

Edgar Filing: CAMCO FINANCIAL CORP - Form 8-K

CAMCO FINANCIAL CORP  
Form 8-K  
January 26, 2004

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 23, 2004  
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CAMCO FINANCIAL CORPORATION  
-----  
(Exact name of registrant as specified in its charter)

DELAWARE ----- (State or other jurisdiction of incorporation)	0-25196 ----- (Commission File No.)	51-0110823 ----- (IRS Employer I.D. No.)
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6901 Glenn Highway, Cambridge, Ohio 43725  
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(Address of principal executive offices) (Zip Code)

Registrant's telephone number, including area code: (740) 435-2020  
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Item 7. Financial Statements and Exhibits.

(a) and (b) Not applicable.

(c) Exhibits.

See Index to Exhibits.

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Item 12. Results of Operations and Financial Condition.

On January 23, 2004, Camco Financial Corporation ("Camco") issued a press release regarding its earnings for the fourth quarter of fiscal 2003. The press release is attached hereto as Exhibit 99.

The press release includes one or more non-GAAP financial measures within the meaning of Regulation G. With respect to each, Camco has disclosed the most directly comparable financial measure calculated and presented in accordance with GAAP and reconciled the differences between the non-GAAP financial measure and the most comparable financial measure presented in accordance with GAAP.

Camco believes that the presentation of the non-GAAP financial measures in the press release assists management and investors to compare results period-to-period in a more meaningful and consistent manner and provides a better measure of results for Camco's ongoing operations.

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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 thereunto duly authorized.

CAMCO FINANCIAL CORPORATION

By: /s/ Mark A. Severson

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Mark A. Severson, Chief Financial Officer

Date: January 23, 2004

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INDEX TO EXHIBITS

Exhibit Number -----	Description -----
99	Press Release of Camco Financial Corporation dated January 23, 2004.

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