Cadence Bank Investor Relations

BancorpSouth, Inc. Declares Quarterly Dividend

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At their regular quarterly meeting on January 26, 2005, the Board of Directors of BancorpSouth, Inc. declared a quarterly cash dividend of \$0.19 per common share. The dividend is payable April 1, 2005 to shareholders of record at the close of business on March 15, 2005.

BancorpSouth previously reported net income of \$24.6 million or \$0.32 per diluted share for the fourth quarter of 2004. Net income for the fiscal year ended December 31, 2004 was \$110.6 million or \$1.43 per diluted share.

BancorpSouth, Inc., with total assets of approximately \$10.8 billion, currently operates banking, insurance and financial service offices in Alabama, Arkansas, Mississippi, Tennessee, Texas and Louisiana.

SOURCE: BancorpSouth, Inc.

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