PEOPLES BANCORP INC Form 13F-HR November 17, 2009

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

Form 13F Form 13F COVER PAGE

Report for the Calendar Year or Quarter Ended: 9/30/2009 Check here if Amendment []; Amendment Number:

This Amendment (Check only one.):

[] adds new holdings entries.

[] is a restatement.

Institutional Investment Manager Filing this Report:

Name: PEOPLES BANK NTL ASSOCIATION

Address: P O BOX 738

MARIETTA, OH 45750

Form 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.

Persons Signing this Report on Behalf of Reporting Manager:

Name: DAVID T WESEL

Title: EXECUTIVE VICE PRESIDENT AND PRESIDENT - PEOPLES FINANCIAL ADVISORS

Phone: 740 373 2932

Signature, Place, and Date of Signing:

Report Type (Check only one):

- [X] 13F HOLDINGS REPORT. (Check here if all holdings of this reporting manager are reported in this report.)
- [] 13F NOTICE. (Check here if no holdings reported are in this report, and all holdings are reported by other reporting manager(s).)
- [] 13F COMBINATION REPORT. (Check here if a portion of the holdings for this reporting manager are reported in this report and a portion are reported by other reporting manager(s).)

List of Other Managers Reporting for this Manager:

Form 13F SUMMARY PAGE

Report Summary:

Number of Other Included Managers:

Form 13F Information Table Entry Total: 109

Form 13F Information Table Value Total: \$ 92,715.00

(In Thousands)

List of Other Included Managers:

Provide a numbered list of the name(s) and 13F file number(s) of all institutional investment managers with respect to which this report is filed, other than the manager filing this report. NONE

FORM 13F INFORMATION TABLE

COLUMN 1	COLUMN 2				COLUMN 5			
					SHRS OR			
NAME OF ISSUER								
AT&T CORP	COMMON	STOCK	00206R102	929	34390	SH		DEFIN
			00206R102	54	1985	SH		OTHER
ABBOTT LABORATORIES	COMMON	STOCK	2824100	521	10525	SH		DEFIN
APPLE INC	COMMON	STOCK	37833100	772	4165	SH		DEFIN
AUTOMATIC DATA PROCESSING		STOCK						DEFIN
BP AMOCO PLC SPONS ADR	COMMON							DEFIN
			55622104	21	400	SH		OTHER
THE BANK OF NEW YORK MELLON CORP	COMMON	STOCK	64058100	546	18822	SH		DEFIN
				0	0			
IPATH	MUTUAL	FUNDS - EQUITY	06738C778	264	6835	SH		DEFIN
BAXTER INTERNATIONAL	COMMON	STOCK	71813109	354	6215	SH		DEFIN
BROADCOM CORPORATION	COMMON	STOCK	111320107	395	12870	SH		DEFIN
				0				
CAMCO FINANCIAL CORP	COMMON	STOCK	132618109	72	32961	SH		DEFIN
CENTRAL FUND OF CANADA	COMMON	STOCK	153501101	808	61000	SH		DEFIN
CHEVRON CORPORATION	COMMON	STOCK	166764100	1931	27420	SH		DEFIN
CISCO SYSTEMS	COMMON	STOCK	17275R102	425	18055	SH		DEFIN
COCA COLA	COMMON	STOCK	191216100	703	13083	SH		DEFIN
					0			
COLGATE PALMOLIVE	COMMON	STOCK	194162103	649	8505	SH		DEFIN
				0	0			
DWS	MUTUAL	FUNDS - TAX	23338M106	284	24385	SH		DEFIN
	FREE I	NCOM						
DEERE & CO	COMMON	STOCK	244199105	391	9110	SH		DEFIN
DOMINION RESOURCES INC	COMMON	STOCK	25746U109	206	5980	SH		DEFIN
EMERSON ELECTRIC	COMMON	STOCK	291011104	508	12680	SH		DEFIN

			0	0		
EXELON CORPORATION	COMMON STOCK	30161N101	320	6450	SH	DEFIN
EXPRESS SCRIPTS INC ESI	COMMON STOCK	302182100	281	3625	SH	DEFIN
EXXON MOBIL CORPORATION	COMMON STOCK	30231G102	2561	37329	SH	DEFIN
			0	0		
		30231G102	261	3800	SH	OTHER
FPL GROUP INC	COMMON STOCK	302571104	264	4775	SH	DEFIN
FISERV	COMMON STOCK	337738108	430	8920	SH	DEFIN
FORTUNE BRANDS INC	COMMON STOCK	349631101	373	8671	SH	DEFIN
FRANKLIN RESOURCES	COMMON STOCK	354613101	210	2090	SH	DEFIN
GENERAL ELECTRIC CO	COMMON STOCK	369604103	711	43299	SH	DEFIN
			0	0		
		369604103	65	3982	SH	OTHER
			0	0		
GENERAL MILLS	COMMON STOCK	370334104	296	4604	SH	DEFIN
			0	0		
GENZYME	COMMON STOCK	372917104	310	5460	SH	DEFIN
			0	0		
GILEAD SCIENCES INC	COMMON STOCK	375558103	280	6025	SH	DEFIN
HEWLETT PACKARD	COMMON STOCK	428236103	561	11875	SH	DEFIN
			0	0		
HUNTINGTON BANCSHARES	COMMON STOCK	446150104	176	37353	SH	DEFIN
			0	0		
IBM	COMMON STOCK	459200101	1009	8433	SH	DEFIN
			0	0		
ISHARES COMEX GOLD	MUTUAL FUNDS - EQUIT				-	DEFIN
		464285105				OTHER
ISHARES	MUTUAL FUNDS - EQUIT	Y 464286665		45459	SH	DEFIN
			0	0		
ISHARES	MUTUAL FUNDS - EQUIT			13010		DEFIN
ISHARES	MUTUAL FUNDS - EQUIT				-	DEFIN
ISHARES	MUTUAL FUNDS -	464287176	399	3880	SH	DEFIN
	TAXABLE INCOME					
ISHARES	MUTUAL FUNDS - EQUIT	Y 464287200	976	9210	SH	DEFIN

FORM 13F INFORMATION TABLE

COLUMN 1	COLUMN 1 COLUMN 2		COLUMN 4	COLUN	COLU	
	TITLE OF CLASS		(x\$1000)			•
ISHARES	MUTUAL FUNDS - EQUITY	464287234	3333	85652		DEFIN
ISHARES	MUTUAL FUNDS - EQUITY	464287309) 1779 0	32944	SH	DEFIN
ISHARES ISHARES	MUTUAL FUNDS - EQUITY MUTUAL FUNDS - EQUITY		613	11980 15615	SH	
ISHANDS	MOTORIA TONDO EQUITE	464287465	0	0		OTHER
ISHARES ISHARES	MUTUAL FUNDS - EQUITY MUTUAL FUNDS - EQUITY	464287507	3747	54341	SH	DEFIN DEFIN
ISHARES	MUTUAL FUNDS - EQUITY			52599	SH	DEFIN
ISHARES	MUTUAL FUNDS - EQUITY	464287614	2312	•		DEFIN

ISHARES	MUTUAL	FUNDS -	EQUITY	464287622	4156 0	71528 0	SH	DEFIN
ISHARES	MUTUAL	FUNDS -	EQUITY	464287705	1052	16702	SH	DEFIN
ISHARES	MUTUAL	FUNDS -	EQUITY	464287804	1549	29588	SH	DEFIN
					0	0		
ISHARES	MUTUAL	FUNDS -	EQUITY	464287861	299	7760	SH	DEFIN
					0	0		
ISHARES	MUTUAL	FUNDS -	EQUITY	464287887	1058	19570	SH	DEFIN
			~		0	0		
ISHARES	MUTUAL	FUNDS -	EOUITY	464288372	573	17090	SH	DEFIN
ISHARES		FUNDS -		464288620	230	2245		DEFIN
		E INCOME						
ISHARES				464288802	1235	26861	SH	DEFIN
	110 1 0111	1 011.20		101200002	0	0		221 111
JOHNSON & JOHNSON	COMMON	STOCK		478160104	950	15605	SH	DEFIN
COMMOCIA & COMMOCIA	COLLION	BIOCK		170100101	0	13003	011	DELIN
KROGER CO	COMMON	STOCK		501044101	217	10535	СП	DEFIN
LOCKHEED MARTIN CORP	COMMON			539830109		4116	-	DEFIN
LOWES COMPANY	COMMON			548661107		11510		DEFIN
MARATHON OIL CORP				565849106	380	11915		
MARAIHON OIL CORP	COMMON	SIUCK		363849106			SH	DEFIN
				F.C.F.O.4.01.0.C	0	1000	CII	OFFIED
	~ ~			565849106	38	1200		OTHER
MCDONALDS		STOCK		580135101	483	8458	-	DEFIN
METLIFE		STOCK		59156R108	356	9357		DEFIN
MONSANTO CO	COMMON			61166W101	305	3946	-	DEFIN
MORGAN STANLEY	COMMON			617446448				DEFIN
NYSE EURONEXT	COMMON	STOCK		629491101	299	10363	SH	DEFIN
					0	0		
NORTHROP GRUMMAN CORP.	COMMON	STOCK		666807102	441	8513	SH	DEFIN
					0	0		
NUVEEN MUNI VALUE FD INC	MUTUAL FREE I	FUNDS - NCOM	TAX	670928100	283	28442	SH	DEFIN
OCCIDENTAL PETROLEUM CORP	COMMON	STOCK		674599105	73	935	SH	DEFIN
				674599105	149	1900	SH	OTHER
ORACLE CORPORATION	COMMON	STOCK		68389X105	767	36807	SH	DEFIN
PANHANDLE ROYALTY CO.	COMMON	STOCK		698477106	214	10000	SH	DEFIN
CLASS A					0	0		
PEABODY ENERGY CORP	COMMON	STOCK		704549104	212	5700	SH	DEFIN
PEOPLES BANCORP INC.	COMMON	STOCK		709789101	1166	89382	SH	DEFIN
					0	0		
				709789101	-	845725	SH	OTHER
PEPSICO INC	COMMON	STOCK		713448108	227	3874		DEFIN
POWERSHARES QQQ		FUNDS -		73935A104		27085		DEFIN
TR UNIT SER 1	EOUITY			.000011104	0	27003	U11	טטר דוו
POWERSHARES	~		FOUTTV	73935X500		15150	СП	DEFIN
E OMENGHANES	MOIOAL	E ONNO -	±QU111	133338300	163	13130	ЭП	DELTIN
					Ü	U		

FORM 13F INFORMATION TABLE

COLUMN 1	COLUMN 2	COLUMN 3	COLUMN 4	COLUN	COLU	
NAME OF ISSUER	TITLE OF CLASS	CUSIP		SHRS OR PRN AMT		
PRAXAIR INC.	COMMON STOCK	74005P104	248	3033	SH	DEFIN

PROCTER & GAMBLE CO	COMMON	STOCK		742718109	518	8942	SH	DEFIN
				742718109	17	300	SH	OTHER
PRUDENTIAL FINANCIAL INC	COMMON	STOCK		744320102	487	9754	SH	DEFIN
PUTNAM	MUTUAL	FUNDS	- TAX	746823103	141	20686	SH	DEFIN
	FREE I	NCOME						
ROCKY BRANDS INC	COMMON	STOCK		774515100	1047	169724	SH	DEFIN
RYDEX	MUTUAL	FUNDS	- EQUITY	78355W106	4501	120674	SH	DEFIN
RYDEX	MUTUAL	FUNDS	- EQUITY	78355W403	3897	124340	SH	DEFIN
					0	0		
S & P 500 DEPOSITARY RECEIPT	MUTUAL	FUNDS	- EQUITY	78462F103	4467	42307	SH	DEFIN
SPECTRA ENERGY CORP	COMMON	STOCK		847560109	248	13116	SH	DEFIN
				847560109	2	82	SH	OTHER
STAPLES INC	COMMON	STOCK		855030102	520	22397	SH	DEFIN
3M COMPANY	COMMON	STOCK		88579Y101	223	3020	SH	DEFIN
					0	0		
TIME WARNER CABLE INC	COMMON	STOCK		88732J207		5883	SH	DEFIN
US BANCORP DEL	COMMON	STOCK		902973304		17900	SH	DEFIN
UNITED BANKSHARES INC	COMMON	STOCK		909907107		33948	SH	DEFIN
UNITED TECH CORP	COMMON	STOCK		913017109	873	14325	SH	DEFIN
					0	0		
VAN KAMPEN TRUST FOR INVESTMENT	MUTUAL	FUNDS	- TAX	920929106	178	12694	SH	DEFIN
	FREE I	NCOME						
VERIZON COMMUNICATIONS	COMMON	STOCK		92343V104		8603		DEFIN
				92343V104	12	388	SH	OTHER
WAL MART STORES INC	COMMON	STOCK		931142103	427	8705	SH	DEFIN
WISDOMTREE	MUTUAL	FUNDS	- EQUITY	97717W331	330	11575	SH	DEFIN
					0	0		
WYETH COMM	COMMON	STOCK		983024100	305	6280	SH	DEFIN
NOBLE CORPORATION		STOCK		H5833N103				DEFIN
TRANSOCEAN LTD	COMMON	STOCK		H8817H100	464	5421	SH	DEFIN
					0	0		