

AMERICAN NATIONAL BANKSHARES INC  
Form 8-K  
October 24, 2008

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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) October 24, 2008

AMERICAN NATIONAL BANKSHARES INC.  
(Exact name of registrant as specified in its charter)

|   |  |   |
|---|--|---|
| Virginia<br>(State or other jurisdiction<br>of incorporation) | 0-12820<br>(Commission<br>File Number) | 54-1284688<br>(I.R.S. Employer<br>Identification No.) |
|---|--|---|

|   |                     |
|---|---------------------|
| 628 Main Street, Danville, VA<br>(Address of principal executive offices) | 24541<br>(Zip Code) |
|---|---------------------|

Registrant's telephone number, including area code 434-792-5111

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-4(c) under the Exchange Act (17 CFR 240.13a-4(c))

Item 2.02 Results of Operations and Financial Condition

On October 24, 2008, American National Bankshares Inc. issued a news release announcing second quarter results for the period ended June 30, 2008.

Item 9.01 Financial Statements and Exhibits

(c) Exhibits: The following exhibits are furnished with this report:

| E x h i b i t | N u m b e r |
|---------------|-------------|
| Description   |             |

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99.1 News Release dated October 24, 2008, entitled "American National Bankshares Inc. "

99.2 Quarterly Balance Sheets, Statements of Income, Net Interest Income Analysis and Selected Financial Data

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.

Date: October 24, 2008

/s/ Neal A.

Petrovich

Senior Vice President and Chief Financial