

MIDSOUTH BANCORP, INC.

	CPP Disbursement Date 02/27/2009	RSSD (Holding Company) 1086654	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$1,396	\$1,849	32.5%	
Loans	\$746	\$1,047	40.3%	
Construction & development	\$53	\$75	42.9%	
Closed-end 1-4 family residential	\$106	\$131	24.4%	
Home equity	\$8	\$11	43.6%	
Credit card	\$5	\$7	30.9%	
Other consumer	\$36	\$51	40.3%	
Commercial & Industrial	\$218	\$297	36.3%	
Commercial real estate	\$264	\$359	35.9%	
Unused commitments	\$152	\$237	55.8%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$276	\$421	52.5%	
Asset-backed securities	\$0	\$13		
Other securities	\$191	\$144	-24.7%	
Cash & balances due	\$84	\$67	-19.3%	
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	\$1,247	\$1,635	31.2%	
Deposits	\$1,193	\$1,557	30.5%	
Total other borrowings	\$46	\$69	48.8%	
FHLB advances	\$0	\$27		
Equity				
Equity capital at quarter end	\$149	\$214	43.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$21	\$2	NA	
Performance Ratios				
Tier 1 leverage ratio	8.9%	11.6%	--	
Tier 1 risk based capital ratio	12.9%	13.2%	--	
Total risk based capital ratio	13.7%	13.8%	--	
Return on equity ¹	4.0%	5.3%	--	
Return on assets ¹	0.4%	0.6%	--	
Net interest margin ¹	4.4%	3.8%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	112.6%	67.8%	--	
Loss provision to net charge-offs (qtr)	93.6%	99.0%	--	
Net charge-offs to average loans and leases ¹	0.5%	0.2%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012
Construction & development	1.7%	1.2%	0.1%	0.0%
Closed-end 1-4 family residential	0.9%	1.9%	0.1%	0.0%
Home equity	0.3%	0.0%	0.0%	0.0%
Credit card	0.4%	0.2%	1.1%	0.6%
Other consumer	0.3%	0.5%	0.2%	0.1%
Commercial & Industrial	0.9%	1.0%	0.2%	0.1%
Commercial real estate	0.9%	1.1%	0.0%	0.0%
Total loans	0.9%	1.0%	0.1%	0.1%