

PEOPLES HOLDING CO
Form 8-K
January 19, 2005

UNITED STATES
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 19, 2005

Date of Report (Date of Earliest Event Reported)

THE PEOPLES HOLDING COMPANY

(Exact Name of Registrant as Specified in its Charter)

Mississippi
(State or Other Jurisdiction of Incorporation)

1-13253
(Commission File Number)

64-0676974
(I.R.S. Employer Identification Number)

209 Troy Street, Tupelo, Mississippi
(Address of Principal Executive Offices)

38802-0709
(Zip Code)

Registrant's Telephone Number, including area code: (662) 680-1001

(Former Name or Former Address, if changed since last report)

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Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
 - Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
 - Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
 - Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))
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Item 7.01. Regulation FD Disclosure.

On January 19, 2005, The Peoples Holding Company (Peoples) posted on its website (www.phcfc.com) information with respect to Peoples financial condition for the three-month periods ended December 31, 2004 and 2003 and for the twelve-month periods ended December 31, 2004 and 2003. The financial information posted on Peoples website is furnished as Exhibit 99.1 to this Form 8-K.

Item 9.01. Financial Statements and Exhibits.

(c) Exhibits.

The following exhibit is furnished herewith:

| <u>Exhibit Number</u> | <u>Description</u> |
|---------------------------|---|
| 99.1 | Financial information for The Peoples Holding Company for the three-month periods ended December 31, 2004 and 2003 and for the twelve-month periods ended December 31, 2004 and 2003. |

SIGNATURES

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

Registrant

DATE: January 19, 2005

/s/ Stuart R. Johnson
Stuart R. Johnson

Executive Vice President

& Chief Financial Officer

EXHIBIT INDEX

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