

PEOPLES HOLDING CO  
Form 8-K  
October 22, 2003

**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

October 21, 2003

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

- (a) The following exhibit is filed herewith:  
99.1 Press Release, dated October 21, 2003, issued by The Peoples Holding Company

ITEM 9: REGULATION FD DISCLOSURE.

On October 21, 2003, The Peoples Holding Company issued a press release that announced a 3 for 2 split payable on December 1, 2003, to shareholders of record on November 7, 2003. The press release announcing the common stock split 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 hereunto duly authorized.

THE PEOPLES HOLDING COMPANY

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Registrant

/s/ E. Robinson McGraw

DATE: October 21, 2003

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E. Robinson McGraw  
President & Chief Executive Officer

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EXHIBIT INDEX

EXHIBIT NUMBER	DESCRIPTION
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