

On January 31, Camco Financial Corporation issued a press release regarding its earnings for the quarter and full year ended December 31, 2012. The press release is attached as Exhibit 99 hereto and is incorporated herein by reference.

Section 9 - Financial Statements and Exhibits

Item 9.01. Financial Statements and Exhibits.

(a) Financial statements of business acquired.

Not applicable.

(b) Pro forma financial information.

Not applicable.

(c) Shell company transactions.

Not applicable.

(d) Exhibits.

| <u>Exhibit Number</u> | <u>Description</u> |
|---------------------------|---|
| 99 | Press release dated January 31, 2013 |

SIGNATURE

Pursuant to the requirements of the Securities Exchange Act of 1934, as amended, the Registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

Camco Financial Corporation

(Registrant)

/s/ JOHN E. KIRKSEY

January 31, 2013

(Date)

John E. Kirksey
Chief Financial Officer