

RURBAN FINANCIAL CORP

Form 8-K

January 25, 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): January 25, 2007 (January 24, 2007)

RURBAN FINANCIAL CORP.

(Exact name of registrant as specified in its  
charter)

Ohio

0-13507

34-1395608

(State or other jurisdiction  
of incorporation or  
organization)

(Commission File  
Number)

(IRS Employer  
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 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))

Item 2.02. Results of Operations and Financial Condition.

On January 24, 2007, Rurban Financial Corp. (the Company ) issued a news release reporting results for the fiscal year and fourth quarter ended December 31, 2006. A copy of the January 24, 2007 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 (the Securities Act ) or the Exchange Act, except as otherwise stated in such filing.

Item 7.01 Regulation FD Disclosure.

On January 24, 2007, the Company issued a news release announcing that its Board of Directors has declared a quarterly shareholder dividend of \$0.06 per share payable on February 23, 2007 to all shareholders of record on February 9, 2007. A copy of the January 24, 2007 news release 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        | News release issued by Rurban Financial Corp. on January 24, 2007 reporting results for the fiscal year and fourth quarter ended December 31, 2006 |
| 99.2        | News release issued by Rurban Financial Corp. on January 24, 2007 regarding declaration of quarterly shareholder dividend                          |

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: January 25, 2007

By: /s/ Duane L. Sinn

Duane L. Sinn  
Executive Vice President and Chief Financial Officer

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INDEX TO EXHIBITS  
Current Report on Form 8-K  
Dated January 25, 2007  
Rurban Financial Corp.

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