

MIDSOUTH BANCORP, INC.

	CPP Disbursement Date 01/09/2009	RSSD (Holding Company) 1086654	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items				
	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$936	\$971	3.8%	
Loans	\$609	\$585	-3.9%	
Construction & development	\$65	\$40	-39.5%	
Closed-end 1-4 family residential	\$62	\$70	13.3%	
Home equity	\$6	\$7	27.7%	
Credit card	\$7	\$8	15.8%	
Other consumer	\$82	\$70	-14.3%	
Commercial & Industrial	\$200	\$185	-7.7%	
Commercial real estate	\$157	\$172	9.3%	
Unused commitments	\$141	\$128	-8.8%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$67	\$52	-23.1%	
Asset-backed securities	\$0	\$0		
Other securities	\$165	\$223	35.2%	
Cash & balances due	\$34	\$49	46.3%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$849	\$858	1.1%	
Deposits	\$768	\$805	4.7%	
Total other borrowings	\$76	\$49	-35.7%	
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$87	\$113	30.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$20	NA	
Performance Ratios				
Tier 1 leverage ratio	8.3%	10.6%	--	
Tier 1 risk based capital ratio	10.9%	14.8%	--	
Total risk based capital ratio	12.0%	16.1%	--	
Return on equity ¹	7.0%	5.6%	--	
Return on assets ¹	0.7%	0.6%	--	
Net interest margin ¹	5.1%	4.6%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	73.2%	48.3%	--	
Loss provision to net charge-offs (qtr)	292.4%	98.5%	--	
Net charge-offs to average loans and leases ¹	0.5%	0.9%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	11.3%	14.5%	0.1%	0.8%
Closed-end 1-4 family residential	0.7%	1.0%	0.2%	0.3%
Home equity	1.7%	1.4%	0.0%	1.1%
Credit card	0.8%	0.1%	0.8%	1.7%
Other consumer	0.4%	0.8%	0.4%	0.5%
Commercial & Industrial	0.5%	1.2%	0.1%	0.2%
Commercial real estate	0.5%	0.4%	0.0%	0.0%
Total loans	1.7%	2.8%	0.1%	0.2%