

C & F FINANCIAL CORP
Form 8-K
January 26, 2004

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 22, 2004

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

Item 5. Other Events and Regulation FD Disclosure

On January 22, 2004, C&F Financial Corporation issued a news release announcing the board of directors' authorization to repurchase up to 5% of the Company's common stock over the next twelve months. 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 January 22, 2004
- 99.2 C&F Financial Corporation news release dated January 23, 2004

Item 12. Disclosure of Results of Operations and Financial Condition

On January 23, 2004, C&F Financial Corporation issued a news release announcing its financial results for the fourth quarter and for the twelve months ended December 31, 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.

C&F FINANCIAL CORPORATION

REGISTRANT

Date: January 26, 2004

By: _____ /s/ Thomas F. Cherry

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Thomas F. Cherry
Chief Financial Officer