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RURBAN FINANCIAL CORP Form 8-K May 10, 2005

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): May 10, 2005 (May 9, 2005)

RURBAN FINANCIAL CORP. (Exact name of registrant as specified in its charter)

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

> 401 Clinton Street, Defiance, Ohio 43512 ______ (Address of principal executive offices) (Zip Code)

(419) 783-8950 -----(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
- [] 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 8.01. Other Events.

On May 9, 2005, Rurban Financial Corp. issued a news release announcing that it had received regulatory approval from the Federal Reserve Bank of Cleveland and the Ohio Division of Financial Institutions for its subsidiary, The State Bank and Trust Company, to purchase two Lima, Ohio branch offices of Liberty Savings Bank, FSB. A copy of the May 9, 2005 news release is attached as Exhibit 99 and incorporated herein by reference.

Item 9.01 Financial Statements and Exhibits.

- (a) Financial Statements Not Applicable
- (b) Pro Forma Financial Information Not Applicable
- (c) Exhibits

Exhibit No.	Description

99 News Release issued by Rurban Financial Corp. on May 9, 2005

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.

Dated: May 10, 2005 By: /s/ James E. Adams

James E. Adams Executive Vice President and Chief Financial Officer

INDEX TO EXHIBITS

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Current Report on Form 8-K Dated May 10, 2005

Rurban Financial Corp.

Exhibit No.	I	Description							
			-		_				
99	News Release	issued h	by Rurban	Financial	Corp.	on	May	9,	2005.