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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)

(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

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