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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  
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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 SECURITY NAME	TITLE OF CLASS	CUSIP	VALUE X \$1000	SHS PRN AMOUNT	SH PRN	PUT CALL	INVSTMT DISCRTN	OTHER MANAGERS
ABBOTT LABORATORIES	COMMON STOCK	002824100	709	13280	SH		DEFINED	1
AUTOMATIC DATA PROCESSING	COMMON STOCK	053015103	447	11361	SH		DEFINED	1
BP AMOCO PLC SPONS ADR	COMMON STOCK	055622104	760	16269	SH		DEFINED	1
THE BANK OF NEW YORK MELLON CORP	COMMON STOCK	064058100	350	12357	SH		DEFINED	1
BAXTER  INTERNATIONAL	COMMON STOCK	071813109	562	10480	SH		DEFINED	1 1
BRISTOL MYERS  SQUIBB	COMMON STOCK	110122108	367	15770	SH		DEFINED	1 1
BURLINGTON  NORTHERN SANTE FE	COMMON STOCK	12189T104	245	3240	SH		DEFINED	1 1
CAMCO FINANCIAL CORP	COMMON STOCK	132618109	104	32737	SH		DEFINED	1
CHEVRON 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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NAME OF ISSUER SECURITY NAME	TITLE OF CLASS	CUSIP	VALUE X \$1000	SHS PRN AMOUNT	SH PRN	PUT CALL	INVTMT DISCRTN	OTHER MANAGERS
COCA COLA	COMMON STOCK	191216100	462	10209	SH		DEFINED	1 1
COLGATE PALMOLIVE	COMMON STOCK	194162103	630	9195	SH		DEFINED	1 1
CONOCOPHILLIPS	COMMON STOCK	20825C104	410	7918	SH		DEFINED	1
DANAHER CORP	COMMON STOCK	235851102	458	8090	SH		DEFINED	1 1
DEERE & CO	COMMON STOCK	244199105	246	6425	SH		DEFINED	1
DOW JONES INDUSTRIAL TRUST	MUTUAL FUNDS - EQUITY	252787106	1874	21410	SH		DEFINED	1
DOMINION 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 CORPORATION	COMMON STOCK	30161N101	576	10357	SH		DEFINED	1
EXXON MOBIL CORPORATION	COMMON STOCK	30231G102	5101	63892	SH		DEFINED	1 1
FPL GROUP INC	COMMON STOCK	302571104	208	4140	SH		DEFINED	1 1
COLUMN TOTALS			10724					

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FISERV	COMMON STOCK	337738108	287	7880 SH	DEFINED	1
						1
FORTUNE BRANDS INC	COMMON STOCK	349631101	277	6707 SH	DEFINED	1
GENERAL ELECTRIC 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 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 - EQUITY	464287101	1711	39595 SH	DEFINED	1
		464287101	99	2295 SH	DEF/OTH	1
ISHARES	MUTUAL FUNDS - EQUITY	464287200	916	10138 SH	DEFINED	1
COLUMN TOTALS			5193			

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NAME OF ISSUER SECURITY NAME	TITLE OF CLASS	CUSIP	VALUE X \$1000	SHS PRN AMOUNT	SH PRN	PUT CALL	INVTMT DISCRTN	OTHER MANAGERS
ISHARES	MUTUAL FUNDS - EQUITY	464287234	448	17932 SH			DEFINED	1
ISHARES	MUTUAL FUNDS - EQUITY	464287309	935	20814 SH			DEFINED	1
								1
ISHARES	MUTUAL FUNDS - 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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NAME OF ISSUER SECURITY NAME	TITLE OF CLASS	CUSIP	VALUE X \$1000	SHS PRN AMOUNT	SH PRN	PUT CALL	INVTMT DISCRTN	OTHER MANAGERS
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 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 CORP.	COMMON STOCK	666807102	282	6258 SH			DEFINED	1 1
OCCIDENTAL PETROLEUM CORP	COMMON STOCK	674599105	299	4982 SH			DEFINED	1
ORACLE CORPORATION	COMMON STOCK	68389X105	745	41992 SH			DEFINED	1
PANHANDLE ROYALTY CO. CLASS A	COMMON STOCK	698477106	180	10000 SH			DEFINED	1
PEOPLES BANCORP  INC.	COMMON STOCK	709789101	3271	171016 SH			DEFINED	1 1
		709789101	15754	823547 SH			DEF/OTH	1 1
PEPSICO	COMMON STOCK	713448108	303	5526 SH			DEFINED	1
PRICE T ROWE	COMMON STOCK	74144T108	258	7280 SH			DEFINED	1 1
COLUMN TOTALS			22609					

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GROUP INC								
PROCTER & GAMBLE CO	COMMON STOCK	742718109	1112	17987	SH		DEFINED	1
ROCKY BRANDS INC	COMMON STOCK	774515100	661	163724	SH		DEF/OTH	1
RYDEX	MUTUAL FUNDS - EQUITY	78355W106	834	30014	SH		DEFINED	1
RYDEX	MUTUAL FUNDS - EQUITY	78355W205	1835	25713	SH		DEFINED	1 1
S & P 500 DEPOSITARY RECEIPT	MUTUAL FUNDS - EQUITY	78462F103	3140	34799	SH		DEFINED	1
SIMON PPTY GROUP 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 1
US BANCORP DEL	COMMON STOCK	902973304	419	16760	SH		DEFINED	1
COLUMN TOTALS			9487					

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