Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

Report at the close of business as of the end of fiscal year

This Report is required by law: Section 5(c)(1)(A) of the Bank Holding Company Act (12 U.S.C. § 1844(c)(1)(A)); sections 8(a) and 13(a) of the International Banking Act (12 U.S.C. §§ 3106(a) and 3108(a)); sections 11(a)(1), 25, and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); and sections 113, 165, 312, 618, and 809 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850a(c)(1), and 5468(b)(1)). Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

NOTE: The Annual Report of Holding Companies must be signed by one director of the top-tier holding company. This individual should also be a senior official of the top-tier holding company. In the event that the top-tier holding company does not have an individual who is a senior official and is also a director, the chairman of the board must sign the report. If the holding company is an ESOP/ESOT formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

I, Charles W. Sulerzyski

Name of the Holding Company Director and Official

President and Chief Executive Officer

Title of the Holding Company Director and Official

attest that the *Annual Report of Holding Companies* (including the supporting attachments) for this report date has been prepared in conformance with the instructions issued by the Federal Reserve System and are true and correct to the best of my knowledge and belief.

With respect to information regarding individuals contained in this report, the Reporter certifies that it has the authority to provide this information to the Federal Reserve. The Reporter also certifies that it has the authority, on behalf of each individual, to consent or object to public release of information regarding that individual. The Federal Reserve may assume, in the absence of a request for confidential treatment submitted in accordance with the Board's "Rules Regarding Availability of Information," 12 C.F.R. Part 261, that the Reporter and individual consent to public release of all details in the report concerning that individual.

| details in the report concerning that individual. | |
|--|--|
| Enal Sulent | |
| Signature of Holding Company Director and Official | |
| April 27, 2022 | |
| Date of Signature | |
| For holding companies <u>not</u> registered with the SEC— Indicate status of Annual Report to Shareholders: | |
| is included with the FR Y-6 report | |
| will be sent under separate cover | |
| is not prepared | |
| For Federal Reserve Bank Use Only | |
| RSSD ID | |
| CI | |

This report form is to be filed by all top-tier bank holding companies, top-tier savings and loan holding companies, and U.S. intermediate holding companies organized under U.S. law, and by any foreign banking organization that does not meet the requirements of and is not treated as a qualifying foreign banking organization under Section 211.23 of Regulation K (12 C.F.R. § 211.23). (See page one of the general instructions for more detail of who must file.) The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, an information collection unless it displays a currently valid OMB control number.

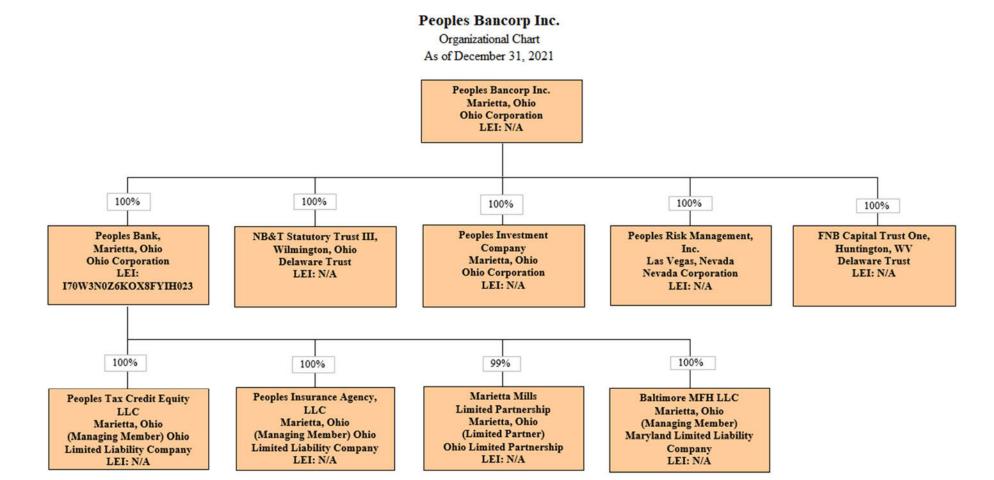
OMB control number. Date of Report (top-tier holding company's fiscal year-end): December 31, 2021 Month / Day / Year Not applicable Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code) Reporter's Name, Street, and Mailing Address Peoples Bancorp Inc. Legal Title of Holding Company 138 Putnam Street, PO Box 738 (Mailing Address of the Holding Company) Street / P.O. Box 45750 Marietta OH Zip Code City State Physical Location (if different from mailing address) Person to whom questions about this report should be directed: SVP, Controller Jason Silcott Name 740-374-6138 Area Code / Phone Number / Extension 740-374-9349 Area Code / FAX Number jason.silcott@pebo.com F-mail Address www.peoplesbancorp.com Address (URL) for the Holding Company's web page Is confidential treatment requested for any portion of 0 1=Yes this report submission? In accordance with the General Instructions for this report (check only one), 1. a letter justifying this request is being provided along with the report

a letter justifying this request has been provided separately ...NOTE: Information for which confidential treatment is being requested

must be provided separately and labeled

as "confidential."

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.50 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden to: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0297), Washington, DC 20503.



Results: A list of branches for your depository institution: PEOPLES BANK (ID_RSSD: 577128).

This depository institution is held by PEOPLES BANCORP INC. (1070578) of MARIETTA, OH.

The data are as of 12/31/2021. Data reflects information that was received and processed through 01/12/2022.

Reconciliation and Verification Steps

1. In the Data Action column of each branch row, enter one or more of the actions specified below

2. If required, enter the date in the Effective Date column

Actions

OK: If the branch information is correct, enter 'OK' in the Data Action column.

Change: If the branch information is incorrect or incomplete, revise the data, enter 'Change' in the Data Action column and the date when this information first became valid in the Effective Date column.

Close: If a branch listed was sold or closed, enter 'Close' in the Data Action column and the sale or closure date in the Effective Date column.

Delete: If a branch listed was never owned by this depository institution, enter 'Delete' in the Data Action column.

Add: If a reportable branch is missing, insert a row, add the branch data, and enter 'Add' in the Data Action column and the opening or acquisition date in the Effective Date column.

If printing this list, you may need to adjust your page setup in MS Excel. Try using landscape orientation, page scaling, and/or legal sized paper.

Submission Procedure

When you are finished, send a saved copy to your FRB contact. See the detailed instructions on this site for more information. If you are e-mailing this to your FRB contact, put your institution name, city and state in the subject line of the e-mail.

Note:

To satisfy the FR Y-10 reporting requirements, you must also submit FR Y-10 Domestic Branch Schedules for each branch with a Data Action of Change, Close, Delete, or Add. The FR Y-10 report may be submitted in a hardcopy format or via the FR Y-10 Online application - https://y00online.federalreserve.gov.

* FDIC UNINUM, Office Number, and ID_RSSD columns are for reference only. Verification of these values is not required.

| Data / - | Effectiv * | Branch Service | Branch ID | Popular Name | Street Address | City | State * | Zip Cc * | County | Country * | FDIC UN | Office No | Head Of | Head Office I | Comr * |
|----------|------------|-----------------------|-----------|---------------------------|------------------------------|--------------|---------|----------|------------------|------------|--------------|--------------|---------|---------------|--------|
| OK | | Full Service (Head Of | 577128 | PEOPLES BANK | 138 PUTNAM STREET | MARIETTA | OH | 45750 | WASHINGTON | UNITED STA | Not Required | Not Required | PEOPLES | 577128 | 3 |
| OK | | Full Service | 659622 | CONNECTICUT AVENUE BRAI | 1130 CONNECTICUT AVE NW, SUI | WASHINGTON | DC | 20036 | DISTRICT OF COLU | UNITEDISTA | Not Required | Not Required | PEOPLES | 577128 | 3 |
| OK | | Full Service | 2515227 | DUPONT CIRCLE BRANCH | 1604 17TH STREET, NW | WASHINGTON | DC | 20009 | DISTRICT OF COLU | UNITED STA | Not Required | Not Required | PEOPLES | 577128 | 3 |
| OK | | Full Service | 3148006 | K STREET BRANCH | 1501 K STREET NW | WASHINGTON | DC | 20005 | DISTRICT OF COLU | UNITEDISTA | Not Required | Not Required | PEOPLES | 577128 | 3 |
| OK | | Full Service | 2624129 | ASHLAND OFFICE | 1999 VINCHESTER AVENUE | ASHLAND | KY | 41101 | BOYD | UNITEDISTA | Not Required | Not Required | PEOPLES | 577128 | 3 |
| OK | | Full Service | 3299588 | SUMMITT OFFICE | 6601US ROUTE 60 | ASHLAND | KY | 41102 | BOYD | UNITEDISTA | Not Required | Not Required | PEOPLES | 577128 | š |
| OK | | Full Service | 2836753 | BROOKSVILLE BRANCH | 111 POWELL STREET | BROOKSVILLE | KY | 41004 | BRACKEN | UNITED STA | Not Required | Not Required | PEOPLES | 577128 | 3 |
| OK | | Full Service | 5331727 | COLD SPRING BRANCH | 136 PLAZA DRIVE | COLD SPRING | KY | 41076 | KENTON | UNITEDISTA | Not Required | Not Required | PEOPLES | 577128 | 3 |
| OK | | Full Service | 792743 | EMINENCE BRANCH | 5230 SOUTH MAIN STREET | EMINENCE | KY | 40019 | HENRY | UNITED STA | Not Required | Not Required | PEOPLES | 577128 | 3 |
| OK | 2 | Full Service | 4976792 | FLORENCE BRANCH | 8545 US 42 | FLORENCE | KY | 41042 | BOONE | UNITEDISTA | Not Required | Not Required | PEOPLES | 577128 | 3 |
| OK | | Full Service | 4718880 | FT. VRIGHT BRANCH | 3425 VALLEY PLAZA PKWY | FT. WRIGHT | KY | 41017 | KENTON | UNITED STA | Not Required | Not Required | PEOPLES | 577128 | 3 |
| OK | | Full Service | 416115 | GARRISON BRANCH | 9234 EAST KY 8 | GARRISON | KY | 41141 | LEVIS | UNITED STA | Not Required | Not Required | PEOPLES | 577128 | 3 |
| OK | | Full Service | 5332443 | GEORGETOWN BRANCH | 101 CANEVOOD CENTER DR | GEORGETOWN | KY | 40324 | SCOTT | UNITEDISTA | Not Required | Not Required | PEOPLES | | |
| OK | | Full Service | 1951798 | GREENUP OFFICE | 1627 ASHLAND RD. | GREENUP | KY | 41144 | GREENUP | UNITED STA | Not Required | Not Required | PEOPLES | 577128 | 3 |
| OK | | Full Service | 4144779 | INEZ BRANCH | 97 EAST MAIN STREET | INEZ | KY | 41224 | MARTIN | UNITED STA | Not Required | Not Required | PEOPLES | 577128 | 3 |
| OK | | Full Service | 151014 | JACKSON KY HIGHWAY 15 BR. | 770 HIGHWAY 15 NORTH | JACKSON | KY | 41339 | BREATHITT | UNITEDISTA | Not Required | Not Required | PEOPLES | 577128 | 3 |
| OK | | Full Service | 620015 | JACKSON KY MAIN BRANCH | 1126 MAIN STREET | JACKSON | KY | 41339 | BREATHITT | UNITED STA | Not Required | Not Required | PEOPLES | 577128 | 3 |
| OK | | Full Service | 2769972 | MARTIN BRANCH | 36 MAIN STREET | MARTIN | KY | 41649 | FLOYD | UNITEDISTA | Not Required | Not Required | PEOPLES | 577128 | 3 |
| OK | 9 | Full Service | 153326 | MAYSVILLE BRANCH | 1201 U.S. 68 | MAYSVILLE | KY | 41056 | MASON | UNITED STA | Not Required | Not Required | PEOPLES | 577128 | 3 |
| OK | | Full Service | 720915 | MOUNT OLIVET BRANCH | 17 VEST WALNUT STREET | MOUNT OLIVET | KY | 41064 | ROBERTSON | UNITED STA | Not Required | Not Required | PEOPLES | 577128 | 3 |
| OK | | Full Service | 4144818 | MAYO BRANCH | 601 N MAYO PLAZA | PAINTSVILLE | KY | 41240 | JOHNSON | UNITEDISTA | Not Required | Not Required | PEOPLES | 577128 | 3 |
| OK | | Full Service | 2949288 | PIKEVILLE BRANCH | 262 CASSIDY BLVD | PIKEVILLE | KY | 41501 | PIKE | UNITED STA | Not Required | Not Required | PEOPLES | 577128 | 3 |
| OK | | Full Service | 422518 | NORTHSIDE BRANCH | 838 NORTH LAKE DRIVE | PRESTONSBURG | KY | 41653 | FLOYD | UNITEDISTA | Not Required | Not Required | PEOPLES | 577128 | 3 |
| OK | | Full Service | 511618 | PRESTONSBURG BRANCH | 311 NORTH ARNOLD AVE. | PRESTONSBURG | KY | 41653 | FLOYD | UNITEDISTA | Not Required | Not Required | PEOPLES | 577128 | 3 |
| OK | | Full Service | 998116 | RUSSELL BRANCH | 900 DIEDERICH BLVD. | RUSSELL | KY | 41169 | GREENUP | UNITED STA | Not Required | Not Required | PEOPLES | 577128 | 3 |
| OK | | Full Service | 4144809 | MOUNTAIN PARKWAY BRAN | 230 E MOUNTAIN PKWY | SALYERSVILLE | KY | 41465 | MAGOFFIN | UNITED STA | Not Required | Not Required | PEOPLES | 577128 | 3 |
| OK | | Full Service | 3358597 | TOLLESBORO BRANCH | 2954 WEST KY 10 | TOLLESBORO | KY | 41189 | LEWIS | UNITEDISTA | Not Required | Not Required | PEOPLES | 577128 | 3 |
| OK | | Full Service | 3358618 | VANCEBURG AA HWY BRANG | 67 COMMERCIAL DRIVE | VANCEBURG | KY | 41179 | LEVIS | UNITED STA | Not Required | Not Required | PEOPLES | 577128 | 3 |
| OK | | Full Service | 344816 | VANCEBURG MAIN BRANCH | 10 SECOND STREET | VANCEBURG | KY | 41179 | LEWIS | UNITEDISTA | Not Required | Not Required | PEOPLES | 577128 | 3 |
| OK | | Full Service | 845920 | CHEVY CHASE BRANCH | 5530 VISCONSIN AVENUE, SUITE | CHEVY CHASE | MD | 20815 | MONTGOMERY | UNITED STA | Not Required | Not Required | PEOPLES | 577128 | 3 |

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| DK L | Full Service | 865674 | AKRON BRANCH | 158 EAST CUYAHOGA FALLS AV | (AKRON | OH | 44310 | SUMMIT | UNITED STA Not Required Not Required PEOPLES B 577128 |
|------------------|--|---|---|--|--|----------|-------------------------|--------------------------|--|
| OK | Full Service | 48516 | ATHENS BRANCH | 1NORTH COURT ST | ATHENS | OH | 45701 | ATHENS | UNITED STA Not Required Not Required PEOPLES B 577128 |
| OK | Full Service | 233219 | ATHENS MALL BRANCH | 801 EAST STATE STREET | ATHENS | OH | 45701 | ATHENS | UNITED STA Not Required Not Required PEOPLES B 577128 |
| OK . | Full Service | 4129 | BALTIMORE BRANCH | 120 N MAIN STREET | BALTIMORE | OH | 43105 | FAIRFIELD | UNITED STA Not Required Not Required PEOPLES B 577128 |
| OK . | Full Service | 2422240 | BATAVIA BRANCH | 201 EAST MAIN ST. | BATAVIA | ОН | 45103 | CLERMONT | UNITED STA Not Required Not Required PEOPLES B 577128 |
| DK . | Full Service | 3430738 | BEACHWOOD OFFICE | 24400 CHAGRIN BOULEVARD | BEACHVOOD | OH | 44122 | CUYAHOGA | UNITED STA Not Required Not Required PEOPLES B 577128 |
| DK | Full Service | 576626 | BELPRE BRANCH | 1902 WASHINGTON BLVD | BELPRE | OH | 45714 | WASHINGTON | UNITED STA Not Required Not Required PEOPLES B 577128 |
| DK | Full Service | 293129 | BLANCHESTER BRANCH | 125 WEST MAIN STREET | BLANCHESTER | ОН | 45107 | CLINTON | UNITED STA Not Required Not Required PEOPLES B 577128 |
| DK . | Full Service | 2949895 | BYESVILLE BRANCH | 221 S. 2ND ST. | BYESVILLE | ОН | 43723 | GUERNSEY | UNITED STA Not Required Not Required PEOPLES B 577128 |
| DK . | Full Service | 863719 | CALDVELL BRANCH | 415 MAIN STREET | CALDVELL | OH | 43724 | NOBLE | UNITED STA Not Required Not Required PEOPLES B 577128 |
| OK . | Full Service | 3121456 | SIXTH STREET BRANCH | 556 WHEELING AVENUE | CAMBRIDGE | ОН | 43725 | GUERNSEY | UNITED STA Not Required Not Required PEOPLES B 577128 |
| OK | Full Service | 3121447 | WHEELING AVE BRANCH | 845 WHEELING AVENUE | CAMBRIDGE | OH | 43725 | GUERNSEY | UNITED STA Not Required Not Required PEOPLES B 577128 |
| OK . | Full Service | 1392337 | CARLISLE BRANCH | 655 CENTRAL AVE. | CARLISLE | ОН | 45005 | WARREN | UNITED STA Not Required Not Required PEOPLES B 577128 |
| OK . | Full Service | 4141901 | MADEIRA BRANCH | 7114 MIAMI AVENUE | CINCINNATI | ОН | 45243 | HAMILTON | UNITED STA Not Required Not Required PEOPLES B 577128 |
| OK . | Full Service | 3017737 | MONTGOMERY BRANCH | 9813 MONTGOMERY ROAD | CINCINNATI | ОН | 45242 | HAMILTON | UNITED STA Not Required Not Required PEOPLES B 577128 |
| OK | Full Service | 2347044 | COSHOCTON BRANCH | 200 MAIN STREET | COSHOCTON | ОН | 43812 | COSHOCTON | UNITED STA Not Required Not Required PEOPLES B 577128 |
| OK | Full Service | | CUYAHOGA FALLS BRANCH | | CUYAHOGA FALLS | ОН | 44223 | SUMMIT | UNITED STA Not Required Not Required PEOPLES B 577128 |
| OK | Full Service | | FRANKLIN BRANCH | 1400 EAST SECOND STREET | FRANKLIN | ОН | 45005 | VARREN | UNITED STA Not Required Not Required PEOPLES B 577128 |
| OK | Full Service | 2656951 | | 349 3RD AVENUE | GALLIPOLIS | ОН | 45631 | GALLIA | UNITED STA Not Required Not Required PEOPLES B 577128 |
| OK | Full Service | | GEORGETOVN BRANCH | 885 SOUTH MAIN ST. | GEORGETOWN | ОН | 45121-9719 | BROVN | UNITED STA Not Required Not Required PEOPLES B 577128 |
| OK | Full Service | | HEATH BRANCH | 1066 HEBRON ROAD | HEATH | ОН | 43056 | LICKING | UNITED STA Not Required Not Required PEOPLES B 577128 |
| OK | Full Service | | HILLSBORO BRANCH | 101 HARRY SAUNER ROAD | HILLSBORO | ОН | 45133 | HIGHLAND | UNITED STA Not Required Not Required PEOPLES B 577128 |
| OK | Full Service | 2304234 | | 221 RAILROAD STREET | IRONTON | ОН | 45638 | LAWRENCE | UNITED STA Not Required Not Required PEOPLES B 577128 |
| OK | Full Service | 2259875 | | 590 EAST MAIN STREET | JACKSON | ОН | 45640 | JACKSON | UNITED STA Not Required Not Required PEOPLES B 577128 |
| OK | Full Service | 3468423 | | 2211 VEST FAIR AVENUE | LANCASTER | ОН | 43130 | FAIRFIELD | UNITED STA Not Required Not Required PEOPLES B 577128 |
| OK | Full Service | | LANCASTER MAIN OFFICE | 505 EAST MAIN STREET | LANCASTER | OH | 43130 | FAIRFIELD | UNITED STA Not Required Not Required PEOPLES B 577128 |
|)K | Full Service | | LEBANON BRANCH | 910 COLUMBUS AVENUE | LEBANON | ОН | 45036 | VARREN | UNITED STA Not Required Not Required PEOPLES B 577128 |
| OK | Full Service | | LOVELL BRANCH | 300 MAIN ST | LOVELL | OH | 45744 | VASHINGTON | UNITED STA Not Required Not Required PEOPLES B 577128 |
| OK | Full Service | | HAMILTON TOWNSHIP BRAN | | MAINEVILLE | OH | 45039 | WARREN | UNITED STA Not Required Not Required PEOPLES B 577128 |
| OK | Full Service | | FRONTIER BRANCH | 124 GROSS STREET | MARIETTA | OH | 45750 | WASHINGTON | UNITED STA Not Required Not Required PEOPLES B 577128 |
| OK | Limited Service | | PEOPLES BANK MOBILE BRA | | MARIETTA | OH | 45750 | VASHINGTON | UNITED STA Not Required Not Required PEOPLES B 577128 |
| OK OK | Full Service | | SECOND STREET BRANCH | | MARIETTA | OH | 45750 | WASHINGTON | UNITED STA Not Required Not Required PEOPLES B 577128 |
| OK T | Electronic Banking | | TELEBANK PHONE BANKING | | MARIETTA | OH | 45750 | WASHINGTON | UNITED STA Not Required Not Required PEOPLES B 577128 |
| OK | Full Service | | MASON SNIDER ROAD BRAN | | MASON | OH | 45040 | VARREN | UNITED STA Not Required Not Required PEOPLES B 577128 |
| OK | Full Service | 1846988 | | | MCCONNELSVILLE | OH | 43756 | MORGAN | UNITED STA Not Required Not Required PEOPLES B 577128 |
| OK | | | MILFORD OFFICE | | MILFORD | OH | 45150 | CLERMONT | UNITED STA Not Required Not Required PEOPLES B 577128 |
|)K | Full Service Full Service | | MOUNT ORAB BRANCH | 735 LILA AVE. 452 WEST MAIN ST | MOUNT ORAB | OH | 45154 | BROWN | |
|)K | | | | | | | 43050 | KNOX | |
| JK K | Full Service | | MOUNT VERNON BRANCH | 1345 YAUGER ROAD | MOUNT VERNON | OH | | | UNITED STA Not Required Not Required PEOPLES B 577128 |
| JK K | Full Service | | MUNROE FALLS BRANCH | 34 SOUTH MAIN STREET | MUNROE FALLS | OH | 44262 | SUMMIT | UNITED STA Not Required Not Required PEOPLES B 577128 |
| JK JK | Full Service | | NELSONVILLE OFFICE | 951EAST CANAL STREET | NELSONVILLE | OH | 45764 | ATHENS | UNITED STA Not Required Not Required PEOPLES B 577128 |
| | Full Service | | NEV VIENNA BRANCH | 141 VEST MAIN STREET | NEW VIENNA | OH | 45159 | CLINTON | UNITED STA Not Required Not Required PEOPLES B 577128 |
| IK . | Full Service | | NEVARK BRANCH | 1180 NORTH 21ST STREET | NEVARK | OH | 43055 | LICKING | UNITED STA Not Required Not Required PEOPLES B 577128 |
| OK . | Full Service | | NORTON BRANCH | 3340 GREENVICH ROAD | NORTON | OH | 44203 | SUMMIT | UNITED STA Not Required Not Required PEOPLES B 577128 |
|)K | Full Service | 119920 | | | POMEROY | OH | 45769 | MEIGS | UNITED STA Not Required Not Required PEOPLES B 577128 |
|)K | Limited Service | | POMEROY V MAIN BRANCH | | POMEROY | OH | 45769 | MEIGS | UNITED STA Not Required Not Required PEOPLES B 577128 |
|)K | Full Service | | PORTSMOUTH BRANCH | 503 CHILLICOTHE STREET | PORTSMOUTH | OH | 45662 | SCIOTO | UNITED STA Not Required Not Required PEOPLES B 577128 |
|)K | Full Service | | PORTSMOUTH NORTH | 907 CHILLICOTHE STREET | PORTSMOUTH | OH | 45662 | SCIOTO | UNITED STA Not Required Not Required PEOPLES B 577128 |
| K | Full Service | | PROCTORVILLE BRANCH | 7604 COUNTY ROAD 107 | PROCTORVILLE | OH | 45669 | LAVRENCE | UNITED STA Not Required Not Required PEOPLES B 577128 |
| K | Full Service | 579225 | RENO BRANCH | 20 SANDHILL ROAD | RENO | OH | 45773 | WASHINGTON | UNITED STA Not Required Not Required PEOPLES B 577128 |
| K | Full Service | | RIPLEY OH BRANCH | 104 EAST MAIN STREET | RIPLEY | OH | 45167 | BROVN | UNITED STA Not Required Not Required PEOPLES B 577128 |
| | | | LOADINA DOANOLI | 135 N HOWARD ST | SABINA | OH | 45169 | CLINTON | UNITED STA Not Required Not Required PEOPLES B 577128 |
| K | Full Service | | SABINA BRANCH | | | | | | |
| К | | | SARDINIA BRANCH | 7110 BACHMAN ROAD | SARDINIA | OH | 45171 | BROWN | UNITED STA Not Required Not Required PEOPLES B 577128 |
| K K | Full Service | | SARDINIA BRANCH | | | OH | 45171 45066 | VARREN | UNITED STA Not Required Not Required PEOPLES B 577128 UNITED STA Not Required Not Required PEOPLES B 577128 |
| K K | Full Service Full Service | 2191498 361112 | SARDINIA BRANCH | 7110 BACHMAN ROAD | SARDINIA | | | | |
| K K K | Full Service Full Service Full Service | 2191498 361112 4144872 | SARDINIA BRANCH SPRINGBORO BRANCH | 7110 BACHMAN ROAD 95 EDGEBROOK DRIVE | SARDINIA SPRINGBORO | OH | 45066 | VARREN | UNITED STA Not Required Not Required PEOPLES B 577128 UNITED STA Not Required Not Required PEOPLES B 577128 |
| K K K K | Full Service Full Service Full Service Full Service Full Service | 2191498 361112 4144872 3026917 | SARDINIA BRANCH SPRINGBORO BRANCH VAVERLY BRANCH | 7110 BACHMAN ROAD 95 EDGEBROOK DRIVE 951 WEST EMMITT AVENUE 826 FRANKLIN ROAD | SARDINIA SPRINGBORO WAVERLY WAYNESVILLE | OH OH | 45066 45690 45068 | WARREN PIKE | UNITED STA Not Required Not Required PEOPLES B 577128 UNITED STA Not Required Not Required PEOPLES B 577128 UNITED STA Not Required PEOPLES B 577128 |
| DK DK DK | Full Service Full Service Full Service Full Service | 2191498 361112 4144872 3026917 325824 | SARDINIA BRANCH SPRINGBORO BRANCH WAVERLY BRANCH WAYNESVILLE BRANCH | 7110 BACHMAN ROAD 95 EDGEBROOK DRIVE 951 VEST EMMITT AVENUE | SARDINIA SPRINGBORO VAVERLY | OH OH | 45066 45690 | VARREN PIKE VARREN | UNITED STA Not Required Not Required PEOPLES B 577128 UNITED STA Not Required Not Required PEOPLES B 577128 UNITED STA Not Required PEOPLES B 577128 |

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| OK | Full Service | 328423 | WILMINGTON MAIN OFFICE | 48 NORTH SOUTH STREET | VILMINGTON | OH | 45177 | CLINTON | UNITED STA | Not Required | Not Required | PEOPLESB | 577128 | |
|--------|------------------------|---------|--------------------------|----------------------------|-------------------|-----|-------|----------------|------------|--------------|--------------|-----------|---------|--|
| OK | Full Service | 292627 | VILMINGTON PLAZA BRANCI | 1344 ROMBACH AVENUE | VILMINGTON | OH | 45177 | CLINTON | UNITED STA | Not Required | Not Required | PEOPLES B | 577128 | |
| OK | Full Service | 3951617 | ZANESVILLE OFFICE | 3108 MAPLE AVENUE | ZANESVILLE | OH | 43701 | MUSKINGUM | UNITED STA | Not Required | Not Required | PEOPLES B | 577128 | |
| OK | Full Service | 3091317 | COVINGTON BRANCH | 151 NORTH COURT AVENUE | COVINGTON | VA | 24426 | COVINGTON CITY | UNITED STA | Not Required | Not Required | PEOPLES B | 577128 | |
| OK | Full Service | 1466564 | HAMPTON BRANCH | 101 NORTH ARMISTEAD AVENUE | HAMPTON | VA | 23669 | HAMPTON CITY | UNITED STA | Not Required | Not Required | PEOPLES B | 577128 | |
| OK | Full Service | 517423 | RICHMOND BRANCH | 320 NORTH FIRST STREET | RICHMOND | VA | 23219 | RICHMOND CITY | UNITED STA | Not Required | Not Required | PEOPLES B | 577128 | |
| OK | Full Service | 4256896 | BRIDGEPORT BRANCH | 25 OAKMONT LANE | BRIDGEPORT | WV | 26330 | HARRISON | UNITED STA | Not Required | Not Required | PEOPLES B | 577128 | |
| OK | Full Service | 3633258 | BUCKHANNON BRANCH | 14 NORTH LOCUST STREET | BUCKHANNON | WV | 26201 | UPSHUR | UNITED STA | Not Required | Not Required | PEOPLES B | 577128 | |
| OK | Limited Service | 371625 | BURNSVILLE BRANCH | 316 WALBASH AVENUE | BURNSVILLE | WV | 26335 | BRAXTON | UNITED STA | Not Required | Not Required | PEOPLES B | 577128 | |
| OK | Full Service | 3189634 | CHARLESTON PENN AVE BR. | 201 PENNSYLVANIA AVENUE | CHARLESTON | WV | 25302 | KANAVHA | UNITED STA | Not Required | Not Required | PEOPLES B | 577128 | |
| OK | Full Service | 1224278 | CLAYBRANCH | 2043 MAIN STREET | CLAY | WV | 25043 | CLAY | UNITED STA | Not Required | Not Required | PEOPLES B | 577128 | |
| OK | Full Service | 491822 | GASSAWAY BRANCH | 700 ELK STREET | GASSAWAY | WV | 26624 | BRAXTON | UNITED STA | Not Required | Not Required | PEOPLES B | 577128 | |
| OK | Full Service | 3749207 | FIFTH AVENUE OFFICE | 101 FIFTH AVENUE | HUNTINGTON | WV | 25701 | CABELL | UNITED STA | Not Required | Not Required | PEOPLES B | 577128 | |
| OK | Full Service | 5216637 | HUNTINGTON EAST BRANCH | 2600 5TH AVENUE | HUNTINGTON | WV | 25702 | CABELL | UNITED STA | Not Required | Not Required | PEOPLES B | 577128 | |
| OK | Limited Service | 2692753 | HUNTINGTON OPS BRANCH | 2883 FIFTH AVENUE | HUNTINGTON | W٧ | 25702 | CABELL | UNITED STA | Not Required | Not Required | PEOPLES B | 577128 | |
| OK | Full Service | 3845266 | LEVISBURG DOWNTOWN BRA | 1085 EAST WASHINGTON STREE | LEVISBURG | W٧ | 24901 | GREENBRIER | | | Not Required | | 577128 | |
| OK | Full Service | 1357457 | LEVISBURG NORTH | 3371 JEFFERSON STREET NORT | LEVISBURG | WV | 24901 | GREENBRIER | UNITED STA | Not Required | Not Required | PEOPLES B | 577128 | |
| OK | Full Service | 3633221 | LOGAN BRANCH | 307 HUDGINS STREET | LOGAN | WV. | 25601 | LOGAN | UNITED STA | Not Required | Not Required | PEOPLES B | 577128 | |
| OK | Full Service | 4391171 | MADISON BRANCH | 300 STATE STREET | MADISON | W٧ | 25130 | BOONE | UNITED STA | Not Required | Not Required | PEOPLES B | 577128 | |
| CLOSED | 1/26/2022 Full Service | 2791179 | MINERAL WELLS BRANCH | 1397 ELIZABETH PIKE | MINERAL WELLS | WV | 26150 | WOOD | UNITED STA | Not Required | Not Required | PEOPLES B | 577128 | |
| OK | Full Service | 639624 | NEW MARTINSVILLE BRANCH | 207 MAIN STREET | NEW MARTINSVILLE | WV | 26155 | WETZEL | UNITED STA | Not Required | Not Required | PEOPLES B | 577128 | |
| OK | Full Service | 3051405 | EMERSON BRANCH | 3411 EMERSON AVENUE | PARKERSBURG | WV | 26104 | WOOD | UNITED STA | Not Required | Not Required | PEOPLES B | 577128 | |
| OK | Full Service | 2845867 | PARKERSBURG OFFICE | 903 DIVISION STREET | PARKERSBURG | WV | 26101 | WOOD | UNITED STA | Not Required | Not Required | PEOPLES B | 577128 | |
| OK | Full Service | 4145422 | PETTYVILLE OFFICE | 2904 PIKE ST | PARKERSBURG | WV | 26101 | WOOD | UNITED STA | Not Required | Not Required | PEOPLES B | 577128 | |
| OK | Full Service | 2692762 | PHILIPPI BRANCH | 5 SOUTH MAIN STREET | PHILIPPI | WV | 26416 | BARBOUR | | | Not Required | | | |
| OK | Full Service | 903231 | POINT PLEASANT MAIN OFFI | 421 MAIN STREET | POINT PLEASANT | W٧ | 25550 | MASON | UNITED STA | Not Required | Not Required | PEOPLES B | 577128 | |
| OK | Full Service | 13037 | RAVENSWOOD BRANCH | 601 WASHINGTON STREET | RAVENSWOOD | W٧ | 26164 | JACKSON | UNITED STA | Not Required | Not Required | PEOPLES B | 577128 | |
| OK | Full Service | 3288322 | RIPLEY WY BRANCH | 103 MILLER DRIVE | RIPLEY | W٧ | 25271 | JACKSON | | | Not Required | | | |
| OK | Full Service | 4437 | RONCEVERTE BRANCH | 124 CEDAR STREET | RONCEVERTE | WV | 24970 | GREENBRIER | UNITED STA | Not Required | Not Required | PEOPLES B | 577128 | |
| OK | Full Service | 630779 | SISTERSVILLE BRANCH | 726 WELLS STREET | SISTERSVILLE | W٧ | 26175 | TYLER | | | Not Required | | 577128 | |
| OK | Full Service | 846833 | SPENCER DRIVE THRUBRAN | 130 RIPLEY ROAD | SPENCER | WV | 25276 | ROANE | UNITED STA | Not Required | Not Required | PEOPLESB | 577128 | |
| OK | Full Service | 4102649 | SPENCER MAIN BRANCH | 303 MAIN STREET | SPENCER | WV | 25276 | ROANE | | | Not Required | | | |
| OK | Full Service | | | 3802 SUTTON LANE | | WV | 26601 | BRAXTON | | | Not Required | | | |
| OK | Limited Service | 494421 | SUTTON BRANCH | 373 WEST MAIN STREET | | WV | 26601 | BRAXTON | | | Not Required | | | |
| OK | Full Service | | | | VIENNA | | 26105 | WOOD | | | Not Required | | | |
| OK | Full Service | | | 40 LINCOLN PLAZA | | WV | 25571 | LINCOLN | | | Not Required | | | |
| OK | Full Service | | WHITE SULPHUR SPRINGS BE | | WHITE SULPHUR SPI | | 24986 | GREENBRIER | | | Not Required | | | |
| | 1. 40. 451.045 | ****** | | | | | -1444 | | | | 1 | | V. 1.40 | |

PEOPLES BANCORP INC. Marietta, Ohio

ANNUAL REPORT OF BANK HOLDING COMPANIES - FR Y-6 Report at the close of business as of the end of the fiscal year December 31, 2021

Item 1: Annual Reports to Shareholders

Peoples Bancorp Inc. is registered with the Securities and Exchange Commission; therefore, the annual report to shareholders is Peoples' Form 10-K filing.

Item 2: Organization Chart

Please refer to Exhibit A.

Item 2b: Domestic Branch Listings

Please refer to Exhibit B.

Item 3: Securities Holders

| (1) Name and Address of Beneficial Owner | Country of Citizen- ship or Incorporation | Amount and Nature of Beneficial Ownership | Percent of Class* |
|---|--|---|-------------------|
| Dimensional Fund Advisors LP Austin, TX, USA | USA | 2,059,640 | 7.25% |
| BlackRock, Inc. New York, NY, USA | USA | 1,945,979 | 6.85% |

^{*}The "Percent of Class" computation is based on 29,814,401 common shares outstanding on December 31, 2021.

⁽²⁾ None.

Item 4: Insiders

| (1) Name Address | (2) Principal Occupation, if other than with the BHC | (3)(a) Title and Position with BHC | (3)(b) Title and Position with Subsidiaries | (3)(c) Title and Position with Other Businesses | (4)(a) Voting Shares in BHC ⁽¹⁾ | (4)(c) Other companies of which 25% or more of voting securities are held |
|--|---|--|--|--|---|---|
| Tara M. Abraham New Albany, Ohio, USA | Business Owner | Director | Director, Peoples Bank | Chairman and Co-CEO, Accel, Inc. | (2) | Accel, Inc. (52%) |
| | | | | Co-CEO, TaDa Holdings LLC | | TaDa Holdings LLC (50%) |
| | | | | Co-CEO, TaDa Investments LLC | | TaDa Investments LLC (50%) |
| | | | | Director and Co-CEO, Proficient Staffing, Inc. | | Proficient Staffing, Inc. (50%) |
| | | | | Director and Co-CEO, Al Admin, Services, Inc. | | Al Admin, Services, Inc. (51%) |
| | | | | Manager, TADA Lures, LLC | | TADA Lures, LLC (50%) |
| | | | | Manager, TADA Sponge, LLC | | TADA Sponge, LLC (50%) |
| | | | | Manager, TADA New Albany, LLC | | TADA New Albany, LLC (50%) |
| | | | | Manager, TADA Licensing, LLC | | TADA Licensing, LLC (50%) |
| | | | | Manager, TADA Staffing, LLC | | TADA Staffing, LLC (50%) |
| | | | | Manager, LGS Preferred, LLC | | LGS Preferred, LLC (25%) |
| | | | | Manager, TMA Licensing LLC | | TMA Licensing LLC (100%) |
| | | | | Manager, TMA Consulting LLC | | TMA Consulting LLC (100%) |
| | | | | Co-CEO, Accel Insurance Inc. | | Accel Insurance Inc. (50%) |
| S. Craig Beam Sabina, Ohio, USA | Private Investor | Director | Director, Peoples Bank | Co-Owner, Thorobeam Farm, LLC | (2) | Thorobeam Farm, LLC (50%) |
| George W. Broughton Marietta, Ohio, USA | Business Developer | Vice Chairman of the Board | Vice Chairman of the Board, Peoples Bank | Owner and President, Broughton Commercial Properties, LLC | (2) | GWB Oil & Gas LLC (85%) |
| | | | | Owner and President, GWB Oil & Gas LLC | | |

Peoples Bancorp Inc. Form FR Y-6

| (1) Name Address | (2) Principal Occupation, if other than with the BHC | (3)(a) Title and Position with BHC | (3)(b) Title and Position with Subsidiaries | (3)(c) Title and Position with Other Businesses | (4)(a) Voting Shares in BHC ⁽¹⁾ | (4)(c) Other companies of which 25% or more of voting securities are held |
|--|---|--|--|--|---|---|
| | | | | General Partner, Broughton Family Limited Partnership | | |
| | | | | Chairman, Broughton Foundation | | |
| | | | | Director, Peoples Bancorp Foundation, Inc. | | |
| David F. Dierker Bluffton, South Carolina, USA | Retired Bank Executive | Director | Director, Peoples Bank | Manager, Dierker Consulting Group, LLC | (2) | Dierker Consulting Group, LLC (100%) |
| | | | | Co-Trustee, Frederick W. Dierker Family Trust | | |
| | | | | Co-Trustee, Collette M. Dierker Trust | | |
| | | | | Trustee, Lori and David Dierker Charitable Trust | | |
| | | | | Trustee, David Dierker Trust | | |
| | | | | Trustee, Lori Dierker Trust | | |
| James S. Huggins Marietta, Ohio, USA | Attorney at Law | Director | Director, Peoples Bank | Of Counsel, Theisen Brock LPA | (2) | Albatross, Eagle, Birdie LLC (99%) |
| Marietta, Olio, Oshi | | | | Owner, Albatross, Eagle, Birdie LLC | | (3370) |
| Brooke W. James Bexley, Ohio, USA | Business Administrator | Director | Director, Peoples Bank | Partner and Co-Business Administrator, WMSALL Farms | (2) | WMSALL Farms (25%) |
| Susan D. Rector Columbus, Ohio, USA | Attorney-at-Law | Chairman of the Board | Chairman of the Board, Peoples Bank | Partner and Attorney-at-Law, Peterson Connors LLP | (2) | None |
| | | | | Trustee, The Darnell 1194 Revocable Trust | | |
| | | | | Trustee, The Darnell Family 2000 Legacy Trust | | |
| Kevin R. Reeves Houston, Texas, USA | | Director | Director, Peoples Bank | Head, US Power Markets, Gas & Low Carbon Energy BP | (2) | None |

| (1) Name Address | (2) Principal Occupation, if other than with the BHC | (3)(a) Title and Position with BHC | (3)(b) Title and Position with Subsidiaries | (3)(c) Title and Position with Other Businesses | (4)(a) Voting Shares in BHC ⁽¹⁾ | (4)(c) Other companies of which 25% or more of voting securities are held |
|--|---|--|---|---|---|--|
| Douglas R. Reynolds Huntington, West Virginia, USA | | Director | Director, Peoples Bank | President and CEO, Director, Energy Services of America President, ADJ Corp. Managing Partner, HD Media Co-Owner, Prichard Electric Corp. Co-Owner, B&R Development President, The Transylvania Corp | (2) | ADJ Corp. (33%) B&R Development (50%) PBR Corp. (33.3%) Prichard Electric Corp. (25%) The Transylvania Corp (100%) Purple Cap LLC (25%) |
| Frances A. Skinner Libertyville, Illinois, USA | | Director | Director, Peoples Bank | Co-Owner, PBR Corp. Partner, Purple Cap LLC Partner, AUM Partners, LLC Independent Corporate Director, Fenimore Asset Management | (2) | AUM Partners, LLC (95%) |
| Charles W. Sulerzyski Marietta, Ohio, USA | N/A Retired Bank | Director, President and Chief Executive Officer | Director, President and Chief Executive Officer, Peoples Bank Board of Managers, Peoples Insurance Agency, LLC Director, Peoples Bank | Director, Peoples Bancorp Foundation, Inc. | (2) | None |
| Merrick, New York, USA Mark J. Augenstein Parkersburg, West Virginia, USA | | Executive Vice President, Operations | Executive Vice President, Operations, Peoples Bank | Director, WDA Inc. | (2) | None |
| Kathryn M. Bailey St. Marys, West Virginia, USA | N/A | Executive Vice President, Chief Financial Officer and Treasurer | Executive Vice President, Chief Financial Officer and Treasurer, Peoples Bank Manager and Treasurer, Peoples Insurance Agency, LLC | None | (2) | None |

| (1) Name Address | (2) Principal Occupation, if other than with the BHC | (3)(a) Title and Position with BHC | (3)(b) Title and Position with Subsidiaries | (3)(c) Title and Position with Other Businesses | (4)(a) Voting Shares in BHC ⁽¹⁾ | (4)(c) Other companies of which 25% or more of voting securities are held |
|---|---|---|--|--|---|---|
| Jason M. Eakle Vienna, West Virginia, USA | N/A | Executive Vice President, Chief Credit Officer | Executive Vice President, Chief Credit Officer, Peoples Bank | None | (2) | None |
| M. Ryan Kirkham, Granville, Ohio, USA | N/A | Executive Vice President, General Counsel and Corporate Secretary | Executive Vice President and General Counsel, Peoples Bank | None | (2) | None |
| Tyler J. Wilcox, Marietta, Ohio, USA | N/A | Executive Vice President, Commu- nity Banking | Executive Vice President, Community - Banking, Peoples Bank | None | (2) | None |
| Douglas V. Wyatt, Dublin, Ohio, USA | N/A | Executive Vice President, Chief Commercial Banking Officer | Executive Vice President, Chief Commercial Banking Officer, Peoples Bank | None | (2) | None |
| Daniel Feeney Burlington, Vermont, USA | N/A | None | Executive Vice President, Manager of North Star Leasing | Copley NSL Holdings, LLC | (2) | None |
| Richard P. Vaughan Loveland, Ohio, USA | N/A | None | Executive Vice President, Retail Banking, Peoples Bank | , None | (2) | None |
| John C. Binaggio Village of Loch Lloyd, Missouri, USA | N/A | None | Senior Vice President, Manager of Peoples Premium Finance | None | (2) | None |
| Karen V. Clark Marietta, Ohio, USA | N/A | None | Senior Vice President, Operations, Peoples Bank | None | (2) | None |
| Kevin A. Eagan Williamstown, West Virginia, USA | N/A | None | Senior Vice President, Chief Marketing Officer, Peoples Bank | None | (2) | None |
| Matthew M. Edgell Marietta, Ohio, USA | N/A | None | Senior Vice President, Director of Finance | None | (2) | Blue Knob Enterprises, LLC (100%) |
| Thomas A. Frawley Marietta, Ohio, USA | N/A | None | Senior Vice President, Consumer Lending, Peoples Bank | None | (2) | None |
| Chad E. Hanson Vincent, Ohio, USA | N/A | None | Senior Vice President, Information Technology, Peoples Bank | None | (2) | None |

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December 31, 2021

| (1) Name Address | (2) Principal Occupation, if other than with the BHC | (3)(a) Title and Position with BHC | (3)(b) Title and Position with Subsidiaries | (3)(c) Title and Position with Other Businesses | (4)(a) Voting Shares in BHC ⁽¹⁾ | (4)(c) Other companies of which 25% or more of voting securities are held |
|--|---|--|---|--|---|---|
| E. Ann Helmick Sistersville, West Virginia USA | N/A | None | Senior Vice President, Director of Risk Management, Peoples Bank | None | (2) | None |
| Douglas Hromco Worthington, Ohio, USA | N/A | None | Senior Vice President, Chief Information Security Officer | None | (2) | None |
| Michael J. Lane | N/A | None | Senior Vice President, Residential | None | (2) | Priority Lane Co. (100%) |
| Lebanon, Ohio, USA | | | Lending, Peoples Bank | | | Cornerstone Relaxation LLC (100%) |
| | | | | | | Warrior Frozen Treats LLC (100%) |
| Lynda K. Logan Vienna, West Virginia, USA | N/A | None | Senior Vice President, Chief Compliance Officer | None | (2) | None |
| Deborah A. Rhoades Vienna, West Virginia, USA | N/A | None | Senior Vice President, Manager Trust and Investment Services, Peoples Bank | None | (2) | None |
| Jason Silcott Powell, Ohio, USA | N/A | None | Senior Vice President, Controller | None | (2) | None |
| Tonya L. Steele Vienna, West Virginia, USA | N/A | None | Senior Vice President – Chief Human Resources Officer, Peoples Bank | None | (2) | None |
| Robyn A. Stevens Marietta, Ohio, USA | N/A | None | Senior Vice President – Credit Administration Officer | None | (2) | None |

⁽¹⁾ Percentage is based on 29,814,401 common shares outstanding on December 31, 2021

(4)(b) Percentage of Voting Shares in Subsidiaries:

No voting shares of any Peoples Bancorp Inc. subsidiary are held by a director or executive officer of Peoples Bancorp Inc. All voting shares of all subsidiaries of Peoples Bancorp Inc. are held by the bank holding company.

⁽²⁾ Actual percentage is less than 1%