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*The right time.
The right place.*

2007 Annual Report

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Peoples Bancorp Inc. is a financial holding company with \$1.9 billion in assets and is headquartered in Marietta, Ohio. Peoples Bank, the holding company's principal operating subsidiary, provides a comprehensive suite of financial services through 50 offices in Ohio, West Virginia and Kentucky, as well as through telephone and Internet banking channels, plus a network of 38 ATMs. More than 600 dedicated Peoples Bancorp associates deliver commercial and consumer banking, mortgage lending, personal lending, investment management, brokerage and trust services, together with a full range of life, health, property and casualty insurance products. Peoples Bancorp's common shares are traded on the NASDAQ Global Select Market under the symbol PEBO.

Financial Highlights

Dollars in Thousands, except Per Share Data

2007 2006 2005

Earnings and Dividends

Net income	\$ 18,314	\$ 21,558	\$ 20,499
Total revenues ⁽¹⁾	\$ 85,271	\$ 83,596	\$ 80,776
Dividends declared	\$ 9,226	\$ 8,859	\$ 8,201
Dividend payout ratio	50.38%	41.09%	40.01%

Per Share Data

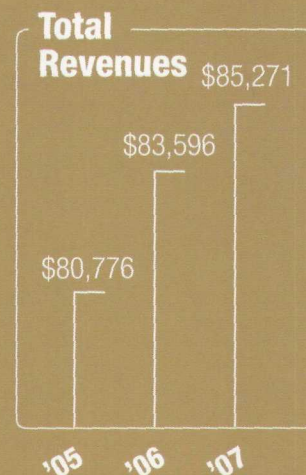
Earnings per share – Basic	\$ 1.75	\$ 2.03	\$ 1.96
Earnings per share – Diluted	\$ 1.74	\$ 2.01	\$ 1.94
Cash dividends	\$ 0.88	\$ 0.83	\$ 0.78
Book value at end of period	\$ 19.70	\$ 18.51	\$ 17.40
Tangible book value at end of period ⁽²⁾	\$ 13.09	\$ 12.05	\$ 10.82
Closing stock price	\$ 24.89	\$ 29.70	\$ 28.53

Performance Ratios

Return on average assets	0.98%	1.15%	1.12%
Return on average stockholders' equity	9.21%	11.33%	11.52%
Net interest margin	3.32%	3.29%	3.32%
Efficiency ratio ⁽³⁾	57.07%	57.51%	59.05%

At Year End:

Total assets	\$ 1,885,553	\$ 1,875,255	\$ 1,855,277
Total investment securities	\$ 565,463	\$ 548,733	\$ 589,313
Gross loans	\$ 1,120,941	\$ 1,117,885	\$ 1,057,156
Total deposits	\$ 1,186,377	\$ 1,233,529	\$ 1,089,286
Stockholders' equity	\$ 202,836	\$ 197,169	\$ 183,077
Market capitalization	\$ 256,286	\$ 316,364	\$ 300,106
Trust & brokerage assets under management	\$ 1,021,393	\$ 932,362	\$ 852,473



(1) Net interest income and non-interest income.

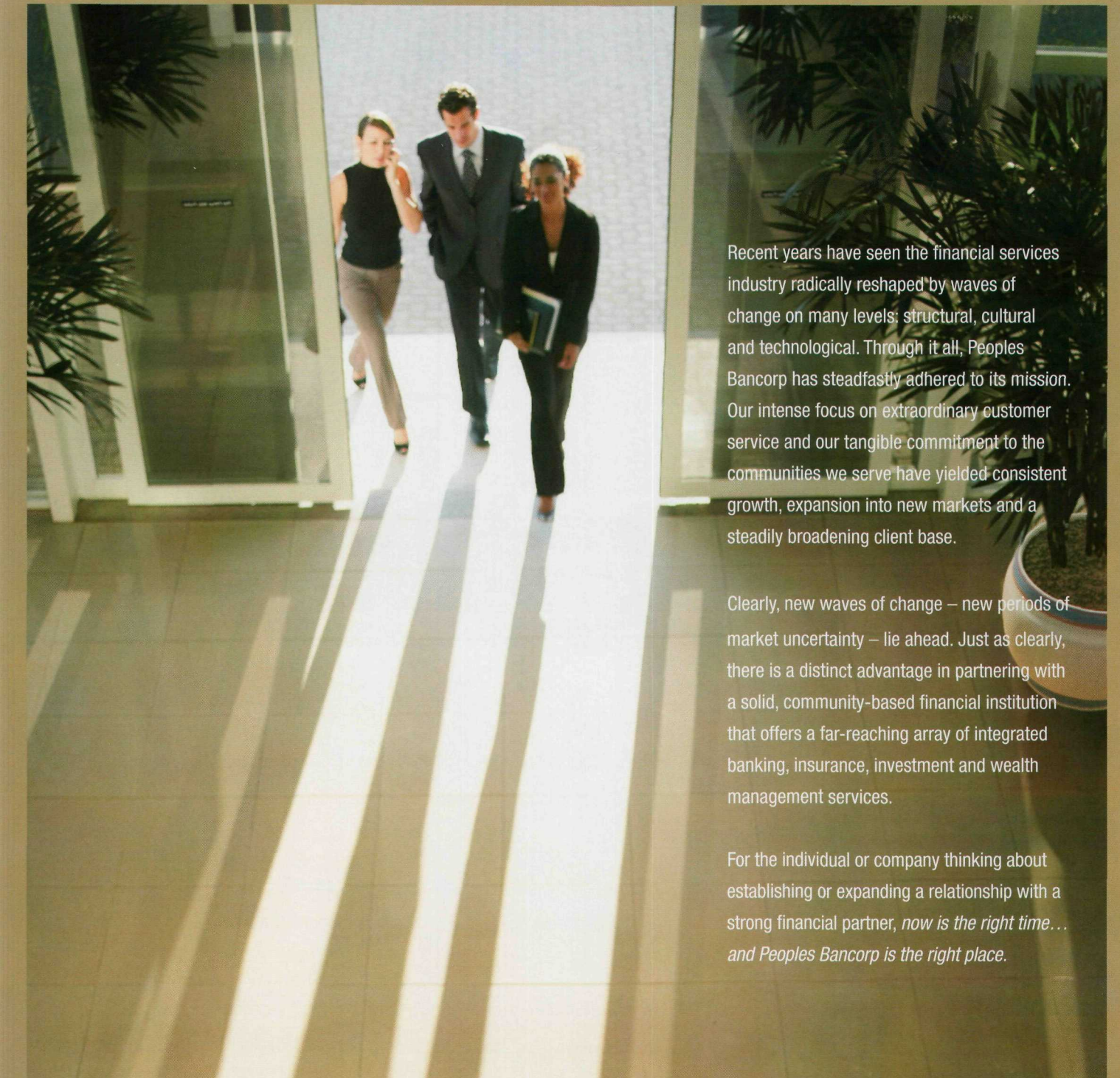
(2) Tangible book value per share reflects capital calculated for banking regulatory requirements and excludes balance sheet impact of intangible assets acquired through purchase accounting and acquisitions.

(3) Non-interest expense (less intangible amortization) as a percentage of fully-tax equivalent net interest income plus non-interest income.

Peoples Bancorp (with logo)[®] is a federally registered service mark of Peoples Bancorp Inc.

Peoples Bank (with logo)[®] is a federally registered service mark of Peoples Bancorp Inc.

Peoples Financial Advisors (with logo)[®] is a federally registered service mark of Peoples Bank, National Association.



Recent years have seen the financial services industry radically reshaped by waves of change on many levels: structural, cultural and technological. Through it all, Peoples Bancorp has steadfastly adhered to its mission. Our intense focus on extraordinary customer service and our tangible commitment to the communities we serve have yielded consistent growth, expansion into new markets and a steadily broadening client base.

Clearly, new waves of change – new periods of market uncertainty – lie ahead. Just as clearly, there is a distinct advantage in partnering with a solid, community-based financial institution that offers a far-reaching array of integrated banking, insurance, investment and wealth management services.

For the individual or company thinking about establishing or expanding a relationship with a strong financial partner, *now is the right time... and Peoples Bancorp is the right place.*



**Peoples
Bancorp**[®]

The right time. The right place.



Mark F. Bradley
President and Chief Executive Officer

Dear Shareholder,

The year 2007 was a challenging time for the financial services industry. The news continues to flow from a variety of sources, from the meltdown in the mortgage industry, to uncertainty about loan quality, to threats of an economic recession, to write-downs in values of assets and investments, to rapid changes in interest rates, etc.

As a result, generally, earnings dropped, financial services stock prices tumbled, opportunities for revenue growth became hard to find, and the regulatory burden intensified. While Peoples Bancorp successfully avoided many of the issues that negatively impacted our industry, we were unable to avoid all of them.

For the year ended December 31, 2007, Peoples Bancorp earned net income of \$18.3 million or \$1.74 per share, compared to \$21.6 million and \$2.01 per share in 2006. Despite solid earnings from normal operations in 2007, net income was negatively impacted by other-than-temporary impairment charges to certain investment securities that reduced after-tax earnings by \$4.0 million. The lower market values of these investments, which include Fannie Mae and Freddie Mac preferred stocks, caused write-downs due to increased risks within the broader credit market and erratic market liquidity.

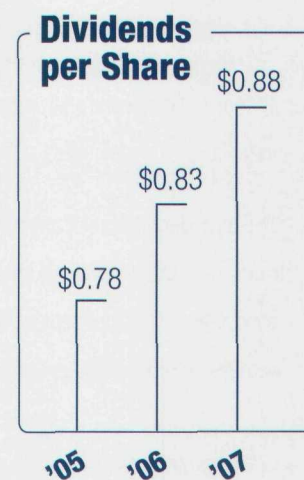
These events and the related charges overshadowed the favorable resolution of a tax dispute with the State of Ohio regarding state tax filings going back to 2001. The resolution of the tax issues caused a \$508,000 after tax reduction to our franchise taxes and therefore positively impacted earnings. We are pleased to report the state's audit has been concluded.

Although Peoples Bancorp's earnings were lower than expected, we continued to move forward on key strategic action items that enhance our ability to succeed in the long-term. I will touch on key action items later, but first I would like to take a deeper look at our financial results, which were fundamentally solid despite the non-cash write-downs in market values of some investments.

We experienced success from customer-driven strategies implemented to grow revenues. Both net interest income and non-interest income expanded in 2007, as those revenues increased \$1.7 million, while operating expenses only grew by \$150,000.

Peoples Bancorp also grew dividends by 6% and repurchased 464,000 shares of our stock throughout the year. We are proud to say that our record of increasing dividends now stands at 42 consecutive years. With all of the turmoil in the financial services industry, it is important that shareholders recognize the strength of our capital and improvement in our tangible equity to tangible assets ratio, which was 7.30% at year-end 2007 compared to 7.15% at year-end 2006. Your company remains well capitalized.

Despite good loan growth late in the year, total loan balances for the year were down slightly from year-end 2006, due primarily to significant commercial loan payoffs. Our strategies for 2008 focus on new approaches to small business lending and how we serve that important segment of our business, which should lead to quality loan growth in the long-term.



“Personalized delivery of service and attention to detail, combined with our comprehensive offering of financial services, creates our unique competitive advantage.”

One significant area of concern for the financial services industry and the market in general is loan quality. We believe the fundamental quality on which our loan portfolio was built is a strength of Peoples Bancorp when compared to peers. At December 31, 2007, nonperforming loans comprised 0.83% of total loans, while our loan loss reserve grew \$1.2 million in 2007 and now stands at 1.40% of total loans. Our strategy for 2008 focuses on loan “quality” vs. “quantity.”

I am pleased to report that net interest margin improved in 2007, up from 3.29% in 2006 to 3.32% for the full year of 2007. Recent interest rate cuts by the Federal Reserve should have a positive impact on our net interest margin, and we began to see that impact in the fourth quarter of 2007 when quarterly net interest margin improved to 3.40%. However, the speed and depth of the interest rate cuts could also have a negative impact on net interest margin in 2008 as investment securities are called and loans reprice lower and faster than deposits. We are cautiously optimistic that net interest margin and net interest income will show improvement in 2008, but market conditions make the amount and timing of these estimates difficult to forecast.

To mitigate the impact of the unpredictability of interest rates, we have diversified and grown other revenue sources. In 2007, non-interest revenue grew \$1 million over last year, and comprised 37% of our total revenues in 2007. Most of our growth came from additional debit card income and especially stellar performance by our Peoples Financial Advisors group, which grew revenues 17% compared to 2006, due mostly to growth from new client relationships and further penetration of our client base.

Our strategy is to create an integrated sales and service offering that adds more clients in our markets, allowing us to use those profits to plow into markets where expansion makes sense. We do this through energized people dedicated to serving others, combined with technology designed to enhance the client relationship.

We continue efforts to gain more business in our markets, especially from our current customer base, while we make additional investments in communities where stronger growth prospects are more promising. In the fourth quarter of 2007, we expanded in Huntington, West Virginia, with a new office at the corner of First Street and Fifth Avenue. The full-service office offers an ATM and motor banking facilities.

The new Huntington location adds convenience for our existing Huntington area customers. It also gives us the opportunity to reach many new clients with our full-service offering of banking, insurance, investment and wealth management services, as sales and service associates with our Peoples Financial Advisors and Putnam Agency are located in the same place. The office provides clients with comprehensive solutions to financial needs, all in one location.

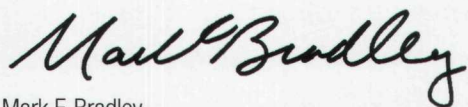
In 2008, our expansion efforts will focus on markets such as Fairfield and Muskingum Counties in Ohio. We intend to continue analyzing all the markets we serve to determine the optimal use of our resources, and to concentrate on growth in expanding markets while maximizing efficiency in slower or no growth markets.

We have realigned our leadership team with our strategic plan that focuses on client relationship-based sales and service – instead of specific product sales. Our core values are highlighted by our involvement and investments in our communities, which support the vitality of our markets. Personalized delivery of service and attention to detail, combined with our comprehensive offering of financial services, creates our unique competitive advantage.

In the financial services industry, capital is again important, consistency is a good thing, and steady earnings growth is the goal. We will be poised for acquisition opportunities and disciplined in our approach. Our family of companies, as seen below, focuses on serving customers through a relationship-based approach, providing diversified financial solutions from wealth management to insurance to banking, making good loans, and “weathering the storm” against unpredictable market conditions.

Now more than ever, the commitment we have made to our strategic initiatives is vital to our ability to deliver sustainable, long-term growth in earnings and dividends. Thank you for the confidence and support you have shown. We will continue to earn that support every day as we position Peoples Bancorp for 2008 and beyond.

Sincerely,



Mark F. Bradley
President and Chief Executive Officer



The right schools...
The right clothes...
The right car...
The right bank...



The right time. The right place.



Investing in a vital asset: OUR BRAND

The theme of this report and our current marketing campaign is a bold new expression of Peoples Bancorp's identity. It is designed to amplify our brand image—to strengthen current relationships...and build positive client perception of our full line of services.

The right time creates urgency, because right now is the time for clients to take action to secure their financial future. *The right place* recommends Peoples Bancorp is the single best source for financial solutions.

No promotional theme or branding effort in itself gains a larger share of the market. The key to our ability to grow market share is our winning team of talented associates. Our associates believe that *the right time* is now and that *the right place* is Peoples Bancorp. The results will be growth within our client base, new relationships, and ultimately increased revenue and shareholder value.

The right time and the right place for A NEW FULL-SERVICE OFFICE IN HUNTINGTON, WV

Our strategy favors investment in stable, thriving communities offering good prospects for sustained growth. Huntington, West Virginia certainly meets our criteria, which is why we acquired our first banking and insurance offices there several years ago and opened a brand new full service office in 2007.

Response to our presence in Huntington has been very positive, confirming our belief that this community of hard-working, resourceful and value-minded people provides an ideal growing environment for Peoples Bancorp.

Our new office occupies a handsome, two-story brick building at the corner of First Street and Fifth Avenue – a prime, high-traffic location.

The entire mix of our commercial and consumer products and services is available in this well designed financial services center, which comprises a spacious lobby with state-of-the-art client service areas, a drive-up ATM and a motor banking facility with extended hours for total customer convenience. Seasoned staff members representing Peoples Financial Advisors and Putnam Agency are on hand for clients who need investment and insurance as well as traditional banking services.



isors
novation.

 **Peoples Financial Advisors**
investment services. insurance. innovation.

Peoples Financial Advisors SURPASSES BILLION DOLLAR BENCHMARK

Increasing numbers of high net worth individuals, institutions and businesses are placing their confidence and trust in Peoples Financial Advisors. As evidence of this trust, the division achieved a significant milestone in 2007, passing the \$1 billion mark in assets under management.

Clients have discovered that they can turn to Peoples Financial Advisors for all of their financial planning needs through one convenient source. Our approach to comprehensive wealth management allows our clients the peace of mind that comes with knowing their financial advisor has access to in-house professionals that are a valuable resource in portfolio management, trust services, financial planning, asset preservation and employer retirement plans.

Our professional advice and guidance, along with the easy access to account information through strong and secure technology, has made it easy for clients to endorse our services by giving us more of their assets to manage, resulting in the growth of Peoples Financial Advisors.

*The right time.
The right place.*



Photo courtesy of the Herald Dispatch
Photographer Chris Harris

An unrivaled record of INVESTMENT AND INVOLVEMENT IN OUR COMMUNITIES

Remarkable energy and uncommon concern for others motivate our more than 600 associates to operate on a higher level. The same energy and concern make us outstanding contributors of our time and talents to the communities we serve.

In 2007, Peoples associates volunteered more than 50,000 hours to charities, civic events and other worthwhile causes in communities served by our offices. Peoples is a major local sponsor of many of these projects, such as...

- **The Paramount Woman's Association Annual Great Bowls of Fire Chilifest**, a regional International Chili Society sanctioned cook-off;
- **Relay for Life**, an upbeat annual event that celebrates survivorship and raises funds for research and programs for the local chapter of the American Cancer Society; and
- **The Annual Wheelchair Basketball Game**, a fundraiser for various charities in partnership with a local hospital's rehabilitation center.

And there are many other volunteer activities – from involvement in the American Heart Association Heart Walk, the March of Dimes, and the Alzheimer's Association Memory Walk campaigns...to sponsoring Coats for Kids and Toys for Tots...to coaching youth league clubs and working countless hours in area schools.

As a financial services company, we invest more than \$600,000 in our communities. But our associates go well beyond that. We enrich our communities with a spirit of generous self-giving that money can't buy.

A gem of a story... DOING THE RIGHT THING

Twenty-seven years ago, following the death of her husband Charles, Iva Haubiel of Baltimore, Ohio, thought that she removed all of the contents of the safe deposit box they had rented at the local bank, returned the keys and closed the account. Peoples acquired that local bank branch in 1996, and until a few months ago the safe deposit box had gone unrented. The safe deposit box was being examined prior to being rented and a small box, tucked away in the corner, was found. The box contained several pieces of precious jewelry, including a locket with a child's photo, and a wedding ring engraved with the date of February 26, 1927.

There was no telling to whom these items belonged, since there were no records of the previous bank's safe deposit box renters. Selling the jewelry as unclaimed property and sending proceeds of the sale to the State of Ohio would have been the normal business procedure. However, there was nothing normal about this discovery and Peoples associates were determined to find the rightful owner of these heirlooms. Peoples hired a private investigator and through a search of probate records were able to locate Ms. Haubiel, now a vibrant 100 years young. Peoples joyfully reunited her with the heirlooms she had cherished and thought were lost, including the ring she had given her late husband as an anniversary gift.

This story illustrates the willingness and ability of our associates to think "outside the box." But more than that, it explains the essence of our core values...that doing the right thing makes a significant difference in people's lives or can simply make someone's day a little bit brighter.

OUR CORE VALUES

Peoples Bancorp's enviable growth has been steady with each corporate component enhancing and extending the full blend of financial services needed by our customers. Our growth is a clear reflection of our core values:

- CLIENTS AS A FOCUS
- BUSINESS WITH INTEGRITY
- CONTINUOUS WILL TO WIN
- COMMITMENT TO COMMUNITIES
- TRUST AMONG CLIENTS, COMMUNITIES AND ASSOCIATES
- DEVELOPMENT OF ASSOCIATE SKILLS

Community Member, Iva Haubiel



Photo courtesy of The Marietta Times
Photographer Mitch Casey

*The right time.
The right place.*

Peoples Bancorp Inc. Directors

- CARL L. BAKER, JR.
*President and Chief Executive Officer
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- MARK F. BRADLEY
*President and Chief Executive Officer
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*Owner and President
Broughton Commercial Properties, LLC
GWB Specialty Foods, LLC
GWB Oil & Gas, LLC
George Broughton Family, LLC*
- FRANK L. CHRISTY
*President
Christy & Associates, Inc.*
- WILFORD D. DIMIT
*President
First Settlement, Inc.*
- RICHARD FERGUSON
*Owner
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- DAVID L. MEAD
*Vice President of Business Affairs
Otterbein College*
- ROBERT W. PRICE
Private Investor
- T. PAT SAUBER
*Vice President
T.C.K.S., Inc.*
- PAUL T. THEISEN
*Vice Chairman/Leadership Director
Attorney-At-Law
Of Counsel to TheisenBrock*
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*Chairman of the Board
President
W.D.A., Inc.*
- THOMAS J. WOLF
*Owner
McDonald's Restaurants*

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- BARTON S. HOLL
- NORMAN J. MURRAY
- FRED R. PRICE
- THOMAS C. VADAKIN

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- CAROL A. SCHNEEBERGER
*Chief Financial Officer, Treasurer and
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- DAVID T. WESEL
Executive Vice President
- JOSEPH S. YAZOMBEK
*Executive Vice President
Chief Lending Officer*
- LARRY E. HOLDREN
*Executive Vice President
Business and Corporate Development*
- RHONDA L. MEARS
General Counsel and Corporate Secretary
- JEFFREY A. BARAN
Controller
- KAREN V. CLARK
Auditor
- AMY M. AUCH
Assistant Corporate Secretary
- KAREN L. MILLS
Assistant Corporate Secretary

Peoples Bank Executive Officers

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President and Chief Executive Officer
- DEBORAH K. HILL
*Executive Vice President
Consumer and Business Financial Services*
- CAROL A. SCHNEEBERGER
*Chief Financial Officer and Treasurer
Executive Vice President of Operations
and Cashier*
- DAVID T. WESEL
*President
Peoples Financial Advisors*
- JOSEPH S. YAZOMBEK
*Executive Vice President
Chief Lending Officer*
- LARRY E. HOLDREN
*Executive Vice President
Business and Corporate Development*

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*President
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- LARRY J. ARMSTRONG
*Retired
Armstrong and Smith, C.P.A.*
- MARK F. BRADLEY
*President and Chief Executive Officer
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*Owner and President
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GWB Specialty Foods, LLC
GWB Oil & Gas, LLC
George Broughton Family, LLC*
- WILFORD D. DIMIT
*Vice Chairman
President
First Settlement, Inc.*
- BRENDA F. JONES, M.D.
*Medical Director
Marietta Ophthalmology Associates, Inc.*
- DAVID L. MEAD
*Vice President of Business Affairs
Otterbein College*
- T. PAT SAUBER
*Vice President
T.C.K.S., Inc.*
- PAUL T. THEISEN
*Chairman of the Board
Attorney-At-Law
Of Counsel to TheisenBrock*
- JOSEPH H. WESEL
*President
W.D.A., Inc.*

**Peoples Bank
Director Emeritus**

- HAROLD D. LAUGHLIN

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Auditor

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Senior Vice President
Director of Human Resources

MATTHEW C. EVANS
Senior Vice President
Director of Risk Management

THOMAS R. GREATHOUSE
Senior Vice President
Commercial Lending

JOHN G. HOCK
Senior Vice President
Commercial Lending

CARL R. RAINES
Senior Vice President
Regional Manager

PATRICK L. ARNOLD
Vice President
Commercial Lending

MARK J. AUGENSTEIN
Vice President
Operations

JASON K. BAKER
Vice President
Commercial Lending

JEFFREY A. BARAN
Vice President
Controller

THOMAS E. BETZ
Vice President
Regional Sales Manager

PATRICK W. BRYAN
Vice President
Commercial Lending

NEAL S. CLARK
Vice President
Commercial Lending

RONALD L. CLOSE
Vice President
Peoples Financial Advisors

KEVIN J. CONNORS
Vice President
Commercial Lending

LAURA J. COX
Vice President
Marketing

ERIC E. ERB
Vice President
Peoples Financial Advisors

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Vice President
Personal Loan Manager

MICHAEL B. IADEROSA
Vice President
Business Development Officer

J. RICHARD LENTZ
Vice President
Commercial Lending

STACI B. MATHENEY
Vice President and Sales Manager
Peoples Financial Advisors

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Vice President
Secondary Mortgage Lending

LANCE E. McCOMIS
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Employee Benefits and
Trust Service Manager
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General Counsel

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Vice President
Chief Investment Officer
Peoples Financial Advisors

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Vice President
Director of Information Technology

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Real Estate Loan Manager

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Vice President
Regional Sales Manager

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Vice President
Peoples Financial Advisors

JEFFREY D. WELCH
Vice President
Business Services

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Senior Financial Advisor
Peoples Financial Advisors

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Assistant Vice President

BRENDA S. BAYLOR
Assistant Vice President
Compliance Officer

DAVID L. BOWLES
Assistant Vice President
Collections Manager

ROBERT D. (DAN) COFFILL
Assistant Vice President
Peoples Financial Advisors

BARBARA J. CONLON
Assistant Vice President
Purchasing Manager

SUSAN L. CORCORAN
Assistant Vice President
CRM Manager

TRINA K. CUMMINGS
Assistant Vice President
Peoples Financial Advisors

SANDRA A. DELONG
Assistant Vice President
Business Services

K. MICHELE ENOCH
Assistant Vice President
Home Loan Specialist

DANIEL P. FLANINGAN
Assistant Vice President
Director of Investments and Treasury

V. SCOTT HARRIS
Assistant Vice President
Peoples Financial Advisors

JEFFREY D. (MICK) HOWELL
Assistant Vice President
Commercial Lending

SAUNDRA N. KESTERSON
Assistant Vice President
Customer Care

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Assistant Vice President
Office Manager

KATIE B. MATTHEWS
Assistant Vice President
Commercial Lending

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Office Manager

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Secretary of the Board

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Assistant Vice President
Human Resources

CATHERINE R. OGLE
Assistant Vice President
Home Loan Specialist

DEBORAH A. RHOADES
Assistant Vice President
Peoples Financial Advisors

LEANNA M. ROSS
Assistant Vice President
Peoples Financial Advisors

KATHARINE M. SHERIDAN
Assistant Vice President
Trust Officer

ROBYN A. STEVENS
Assistant Vice President
Loan Review

JASON A. SUMAN
Assistant Vice President
Business Services

JULIE L. THOMAS
Assistant Vice President
Deposit Operations

SONDRA K. WENZEL
Assistant Vice President
Personal Lending

MICHAEL J. YANICO
Assistant Vice President
Commercial Lending

DOUGLAS G. ANKROM
Manager of External Reporting

AMY M. AUCH
Assistant Secretary of the Board

SHAUN A. KISER
Investment Officer
Peoples Financial Advisors

CATHY M. LAWRENCE
Education and Training Officer

MARK T. O'CONNOR
Investment Officer
Peoples Financial Advisors

TERESA A. PYLES
Security Officer

CARL A. STANLEY
Office Manager

Peoples Insurance Agency Inc.

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President

JAMES H. BARENGO
Senior Vice President

RANDALL T. BARENGO
Senior Vice President

THOMAS G. CHAFFIN
Senior Vice President

DANA N. CONLEY
Vice President

CLARENCE C. (JACK) MASSEY
Vice President

DAVID L. MITCHEM
Vice President

SCOTT W. NEEDELS
Vice President

THOMAS C. PHIPPS
Vice President

LAURA V. COVAULT
Assistant Vice President

CAROL A. SCHNEEBERGER
Treasurer

RHONDA L. MEARS
Secretary



Ohio

ATHENS COUNTY

*Athens
Nelsonville
The Plains*

BELMONT COUNTY

Flushing

FAIRFIELD COUNTY

*Baltimore
Carroll
Lancaster*

FRANKLIN COUNTY

Westerville

GALLIA COUNTY

Gallipolis

GUERNSEY COUNTY

*Byesville
Cambridge
Quaker City*

MEIGS COUNTY

*Middleport
Pomeroy
Rutland*

MORGAN COUNTY

McConnelsville

NOBLE COUNTY

Caldwell

WASHINGTON COUNTY

*Belpre
Lowell
Lower Salem
Marietta
Reno*

West Virginia

CABELL COUNTY

Huntington

MASON COUNTY

Point Pleasant

WETZEL COUNTY

*New Martinsville
Steelton*

WOOD COUNTY

*Parkersburg
Vienna*

Kentucky

BOYD COUNTY

*Ashland
Summit*

CARTER COUNTY

Grayson

GREENUP COUNTY

*Greenup
Russell*



The right time. The right place.

Stockholder Information

Stock Listing

NASDAQ Symbol: PEBO
 NASDAQ Global Select Market, CUSIP 709789101
 Alternate Newspaper Listings: PEBOOH and PeBcOh

Corporate Offices

Peoples' headquarters is located at:
 138 Putnam Street, PO Box 738
 Marietta, OH 45750-0738
 Investor Relations phone number: (740) 374-6136
 Website: www.peoplesbancorp.com

Stock Transfer Agent, Registrar:

Shareowner Services
 161 N. Concord Exchange
 South St. Paul, MN 55075
 (800) 468-9716
www.shareowneronline.com

General Shareholder Inquiries:

Peoples Bancorp Inc.
 Attn: Investor Relations
 138 Putnam Street, PO Box 738
 Marietta, OH 45750-0738

Market Makers In Peoples Bancorp Inc. Stock:

Sandler O'Neill & Partners
(800) 635-6860

Goldman Sachs & Co.
(800) 221-8320

RBC Dain Rauscher Inc.
(800) 285-4964

Howe Barnes Investments, Inc.
(800) 621-2364

Trident Securities
(800) 340-6355

Merrill Lynch
(800) 937-0516

FTN Financial Securities
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(800) 426-0501

Morgan Stanley & Co., Inc.
(800) 223-6559

Friedman Billings Ramsey & Co.
(800) 688-3272

Sweney Cartwright & Company
(800) 334-7481

Parker/Hunter Inc.
(800) 352-8070

Knight Securities L.P.
(800) 222-4910

Keefe, Bruyette & Woods, Inc.
(800) 342-5529

Mission

Our mission is to be the primary financial resource for our target clients. We grow these relationships by delivering trusted advice, extraordinary personal service, and a seamless, integrated suite of services that meets all their needs. Our target clients are businesses and consumers who value us as true financial partners.

Our success depends on empowering our skilled and dedicated personnel to meet and exceed our clients' needs. We win by serving clients, supporting those who serve clients, and delivering a competitive return to our shareholders.

We are a team and we are good teammates. We take care of our customers and we take care of each other.

*The right time.
 The right place.*



The right time. The right place.

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