

SECURITIES AND EXCHANGE COMMISSION

FORM 8-K

Current report filing

Filing Date: **2004-05-18** | Period of Report: **2004-05-18**
SEC Accession No. **0000741516-04-000022**

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FILER

AMERICAN NATIONAL BANKSHARES INC

CIK: **741516** | IRS No.: **541284688** | State of Incorpor.: **VA** | Fiscal Year End: **1231**
Type: **8-K** | Act: **34** | File No.: **000-12820** | Film No.: **04815914**
SIC: **6021** National commercial banks

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P O BOX 191
DANVILLE VA 24543

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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: May 18, 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
Danville, Virginia

24541

(Address of principal executive offices)

(Zip Code)

(434) 792-5111

(Registrant's telephone number, including area code)

Item 5. Other Events

On May 18, 2004, the Board of Directors declared a quarterly cash dividend of \$0.20 per share of common stock, payable on June 25, 2004, to shareholders of record on June 11, 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.

AMERICAN NATIONAL BANKSHARES INC.

(Registrant)

Date - May 18, 2004

By: /s/ Charles H. Majors

President & CEO

EXHIBIT 99.1

Contact: Charles H. Majors - (434) 773-2219
President & CEO

Distribute: PR Newswire, Virginia State/Local News

Dated: May 18, 2004

American National Bankshares Announces Dividend Increase

FOR IMMEDIATE RELEASE (Danville, Virginia) - The Board of Directors of American National Bankshares Inc. (NASDAQ: AMNB), parent company of American National Bank and Trust Company, declared an increase in the per share dividend. A quarterly cash dividend of \$0.20 per share of common stock will be payable on June 25, 2004, to shareholders of record on June 11, 2004. This represents a 5.3% increase over last quarter's dividend of \$0.19 per share.

Charles H. Majors, President and Chief Executive Officer said, "This dividend increase marks the 28th consecutive year that we have increased regular dividends to our shareholders. We are pleased that our operating results permit us to share more with our shareholders while retaining a sufficient portion of our earnings to maintain our strong equity base with adequate capital for growth."

American National Bankshares Inc. is the holding company of American National Bank and Trust Company, a community bank with fourteen offices in Danville, Chatham, Collinsville, Gretna, Martinsville, Henry County and South Boston, Virginia and Yanceyville, North Carolina. Services are also provided through twenty ATMs, "AmeriLink" internet banking, and 24-hour "Access American" phone banking. Two bank subsidiaries, ANB Mortgage Corp. and ANB Investor Services, offer mortgage loans and brokerage services. The shares of American National Bankshares Inc. are traded on the NASDAQ National Market under the symbol "AMNB". Additional information about American National is available on its website at www.amnb.com.