

C & F FINANCIAL CORP  
Form 8-K  
July 24, 2003

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# SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

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## 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

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# 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

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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

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Thomas F. Cherry  
Chief Financial Officer