

BANCORPSOUTH INC  
Form 8-K  
July 17, 2003

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**SECURITIES AND EXCHANGE COMMISSION**

**Washington, D.C. 20549**

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**FORM 8-K**

**CURRENT REPORT**

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

Date of Report (Date of earliest event reported): July 17, 2003 (July 16, 2003)

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**BANCORPSOUTH, INC.**

(Exact Name of Registrant as Specified in Its Charter)

**Mississippi**

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(State or Other  
Jurisdiction of  
Incorporation)

**1-12991**

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(Commission File Number)

**64-0659571**

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(I.R.S. Employer  
Identification  
Number)

**One Mississippi Plaza  
201 South Spring Street  
Tupelo, Mississippi**

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(Address of Principal  
Executive Offices)

**38804**

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(Zip Code)

**(662) 680-2000**

(Registrant's Telephone Number, Including Area Code)

**Not Applicable**

(Former Name or Former Address, if Changed from Last Report)

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**ITEM 7. FINANCIAL STATEMENTS AND EXHIBITS**

(c) The following exhibits are filed herewith:

Exhibit Number	Description
99.1	Press Release issued on July 16, 2003 by BancorpSouth, Inc.

**ITEMS 9 AND 12. REGULATION FD DISCLOSURE**

The information included in this section is intended to be included under Item 12. Disclosure of Results of Operations and Financial Condition and is included under this Item 9 in accordance with Securities and Exchange Act Release No. 33-8216.

On July 16, 2003, BancorpSouth, Inc. issued a press release announcing its financial results for the second quarter ended June 30, 2003. A copy of the press release is filed as Exhibit 99.1 to this Current Report on Form 8-K and is incorporated herein by reference in its entirety. The information furnished under Item 9 of this Current Report on Form 8-K, including Exhibit 99.1, shall be deemed to be filed for purposes of the Securities Exchange Act of 1934, as amended.

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Certain statements contained in this current report may not be based on historical facts and are forward-looking statements within the meaning of Section 27A of the Securities Act of 1933, as amended, and Section 21E of the Securities Exchange Act of 1934, as amended. These forward-looking statements may be identified by their reference to a future period or periods or by the use of forward-looking terminology such as anticipate, believe, estimate, expect, may, might, will, would, could or intend. These forward-looking statements include, but are not limited to, those relating to the acquisition of Ramsey, Krug, Farrell & Lensing, interest rates, loan volume, credit quality, expansion of mortgage servicing portfolio and resulting benefits, net interest margin, non-interest revenue, ability to scale operations profitably through back office centralization, market share, expansion and prospects of products and services, internal growth and acquisition, common stock repurchase plan, shareholder value and BancorpSouth's future growth and profitability.

We caution you not to place undue reliance on the forward-looking statements contained in this news release in that actual results could differ materially from those indicated in such forward-looking statements, due to a variety of factors. Those factors include, but are not limited to, the inability to complete the acquisition of Ramsey, Krug, Farrell & Lensing, changes in economic conditions and government fiscal and monetary policies, fluctuations in prevailing interest rates, the ability to maintain credit quality, the ability of BancorpSouth to reduce interest rates paid on deposits as interest rates decline or stabilize, changes in laws and regulations affecting financial institutions in general, possible adverse rulings, judgments, settlements and other outcomes of pending litigation, the ability of BancorpSouth to compete with other financial services companies, the ability of BancorpSouth to provide competitive services and products, changes in BancorpSouth's operating or expansion strategy, geographic concentration of BancorpSouth's assets, availability of and costs associated with obtaining adequate and timely sources of liquidity, the ability of BancorpSouth to attract, train and retain qualified personnel, the ability of BancorpSouth to effectively market its services and products, the ability of BancorpSouth to repurchase its common stock on favorable terms, the ability of BancorpSouth to identify potential acquisitions, changes in consumer preferences, other factors generally understood to affect the financial results of financial services companies and other factors described from time to time in BancorpSouth's filings with the Securities and Exchange Commission. We undertake no obligation to update these forward-looking statements to reflect events or circumstances that occur after the date on which such statements were made.

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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.

BANCORPSOUTH, INC.

By:           /s/ L. Nash Allen, Jr.

L. Nash Allen, Jr.  
Treasurer and Chief Financial Officer

Date: July 16, 2003

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