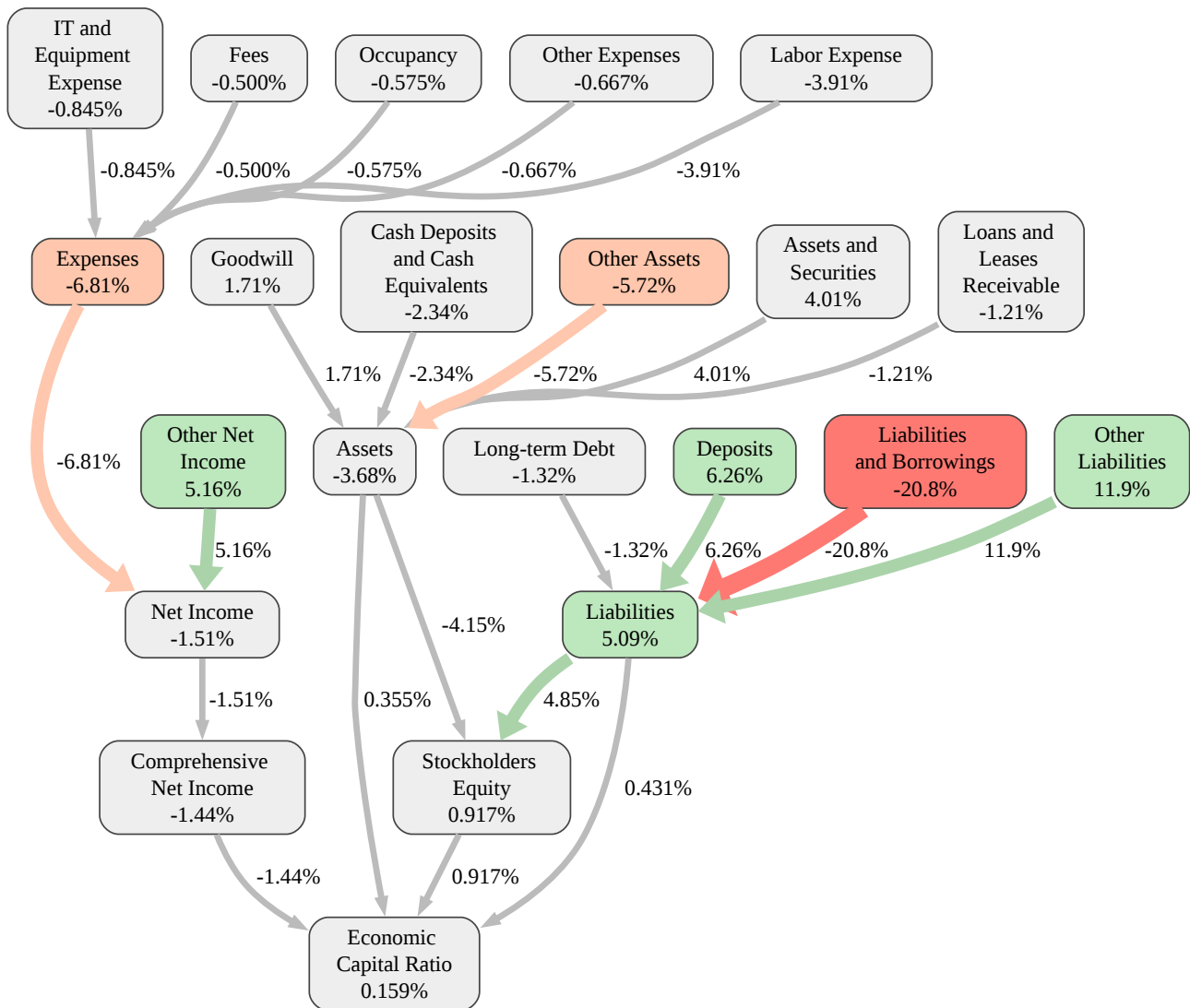




The relative strengths and weaknesses of Peoples Bancorp INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

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 21% points.

The company's Economic Capital Ratio, given in the ranking table, is 14%, being 0.16% points above the market average of 13%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Assets and Securities	2,134,690	Liabilities	8,443,028
Cash Deposits and Cash Equivalents	188,951	Assets	9,649,630
Deposits	7,610,224	Expenses	310,368
Fees	17,799	Revenues	20,173
Goodwill	363,199	Stockholders Equity	1,206,602
IT and Equipment Expense	29,118	Net Income	43,341
Labor Expense	156,530	Comprehensive Net Income	83,098
Liabilities and Borrowings	6,163,177	BaseVar	10,323,788
Loans and Leases Receivable	6,681,231	ECR before LimitedLiability	14%
Long-term Debt	204,138	Economic Capital Ratio	14%
Occupancy	23,178		
Other Assets	181,051		
Other Compr. Net Income	39,757		
Other Expenses	62,449		
Other Liabilities	-5,534,511		
Other Net Income	333,536		
Other Noninterest Expense	21,294		
Other Revenues	20,173		
Property, Plant and Equipment	100,508		