

C & F FINANCIAL CORP  
Form 8-K  
January 31, 2005

---

**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) January 28, 2005**

---

**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 23181**  
(Address of principal executive offices) (Zip Code)

**Registrant's telephone number, including area code (804) 843-2360**

**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-4c under the Exchange Act (17 CFR 240-13e-4c)
-

Item 2.02 Results of Operations and Financial Condition

On January 28, 2005, C&F Financial Corporation issued a news release announcing its financial results for the fourth quarter and for the twelve months ended December 31, 2004. A copy of the company's news release is attached as Exhibit 99.1 to this Current Report on Form 8-K and is incorporated herein by reference into this Item 2.02.

Item 9.01. Financial Statements and Exhibits

(c) Exhibits

99.1 C&F Financial Corporation news release dated January 28, 2005

**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 31, 2005

By: /s/ Thomas F. Cherry

---

Thomas F. Cherry  
Chief Financial Officer