

PEOPLES BANCORP OF NORTH CAROLINA INC

Form 8-K

January 25, 2016

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

Date of Report (Date of earliest  
event reported): January  
25, 2016

Peoples Bancorp of North  
Carolina, Inc.

(Exact Name of Registrant as  
Specified in Its Charter)

North Carolina

(State or Other Jurisdiction of  
Incorporation)

000-27205 56-2132396

(Commission/IRS Employer  
File No.) Identification No.)

518 West

C Street,

Newton, 28658

North

Carolina

(Address (Zip Code)

of

Principal

Executive  
Offices)

(828) 464-5620  
(Registrant's Telephone  
Number, Including Area Code)

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)

Pre-commencement  
communications  
pursuant to Rule  
14d-2(b) under the  
Exchange Act (17  
CFR 240.14d-2(b))

Pre-commencement  
communications  
pursuant to Rule  
13e-4(c) under the  
Exchange Act (17  
CFR 240.13e-4(c))

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Peoples Bancorp of North Carolina, Inc.

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Item 2.02. Results of Operations and Financial Condition

On January 25, 2016, Peoples Bancorp of North Carolina, Inc. issued a press release announcing fourth quarter and annual quarter 2015 earnings results.

A copy of the press release is attached hereto as Exhibit (99)(a) and is incorporated by reference herein.

Item 9.01. Financial Statements and Exhibits

(d) Exhibits

(99)(a) Press Release dated January 25, 2016

Disclosure about forward-looking statements

Statements made in this Form 8-K, other than those concerning historical information, should be considered forward-looking statements pursuant to the safe harbor provisions of the Securities Exchange Act of 1934 and the Private Securities Litigation Act of 1995. These forward-looking statements involve risks and uncertainties and are based on the beliefs and assumptions of management and on the information available to management at the time that this report was prepared. These statements can be identified by the use of words like "expect," "anticipate," "estimate," and "believe," variations of these words and other similar expressions. Readers should not place undue reliance on forward-looking statements as a number of important factors could cause actual results to differ materially from those in the forward-looking statements. Factors that might cause such a difference include, but are not limited to, changes in interest rate environment, management's business strategy, national, regional, and local market conditions and legislative and regulatory conditions.

The Company undertakes no obligation to publicly revise these forward-looking statements to reflect subsequent events or circumstances. Readers should also carefully review the risk factors described in other documents the Company files from time to time with the Securities and Exchange Commission.

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.

PEOPLES BANCORP OF  
NORTH CAROLINA, INC.

Date: January 25, 2016 By: /s/ A. Joseph Lampron, Jr.  
A. Joseph Lampron, Jr.  
Executive Vice President and  
Chief Financial Officer

