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PEOPLES BANCORP INC  
Form 8-K  
November 22, 2004

UNITED STATES  
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): November 22, 2004  
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PEOPLES BANCORP INC.  
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(Exact name of Registrant as specified in its charter)

Ohio

0-16772  
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(State or other jurisdiction  
of incorporation)

(Commission File  
Number)

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

138 Putnam Street, PO Box 738  
Marietta, Ohio

45750-0738  
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(Address of principal executive offices)

(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)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

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Section 8 - Other Events

Item 8.01 Other Events

Peoples Bank, a subsidiary of Peoples Bancorp Inc. (Nasdaq: PEBO), plans to establish a loan production office in Westerville, Ohio. A copy of the news release is attached as Exhibit 99 to this current Report on Form 8-K.

Section 9 - Financial Statements and Exhibits

Item 9.01 Financial Statements and Exhibits

- a) Financial statements of businesses acquired No response required.
- b) Pro forma financial information No response required.
- c) Exhibits

| Exhibit Number | Description  |
|----------------|--|
| 99             | News Release issued by Peoples Bancorp Inc. on November 22, 2004 |

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.

PEOPLES BANCORP INC.

Date: November 22, 2004

By: /S/ MARK F. BRADLEY

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Mark F. Bradley  
President and Chief Operating Officer

INDEX TO EXHIBITS

| Exhibit Number | Description  |
|----------------|--|
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