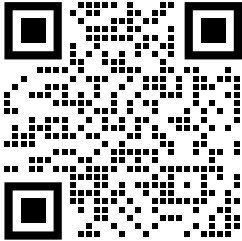




Corporate Profile

Since the late 1800s, Hancock Whitney has embodied core values of Honor & Integrity, Strength & Stability, and Commitment to Service, Teamwork, and Personal Responsibility. Hancock Whitney offices and financial centers in Mississippi, Alabama, Florida, Louisiana, and Texas offer comprehensive financial products and services, including traditional and online banking; commercial and small business banking; private banking; trust and investment services; healthcare banking; and mortgage services. The company also operates loan and deposit production offices in the greater metropolitan areas of Nashville, Tennessee, and Atlanta, Georgia. More information is available at hancockwhitney.com.



HWC
Nasdaq Listed

Read about our history and values



Austin Banking Team



Mike McConnell
Austin Market President
737-272-6580
mike.mcconnell@hancockwhitney.com



Michael Arellano
Senior Vice President,
Team Lead, Commercial Banker
737-207-3165
michael.arellano@hancockwhitney.com



Chris Nigliazzo
Vice President, Commercial Banker
737-272-6582
chris.nigliazzo@hancockwhitney.com



Mike Smith
Vice President, Commercial Banker
737-207-3167
michael.smith@hancockwhitney.com



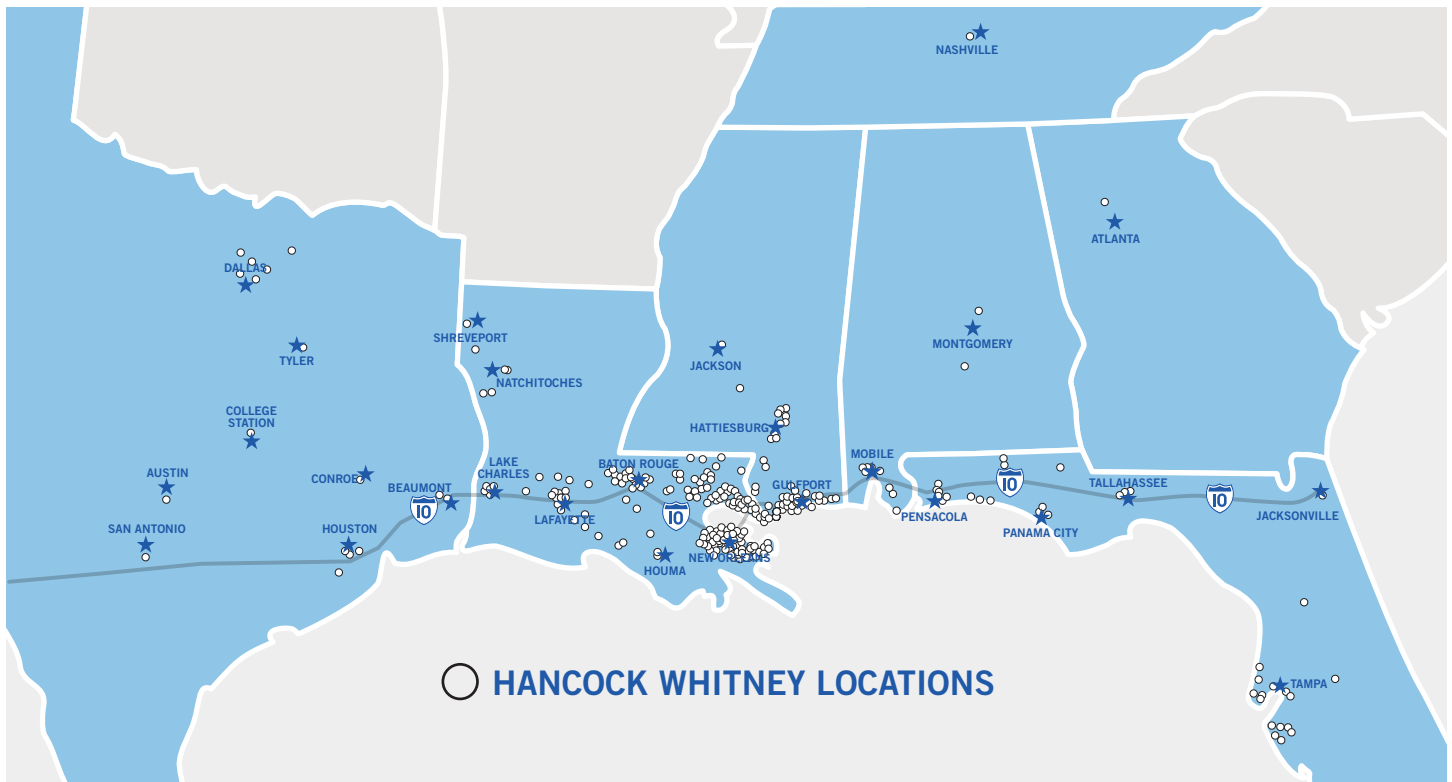
Diego Ramirez
Vice President,
Treasury Management Services
956-225-7743
diego.ramirez@hancockwhitney.com



Anita Mann
Vice President, Business Banker
737-207-3170
anita.mann@hancockwhitney.com



Alex Urbiola
Vice President,
Financial Center Leader
737-207-3157
alex.urbiola@hancockwhitney.com



Highlights

- ▶ \$35.5 billion in Total Assets
- ▶ \$24.0 billion in Total Loans
- ▶ \$29.3 billion in Total Deposits
- ▶ \$14.0 billion in Assets Under Management
- ▶ \$39.6 billion in Assets Under Administration
- ▶ 82.30% Average Loan/Deposit Ratio
- ▶ \$5.2 billion in Market Capitalization
- ▶ 180 full service banking locations and 221 ATMs across our footprint
- ▶ Approximately 3,600 (FTE) employees corporate-wide
- ▶ Moody's Long-term Issuer Rating: Baa2
- ▶ Recognized for top client satisfaction ranking by Coalition Greenwich

Source: Hancock Whitney Corporate Profile as of December 31, 2025

Trust and Estate services are provided by Hancock Whitney Bank.

Hancock Whitney Bank offers other investment products, which may include asset management accounts as part of its Wealth Management Services.

Hancock Whitney Bank is a wholly owned subsidiary of Hancock Whitney Corporation.

Investment and Insurance Products:

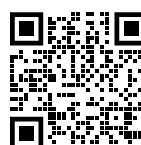
NO BANK GUARANTEE	NOT A DEPOSIT	MAY LOSE VALUE	NOT FDIC INSURED
NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY			

\$ values in millions (except per share data)	4Q25	4Q24
Net Income	\$125.6	\$122.1
Provision for credit losses	\$13.1	\$11.9
Supplemental Disclosure Items	—	—
Earnings Per Share – diluted	\$1.49	\$1.40
Adjusted Return on Assets (%) (ROA)*	1.41	1.40
Adjusted Return on Tangible Common Equity (%) (ROTCE)*	14.55	14.96
Net Interest Margin (TE) (%)	3.48	3.41
Net Charge-offs (%)	0.22	0.20
CET1 Ratio (%)**	13.66	14.14
Tangible Common Equity (%)	10.06	9.47
Adjusted Pre-Provision Net Revenue (TE)*	\$174.0	\$165.2
Efficiency Ratio (%)*	54.93	54.46

Source: Hancock Whitney Fourth Quarter 2025 Earnings Results

*Non-GAAP measure: Non-GAAP reconciliations are included in the appendix in the 4Q25 investors deck at investors.hancockwhitney.com.

**Most recent quarter-end regulatory capital ratios preliminary until finalization of our regulatory findings.








Visit our investors page:
investors.hancockwhitney.com

Our Community Commitment

We focus on being a strong partner in the communities we serve, with a strong set of values. We believe actions speak louder than words, and when it comes to our commitment to community, our numbers show how much we truly care.



Latest Corporate Responsibility Report

<p>5</p> <p>Timeless core values</p> <ul style="list-style-type: none"> Honor & Integrity Strength & Stability Commitment to Service Teamwork Personal Responsibility 	<p>142</p> <p>quarters in a row as one of America's strongest, safest banks</p> <p><i>BauerFinancial, Inc. as of December 31, 2024</i></p>	<p>6,468+</p> <p>associate volunteer hours</p>
 <p>\$7.7 million</p> <p>in community contributions to help the people and communities we serve</p>	 <p>\$420 million</p> <p>invested in community development lending</p>	 <p>255</p> <p>Greenwich Excellence Awards since 2005</p>
<p>261+</p> <p>nonprofit board positions held by Hancock Whitney associates</p>	<p>\$423 million</p> <p>in small business loans to help drive economic growth across the Gulf South</p>	<p>125</p> <p>year</p> <p>anniversary of the original charter our founders established in 1899.</p>
 <p>6.8%</p> <p>reduction in total energy use in 2024 compared to 2023</p>	 <p>\$398 million</p> <p>in company investments in securities containing green-certified properties</p>	

Corporate Responsibility Report Highlights
as of December 31, 2024



Hancock Whitney Bank, Member FDIC and Equal Housing Lender. All loans and accounts subject to credit approval. Terms and conditions apply.

4/24
878036

