

RURBAN FINANCIAL CORP

Form 8-K

April 24, 2007

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): April 24, 2007 (April 19, 2007)

RURBAN FINANCIAL CORP.

(Exact name of registrant as specified in its charter)

| | | |
|---|--|--|
| Ohio (State or other jurisdiction of incorporation or organization) | 0-13507 (Commission File Number) | 34-1395608 (IRS Employer Identification No.) |
|---|--|--|

401 Clinton Street, Defiance, Ohio
(Address of principal executive offices)

43512
(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 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 April 20, 2007, Rurban Financial Corp. (the Company) hosted a conference call and webcast to discuss its results for the first fiscal quarter ended March 31, 2007. A copy of the transcript of the conference call and webcast is furnished as Exhibit 99.1 and is incorporated herein by reference.

The information in this Item 2.02, including Exhibit 99.1 furnished herewith, is being furnished and shall not be deemed to be filed for purposes of Section 18 of the Securities Exchange Act of 1934 (the Exchange Act) or otherwise subject to the liabilities of that Section, nor shall such information be deemed to be incorporated by reference in any registration statement or other document filed under the Securities Act of 1933 (the Securities Act) or the Exchange Act, except as otherwise stated in such filing.

Item 7.01 Regulation FD Disclosure.

On April 19, 2007, the Company held its Annual Meeting of Stockholders. At the Annual Meeting, the Company discussed its results for the first fiscal quarter ended March 31, 2007 and issued guidance regarding strategies and projected performance for the 2007 fiscal year. A copy of the materials presented at the Annual Meeting is furnished as Exhibit 99.2 and is incorporated herein by reference.

The information in this Item 7.01, including Exhibit 99.2 furnished herewith, is being furnished and shall not be deemed to be filed for purposes of Section 18 of the Exchange Act or otherwise subject to the liabilities of that Section, nor shall such information be deemed to be incorporated by reference in any registration statement or other document filed under the Securities Act or the Exchange Act, except as otherwise stated in such filing.

Item 9.01 Financial Statements and Exhibits.

(a) Not Applicable

(b) Not Applicable

(c) Not Applicable

(d) Exhibits

| Exhibit No. | Description |
|-------------|--|
| 99.1 | Transcript of conference call and webcast conducted on April 20, 2007 |
| 99.2 | Materials presented at Annual Meeting of Shareholders held on April 19, 2007 |

SIGNATURE

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: April 24, 2007

By: /s/ Duane L. Sinn

Duane L. Sinn
Executive Vice President and Chief
Financial Officer

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Current Report on Form 8-K
Dated April 24, 2007
Rurban Financial Corp.

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