

AMERICAN NATIONAL BANKSHARES INC  
Form 8-K  
January 27, 2009

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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) January 27, 2009

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

Virginia  
(State or other  
jurisdiction  
of incorporation)

0-12820  
(Commission  
File Number)

54-1284688  
(I.R.S. Employer  
Identification No.)

628 Main Street, Danville, VA  
(Address of principal executive offices)

24541  
(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 January 27, 2009, American National Bankshares Inc. issued a news release announcing fourth quarter and full-year 2008 earnings.

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

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Description

99.1 January 27, 2009 News Release

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: January 27, 2009

/s/ Neal A. Petrovich  
Senior Vice President and Chief Financial Officer