

PEOPLES HOLDING CO  
Form 8-K  
July 21, 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

July 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. Employer Identification Number)

209 Troy Street, Tupelo, Mississippi 38802-0709

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(Address of Principal Executive Offices)(Zip Code)

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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 July 21, 2004, The Peoples Holding Company issued a press release announcing second quarter earnings for 2004. The press release is filed as Exhibit 99.1 to this Form 8-K.

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

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

ITEM 12: RESULTS OF OPERATIONS AND FINANCIAL CONDITION

At the close of business on July 21, 2004, The Peoples Holding Company issued a press release announcing second quarter earnings for 2004. 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: July 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 July 21, 2004, issued by The Peoples Holding Company. |

