fees	2i(3)		
(4) IQPA audit fees	2i(4)	22400	
(5) Investment advisory and investment management fees	2i(5)	1213432	
(6) Bank or trust company trustee/custodial fees	2i(6)		
(7) Actuarial fees	2i(7)	73109	
(8) Legal fees	2i(8)	91697	
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses	2i(11)	508333	
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		2178105
j Total expenses. Add all expense amounts in column (b) and enter total	2j		28632319

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		-11260760
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

3 Complete lines 3a through 3c if the opinion of an independent qualified public accountant is attached to this Form 5500. Complete line 3d if an opinion is not attached.

a The attached opinion of an independent qualified public accountant for this plan is (see instructions):

(1) Unmodified (2) Qualified (3) Disclaimer (4) Adverse

b Check the appropriate box(es) to indicate whether the IQPA performed an ERISA section 103(a)(3)(C) audit. Check both boxes (1) and (2) if the audit was performed pursuant to both 29 CFR 2520.103-8 and 29 CFR 2520.103-12(d). Check box (3) if pursuant to neither.

(1) DOL Regulation 2520.103-8 (2) DOL Regulation 2520.103-12(d) (3) neither DOL Regulation 2520.103-8 nor DOL Regulation 2520.103-12(d).

c Enter the name and EIN of the accountant (or accounting firm) below:

(1) Name: **EISNERAMPER LLP**

(2) EIN: **87-1363769**

d The opinion of an independent qualified public accountant is **not attached** as part of Schedule H because:

(1) This form is filed for a CCT, PSA, DCG or MTIA. (2) It will be attached to the next Form 5500 pursuant to 29 CFR 2520.104-50.

Part IV Compliance Questions

4 CCTs and PSAs do not complete Part IV. MTIAs, 103-12 IEs, and GIAs do not complete lines 4a, 4e, 4f, 4g, 4h, 4k, 4m, 4n, or 5. 103-12 IEs also do not complete lines 4j and 4l. MTIAs also do not complete line 4l. DCGs do not complete lines 4e, 4f, 4k, 4l, and 5, and DCGs generally complete the rest of Part IV collectively for all plans in the DCG, except as otherwise provided (see instructions).

During the plan year:

	Yes	No	Amount
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)		X	
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)		X	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)		X	
e Was this plan covered by a fidelity bond?	X		50000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)	X		
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		X	
l Has the plan failed to provide any benefit when due under the plan?		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)			
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year? Yes No
If "Yes," enter the amount of any plan assets that reverted to the employer this year _____.

5b If, during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions.)

5b(1) Name of plan(s)	5b(2) EIN(s)	5b(3) PN(s)

5c Was the plan a defined benefit plan covered under the PBGC insurance program at any time during this plan year? (See ERISA section 4021 and instructions.) Yes No Not determined

If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year 552845.

SCHEDULE R (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	<small>OMB No. 1210-0110</small> 2024 This Form is Open to Public Inspection.
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

A Name of plan <u>HANCOCK WHITNEY CORPORATION PENSION PLAN</u>	B Three-digit plan number (PN) ▶	<u>004</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>HANCOCK WHITNEY CORPORATION</u>	D Employer Identification Number (EIN) <u>64-0693170</u>	

Part I	Distributions
---------------	----------------------

All references to distributions relate only to payments of benefits during the plan year.

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....	1	<u>0</u>
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): <u>58-1428634</u>		
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.		
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year	3	<u>457</u>

Part II	Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)
----------------	---

4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? Yes No N/A
If the plan is a defined benefit plan, go to line 8.

5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. **Date:** Month _____ Day _____ Year _____
If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.

6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived)	6a	
b Enter the amount contributed by the employer to the plan for this plan year	6b	
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount).....	6c	

If you completed line 6c, skip lines 8 and 9.

7 Will the minimum funding amount reported on line 6c be met by the funding deadline? Yes No N/A

8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? Yes No N/A

Part III	Amendments
-----------------	-------------------

9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box..... Increase Decrease Both No

Part IV	ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.
----------------	---

10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? Yes No

11 a Does the ESOP hold any preferred stock? Yes No

b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.) Yes No

12 Does the ESOP hold any stock that is not readily tradable on an established securities market? Yes No

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

13 Enter the following information for each employer that (1) contributed more than 5% of total contributions to the plan during the plan year or (2) was one of the top-ten highest contributors (measured in dollars). See instructions. Complete as many entries as needed to report all applicable employers.

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: Hourly Weekly Unit of production Other (specify): _____

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: Hourly Weekly Unit of production Other (specify): _____

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: Hourly Weekly Unit of production Other (specify): _____

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: Hourly Weekly Unit of production Other (specify): _____

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: Hourly Weekly Unit of production Other (specify): _____

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: Hourly Weekly Unit of production Other (specify): _____

14 Enter the number of deferred vested and retired participants (inactive participants), as of the beginning of the plan year, whose contributing employer is no longer making contributions to the plan for:

a The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: <input type="checkbox"/> last contributing employer <input type="checkbox"/> alternative <input type="checkbox"/> reasonable approximation (see instructions for required attachment).....	14a	
b The plan year immediately preceding the current plan year. <input type="checkbox"/> Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....	14b	
c The second preceding plan year. <input type="checkbox"/> Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....	14c	

15 Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:

a The corresponding number for the plan year immediately preceding the current plan year	15a	
b The corresponding number for the second preceding plan year	15b	

16 Information with respect to any employers who withdrew from the plan during the preceding plan year:

a Enter the number of employers who withdrew during the preceding plan year	16a	
b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers.....	16b	

17 If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment

Part VI Additional Information for Single-Employer and Multiemployer Defined Benefit Pension Plans

18 If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment

19 If the total number of participants is 1,000 or more, complete lines (a) and (b):

a Enter the percentage of plan assets held as:
 Public Equity: 24.2 % Private Equity: 0.0 % Investment-Grade Debt and Interest Rate Hedging Assets: 65.7 %
 High-Yield Debt: 0.0 % Real Assets: 0.0 % Cash or Cash Equivalents: 0.0 % Other: 10.1 %

b Provide the average duration of the Investment-Grade Debt and Interest Rate Hedging Assets:
 0-5 years 5-10 years 10-15 years 15 years or more

20 PBGC missed contribution reporting requirements. If this is a multiemployer plan or a single-employer plan that is not covered by PBGC, skip line 20.

a Is the amount of unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40 greater than zero? Yes No

b If line 20a is "Yes," has PBGC been notified as required by ERISA sections 4043(c)(5) and/or 303(k)(4)? Check the applicable box:
 Yes.
 No. Reporting was waived under 29 CFR 4043.25(c)(2) because contributions equal to or exceeding the unpaid minimum required contribution were made by the 30th day after the due date.
 No. The 30-day period referenced in 29 CFR 4043.25(c)(2) has not yet ended, and the sponsor intends to make a contribution equal to or exceeding the unpaid minimum required contribution by the 30th day after the due date.
 No. Other. Provide explanation.....

Part VII IRS Compliance Questions

21a Does the plan satisfy the coverage and nondiscrimination tests of Code sections 410(b) and 401(a)(4) by combining this plan with any other plans under the permissive aggregation rules? Yes No

21b If this is a Code section 401(k) plan, check all boxes that apply to indicate how the plan is intended to satisfy the nondiscrimination requirements for employee deferrals and employer matching contributions (as applicable) under Code sections 401(k)(3) and 401(m)(2).
 Design-based safe harbor method
 "Prior year" ADP test
 "Current year" ADP test
 N/A

22 If the plan sponsor is an adopter of a pre-approved plan that received a favorable IRS Opinion Letter, enter the date of the Opinion Letter ___/___/___ (MM/DD/YYYY) and the Opinion Letter serial number _____.

Structured AttachmentDepartment of the Treasury
Internal Revenue ServiceDepartment of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Schedule SB, line 26b
Schedule of Projection of Expected
Benefit Payments**2024****This Form is Open to**
Public Inspection

Name of Plan	HANCOCK WHITNEY CORPORATION PENSION PLAN						
Plan Year Begin Date	01/01/2024	Plan Year End Date	12/31/2024	EIN	64-0693170	PN	004

Plan Year	Active Participants	Terminated Vested Participants	Retired Participants and Beneficiaries Receiving Payments	Total
2024	1873555	2193	24698202	26573950
2025	3061162	344408	24499726	27905296
2026	4276597	1171008	23910379	29357984
2027	5462236	1872236	23273049	30607521
2028	6599730	2478464	22587829	31666023
2029	7766312	2991039	21838556	32595907
2030	8898070	3456921	21075685	33430676
2031	9876455	3872037	20272422	34020914
2032	10715802	4109528	19427707	34253037
2033	11507708	4349238	18576257	34433203
2034	12160020	4571226	17699865	34431111
2035	12711808	4728193	16798824	34238825
2036	13119010	4818477	15876713	33814200
2037	13414058	4889435	14937723	33241216
2038	13576695	4976176	13986709	32539580
2039	13686261	4971793	13029193	31687247
2040	13732140	5044927	12071243	30848310
2041	13686233	5055915	11119338	29861486
2042	13571119	5052968	10180151	28804238
2043	13400235	5026808	9260321	27687364
2044	13158396	5015665	8366290	26540351
2045	12869005	4957763	7504176	25330944
2046	12544603	4862759	6679748	24087110
2047	12142163	4767920	5898291	22808374
2048	11713905	4658910	5164463	21537278

Name of Plan	HANCOCK WHITNEY CORPORATION PENSION PLAN						
Plan Year Begin Date	01/01/2024	Plan Year End Date	12/31/2024	EIN	64-0693170	PN	004

Plan Year	Active Participants	Terminated Vested Participants	Retired Participants and Beneficiaries Receiving Payments	Total
2049	11226940	4526448	4482246	20235634
2050	10698444	4347294	3854737	18900475
2051	10145762	4153788	3284045	17583595
2052	9573889	3951128	2771143	16296160
2053	8966725	3738844	2315836	15021405
2054	8357644	3517046	1916788	13791478
2055	7733791	3289836	1571559	12595186
2056	7109971	3065023	1276825	11451819
2057	6497454	2832427	1028542	10358423
2058	5900411	2604454	822185	9327050
2059	5319996	2381020	652970	8353986
2060	4770406	2167265	516050	7453721
2061	4250779	1965694	406702	6623175
2062	3764176	1776675	320473	5861324
2063	3316130	1601210	253286	5170626
2064	2902916	1439255	201503	4543674
2065	2527959	1290435	161971	3980365
2066	2188878	1154146	132014	3475038
2067	1884886	1029645	109419	3023950
2068	1613898	916080	92395	2622373
2069	1373847	812629	79527	2266003
2070	1162538	718504	69713	1950755
2071	977662	632966	62114	1672742
2072	816900	555345	56102	1428347
2073	677974	485043	51218	1214235

HANCOCK WHITNEY CORPORATION
PENSION PLAN AND TRUST AGREEMENT

AUDITED FINANCIAL STATEMENTS

DECEMBER 31, 2024

HANCOCK WHITNEY CORPORATION
PENSION PLAN AND TRUST AGREEMENT

AUDITED FINANCIAL STATEMENTS

DECEMBER 31, 2024

HANCOCK WHITNEY CORPORATION PENSION PLAN AND TRUST AGREEMENT
Employer Identification Number 64-0693170
Plan Number: 004

Audited Financial Statements
Year Ended December 31, 2024

CONTENTS

Independent Auditors' Report	1
Statements of Net Assets Available for Benefits	4
Statements of Changes in Net Assets Available for Benefits	5
Statements of Accumulated Plan Benefits	6
Statements of Changes in Accumulated Plan Benefits	7
Notes to Financial Statements	8
Supplementary Information:	
Schedule H, Line 4(i) - Schedule of Assets Held (at Year End)	16
Schedule H, Line 4(j) - Schedule of Reportable Transactions	25

INDEPENDENT AUDITORS' REPORT

To the Plan Administrator, Participants and Beneficiaries
of the Hancock Whitney Corporation Pension Plan and Trust Agreement

Opinion

We have audited the financial statements of the Hancock Whitney Corporation Pension Plan and Trust Agreement (the "Plan"), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 ("ERISA"), which comprise the statements of net assets available for benefits and of accumulated plan benefits as of December 31, 2024 and 2023, and the related statements of changes in net assets available for benefits and of changes in accumulated plan benefits for the years then ended, and the related notes to the financial statements.

In our opinion, the accompanying financial statements present fairly, in all material respects, the net assets available for benefits and accumulated plan benefits of the Plan as of December 31, 2024 and 2023, and the changes in its net assets available for benefits and changes in its accumulated plan benefits for the years then ended, in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America ("GAAS"). Our responsibilities under those standards are further described in the *Auditors' Responsibilities for the Audit of the Financial Statements* section of our report. We are required to be independent of the Plan and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for one year after the date that the financial statements are available to be issued.

Management is also responsible for maintaining a current Plan instrument, including all Plan amendments, administering the Plan, and determining that the Plan's transactions that are presented and disclosed in the financial statements are in conformity with the Plan's provisions, including maintaining sufficient records with respect to each of the participants, to determine the benefits due or which may become due to such participants.

Auditors' Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if, there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control–related matters that we identified during the audit.

Other Matter

Supplemental Schedules Required by ERISA

Our audits were conducted for the purpose of forming an opinion on the financial statements as a whole. The supplemental schedule of assets held (at year end) as of December 31, 2024 and Schedule of Reportable Transactions for the year ended December 31, 2024 are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS.



In forming our opinion on the supplemental schedules, we evaluated whether the supplemental schedules, including their form and content, are presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion, the information in the accompanying schedules are fairly stated, in all material respects, in relation to the financial statements as a whole, and the form and content are presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

EisnerAmper LLP

EISNERAMPER LLP
Baton Rouge, Louisiana
September 23, 2025

EISNERAMPER
LLP



HANCOCK WHITNEY CORPORATION PENSION PLAN AND TRUST AGREEMENT

Statements of Net Assets Available for Benefits December 31, 2024 and 2023

	<u>2024</u>	<u>2023</u>
ASSETS		
Investments, at fair value		
Money market funds	\$ 6,357,344	\$ 5,268,124
Fixed income securities	64,201,912	64,288,764
Exchange Traded Fund (ETF)	4,133,026	3,433,920
Mutual funds - equity	38,812,399	95,066,064
Domestic and foreign stock	48,278,833	45,863,937
Common trust funds		
Fixed income	465,458,505	472,612,877
Real estate investment trust	58,126,276	59,238,710
Collective investment trust fund - equity	49,143,341	-
Total investments	<u>734,511,636</u>	<u>745,772,396</u>
Net assets available for benefits	<u>\$ 734,511,636</u>	<u>\$ 745,772,396</u>

The accompanying notes are an integral part of these statements.

HANCOCK WHITNEY CORPORATION PENSION PLAN AND TRUST AGREEMENT

Statements of Changes in Net Assets Available for Benefits Years Ended December 31, 2024 and 2023

	<u>2024</u>	<u>2023</u>
Additions to (deductions from) net assets attributed to:		
Investment income:		
Net appreciation in fair value of investments	\$ 4,802,331	\$ 57,541,753
Interest and dividends	12,569,228	13,663,974
Total investment income	<u>17,371,559</u>	<u>71,205,727</u>
Benefits paid to participants	26,454,214	24,017,335
Administrative expenses	2,178,105	1,950,742
Total deductions	<u>28,632,319</u>	<u>25,968,077</u>
Net increase (decrease)	(11,260,760)	45,237,650
Net assets available for benefits:		
Beginning of year	745,772,396	700,534,746
End of year	<u>\$ 734,511,636</u>	<u>\$ 745,772,396</u>

The accompanying notes are an integral part of these statements.

HANCOCK WHITNEY CORPORATION PENSION PLAN AND TRUST AGREEMENT

Statements of Accumulated Plan Benefits December 31, 2024 and 2023

	<u>2024</u>	<u>2023</u>
Actuarial present value of accumulated plan benefits		
Vested benefits		
Participants currently receiving payments	\$ 236,082,226	\$ 218,972,500
Other participants	<u>183,423,053</u>	<u>180,322,272</u>
Total vested benefits	<u>419,505,279</u>	<u>399,294,772</u>
Non-vested benefits	<u>11,909,807</u>	<u>11,511,932</u>
Total actuarial present value of accumulated plan benefits	<u>\$ 431,415,086</u>	<u>\$ 410,806,704</u>

The accompanying notes are an integral part of these statements.

HANCOCK WHITNEY CORPORATION PENSION PLAN AND TRUST AGREEMENT

Statements of Changes in Accumulated Plan Benefits Years Ended December 31, 2024 and 2023

	<u>2024</u>	<u>2023</u>
Actuarial present value of accumulated plan benefits at the beginning of the year	\$ 410,806,704	\$ 441,564,670
Change in actuarial assumptions	9,809,276	(44,480,407)
Change in discount period	25,856,209	23,634,420
Benefits paid	(26,454,214)	(24,017,335)
Benefits accumulated	<u>11,397,111</u>	<u>14,105,356</u>
Net increase (decrease)	<u>20,608,382</u>	<u>(30,757,966)</u>
Actuarial present value of accumulated plan benefits at the end of the year	<u>\$ 431,415,086</u>	<u>\$ 410,806,704</u>

The accompanying notes are an integral part of these statements.

HANCOCK WHITNEY CORPORATION PENSION PLAN AND TRUST AGREEMENT
Years Ended December 31, 2024 and 2023

NOTES TO FINANCIAL STATEMENTS

Note 1. Description of the Plan

The following description of Hancock Whitney Corporation Pension Plan and Trust Agreement (the “Plan”) is provided for general information purposes only. Participants should refer to the Plan agreement for a more complete description of the Plan’s provisions.

General and Participation

The Plan is a defined benefit pension plan established for the benefit of employees of Hancock Whitney Corporation and certain related companies (collectively, the “Company” or “Sponsor”). The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (“ERISA”).

Prior to June 30, 2017, an employee could become a participant in the Plan at age 21 after completing one year of service with not less than 1,000 service hours. In June 2017, the Plan was amended to exclude any individual hired or rehired by the Company after June 30, 2017 from eligibility to participate. The amendment further provided that the accrued benefits of each participant in the Plan whose combined age and years of service as of January 1, 2018 totaled less than 55 were frozen as of January 1, 2018 and will not thereafter increase. Certain participants in the Plan, including certain named executive officers, whose combined age plus years of service as of January 1, 2018 totaled 55 or more, continue to accrue benefits under the Plan.

Pension Benefits

Participants are eligible for monthly benefit payments upon normal retirement occurring on or after the later of reaching age 65 or completing five years of service. If a participant terminates before rendering five years of service, they forfeit the right to receive their accumulated Plan benefits. Benefit payments are determined by application of an annual benefit formula using the participant’s average of compensation for the five consecutive years of service which produce the highest average. If the participant does not have five consecutive years of service, average annual compensation is based on annual compensation for all years of service. The annual benefit is equal to 1% of average annual compensation multiplied by the total years of benefit service plus an additional benefit determined by the participant’s date of hire as defined by the Plan. The Plan also provides an early retirement benefit for participants retiring at any time after completing ten years of service and attainment of age 55.

Participants normally receive the value of their accumulated Plan benefits as a life annuity payable monthly upon retirement; however, a participant may elect to receive their pension benefits in the form of a joint and survivor annuity. A participant may waive the joint and survivor annuity, and may elect to receive their benefits by lump sum payment if the present value of the accrued benefit does not exceed \$30,000, or if the monthly benefit is not greater than \$100.

If the present value of the vested accrued benefit payable to a participant, beneficiary, or alternate payee does not exceed \$7,000, or \$1,000 for distributions prior to January 1, 2024, the Plan Administrator will direct the Trustee to distribute such amount in a lump sum to the participant, beneficiary, or alternate payee (a "mandatory distribution"). If applicable, the nonvested portion of such accrued benefit shall be treated as a forfeiture. A participant, beneficiary, or alternate payee entitled to a mandatory distribution may elect to have such distribution transferred to another plan in a direct rollover.

HANCOCK WHITNEY CORPORATION PENSION PLAN AND TRUST AGREEMENT
Years Ended December 31, 2024 and 2023

NOTES TO FINANCIAL STATEMENTS

Death and Disability Benefits

If a participant with five or more years of vesting service dies, a death benefit as defined by the Plan will be paid to the participant's spouse or beneficiary.

If a participant with five or more years of vesting service is separated from service by reason of disability, the participant shall be eligible for a retirement benefit payable on the participant's normal retirement date in an amount determined under the provisions of the Plan based on the participant's average annual compensation determined at the time of disability and the number of years of benefit service. For disabilities occurring on or before December 31, 2015, the number of years of benefit service includes service from the date of disability until his or her normal retirement date that the participant would have otherwise earned had he or she continued service and remained a participant in the Plan. For disabilities occurring after December 31, 2015, the number of years of benefit service is determined as of the date of disability with no additional service for the period while disabled.

Other Benefits

Effective January 1, 2020, the Plan was amended to allow for qualified transfers of excess pension assets to fund retiree medical benefits and/or life insurance benefits pursuant to the terms of the Internal Revenue Code. There have been no such transfers to date.

Note 2. Significant Accounting Policies

Basis of Presentation

The Plan's financial statements are prepared using the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America (GAAP).

Use of Estimates

The preparation of financial statements in conformity with GAAP requires management to make estimates and assumptions that affect the reported amounts of net assets and changes therein and disclosure of contingent assets and liabilities. Actual results could differ from those estimates.

Payment of Benefits

Benefit payments to participants are recorded upon distribution.

Investment Valuation and Income Recognition

Investments are reported at fair value. Fair value is a price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note 9 for a discussion of fair value measurements.

Purchases and sales of securities are recorded on a trade-date basis. Interest Income is recorded on an accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation in fair value includes the

HANCOCK WHITNEY CORPORATION PENSION PLAN AND TRUST AGREEMENT
Years Ended December 31, 2024 and 2023

NOTES TO FINANCIAL STATEMENTS

Plan's net gains and losses on investments bought and sold as well as held during the year.

Administrative Fees

All administrative expenses of the Plan, to the extent they are not paid by the Plan, are paid by the Company. Administrative expenses include, but are not limited to, actuarial fees, legal fees, trustee fees and Pension Benefit Guaranty Corporation (the "PBGC") (a U.S. Government agency) insurance premiums.

Note 3. Actuarial Information

Accumulated plan benefits are those future periodic payments, including lump-sum distributions, that are attributable to the service employees have rendered under the Plan's provisions. Accumulated plan benefits include benefits expected to be paid to (a) retired or terminated associates or their beneficiaries, (b) beneficiaries of associates who have died and (c) present associates or their beneficiaries. The actuarial present value of accumulated plan benefits was determined by the Plan's Actuary, USI Consulting Group, and is the amount that results from applying actuarial assumptions to adjust the accumulated plan benefits to reflect the time value of money through discounts for interest and probability of payment (by means of decrements such as for death, disability, withdrawals or retirement) between the valuation date and the expected date of payment.

Benefits under the Plan are based on employees' years of credited service. The accumulated plan benefits for active employees are based on their current years of service.

Benefits payable under all circumstances (i.e., retirement, death, disability and termination of employment) are included to the extent they are deemed attributable to employee service rendered to the valuation date.

The significant actuarial assumptions used in the latest actuarial valuations, as of December 31, 2024 and 2023, were as follows:

December 31, 2024

Mortality	RP-2014 Bottom Quartile Table with Adjustment based upon the MP-2021 mortality improvements applied to the 2006 base year of the RP-2014 table
Retirement Age Assumption	55 to 70, based on experience study completed in 2021 to reasonably align with historical experience
Assumed Rate of Return	6.25%

December 31, 2023

Mortality	RP-2014 Bottom Quartile Table with Adjustment based upon the MP-2021 mortality improvements applied to the 2006 base year of the RP-2014 table
Retirement Age Assumption	55 to 70, based on experience study completed in 2021 to reasonably align with historical experience
Assumed Rate of Return	6.50%

HANCOCK WHITNEY CORPORATION PENSION PLAN AND TRUST AGREEMENT
Years Ended December 31, 2024 and 2023

NOTES TO FINANCIAL STATEMENTS

Administrative expenses expected to be paid by the Plan that are associated with providing accumulated plan benefits are reflected by adjusting the assumed rate of return used to determine the actuarial present value of accumulated plan benefits.

The foregoing actuarial assumptions are based on the presumption that the Plan will continue. Were the Plan to terminate, different actuarial assumptions and other factors might be applicable in determining the actuarial present value of accumulated plan benefits.

Note 4. Tax Status

The Plan has received a favorable determination letter dated March 12, 2018 stating that the Plan is qualified under Section 401 of the Internal Revenue Code ("IRC") and is therefore exempt from federal income taxes. Although the Plan has been amended since receiving this determination letter, the Plan administrator and the Plan's tax counsel believe that the Plan is designed and is currently being operated in compliance with the applicable provisions of the IRC.

Note 5. Related Party and Party-In-Interest Transactions

Hancock Whitney Bank, a subsidiary of Hancock Whitney Corporation, acts as Trustee of the Plan. No administrative fees were paid to the Trustee in 2024 or 2023. The Plan pays accounting, investment advisory, legal and asset management fees. As service providers to the Plan, these transactions qualify as party-in-interest transactions. Fees paid by the Plan to these service providers were \$2,178,105 and \$1,950,742 for the years ended December 31, 2024 and 2023, respectively.

Note 6. Risks and Uncertainties

The Plan invests in various investment securities. Investment securities are exposed to various risks such as interest rate, market and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect the amounts reported in the Statement of Net Assets Available for Benefits.

Plan contributions are made and the actuarial present value of accumulated plan benefits are reported based on certain assumptions pertaining to interest rates, inflation rates and employee demographics, all of which are subject to change. Due to uncertainties inherent in the estimations and assumptions process, it is at least reasonably possible that changes in these estimates and assumptions in the near term would be material to the financial statements.

Note 7. Funding Policy

The Sponsor's funding policy is to make contributions that provide the Plan with sufficient assets with which to pay pension benefits to Plan participants. The Sponsor will make contributions on a quarterly basis that at least meet minimum requirements in order for the Plan to remain qualified under the internal revenue code. The Sponsor may, at its discretion, fund additional amounts over the minimum funding requirements. There were no minimum required contributions, nor were any discretionary contributions made, during the

HANCOCK WHITNEY CORPORATION PENSION PLAN AND TRUST AGREEMENT
Years Ended December 31, 2024 and 2023

NOTES TO FINANCIAL STATEMENTS

years ended December 31, 2024 and 2023.

Note 8. Plan Termination

Although it has not expressed any intention to do so, the Sponsor has the right under the Plan to discontinue contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event the Plan terminates, the net assets of the Plan will be allocated, as prescribed by ERISA and its related regulations, generally to provide the following benefits in the order indicated:

- Annuity benefits that former employees or their beneficiaries have been receiving for at least three years or that employees eligible to retire for that three-year period would have been receiving if they had retired with benefits in the normal form of annuity under the Plan. The priority amount is limited to the lowest benefit that was payable (or would have been payable) during those three years. The amount is further limited to the lowest benefit that would be payable under the Plan provisions in effect at any time during the five years preceding Plan termination.
- Other vested benefits insured by the PBGC up to the applicable limitations (discussed below).
- All other vested benefits (that is, vested benefits not insured by the PBGC).
- All non-vested benefits.

Certain benefits under the Plan are insured by the PBGC if the Plan terminates. Generally, the PBGC guarantees most vested normal age retirement benefits, early retirement benefits and certain disability and survivor's pensions. However, the PBGC does not guarantee all types of benefits under the Plan and the amount of benefit protection is subject to certain limitations. Vested benefits under the Plan are guaranteed at the level in effect on the date of the Plan's termination. However, there is a statutory ceiling, which is adjusted periodically, on the maximum amount of an individual's monthly benefit that the PBGC guarantees. For Plan terminations occurring during 2024 and 2023, the statutory ceiling was \$7,108 and \$6,750, respectively, per month. The ceiling applies to those pensioners who elect to receive their benefits in the form of a single-life annuity and are at least 65 years old at the time of retirement or Plan termination (whichever comes later). For younger annuitants or for those who elect to receive their benefits in some form more valuable than a single-life annuity, the corresponding ceilings are actuarially adjusted downward.

Whether all participants receive their benefits, should the Plan terminate at some future time, will depend on the sufficiency at the time of the Plan's net assets to provide for accumulated benefit obligations and may also depend on the financial condition of the Sponsor and the level of benefits guaranteed by the PBGC.

HANCOCK WHITNEY CORPORATION PENSION PLAN AND TRUST AGREEMENT
Years Ended December 31, 2024 and 2023

NOTES TO FINANCIAL STATEMENTS

Note 9. Fair Value Measurements

Financial Accounting Standards Board (FASB) Accounting Standards Codification (ASC) Topic 820, *Fair Value Measurements and Disclosures*, establishes a framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1 measurements) and the lowest priority to unobservable inputs (Level 3 measurements). The three levels of the fair value hierarchy under ASC Topic 820 are described as follows:

- Level 1 – Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Plan has the ability to access at the measurement date.
- Level 2 – Inputs to the valuation methodology include quoted prices for similar assets or liabilities in active markets; quoted prices for identical or similar assets or liabilities in inactive markets; inputs other than quoted prices that are observable for the asset or liability; or inputs that are derived principally from or corroborated by observable market data by correlation or other means. If the asset or liability has a specified (contractual) term, the level 2 input must be observable for substantially the full term of the asset or liability.
- Level 3 – Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

The asset or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques used need to maximize the use of observable inputs and minimize the use of unobservable inputs.

The following is a description of the valuation methodologies used for assets measured at fair value on a recurring basis. There have been no changes in the methodologies used at December 31, 2024 and 2023.

Mutual funds and money market funds: Valued at the daily closing price as reported by the fund. Mutual funds and money market funds held by the Plan are registered with the Securities and Exchange Commission. These funds are required to publish their daily net asset value ("NAV") and to transact at that price.

Fixed Income investments: Valued using pricing models maximizing the use of observable inputs for similar securities.

Exchange Traded Fund (ETF): Valued at the closing price reported on the active market which the individual funds are traded.

Common, Preferred and Foreign Stock: Valued at the closing price reported on the active market which the individual securities are traded.

Common Trust and Collective Investment Trust Funds: Reported at fair value using net asset value per share (or its equivalent) as a practical expedient and not classified in the fair value hierarchy in accordance with Subtopic 820-10. The fair values presented in the hierarchy tables are intended to permit reconciliation of the fair value hierarchy to the investments at fair value as presented in the Statements of

HANCOCK WHITNEY CORPORATION PENSION PLAN AND TRUST AGREEMENT
Years Ended December 31, 2024 and 2023

NOTES TO FINANCIAL STATEMENTS

Net Assets Available for Benefits. There are no redemption restrictions for these investments and the Plan can transact daily on these funds. The Plan has no unfunded commitments and no contractual obligations to further invest in these trusts.

The preceding methods described may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, although the Plan administrator believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

The following tables set forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2024 and 2023.

December 31, 2024

	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
Money market funds	\$ 6,357,344	\$ -	\$ -	\$ 6,357,344
Fixed income securities	26,476,363	37,725,549	-	64,201,912
Mutual funds - equity	38,812,399	-	-	38,812,399
Exchange Traded Fund (ETF)	4,133,026	-	-	4,133,026
Domestic and foreign stock	48,278,833	-	-	48,278,833
Total assets at fair value	<u>\$ 124,057,965</u>	<u>\$ 37,725,549</u>	<u>\$ -</u>	<u>\$ 161,783,514</u>
Common trust fund - fixed income				465,458,505
Common trust fund - real assets				58,126,276
Collective investment trust fund - equity				49,143,341
Total investments				<u>\$ 734,511,636</u>

December 31, 2023

	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
Money market funds	\$ 5,268,124	\$ -	\$ -	\$ 5,268,124
Fixed income securities	25,539,041	38,749,723	-	64,288,764
Mutual funds - equity	95,066,064	-	-	95,066,064
Exchange Traded Fund (ETF)	3,433,920	-	-	3,433,920
Domestic and foreign stock	45,863,937	-	-	45,863,937
Total assets at fair value	<u>\$ 175,171,086</u>	<u>\$ 38,749,723</u>	<u>\$ -</u>	<u>\$ 213,920,809</u>
Common trust fund - fixed income				472,612,877
Common trust fund - real assets				59,238,710
Total investments				<u>\$ 745,772,396</u>

HANCOCK WHITNEY CORPORATION PENSION PLAN AND TRUST AGREEMENT
Years Ended December 31, 2024 and 2023

NOTES TO FINANCIAL STATEMENTS

Note 10. Subsequent Events

Management has evaluated subsequent events through the date that the financial statements were available to be issued, September 23, 2025, and determined that no events occurred requiring disclosure. No subsequent events occurring after this date have been evaluated for inclusion in these financial statements.

HANCOCK WHITNEY CORPORATION PENSION PLAN AND TRUST AGREEMENT

Schedule 1

Employer Identification Number 64-0693170 Plan#004
 SCHEDULE H, LINE 4(i) – SCHEDULE OF ASSETS (HELD AT YEAR END)
 DECEMBER 31, 2024

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current Value
	Goldman Sachs Government Fund	Short Term Investments 6,357,344 Units	\$ 6,357,344	\$ 6,357,344
	US Treasury	U S Treasury Treasury Bond 3.5% 02/15/2039 par value 958,000	\$ 1,008,568	\$ 840,463
	US Treasury	U S Treasury Bond 4.375% 11/15/2039 par value 1,557,000	\$ 1,689,077	\$ 1,493,691
	US Treasury	U S Treasury 2.25% 08/15/2049 par value 3,863,000	\$ 3,739,440	\$ 2,395,678
	US Treasury	U S Treasury 2.875% 05/15/2052 par value 402,000	\$ 331,039	\$ 281,621
	US Treasury	U S Treasury 4.5% 02/15/2036 par value 847,000	\$ 945,987	\$ 846,170
	US Treasury	United States Treasury 2.375% 05/15/2029 par value 1,789,000	\$ 1,838,443	\$ 1,648,814
	US Treasury	United States Treasury Notes 2.875% 05/15/2032 par value 932,000	\$ 836,908	\$ 837,020
	US Treasury	United States Treasury Notes 3.875% 09/30/2029 par value 1,312,000	\$ 1,277,719	\$ 1,283,307
	US Treasury	United States Treasury 2.625% 02/15/2029 par value 734,000	\$ 703,438	\$ 686,151
	US Treasury	U S Treasury 3.25% 05/15/2042 par value 1,450,000	\$ 1,354,153	\$ 1,180,735
	US Treasury	United States Treasury Notes (F-2032) 4.125% 11/15/2032 par value 2,641,000	\$ 2,608,694	\$ 2,575,899
	US Treasury	U S Treasury 3.375% 08/15/2042 par value 1,542,000	\$ 1,426,186	\$ 1,274,263
	US Treasury	United States Treasury Notes 3.375% 05/15/2033 par value 1,129,000	\$ 1,063,550	\$ 1,037,619
	US Treasury	United States Treasury Notes 4.125% 07/31/2028 par value 1,880,000	\$ 1,858,077	\$ 1,866,784
	US Treasury	United States Treasury Notes 4.125% 08/31/2030 par value 1,039,000	\$ 1,022,084	\$ 1,022,885

HANCOCK WHITNEY CORPORATION PENSION PLAN AND TRUST AGREEMENT

Schedule 1

Employer Identification Number 64-0693170 Plan#004
 SCHEDULE H, LINE 4(i) – SCHEDULE OF ASSETS HELD (AT YEAR END)
 DECEMBER 31, 2024

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current Value
	US Treasury	United States Treasury Notes Usd (AL-2027) 4.25% 03/15/2027 par value 5,287,000	\$ 5,297,590	\$ 5,285,150
	US Treasury	U S Treasury Dtd 02/15/2007 4.75% 02/15/2037 par value 420,000	\$ 435,159	\$ 426,220
	US Treasury	U S Treasury 3.375% 11/15/2048 par value 775,000	\$ 645,975	\$ 606,166
	US Treasury	United States Treasury Notes 2.75% 08/15/2032 par value 1,001,000	\$ 912,203	\$ 887,727
	Federal Home Loan Mortgage Corp	Mortgage Backed Security 2.5% 11/01/2050 par value 622,191	\$ 642,411	\$ 515,081
	Federal Home Loan Mortgage Corp	Mortgage Backed Security 3% 04/01/2051 par value 394,270	\$ 416,202	\$ 338,800
	Federal Home Loan Mortgage Corp	Mortgage Backed Security 3.5% 09/01/2051 par value 758,371	\$ 810,272	\$ 673,449
	Federal Home Loan Mortgage Corp	Mortgage Backed Security 5% 07/01/2053 par value 736,494	\$ 717,161	\$ 713,139
	Federal National Mortgage Association	Mortgage Backed Security 5.5% 02/01/2054 par value 691,691	\$ 682,828	\$ 682,906
	Federal National Mortgage Association	Mortgage Backed Security 2% 12/01/2051 par value 1,023,203	\$ 1,022,084	\$ 799,255
	Federal National Mortgage Association	Mortgage Backed Security 4.5% 11/01/2052 par value 871,477	\$ 833,744	\$ 821,150
	Federal National Mortgage Association	Mortgage Backed Security 2.5% 01/01/2051 par value 743,616	\$ 786,142	\$ 616,748
	Federal National Mortgage Association	Mortgage Backed Security 3% 10/01/2051 par value 1,285,714	\$ 1,346,785	\$ 1,095,043
	Federal National Mortgage Association	Mortgage Backed Security 3% 12/01/2051 par value 1,117,126	\$ 1,166,350	\$ 955,579

HANCOCK WHITNEY CORPORATION PENSION PLAN AND TRUST AGREEMENT

Schedule 1

Employer Identification Number 64-0693170 Plan#004
 SCHEDULE H, LINE 4(i) – SCHEDULE OF ASSETS HELD (AT YEAR END)
 DECEMBER 31, 2024

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current Value
	Federal National Mortgage Association	Mortgage Backed Security 2% 11/01/2050 par value 1,265,445	\$ 1,321,500	\$ 999,676
	Federal National Mortgage Association	Mortgage Backed Security 4% 11/01/2048 par value 141,443	\$ 147,537	\$ 130,940
	Federal National Mortgage Association	Mortgage Backed Security 3.5% 01/01/2048 par value 312,751	\$ 332,053	\$ 280,587
	Federal National Mortgage Association	Mortgage Backed Security 2.5% 09/01/2035 par value 535,256	\$ 562,186	\$ 489,898
	Federal National Mortgage Association	Mortgage Backed Security 3.5% 02/01/2041 par value 69,785	\$ 72,413	\$ 63,655
	Federal Home Loan Mortgage Corp	Mortgage Backed Security 4% 01/25/2049 par value 941,763	\$ 952,064	\$ 890,894
	Federal National Mortgage Association	Mortgage Backed Security 2.5% 11/01/2050 par value 447,355	\$ 471,260	\$ 367,672
	Federal National Mortgage Association	Mortgage Backed Security 3% 02/01/2052 par value 677,314	\$ 682,500	\$ 580,980
	Federal National Mortgage Association	Mortgage Backed Security 2.5% 01/01/2052 par value 834,448	\$ 757,261	\$ 688,645
	Government National Mortgage Association	Mortgage Backed Security 4% 12/20/2030 par value 22,573	\$ 23,955	\$ 22,075
	Federal Home Loan Mortgage Corp	Mortgage Backed Security 5.5% 08/01/2053 par value 958,655	\$ 952,963	\$ 958,837
	Federal Home Loan Mortgage Corp	Mortgage Backed Security 6% 09/01/2053 par value 868,959	\$ 869,706	\$ 874,060
	Federal National Mortgage Association	Mortgage Backed Security 5% 05/01/2053 par value 1,204,368	\$ 1,195,900	\$ 1,163,661
	Aercap Ireland Cap/Global	Corporate Bond 3.3% 01/30/2032-2031 par value 1,153,000	\$ 928,753	\$ 1,004,851
	Amazon.com, Inc.	Corporate Bond 1% 05/12/2026-2026 par value 1,097,000	\$ 985,194	\$ 1,049,544
	American Tower Corp.	Corporate Bond 3.8% 08/15/2029 par value 1,157,000	\$ 1,041,344	\$ 1,096,119
	Amgen, Inc	Corporate Bond 5.25% 03/02/2030-2030 par value 886,000	\$ 914,600	\$ 894,435
	Anheuser-Bush Inbev worldwide	Corporate Bond 4.6% 04/15/2048 par value 778,000	\$ 723,392	\$ 681,450
	Apple Inc	Corporate Bond 1.4% 08/05/2028-2028 par value 1,550,000	\$ 1,541,543	\$ 1,391,233
	Bank of America Corp.	Corporate Bond 2.676% 06/19/2041-2040 par value 1,314,000	\$ 936,067	\$ 913,664

HANCOCK WHITNEY CORPORATION PENSION PLAN AND TRUST AGREEMENT

Schedule 1

Employer Identification Number 64-0693170 Plan#004
 SCHEDULE H, LINE 4(i) – SCHEDULE OF ASSETS HELD (AT YEAR END)
 DECEMBER 31, 2024

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current Value
	Bank of NY Mellon Corp	Corporate Bond 3.4% 01/29/2028-2027 par value 1,346,000	\$ 1,536,769	\$ 1,298,298
	Berkshire Hathaway Fin	Corporate Bond 4.2% 08/15/2048 par value 960,000	\$ 1,076,325	\$ 795,485
	Chubb Ina Holdings Inc Ina	Corporate Bond 3.35% 05/03/2026 par value 1,036,000	\$ 999,781	\$ 1,019,838
	Home Depot, Inc	Corporate Bond 3.9% 12/06/2028 par value 782,000	\$ 862,283	\$ 762,075
	JP Morgan Chase & Co	Corporate Bond 3.96% 01/29/2027 par value 1,534,000	\$ 1,673,330	\$ 1,522,081
	Keybank National Association	Corporate Bond 4.9% 08/08/2032 par value 1,040,000	\$ 927,035	\$ 985,795
	Kraft Heinz Foods Co	Corporate Bond 3.75% 04/01/2030-2030 par value 1,159,000	\$ 1,105,752	\$ 1,095,382
	Magnetation LLC/Fin Corp	Corporate Bond 11% 05/15/2018 par value 157,000	\$ 166,049	\$ -
	McDonalds Corp.	Corporate Bond 3.6% 07/01/2030-2030 par value 1,148,000	\$ 1,058,881	\$ 1,077,111
	Novartis Capital Corp.	Corporate Bond 2.2% 08/14/2030-2030 par value 790,000	\$ 699,822	\$ 691,803
	Pepsico, Inc	Corporate Bond 3% 10/15/2027 par value 622,000	\$ 578,561	\$ 598,806
	PNC Financial Services	Corporate Bond 2.55% 01/22/2030-2029 par value 996,000	\$ 1,024,466	\$ 884,368
	Stryker Corp	Corporate Bond 4.625% 09/11/2034-2034 par value 1,353,000	\$ 1,321,367	\$ 1,291,804
	T-Mobile	Corporate Bond 5.75% 01/15/2034-2033 par value 1,271,000	\$ 1,241,792	\$ 1,303,499
	UnitedHealth USD	Corporate Bond 4.25% 06/15/2048-2047 par value 785,000	\$ 696,884	\$ 630,732
	US Bancorp	Corporate Bond 3.15% 04/27/2027-2027 par value 1,166,000	\$ 1,137,044	\$ 1,128,280
	Verizon Communications	Corporate Bond 4.812% 03/15/2039 par value 960,000	\$ 839,453	\$ 886,166

HANCOCK WHITNEY CORPORATION PENSION PLAN AND TRUST AGREEMENT

Schedule 1

Employer Identification Number 64-0693170 Plan#004
 SCHEDULE H, LINE 4(i) – SCHEDULE OF ASSETS HELD (AT YEAR END)
 DECEMBER 31, 2024

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current Value
	Aci Worldwide Inc	Common Stock 4,275 shares	\$ 155,926	\$ 221,915
	Alaska Air Group	Common Stock 3,470 shares	\$ 154,704	\$ 224,682
	Allient Inc	Common Stock 7,204 shares	\$ 188,855	\$ 174,913
	Alphabet Inc	Common Stock 10,583 shares	\$ 556,889	\$ 2,003,362
	Allstate Corp	Common Stock 3,025 shares	\$ 545,107	\$ 583,190
	Amazon.Com Inc	Common Stock 9,664 shares	\$ 840,634	\$ 2,120,185
	American Express Co	Common Stock 1,769 shares	\$ 273,091	\$ 525,021
	American Axle & Mfg Hldgs Inc	Common Stock 17,141 shares	\$ 113,801	\$ 99,932
	Amgen Inc	Common Stock 956 shares	\$ 279,586	\$ 249,172
	Apple Inc	Common Stock 12,401 shares	\$ 691,950	\$ 3,105,458
	Applied Materials Inc	Common Stock 2,679 shares	\$ 158,347	\$ 435,686
	Arista Networks Inc	Common Stock 4,632 shares	\$ 142,609	\$ 511,975
	Artisan Partners Asset Ma - A	Common Stock 3,183 shares	\$ 142,649	\$ 137,028
	Astrana Health Inc.	Common Stock 3,359 shares	\$ 61,621	\$ 105,909
	Axos Financial Inc	Common Stock 1,465 shares	\$ 55,042	\$ 102,330
	Bank Of New York Mellon Corp	Common Stock 4,917 shares	\$ 309,878	\$ 377,773
	Berkley W R Corp	Common Stock 6,159 shares	\$ 329,691	\$ 360,425
	Boise Cascade Co.	Common Stock 1,334 shares	\$ 59,414	\$ 158,559
	Boot Barn Holdings Inc	Common Stock 1,665 shares	\$ 33,504	\$ 252,780
	Bread Financial Holdings, Inc	Common Stock 4,031 shares	\$ 167,028	\$ 246,133
	Bristol-Myers Squibb	Common Stock 10,839 shares	\$ 514,859	\$ 613,054
	Broadcom Inc	Common Stock 4,605 shares	\$ 265,175	\$ 1,067,623
	Cabot Corp	Common Stock 2,978 share	\$ 205,586	\$ 271,921
	Cactus Inc	Common Stock 2,270 shares	\$ 84,114	\$ 132,477
	Caretrust Reit, Inc	Common Stock 3,868 shares	\$ 89,376	\$ 104,629
	Catalyst Pharmaceuticals Inc	Common Stock 6,742 shares	\$ 83,717	\$ 140,706
	Cencora Inc	Common Stock 1,956 shares	\$ 284,596	\$ 439,474
	Central Pacific Financial Co	Common Stock 5,632 shares	\$ 120,472	\$ 163,610
	Chevron Corporation	Common Stock 1,392 shares	\$ 122,521	\$ 201,617
	Chord Energy Corporation	Common Stock 1,258 shares	\$ 161,890	\$ 147,085
	Civitas Resources Inc	Common Stock 1,226 shares	\$ 84,390	\$ 56,237
	Clearway Energy Inc	Common Stock 3,769 shares	\$ 102,114	\$ 97,994

HANCOCK WHITNEY CORPORATION PENSION PLAN AND TRUST AGREEMENT

Schedule 1

Employer Identification Number 64-0693170 Plan#004
 SCHEDULE H, LINE 4(i) – SCHEDULE OF ASSETS HELD (AT YEAR END)
 DECEMBER 31, 2024

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current Value
	Coca Cola Consolidated Inc	Common Stock 442 shares	\$ 338,742	\$ 556,916
	Commercial Metals Co	Common Stock 3,261 shares	\$ 193,946	\$ 161,746
	Concentra Group Holdings	Common Stock 3,187 shares	\$ 64,372	\$ 63,039
	Conoco Phillips	Common Stock 2,480 shares	\$ 99,314	\$ 245,942
	Corcept Therapeutics Inc	Common Stock 2,395 shares	\$ 25,892	\$ 120,684
	Corpay Inc	Common Stock 1,280 shares	\$ 391,476	\$ 433,178
	Cummins Inc	Common Stock 1,162 shares	\$ 343,521	\$ 405,073
	Crocs Inc	Common Stock 1,177 shares	\$ 25,326	\$ 128,917
	Deckers Outdoor Corp	Common Stock 1,188 shares	\$ 110,733	\$ 241,271
	Diodes	Common Stock 1,368 shares	\$ 49,987	\$ 84,365
	Eagle Bancorp Inc	Common Stock 4,970 shares	\$ 145,399	\$ 129,369
	Eastgroup Pty Inc Com	Common Stock 481 shares	\$ 80,702	\$ 77,196
	Eli Lilly & Co	Common Stock 390 shares	\$ 170,486	\$ 301,080
	Emcor Group Inc Com	Common Stock 1,419 shares	\$ 207,022	\$ 644,084
	Enova International Inc	Common Stock 1,522 shares	\$ 37,754	\$ 145,929
	Expedia Group Inc	Common Stock 1,729 shares	\$ 314,487	\$ 322,165
	Exxon Mobil Corp	Common Stock 4,040 shares	\$ 179,157	\$ 434,583
	Franklin Covey Co	Common Stock 2,798 shares	\$ 133,999	\$ 105,149
	Getty Realty Corp	Common Stock 2,885 shares	\$ 86,291	\$ 86,925
	General Motors Co	Common Stock 5,332 shares	\$ 309,429	\$ 284,036
	Group 1 Automotive	Common Stock 333 shares	\$ 142,192	\$ 140,353
	Halozyme Therapeutics Inc	Common Stock 3,349 shares	\$ 188,544	\$ 160,116
	Hanesbrands	Common Stock 15,203 shares	\$ 134,177	\$ 123,752
	Heidrick & Struggles Int'L	Common Stock 2,508 shares	\$ 113,686	\$ 111,129
	Home Depot Inc	Common Stock 1,230 shares	\$ 302,152	\$ 478,458
	Intuit Inc	Common Stock 518 shares	\$ 323,466	\$ 325,563
	Independent Bk Group I	Common Stock 2,818 shares	\$ 120,891	\$ 170,968
	Innospec Inc	Common Stock 1,200 shares	\$ 154,690	\$ 132,072
	Intuitive Surgical Inc	Common Stock 1,407 shares	\$ 259,413	\$ 734,398
	Iridium Communications	Common Stock 3,170 shares	\$ 33,465	\$ 91,993
	Itron Inc	Common Stock 1,474 shares	\$ 166,549	\$ 160,047
	JP Morgan Chase & Co	Common Stock 2,878 shares	\$ 267,925	\$ 689,885

HANCOCK WHITNEY CORPORATION PENSION PLAN AND TRUST AGREEMENT

Schedule 1

Employer Identification Number 64-0693170 Plan#004
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 DECEMBER 31, 2024

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current Value
	Kadant Inc	Common Stock 678 shares	\$ 27,812	\$ 233,903
	Kaiser Aluminum Corporation	Common Stock 1,526 shares	\$ 152,879	\$ 107,232
	Lantheus Holdings Inc	Common Stock 1,933 shares	\$ 49,552	\$ 172,926
	Leidos Holdings Inc	Common Stock 1,874 shares	\$ 318,743	\$ 269,968
	Lennar	Common Stock 1,463 shares	\$ 224,393	\$ 199,509
	Lockheed Martin Corp	Common Stock 987 shares	\$ 361,397	\$ 479,623
	Louisiana Pacific Corp	Common Stock 2,248 shares	\$ 67,286	\$ 232,780
	Magnolia Oil Gas Corp	Common Stock 2,878 shares	\$ 74,351	\$ 67,288
	Matador Resources Company	Common Stock 2,579 shares	\$ 145,473	\$ 145,095
	Matson Inc	Common Stock 1,000 shares	\$ 82,838	\$ 134,840
	Mednax Inc	Common Stock 9,681 shares	\$ 137,308	\$ 127,015
	Medpace Holdings Inc	Common Stock 1,748 shares	\$ 272,220	\$ 580,738
	Meta Platforms Inc	Common Stock 2,059 shares	\$ 470,504	\$ 1,205,565
	Microsoft Corp	Common Stock 6,943 shares	\$ 410,351	\$ 2,926,475
	Monolithic Power Systems, Inc	Common Stock 474 shares	\$ 272,866	\$ 280,466
	National Storage Affiliates	Common Stock 8,187 shares	\$ 340,951	\$ 310,369
	Natural Grocers By Vita Cottage Com	Common Stock 3,301 shares	\$ 55,905	\$ 131,116
	Netflix Inc	Common Stock 704 shares	\$ 417,974	\$ 627,489
	Northwest Bancshares, Inc Md	Common Stock 10,212 shares	\$ 146,464	\$ 134,696
	Nvidia Corp	Common Stock 20,001 shares	\$ 1,381,515	\$ 2,685,934
	Onto Innovation Inc	Common Stock 1,139 shares	\$ 46,170	\$ 189,837
	Otter Tail Corp	Common Stock 1,082 shares	\$ 87,192	\$ 79,895
	Owens & Minor Inc	Common Stock 5,427 shares	\$ 102,548	\$ 70,931
	Pacira Biosciences Inc	Common Stock 1,471 shares	\$ 75,954	\$ 27,714
	Palo Alto Networks, Inc	Common Stock 3,270 shares	\$ 344,530	\$ 595,009
	Patrick Industries Inc	Common Stock 1,693 shares	\$ 128,129	\$ 140,654
	Pdl Biopharma Inc (Delisted)	Common Stock 60,170 shares	\$ 2	\$ -
	Philip Morris Intl Inc	Common Stock 3,651 shares	\$ 435,628	\$ 439,398
	Photonics Inc	Common Stock 5,372 shares	\$ 144,022	\$ 126,564
	Procter & Gamble Co	Common Stock 2,186 shares	\$ 344,218	\$ 366,483
	Regeneron Pharmaceutical	Common Stock 225 shares	\$ 143,789	\$ 160,274
	Regional Management Corp	Common Stock 5,625 shares	\$ 173,794	\$ 191,137

HANCOCK WHITNEY CORPORATION PENSION PLAN AND TRUST AGREEMENT

Schedule 1

Employer Identification Number 64-0693170 Plan#004
 SCHEDULE H, LINE 4(i) – SCHEDULE OF ASSETS HELD (AT YEAR END)
 DECEMBER 31, 2024

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current Value
	RLI Corp	Common Stock 800 shares	\$ 60,398	\$ 131,864
	Reinsurance Group Of America Inc	Common Stock 2,295 shares	\$ 443,678	\$ 490,281
	Select Medical Holdings Corp	Common Stock 6,097 shares	\$ 118,931	\$ 114,928
	Simmons First National	Common Stock 6,135 shares	\$ 145,821	\$ 136,074
	Scansource, Inc.	Common Stock 3,219 shares	\$ 170,268	\$ 152,742
	Southside Bancshares Inc	Common Stock 4,083 shares	\$ 115,523	\$ 129,676
	Sprouts Farmers Market Inc	Common Stock 3,952 shares	\$ 161,345	\$ 502,181
	SPS Commerce Inc	Common Stock 808 shares	\$ 155,814	\$ 148,664
	Sterling Infrastructure, Inc	Common Stock 1,981 shares	\$ 46,936	\$ 333,699
	Stride Inc	Common Stock 2,098 shares	\$ 149,178	\$ 218,045
	Summit Hotel Properties, Inc	Common Stock 19,811 shares	\$ 133,546	\$ 135,705
	Surmodics	Common Stock 2,332 shares	\$ 83,282	\$ 92,347
	Tanger Inc	Common Stock 4,152 shares	\$ 83,089	\$ 141,708
	Targa Res Corp	Common Stock 2,104 shares	\$ 402,611	\$ 375,564
	Tenet	Common Stock 2,514 shares	\$ 371,469	\$ 317,342
	Terex Corp New	Common Stock 5,904 shares	\$ 358,829	\$ 272,883
	Tesla Motors	Common Stock 819 shares	\$ 137,627	\$ 330,745
	Tjx Cos Inc	Common Stock 3,252 shares	\$ 322,289	\$ 392,874
	T-Mobile Us Inc	Common Stock 1,831 shares	\$ 192,698	\$ 404,157
	Tri Pointe Homes Inc	Common Stock 3,837 shares	\$ 152,212	\$ 139,130
	UFP Industries Inc	Common Stock 1,717 shares	\$ 35,063	\$ 193,420
	Ultra Clean Holdings, Inc	Common Stock 3,980 shares	\$ 149,473	\$ 143,081
	United Parks and Resorts Inc	Common Stock 1,535 shares	\$ 79,964	\$ 86,252
	Uber Technologies Inc	Common Stock 6,532 shares	\$ 473,509	\$ 394,010
	Umb Financial Corp	Common Stock 2,216 shares	\$ 271,483	\$ 250,098
	Valero Energy Corp	Common Stock 1,906 shares	\$ 300,490	\$ 233,657
	Veeva Systems Inc - Class A	Common Stock 1,901 shares	\$ 404,376	\$ 399,685
	Viatis Inc	Common Stock 22,667 shares	\$ 257,318	\$ 282,204
	Village Super Market-Class A	Common Stock 3,469 shares	\$ 85,269	\$ 110,626
	Visa Inc	Common Stock 1,274 shares	\$ 233,066	\$ 402,635
	Vistra Corp	Common Stock 5,851 shares	\$ 435,067	\$ 806,677
	Walmart Inc	Common Stock 3,920 shares	\$ 216,897	\$ 354,172

HANCOCK WHITNEY CORPORATION PENSION PLAN AND TRUST AGREEMENT

Schedule 1

Employer Identification Number 64-0693170 Plan#004
 SCHEDULE H, LINE 4(i) – SCHEDULE OF ASSETS HELD (AT YEAR END)
 DECEMBER 31, 2024

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current Value
	Wells Fargo & Co	Common Stock 2,917 shares	\$ 177,179	\$ 204,890
	WK Kellogg Co	Common Stock 6,912 shares	\$ 150,899	\$ 124,347
	Wolverine Worldwide Inc	Common Stock 5,829 shares	\$ 138,582	\$ 129,404
	Xpo Inc	Common Stock 2,075 shares	\$ 310,108	\$ 272,136
	WW Grainger Inc	Common Stock 523 shares	\$ 349,008	\$ 551,268
	Yelp Inc.	Common Stock 3,688 shares	\$ 140,769	\$ 142,726
	Fabrinet	Foreign Stock 661 shares	\$ 147,619	\$ 145,341
	Janus Henderson Group Plc	Foreign Stock 13,613 shares	\$ 620,283	\$ 578,961
	Seagate Technology Holdings Plc	Foreign Stock 1,984 shares	\$ 194,440	\$ 171,239
	Ofg Bancorp	Foreign Stock 4,188 shares	\$ 81,225	\$ 177,236
	iShares MBS ETF	Exchange Traded Fund 45,081 Units	\$ 4,252,062	\$ 4,133,026
	FIAM Long Corporate A or Better Wellington Us Investment Grade Corporate Long Bond Portfolio	Common Trust Fund - Fixed Income 6,152,301 Units	\$ 142,000,000	\$ 151,285,075
	Cohen & Steers Real Assets	Common Trust Fund - Fixed Income 16,842,820 Units	\$ 176,555,546	\$ 156,806,651
	Prudential U.S Long Duration Corporate Bond Fund	Common Trust Fund - Real Assets 3,730,826 Units	\$ 39,546,330	\$ 58,126,276
	Blackrock Global Ex - US Alpha Tilts Fund	Common Trust Fund - Fixed Income 71,401,657 Units	\$ 150,240,769	\$ 157,366,779
	Vanguard Instl Index Fd Fund #94	Collective Investment Trust - Equity 1,032,602 Units	\$ 50,000,000	\$ 49,143,341
		Mutual Funds - Equity 81,045 Units	\$ 19,774,174	\$ 38,812,399
	Total Assets Held (At Year End)			<u>\$ 734,511,636</u>

HANCOCK WHITNEY CORPORATION PENSION PLAN AND TRUST AGREEMENT

Schedule 2

Employer Identification Number 64-0693170 Plan#004
SCHEDULE H, LINE 4(j) – SCHEDULE OF REPORTABLE TRANSACTIONS

DECEMBER 31, 2024

(a) Identity of Party Involved	(b) Description of Asset (include interest rate and maturity in case of loan)	(c) Purchase Price	(d) Sales Price	(g) Cost of Asset	(h) Current Value of Asset on Transaction Date	(i) Gain or (Loss)
Category (i) - single transactions in excess of 5% of Plan assets:						
Mutual Funds- Equity						
Federated Hermes	Federated Hermes Intl Leaders	\$ -	\$ 54,478,731	\$ 43,485,910	\$ 53,285,057	\$ 10,992,821
Collective Investment Trust - Equity						
Blackrock	Blackrock Global Ex - US Alpha Tilts Fund	\$ 50,000,000	\$ -	\$ 50,000,000	\$ 50,000,000	\$ -
Category (iii) - series of transactions in excess of 5% of Plan assets:						
Money Market Fund:						
Goldman Sachs	Goldman Sachs Government Fund	\$ 47,851,908	\$ -	\$ 47,851,908	\$ 47,851,908	\$ -
Goldman Sachs	Goldman Sachs Government Fund	\$ -	\$ 46,762,688	\$ 46,762,688	\$ 46,762,688	\$ -
Mutual Funds- Equity						
Federated Hermes	Federated Hermes Intl Leaders	\$ -	\$ 59,478,731	\$ 48,302,133	\$ 58,254,362	\$ 11,176,598
Collective Investment Trust - Equity						
Blackrock	Blackrock Global Ex - US Alpha Tilts Fund	\$ 50,000,000	\$ -	\$ 50,000,000	\$ 50,000,000	\$ -

Schedule SB, line 26a – Schedule of Active Participant Data
Plan Name: Hancock Whitney Corporation Pension Plan

Plan Year: 2024
EIN/PN: 64-0693170 / 004

Attained Age	Years of Credited Service										Total	
	Under 1	1 - 4	5 - 9	10 - 14	15 - 19	20 - 24	25 - 29	30 - 34	35 - 39	Over 39		
Under 25												0
25 - 29		5										5
30 - 34		54	14									68
		68,937										67,957
35 - 39		77	74	12								163
		84,952	91,167									86,428
40 - 44		64	93	46	6	5						214
		92,278	108,126	96,233								98,860
45 - 49		72	76	52	8	22	6					236
		101,016	110,863	87,455		113,835						102,004
50 - 54		64	32	90	28	16	10	6	2			248
		94,472	118,548	107,380	100,027							105,499
55 - 59	1	22	21	183	14	24	19	11	7			302
		109,200	128,212	99,416		91,883						104,083
60 - 64	2	1	71	169	10	10	8	6	2	7		286
			92,649	101,459								105,793
65 - 69		3	26	40	3	7	5	1		1		86
			126,803	105,781								113,417
Over 69			6	9		2	2					19
Total	3	362	413	601	69	86	50	24	11	8		1,627
		89,495	103,843	99,723	111,185	109,546	116,623	120,774				100,395

Statement of Actuarial Assumptions and Methods

Minimum Funding Annual Interest Rates	<p>24-month segment rates averaged through the end of December 2023 and published in January 2024 (as prescribed by IRC 430) and adjusted to reflect ARPA:</p> <ul style="list-style-type: none"> ● Segment 1 (0 – 5 years) 4.75% ● Segment 2 (5 to 20 years) 4.96% ● Segment 3 (more than 20 years) 5.59% ● Effective Interest Rate 5.19%
Maximum Deductible Annual Interest Rates	<p>24-month segment rates averaged through the end of December 2023 and published in January 2024 (as prescribed by IRC 430) as follows:</p> <ul style="list-style-type: none"> ● Segment 1 (0 – 5 years) 4.37% ● Segment 2 (5 to 20 years) 4.96% ● Segment 3 (more than 20 years) 4.95% ● Effective Interest Rate 4.92%
Annual Expected Return on Assets	<p>Interest Rate for developing Actuarial Value of Assets; limited to third segment rate 5.74%</p>
PBGC and LDRM Annual Interest Rates	<p>24-month segment rates averaged through the end of December 2023 and published in January 2024 using the Alternative Method (as prescribed by IRC 430) as follows:</p> <ul style="list-style-type: none"> ● Segment 1 (0 – 5 years) 4.37% ● Segment 2 (5 to 20 years) 4.96% ● Segment 3 (more than 20 years) 4.95% ● Effective Interest Rate 4.92%
ASC 960 Discount Rate	<p>Discount Rate 6.50%</p> <p>Rationale: as selected by the Plan Sponsor to align with ASC 715 results</p>
Mortality	<p>Funding: IRS 2024 Generational Mortality Table with mortality improvement projected after year 2012 under IRS 2024 Adjusted Scale MP-2021.</p> <p>ASC 960-20: RP-2014 Bottom Quartile Table with Adjustment based upon the MP-2021 mortality improvements applied to the 2006 base year of the RP-2014 table. (to align with ASC 715 assumption).</p>
Salary Scale	<p>Graded Scale, Declining from 7.25% at age 20 to 2.25% at age 65</p> <p>Rationale: as selected by Plan Sponsor based on expectations of future salary increases.</p>

Mortality Improvement Funding: Mortality is assumed to be in accordance with the IRS 2024 Generational Mortality Table. To reflect mortality improvements since year 2012, IRS 2023 Adjusted Scale MP-2021 is used to project mortality rates beyond the measurement date.

ASC 960-20: The mortality tables for ASC 960 purposes include mortality improvement with Fully Generational Projection based on Scale MP-2021.

Mortality Rates for Disabled Participants Funding: IRS 2024 Generational Mortality Table with mortality improvement projected after year 2012 under IRS 2024 Adjusted Scale MP-2021.

ASC 960-20: (rates per 1,000 lives)

Age	Male	Female
20	27.27	27.27
25	27.27	27.27
30	27.27	27.27
35	27.27	27.27
40	27.32	27.28
45	27.43	27.33
50	28.87	27.49
55	37.12	29.74
60	47.30	39.47
65	59.82	49.37

Rates of Retirement Eligible participants are assumed to retire based on the following:

Age	Rate	Age	Rate
55	5.0%	63	15.0%
56	2.0%	64	15.0%
57	5.0%	65	25.0%
58	5.0%	66	25.0%
59	5.0%	67	25.0%
60	5.0%	68	25.0%
61	10.0%	69	25.0%
62	10.0%	70	100.0%

Rationale: as adopted by Plan Sponsor based on experience study completed in 2021 to reasonably align with historical experience

Weighted Average Retirement Age is 64. This is the average retirement age for someone eligible to retire at all ages using the assumed retirement rates and no other decrements.

Rates of Turnover (Sample Values per 1,000 Lives)

Age	0-2 Years Of Service	3-4 Years Of Service	5 Years Of Service	Ultimate
20	201.0	151.0	100.9	100.9
25	201.0	151.0	100.9	90.9
30	201.0	151.0	100.9	74.9
35	201.0	151.0	100.9	64.9
40	201.4	151.3	101.3	54.7
45	203.3	153.1	103.0	45.4
50	206.2	156.0	105.7	39.0
55	211.4	160.9	110.5	39.8
60	216.7	166.0	115.3	44.4
65	221.4	170.6	119.7	48.4

Rationale: as adopted by Plan Sponsor based on historical experience. Experience study completed in 2015 demonstrated reasonable alignment with historical experience.

Rates of Disability None

Assumptions Made In Valuing Spouse’s Benefit 80% of participants are assumed to be married with husbands assumed to be 4 years older than wives.

Optional Form Selection 100% of retiring or terminating participants are assumed to elect a cash lump sum if the lump sum value is less than \$30,000. If the lump sum benefit is greater than \$30,000, it is assumed 50% of those eligible elect a 75% joint and survivor benefit and 50% elect a Straight Life Annuity.

Terminated participants who are not assumed to elect a lump sum are assumed to commence benefits at age 65.

Provision for Expenses The expected non-investment related expenses expected to be paid from plan assets for the upcoming year were included in the Target Normal Cost for Minimum Required Contribution purposes.

Standing Elections The client has not signed an election that provides for the automatic use of the Carryover Balance and/or Prefunding Balance if necessary to meet the minimum funding requirement.

Asset Method	<p>Funding: Market Value of Assets plus interest adjusted accrued but unpaid contributions as of the valuation date plus an adjustment to defer full recognition of investment losses and gains over a two-year period. The investment (gain)/loss for every year equals the market value at the beginning of the year projected to the end of the year using the interest rate above, but no greater than the third segment rate for the plan year, minus the end of the year actual market value. The actuarial value of assets will be no less than 90% and no more than 110% of the market value (including interest-adjusted accrued but unpaid contributions). Note that due to the regulatory constraint on the interest rate, a characteristic of this asset valuation method is that, over time, it may be more likely to produce an actuarial value of assets that is less than the market value of assets.</p> <p>ASC 960-20: Market Value of Assets plus, any contributions for prior plan years that will be made in this plan year.</p>
Funding Method	<p>Pure Unit Credit</p> <p>The actuarial liabilities shown in this report are determined using software purchased from an outside vendor which was developed for this purpose. Certain information is entered into this model in order to generate the liabilities. These inputs include economic and non-economic assumptions, plan provisions, and census information. We rely on the coding within the software to value the liabilities using the actuarial methods and assumptions selected. Both the input to and the output from the model is checked for accuracy and reviewed for reasonableness.</p>
Employees Valued	<p>Only participants as of the valuation date were valued.</p>
Changes in Assumptions and Methods since the Last Actuarial Valuation	<p>The interest rates used for determining the 2023 funding target were 4.75%, 5.00% and 5.74%. These rates were updated to the rates required for the current plan year.</p> <p>The mortality table for the funding target was changed as required under PPA '06.</p>
Justification for Changes in Actuarial Assumptions	<p>The interest rate and mortality table assumption changes are updates to prescribed actuarial assumptions. Therefore, the plan did not need IRS approval to change assumptions and there is no need to disclose these as a "Change in Actuarial Assumptions."</p>

HANCOCK_WHITNEY CORPORATION PENSION PLAN AND TRUST AGREEMENT

Schedule 2

Employer Identification Number 64-0693170 Plan#004
 SCHEDULE H, LINE 4(j) – SCHEDULE OF REPORTABLE TRANSACTIONS

DECEMBER 31, 2024

(a) Identity of Party Involved	(b) Description of Asset (include interest rate and maturity in case of loan)	(c) Purchase Price	(d) Sales Price	(g) Cost of Asset	(h) Current Value of Asset on Transaction Date	(i) Gain or (Loss)
Category (i) - single transactions in excess of 5% of Plan assets:						
Mutual Funds- Equity						
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Collective Investment Trust - Equity						
Blackrock	Blackrock Global Ex- US Alpha Tilts Fund	\$ 50,000,000	\$ -	\$ 50,000,000	\$ 50,000,000	\$ -
Category (iii) - series of transactions in excess of 5% of Plan assets:						
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Goldman Sachs	Goldman Sachs Government Fund	\$ -	\$ 46,762,688	\$ 46,762,688	\$ 46,762,688	\$ -
Mutual Funds- Equity						
Federated Hermes	Federated Hermes Intl Leaders	\$ -	\$ 59,478,731	\$ 48,302,133	\$ 58,254,362	\$ 11,176,598
Collective Investment Trust - Equity						
Blackrock	Blackrock Global Ex- US Alpha Tilts Fund	\$ 50,000,000	\$ -	\$ 50,000,000	\$ 50,000,000	\$ -

**SCHEDULE SB
(Form 5500)**

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

**Single-Employer Defined Benefit Plan
Actuarial Information**

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500 or 5500-SF.**

OMB No. 1210-0110

2024

This Form is Open to Public Inspection

For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

▶ **Round off amounts to nearest dollar.**

▶ **Caution:** A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.

A Name of plan HANCOCK WHITNEY CORPORATION PENSION PLAN		B Three-digit plan number (PN) ▶	004
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF HANCOCK WHITNEY CORPORATION		D Employer Identification Number (EIN) 64-0693170	
E Type of plan: <input checked="" type="checkbox"/> Single <input type="checkbox"/> Multiple-A <input type="checkbox"/> Multiple-B		F Prior year plan size: <input type="checkbox"/> 100 or fewer <input type="checkbox"/> 101-500 <input checked="" type="checkbox"/> More than 500	

Part I Basic Information

1 Enter the valuation date: Month <u>01</u> Day <u>01</u> Year <u>2024</u>			
2 Assets:			
a Market value	2a	745,772,396	
b Actuarial value	2b	784,766,768	
3 Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
a For retired participants and beneficiaries receiving payment	2,101	245,074,788	245,074,788
b For terminated vested participants	1,336	74,838,916	74,838,916
c For active participants	1,627	142,950,596	157,968,281
d Total	5,064	462,864,300	477,881,985
4 If the plan is in at-risk status, check the box and complete lines (a) and (b)..... <input type="checkbox"/>			
a Funding target disregarding prescribed at-risk assumptions	4a		
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	4b		
5 Effective interest rate	5	5.19%	
6 Target normal cost			
a Present value of current plan year accruals	6a	10,070,435	
b Expected plan-related expenses	6b	942,737	
c Target normal cost	6c	11,013,172	

Statement by Enrolled Actuary

To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.

SIGN HERE	<i>SKS</i> S. Kevin Sullivan	09/23/2025
	Signature of actuary	Date
S. KEVIN SULLIVAN, F.S.A.		2306235
	Type or print name of actuary	Most recent enrollment number
USI Consulting Group		629-895-7855
	Firm name	Telephone number (including area code)
5301 VIRGINIA WAY, SUITE 400		
BRENTWOOD TN 37027		
	Address of the firm	

If the actuary has not fully reflected any regulation or ruling promulgated under the statute in completing this schedule, check the box and see instructions

For Paperwork Reduction Act Notice, see the Instructions for Form 5500 or 5500-SF.

**Schedule SB (Form 5500) 2024
v. 240311**

Part II Beginning of Year Carryover and Prefunding Balances		(a) Carryover balance	(b) Prefunding balance
7	Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	35,594,544	3,053,254
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	0
9	Amount remaining (line 7 minus line 8)	35,594,544	3,053,254
10	Interest on line 9 using prior year's actual return of <u>10.35%</u>	3,684,035	316,012
11	Prior year's excess contributions to be added to prefunding balance:		
a	Present value of excess contributions (line 38a from prior year)		0
b(1)	Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of <u>5.26%</u>		0
b(2)	Interest on line 38b from prior year Schedule SB, using prior year's actual return		0
c	Total available at beginning of current plan year to add to prefunding balance		0
d	Portion of (c) to be added to prefunding balance		0
12	Other reductions in balances due to elections or deemed elections	0	0
13	Balance at beginning of current year (line 9 + line 10 + line 11d - line 12)	39,278,579	3,369,266

Part III Funding Percentages			
14	Funding target attainment percentage	14	155.29%
15	Adjusted funding target attainment percentage	15	164.21%
16	Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	164.67%
17	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

Part IV Contributions and Liquidity Shortfalls

18 Contributions made to the plan for the plan year by employer(s) and employees:

(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	
Totals ▶			18(b)	0	18(c)	0

19 Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:

a	Contributions allocated toward unpaid minimum required contributions from prior years	19a	0
b	Contributions made to avoid restrictions adjusted to valuation date	19b	0
c	Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c	0

20 Quarterly contributions and liquidity shortfalls:

a Did the plan have a "funding shortfall" for the prior year? Yes No

b If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? Yes No

c If line 20a is "Yes," see instructions and complete the following table as applicable:

Liquidity shortfall as of end of quarter of this plan year			
(1) 1st	(2) 2nd	(3) 3rd	(4) 4th

Part V Assumptions Used to Determine Funding Target and Target Normal Cost				
21 Discount rate:				
a Segment rates:	1st segment: 4.75 %	2nd segment: 4.96 %	3rd segment: 5.59%	<input type="checkbox"/> N/A, full yield curve used
b Applicable month (enter code).....				21b 0
22 Weighted average retirement age				22 64
23 Mortality table(s) (see instructions)	<input type="checkbox"/> Prescribed - combined <input checked="" type="checkbox"/> Prescribed - separate <input type="checkbox"/> Substitute			

Part VI Miscellaneous Items				
24 Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment..... <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No				
25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment. <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No				
26 Demographic and benefit information				
a Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment. <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No				
b Is the plan required to provide a projection of expected benefit payments? If "Yes," see instructions regarding required attachment ... <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No				
27 If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment.....				27

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years				
28 Unpaid minimum required contributions for all prior years				28 0
29 Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a).....				29 0
30 Remaining amount of unpaid minimum required contributions (line 28 minus line 29)				30 0

Part VIII Minimum Required Contribution For Current Year				
31 Target normal cost and excess assets (see instructions):				
a Target normal cost (line 6c).....				31a 11,013,172
b Excess assets, if applicable, but not greater than line 31a				31b 11,013,172
32 Amortization installments:	Outstanding Balance		Installment	
a Net shortfall amortization installment	0		0	
b Waiver amortization installment	0		0	
33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount				33
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)....				34 0
	Carryover balance	Prefunding balance	Total balance	
35 Balances elected for use to offset funding requirement	0	0	0	
36 Additional cash requirement (line 34 minus line 35).....				36 0
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c).....				37 0
38 Present value of excess contributions for current year (see instructions)				
a Total (excess, if any, of line 37 over line 36)				38a 0
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances				38b
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37).....				39 0
40 Unpaid minimum required contributions for all years				40 0

Part IX Pension Funding Relief Under the American Rescue Plan Act of 2021 (See Instructions)				
41 If an election was made to use the extended amortization rule for a plan year beginning on or before December 31, 2021, check the box to indicate the first plan year for which the rule applies. <input type="checkbox"/> 2019 <input type="checkbox"/> 2020 <input type="checkbox"/> 2021				

Description of Weighted Average Retirement Age:

The assumed retirement age of 64 is developed as follows:

Age	Retirement Rate	Population at Beg of Year	Number Expected To Retire	(Age * Number Retired) / 10,000
55	0.05000	10,000	500.00	2.7500
56	0.02000	9,500	190.00	1.0640
57	0.05000	9,310	465.50	2.6534
58	0.05000	8,845	442.25	2.5651
59	0.05000	8,403	420.15	2.4789
60	0.05000	7,983	399.15	2.3949
61	0.10000	7,584	758.40	4.6262
62	0.10000	6,826	682.60	4.2321
63	0.15000	6,143	921.45	5.8051
64	0.15000	5,222	783.30	5.0131
65	0.25000	4,439	1,109.75	7.2134
66	0.25000	3,329	832.25	5.4929
67	0.25000	2,497	624.25	4.1825
68	0.25000	1,873	468.25	3.1841
69	0.25000	1,405	351.25	2.4236
70	1.00000	1,054	1,054.00	7.3780
Total				64

Summary of Principal Plan Provisions

Plan Sponsor	Hancock Whitney Corporation
EIN/PN	64-0693170/004
Effective Date	December 23, 1958; Effective January 1, 2013, the Whitney Bank Retirement Plan is merged into the Hancock Holding Company Pension Plan; Effective January 1, 2018, the plan was frozen for participants with less than a total of 55 years of age plus years of service.
Plan Year	The 12-month period beginning each January 1.
Participation	No new participants may enter the plan after January 1, 2018.
Compensation	Basic annual rate of pay as of January 1, excluding bonuses and overtime pay.
Social Security Covered Compensation	Average of the Taxable Wage Bases in effect for each calendar year during the 35-year period ending with the last day of the calendar year in which the participant attains (or will attain) Social Security Retirement Age.
Average Annual Compensation	Annual Compensation averaged over a period of five (5) consecutive Years of Service which produce the highest average.
Vesting Service	Plan Year during which employee completes 1,000 hours of service.
Credited Service	Plan Year during which employee completes at least 1,000 hours of service. For plan years after December 31, 1991, benefit service does not include plan years in which the employee is not a participant in the plan.
Accrued Benefit	Monthly benefit equal to 1% of average earnings times years of benefit service plus 0.5% of excess earnings times years of benefit service not in excess of 35. Excess earnings is excess of a participant's average earnings over his Covered Compensation. Former members of the Whitney Bank Retirement Plan had their prior benefits frozen December 31, 2012 and began accruing under the above formula beginning January 1, 2013.
Actuarial Equivalent	1971 GAM Male Table Set Back 3 years, 6.5% Interest Rate

Normal Retirement
Benefit

Eligibility:

The first day of the calendar month coincident with or preceding attainment of age 65 or the fifth anniversary of date of entry if later.

Monthly Benefit:

The Accrued Benefit

Early Retirement Benefit

Eligibility:

A participant may retire early after attaining age 55 and completing 10 years of vesting service while in the service of the employer.

Monthly Benefit:

The Accrued Benefit at early retirement reduced by 1/15th for each of the first 5 years by which the commencement precedes his Normal Retirement Date, and by 1/30th for each of the next 5 years.

Termination Benefit

Eligibility:

Upon termination of employment prior to retirement after completion of at least five Years of Service.

Monthly Benefit:

The vested benefit commences in full at age 65, or in a reduced amount under the early retirement provisions, if met.

Disability Benefit

Eligibility:

Termination of employment by reason of disability, where such disability entitles the participant to disability benefits under the Social Security Act.

Monthly Benefit:

For disabilities occurring prior to December 31, 2015, Accrued Benefit to begin at age 65 counting service while disabled. For disabilities occurring after December 31, 2015, Accrued Benefit to begin at age 65 where additional service while disabled is not counted.

Delayed Retirement
Benefit

Eligibility:

Termination of employment past normal retirement date.

Monthly Benefit:

The benefit, commencing on the first day of the month following the participant's actual date of retirement, is calculated in the same manner as the normal retirement benefit, but including compensation and service since his normal retirement date. However, the benefit will not be less than the actuarial equivalent of the benefit he could have received as of the first day of the prior plan year, or normal retirement date, if later.

Death Benefit

Eligibility:

100% vested

Monthly Benefit:

The monthly benefit, payable beginning on the earliest date eligible to retire and continuing for the lifetime of the beneficiary, is computed in the same manner as for the deferred vested benefit as though the deceased participant had retired on the day prior to death and elected a 50% joint and survivor annuity.

Optional Forms of
Payments

Joint and Survivor Annuity with 50%, 75%, or 100% continued to the beneficiary. Life Annuity with period certain of 5 or 10 years. Optional forms determined on an actuarial equivalent basis. Lump sum if less than \$30,000 or normal form at 65 less than \$100 per month.

Maximum Benefit
Limit

The Internal Revenue Code Section 415 Maximum Benefit payable as a life annuity at Social Security Normal Retirement Age.

Plan Compensation
Limit

The Section 401(a)(17) Maximum Compensation that can be recognized for benefit calculation purposes.

Changes in Plan
Provisions

The automatic changes, if any, in the plan compensation limit and maximum benefit limit were recognized as amendments for funding purposes.

HANCOCK WHITNEY CORPORATION PENSION PLAN AND TRUST AGREEMENT

Schedule 1

Employer Identification Number 64-0693170 Plan#004
 SCHEDULE H, LINE 4(i) – SCHEDULE OF ASSETS (HELD AT YEAR END)
 DECEMBER 31, 2024

(a)	(b) Identity of issue, borrower, less or or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current Value
	Goldman Sachs Government Fund	Short Term Investments 6,357,344 Units	\$ 6,357,344	\$ 6,357,344
	US Treasury	U S Treasury Treasury Bond 3.5% 02/15/2039 par value 958,000	\$ 1,008,568	\$ 840,463
	US Treasury	U S Treasury Bond 4.375% 11/15/2039 par value 1,557,000	\$ 1,689,077	\$ 1,493,691
	US Treasury	U S Treasury 2.25% 08/15/2049 par value 3,863,000	\$ 3,739,440	\$ 2,395,678
	US Treasury	U S Treasury 2.875% 05/15/2052 par value 402,000	\$ 331,039	\$ 281,621
	US Treasury	U S Treasury 4.5% 02/15/2036 par value 847,000	\$ 945,987	\$ 846,170
	US Treasury	United States Treasury 2.375% 05/15/2029 par value 1,789,000	\$ 1,838,443	\$ 1,648,814
	US Treasury	United States Treasury Notes 2.875% 05/15/2032 par value 932,000	\$ 836,908	\$ 837,020
	US Treasury	United States Treasury Notes 3.875% 09/30/2029 par value 1,312,000	\$ 1,277,719	\$ 1,283,307
	US Treasury	United States Treasury 2.625% 02/15/2029 par value 734,000	\$ 703,438	\$ 686,151
	US Treasury	U S Treasury 3.25% 05/15/2042 par value 1,450,000	\$ 1,354,153	\$ 1,180,735
	US Treasury	United States Treasury Notes (F-2032) 4.125% 11/15/2032 par value 2,641,000	\$ 2,608,694	\$ 2,575,899
	US Treasury	U S Treasury 3.375% 08/15/2042 par value 1,542,000	\$ 1,426,186	\$ 1,274,263
	US Treasury	United States Treasury Notes 3.375% 05/15/2033 par value 1,129,000	\$ 1,063,550	\$ 1,037,619
	US Treasury	United States Treasury Notes 4.125% 07/31/2028 par value 1,880,000	\$ 1,858,077	\$ 1,866,784
	US Treasury	United States Treasury Notes 4.125% 08/31/2030 par value 1,039,000	\$ 1,022,084	\$ 1,022,885

HANCOCK WHITNEY CORPORATION PENSION PLAN AND TRUST AGREEMENT

Schedule 1

Employer Identification Number 64-0693170 Plan#004
 SCHEDULE H, LINE 4(i) – SCHEDULE OF ASSETS HELD (AT YEAR END)
 DECEMBER 31, 2024

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current Value
	US Treasury	United States Treasury Notes Usd (AL-2027) 4.25% 03/15/2027 par value 5,287,000	\$ 5,297,590	\$ 5,285,150
	US Treasury	U S Treasury Dtd 02/15/2007 4.75% 02/15/2037 par value 420,000	\$ 435,159	\$ 426,220
	US Treasury	U S Treasury 3.375% 11/15/2048 par value 775,000	\$ 645,975	\$ 606,166
	US Treasury	United States Treasury Notes 2.75% 08/15/2032 par value 1,001,000	\$ 912,203	\$ 887,727
	Federal Home Loan Mortgage Corp	Mortgage Backed Security 2.5% 11/01/2050 par value 622,191	\$ 642,411	\$ 515,081
	Federal Home Loan Mortgage Corp	Mortgage Backed Security 3% 04/01/2051 par value 394,270	\$ 416,202	\$ 338,800
	Federal Home Loan Mortgage Corp	Mortgage Backed Security 3.5% 09/01/2051 par value 758,371	\$ 810,272	\$ 673,449
	Federal Home Loan Mortgage Corp	Mortgage Backed Security 5% 07/01/2053 par value 736,494	\$ 717,161	\$ 713,139
	Federal National Mortgage Association	Mortgage Backed Security 5.5% 02/01/2054 par value 691,691	\$ 682,828	\$ 682,906
	Federal National Mortgage Association	Mortgage Backed Security 2% 12/01/2051 par value 1,023,203	\$ 1,022,084	\$ 799,255
	Federal National Mortgage Association	Mortgage Backed Security 4.5% 11/01/2052 par value 871,477	\$ 833,744	\$ 821,150
	Federal National Mortgage Association	Mortgage Backed Security 2.5% 01/01/2051 par value 743,616	\$ 786,142	\$ 616,748
	Federal National Mortgage Association	Mortgage Backed Security 3% 10/01/2051 par value 1,285,714	\$ 1,346,785	\$ 1,095,043
	Federal National Mortgage Association	Mortgage Backed Security 3% 12/01/2051 par value 1,117,126	\$ 1,166,350	\$ 955,579

HANCOCK WHITNEY CORPORATION PENSION PLAN AND TRUST AGREEMENT

Schedule 1

Employer Identification Number 64-0693170 Plan#004
 SCHEDULE H, LINE 4(i) – SCHEDULE OF ASSETS HELD (AT YEAR END)
 DECEMBER 31, 2024

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current Value
	Federal National Mortgage Association	Mortgage Backed Security 2% 11/01/2050 par value 1,265,445	\$ 1,321,500	\$ 999,676
	Federal National Mortgage Association	Mortgage Backed Security 4% 11/01/2048 par value 141,443	\$ 147,537	\$ 130,940
	Federal National Mortgage Association	Mortgage Backed Security 3.5% 01/01/2048 par value 312,751	\$ 332,053	\$ 280,587
	Federal National Mortgage Association	Mortgage Backed Security 2.5% 09/01/2035 par value 535,256	\$ 562,186	\$ 489,898
	Federal National Mortgage Association	Mortgage Backed Security 3.5% 02/01/2041 par value 69,785	\$ 72,413	\$ 63,655
	Federal Home Loan Mortgage Corp	Mortgage Backed Security 4% 01/25/2049 par value 941,763	\$ 952,064	\$ 890,894
	Federal National Mortgage Association	Mortgage Backed Security 2.5% 11/01/2050 par value 447,355	\$ 471,260	\$ 367,672
	Federal National Mortgage Association	Mortgage Backed Security 3% 02/01/2052 par value 677,314	\$ 682,500	\$ 580,980
	Federal National Mortgage Association	Mortgage Backed Security 2.5% 01/01/2052 par value 834,448	\$ 757,261	\$ 688,645
	Government National Mortgage Association	Mortgage Backed Security 4% 12/20/2030 par value 22,573	\$ 23,955	\$ 22,075
	Federal Home Loan Mortgage Corp	Mortgage Backed Security 5.5% 08/01/2053 par value 958,655	\$ 952,963	\$ 958,837
	Federal Home Loan Mortgage Corp	Mortgage Backed Security 6% 09/01/2053 par value 868,959	\$ 869,706	\$ 874,060
	Federal National Mortgage Association	Mortgage Backed Security 5% 05/01/2053 par value 1,204,368	\$ 1,195,900	\$ 1,163,661
	Aercap Ireland Cap/Global	Corporate Bond 3.3% 01/30/2032-2031 par value 1,153,000	\$ 928,753	\$ 1,004,851
	Amazon.com, Inc.	Corporate Bond 1% 05/12/2026-2026 par value 1,097,000	\$ 985,194	\$ 1,049,544
	American Tower Corp.	Corporate Bond 3.8% 08/15/2029 par value 1,157,000	\$ 1,041,344	\$ 1,096,119
	Amgen, Inc	Corporate Bond 5.25% 03/02/2030-2030 par value 886,000	\$ 914,600	\$ 894,435
	Anheuser-Bush Inbev worldwide	Corporate Bond 4.6% 04/15/2048 par value 778,000	\$ 723,392	\$ 681,450
	Apple Inc	Corporate Bond 1.4% 08/05/2028-2028 par value 1,550,000	\$ 1,541,543	\$ 1,391,233
	Bank of America Corp.	Corporate Bond 2.676% 06/19/2041-2040 par value 1,314,000	\$ 936,067	\$ 913,664

HANCOCK WHITNEY CORPORATION PENSION PLAN AND TRUST AGREEMENT

Schedule 1

Employer Identification Number 64-0693170 Plan#004
 SCHEDULE H, LINE 4(i) – SCHEDULE OF ASSETS HELD (AT YEAR END)
 DECEMBER 31, 2024

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current Value
	Bank of NY Mellon Corp	Corporate Bond 3.4% 01/29/2028-2027 par value 1,346,000	\$ 1,536,769	\$ 1,298,298
	Berkshire Hathaway Fin	Corporate Bond 4.2% 08/15/2048 par value 960,000	\$ 1,076,325	\$ 795,485
	Chubb Ina Holdings Inc Ina	Corporate Bond 3.35% 05/03/2026 par value 1,036,000	\$ 999,781	\$ 1,019,838
	Home Depot, Inc	Corporate Bond 3.9% 12/06/2028 par value 782,000	\$ 862,283	\$ 762,075
	JP Morgan Chase & Co	Corporate Bond 3.96% 01/29/2027 par value 1,534,000	\$ 1,673,330	\$ 1,522,081
	Keybank National Association	Corporate Bond 4.9% 08/08/2032 par value 1,040,000	\$ 927,035	\$ 985,795
	Kraft Heinz Foods Co	Corporate Bond 3.75% 04/01/2030-2030 par value 1,159,000	\$ 1,105,752	\$ 1,095,382
	Magnetation LLC/Fin Corp	Corporate Bond 11% 05/15/2018 par value 157,000	\$ 166,049	\$ -
	McDonalds Corp.	Corporate Bond 3.6% 07/01/2030-2030 par value 1,148,000	\$ 1,058,881	\$ 1,077,111
	Novartis Capital Corp.	Corporate Bond 2.2% 08/14/2030-2030 par value 790,000	\$ 699,822	\$ 691,803
	Pepsico, Inc	Corporate Bond 3% 10/15/2027 par value 622,000	\$ 578,561	\$ 598,806
	PNC Financial Services	Corporate Bond 2.55% 01/22/2030-2029 par value 996,000	\$ 1,024,466	\$ 884,368
	Stryker Corp	Corporate Bond 4.625% 09/11/2034-2034 par value 1,353,000	\$ 1,321,367	\$ 1,291,804
	T-Mobile	Corporate Bond 5.75% 01/15/2034-2033 par value 1,271,000	\$ 1,241,792	\$ 1,303,499
	UnitedHealth USD	Corporate Bond 4.25% 06/15/2048-2047 par value 785,000	\$ 696,884	\$ 630,732
	US Bancorp	Corporate Bond 3.15% 04/27/2027-2027 par value 1,166,000	\$ 1,137,044	\$ 1,128,280
	Verizon Communications	Corporate Bond 4.812% 03/15/2039 par value 960,000	\$ 839,453	\$ 886,166

HANCOCK WHITNEY CORPORATION PENSION PLAN AND TRUST AGREEMENT

Schedule 1

Employer Identification Number 64-0693170 Plan#004
 SCHEDULE H, LINE 4(i) – SCHEDULE OF ASSETS HELD (AT YEAR END)
 DECEMBER 31, 2024

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current Value
	Aci Worldwide Inc	Common Stock 4,275 shares	\$ 155,926	\$ 221,915
	Alaska Air Group	Common Stock 3,470 shares	\$ 154,704	\$ 224,682
	Allient Inc	Common Stock 7,204 shares	\$ 188,855	\$ 174,913
	Alphabet Inc	Common Stock 10,583 shares	\$ 556,889	\$ 2,003,362
	Allstate Corp	Common Stock 3,025 shares	\$ 545,107	\$ 583,190
	Amazon.Com Inc	Common Stock 9,664 shares	\$ 840,634	\$ 2,120,185
	American Express Co	Common Stock 1,769 shares	\$ 273,091	\$ 525,021
	American Axle & Mfg Hldgs Inc	Common Stock 17,141 shares	\$ 113,801	\$ 99,932
	Amgen Inc	Common Stock 956 shares	\$ 279,586	\$ 249,172
	Apple Inc	Common Stock 12,401 shares	\$ 691,950	\$ 3,105,458
	Applied Materials Inc	Common Stock 2,679 shares	\$ 158,347	\$ 435,686
	Arista Networks Inc	Common Stock 4,632 shares	\$ 142,609	\$ 511,975
	Artisan Partners Asset Ma - A	Common Stock 3,183 shares	\$ 142,649	\$ 137,028
	Astrana Health Inc.	Common Stock 3,359 shares	\$ 61,621	\$ 105,909
	Axos Financial Inc	Common Stock 1,465 shares	\$ 55,042	\$ 102,330
	Bank Of New York Mellon Corp	Common Stock 4,917 shares	\$ 309,878	\$ 377,773
	Berkley W R Corp	Common Stock 6,159 shares	\$ 329,691	\$ 360,425
	Boise Cascade Co.	Common Stock 1,334 shares	\$ 59,414	\$ 158,559
	Boot Barn Holdings Inc	Common Stock 1,665 shares	\$ 33,504	\$ 252,780
	Bread Financial Holdings, Inc	Common Stock 4,031 shares	\$ 167,028	\$ 246,133
	Bristol-Myers Squibb	Common Stock 10,839 shares	\$ 514,859	\$ 613,054
	Broadcom Inc	Common Stock 4,605 shares	\$ 265,175	\$ 1,067,623
	Cabot Corp	Common Stock 2,978 share	\$ 205,586	\$ 271,921
	Cactus Inc	Common Stock 2,270 shares	\$ 84,114	\$ 132,477
	Caretrust Reit, Inc	Common Stock 3,868 shares	\$ 89,376	\$ 104,629
	Catalyst Pharmaceuticals Inc	Common Stock 6,742 shares	\$ 83,717	\$ 140,706
	Cencora Inc	Common Stock 1,956 shares	\$ 284,596	\$ 439,474
	Central Pacific Financial Co	Common Stock 5,632 shares	\$ 120,472	\$ 163,610
	Chevron Corporation	Common Stock 1,392 shares	\$ 122,521	\$ 201,617
	Chord Energy Corporation	Common Stock 1,258 shares	\$ 161,890	\$ 147,085
	Civitas Resources Inc	Common Stock 1,226 shares	\$ 84,390	\$ 56,237
	Clearway Energy Inc	Common Stock 3,769 shares	\$ 102,114	\$ 97,994

HANCOCK WHITNEY CORPORATION PENSION PLAN AND TRUST AGREEMENT

Schedule 1

Employer Identification Number 64-0693170 Plan#004
 SCHEDULE H, LINE 4(i) – SCHEDULE OF ASSETS HELD (AT YEAR END)
 DECEMBER 31, 2024

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current Value
	Coca Cola Consolidated Inc	Common Stock 442 shares	\$ 338,742	\$ 556,916
	Commercial Metals Co	Common Stock 3,261 shares	\$ 193,946	\$ 161,746
	Concentra Group Holdings	Common Stock 3,187 shares	\$ 64,372	\$ 63,039
	Conoco Phillips	Common Stock 2,480 shares	\$ 99,314	\$ 245,942
	Corcept Therapeutics Inc	Common Stock 2,395 shares	\$ 25,892	\$ 120,684
	Corpay Inc	Common Stock 1,280 shares	\$ 391,476	\$ 433,178
	Cummins Inc	Common Stock 1,162 shares	\$ 343,521	\$ 405,073
	Crocs Inc	Common Stock 1,177 shares	\$ 25,326	\$ 128,917
	Deckers Outdoor Corp	Common Stock 1,188 shares	\$ 110,733	\$ 241,271
	Diodes	Common Stock 1,368 shares	\$ 49,987	\$ 84,365
	Eagle Bancorp Inc	Common Stock 4,970 shares	\$ 145,399	\$ 129,369
	Eastgroup Pty Inc Com	Common Stock 481 shares	\$ 80,702	\$ 77,196
	Eli Lilly & Co	Common Stock 390 shares	\$ 170,486	\$ 301,080
	Emcor Group Inc Com	Common Stock 1,419 shares	\$ 207,022	\$ 644,084
	Enova International Inc	Common Stock 1,522 shares	\$ 37,754	\$ 145,929
	Expedia Group Inc	Common Stock 1,729 shares	\$ 314,487	\$ 322,165
	Exxon Mobil Corp	Common Stock 4,040 shares	\$ 179,157	\$ 434,583
	Franklin Covey Co	Common Stock 2,798 shares	\$ 133,999	\$ 105,149
	Getty Realty Corp	Common Stock 2,885 shares	\$ 86,291	\$ 86,925
	General Motors Co	Common Stock 5,332 shares	\$ 309,429	\$ 284,036
	Group 1 Automotive	Common Stock 333 shares	\$ 142,192	\$ 140,353
	Halozyme Therapeutics Inc	Common Stock 3,349 shares	\$ 188,544	\$ 160,116
	Hanesbrands	Common Stock 15,203 shares	\$ 134,177	\$ 123,752
	Heidrick & Struggles Int'L	Common Stock 2,508 shares	\$ 113,686	\$ 111,129
	Home Depot Inc	Common Stock 1,230 shares	\$ 302,152	\$ 478,458
	Intuit Inc	Common Stock 518 shares	\$ 323,466	\$ 325,563
	Independent Bk Group I	Common Stock 2,818 shares	\$ 120,891	\$ 170,968
	Innospec Inc	Common Stock 1,200 shares	\$ 154,690	\$ 132,072
	Intuitive Surgical Inc	Common Stock 1,407 shares	\$ 259,413	\$ 734,398
	Iridium Communications	Common Stock 3,170 shares	\$ 33,465	\$ 91,993
	Itron Inc	Common Stock 1,474 shares	\$ 166,549	\$ 160,047
	JP Morgan Chase & Co	Common Stock 2,878 shares	\$ 267,925	\$ 689,885

HANCOCK WHITNEY CORPORATION PENSION PLAN AND TRUST AGREEMENT

Schedule 1

Employer Identification Number 64-0693170 Plan#004
 SCHEDULE H, LINE 4(i) – SCHEDULE OF ASSETS HELD (AT YEAR END)
 DECEMBER 31, 2024

(a)	(b) Identity of issue, borrower, less or or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current Value
	Kadant Inc	Common Stock 678 shares	\$ 27,812	\$ 233,903
	Kaiser Aluminum Corporation	Common Stock 1,526 shares	\$ 152,879	\$ 107,232
	Lantheus Holdings Inc	Common Stock 1,933 shares	\$ 49,552	\$ 172,926
	Leidos Holdings Inc	Common Stock 1,874 shares	\$ 318,743	\$ 269,968
	Lennar	Common Stock 1,463 shares	\$ 224,393	\$ 199,509
	Lockheed Martin Corp	Common Stock 987 shares	\$ 361,397	\$ 479,623
	Louisiana Pacific Corp	Common Stock 2,248 shares	\$ 67,286	\$ 232,780
	Magnolia Oil Gas Corp	Common Stock 2,878 shares	\$ 74,351	\$ 67,288
	Matador Resources Company	Common Stock 2,579 shares	\$ 145,473	\$ 145,095
	Matson Inc	Common Stock 1,000 shares	\$ 82,838	\$ 134,840
	Mednax Inc	Common Stock 9,681 shares	\$ 137,308	\$ 127,015
	Medpace Holdings Inc	Common Stock 1,748 shares	\$ 272,220	\$ 580,738
	Meta Platforms Inc	Common Stock 2,059 shares	\$ 470,504	\$ 1,205,565
	Microsoft Corp	Common Stock 6,943 shares	\$ 410,351	\$ 2,926,475
	Monolithic Power Systems, Inc	Common Stock 474 shares	\$ 272,866	\$ 280,466
	National Storage Affiliates	Common Stock 8,187 shares	\$ 340,951	\$ 310,369
	Natural Grocers By Vita Cottage Com	Common Stock 3,301 shares	\$ 55,905	\$ 131,116
	Netflix Inc	Common Stock 704 shares	\$ 417,974	\$ 627,489
	Northwest Bancshares, Inc Md	Common Stock 10,212 shares	\$ 146,464	\$ 134,696
	Nvidia Corp	Common Stock 20,001 shares	\$ 1,381,515	\$ 2,685,934
	Onto Innovation Inc	Common Stock 1,139 shares	\$ 46,170	\$ 189,837
	Otter Tail Corp	Common Stock 1,082 shares	\$ 87,192	\$ 79,895
	Owens & Minor Inc	Common Stock 5,427 shares	\$ 102,548	\$ 70,931
	Pacira Biosciences Inc	Common Stock 1,471 shares	\$ 75,954	\$ 27,714
	Palo Alto Networks, Inc	Common Stock 3,270 shares	\$ 344,530	\$ 595,009
	Patrick Industries Inc	Common Stock 1,693 shares	\$ 128,129	\$ 140,654
	Pdl Biopharma Inc (Delisted)	Common Stock 60,170 shares	\$ 2	\$ -
	Philip Morris Intl Inc	Common Stock 3,651 shares	\$ 435,628	\$ 439,398
	Photonics Inc	Common Stock 5,372 shares	\$ 144,022	\$ 126,564
	Procter & Gamble Co	Common Stock 2,186 shares	\$ 344,218	\$ 366,483
	Regeneron Pharmaceutical	Common Stock 225 shares	\$ 143,789	\$ 160,274
	Regional Management Corp	Common Stock 5,625 shares	\$ 173,794	\$ 191,137

HANCOCK WHITNEY CORPORATION PENSION PLAN AND TRUST AGREEMENT

Schedule 1

Employer Identification Number 64-0693170 Plan#004
 SCHEDULE H, LINE 4(i) – SCHEDULE OF ASSETS HELD (AT YEAR END)
 DECEMBER 31, 2024

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current Value
	RLI Corp	Common Stock 800 shares	\$ 60,398	\$ 131,864
	Reinsurance Group Of America Inc	Common Stock 2,295 shares	\$ 443,678	\$ 490,281
	Select Medical Holdings Corp	Common Stock 6,097 shares	\$ 118,931	\$ 114,928
	Simmons First National	Common Stock 6,135 shares	\$ 145,821	\$ 136,074
	Scansource, Inc.	Common Stock 3,219 shares	\$ 170,268	\$ 152,742
	Southside Bancshares Inc	Common Stock 4,083 shares	\$ 115,523	\$ 129,676
	Sprouts Farmers Market Inc	Common Stock 3,952 shares	\$ 161,345	\$ 502,181
	SPS Commerce Inc	Common Stock 808 shares	\$ 155,814	\$ 148,664
	Sterling Infrastructure, Inc	Common Stock 1,981 shares	\$ 46,936	\$ 333,699
	Stride Inc	Common Stock 2,098 shares	\$ 149,178	\$ 218,045
	Summit Hotel Properties, Inc	Common Stock 19,811 shares	\$ 133,546	\$ 135,705
	Surmodics	Common Stock 2,332 shares	\$ 83,282	\$ 92,347
	Tanger Inc	Common Stock 4,152 shares	\$ 83,089	\$ 141,708
	Targa Res Corp	Common Stock 2,104 shares	\$ 402,611	\$ 375,564
	Tenet	Common Stock 2,514 shares	\$ 371,469	\$ 317,342
	Terex Corp New	Common Stock 5,904 shares	\$ 358,829	\$ 272,883
	Tesla Motors	Common Stock 819 shares	\$ 137,627	\$ 330,745
	Tjx Cos Inc	Common Stock 3,252 shares	\$ 322,289	\$ 392,874
	T-Mobile Us Inc	Common Stock 1,831 shares	\$ 192,698	\$ 404,157
	Tri Pointe Homes Inc	Common Stock 3,837 shares	\$ 152,212	\$ 139,130
	UFP Industries Inc	Common Stock 1,717 shares	\$ 35,063	\$ 193,420
	Ultra Clean Holdings, Inc	Common Stock 3,980 shares	\$ 149,473	\$ 143,081
	United Parks and Resorts Inc	Common Stock 1,535 shares	\$ 79,964	\$ 86,252
	Uber Technologies Inc	Common Stock 6,532 shares	\$ 473,509	\$ 394,010
	Umb Financial Corp	Common Stock 2,216 shares	\$ 271,483	\$ 250,098
	Valero Energy Corp	Common Stock 1,906 shares	\$ 300,490	\$ 233,657
	Veeva Systems Inc - Class A	Common Stock 1,901 shares	\$ 404,376	\$ 399,685
	Viatrix Inc	Common Stock 22,667 shares	\$ 257,318	\$ 282,204
	Village Super Market-Class A	Common Stock 3,469 shares	\$ 85,269	\$ 110,626
	Visa Inc	Common Stock 1,274 shares	\$ 233,066	\$ 402,635
	Vistra Corp	Common Stock 5,851 shares	\$ 435,067	\$ 806,677
	Walmart Inc	Common Stock 3,920 shares	\$ 216,897	\$ 354,172

HANCOCK WHITNEY CORPORATION PENSION PLAN AND TRUST AGREEMENT

Schedule 1

Employer Identification Number 64-0693170 Plan#004
 SCHEDULE H, LINE 4(i) – SCHEDULE OF ASSETS HELD (AT YEAR END)
 DECEMBER 31, 2024

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current Value
	Wells Fargo & Co	Common Stock 2,917 shares	\$ 177,179	\$ 204,890
	WK Kellogg Co	Common Stock 6,912 shares	\$ 150,899	\$ 124,347
	Wolverine Worldwide Inc	Common Stock 5,829 shares	\$ 138,582	\$ 129,404
	Xpo Inc	Common Stock 2,075 shares	\$ 310,108	\$ 272,136
	WW Grainger Inc	Common Stock 523 shares	\$ 349,008	\$ 551,268
	Yelp Inc.	Common Stock 3,688 shares	\$ 140,769	\$ 142,726
	Fabrinet	Foreign Stock 661 shares	\$ 147,619	\$ 145,341
	Janus Henderson Group Plc	Foreign Stock 13,613 shares	\$ 620,283	\$ 578,961
	Seagate Technology Holdings Plc	Foreign Stock 1,984 shares	\$ 194,440	\$ 171,239
	Ofg Bancorp	Foreign Stock 4,188 shares	\$ 81,225	\$ 177,236
	iShares MBS ETF	Exchange Traded Fund 45,081 Units	\$ 4,252,062	\$ 4,133,026
	FIAM Long Corporate A or Better Wellington Us Investment Grade Corporate Long Bond Portfolio	Common Trust Fund - Fixed Income 6,152,301 Units	\$ 142,000,000	\$ 151,285,075
	Cohen & Steers Real Assets	Common Trust Fund - Fixed Income 16,842,820 Units	\$ 176,555,546	\$ 156,806,651
	Prudential U.S Long Duration Corporate Bond Fund	Common Trust Fund - Real Assets 3,730,826 Units	\$ 39,546,330	\$ 58,126,276
	Blackrock Global Ex- US Alpha Tilts Fund	Common Trust Fund - Fixed Income 71,401,657 Units	\$ 150,240,769	\$ 157,366,779
	Vanguard Instl Index Fd Fund #94	Collective Investment Trust - Equity 1,032,602 Units	\$ 50,000,000	\$ 49,143,341
		Mutual Funds - Equity 81,045 Units	\$ 19,774,174	\$ 38,812,399
	Total Assets Held (At Year End)			\$ 734,511,636