

C & F FINANCIAL CORP  
Form 8-K  
April 21, 2004

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# SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

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## FORM 8-K

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### CURRENT REPORT

Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934

Date of Report (Date of earliest event reported) April 20, 2004

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## C&F FINANCIAL CORPORATION

(Exact Name of Registrant as Specified in Its Charter)

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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 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 April 20, 2004

Item 12. Disclosure of Results of Operations and Financial Condition

On April 20, 2004, C&F Financial Corporation issued a news release announcing its financial results for the first quarter ended March 31, 2004. 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: April 21, 2004

By: /s/ Thomas F. Cherry

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Thomas F. Cherry  
Chief Financial Officer