

BancorpSouth, Inc. Declares Quarterly Dividend

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At their regular quarterly meeting on July 21, 2004, the Board of Directors of BancorpSouth, Inc. declared a quarterly cash dividend of \$0.18 per common share.

The dividend is payable October 1, 2004 to shareholders of record at the close of business on September 15, 2004.

BancorpSouth previously reported net income of \$31.3 million or \$0.40 per diluted share for the second quarter of 2004. Net income for the six months ended June 30, 2004 was \$58.4 million or \$0.75. per diluted share.

BancorpSouth, Inc., with total assets of approximately \$10.7 billion, operates banking, insurance and financial service offices in Alabama, Arkansas, Mississippi, Tennessee, Texas and Louisiana.

SOURCE: BancorpSouth, Inc.

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