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PEOPLES BANCORP INC  
Form 8-K  
May 12, 2003

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

May 12, 2003

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Date of Report (Date of earliest event reported)

PEOPLES BANCORP INC.

-----  
(Exact name of Registrant as specified in its charter)

0-16772  
Commission File Number

Ohio

31-0987416

-----  
State or other jurisdiction of incorporation)

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(I.R.S. Employer  
Identification Number)

138 Putnam Street  
P.O. Box 738,  
Marietta, Ohio

45750

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(Address of principal executive office)

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(Zip Code)

Registrant's telephone number, including area code:  
(740) 373-3155

Not applicable  
(Former name or former address, if changed since last report)

- Item 1. Changes in Control of Registrant  
Not applicable.
- Item 2. Acquisition or Disposition of Assets  
Not applicable.
- Item 3. Bankruptcy or Receivership  
Not applicable.
- Item 4. Changes in Registrant's Certifying Accountant  
Not applicable.
- Item 5. Other Events and Regulation FD Disclosure  
Peoples Bancorp Inc. (Nasdaq: PEBO) announced its acquisition of

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Kentucky Bancshares Incorporated. The release is included herewith as Exhibit 99.

Item 6. Resignations of Registrant's Directors  
Not applicable.

Item 7. Financial Statements and Exhibits  
(a) None required  
(b) None required  
(c) Exhibits

| EXHIBIT NUMBER | DESCRIPTION                      |
|----------------|----------------------------------|
| 99             | News Release issued May 12, 2003 |

Item 8. Change in Fiscal Year  
Not applicable.

Item 9. Sales of Equity Securities Pursuant to Regulation S  
Not applicable.

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.

DATE: May 12, 2003

PEOPLES BANCORP INC.  
-----  
Registrant

By: /s/ ROBERT E. EVANS  
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Robert E. Evans  
President and Chief Executive Officer

| Exhibit Number | Description                      |
|----------------|----------------------------------|
| 99             | News Release issued May 12, 2003 |