

C & F FINANCIAL CORP  
Form 8-K  
October 28, 2003

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# 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) October 23, 2003

## C&F FINANCIAL CORPORATION

(Exact Name of Registrant as Specified in Its Charter)

Virginia (State or other jurisdiction of incorporation or organization)	000-23423 (Commission File Number)	54-1680165 (I.R.S. Employer Identification No.)
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Eighth and Main Streets, P.O. Box 391, West Point, Virginia  
(Address of principal executive offices)

23181  
(Zip Code)

Registrant's telephone number, including area code (804) 843-2360

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Item 7. Financial Statements, ProForma Financial Information and Exhibits

(a) *Financial Statements of Business Acquired*

Not applicable.

(b) *Pro Forma Financial Information*

Not applicable.

(c) *Exhibits*

99.1 C&F Financial Corporation news release dated October 23, 2003

Item 12. Disclosure of Results of Operations and Financial Condition

On October 23, 2003, C&F Financial Corporation issued a news release announcing its financial results for the third quarter and for the nine months ended September 30, 2003. A copy of the company's news release is attached as Exhibit 99.1 hereto and is hereby incorporated herein by reference.

**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.

C&F FINANCIAL CORPORATION

REGISTRANT

Date: October 28, 2003

By:   /s/ Thomas F. Cherry

Thomas F. Cherry

Chief Financial Officer