Whitney Holding Corporation

2007 Summary Annual Report

WHITNEY®

CONTENTS

125 YEARS

1883–2008

WHITNEY®

WHITNEY TIMELINE

1883 Whitney National Bank is chartered by the Comptroller of the Currency.

1883 Whitney National Bank opens for business at 127 Gravier Street.

1905 Whitney charters a state bank, Central Trust & Savings Bank, in addition to the National Bank.

Financial Highlights

(dollars in thousands, except per share data)	2007	2006	*% Change*
For the Year			
Net income	$151,054	$144,645	4%
Earnings per share, basic	2.26	2.24	1
Earnings per share, diluted	2.23	2.20	1
Year-end Balances			
Total assets	$11,027,264	$10,185,880	8%
Earning assets	10,122,071	9,277,554	9
Loans	7,585,701	7,050,416	8
Investment securities	1,985,237	1,886,093	5
Deposits	8,583,789	8,433,308	2
Shareholders' equity	1,228,736	1,112,962	10
Average Balances			
Total assets	$10,512,422	$10,242,838	3%
Earning assets	9,636,586	9,349,262	3
Loans	7,344,889	6,776,794	8
Investment securities	1,893,866	1,824,646	4
Deposits	8,397,778	8,476,954	(1)
Shareholders' equity	1,209,923	1,065,303	14
Key Ratios			
Return on average assets	1.44%	1.41%	
Return on average shareholders' equity	12.48	13.58	
Net interest margin	4.89	5.11	
Efficiency ratio	58.42	60.20	
Dividend payout ratio	52.05	48.85	
Shareholders' equity to total assets	11.51	10.40	
Common Share Data			
Cash dividends per share	$ 1.16	$ 1.08	7%
Book value per share	18.67	16.88	11
Closing stock price	26.15	32.62	(20)

The efficiency ratio is noninterest expense to total net interest (TE) and noninterest income (excluding securities transactions).

Annual Meeting of Shareholders

The annual meeting of Whitney's shareholders will be held on Wednesday, April 23, 2008 at 10:30 a.m. CDT. The meeting location is the 11th floor of the Pan-American Life Center at 601 Poydras Street in New Orleans.

Common Stock

Whitney's common stock trades on the NASDAQ Global Select Market under the symbol WTNY.

1908 Whitney Central Trust & Savings Bank acquires Carrollton Savings Trust & Banking Co.

1911 Whitney Bank Main Office at 228 St. Charles Avenue is completed.

1911 Whitney Central Trust & Savings Bank acquires Morgan State Bank.

1913 Whitney Central Trust & Savings Bank acquires Third District Savings Banking & Trust Company.

1917 United States enters World War I. Whitney supports the effort through Liberty Bond purchases and support of the Red Cross.

To Our Shareholders

A Renewed Strategic Vision

In preparation for Whitney's 125th year of banking, management and the Board spent the last half of 2007 updating Whitney's Strategic Plan. We reviewed and challenged where we've been, where we are today and where we ultimately believe Whitney should go.

We began by identifying the strengths we can build upon and also addressed our weaknesses, completing what we believe is an honest and realistic assessment of our opportunities and challenges.

One of the first items we examined was our mission statement. Early in the process we acknowledged that our mission statement accurately portrayed the culture of the bank. It reflects how we want to operate as a company and focuses on what is important to us.

Our mission is to deliver extraordinary value and service, along with superior results, to our customers and shareholders while providing leadership to our local communities and outstanding career opportunities to our valued employees.

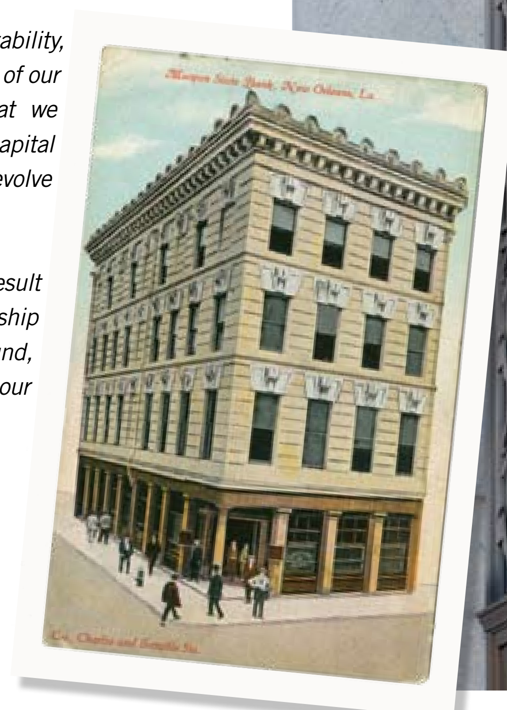
We do this within the framework of our three guiding principles: soundness, profitability and growth, in that order of priority.

Those guiding principles will not change. By reaffirming the principles that have served us well over time, we will continue carrying on the traditions and reinforcing the culture that makes Whitney unique.

Every decision we make is and will be guided by our commitment to soundness, ensuring our continuity and promoting the trust of our customers, shareholders and communities.

We will focus on profitability, since it is not only a gauge of our success, but ensures that we will have access to the capital we need to continue to evolve and improve in the future.

And finally, growth will result when we exercise leadership and diligently apply sound, profitable strategies to our market opportunities.



1919 Whitney Central Trust & Savings Bank acquires City Bank & Trust Co.

1920 Whitney Central Trust & Savings Bank acquires Pan American Bank & Trust Co.

1926 Bank installs its first clocks on branches. Clock becomes the Whitney symbol.

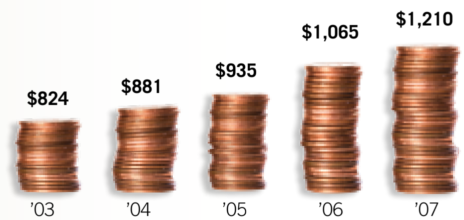
1929 Whitney Central Trust & Savings Bank becomes Whitney Trust & Savings Bank.

1930 Whitney Trust & Savings Bank acquires Algiers Trust & Savings Bank.

1933 President Franklin Roosevelt declares a "bank holiday." Because of its solid finances, Whitney reopens as soon as the holiday concludes.

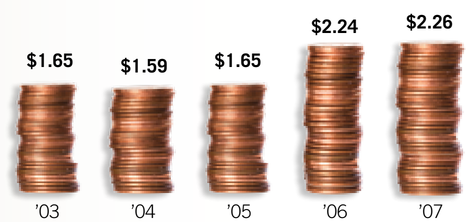
Average Assets
$ millions

Average Shareholders' Equity
$ millions



Net Income
$ millions

Net Income Per Share
basic



Current Economic Environment

Whitney today is a good bank. A very good, very sound bank. We have a strong balance sheet and a solid capital position. We are the most operationally resilient we have been in our history. We have a strong credit culture, and our diversification into new markets over the past several years has positioned us to better weather economic downturns wherever they arise.

We are a commercial bank as noted by the mix of loans – 83% commercial and 17% consumer. We do not have any indirect consumer loans and we have a small, clean credit card portfolio. We have never originated subprime loans as part of our lending strategy, and we have no meaningful exposure to subprime home loans in our loan or investment portfolio.

Today's operating environment is a challenge for most banks, and some of those challenges have also impacted Whitney. In fact, our company is faced with some unique challenges given the post-storm business environment in some of our markets. The economic environment impacted many financial institutions' credit quality during 2007, including Whitney's.

During the year we saw an increase in nonperforming loans and criticized loans, which, through our internal risk rating and allowance methodology, resulted in a $17 million provision for credit losses. This level of provision compares to $3.7 million in 2006.

The quick recognition of problem loans is a key component of our credit culture. Historically our level of nonperforming assets has tracked at or above those of our peers. This is due in part to our loan mix and our prompt identification of risk. However, higher nonperforming assets have not historically translated into higher net losses, which compare favorably to peers.

We have a strong, disciplined, time-tested credit culture. We believe one of our core strengths is understanding and managing credit risk. We respond quickly to customer needs and requests. We stress a consistent application and monitoring of standards throughout the company. And we have a track record of excellent commercial loan growth and quality that makes us a leader among peers.

1933 Whitney National Bank & Whitney Trust & Savings Bank are consolidated into Whitney National Bank.

1941 United States enters World War II. Whitney offers War Bonds, lending to war contractors and manufacturers.

1958 Whitney celebrates 75th anniversary, and has 11 branches, all in New Orleans.

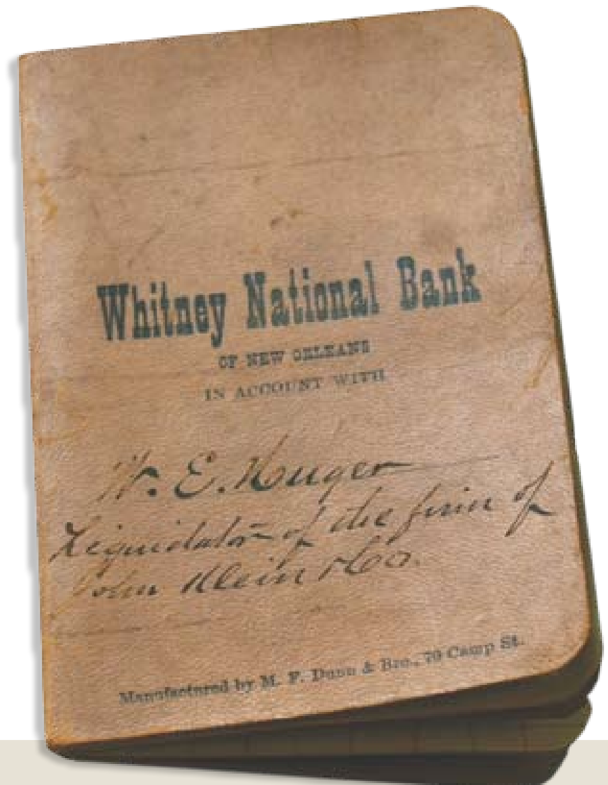
1962 Whitney Holding Corporation is formed.

1965 Hurricane Betsy strikes New Orleans.

1974 Whitney launches a long-running campaign, promoting "A Great Bank for a Great City."

At December 31, 2007, Whitney's loan portfolio totaled $7.6 billion, up 8% compared to a year earlier. Loan demand and customer development activity in Texas, southwestern Louisiana and Alabama were the major contributors to organic loan growth in 2007. Loans serviced by Whitney Bankers in Houston grew by 20% year over year, and those serviced in Louisiana markets outside New Orleans grew 14%. At December 31, 2007, the percentage of loans serviced from the Company's geographic markets was as follows: metropolitan New Orleans, 37%; other Louisiana markets, 18%; Texas, 15%; Alabama and Mississippi, 12%; the Florida panhandle, 7%; and the Tampa Bay metropolitan area, 11%. Market conditions continue to restrain the pace of new real estate project financing in Florida and have contributed to a decrease of approximately $100 million since the end of 2006 in loans serviced from Florida operations apart from those acquired through the most recent acquisition.

Historically, Whitney has earned most of its revenue through its net interest margin, the difference between what we earn on our loans and investments and what we pay for deposits.



In response to challenges in the current economic environment, the Fed began dropping interest rates during 2007. Whitney is an asset-sensitive company and a decline in interest rates negatively impacts our net interest margin.

The net interest margin was 4.89% for 2007, down 22 basis points from the year-earlier period. The overall yield on earning assets decreased, mainly reflecting a decline between these periods in interest rates for the large variable-rate segment of Whitney's loan portfolio and the impact of a higher level of nonperforming loans. The cost of funds increased, mainly in response to the customer-driven shift in the funding mix toward higher-cost sources.

We are actively managing our loan and deposit pricing to mitigate the impact of the margin

1984 Whitney enters a new era of expansion across parish lines with the acquisition of NBC of Jefferson, Jefferson Parish, LA.

1986 Whitney acquires American Bank & Trust, Lafayette, LA.

1986 Whitney acquires Metropolitan Bank & Trust, Baton Rouge, LA.

1989 Whitney acquires certain assets and liabilities of St. Tammany National Bank, St. Tammany Parish, LA.

1989 Whitney acquires certain assets and liabilities of Enterprise Federal Savings & Loan Association, Marrero, LA.

decline as we have done in previous business cycles. We have successfully managed through previous changes in interest rates, and will apply that experience through the current cycle.

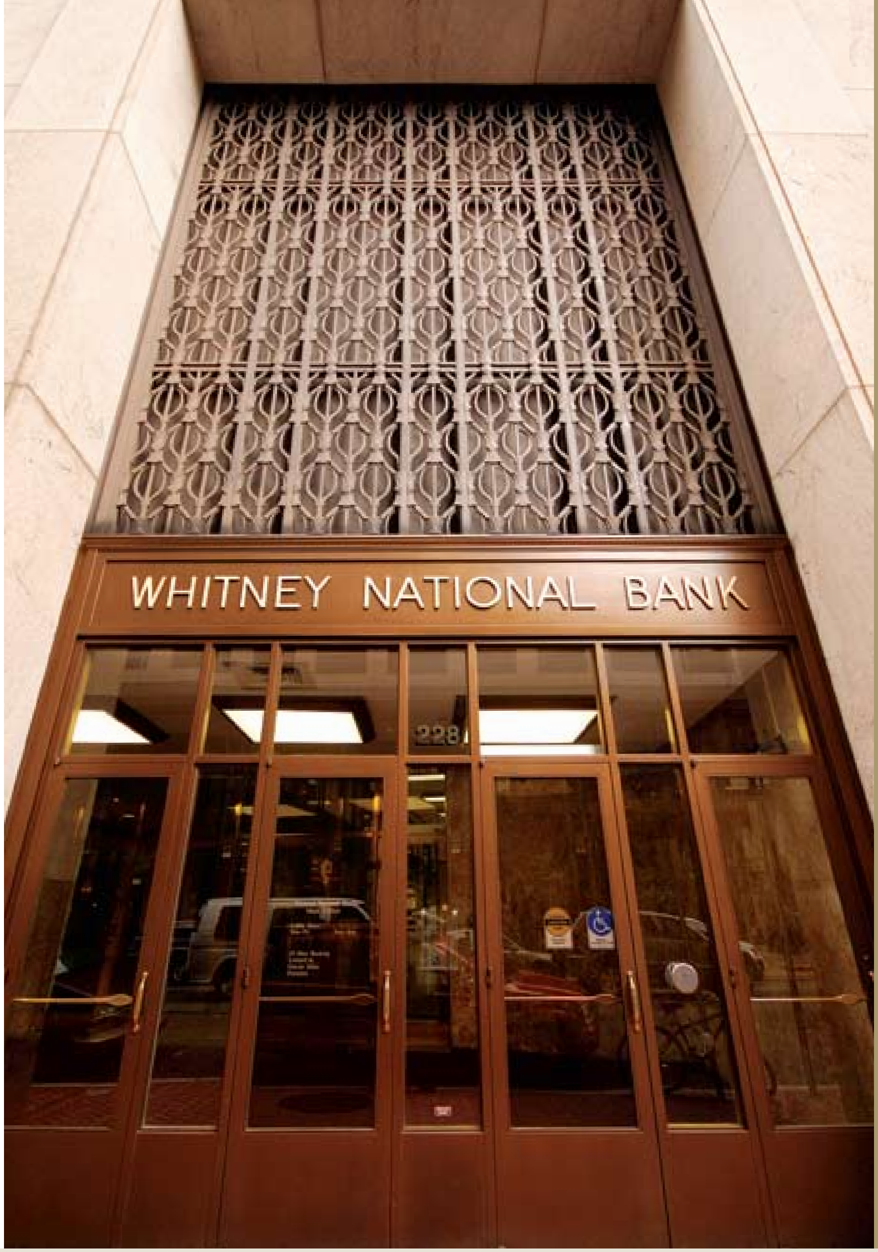
Strategic Initiatives

While the revenue generated from the net interest margin remains paramount to the Company, we are focused on enhancing fee growth to diversify our revenue sources. We expect to offer new and expanded lines of business that will, over time, complement our outstanding margin management.

One of the significant challenges facing Whitney today is our current level of expense. Despite what we have done to manage our expense level in the past, the post-storm environment has added another layer of expense for our company. We will work towards reducing the Company's overall level of expense in addition to reallocating resources in order to achieve strategic initiatives. Management has already begun implementing expense control measures in response to recent challenges and will continue to do so for the foreseeable future.

For more than a decade, Whitney has emphasized growth through expansion via acquisition or de novo branching, and that program has been a huge success. We have become a geographically diversified organization with locations in some of the region's highest growth markets. We will look to these markets to provide significant growth opportunities in the future and continue to seek opportunities to expand geographically into additional new markets.

We also believe, however, that we have a unique opportunity to leverage our position in the Greater New Orleans market. By refocusing on our roots and striving for increased market share in our hometown market, we believe Whitney can be even more successful. As the largest independent bank in Louisiana, and with our headquarters in New Orleans, Whitney and its employees have a responsibility to play a leadership role in the rebuilding of our great city. We intend to fulfill that responsibility.



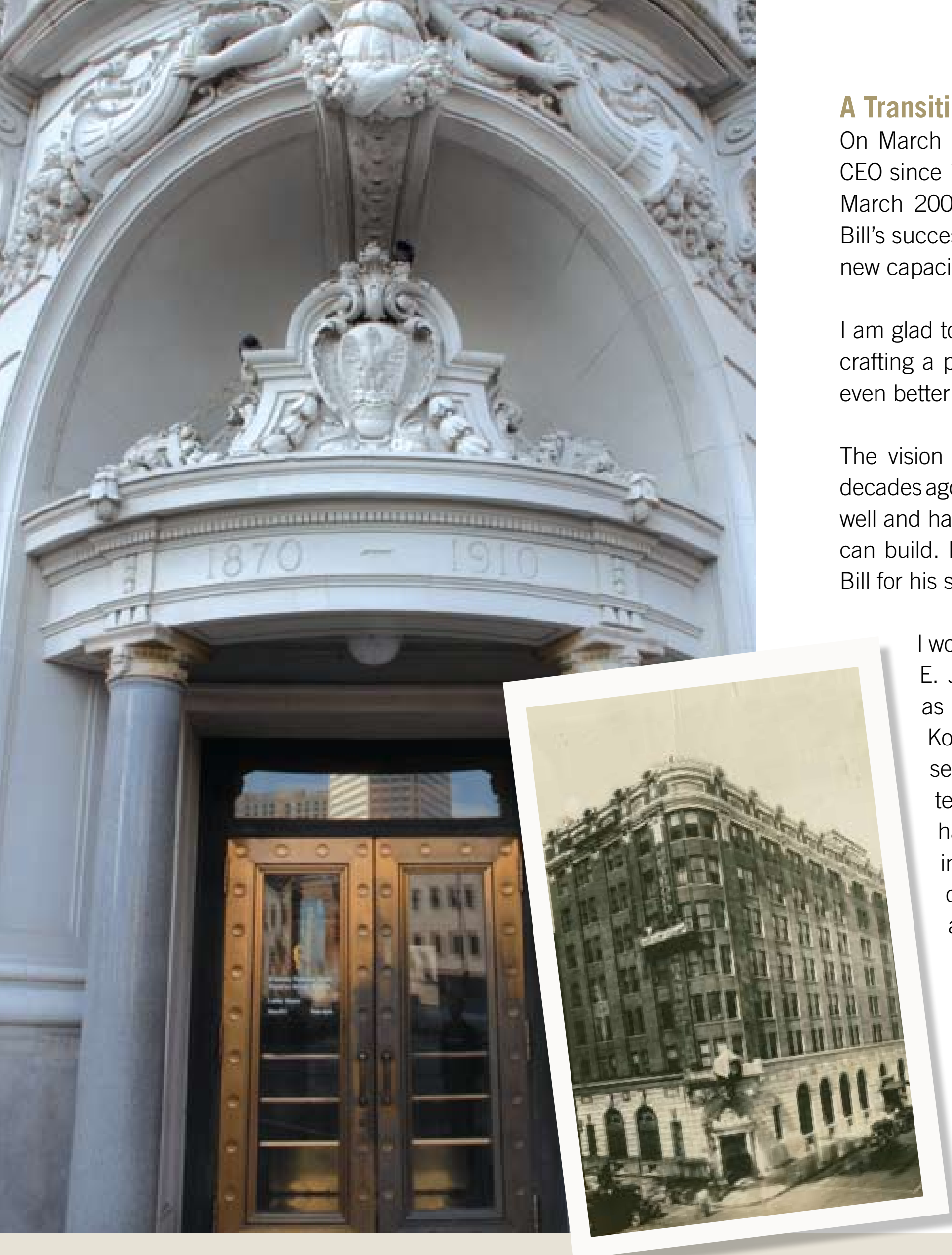
1990 William L. Marks named Chairman & Chief Executive Officer.

1991 Whitney becomes a NASDAQ-listed company.

1994 Whitney acquires Baton Rouge Bank & Trust Company, Baton Rouge, LA.

1995 Whitney enters the Gulf Coast market outside Louisiana with the acquisition of certain branches in Mobile, AL from The Peoples Bank, Elba, AL.

1996 Whitney acquires First Citizens BancStock, Morgan City, LA.



A Transitional Year for The Whitney

On March 15, 2008, William L. Marks, Chairman and CEO since 1990 retired after 18 years of service. In late March 2007 the Board of Directors appointed me as Bill's successor, and I look forward to serving you in that new capacity.

I am glad to have had this time of transition to focus on crafting a plan that we believe will help us become an even better bank.

The vision and strategic plan set in place almost two decades ago has served the company and its shareholders well and has established a solid foundation on which we can build. I would like to take this opportunity to thank Bill for his service, mentorship and leadership.

I would also like to recognize John G. Phillips and E. James Kock, Jr. for their service to Whitney as members of the Board of Directors. Jimmie Kock passed away on January 8, 2008, after serving on the board for 42 years, the longest tenure of any Whitney director. John Phillips has announced his retirement from the board in April 2008, after 36 years of service. Both of these men have been dedicated directors and through their distinguished service have made significant contributions to build and strengthen Whitney into the company it is today.

125 Years Strong

Whitney has a long, profitable operating history. It is a commercial and business bank with a community bank focus, where all products and services are delivered by local Whitney bankers. And we are very good at what we do.

In managing our company, we are focused on long-term strategies and the considerable opportunities that lie ahead. We have a good start and a great group of bankers ready to implement our updated Strategic Plan.

On behalf of Whitney's Board of Directors, management and employees, thank you for your investment in our company.

Sincerely,

John C. Hope III
Chairman of the Board
and Chief Executive Officer

1996 Florida becomes part of the Whitney footprint with the acquisition of Liberty Holding Company and Liberty Bank, Pensacola, FL.

1996 Whitney acquires American Bank & Trust, Pensacola, FL.

1997 Whitney acquires First National Bancshares, Inc., Houma, LA.

1997 Whitney enters Mississippi by acquiring Merchant Bancshares, Inc. and Merchants Bank & Trust Co., Gulfport, MS.

1998 Whitney acquires Meritrust Federal Savings Bank, Thibodaux, LA.

In early 1990, facing significant economic difficulties in the oil and gas and real estate markets and on the heels of a recession, William L. Marks joined Whitney as Chairman and CEO. At that time the Company had 37 offices in Louisiana, assets totaled $2.8 billion, loans totaled $1.5 billion and deposits totaled $2.3 billion. The Company had reported a loss in 1989 and did not pay a dividend. With the Whitney Holding Corporation stock underperforming, the challenge Marks faced was two-fold – reinventing Whitney Bank for a contemporary generation of clients and restoring the luster of New Orleans' oldest continuously operating bank.

Under Bill's leadership the Bank worked through those tough times, and over the next 18 years implemented a strategic plan that evolved Whitney into the very good bank it is today. At the end of 2007 Whitney had $11 billion in assets, $7.6 billion in loans, $8.6 billion in deposits, and more than 150 locations across five states stretching from Houston, Texas to the Tampa Bay area of Florida. Whitney reported earnings for 2007 of $151 million and $2.26 per basic share. The dividend of $1.16 represents a payout of 52%.

While maintaining its tradition of experienced bankers delivering personalized service, Whitney anticipated changing customer needs. Whitney remained primarily a commercial bank, but Marks also greatly expanded its consumer banking and wealth management operations in the mid 1990s. Introducing competitive products along with improved computer systems helped strengthen Whitney's banking presence. These advancements in operations and technology were spearheaded by Marks by incorporating up-to-date technology for faster processing and greater efficiencies throughout the Bank, resulting in modernized procedures and increased customer satisfaction.

Marks also instituted the "I-10 Strategy" in which Whitney began branching out to areas already frequented by current Whitney customers along the Gulf Coast corridor, incorporating banking operations in Alabama, Florida, Louisiana, Mississippi and Texas.

For Whitney clients, employees and shareholders, Marks has guided the company through an amazing 18-year evolution. "Bill Marks has been the driving force in vastly improving our finances and moving Whitney into new areas of opportunity," said Chairman and CEO John Hope. "During Bill's very successful period of leadership, he has taken the Whitney from a local Bank and turned it into an organization of international repute, generating the surpluses needed to invest in our Whitney Bankers, necessary infrastructure and product development. Whitney is now a solid, well diversified bank with great plans for the future."

1998 Whitney acquires Louisiana National Security Bank, Donaldsonville, LA.

1998 Whitney acquires First National Bancorp of Greenville, Inc., Greenville, AL.

1998 Whitney acquires selected assets and branches of The First National Bank of Lake Charles, Lake Charles, LA.

2000 With the acquisition of Bank of Houston, Whitney enters the Texas market.

2000 Whitney acquires First Ascension Bancorp, Inc., Gonzales, LA.

Management's Report on Internal Control Over Financial Reporting

The management of Whitney Holding Corporation is responsible for establishing and maintaining adequate internal control over financial reporting for the Company. Internal control over financial reporting is a process designed to provide reasonable assurance regarding the reliability of financial reporting and the preparation of financial statements for external purposes in accordance with generally accepted accounting principles. Internal control over financial reporting includes those policies and procedures that (i) pertain to the maintenance of records that, in reasonable detail, accurately and fairly reflect the transactions and dispositions of the assets of the Company; (ii) provide reasonable assurance that transactions are recorded as necessary to permit preparation of financial statements in accordance with generally accepted accounting principles, and that receipts and expenditures of the Company are being made only in accordance with authorizations of management and directors of the Company; and (iii) provide reasonable assurance regarding prevention or timely detection of unauthorized acquisition, use, or disposition of the Company's assets that could have a material effect on the financial statements.

Management used the framework of criteria established in *Internal Control – Integrated Framework* issued by the Committee of Sponsoring Organizations of the Treadway Commission to conduct an evaluation of the effectiveness of internal control over financial reporting. Based on that evaluation, management concluded that internal control over financial reporting for the Company as of December 31, 2007 was effective.

Because of its inherent limitations, internal control over financial reporting may not prevent or detect misstatements. Also, projections of any evaluation of effectiveness to future periods are subject to the risk that controls may become inadequate because of changes in conditions, or that the degree of compliance with the policies or procedures may deteriorate.

The effectiveness of the Company's internal control over financial reporting as of December 31, 2007 has been audited by PricewaterhouseCoopers LLP, an independent registered public accounting firm, as stated in their report, which appears in the Company's Annual Report on Form 10-K for the year ended December 31, 2007.

2001 Whitney acquires American Bank, Houston, TX.

2001 Whitney acquires Prattville Financial Services Corporation, Prattville, AL.

2001 Whitney acquires Redstone Financial, Inc., Houston, TX.

2004 Whitney acquires selected assets and branches of First National Bank Northwest Florida, Fort Walton Beach, FL.

2004 Whitney enters the Tampa market with the acquisition of Madison BancShares, Inc., Palm Harbor, FL.

Report of Independent Registered Public Accounting Firm

To Shareholders and Board of Directors of Whitney Holding Corporation:

We have audited, in accordance with the standards of the Public Company Accounting Oversight Board (United States), the consolidated balance sheets of Whitney Holding Corporation as of December 31, 2007 and December 31, 2006, and the related consolidated statements of income, changes in shareholders' equity and cash flows for each of the three years in the period ended December 31, 2007 (not presented herein) appearing in the Company's Annual Report on Form 10-K for the year ended December 31, 2007; and in our report dated February 28, 2008, we expressed an unqualified opinion on those consolidated financial statements.

In our opinion, the information set forth in the accompanying condensed consolidated financial statements is fairly stated, in all material respects, in relation to the consolidated financial statements from which it has been derived.

PricewaterhouseCoopers LLP
New Orleans, Louisiana
February 28, 2008

2004 Hurricane Ivan makes landfall in Orange Beach, AL.

2005 Whitney acquires Destin Bancshares, Inc., Destin, FL.

2005 Hurricanes Katrina and Rita devastate the Gulf Coast.

2006 Whitney acquires First National Bancshares, Inc., Bradenton, FL.

2007 Whitney acquires Signature Financial Holdings, Inc., St. Petersburg, FL.

The Whitney Timeline highlights selected milestones over the past 125 years.

Condensed Consolidated Statements of Income

dollars in thousands, except per share data

	Years ended December 31		
	2007	**2006**	**2005**
Interest income	$661,105	$616,371	$468,085
Interest expense	196,314	145,160	80,986
Net interest income	464,791	471,211	387,099
Provision for credit losses	17,000	3,720	37,580
Net interest income after provisions for credit losses	447,791	467,491	349,519
Noninterest income	126,681	84,791	82,235
Noninterest expense	349,108	338,473	286,398
Income before income taxes	225,364	213,809	145,356
Income tax expense	74,310	69,164	43,007
Net Income	**$151,054**	**$144,645**	**$102,349**
Earnings Per Share			
Basic	$2.26	$2.24	$1.65
Diluted	2.23	2.20	1.63
Cash Dividends Per Share	1.16	1.08	.98

Condensed Consolidated Balance Sheets

dollars in thousands

	December 31		
	2007	**2006**	**2005**
Assets			
Cash and due from financial institutions	$ 290,199	$ 318,165	$ 554,827
Short-term investments	534,558	314,079	805,758
Loans held for sale	16,575	29,966	46,678
Investment securities	1,985,237	1,886,093	1,641,451
Loans	7,585,701	7,050,416	6,560,597
Allowance for loan losses	(87,909)	(75,927)	(90,028)
Net loans	7,497,792	6,974,489	6,470,569
Other assets	702,903	666,088	589,723
Total assets	**$11,027,264**	**$10,185,880**	**$10,109,006**
Liabilities and Shareholders' Equity			
Noninterest-bearing demand deposits	$ 2,740,019	$ 2,947,997	$ 3,301,227
Interest-bearing deposits	5,843,770	5,485,311	5,303,609
Total deposits	8,583,789	8,433,308	8,604,836
Short-term borrowings	910,019	499,533	416,027
Long-term debt	165,455	17,394	17,323
Other liabilities	139,265	122,683	109,777
Total liabilities	9,798,528	9,072,918	9,147,963
Shareholders' equity	1,228,736	1,112,962	961,043
Total liabilities and shareholders' equity	**$11,027,264**	**$10,185,880**	**$10,109,006**

Per share data reflects the 3-for-2 stock split effective May 25, 2005.

Summary Financial Data

dollars in thousands, except per share data

	2007	2006	2005	2004	2003
		Years ended December 31			
Income Statement Data					
Net interest income (TE)	$470,868	$477,423	$392,979	$326,237	$300,115
Provision for credit losses	17,000	3,720	37,580	2,000	(3,500)
Noninterest income	126,681	84,791	82,235	82,523	89,504
Noninterest expense	349,108	338,473	286,398	260,278	242,923
Net Income	151,054	144,645	102,349	97,137	98,542
Average Balance Sheet Data					
Total assets	$10,512,422	$10,242,838	$8,903,321	$7,890,183	$7,238,022
Earning assets	9,636,586	9,349,262	8,098,998	7,327,233	6,717,863
Loans	7,344,889	6,776,794	6,137,676	5,179,734	4,595,868
Investment securities	1,893,866	1,824,646	1,836,228	2,120,594	2,004,245
Noninterest-bearing deposits	2,708,353	3,033,978	2,439,229	1,977,515	1,759,414
Deposits	8,397,778	8,476,954	7,224,426	6,347,503	5,913,186
Shareholders' Equity	1,209,923	1,065,303	935,362	881,477	823,698
Key Ratios					
Return on average assets	1.44%	1.41%	1.15%	1.23%	1.36%
Return on average shareholders' equity	12.48	13.58	10.94	11.02	11.96
Net interest margin	4.89	5.11	4.85	4.45	4.47
Average loans to average deposits	87.46	79.94	84.96	81.60	77.72
Efficiency ratio	58.42	60.20	60.28	63.69	62.49
Dividend payout ratio	52.05	48.85	60.26	56.99	50.32
Allowance for loan losses to loans	1.16	1.08	1.37	.97	1.22
Nonperforming asset ratio	1.64	.81	1.03	.46	.62
Net charge-offs to average loans	.11	.29	.08	.19	.07
Average shareholders' equity as a percentage of average total assets	11.51	10.40	10.51	11.17	11.38
Tangible common equity as a percentage of tangible assets, end of period	8.24	8.08	7.40	9.46	9.76
Leverage ratio, end of period	8.79	8.76	8.21	9.56	10.13
Common Share Data					
Earnings per share					
Basic	$2.26	$2.24	$1.65	$1.59	$1.65
Diluted	2.23	2.20	1.63	1.56	1.63
Cash dividends per share	$1.16	$1.08	$.98	$.89	$.82
Book value per share	$18.67	$16.88	$15.17	$14.57	$13.85
Trading data					
High price	$33.26	$37.26	$33.69	$30.83	$27.55
Low price	22.46	27.27	24.14	26.35	20.50
End-of-period closing price	26.15	32.62	27.56	29.99	27.33
Trading volume (000's)	88,480	52,778	50,434	27,662	34,386
Average shares outstanding (000's)					
Basic	66,953	64,687	62,008	61,123	59,894
Diluted	67,858	65,853	62,953	62,083	60,594

Tax-equivalent (TE) amounts are calculated using a federal income tax rate of 35%.
The efficiency ratio is noninterest expense to total net interest (TE) and noninterest income (excluding securities transactions).
The nonperforming asset ratio is nonperforming assets to loans plus foreclosed assets and surplus property.
Share and per share data reflect the 3-for-2 stock split effective May 25, 2005.

Directors

Joel B. Bullard, Jr.
President
Joe Bullard Automotive Companies

Angus R. Cooper II
Chairman of the Board and Chief Executive Officer
Cooper/T. Smith Corporation

Richard B. Crowell
Attorney
Crowell & Owens

William A. Hines
Chairman of the Board
Nassau Holding Corporation

John C. Hope III
Chairman of the Board and Chief Executive Officer
Whitney Holding Corporation
and Whitney National Bank

Alfred S. Lippman
Co-Manager
Lippman, Mahfouz, Tranchina & Thorguson, LLC

Michael L. Lomax
President and Chief Executive Officer
United Negro College Fund

R. King Milling
Vice Chairman
Whitney Holding Corporation
and Whitney National Bank

Eric J. Nickelsen
Real Estate Developer and Part Owner
John S. Carr & Co., Inc.

John G. Phillips
Former Chairman of the Board
and Chief Executive Officer
The Louisiana Land and Exploration Company

Kathryn M. Sullivan
Chief Financial Officer and Senior Vice President
Blue Cross and Blue Shield Association

Dean E. Taylor
Chairman, President and Chief Executive Officer
Tidewater, Inc.

Thomas D. Westfeldt
President
Westfeldt Brothers Inc.

Executive Management

John C. Hope III
Chairman of the Board and Chief Executive Officer

R. King Milling
Vice Chairman

Robert C. Baird, Jr.
Executive Vice President
Banking Services

Thomas L. Callicutt, Jr.
Executive Vice President and Chief Financial Officer

Rodney D. Chard
Executive Vice President
Strategic Project Implementation

Francisco DeArmas
Executive Vice President
Operations and Technology

Joseph S. Exnicios
Executive Vice President
New Orleans Banking

Kevin P. Reed
Executive Vice President
Trust & Wealth Management

Lewis P. Rogers
Executive Vice President
Credit Administration

Joseph S. Schwertz, Jr.
Corporate Secretary

John M. Turner, Jr.
Executive Vice President
Banking Division

Corporate Headquarters
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New Orleans, Louisiana 70130
whitneybank.com
504-586-7272

Company Information
This report contains condensed financial statements and other financial information derived from information presented in the Company's Annual Report on Form 10-K filed with the Securities and Exchange Commission. The full report as well as other published financial reports and other information about the Company and its products and services are available through our website at whitneybank.com.

Printed copies of the Company's published financial reports, including its reports to the Securities and Exchange Commission on Forms 10-K and 10-Q, are available without cost by sending your request to:

Investor and Shareholder Relations
Whitney Holding Corporation
P.O. Box 61260
New Orleans, Louisiana 70161-1260
800-347-7272 investor.relations@whitneybank.com

Inquiries by analysts, investors and media should be directed to:
Trisha Voltz Carlson
Vice President and Investor Relations Manager
504-299-5208 tcarlson@whitneybank.com

Inquiries by shareholders should be directed to:
Whitney Shareholder Services
504-586-3627 or

Transfer Agent
American Stock Transfer & Trust Company
59 Maiden Lane
New York, New York 10038
www.amstock.com

Shareholder address changes or questions about stock certificates or dividend payments should be directed to the transfer agent at:
800-937-5449 (inside the U.S.)
718-921-8200 (outside the U.S.)
E-mail: info@amstock.com

Dividend Reinvestment, Direct Deposit, and Book Entry
Through Whitney's Dividend Reinvestment and Stock Purchase Program, shareholders can purchase additional shares directly from the Company using reinvested dividends, optional cash payments or both. Direct deposit offers registered shareholders a way to have dividends quickly and safely deposited in their financial institution accounts.

Registered shareholders who would like to hold their Whitney shares in Book Entry form can now deliver their physical Whitney certificate(s) to the transfer agent, American Stock Transfer & Trust Company (AST), to be placed in Book Entry. As dividends are declared by the Board of Directors, AST will continue to pay the dividend in the same manner currently elected, unless changed by the shareholder. Please contact AST if you would like to transfer your certificates to Book Entry.

For more information or to participate in any of these programs, please call the transfer agent at 800-937-5449 or write or call the Company's Shareholder Services Department as indicated above.

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