Fourth Quarter 2025
Earnings Conference Call

1/20/2026

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, capital levels, deposits (including growth, pricing, and betas), investment portfolio, other sources of liquidity, loan growth expectations, management's predictions about charge-offs for loans, the impact of current and future economic conditions, including the effects of declines in the real estate market, tariffs or trade wars (including reduced consumer spending, lower economic growth or recession, reduced demand for U.S. exports, disruptions to supply chains, and decreased demand for other banking products and services), high unemployment, inflationary pressures, increasing insurance costs, fluctuations in interest rates, including the impact of changes in interest rates on our financial projections, models and guidance and slowdowns in economic growth, as well as the financial stress on borrowers as a result of the foregoing, general economic business conditions in our local markets, Federal Reserve action with respect to interest rates, the effects of war or other conflicts, acts of terrorism, climate change, the impact of natural or man-made disasters, the adequacy of our enterprise risk management framework, potential claims, damages, penalties, fines and reputational damage resulting from pending or future litigation, regulatory proceedings, assessments, and enforcement actions, as well as the impact of negative developments affecting the banking industry and the resulting media coverage; the potential impact of current or 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 potential impact of third-party business combinations in our footprint on our performance and financial condition, 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, and the impact of artificial intelligence on our business operations, the adequacy of our internal controls over financial and non-financial reporting, the impact of changes in U.S. laws or policies, including those related to credit card interest rates, the financial impact of regulatory requirements and tax reform legislation, deposit trends, credit quality trends, net interest margin trends, future expense levels, future profitability, improvements in expense to revenue (efficiency) ratio, purchase accounting impacts 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 presentation 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, 2024, 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.

- ABL – Asset Based Lending
- ACL – Allowance for credit losses
- AEA – Average Earning Assets
- AFS – Available for sale securities
- Annualized – Calculated to reflect a rate based on a full year
- AOCI – Accumulated other comprehensive income
- ARM – Adjustable Rate Mortgage
- B – Dollars in billions
- Beta – repricing based on a change in market rates
- BOLI – Bank-owned life insurance
- bps – basis points
- Brokered Deposits – deposits obtained directly or indirectly through a deposit broker typically offering higher interest rates
- C&D – Construction and land development loans
- CD – Certificate of deposit
- CET1 – Common Equity Tier 1 Ratio
- CF – Cash flow
- CMBS – Commercial mortgage-backed securities
- CMO – Collateralized mortgage obligations
- CRE – Commercial real estate
- CSO – Corporate strategic objective
- DDA – Noninterest-bearing demand deposit accounts
- *Efficiency ratio – noninterest expense to total net interest (TE) and noninterest income, excluding amortization of purchased intangibles and other supplemental disclosure items
- EOP – End of period
- EPS – Earnings per share
- Fed – Federal Reserve Bank
- FF – Federal Funds
- FHLB – Federal Home Loan Bank
- FRB-DW – Federal Reserve Bank Discount Window
- Free Securities – market value of unencumbered investment securities owned by the bank
- FTE – Full time equivalent
- FV – Fair Value
- HFS – Held for sale
- HTM – Held to maturity securities
- IB – Interest-bearing
- ICRE – Income-producing commercial real estate
- ICS – Insured Cash Sweep
- IRR – Interest rate risk
- 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
- LOC – Line of credit
- LQA – Linked-quarter annualized
- M&A – Mergers and acquisitions
- MM – Dollars in millions
- MMDA – Money market demand account
- MMDDYY – Month Day Year
- MSA – Metropolitan Statistical Area
- Munis – Municipal obligations
- NII – Net interest income
- *NIM – Net interest margin (TE)
- OCI – Other comprehensive income
- OFA – Other foreclosed assets
- O/N – Overnight Funds
- ORE – Other real estate
- PF – Public Funds
- *PPNR and *Adjusted PPNR – Pre-provision net revenue, defined as net income excluding provision expense and income tax expense, plus the taxable equivalent adjustment; adjusted PPNR is PPNR excluding supplemental disclosure items; also known as adjusted leverage
- Repo – Customer repurchase agreements
- RMBS – Residential mortgage-backed securities
- ROA – Return on average assets
- ROTCE – Return on tangible common equity
- RWA – Risk Weighted Assets
- SBA – Small Business Administration
- SBIC – Small business investment company
- SNC – Shared national credit
- SOFR – Secured Overnight Financing Rate
- S2 – Slower growth, downside scenario
- *Supplemental disclosure items – certain items that are outside of our principal business and/or are not indicative of forward-looking trends; these items are presented below GAAP financial data and excluded from certain adjusted ratios and metrics
- TCE – Tangible common equity ratio (common shareholders' equity less intangible assets divided by total assets less intangible assets)
- *TE – Taxable equivalent (calculated using the current statutory federal tax rate)
- XHYY – Half Year
- XQYY – Quarter Year
- Y-o-Y – Year over year

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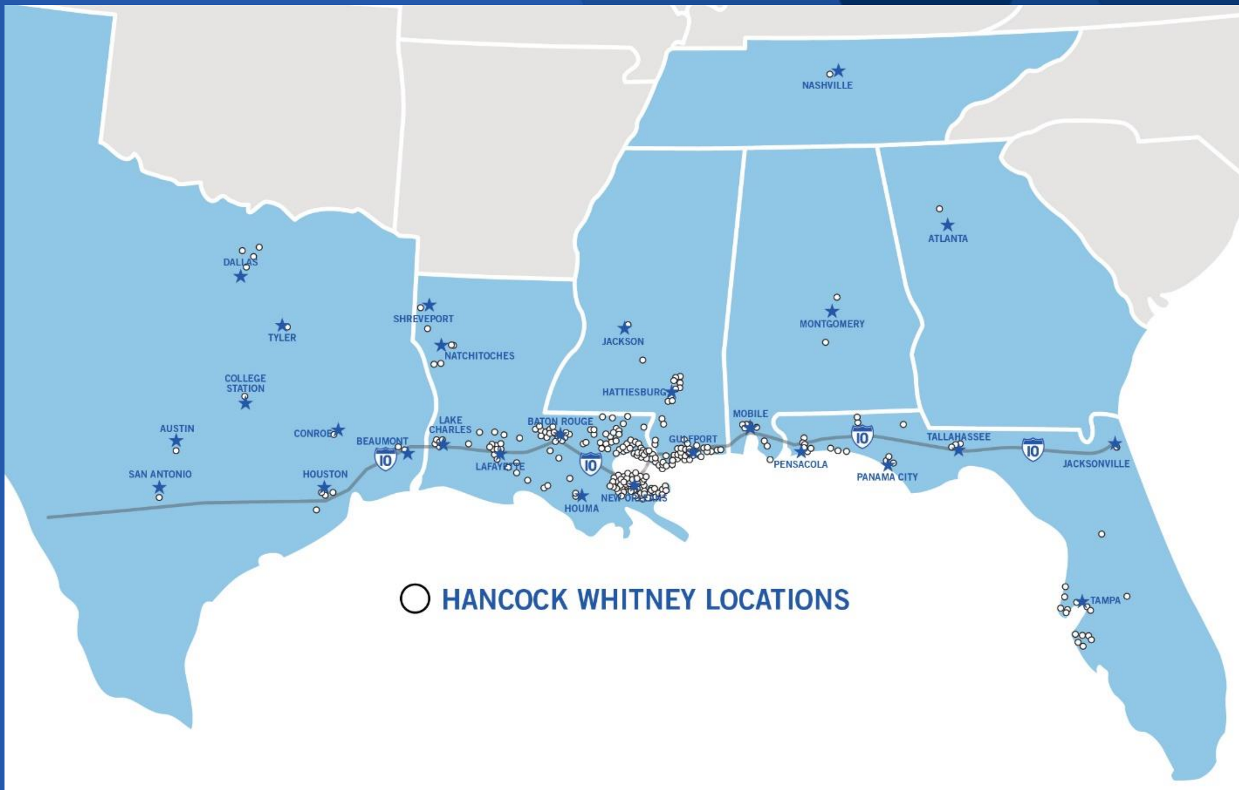
Corporate Profile



$35.5 billion in Total Assets

$24.0 billion in Total Loans

$29.3 billion in Total Deposits

13.66% CET1 Ratio*

10.06% TCE Ratio

$5.2 billion in Market Cap

180
banking locations

221
ATMs

Baa2
Moody's
Long-term issuer rating;
stable outlook

Approximately **3,600 (FTE)** employees corporate-wide

BBB
S&P
Long-term issuer rating;
stable outlook

*Most recent quarter-end regulatory capital ratios preliminary until finalization of our regulatory filings
As of December 31, 2025

How we do business

Our Mission.
Each day, we reaffirm our mission to help people achieve their financial goals and dreams.

Our Purpose.
We work hard to create opportunities for people and the communities we serve, our purpose for doing what we do.

Our Promise to Associates.
We honor and respect associates with a heartfelt promise: You can grow. You have a voice. You are important.

Our core values.

Honor & Integrity
We proudly bear a figurative badge symbolizing our steady commitment to do the right thing for the people who depend on and trust us.

Strength & Stability
We maintain strong capital and solid business practices to anchor the company's financial soundness and offer clients safe harbor for their hard-earned money.

Commitment to Service
With a steadfast pledge to five-star excellence, we strive to deliver exceptional service to our clients and communities every day.

Teamwork
We embrace the importance of collaboration and work together with people, communities, and each other to empower success in the hometowns we serve.

Personal Responsibility
Each of us carries the long-burning light of accountability that leads us to go above and beyond our best.

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HWC Strong and Stable for More Than 125 Years

- Strength to manage through challenging economic environments
- Density in resilient deposit markets
- Stable, seasoned, diversified deposits; ability to organically grow deposits
- Top quartile capital levels including all unrealized losses
- Ability to return capital through dividend increases and share repurchase program
- Commitment to maintaining a de-risked balance sheet
- Robust ACL at 1.43% of loans
- Proven ability to proactively manage expenses
- Technology investments improve client experience and enhance efficiencies
- Exceptional, dedicated, committed team of associates

First Quarter 2026 Bond Portfolio Restructuring

- $1.5 billion in bonds sold at yields of 2.49%
- $98.5 million pretax charge, or impact of $0.93 on EPS* and 26 bps on CET1*
- $1.4 billion in proceeds reinvested in bonds at a yield of 4.35%
- Estimated earn back period of 50 months
- Restructure trading completed on 1/14/26
- Impact of transaction on NII and NIM will be fully reflected in 2Q26
- Expected <u>annualized</u> impact includes:
  - Yield on bond portfolio +32 bps
  - NIM +7 bps
  - EPS* +$0.23
  - NII +$23.8 million

** Earnings impact calculated after-tax using a 21% tax rate*

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Multi-Year Organic Growth Plan

Revenue Producers

- Plan initiated in 2024 to hire additional wholesale, business, and wealth management revenue producers
- Largely in higher-growth MSAs in Texas and Florida
- Hired 22 net new bankers from 3Q24 to 4Q25, a 9% increase; expect to hire as many as 50 net new bankers in 2026
- Contributes to expected loan and deposit growth in 2026

Facility Expansion

- Five additional financial center locations in the Dallas MSA
- One location opened in 4Q25; the remainder will open in 1H26
- Solid, established leadership in existing Dallas MSA locations
- Opportunities to expand market share

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Fourth Quarter 2025 Highlights

- Net income totaled $125.6 million, or $1.49 per diluted share, compared to $127.5 million, or $1.49 per diluted share in 3Q25
- Adjusted Pre-Provision Net Revenue (PPNR)* totaled $174.0 million, compared to $175.6 million in the prior quarter
- Loans increased $362 million, or 6% LQA (Slide 11)
- Deposits increased $620 million, or 9% LQA (Slide 13)
- Criticized commercial loans and nonaccrual loans decreased (Slide 14)
- ACL coverage solid at 1.43% (Slide 15)
- NIM of 3.48%, down 1 bp from the prior quarter (Slide 17)
- CET1 ratio estimated at 13.66%, down 43 bps linked-quarter; TCE ratio at 10.06%, up 5 bps linked-quarter; total risk-based capital estimated at 15.46%, down 46 bps linked-quarter (Slide 21)
- Efficiency ratio* of 54.93%, compared to 54.10% in the prior quarter

($s in millions; except per share data)	4Q25	3Q25	4Q24
Net income	$125.6	$127.5	$122.1
Provision for credit losses	$13.1	$12.7	$11.9
Supplemental disclosure items	—	—	—
Earnings per share – diluted	$1.49	$1.49	$1.40
Return on Assets (%) (ROA)	1.41	1.46	1.40
Adjusted ROA (%)*	1.41	1.46	1.40
Return on Tangible Common Equity (%) (ROTCE)	14.55	15.00	14.96
Adjusted ROTCE (%)*	14.55	15.00	14.96
Net Interest Margin (TE) (%)	3.48	3.49	3.41
Net Charge-offs (%)	0.22	0.19	0.20
CET1 Ratio (%)**	13.66	14.09	14.14
Tangible Common Equity (%)	10.06	10.01	9.47
Adjusted Pre-Provision Net Revenue (TE)*	$174.0	$175.6	$165.2
Efficiency Ratio (%)*	54.93	54.10	54.46

*Non-GAAP measure: See appendix for non-GAAP reconciliation
**Most recent quarter-end regulatory capital ratios preliminary until finalization of our regulatory filings

2025 Highlights

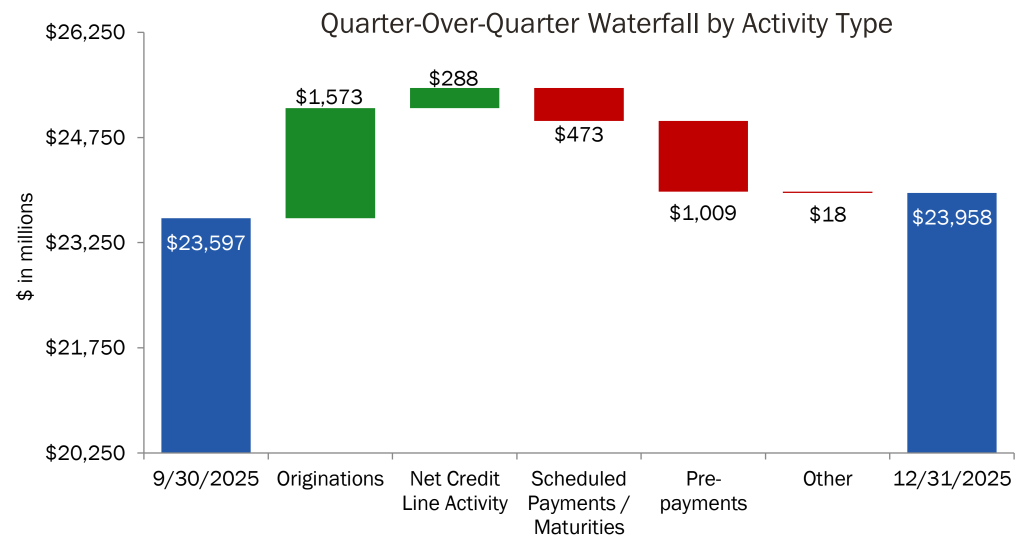
- Net income of $486.1 million, or $5.67 per diluted share, compared to $460.8 million, or $5.28 per diluted share, in 2024
  - Supplemental disclosure items in 2025 results include a pretax charge of ($5.9) million, or $0.05 per share, compared to a net pretax charge of ($3.8) million, or $0.03 per share, in 2024 (see appendix)
- Adjusted Pre-Provision Net Revenue (PPNR)* totaled $679.9 million, up $38.9 million, or 6%, compared to 2024
- Provision for credit losses of $51.2 million in 2025, compared to provision for credit losses of $52.2 million in 2024
- EOP loans increased $659 million, or 3%
- Deposits decreased $213 million, or 1%
- Criticized commercial loans decreased and nonaccrual loans were relatively stable throughout the year
- NIM increased 10 bps to 3.47%, largely a result of the changing interest rate environment
- CET1 ratio estimated at 13.66%, down 48 bps; TCE ratio at 10.06%, up 59 bps; total capital estimated at 15.46%, down 47 bps

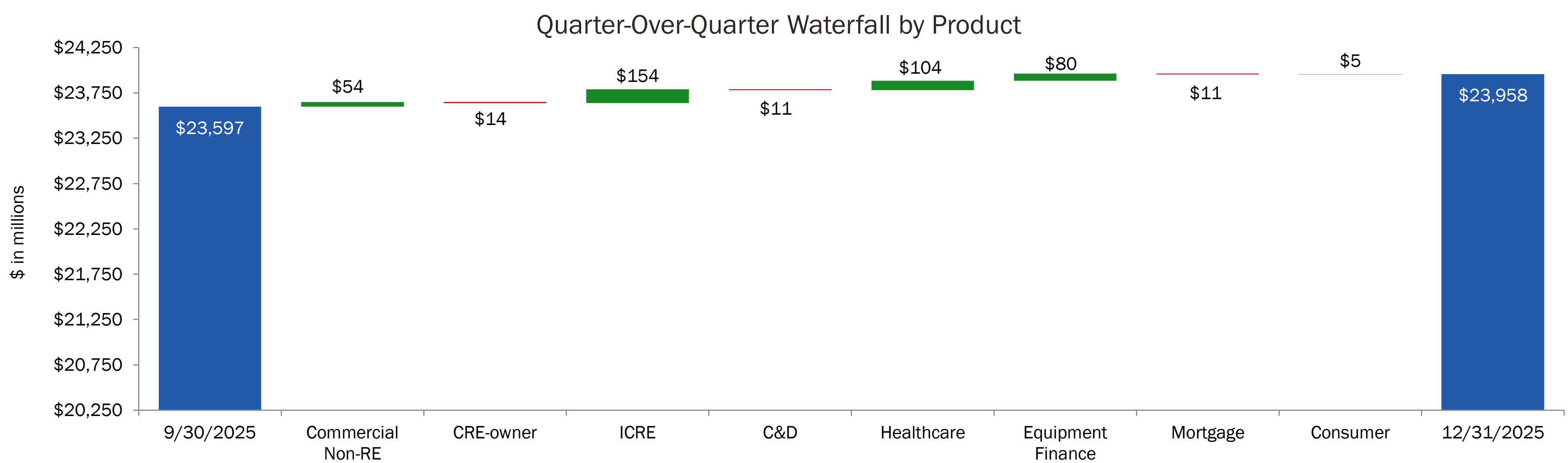
($s in millions; except per share data)	2025	2024
Net income	$486.1	$460.8
Provision for credit losses	$51.2	$52.2
Supplemental disclosure items	($5.9)	($3.8)
Earnings per share – diluted	$5.67	$5.28
Return on Assets (%) (ROA)	1.40	1.32
Adjusted ROA (%)*	1.41	1.33
Return on Tangible Common Equity (%) (ROTCE)	14.49	15.08
Adjusted ROTCE (%)*	14.63	15.17
Net Interest Margin (TE) (%)	3.47	3.37
Net Charge-offs (%)	0.22	0.19
CET1 Ratio (%)**	13.66	14.14
Tangible Common Equity (%)	10.06	9.47
Adjusted Pre-Provision Net Revenue (TE)*	$679.9	$641.0
Efficiency Ratio (%)*	54.78	55.36

*Non-GAAP measure: See appendix for non-GAAP reconciliation
**Most recent year-end regulatory capital ratios preliminary until finalization of our regulatory filings

Loan Growth Driven By Strong Production

- Loans totaled $24.0 billion, up $362 million, or 6% LQA
  - Growth driven by strong Healthcare production, increased ICRE activity, and continued growth in Equipment Finance
  - 4Q25 originations of $1.6 billion and net credit line activity of $0.3 billion were partially offset by prepayments of $1.0 billion and scheduled payments / maturities of $0.5 billion
  - Line utilization of 40.9%, compared to 40.8% in the prior quarter
  - Details on year-over-year growth are included on slide 26
- For 2026, we expect year-over-year mid-single digit loan growth





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Loan Portfolio Composition Diversified and De-Risked

- Loan portfolio diverse across a number of segments and industries
- Conservative underwriting in both type and structure
- Underwriting efforts focused on resilient industries and on full-service client relationships
  - Business banking and consumer loans provide depository relationships and favorable yields
- SNC Loans totaled $2.0 billion at 12/31/25, 8.5% of total loans, down from $2.1 billion or 8.9% of loans at 9/30/25
- For additional details on ICRE loans, refer to slide 27 in the appendix

Total Loans ($s in millions)	Outstanding	% of Total Loans	Commitment
Commercial non-RE (C&I)	$7,462	31.1%	$13,315
CRE – owner	2,699	11.3%	2,847
ICRE	3,773	15.7%	3,914
C&D	1,066	4.5%	2,470
Healthcare [1]	1,989	8.3%	2,423
Equipment Finance	1,442	6.0%	1,442
Energy	170	0.7%	268
Total Commercial	$18,601	77.6%	$26,679
Mortgage	4,017	16.8%	4,018
Consumer	1,340	5.6%	3,291
Total Loans	$23,958	100.0%	$33,988
For Information Purposes Only (included in categories above)			
Retail (C&I and CRE)	$2,268	9.5%	$2,633
Hospitality (C&I and CRE)	$1,321	5.5%	$1,482
Office – ICRE	$722	3.0%	$740
Office – owner	$907	3.8%	$961
Multifamily – ICRE	$1,107	4.6%	$1,122
Multifamily – C&D	$331	1.4%	$1,172

As of December 31, 2025

[1] $783 million of healthcare loans outstanding are C&I, $523 million are CRE-Owner, $510 million are ICRE, and $173 million are C&D

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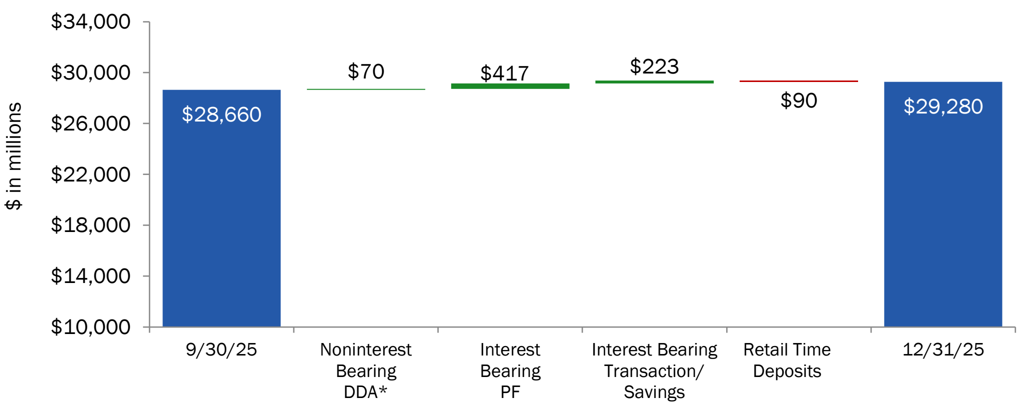
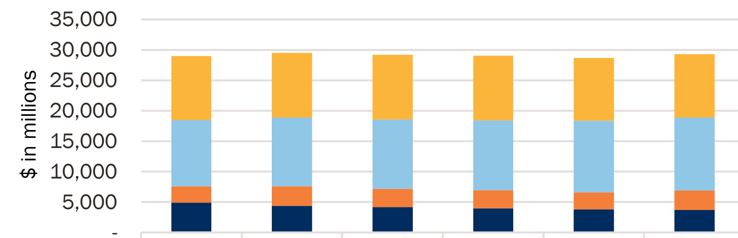
Strong Deposit Growth Linked-Quarter

- Total deposits of $29.3 billion, up $620 million, or 9% LQA
  - Noninterest-bearing DDA increased $70 million, related to an increase in public funds DDA of $191 million in 4Q25 partially offset by lower balances in other DDA accounts
    - DDA as a % of total deposits was 35% in 4Q25, compared to 36% in 3Q25
  - Increase in interest-bearing public funds of $417 million driven by seasonal inflows
  - Increase in interest-bearing transactions and savings of $223 million due to competitive products and pricing
  - Retail time deposits decreased $90 million driven by maturity concentration and promotional rate reductions during 4Q25
  - For additional details on deposit composition refer to slide 30

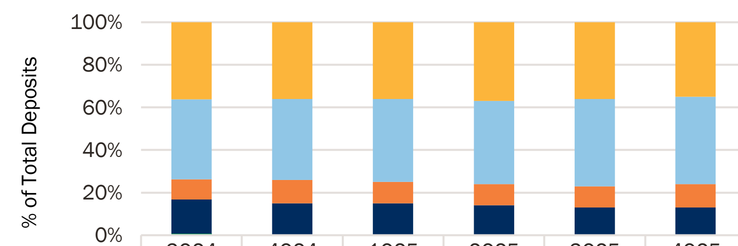


EOP Deposits Mix ($)



	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25
DDA*	10,500	10,597	10,615	10,639	10,305	10,375
IB Transaction & Savings	10,896	11,309	11,400	11,481	11,759	11,982
IB Public Funds	2,704	3,213	3,005	2,986	2,800	3,217
Retail Time Deposits	4,693	4,367	4,175	3,941	3,796	3,706
Brokered Deposits	190	7	-	-	-	-
Total	28,983	29,493	29,195	29,047	28,660	29,280

EOP Deposits Mix (%)



	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25
DDA*	36%	36%	36%	37%	36%	35%
IB Transaction & Savings	38%	38%	39%	39%	41%	41%
IB Public Funds	9%	11%	10%	10%	10%	11%
Retail Time Deposits	16%	15%	15%	14%	13%	13%
Brokered Deposits	1%	0%	0%	0%	0%	0%
Total	100%	100%	100%	100%	100%	100%

* Includes Public Funds DDA (up $191 million linked-quarter)

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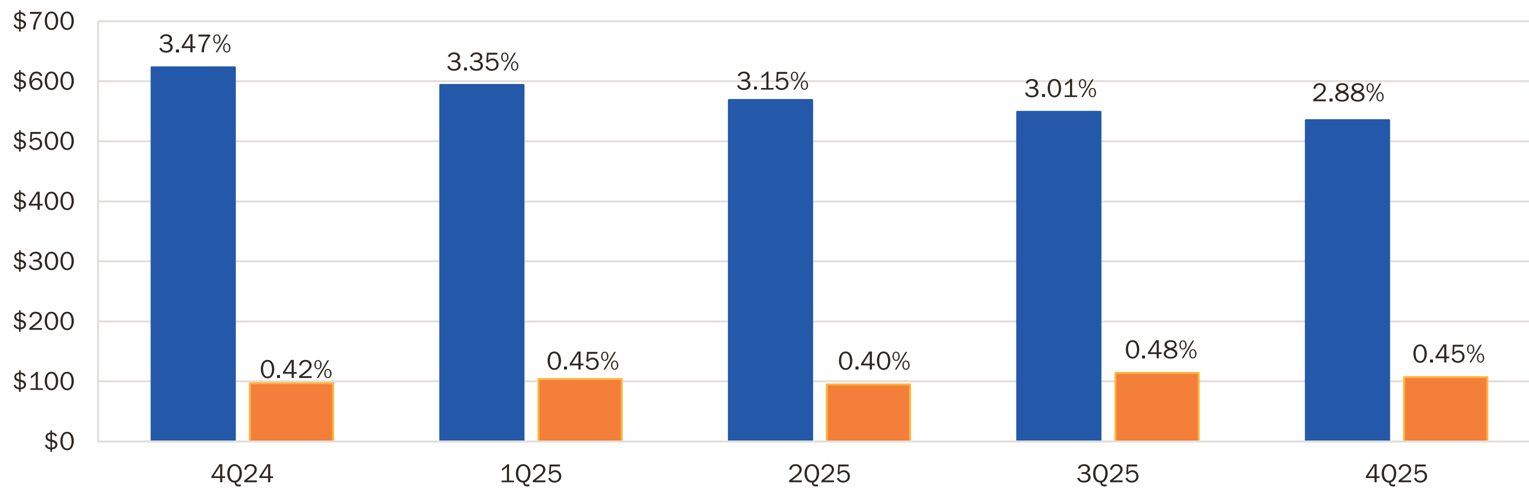
Continued Resilient and Improved Asset Quality



	4Q24	1Q25	2Q25	3Q25	4Q25
Total Loans	$23,299	$23,098	$23,462	$23,597	$23,958
Total Commercial Loans	17,968	17,735	18,057	18,234	18,601
Criticized Commercial Loans	623	594	569	549	535
Nonaccrual Loans	97	104	95	114	107

$ in millions

- Criticized commercial loans totaled $535 million, or 2.88% of total commercial loans, at December 31, 2025, down $14 million from $549 million, or 3.01% of total commercial loans, in the prior quarter
- Nonaccrual loans totaled $107 million, or 0.45% of total loans, at December 31, 2025, down $7 million from $114 million, or 0.48% of total loans, in the prior quarter
- Expect to compare well to peers; nonaccruals continue near top quartile levels
- Not experiencing broad signs of weakness among any industry, collateral type, or geography

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Maintained Solid Reserves

- Provision for the fourth quarter of 2025 of $13.1 million, reflects $13.0 million of net charge-offs and a reserve build of $0.1 million
  - Quarter-end reserve coverage solid at 1.43%, compared to 1.45% in the prior quarter
- Weighting applied to Moody's December 2025 economic scenarios was 50% baseline and 50% slower growth (S2), consistent with the third quarter of 2025
  - Moody's baseline scenario incorporates expected impacts from current macroeconomic conditions; weighting on S2 scenario reflects potential for slower near-term economic growth than provided for in the baseline scenario

	Net Charge-offs		Reserve Build / (Release)		Total Provision	
($s in millions)	4Q25	3Q25	4Q25	3Q25	4Q25	3Q25
Commercial	$10.1	$7.4	$0.8	$2.6	$10.9	$10.0
Mortgage	(0.1)	0.2	0.2	(1.0)	0.1	(0.8)
Consumer	3.0	3.8	(0.9)	(0.3)	2.1	3.5
Total	$13.0	$11.4	$0.1	$1.3	$13.1	$12.7

	12/31/2025		9/30/2025	
Portfolio ($ in millions)	Amount	% of Loan and Leases Outstanding	Amount	% of Loan and Leases Outstanding
Commercial	$240	1.29%	$245	1.35%
Mortgage	43	1.07%	43	1.06%
Consumer	25	1.85%	26	1.93%
Allowance for Loan and Lease Losses (ALLL)	$308	1.28%	$314	1.33%
Reserve for Unfunded Lending Commitments	34	—	28	—
Allowance for Credit Losses (ACL)	$342	1.43%	$342	1.45%

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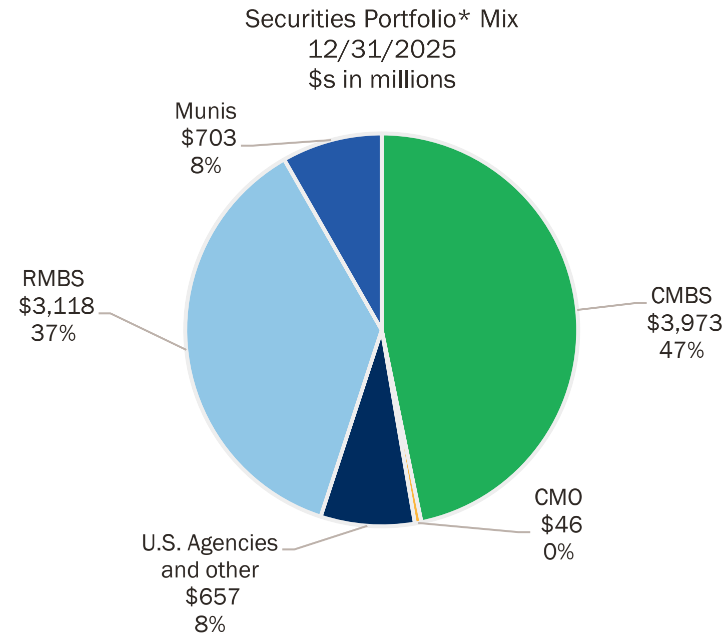
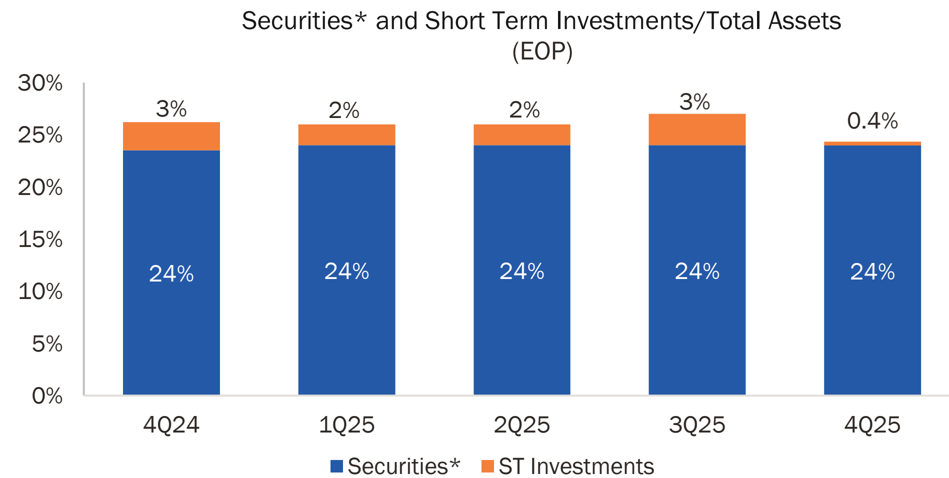
Portfolio Reinvestment Drives Yield Increase

- Securities portfolio* totaled $8.5 billion at 12/31/25, up $74 million linked-quarter
- 75% AFS, 25% HTM at 12/31/25
- $398 million in notional FV hedges are designated on $432 million in bonds, or 7% of AFS securities; these FV hedges provide flexibility to reposition and/or reprice the hedged assets in a changing rate environment
- Yield 2.98%, up 6 bps primarily due to portfolio reinvestments and a $230 million loss neutral bond swap transaction
- Premium amortization totaled $6.5 million, down $0.1 million linked-quarter
- Effective duration 3.9 at 12/31/25, unchanged from 9/30/25
- Net unrealized losses on securities portfolio impacted by lower Treasury yields:

$ in millions	Net Unrealized Loss	
	12/31/2025	9/30/2025
AFS	($379)	($410)
HTM	($122)	($133)
Total	($501)	($543)

* Excluding unrealized losses and FV hedges adjustment





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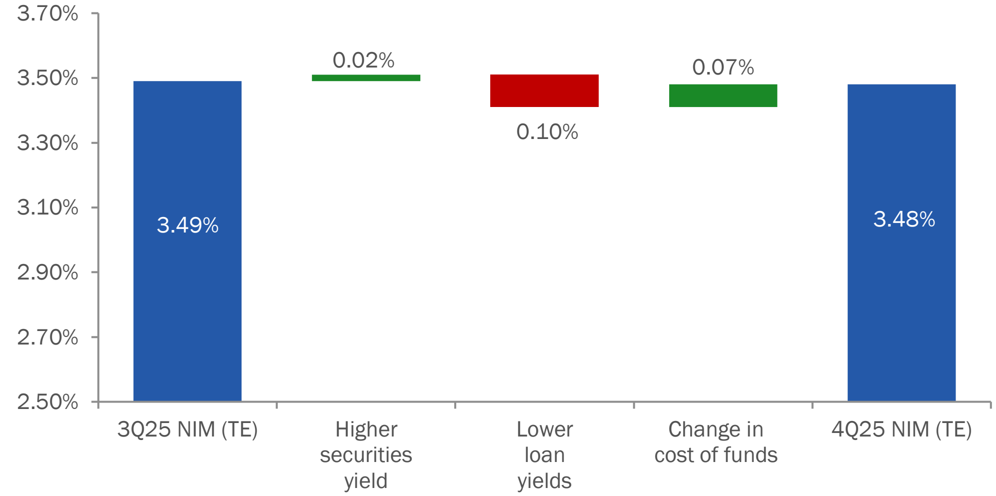
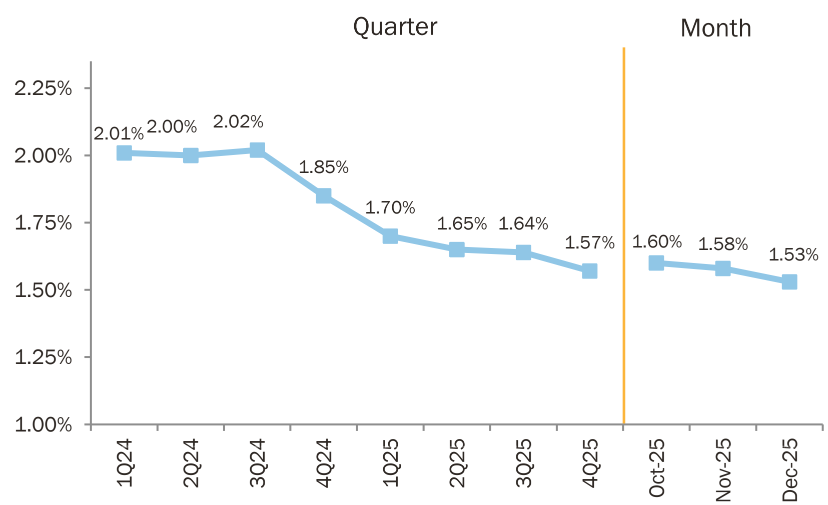
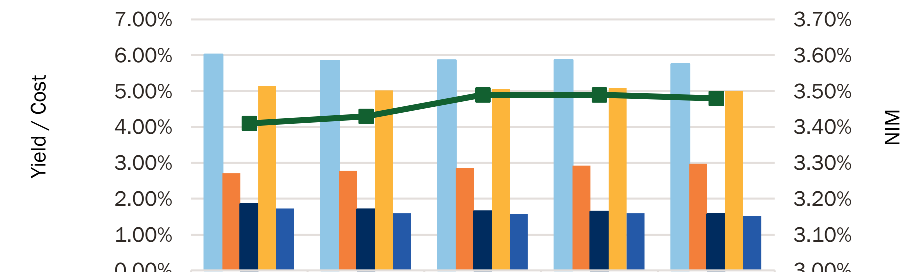
NIM Stable Linked-Quarter

- 4Q25 NIM 3.48%, down 1 bp from 3Q25
  - NIM 3.51% for the month of December 2025
- NII (TE) of $284.7 million, up 1% compared to $282.3 million in the prior quarter
  - Increase in NII primarily driven by higher securities yields, lower cost of deposits, and favorable other borrowing rates, partially offset by lower loan yields
- Expect modest NIM expansion in 2026
  - Assumes two 25 bp rate cuts in April and July 2026



Cost of Deposits





	4Q24	1Q25	2Q25	3Q25	4Q25
Loan Yield	6.02%	5.84%	5.86%	5.87%	5.75%
Securities Yield	2.71%	2.78%	2.86%	2.92%	2.98%
Cost of Deposits	1.85%	1.70%	1.65%	1.64%	1.57%
AEA Yield	5.14%	5.02%	5.06%	5.08%	5.00%
Cost of Funds	1.73%	1.59%	1.57%	1.59%	1.52%
NIM	3.41%	3.43%	3.49%	3.49%	3.48%

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Key IRR Metrics

Loans

- Loans totaled $24.0 billion at December 31, 2025
  - 41% fixed, 59% variable (includes hybrid ARMs)
    - 73% of variable loans tied to SOFR
    - 23% of variable loans tied to Wall Street Journal Prime
    - 4% of variable loans tied to other indices
- Approximately 5% ($552 million) of the variable rate loan portfolio will strike their index floors at or above a Fed Funds equivalent rate of 2% with a cumulative amount of 24% ($3.0 billion) hitting floor strikes at or above Fed Funds level of 1%

Securities

- Expect to reinvest less than the principal runoff of approximately $300 million during 1Q26 and allow the portfolio to decline as needed

Swaps/Hedges (See slide 34 for more information)

- $1.8 billion of spot and forward-starting receive fixed/pay 1-month SOFR swaps designated as Cash Flow Hedges on the balance sheet; extends loan duration
- $398 million of pay fixed/receive Fed Effective swaps designated as Fair Value Hedges on $432 million of securities; provides OCI protection and flexibility to reposition and/or reprice the hedged assets in a changing rate environment
- During 4Q25, two additional Cash Flow hedges were executed, and no terminations were completed

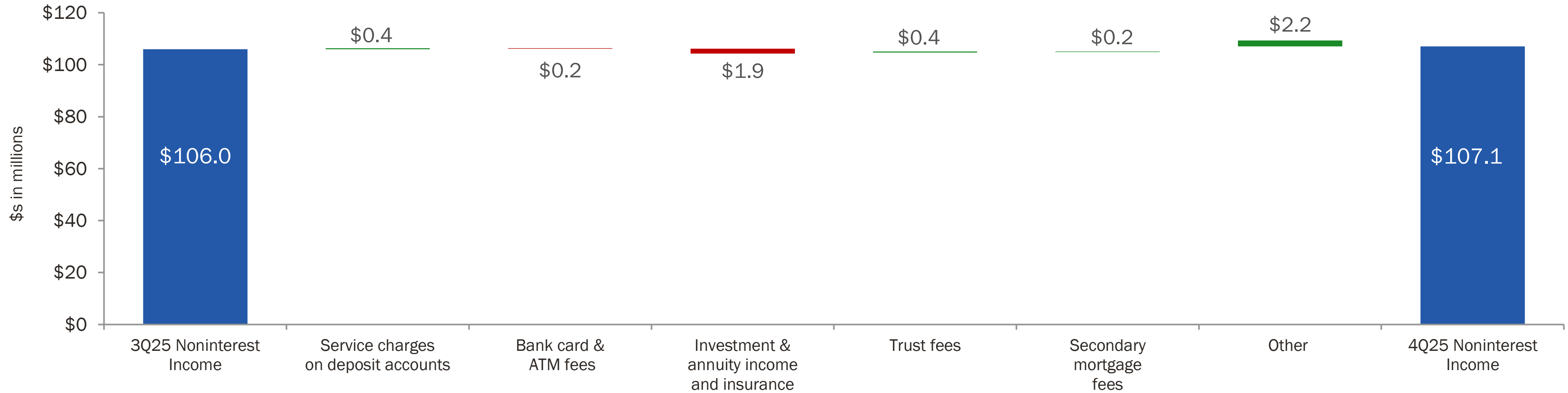
Deposits

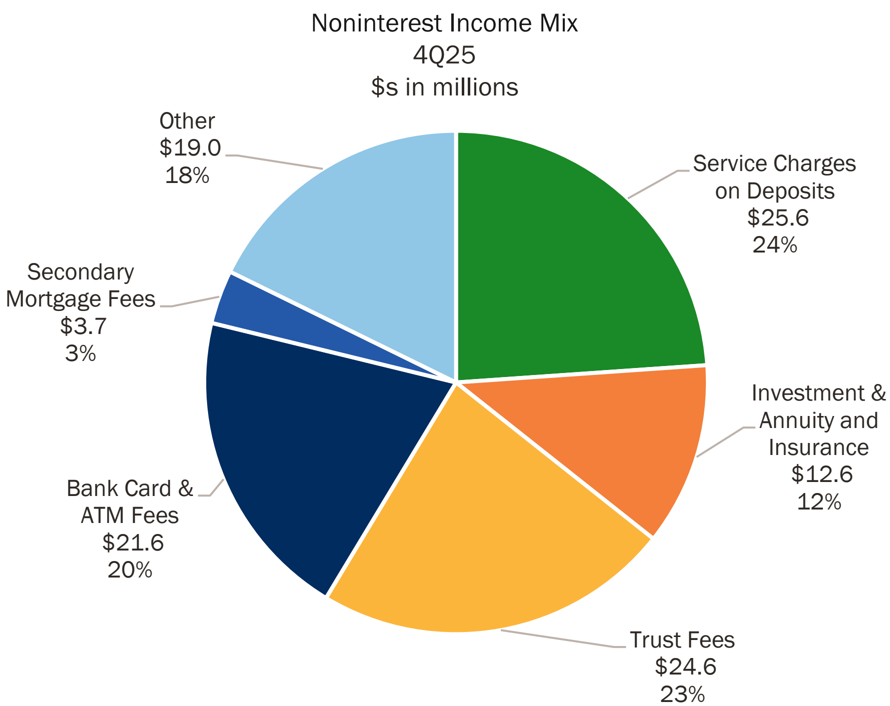
- Deposits totaled $29.3 billion at December 31, 2025
- 76% of deposits are MMDA (excludes PF), savings, or DDA

Cycle-to-date Rate Betas

	Historical Cycles		Current Cycle		
	Rates down (2Q19-4Q20)	Rates Up (1Q22-2Q24)	Rates Down (2Q24-4Q25)	4Q25	Expected Beta 4Q25-4Q26
Total Deposit Betas	31%	37%	29%	17%	40%
IB Deposit Betas	45%	58%	48%	28%	58%
Loan Betas	38%	49%	34%	28%	36%

Continued Fee Income Growth





- Noninterest income totaled $107.1 million, up $1.1 million, or 1% linked-quarter
- Decrease in investment & annuity income and insurance due primarily to lower annuity sales in the fourth quarter of 2025
- Increase in other fee income due to higher SBIC income, partially offset by lower syndication fees

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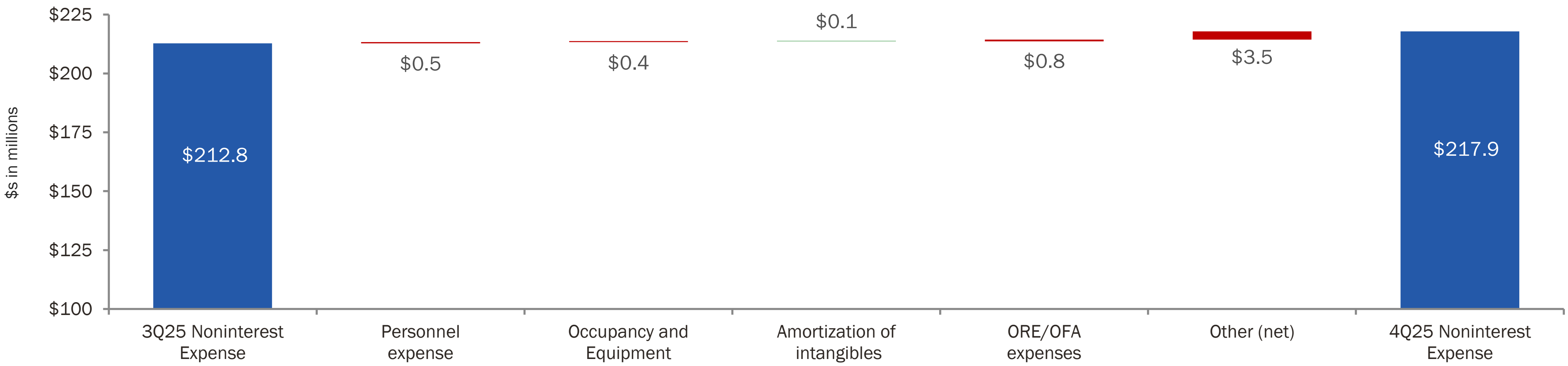
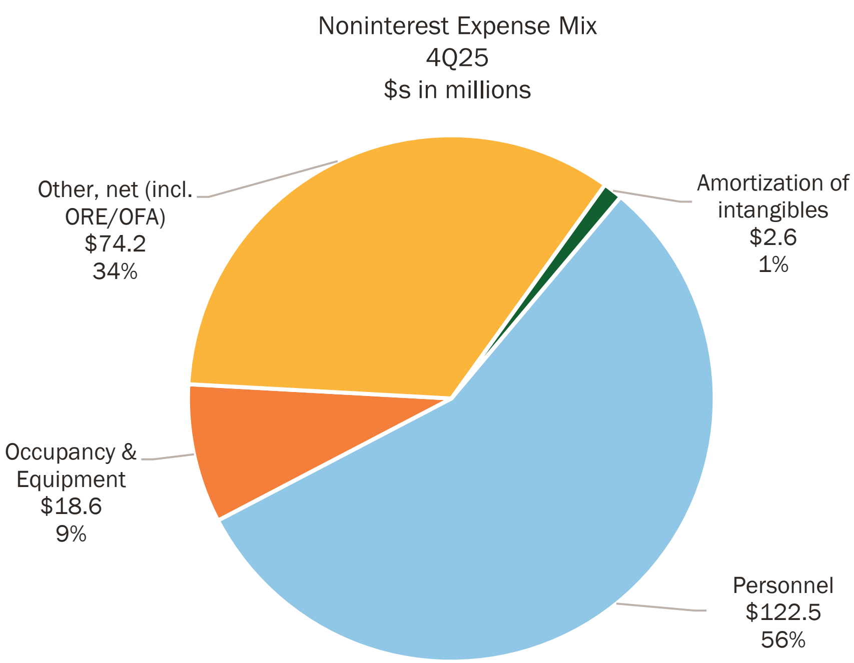
Expenses Remain Well-Controlled





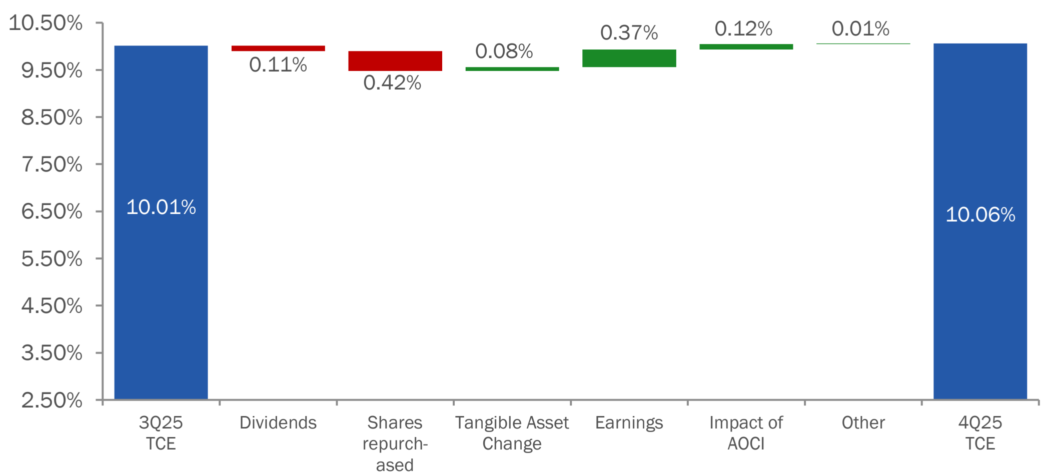
- Noninterest expense totaled $217.9 million, up $5.1 million, or 2% linked-quarter, from 3Q25 noninterest expense of $212.8 million
- Other expenses increased $3.5 million, primarily related to higher advertising, data processing, and other professional services expense

Capital Deployed Through Share Repurchase Program

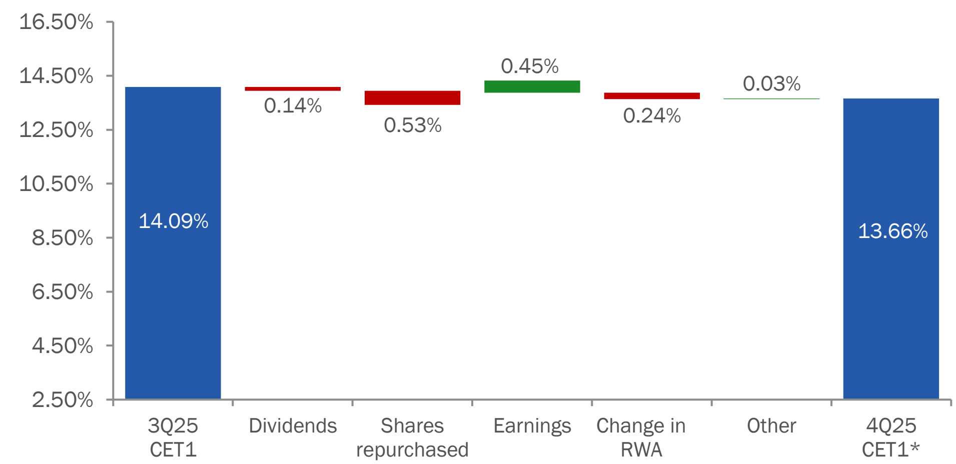
- CET1 ratio estimated at 13.66%, down 43 bps linked-quarter
- Leverage (Tier 1) ratio estimated at 11.17%, down 29 bps linked-quarter
- TCE ratio 10.06%, up 5 bps linked-quarter
- Total risk-based capital ratio estimated at 15.46%, down 46 bps linked-quarter
- 2,543,700 shares of company common stock repurchased during 4Q25 at an average price of $57.62 per share; no shares remain available under previous authority expiring December 31, 2026; new 5% buyback authority reauthorized through December 31, 2026

	Tangible Common Equity Ratio	Leverage Ratio	CET1 Ratio and Tier 1 Risked-Based Capital Ratio	Total Risk-Based Capital Ratio
December 31, 2025*	10.06%	11.17%	13.66%	15.46%
September 30, 2025	10.01%	11.46%	14.09%	15.92%
June 30, 2025	9.84%	11.35%	13.97%	15.82%
March 31, 2025	10.01%	11.55%	14.48%	16.37%
December 31, 2024	9.47%	11.29%	14.14%	15.93%

TCE Ratio 10.06%



CET1 Ratio 13.66%



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

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2026 Forward Guidance

	2025 Actual	FY 2026 Outlook
Loans (EOP)	$24.0B	Expect EOP loans at 12/31/26 to be up mid single digits from 12/31/25 levels
Deposits (EOP)	$29.3B	Expect EOP deposits at 12/31/26 to be up low single digits from 12/31/25 levels
Net Interest Income (te)	$1,119.2MM	Expect NII (te) to be up between 5%-6% from FY25; expect modest NIM expansion in 2026; guidance based on two 25 bp rate cuts in 2026 (April and July)
Adjusted Pre-Provision, Net Revenue (PPNR)*	$679.9MM	Expect adjusted PPNR to be up between 4.5%-5.5% from FY25 adjusted PPNR
Reserve for Credit Losses	$341.7MM, or 1.43% of total loans	Future assumptions in economic forecasts and any change in our own asset quality metrics will drive level of reserves; expect net charge-offs to average loans between 0.15% and 0.25% for full year 2026
Noninterest Income**	$406.4MM	Expect noninterest income to be up 4%-5% from FY25 noninterest income
Adjusted Noninterest Expense*	$845.7MM	Expect noninterest expense to be up 5%-6% from FY25 adjusted noninterest expense; impact from organic growth initiative of approximately 135 basis points and impact from one full year of expenses related to Sabal Trust Company acquisition of approximately 50 basis points
Effective Tax Rate	20.6%	Approximately 20-21%
Efficiency Ratio*	54.78%	Expect to maintain efficiency ratio within the range of 54-55% for FY26

Corporate Strategic Objectives (CSOs) Long-term operating objectives reviewed/updated annually (assumes fed funds at approximately 3.25% for 2028)	3 Year Objective (4Q28)	4Q25 Actual	2025 Actual*
ROA	≥ 1.50%	1.41%	1.41%
TCE	9.00 - 9.50%	10.06%	10.06%
ROTCE	≥ 15%	14.55%	14.63%
Efficiency Ratio*	≤ 55%	54.93%	54.78%

*Refer to appendix for non-GAAP reconciliations; results for FY 2025 adjusted for supplemental disclosure items
**Noninterest income guidance excludes the loss on the January 2026 bond portfolio restructuring

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Appendix and Non-GAAP Reconciliations

Summary Balance Sheet ($ in millions)

			Change					Change
4Q25	3Q25	4Q24	LQ	Prior Year		YTD 2025	YTD 2024	Y-o-Y
					EOP Balance Sheet			
23,958.4	23,596.6	23,299.4	361.8	659.0	Loans	23,958.4	23,299.4	659.0
8,094.8	7,991.3	7,597.2	103.5	497.6	Securities	8,094.8	7,597.2	497.6
32,218.7	32,532.3	31,857.8	(313.6)	360.9	Earning assets	32,218.7	31,857.8	360.9
35,472.8	35,766.4	35,081.8	(293.6)	391.0	Total assets	35,472.8	35,081.8	391.0
29,279.8	28,659.8	29,492.9	620.0	(213.1)	Deposits	29,279.8	29,492.9	(213.1)
1,017.3	1,891.5	639.0	(874.2)	378.3	Short-term borrowings	1,017.3	639.0	378.3
31,012.7	31,291.9	30,954.2	(279.2)	58.5	Total liabilities	31,012.7	30,954.2	58.5
4,460.1	4,474.5	4,127.6	(14.4)	332.5	Stockholders' equity	4,460.1	4,127.6	332.5

					Avg Balance Sheet			
23,715.8	23,425.9	23,248.5	289.9	467.3	Loans	23,366.8	23,630.7	(263.9)
8,484.2	8,383.8	8,257.1	100.4	227.1	Securities [1]	8,346.1	8,222.0	124.1
32,598.3	32,213.6	32,333.0	384.7	265.3	Average earning assets	32,230.8	32,422.6	(191.8)
35,227.3	34,751.2	34,770.7	476.1	456.6	Total assets	34,717.8	34,912.2	(194.4)
28,816.5	28,492.1	29,108.4	324.4	(291.9)	Deposits	28,677.4	29,168.9	(491.5)
1,244.9	1,135.3	672.3	109.6	572.6	Short-term borrowings	969.6	891.4	78.2
30,809.6	30,382.5	30,632.4	427.1	177.2	Total liabilities	30,403.6	30,960.3	(556.7)
4,417.7	4,368.7	4,138.3	49.0	279.4	Stockholders' equity	4,314.2	3,951.9	362.3

5.75%	5.87%	6.02%	-12 bps	-27 bps	Loan yield	5.83%	6.17%	-34 bps
2.98%	2.92%	2.71%	6 bps	27 bps	Securities yield	2.88%	2.63%	25 bps
2.42%	2.55%	2.87%	-13 bps	-45 bps	Cost of IB deposits	2.54%	3.08%	-54 bps
81.83%	82.33%	79.00%	-50 bps	283 bps	Loan/Deposit ratio - EOP	81.83%	79.00%	283 bps

[1] Average securities excludes unrealized gain/(loss)

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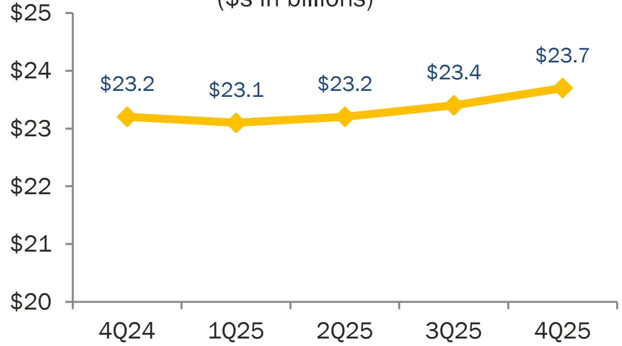
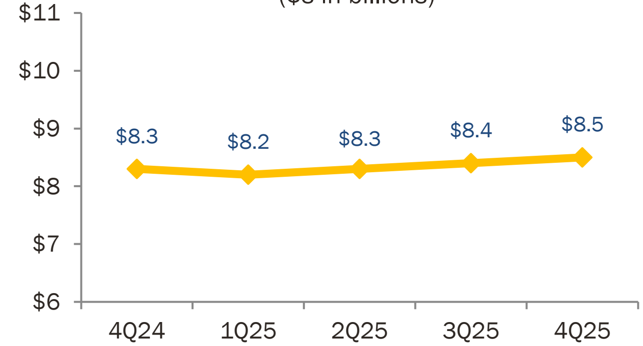
Balance Sheet Summary

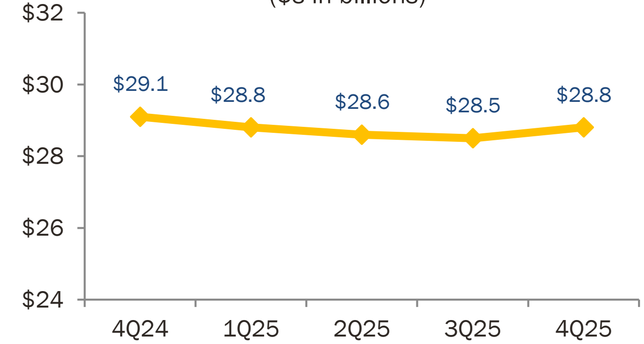
Average Loans
($s in billions)



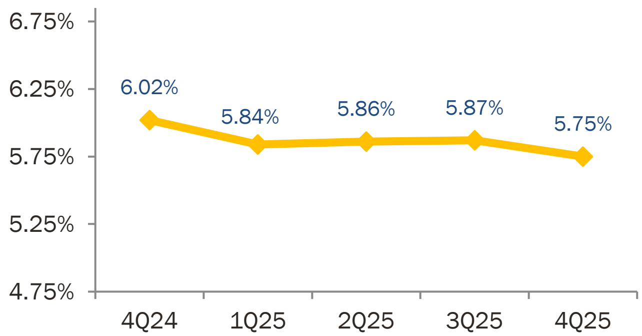
Average Securities*
($s in billions)



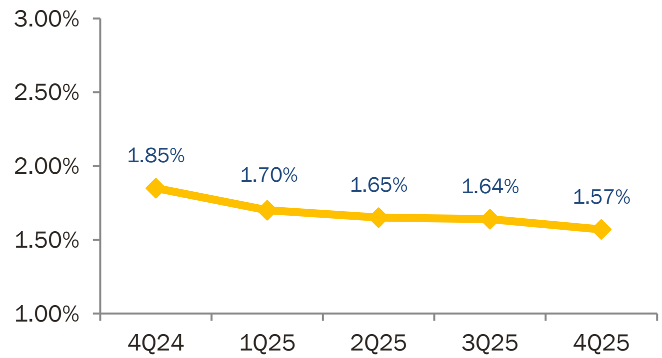
Average Deposits
($s in billions)



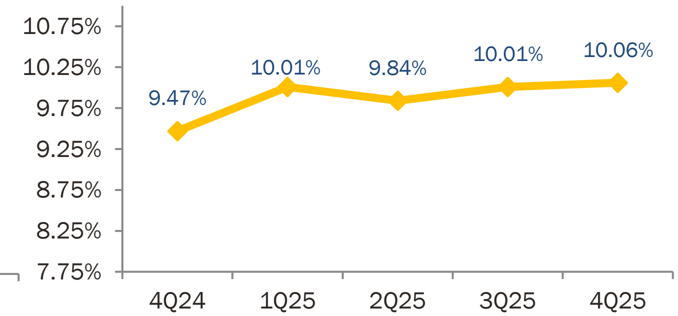
Loan Yield (TE)



Cost of Deposits



Tangible Common Equity Ratio

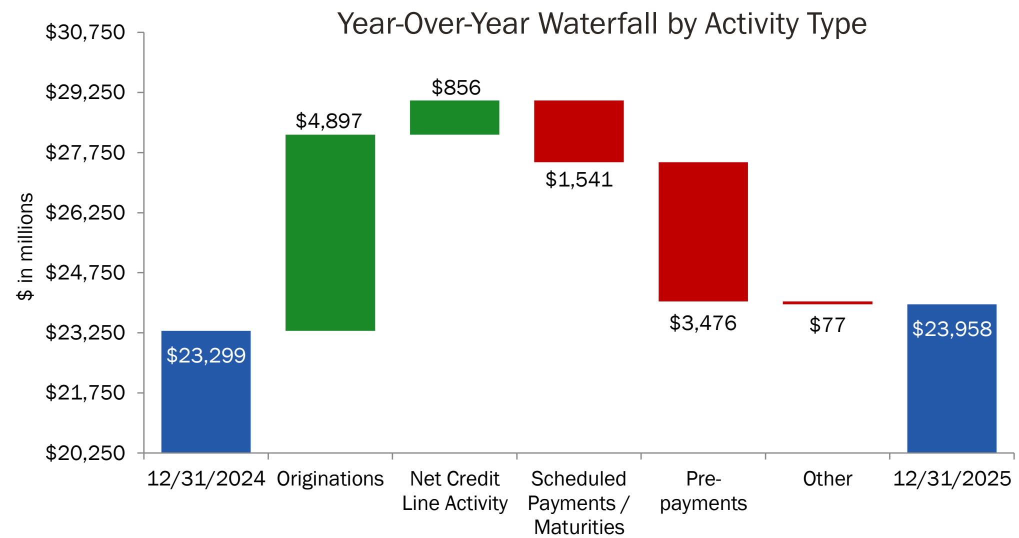


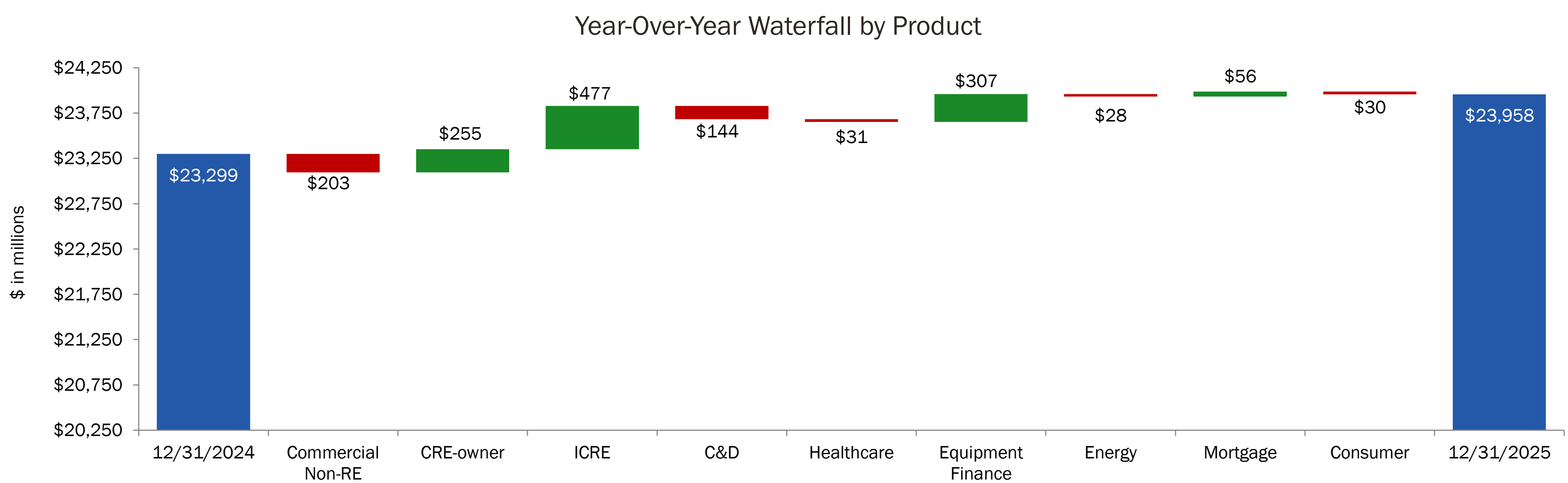
	4Q24	1Q25	2Q25	3Q25	4Q25
Average Loans ($MM)	23,249	23,069	23,249	23,426	23,716
Average Total Securities* ($MM)	8,257	8,242	8,272	8,384	8,484
Average Deposits ($MM)	29,108	28,752	28,650	28,492	28,817
Loan Yield (TE)	6.02%	5.84%	5.86%	5.87%	5.75%
Cost of Deposits	1.85%	1.70%	1.65%	1.64%	1.57%
Tangible Common Equity Ratio	9.47%	10.01%	9.84%	10.01%	10.06%

* Average securities excludes unrealized gain/(loss)

Year-Over-Year Loan Growth

- Loans totaled $24.0 billion, up $659 million, or 3% year-over-year
  - Strong growth driven by strong CRE-owner and ICRE production and continued growth in Equipment Finance
  - 2025 originations of $4.9 billion and net credit line activity of $0.9 billion were partially offset by prepayments of $3.5 billion, scheduled payments / maturities of $1.5 billion





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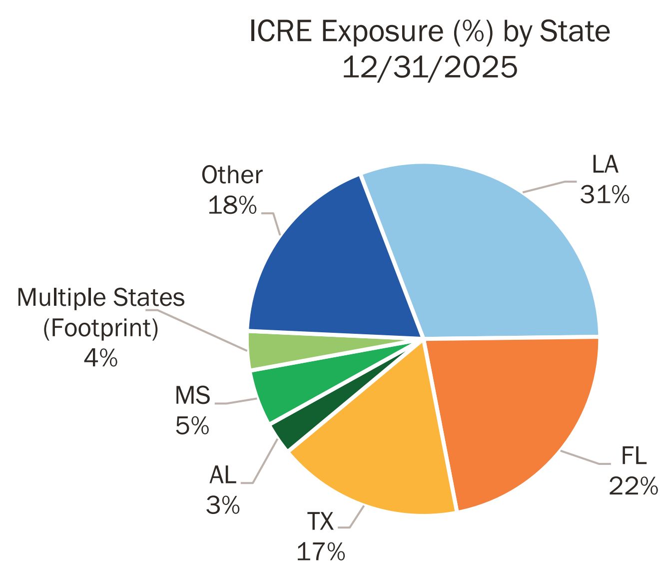
ICRE Segmentation Detail and Key Metrics

- ICRE loan portfolio is diversified by asset class, industry and geographic region
- ICRE 18% of total loans and includes a variety of collateral types
- Office-ICRE exposure low at only 3.0% of total loans
  - Office buildings tend to be more mid-rise
  - Approximately 33% of office-ICRE exposure has medical-related tenants
  - Approximately 90% of office exposure is located within our 5-state footprint (AL, FL, LA, MS, TX)
  - 89% of office-ICRE portfolio (by loan count) has exposure of $5 million or less
  - 91% of office-ICRE exposure has some level of guarantor support (corporate, personal, or both)
- Multifamily – ICRE and C&D exposure diverse
  - No rent stabilized properties
  - Approximately 68% of multifamily exposure is located within our 5-state footprint (AL, FL, LA, MS, TX) and Nashville, TN
  - 99% of multifamily (ICRE and C&D) exposure has some level of guarantor support (corporate, personal, or both)

Total Loans ($s in millions)	Outstanding	% of Total Loans	Commitment
Multifamily	$1,108	4.6%	$1,123
Retail	759	3.2%	787
Office	722	3.0%	740
Industrial	637	2.7%	712
Hospitality[1]	428	1.8%	432
Healthcare related properties	411	1.7%	452
Other	144	0.6%	145
Other land loans	59	0.2%	60
1-4 family residential construction	15	0.1%	15
Total ICRE Loans[2]	$4,283	17.9%	$4,466

As of December 31, 2025
[1] Includes hotel, motel and restaurants
[2] Includes ICRE and $510 million healthcare loans outstanding; healthcare loans outstanding primarily included in healthcare related properties, office, and other collateral categories



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EOP Loan Repricing and Maturity

($s in millions)	Repricing/Maturity Term [1] 3 months or less	4-12 months	1-3 Years	3-5 Years	5-15 Years	Over 15 Years	Total Loans (EOP)	Rate Structure Variable Rate	Fixed Rate
Commercial Non-RE	$6,144	$351	$886	$1,333	$1,045	$50	$9,809	$6,186	$3,623
CRE-Owner	1,144	78	320	521	1,187	20	3,270	1,109	2,161
CRE- income producing	3,079	122	331	486	263	2	4,283	3,030	1,253
Construction and land development	911	24	70	94	101	39	1,239	907	332
Total Commercial	$11,278	$575	$1,607	$2,434	$2,596	$111	$18,601	$11,232	$7,369
Residential mortgages	51	116	174	164	1,491	2,021	4,017	1,633	2,384
Consumer	1,185	42	47	49	15	2	1,340	1,187	153
Total Loans	$12,514	$733	$1,828	$2,647	$4,102	$2,134	$23,958	$14,052	$9,906
% of Total	52%	3%	8%	11%	17%	9%	100%	59%	41%
Weighed Average Rate	6.51%	5.56%	5.44%	5.92%	4.31%	4.72%	5.81%	6.15%	5.28%

[1] Based on maturity date for fixed rate loans

- 86% of variable rate loans reprice in three months or less
- $1.2 billion of variable rate mortgages, or 9% of total variable rate loans, reprice in 5 to 15 years

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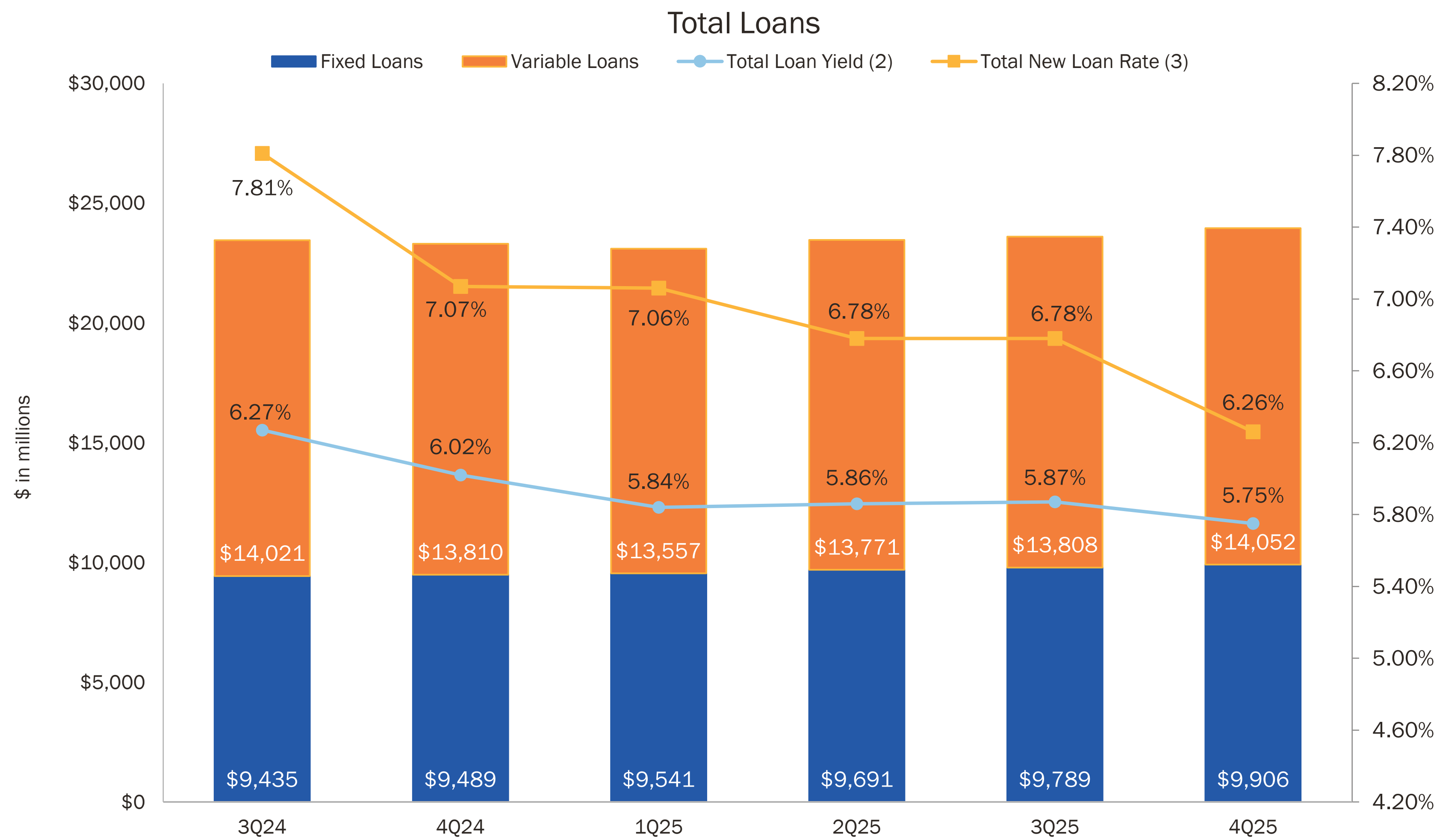
Total Loan Rates and Yield Trends



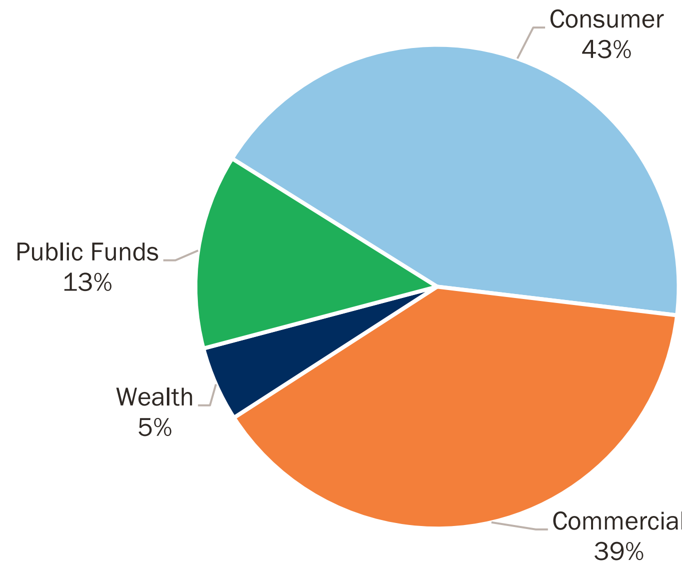
Total Loan Rate[1] - Fixed	4.91%	4.98%	5.04%	5.17%	5.24%	5.28%
Total Loan Rate[1] - Variable	7.26%	6.77%	6.60%	6.58%	6.52%	6.15%

[1] Loan rates represent weighted average coupon rate at end of period
[2] Total loan yield includes impact of cash flow hedges
[3] New Loan rates represent weighted average coupon rate in the month of origination or first funded balance

Maintaining a Seasoned, Stable, Diversified Deposit Base

- DDA as a % of total deposits remains strong at 35% at December 31, 2025
- Uninsured deposits (adjusted for collateralized public funds) were 38.6% at December 31, 2025, compared to 39.2% at September 30, 2025
  - The Insured Cash Sweep (ICS) product is available to clients as a way to secure deposits above FDIC limits; balances at December 31, 2025 were $322 million, down from $350 million at September 30, 2025
  - Repurchase (Repo) agreements are another way for clients to secure deposits; balances at December 31, 2025 were $547 million, compared to $616 million at September 30, 2025
- Consumer clients comprise 43% of total deposits (48% including wealth), while commercial clients comprise 39%
- There were no brokered time deposits at December 31, 2025 or at September 30, 2025

EOP Deposits by Line of Business
12/31/25

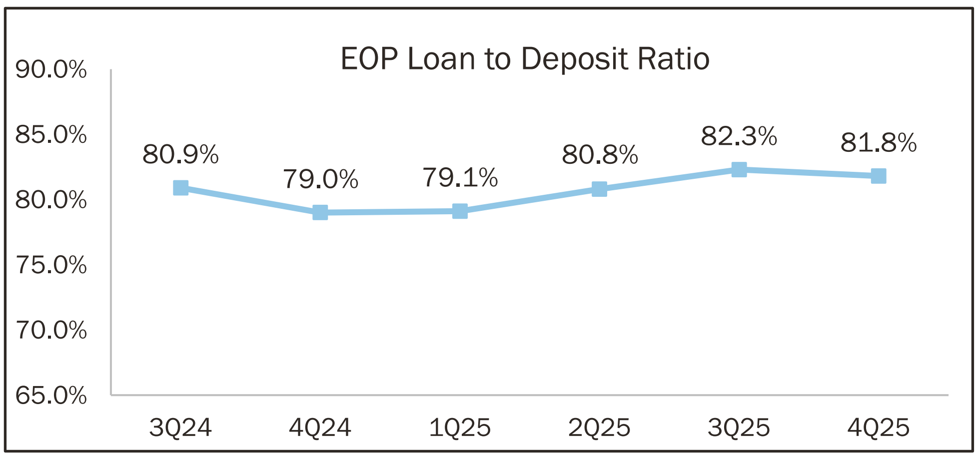


Strong Liquidity Position; Multiple Sources of Funding Available

- Currently have approximately $19.8 billion in internal and external sources of liquidity if needed
- Approximately $18.2 billion in remaining net liquidity available at December 31, 2025
- There were no brokered time deposits at December 31, 2025 or at September 30, 2025

At December 31, 2025 $ in millions	Total Sources	Amount Used	Net Availability
Internal Sources			
Free Securities	$4,153	$ –	$4,153
External Sources			
FHLB*	6,749	1,452	5,297
FRB-DW	3,307	–	3,307
Brokered Deposits	4,392	–	4,392
Overnight Fed Funds LOCs	1,159	70	1,089
Total Available Sources of Funding	$19,760	$1,522	$18,238

* Amount used includes letters of credit (off balance-sheet)



At December 31, 2025 $ in millions	
Cash and O/N	$ 695
Cash and O/N as a % of Assets	2.0%
Cash and O/N + Net Availability	$ 18,933
Uninsured Deposits excl. PF Deposits	$ 11,299
Cash and O/N + Net Availability to Adj. Uninsured deposits	167.56%

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

4Q25	3Q25	4Q24	Change LQ	Change Prior Year		YTD 2025	YTD 2024	Change Y-o-Y
284.7	282.3	276.3	2.4	8.4	Net interest income (TE)	1,119.2	1,093.0	26.2
13.1	12.7	11.9	0.4	1.2	Provision for credit losses	51.2	52.2	(1.0)
107.1	106.0	91.2	1.1	15.9	Noninterest income	406.4	364.1	42.3
217.9	212.8	202.3	5.1	15.6	Noninterest expense	851.6	819.9	31.7
158.3	160.3	150.5	(2.0)	7.8	Income before income tax	612.4	574.0	38.4
32.7	32.9	28.4	(0.2)	4.3	Income tax expense	126.3	113.2	13.1
125.6	127.5	122.1	(1.9)	3.5	Net income	486.1	460.8	25.3
174.0	175.6	165.2	(1.6)	8.8	Adjusted PPNR (TE)*	679.9	641.0	38.9
125.6	127.5	122.1	(1.9)	3.5	Net income	486.1	460.8	25.3
(0.5)	(0.6)	(0.7)	0.1	0.2	Net Income allocated to participating securities	(2.0)	(3.0)	1.0
125.1	126.9	121.4	(1.8)	3.7	Net Income available to common shareholders	484.1	457.8	26.3
83.8	85.5	86.6	(1.7)	(2.8)	Weighted average common shares - diluted (millions)	85.4	86.6	(1.2)
1.49	1.49	1.40	0.00	0.09	EPS - diluted	5.67	5.28	0.39
3.48%	3.49%	3.41%	-1 bps	7 bps	NIM (TE)	3.47%	3.37%	10 bps
1.41%	1.46%	1.40%	-5 bps	1 bps	ROA	1.40%	1.32%	8 bps
11.28%	11.58%	11.74%	-30 bps	-46 bps	ROE	11.27%	11.66%	-39 bps
54.93%	54.10%	54.46%	83 bps	47 bps	Efficiency ratio*	54.78%	55.36%	-58 bps

*Non-GAAP measure: see slides 35-37 for non-GAAP reconciliations

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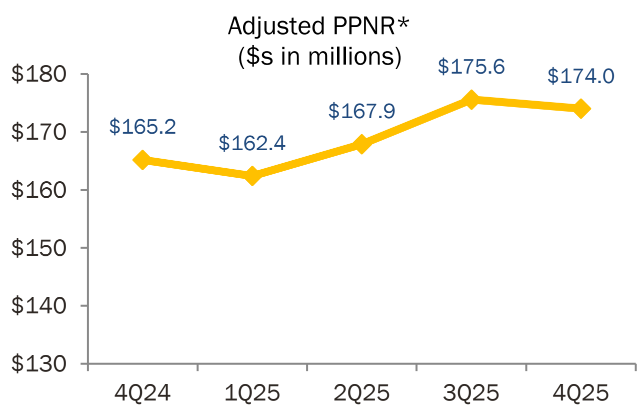
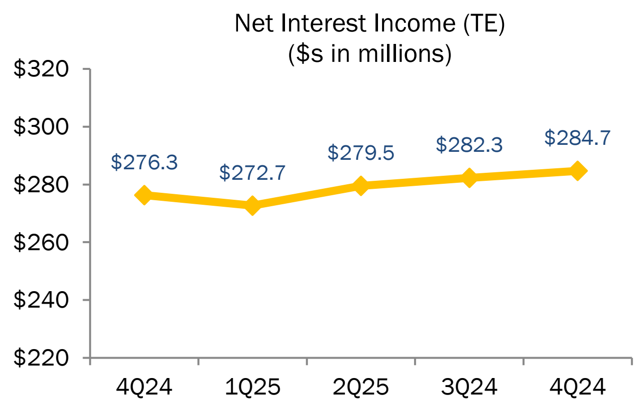
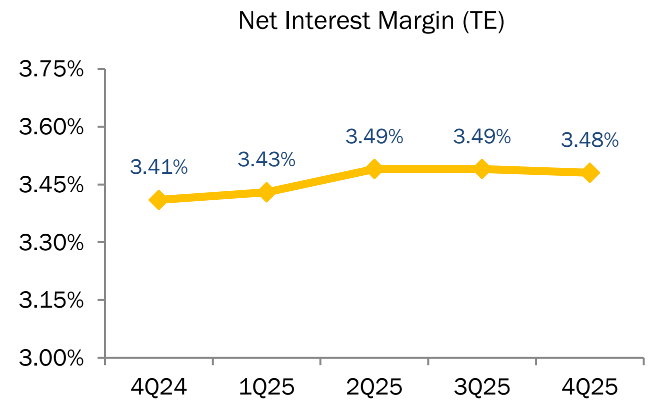
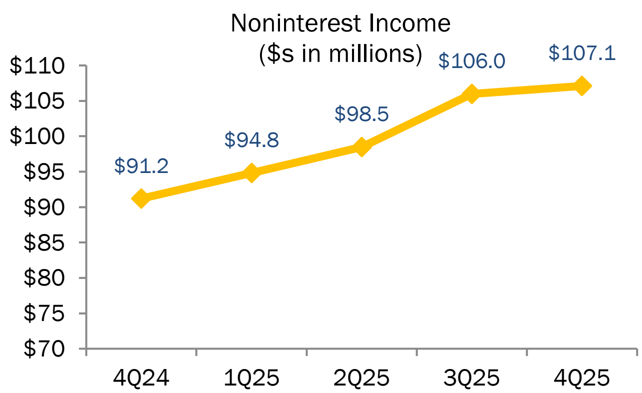
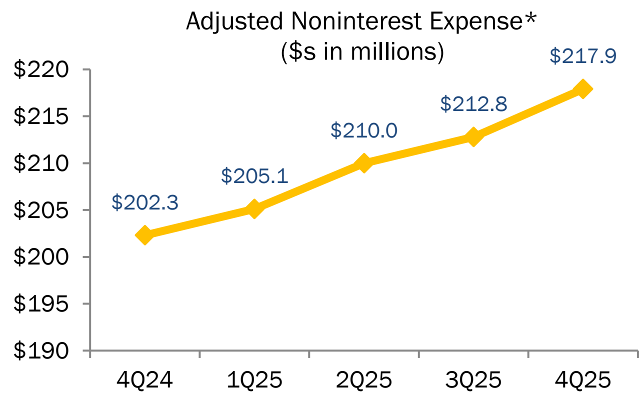
Income Statement Summary (as Adjusted*)

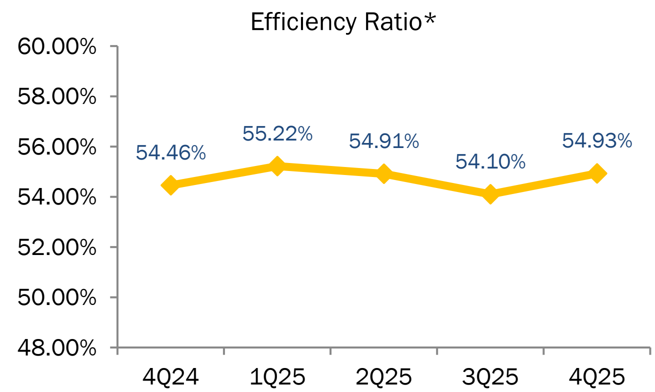












	4Q24	1Q25	2Q25	3Q25	4Q25
Adjusted PPNR (TE)* ($000)	165,167	162,443	167,911	175,557	173,956
Net Interest Income (TE) ($000)	276,291	272,711	279,455	282,309	284,675
Net Interest Margin (TE)	3.41%	3.43%	3.49%	3.49%	3.48%
Noninterest Income ($000)	91,209	94,791	98,524	106,001	107,131
Adjusted Noninterest Expense* ($000)	202,333	205,059	210,068	212,753	217,850
Efficiency Ratio*	54.46%	55.22%	54.91%	54.10%	54.93%

*Non-GAAP measure: see slides 35-37 for non-GAAP reconciliations

Current Hedge Positions

Cash Flow (CF) Hedges

- Receive 265 bps versus paying 1-month SOFR on $1.8 billion
- Two additional hedges were executed while no terminations were made during the fourth quarter of 2025
- Total termination value on remaining active CF hedges is approximately ($14) million as of 12/31/2025
- Future maturities of existing CF hedges range from February 2026 through September 2030

Fair Value (FV) Hedges

- No additional FV hedges were terminated or executed in 4Q25
- The $398 million of FV hedges reduced the duration (Market price risk) from approximately 5.1 years to 1.1 years on $432 million in hedged securities
- FV hedges become fully effective beginning January 2025 through July 2026; with an average pay fixed rate of 1.84% and receive variable rate at FF effective (resulting in these bonds being a variable rate of FF plus 45 bps)
- $249 million, of the $398 million in FV hedges, became effective in 2025 and contributed to the total portfolio yield
- Current termination value of FV hedges is approximately $24 million at 12/31/2025
- 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

PPNR (TE) and Adjusted PPNR (TE) Reconciliation

	Three Months Ended					Twelve Months Ended	
(in thousands)	4Q25	3Q25	2Q25	1Q25	4Q24	2025	2024
Net Income (GAAP)	$125,572	$127,466	$113,531	$119,504	$122,074	$486,073	$460,815
Provision for credit losses	13,145	12,651	14,925	10,462	11,912	51,183	52,167
Income tax expense	32,734	32,869	31,048	29,671	28,446	126,322	113,158
Pre-provision net revenue	171,451	172,986	159,504	159,637	162,432	663,578	626,140
Taxable equivalent adjustment*	2,505	2,571	2,496	2,806	2,735	10,378	11,086
Pre-provision net revenue (TE)*	173,956	175,557	162,000	162,443	165,167	673,956	637,226
Adjustments from supplemental disclosure items							
Sabal Trust Company acquisition expense	—	—	5,911	—	—	5,911	—
FDIC special assessment	—	—	—	—	—	—	3,800
Adjusted pre-provision net revenue (TE)*	$173,956	$175,557	$167,911	$162,443	$165,167	$679,867	$641,026

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

Adjusted Noninterest Expense

	Three Months Ended					Twelve Months Ended	
(in thousands)	4Q25	3Q25	2Q25	1Q25	4Q24	2025	2024
Noninterest expense (GAAP)	$217,850	$212,753	$215,979	$205,059	$202,333	$851,641	$819,910
Adjustments from supplemental disclosure items							
Sabal Trust Company acquisition expense	—	—	(5,911)	—	—	(5,911)	—
FDIC special assessment	—	—	—	—	—	—	(3,800)
Adjusted noninterest expense	$217,850	$212,753	$210,068	$205,059	$202,333	$845,730	$816,110

Adjusted Efficiency Ratio

	Three Months Ended					Twelve Months Ended	
(in thousands)	4Q25	3Q25	2Q25	1Q25	4Q24	2025	2024
Net interest income	$282,170	$279,738	$276,959	$269,905	$273,556	$1,108,772	$1,081,921
Noninterest income	107,131	106,001	98,524	94,791	91,209	406,447	364,129
Total GAAP revenue	389,301	385,739	375,483	364,696	364,765	1,515,219	1,446,050
Taxable equivalent adjustment*	2,505	2,571	2,496	2,806	2,735	10,378	11,086
Total revenue (TE)*	$391,806	$388,310	$377,979	$367,502	$367,500	$1,525,597	$1,457,136
GAAP Noninterest expense	$217,850	$212,753	$215,979	$205,059	$202,333	$851,641	$819,910
Amortization of Intangibles	(2,622)	(2,694)	(2,524)	(2,113)	(2,206)	(9,953)	(9,413)
Adjustments from supplemental disclosure items							
Sabal Trust Company acquisition expense	—	—	(5,911)	—	—	(5,911)	—
FDIC special assessment	—	—	—	—	—	—	(3,800)
Adjusted noninterest expense less amortization of intangibles	$215,228	$210,059	$207,544	$202,946	$200,127	$835,777	$806,697
Efficiency Ratio**	54.93%	54.10%	54.91%	55.22%	54.46%	54.78%	55.36%

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

** The efficiency ratio is noninterest expense to total net interest income (TE) and noninterest income, excluding amortization of purchased intangibles and supplemental disclosure items noted above

Adjusted Earnings Per Share - Diluted

	Twelve Months Ended	
(in thousands)	2025	2024
Net Income (GAAP)	486,073	$460,815
Net income allocated to participating securities	(2,042)	(3,027)
Net income available to common shareholders	$484,031	$457,788
Supplemental disclosure items, net of income tax*	4,670	3,002
Supplemental disclosure items allocated to participating securities	(20)	(22)
Adjusted net income allocated to participating securities	$488,681	$460,768
Weighted average common shares - diluted	85,440	86,648
Earnings per share - diluted	$5.67	$5.28
Adjusted earnings per share - diluted	$5.72	$5.31

Adjusted ROA and ROTCE

	Three Months Ended			Twelve Months Ended	
(in thousands)	4Q25	3Q25	4Q24	2025	2024
Average total assets	$35,227,286	$34,751,209	$34,770,663	$34,717,808	$34,912,199
Average common stockholders' equity	$4,417,711	$4,368,746	$4,138,326	$4,314,183	$3,951,871
Average goodwill and other intangible assets	(993,742)	(996,408)	(891,741)	(960,738)	(895,200)
Average tangible common equity	$3,423,969	$3,372,338	$3,246,585	$3,353,445	$3,056,671
Net income (GAAP)	$125,572	$127,466	$122,074	$486,073	$460,815
Supplemental disclosure items, net of income tax*	—	—	—	4,670	3,002
Adjusted Net Income	$125,572	$127,466	$122,074	$490,743	$463,817
ROA	1.41%	1.46%	1.40%	1.40%	1.32%
Adjusted ROA	1.41%	1.46%	1.40%	1.41%	1.33%
ROTCE	14.55%	15.00%	14.96%	14.49%	15.08%
Adjusted ROTCE	14.55%	15.00%	14.96%	14.63%	15.17%

*Supplemental disclosure items, net of income tax impact calculated using federal tax rate of 21%

HANCOCK WHITNEY

Fourth Quarter 2025
Earnings Conference Call

1/20/2026

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