

PEOPLES BANCORP INC.

	CPP Disbursement Date 01/30/2009	RSSD (Holding Company) 1070578	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items				
	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$1,993	\$1,996	0.1%	
Loans	\$1,105	\$1,054	-4.6%	
<i>Construction & development</i>	\$102	\$51	-49.9%	
<i>Closed-end 1-4 family residential</i>	\$258	\$241	-6.5%	
<i>Home equity</i>	\$48	\$49	3.3%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$89	\$91	2.7%	
<i>Commercial & Industrial</i>	\$173	\$157	-9.0%	
<i>Commercial real estate</i>	\$385	\$405	5.1%	
Unused commitments	\$201	\$166	-17.4%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$534	\$583	9.3%	
Asset-backed securities	\$52	\$59	14.5%	
Other securities	\$95	\$82	-13.8%	
Cash & balances due	\$33	\$41	22.1%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$7	\$13	80.0%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$7	\$13	82.9%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$1,814	\$1,760	-3.0%	
Deposits	\$1,377	\$1,420	3.1%	
Total other borrowings	\$408	\$324	-20.6%	
FHLB advances	\$178	\$126	-29.3%	
Equity				
Equity capital at quarter end	\$179	\$216	20.7%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$12	NA	
Performance Ratios				
Tier 1 leverage ratio	7.5%	8.6%	--	
Tier 1 risk based capital ratio	10.8%	13.2%	--	
Total risk based capital ratio	12.1%	14.4%	--	
Return on equity ¹	-6.3%	2.2%	--	
Return on assets ¹	-0.6%	0.2%	--	
Net interest margin ¹	3.5%	3.5%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	55.5%	79.3%	--	
Loss provision to net charge-offs (qtr)	139.1%	117.5%	--	
Net charge-offs to average loans and leases ¹	3.5%	2.2%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	8.5%	8.1%	0.0%	1.2%
<i>Closed-end 1-4 family residential</i>	0.9%	2.0%	0.1%	0.2%
<i>Home equity</i>	1.1%	1.1%	0.1%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.0%	0.9%	0.7%
<i>Commercial & Industrial</i>	1.0%	1.8%	5.2%	-0.1%
<i>Commercial real estate</i>	7.0%	4.7%	0.0%	1.1%
<i>Total loans</i>	3.7%	3.3%	0.9%	0.6%