

# SECURITIES AND EXCHANGE COMMISSION

## FORM 13F-NT

Initial quarterly Form 13F notice report filed by institutional managers

Filing Date: **2004-02-12** | Period of Report: **2003-12-31**  
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### FILER

#### PEOPLES BANK

CIK: **906111** | IRS No.: **061213065** | State of Incorpor.: **CT** | Fiscal Year End: **1231**  
Type: **13F-NT** | Act: **34** | File No.: **028-05107** | Film No.: **04588357**  
SIC: **6189** Asset-backed securities

Mailing Address  
850 MAIN STREET  
BRIDGEPORT CT 06604

Business Address  
850 MAIN ST  
BRIDGEPORT CT 06604  
2033387171

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

FORM 13F-NT

FORM 13F COVER PAGE

REPORT FOR THE CALENDAR YEAR OR QUARTER ENDED: 12/31/2003

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: People's Bank  
ADDRESS: 850 Main Street  
Bridgeport, CT 06604

Form 13F File Number: 28-20631

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: Vincent J. Calabrese  
TITLE: Senior Vice President  
PHONE: (203) 338-4114

REPORT TYPE (CHECK ONLY ONE.):

- ( ) 13F HOLDINGS REPORT  
(X) 13F NOTICE  
( ) 13F COMBINATION REPORT

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

/s/ Vincent J. Calabrese  
Senior Vice President  
Bridgeport, Ct  
02/11/2004

List of Other managers Reporting For This manager;

Form 13F File Number	Name
028-05091	People's Mutual Holdings