Guice Ann F Form 5	,										
January 25, 2	2019										
FORM								OMB AI	PPROVAL		
	-	TATES SECUR				E CC	OMMISSION	OMB Number:	3235-0362		
Check this box if Was no longer subject			shington, D.C. 20549					Expires:	January 31,		
to Section 16. Form 4 or Form ANNUAL STATEMI			ENT OF CHANGES IN BENEF RSHIP OF SECURITIES				FICIAL	Estimated a burden hou response	rs per		
1(b).	Filed purst ^{bldings} Section 17(a)	uant to Section 1) of the Public Ut 30(h) of the In	ility Holding	g Compa	ny Ao	ct of 1	935 or Section	n			
Guice Ann F Symb PEO		Symbol PEOPL	PLES FINANCIAL CORP /MS/			Ι	5. Relationship of Reporting Person(s) to Issuer (Check all applicable)				
a 5			[pfbx]								
			nent for Issuer's Fiscal Year Ended Day/Year)			-	Director 10% Owner X_Officer (give title Other (specify below) below)				
PO BOX 14	16	01/25/20	517				Senio	r Vice Presider	nt		
			nth/Day/Year)					Joint/Group Reporting			
							(chec	k applicable line))		
BILOXI, Ì	MSÂ 39533-1416					_	X_ Form Filed by 0 Form Filed by N Person	One Reporting Po More than One R			
(City)	(State) (Z	Zip) Tabl	e I - Non-Deriv	vative Secu	urities	Acqui	ired, Disposed of	, or Beneficial	ly Owned		
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)	4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5) (A) or) 5)	5. Amount of Securities Beneficially Owned at end of Issuer's Fiscal Year (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)		
Peoples				Amount	(D)	Price					
Financial Corp/MS/	12/31/2018	12/31/2018	J	15	А	\$0	12,579	D	Â		
	ort on a separate line f ficially owned directly		contained in	h this form	n are	not re	lection of infor quired to resp lid OMB contro	ond unless	SEC 2270 (9-02)		

 Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned

 (e.g., puts, calls, warrants, options, convertible securities)

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1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	4. Transaction Code (Instr. 8)	5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)		ate	Secur	unt of rlying	8. Price of Derivative Security (Instr. 5)	9. of D S B O Eı Is Fi (Iı
				(A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares		

Reporting Owners

Reporting Owner Name / Address	Relationships						
	Director	10% Owner	Officer	Other			
Guice Ann F PO BOX 1416 BILOXI, MS 39533-1416	Â	Â	Senior Vice President	Â			
Signatures							

Ann F. Guice	01/25/2019
<u>**</u> Signature of Reporting Person	Date

Explanation of Responses:

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

** 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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Remarks:

Represents Plan Participant directed transaction in the PFC Dividend Reinvestment/Stock Purchase Plan.

Note: File three copies of this Form, one of which must be manually signed. If space provided is insufficient, *see* Instruction 6 for procedure. 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.