

BancorpSouth, Inc. Declares Quarterly Dividend

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At their regular quarterly meeting on July 24, 2002, the Board of Directors of BancorpSouth, Inc. declared a quarterly cash dividend of \$0.15 per common share. The dividend is payable October 1, 2002 to shareholders of record at the close of business on September 13, 2002.

BancorpSouth previously reported net income of \$30.9 million or \$0.38 per diluted share for the second quarter of 2002. Net income for the six months ended June 30, 2002 was \$60.3 million or \$0.74 per diluted share.

BancorpSouth, Inc., currently operates banking, insurance and financial service offices in Alabama, Arkansas, Mississippi, Tennessee, Texas and Louisiana.

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SOURCE: BancorpSouth, Inc.

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