

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

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) July 24, 2008

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 July 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.

| Exhibit Number | Description |
|-------------------|-------------|
|-------------------|-------------|

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99.1 News Release dated June 30, 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: July 24, 2008

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