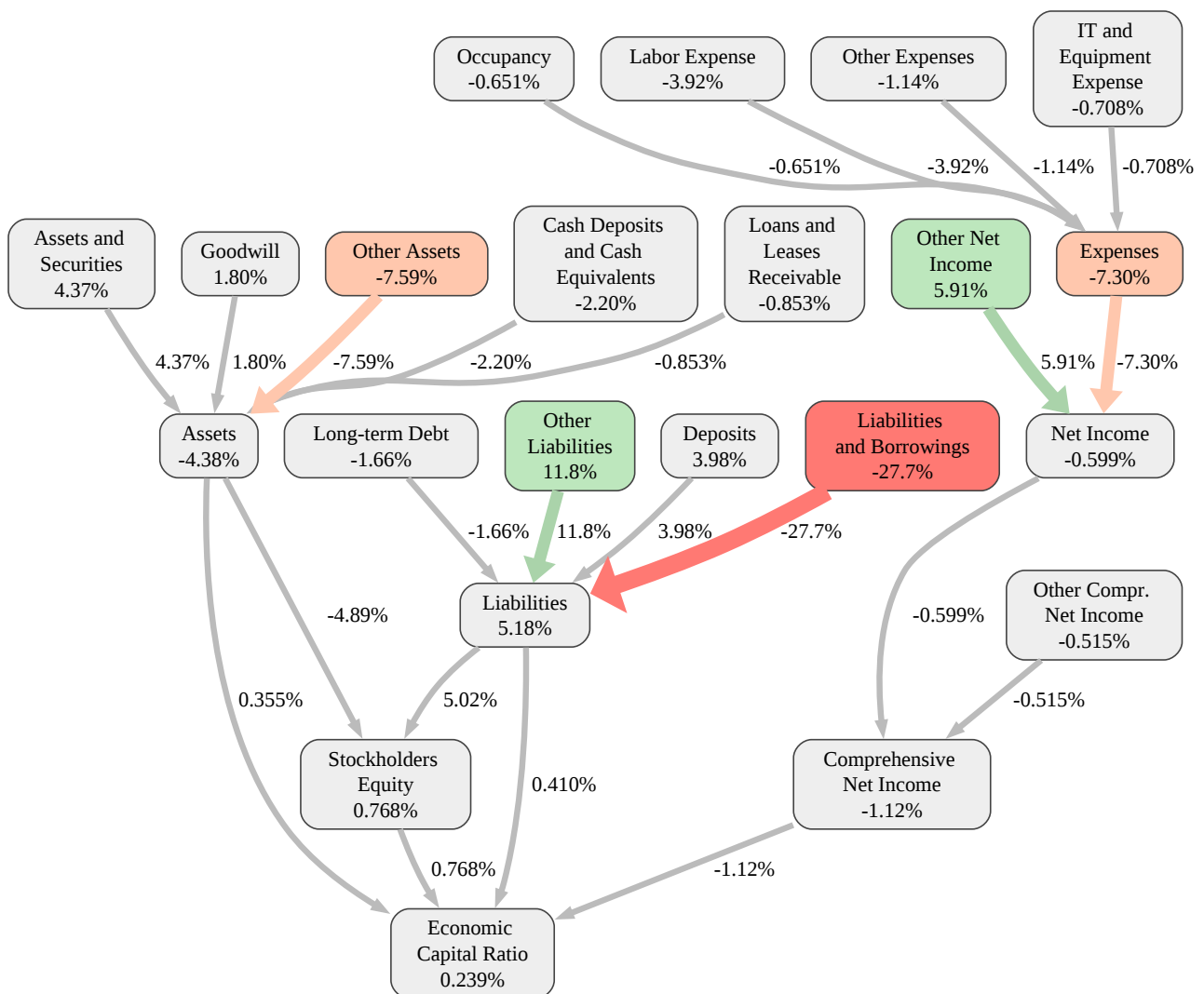




The relative strengths and weaknesses of Peoples Bancorp INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Peoples Bancorp INC compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 12% points. The greatest weakness of Peoples Bancorp INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 28% points.

The company's Economic Capital Ratio, given in the ranking table, is 12%, being 0.24% points above the market average of 12%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Assets and Securities	2,089,779	Liabilities	8,142,657
Cash Deposits and Cash Equivalents	217,664	Assets	9,254,247
Deposits	7,590,205	Expenses	306,075
Fees	17,038	Revenues	14,624
Goodwill	363,199	Stockholders Equity	1,111,590
IT and Equipment Expense	25,221	Net Income	54,966
Labor Expense	150,041	Comprehensive Net Income	46,171
Liabilities and Borrowings	6,203,449	BaseVar	9,925,230
Loans and Leases Receivable	6,294,655	ECR before LimitedLiability	12%
Long-term Debt	238,073	Economic Capital Ratio	12%
Occupancy	24,151		
Other Assets	185,281		
Other Compr. Net Income	-8,795		
Other Expenses	68,052		
Other Liabilities	-5,889,070		
Other Net Income	346,417		
Other Noninterest Expense	21,572		
Other Revenues	14,624		
Property, Plant and Equipment	103,669		