

PEOPLES HOLDING CO  
Form 8-K  
January 22, 2004

**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

January 21, 2004

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Date of Report (Date of Earliest Event Reported)

**THE PEOPLES HOLDING COMPANY**

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(Exact Name of Registrant as Specified in its Charter)

Mississippi

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(State or Other Jurisdiction  
of Incorporation)

1-13253

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(Commission File Number)

64-0676974

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(I.R.S. Identification Number)

209 Troy Street, Tupelo, Mississippi 38802-0709

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(Address of Principal Executive Offices)(Zip Code)

Registrant's Telephone Number: (662)680-1001

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ITEM 5: OTHER EVENTS AND REQUIRED FD DISCLOSURE.

At the close of business on January 21, 2004, The Peoples Holding Company issued a press release announcing annual and fourth quarter earnings for 2003. The press release is filed as Exhibit 99.1 to this Form 8-K.

ITEM 7: FINANCIAL STATEMENTS, PRO FORMA FINANCIAL INFORMATION AND EXHIBITS.

- (a) The following exhibit is filed herewith:  
99.1 Press Release, dated January 21, 2004, issued by The Peoples Holding Company

ITEM 12: RESULTS OF OPERATIONS AND FINANCIAL CONDITION

At the close of business on January 21, 2004, The Peoples Holding Company issued a press release announcing annual and fourth quarter earnings for 2003. The press release is furnished as Exhibit 99.1 to this Form 8-K.

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 hereunto duly authorized.

THE PEOPLES HOLDING COMPANY

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Registrant

/s/ E. Robinson McGraw

DATE: January 21, 2004

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E. Robinson McGraw  
President & Chief Executive Officer

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EXHIBIT INDEX

EXHIBIT NUMBER	DESCRIPTION
99.1	Press Release, dated January 21, 2004, issued by The Peoples Holding Company.

