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CAMCO FINANCIAL CORP Form 8-K July 30, 2003

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 29, 2003

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

DELAWARE 0-25196 51-0110823

(State or other jurisdiction (Commission File No.) (IRS Employer I.D. No.) of incorporation)

Registrant's telephone number, including area code: (740) 435-2020

- Item 7. Financial Statements and Exhibits.
 - (a) and (b) Not applicable.
 - (c) Exhibits.

See Index to Exhibits.

Item 12. Results of Operations and Financial Condition.

On July 29, 2003, Camco Financial Corporation issued a press release regarding its earnings for the second quarter of fiscal 2003. The press release is attached hereto as Exhibit 99.

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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

Mark A. Severson, Chief Financial Officer

Date: July 29, 2003

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INDEX TO EXHIBITS

Exhibit Number	Description
99	Press Release of Camco Financial Corporation dated July 29, 2003.

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