

IBERIABANK Corporation Comments Regarding Hurricane Katrina

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LAFAYETTE, La.

Daryl G. Byrd, President and Chief Executive Officer of IBERIABANK Corporation, commented this morning, "Our thoughts and prayers are with the people affected by Hurricane Katrina. Over the last 287 years, the citizens of New Orleans have endured many different types of hardships and yet have rebuilt and grown stronger each time with zeal that is unique and world renown. We will be an active participant in helping our clients and communities rebuild and continue to prosper."

Byrd continued, "While physical structures can be replaced, people cannot. We are relieved to report most of our associates in the affected areas have been contacted and are safe, though it is too early to assess their personal property losses. We are committed to support our people as they rebuild their lives."

Byrd continued, "Our Company is very fortunate to have significant geographic diversification and insurance coverage, which provides reasonably favorable protection against catastrophic events such as this hurricane. Approximately 83% of our branch distribution system was not in harm's way of this event. We are fortunate that the storm tracked east, as opposed to west, of New Orleans and the storm's intensity has started to decrease. At this stage, it is too early to determine the extent of any damage to our facilities in the city. From a client perspective, less than 16% of our deposit base and 17% of our loan base is based in the New Orleans area. This geographic diversification substantially reduces our catastrophic exposure to our shareholders and clients."

Our eight New Orleans and Baton Rouge offices will remain closed today. Affected offices will be reopened as soon as practically possible after a comprehensive assessment of the situation is completed. Our 34 offices in other parts of Louisiana, including the Acadiana region and north Louisiana will continue to operate under normal hours. Clients also have the option of using our network of 37 ATMs outside of New Orleans, our telephone banking and call center service by dialing (800) 968-0801, and our internet banking service by going to www.iberiabank.com. We are aware from hurricanes in other parts of the country that the reconstruction process may result in an additional inflow of deposits and increased borrowing needs of clients. We stand ready to assist our clients with special programs tailored for their particular need.

IBERIABANK operates full service offices in New Orleans, Shreveport, Baton Rouge, and the Northeast and Acadiana regions of Louisiana. The deposits of IBERIABANK are insured by the Federal Deposit Insurance Corporation to the full extent provided for by law and regulation.

At June 30, 2005, IBERIABANK Corporation had total assets of \$2.7 billion, shareholders' equity of \$264 million and a Tier 1 Leverage capital ratio of 7.61%. The Company's common stock trades on the NASDAQ Stock Market under the symbol "IBKC".

To the extent that statements in this press release relate to future plans, objectives, financial results or performance of IBERIABANK Corporation, these statements are deemed to be forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. Such statements, which are based on management's current information, estimates and assumptions and the current economic environment, are generally identified by the use of the words "plan", "believe", "expect", "intend", "anticipate", "estimate", "project" or similar expressions. IBERIABANK Corporation's actual strategies and results in future periods may differ materially from those currently expected due to various risks and uncertainties. Factors that may cause actual results to differ materially from these forward-looking statements

include, but are not limited to, changes in market and economic conditions; changes in interest rates, deposit flows, loan demand and real estate values; competitive pressures; changes in accounting principles, policies or guidelines; changes in the Company's loan or investment portfolio; legislative or regulatory changes; changes in monetary or fiscal policies; military or terrorist activities; litigation costs and expenses; and other economic, competitive, governmental, regulatory and technological factors affecting the Company's business activities and prospects. Factors affecting IBERIABANK Corporation are discussed in the Company's periodic and other filings with the Securities and Exchange Commission, available at the SEC's website, www.sec.gov , and the Company's website, www.iberiabank.com .

SOURCE: IBERIABANK Corporation

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Web site: <http://www.sec.gov/>

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