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PEOPLES FINANCIAL CORP /MS/

Form 8-K

February 28, 2003

FORM 8 - K

CURRENT REPORT

Pursuant to Section 13 or 15 (d) of the Securities Exchange Act of 1934

February 28, 2003

Date of Report (Date of earliest event reported)

PEOPLES FINANCIAL CORPORATION

(Exact name of registrant as specified in its charter)

Mississippi 0-30050 64-0709834
(State or other jurisdiction of (Commission File Number) (IRS Employer Identification No.)
incorporation)

152 Lameuse Street
Biloxi, MS 39530
(Address, including zip code, of principal executive office)

(228) 435-5511
(Registrant's telephone number, including area code)

ITEM 5. OTHER EVENTS

On February 28, 2003, Peoples Financial Corporation issued a press release

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announcing an addition to its 2002 loan loss provision.

Item 7. Financial Statements, Pro Forma Financial Information and Exhibits.

(c) Exhibits.

99. Press Release issued by Peoples Financial Corporation dated February 28, 2003, headed "Peoples Financial Corporation adds to Loan Loss Provision."

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

Dated: February 28, 2003

PEOPLES FINANCIAL CORPORATION

By: /s/ Chevis C. Swetman

Chevis C. Swetman
Chairman, President and CEO

INDEX TO EXHIBITS

| EXHIBIT NO. ----- | DESCRIPTION ----- |
|----------------------|--|
| 99. | Press Release issued by Peoples Financial Corporation dated February 28, 2003, headed "Peoples Financial Corporation adds to Loan Loss Provision." |