

IBERIABANK CORP
Form 8-K
April 27, 2011

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 (Date of earliest event reported): April 27, 2011

IBERIABANK CORPORATION

(Exact name of Registrant as Specified in Charter)

Louisiana
(State or Other Jurisdiction

of Incorporation)

0-25756
(Commission

File Number)

200 West Congress Street, Lafayette, Louisiana 70501

(Address of Principal Executive Offices)

72-1280718
(I.R.S. Employer

Identification No.)

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(337) 521-4003

Registrant's telephone number, including area code

NOT APPLICABLE

(Former name or former address, if changed since last report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

ITEM 7.01 REGULATION FD DISCLOSURE

On April 27, 2011, the Registrant disclosed that it experienced a 45 basis point improvement in the net interest margin in the first quarter of 2011 as compared to the fourth quarter of 2010, which can be broken down into the following significant categories: First, changes in both the rates and mix of deposit products during the first quarter led to a 20 basis point increase in margin compared to the fourth quarter of 2010. In addition, changes to the FDIC covered loan portfolio led to another nine basis point increase in the margin (including a pool payoff which accounted for six basis points of this change). Loan growth provided another eight basis point of the margin increase. The Company retired some Trust Preferred Securities, which improved the margin four basis points. Finally, other factors accounted for the remaining four basis points in margin improvement.

SIGNATURES

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, hereunto duly authorized.

IBERIABANK CORPORATION

DATE: April 27, 2011

By: /s/ Daryl G. Byrd
Daryl G. Byrd
President and Chief Executive Officer