

PEOPLES BANCORP

	CPP Disbursement Date 02/13/2009	RSSD (Holding Company) 1030947	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$1,041	\$1,136	9.1%	
Loans	\$963	\$939	-2.4%	
<i>Construction & development</i>	\$141	\$142	0.4%	
<i>Closed-end 1-4 family residential</i>	\$176	\$162	-7.7%	
<i>Home equity</i>	\$62	\$84	35.9%	
<i>Credit card</i>	\$1	\$1	-9.4%	
<i>Other consumer</i>	\$76	\$82	7.5%	
<i>Commercial & Industrial</i>	\$95	\$73	-23.0%	
<i>Commercial real estate</i>	\$276	\$277	0.4%	
Unused commitments	\$296	\$251	-15.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$0		
Asset-backed securities	\$0	\$0		
Other securities	\$14	\$18	22.0%	
Cash & balances due	\$34	\$133	294.5%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$46	\$103	122.1%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$42	\$96	124.9%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$957	\$1,031	7.7%	
Deposits	\$935	\$1,010	8.0%	
Total other borrowings	\$19	\$18	-5.3%	
FHLB advances	\$19	\$18	-5.3%	
Equity				
Equity capital at quarter end	\$84	\$105	24.9%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$18	NA	
Performance Ratios				
Tier 1 leverage ratio	8.3%	9.3%	--	
Tier 1 risk based capital ratio	8.8%	11.4%	--	
Total risk based capital ratio	10.0%	12.6%	--	
Return on equity ¹	7.0%	3.6%	--	
Return on assets ¹	0.6%	0.3%	--	
Net interest margin ¹	4.1%	4.1%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	158.9%	107.8%	--	
Loss provision to net charge-offs (qtr)	411.2%	240.8%	--	
Net charge-offs to average loans and leases ¹	0.1%	0.4%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	4.3%	7.3%	0.0%	0.3%
<i>Closed-end 1-4 family residential</i>	0.6%	0.4%	0.0%	0.0%
<i>Home equity</i>	0.0%	0.0%	0.0%	0.3%
<i>Credit card</i>	1.1%	0.7%	1.9%	2.6%
<i>Other consumer</i>	0.1%	0.1%	0.2%	0.2%
<i>Commercial & Industrial</i>	0.3%	1.3%	0.1%	0.1%
<i>Commercial real estate</i>	0.0%	0.0%	0.0%	0.0%
<i>Total loans</i>	0.8%	1.4%	0.0%	0.1%