

**PEOPLES BANCORP**

	CPP Disbursement Date 02/13/2009	RSSD (Holding Company) 1030947	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2009</b> \$ millions	<b>2010</b> \$ millions	%chg from prev	
<b>Assets</b>	\$1,136	\$1,177	3.6%	
Loans	\$939	\$937	-0.2%	
Construction & development	\$142	\$132	-6.7%	
Closed-end 1-4 family residential	\$162	\$154	-5.2%	
Home equity	\$84	\$86	1.7%	
Credit card	\$1	\$1	-4.8%	
Other consumer	\$82	\$81	-0.3%	
Commercial & Industrial	\$73	\$62	-15.7%	
Commercial real estate	\$277	\$291	5.2%	
Unused commitments	\$251	\$258	2.9%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$0		
Asset-backed securities	\$0	\$0		
Other securities	\$18	\$22	26.7%	
Cash & balances due	\$133	\$182	36.1%	
<b>Residential mortgage originations</b>				
Closed-end mortgage originated for sale (quarter)	\$103	\$159	55.0%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$96	\$161	68.6%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
<b>Liabilities</b>	\$1,031	\$1,056	2.5%	
Deposits	\$1,010	\$1,042	3.1%	
Total other borrowings	\$18	\$12	-33.3%	
FHLB advances	\$18	\$12	-33.3%	
<b>Equity</b>				
Equity capital at quarter end	\$105	\$121	15.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$18	\$8	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	9.3%	10.3%	--	
Tier 1 risk based capital ratio	11.4%	13.2%	--	
Total risk based capital ratio	12.6%	14.5%	--	
Return on equity <sup>1</sup>	3.6%	10.5%	--	
Return on assets <sup>1</sup>	0.3%	1.1%	--	
Net interest margin <sup>1</sup>	4.1%	4.2%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	107.8%	52.0%	--	
Loss provision to net charge-offs (qtr)	240.8%	68.6%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.4%	0.6%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2009</b>	<b>2010</b>	<b>2009</b>	<b>2010</b>
Construction & development	7.3%	14.3%	0.3%	0.6%
Closed-end 1-4 family residential	0.4%	2.6%	0.0%	0.3%
Home equity	0.0%	0.5%	0.3%	0.1%
Credit card	0.7%	1.3%	2.6%	1.9%
Other consumer	0.1%	0.3%	0.2%	0.0%
Commercial & Industrial	1.3%	1.1%	0.1%	0.0%
Commercial real estate	0.0%	0.7%	0.0%	0.0%
Total loans	1.4%	2.8%	0.1%	0.2%