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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

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