

CITY HOLDING CO  
Form 8-K  
October 20, 2004

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**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)

**October 18, 2004**

**CITY HOLDING COMPANY**

(Exact name of registrant as specified in its charter)

**West Virginia**  
(State or Other Jurisdiction  
  
of Incorporation)

**0-17733**  
(Commission  
  
File Number)

**55-0619957**  
(IRS Employer  
  
Identification No.)

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**25 Gatewater Road**

**Charleston, West Virginia,**  
(Address of principal executive offices)

**25313**  
(Zip Code)

Registrant's telephone number, including area code

**(304) 769-1100**

**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:

- .. 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))
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**Section 2 Financial Information**

**Item 2.02 Results of Operations and Financial Condition.**

On October 18, 2004, City Holding Company ( the Company ) issued a news release, attached as Exhibit 99, announcing the Company s third quarter 2004 earnings. Furnished as Exhibit 99 and incorporated herein by reference is the news release issued by the Company announcing its third quarter 2004 earnings.

**Section 9 Financial Statements and Exhibits**

**Item 9.01 Financial Statements and Exhibits.**

(c) Exhibits

99 News Release issued on October 18, 2004.

**SIGNATURE**

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.

CITY HOLDING COMPANY

Date: October 20, 2004

By: /s/ Michael D. Dean

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Michael D. Dean  
Senior Vice President - Finance,  
Chief Accounting Officer and  
Duly Authorized Officer