

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	2010 \$ millions	2011 \$ millions	%chg from prev	
Assets	\$1,830	\$1,789	-2.3%	
Loans	\$965	\$942	-2.5%	
Construction & development	\$35	\$31	-13.5%	
Closed-end 1-4 family residential	\$222	\$223	0.5%	
Home equity	\$48	\$47	-1.4%	
Credit card	\$0	\$0		
Other consumer	\$83	\$14	-83.6%	
Commercial & Industrial	\$150	\$136	-9.3%	
Commercial real estate	\$368	\$355	-3.6%	
Unused commitments	\$155	\$190	22.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$538	\$577	7.2%	
Asset-backed securities	\$0	\$0		
Other securities	\$76	\$65	-14.6%	
Cash & balances due	\$75	\$39	-47.8%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$34	\$33	-2.8%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$32	\$33	3.0%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$1,609	\$1,573	-2.2%	
Deposits	\$1,388	\$1,357	-2.3%	
Total other borrowings	\$210	\$198	-5.6%	
FHLB advances	\$93	\$86	-7.4%	
Equity				
Equity capital at quarter end	\$201	\$195	-2.7%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	9.0%	8.8%	--	
Tier 1 risk based capital ratio	14.3%	13.8%	--	
Total risk based capital ratio	15.6%	15.1%	--	
Return on equity ¹	1.9%	8.1%	--	
Return on assets ¹	0.2%	0.9%	--	
Net interest margin ¹	3.5%	3.6%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	66.1%	79.0%	--	
Loss provision to net charge-offs (qtr)	94.0%	-46.2%	--	
Net charge-offs to average loans and leases ¹	3.0%	0.4%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011
Construction & development	9.8%	0.0%	3.0%	2.5%
Closed-end 1-4 family residential	2.4%	1.7%	0.6%	0.2%
Home equity	1.2%	0.7%	0.1%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.5%	1.4%
Commercial & Industrial	1.1%	1.7%	0.1%	0.0%
Commercial real estate	7.1%	5.7%	1.2%	0.2%
Total loans	4.2%	3.2%	0.8%	0.2%