

AMERICAN NATIONAL BANKSHARES INC  
Form 8-K  
November 01, 2005

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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 31, 2005

**American National Bankshares Inc.**

(Exact name of registrant as specified in its charter)

|  |                             |   |
|--|-----------------------------|---|
| Virginia   | 0-12820                     | 54-1284688                              |
| (State or other jurisdiction<br>of incorporation)  | (Commission<br>File Number) | (I.R.S. Employer<br>Identification No.) |
| 628 Main Street, Danville, VA                      |                             | 24541                                   |
| (Address of principal executive offices)           |                             | (Zip Code)                              |
| Registrant's telephone number, including area code | 434-792-5111                |   |

(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 240.13e-4(c))

**Item 2.02 Results of Operations and Financial Condition**

On October 28, 2005, American National Bankshares Inc. issued a news release announcing third quarter results for the period ended September 30, 2005.

**Item 9.01 Financial Statements and Exhibits**

(c) Exhibits

99.1 News Release announcing Third Quarter Earnings for 2005.

**Signature**

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 31, 2005

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