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AMES NATIONAL CORP Form 8-K October 18, 2002

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

October 18, 2002
-----Date of Report (Date of Earliest Event Reported)

AMES NATIONAL CORPORATION
-----(Exact Name of Registrant as Specified in its Charter)

IOWA 0-32637 42-1039071

(State or Other Jurisdiction of (Commission File Number) (I.R.S. Employer Incorporation or Organization) Identification No.)

405 FIFTH STREET
AMES, IOWA 50010
-----(Address of Principal Executive Offices)

Registrant's Telephone Number, Including Area Code: (515) 232-6251

NOT APPLICABLE

----(Former Name, Former Address and Former Fiscal Year,
if Changed Since Last Report)

Item 7. Financial Statements and Exhibits

The following exhibit is filed as part of this Report:

Exhibit No. Description

99.1 News Release dated October 18, 2002

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Item 9. Regulation FD Disclosure

On October 18, 2002, Ames National Corporation issued a News Release announcing its earnings for the three and nine month periods ending September 30, 2002. A copy of the New Release is attached hereto as Exhibit 99.1.

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.

AMES NATIONAL CORPORATION

Date: October 18, 2002

By: /s/ Daniel L. Krieger

Daniel L. Krieger, President

(Principal Executive Officer)

EXHIBIT INDEX

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