

ARROW FINANCIAL CORP  
Form 8-K  
July 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): July 25, 2006**

**ARROW FINANCIAL CORPORATION**

(Exact name of registrant as specified in its charter)

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

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 July 25, 2006, Arrow Financial Corporation issued a press release containing unaudited financial information and accompanying discussion for the quarter-to-date periods ended June 30, 2006. 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 July 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: July 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 July 25, 2006.