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LEAKE ROBERT C Form 5 February 14, 2003

FORM 5

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

no lo Section	neck this box if nger subject to on 16. Form 4 or 5 obligations may nue. See Insturction 1(b)	OMB APPROVAL OMB Number: 3235-0362 Expires: January 31, 2005 Estimated average burden hours per response1.0
() F	orm 3 Holdings Reported	
() F	orm 4 Transactions Reported	
	STATEMENT OF CHANGES IN BENEFICIA.	L OWNERSHIP
17(a)	pursuant to Section 16(a) of the Securities E of the Public Utility Holding Company act of tment Company Act of 1940	
1. Na	ame and Address of Reporting Person*	
	Robert C. Leake P. O. Box 619 Tupelo, MS 38802	
2. I	ssuer Name and Ticker or Trading Symbol	
	Peoples Holding Company (PHC)	
3. II	RS Identification Number of Reporting Person,	if an entity (Voluntary)
	428-56-8157	
4. St	tatement for Month/Day/Year	
	December 31, 2002	
5. I	f Amendment, Date of Original (Month/Day/Year	
6. Re	elationship of Reporting Person(s) to Issuer (Check all applicable)
	(X) Director () 10% Or () Officer (give title below) () Other	
7. II	ndividual or Joint/Group Filing (Check Applical (X) Form filed by One Reporting Person () Form filed by More than One Reporting	

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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)

Title of Derivative Security (Instr.3)	2. Convers- ion or Exercise Price of Derivative Security	3. Trans- action Date	3A Deemed Execution Date, if any	•	nsact- Code str.8)	5. Numb Deri Secu Acqu Disp (D)(
 		(M/D/Y)	+ (M/D/Y) +	Code 	V	(A)

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7. Title and Amount of Underlying Securities (Instr. 3 and 4)		 	Price of Deriv- ative Security (Instr.5)		ative Securities Beneficially	1	of Deriv
Title	Amount or Number of Shares	 			Owned at end of Year (Instr.4)	 	Direct(I Indirect (Instr.4
Explanation of Respo	nses:						
/s/ Robert C. Leake			February 1	4, 20	03		

Date

**Signature of Reporting Person

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.

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