



Edgar Filing: ARROW FINANCIAL CORP - Form 8-K

- 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:

Exhibit No.

Description

Exhibit 99

Arrow Financial Corporation Press Release dated January 25, 2006.

**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.

**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.