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PEOPLES BANCORP INC  
Form 13F-HR  
February 12, 2009

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549  
FORM 13F  
FORM 13F COVER PAGE

Report for the Calendar Year or Quarter Ended: 12/31/2008

Check here if Amendment  Amendment Number:  
This Amendment  is a restatement.  
 adds new holdings entries.

Institutional Investment Manager Filing this Report:

Name: PEOPLES BANK NTL ASSOCIATION  
Address: P O BOX 738  
MARIETTA, OH 45750

13F File Number: 28-10656

The institutional investment Manager filing this report and the person by whom it is signed hereby represent that the person signing the report is authorized to submit it, that all information contained herein is true, correct and complete, and that it is understood that all required items, statements, schedules, lists, and tables, are considered integral parts of this form.

Person Signing this Report on Behalf of Reporting Manager:

Name: DAVID T WESEL  
Title: EXECUTIVE VICE PRESIDENT  
Phone: 740 373 2932  
Signature, Place, and Date of Signing:

/s/ DAVID T. WESEL MARIETTA, OH 02/06/2009  
-----  
David T. Wesel

Report Type (Check only one)  
 13F HOLDINGS REPORT  
 13F NOTICE  
 13F COMBINATION REPORT

FORM 13F SUMMARY PAGE

Report Summary:

Number of Other Included Managers: 0

Form 13F Information Table Entry Total: 78

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Form 13F Information Table Value Total: \$82,835

List of Other Included Managers:

Provide a numbered list of the name(s) and Form 13F file number(s) of all institutional investment Managers with respect to which this report is filed, other than the Manager filing this report.

| No. | 13F File Number | Name |
|-----|-----------------|------|
|     |                 | NONE |

FORM 13F INFORMATION TABLE

| NAME OF ISSUER<br>SECURITY NAME     | TITLE<br>OF CLASS | CUSIP     | VALUE<br>X<br>\$1000 | SHS<br>PRN<br>AMOUNT | SH<br>PRN | PUT<br>CALL | INVSTMT<br>DISCRTN | OTHER<br>MANAGERS |
|-------------------------------------|-------------------|-----------|----------------------|----------------------|-----------|-------------|--------------------|-------------------|
| ABBOTT<br>LABORATORIES              | COMMON STOCK      | 002824100 | 709                  | 13280                | SH        |             | DEFINED            | 1                 |
| AUTOMATIC DATA<br>PROCESSING        | COMMON STOCK      | 053015103 | 447                  | 11361                | SH        |             | DEFINED            | 1                 |
| BP AMOCO PLC<br>SPONS ADR           | COMMON STOCK      | 055622104 | 760                  | 16269                | SH        |             | DEFINED            | 1                 |
| THE BANK OF NEW<br>YORK MELLON CORP | COMMON STOCK      | 064058100 | 350                  | 12357                | SH        |             | DEFINED            | 1                 |
| BAXTER<br><br>INTERNATIONAL         | COMMON STOCK      | 071813109 | 562                  | 10480                | SH        |             | DEFINED            | 1<br>1            |
| BRISTOL MYERS<br><br>SQUIBB         | COMMON STOCK      | 110122108 | 367                  | 15770                | SH        |             | DEFINED            | 1<br>1            |
| BURLINGTON<br><br>NORTHERN SANTE FE | COMMON STOCK      | 12189T104 | 245                  | 3240                 | SH        |             | DEFINED            | 1<br>1            |
| CAMCO FINANCIAL<br>CORP             | COMMON STOCK      | 132618109 | 104                  | 32737                | SH        |             | DEFINED            | 1                 |
| CHEVRON<br>CORPORATION              | COMMON STOCK      | 166764100 | 3193                 | 43171                | SH        |             | DEFINED            | 1                 |
| CISCO SYSTEMS                       | COMMON STOCK      | 17275R102 | 187                  | 11475                | SH        |             | DEFINED            | 1                 |
| COLUMN TOTALS                       |                   |           | 6924                 |                      |           |             |                    |                   |

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|---------------------------------|--------------------------|-----------|----------------------|----------------------|-----------|-------------|-------------------|-------------------|
| COCA COLA                       | COMMON STOCK             | 191216100 | 462                  | 10209                | SH        |             | DEFINED           | 1<br>1            |
| COLGATE PALMOLIVE               | COMMON STOCK             | 194162103 | 630                  | 9195                 | SH        |             | DEFINED           | 1<br>1            |
| CONOCOPHILLIPS                  | COMMON STOCK             | 20825C104 | 410                  | 7918                 | SH        |             | DEFINED           | 1                 |
| DANAHER CORP                    | COMMON STOCK             | 235851102 | 458                  | 8090                 | SH        |             | DEFINED           | 1<br>1            |
| DEERE & CO                      | COMMON STOCK             | 244199105 | 246                  | 6425                 | SH        |             | DEFINED           | 1                 |
| DOW JONES<br>INDUSTRIAL TRUST   | MUTUAL FUNDS -<br>EQUITY | 252787106 | 1874                 | 21410                | SH        |             | DEFINED           | 1                 |
| DOMINION<br>RESOURCES INC       | COMMON STOCK             | 25746U109 | 249                  | 6952                 | SH        |             | DEFINED           | 1                 |
| EMC CORPORATION                 | COMMON STOCK             | 268648102 | 189                  | 18085                | SH        |             | DEFINED           | 1                 |
| EMERSON ELECTRIC                | COMMON STOCK             | 291011104 | 321                  | 8775                 | SH        |             | DEFINED           | 1                 |
| EXELON<br>CORPORATION           | COMMON STOCK             | 30161N101 | 576                  | 10357                | SH        |             | DEFINED           | 1                 |
| EXXON MOBIL<br>CORPORATION      | COMMON STOCK             | 30231G102 | 5101                 | 63892                | SH        |             | DEFINED           | 1<br>1            |
| FPL GROUP INC                   | COMMON STOCK             | 302571104 | 208                  | 4140                 | SH        |             | DEFINED           | 1<br>1            |
| COLUMN TOTALS                   |                          |           | 10724                |                      |           |             |                   |                   |

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|---------------------------------|-------------------|-------|----------------------|----------------------|-----------|-------------|-------------------|-------------------|
|---------------------------------|-------------------|-------|----------------------|----------------------|-----------|-------------|-------------------|-------------------|

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|                        |                          |           |      |          |         |   |
|------------------------|--------------------------|-----------|------|----------|---------|---|
| FISERV                 | COMMON STOCK             | 337738108 | 287  | 7880 SH  | DEFINED | 1 |
|                        |                          |           |      |          |         | 1 |
| FORTUNE BRANDS<br>INC  | COMMON STOCK             | 349631101 | 277  | 6707 SH  | DEFINED | 1 |
| GENERAL ELECTRIC<br>CO | COMMON STOCK             | 369604103 | 542  | 33434 SH | DEFINED | 1 |
|                        |                          | 369604103 | 5    | 300 SH   | DEF/OTH | 1 |
| GENZYME                | COMMON STOCK             | 372917104 | 219  | 3305 SH  | DEFINED | 1 |
|                        |                          |           |      |          |         | 1 |
| GILEAD SCIENCES<br>INC | COMMON STOCK             | 375558103 | 379  | 7415 SH  | DEFINED | 1 |
| INTEL CORP             | COMMON STOCK             | 458140100 | 147  | 10054 SH | DEFINED | 1 |
| IBM                    | COMMON STOCK             | 459200101 | 611  | 7255 SH  | DEFINED | 1 |
|                        |                          |           |      |          |         | 1 |
| ISHARES                | MUTUAL FUNDS -<br>EQUITY | 464287101 | 1711 | 39595 SH | DEFINED | 1 |
|                        |                          | 464287101 | 99   | 2295 SH  | DEF/OTH | 1 |
| ISHARES                | MUTUAL FUNDS -<br>EQUITY | 464287200 | 916  | 10138 SH | DEFINED | 1 |
| COLUMN TOTALS          |                          |           | 5193 |          |         |   |

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|---------------------------------|--------------------------|-----------|----------------------|----------------------|-----------|-------------|-------------------|-------------------|
| ISHARES                         | MUTUAL FUNDS -<br>EQUITY | 464287234 | 448                  | 17932 SH             |           |             | DEFINED           | 1                 |
| ISHARES                         | MUTUAL FUNDS -<br>EQUITY | 464287309 | 935                  | 20814 SH             |           |             | DEFINED           | 1                 |
|                                 |                          |           |                      |                      |           |             |                   | 1                 |
| ISHARES                         | MUTUAL FUNDS -<br>EQUITY | 464287408 | 544                  | 12030 SH             |           |             | DEFINED           | 1                 |
| ISHARES                         | MUTUAL FUNDS -           | 464287440 | 201                  | 2037 SH              |           |             | DEFINED           | 1                 |

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| TAXABLE INCOME |                |           |       |       |    |         |   |
|----------------|----------------|-----------|-------|-------|----|---------|---|
| ISHARES        | MUTUAL FUNDS - | 464287465 | 2395  | 53390 | SH | DEFINED | 1 |
|                | EQUITY         |           |       |       |    |         | 1 |
| ISHARES        | MUTUAL FUNDS - | 464287507 | 2947  | 55267 | SH | DEFINED | 1 |
|                | EQUITY         |           |       |       |    |         | 1 |
| ISHARES        | MUTUAL FUNDS - | 464287598 | 2355  | 47551 | SH | DEFINED | 1 |
|                | EQUITY         |           |       |       |    |         |   |
| ISHARES        | MUTUAL FUNDS - | 464287606 | 1649  | 29731 | SH | DEFINED | 1 |
|                | EQUITY         |           |       |       |    |         | 1 |
| ISHARES        | MUTUAL FUNDS - | 464287614 | 2166  | 58436 | SH | DEFINED | 1 |
|                | EQUITY         |           |       |       |    |         | 1 |
| COLUMN TOTALS  |                |           | 13640 |       |    |         |   |

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|---------------------------------|-------------------|-----------|----------------------|----------------------|-----------|-------------|-------------------|-------------------|
| ISHARES                         | MUTUAL FUNDS -    | 464287622 | 4635                 | 94838                | SH        |             | DEFINED           | 1                 |
|                                 | EQUITY            |           |                      |                      |           |             |                   | 1                 |
| ISHARES                         | MUTUAL FUNDS -    | 464287705 | 1339                 | 26622                | SH        |             | DEFINED           | 1                 |
|                                 | EQUITY            |           |                      |                      |           |             |                   |                   |
| ISHARES                         | MUTUAL FUNDS -    | 464287804 | 1676                 | 38108                | SH        |             | DEFINED           | 1                 |
|                                 | EQUITY            |           |                      |                      |           |             |                   | 1                 |
| ISHARES                         | MUTUAL FUNDS -    | 464288414 | 637                  | 6395                 | SH        |             | DEFINED           | 1                 |
|                                 | TAX FREE INCOME   |           |                      |                      |           |             |                   |                   |
| ISHARES                         | MUTUAL FUNDS -    | 464288802 | 595                  | 15521                | SH        |             | DEFINED           | 1                 |
|                                 | EQUITY            |           |                      |                      |           |             |                   | 1                 |
| ISHARES                         | MUTUAL FUNDS -    | 464288885 | 1704                 | 37495                | SH        |             | DEFINED           | 1                 |
|                                 | EQUITY            |           |                      |                      |           |             |                   | 1                 |
| JOHNSON & JOHNSON               | COMMON STOCK      | 478160104 | 1045                 | 17464                | SH        |             | DEFINED           | 1                 |

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|                         |              |           |       |          |         |  |   |
|-------------------------|--------------|-----------|-------|----------|---------|--|---|
|                         |              |           |       |          |         |  | 1 |
| KELLOGG CO              | COMMON STOCK | 487836108 | 276   | 6300 SH  | DEFINED |  | 1 |
| KROGER CO               | COMMON STOCK | 501044101 | 363   | 13740 SH | DEFINED |  | 1 |
| LOCKHEED MARTIN<br>CORP | COMMON STOCK | 539830109 | 235   | 2794 SH  | DEFINED |  | 1 |
| COLUMN TOTALS           |              |           | 12505 |          |         |  |   |

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|-------------------------------------|-------------------|-----------|----------------------|----------------------|-----------|-------------|-------------------|-------------------|
| MCDONALDS                           | COMMON STOCK      | 580135101 | 706                  | 11358 SH             |           |             | DEFINED           | 1                 |
| MICROSOFT                           | COMMON STOCK      | 594918104 | 434                  | 22335 SH             |           |             | DEFINED           | 1                 |
| MONSANTO CO                         | COMMON STOCK      | 61166W101 | 377                  | 5356 SH              |           |             | DEFINED           | 1                 |
| NORTHROP GRUMMAN<br>CORP.           | COMMON STOCK      | 666807102 | 282                  | 6258 SH              |           |             | DEFINED           | 1<br>1            |
| OCCIDENTAL<br>PETROLEUM CORP        | COMMON STOCK      | 674599105 | 299                  | 4982 SH              |           |             | DEFINED           | 1                 |
| ORACLE<br>CORPORATION               | COMMON STOCK      | 68389X105 | 745                  | 41992 SH             |           |             | DEFINED           | 1                 |
| PANHANDLE<br>ROYALTY CO.<br>CLASS A | COMMON STOCK      | 698477106 | 180                  | 10000 SH             |           |             | DEFINED           | 1                 |
| PEOPLES BANCORP<br><br>INC.         | COMMON STOCK      | 709789101 | 3271                 | 171016 SH            |           |             | DEFINED           | 1<br>1            |
|                                     |                   | 709789101 | 15754                | 823547 SH            |           |             | DEF/OTH           | 1<br>1            |
| PEPSICO                             | COMMON STOCK      | 713448108 | 303                  | 5526 SH              |           |             | DEFINED           | 1                 |
| PRICE T ROWE                        | COMMON STOCK      | 74144T108 | 258                  | 7280 SH              |           |             | DEFINED           | 1<br>1            |
| COLUMN TOTALS                       |                   |           | 22609                |                      |           |             |                   |                   |

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|------------------------------------|--------------------------|-----------|----------------------|----------------------|-----------|-------------|-------------------|-------------------|
| GROUP INC                          |                          |           |                      |                      |           |             |                   |                   |
| PROCTER & GAMBLE<br>CO             | COMMON STOCK             | 742718109 | 1112                 | 17987                | SH        |             | DEFINED           | 1                 |
| ROCKY BRANDS INC                   | COMMON STOCK             | 774515100 | 661                  | 163724               | SH        |             | DEF/OTH           | 1                 |
| RYDEX                              | MUTUAL FUNDS -<br>EQUITY | 78355W106 | 834                  | 30014                | SH        |             | DEFINED           | 1                 |
| RYDEX                              | MUTUAL FUNDS -<br>EQUITY | 78355W205 | 1835                 | 25713                | SH        |             | DEFINED           | 1<br>1            |
| S & P 500<br>DEPOSITARY<br>RECEIPT | MUTUAL FUNDS -<br>EQUITY | 78462F103 | 3140                 | 34799                | SH        |             | DEFINED           | 1                 |
| SIMON PPTY GROUP<br>INC NEW        | COMMON STOCK             | 828806109 | 222                  | 4171                 | SH        |             | DEFINED           | 1                 |
| SOUTHERN CO                        | COMMON STOCK             | 842587107 | 369                  | 9965                 | SH        |             | DEFINED           | 1                 |
| STAPLES INC                        | COMMON STOCK             | 855030102 | 343                  | 19142                | SH        |             | DEFINED           | 1                 |
| SYMANTEC CORP                      | COMMON STOCK             | 871503108 | 180                  | 13295                | SH        |             | DEFINED           | 1                 |
| 3M COMPANY                         | COMMON STOCK             | 88579Y101 | 372                  | 6470                 | SH        |             | DEFINED           | 1<br>1            |
| US BANCORP DEL                     | COMMON STOCK             | 902973304 | 419                  | 16760                | SH        |             | DEFINED           | 1                 |
| COLUMN TOTALS                      |                          |           | 9487                 |                      |           |             |                   |                   |

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|---------------------------------|-------------------|-------|----------------------|----------------------|-----------|-------------|-------------------|-------------------|
|---------------------------------|-------------------|-------|----------------------|----------------------|-----------|-------------|-------------------|-------------------|

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|                           |              |           |       |          |         |        |
|---------------------------|--------------|-----------|-------|----------|---------|--------|
| UNITED TECH CORP          | COMMON STOCK | 913017109 | 725   | 13535 SH | DEFINED | 1<br>1 |
| VERIZON<br>COMMUNICATIONS | COMMON STOCK | 92343V104 | 341   | 10066 SH | DEFINED | 1      |
| WAL MART STORES<br>INC    | COMMON STOCK | 931142103 | 468   | 8350 SH  | DEFINED | 1<br>1 |
| WYETH COMM                | COMMON STOCK | 983024100 | 219   | 5840 SH  | DEFINED | 1      |
| COLUMN TOTALS             |              |           | 1753  |          |         |        |
| AGGREGATE TOTAL           |              |           | 82835 |          |         |        |