SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, D.C. 20549
FORM 10-Q

[X] Quarterly Report Pursuant To Section 13 or 15(d) of The Securities Exchange Act of 1934

For the quarterly period ended August 27, 1999

OR

[ ] Transition Report Pursuant To Section 13 or 15(d) of The Securities Exchange Act of 1934

For the transition period from ________________ to ________________

Commission File Number 1-4365

OXFORD INDUSTRIES, INC.
(Exact name of registrant as specified in its charter)

Georgia	58-0831862
(State or other jurisdiction of incorporation or organization)	(I.R.S. Employer Identification Number)

222 Piedmont Avenue, N.E., Atlanta, Georgia 30308
(Address of principal executive offices)
(Zip Code)

(404) 659-2424
(Registrant's telephone number, including area code)

Not Applicable
(Former name, former address and former fiscal year, if changed since last report.)

Indicate by check mark whether the registrant (1) has filed all reports required to be filed by Section 13 or 15(d) of the Securities Exchange Act of 1934 during the preceding 12 months (or for such shorter period that the registrant was required to file such reports), and (2) has been subject to such filing requirements for the past 90 days.
Yes X No

Indicate the number of shares outstanding of each of the issuer's classes of common stock, as of the latest practicable date.

Title of each class	Number of shares outstanding as of October 4, 1999
Common Stock, $1 par value	7,720,967

PART I. FINANCIAL INFORMATION

Item 1. Financial Statements.

OXFORD INDUSTRIES, INC.
CONSOLIDATED STATEMENTS OF EARNINGS
QUARTERS ENDED AUGUST 27, 1999 AND AUGUST 28, 1998
(UNAUDITED)

$ in thousands except share and per share amounts	Quarter Ended August 27, 1999	Quarter Ended August 28, 1998
Net Sales	$185,737	$198,606
Costs and Expenses:		
Cost of goods sold	152,037	158,574
Selling, general and administrative	25,168	29,502
Interest	880	749
	178,085	188,825
Earnings Before Income Taxes	7,652	9,781
Income Taxes	2,908	3,815
Net Earnings	$ 4,744	$ 5,966
Basic Earnings Per Common Share	$.60	$.68
Diluted Earnings Per Common Share	$.60	$.67
Basic Number of Shares Outstanding	7,860,757	8,774,152
Diluted Numbers of Shares Outstanding	7,938,368	8,924,269
Dividends Per Share	$0.21	$0.20

See notes to consolidated financial statements.

OXFORD INDUSTRIES, INC.
CONSOLIDATED BALANCE SHEETS
AUGUST 27, 1999, MAY 28, 1999 AND AUGUST 28, 1998
(UNAUDITED EXCEPT FOR MAY 28, 1999)

$ in thousands	August 27, 1999	May 28, 1999	August 28, 1998
Assets			
Current Assets:			
Cash	$ 9,949	$ 11,077	$ 4,172
Receivables	118,425	114,706	126,546
Inventories:			
Finished goods	92,234	92,195	100,739
Work in process	23,983	24,579	22,679
Fabric, trim & supplies	22,602	30,154	26,651

	138,819	146,928	150,069
Prepaid expenses	13,466	13,791	14,911
Total Current Assets	280,659	286,502	295,698
Property, Plant and Equipment	37,012	37,347	36,125
Other Assets	11,289	11,473	4,403
	$328,960	$335,322	$336,226
Liabilities and Stockholders' Equity			
Current Liabilities:			
Notes payable	$ 42,500	$ 33,000	$ 46,500
Trade accounts payable	47,099	61,397	49,963
Accrued compensation	9,350	12,897	9,123
Other accrued expenses	25,785	22,429	18,822
Dividends payable	1,630	1,694	1,727
Income taxes	4,043	-	4,670
Current maturities of long-term debt	271	351	446
Total Current Liabilities	130,678	131,768	131,251
Long-Term Debt, less current maturities	40,689	40,689	41,351
Non-Current Liabilities	4,500	4,500	4,500
Deferred Income Taxes	1,282	4,014	3,944
Stockholders' Equity:			
Common stock	7,715	7,932	8,536
Additional paid-in capital	11,121	11,244	11,521
Retained earnings	132,975	135,175	135,123
Total Stockholders' Equity	151,811	154,351	155,180
Total Liabilities and Stockholders' Equity	$328,960	$335,322	$336,226

See notes to consolidated financial statements.

OXFORD INDUSTRIES, INC.
CONSOLIDATED STATEMENTS OF CASH FLOWS
QUARTERS ENDED AUGUST 27, 1999 AND AUGUST 28, 1998
(UNAUDITED)

	Quarter Ended	
$ in thousands	August 27, 1999	August 28, 1998
Cash Flows from Operating Activities:		
Net earnings	$ 4,744	$ 5,966
Adjustments to reconcile net earnings to net cash used in operating activities:		
Depreciation and amortization	2,064	1,901
Gain on sale of property, plant and equipment	(56)	(5)
Changes in working capital:		
Receivables	(3,719)	(25,757)
Inventories	8,109	(3,361)
Prepaid expenses	325	(1,290)
Trade accounts payable	(14,298)	(7,142)
Accrued expenses and other current liabilities	(191)	(2,958)
Income taxes payable	4,043	4,670
Deferred income taxes	(2,732)	(127)
Other noncurrent assets	(221)	15
Net cash flows used in operating activities	(1,932)	(28,088)

Cash Flows from Investing Activities:

Purchase of property, plant and equipment	(1,327)	(2,224)
Proceeds from sale of property, plant and and equipment	59	87
Net cash used in investing activities	(1,268)	(2,137)
Cash Flows from Financing Activities:		
Short-term borrowings	9,500	35,000
Payments on long-term debt	(80)	(80)
Proceeds from exercise of stock options	179	287
Purchase and retirement of common stock	(5,853)	(9,117)
Dividends on common stock	(1,674)	(1,762)
Net cash provided by financing activities	2,072	24,328
Net Change in Cash and Cash Equivalents	(1,128)	(5,897)
Cash and Cash Equivalents at Beginning of Period	11,077	10,069
Cash and Cash Equivalents at End of Period	$ 9,949	$ 4,172
Supplemental Disclosure of Cash Flow Information		
Cash paid for:		
Interest, net	$ 933	$ 818
Income taxes	33	(325)

See notes to consolidated financial statements.

OXFORD INDUSTRIES, INC.
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
QUARTERS ENDED AUGUST 27, 1999 AND AUGUST 28, 1998
(UNAUDITED)

1. The foregoing unaudited consolidated financial statements reflect all adjustments which are, in the opinion of management, necessary to a fair statement of the results for the interim periods. All such adjustments are of a normal recurring nature. The results for interim periods are not necessarily indicative of results to be expected for the year.

2. The financial information presented herein should be read in conjunction with the consolidated financial statements included in the Registrant's Annual Report on Form 10-K for the fiscal year ended May 28, 1999.

3. The Company is involved in certain legal matters primarily arising in the normal course of business. In the opinion of management, the Company's liability under any of these matters would not materially affect its financial condition or results of operations.

4. Oxford Industries, Inc adopted SFAS No. 131, "Disclosures about Segments of an Enterprise and Related Information", which requires certain financial statement footnote disclosure as to the Company's business segments, which are the Oxford Shirt Group, Lanier Clothes, Oxford Slacks, the Oxford Womenswear Group and corporate and other.

The Shirt Group operations encompass dress and sport shirts, and a broad range of men's and boys' sportswear. Lanier Clothes produces suits, sportcoats, suit separates and dress slacks. Oxford Slacks is a producer of private label dress and casual slacks and shorts. The Oxford Womenswear Group is a producer of budget and moderate priced private label women's apparel. Corporate and other includes the Company's corporate offices, transportation and logistics and other costs and services that are not allocated to operating groups.

Oxford Industries, Inc
Segment Information
Quarters ended August 27, 1999 and August 28, 1998
(unaudited)

$ in thousand	Oxford Shirt Group	Lanier Clothes	Oxford Slacks	Oxford Womenswear Group	Corporate and other	Total
2000						
Sales	$61,305	$35,949	$23,327	$65,117	$39	$185,737
Depreciation and amortization	579	439	264	547	235	2,064
Operating profit	4,768	2,451	1,253	2,662	(2,602)	8,532
Interest expense, net						880
Earnings before taxes						7,652
Assets	108,348	102,017	39,863	88,594	(9,862)	328,960
Purchase of property, plant and equipment	672	191	248	88	128	1,327
1999						
Sales	$88,881	$43,856	$26,894	$38,536	$439	$198,606
Depreciation and amortization	757	483	270	123	268	1,901
Operating profit	8,261	3,075	2,174	557	(3,537)	10,530
Interest expense, net						749
Earnings before taxes						9,781
Assets	161,135	107,138	44,875	46,900	(23,822)	336,226
Purchase of property, plant and equipment	1,041	752	104	121	206	2,224

MANAGEMENT'S DISCUSSION AND ANALYSIS OF FINANCIAL CONDITION AND RESULTS OF OPERATIONS

RESULTS OF OPERATIONS

The following table sets forth items in the Consolidated Statements of Earnings as a percent of net sales and the percentage change of those items as compared to the prior year.

	FIRST QUARTER FY 2000		FIRST QUARTER FY 1999		CHANGE	
	$000's	%	$000's	%	$000's	%
Net sales	185,737	100.0%	198,606	100.0%	(12,869)	-6.5%
Cost of goods sold	152,037	81.9%	158,574	79.8%	(6,537)	-4.1%
Gross profit	33,700	18.1%	40,032	20.2%	(6,332)	-15.8%
Selling,general & admin	25,168	13.6%	29,502	14.9%	(4,334)	-14.7%
Operating income	8,532	4.6%	10,530	5.3%	(1,998)	-19.0%
Interest	880	0.5%	749	0.4%	131	17.5%
Earnings before income	7,652	4.1%	9,781	4.9%	(2,129)	-21.8%
Income taxes	2,908	1.6%	3,815	1.9%	(907)	-23.8%
Net earnings	4,744	2.6%	5,966	3.0%	(1,222)	-20.5%

Effective with the Company's 1999 fiscal year, the Company adopted Statement of Financial Accounting Standards No. 131 "Disclosures about Segments of an Enterprise and Related Information", as disclosed in footnote 4. All data with respect to the Company's specific segments included within "Management Discussion and Analysis" is presented before applicable intercompany eliminations.

Net Sales ($ In thousands)	FIRST QUARTER FY 2000		FIRST QUARTER FY 1999		CHANGE	
	$000's	%	$000's	%	$000's	%
Oxford Shirt Group	61,305	33.0%	88,881	44.8%	(27,576)	-31.0%

Lanier Clothes	35,949	19.4%	43,856	22.1%	(7,907)	-18.0%
Oxford Slacks	23,327	12.6%	26,894	13.5%	(3,567)	-13.3%
Oxford Womenswear Group	65,117	35.0%	38,536	19.4%	26,581	69.0%
Corporate and Other	39	0.0%	439	0.2%	(400)	-91.1%
Total Net Sales	185,737	100.0%	198,606	100.0%	(12,869)	-6.5%

Operating Income ($ In thousands)	FIRST QUARTER FY 2000 $000's	%Sales	FIRST QUARTER FY 1999 $000's	%Sales	CHANGE $000's	%Sales
Oxford Shirt Group	4,768	7.8%	8,261	9.3%	(3,493)	-42.3%
Lanier Clothes	2,451	6.8%	3,075	7.0%	(624)	-20.3%
Oxford Slacks	1,253	5.4%	2,174	8.1%	(921)	-42.4%
Oxford Womenswear Group	2,662	4.1%	557	1.4%	2,105	377.9%

Total Company

Net sales decreased 6.5% from the first quarter of the prior year. Although unit sales increased 12.3%, a 16.7% decrease in the average unit selling price contributed to the overall dollar sales decline. The sales decrease was due primarily to the phase out of Polo for Boys and lower than planned shipments of private label apparel during the quarter.

Cost of goods sold increased to 81.9% of net sales in the current quarter from 79.8% in the prior year. The shift in sales mix caused by the loss of Polo with its higher gross margin and the addition of Next Day with its lower gross margin was the primary cause for the relative increase in cost of goods sold. Gross margin was also negatively impacted by continued underabsorbed costs on several offshore manufacturing start-ups and plant expansions initiated last year. This underabsorption is expected to diminish in subsequent quarters as these plants emerge from the start-up phase and begin to contribute to profitability.

Selling, general and administrative (S,G&A) decreased both in absolute terms and as a percent of net sales. The decline is attributed to the absence of Polo with its higher S,G&A expense levels and the addition of Next Day with its lower S,G&A expense levels.

Interest expense increased from 0.4% of net sales in the prior year to 0.5% of net sales in the current year.

The Company's effective tax rate was 39.0% in the prior year and 38.0% in the current year and does not differ significantly from the Company's statutory rates.

Segment Results

Oxford Shirt Group

Sales for the Oxford Shirt Group decreased 31.0% to $61,305,000 due primarily to the absence of the Polo for Boys business. Average unit selling price declined 4.6% and unit sales decreased 27.8%. Oxford Shirtings and Tommy Hilfiger Dress Shirts posted sales declines. Tommy Hilfiger Golf had a sales gain and OxSport and Ely & Walker were essentially flat. Profitability was significantly impacted by the loss of Polo. Operating profit declined 42.3% to $4,768,000 or 7.8% of net sales. Underabsorbed manufacturing costs at the new plants in Mexico and Honduras also contributed to the earnings shortfall. Operating expenses declined both in absolute terms and as a percentage of net sales.

Lanier Clothes

Lanier Clothes reported first quarter sales of $35,949,000 down 18.0% from last year's total of $43,856,000. For the group, unit sales decreased 14.9% and the average unit selling price decreased 3.7%. The sales decline was concentrated in the private label divisions, particularly among the direct mail and national chain customers. Branded sales were up, led by the Nautica Tailored Clothing division. Group operating profit declined 20.3% to $2,451,000 from $3,075,000 last year. Operating expenses decreased but were a higher percentage of sales due to the sales decline. Start-up costs for the new plant in Honduras also hurt profitability. Operating margin declined to 6.8% from 7.0% last year.

Oxford Slacks Group

Oxford Slacks posted a first quarter sales decline of $3,567,000 or 13.3% to $23,327,000. This decline was the result of an 11.0% decrease in the number of units shipped and a 2.5% decrease in the average unit selling price. Weaknesses in the Specialty Catalog, Young Men's and Mature Men's divisions were responsible for the sales decline. Group operating profit decreased by 42.4% to $1,253,000 for the quarter. Profitability was negatively impacted by the sales decline and start-up expenses for the new plant in the Dominican Republic. Operating margin declined to 5.4% from 8.1% last year.

Oxford Womenswear Group

First quarter net sales for the Oxford Womenswear Group increased 69.0% to $65,117,000. Unit sales increased 66.3% and average unit selling price increased 1.6%. Though a majority of the sales gain was attributable to the acquisition of Next Day Apparel, sales excluding Next Day increased by 8.0% for the quarter. The Sportswear Separates and Sportswear Collections divisions posted sales gains. Group operating profit increased 377.9% to $2,662,000 or 4.1% of net sales. The group continues to benefit from the leveraging of expenses over a higher sales base.

FUTURE OPERATING RESULTS

Last year's record sales and earnings will make for another difficult quarterly comparison. The Company expects second quarter sales and earnings declines comparable to those in the first quarter. The Company remains optimistic that more favorable quarterly comparisons in the second half, beginning in December, are achievable.

LIQUIDITY AND CAPITAL RESOURCES

Operating Activities

Operating activities used $1,932,000 in the first quarter of the current year and $28,088,000 in the same period of the prior year. The primary factors contributing to the change in the amount of funds used was a smaller increase in receivables in the current year, and a decrease in inventory in the current year compared to a slight increase in the prior year offset by a larger decrease in trade payables than in the prior year.

Investing Activities

Investing activities used $2,137,000 in the first quarter of the prior year and $1,268,000 in the first quarter of the current year. The change in investing activities was due to a slight decrease in the purchase of property, plant and equipment.

Financing Activities

Financing activities generated $2,072,000 in the first quarter of the current year and $24,328,000 in the comparable period of the prior year. The primary factors contributing to this change in the funds generated was a smaller increase in short-term borrowing in the current year, slightly offset by decreased amounts used to purchase and retire common stock.

On October 4, 1999 the Company's Board of Directors declared a cash dividend of $0.21 per share, payable on November 27, 1999 to shareholders of record on November 15, 1999.

During the quarter, the Company purchased and retired 225,000 shares of the Company's common stock acquired in the open market.

Working Capital

Working capital declined from $164,447,000 at the end of the first quarter of the prior year to $154,734,000 at the end of the 1999 fiscal year and decreased to $149,981,000 at the end of the first quarter of the current year. The ratio of current assets to current liabilities was 2.3 at the end of the first quarter of the prior year, 2.2 at the end of the 1999 fiscal year and 2.1 at the end of the first quarter of the current year.

FUTURE LIQUIDITY AND CAPITAL RESOURCES

The Company believes it has the ability to generate cash and/or has available borrowing capacity to meet its foreseeable needs. The sources of funds primarily include funds provided by operations and both short-term and long-term borrowings. The uses of funds primarily include working capital requirements, capital expenditures, acquisitions, stock repurchases, dividends and repayment of short-term and long-term debt. The Company regularly utilizes committed bank lines of credit and other uncommitted bank resources to meet working capital requirements. On August 27, 1999 the Company had available for its use lines of credit with several lenders aggregating $52,000,000. The Company has agreed to pay commitment fees for these available lines of credit. On August 27, 1999, $52,000,000 was in use under these lines, of which $40,000,000 was long-term. In addition, the Company has $226,500,000 in uncommitted lines of credit, of which $128,500,000 is reserved exclusively for letters of credit. The Company pays no commitment fees for these available lines of credit. On August 27, 1999, $30,500,000 was in use under these lines of credit. Maximum borrowings from all these sources during the current year were $82,500,000 of which $40,000,000 was long-term. The Company anticipates continued use and availability of both committed and uncommitted resources as working capital needs may require.

The Company considers possible acquisitions of apparel-related businesses that are compatible with its long-term strategies. The Company's Board of Directors has authorized the Company to purchase shares of the Company's common stock on the open market and in negotiated trades as conditions and opportunities warrant. There are no present plans to sell securities (other than through employee stock option plans and other employee benefits) or enter into off-balance sheet financing arrangements.

YEAR 2000 UPDATE

The Company is continuing to assess the effects of the Year 2000 issue on its information systems. The Year 2000 issue, which is common to most businesses, concerns the inability of information systems to properly recognize and process dates and date sensitive information on and beyond January 1, 2000. In 1996, the Company began a Company-wide assessment of the vulnerability of its systems to the Year 2000 issue. Based on such assessment, the Company has developed a Year 2000 compliance plan, under which all primary information systems have been tested, and non-compliant software or technology has been modified or replaced. The Company is continuing to survey the Year 2000 compliance status and compatibility of customers and suppliers systems which interface with the Company's systems or could otherwise impact the Company's operations. (As the Company adds new customers and suppliers constantly, this portion of the review will be on-going.) The company also continues to evaluate, test, or replace all secondary systems (e.g. alarm systems, computer controlled equipment).

While the Company currently believes it will be able to modify or replace all affected systems in ample time to minimize any detrimental effects on its operations, failure to do so, or the failure of the Company's major customers and suppliers to modify or replace their affected systems, could have a material adverse impact on the Company's results of operations, liquidity or consolidated financial positions in the future. The most reasonably likely worst case scenario of failure by the Company or its customers or suppliers to resolve the Year 2000 issue would be a temporary slow down or cessation of manufacturing operations at one or more of the Company's facilities and a temporary inability on the part of the Company to timely process orders and billings and to deliver finished product to customers. The Company is considering various contingency options, including identification of alternate suppliers, vendors and service providers, and manual alternatives to systems operation, which will allow the Company to minimize the risks of any unresolved Year 2000 problems on its operations, and to minimize the effect of any unforeseen Year 2000 failures. The Company currently estimates the incremental cost of the work needed to resolve the Year 2000 issue, since the inception of the project in 1996 to its completion, to be approximately $1,600,000. These costs are being expensed as incurred.

SAFE HARBOR STATEMENT UNDER THE PRIVATE SECURITIES LITIGATION REFORM ACT OF 1995

Certain statements included herein contain forward-looking statements with respect to anticipated future results, which are subject to risks and uncertainties that could cause actual results to differ materially from anticipated results. These risks and uncertainties include, but are not limited to, general economic and apparel business conditions, continued retailer and consumer acceptance of Company products, and global manufacturing costs.

ADDITIONAL INFORMATION

For additional information concerning the Company's operations, cash flows, liquidity and capital resources, this analysis should be read in conjunction with the Consolidated Financial Statements and the Notes to Consolidated Financial Statements contained in the Company's Annual Report for the fiscal year ended May 28, 1999.

PART II. OTHER INFORMATION

Item 6. Exhibits and Reports on Form 8-K.

(a) Exhibits.

10(i) Note Agreement between the Company and SunTrust of Georgia dated August 23, 1999 covering the Company's long term note due February 19, 2001.

27 Financial Data Schedule.

(b) Reports on Form 8-K.

The Registrant did not file any reports on Form 8-K during the quarter ended August 27, 1999.

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 thereunto duly authorized.

OXFORD INDUSTRIES, INC.
(Registrant)

/s/Ben B. Blount, Jr.

Date: October 7, 1999

Ben B. Blount, Jr.
Chief Financial Officer

EXHIBIT 10(i)

SunTrust
Single Payment Note

(Nondisclosure)

Single Disbursement Note

Multiple Disbursement Master Note

X Multiple Disbursement Revolving Note
(For Explanation See Reverse Side)

Date August 23, 1999

The "Bank' referred to in this Note is SunTrust Bank, Atlanta, Center Code 904 One Park Place, N.E., Atlanta, Georgia 30303.

546 days after date, the obligor promises to pay to the order of Bank the principal sum of $ 40,000,000.00. The obligor will also pay interest upon the unpaid principal balance from date until maturity at the Note Rate specified below. Interest payments will

be due on DAILY OR END OF INTEREST PERIOD and upon maturity. Should the obligor fail for any reason to pay this note in full on the maturity date or on the date of acceleration of payment, the obligor further promises to pay (a) interest on the unpaid amount from such date until the date of final payment at a Default Rate equal to the Note Rate plus 4%, and (b) a late fee equal to five percent (5%) of any amount that remains wholly or partially unpaid for more than fifteen (15) days after such amount was due and payable, not to exceed the sum of fifty dollars ($50.00). Should legal action or an attorney at law be utilized to collect any amount due hereunder, the obligor further promises to pay all costs of collection, including 15% of such unpaid amount as attorneys' fees. All amounts due hereunder may be paid at any office of Bank.

The Note Rate hereon shall be TO BE DETERMINED

If not stated above, the Note Rate in effect on the date this note is executed is _______%

The amount of interest accruing and payable hereunder shall be calculated by multiplying the principal balance outstanding each day by 1/360th of the Note Rate on such day and adding together the daily interest amounts. The principal balance of this note shall conclusively be deemed to be the unpaid principal balance appearing on the Bank's records unless such records are manifestly in error.

As security for the payment of this and any other liability of any obligor to the holder, direct or contingent, irrespective of the nature of such liability or the time it arises, each obligor hereby grants a security interest to the holder in all property of such obligor in or coming into the possession, control or custody of the holder, or in which the holder has or hereafter acquires a lien, security interest, or other right. Upon default, holder may, without notice, immediately take possession of and then sell or otherwise dispose of the collateral, signing any necessary documents as obligor's attorney in fact, and apply the proceeds against any liability of obligor to holder. Upon demand, each obligor will furnish such additional collateral, and execute any appropriate documents related thereto, deemed necessary by the holder for its security. Each obligor further authorizes the holder, without notice, to set-off any deposit or account and apply any indebtedness due or to become due from the holder to the obligor in satisfaction of any liability described in this paragraph, whether or not matured. The holder may, without notice, transfer or register any property constituting security for this note into its or its nominee name with or without any indication of its security interest therein.

This note shall immediately mature and become due and payable, without notice or demand, upon the filing of any petition or the commencement of any proceeding by any Debtor for relief under bankruptcy or insolvency laws, or any law relating to the relief of debtors, readjustment of indebtedness, debtor reorganization, or composition or extension of debt. Furthermore, this note shall, at the option of the holder, immediately mature and become due and payable, without notice or demand, upon the happening of any one or more of the following events: (1) nonpayment on the due date of any amount due hereunder; (2) failure of any Debtor to perform any other obligation to the holder; (3) failure of any Debtor to pay when due any amount owed another creditor under a written agreement calling for the payment of money; (4) the death or declaration of incompetence of any Debtor; (5) a reasonable belief on the part of the holder that any Debtor is unable to pay his obligations when due or is otherwise insolvent; (6) the filing of any petition or the commencement of any proceeding against any Debtor for relief under bankruptcy or insolvency laws, or any law relating to the relief of debtors, readjustment of indebtedness, debtor reorganization, or composition or extension of debt, which petition or proceeding is not dismissed within 60 days of the date of filing thereof; (7) the suspension of the transaction of the usual business of any Debtor, or the dissolution, liquidation or transfer to another party of a significant portion of the assets of' any Debtor; (8) a reasonable belief on the part of the holder that any Debtor has made a false representation or warranty in connection with any loan by or other transaction with any lender, lessor or other creditor; (9) the issuance or filing of any levy, attachment, garnishment, or lien against the property of any Debtor which is not discharged within 15 days; (10) the failure of any Debtor to satisfy immediately any final judgment, penalty or fine imposed by a court or administrative agency of any government; (11) failure of any Debtor, after demand, to furnish financial information or to permit inspection of any books or records; (12) any other act or circumstance leading the holder to deem itself insecure.

The failure or forbearance of the holder to exercise any right hereunder, or otherwise granted by law or another agreement, shall not affect or release the liability of any obligor, and shall not constitute a waiver of such right unless so stated by the holder in writing. The holder may enforce its rights against any Debtor or any property securing this note without enforcing its rights against any other Debtor, property, or indebtedness due or to become due to any Debtor. Each obligor agrees that the holder shall have no responsibility for the collection or protection of any property securing this note, and expressly consents that the holder may from time to time, without notice, extend the time for payment of this note, or any part thereof, waive its rights with respect to any property or indebtedness, and release any other Debtor from liability, without releasing such obligor from any liability to the holder. This note is governed By Georgia law.

The term "obligor" means any party or other person signing this note, whether as maker, endorser or otherwise. The term "Prime Rate", if used herein, shall mean that rate of interest designated by Bank from time to time as its "Prime Rate" which rate is not necessarily the Bank's best rate. Each obligor agrees to be both jointly and severally liable hereon. The term "holder" means Bank and any subsequent transferee or endorsee hereof. The term "Debtor" means any obligor or any guarantor of this note. The principal of this note will be disbursed in accordance with the disbursement provision identified above and further described in the additional provisions set forth on the reverse side hereof which are incorporated herein by this reference.

PRESENTMENT AND NOTICE OF DISHONOR ARE HEREBY WAIVED BY EACH OBLIGOR

ADDRESS

222 PIEDMONT AVENUE, N.E.
ATLANTA, GEORGIA 30308

NAME:/S/ JIM WOLD
OXFORD INDUSTRIES, INC.

NAME:

Credit To

February 19, 2001		904
Maturity Date	Treasurer Check Number	Center Code

Account Number	Renewal	Increase	Reduction	Officer Name	Officer Number
				/S/Laura Kahn	91300

WHITE: Bank Copy YELLOW: Customer Copy PINK: File Copy

900362 (9/95)

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This schedule contains summary financial information extracted from SEC Form 10-Q and is qualified in its entirety by reference to such financial statements.

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3-MOS
JUN-03-2000
AUG-27-1999
9,949
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121,964
3,539
138,819
280,659
112,589
75,577
328,960
130,678
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0
0
7,715
144,096
328,960
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185,737
152,037
152,037
25,168
0
880
7,652
2,908
4,744
0
0
0
4,744
.60
.60

EXHIBIT 99

INDEX OF EXHIBITS
INCLUDED HERIN, FORM 10-Q
AUGUST 27, 1999

EXHIBIT NUMBER	DESCRIPTION	SEQUENTIAL PAGE NUMBER
10(i)	Note Agreement between the Company and Suntrust of Georgia dated August 23, 1999 covering the Company's long term note due February 19, 2001	13-15
27	Financial Data Schedule	16