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CAMCO FINANCIAL CORP  
Form 8-K  
January 27, 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: January 27, 2003

CAMCO FINANCIAL CORPORATION  
(Exact Name of Registrant as specified in its charter)

Delaware -----	0-25196 -----	51-0110823 -----
(State or other jurisdiction of incorporation or organization)	(Commission File No.)	(IRS Employer Identification Number)

6901 Glenn Highway  
Cambridge, Ohio 43725-9757  
(740) 435-2020  
(Address, including zip code, and telephone number  
including area code of Registrant's  
principal executive offices)

Not Applicable  
(Former name or former address, if changed since last report)

Item 5. Other Events.

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On January 24, 2003, Camco Financial Corporation, ("Camco") issued a news release announcing its earnings for the year and the fourth quarter ended December 31, 2002. The information contained in the news release, which is attached as Exhibit 99 to this Form 8-K, is incorporated herein by this reference.

The information contained or incorporated by reference in this Current Report on Form 8-K may contain forward-looking statements, including certain plans, expectations, goals, and projections, which are subject to numerous assumptions, risks, and uncertainties. Actual results could differ materially from those contained or implied by such statements for a variety of factors, including: changes in economic conditions; movements in interest rates; competitive pressures on product pricing and services; success and timing of business strategies; the nature and extent of legislative and regulatory actions and reforms; and extended disruption of vital infrastructure.

### Item 7. Financial Statements and Exhibits.

#### (c) Exhibits.

Exhibit No.	Description
99	Press release of Camco Financial Corporation, dated January 24, 2003, announcing the company's earnings for the three and twelve months ended December 31, 2002.

### 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 hereunto duly authorized.

CAMCO FINANCIAL CORPORATION

Date: January 27, 2003

By: /s/Richard C. Baylor

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Richard C. Baylor, President

### EXHIBIT INDEX

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