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LEAKE ROBERT C
Form 4
February 14, 2003
FORM 4

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

() Check this box if
no longer subject to
Section 16. Form 4 or
Form 5 obligations may
continue. See Instrurction 1(b)

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STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section
17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the
Investment Company Act of 1940

1. Name (Last, First Middle) and Address of Reporting Person*

Leake, Robert C
P. O. Box 619
Tupelo, MS 38802

2. Issuer Name and Ticker or Trading Symbol

The Peoples Holding Company (PHC)

3. IRS Identification Number of Reporting Person, if an entity (Voluntary)

428-56-8157

4. Statement for Month/Day/Year

February 12, 2003

5. If Amendment, Date of Original (Month/Day/Year)

6. Relationship of Reporting Person(s) to Issuer (Check all applicable)

(X) Director () 10% Owner
() Officer (give title below) () Other (specify below)

7. Individual or Joint/Group Filing (Check Applicable Line)

(X) Form filed by One Reporting Person
() Form filed by More than One Reporting Person

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. Amou

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Security (Instr.3)	action Date (Mo/Dy/Yr)	Execution Date, if any (Mo/Dy/Yr)	action Code (Instr.8)	or Disposed of (D) (Instr.3,4 and 5)	Price	Secu Bene Owe ing Tran (s) and
			Code V	Amount (A) or (D)		
Common Stock	02/12/2003		S		200 D \$39.75	
Common Stock	02/12/2003		S		800 D \$39.30	16
Common Stock						5

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly

*If the form is filed by more than one reporting person, see Instruction 4(b)(v).

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FORM 4 (Continued)

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

1. Title of Derivative Security (Instr.3)	2. Convers- ion or Exercise Price of Derivative Security	3. Trans- action Date (Mo/Dy/Yr)	3A. Deemed Execution Date, if any (Mo/Dy/Yr)	4. Transact- ion Code (Instr.8)	5. Numb Deri Secu Acqu Disp (D) and
				Code V	(A)

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 Following Reported Transaction(s) (Instr.4)	10. Ownershi of Deriv Security Direct (D) Indirect (Instr.4)
Title	Amount or Number of Shares		

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Explanation of Responses:

/s/ Robert C. Leake

February 14, 2003

**Signature of Reporting Person

Date

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

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