

ARROW FINANCIAL CORP  
Form 8-K  
July 22, 2005

**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 22, 2005**

**ARROW FINANCIAL CORPORATION**

(Exact name of registrant as specified in its charter)

New York

(State or other jurisdiction of  
incorporation or organization)

0-12507

Commission File Number

22-2448962

(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)



**Item 2.02 Results of Operations and Financial Condition**

On July 22, 2005, Arrow Financial Corporation issued a press release containing unaudited financial information and accompanying discussion for the quarter ended June 30, 2005. A copy of this press release is furnished as Exhibit 99 to this report on Form 8-K.

**Item 9.1 Financial Statements and Exhibits**

(c) Exhibits

Exhibit No.

Description

Exhibit 99

Arrow Financial Corporation Press Release dated July 22, 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: July 22, 2005

/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 22, 2005