Edgar Filing: ARROW FINANCIAL CORP - Form 8-K

ARROW FINANCIAL CORP Form 8-K January 25, 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

Date of Report (Date of earliest event reported): January 25, 2006

ARROW FINANCIAL CORPORATION

(Exact name of registrant as specified in its charter)

| New York | 0-12507 | <u>22-2448962</u> |
|---------------------------------|------------------------|--------------------------------------|
| (State or other jurisdiction of | Commission File Number | (IRS Employer Identification Number) |
| incorporation) | | |

250 GLEN STREET, GLENS FALLS, NEW YORK 12801

(Address of principal executive offices) (Zip Code)

Registrant s telephone number, including area code: (518) 745-1000

(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 obligations of the registrant under any of the following provisions:

[] Written communication pursuant to Rule 425 under Securities Act (17 CFR 230.425)

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| 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)) |

| Item 2.02. |
|--|
| Results of Operations and Financial Condition |
| |
| On January 25, 2006, Arrow Financial Corporation issued a press release containing unaudited financial information and accompanying discussion for the year-to-date and quarter-to-date periods ended December 31, 2005. A copy of this press release is furnished as Exhibit 99 to this report on Form 8-K. |
| Item 9.01. |
| Financial Statements and Exhibits |
| |
| Exhibits: |
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| Exhibit No. |
| <u>Description</u> |
| Exhibit 99 |
| Arrow Financial Corporation Press Release dated January 25, 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.

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ARROW FINANCIAL CORPORATION

Registrant

Date: January 25, 2006

/s/ John J. Murphy

John J. Murphy, Executive Vice President,

Treasurer and Chief Financial Officer

EXHIBIT INDEX

Exhibit No.

Description

Exhibit 99

Arrow Financial Corporation Press Release dated January 25, 2006.

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