



To Our Shareholders

September 15, 2026

Continued Strong Performance

The second quarter of 2026 results reflect another quarter of strong performance. Profitability remains solid with EPS of \$1.55, ROA of 1.42%, an efficiency ratio of 55.31%, and continued fee income growth and well-controlled expenses. Our criticized loan levels decreased during the quarter and our ACL remains robust at 1.42%. Second quarter 2026 net income totaled \$127.0 million.

Our team delivered exceptional progress on our organic growth plan with loan growth of 10% and deposit growth of 8%, linked quarter annualized. We remained focused on our investment in revenue-generating activities, including hiring 15 net new bankers in the second quarter.

Building the Future – 2026 Corporate Internship Program

This summer, Hancock Whitney welcomed 20 participants into our Corporate Internship Program. This year's cohort is the largest intern class to date. The Corporate Internship Program offers a variety of experiences for young professionals, designed to support their growth, including mentorship, job shadowing, networking opportunities, and professional development. These experiences help build a strong foundation for success while giving students and recent graduates valuable insight into the banking industry and our company.

At Hancock Whitney, we are committed to supporting programs that promote the development of associates in our workplace, creating an environment where all team members can grow and learn. By investing in rising young professionals, we are building a talent pipeline as well as opportunities for the next generation of leaders.



Growing Together: One Florida Bank



Earlier this year, we announced the acquisition of OFB Bancshares, Inc., parent company of One Florida Bank. Officially, as of August 1, 2026, we welcomed One Florida Bank into our Hancock Whitney family. Hancock Whitney remains a business never knowing completion, a company ever evolving and expanding to stay strong and serve well. This milestone marks one more way we are strengthening our commitment to live out our core values. We look forward to the remainder of 2026 as we continue to execute our organic growth plan and welcome the One Florida Bank associates and clients to Hancock Whitney.

Sincerely,

John M. Hairston
President & CEO



To learn more about your company's performance, visit investors.hancockwhitney.com.

* To better understand and explain our operating leverage and performance, management uses certain non-GAAP metrics and we refer to them in this letter. For information on reconciling non-GAAP numbers to GAAP numbers, please see our earnings release dated July 21, 2026. Certain of the statements or information included in this letter may constitute forward-looking statements. Hancock Whitney undertakes no obligation to update or revise forward-looking statements and cautions you not to place undue reliance on such forward-looking statements.