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AMERICAN NATIONAL BANKSHARES INC

Form 8-K

January 19, 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: January 19, 2005

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 January 19, 2005, American National Bankshares Inc. issued a press release announcing fourth quarter results for the period ended December 31, 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 - January 19, 2005

By: /s/ Neal A. Petrovich

Senior Vice President and
Chief Financial Officer