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AMERICAN NATIONAL BANKSHARES INC

Form 8-K

October 20, 2004

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: October 20, 2004

Commission file number 0-12820

AMERICAN NATIONAL BANKSHARES INC.

(Exact name of registrant as specified in its charter)

VIRGINIA

54-1284688

(State or other jurisdiction of
incorporation or organization)

(I.R.S. Employer
Identification No.)

628 Main Street
Danville, Virginia

24541

(Address of principal executive offices)

(Zip Code)

(434) 792-5111

(Registrant's telephone number, including area code)

Item 2.02. Results of Operations and Financial Condition

On October 20, 2004, American National Bankshares Inc. issued a press release announcing third quarter results for the period ended September 30, 2004.

Exhibit

99.1 News Release and supporting schedules

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.

AMERICAN NATIONAL BANKSHARES INC.

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(Registrant)

Date - October 20, 2004

By: /s/ Neal A. Petrovich

Senior Vice President and
Chief Financial Officer