To Our Shareholders

June 15, 2026

2026 – Looking Ahead

We are pleased to report a solid start to 2026. Net income for the first quarter of 2026 totaled $47.4 million, or $0.57 per diluted common share (EPS), compared to $125.6 million, or $1.49 per diluted common share, in the fourth quarter of 2025. The first quarter of 2026 included a pretax charge of $98.6 million, or $0.95 per share, of a supplemental disclosure item related to a net loss incurred through a securities portfolio restructure. Excluding the impact of the supplemental disclosure item, EPS would be $1.52. Adjusted pre-provision net revenue, or PPNR totaled $172.9 million in the first quarter of 2026, compared to $174.0 million in the previous quarter.

Throughout the first quarter, we saw profitability continue to remain strong, with adjusted ROA of 1.43%, an efficiency ratio of 55.43%, and solid fee income and well-controlled expenses. With a focus on sustainable long-term organic balance sheet growth, we continue to invest in revenue-generating activities, including hiring 27 net new bankers in the first quarter. NIM grew 7 basis points to 3.55%, largely due to the completion of our bond portfolio restructuring and lower costs of funds, which more than offset the impact of lower loan yields in this rate environment.

We started 2026 by proactively returning capital to shareholders through repurchasing 1.4 million shares of our common stock and the 11% increase in our common stock dividend to $0.50 per share. With a solid capital stack, we believe we are well-positioned for continued organic growth and proactive capital management in the remainder of 2026.

One Bank Ready to Grow

Hancock Whitney officially opened its third financial center in North Texas this year. The bank continues to expand its regional presence in Texas. The latest location opened is in Little Elm. The Little Elm financial center offers clients the access to personal and business banking solutions, wealth management, and lending services, provided with the bank's commitment to outstanding service.

Since the conclusion of the first quarter, we announced the acquisition of One Florida Bank, one of the largest privately held commercial banks in Florida. This transaction, expected to close in the third quarter of 2026, represents the expansion of Hancock Whitney into Orlando, the third fastest growing market in the USA. We are extremely pleased to partner with One Florida Bank to enhance and grow client relationships.

Our board of directors and executive management team join me in thanking you for your continued confidence in Hancock Whitney. Your trust in our organization is vital to our continued growth and success as one of America's strongest and safest financial institutions.

Sincerely,

John M. Hairston
President & CEO

HANCOCK WHITNEY

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 15, 2025. 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.*