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PEOPLES BANCORP INC  
Form 13F-HR  
November 12, 2008

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

Report for the Calendar Year or Quarter Ended: 09/30/2008

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

/s/ DAVID T. WESEL MARIETTA OH 10/29/2008

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David T. Wesel

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

FORM 13F SUMMARY PAGE

Report Summary:

Number of Other Included Managers: NONE

Form 13F Information Table Entry Total: 108

Form 13F Information Table Value Total: \$93932

List of Other Included Managers:

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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
AT&T CORP	COMMON STOCK	00206R102	749	26835	SH		DEFINED	1
		00206R102	55	1985	SH		DEF/OTH	1
ABBOTT LABORATORIES	COMMON STOCK	002824100	716	12430	SH		DEFINED	1
APPLE INC	COMMON STOCK	037833100	250	2200	SH		DEFINED	1
BP AMOCO PLC SPONS ADR	COMMON STOCK	055622104	821	16364	SH		DEFINED	1
		055622104	20	400	SH		DEF/OTH	1
BANK OF AMERICA	COMMON STOCK	060505104	343	9796	SH		DEFINED	1 1
		060505104	4	100	SH		DEF/OTH	1
THE BANK OF NEW YORK MELLON CORP	COMMON STOCK	064058100	324	9935	SH		DEFINED	1
BAXTER INTERNATIONAL	COMMON STOCK	071813109	554	8445	SH		DEFINED	1 1
CAMCO FINANCIAL CORP	COMMON STOCK	132618109	312	33211	SH		DEFINED	1
CHEVRON CORPORATION	COMMON STOCK	166764100	2228	27012	SH		DEFINED	1
COLUMN TOTALS			6376					

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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
CISCO SYSTEMS	COMMON STOCK	17275R102	344	15265	SH		DEFINED	1
COCA COLA	COMMON STOCK	191216100	478	9039	SH		DEFINED	1 1
COLGATE PALMOLIVE	COMMON STOCK	194162103	579	7685	SH		DEFINED	1 1
CONOCOPHILLIPS	COMMON STOCK	20825C104	223	3041	SH		DEFINED	1
DANAHER CORP	COMMON STOCK	235851102	518	7465	SH		DEFINED	1 1
		235851102	28	410	SH		DEF/OTH	1
DOW JONES INDUSTRIAL TRUST	MUTUAL FUNDS - EQUITY	252787106	2580	23805	SH		DEFINED	1
DOMINION RESOURCES INC	COMMON STOCK	25746U109	242	5647	SH		DEFINED	1
DOW CHEMICAL	COMMON STOCK	260543103	239	7521	SH		DEFINED	1
EMERSON ELECTRIC	COMMON STOCK	291011104	255	6255	SH		DEFINED	1
EXELON CORPORATION	COMMON STOCK	30161N101	523	8356	SH		DEFINED	1
		30161N101	8	120	SH		DEF/OTH	1
EXXON MOBIL	COMMON STOCK	30231G102	3022	38917	SH		DEFINED	1 1
COLUMN TOTALS			9039					

FORM 13F INFORMATION TABLE

NAME OF ISSUER SECURITY NAME	TITLE OF CLASS	CUSIP	VALUE X \$1000	SHS PRN AMOUNT	SH PRN	PUT CALL	INVTMT DISCRTN	OTHER MANAGERS
CORPORATION								

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		30231G102	295	3800 SH	DEF/OTH	1
FPL GROUP INC	COMMON STOCK	302571104	208	4140 SH	DEFINED	1 1
FISERV	COMMON STOCK	337738108	295	6225 SH	DEFINED	1 1
FORTUNE BRANDS INC	COMMON STOCK	349631101	664	11571 SH	DEFINED	1
GENERAL ELECTRIC CO	COMMON STOCK	369604103	1384	54284 SH	DEFINED	1 1
		369604103	163	6381 SH	DEF/OTH	1
HJ HEINZ CO	COMMON STOCK	423074103	202	4035 SH	DEFINED	1
HUNTINGTON BANCSHARES	COMMON STOCK	446150104	355	44493 SH	DEFINED	1 1
INTEL CORP	COMMON STOCK	458140100	269	14340 SH	DEFINED	1
IBM	COMMON STOCK	459200101	380	3253 SH	DEFINED	1
ISHARES	MUTUAL FUNDS - EQUITY	464287101	1029	19395 SH	DEFINED	1
COLUMN TOTALS			5244			

FORM 13F INFORMATION TABLE

NAME OF ISSUER SECURITY NAME	TITLE OF CLASS	CUSIP	VALUE X \$1000	SHS PRN AMOUNT	SH PRN	PUT CALL	INVTMT DISCRTN	OTHER MANAGERS
		464287101	106	2000 SH			DEF/OTH	1
ISHARES	MUTUAL FUNDS - EQUITY	464287200	1392	11913 SH			DEFINED	1
		464287200	37	320 SH			DEF/OTH	1
ISHARES	MUTUAL FUNDS - TAXABLE INCOME	464287226	764	7754 SH			DEFINED	1

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ISHARES	MUTUAL FUNDS - EQUITY	464287234	419	12273 SH	DEFINED	1
						1
		464287234	22	645 SH	DEF/OTH	1
ISHARES	MUTUAL FUNDS - EQUITY	464287309	4076	71782 SH	DEFINED	1
						1
		464287309	42	735 SH	DEF/OTH	1
ISHARES	MUTUAL FUNDS - EQUITY	464287465	3876	68845 SH	DEFINED	1
						1
		464287465	76	1350 SH	DEF/OTH	1
ISHARES	MUTUAL FUNDS - EQUITY	464287473	234	5970 SH	DEFINED	1
		464287473	14	357 SH	DEF/OTH	1
COLUMN TOTALS			11058			

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
ISHARES	MUTUAL FUNDS - EQUITY	464287481	1227	28294 SH			DEFINED	1
		464287481	56	1280 SH			DEF/OTH	1
ISHARES	MUTUAL FUNDS - EQUITY	464287507	2481	34284 SH			DEFINED	1
								1
		464287507	37	510 SH			DEF/OTH	1
ISHARES	MUTUAL FUNDS - EQUITY	464287598	1309	20496 SH			DEFINED	1
		464287598	28	435 SH			DEF/OTH	1

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ISHARES	MUTUAL FUNDS -	464287606	2564	34197 SH	DEFINED	1
	EQUITY					1
ISHARES	MUTUAL FUNDS -	464287614	4804	98946 SH	DEFINED	1
	EQUITY					1
		464287614	46	940 SH	DEF/OTH	1
ISHARES	MUTUAL FUNDS -	464287622	3263	51332 SH	DEFINED	1
	EQUITY					1
		464287622	66	1045 SH	DEF/OTH	1
COLUMN TOTALS			15881			

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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 -	464287705	280	4072 SH			DEFINED	1
	EQUITY							
		464287705	36	520 SH			DEF/OTH	1
ISHARES	MUTUAL FUNDS -	464287804	499	8383 SH			DEFINED	1
	EQUITY							1
		464287804	4	75 SH			DEF/OTH	1
ISHARES	MUTUAL FUNDS -	464288802	578	11421 SH			DEFINED	1
	EQUITY							1
ISHARES	MUTUAL FUNDS -	464288885	2219	39200 SH			DEFINED	1
	EQUITY							1
JOHNSON & JOHNSON	COMMON STOCK	478160104	1168	16855 SH			DEFINED	1

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							1
KELLOGG CO	COMMON STOCK	487836108	235	4180 SH	DEFINED		1
LOCKHEED MARTIN CORP	COMMON STOCK	539830109	306	2794 SH	DEFINED		1
MASSEY ENERGY CO	COMMON STOCK	576206106	226	6330 SH	DEFINED		1
MCDONALDS	COMMON STOCK	580135101	494	8013 SH	DEFINED		1
COLUMN TOTALS			6045				

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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
MCKESSON CORP	COMMON STOCK	58155Q103	207	3840 SH			DEFINED	1 1
MICROSOFT	COMMON STOCK	594918104	508	19030 SH			DEFINED	1
		594918104	11	430 SH			DEF/OTH	1
MONSANTO CO	COMMON STOCK	61166W101	354	3581 SH			DEFINED	1
NATIONAL-OILWELL	COMMON STOCK	637071101	245	4881 SH			DEFINED	1 1
VARCO INC								
ORACLE CORPORATION	COMMON STOCK	68389X105	686	33777 SH			DEFINED	1
PANHANDLE ROYALTY CO.	COMMON STOCK	698477106	286	10000 SH			DEFINED	1
CLASS A								
PEABODY ENERGY CORP	COMMON STOCK	704549104	257	5700 SH			DEFINED	1
PEOPLES BANCORP INC.	COMMON STOCK	709789101	3873	177916 SH			DEFINED	1 1
		709789101	18060	829594 SH			DEF/OTH	1

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PEPSICO	COMMON STOCK	713448108	435	6101 SH	DEFINED	1
COLUMN TOTALS			24922			

FORM 13F INFORMATION TABLE

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PFIZER INC COMMON	COMMON STOCK	717081103	196	10636 SH			DEFINED	1
		717081103	8	430 SH			DEF/OTH	1
PRICE T ROWE GROUP INC	COMMON STOCK	74144T108	296	5520 SH			DEFINED	1 1
PROCTER & GAMBLE CO	COMMON STOCK	742718109	942	13517 SH			DEFINED	1
		742718109	14	200 SH			DEF/OTH	1
PRUDENTIAL FINANCIAL INC	COMMON STOCK	744320102	270	3747 SH			DEFINED	1 1
ROCKY BRANDS INC	COMMON STOCK	774515100	622	186729 SH			DEFINED	1 1
RYDEX	MUTUAL FUNDS - EQUITY	78355W106	1756	46307 SH			DEFINED	1
RYDEX	MUTUAL FUNDS - EQUITY	78355W205	391	4425 SH			DEFINED	1 1
RYDEX	MUTUAL FUNDS - EQUITY	78355W403	618	19990 SH			DEFINED	1
S & P 500	MUTUAL FUNDS -	78462F103	5068	43691 SH			DEFINED	1
COLUMN TOTALS			10181					



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DEPOSITARY	EQUITY							
RECEIPT								
		78462F103	46	395 SH			DEF/OTH	1
SIMON PPTY GROUP INC NEW	COMMON STOCK	828806109	422	4346 SH			DEFINED	1
STAPLES INC	COMMON STOCK	855030102	365	16242 SH			DEFINED	1
3M COMPANY	COMMON STOCK	88579Y101	337	4940 SH			DEFINED	1
US BANCORP DEL	COMMON STOCK	902973304	340	9440 SH			DEFINED	1
UNITED BANKSHARES INC	COMMON STOCK	909907107	1188	33948 SH			DEFINED	1
UNITED TECH CORP	COMMON STOCK	913017109	788	13115 SH			DEFINED	1 1
VERIZON COMMUNICATIONS	COMMON STOCK	92343V104	318	9923 SH			DEFINED	1
		92343V104	12	388 SH			DEF/OTH	1
WELLS FARGO & CO	COMMON STOCK	949746101	284	7580 SH			DEFINED	1 1
WM WRIGLEY JR COMPANY	COMMON STOCK	982526105	262	3295 SH			DEFINED	1 1
COLUMN TOTALS			4362					

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WYETH COMM	COMMON STOCK	983024100	319	8640 SH	DEFINED	1
		983024100	9	240 SH	DEF/OTH	1
ZIMMER HOLDINGS INC	COMMON STOCK	98956P102	247	3825 SH	DEFINED	1
ACCENTURE LTD	COMMON STOCK	G1150G111	236	6220 SH	DEFINED	1
CLASS A						1
		G1150G111	13	350 SH	DEF/OTH	1
COLUMN TOTALS			824			
AGGREGATE TOTAL			93932			