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AMES NATIONAL CORP Form 8-K February 14, 2003

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

February 14, 2003

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

Identification No.)

Incorporation or Organization)

AMES, IOWA 50010

(Address of Principal Executive Offices)

405 FIFTH STREET

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

News Release dated February 14, 2003 99.1

Item 9. Regulation FD Disclosure

On February 14, 2003, Ames National Corporation issued a News Release regarding financial results for the three and twelve months ended December 31, 2002. Also on February 12, 2003, the Company's Board of Directors declared a cash dividend of \$.44 per share payable on May 15, 2003 to the holders of record as of close of business May 1, 2003. A copy of the New Release is attached

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hereto as Exhibit 99.1.

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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: February 14, 2003 By: /s/ Daniel L. Krieger

Name: Daniel L. Krieger Title: President

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EXHIBIT INDEX

Exhibit No. Description 99.1 News Release dated February 14, 2003