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PEOPLES BANCORP INC  
Form 13F-HR  
July 24, 2006

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

FORM 13F

FORM 13F COVER PAGE

Report for the Calendar Year or Quarter Ended: 06/30/06

Check here if Amendment [ ] ; Amendment Number:  
This Amendment (Check only one.): [ ] is a restatement.  
[ ] adds new holdings entries.

Institutional Investment Manager Filing this Report:

Name: PEOPLES BANK, NATIONAL ASSOCIATION  
Address: 138 PUTNAM STREET

MARIETTA, OH 45750

13F File Number: 28 - \_\_\_\_\_

The institutional investment manager filing this report and the person by whom it is signed hereby represent that the person signing the report is authorized to submit it, that all information contained herein is true, correct and complete, and that it is understood that all required items, statements, schedules, lists, and tables, are considered integral parts of this form.

Person Signing this Report on Behalf of Reporting Manager:

Name: DAVID T WESEL,  
Title: EXECUTIVE VICE PRESIDENT & PRESIDENT, PEOPLES FINANCIAL ADVISORS  
Phone: 740-373-2932  
Signature, Place, and Date of Signing:

/s/ DAVID T. WESEL	MARIETTA, OH	JULY 24, 2006
_____	_____	_____
David T. Wesel	CITY, STATE	DATE

Report Type (Check only one.):

[ X ] 13F HOLDINGS REPORT.  
[ ] 13F NOTICE.  
[ ] 13F COMBINATION REPORT.

I AM SIGNING THIS REPORT AS REQUIRED BY THE SECURITIES EXCHANGE ACT OF 1934.

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## FORM 13F SUMMARY PAGE

Report Summary:

Number of Other Included Managers: 0

Form 13F Information Table Entry Total: 153

Form 13F Information Table Entry Total: \$145,417

List of Other Included Managers:

NONE

FORM 13F INFORMATION TABLE						
NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (x\$1000)	SHARES/ PRN AMT	SH/ PUT/ CALL	INVSTMT DSCRETN
AT&T INC	COM	00206R102	375	13462	SH	SOLE
AT&T INC	COM	00206R102	13	500	SH	OTHER
ABBOTT LABORATORIES	COM	002824100	663	15210	SH	SOLE
ABBOTT LABORATORIES	COM	002824100	71	1630	SH	OTHER
AMERICAN INTL GROUP INC	COM	026874107	578	9802	SH	SOLE
AMERICAN INTL GROUP INC	COM	026874107	16	280	SH	OTHER
BP AMOCO PLC SPONS ADR	COM	055622104	1421	20425	SH	SOLE
BP AMOCO PLC SPONS ADR	COM	055622104	415	5968	SH	OTHER
BANK OF AMERICA CORP	COM	060505104	1893	39366	SH	SOLE
BANK OF AMERICA CORP	COM	060505104	64	1350	SH	OTHER
BELLSOUTH CORP COMMON	COM	079860102	289	7996	SH	SOLE
BELLSOUTH CORP COMMON	COM	079860102	31	876	SH	OTHER
CVS CORPORATION	COM	126650100	225	7330	SH	SOLE
CAMCO FINANCIAL CORP	COM	132618109	513	37051	SH	SOLE
CHEVRON CORPORATION	COM	166764100	1592	25668	SH	SOLE
CHEVRON CORPORATION	COM	166764100	338	5450	SH	OTHER
CISCO SYSTEMS	COM	17275R102	690	35335	SH	SOLE
CISCO SYSTEMS	COM	17275R102	54	2805	SH	OTHER
COCA COLA CO COMMON	COM	191216100	220	5130	SH	SOLE
COCA COLA CO COMMON	COM	191216100	49	1140	SH	OTHER
COGNIZANT TECHNOLOGY SOLUTIONS	COM	192446102	231	3430	SH	SOLE
COGNIZANT TECHNOLOGY SOLUTIONS	COM	192446102	10	160	SH	OTHER
COLGATE PALMOLIVE	COM	194162103	458	7655	SH	SOLE
COLGATE PALMOLIVE	COM	194162103	10	180	SH	OTHER
DANAHER CORP	COM	235851102	497	7740	SH	SOLE
DANAHER CORP	COM	235851102	41	640	SH	OTHER
DOW JONES INDUSTRIAL TRUST SER	COM	252787106	766	6860	SH	SOLE
DOW JONES INDUSTRIAL TRUST SER	COM	252787106	52	473	SH	OTHER
DOVER CORP.	COM	260003108	217	4410	SH	SOLE
DOW CHEMCIAL CO	COM	260543103	546	14011	SH	SOLE
DOW CHEMCIAL CO	COM	260543103	11	300	SH	OTHER
EMC CORPORATION	COM	268648102	339	30990	SH	SOLE
EMC CORPORATION	COM	268648102	9	900	SH	OTHER

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EURO CURRENCY TRUST	COM	29871P109	611	4770	SH	SOLE
EURO CURRENCY TRUST	COM	29871P109	22	177	SH	OTHER
EXELON CORPORATION	COM	30161N101	387	6816	SH	SOLE
EXELON CORPORATION	COM	30161N101	35	620	SH	OTHER
EXXON MOBIL CORPORATION	COM	30231G102	3668	59792	SH	SOLE
EXXON MOBIL CORPORATION	COM	30231G102	165	2696	SH	OTHER
FIRST FEDERAL DOVER FINANCIAL	COM	30243C107	257	15150	SH	DEFINED
GANNETT CO INC COMMON	COM	364730101	49	881	SH	SOLE
GANNETT CO INC COMMON	COM	364730101	781	13976	SH	OTHER
GENERAL ELECTRIC CO COMMON	COM	369604103	2683	81431	SH	SOLE
GENERAL ELECTRIC CO COMMON	COM	369604103	348	10581	SH	DEFINED
GENERAL ELECTRIC CO COMMON	COM	369604103	194	5901	SH	OTHER
GOLDMAN SACHS GROUP	COM	38141G104	552	3670	SH	SOLE
HEARTLAND BANCORP	COM	421962101	3964	113102	SH	DEFINED
HOME DEPOT	COM	437076102	418	11695	SH	SOLE
HUNTINGTON BANCSHARES	COM	446150104	920	39055	SH	SOLE
HUNTINGTON BANCSHARES	COM	446150104	47	1994	SH	OTHER
ITT INDUSTRIES INC	COM	450911102	491	9920	SH	SOLE
ITT INDUSTRIES INC	COM	450911102	19	400	SH	OTHER
INTEL CORP	COM	458140100	675	35576	SH	SOLE
INTEL CORP	COM	458140100	24	1300	SH	OTHER
ISHARES COMEX GOLD	COM	464285105	1138	18595	SH	SOLE
ISHARES COMEX GOLD	COM	464285105	70	1150	SH	OTHER
ISHARES MSCI PACIFIC EX-JAPAN	COM	464286665	490	4570	SH	SOLE
ISHARES MSCI PACIFIC EX-JAPAN	COM	464286665	21	200	SH	OTHER
I SHARES MSCI JAPAN INDEX FD	COM	464286848	501	36750	SH	SOLE
I SHARES MSCI JAPAN INDEX FD	COM	464286848	43	3200	SH	OTHER
ISHARES DJ SELECT DIV	COM	464287168	1808	28684	SH	SOLE
ISHARES DJ SELECT DIV	COM	464287168	26	415	SH	OTHER
I SHARES S & P 500 INDEX	COM	464287200	1967	15426	SH	SOLE
ISHARES MSCI EMERGING MARKET	COM	464287234	561	5981	SH	SOLE
ISHARES MSCI EMERGING MARKET	COM	464287234	58	625	SH	OTHER
I SHARES S&P 500 BARRA GROWTH	COM	464287309	1387	23754	SH	SOLE
I SHARES S&P 500 BARRA GROWTH	COM	464287309	86	1485	SH	OTHER
ISHARES GOLDMAN SACHS NATURAL	COM	464287374	529	5319	SH	SOLE
I SHARES S&P 500 BARRA VALUE	COM	464287408	1909	27789	SH	SOLE
I SHARES S&P 500 BARRA VALUE	COM	464287408	36	530	SH	OTHER
ISHARES MSCI EAFE INDEX FOREIG	COM	464287465	11331	173289	SH	SOLE
ISHARES MSCI EAFE INDEX FOREIG	COM	464287465	744	11387	SH	OTHER
ISHARES RUSSELL MIDCAP VALUE	COM	464287473	757	5730	SH	SOLE
ISHARES RUSSELL MIDCAP GROWTH	COM	464287481	750	7822	SH	SOLE
ISHARES RUSSELL MIDCAP	COM	464287499	714	7783	SH	SOLE
I SHARES S&P 400 MIDCAP	COM	464287507	3704	48487	SH	SOLE
I SHARES S&P 400 MIDCAP	COM	464287507	538	7045	SH	OTHER
I SHARES RUSSELL 1000 VALUE	COM	464287598	4328	59198	SH	SOLE
I SHARES RUSSELL 1000 VALUE	COM	464287598	109	1500	SH	OTHER
I SHARES RUSSELL 1000 GROWTH	COM	464287614	3112	61543	SH	SOLE
I SHARES RUSSELL 1000 GROWTH	COM	464287614	61	1215	SH	OTHER
I SHARES RUSSELL 1000	COM	464287622	3441	49800	SH	SOLE
I SHARES RUSSELL 1000	COM	464287622	753	10905	SH	OTHER
I SHARES RUSSELL 2000	COM	464287655	405	5649	SH	SOLE
I SHARES RUSSELL 2000	COM	464287655	24	340	SH	OTHER
I SHARES S&P 400 MIDCAP VALUE	COM	464287705	1019	13677	SH	SOLE
ISHARES DJ US TECHNOLOGY	COM	464287721	375	7908	SH	SOLE
ISHARES DJ US TECHNOLOGY	COM	464287721	14	308	SH	OTHER
ISHARES DJ US REAL ESTATE	COM	464287739	1222	17159	SH	SOLE
ISHARES DJ US REAL ESTATE	COM	464287739	52	730	SH	OTHER
I SHARES S&P 600 SMALL CAP	COM	464287804	1586	25555	SH	SOLE
I SHARES S&P 600 SMALL CAP	COM	464287804	18	300	SH	OTHER
ISHARES S&P EUROPE 350 INDEX F	COM	464287861	650	7125	SH	SOLE
ISHARES S&P EUROPE 350 INDEX F	COM	464287861	16	185	SH	OTHER
I SHARES S&P 600 SMALL CAP VAL	COM	464287879	247	3568	SH	SOLE

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I SHARES S&P 600 SMALL CAP GRO	COM	464287887	277	2267	SH	SOLE
ISHARES KLD INDEX	COM	464288802	478	8905	SH	SOLE
JOHNSON & JOHNSON	COM	478160104	838	13986	SH	SOLE
JOHNSON & JOHNSON	COM	478160104	35	600	SH	OTHER
ELI LILLY	COM	532457108	179	3247	SH	SOLE
ELI LILLY	COM	532457108	38	700	SH	OTHER
LOWES COMPANY	COM	548661107	313	5165	SH	SOLE
LOWES COMPANY	COM	548661107	16	275	SH	OTHER
MASSEY ENERGY CO	COM	576206106	227	6330	SH	SOLE
MEDTRONIC INC	COM	585055106	473	10095	SH	SOLE
MERRILL LYNCH	COM	590188108	222	3195	SH	SOLE
MERRILL LYNCH	COM	590188108	10	150	SH	OTHER
MICROSOFT	COM	594918104	693	29770	SH	SOLE
MICROSOFT	COM	594918104	59	2540	SH	OTHER
NOVARTIS AG	COM	66987V109	342	6360	SH	SOLE
NOVARTIS AG	COM	66987V109	11	210	SH	OTHER
ORACLE CORPORATION	COM	68389X105	343	23677	SH	SOLE
ORACLE CORPORATION	COM	68389X105	7	500	SH	OTHER
PEABODY ENERGY CORP	COM	704549104	312	5600	SH	SOLE
PEOPLES BANCORP INC.	COM	709789101	9016	302152	SH	SOLE
PEOPLES BANCORP INC.	COM	709789101	25704	861406	SH	OTHER
PEPSICO	COM	713448108	751	12523	SH	SOLE
PEPSICO	COM	713448108	40	675	SH	OTHER
POWERSHARES WILDERHILL CLEAN E	COM	73935X500	357	18805	SH	SOLE
POWERSHARES WATER RESOURCES PT	COM	73935X575	250	15050	SH	SOLE
PRICE T ROWE GROUP INC	COM	74144T108	227	6020	SH	SOLE
PROCTER & GAMBLE COMPANY COMMO	COM	742718109	1352	24325	SH	SOLE
PROCTER & GAMBLE COMPANY COMMO	COM	742718109	63	1140	SH	OTHER
ROCKY BRANDS INC	COM	774515100	3755	176729	SH	OTHER
RYDEX S&P 500 EQUAL-WEIGHT EFT	COM	78355W106	7185	167449	SH	SOLE
RYDEX S&P 500 EQUAL-WEIGHT EFT	COM	78355W106	779	18176	SH	OTHER
S & P 500 DEPOSITARY RECEIPT S	COM	78462F103	3861	30350	SH	SOLE
S & P 500 DEPOSITARY RECEIPT S	COM	78462F103	119	940	SH	OTHER
SIMON PPTY GROUP INC NEW	COM	828806109	378	4562	SH	SOLE
SIMON PPTY GROUP INC NEW	COM	828806109	41	504	SH	OTHER
STAPLES INC	COM	855030102	267	10969	SH	SOLE
TARGET CORPORATION	COM	87612E106	778	15932	SH	SOLE
TARGET CORPORATION	COM	87612E106	23	480	SH	OTHER
3M COMPANY	COM	88579Y101	577	7151	SH	SOLE
3M COMPANY	COM	88579Y101	16	200	SH	OTHER
US BANCORP DEL	COM	902973304	304	9855	SH	SOLE
UNITED BANKSHARES INC	COM	909907107	1197	32700	SH	SOLE
UNITED TECHNOLOGIES INC	COM	913017109	1302	20530	SH	SOLE
UNITED TECHNOLOGIES INC	COM	913017109	23	370	SH	OTHER
VERIZON COMMUNICATIONS	COM	92343V104	337	10065	SH	SOLE
VERIZON COMMUNICATIONS	COM	92343V104	22	676	SH	OTHER
WACHOVIA CORP	COM	929903102	439	8127	SH	SOLE
WALGREEN CO COMMON	COM	931422109	993	22150	SH	SOLE
WALGREEN CO COMMON	COM	931422109	71	1589	SH	OTHER
WELLS FARGO AND COMPANY	COM	949746101	810	12085	SH	SOLE
WESBANCO	COM	950810101	241	7791	SH	SOLE
WESBANCO	COM	950810101	92	2985	SH	OTHER
WYETH COMM	COM	983024100	2630	59240	SH	SOLE
WYETH COMM	COM	983024100	133	3000	SH	OTHER
ACCENTURE LTD CLASS A	COM	G1150G111	489	17275	SH	SOLE
ACCENTURE LTD CLASS A	COM	G1150G111	14	500	SH	OTHER
TRANSOCEAN SEDCO FOREX INC	COM	G90078109	301	3755	SH	SOLE