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) June 12, 2013

AMERICAN NATIONAL BANKSHARES INC.

(Exact name of registrant as specified in its charter)

0-12820 (Commission File Number)

54-1284688 (I.R.S. Employer

628 Main Street, Danville, VA

(Address of principal executive offices) (Zip Code)

24541

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 5.02 Departure of Directors or Certain Officers; Election of Directors; Appointment of Certain Officers; Compensatory Arrangements of Certain Officers

Upon the recommendation of the Human Resources and Compensation Committee, on June 11, 2013, the Board of Directors of American National Bankshares Inc. adopted a Compensation Recovery Policy, a copy of which is attached as Exhibit 10.1 to this Current Report on form 8-K and incorporated by reference.

Date: June 13, 2013

Virginia

(State or other jurisdiction

of incorporation)

/s/ William W. Traynham Senior Vice President and Chief Financial Officer

Identification No.)