

PENNS WOODS BANCORP INC  
Form 8-K  
January 19, 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

January 13, 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, Williamsport, Pennsylvania**  
(Address of principal executive offices)

**17701**  
(Zip Code)

**(570) 322-1111**  
Registrant's telephone number, including area code

**N/A**  
(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 January 13, 2005, Penns Woods Bancorp, Inc. distributed a press release announcing its earnings for the year ended December 31, 2004. The press release is attached hereto as Exhibit 99.1 and incorporated herein by reference.

**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 year ended December 31, 2004.

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: January 14, 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 year ended December 31, 2004.

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