

NORTHWAY FINANCIAL INC  
Form 8-K  
July 28, 2006

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**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 26, 2006

NORTHWAY FINANCIAL, INC.  
(Exact name of registrant as specified in its charter)

New Hampshire  
(State or other jurisdiction of  
incorporation or organization)

000-23129  
Commission file number

04-3368579  
(I.R.S. Employer  
Identification No.)

9 Main Street  
Berlin New Hampshire 03570  
(Address of principal executive offices) (Zip code)

Registrant's telephone number, including area code: (603)752-1171

No Change  
(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 obligation of the registrant under any of the following provisions:

- Written communications pursuant to Rule 425 under the 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 July 26, 2006, Northway Financial, Inc. issued a press release announcing its financial results for the second quarter of 2006. The full text of the press release is furnished as Exhibit 99.1 hereto.

Item 9.01. Financial Statements and Exhibits.

(c) Exhibits.

99.1 Press Release of Northway Financial, Inc. dated July 26, 2006.

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SIGNATURE

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be filed on its behalf by the undersigned hereunto duly authorized.

NORTHWAY FINANCIAL, INC.

Dated: July 27, 2006

By: \sRichard P. Orsillo  
Richard P. Orsillo  
Senior Vice President and Chief  
Financial Officer

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Exhibit Index

99.1

Press Release of Northway Financial, Inc. dated July 26, 2006.