

CHEVIOT FINANCIAL CORP  
Form 8-K  
January 28, 2011

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 28, 2011

CHEVIOT FINANCIAL CORP.  
(Exact Name of Registrant as Specified in Charter)

Federal  
(State or Other Jurisdiction  
of Incorporation)

0-50529  
(Commission File No.)

56-2423750  
(I.R.S. Employer  
Identification No.)

3723 Glenmore Avenue, Cheviot, Ohio  
(Address of Principal Executive Offices)

45211  
(Zip Code)

Registrant's telephone number, including area code: (513)  
661-0457

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))



Item 2.02 Results of Operations and Financial Condition

On January 28, 2011, Cheviot Financial Corp. announced its earnings for the quarter and year ended December 31, 2010. A copy of the press release dated January 28, 2011, detailing earnings for this period is attached as Exhibit 99.1 to this report.

Item 9.01 Financial Statements and Exhibits

- (a) Financial Statements of businesses acquired. Not Applicable.
- (b) Pro forma financial information. Not Applicable.
- (c) Shell company transactions. Not Applicable.
- (d) Exhibits.

The following Exhibit is attached as part of this report:

99.1 Press release of Cheviot Financial Corp., dated January 28, 2011, announcing the company's earnings for the three months and year ended December 31, 2010.

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, hereunto duly authorized.

CHEVIOT FINANCIAL CORP.

DATE: January 28, 2011

By: /s/ Scott T. Smith  
Scott T. Smith  
Chief Financial Officer

---

Exhibit No.	Description
99.1	Press release of Cheviot Financial Corp., dated January 28, 2011, announcing the company's earnings for the three months and year ended December 31, 2010.