



LARGE BANK

Comptroller of the Currency
Administrator of National Banks

Washington, DC 20219

Public Disclosure

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Community Reinvestment Act Performance Evaluation

**MidSouth Bank N.A.
Charter Number: 18484**

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Office of the Comptroller of the Currency

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NOTE: THIS DOCUMENT IS AN EVALUATION OF THIS INSTITUTION'S RECORD OF MEETING THE CREDIT NEEDS OF ITS ENTIRE COMMUNITY, INCLUDING LOW- AND MODERATE-INCOME NEIGHBORHOODS, CONSISTENT WITH SAFE AND SOUND OPERATION OF THE INSTITUTION. THIS EVALUATION IS NOT, AND SHOULD NOT BE CONSTRUED AS, AN ASSESSMENT OF THE FINANCIAL CONDITION OF THIS INSTITUTION. THE RATING ASSIGNED TO THIS INSTITUTION DOES NOT REPRESENT AN ANALYSIS, CONCLUSION, OR OPINION OF THE FEDERAL FINANCIAL SUPERVISORY AGENCY CONCERNING THE SAFETY AND SOUNDNESS OF THIS FINANCIAL INSTITUTION.

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Overall CRA Rating

Institution's CRA Rating: This institution is rated **Satisfactory**.

The following table indicates the CRA performance level of **MidSouth Bank N.A. (MB)** with respect to the lending, investment, and service tests:

Performance Levels	MidSouth Bank N.A. Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory	x		x
Low Satisfactory		x	
Needs to Improve			
Substantial Noncompliance			

* The lending test is weighted more heavily than the investment and service tests when arriving at an overall rating.

The major factors that support this rating include:

- The lending volume is good given the bank's size and competition in its primary market.
- A substantial majority of mortgage loans made subject to the Home Mortgage Disclosure Act and small loans to businesses were made within the bank's assessment areas.
- The overall geographic and borrower distribution of home mortgage loans is good. Also, the distribution of loans to small businesses within the assessment area is excellent.
- The bank has an adequate level of qualified community development investments given its resources and capacity.
- Service delivery systems are accessible to essentially all geographies and individuals of different income levels.
- A good level of community development services supports the bank's other community development efforts and addresses identified needs in the community. These services had a positive impact on the Service Test rating.

Definitions and Common Abbreviations

The following terms and abbreviations are used throughout this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

Affiliate: Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. A bank subsidiary is controlled by the bank and is, therefore, an affiliate.

Aggregate Lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Block Numbering Area (BNA): A statistical subdivision of a county for grouping and numbering blocks in non-metropolitan counties where local census statistical area committees have not established census tracts. A BNA does not cross county lines.

Census Tract (CT): A small subdivision of metropolitan and other densely populated counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan statistical areas. Census tracts usually have between 2,500 and 8,000 persons, and their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

Community Development: Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 C.F.R. 121.301) or have gross annual revenues of \$1 million or less; or, activities that revitalize or stabilize low- or moderate-income geographies.

Community Reinvestment Act (CRA): the statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its local community, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

Consumer Loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, home equity loans, other secured consumer loans, and other unsecured consumer loans.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also

include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into 'male householder' (a family with a male household and no wife present) or 'female householder' (a family with a female householder and no husband present).

Full Review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

Geography: A census tract or a block numbering area delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applications, the amount of loan requested, and the disposition of the application (e.g., approved, denied, and withdrawn).

Home Mortgage Loans: Such loans include home purchase and home improvement loans, as defined in the HMDA regulation. This definition also includes loans for multifamily (five or more families) dwellings, loans for the purchase of manufactured homes and refinancing of home improvement and home purchase loans.

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Limited Review: Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

Low-Income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent, in the case of a geography.

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every ten years and used to determine the income level category of geographies. Also, the median income determined by the Department of Housing and Urban Development annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above it and half below it.

Metropolitan Area (MA): Any primary metropolitan statistical area (PMSA), metropolitan statistical area (MSA), or consolidated metropolitan area (CMSA), as defined by the Office of Management and Budget, with a population of 250,000 or more, and any other area designated as such by the appropriate federal financial supervisory agency.

Middle-Income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography

Moderate-Income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

Multifamily: Refers to a residential structure that contains five or more units.

Other Products: Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA examination. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

Owner-Occupied Units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Qualified Investment: A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rated Area: A rated area is a state or multi-state metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multi-state metropolitan area, the institution will receive a rating for the multi-state metropolitan area.

Small Loan(s) to Business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) and the Thrift Financial Reporting (TFR) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans. However, thrift institutions may also exercise the option to report loans secured by nonfarm residential real estate as "small business loans" if the loans are reported on the TFR as non-mortgage, commercial loans.

Small Loan(s) to Farm(s): A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, or are classified as loans to finance agricultural production and other loans to farmers.

Tier One Capital: The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

Upper-Income: Individual income that is more than 120 percent of the area median income, or a median family income that is more than 120 percent, in the case of a geography.

Description of Institution

MidSouth Bank, N.A., (MB) is an independent, locally owned financial institution established in 1985 and headquartered in Lafayette, LA. In addition to the main office, the bank has 19 branches and 44 proprietary automated teller machines (ATMs) in the state of Louisiana. The bank has established banking hours on Saturday at several branch locations and one branch is open on Sunday. MB has joined several community banks in a program called *Community Cash*, which provides customers with free access to an additional 79 ATMs located throughout Louisiana. These *Community Cash* ATMs allow customer access to accounts in the following parishes: Lafayette, Jefferson, Orleans, St. Tammany, Tangipahoa, Washington, St. Mary, Iberia, Calcasieu, Jeff Davis, St. Martin, St. Landry, and Lafourche.

As of March 31, 2003, MB reported total assets of \$390.25 million, and Tier One Capital of \$30.53 million, representing 8.14% of average assets. No legal, financial or other factors impede the bank's ability to help meet the credit needs within its assessment areas.

MB has 6 assessment areas, which includes 5 parishes and the Lafayette MSA. The Lafayette MSA is comprised of 4 parishes (Lafayette, St. Landry, St. Martin, and Acadia) and the remaining parishes include: Iberia, St. Mary, Calcasieu, Vermillion, and Jefferson Davis.

MB's primary market area is Lafayette Parish. The bank's deposit market share is approximately 4.64% out of 39 competitors in this area. The bank has 7 branches located in Lafayette Parish to accommodate customers. Competition within the local banking area is aggressive and includes larger mid-size banks, affiliates of large national banking companies, and other community banks. The top five competitors in the bank's market include: Hibernia National Bank, Bank One N.A., Whitney National Bank, Regions Bank, and Iberia Bank.

MB originates a wide variety of loans in its primary market area. The commercial loans offered include commercial/industrial, commercial/mortgage, and construction/development loans. MB also makes loans to retail customers including residential mortgages, residential construction loans, personal loans, and auto loans.

The bank's loan portfolio is comprised of 52.41% real estate loans, 29.56% commercial loans, and 12.66% personal loans. Farm and agriculture loans represent less than 3.56% of the total loan portfolio. The real estate loan portfolio consists of 25.26% of non-residential loans, 19.78% 1-4 family residential loans, 4.23% construction-development loans, and 2.97% multifamily loans.

MB's CRA performance was last evaluated as of December 2, 1997. MB's overall performance was rated "Satisfactory" as a result of that review.

Scope of the Evaluation

Evaluation Period/Products Evaluated

This Performance Evaluation assesses the bank's performance under the Lending, Investment, and Service Tests. In evaluating the bank's lending performance, we reviewed MB's residential mortgage loans and small business loans. Farm and multifamily real estate loans comprise less than one percent of the bank's performance, respectively, and are not considered in the evaluation of the bank's performance. The bank did not elect to have us include consumer loans, which represent only 13% of the loan portfolio. The evaluation period for the Lending Test, excluding community development loans, is January 1, 1998, through March 31, 2003.

For community development (CD) loans and the Investment and Service Tests, the evaluation period was January 1, 1998 through June 16, 2003. The Investment Test conclusions are based on an evaluation of investments, grants, and donations made in the bank's assessment areas that meet the definition of community development. The Service Test was evaluated based on branch distribution, hours of operation, branch openings and closings, alternative delivery systems, retail and commercial deposit and loan products and services, and community development services.

Data Integrity

Prior to this examination, OCC personnel verified the accuracy of data made available to the public in accordance with the Home Mortgage Disclosure Act (HMDA) and the CRA regulation. Public data includes home mortgage lending and small loans to businesses and farms. In addition, non-public data that was submitted by bank management for CD loans, services, and investments were reviewed to ensure they qualified as community development. Based on verification work performed, publicly reported lending data is considered accurate. All of the data reported for the above categories were used in this evaluation.

Selection of Areas for Full-Scope Review

We selected the Lafayette MSA for a full-scope review since this is where the bank maintains a substantial share of its business, approximately 70% of deposits and 67% of reportable loans during the evaluation period. Additionally, the Lafayette MSA is where the highest concentration of branches is located. A limited-scope review was conducted of the non-MSA markets (Iberia, Calcasieu, Jefferson Davis, St. Mary and Vermillion Parishes). Please refer to the table in Appendix A for more information.

Ratings

The bank's overall rating is based primarily on those areas that received full-scope reviews. The rating was driven primarily by the bank's performance in the four parishes within the Lafayette MSA. Lafayette Parish accounts for almost 70% of the bank's deposits and reportable CRA loans in the Lafayette MSA. Also, approximately 56% of the bank's branches are within the Lafayette MSA. Small business lending performance was given the greatest weight under the Lending Test since it is the bank's primary business line, followed by home

mortgage loans. We gave more weight to home improvement and refinance loans since these products represent a significantly higher proportion of total home mortgage loans than home purchase loans.

The geographic distribution of multifamily loans and the geographic and borrower distribution of small loans to farms are not relevant due to the small volume of loans originated or purchased during the evaluation period. Therefore, an analysis of the geographic distribution of multifamily loans and the geographic and borrower distribution of small loans to farms has been eliminated from the Public Evaluation.

Other

Community contacts made during the examination indicated that the primary needs in the bank's assessment area are affordable housing programs and availability of loans to small businesses. We also reviewed summaries of three recent community contact interviews conducted in the Lafayette MSA. Organizations contacted included a governmental agency and entities involved in economic development as well as several non-profit organizations that provide services to the community. The contacts indicated good levels of community development opportunities exist and that banks in the area have been responsive in meeting community credit needs. The primary needs identified by the community contacts are affordable housing, small business loans and technical assistance (financial education).

Fair Lending Review

We found no evidence of illegal discrimination or other illegal credit practices.

Conclusions with Respect to Performance Tests

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test is rated "**High Satisfactory**". Based primarily on the bank's performance in the Lafayette MSA, which received a full-scope review, the bank's performance is good.

Lending Activity

Refer to Tables 1 Lending Volume and Other Products in Appendix C for the facts and data used to evaluate the bank's lending activity.

MB's lending activity demonstrates good responsiveness to the credit needs of its assessment areas considering its size, resources, deposit market share, and primary business focus. Small business lending and home mortgage lending is essential to the local economy. MB's deposit market share of 5.29% (\$233 million) ranks third among 53 lenders with offices in the Lafayette MSA. The institutions with a greater market share include Bank One N.A. and Iberia Bank, which captured 18.36% and 9.96% of the market, respectively, and are significantly larger than MB in total assets.

In the Lafayette MSA, approximately 38% of the number and 61% of the dollar amount of MB's reported loans were loans to small businesses. Approximately 61% of the number and 38% of the dollar amount were home mortgage loans. Among the home mortgage loans originated in the Lafayette MSA, approximately 18% were for home purchase, 48% for home improvement, and 34% for refinance.

Business lending activity in the Lafayette MSA is good. MB reported 935 business loans totaling \$126 million over the evaluation period. In 2001, the bank originated 6.41% of all reported small loans to businesses in the Lafayette MSA, ranking sixth among 62 lenders and second among all banks. MB's lending performance to small businesses with revenues less than \$1 million is stronger. For the same period, MB originated 7.82% of all reported small loans to businesses in the Lafayette MSA, ranking third among 62 lenders and second among all banks. In addition, MB's lending volume in home mortgage products is good. MB ranks number 12 in home mortgage lending originations with 2.06 % market share. Overall, reportable loan volume is good given the large number of non-bank financial providers making both home mortgages and small loans to businesses within the Lafayette MSA.

Distribution of Loans by Income Level of the Geography

The geographic distribution of MB's CRA reportable loans is good. The geographic distribution of home mortgage loans is good and the geographic distribution of small loans to businesses is excellent.

Refer to Tables 2 - 6 in Appendix C for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

As previously noted, this is a full-scope review of the Lafayette MSA, which includes Lafayette, St. Landry, St. Martin and Acadia Parishes. A substantial portion of this bank's business is conducted in these parishes and reflects a good picture of the bank's overall lending performance for these loan products.

Home Mortgage Loans

The overall geographic distribution of home mortgage loans is good. This conclusion is based primarily on the bank's geographic lending performance in Lafayette MSA.

MB's home purchase loan geographic distribution is good. The bank made 4.95% of all home purchase loans in low-income census tracts in the Lafayette MSA, which exceeds the 2.28% of owner-occupied housing units in those geographies. The bank made 20.49% of all home purchase loans in moderate-income census tracts in the Lafayette MSA, which is slightly below the 27.03% of owner-occupied housing units in those geographies. Also, the bank's market share in moderate-income census tracts equals 1.44% in the Lafayette MSA, which substantially meets its overall market share of 1.13%.

MB's home improvement geographic distribution is adequate. The bank made .82% of all home improvement loans in low-income census tracts in the Lafayette MSA, which is below the 2.28% of owner-occupied housing units in those geographies. The bank made 14.17% of all home improvement loans in moderate-income census tracts in the Lafayette MSA, which is below the 27.03% of owner-occupied housing units in those geographies. Also, the bank's market share in moderate-income census tracts equals 4.68% in the Lafayette MSA, which is well below its overall market share of 7.54%.

MB's mortgage refinance geographic distribution is adequate. The bank made 1.20% of all home mortgage refinance loans in low-income census tracts in the Lafayette MSA, which is below the 2.28% of owner-occupied housing units in those geographies. The bank made 16.00% of all refinance loans in moderate-income census tracts in the Lafayette MSA, which is below the 27.03% of owner-occupied housing units in those geographies. Also, the bank's market share in moderate-income census tracts equals 1.19% in the Lafayette MSA, which is below its overall market share of 1.45%.

Small Loans to Businesses

Refer to Table 6 in Appendix C for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to businesses.

The bank is primarily a small business lender, and the geographic distribution of loans to small businesses is good in the Lafayette MSA. The bank made 16.88% of all loans to small businesses in moderate-income census tracts in the Lafayette MSA, which is slightly below the 19.24% of businesses located in moderate-income geographies. Also, the bank's market share for loans to small businesses in moderate-income geographies of 10.29% far exceeds its overall market share of 6.41%.

Lending Gap Analysis

Reports detailing MB's lending activity over the evaluation period for home mortgage loans and loans to small businesses were reviewed to identify gaps in the geographic distribution of these loans. No unexplained gaps were identified.

Inside/Outside Ratio

On a bank level, MB has a good record of lending inside of its assessment areas. We performed an analysis of the bank's record of making home mortgage and loans to small businesses in its assessment areas. A substantial majority of home mortgage and loans to small businesses were made within the bank's assessment areas.

Distribution of Loans by Income Level of the Borrower

The distribution of MB's CRA reportable loans by income level of the borrower for home mortgage loans is good and to small businesses is excellent. Refer to Tables 2 - 6 in Appendix C for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

Home Mortgage Loans

Refer to Tables 8, 9, and 10 in Appendix C for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

The overall borrower distribution of home mortgage loans is good. The percent of the bank's home mortgage loans to low- and moderate-income borrowers varies among products. The Lafayette MSA is among the most expensive housing markets in the state. The expensive cost of housing creates an obstacle that is hard to overcome for low-income individuals and families. Therefore, when analyzing performance for home purchase loans to low-income borrowers, this performance context issue was considered when deriving performance conclusions.

MB's home purchase borrower distribution is excellent. The bank made 7.81% of all home purchase loans to low-income borrowers in the Lafayette MSA, which is below the 26.59% of low-income borrowers living in the MSA. The bank made 16.80% of all home purchase loans to moderate-income borrowers in the Lafayette MSA, which exceeds the 14.47% of moderate-income borrowers living in the Parish. The bank's market share to low- and moderate-income borrowers living in the Lafayette MSA at 2.53% and 1.33%, respectively, exceeds the bank's overall market share of 1.11%.

MB's home improvement borrower distribution is adequate. The bank made 8.53% of all home purchase improvement loans to low-income borrowers in the Lafayette MSA, which is below the 26.59 % of low-income borrowers living in the Parish. The bank made 13.57% of all home improvement loans to moderate-income borrowers in Lafayette MSA, which is slightly below the 14.47% of moderate-income borrowers living in the MSA. The bank's market share to low- and moderate-income borrowers living in Lafayette MSA at 5.49% and 6.69%, respectively, is below the bank's overall market share of 7.58%.

MB's mortgage refinance borrower distribution is good. The bank made 5.52% of all home purchase loans to low-income borrowers in the Lafayette MSA assessment area, which is below the 26.59% of low-income borrowers living in the MSA. The bank made 12.68% of all home purchase loans to moderate-income borrowers in the Lafayette MSA, which is below the 14.47% of moderate-income borrowers living in the MSA. The bank's market share to low- and moderate-income borrowers living in the Lafayette MSA at 1.23% and 2.19%, respectively, is below the bank's overall market share of 1.80% for low-income borrowers but exceeds its overall market share for moderate-income borrowers.

Loans to Small Businesses

Refer to Table 11 in Appendix C for the facts and data used to evaluate the borrower distribution of the bank's origination/purchase of loans to small businesses.

The bank's distribution of loans to small businesses is good. MB made approximately 56% of its loans to small businesses, with revenues less than \$1 million, which compares favorably to the 69% of small businesses located in the Lafayette MSA. Also, the bank's market share to small businesses, with revenues less than \$1 million, of 7.82% exceeds its overall market share of 6.41%.

Community Development Lending

Refer to Table 1 Lending Volume in Appendix C for the facts and data used to evaluate the bank's level of community development lending. This table includes all CD loans, including multifamily loans that also qualify as CD loans. In addition, Table 5 includes geographic lending data on all multifamily loans, including those that also qualify as CD loans. However, Table 5 does not separately list CD loans.

The bank has made only a few small community development loans in the full-scope assessment area during this evaluation period and will have only a neutral impact in evaluating the bank's performance under the lending test.

Product Innovation and Flexibility

The bank does not have any lending products that are considered innovative or flexible as they pertain to low- to moderate- income borrowers. The lack of innovative or flexible loan products did not negatively affect the evaluation of the bank's lending test.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's overall performance under the Lending Test in the non-metropolitan assessment areas is consistent with the bank's overall "High Satisfactory" lending performance in the Lafayette MSA. Overall, the limited-scope review shows satisfactory performance for geographic lending distribution of home mortgage and loans to small businesses. The borrower distribution of home mortgage loans is satisfactory while the distribution of loans to small businesses is consistent with its overall performance in the Lafayette MSA.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

MB's performance under the investment test is rated "**Low Satisfactory**". Based on our full-scope review, the bank's performance in the Lafayette MSA is adequate.

Refer to Table 14 in Appendix C for the facts and data used to evaluate the bank's level of qualified investments.

Qualifying investments are investments, deposits, membership shares or grants that have as their primary purpose community development, as defined in the CRA regulation. MB's community development strategy is to seek out investment opportunities in affordable housing and community development services for low- and moderate-income individuals, as these are identified needs in the assessment area.

MB's investment in affordable housing initiatives includes an investment in a qualified non-profit organization that services non-profit organizations that rehabilitate or develop affordable housing.

Below are examples of the bank's investments in community development services in the full-scope assessment area:

- Southern Mutual Financial Services, Inc. (SMFS) - MB made a \$75,000 equity investment into an Equity Equivalent (EQ2), a capital product of Southern Mutual Financial Services. SMFS is a 501(c)(3) tax-exempt non-profit corporation based in New Iberia, La. SMFS was certified by the U.S. Treasury Department as a nine-parish rural Community Development Financial Services Institution in 2000. MB was the first bank to make an investment in SMFS's EQ2, which demonstrates the bank's innovativeness in its CRA investments. The EQ2 invests in projects that provide affordable housing to low- and moderate-income individuals.
- Southern Mutual Financial Services, Inc. - MB also funded a \$25,000 grant to SMFS to assist in projects that provide affordable housing to low- and moderate-income individuals.
- Louisiana Community Development Fund, Inc. - MB invested \$5,000 in the FHLB of Dallas Partnership Grant program. This program provides funding for the operational needs of community-based organizations, non-profits involved in affordable housing, community local development funds, and small business technical providers.
- Christmas in April - Acadiana, Inc. - This is a non-profit, community based program dedicated to helping low-income elderly and disabled people live in comfort, safety, and independence through volunteer repair of owner-occupied homes. MB makes an annual contribution of \$5,000 to support this program.

- The Housing Authority of the City of Lafayette - MB contributed \$3,000 to this agency to assist in stimulating the development of and increase the availability of affordable housing.
- Lake Charles Community Housing Resource Board - MB contributed \$1,000 to sponsor a fair to educate low- and moderate-income individuals on homeownership opportunities.
- Association of Community Organizations for Reform Now - MB contributed \$1,000 to sponsor a fair to educate low- and moderate-income individuals on homeownership opportunities.

Conclusions for Area Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the investment test outside the assessment area is not consistent with the bank's overall performance under the Investment Test. The bank's performance outside the Lafayette MSA is weaker than the bank's overall "Low Satisfactory" performance. MB did not make any investments in the non-MSA parishes during this evaluation period. Refer to Table 14 in Appendix C for the facts and data that support these conclusions.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Service Test is rated "**High Satisfactory**". Based on a full-scope review, the bank's performance in the Lafayette MSA is "**High Satisfactory**".

Retail Banking Services

Refer to Table 15 in Appendix C for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

The bank's delivery systems are reasonably accessible to essentially all geographies and individuals of different income levels in the bank's assessment areas. MB has one branch location in a moderate-income census tract (CT) and two ATMs in low- and moderate-income CTs in Lafayette Parish. However, Lafayette Parish has only four low-income CTs and only 3.05% of the Lafayette Parish population resides in low-income CTs. St. Martin, St. Landry, and Acadia Parishes have no low-income CTs.

The bank's record of opening and closing branches is satisfactory and has not negatively impacted accessibility of delivery systems to low- and moderate-income individuals. Three new branches were added in the assessment areas since the previous review. Two are in upper income CTs and one is in a middle income CT. No branches have been closed since the last CRA examination.

Ten branch ATMs supplement the bank's assessment area delivery system with an additional eight branch ATMs outside of the assessment area. All but one of the branch ATMs are available 24-hours a day, seven days a week. In addition, the bank has sixteen stand-alone ATMs throughout their assessment areas. The dispersion of the ATMs represents a

reasonable distribution across the assessment area. The bank also has ten stand-alone ATMs outside of their assessment area. An additional fifty-one ATMs are accessible through MB's *Community Cash* ATM membership, which allows customers to use other bank ATMs at no charge.

MB's other alternative delivery systems provide effective retail banking services to all income geographies and individuals, and to small businesses. MB has a telephone banking information system known as *Touch-Tone Banking*. This service provides customers access to their accounts 24-hours a day, 365-days per year. Through this service customers can retrieve information available on checking, savings, Certificates of Deposit and loan accounts. In addition, customers can transfer funds, verify funds, and make loan payments. Online PC banking, including electronic bill paying is also available to both individuals and small businesses. Customers can also bank by mail.

MB's hours, services, and products offered do not vary in a way that inconveniences certain portions of the assessment area, particularly low- and moderate-income geographies and individuals. Banking hours, services, and products are generally consistent throughout the assessment area, except for some minor differences in operating hours for lobby and drive-up banking from branch to branch. Additionally, all branches have night deposit availability.

A variety of deposit and loan products, business services are available at all MB branches. These products are responsive to the needs of individuals of all incomes and small businesses. Examples of these products are as follows:

- Free Checking Account - This account requires a \$25 opening deposit and does not assess a monthly service fee. No minimum balance is required and the account has unlimited check writing privileges, check card and ATM withdrawals.
- Select 50 Checking Account - The account is available to people ages 50 and older and requires a \$50 deposit to open and the account has no monthly maintenance if \$6,000 is maintained in any combination of this account and linked checking, savings, money market, Certificates of Deposit and Individual Retirement Accounts.
- Small Business Checking Account - This product is tailored for small business customers. It allows small business clients with a low volume account to determine their monthly service charge. If the customer maintains a minimum balance of \$5,000, no maintenance fee is assessed. If the minimum daily balance falls below \$5,000 the maintenance fee is \$8. The first 200 transactions are provided at no charge and items over 200 are assessed a \$0.30 per item fee.
- Community Development Services - MB provides a good level of community development services in the Lafayette MA, which had a positive impact on the Services Test rating assigned to the bank. Activities demonstrate the bank's commitment to its communities primarily through providing financial support. The bank's primary activities are provided through support to a community development foundation and FHLB grant assistance. MB demonstrates leadership through these activities.

Below are examples of the bank's involvement in community development services in the full-scope assessment areas:

- Southern Mutual Help Association, Inc. (SMHA) - SMHA is a 501(c)(3) tax-exempt non-profit corporation based in New Iberia, La. SMHA was founded in 1969 to provide affordable housing to low- and moderate-income individuals. SMHA has built hundreds of homes for families as well as rental units for the elderly. The Federal Home Loan Bank of Dallas recognized MB for their efforts in financing affordable housing opportunities in partnership with SMHA. In recognition of the accomplishments of this partnership, SMHA was awarded \$10,000 from the FHLB to further assist in their efforts in the community.
- Southern Mutual Financial Services, Inc. (SMFS) - SMFS is a 501(c)(3) tax-exempt non-profit corporation based in New Iberia, La. SMFS was certified by the U.S. Treasury Department as a nine-parish rural Community Development Financial Services Institution in 2000. MB provided technical assistance to SMFS by developing loan application and underwriting standards to assist low- and moderate-income individuals. MB also provides financial services for this organization.
- Southern Mutual Financial Services, Inc. - MB has also provided technical assistance on financial matters for SMFS. Two bank officers met with SMFS to discuss MB's lending guidelines for the Louisiana Rural Home Loan Partnership program. As a result of this meeting, MB revised their lending guidelines to make this program more accessible to low- and moderate-income individuals. Another bank officer served on audit finance committee of SMFS during 2002. MB also provided the use of their conference room to SMFS for board loan committee training.

Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the metropolitan and non-metropolitan areas that received comprehensive examination review (designated by the term “full-scope”) and those that received a less comprehensive review (designated by the term “limited-scope”).

Time Period Reviewed	Lending Test (excludes CD Loans): (01/01/98 to 3/31/03) Investment and Service Tests & CD Loans: (01/01/98 to 6/16/03)	
Financial Institution	Products Reviewed	
MidSouth Bank NA (MB) Lafayette, LA	Small loans to businesses HMDA Loans CD Loans	
Affiliate(s)	Affiliate Relationship	Products Reviewed
None		
List of Assessment Areas and Type of Examination		
Assessment Area	Type of Exam	Other Information
Lafayette MSA	Full-Scope	Lafayette, St. Landry, St. Martin and Acadia parishes.
Non MSA Parishes	Limited-Scope	Iberia, St. Mary, Calcasieu, Vermillion and Jefferson Davis parishes.

Appendix B: Market Profiles for Full-Scope Areas

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Market Profiles for Areas Receiving Full-Scope Reviews

Lafayette MSA	B-2
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MIDSOUTH FULL-SCOPE

Demographic Information for Full-Scope AA: MIDSOUTH FULL-SCOPE						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	82	4.88	25.61	42.68	26.83	0.00
Population by Geography	344,953	3.05	28.41	40.92	27.62	0.00
Owner-Occupied Housing by Geography	82,205	2.28	27.03	43.28	27.40	0.00
Business by Geography	24,475	1.89	19.24	40.36	38.51	0.00
Farms by Geography	720	0.56	24.44	50.83	24.17	0.00
Family Distribution by Income Level	90,094	26.59	14.47	17.18	41.77	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	36,992	4.49	38.50	42.32	14.69	0.00
Median Family Income		\$24,153	Median Housing Value		\$51,731	
HUD Adjusted Median Family Income for 2002		\$37,400	Unemployment Rate (1990 US Census)		4.02%	
Households Below Poverty Level		26.38%				

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 1990 US Census and 2003 HUD updated MFI

MB has six assessment areas. All areas consist of parishes with the exception of the Lafayette MSA assessment area, which consists of four individual parishes. The assessment areas do not reflect illegal discrimination, do not arbitrarily exclude low- or moderate-income areas, and overall meet the requirements of the CRA regulation. The Lafayette MSA received a full-scope review.

As of June 2002, MB had a cumulative deposit market share of 4.64% for the parishes of Calcasieu, Jeff Davis, Iberia, Lafayette, St. Landry, St. Martin, & St. Mary. Deposits totaled approximately \$343 thousand as of June 2002.

The 2001 peer data mortgage data revealed that MB ranked 12th in its assessment area for loan products originated or purchased. MB had 2.06% market share per this 2001 report. The average loan size was approximately \$38 thousand. This same report revealed that MB ranked 3rd in the assessment area for products originated or purchased in low-income tracts.

Appendix C: Tables of Performance Data

Content of Standardized Tables

References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to Appendix A: Scope of the Examination). For purposes of reviewing the lending test tables, the following are applicable: purchased loans are treated as originations/purchases and market share is the number of loans originated and purchased by the bank as a percentage of the aggregate number of reportable loans originated and purchased by all lenders in the MA/assessment area. Tables without data are not included in this PE.

The following is a listing and brief description of the tables:

- Table 1. Lending Volume** - Presents the number and dollar amount of reportable loans originated and purchased by the bank over the evaluation period by MA/assessment area. Community development loans to statewide or regional entities or made outside the bank’s assessment area may receive positive CRA consideration.
- Table 1. Other Products** - Presents the number and dollar amount of any unreported category of loans originated and purchased by the bank over the evaluation period by MA/assessment area. Examples include consumer loans or other data that a bank may provide, at its option, concerning its lending performance. This is a two-page table that lists specific categories.
- Table 2. Geographic Distribution of Home Purchase Loans** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.
- Table 3. Geographic Distribution of Home Improvement Loans** - See Table 2.
- Table 4. Geographic Distribution of Home Mortgage Refinance Loans** - See Table 2.
- Table 5. Geographic Distribution of Multifamily Loans** - Compares the percentage distribution of the number of multifamily loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of multifamily housing units throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.

- Table 6. Geographic Distribution of Small Loans to Businesses** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) throughout those geographies. The table also presents market share information based on the most recent aggregate market data available. Because small business data is not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.
- Table 7. Geographic Distribution of Small Loans to Farms** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents market share information based on the most recent aggregate market data available. Because small farm data is not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.
- Table 8. Borrower Distribution of Home Purchase Loans** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MA/assessment area. The table also presents market share information based on the most recent aggregate market data available.
- Table 9. Borrower Distribution of Home Improvement Loans** - See Table 8.
- Table 10. Borrower Distribution of Refinance Loans** - See Table 8.
- Table 11. Borrower Distribution of Small Loans to Businesses** - Compares the percentage distribution of the number of small loans (less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to the percentage distribution of businesses with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the business. Market share information is presented based on the most recent aggregate market data available.
- Table 12. Borrower Distribution of Small Loans to Farms** - Compares the percentage distribution of the number of small loans (less than or equal to \$500,000) originated and purchased by the bank to farms with revenues of \$1 million or less to the percentage distribution of farms with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the farm. Market share information is presented based on the most recent aggregate market data available.

- Table 13. Geographic and Borrower Distribution of Consumer Loans (OPTIONAL)** - For geographic distribution, the table compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households within each geography. For borrower distribution, the table compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage of households by income level in each MA/assessment area.
- Table 14. Qualified Investments** - Presents the number and dollar amount of qualified investments made by the bank in each MA/AA. The table separately presents investments made during prior evaluation periods that are still outstanding and investments made during the current evaluation period. Prior period investments are reflected at their book value as of the end of the evaluation period. Current period investments are reflected at their original investment amount even if that amount is greater than the current book value of the investment. The table also presents the number and dollar amount of unfunded qualified investment commitments. In order to be included, an unfunded commitment must be legally binding and tracked and recorded by the bank's financial reporting system.
- Table 15. Distribution of Branch Delivery System and Branch Openings/Closings** - Compares the percentage distribution of the number of the bank's branches in low-, moderate-, middle-, and upper-income geographies to the percentage of the population within each geography in each MA/assessment area. The table also presents data on branch openings and closings in each MA/assessment area.

Institution ID: 1000018484 **MIDSOUTH BANK, N.A.**

Table 1. Lending Volume

LENDING VOLUME		Geography: MIDSOUTH 98-2003				Evaluation Period: JANUARY 1, 1998 TO MARCH 31, 2003						
MA/Assessment Area (2003):	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full Review:												
MIDSOUTH FULL-SCOPE	64.37	1,525	50,179	935	79,379	22	881	0	0	2,482	130,439	100.00
Limited Review:												
MIDSOUTH CALCASIEU PARISH	6.82	136	9,540	106	8,011	21	1,033	0	0	263	18,584	0.00
MIDSOUTH IBERIA	9.67	232	6,263	101	8,287	40	1,726	0	0	373	16,276	0.00
MIDSOUTH JEFFERSON DAVIS	6.72	144	4,178	31	4,241	84	4,334	0	0	259	12,753	0.00
MIDSOUTH ST MARY	11.41	204	6,380	218	13,121	18	2,247	0	0	440	21,748	0.00
MIDSOUTH VERMILLION	1.01	29	725	10	516	0	0	0	0	39	1,241	0.00

* Loan Data as of March 31, 2003. Rated area refers to either the state or multi-state MA rating area.

** The evaluation period for Community Development Loans is From January 01, 1998 to March 31, 2002.

*** Deposit Data as of June 30, 2002. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Institution ID: 10000018484 **MIDSOUTH BANK, N.A.**

Table 1. Other Products

LENDING VOLUME		Geography: MIDSOUTH 98-2003				Evaluation Period: JANUARY 1, 1998 TO MARCH 31, 2003								
MA/Assessment Area (2003):	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans**		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:														
MIDSOUTH FULL-SCOPE	0.00	0	0	0	0	0	0	0	0	0	0	0	0	100.00
Limited Review:														
MIDSOUTH CALCASIEU PARISH	0.00	0	0	0	0	0	0	0	0	0	0	0	0	0.00
MIDSOUTH IBERIA	0.00	0	0	0	0	0	0	0	0	0	0	0	0	0.00
MIDSOUTH JEFFERSON DAVIS	0.00	0	0	0	0	0	0	0	0	0	0	0	0	0.00
MIDSOUTH ST MARY	0.00	0	0	0	0	0	0	0	0	0	0	0	0	0.00
MIDSOUTH VERMILLION	0.00	0	0	0	0	0	0	0	0	0	0	0	0	0.00

* Loan Data as of March 31, 2003. Rated area refers to either the state or multi-state MA rating area.

** The evaluation period for Optional Product Line(s) is From January 01, 1998 to March 31, 2003.

*** Deposit Data as of June 30, 2002. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Institution ID: 1000018484 **MIDSOUTH BANK, N.A.**

Table 1. Other Products

LENDING VOLUME		Geography: MIDSOUTH 98-2003		Evaluation Period: JANUARY 1, 1998 TO MARCH 31, 2003	
MA/Assessment Area (2003):	Other Unsecured Consumer Loans*		Other Optional Loans*		
	#	\$ (000's)	#	\$ (000's)	
Full Review:					
MIDSOUTH FULL-SCOPE	0	0	0	0	0
Limited Review:					
MIDSOUTH CALCASIEU PARISH	0	0	0	0	0
MIDSOUTH IBERIA	0	0	0	0	0
MIDSOUTH JEFFERSON DAVIS	0	0	0	0	0
MIDSOUTH ST MARY	0	0	0	0	0
MIDSOUTH VERMILLION	0	0	0	0	0

* The evaluation period for Optional Product Line(s) is From January 01, 1998 to March 31, 2003.

Table2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: MIDSOUTH 98-2003				Evaluation Period: JANUARY 1, 1998 TO MARCH 31, 2003						Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
MIDSOUTH FULL-SCOPE -	283	60.08	2.28	4.95	27.03	20.49	43.28	53.71	27.40	20.85	1.13	6.25	1.44	1.99	0.41	
Limited Review:																
MIDSOUTH CALCASIEU PARISH	44	9.34	4.81	2.27	14.20	20.45	52.16	45.45	28.84	31.82	0.33	0.00	1.06	0.26	0.29	
MIDSOUTH IBERIA	62	13.16	0.00	0.00	13.23	14.52	41.02	50.00	45.75	35.48	2.07	0.00	7.69	1.95	1.36	
MIDSOUTH JEFFERSON DAVIS	17	3.61	0.00	0.00	10.45	11.76	89.55	88.24	0.00	0.00	0.67	0.00	0.00	0.73	0.00	
MIDSOUTH ST MARY	57	12.10	0.00	0.00	4.16	0.00	64.46	78.95	31.38	21.05	1.82	0.00	0.00	2.25	1.35	
MIDSOUTH VERMILLION	8	1.70	0.00	0.00	8.59	12.50	65.90	50.00	25.51	37.50	0.27	0.00	0.00	0.00	0.63	

* Based on 2001 Peer Mortgage Data: Southwest Region.

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 1990 Census information.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: MIDSOUTH 98-2003					Evaluation Period: JANUARY 1, 1998 TO MARCH 31, 2003					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
MIDSOUTH FULL-SCOPE	734	71.33	2.28	0.82	27.03	14.17	43.28	56.68	27.40	28.34	7.54	10.00	4.68	8.23	8.15	
Limited Review:																
MIDSOUTH CALCASIEU PARISH	33	3.21	4.81	0.00	14.20	6.06	52.16	54.55	28.84	39.39	0.78	0.00	1.96	0.84	0.35	
MIDSOUTH IBERIA	101	9.82	0.00	0.00	13.23	6.93	41.02	52.48	45.75	40.59	5.23	0.00	0.00	6.21	5.24	
MIDSOUTH JEFFERSON DAVIS	63	6.12	0.00	0.00	10.45	11.11	89.55	88.89	0.00	0.00	6.54	0.00	0.00	6.93	0.00	
MIDSOUTH ST MARY	84	8.16	0.00	0.00	4.16	1.19	64.46	50.00	31.38	48.81	4.27	0.00	0.00	5.95	2.27	
MIDSOUTH VERMILLION	14	1.36	0.00	0.00	8.59	7.14	65.90	28.57	25.51	64.29	3.51	0.00	14.29	1.74	6.12	

* Based on 2001 Peer Mortgage Data: Southwest Region.

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 1990 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: MIDSOUTH 98-2003				Evaluation Period: JANUARY 1, 1998 TO MARCH 31, 2003					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
MIDSOUTH FULL-SCOPE	500	66.40	2.28	1.20	27.03	16.00	43.28	55.60	27.40	27.20	1.45	4.88	1.19	2.12	0.81	
Limited Review:																
MIDSOUTH CALCASIEU PARISH	54	7.17	4.81	7.41	14.20	14.81	52.16	53.70	28.84	24.07	0.61	0.00	1.99	0.63	0.34	
MIDSOUTH IBERIA	69	9.16	0.00	0.00	13.23	5.80	41.02	52.17	45.75	42.03	2.28	0.00	2.41	2.35	2.21	
MIDSOUTH JEFFERSON DAVIS	62	8.23	0.00	0.00	10.45	8.06	89.55	91.94	0.00	0.00	2.26	0.00	2.27	2.26	0.00	
MIDSOUTH ST MARY	61	8.10	0.00	0.00	4.16	0.00	64.46	68.85	31.38	31.15	1.62	0.00	0.00	1.81	1.51	
MIDSOUTH VERMILLION	7	0.93	0.00	0.00	8.59	0.00	65.90	71.43	25.51	28.57	0.44	0.00	0.00	0.48	0.44	

* Based on 2001 Peer Mortgage Data: Southwest Region.

** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 1990 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: MIDSOUTH 98-2003					Evaluation Period: JANUARY 1, 1998 TO MARCH 31, 2003					Market Share (%) by Geography*				
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans						
Full Review:																
MIDSOUTH FULL-SCOPE	8	47.06	1.13	0.00	12.05	37.50	26.49	62.50	60.34	0.00	5.56	0.00	16.67	0.00	0.00	
Limited Review:																
MIDSOUTH VERMILLION	0	0.00	0.00	0.00	18.07	0.00	64.37	0.00	17.56	0.00	0.00	0.00	0.00	0.00	0.00	
MIDSOUTH ST MARY	2	11.76	0.00	0.00	4.54	0.00	50.53	100.00	44.93	0.00	0.00	0.00	0.00	0.00	0.00	
MIDSOUTH JEFFERSON DAVIS	2	11.76	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
MIDSOUTH IBERIA	0	0.00	0.00	0.00	22.38	0.00	56.49	0.00	21.13	0.00	0.00	0.00	0.00	0.00	0.00	
MIDSOUTH CALCASIEU PARISH	5	29.41	3.99	0.00	31.33	20.00	40.98	60.00	23.71	20.00	0.00	0.00	0.00	0.00	0.00	

* Based on 2001 Peer Mortgage Data: Southwest Region.

** Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

*** Percentage of multifamily units is the number of multifamily housing units in a particular geography divided by number of multifamily housing units in the area based on 1990 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES		Geography: MIDSOUTH 98-2003					Evaluation Period: JANUARY 1, 1998 TO MARCH 31, 2003					Market Share (%) by Geography*				
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans						
Full Review:																
MIDSOUTH FULL-SCOPE	935	66.74	1.89	0.86	19.24	16.68	40.36	36.58	38.51	45.88	6.41	2.54	10.29	7.47	6.34	
Limited Review:																
MIDSOUTH CALCASIEU PARISH	106	7.57	4.64	3.77	21.70	14.15	48.79	33.96	24.87	48.11	1.45	1.17	1.18	1.16	2.42	
MIDSOUTH IBERIA	101	7.21	0.00	0.00	16.42	1.98	45.22	58.42	38.37	39.60	2.83	0.00	0.48	4.41	2.68	
MIDSOUTH JEFFERSON DAVIS	31	2.21	0.00	0.00	9.04	0.00	90.96	100.00	0.00	0.00	3.91	0.00	0.00	4.48	0.00	
MIDSOUTH ST MARY	218	15.56	0.00	0.00	4.12	0.46	56.81	63.76	39.07	35.78	8.80	0.00	3.70	8.94	11.37	
MIDSOUTH VERMILLION	10	0.71	0.00	0.00	6.82	0.00	63.96	50.00	29.22	50.00	1.07	0.00	0.00	1.20	1.42	

* Based on 2001 Peer Small Business Data: US&PR.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2002).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: MIDSOUTH 98-2003					Evaluation Period: JANUARY 1, 1998 TO MARCH 31, 2003					Market Share (%) by Geography*				
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans						
Full Review:																
MIDSOUTH FULL-SCOPE	22	11.89	0.56	0.00	24.44	36.36	50.83	59.09	24.17	4.55	8.77	0.00	4.92	24.14	0.00	
Limited Review:																
MIDSOUTH CALCASIEU PARISH	21	11.35	0.44	0.00	16.74	0.00	58.15	100.00	24.67	0.00	14.44	0.00	0.00	16.25	0.00	
MIDSOUTH IBERIA	40	21.62	0.00	0.00	3.74	5.00	50.47	72.50	45.79	22.50	30.38	0.00	100.00	32.69	20.00	
MIDSOUTH JEFFERSON DAVIS	84	45.41	0.00	0.00	2.94	0.00	97.06	100.00	0.00	0.00	20.71	0.00	0.00	20.83	0.00	
MIDSOUTH ST MARY	18	9.73	0.00	0.00	4.23	0.00	66.20	94.44	29.58	5.56	50.00	0.00	0.00	66.67	0.00	
MIDSOUTH VERMILLION	0	0.00	0.00	0.00	0.68	0.00	66.44	0.00	32.88	0.00	0.00	0.00	0.00	0.00	0.00	

* Based on 2001 Peer Small Business Data: US&PR.

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2002).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE			Geography: MIDSOUTH 98-2003				Evaluation Period: JANUARY 1, 1998 TO MARCH 31, 2003					Market Share [*]				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total ^{**}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}						
Full Review:																
MIDSOUTH FULL-SCOPE	283	60.08	26.59	7.81	14.47	16.80	17.18	19.53	41.77	55.86	1.11	2.53	1.33	0.67	1.12	
Limited Review:																
MIDSOUTH CALCASIEU PARISH	44	9.34	23.79	7.14	16.25	16.67	19.26	19.05	40.69	57.14	0.32	0.00	0.24	0.34	0.39	
MIDSOUTH IBERIA	62	13.16	20.50	5.08	15.00	10.17	16.24	23.73	48.26	61.02	2.67	42.86	1.79	2.50	2.05	
MIDSOUTH JEFFERSON DAVIS	17	3.61	24.38	17.65	15.40	11.76	20.29	5.88	39.92	64.71	0.76	0.00	0.00	0.00	1.35	
MIDSOUTH ST MARY	57	12.10	21.84	0.00	14.38	4.08	16.83	24.49	46.95	71.43	1.76	0.00	1.79	0.00	2.39	
MIDSOUTH VERMILLION	8	1.70	24.09	12.50	15.50	0.00	17.30	25.00	43.11	62.50	0.35	16.67	0.00	0.00	0.00	

^{*} Based on 2001 Peer Mortgage Data: Southwest Region.

^{**} As a percentage of loans with borrower income information available. No information was available for 8.49% of loans originated and purchased by BANK.

^{***} Percentage of Families is based on the 1990 Census information.

^{****} Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: MIDSOUTH 98-2003					Evaluation Period: JANUARY 1, 1998 TO MARCH 31, 2003										
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share [*]						
	#	% of Total ^{**}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	Overall	Low	Mod	Mid	Upp
Full Review:																	
MIDSOUTH FULL-SCOPE	734	71.33	26.59	8.53	14.47	13.57	17.18	25.03	41.77	52.87	7.58	5.49	6.69	7.93	8.18		
Limited Review:																	
MIDSOUTH CALCASIEU PARISH	33	3.21	23.79	7.14	16.25	14.29	19.26	28.57	40.69	50.00	0.83	2.20	0.00	1.48	0.50		
MIDSOUTH IBERIA	101	9.82	20.50	5.10	15.00	13.27	16.24	26.53	48.26	55.10	5.31	6.90	9.52	7.04	4.04		
MIDSOUTH JEFFERSON DAVIS	63	6.12	24.38	3.23	15.40	9.68	20.29	11.29	39.92	75.81	6.60	16.67	0.00	11.11	5.17		
MIDSOUTH ST MARY	84	8.16	21.84	4.82	14.38	7.23	16.83	25.30	46.95	62.65	4.61	4.76	4.44	4.69	4.60		
MIDSOUTH VERMILLION	14	1.36	24.09	0.00	15.50	14.29	17.30	7.14	43.11	78.57	3.59	0.00	6.25	3.57	3.60		

^{*} Based on 2001 Peer Mortgage Data: Southwest Region.

^{**} As a percentage of loans with borrower income information available. No information was available for 2.82% of loans originated and purchased by BANK.

^{***} Percentage of Families is based on the 1990 Census information.

^{****} Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: MIDSOUTH 98-2003				Evaluation Period: JANUARY 1, 1998 TO MARCH 31, 2003					Market Share [*]				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total ^{**}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}						
Full Review:																
MIDSOUTH FULL-SCOPE	500	66.40	26.59	5.52	14.47	12.68	17.18	22.09	41.77	59.71	1.80	1.23	2.19	1.97	1.72	
Limited Review:																
MIDSOUTH CALCASIEU PARISH	54	7.17	23.79	2.08	16.25	10.42	19.26	14.58	40.69	72.92	0.67	0.00	0.47	0.42	0.87	
MIDSOUTH IBERIA	69	9.16	20.50	4.48	15.00	5.97	16.24	19.40	48.26	70.15	2.88	3.85	1.14	4.64	2.68	
MIDSOUTH JEFFERSON DAVIS	62	8.23	24.38	0.00	15.40	6.56	20.29	19.67	39.92	73.77	2.61	0.00	0.00	1.85	3.33	
MIDSOUTH ST MARY	61	8.10	21.84	0.00	14.38	13.79	16.83	12.07	46.95	74.14	1.91	0.00	3.08	1.09	1.96	
MIDSOUTH VERMILLION	7	0.93	24.09	0.00	15.50	0.00	17.30	33.33	43.11	66.67	0.43	0.00	0.00	0.00	0.62	

^{*} Based on 2001 Peer Mortgage Data: Southwest Region.

^{**} As a percentage of loans with borrower income information available. No information was available for 3.19% of loans originated and purchased by BANK.

^{***} Percentage of Families is based on the 1990 Census information.

^{****} Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: MIDSOUTH 98-2003			Evaluation Period: JANUARY 1, 1998 TO MARCH 31, 2003				
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share [*]	
	#	% of Total ^{**}	% of Businesses ^{***}	% BANK Loans ^{****}	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
MIDSOUTH FULL-SCOPE	935	66.74	69.12	56.26	83.85	8.02	8.13	6.41	7.82
Limited Review:									
MIDSOUTH CALCASIEU PARISH	106	7.57	70.69	74.53	78.30	16.04	5.66	1.45	2.10
MIDSOUTH IBERIA	101	7.21	69.25	67.33	83.17	8.91	7.92	2.83	3.01
MIDSOUTH JEFFERSON DAVIS	31	2.21	67.19	32.26	61.29	16.13	22.58	3.91	2.30
MIDSOUTH ST MARY	218	15.56	69.98	66.06	88.99	7.34	3.67	8.80	11.03
MIDSOUTH VERMILLION	10	0.71	72.09	90.00	80.00	20.00	0.00	1.07	2.28

^{*} Based on 2001 Peer Small Business Data: US&PR.

^{**} Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

^{***} Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2002).

^{****} Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 10.56% of small loans to businesses originated and purchased by the bank.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: MIDSOUTH 98-2003			Evaluation Period: JANUARY 1, 1998 TO MARCH 31, 2003				
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share [*]	
	#	% of Total ^{**}	% of Farms ^{***}	% BANK Loans ^{****}	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
MIDSOUTH FULL-SCOPE	22	11.89	91.39	81.82	90.91	4.55	4.55	8.77	7.00
Limited Review:									
MIDSOUTH CALCASIEU PARISH	21	11.35	94.27	85.71	85.71	14.29	0.00	14.44	12.20
MIDSOUTH IBERIA	40	21.62	86.92	90.00	95.00	5.00	0.00	30.38	29.41
MIDSOUTH JEFFERSON DAVIS	84	45.41	89.71	96.43	82.14	16.67	1.19	20.71	20.83
MIDSOUTH ST MARY	18	9.73	76.06	72.22	44.44	44.44	11.11	50.00	44.44
MIDSOUTH VERMILLION	0	0.00	95.21	0.00	0.00	0.00	0.00	0.00	0.00

^{*} Based on 2001 Peer Small Business Data: US&PR.

^{**} Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

^{***} Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2002).

^{****} Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 7.03% of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
Geography: MIDSOUTH 98-2003									
Evaluation Period: JANUARY 1, 1998 TO MARCH 31, 2003									
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
MIDSOUTH FULL-SCOPE	0	0	7	115	0	0	0.00	0	0
Limited Review:									
MIDSOUTH CALCASIEU PARISH	0	0	0	0	0	0	0.00	0	0
MIDSOUTH IBERIA	0	0	0	0	0	0	0.00	0	0
MIDSOUTH JEFFERSON DAVIS	0	0	0	0	0	0	0.00	0	0
MIDSOUTH ST MARY	0	0	0	0	0	0	0.00	0	0
MIDSOUTH VERMILLION	0	0	0	0	0	0	0.00	0	0

* 'Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				Geography: MIDSOUTH 98-2003				Evaluation Period: JANUARY 1, 1998 TO MARCH 31, 2003									
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
MIDSOUTH FULL-SCOPE	100.00	0	0	0.00	1.00	3.00	4.00	0	0	0	0	0	0	3.05	28.41	40.92	27.62
Limited Review:																	
MIDSOUTH CALCASIEU PARISH	0.00	0	0	0.00	0.00	1.00	1.00	0	0	0	0	0	0	6.63	16.04	50.94	26.38
MIDSOUTH IBERIA	0.00	0	0	0.00	1.00	2.00	2.00	0	0	0	0	0	0	0.00	17.62	40.32	42.06
MIDSOUTH JEFFERSON DAVIS	0.00	0	0	0.00	0.00	1.00	0.00	0	0	0	0	0	0	0.00	13.43	86.57	0.00
MIDSOUTH ST MARY	0.00	0	0	0.00	0.00	0.00	2.00	0	0	0	0	0	0	0.00	5.00	63.83	31.16
MIDSOUTH VERMILLION	0.00	0	0	0.00	0.00	1.00	0.00	0	0	0	0	0	0	0.00	11.58	65.02	23.39

Distribution of Branch and ATM Delivery System

DISTRIBUTION OF BRANCH AND ATM DELIVERY SYSTEM				Geography: MIDSOUTH 98-2003				Evaluation Period: JANUARY 1, 1998 TO MARCH 31, 2003									
MA/Assessment Area:	Deposits	Branches						ATMs						Population			
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of ATMs	% of Total Bank ATMs	Location of ATMs by Income of Geographies				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
MIDSOUTH FULL-SCOPE	100.00	0	0	0.00	1.00	3.00	4.00	0	0.00	0	2.00	3.00	4.00	0.00	0.00	0.00	0.00
Limited Review:																	
MIDSOUTH CALCASIEU PARISH	0.00	0	0	0.00	0.00	1.00	1.00	0	0.00	0	0	1.00	1.00	0.00	0.00	0.00	0.00
MIDSOUTH IBERIA	0.00	0	0	0.00	1.00	2.00	2.00	0	0.00	0	1.00	2.00	2.00	0.00	0.00	0.00	0.00
MIDSOUTH JEFFERSON DAVIS	0.00	0	0	0.00	0.00	1.00	0.00	0	0.00	0	0	1.00	0	0.00	0.00	0.00	0.00
MIDSOUTH ST MARY	0.00	0	0	0.00	0.00	0.00	2.00	0	0.00	0	0	0	2.00	0.00	0.00	0.00	0.00
MIDSOUTH VERMILLION	0.00	0	0	0.00	0.00	1.00	0.00	0	0.00	0	0	0	0	0.00	0.00	0.00	0.00

Institution ID: 10000018484 MIDSOUTH BANK, N.A.

MIDSOUTH VERMILLION

Demographic Information for Limited-Scope Area: MIDSOUTH VERMILLION						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	13	0.00	7.69	61.54	23.08	7.69
Population by Geography	50,055	0.00	11.58	65.02	23.39	0.00
Owner-Occupied Housing by Geography	13,447	0.00	8.59	65.90	25.51	0.00
Business by Geography	2,755	0.00	6.82	63.96	29.22	0.00
Farms by Geography	146	0.00	0.68	66.44	32.88	0.00
Family Distribution by Income Level	13,481	24.09	15.50	17.30	43.11	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	5,338	0.00	19.03	64.20	16.77	0.00
Median Family Income HUD Adjusted Median Family Income for 2003 Households Below Poverty Level		21,177 39,400 28.71%	Median Housing Value Unemployment Rate (1990 US Census)		41,767 5.9%	

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 1990 US Census and 2003 HUD updated MFI

MIDSOUTH ST MARY

Demographic Information for Limited-Scope Area: MIDSOUTH ST MARY						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	18	0.00	5.56	55.56	27.78	11.11
Population by Geography	58,086	0.00	5.00	63.83	31.16	0.00
Owner-Occupied Housing by Geography	13,348	0.00	4.16	64.46	31.38	0.00
Business by Geography	3,614	0.00	4.12	56.81	39.07	0.00
Farms by Geography	71	0.00	4.23	66.20	29.58	0.00
Family Distribution by Income Level	14,989	21.84	14.38	16.83	46.95	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	5,429	0.00	7.72	72.33	19.95	0.00
Median Family Income		21,177	Median Housing Value		41,767	
HUD Adjusted Median Family Income for 2003		39,400	Unemployment Rate (1990 US Census)		5.9%	
Households Below Poverty Level		28.71%				

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 1990 US Census and 2003 HUD updated MFI

MIDSOUTH JEFFERSON DAVIS

Demographic Information for Limited-Scope Area: MIDSOUTH JEFFERSON DAVIS						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	7	0.00	14.29	85.71	0.00	0.00
Population by Geography	30,722	0.00	13.43	86.57	0.00	0.00
Owner-Occupied Housing by Geography	7,971	0.00	10.45	89.55	0.00	0.00
Business by Geography	1,670	0.00	9.04	90.96	0.00	0.00
Farms by Geography	136	0.00	2.94	97.06	0.00	0.00
Family Distribution by Income Level	8,251	24.38	15.40	20.29	39.92	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	3,283	0.00	20.53	79.47	0.00	0.00
Median Family Income		21,177	Median Housing Value		41,767	
HUD Adjusted Median Family Income for 2003		39,400	Unemployment Rate (1990 US Census)		5.9%	
Households Below Poverty Level		28.71%				

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 1990 US Census and 2003 HUD updated MFI

MIDSOUTH IBERIA

Demographic Information for Limited-Scope Area: MIDSOUTH IBERIA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	14	0.00	21.43	35.71	42.86	0.00
Population by Geography	68,297	0.00	17.62	40.32	42.06	0.00
Owner-Occupied Housing by Geography	16,231	0.00	13.23	41.02	45.75	0.00
Business by Geography	4,160	0.00	16.42	45.22	38.37	0.00
Farms by Geography	107	0.00	3.74	50.47	45.79	0.00
Family Distribution by Income Level	18,022	20.50	15.00	16.24	48.26	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	6,399	0.00	27.63	42.52	29.85	0.00
Median Family Income		21,177	Median Housing Value		41,767	
HUD Adjusted Median Family Income for 2003		39,400	Unemployment Rate (1990 US Census)		5.9%	
Households Below Poverty Level		28.71%				

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 1990 US Census and 2003 HUD updated MFI

MIDSOUTH CALCASIEU PARISH

Demographic Information for Limited-Scope Area: MIDSOUTH CALCASIEU PARISH						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	44	9.09	15.91	43.18	22.73	9.09
Population by Geography	168,134	6.63	16.04	50.94	26.38	0.00
Owner-Occupied Housing by Geography	42,452	4.81	14.20	52.16	28.84	0.00
Business by Geography	10,402	4.64	21.70	48.79	24.87	0.00
Farms by Geography	227	0.44	16.74	58.15	24.67	0.00
Family Distribution by Income Level	45,308	23.79	16.25	19.26	40.69	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	18,143	11.87	20.87	51.64	15.61	0.00
Median Family Income		29,180	Median Housing Value		54,292	
HUD Adjusted Median Family Income for 2003		48,600	Unemployment Rate (1990 US Census)		5.23%	
Households Below Poverty Level		19.11%				

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 1990 US Census and 2003 HUD updated MFI