

Revised

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)); Section 8(a) of the International Banking Act (12 U.S.C. § 3106(a)); Sections 11(a)(1), 25 and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); Section 211.13(c) of Regulation K (12 C.F.R. § 211.13(c)); and Section 225.5(b) of Regulation Y (12 C.F.R. § 225.5(b)) and section 10(c)(2)(H) of the Home Owners' Loan Act. Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

This report form is to be filed by all top-tier bank holding companies and top-tier savings and loan 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.

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.

Date of Report (top-tier holding company's fiscal year-end):

December 31, 2012

Month / Day / Year

I, **Herschel S Taylor**

Reporter's Name, Street, and Mailing Address

Peoples Bancorp, Inc.

Name of the Holding Company Director and Official

Legal Title of Holding Company

Chairman of the Board

PO Box 1049

Title of the Holding Company Director and Official

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

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.

Manchester TN 37349

City State Zip Code

1203 Hillsboro Blvd., Manchester TN 37355

Physical location (if different from mailing address)

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.

Person to whom questions about this report should be directed:

Vicky Inzer

Secretary/Treasury

Name

Title

931-728-3381

Area Code / Phone Number / Extension

931-728-3255

Area Code / FAX Number

vinzer@bankwithpeoples.com

E-mail Address

Herschel S Taylor

Signature of Holding Company Director and Official

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

03/28/2013

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 **1131554**
C.I. _____

Does the reporter request confidential treatment for any portion of this submission?

Yes Please identify the report items to which this request applies:

In accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided.

The information for which confidential treatment is sought is being submitted separately labeled "Confidential."

No

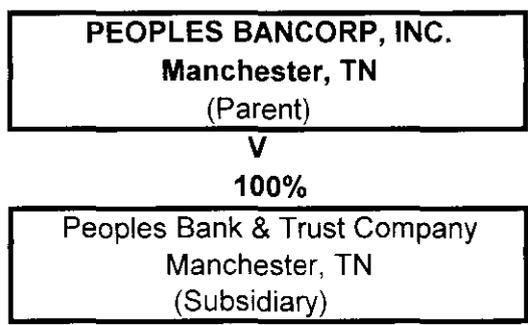
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Form FR Y-6
PEOPLES BANCORP, INC.
1203 Hillsboro Blvd
Manchester, Tennessee 37355
Fiscal Year Ending December 31, 2012

Report Item 1: b. The bank holding company prepares an annual report for its shareholders.
Two copies are enclosed.

Report Item 2: Organizational Chart

The following chart shows the bank holding company's direct ownership and control of its wholly-owned subsidiary at December 31, 2012



State of Incorporation-Tennessee

- (1) Both entities are located at 1203 Hillsboro Blvd, Manchester, TN 37355.
- (2) The subsidiary does business under its own name.
- (3) There are no other subsidiaries.

Report Item 2b: Domestic Branch Listing
Attached

Report Item 3: Shareholders
Attached

Report Item 4: Insiders
Attached

Results: A list of branches for your depository institution: PEOPLES BANK & TRUST COMPANY (ID_RSSD: 28732). This depository institution is held by PEOPLES BANCORP, INC. (1131554) of MANCHESTER, TN. The data are as of 12/31/2012. Data reflects information that was received and processed through 02/24/2013.

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://y10online.federalreserve.gov>.

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

Data Action	Effective Date	Branch Service Type	Branch ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	County
		Full Service (Head Office)	28732	PEOPLES BANK & TRUST COMPANY	1203 HILLSBORO BOULEVARD	MANCHESTER	TN	37355	COFFEE

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REPORT ITEM 3: Security Holders

(1)(a)(1)(b)(1)(c)(2)(a)(2)(b)(2)(c)

Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2012			Shareholders not listed in (3)(1)(a) through 3(1)(c) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending 12-31-12		
(1)(a)	(1)(b)	(1)(c)	(2)(a)	(2)(b)	(2)(c)
Herschel S. Taylor Manchester, TN	U.S.A.	8,039 - 12.69% Common Stock	N/A		
Bobby G. Willis Hillsboro, TN	U.S.A.	5,775 - 9.12% Common Stock			
Joe M or Judith W Clem Eads TN	U.S.A.	3,500- 5.52% Common Stock			
Robert J Haley Reston VA	U.S.A.	3,250- 5.13% Common Stock			
June Willis Silver Eads TN	U.S.A.	3,500- 5.52% Common Stock			
Steven Willis Manchester TN	U.S.A.	3,500- 5.52% Common Stock			

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REPORT ITEM 4: Insiders
(1)(2)(3)(a)(b)(c) and (4)(a)(b)(c)

(1)	(2)	(3) (a)	(3) (b) Peoples Bank & Trust Company	(3) (c)	(4)(a)	(4)(b)	(4) (c)
Philip Calahan Manchester, TN United States	Banker	Director / President	Director / President	None	0.18%	N/A	N/A
D Michael England Manchester, TN United States	Real Estate Broker	Director	Director	None	0.39%	N/A	N/A
Elmer Morris, Jr. Manchester, TN United States	Banker	Director / CEO	Director / CEO	None	2.74%	N/A	N/A
Herschel S Taylor Manchester, TN United States	Dentist	Director & Chairman	Director & Chairman	None	12.69%	N/A	N/A
Bobby G Willis Hillsboro, TN United States	Farmer	Director & Vice Chmn.	Director & Vice Chairman	President Willis Farms, Inc. Hillsboro, TN	9.12%	N/A	Willis Farms, Inc. 40.0%
				Partner Pineview Development Co Hillsboro, TN			Pineview Development Co. 33.3%
				Partner Riverview Development Hillsboro, TN			Riverview Development 100.0%
David Young Manchester, TN United States	Electric Utility Manager	Director	Director	N/A	0.05%	N/A	N/A
Sammy Young Hillsboro, TN United States	Retired-Agribusines Manager	Director	Director	N/A	0.47%	N/A	N/A