

PENNS WOODS BANCORP INC  
Form 8-K  
October 20, 2005

# SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

## FORM 8-K

### CURRENT REPORT

Pursuant to Section 13 or 15(d) of  
The Securities Exchange Act of 1934

October 17, 2005

Date of Report (Date of earliest event reported)

## PENNS WOODS BANCORP, INC.

(Exact name of registrant as specified in its charter)

**Pennsylvania**  
(State or other jurisdiction  
of incorporation)

**000-17077**  
(Commission  
File Number)

**23-2226454**  
(IRS Employer  
Ident. No.)

**300 Market Street, P.O. Box 967, Williamsport, Pennsylvania**  
(Address of principal executive offices)

**17703-0967**  
(Zip Code)

**(570) 322-1111**

Registrant's telephone number, including area code

N/A

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(Former name or former address, if changed since last report.)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- o Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
  
  - o Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
  
  - o Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
  
  - o Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4 (c))
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**Item 2.02 Results of Operation and Financial Condition.**

On October 17, 2005, Penns Woods Bancorp, Inc. distributed a press release announcing its earnings for the period ended September 30, 2005. The press release, attached as Exhibit 99.1 hereto and incorporated herein by reference, is being furnished to the SEC and shall not be deemed to be filed for any purpose.

**Item 9.01 Financial Statements and Exhibits.**

(c) Exhibits:

The following exhibit is furnished herewith:

99.1 Press release of Penns Woods Bancorp, Inc. announcing earnings for the period ended September 30, 2005.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

PENNS WOODS BANCORP, INC.

Dated: October 20, 2005

By: /s/ Ronald A. Walko  
Ronald A. Walko  
President and Chief Executive Officer

EXHIBIT INDEX

**Exhibit Number**

99.1 Press release of Penns Woods Bancorp, Inc. announcing earnings for the period ended September 30, 2005.