

**HANCOCK HOLDING COMPANY**

Annual Report 2007

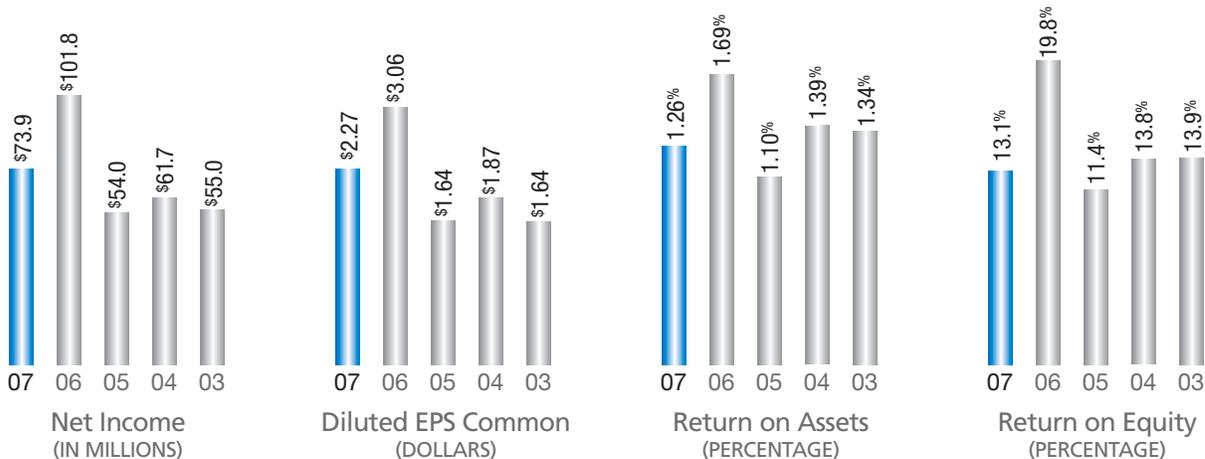
**Hancock**

The logo is a circular emblem with a blue and white color scheme. It features a stylized sunburst or fan-like shape on the left side, transitioning into a circular element on the right. The overall design is clean and modern.

# Financial highlights

(unaudited, amounts in thousands, except per share data)

	2007	2006	% Change
<b>Income Data</b>			
Net income	\$ 73,892	\$ 101,802	-27%
Net interest income (te)	215,167	232,730	- 8%
<b>Per Common Share Data</b>			
Net earnings – basic	\$ 2.31	\$ 3.13	-26%
Net earnings – diluted	2.27	3.06	-26%
Book value (end of period)	17.71	17.09	4%
Tangible book value (end of period)	15.45	14.87	4%
Cash dividends paid	0.960	0.895	7%
<b>Average Balance Sheet Data</b>			
Securities	\$ 1,734,552	\$ 2,228,822	-22%
Loans, net of unearned income	3,428,009	3,062,222	12%
Total earning assets	5,279,719	5,502,555	-4%
Total assets	5,851,889	6,031,800	-3%
Total deposits	4,929,176	5,069,427	-3%
Total common stockholders' equity	562,383	513,656	9%
<b>Key Ratios</b>			
			<u>bp Change</u>
Return on average assets	1.26%	1.69%	-43
Return on average common equity	13.14%	19.82%	-668
Net interest margin (te)	4.08%	4.23%	-15
Efficiency ratio (te)	63.88%	58.99%	489
Allowance for loan losses to period-end loans	1.31%	1.43%	-12
Common equity (period-end) to total assets (period-end)	9.15%	9.36%	-21
Leverage ratio	8.51%	8.63%	-12





## To Our Shareholders:

During 2007, as Americans anxiously watched the country's economic picture begin to dim, your Hancock Holding Company retained its trademark financial soundness. With solid risk management standards to protect your Company and mitigate hazards to customers' financial success, Hancock remained true to its conservative, community oriented business philosophy.

Additionally, Hancock has rated among the nation's strongest, safest financial institutions for more than 18 consecutive years, according to BauerFinancial, Inc. That strength and stability have helped Hancock provide safe financial harbor for 108 years. Likewise, through strategic expansion, innovative products and services, and highly capable teams of local financial services professionals and directors, your Company is well prepared to help people and businesses achieve their financial goals, regardless of economic fluctuations.

### Corporate Growth

Familiar to hometowns from Central Louisiana to Tallahassee, Hancock Bank's lighthouse logo illuminated financial solutions at new locations across some of the Gulf South's most vibrant markets.

Melding cultural heritage with fresh opportunity, a New Orleans Central Business District financial center will help business and civic leaders continue downtown revitalization. Additionally, new metropolitan New Orleans branches in Jefferson Parish and on the West Bank in Harvey support ongoing economic recovery.

New Hancock Bank of Alabama financial centers opened in downtown Mobile, in West Mobile, and on Alabama's Eastern Shore at Daphne and Malbis. As Hancock's north Florida footprint expands, a new Pensacola location at Cordova complements Hancock's downtown financial center.



*(left to right, seated)*  
*Leo W. Seal, Jr.,*  
*Hancock Holding Company President;*  
*George A. Schloegel,*  
*Hancock Holding Company Chairman;*  
*(left to right, standing)*  
*John M. Hairston,*  
*Hancock Holding Company CEO;*  
*Carl J. Cbaney,*  
*Hancock Holding Company CEO*

## Milestones

Since 1899 Hancock's legacy of financial services excellence and community commitment has included numerous milestones. In 2007 your Company welcomed shareholders to fully restored headquarters in Gulfport for the traditional Annual Meeting at One Hancock Plaza — the first shareholder meeting at the corporate domicile since Hurricane Katrina. The new Hancock Technology Center in South Mississippi reaffirmed Hancock's pledge to ensure uninterrupted crucial operations and safeguard information, regardless of emergency circumstances.



*Dubbed a "fortress" by the local media, the new Hancock Bank Technology Center ensures seamless customer service during an emergency.*

Restoration of Hancock's Bay St. Louis main branch, your Company's birthplace, helped spark continued business re-growth in that storm-ravaged community. Shortly thereafter, a fully refurbished historic Pass Christian beachfront office signaled an economic renaissance in that recovering Gulf Coast community. In October 2007, Hancock dedicated One Hancock Plaza's symbolic Lighthouse Park, one of the state's largest corporately owned downtown green spaces.

Additionally, in 2007, veteran Hancock bankers Leo W. Seal, Jr., and George A. Schloegel celebrated 60 and 50 years in banking, respectively.



*Hancock Bank opened a full-service financial center in downtown Mobile, Alabama.*

## Financial Overview

Hurricane Katrina significantly affected your Company's earnings in 2005 and 2006. Year 2005 included a \$35.2 million (pre-tax) charge for potential storm-related losses, while 2006 included a \$20 million (pre-tax) partial reversal of that 2005 storm reserve. Additionally, \$1.4 billion in storm related deposits favorably impacted Hancock's 2006 earnings. With your Company's storm recovery efforts essentially completed and customers' financial transactions more routine, Hancock earned \$73.9 million in 2007. Assets totaled \$6.1 billion at December 31, 2007, with \$3.6 billion in loans and \$5.0 billion in deposits.



*New Members of the Advisory Board of Directors – Livingston Parish, Louisiana  
(left to right) Terri Fairburn Borde, Vice President, Fairburn & Associates; Billy Glen Hinson, President & Owner, Hinson Logging, Inc.; and Dana Wade Rusbing, Owner, Rusbing Property Services, LLC*



*New Members of the Board of Directors – Mobile, Alabama  
(left to right) Dwain Gregory (Greg) Luce, Jr., President, Luce Packing Company; Charles E. Story, Vice President of Government & Public Affairs (retired), Degussa Corporation; Cheryl Thompson, Vice President – Mobile Division, Alabama Power Company; C. Richard Wilkins, Esq., Attorney-at-Law, Vickers, Riis, Murray & Curran, LLC*

Hancock has paid dividends consistently since 1937. In 2007 your Company increased dividends paid to shareholders by seven percent. Volume of Hancock Holding Company shares traded equaled 291,000 transactions totaling 48 million shares as of December 31, 2007.

Assets for Hancock’s trust department, a division of the wealth management group, grew to \$8.4 billion, with assets under management of \$2.7 billion as of December 31, 2007. Distribution of the propriety Hancock Horizon family of mutual funds became nationwide in 2007. In another nationwide initiative that began in late 2007, one of the most recognized names on Wall Street chose Hancock’s nationally recognized investment management group to manage assets for their clients.



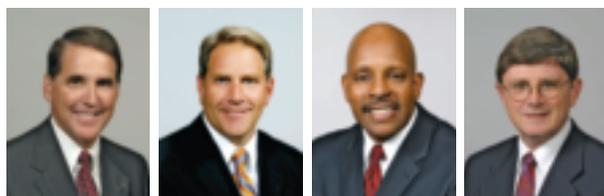
*A ribbon-cutting ceremony highlighted the grand re-opening of Hancock Bank’s main office in Bay St. Louis, Mississippi. Heavily damaged by Hurricane Katrina, the historic branch was the first business to re-open on the Bay St. Louis beachfront.*

## Building the Future

Hancock was founded to help local businesses and communities grow. Small business banking and innovative technology uphold our 108-year-old commitment to facilitate commerce and opportunity across the region. As your Company continues to expand in four states, a corporate strategic plan that emphasizes accountability and financial discipline helps secure Hancock’s future as a recognized Gulf South financial services leader. Expanded teams of community business bankers, construction lenders, and mortgage lenders support commercial and residential growth in Hancock’s Mississippi, Louisiana, Alabama, and Florida markets.

Like your Company’s 19 founders, Hancock’s current boards of directors comprise accomplished local business men and women who have helped build strong business foundations — and, in turn, strong communities. In 2007 Hancock welcomed new directors in Alabama, Florida, and Louisiana to help guide your Company’s continued success in those markets (see photos on pages 2 and 3).

Sadly, Thomas L. Sullivan, Jr., Hancock Bank of Louisiana Livingston Parish advisory director, passed away in 2007.



*New Members of the Advisory Board of Directors – Pensacola, Florida*  
 (left to right) Joseph E. (Ed) Carson, President & Partner, Carson Lovell, Inc.; Bill Massey, CPA, CFSA, Shareholder, Saltmarsh, Cleaveland, & Gund; Gerald McKenzie, Esq., Attorney-at-Law; John P. Tice, Jr., FAIA, President & CEO, Bullock Tice Associates, Inc.

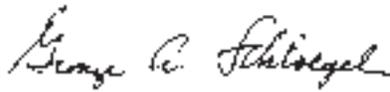


*New Members of the Board of Directors – Tallahassee, Florida*  
 (left to right) Randy Hanna, Esq., Attorney-at-Law; Bryant Miller Olive; Karen B. Moore, President & CEO, Moore Consulting Group; Bill Phelan, President & CEO, Florida Healthcare Association; Sean Pittman, Esq., President, Pittman Law Group, P.L.

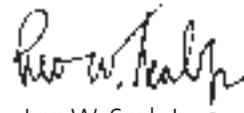
## In Appreciation

Your Company's fundamental founding values of *honor and integrity, strength and stability, commitment to service, teamwork, and personal responsibility* have enabled Hancock to help customers enjoy prosperity since 1899. That steadfast mission to help you — our shareholders, customers, and communities — achieve your financial goals and dreams underscores our daily efforts to enhance value, create commerce, and strengthen community. On behalf of your Company's senior management team and 1,900-plus associates, we thank you for your continued confidence.

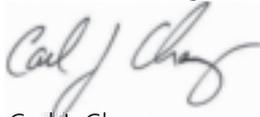
Sincerely,



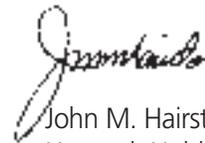
George A. Schloegel  
Hancock Holding Company Chairman



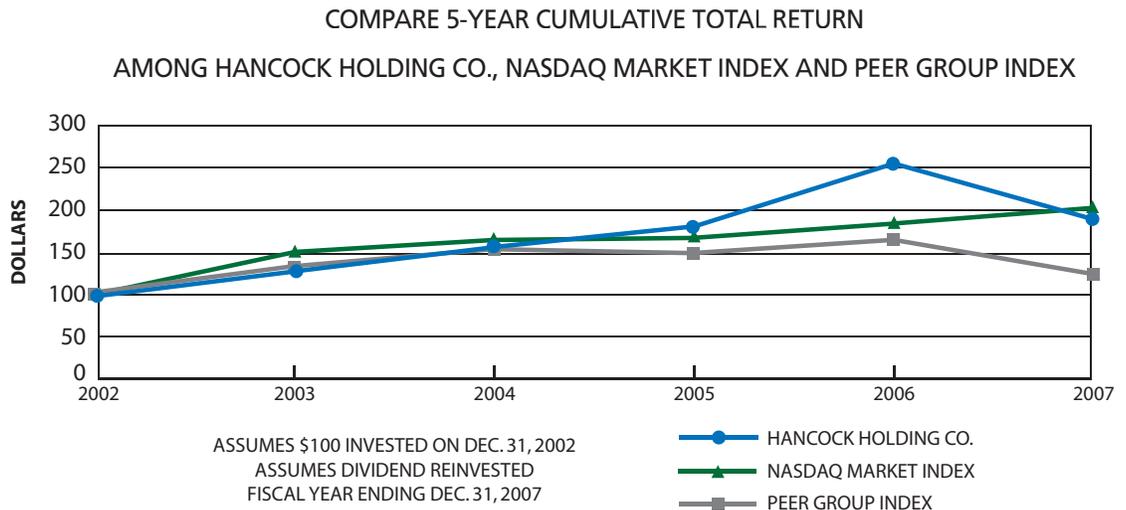
Leo W. Seal, Jr.  
Hancock Holding Company President



Carl J. Chaney  
Hancock Holding Company CEO



John M. Hairston  
Hancock Holding Company CEO



AMCORE FINANCIAL  
BANCORPSOUTH INC  
BANKATLANTIC BANCORP  
BANKUNITED FINANCIAL  
CAPITAL CITY BANK GROUP  
COLONIAL BANCGROUP  
CULLEN FROST BANKERS INC

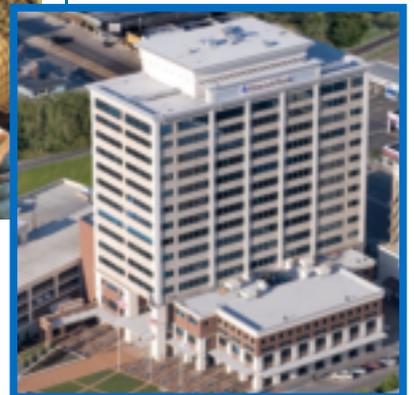
FIRST MIDWEST BANCORP  
FIRSTMERIT CORP  
FNB CORPORATION FL  
IBERIABANK CORPORATION  
PARK NATIONAL CORP  
PROSPERITY BANCSHARES  
SOUTH FINANCIAL GROUP

STERLING BANCSHARES  
SUSQUEHANNA BANCSHARES  
TRUSTMARK CORP  
UNITED BANCSHARES INC  
UNITED COMMUNITY BANK  
WESBANCO INC  
WHITNEY HOLDING CORP



*Community growth depends on business growth and partnerships that help build the region. Hancock Bank helped Gant & Shivers Homes of Mississippi, Inc., finance the neighborhood that offered local families and small business owners the chance to find their dream homes.*

*Hancock banker Donna C. Smith (left) with the Alise family (Christi, baby Cambryn and Mike, the president of Gulf Coast Produce Distributors, Inc.) and Stephen L. Shivers, Jr.*



Building **businesses** —  
building **communities**

**Gulfport,  
Mississippi**

One hundred eight years ago, a growing Gulf South looked toward extraordinary possibilities. New people from across the globe arrived daily. New businesses borne from local industry and trade boomed. Hometown leaders discovered new ways to help their communities flourish.

Hancock Bank founders recognized a strong business base as the foundation of a strong community and embraced a financial services philosophy that secured Hancock's role as a champion for commerce and opportunity. Not unlike the sturdy oaks sheltering neighborhood byways, Hancock Bank has stood firmly grounded in the region, safeguarding communities' futures — a familiar constant in changing economic landscapes for more than a century.

In 2008 *honor & integrity, strength & stability, commitment to service, teamwork, and personal responsibility* remain as core to Hancock's way of doing business as when the bank first opened in 1899. With 162 banking and financial services offices and more than 1,900 associates dedicated to facilitating commerce and opportunity, Hancock shines as a catalyst for business success across a Gulf South again poised for new and unparalleled growth.

### Strong Foundations

Hancock Bank started with \$10,000 in capital and a pledge to help people achieve their financial goals and dreams. In the Thirties, that soundness sustained Hancock when other banks faltered. Well into the 21<sup>st</sup> century, Hancock Holding Company's

*When Gerry Lane began what is now one of the Gulf South's largest family-owned dealerships, Hancock Bank made his first business loan possible. Today, 40 years later, Gerry Lane Enterprises, Inc., owns four dealerships, including a new Hummer/Saab/Saturn complex financed by Hancock Bank.*

*Gerry Lane (left) with Hancock Bank business advisor Jerry Hamilton and Eric Lane at the family's Chevrolet/GM dealership in Baton Rouge.*



**Baton Rouge,  
Louisiana**





Tallahassee,  
Florida



*Sean Pittman of Pittman Law Group—Tallahassee's 2007-2008 Small Business of the Year—not only depends on Hancock Bank for business banking and personal banking needs, but also regularly refers fellow civic and business leaders to Hancock's local financial services experts.*

*Sean Pittman (left) with Hancock Bank Tallahassee Market President Marty Stubblefield.*

strong capital helps insulate the company and customers from the uncertainties of an erratic economy.

Hancock has consistently rated among the nation's strongest, safest financial institutions for more than 18 years and recently earned consecutive kudos as one of the country's top-performing banks. Conservative lending traditions and rigorous risk monitoring reaffirm Hancock's steadfast adherence to basic good-business practices.

Through 108 years of economic ups and downs, Hancock's reassuring legacy of corporate stability has lit a promising course toward new opportunities for established companies and small businesses alike. A trusted leader in economic revitalization, Hancock remains a robust advocate for business success and community development from Baton Rouge to Biloxi to Florida's Panhandle.

### Framework for Success

In a high-speed, high-tech' business world, *better, faster, and glitzier* can seem the makings of an entrepreneur's dream. However, in the competitive marathon to excel, *people* — not gimmicks — ultimately shape business and community success.

At Hancock Bank, *partnerships* among people, among business customers and their Hancock bankers, underwrite goal-oriented financial strategies derived from Hancock's timeless corporate values and designed to adapt as life changes. That interaction begets frameworks of innovative resources on which businesses and their Hancock advisors can build, rebuild, and strengthen business and community opportunity.

Businesses rely on Hancock's people for sensible advice and comprehensive one-stop financial solutions to transform ambition into tangible results. In the 1900s, Hancock bankers delivered basic banking services by roads, rails, and rivers to help growing businesses enjoy opportunity. In the 2000s, Hancock bankers bring an array of traditional and electronic business banking choices to business owners' literal and virtual desk tops.

From coffee, conversation, and traditional banking to revolutionary new remote deposit technology, Hancock offers what businesses need to succeed: local people with hometown perspectives; nationally recognized expertise; convenient financial services; and proven community commitment.

*Jeff Baggett, owner of Southern Cypress and Lumber in southern Alabama, relies on the ease and efficiency of Hancock Bank's remote deposit and other business banking resources, including loans to complete expansion that will quadruple Southern Cypress production capacity and workforce.*

*Hancock Bank of Alabama Mobile Market President Jerry Broughton (left) with Jeff Baggett.*



**Mobile,  
Alabama**



*Known worldwide since 1840 as the essence of New Orleans fine dining, Antoine's is celebrating its second century with bright optimism for the city's future. Through its business partnership with Hancock Bank, the restaurant is open with magnificent restored dining rooms and state-of-the-art equipment.*

*Yvonne Blount-Davis (seated, center) with Rick Blount (left) and Hancock Bank of Louisiana New Orleans Market President Don Zornman.*



## Leadership for Success

Since 19 influential visionaries first set forth Hancock's mission, purpose, and values, Hancock's bankers have led local communities toward a century of opportunities. Today, we at Hancock Holding Company and Hancock Bank take our founders' charge to facilitate commerce and opportunity for people seriously, at work and in service.

We believe that when local businesses succeed, local communities thrive. We passionately cultivate the potential of the region we call home. We invest lifetimes of time and talent to empower the people of our hometowns through professional dedication, civic duty, and volunteerism.

Perhaps most importantly, our Hancock family fosters financial opportunities that nourish expanding commerce; that create jobs and develop workforces; that brighten quality of life for all citizens; and that, ultimately, become metrics for our own successes in places where we live, work, and raise families. We are committed by history and heart to the future of businesses and communities across the Gulf South.

## New Orleans, Louisiana

*The Louisiana Children's Museum introduces a second generation of New Orleans children and visitors to the state's rich history and diverse cultural traditions through hands-on learning. Hancock Bank of Louisiana contributes to this unique component of the city's educational offerings.*



## Financial highlights

(unaudited, amounts in thousands)

At and For the Years Ended December 31,

	2007	2006	2005	2004	2003
<b>Period-End Balance Sheet Data:</b>					
Securities	\$1,677,621	\$1,903,658	\$1,959,261	\$1,302,369	\$1,278,049
Short-term investments	126,281	222,439	410,226	150,261	11,288
Loans, net of unearned income	3,615,514	3,266,584	2,989,186	2,748,560	2,448,644
Total earning assets	5,419,416	5,392,681	5,358,673	4,201,191	3,737,981
Allowance for loan losses	47,123	46,772	74,558	40,682	36,750
Total assets	6,055,979	5,964,565	5,950,187	4,664,726	4,150,358
Total deposits	5,009,534	5,030,991	4,989,820	3,797,945	3,447,847
Short-term notes	-	-	-	-	9,400
Long-term notes	793	258	50,266	50,273	50,428
Total preferred stockholders' equity	-	-	-	-	37,067
Total common stockholders' equity	554,187	558,410	477,415	464,582	397,814
<b>Average Balance Sheet Data:</b>					
Securities	\$1,734,552	\$2,228,822	\$1,434,415	\$1,345,350	\$1,466,156
Short-term investments	117,158	211,511	137,821	34,911	57,986
Loans, net of unearned income	3,428,009	3,062,222	2,883,020	2,599,561	2,238,245
Total earning assets	5,279,719	5,502,555	4,455,256	3,979,822	3,762,387
Allowance for loan losses	46,443	64,285	50,107	38,117	35,391
Total assets	5,851,889	6,031,800	4,931,030	4,424,334	4,111,949
Total deposits	4,929,176	5,069,427	4,001,426	3,602,734	3,407,205
Short-term notes	-	1,068	3,836	2,311	26
Long-term notes	254	13,278	50,275	50,312	50,677
Total preferred stockholders' equity	-	-	-	2,240	37,069
Total common stockholders' equity	562,383	513,656	475,701	447,384	396,034
<b>Performance Ratios:</b>					
Return on average assets	1.26%	1.69%	1.10%	1.39%	1.34%
Return on average common equity	13.14%	19.82%	11.36%	13.79%	13.88%
Net interest margin (te)*	4.08%	4.23%	4.40%	4.44%	4.45%
Average loans to average deposits	69.55%	60.41%	72.05%	72.16%	65.69%
Noninterest income excluding storm-related insurance gain, gain on sale of branches and credit card merchant, and securities transactions, as a percent of total revenue (te)	35.38%	30.87%	31.86%	33.77%	30.40%
Noninterest expense as a percent of total revenue (te) before amortization of purchased intangibles, storm-related insurance gain, gains on sale of branches and credit card merchant, and securities transactions	63.88%	58.99%	58.82%	57.33%	57.83%
Allowance for loan losses to period-end loans	1.31%	1.43%	2.49%	1.48%	1.50%
Non-performing assets to loans plus other real estate	0.43%	0.13%	0.42%	0.40%	0.73%
Allowance for loan losses to non-performing loans and accruing loans 90 days past due	241.43%	694.67%	195.50%	251.85%	169.73%
Net charge-offs to average loans	0.21%	0.23%	0.30%	0.48%	0.59%
FTE employees (period-end)	1,888	1,848	1,735	1,767	1,734

\*Tax Equivalent (te) amounts are calculated using a marginal federal income tax rate of 35%.

# Financial highlights

(unaudited, amounts in thousands)

At and For the Years Ended December 31,

	2007	2006	2005	2004	2003
<b>Capital Ratios:</b>					
Common stockholders' equity to total assets	9.15%	9.36%	8.02%	9.96%	9.59%
Tier 1 leverage	8.51%	8.63%	7.85%	8.97%	9.29%
Tier 1 risk-based	11.03%	12.46%	11.47%	12.39%	13.65%
Total risk-based	12.07%	13.60%	12.73%	13.58%	14.88%
<b>Income Data:</b>					
Interest income	\$345,865	\$344,330	\$263,631	\$226,774	\$218,149
Interest expense	140,236	119,863	74,819	57,270	57,961
Net interest income	205,629	224,467	188,812	169,504	160,188
Net interest income (te)	215,167	232,730	196,189	176,777	167,358
Provision for (reversal of) loan losses	7,593	(20,762)	42,635	16,537	15,154
Noninterest income excluding storm-related insurance gain, gains on sale of branches and credit card merchant and securities transactions	117,821	103,918	91,738	84,860	73,089
Net storm-related items	-	5,084	6,584	-	-
Gains/(losses) on sales of securities, net	308	(5,169)	(53)	163	1,667
Gains on sales of branches	-	-	-	2,258	-
Gain on sale of credit card merchant services business	-	-	-	3,000	-
Noninterest expense excluding amortization of intangibles	212,703	198,591	169,349	153,006	139,060
Amortization of intangibles	1,651	2,125	2,194	1,945	1,148
Net income before income taxes	101,811	148,346	72,903	88,297	79,582
Net income	73,892	101,802	54,032	61,704	54,955
Net income available to common stockholders	73,892	101,802	54,032	61,704	52,302
<b>Per Common Share Data:</b>					
Basic earnings per share	\$ 2.31	\$ 3.13	\$ 1.67	\$ 1.91	\$ 1.70
Diluted earnings per share	\$ 2.27	\$ 3.06	\$ 1.64	\$ 1.87	\$ 1.64
Cash dividends paid	\$ 0.960	\$ 0.895	\$ 0.72	\$ 0.58	\$ 0.44
Book value	\$ 17.71	\$ 17.09	\$ 14.78	\$ 14.32	\$ 13.06
Dividend payout ratio	41.56%	28.59%	43.11%	30.37%	25.88%
Weighted average number of shares outstanding					
Basic	32,000	32,534	32,365	32,390	30,714
Diluted	32,545	33,304	32,966	33,052	33,410
Number of shares outstanding (period end)	31,295	32,666	32,301	32,440	30,455
<b>Market data:</b>					
High closing price	\$54.09	\$57.19	\$39.90	\$34.83	\$29.25
Low closing price	\$32.78	\$37.75	\$28.25	\$25.00	\$21.00
Period-end closing price	\$38.20	\$52.84	\$37.81	\$33.46	\$27.29
Trading volume	48,169	27,275	22,404	11,572	11,410

**HANCOCK HOLDING  
COMPANY CORPORATE &  
AFFILIATE BANK OFFICERS**

George A. Schloegel  
Chairman of the Board

Leo W. Seal, Jr.  
President

Carl J. Chaney  
CEO

John M. Hairston  
CEO

Robert E. Easterly  
EVP

Richard T. Hill  
EVP & Executive, Retail Banking

Alfred G. Rath  
EVP & CCO

Clifton J. Saik  
EVP & Executive, Wealth Management

Michael M. Achary  
SVP & CFO

Edward G. Francis  
SVP & Executive, Commercial Banking

Alfreda A. Horne  
SVP & Internal Auditor

D. Shane Loper  
SVP & COO

Joy L. Phillips  
SVP & General Counsel

**HANCOCK HOLDING COMPANY  
BOARD OF DIRECTORS**

Alton G. Bankston

Frank E. Bertucci

J.F. Boardman, Jr.

Carl J. Chaney

Don P. Descant

James B. Estabrook, Jr.

John M. Hairston

James H. Horne

Charles H. Johnson, Sr.

L. A. Koenenn, Jr.\*

Victor Mavar\*

John H. Pace

Christine L. Pickering

Robert W. Roseberry

George A. Schloegel

Leo W. Seal, Jr.

Anthony J. Topazi

\*Director Emeritus

**HANCOCK BANK  
BOARD OF DIRECTORS**

J. F. Boardman, Jr.

Carl J. Chaney

Robert E. Easterly

John M. Hairston

George A. Schloegel

Leo W. Seal, Jr.

Charles A. Webb, Jr.

**HANCOCK BANK  
OF ALABAMA  
BOARD OF DIRECTORS**

Jerry M. Broughton

Carl J. Chaney

John M. Hairston

Rod L. Hartung

Dwain Gregory Luce, Jr.

George A. Schloegel

Charles E. Story

Cheryl A. Thompson

C. Richard Wilkins, Esq.

**HANCOCK BANK  
OF FLORIDA  
BOARD OF DIRECTORS**

Carl J. Chaney

Randy Hanna, Esq.

Karen B. Moore

Bill Phelan

Sean Pittman, Esq.

George A. Schloegel

J. Martin Stubblefield

Jose R. "Rick" Tarajano, Sr.

**HANCOCK BANK  
OF LOUISIANA  
BOARD OF DIRECTORS**

Ronald R. Anderson

Carl J. Chaney

Don P. Descant

Bruce R. Easterly

Carmen L. Erwin

John M. Hairston

Thomas H. Olinde

John H. Pace

George A. Schloegel

**Locations**

**HANCOCK BANK  
OF MISSISSIPPI**

Bay St. Louis (2)

Biloxi (3)

Diamondhead

D'Iberville

Escatawpa

Gautier

Gulfport (8)

Hattiesburg (3)

Kiln

Long Beach (2)

Lyman

Moss Point

Ocean Springs (2)

Pascagoula (4)

Pass Christian

Petal

Picayune (3)

Poplarville

Prentiss

Purvis

Saucier

Stennis Center (2)

St. Martin

Sumrall

Vancleave

Waveland

**HANCOCK BANK  
OF LOUISIANA**

Albany

Alexandria (2)

Baker

Baton Rouge (17)

Bogalusa

Covington

Denham Springs (3)

Eunice

Franklinton

Gonzales

Hammond (3)

Harvey

Independence

Jefferson

Kenner

Loranger

Mandeville

Metairie (2)

New Orleans

Opelousas

Pineville

Ponchatoula

Slidell

Springfield

St. Francisville

Ville Platte

Walker

Zachary

**HANCOCK BANK  
OF FLORIDA**

Pensacola

Tallahassee (5)

**HANCOCK BANK  
OF ALABAMA**

Cottage Hill

Dauphin Street

Daphne

Malbis

## Corporate information

### Annual Meeting

The annual meeting of stockholders will be held at 5:30 p.m., Thursday, March 27, 2008, One Hancock Plaza, Gulfport, Mississippi.

### Corporate Offices

One Hancock Plaza  
2510 14<sup>th</sup> Street  
Gulfport, MS 39501  
(228) 868-4000  
1-800-522-6542

### Affiliate Banks & Companies

Hancock Bank  
Hancock Bank of Alabama  
Hancock Bank of Florida  
Hancock Bank of Louisiana  
Hancock Insurance Agency, Inc.  
Hancock Investment Services, Inc.  
Harrison Finance Company

### Common Stock

The company's Common Stock is traded on the NASDAQ Market System under the symbol HBHC. The current NASDAQ market makers are

Archipelago, LLC  
Banc of America Securities  
Cantor, Fitzgerald & Co.  
CIBC World Markets  
Citigroup Global Markets Inc.  
Credit Suisse  
FIG Partners, LLC  
Fox-Pitt, Kelton, Inc.  
Friedman Billings Ramsey & Co., Inc.  
FTN Financial Securities Corp.  
FTN Midwest Research Securities Corp.  
Goldman Sachs  
Hudson Securities, Inc.  
J.P. Morgan Securities, Inc.  
Janney Montgomery Scott LLC  
Jefferies & Company, Inc.  
Keefe, Bruyette & Woods, Inc.  
Knight Equity Markets, L.P.  
Lehman Brothers  
Merrill Lynch

Morgan Keegan & Company, Inc.  
Morgan Stanley  
RBC Dain Rausher  
B. Riley & Co., LLC  
Sandler O'Neill & Partners  
Stanford Group Company  
Sterne, Agee & Leach, Inc.  
Stifel, Nicolaus & Company, Inc.  
SunTrust Capital Markets, Inc.  
Susquehanna Capital Group  
Timber Hill, Inc.  
UBS Securities LLC  
Wachovia Securities  
Wedbush Morgan Securities, Inc.

### Stockholder Information

Stockholders seeking information may call the Transfer Agent at (228) 563-7657, or write:  
Hancock Bank  
Corporate Trust Services  
Post Office Box 4019  
Gulfport, MS 39502-4019

### Dividend Reinvestment Plan

The plan allows certain Hancock Holding Company stockholders to reinvest their dividends in Hancock Holding Company common stock. The plan also permits those participating to buy additional shares with optional cash payments. Full details about the plan are available by calling (228) 563-7657 or writing:  
Hancock Bank  
Corporate Trust Services  
Post Office Box 4019  
Gulfport, MS 39502-4019

### Cash Dividend Direct Deposit

Stockholders may elect to have their Hancock Holding Company dividends directly deposited into a checking, savings, or money market account. This service provides a safe, convenient method of receiving dividends and is offered at no cost to stockholders. To obtain more information and an enrollment form, call (228) 563-7657 or write:

Hancock Bank  
Corporate Trust Services  
Post Office Box 4019  
Gulfport, MS 39502-4019

### Financial Information

Copies of Hancock Holding Company financial reports, including the Annual Report to the Securities and Exchange Commission on Form 10-K, are available without charge upon request to:

Paul D. Guichet  
Vice President  
Corporate Investor Relations  
Hancock Holding Company  
Post Office Box 4019  
Gulfport, MS 39502-4019

Earnings releases are available on the company website [hancockbank.com](http://hancockbank.com).

## Corporate **mission**

To help people achieve their financial goals and dreams.

## Corporate **values**

- Honor & Integrity
- Strength & Stability
- Commitment to Service
- Teamwork
- Personal Responsibility

## Corporate **purpose**

To provide financial services to our communities to facilitate commerce and create opportunities for people.



Hancock Holding Company

One Hancock Plaza

Post Office Box 4019

Gulfport, Mississippi 39502

[hancockbank.com](http://hancockbank.com)