

BancorpSouth, Inc. Declares Quarterly Dividend

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At its regular quarterly meeting on July 16, 2003, the Board of Directors of BancorpSouth, Inc. declared a quarterly cash dividend of \$0.16 per common share. The dividend is payable October 1, 2003, to shareholders of record at the close of business on September 15, 2003.

BancorpSouth previously reported net income of \$29.2 million or \$0.37 per diluted share for the second quarter of 2003. Net income for the six months ended June 30, 2003 was \$68.4 million or \$0.88 per diluted share.

BancorpSouth, Inc., with total assets of approximately \$10.6 billion, operates banking, insurance and financial service offices in Alabama, Arkansas, Mississippi, Tennessee, Texas and Louisiana.

SOURCE: BancorpSouth, Inc.

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