

PEOPLES HOLDING CO  
Form 8-K  
January 19, 2005

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**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

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(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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