

WORKING TOGETHER. BUILDING SUCCESS.

Peoples BANCORP®

INVESTOR PRESENTATION | 1st QUARTER

2024

WORKING TOGETHER BUILDING SUCCESS

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SAFE HARBOR **STATEMENT**

Statements in this presentation which are not historical are "forward-looking statements" within the meaning of Section 27A of the Securities Act of 1933, as amended, Section 21E of the Securities Exchange Act of 1934, as amended, and the Private Securities Litigation Reform Act of 1995. These forward-looking statements may include discussions of the strategic plans and objectives or anticipated future performance and events of Peoples Bancorp Inc. ("Peoples").

The information contained in this presentation should be read in conjunction with Peoples' Annual Report on Form 10-K for the fiscal year ended December 31, 2023 (the "2023 Form 10-K"), and the Quarterly Report on Form 10-Q for the quarter ended March 31, 2024, each of which is available on the Securities and Exchange Commission's ("SEC") website (sec.gov) or at Peoples' website (peoplesbancorp.com).

Investors are cautioned that forward-looking statements, which are not historical fact, involve risks and uncertainties, including those detailed in the 2023 Form 10-K under the section, "Risk Factors" in Part I, Item 1A. As such, actual results could differ materially from those contemplated by forward-looking statements made in this presentation. Management believes that the expectations in these forward-looking statements are based upon reasonable assumptions within the bounds of management's knowledge of Peoples' business and operations. Peoples disclaims any responsibility to update these forward-looking statements to reflect events or circumstances after the date of this presentation.

PROFILE, CULTURE, STRATEGY & INVESTMENT RATIONALE

PEBO SNAPSHOT AS OF MARCH 31, 2024

Loans: $6.2 billion

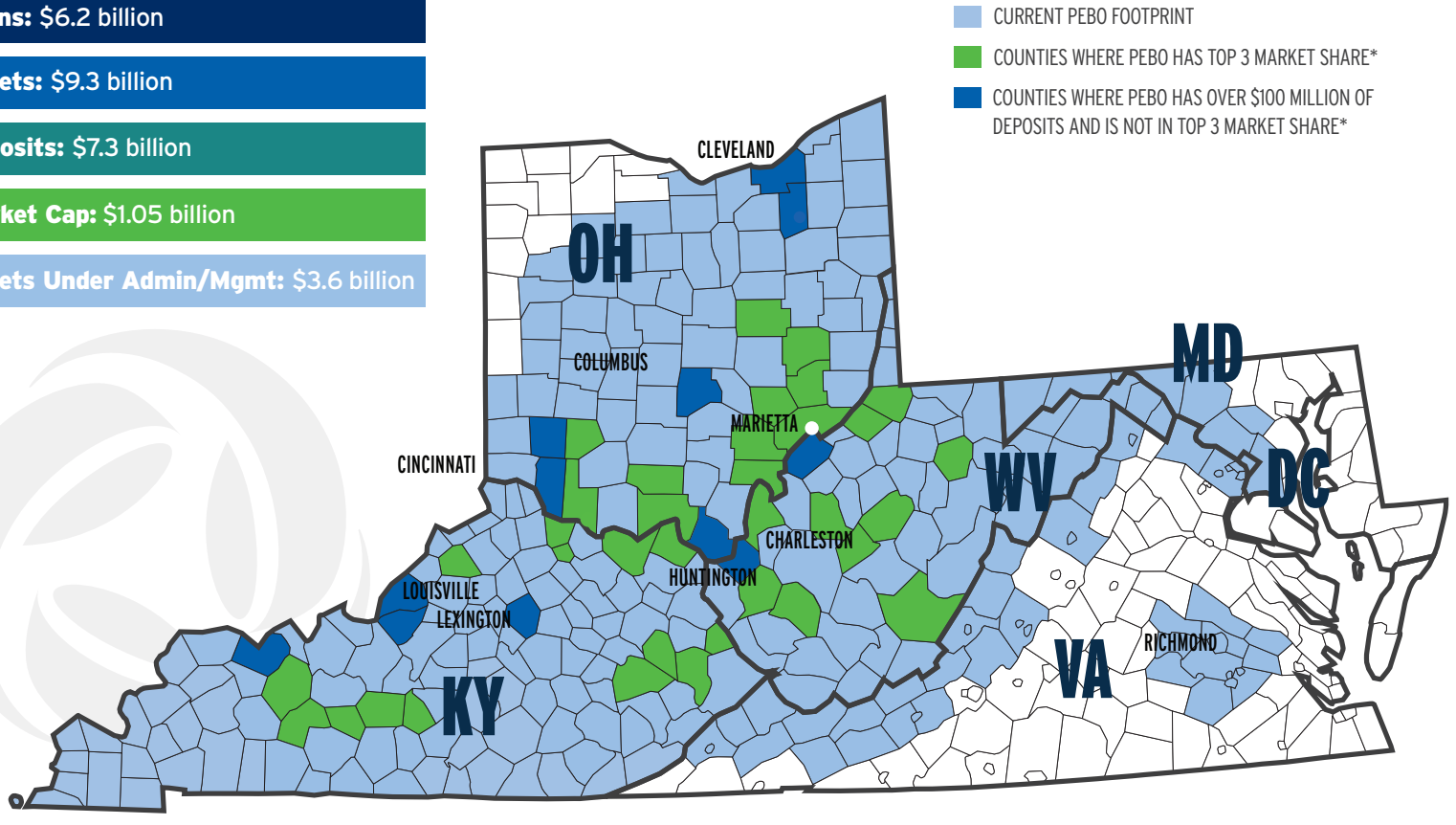
Assets: $9.3 billion

Deposits: $7.3 billion

Market Cap: $1.05 billion

Assets Under Admin/Mgmt: $3.6 billion

PEOPLES BANK GEOGRAPHIC FOOTPRINT



* According to FDIC annual summary of deposits as of June 30, 2023.

CORPORATE CULTURE

NASDAQ: PEBO

OUR VISION

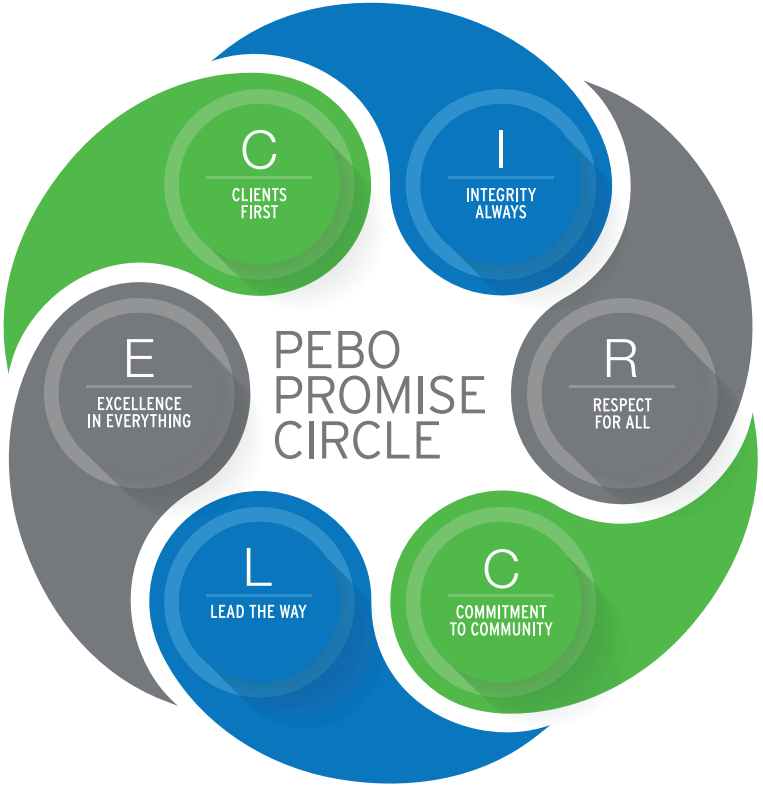
Our vision is to be the
BEST COMMUNITY BANK IN AMERICA
for our employees, clients, shareholders, and local communities.

OUR CORE VALUES

Our actions are guided by our core values represented by the Promise Circle, which embodies how we do business and our never ending pursuit of creating value for our associates, our communities, our clients, and our shareholders. Being true to these core values in the decisions we make and in our business practices is essential to driving sustainable long-term growth.

ENVIRONMENTAL, SOCIAL AND GOVERNANCE ("ESG") MATTERS

In 2024 and beyond, we are committed to continuing to conduct our business in a manner that aligns with our values, our ESG areas of focus, and our investment rationale. Our ESG areas of focus are organized around our associates, our communities, our clients and our shareholders. More about our ESG practices can be found on our website at **peoplesbancorp.com/about-us/about-peoples.**



Peoples BANK®

- **Commitment to Superior Shareholder Returns**
- **Clients' First Choice for Financial Services**
- **Great Place to Work**
- **Meaningful Impact on Our Communities**

BEST COMMUNITY BANK IN AMERICA

RESPONSIBLE RISK MANAGEMENT

- Everyone is a Risk Manager
- Know the Risks: Strategic, Reputation, Credit, Market, Liquidity, Operational, Compliance
- Disciplined Credit Culture
- Do Things Right the First Time
- Raise Your Hand
- Discover the Root Cause
- Manage Change Effectively
- Keep Information Secure

EXTRAORDINARY CLIENT EXPERIENCE

- Treat The Client Like Family
- Delight The Client
- Ensure A Consistent Client Experience Across All Channels
- Learn Client's Goals and Fears
- Deliver Expert Advice and Solutions
- Evolve the Digital Experience
- DWYSYWD (Do What You Say You Will Do)

PROFITABLE REVENUE GROWTH

- Acquire, Grow and Retain Clients
- Earn Client Referrals
- Go Wide
- Price for the Value We Provide
- Operate Efficiently
- Have Appetite For Winning
- Execute Thoughtful Mergers and Acquisitions

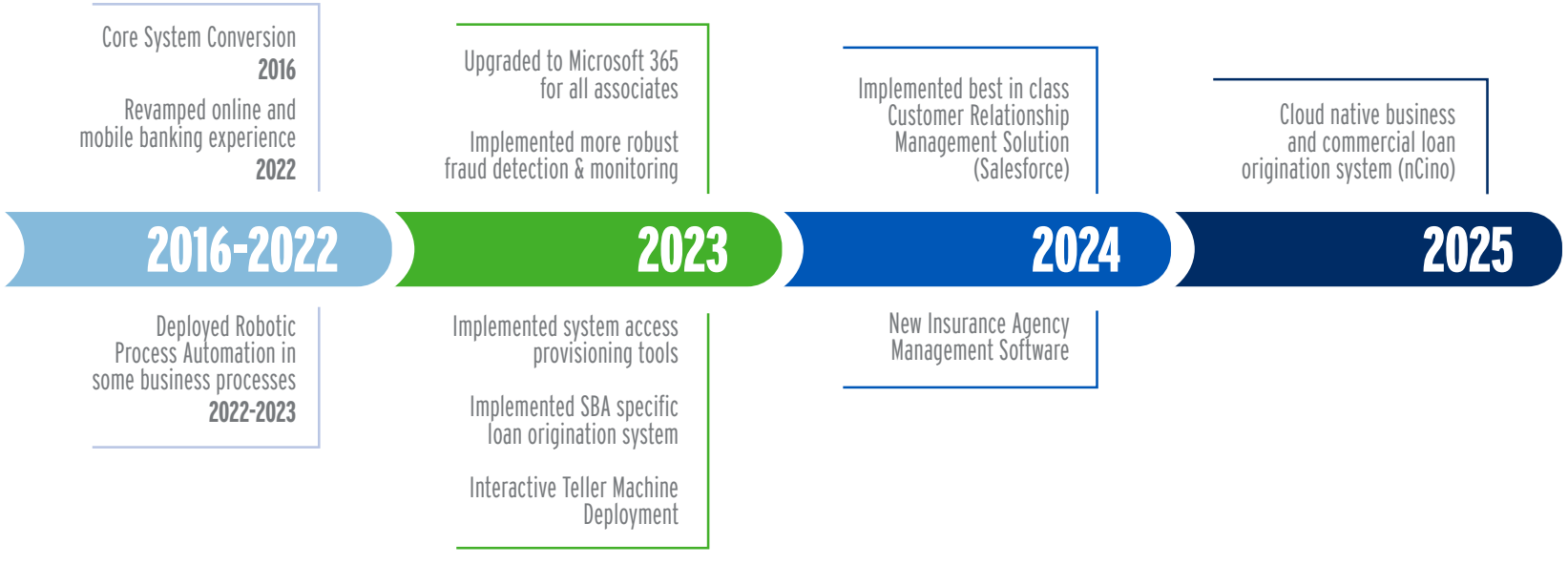
FIRST CLASS WORKPLACE

- Hire for Values
- Competition Is Across the Street
- Promote a Culture of Learning
- Coach In Every Direction
- Put Right People In Right Job
- Be Accountable, No Excuses
- Recognize and Reward Performance
- Balance Work And Life
- Cultivate Diversity
- Spread Goodness / No Jerks

PREPARATION
CROSSING $10 BILLION

NASDAQ: PEBO

SINCE 2016 WE HAVE BEEN PROACTIVELY PREPARING TO CROSS $10 BILLION IN ASSETS AND BEYOND



LEADING EDGE PRODUCTS, TECHNOLOGY AND CAPABILITIES



CREDIT CARD SOLUTIONS
Purchasing card, ghost card, virtual card, credit cards for consumers and small business



COMMERCIAL CAPABILITIES
Remote deposit capture, sweep accounts and more



FRAUD PREVENTION TOOLS
Positive pay, reverse positive pay, debit card on/off switch, 24/7 fraud monitoring and more



SPECIALTY FINANCE
Online applications and servicing for leasing and premium finance



BANKING MOBILE APP
Mobile check deposit, Zelle, Apple Pay, ACH approval and more
Google Play Store Rating: 4.4 Stars



INVESTMENT and **INSURANCE APPS**

INVESTMENT RATIONALE

UNIQUE COMMUNITY BANKING MODEL

- Strongest deposit market share positions in rural markets where we can affect pricing. Top 3 market share in 35 counties across three states.
- Presence near larger cities puts us in a position to capture lending opportunities in urban markets (e.g. Cincinnati, Cleveland, Columbus, Lexington, Louisville, Richmond, Washington D.C.)
- Greater revenue diversity than average $1 -$10 billion bank with a fee income ratio of 23%*
- Strong community reputation and active involvement
- Nationwide insurance premium financing and equipment leasing businesses

STRONG, DIVERSE SOURCES OF FEE INCOME

- 17th largest bank-owned insurance agency, with expertise in commercial, personal, life and health
- Wealth management – $3.6 billion in assets under administration and management, including brokerage, trust and retirement planning as of March 31, 2024
- Top 100 U.S. equipment leasing company (North Star Leasing and Vantage Financial, LLC combined)

CAPACITY TO GROW OUR FRANCHISE

- Strong capital, earnings growth and operating performance to support M&A strategy
- Proven acquisition and integration capabilities and scalable infrastructure

COMMITTED TO DISCIPLINED EXECUTION AND GENERATING POSITIVE OPERATING LEVERAGE

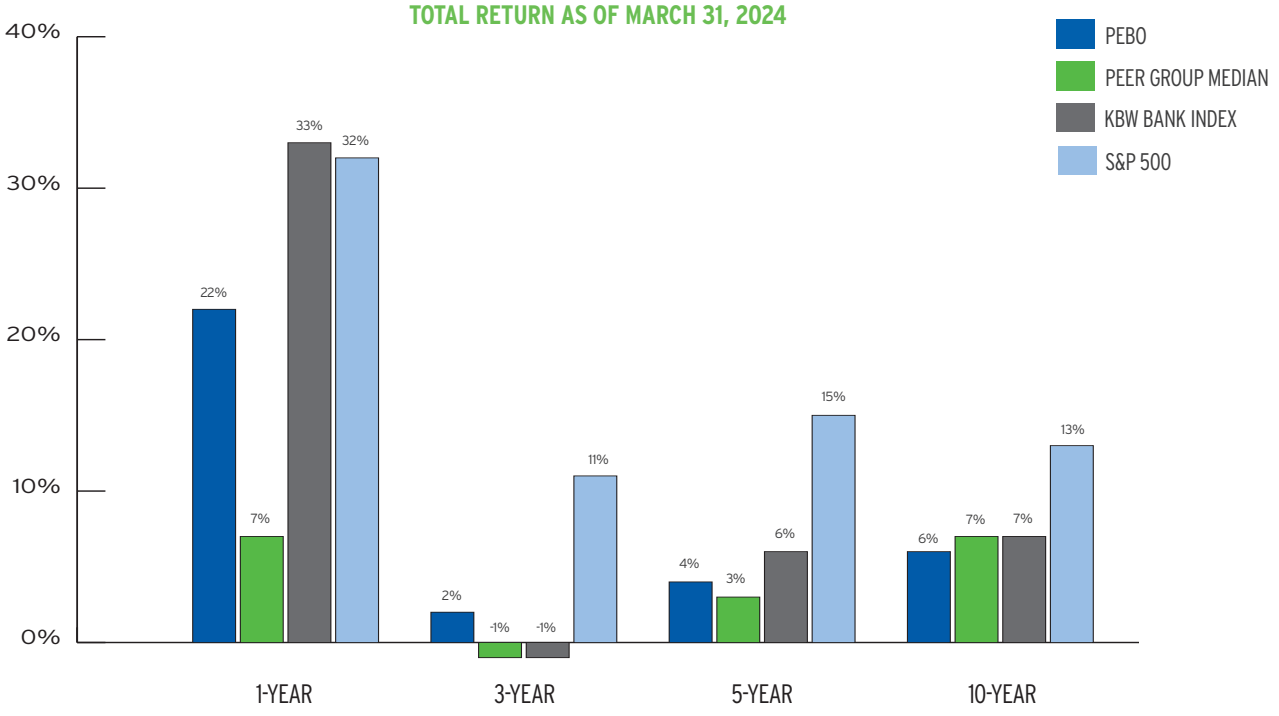
- Integrated enterprise risk management process
- Focused on business line performance and contribution, operating efficiency and credit quality
- Disciplined credit practice as indicated by portfolio construction and data

ATTRACTIVE DIVIDEND OPPORTUNITY

- Targeting 40% to 50% payout ratio under normal operating environment
- Dividend paid increased from $0.15 per share for Q1 2016 to $0.40 declared in Q2 2024
- Based on the closing stock price of Peoples' common shares of $28.49 on April 19, 2024, the quarterly dividend produces an annualized yield of 5.62%

*Non-interest income, excluding gains and loses, as a percent of total revenue as of 3/31/24

PEBO HAS PERFORMED BETTER THAN PEERS IN TERMS OF 1, 3 & 5 YEAR TOTAL ANNUAL RETURN



Total Return includes impact of dividends.

Peers include: AUB, CBU, CCNE, CHCO, CTBI, EGBN, FCF, FFBC, FISI, FMNB, FRME, GABC, HBNC, LKFN, NBTB, NWBI, PFC, PRK, SASR, SRCE, STBA, SYBT, THFF, TMP, TOWN, WSBC. Source: Bloomberg

EXTERNAL RECOGNITION











Peoples Bank has received American Banker, Best Banks to Work For & Top Workplaces USA award - **THREE YEARS IN A ROW**























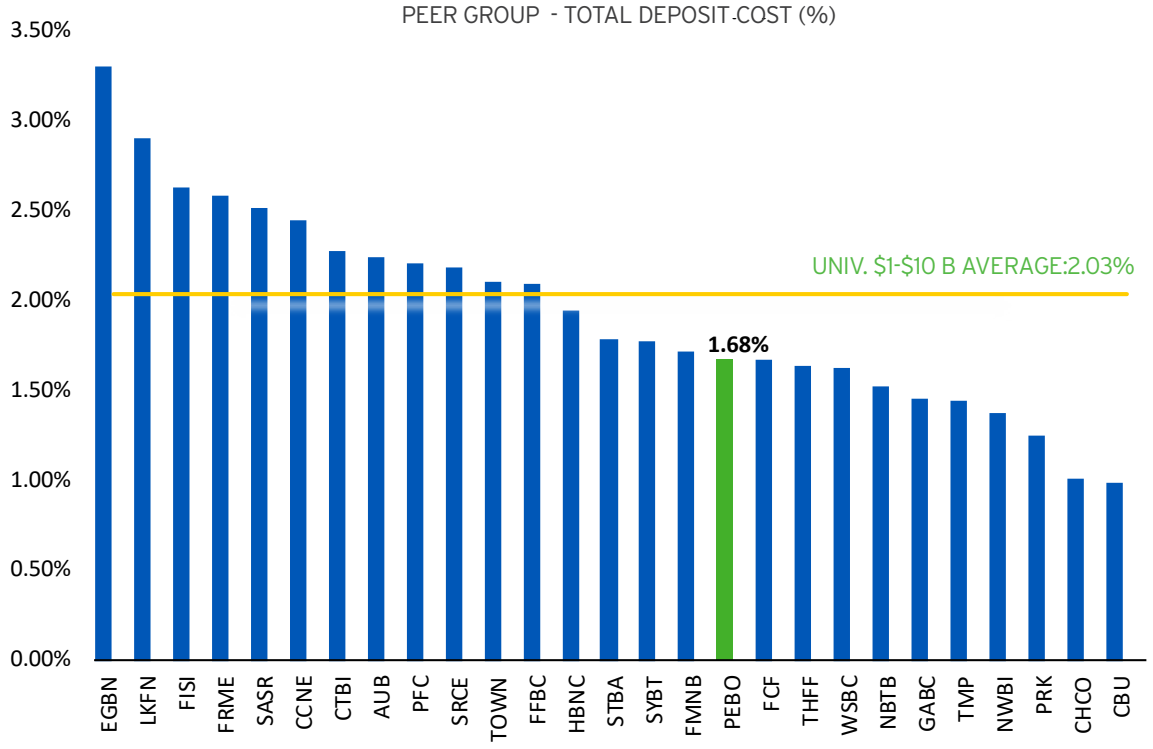
BUILT ON A SOLID FOUNDATION

CAPITAL, CREDIT AND LIQUIDITY

COST OF DEPOSITS

NASDAQ: PEBO

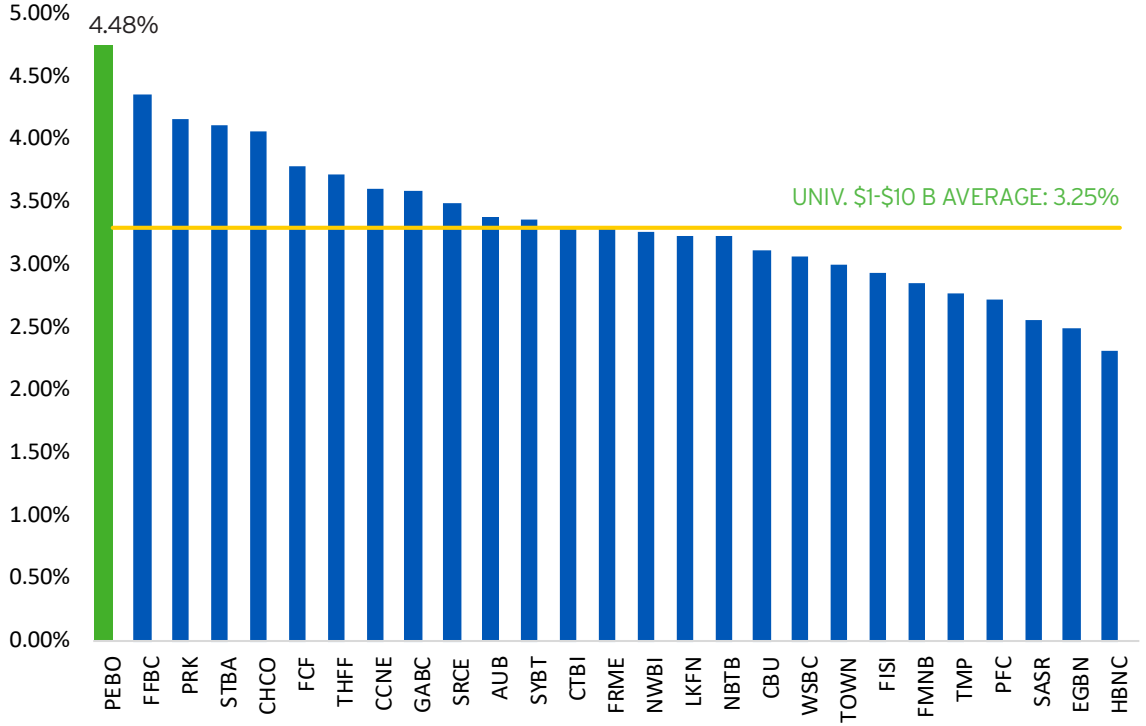
PEBO IS BELOW THE $1 - $10 BILLION BANK UNIVERSE IN TERMS OF COST OF DEPOSITS AS OF DECEMBER 31, 2023



Source: S&P Global Market Intelligence, as of 12/31/2023. Peer financial institutions are used in this presentation for comparative purposes and are referred to as the "Peer Group". Peers include: AUB, CBU, CCNE, CHCO, CTBI, EGBN, FCF, FFBC, FISI, FMNB, FRME, GABC, HBNC, LKFN, NBTB, NWBI, PFC, PRK, SASR, SRCE, STBA, SYBT, THFF, TMP, TOWN, WSBC.

BEST IN CLASS NET INTEREST MARGIN LARGELY DUE TO STRONG DEPOSIT FRANCHISE

DATA AS OF DECEMBER 31, 2023
PEER GROUP - NET INTEREST MARGIN



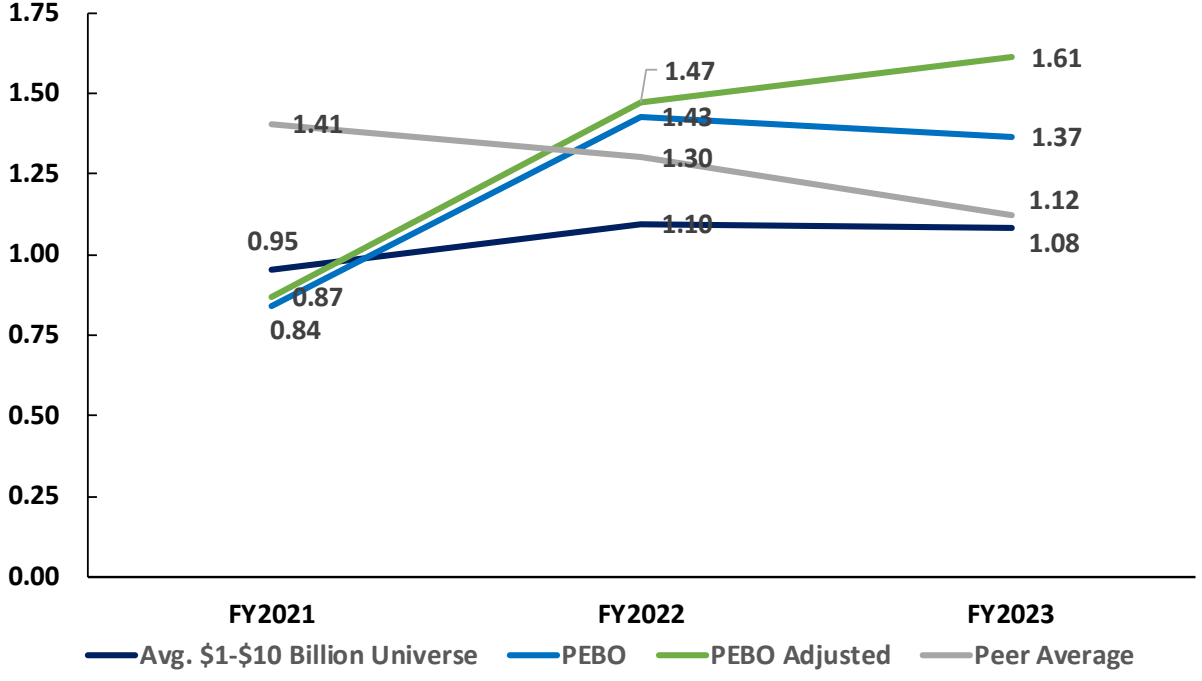
Source: S&P Global Market Intelligence, as of 12/31/2023. Peer financial institutions are used in this presentation for comparative purposes and are referred to as the "Peer Group". Peers include: AUB, CBU, CCNE, CHCO, CTBI, EGBN, FCF, FFBC, FISI, FMNB, FRME, GABC, HBNC, LKFN, NBTB, NWBI, PFC, PRK, SASR, SRCE, STBA, SYBT, THFF, TMP, TOWN, WSBC.

RETURN ON AVERAGE ASSETS

NASDAQ: PEBO

PEOPLES BANK HAS INCREASED ADJUSTED ROAA OVER THE LAST 3 YEARS

RETURN ON AVERAGE ASSETS (ROAA)



Source: S&P Global Market Intelligence, as of 12/31/2023. Peer financial institutions are used in this presentation for comparative purposes and are referred to as the "Peer Group". Peers include: AUB, CBU, CCNE, CHCO, CTBI, EGBN, FCF, FFBC, FISI, FMNB, FRME, GABC, HBNC, LKFN, NBTB, NWBI, PFC, PRK, SASR, SRCE, STBA, SYBT, THFF, TMP, TOWN, WSBC.

CREDIT RISK MANAGEMENT PROCESS

LOANS & LEASES* PORTFOLIO COMPOSITION

- Robust concentration management process focused on portfolio risk diversification
- Relationship based lending
- Commercial Real Estate (CRE) and Commercial & Industrial (C&I) are balanced with Consumer
- CRE financing generally for "A" tier developers only
- CRE is 198% of risk based capital at 3/31/2024
- Very limited out of market lending
- Growing consumer portfolios organically and through acquisitions

POLICY / UNDERWRITING STANDARDS

- Experienced, independent commercial and consumer underwriters
  - Comprehensive commercial underwriting package includes standardized loan covenant language, sensitivity analysis, and industry research
- Risk appropriate CRE policy standards that vary by asset class
- Established limits on policy exceptions; volume and trends monitored monthly
- Use of government guarantee programs when appropriate
- Abbreviated approval process for loan exposures < $1.0 million
- Use of automated underwriting systems to evaluate all residential loan requests (e.g. Fannie Mae Desktop Underwriter)

MANAGEMENT & MONITORING

- Clear segregation of duties between sales & credit functions
  - Signature approval process with Credit Administration representation
  - Centralized risk rating, borrowing base monitoring, covenant tracking and testing
  - Consistent documentation and loan funding process centrally managed by Credit Administration with second review
- Experienced workout team dedicated to proactive rehabilitation or exit
- Construction loan monitoring and funding process independently managed by Credit Administration staff

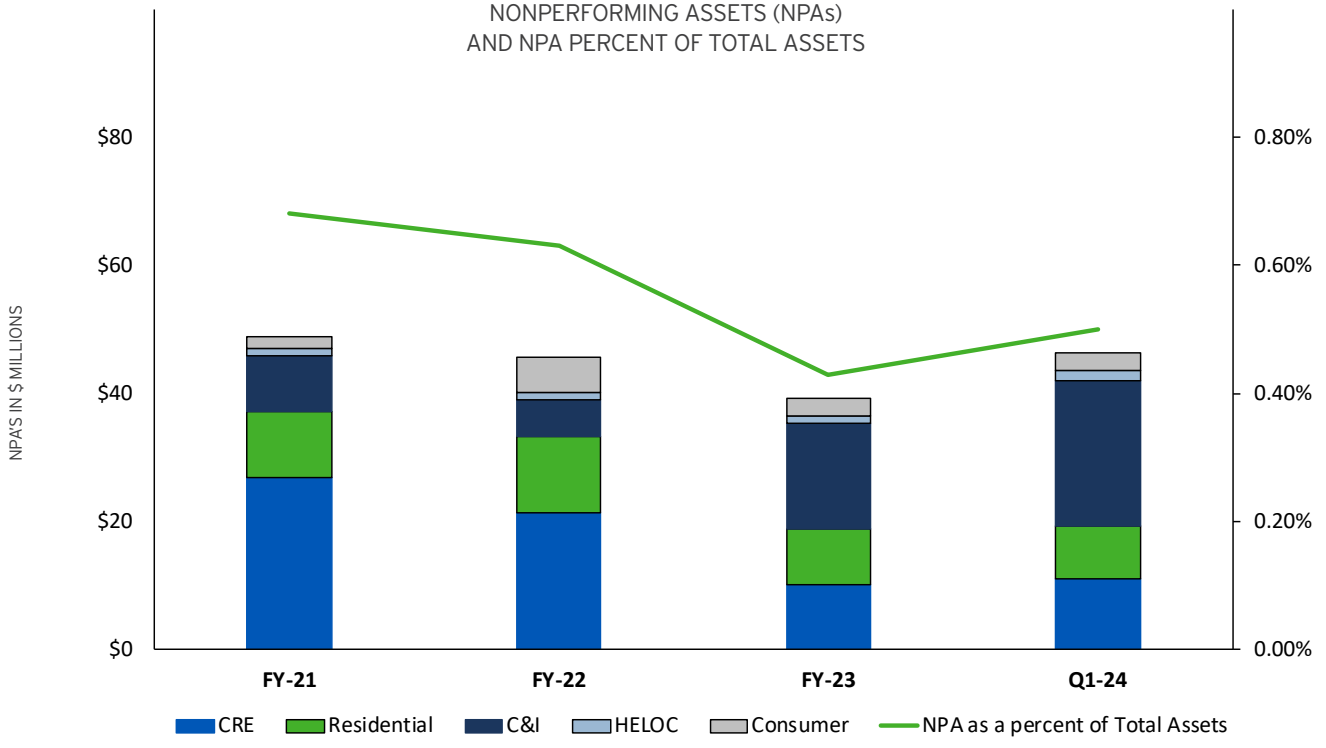
OVERSIGHT

- Board approval required for C&I relationships >$40 million
- External loan review by large accounting and advisory firm
- Quarterly Criticized Asset Review (CAR) meetings for loans > $0.5 million
- Quarterly review of Systemically Important Relationships (SIRs)
- Monthly Loan Quality Committee meetings
- Internal loan reviews are performed annually on all commercial loans > $1 million
- Quarterly, the CECL Assumptions Group provides recommendations on the allowance for credit losses based on their review of economic forecasts and the loan portfolio metrics

*Also referred to throughout this document as "total loans" and "loans held for investment"

ASSET QUALITY

NPAS HAVE REMAINED RELATIVELY FLAT AS PEOPLES BANK HAS CONTINUED TO GROW IN ASSET SIZE

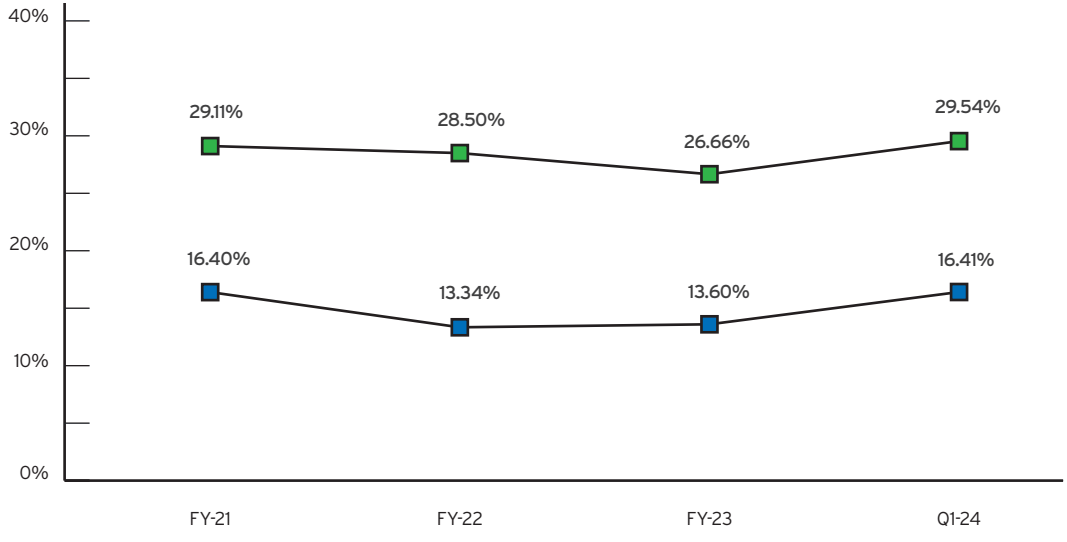


CLASSIFIED AND CRITICIZED LOANS AS A PERCENTAGE OF TIER 1 CAPITAL ARE WELL MANAGED

CRITICIZED AND CLASSIFIED LOANS

CRITICIZED LOANS / TIER 1 CAPITAL + ALLL *

CLASSIFIED LOANS / TIER 1 CAPITAL + ALLL *

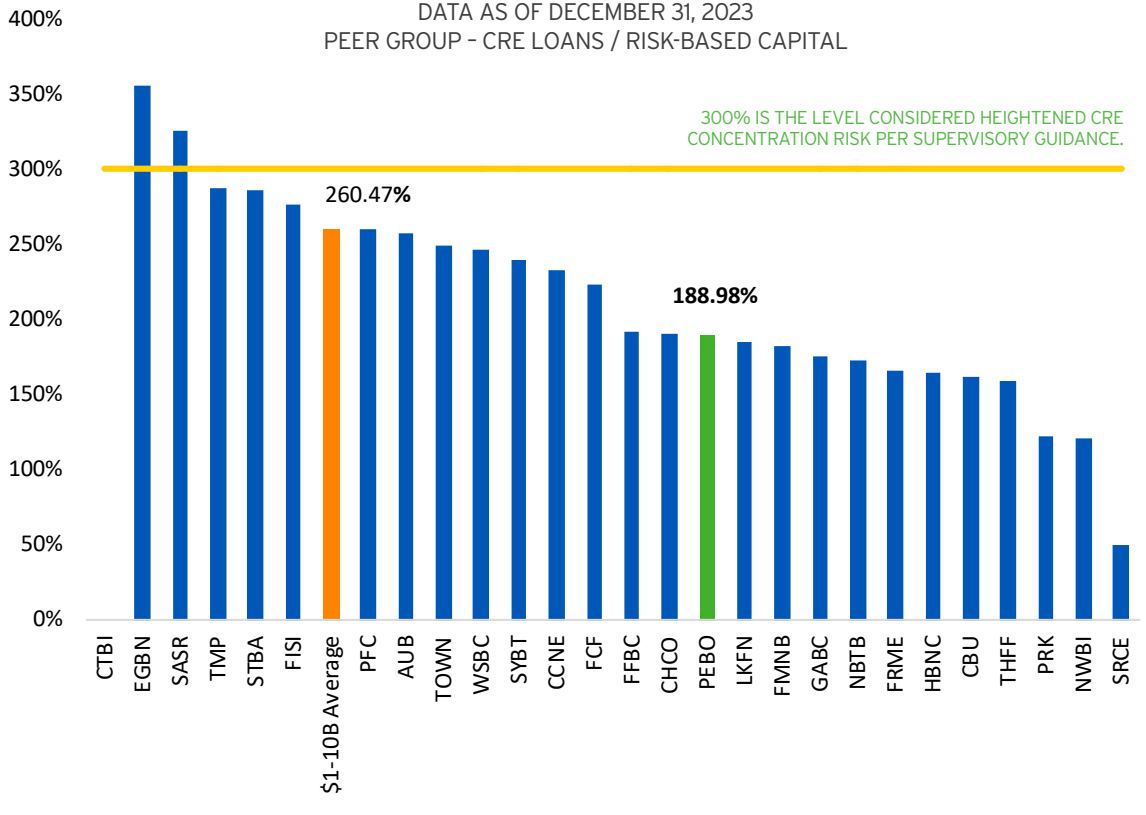


*In accordance with SEC reporting methodologies. Criticized loans includes loans categorized as special mention, substandard or doubtful. Classified loans includes loans categorized as substandard or doubtful.

CRE CONCENTRATION ANALYSIS

NASDAQ: PEBO

CRE EXPOSURE IS WELL BELOW SUPERVISORY CRITERIA ESTABLISHED TO IDENTIFY INSTITUTIONS WITH HEIGHTENED CRE CONCENTRATION RISK

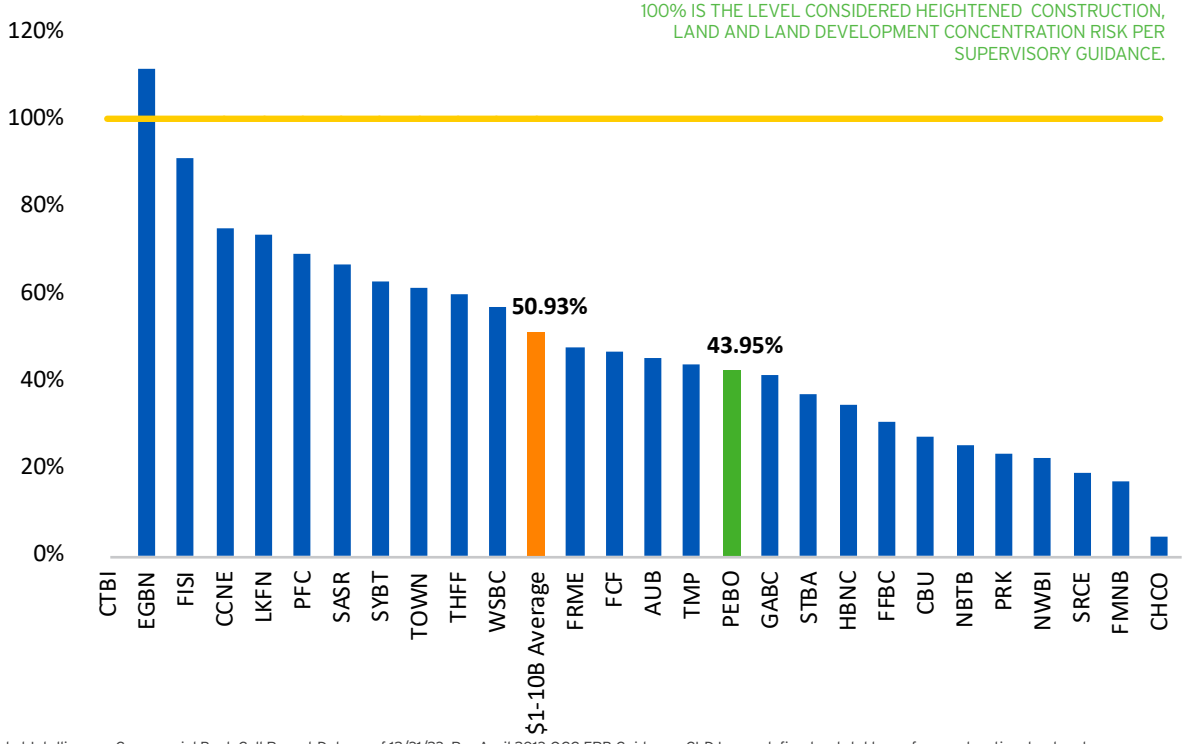


Source: S&P Global Market Intelligence, Commercial Bank Call Report Data as of 12/31/23. Per April 2013 OCC-FRB Guidance. CLD Loans defined as total loans for construction, land and land development. CRE Loans defined as total non-owner-occupied CRE loans (including CLD). Info for CTBI not available.

Peer financial institutions are used in this presentation for comparative purposes and are referred to as the "Peer Group". Peers include: AUB, CBU, CCNE, CHCO, CTBI, EGBN, FCF, FFBC, FISI, FMNB, FRME, GABC, HBNC, LKFN, NBTB, NWBI, PFC, PRK, SASR, SRCE, STBA, SYBT, THFF, TMP, TOWN, WSBC.

PEER GROUP - CONSTRUCTION, LAND AND LAND DEVELOPMENT LOANS / RISK-BASED CAPITAL

DATA AS OF DECEMBER 31, 2023



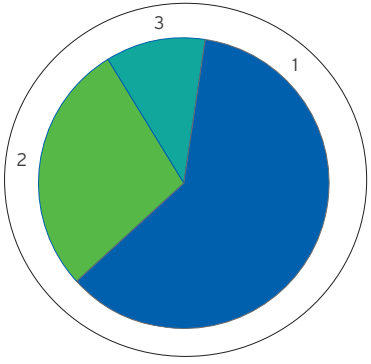
Source: S&P Global Market Intelligence, Commercial Bank Call Report Data as of 12/31/23. Per April 2013 OCC-FRB Guidance. CLD Loans defined as total loans for construction, land and land development. CRE Loans defined as total non-owner-occupied CRE loans (including CLD). Info for CTBI not available.

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LOAN COMPOSITION

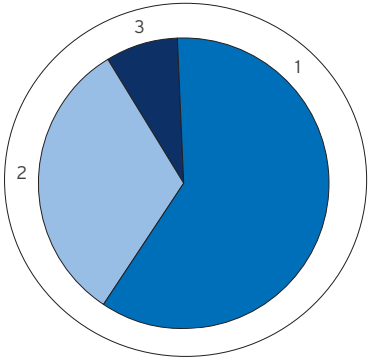
LOAN COMPOSITION REFLECTS DIVERSIFIED RISK PROFILE

TOTAL LOAN PORTFOLIO = $6.2 BILLION



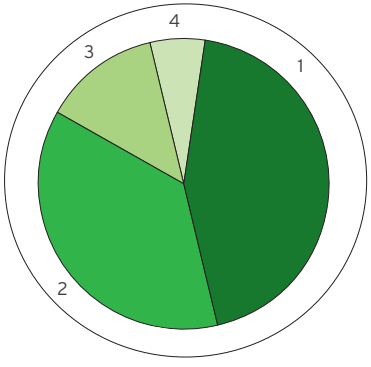
1 COMMERCIAL 61%
2 CONSUMER 28%
3 SPECIALTY FINANCE 11%

COMMERCIAL LOAN PORTFOLIO = $3.8 BILLION



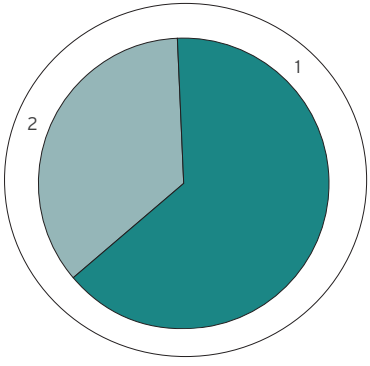
1 COMMERCIAL REAL ESTATE 60%
2 COMMERCIAL & INDUSTRIAL 32%
3 CONSTRUCTION 8%

CONSUMER LOAN PORTFOLIO = $1.8 BILLION



1 RESIDENTIAL REAL ESTATE 44%
2 CONSUMER, INDIRECT 37%
3 HOME EQUITY LINE OF CREDIT 13%
4 CONSUMER, DIRECT 6%

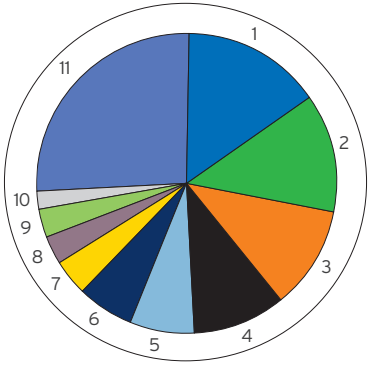
SPECIALTY FINANCE PORTFOLIO = $0.6 BILLION



1 LEASES 64%
2 PREMIUM FINANCE 36%

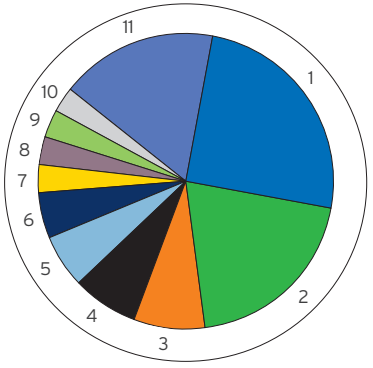
Data as of March 31, 2024. *Total includes commercial real estate and construction loans, and exposure includes commitments. **Top ten categories in terms of loan size are shown (remaining categories in other)

TOTAL CRE PORTFOLIO* = $2.2 BILLION



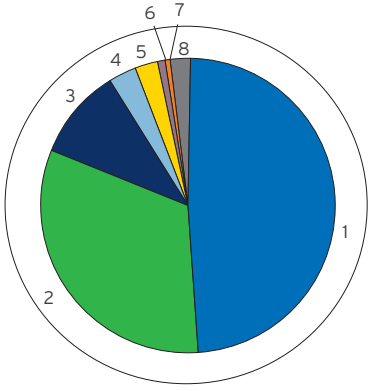
1 APARTMENT 15%
2 RETAIL 13%
3 INDUSTRIAL 11%
4 OFFICE BUILDING 10%
5 LODGING 7%
6 ASSISTED LIVING 6%
7 WAREHOUSE 4%
8 RESTAURANT 3%
9 MIXED USE 3%
10 EDUCATION 2%
11 OTHER 26%**

TOTAL C&I PORTFOLIO = $1.2 BILLION



1 FOOD SERVICES 25%
2 RETAIL TRADE 20%
3 CONTRACTORS 8%
4 MANUFACTURING (FOOD, BEVERAGE, TEXTILE, LEATHER, WOOD, PAPER, CHEMICAL) 7%
5 REAL ESTATE 6%
6 AMBULATORY HEALTH CARE SERVICES 5%
7 WHOLESALE TRADE 3%
8 PROFESSIONAL, SCIENTIFIC, AND TECHNICAL SERVICES 3%
9 TRANSPORTATION 3%
10 MACHINERY MANUFACTURING 3%
11 OTHER 17%**

GEOGRAPHIC DISPERSION OF TOTAL LOAN EXPOSURE (COMMITMENTS)^



1 OHIO 48.7%
2 KENTUCKY 32.2%
3 WEST VIRGINIA 10.1%
4 MARYLAND 2.9%
5 VIRGINIA 2.7%
6 WASHINGTON DC 0.7%
7 PENNSYLVANIA 0.5%
8 OTHER STATES 2.2%

^ EXCLUDES PREMIUM FINANCE, NORTH STAR LEASING AND VANTAGE LEASING

PRUDENT USE OF CAPITAL

NASDAQ: PEBO

ORGANIC GROWTH

- Expect between 6% and 8% loan growth compared to 2023

DIVIDENDS

- 8 consecutive years of increasing dividends
- Dividend paid increased from $0.15 per share for Q1 2016 to $0.40 per share declared in Q2 2024
- Based on the closing stock price of Peoples' common shares of $28.49 on April 19, 2024, the quarterly dividend produces an annualized yield of 5.62%

SHARE REPURCHASES

- Repurchased shares in 2020, 2022 ($7.4 million), 2023 ($3 million) and 2024 ($3 million)

ACQUISITION ACTIVITIES

- Acquisitions completed since 2011:
- 10 banks
- 7 insurance
- 2 investment
- 2 equipment leasing
- 1 premium finance

STRENGTH IN THE CURRENT ENVIRONMENT (AS OF MARCH 31, 2024)

DEPOSITS

- Average customer deposit relationship: $31,000
- 32% of our deposit balances exceeded FDIC insurance limits (18% if you exclude collateralized Public Funds)
- 76% of our deposits are retail deposits (consumer and small businesses)

CREDIT

- Stable metrics compared to year-end 2022
- NPAs of 0.50% as a percentage of total assets
- 98.7% of loan portfolio "current" at quarter-end
- Total outstanding balance of commercial office space was $217 million or 3.5% of total loans
- 0.22% net charge-offs average loans as of Q1 2024

LIQUIDITY

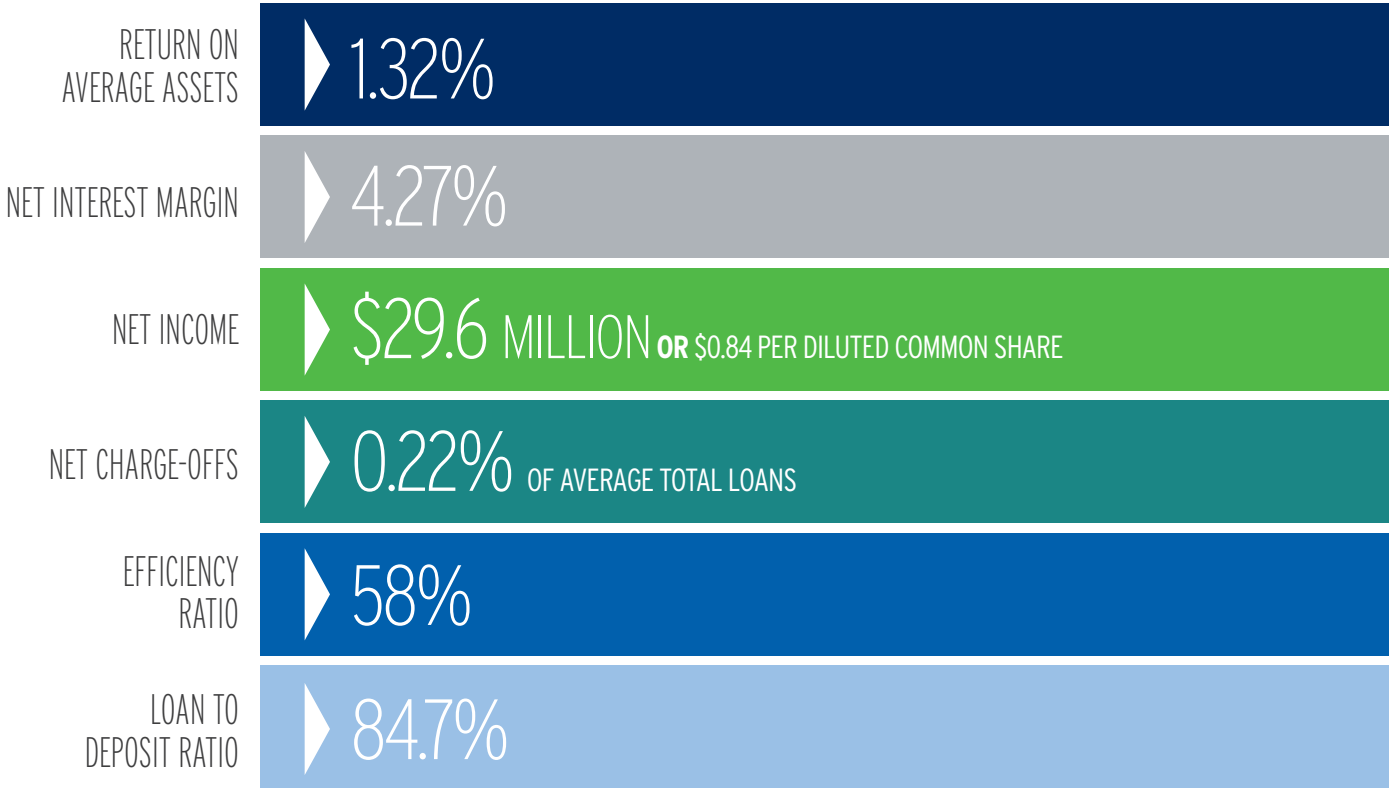
- Loan-to-deposits of 85%
- $632.6 million in liquefiable assets
- $2.4 billion of contingent liquidity sources (nearly $773.3 million of the available funding is from lines available from the FHLB and the FRB)

CAPITAL

- Meaningfully above well capitalized levels
- Remain above well capitalized levels even if we included unrealized losses on available-for-sale and held-to-maturity investments

Q1 2024 FINANCIAL INSIGHTS

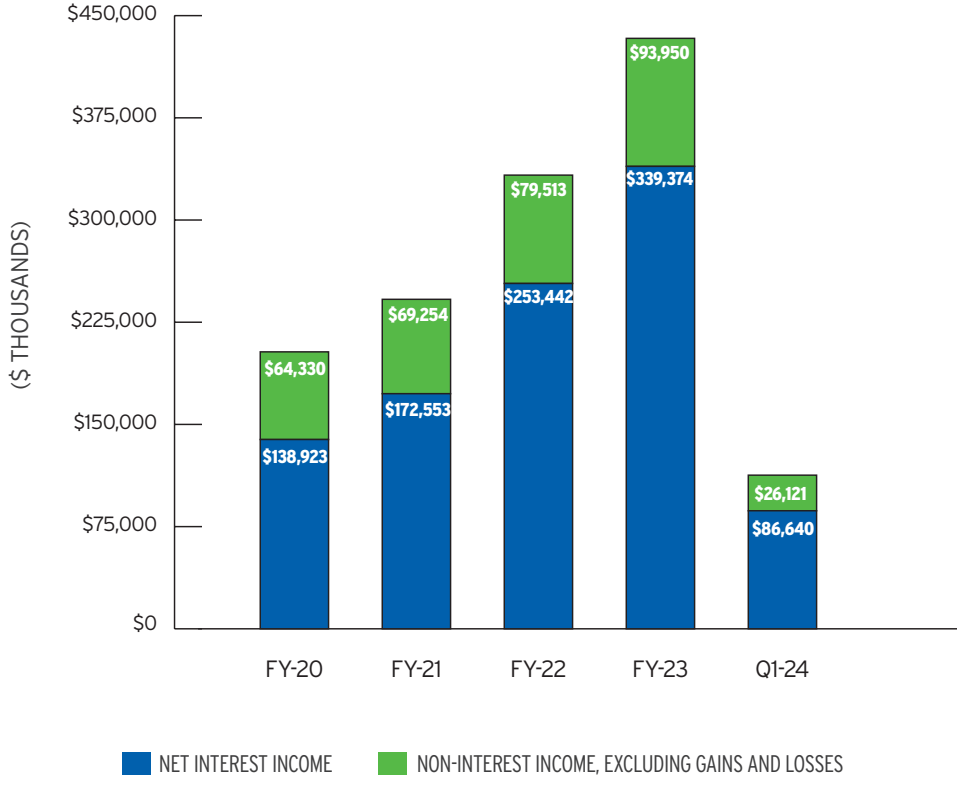
HIGHLIGHTS & KEY IMPACTS



TOTAL REVENUE

NASDAQ: PEBO

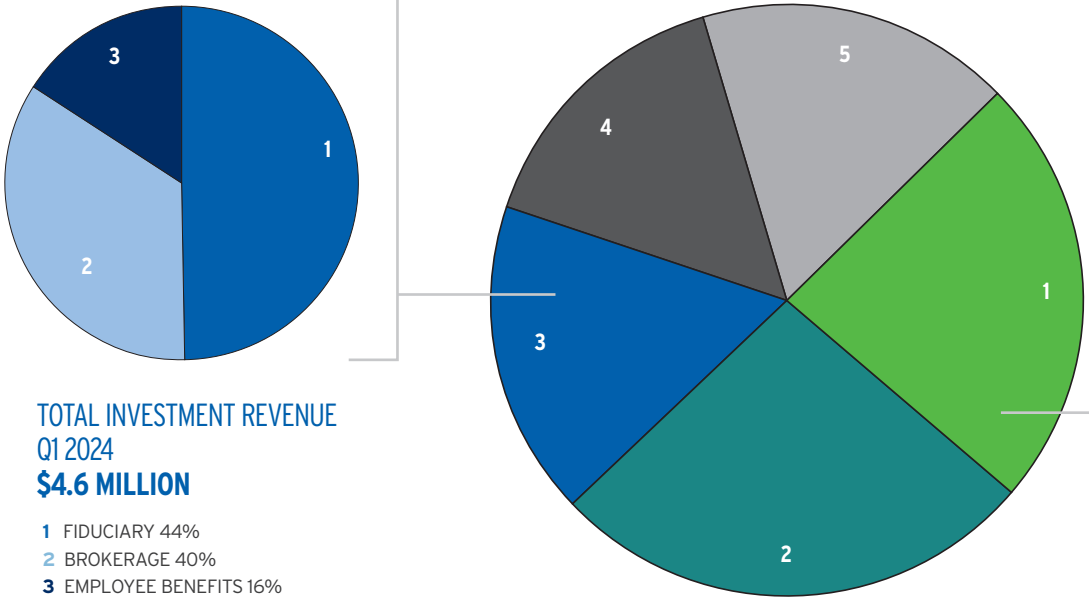
RECORD TOTAL REVENUE IN 2023



NON-INTEREST REVENUE COMPOSITION

REVENUE SOURCES OF OUR FEE BASED BUSINESSES

NON-INTEREST INCOME



1 INSURANCE 25%
2 ELECTRONIC BANKING 23%
3 TRUST & INVESTMENTS 18%
4 DEPOSIT ACCOUNT SERVICE CHARGES 16%
5 OTHER 18%

TOTAL INVESTMENT REVENUE Q1 2024

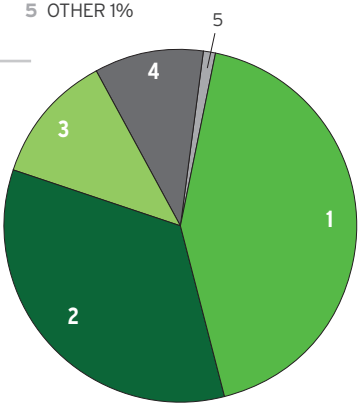
$4.6 MILLION

1 FIDUCIARY 44%
2 BROKERAGE 40%
3 EMPLOYEE BENEFITS 16%

TOTAL INSURANCE REVENUE Q1 2024

$6.5 MILLION

1 PROPERTY & CASUALTY COMMERCIAL LINES 43%
2 PERFORMANCE BASED 34%
3 PROPERTY & CASUALTY PERSONAL LINES 12%
4 LIFE & HEALTH 10%
5 OTHER 1%



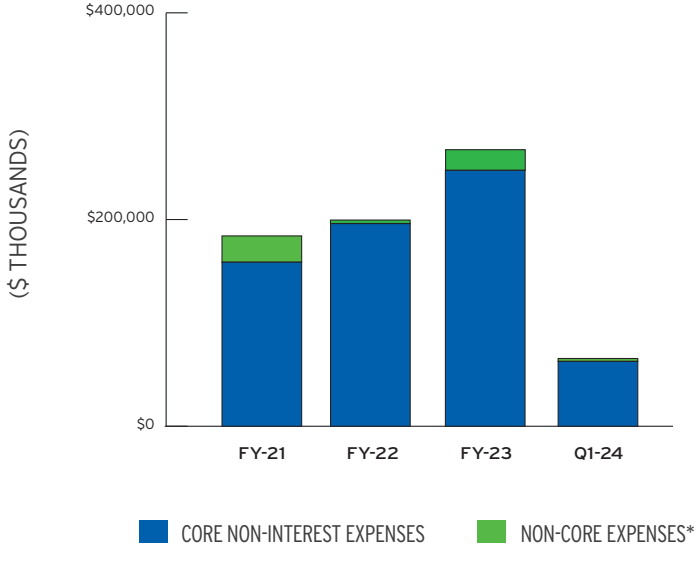
EXPENSE & EFFICIENCY RATIO

NASDAQ: PEBO

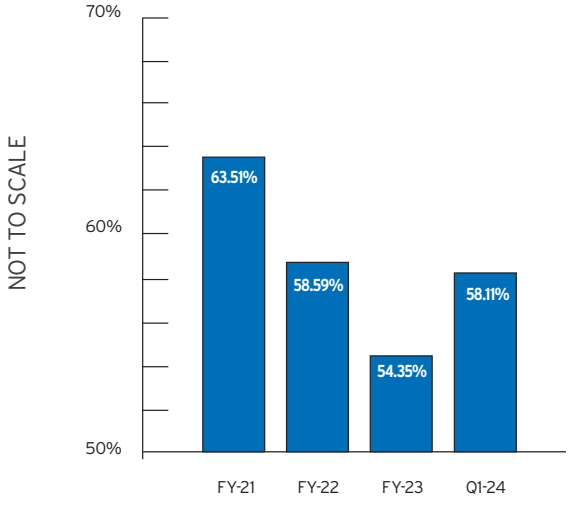
THE RECENT ESCALATION IN EXPENSES WAS DUE TO ACQUISITIONS, AN INCREASE IN FTE DUE TO GROWTH, AND TECHNOLOGY INVESTMENTS.

OUR EFFICIENCY RATIO HAS BEEN UNDER 60% SINCE 2022.

CORE NON-INTEREST EXPENSE*



EFFICIENCY RATIO ADJUSTED FOR NON-CORE ITEMS*

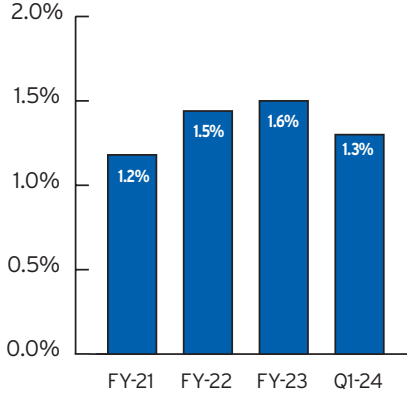


*Non-US GAAP financial measure. See Appendix.

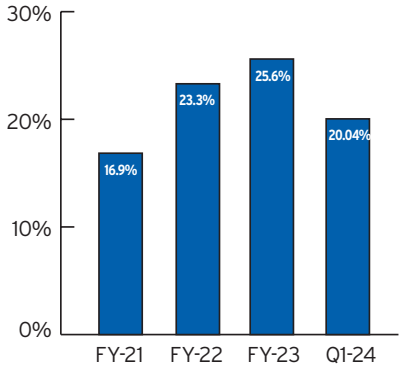
IMPROVEMENT IN KEY METRICS

WE HAVE MADE STEADY PROGRESS ON THESE METRICS OVER THE RECENT YEARS. INCREASED NET INCOME IN 2022 AND 2023 WERE DUE TO INCREASES IN MARKET INTEREST RATES AND THE PREMIER, VANTAGE, AND LIMESTONE ACQUISITIONS.

RETURN ON AVERAGE ASSETS ADJUSTED FOR NON-CORE ITEMS[1]



RETURN ON AVERAGE TANGIBLE STOCKHOLDERS' EQUITY ADJUSTED FOR NON-CORE ITEMS[1]

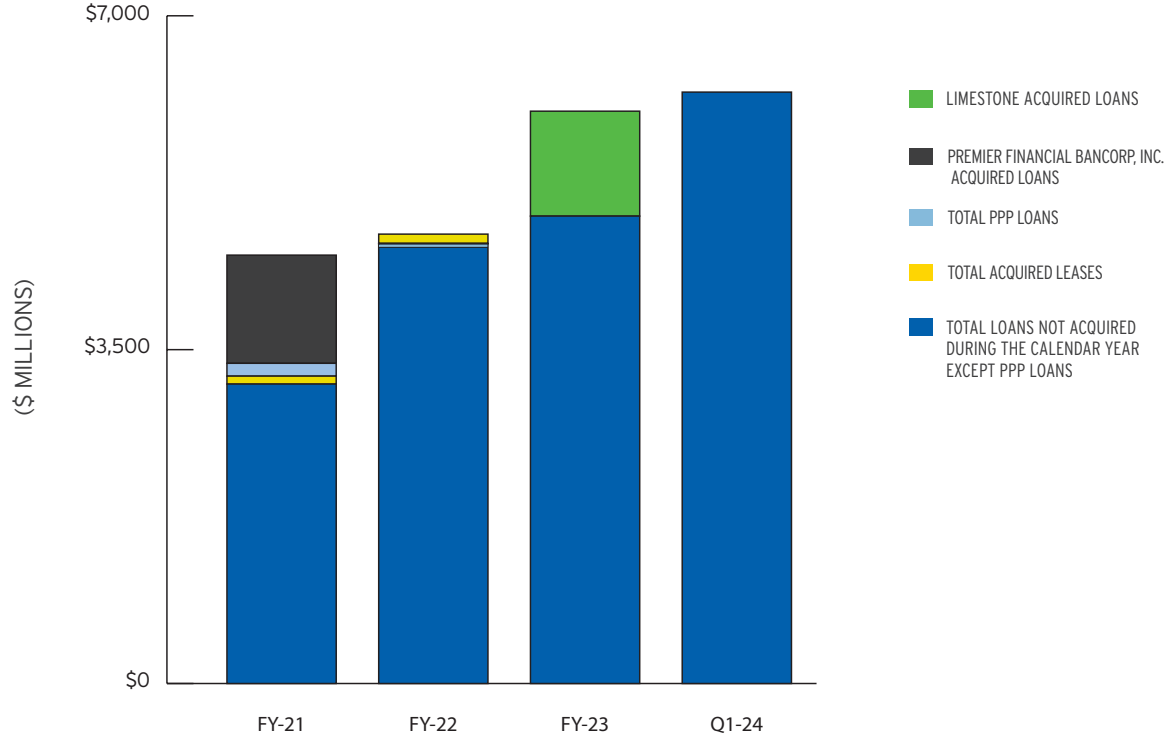


[1] Non-US GAAP financial measure. See Appendix.

TOTAL LOAN GROWTH

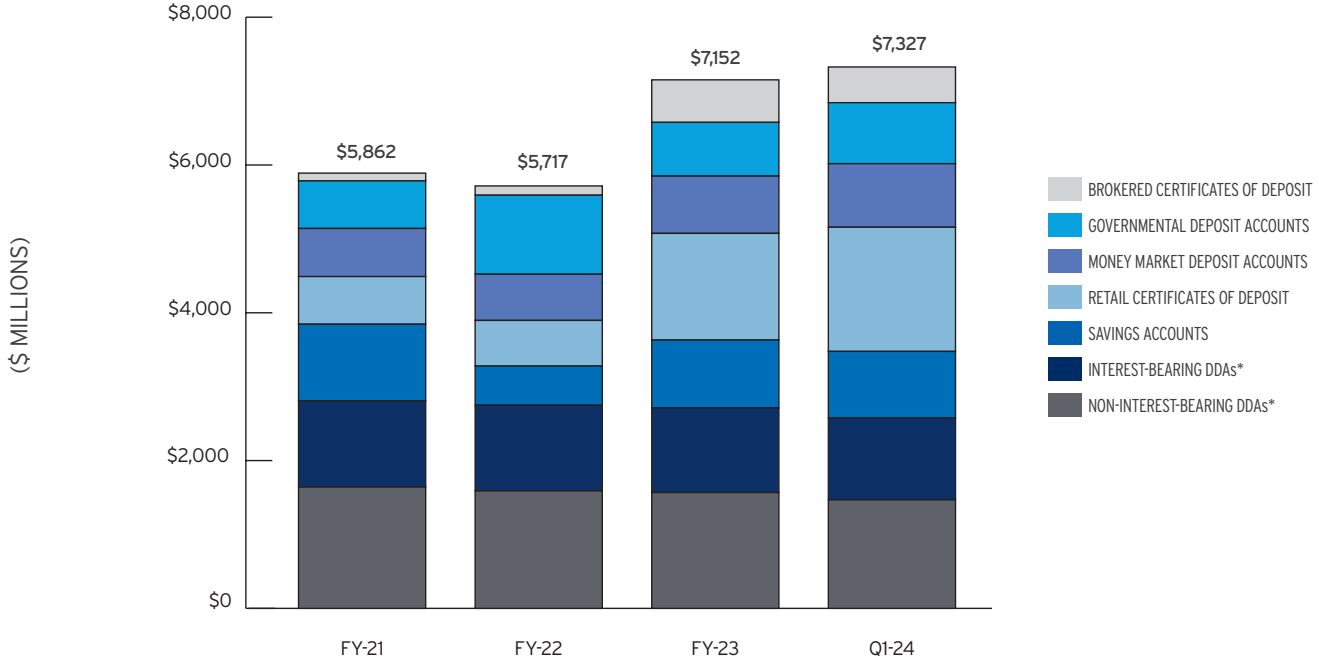
NASDAQ: PEBO

TOTAL LOANS* WERE $6.2 BILLION AS OF MARCH 31, 2024



*Also referred to throughout this document as "total loans and leases" and "loans held for investment"

35% OF DEPOSIT BALANCES AT FIRST QUARTER END 2024 WERE DEMAND DEPOSIT ACCOUNTS (DDAS), INCLUDING $1.5 BILLION OF NON-INTEREST BEARING DDAS



*DDAs stands for demand deposit accounts and represents interest-bearing and non-interest bearing transaction accounts.

2024 FINANCIAL EXPECTATIONS

2024

NET INTEREST MARGIN	EXPECT HIGHER NET INTEREST INCOME DUE TO FULL YEAR BENEFIT OF LIMESTONE MERGER. NET INTEREST MARGIN BETWEEN 4.10% AND 4.30%
FEE-BASED INCOME	ANTICIPATE GROWTH TO BE BETWEEN 6% AND 8% COMPARED TO 2023
CREDIT COSTS	ANTICIPATE AN INCREASE IN PROVISION FOR CREDIT LOSES. WE ARE EXPECTING OUR FULL YEAR NET CHARGE-OFF RATE WILL BE AROUND 20 BASIS POINTS
NON-INTEREST EXPENSE	EXPECTED TO BE BETWEEN $67 AND $69 MILLION FOR THE SECOND, THIRD AND FOURTH QUARTERS OF 2024
LOAN GROWTH	EXPECT BETWEEN 6% AND 8%, COMPARED TO 2023

Q1 2024 APPENDIX

PRE-PROVISION NET REVENUE

Pre-provision net revenue (PPNR) has become a key financial measure used by federal bank regulatory agencies when assessing the capital adequacy of financial institutions. PPNR is defined as net interest income plus total non-interest income (excluding all gains and losses) minus total non-interest expense and, therefore, excludes the provision for loan losses and all gains and/or losses included in earnings. PPNR excludes income tax expense. As a result, PPNR represents the earnings capacity that can be either retained in order to build capital or used to absorb unexpected losses and preserve existing capital.

	FY-17	FY-18	FY-19	FY-20	FY-21	FY-22	FY-23	YTD-24
Income before income taxes	$ 57,203	$ 54,941	$ 65,358	$ 42,646	$ 56,970	$ 128,641	$ 145,126	$ 37,852
Add: Provision for loan/credit losses	3,772	5,448	2,504	26,254	731	—	15,174	6,102
Add: Loss on OREO	116	35	98	120	—	138	1,623	—
Add: Loss on securities	—	147	—	368	862	61	3,700	1
Add: Loss on other assets	—	469	692	170	252	326	1,143	309
Add: Loss on other transactions	—	76	—	—	—	151	71	32
Less: Recovery of loan losses	—	—	—	—	—	3,510	—	—
Less: Gain on OREO	—	14	—	—	56	—	—	—
Less: Gains on securities	2,983	1	164	—	—	—	—	—
Less: Gains on other assets	28	76	8	—	—	—	—	—
Less: Gains on other transactions	25	168	—	—	897	—	—	—
Pre-provision net revenue	**$ 58,055**	**$ 60,857**	**$ 68,480**	**$ 69,558**	**$ 57,862**	**$ 125,807**	**$ 166,837**	**$ 44,296**
Average assets *(in millions)*	$ 3,510	$ 3,872	$ 4,222	$ 4,739	$ 5,673	$ 7,095	$ 8,299	$ 9,022
Pre-provision net revenue to average assets (annualized)	1.65%	1.57%	1.62%	1.47%	1.02%	1.77%	2.01%	1.97%

PRE-PROVISION NET REVENUE ADJUSTED FOR NON-CORE ITEMS

Pre-provision net revenue (PPNR) has become a key financial measure used by federal bank regulatory agencies when assessing the capital adequacy of financial institutions. PPNR adjusted for non-core items is defined as net interest income, excluding system upgrade revenue waived, acquisition costs, contract negotiation fees, Peoples Bank Foundation, Inc. contribution, COVID-19-related expenses, COVID-19 employee retention credit, and pension settlement charges, plus the provision for loan losses, refund of contract negotiation fees and all gains and/or losses included in the earnings. PPNR excludes income tax expense. As a result, PPNR represents the earnings capacity that can be retained in order to build capital or used to absorb unexpected losses and preserve existing capital.

($ in Thousands)	FY-16	FY-17	FY-18	FY-19	FY-20	FY-21	FY-22	FY-23	YTD-24
Income before income taxes	$ 45,282	$ 57,203	$ 54,941	$ 65,358	$ 42,646	$ 56,970	$ 128,641	$ 145,126	$ 37,852
Add: System upgrade revenue waived	85	—	—	—	—	—	—	—	—
Add: Acquisition-related expenses	—	341	7,262	7,287	489	21,423	3,016	16,970	(84)
Add: COVID-19 related expenses	—	—	—	—	1,332	1,248	134	—	—
Add: System upgrade costs	1,259	—	—	—	—	—	—	—	—
Add: Contract negotiation expenses	—	—	—	—	—	1,248	—	—	—
Add: Other non-core costs	—	—	—	270	1,055	579	—	—	—
Add: Pension settlement charges	—	242	267	—	1,054	143	185	2,424	—
Add: Provision for loan/credit losses	3,539	3,772	5,448	2,504	26,254	731	—	15,174	6,102
Add: Loss on debt extinguishment	707	—	—	—	—	—	—	—	—
Add: Loss on OREO	34	116	35	98	120	—	173	1,623	—
Add: Loss on securities	1	—	147	—	368	862	375	3,700	1
Add: Loss on other assets	427	—	469	692	170	459	975	1,143	309
Add: Loss on other transactions	—	—	76	—	—	—	151	71	32
Less: Recovery of loan losses	—	—	—	—	—	—	3,634	—	—
Less: Gain on OREO	—	—	14	—	—	56	35	—	—
Less: Gains on securities	931	2,983	1	164	—	—	314	—	—
Less: COVID-19 Employee Retention Credit	—	—	—	—	—	—	—	548	—
Less: Gains on other assets	35	28	76	8	—	—	649	—	—
Less: Gains on other transactions	—	25	168	—	—	897	—	—	—
Pre-provision net revenue adjusted for non-core items	**$ 50,368**	**$ 58,638**	**$ 68,386**	**$ 76,037**	**$ 73,488**	**$ 82,710**	**$ 129,018**	**$ 185,683**	**$ 44,212**
Average assets (in millions)	$ 3,320	$ 3,510	$ 3,872	$ 4,222	$ 4,739	$ 5,673	$ 7,095	$ 8,299	$ 9,022
Pre-provision net revenue adjusted for non-core items to average assets	1.52%	1.67%	1.77%	1.80%	1.55%	1.46%	1.82%	2.24%	1.97%

APPENDIX
NON-US GAAP MEASURES

NASDAQ: PEBO

CORE NON-INTEREST INCOME

Core non-interest income is a financial measure use by Peoples' recurring non-interest revenue stream. This measure is non-US GAAP since it excludes the impact of all gains and/or losses, and core banking system conversion revenue waived.

($ in Thousands)	FY-16	FY-17	FY-18	FY-19	FY-20	FY-21	FY-22	FY-23	YTD-24
Total noninterest income	$ 50,867	$ 55,573	$ 56,754	$ 64,274	$ 63,672	$ 68,885	$ 78,836	$ 87,413	$ 25,779
Less: net gain (loss) on investment securities	930	2,983	(146)	164	(368)	(862)	(61)	(3,700)	(1)
Less: net (loss) gain on asset disposals and other transactions	(1,133)	(63)	(334)	(782)	(290)	493	(616)	(2,837)	(341)
Add: core banking system conversion revenue waived	85	—	—	—	—	—	—	—	—
Core non-interest income excluding gains and losses	**$ 51,155**	**$ 52,653**	**$ 57,234**	**$ 64,892**	**$ 64,330**	**$ 69,254**	**$ 79,513**	**$ 93,950**	**$ 26,121**

CORE NON-INTEREST EXPENSE

Core non-interest expense is a financial measure used to evaluate Peoples' recurring expense stream. This measure is non-US GAAP since it excludes the impact of core banking system conversion expenses, acquisition-related expenses, COVID-19-related expenses, COVID-19 employee retention credit, contract negotiation expenses, pension settlement charges, and other non-recurring expenses.

($ in Thousands)	FY-16	FY-17	FY-18	FY-19	FY-20	FY-21	FY-22	FY-23	YTD-24
Total non-interest expense	$ 106,911	$ 107,975	$ 125,977	$ 137,250	$ 133,695	$ 183,737	$ 207,147	$ 266,487	$ 68,465
Less: system conversion expenses	1,259	—	—	—	—	—	—	—	—
Less: acquisition-related expenses	—	341	7,262	7,287	489	21,423	3,016	16,970	(84)
Less: pension settlement charges	—	242	267	—	1,054	143	185	2,424	—
Less: COVID-19 related expenses	—	—	—	—	1,332	1,248	134	—	—
Add: COVID -19 Employee Retention Credit	—	—	—	—	—	—	—	548	
Less: contract negotiation expenses	—	—	—	—	—	1,248	—	—	—
Less: other non-core charges	—	—	—	270	1,055	579	—	—	—
Core non-interest expense	**$ 105,652**	**$ 107,392**	**$ 118,448**	**$ 129,693**	**$ 129,765**	**$ 159,096**	**$ 203,812**	**$ 247,641**	**$ 68,549**

EFFICIENCY RATIO AND ADJUSTED FOR NON-CORE ITEMS

The efficiency ratio is a key financial measure used to monitor performance. The efficiency ratio is calculated as total non-interest expense (less amortization of other intangible assets) as a percentage of fully tax-equivalent net interest income plus total non-interest income excluding all gains and losses. This measure in non-US GAAP since it excludes amortization of other intangible assets, and all gains and/or losses included in earnings, and uses fully tax-equivalent net interest income. The efficiency ratio adjusted for non-core items is non-US GAAP since it excludes amortization of other intangible assets, non-core expenses, system upgrade revenue waived and all gains and/or losses included in earnings, and uses fully tax-equivalent net interest income.

($ in Thousands)	FY-16	FY-17	FY-18	FY-19	FY-20	FY-21	FY-22	FY-23	YTD-24
Total non-interest expense	$ 106,911	$ 107,975	$ 125,977	$ 137,250	$ 133,695	$ 183,737	$ 207,147	$ 266,847	$ 68,465
Less: amortization on other intangible assets	4,030	3,516	3,338	3,359	3,223	4,775	7,763	11,222	2,788
Adjusted total non-interest expense	$ 102,881	$ 104,459	$ 122,639	$ 133,891	$ 130,472	$ 178,962	$ 199,384	$ 255,625	$ 65,677
Total non-interest income excluding net gains and losses	$ 51,070	$ 52,653	$ 57,234	$ 64,892	$ 64,330	$ 69,254	$ 79,513	$ 93,950	$ 26,121
Net interest income	$ 104,865	$ 113,377	$ 129,612	$ 140,838	$ 138,923	$ 172,553	$ 253,442	$ 339,374	$ 86,640
Add: fully taxable equivalent adjustment	2,027	1,912	881	1,068	1,054	1,349	1,644	1,703	400
Net interest income on a fully taxable equivalent basis	$ 106,892	$ 115,289	$ 130,493	$ 141,906	$ 139,977	$ 173,902	$ 255,086	$ 341,077	$ 87,040
Adjusted revenue	$ 157,962	$ 167,942	$ 187,727	$ 206,798	$ 204,307	$ 243,156	$ 334,599	$ 435,027	$ 113,161
Efficiency ratio	**65.13%**	**62.20%**	**65.33%**	**64.74%**	**63.86%**	**73.60%**	**59.59%**	**58.68%**	**58.04%**
Core non-interest expense	$ 105,652	$ 107,392	$ 118,448	$ 129,693	$ 129,765	$ 159,096	$ 203,812	$ 247,641	$ 68,549
Less: amortization on other intangible assets	4,030	3,516	3,338	3,359	3,223	4,775	7,763	11,222	2,788
Adjusted core non-interest expense	$ 101,622	$ 103,876	$ 115,110	$ 126,334	$ 126,542	$ 154,321	$ 196,049	$ 236,419	$ 65,761
Core non-interest income excluding gains and losses	$ 51,070	$ 52,653	$ 57,234	$ 64,892	$ 64,330	$ 69,254	$ 79,513	$ 93,950	$ 26,121
Net interest income on a fully taxable equivalent basis	106,892	115,289	130,493	141,906	139,977	173,902	255,086	341,077	87,040
Adjusted core revenue	$ 157,962	$ 167,942	$ 187,727	$ 206,798	$ 204,307	$ 243,156	$ 334,599	$ 435,027	$ 113,161
Efficiency ratio adjusted for non-core items	**64.33%**	**61.85%**	**61.32%**	**61.09%**	**61.94%**	**63.47%**	**58.59%**	**54.35%**	**58.11%**

APPENDIX
NON-US GAAP MEASURES

NASDAQ: PEBO

TANGIBLE EQUITY TO TANGIBLE ASSETS AND TANGIBLE BOOK VALUE PER SHARE

Peoples uses tangible capital measures to evaluate the adequacy of Peoples' stockholders'. Such ratios represent non-US GAAP financial measures since the calculation removes the impact of goodwill and other intangible assets acquired through acquisitions on both total stockholders' equity and total assets. Management believes this information is useful to investors since it facilitates the comparison of Peoples' operating performance, financial condition and trends to peers, especially those without a level of intangible assets similar to that of Peoples. The following table reconciles the calculation of these non-US GAAP financial measures to amounts reported in Peoples' consolidated financial statements.

($ in Thousands)	FY-16	FY-17	FY-18	FY-19	FY-20	FY-21	FY-22	FY-23	YTD-24
Total stockholders equity	$ 435,261	$ 458,592	$ 520,140	$ 594,393	$ 575,673	$ 845,025	$ 785,328	$ 1,053,534	$ 1,062,002
Less: goodwill and other intangible assets	146,018	144,576	162,085	177,503	184,597	291,009	326,329	412,172	409,285
Tangible equity	**$ 289,243**	**$ 314,016**	**$ 358,055**	**$ 416,890**	**$ 391,076**	**$ 554,016**	**$ 458,999**	**$ 641,362**	**$ 652,717**
Total assets	$ 3,432,348	$ 3,581,686	$ 3,991,454	$ 4,354,165	$ 4,760,764	$ 7,063,521	$ 7,207,304	$ 9,157,382	$ 9,270,774
Less: goodwill and other intangible assets	146,018	144,576	162,085	177,503	184,597	291,009	326,329	412,172	409,285
Tangible assets	**$ 3,286,330**	**$ 3,437,110**	**$ 3,829,369**	**$ 4,176,662**	**$ 4,576,167**	**$ 6,772,512**	**$ 6,880,975**	**$ 8,745,210**	**$ 8,861,489**
Tangible equity to tangible assets	**8.80%**	**9.14%**	**9.35%**	**9.98%**	**8.55%**	**8.18%**	**6.67%**	**7.33%**	**7.37%**
Tangible equity	$ 289,243	$ 314,016	$ 358,055	$ 416,890	$ 391,076	$ 554,016	$ 458,999	$ 641,362	$ 652,717
Common shares outstanding	18,200,067	18,287,449	19,565,029	20,698,941	19,563,979	28,297,771	28,287,837	8,745,210	35,486,234
Tangible book value per share	**$ 15.89**	**$ 17.17**	**$ 18.30**	**$ 20.14**	**$ 19.99**	**$ 19.58**	**$ 16.23**	**$ 18.16**	**$ 18.39**

RETURN ON AVERAGE ASSETS AND ADJUSTED FOR NON-CORE ITEMS

The return on average assets adjusted for non-core items represents a non-US GAAP financial measure since it excludes the release of the deferred tax asset valuation allowance, the impact of the Tax Cuts and Jobs ACT on the reimbursement of deferred tax assets and deferred tax liabilities, and the after-tax impact of all gains and losses, Peoples Bank Foundation, Inc. contribution, COVID-19-related expenses, COVID-19 employee retention credit, acquisition-related expenses, contract negotiation fees, and pension settlement charges.

($ in Thousands)	FY-16	FY-17	FY-18	FY-19	FY-20	FY-21	FY-22	FY-23	YTD-24
Annualized net income	$ 31,157	$ 38,471	$ 46,255	$ 53,695	$ 34,767	$ 47,555	$ 101,292	$ 113,363	$ 29,584
Total average assets	$ 3,320,447	$ 3,510,274	$ 3,871,832	$ 4,222,482	$ 4,739,289	$ 5,672,594	$ 7,094,707	$ 8,298,777	$ 9,021,651
Return on average assets	**0.94%**	**1.10%**	**1.19%**	**1.27%**	**0.73%**	**0.84%**	**1.43%**	**1.37%**	**1.32%**
Return on average assets adjusted for non-core items:									
Net income	$ 31,157	$ 38,471	$ 46,255	$ 53,695	$ 34,767	$ 47,555	$ 101,292	$ 113,363	$ 29,584
Add: core banking system conversion revenue waived	85	—	—	—	—	—	—	—	—
Less: tax effect of core banking system conversion revenue waived	30	—	—	—	—	—	—	—	—
Add: net loss on investment securities	—	—	146	—	368	862	61	3,700	1
Less: tax effect of net loss on investment securities	—	—	31	—	77	181	13	777	0
Less: net gain on investment securities	930	2,983	—	164	—	—	—	—	—
Add: tax effect of net gain on investment securities	325	1,044	—	34	—	—	—	—	—
Less: net gain on assets disposals and other transactions	—	—	—	—	—	493	—	—	—
Add: tax effect of net gain on asset disposals and other transactions	—	—	—	—	—	104	—	—	—
Add: net loss on asset disposals and other transactions	1,133	63	334	782	290	—	616	2,837	341
Less: tax effect on net loss on asset disposals and other transactions	397	22	70	164	61	—	129	596	72
Add: system conversion expenses	1,259	—	—	—	—	—	—	—	—
Less: tax effect on system conversion expense	441	—	—	—	—	—	—	—	—
Add: acquisition-related expenses	—	341	7,262	7,287	489	21,423	3,016	16,970	(84)
Less: tax effect on acquisition-related expenses	—	119	1,525	1,530	103	4,499	633	3,564	(18)
Add: pension settlement charges	—	242	267	—	1,054	143	185	2,424	—
Less: tax effect on pension settlement charges	—	85	56	—	221	30	39	509	—
Add: COVID-19 expenses	—	—	—	—	1,332	1,248	134	—	—
Less: tax effect on COVID-19 expenses	—	—	—	—	280	262	28	—	—
Less: COVID -19 Employee Retention Credit	—	—	—	—	—	—	—	548	—
Add: tax effect of COVID -19 Employee Retention Credit	—	—	—	—	—	—	—	115	—
Add: other non-core charges	—	—	—	270	1,055	579	—	#REF!	—
Less: tax effect on other non-core charges	—	—	—	57	222	122	—	—	—
Add: contract negotiation fees	—	—	—	—	—	1,248	—	—	—
Less: tax effect on contract negotiation fees	—	—	—	—	—	262	—	—	—
Less: release of deferred tax asset valuation	—	—	805	—	—	—	—	—	—
Less: impact of Tax Cuts and Jobs Act on deferred tax liability	—	—	705	—	—	—	—	—	—
Add: impact of Tax Cuts and Jobs Act on deferred tax assets	—	897	—	—	—	—	—	—	—
Net income adjusted for non-core items	$ 32,161	$ 37,849	$ 51,072	$ 60,153	$ 40,319	$ 67,312	$ 104,461	$ 133,415	$ 29,788
Total average assets	$ 3,320,447	$ 3,510,274	$ 3,871,832	$ 4,222,482	$ 4,739,289	$ 5,672,594	$ 7,094,707	$ 8,298,777	$ 9,021,651
Return on average assets adjusted for non-core items	**0.97%**	**1.08%**	**1.32%**	**1.42%**	**0.85%**	**1.19%**	**1.47%**	**1.61%**	**1.33%**

(a) Tax effect is calculated using a 21% federal statutory tax rate for the 2024, 2023, 2022, 2021, 2020, 2019 and 2018 periods and 35% federal statutory rate for all other periods shown.

APPENDIX
NON-US GAAP MEASURES

NASDAQ: PEBO

RETURN ON AVERAGE TANGIBLE STOCKHOLDERS' EQUITY

The return on average tangible stockholders' equity ratio is a key financial measure used to monitor performance. It is calculated as net income (less after-tax impact of amortization of other intangible assets) divided by average tangible stockholders' equity. This measure is non-US GAAP since that excludes the after-tax impact of amortization of other intangible assets from earnings and the impact of goodwill and other intangible assets acquired through acquisitions on total stockholders' equity.

	FY-16	FY-17	FY-18	FY-19	FY-20	FY-21	FY-22	FY-23	YTD-24
Annualized net income	$ 31,157	$ 38,471	$ 46,255	$ 53,695	$ 34,767	$ 47,555	$ 101,292	$ 113,363	$ 29,584
Add: amortization of other intangible assets	4,030	3,516	3,338	3,359	3,223	4,775	7,763	11,222	2,788
Less: tax effect of amortization of other intangible assets (a)	1,411	1,231	701	705	677	1,003	1,630	2,357	585
Net income excluding the amortization of intangible assets	$ 33,776	$ 40,756	$ 48,892	$ 56,349	$ 34,770	$ 51,327	$ 107,425	$ 122,228	$ 31,787
Total average equity	$ 432,666	$ 450,379	$ 488,139	$ 566,123	$ 575,386	$ 656,633	$ 797,984	$ 940,797	$ 1,052,781
Less: average goodwill and other intangible assets	147,981	144,696	158,115	173,529	181,526	234,667	322,639	384,172	410,719
Average tangible equity	$ 284,685	$ 305,683	$ 330,024	$ 392,594	$ 393,860	$ 421,966	$ 475,345	$ 556,625	$ 642,062
Annualized net income	$ 31,157	$ 38,471	$ 46,255	$ 53,695	$ 34,767	$ 47,555	$ 101,292	$ 113,363	$ 118,986
Total average equity	$ 432,666	$ 450,379	$ 488,139	$ 566,123	$ 575,386	$ 656,633	$ 797,984	$ 940,797	$ 1,052,781
Return on average equity	**7.20%**	**8.54%**	**9.48%**	**9.48%**	**6.04%**	**7.24%**	**12.69%**	**12.05%**	**11.30%**
Annualized net income excluding the amortization of intangible assets	$ 33,776	$ 40,756	$ 48,892	$ 56,349	$ 37,313	$ 51,327	$ 107,425	$ 122,228	$ 127,845
Average tangible equity	$ 284,685	$ 305,683	$ 330,024	$ 392,594	$ 393,860	$ 421,966	$ 475,345	$ 556,625	$ 642,062
Return on average tangible equity	**11.86%**	**13.33%**	**14.81%**	**14.35%**	**9.47%**	**12.16%**	**22.60%**	**21.96%**	**19.91%**

(a) Tax effect is calculated using a 21% federal statutory tax rate for the 2024, 2023, 2022, 2021, 2020, 2019 and 2018 periods and 35% federal statutory rate for all other periods shown.

RETURN ON AVERAGE STOCKHOLDERS' EQUITY ADJUSTED FOR NON-CORE ITEMS

The return on average stockholders' equity adjusted for non-core items represents a non-US GAAP financial measure since it excludes the release of the deferred tax asset valuation allowance, the impact of the Tax Cuts and Jobs Act on the remeasurement of deferred tax assets and deferred tax liabilities, and after-tax impact of all gains and losses, other non-core charges, Peoples Bank Foundation, Inc. contribution, COVID-19 related expenses, COVID-19 employee retention credit, acquisition-related expenses, contract negotiation fees, and pension settlement charges.

($ in Thousands)	FY-16	FY-17	FY-18	FY-19	FY-20	FY-21	FY-22	FY-23	YTD-24
Return on average equity adjusted for non-core items:									
Net income	$ 31,157	$ 38,471	$ 46,255	$ 53,695	$ 34,767	$ 47,555	$ 101,292	$ 113,363	$ 29,584
Add: core banking system conversion revenue waived	85	—	—	—	—	—	—	—	
Less: tax effect of core banking system conversion revenue waived (a)	30	—	—	—	—	—	—	—	
Add: net loss on investment securities	—	—	146	—	368	862	61	3,700	1
Less: tax effect of net loss on investment securities (a)	—	—	31	—	77	181	13	777	0
Less: net gain on investment securities	930	2,983	—	164	—	—	—	—	—
Add: tax effect of net gain on investment securities (a)	325	1,044	—	34	—	—	—	—	—
Less: net gain on assets disposals and other transactions	—	—	—	—	—	493	—	—	—
Add: tax effect of net gain on asset disposals and other transactions	—	—	—	—	—	104	—	—	—
Add: net loss on asset disposals and other transactios	1,133	63	334	782	290	—	616	2,837	341
Less: tax effect on net loss on asset disposals and other transactions (a)	397	22	70	164	61	—	129	596	72
Add: system conversion expenses	1,259	—	—	—	—	—	—	—	—
Less: tax effect on system conversion expense (a)	441	—	—	—	—	—	—	—	—
Add: acquisition-related expenses	—	341	7,262	7,287	489	21,423	3,016	16,970	(84)
Less: tax effect on acquisition-related expenses (a)	—	119	1,525	1,530	103	4,499	633	3,564	(18)
Add: pension settlement charges	—	242	267	—	1,054	143	185	2,424	—
Less: tax effect on pension settlement charges (a)	—	85	56	—	221	30	39	509	—
Add: COVID-19 expenses	—	—	—	—	1,332	1,248	134	—	—
Less: tax effect on COVID-19 related expenses (a)	—	—	—	—	280	262	28	—	—
Less: COVID -19 Employee Retention Credit	—	—	—	—	—	—	—	548	—
Add: tax effect of COVID -19 Employee Retention Credit	—	—	—	—	—	—	—	115	—
Add: other non-core charges	—	—	—	270	1,055	579	—	—	—
Less: tax effect on other non-core charges (a)	—	—	—	57	222	122	—	—	—
Add: contract negotiation fees	—	—	—	—	—	1,248	—	—	—
Less: tax effect on contract negotiation expenses (a)	—	—	—	—	—	262	—	—	—
Less: release of deferred tax asset valuation	—	—	805	—	—	—	—	—	—
Less: impact of Tax Cuts and Jobs Act on deferred tax liability	—	—	705	—	—	—	—	—	—
Add: impact of Tax Cuts and Jobs Act on deferred tax assets	—	897	—	—	—	—	—	—	—
Net income adjusted for non-core items	$ 32,161	$ 37,849	$ 51,072	$ 60,153	$ 38,391	$ 67,312	$ 104,461	$ 133,415	$ 29,788
Average equity	$ 432,666	$ 450,379	$ 488,139	$ 566,123	$ 575,386	$ 656,633	$ 797,984	$ 940,797	$ 1,052,781
Return on average equity adjusted for non-core items	**7.43%**	**8.40%**	**10.46%**	**10.63%**	**6.67%**	**10.25%**	**13.09%**	**14.18%**	**11.38%**
Net income adjusted for non-core items excluding the amortization of intangible assets	$ 34,780	$ 40,134	$ 53,709	$ 62,807	$ 40,937	$ 71,085	$ 110,594	$ 142,280	$ 31,991
Average tangible equity	$ 284,685	$ 305,683	$ 330,024	$ 392,594	$ 393,860	$ 421,966	$ 475,345	$ 556,625	$ 642,062
Return on average tangible equity adjusted for non-core items	**12.22%**	**13.13%**	**16.27%**	**16.00%**	**10.39%**	**16.85%**	**23.27%**	**25.56%**	**20.04%**

(a) Tax effect is calculated using a 21% federal statutory tax rate for the 2024, 2023, 2022, 2021, 2020, 2019 and 2018 periods and 35% federal statutory rate for all other periods shown.



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