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.

Jon D. Drake
Name of the Holding Company Director and Official


EVP, CFO, Secretary/Treasurer
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.

Signature of Holding Company Director and Official
03/24/2022
Date of Signature

For holding companies not 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
C.I.

Date of Report (top-tier holding company's fiscal year-end):
12/31/2021
Month / Day / Year

N/A
Reporters Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporters Name, Street, and Mailing Address

Peoples Bancorp, Inc

Legal Title of Holding Company
5820 82nd Street
(Mailing Address of the Holding Company) Street / P.O. Box
Lubbock, Texas 79424
City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Jon D. Drake
EVP, CFO, Sect/Treas.

Name Title
806-776-2006
Area Code / Phone Number / Extension
806-771-2268
Area Code / FAX Number

jdrake@peoplesbanktexas.com
E-mail Address

N/A
Address (URL) for the Holding Company's web page

Is confidential treatment requested for any portion of this report submission? ☒ No ☐ Yes 0

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. ☐
2. 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.

12/2019
For Use By Tiered Holding Companies

Top-tiered holding companies must list the names, mailing address, and physical locations of each of their subsidiary holding companies below.

Legal Title of Subsidiary Holding Company

(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box

City State Zip Code

Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box

City State Zip Code

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City State Zip Code

Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box

City State Zip Code

Physical Location (if different from mailing address)
Report Item 1a:
Form 10-K filed with the S.E.C.

N/A
Report Item 1b:
Annual Reports to Shareholders

attached
STAYING THE COURSE | “Stay the Course. When thwarted, try again; harder, smarter. Persevere relentlessly” --- John Wooden

Growing up in the 60’s and 70’s it wasn’t hard to know who the UCLA Bruins and Coach John Wooden were. They were on our black and white TV’s every Saturday playing Notre Dame, Houston or some other national basketball power. They achieved ten national championships including four undefeated seasons. Year after year, they maintained championship caliber talent and performance. What was Coach Wooden’s secret to success? He didn’t focus on winning at all costs, but encouraging team members to give every effort, building a pyramid of success based on “sincerity”, “poise”, “confidence” and “loyalty” no matter the task.

2021 was certainly a year when we learned to stay the course on the path we charted in 2020 and 2021. We produced another successful year for your company, but I am even more proud of the team we have become. In 2021, we had maximum effort from all of our employees. We showed sincerity by appreciating each other’s strengths and weaknesses as we battled Covid-19 again. We confidently acquired another financial institution and showed poise in converting our main software. Finally, we built loyalty within our customer base as we almost reached $1 billion dollars in total assets. Overall, we persevered and performed well. We gladly share those results with you below:

<table>
<thead>
<tr>
<th>2021 Results</th>
</tr>
</thead>
</table>

As of December 31, 2021, a marketable minority interest in Peoples Bancorp, Inc. was $148 per share, up from $130 in 2020 or 13.85%. In 2021, public bank stock prices were among the market leaders and rebounded from pandemic levels of 2020. Our strong, consistent financial performance compares favorably with other peer and public bank stocks, which also contributes to our valuation. When coupled with the $2.05 dividend (1.4% yield) paid in 2021, your stock provided an approximate 15% total return for the year. Moreover, with the prospects of rising rates in 2022, we are hopeful this will aid future profitability.

Looking ahead to 2022

Our outlook for 2022 has many of the same challenges and opportunities that we always see this time of year. We are coming off an extremely good agriculture year, where moisture was plentiful and harvests were near record levels. While commodity prices have notably increased, so have inputs for crops making future crops less and less profitable. On top of that, we have a “La Nina” year which portends less than average rainfall. Although protected by crop insurance, our producers are faced with either no crops or very expensive crops to produce.
Covid-19 is probably here to stay, with variants and waves of infections coming frequently. We must learn how to protect ourselves, our friends, families and our businesses from the devastating impacts we saw in 2020. Only time will tell if we can successfully defend against this and prevent other outbreaks. On the regulatory front, we didn’t see the increase in tax rates we thought were coming from the new administration. However, we know there are plans for those or other increases in the future. We are diligently watching Washington for new legislation and more important, for new regulations that seem to have swung back to those of prior administrations. Notwithstanding all of this, we have increased our personnel to meet the demands of a much larger business. From new lending staff in Princeton, Seymour and Lubbock to back office operations personnel, we are well positioned for future growth. We have great people who come to work every day, ready, willing and able to carry out our high level of customer service. Finally, we are increasing the dividend 2.43% to $2.10 per share, payable to shareholders of record as of February 28, 2022. We anticipate paying the dividend after April 1, 2022.

**Conclusion**

As we enter our twenty-third (23rd) year of operations, I have the perspective of not only looking back on where we have come from, but also looking forward to where we are going. Some of our efforts in 2021 reminded me of our early days in the late 90’s and early 2000’s when we were building Peoples Bank. At times, it felt like little progress was being made or results weren’t coming fast enough. And yet, the phenomenal growth we have experienced in the last 5 years tells me those efforts paid off handsomely. More importantly, I believe that the best days still await us as we build a $1 billion dollar bank focused on all of our values. Like Wooden’s pyramid of success, our values promote growth, teamwork, truth, integrity, fair treatment and customer service. By living and investing in these values, I am confident you will see your investment in your company continue to grow in the future.

As always, we appreciate you and your continued companionship on this course we have set. It’s been fulfilling in many ways, but none more so than knowing we have done it persevering together. We look forward to reporting to you next year on our journey in 2022.
### INTEREST INCOME (dollar amounts in thousands)

<table>
<thead>
<tr>
<th>Description</th>
<th>2020</th>
<th>2021</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total interest and fee income on loans</td>
<td>23,469</td>
<td>26,233</td>
</tr>
<tr>
<td>Income from lease financing receivables</td>
<td>22</td>
<td>13</td>
</tr>
<tr>
<td>Interest income on balances on due from depository institutions</td>
<td>727</td>
<td>182</td>
</tr>
<tr>
<td>Interest and dividend income on securities</td>
<td>2,448</td>
<td>3,030</td>
</tr>
<tr>
<td>Interest income on federal funds sold and securities purchased to resell</td>
<td>135</td>
<td>76</td>
</tr>
<tr>
<td>Other interest income</td>
<td>56</td>
<td>79</td>
</tr>
<tr>
<td><strong>TOTAL INTEREST INCOME</strong></td>
<td><strong>26,857</strong></td>
<td><strong>29,613</strong></td>
</tr>
</tbody>
</table>

### INTEREST EXPENSE (dollar amounts in thousands)

<table>
<thead>
<tr>
<th>Description</th>
<th>2020</th>
<th>2021</th>
</tr>
</thead>
<tbody>
<tr>
<td>Interest on deposits</td>
<td>2,573</td>
<td>1,022</td>
</tr>
<tr>
<td>Interest on trading liabilities or other borrowed money</td>
<td>56</td>
<td>0</td>
</tr>
<tr>
<td><strong>TOTAL INTEREST EXPENSE</strong></td>
<td><strong>2,629</strong></td>
<td><strong>1,022</strong></td>
</tr>
<tr>
<td>Net Interest Income</td>
<td>24,228</td>
<td>28,591</td>
</tr>
<tr>
<td>Provision for loan and lease losses</td>
<td>625</td>
<td>-10</td>
</tr>
<tr>
<td><strong>NON-INTEREST INCOME</strong></td>
<td><strong>5,738</strong></td>
<td><strong>6,296</strong></td>
</tr>
<tr>
<td>Realized gains (losses) on available for sale securities</td>
<td>100</td>
<td>0</td>
</tr>
<tr>
<td><strong>NON-INTEREST EXPENSE</strong></td>
<td><strong>18,278</strong></td>
<td><strong>21,563</strong></td>
</tr>
</tbody>
</table>

### INCOME (LOSS) BEFORE INCOME TAXES AND EXTRAORDINARY ITEMS

<table>
<thead>
<tr>
<th>Description</th>
<th>2020</th>
<th>2021</th>
</tr>
</thead>
<tbody>
<tr>
<td>Applicable income taxes</td>
<td>2,146</td>
<td>2,516</td>
</tr>
<tr>
<td><strong>NET INCOME (LOSS) ATTRIBUTABLE TO BANK</strong></td>
<td><strong>9,017</strong></td>
<td><strong>10,818</strong></td>
</tr>
</tbody>
</table>

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### OFFICERS

Larry C. Allen **Chairman, CEO**  
D. Todd McKee **Vice Chairman, CLO**  
Blake J. Boyd **President**  
Jon Drake **Senior Executive Vice President, CFO**  
Tim Farris **President - Rural Markets**  
Stephen Leist **President - Quaker, Lubbock**  
Marcus Brockman **President - Nazareth**  
Kevin Petty **President - Seminole**  
Dana Winn **President - Seymour**  
Jayson Lam **President – Whitney**  
Bill Bradshaw **President – Princeton**  
Mike Phelps **Executive Vice President**  
Troy Vanderburg **Executive Vice President**  
William Booe **Executive Vice President, COO**  
Jordan McKay **Executive Vice President**  
Chelsea Salazar **Executive Vice President, Marketing**  
Lacie Walton **Executive Vice President, Mortgage Mgr**  
Kevin Mitchell **Senior Vice President, Chief Risk Officer**  
Doug Willis **Senior Vice President**  
Teresa McLean **Senior Vice President, Chief Accounting Officer**  
Anthony Foerster **Senior Vice President, Branch Mgr**  
Sonia Arismendez **Senior Vice President, Dir. Customer Service**  
Mark Woods **Senior Vice President**  
Melanie Emmel **Senior Vice President**  
Tammy Atchley **Senior Vice President**  
Josh Gandy **Senior Vice President, Branch Mgr**  
Glenda Cox **Senior Vice President, Doc Prep Mgr**  
Richard Smith **Senior Vice President, Info Security Officer**  
Matthew Knies **Senior Vice President**  
Piper Madison **Senior Vice President, Chief Credit Officer**  
Cheryl Brown **Senior Vice President, Internal Auditor**  
Lynn Womack **Vice President, Credit Manager**  
Pat Meeks **Vice President**  
Clay Miller **Vice President, Branch Mgr**  
Kraig Kern **Vice President**  
Dawn Binder **Vice President**  
Tracey Stahmer **Vice President**  
Tanya Ethridge **Vice President**  
Kelli Sehon **Vice President, BSA Officer**  
Colton Coker **Vice President**  
Andrea Rodriguez **Vice President, Deposit Operations Mgr.**  
Cheryl Penner **Vice President**  
Abbi Brickey **Vice President**  
Cindy Blackwell **Vice President**  
Lora Rogers **Vice President**  
Laura Duke **Vice President**  
Tori Harber **Vice President, Human Resource Director**  
Brett Villarreal **Vice President**  
Jacob Jones **Vice President, Controller**  
Johnathan Surratt **Vice President, IT Mgr, Physical Security Officer**  
Chasitie Seaton **Vice President**
**DIRECTORS**
Larry Allen - Chairman, C.E.O.
Darrell W. Adams
Ronnie Bilbo
Blake J. Boyd
Brett Cate
Chuck Darter
Jon Drake
Tim Farris
David Foster
Walt Hagood
Dr. S. A. Hale, Jr.
Russell Lepard
D. Todd McKee
Larry Moore
Jack O. Nelson, Jr.
Steve Nieman

**BUSINESS DEVELOPMENT BOARD**

**LUBBOCK**
Sixtus Atabong
Maura Crawford
Julie Doss
Michael Kahn
Keith Leonard
Jordan McKay
Joey Warren
Dan Wilson

**LORENZO & CROSBY COUNTY**
Brian Aycock

**NAZARETH**
Marcus Brockman

**POST**
Tait Crow

**SEMINOLE**
Kevin Petty
Jake Reimer
Bobby Teichroeb

**SLATON**
Greg Schilling

*CAGR = Compound Annual Growth Rate*
Report Item 2:

ORGANIZATIONAL CHART

Peoples Bancorp, Inc.
Lubbock, Texas (a Texas Corp.)

- Owns 100% of
  - Peoples (TX) Statutory Trust I (TPSI)
    Lubbock, Texas (a Delaware Corp.)
    LEI: None
  - Owns 100% of
    - Peoples Bank (PB)
      Lubbock, Texas (a Texas Corp.)
      LEI: 549300X7PN8KSYQHY415 - Peoples Bank

- Owns 100% of
  - Peoples (TX) Statutory Trust II (TPSII)
    Lubbock, Texas (a Delaware Corp.)
    LEI: NONE
Report Item 2b:
Branch List

attached
Results: A list of branches for your depository institution: PEOPLES BANK (ID_RSSD: 819855).

This depository institution is held by PEOPLES BANCORP, INC. (2814528) of LUBBOCK, TX.
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.

<table>
<thead>
<tr>
<th>Data Action</th>
<th>Effective Date</th>
<th>Branch Service Type</th>
<th>Branch ID_RSSD*</th>
<th>Popular Name</th>
<th>Street Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>County</th>
<th>Country</th>
<th>FDIC UNINUM*</th>
<th>Office Number*</th>
<th>Head Office</th>
<th>Head Office ID_RSSD*</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>OK</td>
<td></td>
<td>Full Service (Head Office)</td>
<td>819855</td>
<td>PEOPLES BANK</td>
<td>5820 82ND STREET</td>
<td>LUBBOCK</td>
<td>TX</td>
<td>79424-3617</td>
<td>LUBBOCK</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>PEOPLES BANK</td>
<td>819855</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td></td>
<td>Full Service</td>
<td>3211692</td>
<td>LORENZO BRANCH</td>
<td>416 HARRISON AVENUE</td>
<td>LORENZO</td>
<td>TX</td>
<td>79343-9501</td>
<td>CROSBY</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>PEOPLES BANK</td>
<td>819855</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td></td>
<td>Full Service</td>
<td>5148215</td>
<td>112TH AND QUAKER BRANCH</td>
<td>11011 QUAKER AVENUE</td>
<td>LUBBOCK</td>
<td>TX</td>
<td>79424-3617</td>
<td>LUBBOCK</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>PEOPLES BANK</td>
<td>819855</td>
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</tr>
<tr>
<td>OK</td>
<td></td>
<td>Full Service</td>
<td>3228533</td>
<td>34TH STREET BRANCH</td>
<td>3801 34TH STREET</td>
<td>LUBBOCK</td>
<td>TX</td>
<td>79410-2635</td>
<td>LUBBOCK</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>PEOPLES BANK</td>
<td>819855</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td></td>
<td>Full Service</td>
<td>3734856</td>
<td>NAZARETH BRANCH</td>
<td>101 WEST HWY 86</td>
<td>NAZARETH</td>
<td>TX</td>
<td>79063</td>
<td>CASTRO</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>PEOPLES BANK</td>
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<td></td>
</tr>
<tr>
<td>OK</td>
<td></td>
<td>Full Service</td>
<td>4560810</td>
<td>POST BRANCH</td>
<td>615 NORTH BROADWAY STREET</td>
<td>POST</td>
<td>TX</td>
<td>79356</td>
<td>GARZA</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>PEOPLES BANK</td>
<td>819855</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td></td>
<td>Full Service</td>
<td>643368</td>
<td>PRINCETON BRANCH</td>
<td>112 WEST PRINCETON DRIVE</td>
<td>PRINCETON</td>
<td>TX</td>
<td>75407</td>
<td>COLLIN</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>PEOPLES BANK</td>
<td>819855</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td></td>
<td>Full Service</td>
<td>5617560</td>
<td>SEMINOLE BRANCH</td>
<td>200 NORTH MAIN STREET</td>
<td>SEMINOLE</td>
<td>TX</td>
<td>79360</td>
<td>GAINES</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>PEOPLES BANK</td>
<td>819855</td>
<td></td>
</tr>
<tr>
<td>Change</td>
<td>5/1/2021</td>
<td>Full Service</td>
<td>402462</td>
<td>SEYMOUR BRANCH</td>
<td>201 NORTH WASHINGTON AVENUE</td>
<td>SEYMOUR</td>
<td>TX</td>
<td>76380-2123</td>
<td>BAYLOR</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>PEOPLES BANK</td>
<td>819855</td>
<td>No Longer referred to as First Ban &amp; Trust</td>
</tr>
<tr>
<td>OK</td>
<td></td>
<td>Full Service</td>
<td>3631562</td>
<td>SHALLOWATER BRANCH</td>
<td>700 NORTH DIVISION STREET</td>
<td>SHALLOWATER</td>
<td>TX</td>
<td>79363-3758</td>
<td>LUBBOCK</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>PEOPLES BANK</td>
<td>819855</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td></td>
<td>Full Service</td>
<td>4413840</td>
<td>Slaton Banking Center</td>
<td>1000 NORTH DIVISION STREET</td>
<td>Slaton</td>
<td>TX</td>
<td>79364</td>
<td>LUBBOCK</td>
<td>UNITED STATES</td>
<td>Not Required</td>
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<td>PEOPLES BANK</td>
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</tr>
<tr>
<td>OK</td>
<td></td>
<td>Full Service</td>
<td>376068</td>
<td>Whitney Branch</td>
<td>107 NORTH BRAZOS STREET</td>
<td>WHITNEY</td>
<td>TX</td>
<td>76692</td>
<td>HILL</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>PEOPLES BANK</td>
<td>819855</td>
<td></td>
</tr>
</tbody>
</table>

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://y10online.federalreserve.gov.

* FDIC UNINUM, Office Number, and ID_RSSD columns are for reference only. Verification of these values is not required.
Report Item 3:
Shareholders exceeding 5%

attached
<table>
<thead>
<tr>
<th>Name &amp; Address (City, State, Country)</th>
<th>Country of Citizenship or Incorporation</th>
<th>Number and Percentage of Each Class of Voting Securities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Larry &amp; Vanita Moore, Lubbock, TX</td>
<td>USA</td>
<td>41,929 (6.43%)</td>
</tr>
<tr>
<td>Davron Santa Fe Properties, Ltd., Lubbock, TX</td>
<td>USA</td>
<td>39,800 (6.10%)</td>
</tr>
<tr>
<td>(Equal partnership between Ronnie Bilbo and David Foster with Ronnie Bilbo having 3.05% and David Foster having 3.05% each) See individual ownership below</td>
<td>USA</td>
<td></td>
</tr>
<tr>
<td>Ronnie Bilbo, Lubbock, TX 79424</td>
<td>USA</td>
<td>11,918 (1.83%)</td>
</tr>
<tr>
<td>David Foster, Lubbock, Texas 79424</td>
<td>USA</td>
<td>11,918 (1.83%)</td>
</tr>
<tr>
<td>Shipley Brothers, Inc. &amp; Shipley &amp; Son LTD, Levelland, TX</td>
<td>USA</td>
<td>38,187 (5.85%)</td>
</tr>
<tr>
<td>Russell Lepard, Lubbock, TX</td>
<td>USA</td>
<td>34,000 (5.21%)</td>
</tr>
<tr>
<td>Peoples Bank 401K &amp; ESOP, Lubbock, TX</td>
<td>USA</td>
<td>59,996 (9.20%)</td>
</tr>
</tbody>
</table>

Trustees: William J. Booe, Tori Harber and Mark Woods.

Participant Voting Rights:
All Company Stock held by the Trustee shall be voted by the Trustee in accordance with instructions from the Plan Administrator. Notwithstanding the foregoing, a Participant (or Beneficiary) shall have the right to direct the Trustee regarding the voting of Company Stock allocated to his/her Company Stock Account with respect to any corporate matter which involves the approval or disapproval of any corporate merger or consolidation, recapitalization, reclassification, liquidation, dissolution, sale of substantially all assets of a trade or business, or such similar transactions prescribed in regulations. In accordance with instructions from the Plan Administrator, the Trustee shall vote any unallocated shares held by Note: William J. Booe 413 (0.06%) of Peoples Bancorp, Inc stock in his individual name.
Report Item 4:
Directors and Officers

attached
<table>
<thead>
<tr>
<th>Names &amp; Address (City, State, Country)</th>
<th>Principal &amp; Occupation if other than with holding company</th>
<th>Title &amp; Position with holding company</th>
<th>Title &amp; Position with Subsidiaries (include names of subsidiaries)</th>
<th>Title &amp; Position with Other Businesses (include names of other businesses)</th>
<th>Percentage of Voting Securities in holding company</th>
<th>Percentage of Voting Securities in Subsidiaries</th>
<th>Percentage of Voting Securities in Other Businesses (include names of other businesses)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Darrell W. Adams</td>
<td>Retired</td>
<td>Director</td>
<td>Director</td>
<td>General Partner - Adamas &amp; Greene Partnership (50%)</td>
<td>0.29% TPSI - N/A</td>
<td>N/A</td>
<td>Adams &amp; Greene Partnership (50%)</td>
</tr>
<tr>
<td>Larry Allen</td>
<td>Chairman &amp; CEO &amp; Director</td>
<td>Director</td>
<td>EVP &amp; Director</td>
<td>RKB Family Investments LR, LP, Trustee</td>
<td>N/A</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>Ronnie Bilbo</td>
<td>Ind. Business Owner</td>
<td>Director</td>
<td>EVP &amp; Director</td>
<td>RKB Family Investments LR, LP, Trustee</td>
<td>N/A</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>Steven Brett Cate.</td>
<td>Retired</td>
<td>Director</td>
<td>EVP &amp; Director</td>
<td>BBC Properties, LLC - 63.37%; Premier BC LLC - 50.02%; Gulf Holdings, LLC - 20.84%; RPS Platform 40%; Lubron Santa Fe - 50%; TV Investments, LLC - 50%; K8 Investments, LLC - 50%</td>
<td>N/A</td>
<td>NA</td>
<td>BBC Properties, LLC - 63.37%; Premier BC LLC - 50.02%; Gulf Holdings, LLC - 20.84%; RPS Platform 40%; Lubron Santa Fe - 50%; TV Investments, LLC - 50%; K8 Investments, LLC - 50%</td>
</tr>
<tr>
<td>Charles W. Darter, Jr.</td>
<td>Accountant</td>
<td>Director</td>
<td>EVP &amp; CFO, Director</td>
<td>44 Capital LLC - 100%</td>
<td>1.05% TPSI - N/A</td>
<td>N/A</td>
<td>44 Capital LLC - 100%</td>
</tr>
<tr>
<td>Jon D. Drake</td>
<td>Banker</td>
<td>EVP &amp; Director</td>
<td>EVP &amp; Director</td>
<td>44 Capital LLC - 100%</td>
<td>1.05% TPSI - N/A</td>
<td>N/A</td>
<td>44 Capital LLC - 100%</td>
</tr>
<tr>
<td>Tim Farris</td>
<td>Banker</td>
<td>EVP &amp; Director</td>
<td>EVP &amp; Director</td>
<td>44 AG Services, LLC - 100%</td>
<td>1.05% TPSI - N/A</td>
<td>N/A</td>
<td>44 AG Services, LLC - 100%</td>
</tr>
<tr>
<td>Charles W. Darter, Jr.</td>
<td>Accountant</td>
<td>Director</td>
<td>EVP &amp; CFO, Director</td>
<td>44 Capital LLC - 100%</td>
<td>1.05% TPSI - N/A</td>
<td>N/A</td>
<td>44 Capital LLC - 100%</td>
</tr>
<tr>
<td>Jon D. Drake</td>
<td>Banker</td>
<td>EVP &amp; Director</td>
<td>EVP &amp; Director</td>
<td>44 Capital LLC - 100%</td>
<td>1.05% TPSI - N/A</td>
<td>N/A</td>
<td>44 Capital LLC - 100%</td>
</tr>
<tr>
<td>Tim Farris</td>
<td>Banker</td>
<td>EVP &amp; Director</td>
<td>EVP &amp; Director</td>
<td>44 AG Services, LLC - 100%</td>
<td>1.05% TPSI - N/A</td>
<td>N/A</td>
<td>44 AG Services, LLC - 100%</td>
</tr>
<tr>
<td>Names &amp; Address (City, State, Country)</td>
<td>Principal Occupation if other than with holding company</td>
<td>Title &amp; Position with holding company</td>
<td>Title &amp; Position with Subsidiaries (include names of subsidiaries)</td>
<td>Title &amp; Position with Other Businesses (include names of other businesses)</td>
<td>Percentage of Voting Securities in holding company</td>
<td>Percentage of Voting Securities in Subsidiaries (includes names of subsidiaries)</td>
<td>List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)</td>
</tr>
<tr>
<td>--------------------------------------</td>
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</tr>
<tr>
<td>David Foster</td>
<td>Ind. Business Owner</td>
<td>Director</td>
<td>Peoples Bank</td>
<td>Executive V. P. - Rehab Plus Partner - Davron Santa Fe Prep., DF Family Investments LR, LP, Trustee</td>
<td>4.88% TPSI-N/A</td>
<td>1.56% TPSI-N/A</td>
<td>Outerwear USA -50%; Garza Gold-37.5%; Rehab Plus -50%; RPS Platform 39% Davron Santa Fe-50% J. Walt &amp; Glinda Hagood JV 50% Lary Hagood Trust 33.3%</td>
</tr>
<tr>
<td>Walt Hagood</td>
<td>Farmer</td>
<td>Director</td>
<td>Peoples Bank</td>
<td>J. Walt &amp; Glinda Hagood JV, Partner Larry Hagood Trust, Trustee</td>
<td>1.56% TPSI-N/A</td>
<td>0.71% TPSI-N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Samuel A. Hale, Jr.</td>
<td>Doctor</td>
<td>Director</td>
<td>Peoples Bank</td>
<td>N/A</td>
<td>0.71% TPSI-N/A</td>
<td>0.71% TPSI-N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Russell Lepard</td>
<td>Farmer</td>
<td>Director</td>
<td>Peoples Bank</td>
<td>President &amp; Owner-Half Mile Farms, Inc President &amp; Owner-Russell Lepard Farms President &amp; Owner-Lepard Farm Service, Inc President &amp; Owner -86 Inc Partner-Halco Land Co. Partner - Lepard Family Ptn (Family Entity)</td>
<td>5.21% TPSI-N/A</td>
<td>0.71% TPSI-N/A</td>
<td>Half Mile Farms, Inc.-50% Russell Lepard Farms-100% Lepard Farm Service, Inc.-50% 86 Inc.-50%; Halco Land Co.-25% Lepard Vineyards-100% Lepard Family Ptn (Family Entity)-25%</td>
</tr>
<tr>
<td>Todd McKee</td>
<td>Barker</td>
<td>President &amp; Director</td>
<td>Vice Chairman/CLO, Director Peoples Bank</td>
<td>N/A</td>
<td>4.42% TPSI-N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Larry Moore</td>
<td>Ind. Business Owner</td>
<td>Director</td>
<td>Peoples Bank</td>
<td>President &amp; Owner -MoCo, Inc.</td>
<td>6.43% TPSI-N/A</td>
<td>6.43% TPSI-N/A</td>
<td>MoCo, Inc.-84%; CastleRock Homes, LLC 50%</td>
</tr>
<tr>
<td>Steve Nieman</td>
<td>Retired</td>
<td>Director</td>
<td>Peoples Bank</td>
<td>N/A</td>
<td>0.98% TPSI-N/A</td>
<td>0.98% TPSI-N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>William J. Booe</td>
<td>Barker</td>
<td>None</td>
<td>EVP &amp; Chief Operating Officer Trustee</td>
<td>9.26% TPSI-N/A</td>
<td>9.26% TPSI-N/A</td>
<td>9.26% TPSI-N/A</td>
<td>Peoples Bank 401K &amp; ESOP</td>
</tr>
<tr>
<td>Mark J. Woods</td>
<td>Barker</td>
<td>None</td>
<td>SVP/Operations Trustee</td>
<td>9.20% TPSI-N/A</td>
<td>9.20% TPSI-N/A</td>
<td>9.20% TPSI-N/A</td>
<td>Peoples Bank 401K &amp; ESOP</td>
</tr>
<tr>
<td>Tori Harber</td>
<td>Barker</td>
<td>None</td>
<td>VP/HR Officer Trustee</td>
<td>9.20% TPSI-N/A</td>
<td>9.20% TPSI-N/A</td>
<td>9.20% TPSI-N/A</td>
<td>Peoples Bank 401K &amp; ESOP</td>
</tr>
</tbody>
</table>