



Exchange Act o

---

Item 2.02 Results of Operation and Financial Condition.

On October 20, 2017, Penns Woods Bancorp, Inc. (the "Company") distributed a press release announcing its earnings for the period ended September 30, 2017. 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 October 20, 2017, of Penns Woods Bancorp, Inc. announcing earnings for the period ended September 30, 2017.

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, 2017

By: /s/ Brian L. Knepp  
Brian L. Knepp  
Chief Financial Officer

EXHIBIT INDEX

Exhibit Number	Description
<u>99.1</u>	Press release, dated October 20, 2017, of Penns Woods Bancorp, Inc. announcing earnings for the period ended September 30, 2017.