PEOPLES BANCORP INC Form SC 13G February 15, 2005

# UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

OMB Approval
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SCHEDULE 13G

Under the Securities Exchange Act of 1934 (Amendment No. 2)\*

Peoples Bancorp Inc.

(Name of Issuer)

Common Stock
----(Title of Class of Securities)

709789101 -----(CUSIP Number)

Check the appropriate box to designate the rule pursuant to which this Schedule is filed:

[X] Rule 13d-1 (b)

[ ] Rule 13d-1 (c)

[ ] Rule 13d-1 (d)

\*The remainder of this cover page shall be filled out for a reporting person's initial filing on this form with respect to the subject class of securities, and for any subsequent amendment containing information which would alter the disclosures provided in a prior cover page.

The information required in the remainder of this cover page shall not be deemed to be "filed" for the purpose of Section 18 of the Securities Exchange Act of 1934 ("Act") or otherwise subject to the liabilities of that section of the Act but shall be subject to all other provisions of the Act (however, see the Notes).

SEC 1745 (292)

CUSIP No. 709789 10 1 13G

1. NAMES OF REPORTING PERSONS
I.R.S. IDENTIFICATION NO. OF ABOVE PERSONS (ENTITIES ONLY)

Peoples B	ank, N.A.	
2. CHECK THE APPRO	PRIATE BOX IF A M	MEMBER OF A GROUP*
N/	· · · · · · · · · · · · · · · · · · ·	(a) (b)
3. SEC USE ONLY		
4. CITIZENSHIP OR	PLACE OF ORGANIZA	TION
Ohio		
NUMBER OF SHARES BENEFICIALLY OWNED BY EACH REPORTING PERSON WITH	5.	SOLE VOTING POWER
		301,701 Shares*
	6.	SHARED VOTING POWER
		758,170 Shares*
	7.	SOLE DISPOSITIVE POWER
		227,127 Shares*
	8.	SHARED DISPOSITIVE POWER
		832,744 Shares*
		person, and the officers and directors person, disclaim beneficial ownership shares.
9. AGGREGATE AMOUN	T BENEFICIALLY OW	NED BY EACH REPORTING PERSON
1,059,871		
10. CHECK IF THE A	GGREGATE AMOUNT I	N ROW (9) EXCLUDES CERTAIN SHARES*
N/A		
11. PERCENT OF CLA	SS REPRESENTED BY	AMOUNT IN ROW 9
	10%	
12. TYPE OF REPORT	ING PERSON*	
	ВК	*SEE INSTRUCTIONS
Item 1(a).	Name of Issuer.	
	Peoples Bancorp	Inc.
Item 1 (b).	Address of Issu	er's Principal Executive Offices.

P.O. Box 738 Marietta, Ohio 45750 Item 2(a). Name of Person Filing. \_\_\_\_\_ \_\_\_\_\_ Peoples Bank, N.A. Item 2(b). Address of Principal Business Office or, if none, Residence. P.O. Box 738 Marietta, Ohio 45750 Item 2(c). Citizenship. \_\_\_\_\_ \_\_\_\_\_ USA Item 2(d). Title of Class of Securities. Common Stock Item 2(e). CUSIP Number. \_\_\_\_\_ \_\_\_\_\_ 709789 10 1 Item 3. The reporting person is a bank as defined in section 3(a)(6) of the Act (15 U.S.C. 78c). Item 4. Ownership. \_\_\_\_\_ -----(a) Amount beneficially owned: 1,059,871 (b) Percent of Class: 10% (c) Number of shares as to which such person has: (i) Sole power to vote or to direct the vote: 301,701 (ii) Shared power to vote or to direct the vote: 758,170 (iii) Sole power to dispose or to direct the disposition of:

227,127

disposition of:

(iv)

Shared power to dispose or to direct the

832,744

- (1) The reporting person, and the officers and directors of the reporting person, disclaim beneficial ownership of these shares.
- (2) Based upon a total of 10,850,641 issued and outstanding shares.
- Item 5. Ownership of 5% or Less of a Class.

Not Applicable.

Item 6. Ownership of More than 5% on Behalf of Another Person.

Certain of the trusts in which shares of the issuer are invested and for which the reporting person is Trustee provide for the grantor and/or beneficiaries to share in the direction of the dividends and proceeds from the sale of issuer securities. No individual trust holds more than 5% of the total issued and outstanding shares of the issuer.

Item 7. Identification and Classification of the Subsidiary Which
----- Acquired the Security Being Reported on by the Parent Holding
Company.

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Not Applicable.

Item 8. Identification and Classification of Members of the Group.

Not Applicable.

Item 9. Notice of Dissolution of Group.

Not Applicable.

Item 10. Certification.

By signing below I certify that, to the best of my knowledge and belief, the securities referred to above were acquired and are held in the ordinary course of business and were not acquired and are not held for the purpose of or with the effect of changing or influencing the control of the issuer of the securities and were not acquired in connection with or as a participant in any transaction having that purpose or effect.

Signature

After reasonable inquiry and to the best of my knowledge and belief, I certify that the information set forth in this statement is true, complete and correct.

The Peoples Bank, N.A.

By:/s/ ROSE C. NARDI

Print Name: Rose C. Nardi Its: Vice President, Senior Investment Officer

Dated: As of February 14, 2005