

Edgar Filing: RURBAN FINANCIAL CORP - Form 8-K

RURBAN FINANCIAL CORP  
Form 8-K  
December 21, 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):  
December 21 (December 19, 2005)  
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RURBAN FINANCIAL CORP.

-----  
(Exact name of registrant as specified in its charter)

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

401 Clinton Street, Defiance, Ohio 43512

-----  
(Address of principal executive offices) (Zip Code)

(419) 783-8950

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(Registrant's telephone number, including area code)

Not Applicable

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(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 8.01. Other Events

On December 19, 2005, Rurban Financial Corp. (the "Company") issued a news release announcing that it had completed the sale of approximately \$8.4 million of troubled loans held in its workout loan subsidiary, RFCBC, Inc. The loans were sold at 84.6% of their book value and, after adjusting for reserves associated with the loan sale, will result in a pre-tax loss of approximately \$688,000 (\$454,000 after-tax). The Company also announced that it plans to take an additional reserve of \$440,000 (\$291,000 after-tax) against the approximately \$4.4 million of non-performing loans remaining on its books after the loan sale. A copy of the December 19, 2005 news release is furnished as Exhibit 99 and is incorporated herein by reference.

Item 9.01. Financial Statements and Exhibits

- (a) Financial statements of business acquired - Not Applicable
- (b) Pro forma financial information - Not Applicable
- (c) Exhibits

| Exhibit No.<br>----- | Description<br>-----   |
|----------------------|--|
| 99                   | News Release issued by Rurban Financial Corp. on December 19, 2005 |

[Remainder of page intentionally left blank; signature on following page.]

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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: December 21, 2005

By: /s/ Keeta J. Diller

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Keeta J. Diller  
Vice President and Corporate Secretary

INDEX TO EXHIBITS

Current Report on Form 8-K  
Dated December 21, 2005

Rurban Financial Corp.

| Exhibit No.<br>----- | Description<br>-----   |
|----------------------|--|
| 99                   | News Release issued by Rurban Financial Corp. on December 19, 2005 |