



**ROOTED IN HISTORY.
ROOTED IN STRENGTH.**

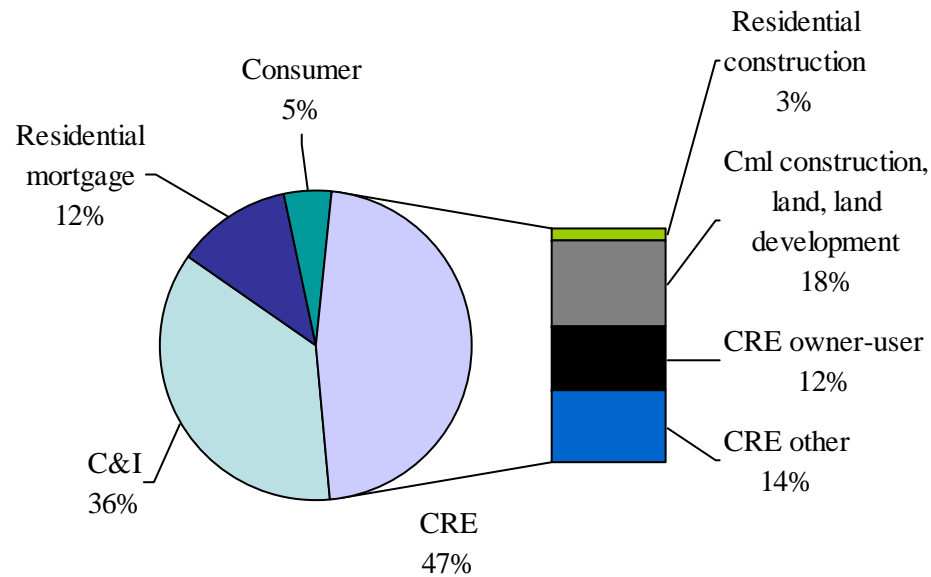
3Q09 Supplemental Data

October 19, 2009

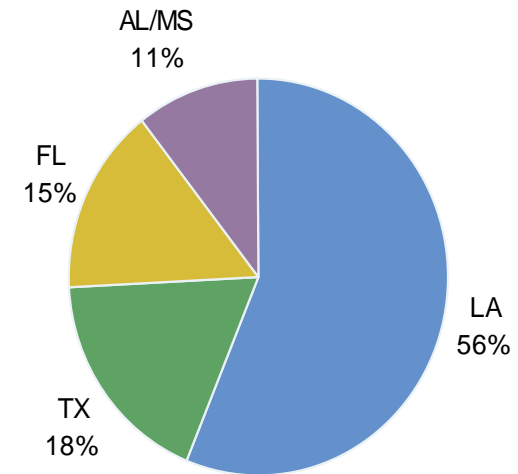


Commercial and Business Banking Focus

Loan mix



Geographic Distribution



Total: \$8,477mm
Yield: 4.93%

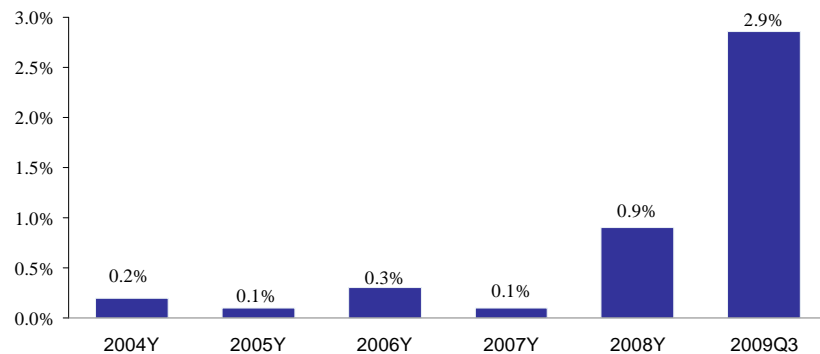
It takes a Whitney Banker.



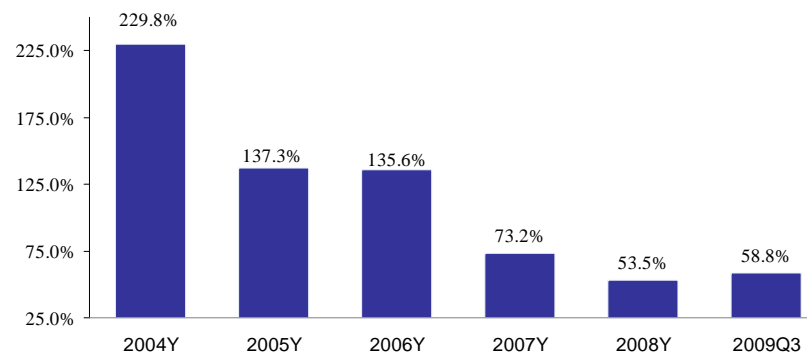
Note: Financial data as of September 30, 2009

Summary Credit Statistics

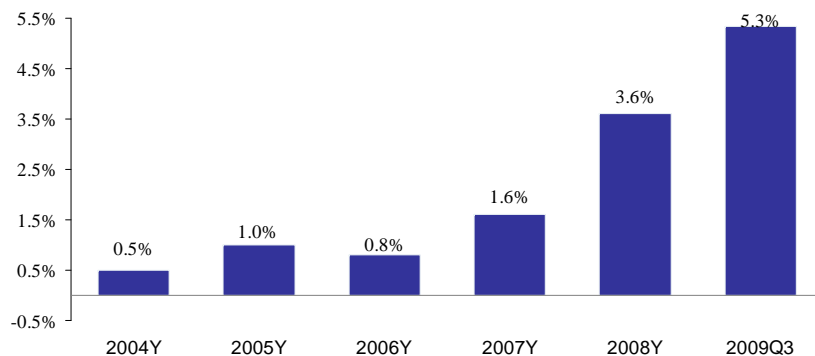
NCOs/avg. loans



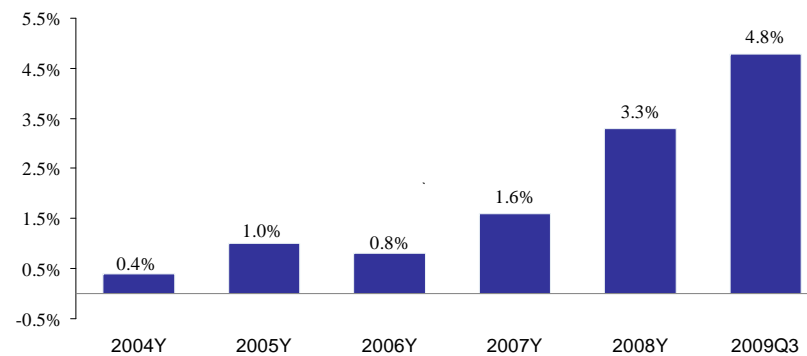
Reserves/NPLs



NPAs/loans + OREO



NPLs/loans



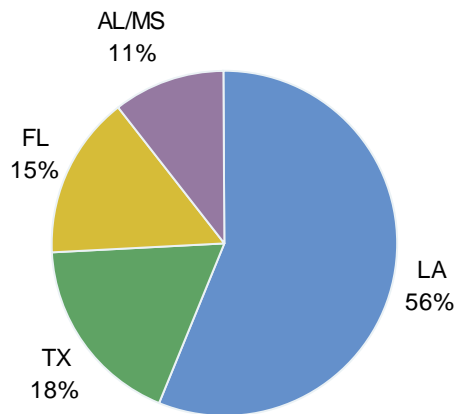
It takes a Whitney Banker.



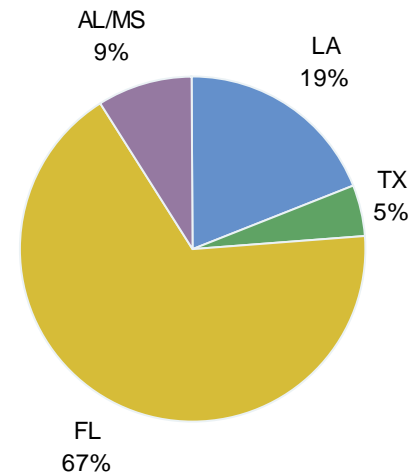
Note: Financial data as of September 30, 2009

Our Portfolio Outside of Florida Performing As Expected

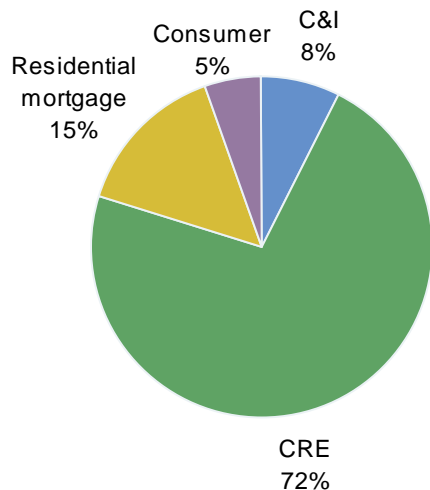
Geographic distribution of loan portfolio



Geographic distribution of NPLs



Florida loan mix



at September 30, 2009

\$s in millions

Total Loans	\$ 8,477
Florida Loans	\$ 1,298
WTNY excl FL	\$ 7,179
Total NPLs	\$ 406
Florida NPLs	\$ 273
WTNY NPLs excl FL	\$ 133
Total NPLs/Loans	4.8%
Florida NPLS/loans	21.0%
WTNY NPLs/loans excl FL	1.85%

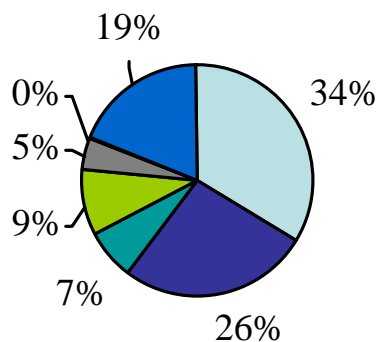
It takes a Whitney Banker.

WHITNEY
HOLDING CORPORATION

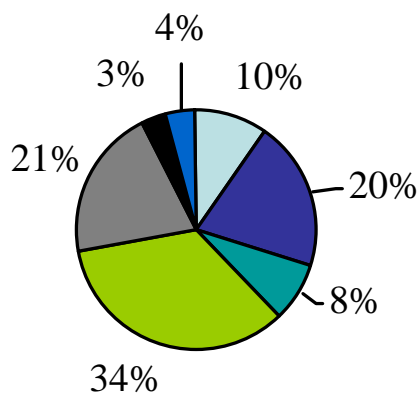
Note: Financial data as of September 30, 2009

Construction & Development by Geography

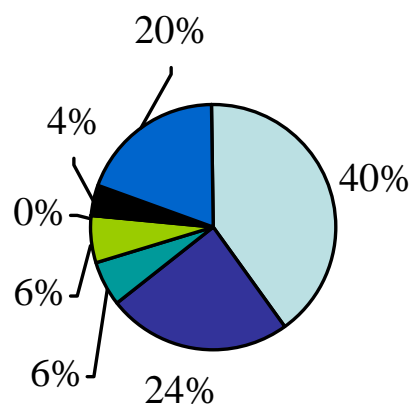
Louisiana
\$442mm



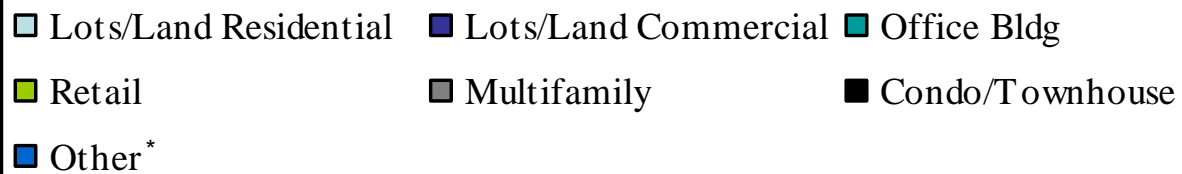
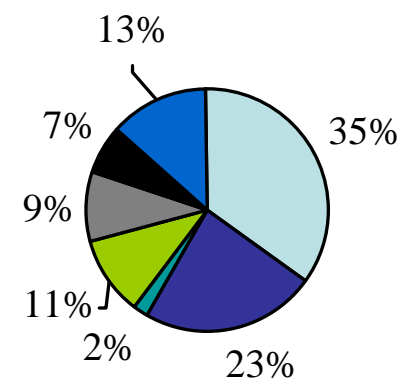
Texas
\$444mm



Florida
\$365mm



Alabama/Mississippi
\$236mm



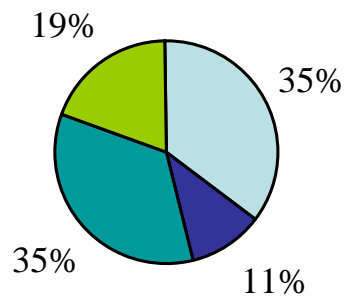
It takes a Whitney Banker.



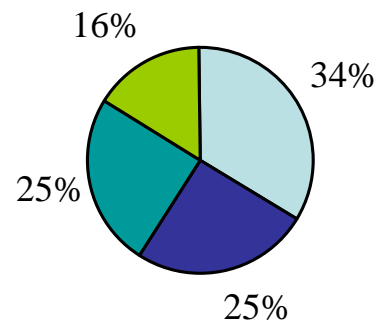
Note: Financial data as of September 30, 2009
*Includes agricultural loans

Construction & Development by Selected Property Type

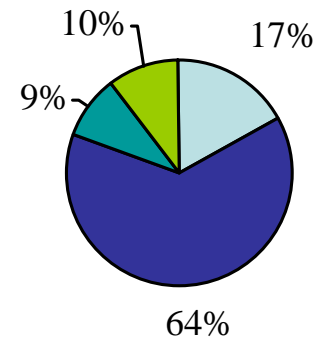
Residential Lots/Land
\$423 mm



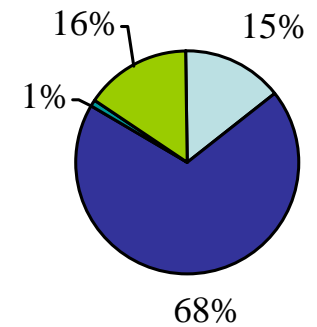
Commercial Lots/Land
\$343mm



Retail
\$239mm



Multifamily
\$136mm



LA
 TX
 FL
 AL/MS

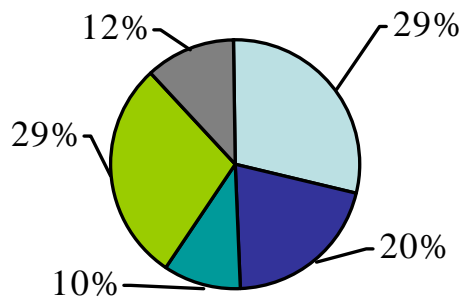
It takes a Whitney Banker.



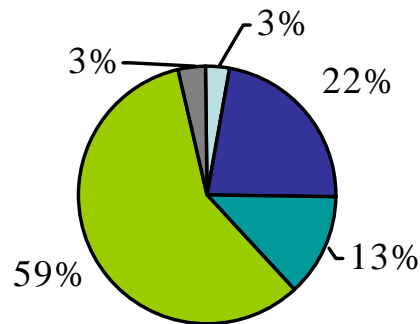
Note: Financial data as of September 30, 2009

Selected Income-Producing CRE by Geography

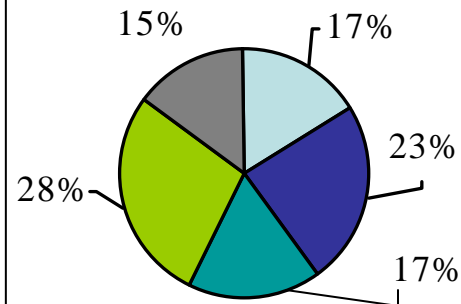
Louisiana
\$543mm



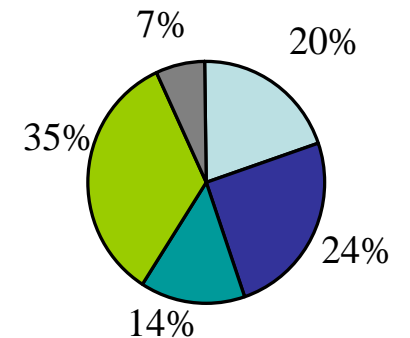
Texas
\$124mm



Florida
\$270mm



Alabama/Mississippi
\$116mm



Hotel/Motel
 Office Bldg
 Industrial/warehouse
 Retail
 Other

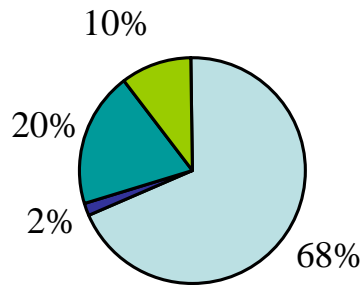
It takes a Whitney Banker.



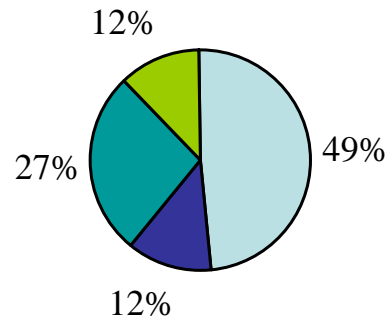
Note: Financial data as of September 30, 2009
Excludes loans on multifamily apartments

Income-Producing CRE by Selected Property Type

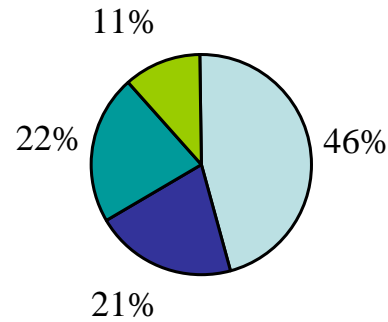
Hotel/Motel
\$229mm



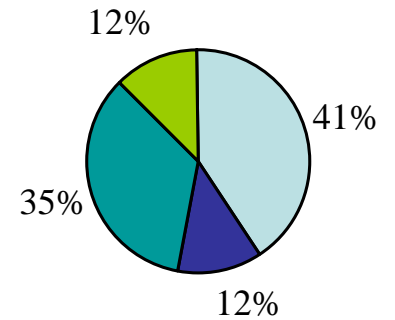
Office Buildings
\$229mm



Retail
\$347mm



Industrial/Warehouse
\$132mm



LA TX FL AL/MS

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Note: Financial data as of September 30, 2009

Prompt Identification of Stressed Credits

- Increase of \$131 million in criticized loans during 3Q09 to \$1.182 billion
- Texas added \$100 million in new larger criticized credits representing a variety of types of credits and industries
 - \$48 million in oil & gas credits
 - \$45 million in commercial C&D credits

CRITICIZED LOANS AT SEPTEMBER 30, 2009

<i>(dollars in millions)</i>	Louisiana	Texas	Florida	Alabama/ Mississippi	Total	Percent of loan category total
Commercial & industrial	\$74	\$120	\$10	\$31	\$235	8%
Commercial real estate:						
Residential construction	6	14	21	1	42	20%
Commercial construction, land & land development	33	124	177	40	374	25%
CRE - owner-user	47	33	51	17	148	14%
CRE - other	69	38	99	30	236	19%
Total commercial real estate	155	209	348	88	800	20%
Residential mortgage	42	7	65	18	132	13%
Consumer	5	-	7	3	15	4%
Total	\$276	\$336	\$430	\$140	\$1,182	14%
Percent of regional loan total	6%	22%	33%	16%	14%	

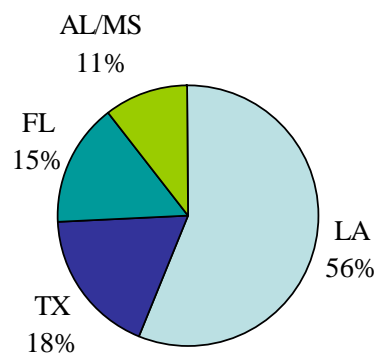
It takes a Whitney Banker.



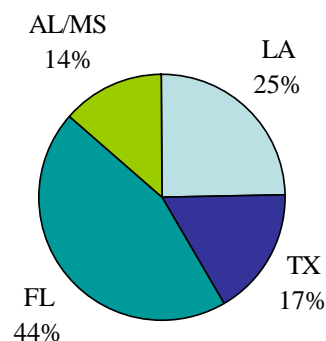
Note: Financial data as of September 30, 2009
NPLs are included in total criticized portfolio

Allowance For Loan Losses by Geography

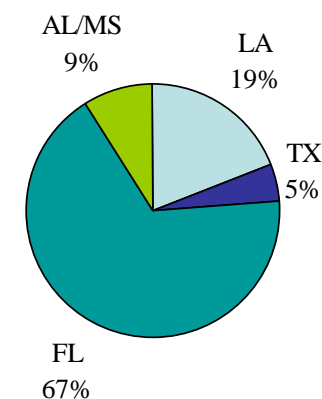
Total Loans
\$8,477mm



Allowance for Loan Losses
\$238.6mm



Total NPLs
\$406mm



	<u>LA</u>	<u>TX</u>	<u>FL</u>	<u>AL/MS</u>	Total
Allowance/Loans	1.23%	2.68%	8.20%	3.63%	2.81%

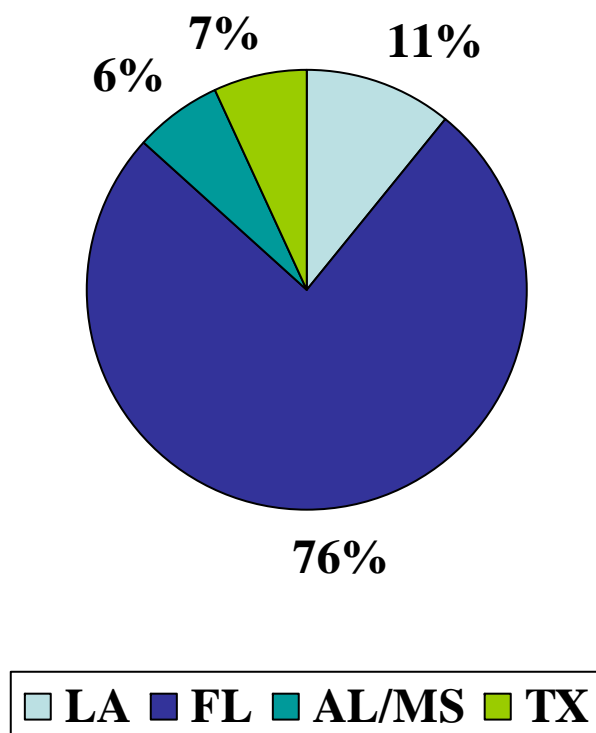
Note: Financial data as of September 30, 2009

It takes a Whitney Banker.



Charge-Offs

Gross Charge-offs by Geography: 3Q09



- \$63.5 million of gross charge-offs during 3Q09
 - \$50 million from residential-related credits, mainly Tampa
 - \$7 million C&I credits
 - \$5 million from other income-producing CRE and C&D credits
 - \$2 million of consumer credits

Note: Financial data as of September 30, 2009

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