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CAMCO FINANCIAL CORP
Form 8-K
April 29, 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): April 23, 2004

CAMCO FINANCIAL CORPORATION

(Exact name of registrant as specified in its charter)

DELAWARE	0-25196	51-0110823
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(State or other jurisdiction of incorporation)	(Commission File No.)	(IRS Employer I.D. No.)

6901 Glenn Highway, Cambridge, Ohio 43725

(Address of principal executive offices) (Zip Code)

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

Item 7. Financial Statements and Exhibits.

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(a) and (b) Not applicable.

(c) Exhibits.

See Index to Exhibits.

Item 12. Results of Operations and Financial Condition.

On April 23, 2004, Camco Financial Corporation ("Camco") issued a press release regarding its earnings for the first quarter of fiscal 2004. 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: April 23, 2004

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INDEX TO EXHIBITS

Exhibit
Number

Description

99	Press Release of Camco Financial Corporation dated April 23, 2004.
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