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RURBAN FINANCIAL CORP
Form 8-K
May 02, 2003

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): May 2, 2003 (April 28, 2003)

RURBAN FINANCIAL CORP.

(Exact name of registrant as specified in its charter)

OHIO

(State or other jurisdiction
of incorporation)

0-13507

(Commission File
Number)

34-1395608

(IRS Employer
Identification No.)

401 Clinton Street, Defiance, Ohio 43512

(Address of principal executive offices) (Zip Code)

Registrant's telephone number, including area code (419) 783-8950

NOT APPLICABLE

(Former name or former address, if changed since last report.)

Index to Exhibits is on Page 4.

ITEM 1. CHANGES IN CONTROL OF REGISTRANT.

Not Applicable.

ITEM 2. ACQUISITION OR DISPOSITION OF ASSETS.

Not applicable.

ITEM 3. BANKRUPTCY OR RECEIVERSHIP.

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Not applicable.

ITEM 4. CHANGES IN REGISTRANT'S CERTIFYING ACCOUNTANT.

Not applicable.

ITEM 5. OTHER EVENTS AND REGULATION FD DISCLOSURE.

Not applicable.

ITEM 6. RESIGNATIONS OF REGISTRANT'S DIRECTORS.

Not applicable.

ITEM 7. FINANCIAL STATEMENTS AND EXHIBITS.

(a) None required.

(b) None required.

(c) Exhibits.

EXHIBIT NUMBER	DESCRIPTION
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99(a)	Earnings Release of Registrant dated April 28, 2003
99(b)	Excerpts from a presentation by Kenneth A. Joyce, Chief Executive Officer of the Registrant, at the Annual Meeting of Shareholders of the Registrant dated April 28, 2003

ITEM 8. CHANGE IN FISCAL YEAR.

Not Applicable.

ITEM 9. REGULATION FD DISCLOSURE.

See Earnings Release of Registrant dated April 28, 2003 attached as Exhibit 99(a) and excerpts from a presentation by Kenneth A. Joyce, Chief Executive Officer of the Registrant, at the Annual Meeting of Shareholders of the Registrant dated April 28, 2003 attached as Exhibit 99(b). The earnings release is also

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deemed to be provided under Item 12, Results of Operations and Financial Condition, in accordance with Sec Release Nos. 33-8216 and 34-47583.

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.

RURBAN FINANCIAL CORP.

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Date: May 2, 2003

By: /s/ James E. Adams

James E. Adams, Executive
Vice President and Chief
Financial Officer

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*Filed herewith

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