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AMERICAN NATIONAL BANKSHARES INC

Form 8-K

July 21, 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: July 21, 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 12. Results of Operations and Financial Condition

On July 21, 2004, American National Bankshares Inc. issued a press release announcing second quarter results for the period ended June 30, 2004.

Exhibits

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 - July 21, 2004

By: /s/ Neal A. Petrovich

Senior Vice President and
Secretary-Treasurer
(Chief Financial Officer)