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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 (I.R.S. Employer

incorporation or organization) 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