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)); 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.

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.

I. Willard J. Still
Name of the Holding Company Director and Official
President & CEO
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 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

Date of Signature: 3. 5. 16

Date of Report (top-tier holding company's fiscal year-end):
December 31, 2015
Month / Day / Year
N/A

Report’s Legal Entity Identifier (LEI) (20-Character LEI Code)

Report’s Name, Street, and Mailing Address
American National Bancshares, Inc.

Legal Title of Holding Company
P. O. Box 2507

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

City
TX

State Zip Code
76702

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 President
Name
Title
254-751-8300
Area Code / Phone Number / Extension
254-399-6381
Area Code / FAX Number
mmason@ambankwaco.com
E-mail Address
N/A
Address (URL) for the Holding Company’s web page

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

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Rrssd ID
1110045
C.I.

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.25 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 (7100-0297), Washington, DC 20503.
March 3, 2016

Mike Frank, NIC Analyst
NIC Unit, Statistics Dept.
Federal Reserve Bank of Dallas
P. O. Box 655906
Dallas, Texas 75265-5906

Mr. Frank,

Enclosed please find our Annual FR Y-6 report for the period ending 12-31-15. Our responses to the report items required are shown below. If you have any questions concerning this report, please contact me.

Cover Page: Attached

Tiered Bank Holding Company List: Not Applicable

Report Item 1: We are a bank holding company that does not prepare an annual report for our shareholders, and we are not registered with the Securities and Exchange Commission. However, we do make available to our shareholders an annual audited financial statement. If you would like a copy of the annual audit, please let us know, and we will send the report as soon as it is available.

Report Item 2a: Organizational Chart - attached

Report Item 2b: Branch Report – attached & sent via e-mail on 3-1-16

Report Item 3(1): List of 5% Shareholders – attached

Report Item 3(2): List of Insiders – attached

Sincerely,

Willard J. Still

WJS/mm
enclosures

200 West Highway 6 • P.O. Box 2507 • Waco, TX 76702-2507
Voice: (254) 412-2000
AMERICAN NATIONAL BANCSHARES, INC.
Report Item 2a

ORGANIZATIONAL CHART

As of 12-31-15

American National Bancshares, Inc.
LEI (n/a)
Waco, McLennan County, Texas/USA
Incorporated in Texas

PARENT COMPANY

100% OWNERSHIP

American Bank, N.A.
LEI (n/a)
Waco, McLennan County, Texas/USA
A Federally Chartered National Bank/USA

BANK SUBSIDIARY

100% OWNERSHIP

New Road 35, Inc.
LEI (n/a)
Waco, McLennan County, Texas/USA
Incorporated in Texas

A non-active 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 12/31/2015. Data reflects information that was received and processed through 01/07/2016.

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

<table>
<thead>
<tr>
<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>FDIC UNNUM*</th>
<th>Office Number*</th>
<th>Head Office</th>
<th>Head Office ID_RSSD*</th>
</tr>
</thead>
<tbody>
<tr>
<td>OK</td>
<td></td>
<td>Full Service</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>
<td>16685</td>
<td>AMERICAN BANK NATIONAL ASSOCIATION</td>
<td>307361</td>
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<td>OK</td>
<td></td>
<td>Full Service</td>
<td>277866</td>
<td>BELLMEAD BRANCH</td>
<td>1601 N I-35</td>
<td>WACO</td>
<td>TX</td>
<td>76705</td>
<td>McLennan</td>
<td>UNITED STATES</td>
<td>11192</td>
<td>AMERICAN BANK NATIONAL ASSOCIATION</td>
<td>307361</td>
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<td>OK</td>
<td></td>
<td>Full Service</td>
<td>4583202</td>
<td>DOWNTOWN BRANCH</td>
<td>100 SOUTH 4TH STREET, SUITE 200</td>
<td>WACO</td>
<td>TX</td>
<td>76701</td>
<td>McLennan</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>AMERICAN BANK NATIONAL ASSOCIATION</td>
</tr>
<tr>
<td>NAME</td>
<td>CITIZENSHIP/INCORPORATION</td>
<td># SHARES OWNED</td>
<td>PERCENT</td>
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<tr>
<td>Ray M. Deaver</td>
<td>USA</td>
<td>64,174**</td>
<td>7.12%</td>
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<tr>
<td>Waco, Texas/USA</td>
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<tr>
<td>Kyle N. Deaver</td>
<td>USA</td>
<td>335,752</td>
<td>37.25%</td>
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<td>Waco, Texas/USA</td>
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<tr>
<td>John L. Deaver</td>
<td>USA</td>
<td>335,751</td>
<td>37.25%</td>
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<td>Waco, Texas/USA</td>
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</table>

**Shares held in the name of Ray & Ellen Deaver 2002 Living Trust**

*****

<table>
<thead>
<tr>
<th>NAME</th>
<th>CITIZENSHIP/INCORPORATION</th>
<th># SHARES OWNED</th>
<th>PERCENT</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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<td></td>
</tr>
<tr>
<td>(1) Name, City, State, Country</td>
<td>(2) Principal Occupation if other than with holding company</td>
<td>(3)(a) Title &amp; Position with Bank Holding Company</td>
<td>(3)(b) Title &amp; Position with Bank</td>
</tr>
<tr>
<td>-------------------------------</td>
<td>-------------------------------------------------</td>
<td>------------------------------------------------</td>
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</tr>
<tr>
<td>M. N. Bostick</td>
<td>Retired Broadcasting/Business Investor</td>
<td>Chairman Emeritus Director</td>
<td>Chairman Emeritus/Director</td>
</tr>
<tr>
<td>Waco, Texas, USA</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>William J. Still</td>
<td>N/A</td>
<td>President &amp; CEO Director</td>
<td>Vice Chmn. Of the Board/Director</td>
</tr>
<tr>
<td>Waco, Texas, USA</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Ray M. Deaver</td>
<td>Retired Broadcasting/Business Investor</td>
<td>5% or Greater Shareholder Chairman/Director</td>
<td>Chairman/ Director</td>
</tr>
<tr>
<td>Waco, Texas, USA</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Kyle N. Deaver</td>
<td>Attorney</td>
<td>5% or Greater Shareholder VP &amp; Sec. Treas/Director</td>
<td>Bank Attorney Secretary/Director</td>
</tr>
<tr>
<td>Waco, Texas, USA</td>
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</tr>
</tbody>
</table>

Member/American Guaranty Title, LLC
Partner/K-Twelve, Ltd.
Partner/D-Bar-P Land Co.
Member/Deaver Ranch Mgmt.
Partner/Highland Park Centre, Ltd.
Partner/ANS Realty Waco, LP
Partner/HDW Holdings
Member/Waco Holdings LLC
Partner/HDW Management, LLC
Member/Middle Son Real Estate
Partner/Cac Roc Ranch, Ltd.
Member/K-Twelve Mgmt., LC
Member/McLennan County Title Plant, LLC
Trustee & Bnf/EJBD-KND 2012 Trust
Trustee & Bnf/RMD-KND 2012 Trust
<table>
<thead>
<tr>
<th>Name, City, State, Country</th>
<th>Principal Occupation of other than with holding company</th>
<th>Title &amp; Position with Bank Holding Company</th>
<th>Title &amp; Position with Bank</th>
<th>Percentage of Voting Shares in Bank Holding Company</th>
<th>Percentage of Voting Shares in Bank</th>
<th>List names of other companies if 25% or more of voting securities are held</th>
</tr>
</thead>
<tbody>
<tr>
<td>John L. Deaver Waco, Texas, USA</td>
<td>Attorney</td>
<td>5% or Greater Shareholder Director</td>
<td>Bank Attorney Director</td>
<td>Partner/Deaver &amp; Deaver</td>
<td>37.25%</td>
<td>* 50%</td>
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<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Member/American Guaranty Title, LLC</td>
<td>26 2/3%</td>
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<td></td>
<td>Partner/K-Twelve, Ltd.</td>
<td>&lt;25%</td>
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<tr>
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<td></td>
<td>Partner/D-Bar-P Land Co.</td>
<td>33%</td>
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<tr>
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<td></td>
<td>Member/Deaver Ranch Management, L.C.</td>
<td>50%</td>
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<tr>
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<td>Partner/Highland Park Centre, Ltd.</td>
<td>33%</td>
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<td>Partner/ANS Realty Waco, LP</td>
<td>49.5%</td>
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<td></td>
<td>Partner/HDW Holdings</td>
<td>50%</td>
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<td>Member/Waco Holdings, LLC</td>
<td>33 1/3%</td>
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<td></td>
<td>Partner/HDW Management, LLC</td>
<td>50%</td>
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<td></td>
<td>Member/Middle Son Real Estate</td>
<td>50%</td>
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<td>Partner/Cac Roc Ranch, Ltd.</td>
<td>49.5%</td>
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<td></td>
<td>Member/K-Twelve Management, LC</td>
<td>&lt;25%</td>
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<td>Member/McLennan County Title</td>
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<td>Plant, LLC</td>
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<td>Trustee &amp; Bnf./EJB-D-JLD 2012 Trust</td>
<td>100%</td>
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<td></td>
<td></td>
<td>Trustee &amp; Bnf./RMD-JLD 2012 Trust</td>
<td>100%</td>
<td></td>
</tr>
<tr>
<td>David G. Hicks Waco, Texas, USA</td>
<td>N/A</td>
<td>Director</td>
<td>Pres. &amp; CEO</td>
<td>N/A</td>
<td>0.32%</td>
<td>*</td>
</tr>
</tbody>
</table>

*Bank Holding Company owns 100% shares of Bank

**Shares held in the name of Ray & Ellen Deaver 2002 Living Trust