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 000-23423 (Commission 54-1680165 (I.R.S. Employer

of incorporation or organization)

File Number)

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 7.	Financial Statements, ProForma Financial I	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: Octo	ober 28, 2003	Ву:	/s/ Thomas F. Cherry
			Thomas F. Cherry
			Chief Financial Officer