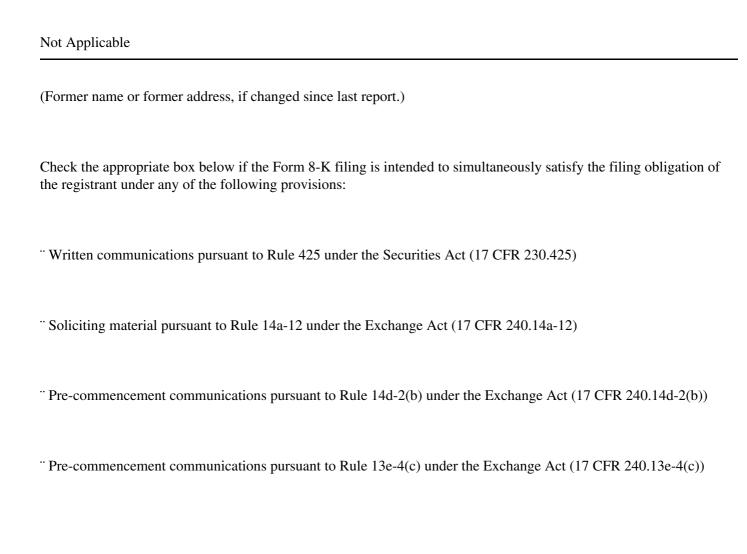
RURBAN FINANCIAL CORP Form 8-K July 25, 2012
UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549
FORM 8-K
CURRENT REPORT
Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934
Date of Report (Date of earliest event reported): July 25, 2012 (July 24, 2012) RURBAN FINANCIAL CORP.
(Exact name of registrant as specified in its charter)
Ohio (State or other jurisdiction (Commission File (IRS Employer of incorporation or organization) Number) 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)



Item 2.02. Results of Operations and Financial Condition.

On July 24, 2012, Rurban Financial Corp. (the "Company") issued a news release reporting financial results for the second quarter ended June 30, 2012. A copy of the July 24, 2012 news release 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 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

News release issued by Rurban Financial Corp. on July 24, 2012, reporting financial results for the second quarter ended June 30, 2012

-2-

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: July 25, 2012 By: /s/ Anthony V. Cosentino

Anthony V. Cosentino

Executive Vice President and Chief Financial

Officer

-3-

INDEX TO	EXHIBITS
Current Rep	ort on Form 8-K
Dated July 2	25, 2012
Rurban Fina	ncial Corp.
Exhibit No.	Description
99.1	News release issued by Rurban Financial Corp. on July 24, 2012, reporting financial results for the second quarter ended June 30, 2012

-4-