Board of Governors of the Federal Reserve System

Annual Report of Holding Companies—FR Y-6

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)); sections 8(a) and 13(a) of the International Banking Act (12 U.S.C. §§ 3108(a) and 3108(a)); sections 11(a)(1), 25, and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); and sections 113, 165, 312, 618, and 620 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5366, 5412, 1850a(c)(1), and 5468(b)(1)). Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

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. If the holding company is an ESOP/ESOT formed as a corporation or an LLC, see the General Instructions for the authorized individual who must sign the report.

I, William J. Still
Name of the Holding Company Director and Official
President & CEO/Director
Title of the Holding Company Director and Official

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.

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 251, 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
Date of Signature

Date of Report (top-tier holding company’s fiscal year-end):
December 31, 2020
Month / Day / Year
NA

Reported Legal Entity Identifier (LEI) (20-Character LEI Code)
NA

Reported Name, Street, and Mailing Address

American National Bancshares, Inc.
Legal Title of Holding Company
P. O. Box 2907
(Mailing Address of the Holding Company) Street / P.O. Box
Waco
TX
76702
City
State
Zip Code
200 West Highway 6, Waco, Texas 76712
Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Marie Mason
Vice Pres. American Bank
Name
254-751-3800
Area Code / Phone Number / Extension
254-399-5381
Area Code / Fax Number
mmason@ambankwaco.com
E-mail Address
NA
Address (URL) for the Holding Company’s website

Is confidential treatment requested for any portion of this report submission? .......................... 0

☐ Yes 0
☐ No

In accordance with the General Instructions for this report (check only one).
1. a letter justifying this request is being provided along with the report........................................... 0
2. a letter justifying this request has been provided separately ... 0

NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.50 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden to: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7010-0297), Washington, DC 20563.

12/2019
ORGANIZATIONAL CHART

As of 12-31-20

American National Bancshares, Inc.
LEI (none)
Waco, Texas/USA
Incorporated in Texas

PARENT COMPANY

100% OWNERSHIP

American Bank National Association
LEI: 2549006VBLBP288VX853
Waco, Texas/USA
A Federally Chartered National Bank/USA

BANK SUBSIDIARY
Results: A list of branches for your depository institution: AMERICAN BANK NATIONAL ASSOCIATION (ID_RSSD: 307361).
This depository institution is held by AMERICAN NATIONAL BANCSHARES, INC. (1110045) of WACO, TX.
The data are as of 12/31/2020. Data reflects information that was received and processed through 01/05/2021.

Reconciliation and Verification Steps
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 Procedure
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.

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<thead>
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<th>Data Action</th>
<th>Effective Date</th>
<th>Branch Service Type</th>
<th>Branch ID_RSSD*</th>
<th>Popular Name</th>
<th>Street Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>County</th>
<th>Country</th>
<th>FDIC UNINUM*</th>
<th>Office Number*</th>
<th>Head Office</th>
<th>Head Office ID_RSSD*</th>
<th>Comments</th>
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<tbody>
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<td>OK</td>
<td></td>
<td>Full Service (Head Office)</td>
<td>307361</td>
<td>AMERICAN BANK NATIONAL ASSOCIATION</td>
<td>200 WEST HIGHWAY 6</td>
<td>WACO</td>
<td>TX</td>
<td>76712</td>
<td>MCLENNAN</td>
<td>UNITED STATES</td>
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<td>Not Required</td>
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<td>OK</td>
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<td>277866</td>
<td>BELLMEAD BRANCH</td>
<td>1601 N I-35</td>
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<td>4583202</td>
<td>DOWNTOWN BRANCH</td>
<td>100 SOUTH 4TH STREET, SUITE 200</td>
<td>WACO</td>
<td>TX</td>
<td>76701</td>
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<td>WOODWAY BRANCH</td>
<td>5901 WOODWAY DRIVE</td>
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<tr>
<td>(1) [a] Name, City, State, Country</td>
<td>(1) [b] Country of Citizenship or Incorporation</td>
<td>(1) [c] Number and Percentage of Each Class of Voting Securities</td>
<td>(2) [a] Name, City, State, Country</td>
<td>(2) [b] Country of Citizenship or Incorporation</td>
<td>(2) [c] Number and Percentage of Each Class of Voting Securities</td>
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<td>Kyle N. Deaver</td>
<td>USA</td>
<td>285,752 - 31.95% Common Stock</td>
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<td>N/A</td>
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<td>John L. Deaver</td>
<td>USA</td>
<td>335,751 - 37.54% Common Stock</td>
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<td>N/A</td>
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<td>The Rey &amp; Ellen Deaver</td>
<td>USA</td>
<td>64,174 - 7.17% Common Stock</td>
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<td>2002 Living Trust</td>
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<td>Waco, Texas/USA; Ray M. Deaver &amp;</td>
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<td>Ellen J. Deaver, Co-Trustees</td>
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<tr>
<td>Name, City, State, Country</td>
<td>Principal Occupation If Other Than with Holding Company</td>
<td>Title &amp; Position with Subsidiaries (Include names of subsidiaries)</td>
<td>Title &amp; Position with Other Businesses (Include names of other businesses)</td>
<td>Percentage of Voting Shares in Holding Company</td>
<td>Percentage of Voting Shares in Subsidiaries (Includes partnerships) if 25% or more of voting securities are held</td>
<td>List names of other companies and percentage of voting securities held</td>
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<tr>
<td>Willard J. Still</td>
<td>Banking</td>
<td>President &amp; CEO/Director</td>
<td>Vice Chairman of Board/Director American Bank, N.A.</td>
<td>2.005215</td>
<td>N/A</td>
<td>EJBD-KND &amp; RMD-KND/100% Deaver &amp; Deaver/50% Cac Rock Ranch/49.5% D Bar P Land Co./32.83% Deaver Ranch Mgmt./50% Highland Park Centre, Ltd./33% American Guaranty Title/26.66666% McLennan County Title/26.66666% HDW Partners, LP/49.875% HDW Management/50% HDW Holdings/50% Waco Holdings, LLC/33.33333% Middle Son Real Estate/50% ANS Realty Waco, LP/49.5% K-Twelve Management, LLC/75% Deaver River Club, LLC/50%</td>
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<tr>
<td>Ray M. Deaver</td>
<td>Retired Broadcasting</td>
<td>Chairman/Director American Bank, N.A.</td>
<td>N/A</td>
<td><strong>7.176149</strong></td>
<td>N/A</td>
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<tr>
<td>Kyle N. Deaver</td>
<td>Attorney</td>
<td>Vice Pres. &amp; Sec.-Treasurer/Director</td>
<td>Bank Attorney/Secretary/Director American Bank, N.A.</td>
<td>31.953732</td>
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</table>

**Legal Disclaimer:** This is an abstract of information from the document. The full document contains additional details and Table 1 details.
<table>
<thead>
<tr>
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<th>List names of other companies and percentage of voting securities held</th>
</tr>
</thead>
<tbody>
<tr>
<td>John L. Deaver</td>
<td>Attorney</td>
<td>Attorney/Director American Bank, N.A.</td>
<td>Trustee/JBD-JLD &amp; RMD-JLD Partner/Deaver &amp; Deaver Ltd. Partner/Cac Rock Ranch Ltd. Partner/D Bar P Land Co. Member/Deaver Ranch Mgmt Ltd. Partner/HIGHLAND Park Centre, Ltd. Member/American Guaranty Title Member/McLennan County Title Ltd. Partner/HDW Partners, LP Member/HDW Management LLC Partner/HDW Holdings Member/Waco Holdings, LLC Member/Middle Son Real Estate Ltd. Partner/ANS Realty Waco, LP Member/K-Twelve Management, LLC</td>
<td>37.544785</td>
<td>* JBD-JLD &amp; RMD-JLD/100% Deaver &amp; Deaver/50% Cac Rock Ranch/49.5% D Bar P Land Co./32.83% Deaver Ranch Mgmt./50% HIGHLAND Park Centre, Ltd./33% American Guaranty Title/66.66666% McLennan County Title/66.6666% HDW Partners, LP/49.875% HDW Management/50% HDW Holdings/50% Waco Holdings, LLC/33.33333% Middle Son Real Estate/50% ANS Realty Waco, LP/49.5% K-Twelve Management/25%</td>
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<tr>
<td>Dana R. Hestell</td>
<td>Banking</td>
<td>President &amp; CEO American Bank, N.A. N/A</td>
<td>* N/A</td>
<td>0.111823</td>
<td>* N/A</td>
<td>N/A</td>
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<tr>
<td>David G. Hicks</td>
<td>Banking</td>
<td>Executive Officer American Bank, N.A. N/A</td>
<td>* N/A</td>
<td>0.111823</td>
<td>* N/A</td>
<td>N/A</td>
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</table>

* Bank Holding Company owns 100% shares of Bank
**Shares held in the name of Ray & Ellen Deaver 2002 Living Trust