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MIDSOUTH BANCORP INC
Form 8-K
January 27, 2004

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, D. C. 20549

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 or 15(d) of the
Securities Exchange Act of 1934

Date of Report (or Date of Earliest Event Reported): January 26, 2004

MIDSOUTH BANCORP, INC.
(Exact name of registrant as specified in its charter)

| | | |
|--|-------------------------------------|--|
| Louisiana (State or jurisdiction of incorporation or organization) | 1-11826 (Commission File Number) | 72-1020809 (IRS Employer Identification No.) |
|--|-------------------------------------|--|

| | |
|--|--------------------|
| 102 Versailles Boulevard, Lafayette, Louisiana (Address of principal executive offices) | 70502 (Zipcode) |
|--|--------------------|

(337) 237-8343
(Registrant's telephone number, including area code)

ITEM 5. OTHER EVENTS AND REGULATION FD DISCLOSURE

On January 26, 2004, MidSouth Bancorp, Inc. (the "Company") issued a press release regarding the Company's earnings for the quarter ended December 31, 2003. The Company's earnings press release, including financial highlights, is attached as Exhibit 99.1.

SIGNATURE

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned, thereunto authorized.

Dated: January 26, 2004

MIDSOUTH BANCORP, INC.

By: /s/ C. R. Cloutier

President & CEO

EXHIBIT INDEX

| Exhibit No. ----- | Description ----- |
|----------------------|--|
| 99.1 | Press Release dated January 26, 2004 announcing earnings for the fourth quarter of 2003. |