

HANCOCK HOLDING COMPANY

	CPP Disbursement Date 12/19/2008	RSSD (Holding Company) 1086533	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev	
Assets	\$3,118	\$14,882	377.3%	
Loans	\$2,086	\$8,262	296.1%	
Construction & development	\$268	\$877	227.8%	
Closed-end 1-4 family residential	\$309	\$1,247	303.2%	
Home equity	\$152	\$346	128.0%	
Credit card	\$0	\$60		
Other consumer	\$218	\$84	-61.4%	
Commercial & Industrial	\$243	\$2,652	991.5%	
Commercial real estate	\$646	\$2,191	239.3%	
Unused commitments	\$388	\$3,628	834.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$499	\$2,846	470.8%	
Asset-backed securities	\$0	\$0		
Other securities	\$332	\$430	29.8%	
Cash & balances due	\$49	\$1,457	2899.2%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$62	\$118	91.3%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$81	\$102	26.0%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$2,733	\$12,951	373.9%	
Deposits	\$2,513	\$11,630	362.7%	
Total other borrowings	\$165	\$928	462.5%	
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$385	\$1,931	401.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$10	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	11.7%	8.2%	--	
Tier 1 risk based capital ratio	14.6%	10.9%	--	
Total risk based capital ratio	15.9%	12.8%	--	
Return on equity ¹	10.5%	1.7%	--	
Return on assets ¹	1.3%	0.2%	--	
Net interest margin ¹	4.2%	4.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	91.2%	31.1%	--	
Loss provision to net charge-offs (qtr)	117.8%	80.0%	--	
Net charge-offs to average loans and leases ¹	0.7%	0.3%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011
Construction & development	1.8%	1.6%	0.7%	1.1%
Closed-end 1-4 family residential	2.6%	1.9%	0.1%	0.0%
Home equity	0.3%	0.8%	0.1%	0.1%
Credit card	0.0%	0.0%	0.0%	0.1%
Other consumer	0.0%	1.0%	0.4%	0.8%
Commercial & Industrial	1.4%	0.4%	0.3%	0.1%
Commercial real estate	2.4%	2.6%	0.0%	0.0%
Total loans	1.9%	1.3%	0.2%	0.2%