WRIGHT EDWARD A Form 5 February 11, 2003

OMB APPROVAL

OMB Number: 3235-0362

Expires: January 31, 2005

Estimated average burden hours per response...1.0

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, DC 20549

FORM 5

ANNUAL STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

- O Check box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).
- O Form 3 Holdings Reported
- X Form 4 Transactions Reported

Name and Address of Reporting Person*	2.	Issuer Name and Ticker or Trading Symbol	3.	I.R.S. Identification Number of Reporting Person, if an entity (Voluntary)
Wright Edward A.	_	Camco Financial Corporation	_	
(Last) (First) (Middle)	_		_	
	4.	Statement for Month/Year	5.	If Amendment, Date of Original (Month/Year)
1552 N. 14th Street	_	December 31, 2002	_	
(Street)	6.	Relationship of Reporting Person(s) to Issuer (Check All Applicable)	7.	Individual or Joint/Group Reporting (Check Applicable Line)
Cambridge Ohio 43725		O Director O 10% Owner		x Form filed by One Reporting Person
(City) (State) (Zip)	-	X Officer (give title below)		0

Other (specify below)

Advantage Bank, Senior Vice President of Bank Operations and Information Technology Form filed by More than One Reporting Person

Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	Deemed Execution Date, if any (Month/Day/Year)	3.	Transau Code (Instr. 8)	or Dispo (Instr. 3,	sed of	(D)	Amount of Securities Beneficially Owned at the End of Issuer's Fiscal Year (Instr. 3 and 4)	Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7.	Nature of Indirect Beneficial Ownershij (Instr. 4)
					Amount	(A) or (D)	Price				
Common Stock	10/03/02			P	10	A	\$13.50				
Common Stock	11/18/02			P	21	A	\$14.30	4,019	D		
Common Stock								12,217	I		By 401(k) Plan

^{*}If the form is filed by more than one reporting person, see instruction 4(b)(v).

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	Table II Derivat (e.g., pu	tive Securities Acquir ts, calls, warrants, op	ed, Disposed of, or Ber tions, convertible secu	neficially Owned rrities)		
. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)	5. Number of Securities Acquired (D) (Instr. 3, 4)	(A) or Disposed of
					(A)	(D)
Stock Option (Right to Buy)	\$9.79					
Stock Option (Right to Buy)	\$14.65					

Date Exerci Expiration (Month/Day,	Date	Title and of Underly Securitie (Instr. 3	es	Price of 9. Derivative Security (Instr. 5)	Number of Der Securities Bene Owned at End o Year (Instr. 4)	ficially	Ownership of Derivative Security: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownershi (Instr. 4)
Date Exercisable	Expiration Date	Title	Amount or Number of Shares					
9/24/95	9/23/05	Commor Stock	5,036		5,030	6	D	
*	11/23/08	Commor Stock	2,100		2,100	0	D	

See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Person

Mark A. Severson POA for

Edward A. Wright

Note: File three copies of this Form, one of which must be manually signed.

If space is insufficient, see Instruction 6 for procedure.

[/]s/ Mark A. Severson 02/07/03

**Signature of Reporting Date

Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB Number.

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