Second Quarter 2022
Earnings Conference Call

7/19/2022

HANCOCK WHITNEY

Important cautionary statement about forward-looking statements

This presentation contains forward-looking statements within the meaning of section 27A of the Securities Act of 1933, as amended, and section 21E of the Securities Exchange Act of 1934, as amended. Forward-looking statements that we may make include statements regarding our expectations of our performance and financial condition, balance sheet and revenue growth, the provision for credit losses, loan growth expectations, management's predictions about charge-offs for loans, the impact of the COVID-19 pandemic on the economy and our operations, the impacts related to Russia's military action in Ukraine, Federal Reserve action with respect to interest rates, the adequacy of our enterprise risk management framework, potential claims, damages, penalties, fines and reputational damage resulting from pending or future litigation, regulatory proceedings and enforcement actions; the ongoing impact of future business combinations on our performance and financial condition, including our ability to successfully integrate the businesses, success of revenue-generating and cost reduction initiatives, the effectiveness of derivative financial instruments and hedging activities to manage risks, projected tax rates, increased cybersecurity risks, including potential business disruptions or financial losses, the adequacy of our internal controls over financial reporting, the financial impact of regulatory requirements and tax reform legislation, the impact of the change in the referenced rate reform, deposit trends, credit quality trends, the impact of natural or man-made disasters, the impact of PPP loans and forgiveness on our results, changes in interest rates, inflation, net interest margin trends, future expense levels, future profitability, improvements in expense to revenue (efficiency) ratio, purchase accounting impacts, accretion levels and expected returns. Also, any statement that does not describe historical or current facts is a forward-looking statement. These statements often include the words "believes," "expects," "anticipates," "estimates," "intends," "plans," "forecast," "goals," "targets," "initiatives," "focus," "potentially," "probably," "projects," "outlook," or similar expressions or future conditional verbs such as "may," "will," "should," "would," and "could." Forward-looking statements are based upon the current beliefs and expectations of management and on information currently available to management. Our statements speak as of the date hereof, and we do not assume any obligation to update these statements or to update the reasons why actual results could differ from those contained in such statements in light of new information or future events.

Forward-looking statements are subject to significant risks and uncertainties. Any forward-looking statement made in this release is subject to the safe harbor protections set forth in the Private Securities Litigation Reform Act of 1995. Investors are cautioned against placing undue reliance on such statements. Actual results may differ materially from those set forth in the forward-looking statements. Additional factors that could cause actual results to differ materially from those described in the forward-looking statements can be found in Part I, "Item 1A. Risk Factors" in our Annual Report on Form 10-K for the year ended December 31, 2021 and in other periodic reports that we file with the SEC.

Non-GAAP Reconciliations & Glossary of Terms

Throughout this presentation we may use non-GAAP numbers to supplement the evaluation of our performance. The items noted below with an asterisk, "*", are considered non-GAAP. These non-GAAP financial measures should not be considered alternatives to GAAP-basis financial statements, and other bank holding companies may define or calculate these non-GAAP measures or similar measures differently. Reconciliations of those non-GAAP measures to the comparable GAAP measure are included in the appendix to this presentation. The earnings release, financial tables and supporting slide presentation can be found on the company's Investor Relations website at investors.hancockwhitney.com.

- AFS – Available for sale securities
- ACL – Allowance for credit losses
- Annualized – Calculated to reflect a rate based on a full year
- AMBR – Ameribor Unsecured Overnight Rate
- AOCI – Accumulated other comprehensive income
- ARM – Adjustable Rate Mortgage
- B – Dollars in billions
- bps – basis points
- C&D – Construction and land development loans
- C&I – Commercial and industrial loans
- CDI – Core Deposit Intangible
- CECL – Current Expected Credit Losses (accounting standard effective 1/1/2020)
- CET1 – Common Equity Tier 1 Ratio
- Core Loans – Loans excluding PPP activity
- COVID-19 – Pandemic related virus
- CRE – Commercial real estate
- DDA – Noninterest-bearing demand deposit accounts
- DP – Data processing
- (e) – estimated
- *Efficiency ratio – noninterest expense to total net interest (TE) and noninterest income, excluding amortization of purchased intangibles and nonoperating items
- EOP – End of period
- EPS – Earnings per share
- Excess liquidity - deposits held at the Fed plus investment in the bond portfolio above normal levels
- Fed - Federal Reserve Bank
- FF – Federal Funds
- FHLB – Federal Home Loan Bank
- FOTO– FHLB Owns The Option
- FTE – Full time equivalent
- FV – Fair Value
- HFS – Held for sale
- HTM – Held to maturity securities
- ICRE – Income-producing commercial real estate
- IRR – Interest rate risk
- LIBOR – London Inter-Bank Offered Rate
- Line Utilization – represents the used portion of a revolving line resulting in a funded balance for a given portfolio; credit cards, construction loans (commercial and residential), and consumer lines of credit are excluded from the calculation
- Linked-quarter (LQ) – current quarter compared to previous quarter
- LOB – Line of Business
- LQA – Linked-quarter annualized
- M&A – Mergers and acquisitions
- MM – Dollars in millions
- MMDDYY - Month Day Year
- NII – Net interest income
- *NIM – Net interest margin (TE)
- NPA – Nonperforming assets
- NPL – Nonperforming loans
- OCI – Other comprehensive income
- OFA – Other foreclosed assets
- *Operating – Financial measure excluding nonoperating items
- *Operating Leverage – Operating revenue (TE) less operating expense; also known as PPNR
- ORE – Other real estate
- PAA – Purchase accounting accretion from business combinations
- *PPNR – Pre-provision net revenue (operating); also known as operating leverage
- PPP – SBA's Paycheck Protection Program related to COVID-19
- PY – Prior year
- ROA – Return on average assets
- ROTCE – Return on tangible common equity
- SBA – Small Business Administration
- SOFR – Secured Overnight Financing Rate
- S1 – Stronger Near-term Growth
- S2 – Slower Near-term Growth
- TCE – Tangible common equity ratio (common shareholders' equity less intangible assets divided by total assets less intangible assets)
- TDR – Troubled Debt Restructuring
- *TE – Taxable equivalent (calculated using the current statutory federal tax rate)
- VERP – Voluntary Early Retirement Program
- XHYY - Half Year
- XQYY - Quarter Year
- Y-o-Y – Year over year

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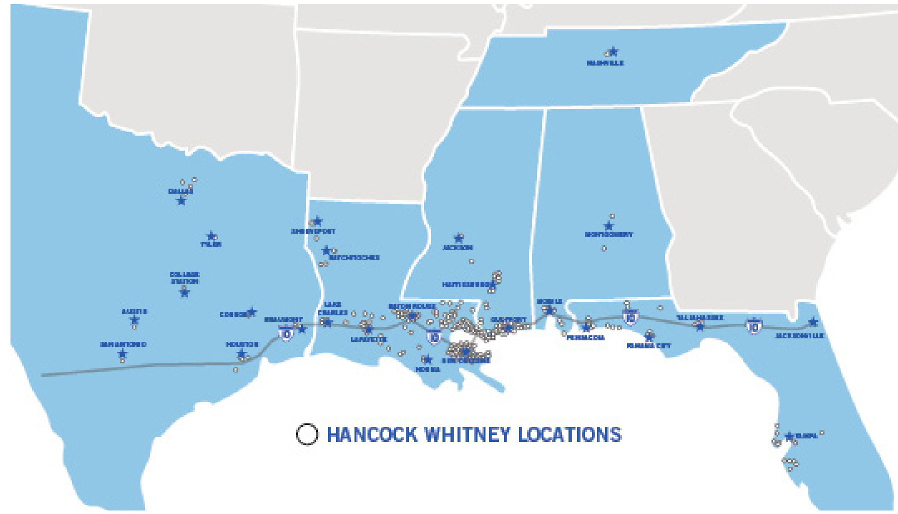
Corporate Profile (as of June 30, 2022)

- $34.6 billion in Total Assets
- $21.8 billion in Total Loans
- $29.9 billion in Total Deposits
- CET1 ratio 11.06%(e)
- Tangible Common Equity (TCE) ratio 7.21%
- $3.8 billion in Market Capitalization
- 177 banking locations and 239 ATMs across our footprint
- Approximately 3,600 (FTE) employees corporate-wide
- Moody’s long-term issuer rating: Baa3; outlook stable
- S&P long-term issuer rating: BBB; outlook stable
- Ranked in top 100 Best Banks in America by Forbes
- Recognized for top client satisfaction ranking by J.D. Power
- Rated among the strongest, safest financial institutions in the country by BauerFinancial, Inc. for 131 consecutive quarters
- Earned top customer service marks with Greenwich Excellence Awards
- Diversity, equity and inclusion (DEI) are fundamental to the spirit of HWC’s purpose, mission and values



HWC
Nasdaq Listed

Second Quarter 2022 Highlights

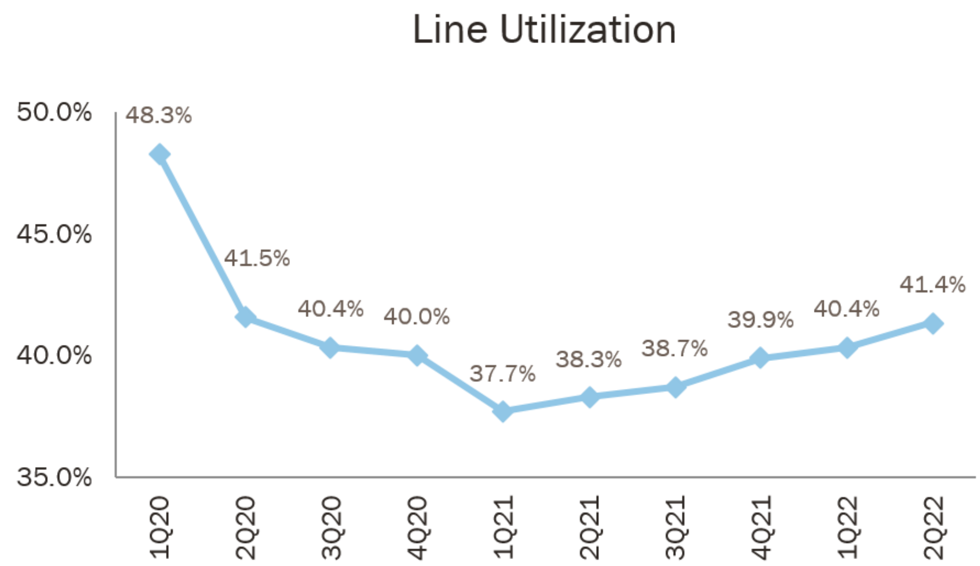
- Net income totaled $121.4 million, or $1.38 per diluted share, down $2.1 million, or $0.02 per share, linked quarter
- Pre-provision net revenue (PPNR)* totaled $146.9 million, up $12.4 million, or 9%, linked-quarter
- Core loan growth of $706.2 million, or 13% LQA, more than offset the impact of $183.5 million in PPP loan forgiveness, leading to an overall increase in total loans of $522.7 million (See slide 6)
- Nonperforming loans and criticized commercial loans remain at historically low levels with additional improvement linked quarter (See slide 8)
- ACL coverage remained strong at 1.55% (See slide 9)
- Deposits decreased $633.3 million, or 8% LQA (See slide 11)
- NIM improved 23 bps to 3.04% (See slide 12)
- CET1 ratio estimated at 11.06%, down 6 bps; TCE ratio 7.21%, up 6 bps (See slide 16)
- Achieved 55% efficiency ratio (54.95%)

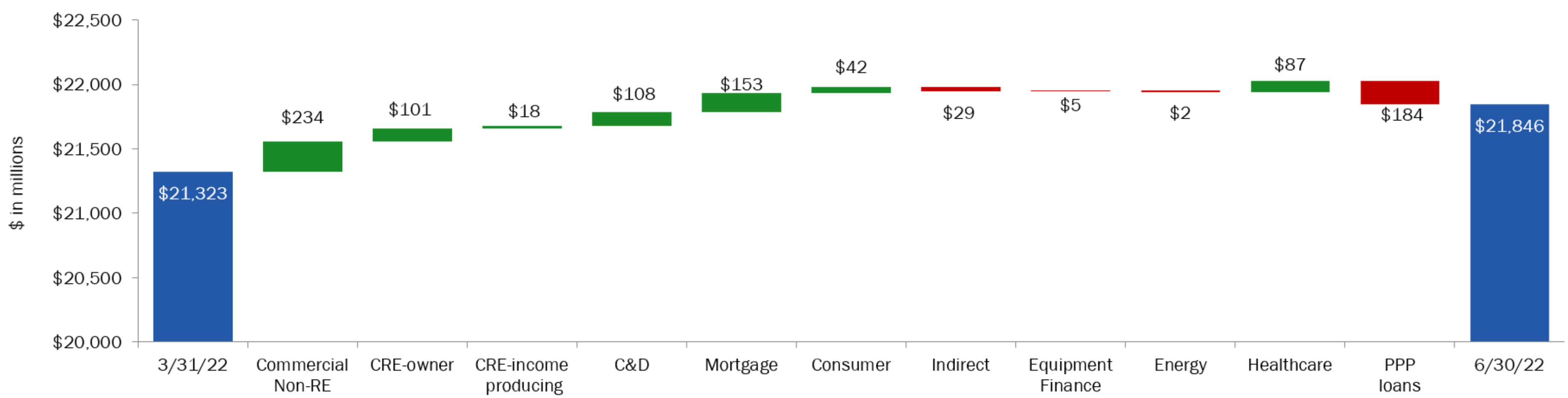
($s in millions; except per share data)	2Q22	1Q22	2Q21
Net Income	$121.4	$123.5	$88.7
Provision for credit losses	(9.8)	(22.5)	(17.2)
Nonoperating items, net	--	--	42.2
Earnings Per Share - diluted	$1.38	$1.40	$1.00
Return on Assets (%) (ROA)	1.38	1.39	1.01
Return on Tangible Common Equity (%) (ROTCE)	19.77	18.66	13.94
Net Interest Margin (TE) (%)	3.04	2.81	2.96
Net Charge-offs (recoveries) (%)	(0.01)	0.01	0.20
CET1 Ratio (%)	11.06(e)	11.12	10.98
Tangible Common Equity (%)	7.21	7.15	7.70
Pre-Provision Net Revenue (TE)*	$146.9	$134.5	$137.2
Efficiency Ratio (%)	54.95	56.03	57.01

*Non-GAAP measure: see appendix for non-GAAP reconciliation

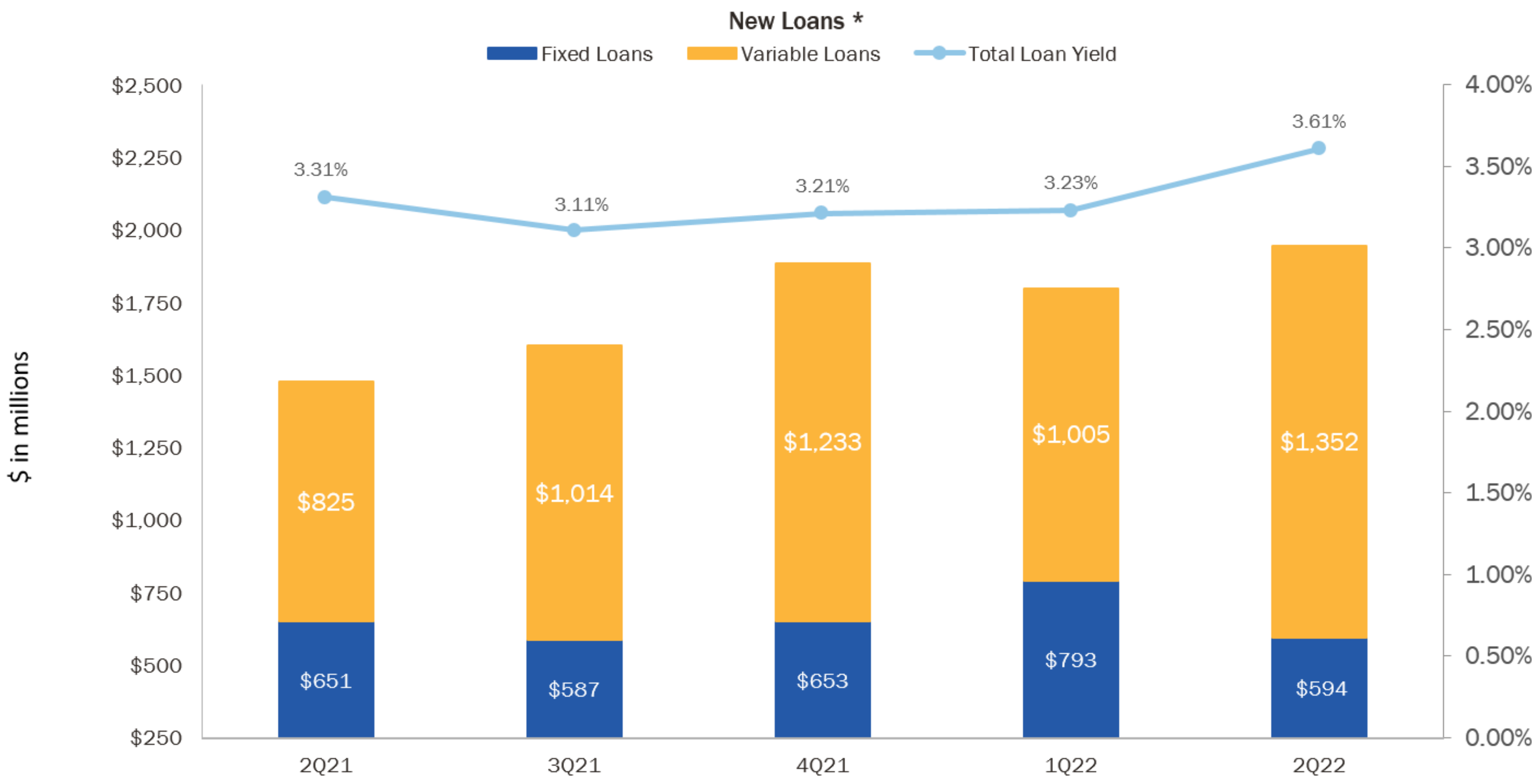
Loan Growth Momentum Continued in 2Q22; Expect Slowdown in 3Q22

- Loans totaled $21.8 billion, up $522.7 million, net, linked-quarter
  - $706.2 million in core loan growth, or 13% LQA
  - $183.5 million in PPP loan forgiveness
- Improving line utilization contributed to growth in all markets across the footprint
- Approximately $150 million in loan growth from new bankers in expansion markets (i.e., Beaumont, Dallas, Jackson, San Antonio)
- Tailwinds and headwinds to future core loan growth:
  - Tailwinds:
    - Improvement in economic activity across our footprint
    - Improvement of utilization rates
  - Headwinds:
    - Amortizing only indirect portfolio
    - Potential economic slowdown





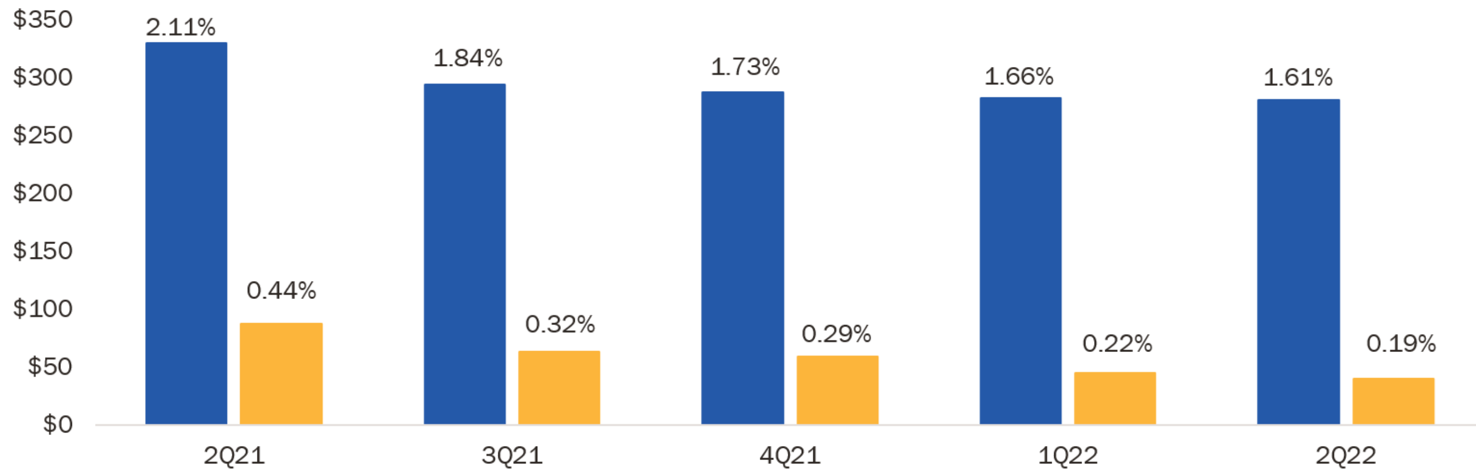
Yield on New Loans Reflects Increase in Rate Environment



Fixed Loan Yield	3.51%	3.40%	3.73%	3.62%	4.45%
Variable Loan Yield	3.15%	2.94%	2.94%	2.92%	3.25%

* Excluding PPP loans

NPLs, Criticized Commercial Loans Continue Decline To Historically Low Levels



Total Loans excl. PPP	$19,731	$19,951	$20,603	$20,989	$21,695
Total Commercial Loans excl. PPP	15,639	15,977	16,596	16,968	17,508
Criticized Commercial Loans	330	294	287	282	281
Total Nonperforming Loans	87	63	59	45	40

- Criticized commercial loans totaled $281 million, or 1.61% of total commercial loans (excluding PPP loans), at June 30, 2022, down $1 million, or less than 1%, linked-quarter and down $49 million, or 15%, from a year ago

- Nonperforming loans totaled $40 million, or 0.19% of total loans (excluding PPP loans), at June 30, 2022, down $5 million, or 11%, linked-quarter and down $46 million, or 53%, from a year ago

*Ratios exclude PPP loans

Strong ACL; Expect Reserve Releases To End

- Negative provision for the quarter of ($9.8) million, reflects $0.7 million of net recoveries and a reserve release of $9.1 million
- Weighting applied to Moody's June 2022 economic scenarios was 25% baseline and 75% slower growth (S2)
- Given inflation levels and recession concerns, scenario mix and weighting captures greater potential for slower near term economic growth than provided for in the baseline scenario

	Net Charge-offs		Reserve Release		Total Provision	
($s in millions)	2Q22	1Q22	2Q22	1Q22	2Q22	1Q22
Commercial	($1.6)	($0.8)	($11.5)	($16.5)	($13.1)	($17.3)
Mortgage	(0.5)	--	2.3	(4.3)	1.8	(4.3)
Consumer	1.4	1.1	0.1	(2.0)	1.5	(0.9)
Total	**($0.7)**	**$0.3**	**($9.1)**	**($22.8)**	**($9.8)**	**($22.5)**

Portfolio ($ in millions)	6/30/2022		3/31/2022	
	Amount	% of Loan and Leases Outstanding	Amount	% of Loan and Leases Outstanding
Commercial (excluding PPP)	$250	1.43%	$262	1.54%
Mortgage	29	1.09%	26	1.07%
Consumer	30	1.88%	30	1.88%
PPP Loans	–	0.10%	–	0.10%
Allowance for Loan and Lease Losses	$309	1.41%	$318	1.49%
Reserve for Unfunded Lending Commitments	31	–	31	–
Allowance for Credit Losses	$340	1.55%	$349	1.63%
Allowance for Credit Losses - Excluding PPP Loans	$339	1.56%	$348	1.66%

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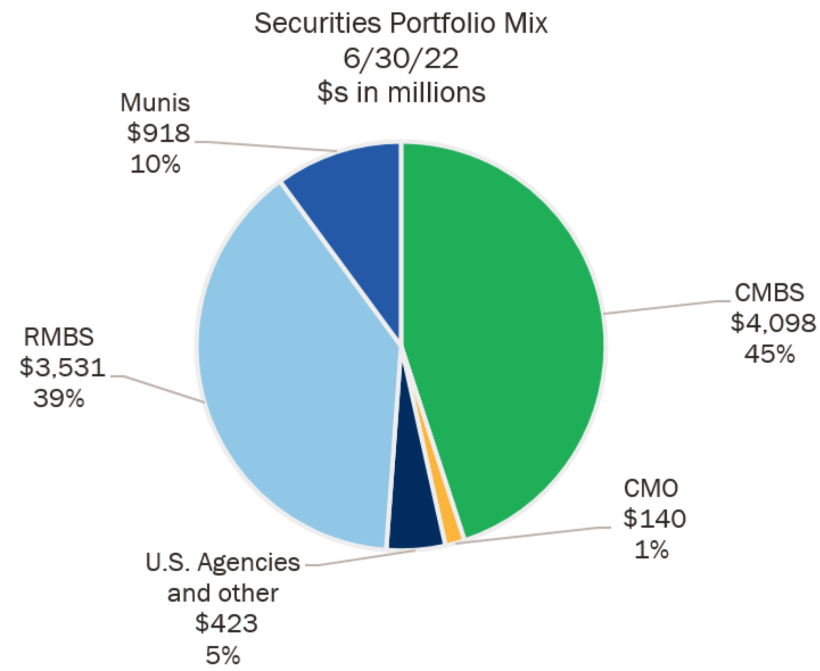
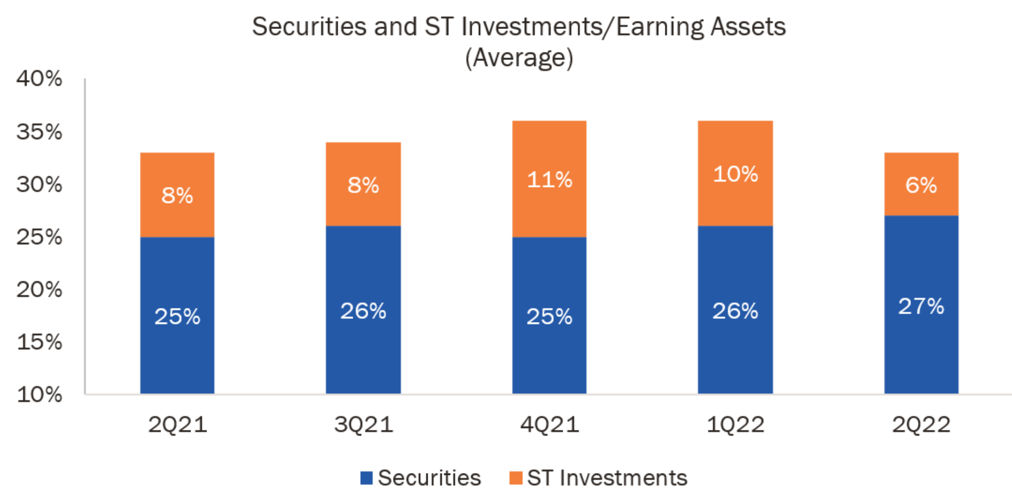
Securities Portfolio Positioned for Rising Rates

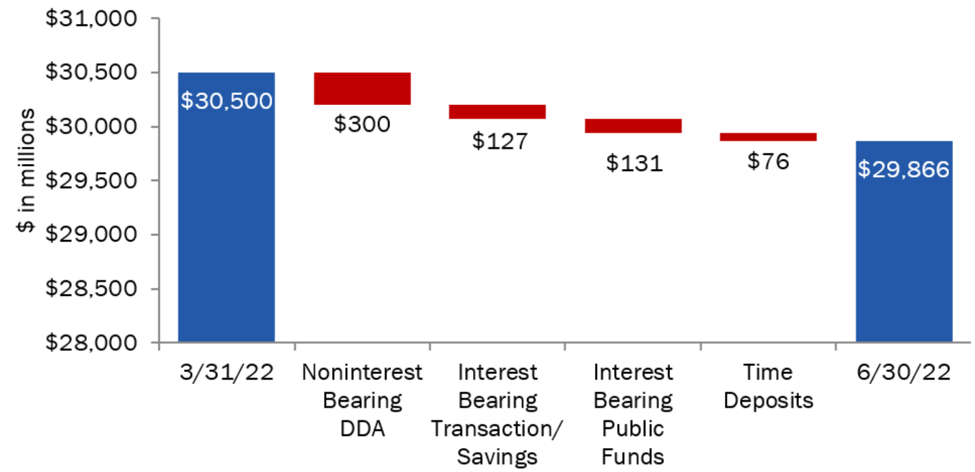
- Securities portfolio (excluding unrealized losses) totaled $9.1 billion, up $242 million, or 3%, linked-quarter
- Additional shift in mix from AFS to HTM
  - 30% HTM, 70% AFS at 6/30/22
  - 28% HTM, 72% AFS at 3/31/22
- $1.3 billion of FV hedges on $1.4 billion of bonds, or 22% of AFS securities, reduce OCI volatility and provide flexibility to reposition and/or reprice the hedged assets in a changing rate environment
- Yield 2.00%, up 2 bps linked-quarter; portfolio yield was 2.06% in June
- Purchases during 2Q22 of $472 million at yield of 3.42% included $252 million of liquidity deployment and $220 million in reinvestment of runoff on bond portfolio
- Terminated $545 million in FV hedges (will increase the asset yield on the underlying assets)
- Unrealized net losses on AFS portfolio of $579.1 million and $387.0 million at June 30, 2022 and March 31, 2022, respectively
- Premium amortization totaled $10.4 million, down $1.1 million linked-quarter
- Effective duration of 4.93 years at June 30, 2022 compared to 4.47 years at March 31, 2022

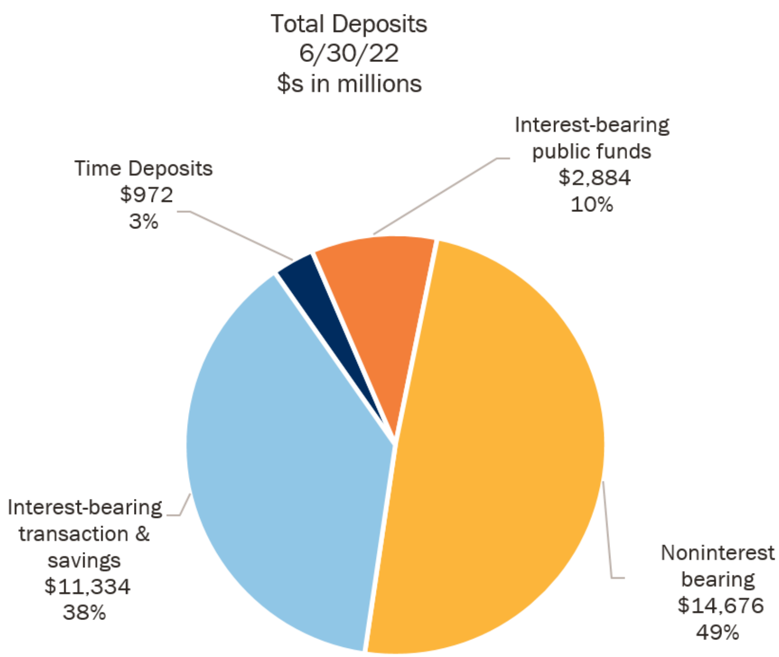


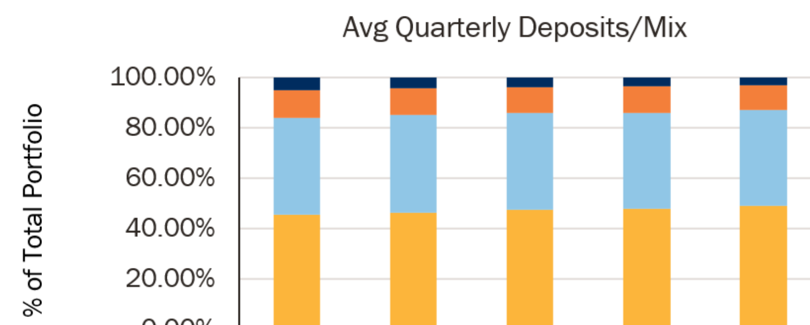


Best In Class Mix; Decline in Deposits Expected

- Total deposits of $29.9 billion, down $633.3 million, or 2.1%, linked-quarter
  - Decrease in non-interest bearing DDA is primarily due to commercial clients deploying excess liquidity into working capital
  - Decrease in interest bearing money market and savings was mostly related to consumer clients tax payments, liquidity spending and higher rates
  - Decrease in public fund deposits primarily related to expected seasonal outflows
  - DDAs comprised 49% of total period-end deposits
  - June cost of deposits 8 bps, up 3 bps from March 2022







	2Q21	3Q21	4Q21	1Q22	2Q22
Time Deposits	5.02%	4.36%	3.90%	3.63%	3.35%
IB Public Funds	10.98%	10.55%	10.28%	10.50%	9.69%
IB Transaction & Savings	38.71%	38.79%	38.34%	38.04%	38.07%
NIB	45.29%	46.30%	47.48%	47.83%	48.89%
LQA EOP growth	1%	-1%	17%	< 1%	-8%

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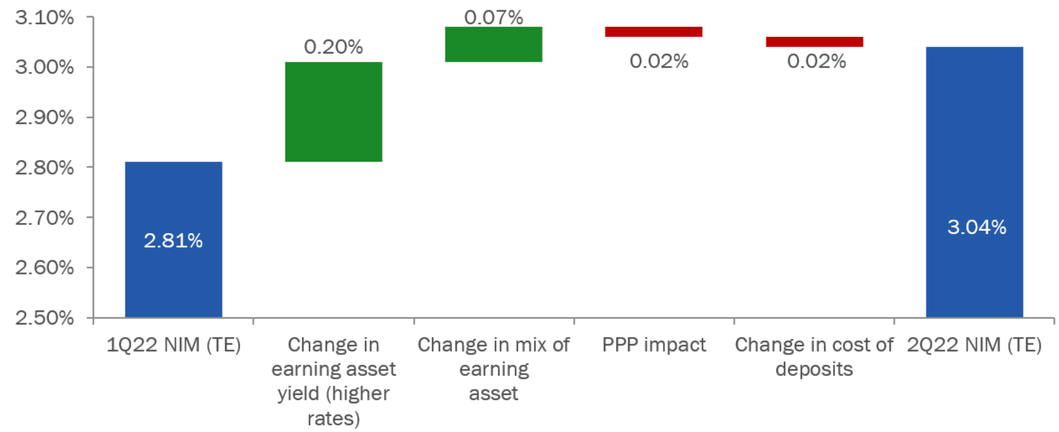
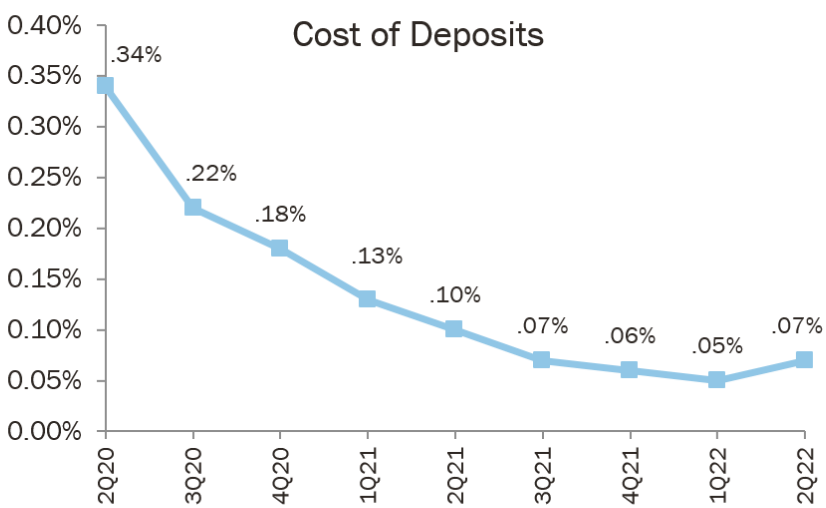
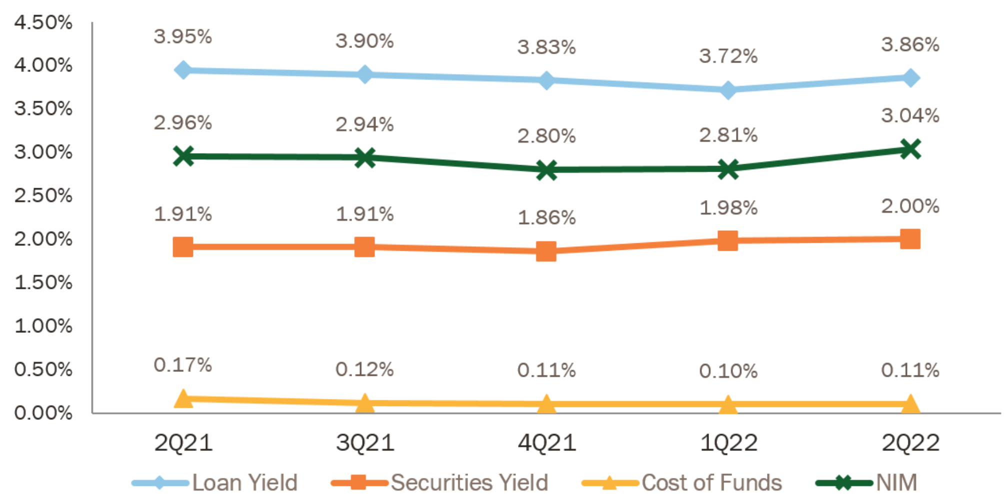
NIM Widens as Rates Continue to Rise

- Net interest margin (NIM) 3.04%, up 23 bps linked-quarter; June NIM 3.24%
- Net interest income (TE) increased $17.3 million, or 7%, linked-quarter, driven by increasing rates and a change in the mix of earning assets
- Tailwinds for additional NIM widening:
  - Future rate increases
  - Continued shift in earnings asset mix
  - Lag in increasing deposit rates







IRR Sensitivity Information

Loans

- Loans, excluding PPP, totaled $21.7 billion at June 30, 2022
  - 42% fixed, 58% variable (includes hybrid ARMs)
    - 45% ($5.7 billion) of variable loans are LIBOR-based (26% of loan portfolio excluding PPP)
    - 32% ($4.0 billion) of variable loans tied to Wall Street Journal Prime
    - 7% ($857 million) of variable loans tied to SOFR
    - 4% ($519 million) of variable loans tied to AMBR

Securities

- 2Q22 purchases of $472 million ($252 million with excess liquidity and $220 million in reinvestment of runoff on bond portfolio) at an average yield of 3.42%
- Growth in securities portfolio over 2H22 likely limited to reinvesting cash flows and maturities

Swaps/ Hedges **(See slide 29 for more information)**

- $1.75 billion of active receive fixed/pay 1 month LIBOR/SOFR swaps designated as Cash Flow Hedges on the balance sheet; provides NII support and extends asset duration
- $1.3 billion of pay fixed/receive Fed Effective swaps designated as Fair Value Hedges on $1.4 billion of securities; provides OCI protection and flexibility to reposition and/or reprice the hedged assets in a changing rate environment

Deposits

- Deposits totaled $29.9 billion at June 30, 2022
- 87% of deposits are low-interest (MMDA, savings) or noninterest bearing (DDA)
- Expect shift in deposit mix as interest rates begin to rise

Rate Betas

- Total loan beta 24% (1Q22 – 2Q22)
- Total deposit beta 3% (1Q22 – 2Q22)

IRR Sensitivity Table

	HWC As of 2Q22	HWC (Hedges Removed) As of 2Q22
Immediate 100 bps	5.6%	6.9%
Gradual 100 bps	2.5%	3.1%
Gradual 200 bps	5.0%	6.1%

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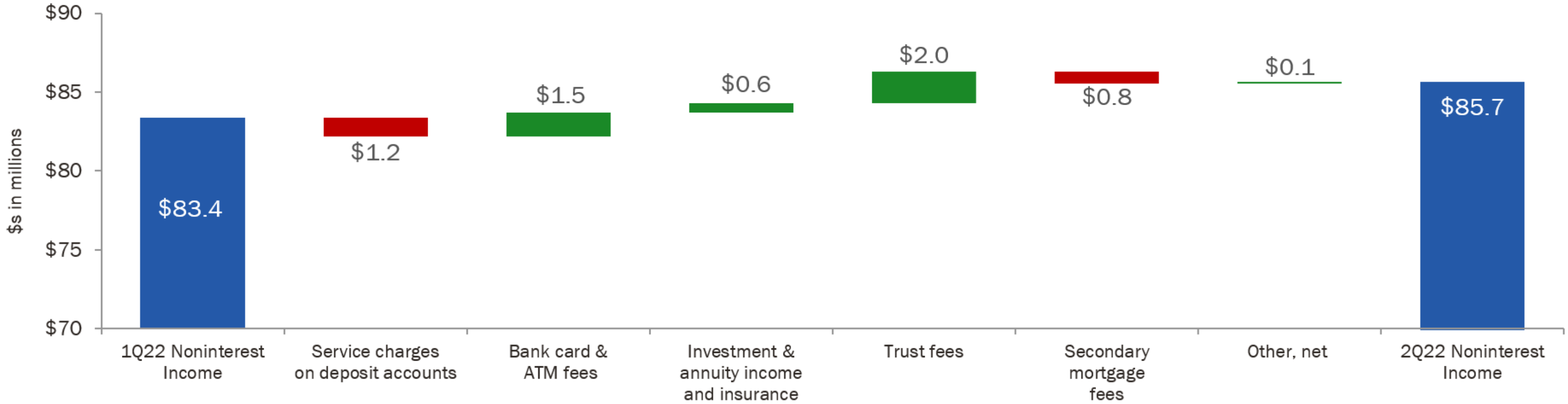
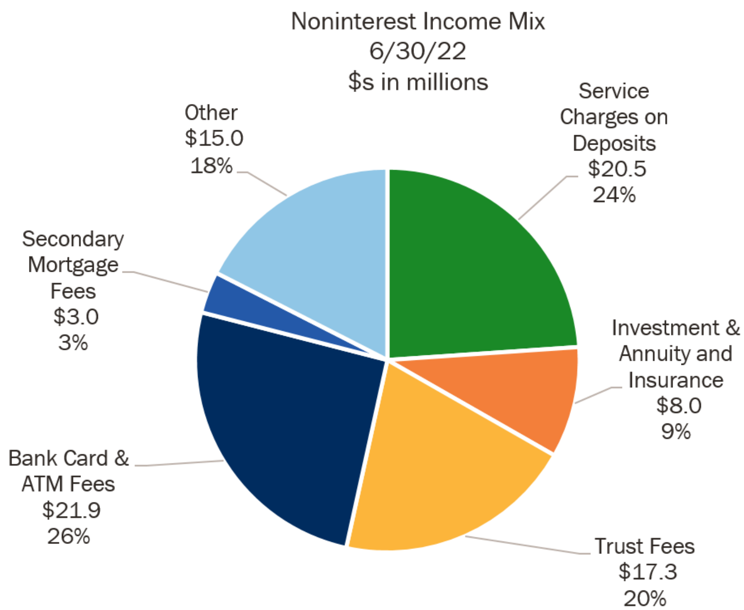
Linked-Quarter Improvement in Overall Fees





- Noninterest income totaled $85.7 million, up $2.2 million, or 3% linked-quarter
- Decline in service charges due to lower net NSF/OD fees
- Bank card and ATM fees increase related to an additional processing day
- Increase in trust fees driven by seasonal tax preparation fees and higher rates
- Secondary mortgage fees continue to decrease due to a slowdown in refinancing activity related to today's higher rate environment

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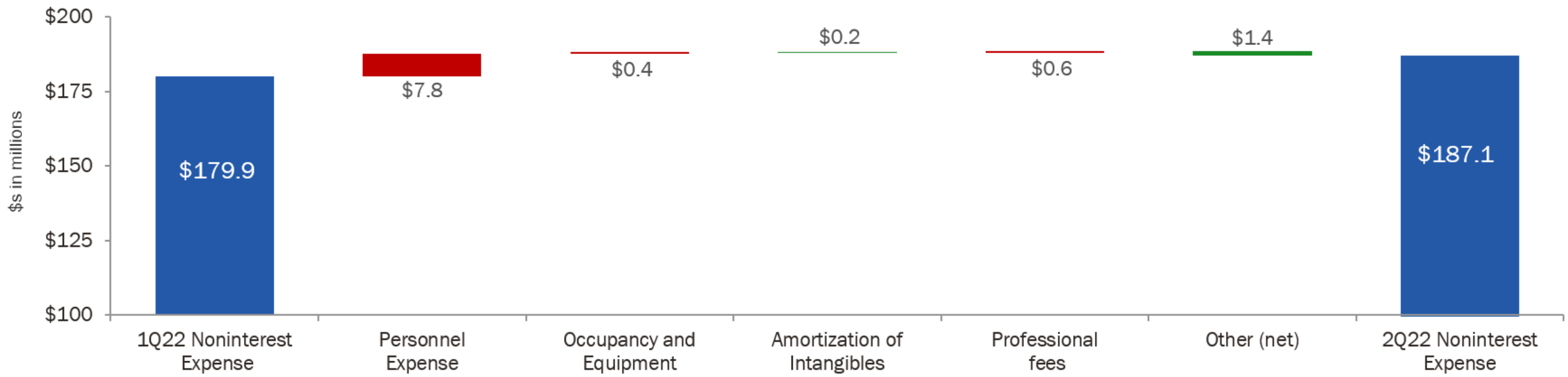
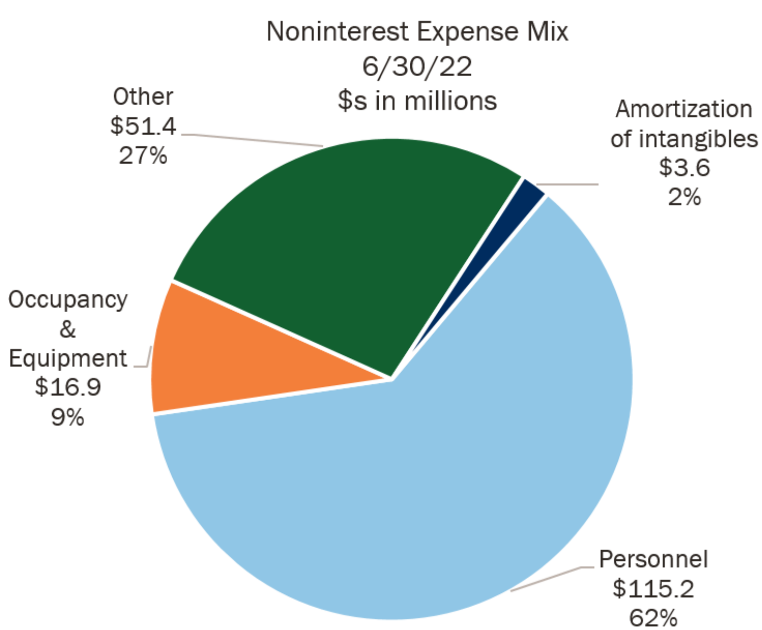
Higher Personnel Costs Drive Overall Increase in Expenses





- Noninterest expense totaled $187.1 million, up $7.2 million, or 4% linked-quarter
- Personnel costs were the primary driver of the linked-quarter increase in expenses and were related to:
  - Increased incentive pay and other ($3.5 million)
  - Annual merit increases ($2.2 million)
  - Increased FTE/new bankers/higher wages ($1.1 million)
  - One additional work day in 2Q22 ($1.0 million)

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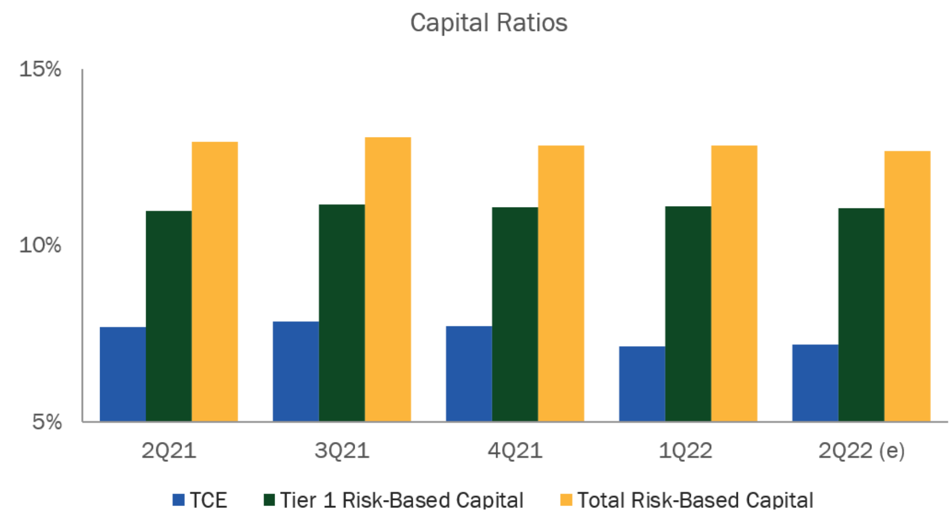
Solid Capital, TCE Again Impacted By OCI

- CET1 ratio estimated at 11.06%, down 6 bps linked-quarter
- TCE ratio 7.21%, up 6 bps LQ
  - Tangible net earnings +35 bps
  - Lower tangible assets +34 bps
  - Stock Compensation and other +2 bps
  - Impact of OCI -47 bps
  - Stock buyback -11 bps
  - Dividends -7 bps
- Repurchased 804,368 shares of Company common stock during 2Q22 at an average price of $47.21 per share
- Will continue to manage capital in the best interests of the Company and our shareholders; our priorities are:
  - Organic growth
  - Dividends
  - Buybacks
  - M&A



	Tangible Common Equity Ratio	Leverage (Tier 1) Ratio	CET1 Ratio and Tier 1 Risked-Based Capital Ratio	Total Risk-Based Capital Ratio
June 30, 2022	7.21%	8.68%(e)	11.06%(e)	12.68%(e)
March 31, 2022	7.15%	8.38%	11.12%	12.82%
December 31, 2021	7.71%	8.25%	11.09%	12.84%
September 30, 2021	7.85%	8.15%	11.17%	13.06%
June 30, 2021	7.70%	7.83%	10.98%	12.94%

(e) Estimated for most recent period-end

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2022 Forward Guidance

	Q2 2022 Actual	FY 2022 Outlook
Core Loans (EOP) (excl PPP loans) *	$21.7 billion (excl PPP loans)	Expect 6-8% EOP core loan growth from $20.6B at 12/31/21; expect to be closer to 8% with a potential slowdown in 3Q22 and rebounding in 4Q22
Deposits (EOP)	$29.9 billion	Expect EOP deposits to remain flat to slightly down from $30.5B at 12/31/21; expect growth in 4Q22 from seasonal year-end deposits
Operating Pre-Provision, Net Revenue (PPNR)	$146.9 million	Expect PPNR to be up 16%-18% from FY 21 ($537.6MM); PPP included in 2021 results totaled $64.4MM vs. $8.2MM YTD 2022*
Reserve for Credit Losses	$339.5 million or 1.55% of total loans	Future assumptions in economic forecasts and our own asset quality metrics will drive level of reserves; we do not foresee additional reserve releases in light of the current economic environment, but instead could see zero or low provisions for the balance of 2022
Noninterest Income	$85.7MM	Expect noninterest income to be down 1%-3% from FY 21 ($353.4MM); expect to be closer to 3% from continued lower secondary mortgage fees
Noninterest Expense	$187.1MM	Expect operating expense to be down approximately 1%-3% from FY21 ($760.1MM); expect to be closer to 1% from projected higher levels of incentive pay
Effective Tax Rate	21.2%	19%-21%
Efficiency Ratio	54.95%	Expect to maintain ratio below 55%

3-Year Corporate Strategic Objectives (CSOs) to be achieved by 4Q24	2021 Actual	2021 Actual excluding nonoperating items, PPP and negative PLLL	Objective
ROA	1.32%	1.12%	1.35% - 1.45%
TCE	7.71%	NA	> 8%
ROTCE	17.74%	14.39%	> 15%
Efficiency Ratio	57.29%	60.62%	≤ 55%

* See slide 27 for details on PPP loans

Additional Guidance Related to Future Rate Increases

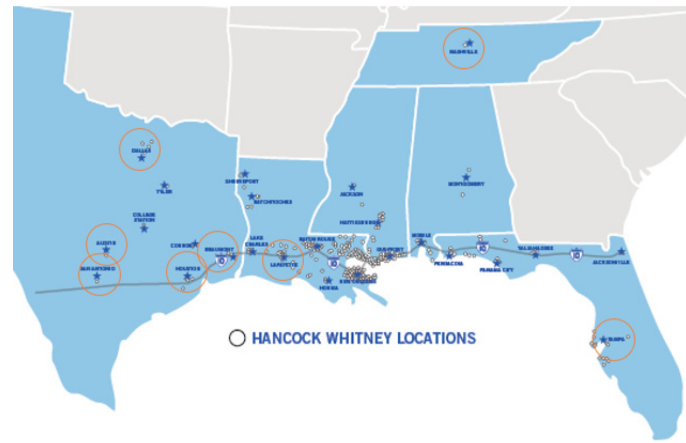
- Expect to reach a Fed Funds (FF) rate of 3.50% by year-end 2022; future rate assumptions included in guidance:
  - +75 bps July
  - +50 bps September
  - +25 bps November
  - +25 bps December
- Deposit betas key to maximizing impact of higher rates on NIM
- Majority of loan rate floors reset with recent Fed rate moves; currently $186 million of floors remain (with FF at 1.75%) and will reset as rates continue to increase; there are no floors remaining once the Fed Funds rate reaches 3.50%
- $900 million in FOTO advances called in 2Q22; expect remaining advances ($200 million) to be called in 3Q22
- June 2022 NIM = 3.24%; July expected to approximate 3.35%
- Expect for every 25 basis points move in Fed Funds our NIM will widen 4-6 basis points

Keys to Maintaining 55% Efficiency Ratio

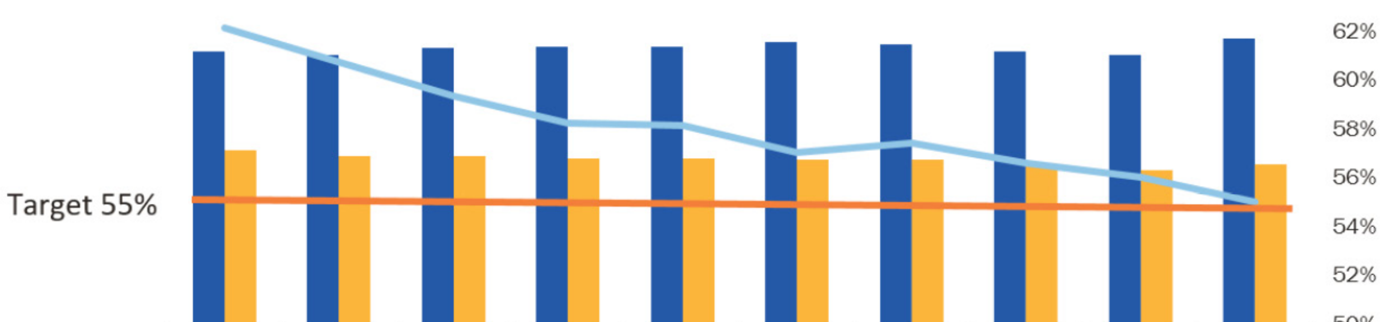
- Efficiency ratio target of 55% achieved in 2Q22
- Thoughtful execution of revenue and efficiency strategies throughout 2022:
  - Continued momentum in core loan growth
  - Maintain our focus on expense management in 2022
  - Additional efficiency initiatives (e.g. strategic procurement) help to offset inflationary pressure and revenue investments
  - Deployment of excess liquidity into loans and then reinvestment in the bond portfolio

- Revenue Catalyst: new banker hires
  - 7 new bankers were added across the footprint in 2Q22, including middle market, commercial and healthcare, with more planned for 2H22

- Dallas, TX +1
- Houston, TX +1
- Baton Rouge, LA +1
- New Orleans, LA +1
- Nashville, TN +1
- Gulfport, MS +1
- Tampa, FL +1



Operating Revenue, Operating Expense & Efficiency Ratio



	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21	3Q21	4Q21	1Q22	2Q22
Operating Revenue	319.0	315.1	322.1	323.8	324.6	329.0	326.3	317.9	314.4	334.0
Operating Expense	203.3	196.5	195.8	193.1	193.1	191.8	191.5	183.8	179.9	187.1
Efficiency Ratio	62.1%	60.7%	59.3%	58.2%	58.1%	57.0%	57.4%	56.6%	56.0%	55.0%

Positioned Well For Today's Economic Environment

- Balance sheet de-risked in early 2020
- Credit metrics at historically low levels
- Robust ACL at 1.56% of loans (excl PPP)
- Solid capital levels
- Significant efficiency initiatives executed in 2020/2021
- Technology projects nearing completion phases
- Market disruption(s) from M&A lead to opportunities
- Best in class deposit mix (almost 50% DDA)
- Current hedge positions provide NII support and extend asset duration
- Focus on attracting new bankers in growth markets
- Proven ability to proactively manage expenses

Appendix and Non-GAAP Reconciliations

Summary Income Statement ($ in millions, except for per share data)

2Q22	1Q22	2Q21	Change LQ	Change Prior Year		YTD 2022	YTD 2021	Change Y-o-Y
248.3	231.0	237.5	17.3	10.8	Net Interest Income (TE)	479.3	475.0	4.3
(9.8)	(22.5)	(17.2)	12.7	7.4	Provision for Credit Losses	(32.3)	(22.1)	(10.2)
85.7	83.4	94.3	2.3	(8.6)	Noninterest Income	169.1	181.4	(12.3)
187.1	179.9	236.8	7.2	(49.7)	Noninterest Expense	367.0	429.8	(62.8)
154.0	154.5	109.4	(0.5)	44.6	Income before Income Tax	308.5	242.9	65.6
32.6	31.0	20.7	1.6	11.9	Income Tax Expense	63.6	47.0	16.6
121.4	123.5	88.7	(2.1)	32.7	Net Income	244.9	195.9	49.0
146.9	134.5	137.2	12.4	9.7	Operating PPNR (TE)*	281.4	268.7	12.7

121.4	123.5	88.7	(2.1)	32.7	Net Income	244.9	195.9	49.0
(1.8)	(1.9)	(1.9)	0.1	0.1	Net Income allocated to participating securities	(3.8)	(4.2)	0.4
119.6	121.6	86.8	(2.0)	32.8	Net Income available to common shareholders	241.1	191.7	49.4
86.4	86.9	87.0	(0.5)	(0.6)	Weighted average common shares - diluted (millions)	86.7	86.9	(0.2)
1.38	1.40	1.00	(0.02)	0.38	Reported EPS	2.78	2.20	0.58

3.04%	2.81%	2.96%	23 bps	8 bps	NIM	2.92%	3.02%	-10 bps
1.38%	1.39%	1.01%	-1 bp	37 bps	ROA	1.38%	1.14%	24 bps
14.39%	13.88%	10.20%	51 bps	419 bps	ROE	14.13%	11.40%	273 bps
54.95%	56.03%	57.01%	-108 bps	-206 bps	Efficiency Ratio	55.47%	57.56%	-209 bps

*Non-GAAP measure: see slide 26 for non-GAAP reconciliation

Summary Balance Sheet ($ in millions)

2Q22	1Q22	2Q21	Change LQ	Change Prior Year		YTD 2022	YTD 2021	Change Y-o-Y
					EOP Balance Sheet			
21,846.1	21,323.3	21,148.6	522.8	697.5	Loans (1)	21,846.1	21,148.6	697.5
8,531.4	8,481.1	8,633.1	50.3	(101.7)	Securities	8,531.4	8,633.1	(101.7)
31,292.9	32,997.3	32,075.5	(1,704.4)	(782.6)	Earning Assets	31,292.9	32,075.5	(782.6)
34,637.5	36,317.3	35,098.7	(1,679.8)	(461.2)	Total Assets	34,637.5	35,098.7	(461.2)
29,866.4	30,499.7	29,273.1	(633.3)	593.3	Deposits	29,866.4	29,273.1	593.3
630.0	1,620.3	1,516.5	(990.3)	(886.5)	Short-term borrowings	630.0	1,516.5	(886.5)
31,287.8	32,866.3	31,535.8	(1,578.5)	(248.0)	Total Liabilities	31,287.8	31,535.8	(248.0)
3,349.7	3,451.0	3,562.9	(101.3)	(213.2)	Stockholders' Equity	3,349.7	3,562.9	(213.2)
					Avg Balance Sheet			
21,657.5	21,122.0	21,388.8	535.5	268.7	Loans (2)	21,391.3	21,566.1	(174.8)
8,979.4	8,687.8	8,194.8	291.6	784.6	Securities (3)	8,834.4	7,833.7	1,000.7
32,780.8	33,201.9	32,195.5	(421.1)	585.3	Average earning assets	32,990.2	31,608.8	1,381.4
35,380.2	36,003.8	35,165.7	(623.6)	214.5	Total assets	35,690.3	34,624.9	1,065.4
29,979.9	30,029.8	29,228.8	(49.9)	751.1	Deposits	30,004.7	28,686.8	1,317.9
1,224.2	1,689.9	1,661.0	(465.7)	(436.8)	Short-term borrowings	1,455.8	1,674.6	(218.8)
31,996.4	32,396.7	31,677.1	(400.3)	319.3	Total Liabilities	32,195.5	31,159.8	1,035.7
3,383.8	3,607.1	3,488.6	(223.3)	(104.8)	Stockholders' Equity	3,494.8	3,465.2	29.6
3.86%	3.72%	3.95%	14 bps	-9 bps	Loan Yield	3.79%	3.98%	-19 bps
2.00%	1.98%	1.91%	2 bps	9 bps	Securities Yield	1.99%	1.95%	4 bps
0.13%	0.10%	0.18%	3 bps	-5 bps	Cost of IB Deposits	0.11%	0.21%	-10 bps
73.15%	69.91%	72.25%	323 bps	90 bps	Loan/Deposit Ratio	73.15%	72.25%	90 bps

(1) 2Q22 includes $0.2 billion, 1Q22 includes $0.3 billion and 2Q21 includes $1.4 billion in PPP loans, net
(2) 2Q22 includes $0.2 billion, 1Q22 includes $0.4 billion and 2Q21 includes $2.0 billion in average PPP loans, net
(3) Average securities excludes unrealized gain/(loss)

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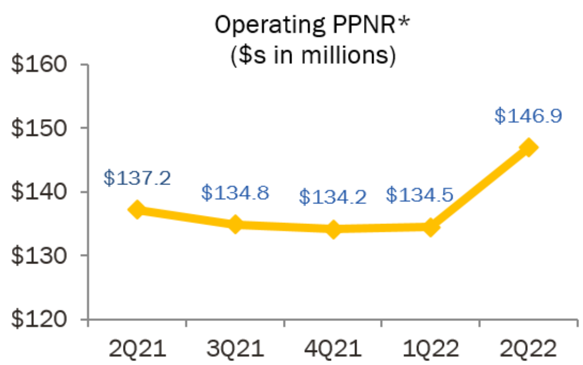
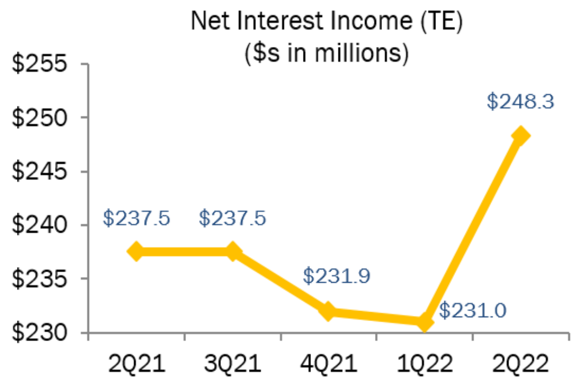
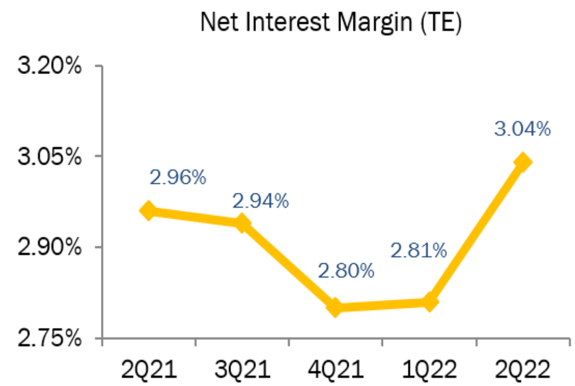
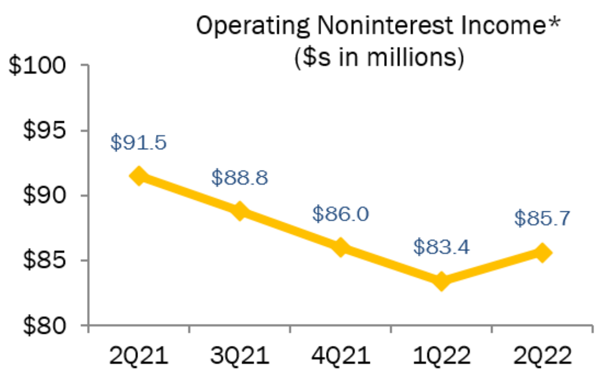
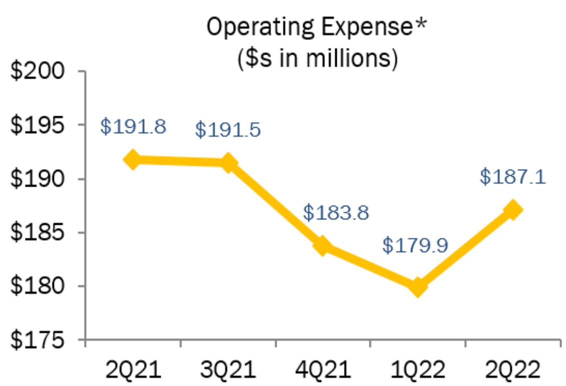
Results

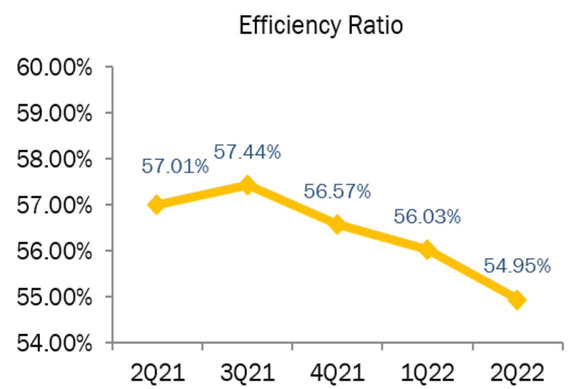












	2Q21	3Q21	4Q21	1Q22	2Q22
Operating PPNR (TE)* ($000)	137,176	134,784	134,152	134,501	146,873
Net Interest Income (TE) ($000)	237,498	237,477	231,931	231,008	248,317
Net Interest Margin (TE)	2.96%	2.94%	2.80%	2.81%	3.04%
Operating Noninterest Income* ($000)	91,472	88,785	86,012	83,432	85,653
Operating Expense* ($000)	191,793	191,477	183,791	179,939	187.097
Efficiency Ratio	57.01%	57.44%	56.57%	56.03%	54.95%

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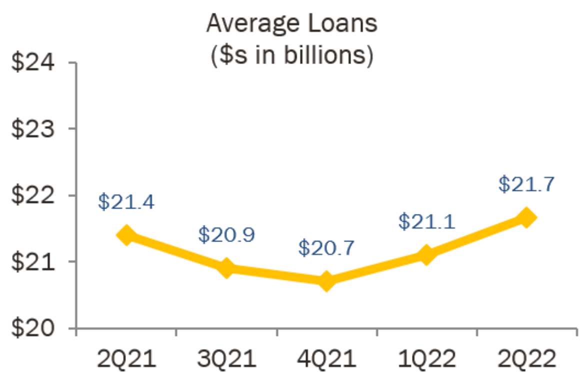
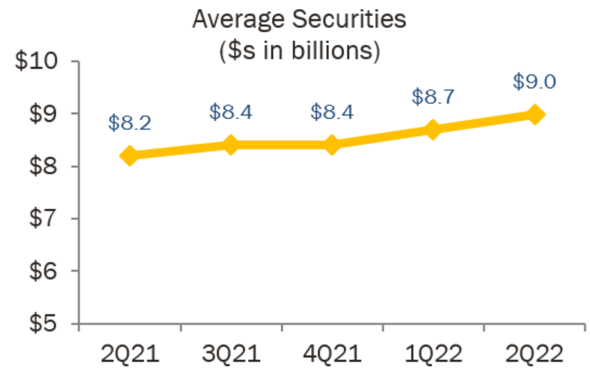
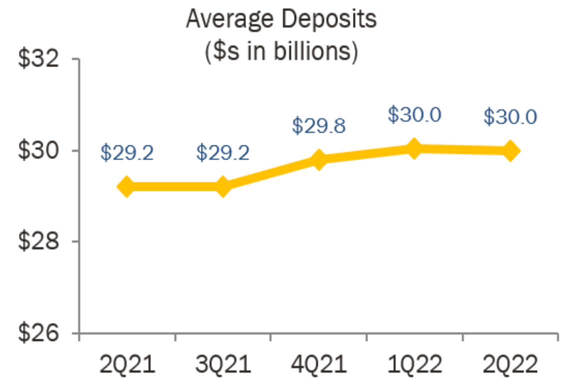
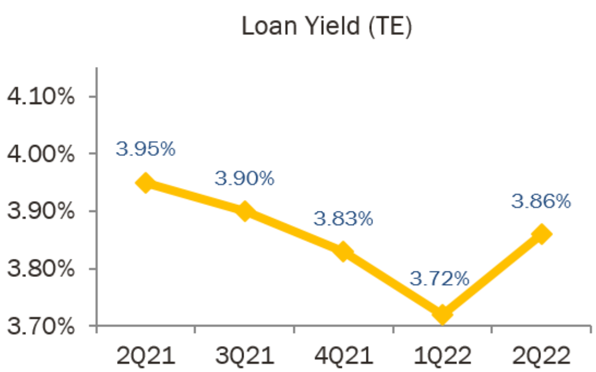
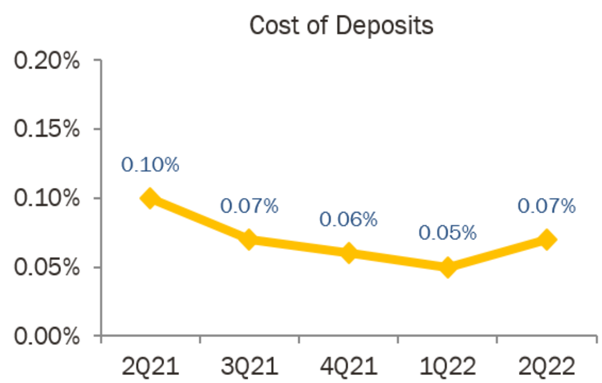
Balance Sheet Summary

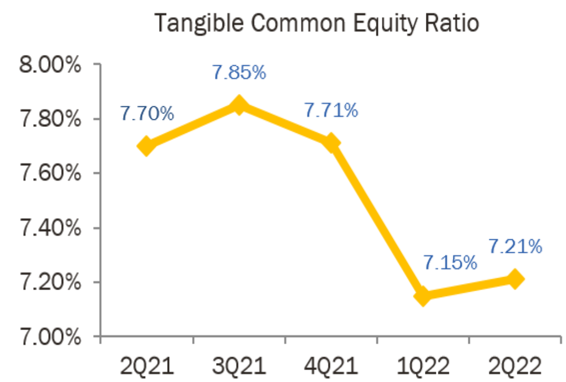












	2Q21	3Q21	4Q21	1Q22	2Q22
Average Loans ($MM)	21,389	20,941	20,770	21,122	21,658
Average Total Securities ($MM)	8,195	8,369	8,378	8,688	8,979
Average Deposits ($MM)	29,229	29,237	29,751	30,030	29,980
Loan Yield (TE)	3.95%	3.90%	3.83%	3.72%	3.86%
Cost of Deposits	0.10%	0.07%	0.06%	0.05%	0.07%
Tangible Common Equity Ratio	7.70%	7.85%	7.71%	7.15%	7.21%

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Operating Revenue (TE), Operating PPNR (TE) Reconciliations

	Three Months Ended				
(in thousands)	6/30/2022	3/31/2022	12/31/2021	9/30/2021	6/30/2021
Net interest income	$245,732	$228,463	$229,296	$234,709	$234,643
Noninterest income	85,653	83,432	89,612	93,361	94,272
Total revenue	$331,385	$311,895	$318,908	$328,070	$328,915
Taxable equivalent adjustment	2,585	2,545	2,635	2,768	2,854
Nonoperating revenue	–	–	(3,600)	(4,576)	(2,800)
Operating revenue (TE)	$333,970	$314,440	$317,943	$326,262	$328,969
Noninterest expense	(187,097)	(179,939)	(182,462)	(194,703)	(236,770)
Nonoperating expense	–	–	(1,329)	3,225	44,977
Operating expense	(187,097)	(179,939)	(183,791)	(191,478)	(191,793)
Operating pre-provision net revenue (TE)	$146,873	$134,501	$134,152	$134,784	$137,176

Taxable equivalent (TE) amounts are calculated using a federal tax rate of 21%

Nonoperating Items

	Three Months Ended				
(in thousands)	6/30/2022	3/31/2022	12/31/2021	9/30/2021	6/30/2021
Nonoperating Income					
Gain from hurricane-related insurance settlement	$-	$-	$3,600	$--	$--
Gain on sale of Hancock Horizon Funds	--	--	--	4,576	–
Gain on sale of Mastercard Class B common stock	--	--	--	--	2,800
Nonoperating Expense					
Efficiency initiatives	--	--	(649)	(1,867)	40,812
Hurricane related expenses	--	--	(680)	5,092	--
Loss on redemption of subordinated debentures	--	--	--	--	4,165
Total Nonoperating (income)/expense items, net	$-	$-	($4,929)	($1,351)	$42,177

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Paycheck Protection Program (PPP) Loans

- Under the original and extended Paycheck Protection Programs (PPP), the company originated more than 20,000 loans totaling $3.3 billion; $151 million in loans outstanding at June 30, 2022
- During 2Q22, $183.5 million in PPP loans were forgiven
- Expect slowdown in remaining forgiveness
- Unamortized fees totaled $1.2 million as of June 30, 2022

$ in millions except per share data	Quarterly Impact					
	EOP PPP	Net Income	PPNR	Fees Amortized	NIM	EPS
2Q20	$2,287	$12.8	$16.2	$13.0	0.05%	$0.15
3Q20	2,324	15.3	19.3	17.0	0.06%	0.17
4Q20	2,005	14.7	18.6	15.7	0.05%	0.17
1Q21	2,346	14.3	18.2	14.2	0.04%	0.16
2Q21	1,418	15.8	20.0	16.9	0.09%	0.18
3Q21	935	11.9	15.3	14.4	0.11%	0.13
4Q21	531	8.4	10.9	10.3	0.09%	0.09
1Q22	335	3.7	4.8	4.3	0.03%	0.04
2Q22	151	2.6	3.4	1.8	0.01%	0.03

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Loan Portfolio Composition

Total Loans ($s in millions)	Outstanding	% of Total Loans	Commitment
Commercial non-RE	$7,355	33.7%	$12,705
CRE-owner	2,522	11.5%	2,661
CRE - income producing	3,023	13.8%	3,174
C&D	1,337	6.1%	3,342
Healthcare	1,972	9.0%	2,468
Equipment Finance	1,051	4.8%	1,051
Energy	249	1.1%	382
PPP	151	0.7%	151
Total Commercial	17,660	80.8%	25,934
Mortgage	2,616	12.0%	2,623
Consumer	1,408	6.4%	3,295
Indirect	162	0.7%	162
Grand Total	$21,846	100.0%	$32,014
For Information Purposes Only (included in categories above)			
Hospitality	**$1,104**	**5.1%**	**$1,271**
Retail	**$1,891**	**8.7%**	**$2,315**

As of June 30, 2022

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Current Hedge Positions

Cash Flow (CF) Hedges

- Receive 189 bps versus paying 1m LIBOR/SOFR on $1.75 billion
- $500 million of CF hedges terminated in 3Q21 will provide NII support of $13.4 million through the remainder of 2022 and 2023 collectively
- No additional CF hedges were terminated in 2Q22
- Total Termination Value on remaining active CF Hedges is approximately ($52) million as of 6/30/22
- $475 million of existing CF hedges will mature over the next 8 months

Fair Value (FV) Hedges

- $1.4 billion in securities are hedged with $1.3 billion of FV hedges
- Duration (Market Price Risk) reduced from approximately 7.4 to 3.3 on hedged securities
- Terminated $545 million in FV hedges in 2Q22 at a gain of $43 million (will be recognized as a book value adjustment and will increase the asset yield on the underlying assets by 0.94%)
- Current Termination Value of FV hedges is approximately $62.2 million at 6/30/2022
- FV hedges become fully effective beginning January 2024 through July 2026; at that point we pay fixed 1.52% and receive the fed fund effective rate (resulting in these bonds being a variable rate of FF plus 38 bps)
- When FV hedges are terminated, the value of each hedge is an adjustment to the book value of the underlying security; thereby changing its current book yield and extending its duration

Second Quarter 2022
Earnings Conference Call

7/19/2022

HANCOCK WHITNEY