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BEASLEY WILLIAM M Form 5

February 14, 2003 FORM 5

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

no lor Section Form 5	neck this box if nger subject to on 16. Form 4 or o obligations may nue. See Insturction 1(b)	OMB APPROVAL OMB Number: 3235-0362 Expires: January 31, 2005 Estimated average burden hours per response1.0
() Fo	orm 3 Holdings Reported	
() Fo	orm 4 Transactions Reported	
	STATEMENT OF CHANGES IN BENEFICIAL	OWNERSHIP
17(a)	pursuant to Section 16(a) of the Securities Esc of the Public Utility Holding Company act of 19 ment Company Act of 1940	
1. Ná	ame and Address of Reporting Person*	
	William M. Beasley P. O. Box 1220 Tupelo, MS 38802	
2. Is	ssuer Name and Ticker or Trading Symbol	
	Peoples Holding Company (PHC)	
3. IF	RS Identification Number of Reporting Person, if	an entity (Voluntary)
	487-42-2143	
4. St	atement for Month/Day/Year	
	December 31, 2002	
5. If	Amendment, Date of Original (Month/Day/Year)	
6. Re	elationship of Reporting Person(s) to Issuer (Ch	eck all applicable)
	(X) Director () 10% Owner () Officer (give title below) () Other (
7. Ir	ndividual or Joint/Group Filing (Check Applicable (X) Form filed by One Reporting Person () Form filed by More than One Reporting Pe	

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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. Amout | Security | action | Execution | action | or Disposed of (D) | Security | Security | 1. Title of | 1. Trans- | 2. Trans- | 2. Trans- | 3. Trans- | 4. Securities Acquired (A) | 5. Amout | 5. Amout | 5. Trans- | 5. Tra Date | Date, if | Code | (Instr.3,4 and 5) l Bene | any | (Instr.8)| (Instr.3) | Owne ----- of I 1 20 Common Stock Common Stock Reminder: Report on a separate line for each class of securities benefically owned directly or indirectly. *If the form is filed by more than one reporting person, see Instruction 4(b)(v). Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB

control number.

(Over) SEC 1474 (9-02)

FORM 5 (Continued)

TABLE II - - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

+		+	+	+		+
	2. Convers- ion or Exercise Price of Derivative Security	action Date	3A Deemed Execution Date, if any 		nsact- Code str.8)	Deri Secu Acqu Disp (D)(
		 (M/D/Y) +	+ (M/D/Y) +	+ Code +	+ V +	+ (A) +

Phantom Stock

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**Signature of Reporting Person	Date	Date			
/s/William M. Beasley	February 14, 2	2003			
Explanation of Responses:					
		126	D		
Title Amount or Number of Shares +	 	of Year (Instr.4) +	Indirect (Instr.4		
7. Title and Amount of Underlying Securities (Instr. 3 and 4)	8. Price of Deriv- ative Security (Instr.5)	9. Number of Deriv- ative Securities Beneficially Owned at end	•		
		T. Company of the Com			

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.

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