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MOLL THEODORE Form 5

February 14, 2003

FORM 5

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

no los Section Form	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 BENEFICIAL	OWNERSHIP
17(a)	pursuant to Section 16(a) of the Securities Esc of the Public Utility Holding Company act of 19 Ement Company Act of 1940	
1. No	ame and Address of Reporting Person*	
	Theodore Moll 3039 Old Town Tupelo, MS 38803	
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)
	302-36-6885	
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 (Ch	eck all applicable)
	(X) Director () 10% Own () Officer (give title below) () Other (
7. Ii	ndividual or Joint/Group Filing (Check Applicabl (X) Form filed by One Reporting Person () Form filed by More than One Reporting P	

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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 | S | Date | Date, if | Code | (Instr.3,4 and 5) l Bene | any | (Instr.8)| (Instr.3) | Owne ----- of I | Fisc |(A)or | (s) (| (Mo/Dy/Yr) | (Mo/Dy/Yr) | Code | V | Amount | (D) | Price | and 2,0 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).

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(Over) SEC 1474 (9-02)

FORM 5 (Continued)

Common Stock

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

+	-+		+		+		+		+
1. Title of Derivative	2.	. Convers-	3.	Trans-	3A	Deemed	4. Tra	nsact-	5. Numi
Security		ion or		action		Execution	ion	Code	Der
(Instr.3)		Exercise		Date		Date, if	(In	str.8)	Sec
		Price of				any			Acq
		Derivative							Dis
		Security							(D)
									and
					+		+	+	+
			(M/D/Y)	I	(M/D/Y)	Code	l V	(A)
+	-+		+		+		+	+	+

Phantom Stock

1,4

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7 . 	Securities (Instr. 3 and Title	1 3	 -+ 	ative Security (Instr.5)	Number of Derivative Securities Beneficially Owned at end of Year (Instr.4)	of Deriv Security Direct(I Indirect (Instr.4
			·		30.58	D

Explanation of Responses:

/s/ Theodore Moll February 14, 2003

**Signature of Reporting Person Date

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).