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ROBINSON HUSE L Form 5 February 14, 2003

FORM 5

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

no longe Section Form 5 c	ck this box if er subject to 16. Form 4 or obligations may e. See Insturction 1(b)	OMB APPROVAL OMB Number: 3235-0362 Expires: January 31, 2005 Estimated average burden hours per response1.0
() Form	n 3 Holdings Reported	
() Form	4 Transactions Reported	
	STATEMENT OF CHANGES IN BENEFICIAL	OWNERSHIP
17(a) of	rrsuant to Section 16(a) of the Securities Esc the Public Utility Holding Company act of 19 ent Company Act of 1940	
1. Name	e and Address of Reporting Person*	
2.	Huse L. Robinson No. 9 Azalea Lane Amory, MS 38821	
2. Issu	er Name and Ticker or Trading Symbol	
	Peoples Holding Company (PHC)	
3. IRS	Identification Number of Reporting Person, if	an entity (Voluntary)
	427-86-7779	
4. Stat	ement for Month/Day/Year	
	December 31, 2002	
5. If A	Amendment, Date of Original (Month/Day/Year)	
6. Rela	ationship of Reporting Person(s) to Issuer (Ch	eck all applicable)
	() Director () 10% Own (X) Officer (give title below) () Other (
	Executive Vice President	
7. Indi	vidual or Joint/Group Filing (Check Applicable (X) Form filed by One Reporting Person	

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Table I - - Non-Derivative Cognities Aggired Disposed of or Peneficially Owned

		_++				
. Title of	2. Trans-			4.Securities Acqui	ired (A)	5.
Security	action	Execution	action	or Disposed of	(D)	
-	Date	Date, if	Code	(Instr.3,4 and 5	ō)	
(Instr.3)	1	any	(Instr.8)			
	1		+			
	1		1 1			
				(A) or		1
	(Mo/Dy/Yr)	(Mo/Dy/Yr) C	ode V	Amount (D)	Price	

Common Stock 2,49

Common Stock 2,42

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).

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(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)

Title of Derivative Security (Instr.3)	2. Convers- ion or Exercise Price of Derivative	+	•	+	ode	Deri
 	Security	; 		, 	 	(D)(and
 	ا 	(M/D/Y)	(M/D/Y)	Code	V ,	(A)

Employee Stock Option (Right

⁽¹⁾ Prior to December 31, 2001, the reporting person had acquired 2,959.98 shares of the Company ESOP Plan. The end of period holdings have been adjusted to reflect shares allocated during pursuant to a diversification election.

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7. + 	Title and Amount of Underlying Securities (Instr. 3 and 4)		 	Price of Deriv- ative Security (Instr.5)	9. 	Number of Derivative Securities Beneficially	•	Ownersh of Deri Securit Direct(
	Title	Amount or Number of Shares 	+ +		 	Owned at end of Year (Instr.4)		Indirec (Instr.
						3,500.00		D

February 14, 2003

Date

/s/ Huse L. Robinson

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^{**}Signature of Reporting Person

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