



For Immediate Release

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For More Information

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Hancock Horizon Diversified International Fund is a top performer for 2009

GULFPORT, Miss. (January 25, 2010) — Hancock Holding Company (NASDAQ: HBHC) announced today that the Hancock Horizon Diversified International Fund (HHDTX), for which EARNEST Partners is the subadvisor, was ranked in the top one percentile among international large cap blend mutual funds for 2009, according to Morningstar.

The Trust class had a one-year return of 54.25% compared to the Fund's benchmark, the MSCI ACWI ex US, which returned 41.45% for the same time period.

EARNEST Partners has managed its International strategy for 10 years, during which time it has outperformed its benchmark, the MSCI ACWI ex US, by 4.70% annualized gross of fees (3.96% net of fees).

Through 12-31-09, performance for the Hancock Horizon Diversified International Mutual fund is: Trust share: 54.25% (One Year); 14.95% (Since Inception); Class A: 53.88% (One Year); 14.69% (Since Inception); Class A with load: 45.79% (One Year); 9.85% (Since Inception) and C class: 52.67% (One Year); 13.78% (Since Inception). Inception Date is 9/30/08. Past performance does not guarantee future results. The investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than the original costs. Current performance may be lower or higher than the performance quoted. The gross total expense ratio is 2.43%; the net total expense ratio is 1.57%. The Advisor has contractually agreed to waive fees and reimburse expenses until May 31, 2010. In the absence of current fee waivers total return would be reduced. For performance data current to the most recent month end, call 1-888-346-6300 or visit the website www.hancockhorizonfunds.com.

John Portwood, Chief Investment Strategist for Hancock Horizon Funds, said, "We have been very pleased with our relationship with EARNEST Partners and feel the Diversified International Fund is a great compliment to our other top rated mutual funds."

The Hancock Horizon Burkenroad Fund received a top rating of five stars from Morningstar, while the Hancock Horizon Value Fund and the Strategic Income Bond Fund have both received four-star ratings from Morningstar. The International Fund is not eligible to receive a Morningstar rating until it has at least three years of investment performance.

About Hancock Bank

Hancock Holding Company — parent company of Hancock Bank (Mississippi and Florida) Hancock Bank of Louisiana, and Hancock Bank of Alabama — has assets of approximately \$8.7 billion. Bank subsidiaries include Hancock Investment Services, Inc., Hancock Insurance Agency, and Harrison Finance Company. Founded October 9, 1899, Hancock Bank consistently ranks as one of the country's strongest, safest financial institutions, according to BauerFinancial, Inc. Additional corporate information and online banking are available at www.hancockbank.com.

About EARNEST Partners

EARNEST Partners is an independent, employee-owned asset management firm currently advising on more than \$16 billion in institutional assets for clients around the world. The firm is the largest independent investment manager in the Southeastern United States, and manages portfolios for more than 300 clients including corporations, government pension funds, sovereign wealth funds, jointly-trusted plans, endowments and foundations. EARNEST Partners is headquartered in Atlanta, GA, with an office in Beijing China.

Mutual fund investing involves risk including loss of principal. In addition to the normal risks associated with investing, international investments may involve risk of capital loss from unfavorable fluctuation in currency values, from differences in generally accepted accounting principals, or from social, economic or political instability in other nations.

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For each fund with at least a three-year history, Morningstar calculates a Morningstar Rating™ metric each month by subtracting the return on a 90-day U.S. Treasury Bill from the fund's load-adjusted return for the same period, and then adjusting this excess return for risk. The top 10% of funds in each category receive 5 stars, the next 22.5% receive 4 stars, the next 35% receive 3 stars, the next 22.5% receive 2 stars and the bottom 10% receive 1 star. The Overall Morningstar Rating for a fund is derived from a weighted average of the performance figures associated with its three-, five- and ten-year (if applicable) Morningstar Rating metrics. Hancock Horizon Burkendroad D (HYBUX) was rated against the following numbers of Small Blend funds: 566 funds in the last three years, 467 funds in the last five years. With respect to these funds, HYBUX received a Morningstar Rating of 5 stars and 5 stars respectively. Hancock Horizon Strategic Income Bond T (HHBTX) was

rated against the following numbers of Intermediate-Term Bond funds: 978 funds in the last three years, 866 funds in the last five years, With respect to these funds, HHBTX received a Morningstar Rating of 4 stars and 4 stars respectively. Hancock Horizon Value T (HHGTX) was rated against the following numbers of Large Value funds: 1104 in the last three years, 912 funds in the last five years, With respect to funds, HHGTX received a Morningstar Rating of 4 stars and 4 stars respectively.

The Morgan Stanley Capital International (MSCI) All Country World ex-US Index is a free float-adjusted market capitalization weighted index composed of approximately 2000 companies, and is representative of the market structure of 47 developed and emerging market countries in North and South America, Europe, Africa, and the Pacific Rim, excluding securities of US issuers. Individuals cannot invest directly in an Index.

To determine if this Fund is an appropriate investment for you, carefully consider the Fund's investment objectives, risk factors, and charges and expenses before investing. This and other information will be found in the Fund's prospectus, which may be obtained by calling 1-888-346-6300 or visiting www.hancockhorizonfunds.com. Please read it carefully before investing.

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Not FDIC insured.

No bank guarantee.

May lose value.