

BOWER PHILLIP H  
Form 5  
January 10, 2006

**FORM 5**

**UNITED STATES SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549**

OMB APPROVAL

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Form 3 Holdings Reported Form 4 Transactions Reported

**ANNUAL STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES**

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

1. Name and Address of Reporting Person \*  
BOWER PHILLIP H

2. Issuer Name and Ticker or Trading Symbol  
PENNS WOODS BANCORP INC [PWOD]

5. Relationship of Reporting Person(s) to Issuer

(Check all applicable)

(Last) (First) (Middle)

3. Statement for Issuer's Fiscal Year Ended (Month/Day/Year)  
12/31/2005

Director  10% Owner  
 Officer (give title below)  Other (specify below)

2195 STOPPER DRIVE

(Street)

4. If Amendment, Date Original Filed(Month/Day/Year)

6. Individual or Joint/Group Reporting

(check applicable line)

MONTOURSVILLE, PA 17754

Form Filed by One Reporting Person  
 Form Filed by More than One Reporting Person

(City) (State) (Zip)

**Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned**

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)	4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)	5. Amount of Securities Beneficially Owned at end of Issuer's Fiscal Year (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
Penns Woods Bancorp, Inc. Common Stock	11/18/2005	PA	J	398.2953 A	\$ 0 0	I	Grandson Matthew
Penns Woods Bancorp,	12/19/2005	PA	J <sup>(1)</sup>	24.5655 A	\$ 0 2,414.3373	I	Grandson Matthew

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Inc. Common Stock									
Penns Woods Bancorp, Inc. Common Stock	11/18/2005	Â	J	8,715	A	\$ 0	52,290	D	Â
Penns Woods Bancorp, Inc. Common Stock	11/18/2005	Â	J	338	A	\$ 0	2,032	I	Grandson Austin
Penns Woods Bancorp, Inc. Common Stock	11/18/2005	Â	J	255	A	\$ 0	1,532	I	Grandson Brandon
Penns Woods Bancorp, Inc. Common Stock	11/18/2005	Â	J	338	A	\$ 0	2,032	I	Grandson Christopher
Penns Woods Bancorp, Inc. Common Stock	11/18/2005	Â	J	132	A	\$ 0	792	D <sup>(2)</sup>	Â
Penns Woods Bancorp, Inc. Common Stock	11/18/2005	Â	J	88	A	\$ 0	528	I	Wife IRA

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

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**Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned**  
(e.g., puts, calls, warrants, options, convertible securities)

