

PEOPLES FINANCIAL CORP /MS/  
Form 8-K  
April 25, 2012

**UNITED STATES**  
**SECURITIES AND EXCHANGE COMMISSION**

WASHINGTON, DC 20549

**FORM 8 K**

**CURRENT REPORT**

**PURSUANT TO SECTION 13 OR 15(d) OF THE**  
**SECURITIES EXCHANGE ACT OF 1934**

**Date of Report (Date of earliest event reported) April 25, 2012**

**PEOPLES FINANCIAL CORPORATION**

(Exact Name of Registrant as Specified in its Charter)

**Mississippi**  
(State or Other Jurisdiction  
of Incorporation)

**01-12103**  
(Commission  
File Number)

**64-0709834**  
(IRS Employer  
Identification No.)

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**152 Lameuse Street**

**Biloxi, MS**  
**(Address of Principal Executive Offices)**

**(228) 435-5511**

**39530**  
**(Zip Code)**

**(Registrant's Telephone Number, Including Area Code)**

**(Former Name or Former Address, if Changed Since Last Report)**

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (*see* General Instructions A.2 below):

- .. Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
  
- .. Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17CFR 240.14a-12)
  
- .. Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17CFR 240.14d-2(b))
  
- .. Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Item 2.02. Results of Operations and Financial Condition

On April 25, 2012, Peoples Financial Corporation issued a press release announcing its earnings for the first quarter of 2012.

Item 9.01. Financial Statements and Exhibits.

(d) Exhibits

99.1 Press Release issued by Peoples Financial Corporation dated April 25, 2012, Peoples Financial Corporation First Quarter 2012 Earnings Increase 15.3% Over First Quarter 2011.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

Dated: April 25, 2012

PEOPLES FINANCIAL CORPORATION

By: /s/ Chevis C. Swetman  
Chevis C. Swetman  
Chairman, President and CEO

Exhibit 99.1: Peoples Financial Corporation Press Release Dated April 25, 2012