

UNITED COMMUNITY FINANCIAL CORP
Form 8-K
January 27, 2015

UNITED STATES
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): January 27, 2015

UNITED COMMUNITY FINANCIAL CORP.

(Exact name of registrant as specified in its charter)

OHIO
(State or other jurisdiction

of incorporation)

000-024399
(Commission

File No.)

275 West Federal Street, Youngstown, Ohio 44503-1203

34-1856319
(IRS Employer

I.D. No.)

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(Address of principal executive offices) (Zip Code)

Registrant's telephone number, including area code: (330) 742-0500

Not Applicable

(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):

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

Section 2 Financial InformationItem 2.02 Results of Operation and Financial Condition

- (a) On January 27, 2015, United Community Financial Corp. issued a press release announcing its results of operations for the fourth quarter of 2014. A copy of the press release is attached as Exhibit 99.
- (b) We use certain non-GAAP financial measures, such as pretax core earnings, to provide information for investors to effectively analyze financial trends of ongoing business activities, and to enhance comparability with peers across the financial sector. We believe pretax core earnings is useful because it is a measure utilized by regulators, market analysts and investors in evaluating a Company's financial condition and capital strength. Pretax core earnings, as defined by us, represents net income minus tax benefits and prepayment penalties. A reconciliation from our GAAP net income to core earnings is presented below:

	December 31, 2014
Net income	\$ 2,808
Income tax benefit	(685)
Prepayment penalty	2,013
Core earnings (Non-GAAP)	\$ 4,136

Section 9 Financial Statements and ExhibitsItem 9.01 Financial Statements and Exhibits.

- (d) Exhibits.

Exhibit Number	Description	
99	Press Release of United Community dated January 27, 2015.	Included herewith.

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 COMMUNITY FINANCIAL CORP.

By: */s/ Jude J. Nohra*
Jude J. Nohra

General Counsel & Secretary

Date: January 27, 2015