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PEOPLES BANCORP INC
Form 8-K
December 15, 2003

SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, D. C. 20549

FORM 8-K

CURRENT REPORT
Pursuant to Section 13 or 15(d) of the
Securities Exchange Act of 1934

Date of Report (Date of earliest event reported) December 15, 2003

PEOPLES BANCORP INC.

(Exact name of Registrant as specified in its charter)

0-16772

Commission File Number

Ohio

(State or other jurisdiction of incorporation)

31-0987416

(I.R.S. Employer Identification Number)

138 Putnam Street
P.O. Box 738,
Marietta, Ohio

45750

(Address of principal executive office)

(Zip Code)

Registrant's telephone number, including area code: (740) 373-3155

Not applicable

(Former name or former address, if changed since last report)

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Item 1. Changes in Control of Registrant
Not applicable.

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- Item 2. Acquisition or Disposition of Assets
Not applicable.
- Item 3. Bankruptcy or Receivership
Not applicable.
- Item 4. Changes in Registrant's Certifying Accountant
Not applicable.
- Item 5. Other Events and Regulation FD Disclosure
Peoples Bancorp Inc. (Nasdaq: PEB0) committed to prepay \$63 million of Federal Home Loan Bank (FHLB) convertible fixed rate borrowings. The release is included herewith as Exhibit 99.
- Item 6. Resignations of Registrant's Directors
Not applicable.
- Item 7. Financial Statements and Exhibits
 - (a) None required
 - (b) None required
 - (c) Exhibits

EXHIBIT NUMBER	DESCRIPTION
99	News Release issued December 15, 2003

- Item 8. Change in Fiscal Year
Not applicable.
- Item 9. Regulation FD Disclosure
Not applicable.
- Item 10. Amendments to the Registrant's Code of Ethics, or Waiver of a Provision of the Code of Ethics
Not applicable.
- Item 11. Temporary Suspension of Trading Under Registrant's Employee Benefits Plan
Not applicable.
- Item 12. Results of Operations and Financial Condition
Not applicable.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

DATE: December 15, 2003

PEOPLES BANCORP INC.

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Registrant

By: /s/ ROBERT E. EVANS

Robert E. Evans
President and Chief Executive Officer

INDEX TO EXHIBITS

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----- 99	----- News Release issued December 15, 2003