

AMERICAN NATIONAL BANKSHARES INC.  
Form 8-K  
October 18, 2018

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 18,  
2018

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

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

628 Main Street, Danville, VA                      24,541  
(Address of principal executive offices) (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))

o

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 or Rule 12b-2 of the Securities Exchange Act of 1934.

Emerging growth company o

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act. o

Item 2.02 Results of Operations and Financial Condition

On October 18, 2018, American National Bankshares Inc. ("the Company") reports earnings for third quarter 2018.

Item 9.01 Financial Statements and Exhibits

(d) Exhibits:

99.1 October 18, 2018 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: October 18, 2018  
Executive Vice President and Chief Financial Officer

/s/ William W. Traynham