

MAR 22 2016

Board of Governors of the Federal Reserve System



FRB RICHMOND
Annual Report of Holding Companies—FR Y-6

COPY

Report at the close of business as of the end of fiscal year

This Report is required by law: Section 5(c)(1)(A) of the Bank Holding Company Act (12 U.S.C. § 1844 (c)(1)(A)); Section 8(a) of the International Banking Act (12 U.S.C. § 3106(a)); Sections 11(a)(1), 25 and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); Section 211.13(c) of Regulation K (12 C.F.R. § 211.13(c)); and Section 225.5(b) of Regulation Y (12 C.F.R. § 225.5(b)) and section 10(c)(2)(H) of the Home Owners' Loan Act. Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

This report form is to be filed by all top-tier bank holding companies and top-tier savings and loan holding companies organized under U.S. law, and by any foreign banking organization that does not meet the requirements of and is not treated as a qualifying foreign banking organization under Section 211.23 of Regulation K (12 C.F.R. § 211.23). (See page one of the general instructions for more detail of who must file.) The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, an information collection unless it displays a currently valid OMB control number.

NOTE: The *Annual Report of Holding Companies* must be signed by one director of the top-tier holding company. This individual should also be a senior official of the top-tier holding company. In the event that the top-tier holding company does not have an individual who is a senior official and is also a director, the chairman of the board must sign the report.

Date of Report (top-tier holding company's fiscal year-end):
December 31, 2015

Month / Day / Year

N/A

Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

I, **Jeffrey V. Haley**

Reporter's Name, Street, and Mailing Address
American National Bankshares, Inc.

Name of the Holding Company Director and Official

President & CEO

Title of the Holding Company Director and Official

Legal Title of Holding Company

P.O. Box 191

(Mailing Address of the Holding Company) Street / P.O. Box

Danville VA 24543

City State Zip Code

628 Main Street

Physical Location (if different from mailing address)

attest that the *Annual Report of Holding Companies* (including the supporting attachments) for this report date has been prepared in conformance with the instructions issued by the Federal Reserve System and are true and correct to the best of my knowledge and belief.

Person to whom questions about this report should be directed:
Cathy W. Liles Chief Accounting Officer

Name Title

434-773-2282

Area Code / Phone Number / Extension

434-773-2277

Area Code / FAX Number

lilesc@amnb.com

E-mail Address

lilesc@amnb.com

Address (URL) for the Holding Company's web page

With respect to information regarding individuals contained in this report, the Reporter certifies that it has the authority to provide this information to the Federal Reserve. The Reporter also certifies that it has the authority, on behalf of each individual, to consent or object to public release of information regarding that individual. The Federal Reserve may assume, in the absence of a request for confidential treatment submitted in accordance with the Board's "Rules Regarding Availability of Information," 12 C.F.R. Part 261, that the Reporter and individual consent to public release of all details in the report concerning that individual.

Signature of Holding Company Director and Official

03/16/2016

Date of Signature

For holding companies not registered with the SEC—
Indicate status of Annual Report to Shareholders:

- is included with the FR Y-6 report
- will be sent under separate cover
- is not prepared

For Federal Reserve Bank Use Only

RSSD ID **1076691**
C.I. _____

Does the reporter request confidential treatment for any portion of this submission?

Yes Please identify the report items to which this request applies:

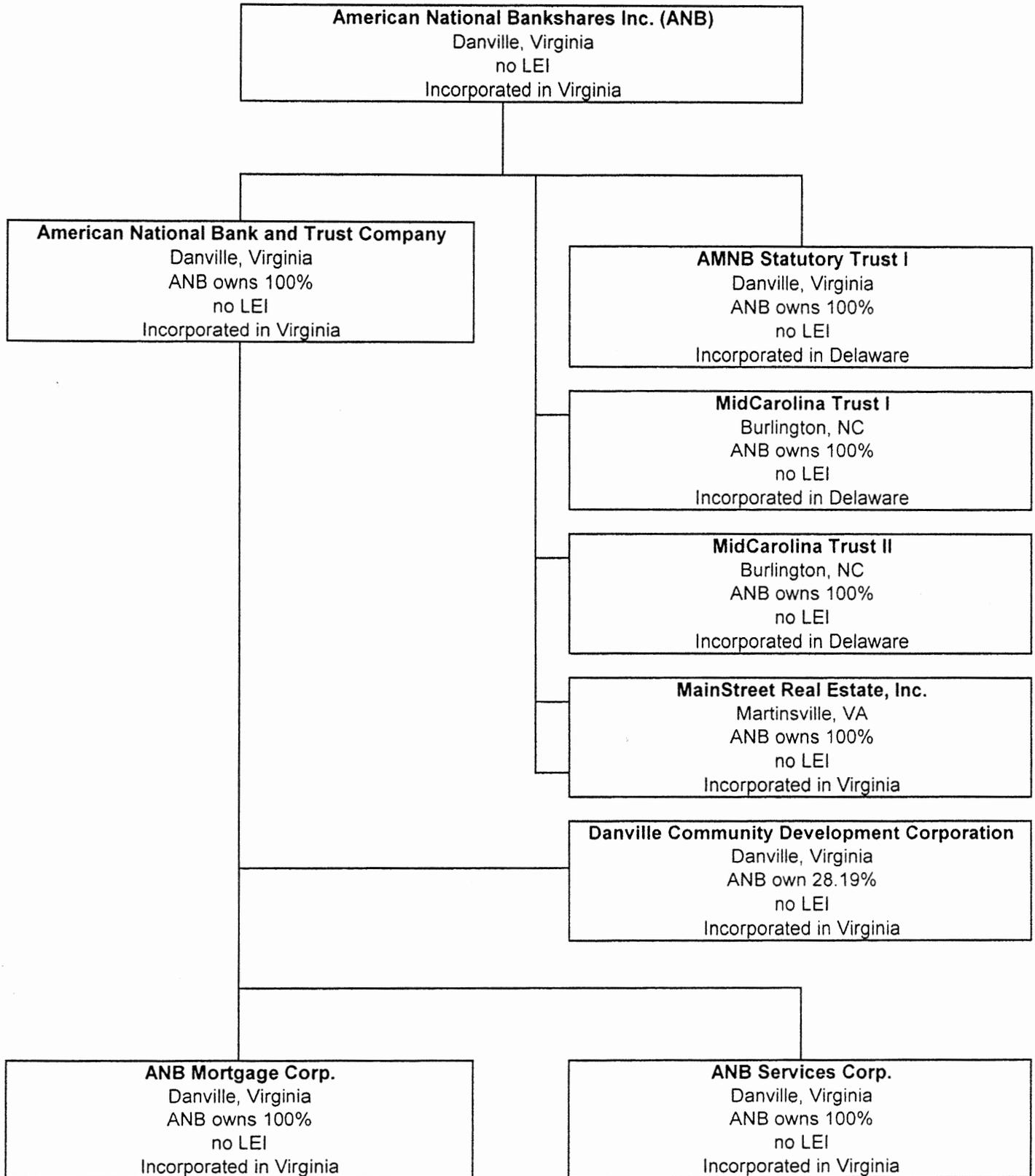
In accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided.

The information for which confidential treatment is sought is being submitted separately labeled "Confidential."

No

Report Item 2.

Organizational Chart



Item 2(b)

FR Y-6 Report
FYE 12-31-15
American National Bankshares Inc.
Danville, VA

Report Item 2(b): Submitted early via email on 3-11-16

Results: A list of branches for your depository institution: AMERICAN NATIONAL BANK AND TRUST COMPANY (ID_RSSD: 958727).
 This depository institution is held by AMERICAN NATIONAL BANKSHARES INC. (1076691) of DANVILLE, VA.
 The data are as of 12/31/2015. Data reflects information that was received and processed through 01/07/2016.

Reconciliation and Verification Status

1. In the Data Action column of each branch row, enter one or more of the actions specified below.
2. If required, enter the date in the Effective Date column.

Actions

OK: If the branch information is correct, enter 'OK' in the Data Action column.
 Change: If the branch information is incorrect or incomplete, revise the data, enter 'Change' in the Data Action column and the date when this information first became valid in the Effective Date column.
 Close: If a branch listed was sold or closed, enter 'Close' in the Data Action column and the sale or closure date in the Effective Date column.
 Delete: If a branch listed was never owned by this depository institution, enter 'Delete' in the Data Action column.
 Add: If a reportable branch is missing, insert a row, add the branch data, and enter 'Add' in the Data Action column and the opening or acquisition date in the Effective Date column.

If printing this list, you may need to adjust your page setup in MS Excel. Try using landscape orientation, page scaling, and/or legal sized paper.

Submission Procedures

When you are finished, send a saved copy to your FRB contact. See the detailed instructions on this site for more information.
 If you are e-mailing this to your FRB contact, put your institution name, city and state in the subject line of the e-mail.

Note:

To satisfy the FR Y-10 reporting requirements, you must also submit FR Y-10 Domestic Branch Schedules for each branch with a Data Action of Change, Close, Delete, or Add.
 The FR Y-10 report may be submitted in a hardcopy format or via the FR Y-10 Online application - <https://y10online.federalreserve.gov>.

* FDIC UNINUM, Office Number, and ID_RSSD columns are for reference only. Verification of these values is not required.

Data Action	Effective Date	Branch Service Type	Branch ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
OK		Full Service (Head Office)	958727	AMERICAN NATIONAL BANK AND TRUST COMPANY	628 MAIN STREET	DANVILLE	VA	24541	DANVILLE CITY	UNITED STATES	4597	0	AMERICAN NATIONAL BANK AND TRUST COMPANY	958727	
OK		Full Service	2602220	BURLINGTON BRANCH	3101 SOUTH CHURCH STREET	BURLINGTON	NC	27215	ALAMANCE	UNITED STATES	57218	28	AMERICAN NATIONAL BANK AND TRUST COMPANY	958727	
OK		Full Service	3294846	CUM-PARK PLAZA BRANCH	2214 NORTH CHURCH ST	BURLINGTON	NC	27217	ALAMANCE	UNITED STATES	357708	31	AMERICAN NATIONAL BANK AND TRUST COMPANY	958727	
OK		Full Service	3294864	VILLAGE AT BROOKWOOD BRANCH	1840 BROOKWOOD AVE	BURLINGTON	NC	27215	ALAMANCE	UNITED STATES	430064	32	AMERICAN NATIONAL BANK AND TRUST COMPANY	958727	
OK		Full Service	3294873	SOUTH MAIN STREET BR	842 SOUTH MAIN ST	GRAHAM	NC	27253	ALAMANCE	UNITED STATES	290653	29	AMERICAN NATIONAL BANK AND TRUST COMPANY	958727	
OK		Full Service	3678222	GREEN VALLEY BRANCH	703 GREEN VALLEY ROAD	GREENSBORO	NC	27408	GUILFORD	UNITED STATES	413607	33	AMERICAN NATIONAL BANK AND TRUST COMPANY	958727	
OK		Full Service	3678231	GUIFORD COLLEGE BRANCH	5509 W FRIENDLY AVENUE	GREENSBORO	NC	27410	GUILFORD	UNITED STATES	447387	34	AMERICAN NATIONAL BANK AND TRUST COMPANY	958727	
OK		Full Service	3678213	MEBANE BRANCH	1008 MEBANE OAKES ROAD	MEBANE	NC	27302	ALAMANCE	UNITED STATES	456600	35	AMERICAN NATIONAL BANK AND TRUST COMPANY	958727	
OK		Full Service	621227	YANCEYVILLE OFFICE	173 MAIN STREET	YANCEYVILLE	NC	27379	CASWELL	UNITED STATES	190805	13	AMERICAN NATIONAL BANK AND TRUST COMPANY	958727	
OK		Full Service	3760631	BEDFORD BRANCH	207 NORTH BRIDGE STREET	BEDFORD	VA	24523	BEDFORD CITY	UNITED STATES	479107	25	AMERICAN NATIONAL BANK AND TRUST COMPANY	958727	
OK		Full Service	2841654	CHATHAM OFFICE	13880 US HWY 29	CHATHAM	VA	24531	PITTSYLVANIA	UNITED STATES	212336	15	AMERICAN NATIONAL BANK AND TRUST COMPANY	958727	
OK		Full Service	2427580	COLLINSVILLE OFFICE	2484 VIRGINIA AVE	COLLINSVILLE	VA	24078	HENRY	UNITED STATES	279052	11	AMERICAN NATIONAL BANK AND TRUST COMPANY	958727	
OK		Full Service	1466658	AIRPORT OFFICE	1407 SOUTH BOSTON ROAD	DANVILLE	VA	24540	DANVILLE CITY	UNITED STATES	212334	7	AMERICAN NATIONAL BANK AND TRUST COMPANY	958727	
OK		Limited Service	4296230	ALAMANCE COUNTY MESSENGER SERVICE BRANCH	628 MAIN STREET	DANVILLE	VA	24541	DANVILLE CITY	UNITED STATES	Not Required	Not Required	AMERICAN NATIONAL BANK AND TRUST COMPANY	958727	
OK		Limited Service	4169482	DANVILLE MESSENGER SERVICE MOBILE BRANCH	628 MAIN STREET	DANVILLE	VA	24541	DANVILLE CITY	UNITED STATES	Not Required	Not Required	AMERICAN NATIONAL BANK AND TRUST COMPANY	958727	
OK		Limited Service	4296221	GUILFORD COUNTY MESSENGER SERVICE BRANCH	628 MAIN STREET	DANVILLE	VA	24541	DANVILLE CITY	UNITED STATES	Not Required	Not Required	AMERICAN NATIONAL BANK AND TRUST COMPANY	958727	
OK		Limited Service	4169473	MARTINSVILLE MESSENGER SERVICE MOBILE BRANCH	628 MAIN STREET	DANVILLE	VA	24540	DANVILLE CITY	UNITED STATES	Not Required	Not Required	AMERICAN NATIONAL BANK AND TRUST COMPANY	958727	
OK		Full Service	227928	NOR DAN OFFICE	239 NOR DAN DRIVE	DANVILLE	VA	24540	DANVILLE CITY	UNITED STATES	212330	3	AMERICAN NATIONAL BANK AND TRUST COMPANY	958727	
OK		Full Service	3918320	PIEDMONT DRIVE BRANCH	445 MOUNT CROSS ROAD	DANVILLE	VA	24540	DANVILLE CITY	UNITED STATES	492937	26	AMERICAN NATIONAL BANK AND TRUST COMPANY	958727	
OK		Full Service	341826	GRETHA OFFICE	109 MAIN STREET	GRETHA	VA	24557	PITTSYLVANIA	UNITED STATES	8031	8	AMERICAN NATIONAL BANK AND TRUST COMPANY	958727	
OK		Full Service	3304530	WESTLAKE TOWNE CENTER BRANCH	12930 BOOKER T WASHINGTON HIGHWAY	HARDY	VA	24101	FRANKLIN	UNITED STATES	Not Required	Not Required	AMERICAN NATIONAL BANK AND TRUST COMPANY	958727	
OK		Full Service	3109128	LOVINGSTON BRANCH	150 FRONT ST	LOVINGSTON	VA	22949	NELSON	UNITED STATES	363501	21	AMERICAN NATIONAL BANK AND TRUST COMPANY	958727	
OK		Full Service	2813790	GRAVES MILL ROAD BRANCH	1646 GRAVES MILL ROAD	LYNCHBURG	VA	24502	LYNCHBURG CITY	UNITED STATES	77242	20	AMERICAN NATIONAL BANK AND TRUST COMPANY	958727	
OK		Full Service	3212318	TIMBERLAKE ROAD BRANCH	20479 TIMBERLAKE ROAD	LYNCHBURG	VA	24502	CAMPBELL	UNITED STATES	430138	23	AMERICAN NATIONAL BANK AND TRUST COMPANY	958727	
OK		Full Service	3138584	MARTINSVILLE BRANCH	900 LIBERTY STREET	MARTINSVILLE	VA	24112	MARTINSVILLE CITY	UNITED STATES	212337	16	AMERICAN NATIONAL BANK AND TRUST COMPANY	958727	
OK		Full Service	3102521	220 SOUTH BRANCH	3810 GREENSBORO ROAD	RIDGEWAY	VA	24148	HENRY	UNITED STATES	363300	18	AMERICAN NATIONAL BANK AND TRUST COMPANY	958727	
OK		Full Service	3125137	FRANKLIN TURNPIKE BRANCH	400 OLD FRANKLIN TURNPIKE, SUITE 100	ROCKY MOUNT	VA	24151	FRANKLIN	UNITED STATES	Not Required	Not Required	AMERICAN NATIONAL BANK AND TRUST COMPANY	958727	
OK		Full Service	2971225	SOUTH BOSTON BRANCH	3609 OLD HALIFAX ROAD	SOUTH BOSTON	VA	24592	HALIFAX	UNITED STATES	361097	17	AMERICAN NATIONAL BANK AND TRUST COMPANY	958727	
OK		Full Service	3629804	SOUTHLAKE BRANCH	25 SOUTHLAKE DRIVE	UNION HALL	VA	24176	FRANKLIN	UNITED STATES	Not Required	Not Required	AMERICAN NATIONAL BANK AND TRUST COMPANY	958727	

**FORM FR Y-6
December 31, 2015**

Report Item 3: Shareholders

(1)(a) (1)(b) (1)(c) (2)(a) (2)(b) (2)(c)

Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of 12-31-2015.

Shareholders not listed in 3(1)(a) through 3(1)(c) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending 12-31-2015.

(1)(a) Name & Address (City, State, Country)	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each class of Voting Securities	(2)(a) Name & Address (City, State, Country)	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each class of Voting Securities
BlackRock, Inc. New York, New York 10022	USA	6.30% 545,474	None		

FORM FR Y-6
December 31, 2015

Report Item 4: Directors and Officers

(1) (2) (3) (a) (b) (c) and (4) (a) (b) (c)

(1) Name & Address (City, State, County)	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with bank Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title & Position with Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List name of companies and percentage of voting securities held)
Fred A. Blair Gretna, VA	Contractor	Director	N/A	President (Blair Const. Company)	0.19	None	Blair Holdings 100% New Dominion Development Inc. 50%
Dr. Frank C. Crist, Jr. Forest, VA	Dentist	Director	N/A	President (Brady & Crist Dentists, Inc.)	1.25	None	Crist Properties 50% Brady & Crist Dentists, Inc. 86% Woodside Associates 50% CC&B Partnership 25%
Ben J. Davenport, Jr. Chatham, VA	Waste management and petroleum distribution Executive	Director	N/A	Chairman (First Piedmont Corporation and Davenport Energy Inc.)	0.57	None	First Piedmont Corp. 100% Davenport Energy 63% SCD, Inc. 50%
Jeffrey V. Haley Danville, VA	N/A	Director President & CEO	Director President & CEO (ANB)	N/A	0.52	None	N/A
Michael P. Haley Martinsville, VA	Advisor Transportation	Director	N/A	Advisor to Fenway Partners, Inc. Managing Director Fenway Consulting Partners, LLC	0.07	None	N/A
Charles S. Harris Greensboro, NC	Education Administrator	Director	N/A	Exec. Vice Pres. Averett University	0.06	None	N/A
F.D. Hornaday, III Snowcamp, NC	Textiles Executive	Director	N/A	Pres. & CEO Knit Wear Fabrics, Inc.	0.29	None	Knit Wear Fabrics 50%
John H. Love Burlington, NC	Insurance Broker	Director	N/A	Pres. & CEO W.E. Love & Assoc.	0.22	None	W.E. Love & Associates 100% Truck Claims, Inc. 50% Hawks & Love, LLC 100%