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DICKERSON MARSHALL

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Form 4 April 02, 2003

FORM 4

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

OMB APPROVAL

| | nger subject to | OMB Number: 3235-0287 | | | | | |
|--|---|--|--|--|--|--|--|
| | on 16. Form 4 or 5 obligations may | Expires: January 31, 2005 Estimated average burden | | | | | |
| conti | hours per response0.5 | | | | | | |
| STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP | | | | | | | |
| 17(a) | pursuant to Section 16(a) of the Securities Exc of the Public Utility Holding Company Act of 19 tment Company Act of 1940 | | | | | | |
| 1. N | ame (Last, First Middle) and Address of Reportin | g Person* | | | | | |
| | Dickerson, Marshall 105 West College Street Booneville, MS 38829 | | | | | | |
| 2. I | ssuer Name and Ticker or Trading Symbol | | | | | | |
| | The Peoples Holding Company (PHC) | | | | | | |
| 3. II | RS Identification Number of Reporting Person, if | an entity (Voluntary) | | | | | |
| | 587-46-2993 | | | | | | |
| 4. S | tatement for Month/Day/Year | | | | | | |
| | March 31, 2003 | | | | | | |
| 5. I | 5. If Amendment, Date of Original (Month/Day/Year) | | | | | | |
| 6. R | elationship of Reporting Person(s) to Issuer (Ch | neck all applicable) | | | | | |
| | (X) Director () 10% Owr () Officer (give title below) () Other (| | | | | | |
| 7. I: | ndividual or Joint/Group Filing (Check Applicabl (X) Form filed by One Reporting Person () Form filed by More than One Reporting E | | | | | | |
| Table I Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned | | | | | | | |
| | | | | | | | |

| 1. Title of | 2. Trans- | 2a.Deemed | 3. Trans- | 4.Securities Acquired (A) | 5. Amou

| Date | Date, if | Code | (Instr.3,4 and 5)

| Bene

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| | | any | (Instr.8) | | | | Owne |
|---|------------------------|--|-----------------------------|---|---|----------------|---|
|] | | I | | | | | - ing Tran |
| | (Mo/Dy/Yr) | (Mo/Dy/Yr) | | Amount | | rice | (s)(and |
| Reminder: Report on a *If the form is filed Persons who responds currently valid OMB of | d by more than | n one reporti | ng person, | see Instruction | 4(b)(v). | | |
| | puts, calls, v | warrants, opt | ions, conve | or Beneficiall | es) | | ====== |
| ======================================= | tle of Derivative 2. | | | | | | |
| | • | • | 3. Trans- action Date | | 4. Tran | sact- Code | |
| + | • | Convers- ion or Exercise Price of Derivative | 3. Trans- action Date | 3A. Deemed Execution Date, if any | 4. Tran ion (Ins + | code ctr.8) | 5. Numb Deri Secu Acqu Disp |
| + | • | Convers- ion or Exercise Price of Derivative | 3. Trans- action Date | 3A. Deemed Execution Date, if any | 4. Tran ion (Ins | code ctr.8) | 5. Numb Deri Secu Acqu Disp (D)(|

| Title and Amount of Underlying | 8. Price of Deriv- | 9. Number of Deriv- | 10. Ownershit | Securities | ative Security | ative Securities | of Deriv- | 10. Ownershit | Securities | of Deriv- | 10. Ownershit | Ownershit | Owned Following | Direct (Direct Control | Title | Amount or Number | Reported | Indirect | Ind

Explanation of Responses:

- (1) The stock units are to be settled 100% in common stock upon the reporting person's normal ret for hardship reasons.
- (2) The phantom stock units were accrued under the PHC deferred compensation plan.

Common Stock 11.55 \$42.20 (2)

70.11

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| /s/ Marshall Dickerson | April 2, 2003 |
|---------------------------------|---------------|
| **Signature of Reporting Person | Date |

Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB Number.

^{**}Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).