

PEOPLES BANCORP OF NORTH CAROLINA INC  
 Form 5  
 February 10, 2015

# 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 \*  
 HOWARD DOUGLAS S  
 (Last) (First) (Middle)

2. Issuer Name and Ticker or Trading Symbol  
 PEOPLES BANCORP OF NORTH CAROLINA INC [PEBK]

3. Statement for Issuer's Fiscal Year Ended (Month/Day/Year)  
 12/31/2014

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

5. Relationship of Reporting Person(s) to Issuer  
 (Check all applicable)  
 Director  10% Owner  
 Officer (give title below)  Other (specify below)

6. Individual or Joint/Group Reporting  
 (check applicable line)  
 Form Filed by One Reporting Person  
 Form Filed by More than One Reporting Person

518 WEST C STREET  
 (Street)  
 NEWTON, NC 28658  
 (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)
				Amount	(A) or (D) Price			
Common Stock	01/31/2014	Â	L <sup>(1)</sup>	57	A \$ 15.3999	13,660.0819	D	Â
Common Stock	02/20/2014	Â	A <sup>(2)</sup>	650	A \$ 15.7	14,310.0819	D	Â
Common Stock	02/27/2014	Â	L <sup>(1)</sup>	47	A \$ 15.7199	14,357.0819	D	Â
Common Stock	04/28/2014	Â	L <sup>(1)</sup>	57	A \$ 17.4999	14,414.0819	D	Â
	05/01/2014	Â	L <sup>(1)</sup>	43	A	14,457.0819	D	Â

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Common Stock						\$ 17.4799			
Common Stock	05/08/2014	Â	P	21.85	A	\$ 17.04	14,478.9319	D	Â
Common Stock	06/04/2014	Â	L <sup>(1)</sup>	42	A	\$ 17	14,520.9319	D	Â
Common Stock	07/25/2014	Â	L <sup>(1)</sup>	57	A	\$ 16.98	14,577.9319	D	Â
Common Stock	08/05/2014	Â	L <sup>(1)</sup>	57	A	\$ 16.98	14,622.9319	D	Â
Common Stock	08/28/2014	Â	L <sup>(1)</sup>	41	A	\$ 16.89	14,663.9319	D	Â
Common Stock	10/24/2014	Â	L <sup>(1)</sup>	58	A	\$ 17.2	14,721.9319	D	Â
Common Stock	10/31/2014	Â	L <sup>(1)</sup>	41	A	\$ 17.49	14,762.9319	D	Â
Common Stock	11/26/2014	Â	L <sup>(1)</sup>	39	A	\$ 18.1999	14,801.9319	D	Â
Common Stock	11/28/2014	Â	A <sup>(3)</sup>	27	A	\$ 0 <sup>(3)</sup>	14,828.9319	D	Â
Common Stock	Â	Â	Â	Â	Â	Â	450	I	shares owned by wife

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)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)	5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	6. Date Exercisable and Expiration Date (Month/Day/Year)	7. Title and Amount of Underlying Securities (Instr. 3 and 4)	8. Price of Derivative Security (Instr. 5)	9. of D Se B O E Is Fi (I
					(A) (D)	Date Exercisable Expiration Date	Title Amount or Number of Shares		

