AMERICAN NATIONAL BANKSHARES INC Form 8-K November 22, 2004

> UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

> > FORM 8-K

CURRENT REPORT

Under Section 13 or 15(d) of the Securities Exchange Act of 1934

Date of Report: November 22, 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 8.01 Other Events

On November 16, 2004, the Board of Directors delcared a quarterly dividend of \$0.20 per share of common stock, payable on December 17, 2004, to shareholders of record on December 3, 2004.

Exhibit

99.1 News Release

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.

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AMERICAN NATIONAL BANKSHARES INC.

(Registrant)

Date - November 22, 2004