

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	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$971	\$1,001	3.1%	
Loans	\$585	\$581	-0.7%	
Construction & development	\$40	\$54	37.0%	
Closed-end 1-4 family residential	\$70	\$65	-6.7%	
Home equity	\$7	\$7	0.3%	
Credit card	\$8	\$5	-30.2%	
Other consumer	\$70	\$52	-26.2%	
Commercial & Industrial	\$185	\$173	-6.4%	
Commercial real estate	\$172	\$186	8.2%	
Unused commitments	\$128	\$118	-7.8%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$52	\$37	-28.2%	
Asset-backed securities	\$0	\$0		
Other securities	\$223	\$228	2.4%	
Cash & balances due	\$49	\$95	92.8%	
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	\$858	\$882	2.7%	
Deposits	\$805	\$833	3.5%	
Total other borrowings	\$49	\$44	-10.1%	
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$113	\$120	5.9%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$20	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	10.6%	10.8%	--	
Tier 1 risk based capital ratio	14.7%	16.2%	--	
Total risk based capital ratio	15.9%	17.5%	--	
Return on equity ¹	5.6%	6.7%	--	
Return on assets ¹	0.6%	0.8%	--	
Net interest margin ¹	4.6%	4.6%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	48.3%	44.8%	--	
Loss provision to net charge-offs (qtr)	98.5%	173.0%	--	
Net charge-offs to average loans and leases ¹	0.9%	0.3%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010
Construction & development	14.5%	15.2%	0.8%	0.0%
Closed-end 1-4 family residential	1.0%	1.4%	0.3%	0.0%
Home equity	1.4%	3.4%	1.1%	0.0%
Credit card	0.1%	0.0%	1.7%	0.5%
Other consumer	0.8%	0.6%	0.5%	0.3%
Commercial & Industrial	1.2%	1.5%	0.2%	0.1%
Commercial real estate	0.4%	0.4%	0.0%	0.0%
Total loans	2.8%	3.4%	0.2%	0.1%