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MIDSOUTH BANCORP INC
Form 8-K
July 29, 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): July 29, 2004

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

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

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

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

ITEM 5. OTHER EVENTS AND REGULATION FD DISCLOSURE

On July 28, 2004, MidSouth Bancorp, Inc. (the "Company") issued a press release regarding the Company's earnings for the quarter ended June 30, 2004. 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: July 29, 2004

MIDSOUTH BANCORP, INC.

By: /s/ C.R. Cloutier

President & CEO

EXHIBIT INDEX

Exhibit No. -----	Description -----
99.1	Press Release dated July 28, 2004 announcing earnings for the second quarter of 2004.