



*Two
proud pasts,*

ONE STRONG FUTURE

HANCOCK HOLDING COMPANY
2011 ANNUAL REPORT

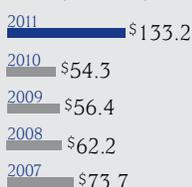
Financial Highlights

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

2011

2010

Operating income ^(a) (in millions)



Operating diluted EPS common ^(a) (dollars)



Return on assets - operating ^(a) (percentage)



Return on equity - operating ^(a) (percentage)



Income data

Net income	\$ 76,759	\$ 52,206
Operating income ^(a)	133,214	54,265
Net interest income (te) *	533,159	282,039

Per common share data

Net income – basic	\$ 1.16	\$ 1.41
Net income – diluted	1.15	1.40
Operating income – basic ^(a)	2.03	1.47
Operating income – diluted ^(a)	2.02	1.46
Book value (end of period)	27.95	23.22
Tangible book value (end of period)	17.76	21.18
Cash dividends paid	0.96	0.96

Period-end balance sheet data

Securities	\$ 4,496,900	\$1,488,885
Loans, net of unearned income	11,177,026	4,957,164
Total earning assets	16,930,723	7,107,079
Total assets	19,774,096	8,138,327
Total deposits	15,713,579	6,775,719
Total common stockholders' equity	2,367,163	856,548

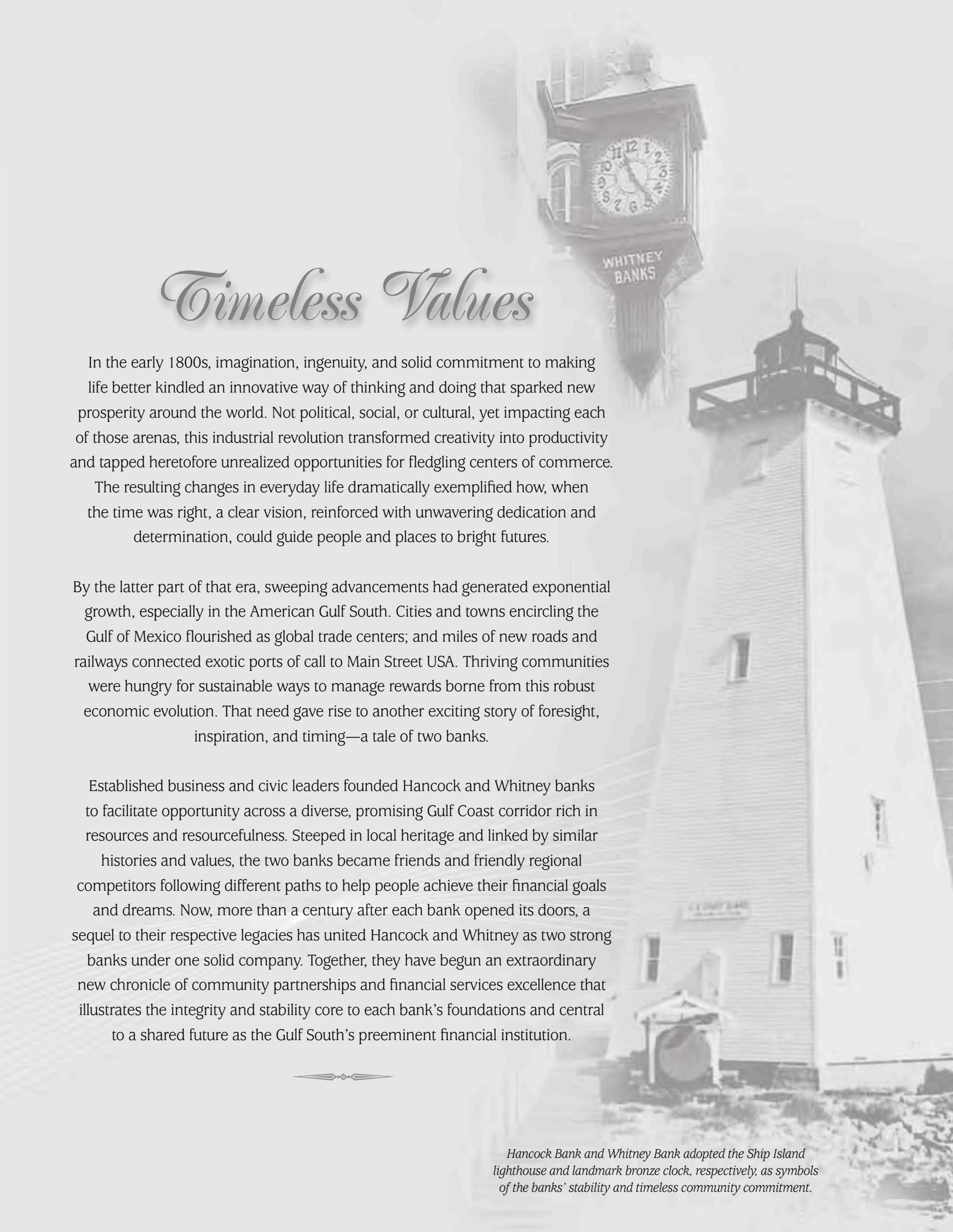
Key ratios

Return on average assets	0.52 %	0.62 %
Return on average assets, operating ^(a)	0.90 %	0.64 %
Return on average common equity	4.26 %	6.03 %
Return on average common equity, operating ^(a)	7.40 %	6.27 %
Net interest margin (te) *	4.25 %	3.88 %
Noninterest expense as a percent of total revenue (te) before amortization of purchased intangibles, securities transactions and merger expenses *	66.35 %	65.24 %
Allowance for loan losses to period-end loans	1.12 %	1.65 %
Tangible common equity ratio	7.96 %	9.69 %
Leverage ratio	8.17 %	9.65 %

Hancock acquired Whitney Holding Corporation effective June 4, 2011, and Peoples First Community Bank effective December 18, 2009. The impact of those acquisitions are reflected in the Company's financial information from the acquisition dates.

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

(a) Net income less tax-effected merger-related expenses, bargain purchase gain on acquisition and securities gains/losses. Management believes that this is a useful financial measure because it enables investors to assess ongoing operations.



Timeless Values

In the early 1800s, imagination, ingenuity, and solid commitment to making life better kindled an innovative way of thinking and doing that sparked new prosperity around the world. Not political, social, or cultural, yet impacting each of those arenas, this industrial revolution transformed creativity into productivity and tapped heretofore unrealized opportunities for fledgling centers of commerce.

The resulting changes in everyday life dramatically exemplified how, when the time was right, a clear vision, reinforced with unwavering dedication and determination, could guide people and places to bright futures.

By the latter part of that era, sweeping advancements had generated exponential growth, especially in the American Gulf South. Cities and towns encircling the Gulf of Mexico flourished as global trade centers; and miles of new roads and railways connected exotic ports of call to Main Street USA. Thriving communities were hungry for sustainable ways to manage rewards borne from this robust economic evolution. That need gave rise to another exciting story of foresight, inspiration, and timing—a tale of two banks.

Established business and civic leaders founded Hancock and Whitney banks to facilitate opportunity across a diverse, promising Gulf Coast corridor rich in resources and resourcefulness. Steeped in local heritage and linked by similar histories and values, the two banks became friends and friendly regional competitors following different paths to help people achieve their financial goals and dreams. Now, more than a century after each bank opened its doors, a sequel to their respective legacies has united Hancock and Whitney as two strong banks under one solid company. Together, they have begun an extraordinary new chronicle of community partnerships and financial services excellence that illustrates the integrity and stability core to each bank's foundations and central to a shared future as the Gulf South's preeminent financial institution.

Hancock Bank and Whitney Bank adopted the Ship Island lighthouse and landmark bronze clock, respectively, as symbols of the banks' stability and timeless community commitment.



Carl J. Chaney
PRESIDENT & CEO

John M. Hairston
CEO & CHIEF OPERATING OFFICER

To our shareholders

This past year, Hancock Holding Company entered one of the most extraordinary periods in its history. The catalyst for this milestone year was completion of the merger agreement between Hancock Holding Company and New Orleans based Whitney Holding Corporation. The merger united two highly regarded regional banking organizations which have facilitated commerce and opportunities across the Gulf South since the late 1800s. As a result of the merger, the company's assets increased more than twofold, and its business footprint expanded east and west to new and dynamic Gulf Coast markets. The number of bank branches almost doubled, and ATM locations grew considerably. Hancock's family of financial services companies now serves five states with more than twice its original number of associates.

Even with that significant growth, the company has retained its trademark financial soundness. Despite fluctuating markets and turmoil on Wall Street, Hancock continued to earn the confidence of its shareholders, customers, and the financial community. Likewise, your company garnered national

accolades for strength, stability, trustworthiness, and performance.

As Hancock Bank and Whitney Bank move forward together, the banks' shared founding commitment to helping customers succeed will only grow stronger as your company becomes the preeminent Gulf South financial services institution.

Mechanics of a Merger

On April 29, 2011, at separate but concurrent special meetings, Hancock Holding Company shareholders and Whitney Holding Corporation common shareholders voted in favor of the merger agreement. On June 4, 2011, Hancock Holding Company became the parent company of two banks: Hancock Bank, headquartered in Gulfport, Mississippi, and Whitney Bank, headquartered in New Orleans, Louisiana.

Inevitable redundancies occur when two companies with similar business footprints merge. Hancock Holding Company made strategic efficiency decisions to preserve the company's strength and stability for shareholders, customers, communities, and associates.

Corporate Mission

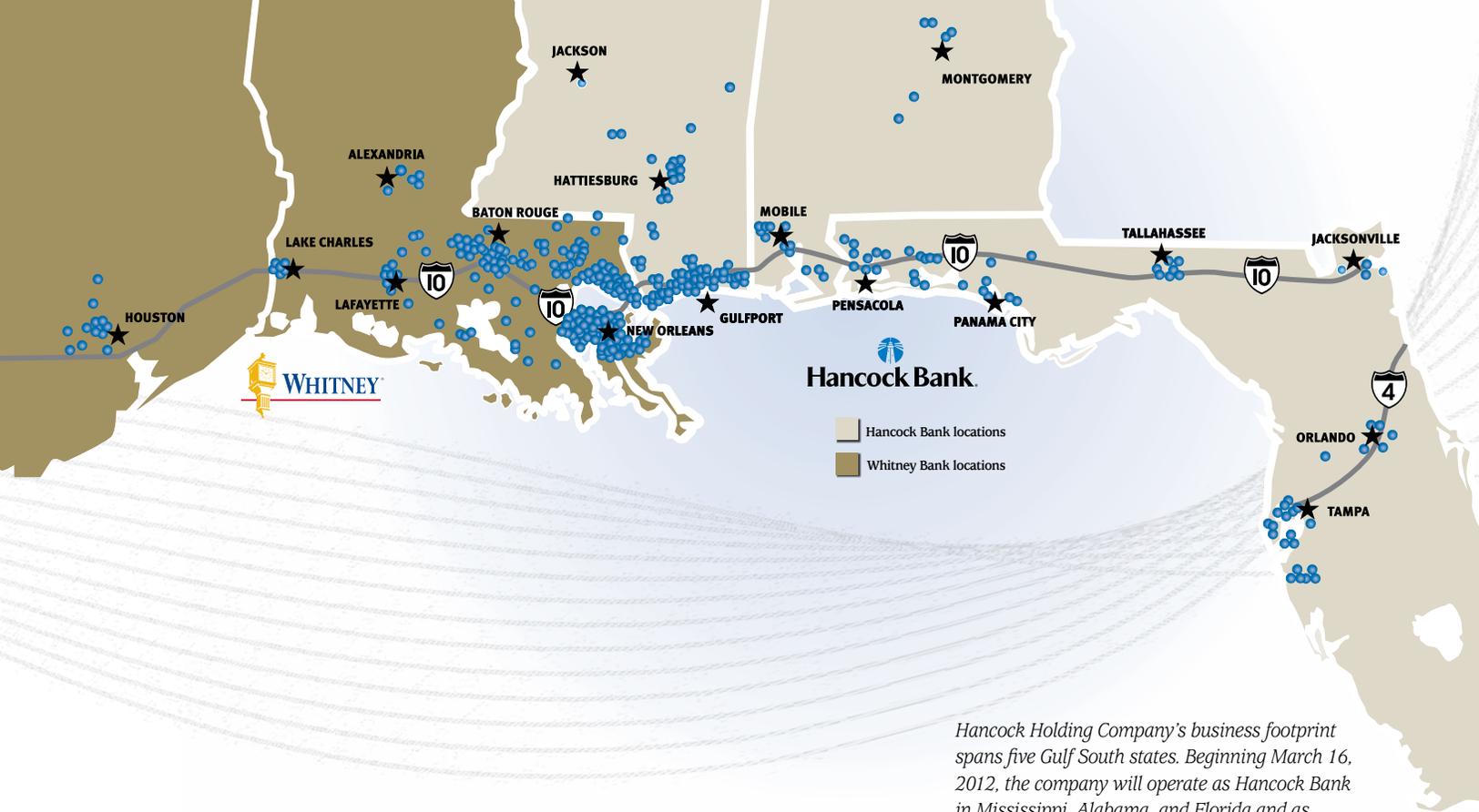
To help people achieve their financial goals and dreams.

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's business footprint spans five Gulf South states. Beginning March 16, 2012, the company will operate as Hancock Bank in Mississippi, Alabama, and Florida and as Whitney Bank in Louisiana and Texas.

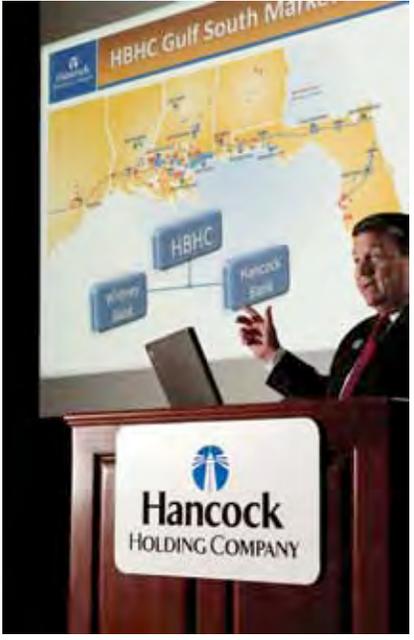
After thorough analysis of all Hancock and Whitney bank branches, the company identified 30 branches to consolidate into other Hancock or Whitney branches. The company considered factors such as proximity, accessibility, structural and architectural quality, customer volume, and, ultimately, which sites constitute the best and most convenient locations for customers. After March 16, 2012, when the company converts to one computer system for both banks, all branches in Mississippi, Alabama, and Florida will operate as Hancock Bank. All branches in Louisiana and Texas will operate under the Whitney Bank name. Then, customers of both banks can access an enhanced array of financial solutions at any one of 258 Hancock Bank and Whitney Bank branches and use more than 350 ATMs in five states.

Financial Highlights

As of December 31, 2011, Hancock Holding Company had assets of approximately \$20 billion.

Operating income for the full year 2011 was \$2.02 per diluted common share, compared to \$1.46 in 2010. Operating income excludes Whitney merger-related expenses of \$87 million for 2011.

We continue to retain the legacy business acquired from Whitney while, at the same time, successfully generating new business across our footprint. We were pleased to report net loan growth in the fourth quarter of 2011; and, while we are not ready to say that the economic uncertainty is completely behind us, we are hopeful the trend we see in loan originations will continue.



Hancock Holding Company President & CEO Carl J. Chaney travels the country promoting the company's strength and stability and the region's economic vitality.



BauerFinancial, Inc.



FORBES



Greenwich Service Excellence

NATIONAL PROMINENCE. Hancock Holding Company, Hancock Bank, and Whitney Bank have earned national rankings that foster greater recognition as a combined preeminent Gulf South financial services leader.

Whitney's portfolio is performing positively, and we have seen significant payoffs and pay downs on those loans that were credit-impaired at the merger date. Overall, we are comfortable with the credit quality of the portfolio, considering the continued sluggishness in the economy; and we continue to be pleased with the progress we are making with the Whitney integration.

Your company is cultivating opportunities for cross-selling legacy Hancock and Whitney products. We have successfully added new business across the footprint since completing the merger, and we believe we will see enhanced opportunities once all systems are converted to one platform.

With the commitment of teams of Hancock and Whitney associates, we have successfully converted the general ledger, human resources, and trust systems during 2011. The core systems conversion is scheduled for March 16, 2012.

The company remains focused on expense control, as evidenced by a decline in total operating expense during the fourth quarter. We have achieved approximately 63 percent of our projected merger-related cost synergies, compared to the base period expense level. We remain confident that we can meet the total projected annual cost saves by the beginning of 2013 and hope to exceed that goal.

We are proud of the results we reported during 2011 and look forward

to continued improvement as we integrate and grow this premiere Gulf South franchise.

Combining Excellence

Both Hancock Bank and Whitney Bank had received national recognition for industry excellence before the merger. The accolades earned by each institution reinforce the banks' corresponding commitments to the highest standards of financial soundness and service and establish the foundations for more distinctions as one of the country's top financial institutions.

For the past six years, various national publications and organizations have rated Hancock Holding Company among the country's top-25 banks. Additionally, in early 2012, Forbes listed Hancock Holding Company in the top-20 of America's Best Banks for the second year in a row—a complement to Hancock's designation as one of Forbes' 100 Most Trustworthy Companies for two years in a row.

For 89 consecutive quarters (more than 22 years), BauerFinancial, Inc., one of the nation's leading bank analysis and rating firms, has confirmed Hancock Bank as one of the strongest, safest banks in the United States. Based on September 30, 2011, results, both Hancock Bank and Whitney Bank earned four-star excellent recommended designations from BauerFinancial, Inc.

In 2011 Whitney Bank received 14 national and regional Greenwich Excellence Awards in small business and middle market banking—the third year in a row Whitney has won the coveted honors. Less than six percent of 750 eligible financial institutions earn Greenwich awards, which are based on interviews with 13,500 U.S. small businesses and 11,500 middle market companies.

Funds within the Hancock Horizon Funds family of mutual funds continue to earn top ratings based on objective third-party mathematical evaluations of past performance—both return and risk. Additionally, the Burkenroad Fund celebrated its 10th anniversary with national recognition for performance and as one of the top small-cap funds in the country.

Respected Leadership

Your company has always asserted that local bankers best understand their communities' financial needs. With the merger, Hancock and Whitney have assembled teams of highly respected local financial professionals who already have vested interests in the hometowns where they live and work. Those bankers know their customers

and have the necessary insights to guide local families and businesses toward financial success while safeguarding the company's stability.

A New Orleans native, longtime Whitney executive and distinguished community leader Joseph S. Exnicios is president of Whitney Bank. Additionally, 30-year banking veteran and Greater New Orleans business and civic leader Suzanne C. Thomas continues as Whitney Bank's chief credit officer. Well-known Mississippi Gulf Coast banker Keith Williams is Hancock Bank's chief credit officer.

Boards of directors guiding Hancock Holding Company, Hancock Bank, and Whitney Bank strategies include some of the Gulf South's most accomplished business people. Alexandria, La., retired attorney Richard B. Crowell, retired New Orleans accounting executive Hardy B. Fowler, Superior Energy Services, Inc., Chairman of the Board Terence E. Hall, lifetime New Orleans resident and former president of Whitney National Bank R. King Milling, and Pensacola, Fla., real estate developer Eric J. Nickelsen joined the Hancock Holding Company Board of Directors.



Joseph S. Exnicios
PRESIDENT
WHITNEY BANK



Suzanne C. Thomas
CHIEF CREDIT OFFICER
WHITNEY BANK



Keith A. Williams
CHIEF CREDIT OFFICER
HANCOCK BANK



Richard B. Crowell
Alexandria, LA



Hardy B. Fowler
New Orleans, LA



Terence E. Hall
New Orleans, LA



R. King Milling
New Orleans, LA



Eric J. Nickelsen
Pensacola, FL



Alfred S. Lippman
Lafayette, LA



Thomas D. Westfeldt
New Orleans, LA

Milling, as well as Lafayette, La., attorney Alfred S. Lippman and New Orleans coffee importer Thomas D. Westfeldt, will serve on the Whitney Bank board.

As your company's president and CEO, I, Carl Chaney, am honored to have received an appointment to the board of directors of the Federal Reserve Bank of Atlanta New Orleans Branch. We believe that my privilege to represent you, our shareholders, on the Federal Reserve board further emphasizes the confidence that national industry and government leaders place in our Hancock Holding Company team.

Together We Build

At both Hancock Bank and Whitney Bank, generations of dedicated associates have perpetuated the banks' core values to ensure Hancock and Whitney remain bedrocks on which communities can build prosperity. As the two banks move forward together, our associates have selflessly devoted countless days and hours toward completing a successful merger that delivers new opportunities with minimal inconvenience and maximum benefits for those customers who rely on both banks.

On behalf of your company's executive management, we applaud and appreciate our associates' exemplary commitment to the merger and conversion efforts and to the ideals that have distinguished Hancock and Whitney for more than 100 years. We also extend our profound gratitude to our shareholders and customers for their continued trust as we build a strong future together.

With appreciation,

Carl J. Chaney
President & CEO

John M. Hairston
CEO & Chief Operating Officer

together**we**build

Hancock Bank.

WHITNEY



ONE STRONG FUTURE

The Beginning

The Gulf South was booming in the late 1800s. International maritime trade, agricultural exports, timber resources, tourism, and an undaunted entrepreneurial optimism among locals heightened national recognition and appreciation of the region. The Gulf South quickly emerged as fertile territory for personal and business success.

Cotton was the reigning economic king in the 1880s, traveling worldwide with other commodities through New Orleans' newly expanded port. Sophisticated socialites and bold fortune-seekers alike journeyed in steam-powered style along expanded railways to and from New Orleans. On October 23, 1883, twelve highly regarded New Orleans citizens met and made plans to open a bank equipped to meet the cosmopolitan Crescent City's growing need for a strong, solid community bank. Three days later, they chartered Whitney National Bank, which came to be known locally as, simply, "The Whitney."

A few years later, in 1899, nineteen prominent Bay St. Louis, Mississippi, visionaries with business interests in nearby New Orleans saw that despite a turn-of-the-century national recession, the local economy was bustling. They also saw that this accelerated boon had created a void in South Mississippi—a critical need for a local bank that understood how to help people and businesses nurture the new prosperity. On October 9, 1899, those influential leaders opened Hancock County Bank, which later became "Hancock Bank," just 65 miles east of New Orleans.

Hancock Bank and Whitney Bank were established to help a growing Gulf South in a 19th century renaissance of opportunities. Both banks' founding tenets reflected the fundamental values of the communities they served. Both banks' ensuing legacies grew from one simple, unyielding promise: to help people achieve their financial goals and dreams in the places Hancock and Whitney called home.



Ties that Bind

As Hancock Bank and Whitney Bank grew, so did lasting ties among the hometowns the banks served. New Orleans families built summer homes along Mississippi's oak-lined shores. Mississippi Coast residents traveled regularly to New Orleans for fine arts, cuisine, fashion, and entertainment.

Through the years, similar community experiences and cultural parallels further blurred geographical boundaries. Likewise, historical bonds evolved between the banks themselves. Hancock's first two presidents simultaneously served as presidents of the Bank of Orleans, which became part of Whitney in 1918.

Hancock and Whitney continue to be connected with, inspired by, and committed to the resilient people and places of the Gulf South. Both banks continue to earn national accolades as stewards of strong commerce, community opportunity, and financial stability. Today, the ideals that carried the Hancock Bank and Whitney

Bank families safely through more than 100 years—Honor & Integrity, Strength & Stability, Commitment to Service, Teamwork, and Personal Responsibility—unite the two extraordinary lineages in building one strong future together.

Moving Forward Together

As two of the Gulf South's most established banks—Hancock Bank and Whitney Bank—move forward together as one of America's strongest, most trustworthy financial services companies, customers can expect more financial management solutions that foster opportunity and success. After the March 16, 2012, systems conversion, customers can bank at any one of 258 convenient locations of Hancock Bank and Whitney Bank and more than 350 ATMs across a contiguous expanse of Gulf South growth centers. Additionally, with impressive international banking capabilities and a significant banking presence in every major Gulf Coast port city, Hancock and Whitney can help customers and communities make the most of unprecedented

economic benefits expected for the region upon completion of the Panama Canal expansion.

Today, the company's combined business footprint includes Whitney Bank in metropolitan Houston, Texas, and south Louisiana and Hancock Bank in south Mississippi, southern Alabama, and the Panhandle, northern, and central regions of Florida (including Jacksonville, Orlando, and Tampa-St. Petersburg). Corporate trust offices operate from central locations in Gulfport and Jackson, Mississippi; New Orleans and Baton Rouge, Louisiana; and Orlando, Florida.

Nearly 5,000 financial services professionals in five states augment the banks' full array of services—traditional banking, commercial and small business banking, investments, insurance, trust, wealth management, treasury management, institutional banking, and international banking—with a

commitment to customer service derived from 100-plus years of customer trust and unmatched regional hospitality. Hancockbank.com and whitneybank.com deliver enhanced online banking. OneStrongFuture.com keeps shareholders and customers updated on progress and opportunities inherent in the banks' conversion to a common operating system.

From two proud pasts, the new company looks toward one strong future built strategically from century-old values, strong capital, common-sense business practices, proactive risk management, and team-oriented leadership. With financial soundness solidly in place, Hancock and Whitney embrace a promise set forth by the banks' founders to help communities grow, to help people achieve their financial goals and dreams, and to preserve the irrepressible spirit, proud traditions, and exceptional quality of life unique to the Gulf South.



Financial Highlights

	At and for the years ended December 31,				
(unaudited, amounts in thousands, except per share and FTE data)	2011	2010	2009	2008	2007
Period-end balance sheet data:					
Securities	\$4,496,900	\$1,488,885	\$1,611,327	\$1,680,096	\$1,668,583
Short-term investments	1,184,419	639,164	797,262	549,416	126,281
Loans held for sale	72,378	21,866	36,112	22,290	18,957
Loans, net of unearned income	11,177,026	4,957,164	5,114,175	4,249,290	3,596,557
Total earning assets	16,930,723	7,107,079	7,558,876	6,501,092	5,410,378
Allowance for loan losses	124,881	81,997	66,050	61,725	47,123
Total assets	19,774,096	8,138,327	8,697,083	7,167,254	6,055,979
Total deposits	15,713,579	6,775,719	7,195,812	5,930,937	5,009,534
Total common stockholders' equity	2,367,163	856,548	837,663	609,499	554,187
Average balance sheet data:					
Securities	\$3,074,373	\$1,559,019	\$1,559,570	\$1,742,130	\$1,725,895
Short-term investments	955,325	698,042	497,048	175,891	117,158
Loans, net of unearned income	8,514,021	5,005,753	4,310,120	3,873,908	3,428,009
Total earning assets	12,543,719	7,262,814	6,366,738	5,791,929	5,271,062
Allowance for loan losses	102,784	73,190	63,450	53,354	46,443
Total assets	14,722,071	8,426,234	7,099,767	6,426,389	5,851,889
Total deposits	11,716,553	6,917,498	5,697,599	5,182,407	4,929,176
Total common stockholders' equity	1,801,117	865,710	674,375	584,805	562,383
Performance ratios:					
Return on average assets	0.52 %	0.62 %	1.05 %	1.02 %	1.26 %
Return on average assets, operating ^(a)	0.90 %	0.64 %	0.79 %	0.97 %	1.26 %
Return on average common equity	4.26 %	6.03 %	11.09 %	11.18 %	13.14 %
Return on average common equity, operating ^(a)	7.40 %	6.27 %	8.36 %	10.64 %	13.10 %
Net interest margin (te)*	4.25 %	3.88 %	3.78 %	3.80 %	4.08 %
Average loans to average deposits	72.67 %	72.36 %	75.65 %	74.75 %	69.55 %
Noninterest income excluding securities transactions and bargain purchase gain, as a percent of total revenue (te)*	27.91 %	32.69 %	33.95 %	35.86 %	35.89 %
Noninterest expense as a percent of total revenue (te) before amortization of purchased intangibles, securities transactions, a bargain purchase gain, and merger expenses*	66.35 %	65.24 %	62.71 %	61.84 %	64.13 %
Allowance for loan losses to period-end loans	1.12 %	1.65 %	1.29 %	1.45 %	1.31 %
Non-performing assets to loans plus other real estate	2.45 %	3.17 %	1.97 %	0.83 %	0.43 %
Allowance for loan losses to non-performing loans and accruing loans 90 days past due	101.00 %	51.35 %	58.69 %	133.16 %	241.43 %
Net charge-offs to average loans ^(b)	0.40 %	1.01 %	1.17 %	0.57 %	0.21 %
FTE employees (period-end)	4,745	2,271	2,240	1,952	1,888

Hancock acquired Whitney Holding Corporation effective June 4, 2011, and Peoples First Community Bank effective December 18, 2009. The impact of those acquisitions are reflected in the Company's financial information from the acquisition dates.

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

(a) Net income less tax-effected merger-related expenses, bargain purchase gain on acquisition and securities gains/losses. Management believes that this is a useful financial measure because it enables investors to assess ongoing operations.

(b) Excludes covered loan charge-offs in 2011.

Financial Highlights

At and for the years ended December 31,

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

	2011	2010	2009	2008	2007
Capital ratios:					
Tangible common equity ratio	7.96%	9.69%	8.81%	7.62%	8.08%
Common stockholders' equity to total assets	11.97%	10.52%	9.63%	8.50%	9.15%
Tier 1 leverage	8.17%	9.65%	10.60%	8.06%	8.51%
Tier 1 risk-based	11.48%	15.34%	11.99%	10.66%	11.03%
Total risk-based	13.59%	16.60%	13.04%	11.86%	12.07%
Income data:					
Interest income	\$592,204	\$352,558	\$323,727	\$335,437	\$345,697
Interest expense	70,971	82,345	95,300	126,002	140,236
Net interest income	521,233	270,213	228,427	209,435	205,461
Net interest income (te)*	533,159	282,039	240,487	219,889	215,000
Provision for loan losses	38,732	65,991	54,590	36,785	7,593
Noninterest income excluding bargain purchase gain on acquisition and securities transactions	206,427	136,949	123,635	122,953	120,378
Bargain purchase gain on acquisition	-	-	33,623	-	-
Gains/(losses) on sales of securities, net	(91)	-	69	4,825	308
Noninterest expense excluding amortization of intangibles and merger-related expenses	490,701	273,365	228,371	212,011	215,092
Amortization of intangibles	16,551	2,728	1,417	1,432	1,651
Merger-related expenses	86,762	3,167	3,682	-	-
Net income before income taxes	94,823	61,911	97,694	86,985	101,811
Net income	76,759	52,206	74,775	65,366	73,892
Net income, operating ^(a)	133,214	54,265	56,352	62,230	73,692
Per common share data:					
Basic earnings per share	\$ 1.16	\$ 1.41	\$ 2.28	\$ 2.07	\$ 2.30
Diluted earnings per share	\$ 1.15	\$ 1.40	\$ 2.26	\$ 2.04	\$ 2.26
Basic earnings per share, operating ^(a)	\$ 2.03	\$ 1.47	\$ 1.72	\$ 1.98	\$ 2.30
Diluted earnings per share, operating ^(a)	\$ 2.02	\$ 1.46	\$ 1.71	\$ 1.95	\$ 2.26
Cash dividends paid	\$ 0.96	\$ 0.96	\$ 0.96	\$ 0.96	\$ 0.96
Book value (period end)	\$ 27.95	\$ 23.22	\$ 22.74	\$ 19.18	\$ 17.71
Weighted average number of shares outstanding					
Basic	65,590	36,876	32,747	31,491	32,000
Diluted	66,070	37,054	32,934	31,883	32,545
Number of shares outstanding (period end)	84,705	36,893	36,840	31,877	31,295
Market data:					
High sales price	\$35.68	\$45.86	\$45.56	\$68.42	\$54.09
Low sales price	\$25.38	\$26.82	\$22.51	\$33.34	\$32.78
Period-end closing price	\$31.97	\$34.86	\$43.81	\$45.46	\$38.20
Trading volume	137,360	50,102	66,346	73,843	48,169

Hancock acquired Whitney Holding Corporation effective June 4, 2011, and Peoples First Community Bank effective December 18, 2009. The impact of those acquisitions are reflected in the Company's financial information from the acquisition dates.

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Hancock Holding Company
Corporate & Affiliate Bank Officers

Carl J. Chaney President & CEO	Richard T. Hill Chief Retail Banking Officer
John M. Hairston CEO & Chief Operating Officer	Samuel B. Kendricks Chief Credit Officer
Michael M. Achary Chief Financial Officer	D. Shane Loper Chief Risk & Administrative Officer
Stephen E. Barker Chief Accounting Officer	Joy Lambert Phillips General Counsel & Corporate Secretary
Cindy S. Collins Chief Compliance Officer	Clifton J. Saik Chief Wealth Management Officer
Gerald S. Dugal Treasurer	Suzanne C. Thomas Chief Credit Officer – Whitney Bank
Joseph S. Exnicios President – Whitney Bank	Rudi Hall Thompson Chief Human Resources Officer
Edward G. Francis Chief Commercial Banking Officer	Keith A. Williams Chief Credit Officer – Hancock Bank
Hugh B. “Tre” Harris, III Chief Internal Auditor	

Hancock Holding Company
Board of Directors

Alton G. Bankston
Frank E. Bertucci
Carl J. Chaney
Richard B. Crowell
Don P. Descant
James B. Estabrook, Jr.*
Hardy B. Fowler
John M. Hairston
Terence E. Hall
Randall W. Hanna
James H. Horne
Jerry L. Levens
Victor Mavar**
R. King Milling
Eric J. Nickelsen
Thomas H. Olinde
John H. Pace
Christine L. Pickering
Robert W. Roseberry
Anthony J. Topazi

*Independent Chairman of the Board
**Director Emeritus

Hancock Bank
Board of Directors

Carl J. Chaney
Edward Day, VI
Henry N. Dick, III
James R. Ginn
John M. Hairston
Dwain G. Luce, Jr.
Karen B. Moore
Alfred R. Moran, Jr.
William J. Phelan
Sean A. Pittman, Esq.
Gordon L. Redd, Jr.
Charles E. Story
C. Richard Wilkins

Whitney Bank
Board of Directors

Ronald R. Anderson
Jefferson M. Angers
Carl J. Chaney
Don P. Descant
John M. Hairston
Alfred S. Lippman
R. King Milling
Thomas H. Olinde
John H. Pace
Lewis W. Stirling III
Thomas D. Westfeldt

Branch Locations*

Alabama	Louisiana	Mississippi
Hancock Bank	Whitney Bank	Hancock Bank
Daphne (2)	Albany	Bay St. Louis (3)
Georgiana	Alexandria (2)	Biloxi (5)
Greenville (2)	Baker	Diamondhead
Gulf Shores	Baton Rouge (21)	D’Iberville
Mobile (6)	Belle Chase	Escatawpa
Montgomery (2)	Berwick	Gautier
Orange Beach	Bogalusa	Gulfport (11)
Prattville (2)	Chalmette	Hattiesburg (3)
Saraland	Chauvin	Long Beach (2)
	Covington (4)	Moss Point
Florida	Denham Springs (3)	Ocean Springs (2)
Hancock Bank	Donaldsonville	Pascagoula (4)
Altamonte Springs	Eunice	Pass Christian
Apopka	Franklin	Petal
Bradenton (4)	Franklinton	Picayune (3)
Bradenton Beach	Galliano	Poplarville
Casselberry	Gonzales (2)	Prentiss
Clearwater (2)	Greenwell Springs	Purvis
Clermont	Gretna	Saucier
Destin	Hammond (3)	Sumrall
Fort Walton	Harahan (2)	Vanceville
Beach	Harvey	Waveland
Gulf Breeze (2)	Houma (4)	
Jacksonville (2)	Independence	Texas
Largo	Jefferson	Whitney Bank
Lynn Haven	Kenner (3)	Houston (9)
Marianna	Lafayette (7)	Katy
Milton	Lake Charles (3)	Pearland
Miramar Beach	Laplace	Rosenberg
Navarre	Loranger	Shenandoah
New Port Richey	Luling	Sugar Land
Niceville	Mandeville (4)	
Orange City	Marrero	
Orlando	Metairie (6)	
Palm Coast	Morgan City (2)	
Palm Harbor	New Iberia	
Panama City (4)	New Orleans (15)	
Panama City	Opelousas	
Beach (2)	Pineville	
Parrish	Ponchatoula	
Pensacola (4)	Prairieville	
Ponte Vedra	Raceland	
Beach	River Ridge	
Santa Rosa	Slidell (4)	
Beach (2)	Springfield	
Shalimar	Sulphur	
St. Petersburg (3)	St. Francisville	
Tallahassee (6)	Thibodaux	
Tampa (2)	Vacherie	
Tarpon Springs	Ville Platte	
	Walker	
	Westlake	
	Youngsville	
	Zachary	

Corporate Information

Annual Meeting

The annual meeting of stockholders will be held at 10:00 a.m. local time, Thursday, April 5, 2012, One Hancock Plaza, Gulfport, Mississippi.

Corporate Offices

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

Affiliate Banks & Companies

Hancock Bank
Whitney Bank
Hancock Insurance Agency
Whitney Insurance Agency, Inc.
Hancock Investment Services, Inc.
Harrison Finance Company

Common Stock

The company's Common Stock is traded on the NASDAQ Global Select Market under the symbol HBHC.

Stockholder Information

Stockholders seeking information may call the Transfer Agent at (228) 563-7652, email shareholderservices@hancockbank.com, access on the company website www.hancockbank.com — click on the Investor Relations tab then click the Shareholder Services box, 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. Stockholders seeking full details about the plan may call (228) 563-7657, email shareholderservices@hancockbank.com, access on the company website www.hancockbank.com — click on the Investor Relations tab then click the Shareholder Services box, or write:

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) 563-7672, email shareholderservices@hancockbank.com, access on the company website www.hancockbank.com — click on the Investor Relations tab then click the Shareholder Services box, 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:

Trisha Voltz Carlson
Senior Vice President
Investor Relations Manager
Hancock Holding Company
Post Office Box 4019
Gulfport, MS 39502-4019
trisha_carlson@hancockbank.com

Earnings releases and other information on the company are available on the company website www.hancockbank.com. Click on the Investor Relations tab.

Comparison of 5-Year Cumulative Total Return

