

UNITED BANCSHARES INC/OH  
Form 8-K  
July 29, 2005

**SECURITIES AND EXCHANGE COMMISSION**

**Washington, D.C. 20549**

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**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, 2005**

**UNITED BANCSHARES, INC.**

(Exact name of Registrant as specified in its Charter)

**Ohio**

(State or other jurisdiction of  
incorporation)

**100 S. High Street, Columbus Grove, Ohio**

(Address of principal executive offices)

**Registrant's telephone number, including area code:**

**000-29283**

(Commission File No.)

**45830-1241**

(Zip Code)

**(419) 659-2141**

**34-1516518**

(IRS Employer  
Identification Number)

N/A

**(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 (see General Instruction A.2. below):

- o Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- o Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- o Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- o Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

**Item 8.01. Other Events.**

On July 29, 2005, United Bancshares, Inc. issued a release announcing that its board of directors authorized it to purchase up to 100,000 of its common shares. A copy of the release (Exhibit 99.1) is attached.

The information in this Item 8.01, including Exhibit 99.1 furnished herewith, is being furnished and shall not be deemed to be "filed" for purposes of Section 18 of the Securities Exchange Act of 1934 (the "Exchange Act") or otherwise subject to the liabilities of that Section, nor shall such information be deemed to be incorporated by reference in any registration statement or other document filed under the Securities Act of 1933 or the Exchange Act, except as otherwise stated in such filing.

**Item 9.01 Financial Statements and Exhibits.**

(c) Exhibits

| Exhibit No. | Description                 |
|-------------|-----------------------------|
| 99.1        | Release dated July 29, 2005 |

**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.

United Bancshares, Inc.

Date: July 29, 2005

By: /s/ Brian D. Young

Brian D. Young

CFO

**Exhibit 99.1**

On July 29, 2005, United Bancshares, Inc. issued the following release:

**United Bancshares, Inc.** (Nasdaq: UBOH news), a bank holding company headquartered in Columbus Grove, Ohio with consolidated assets of \$547 million, today announced that its board of directors has authorized the repurchase of up to 100,000 of its outstanding shares of common stock.

The stock repurchase plan authorizes the Company to make repurchases from time to time in a program of market purchases or in privately negotiated transactions as the securities laws and market conditions permit. The market purchases will be made through a market maker in the Corporation's stock. The privately negotiated purchases will be considered on a case-by-case basis and will be made at prevailing market prices. Daniel W. Schutt, the company's President and CEO stated, "We continue to proactively manage the Corporation's capital position. We believe a stock repurchase program is consistent with our capital management strategy and is an efficient tool to enhance long-term shareholder value." At July 29, 2005, the Company had 3,707,274 shares of common stock outstanding.

United Bancshares, Inc. is the holding company of The Union Bank Company, which serves Allen, Putnam, Sandusky, Van Wert and Wood Counties, with office locations in Bowling Green, Columbus Grove, Delphos, Gibsonburg, Kalida, Leipsic, Lima, Ottawa, and Pemberville.

This release may contain certain forward-looking statements that are provided to assist in the understanding of anticipated future financial performance. However, such performance involves risk and uncertainties that may cause actual results to differ materially. Factors that could cause actual results to differ from those discussed in the forward-looking statements include, but are not limited to, the strength of the local economies in which operations are conducted, the effects of and changes in policies and laws of regulatory agencies, inflation, and interest rates. For further discussion of certain factors that may cause such forward-looking statements to differ materially from actual results, refer to the 2004 Form 10-K.