

AMERICAN NATIONAL BANKSHARES INC.

Form 8-K

July 31, 2017

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) July 31,
2017

AMERICAN NATIONAL BANKSHARES INC.

(Exact name of registrant as specified in its charter)

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

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))

Item 7.01 Regulation FD Disclosure

The attached presentation contains information that the members of American National Bankshares Inc. (the "Company") management will use during visits with investors, analysts, and other interested parties to assist their understanding of the Company from time to time throughout 2017. A copy of the presentation will be made available at American National's website (<http://www.amnb.com>) and is attached as Exhibit 99.1 to this report and incorporated herein by reference.

Item 9.01 Financial Statements and Exhibits

(d) Exhibits:

99.1 Investor Presentation

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: July 31, 2017

/s/ William W. Traynham

Executive Vice President and Chief Financial Officer