

PENNS WOODS BANCORP INC  
Form 8-K  
July 21, 2006

**UNITED STATES  
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**

**July 20, 2006**

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)

**17701-0967**  
(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:

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)

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- 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 July 20, 2006, Penns Woods Bancorp, Inc. distributed a press release announcing its earnings for the period ended June 30, 2006. The press release is attached as Exhibit 99.1 hereto and incorporated herein by reference.

**Item 9.01** Financial Statements and Exhibits.

(d) Exhibits:

99.1 Press release, dated July 20, 2006, of Penns Woods Bancorp, Inc. announcing earnings for the period ended June 30, 2006.

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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: July 21, 2006

By:

/s/ Thomas A. Donofrio  
Thomas A. Donofrio  
Executive Vice President and  
Chief Administrative Officer

EXHIBIT INDEX

<b>Exhibit Number</b>	<b>Description</b>
99.1	Press release, dated July 20, 2006, of Penns Woods Bancorp, Inc. announcing earnings for the period ended June 30, 2006

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