

WHITNEY HOLDING CORPORATION

	CPP Disbursement Date 12/19/2008	RSSD (Holding Company) 1079740	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items				
	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$12,368	\$11,877	-4.0%	
Loans	\$9,108	\$8,444	-7.3%	
<i>Construction & development</i>	\$1,865	\$1,498	-19.7%	
<i>Closed-end 1-4 family residential</i>	\$1,100	\$1,069	-2.8%	
<i>Home equity</i>	\$176	\$200	13.4%	
<i>Credit card</i>	\$36	\$38	5.5%	
<i>Other consumer</i>	\$130	\$109	-16.6%	
<i>Commercial & Industrial</i>	\$3,309	\$2,936	-11.3%	
<i>Commercial real estate</i>	\$2,069	\$2,145	3.7%	
Unused commitments	\$3,555	\$3,091	-13.0%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$1,553	\$1,709	10.0%	
Asset-backed securities	\$0	\$0		
Other securities	\$328	\$289	-12.0%	
Cash & balances due	\$323	\$417	29.0%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$57	\$126	120.1%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$54	\$116	116.0%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$10,868	\$10,424	-4.1%	
Deposits	\$9,267	\$9,153	-1.2%	
Total other borrowings	\$1,333	\$1,007	-24.5%	
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$1,500	\$1,453	-3.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$275	-\$3	NA	
Performance Ratios				
Tier 1 leverage ratio	9.5%	8.9%	--	
Tier 1 risk based capital ratio	10.4%	10.4%	--	
Total risk based capital ratio	13.1%	13.2%	--	
Return on equity ¹	2.7%	0.4%	--	
Return on assets ¹	0.3%	0.0%	--	
Net interest margin ¹	4.6%	4.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	50.8%	51.1%	--	
Loss provision to net charge-offs (qtr)	232.2%	72.6%	--	
Net charge-offs to average loans and leases ¹	0.9%	2.6%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	9.5%	12.2%	0.8%	1.6%
<i>Closed-end 1-4 family residential</i>	3.1%	6.7%	0.1%	0.9%
<i>Home equity</i>	1.4%	2.2%	0.7%	0.1%
<i>Credit card</i>	0.4%	0.3%	0.9%	1.3%
<i>Other consumer</i>	0.5%	0.9%	0.3%	0.6%
<i>Commercial & Industrial</i>	0.9%	1.5%	0.1%	0.1%
<i>Commercial real estate</i>	2.6%	4.7%	0.0%	0.8%
<i>Total loans</i>	3.5%	5.2%	0.3%	0.7%