

C & F FINANCIAL CORP
Form 8-K
July 24, 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) July 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 5. Other Events

On July 22, 2003, C&F Financial Corporation issued a news release announcing its expansion into the Peninsula and Hanover markets of Virginia. A copy of the company's news release is attached as Exhibit 99.1 hereto and is hereby incorporated herein by reference.

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 July 22, 2003

99.2 C&F Financial Corporation news release dated July 23, 2003

Item 12. Disclosure of Results of Operations and Financial Condition

On July 23, 2003, C&F Financial Corporation issued a news release announcing its financial results for the second quarter and for the six months ended June 30, 2003. A copy of the company's news release is attached as Exhibit 99.2 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.

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C&F FINANCIAL CORPORATION REGISTRANT

Date: July 24, 2003

By:

/s/ THOMAS F. CHERRY

Thomas F. Cherry
Chief Financial Officer