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- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
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- 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, 2005, 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, 2004. 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, 2005.

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, 2005

/s/ John J. Murphy
John J. Murphy, Executive Vice President,
Treasurer and Chief Financial Officer

EXHIBIT INDEX

Exhibit No.

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Exhibit 99

Arrow Financial Corporation Press Release dated January 25, 2005.