

ARROW FINANCIAL CORP  
Form 8-K  
January 21, 2004

**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): January 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 or organization)	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)

**Item 7.**

Financial Statements and Other Exhibits

(c) Exhibits

Exhibit No.

Description

Exhibit 99

Arrow Financial Corporation Press Release dated January 21, 2004

**Item 12.**

**Results of Operations and Financial Condition**

On January 21, 2004, Arrow Financial Corporation issued a press release containing unaudited financial information and accompanying discussion for the quarter ended December 31, 2003. A copy of this press release is furnished as Exhibit 99 to this report on Form 8-K.

**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 21, 2004

/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 21, 2004

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