

SI Financial Group, Inc.  
Form 8-K  
October 28, 2010

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 27, 2010

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

United States (State or other jurisdiction of incorporation or organization)	0-50801  (Commission File Number)	84-1655232  (IRS Employer Identification No.)
------------------------------------------------------------------------------------------	--------------------------------------------	--------------------------------------------------------

803 Main Street, Willimantic, Connecticut 06226  
(Address of principal executive offices)(Zip Code)

(860) 423-4581  
(Registrant's telephone number, including area code)

Not Applicable  
(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))



Item 2.02

Results of Operations and Financial Condition.

On October 27, 2010, SI Financial Group, Inc. (the “Company”), the holding company for Savings Institute Bank and Trust Company, announced its financial results for the three and nine months ended September 30, 2010. The press release announcing financial results for the three and nine months ended September 30, 2010 is included as Exhibit 99.1 and is incorporated herein by reference.

Item 9.01

Financial Statements and Exhibits.

(a) Financial Statements of Businesses Acquired: Not applicable

(b) Pro Forma Financial Information: Not applicable

(c) Shell Company Transactions: Not applicable

(d) Exhibits

Number	Description
99.1	Earnings Release Dated October 27, 2010

---

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 thereunto duly authorized.

SI FINANCIAL GROUP, INC.

Date: October 27, 2010

By: /s/ Brian J. Hull  
Brian J. Hull  
Executive Vice President, Chief  
Financial Officer and Treasurer