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

24541

(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.

(Registrant)

Date - July 21, 2004

By: /s/ Neal A. Petrovich

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