

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

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.)
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

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