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PEOPLES BANCORP INC  
Form 8-K  
July 20, 2004

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): July 20, 2004  
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PEOPLES BANCORP INC.  
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(Exact name of Registrant as specified in its charter)

0-16772  
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Commission File Number

Ohio  
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(State or other jurisdiction  
of incorporation)

31-0987416  
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(I.R.S. Employer  
Identification Number)

138 Putnam Street  
P.O. Box 738,  
Marietta, Ohio  
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45750  
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(Address of principal executive office)

(Zip Code)

Registrant's telephone number, including area code: (740) 373-3155  
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Not applicable  
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(Former name or former address, if changed since last report)

Index to Exhibits on Page 3

Item 7. FINANCIAL STATEMENTS AND EXHIBITS

- (a) None required
- (b) None required
- (c) Exhibits

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EXHIBIT NUMBER	DESCRIPTION
99	News Release issued July 20, 2004

Item 12. RESULTS OF OPERATIONS AND FINANCIAL CONDITION

On July 20, 2004, Peoples Bancorp Inc. announced by press release its earnings for the quarter ended June 30, 2004. A copy of the press release is attached hereto as Exhibit 99. The information contained in this Report on Form 8-K is furnished pursuant to Item 12 and shall not be deemed "filed" for purposes of Section 18 of the Securities Exchange Act of 1934, as amended, or otherwise subject to the liabilities of that section, nor shall such information be deemed incorporated by reference in any filing under the Securities Exchange Act of 1933, as amended, except as shall be expressly set forth by specific reference in such filing.

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: July 20, 2004

PEOPLES BANCORP INC.  
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Registrant

By: /s/ ROBERT E. EVANS

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Robert E. Evans  
Chairman of the Board and  
Chief Executive Officer

INDEX TO EXHIBITS

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