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RURBAN FINANCIAL CORP Form 8-K January 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): January 2, 2003 (December 31, 2002)

RURBAN FINANCIAL CORP.

OHIO 0-13507 34-1395608

(State or other jurisdiction (Commission File (IRS Employer of incorporation) Number) Identification No.)

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.

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ITEM 2. ACQUISITION OR DISPOSITION OF ASSETS.

Not applicable.

ITEM 3. BANKRUPTCY OR RECEIVERSHIP.

Not applicable.

ITEM 4. CHANGES IN REGISTRANT'S CERTIFYING ACCOUNTANT.

Not applicable.

ITEM 5. OTHER EVENTS AND REGULATION FD DISCLOSURE.

See the Press Release issued by the Registrant on December 31, 2002, included with this filing as Exhibit 99.

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

99 Press Release of the Registrant dated
December 31, 2002

ITEM 8. CHANGE IN FISCAL YEAR.

Not Applicable.

ITEM 9. REGULATION FD DISCLOSURE.

Not Applicable.

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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.

Date: January 2, 2003 By: /s/ Keeta J. Diller

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Keeta J. Diller, Vice President,
Corporate Secretary

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INDEX TO EXHIBITS

EXHIBIT NUMBER DESCRIPTION PAGE NO.

99 Press Release of the Registrant dated *
December 31, 2002

*Filed herewith

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