

AMERICAN NATIONAL BANKSHARES INC
Form 8-K
April 11, 2008

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: April 11, 2008

American National Bankshares Inc.
(Exact name of registrant as specified in its charter)

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

| | |
|---|---------------------|
| 628 Main Street, Danville, VA (Address of principal executive offices) | 24541 (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 240.13a-4(c))

Item 7. 01 Regulation FD Disclosure

The information below will be sent to shareholders and interested investors throughout 2008 and was included as part of the 2007 Annual Report.

Item 9.01 Financial Statements and Exhibits

(d) Exhibit:

99.1 2007 Summary Annual Report

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: April 11, 2008

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