

ARROW FINANCIAL CORP  
Form 8-K  
October 21, 2004

**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): October 21, 2004**

**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 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)
- 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))

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**Item 2.02.**

**Results of Operations and Financial Condition**

On October 21, 2004, Arrow Financial Corporation issued a press release containing unaudited financial information and accompanying discussion for the quarter ended September 30, 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 October 21, 2004

**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: October 21, 2004

/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 October 21, 2004

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