

Growing...  
Bigger  
Better  
Stronger



## 2006 Summary Annual Report



American National  
Bankshares Inc.



# Your Guide

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Bigger, Better, Stronger
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## 2006 Summary Annual Report

American National Bankshares Inc. is the holding company of American National Bank and Trust Company, a community bank with eighteen full service offices serving the areas of Danville, Pittsylvania County, Martinsville, Henry County, South Boston, Halifax County, Lynchburg, Bedford, Bedford County, Campbell County, and portions of Nelson County in Virginia, along with portions of Caswell County in North Carolina. The Bank also operates a loan production office in Greensboro, North Carolina. American National Bank and Trust Company provides a full array of financial products and services, including commercial, mortgage, and consumer banking; trust and investment services; and insurance. Services are also provided through twenty-three ATMs, "AmeriLink" Internet banking, and 24-hour "Access American" phone banking. Additional information is available on the Bank's website at [www.amnb.com](http://www.amnb.com).

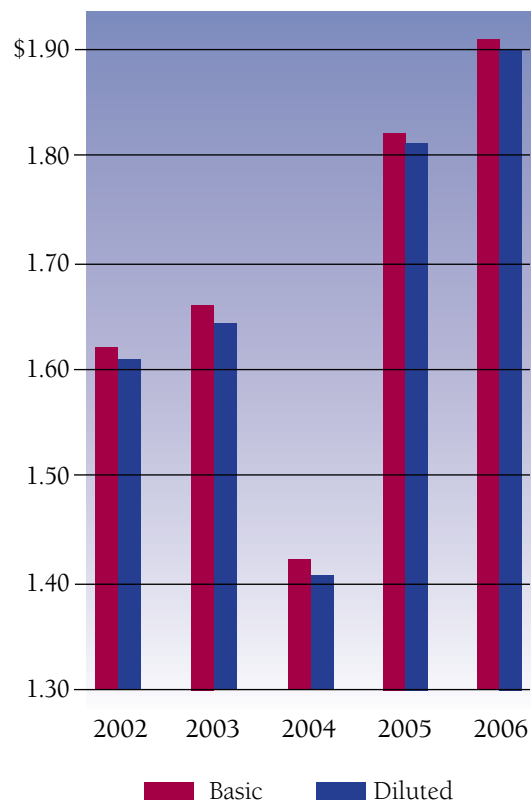
## Annual Shareholders' Meeting

The Annual Meeting of Shareholders of American National Bankshares Inc. will be held Tuesday, April 24, 11:30 a.m., at The Wednesday Club, 1002 Main Street, Danville, Virginia.

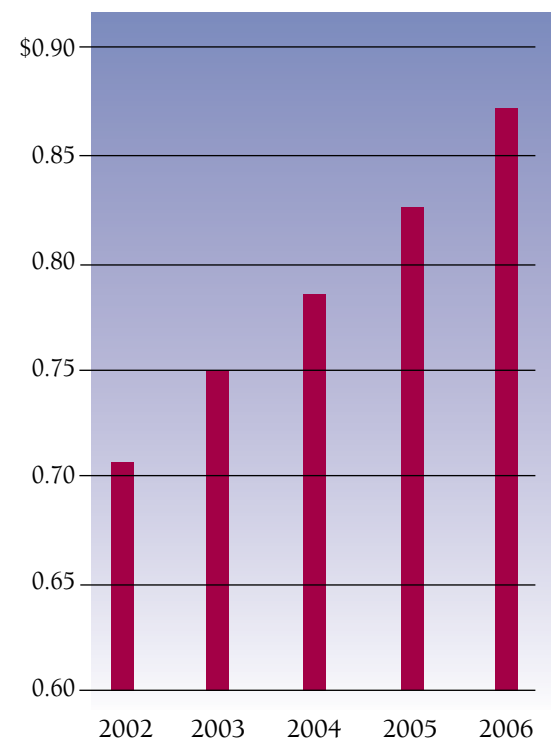
## About The Report

This 2006 Summary Annual Report is presented in a summary format to provide information regarding the performance of American National Bankshares Inc. in a manner which is meaningful and useful to the widest range of readers. The audited consolidated financial statements of American National Bankshares Inc. and subsidiaries and more detailed analytical information are contained in the American National Bankshares Inc. 2006 Annual Report on Form 10-K filed with the Securities and Exchange Commission.

## Earnings Per Share



## Dividends Per Share



# Financial Highlights

(In thousands, except per share amounts and ratios)  
American National Bankshares Inc. and Subsidiary

Results of Operations:	2006	2005	2004	2003	2002
Interest income.....	\$ 45,070	\$ 32,479	\$ 30,120	\$ 32,178	\$ 35,135
Interest expense.....	16,661	8,740	7,479	9,391	12,310
Net interest income .....	28,409	23,739	22,641	22,787	22,825
Provision for loan losses .....	58	465	3,095	920	873
Noninterest income .....	8,458	7,896	6,510	6,671	5,712
Noninterest expense .....	20,264	17,079	15,011	15,111	14,285
Income before income tax provision.....	16,545	14,091	11,045	13,427	13,379
Income tax provision.....	5,119	4,097	3,032	3,914	3,918
Net income.....	\$ 11,426	\$ 9,994	\$ 8,013	\$ 9,513	\$ 9,461

Period-end Balances:	2006	2005	2004	2003	2002
Securities.....	\$ 162,621	\$ 165,629	\$ 188,163	\$ 207,479	\$ 163,824
Loans, net of unearned income .....	542,228	417,087	407,269	406,245	406,403
Deposits .....	608,528	491,651	485,272	501,688	473,562
Shareholders' equity .....	94,992	73,419	71,000	71,931	70,736
Shareholders' equity - tangible (a).....	69,695	73,287	70,516	70,997	69,352
Assets .....	777,720	623,503	619,065	644,302	605,859

Per Share Information:	2006	2005	2004	2003	2002
Earnings - basic.....	\$ 1.91	\$ 1.83	\$ 1.43	\$ 1.67	\$ 1.63
Earnings - diluted.....	1.90	1.81	1.42	1.65	1.62
Dividends.....	0.87	0.83	0.79	0.75	0.71
Book value .....	15.42	13.49	12.86	12.71	12.24
Book value - tangible (a).....	11.31	13.47	12.77	12.54	12.00

Ratios:	2006	2005	2004	2003	2002
Return on average assets.....	1.51%	1.61%	1.26%	1.52%	1.63%
Return on average shareholders' equity .....	12.72	13.95	11.15	13.52	13.97
Return on average tangible equity (b).....	16.58	14.33	11.68	14.18	14.76
Net interest margin, taxable equivalent .....	4.20	4.17	3.90	3.98	4.28
Average shareholders' equity/average assets .....	11.85	11.57	11.34	11.27	11.64
Net charge-offs to average loans .....	0.10	0.56	0.10	0.30	0.15
Allowance for loan losses to total loans .....	1.34	1.46	1.96	1.30	1.38
Nonperforming assets to total assets .....	0.45	0.72	1.35	0.56	0.09

(a) - Excludes goodwill and other intangible assets. (b) - Excludes amortization expense, net of tax, of intangible assets.

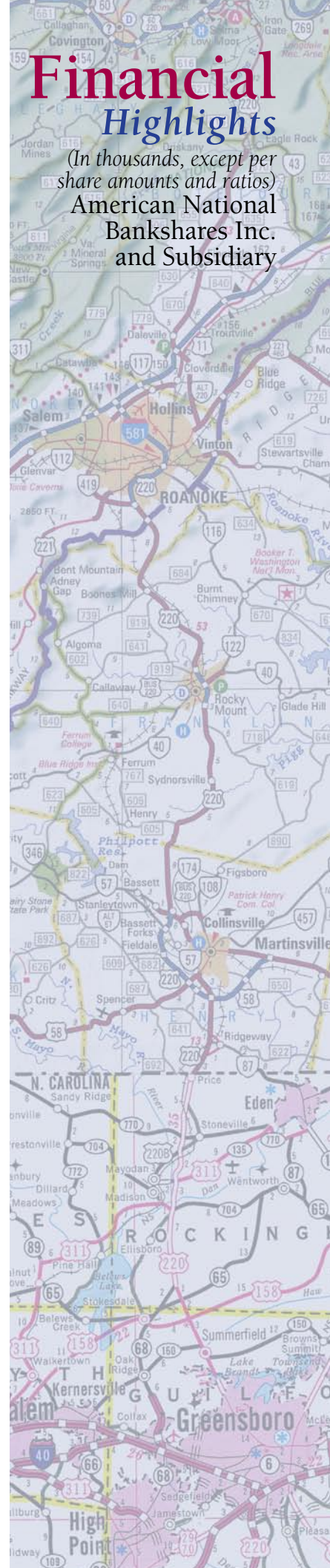
## MARKET PRICE OF THE CORPORATION'S COMMON STOCK

### NASDAQ Closing Price

2006	High	Low	Dividends Per Share
4th quarter	\$23.87	\$22.81	\$0.22
3rd quarter	24.00	22.45	0.22
2nd quarter	24.02	22.50	0.22
1st quarter	24.07	22.30	0.21

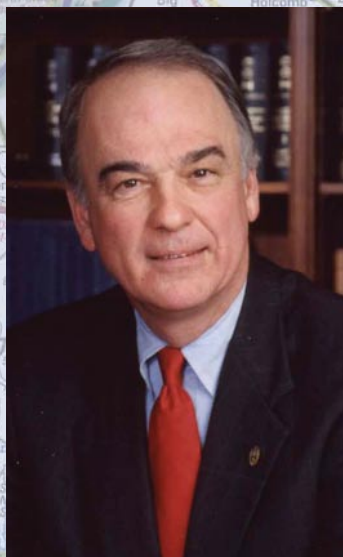
### NASDAQ Closing Price

2005	High	Low	Dividends Per Share
4th quarter	\$23.80	\$21.29	\$0.21
3rd quarter	23.71	22.25	0.21
2nd quarter	25.04	22.28	0.21
1st quarter	24.84	23.85	0.20





# A Message to our Shareholders



**Charles H. Majors**  
*President and Chief  
Executive Officer*

March 19, 2007

To Our Shareholders:

Growing bigger, better and stronger. That was our focus in 2006 and it is my pleasure to report our success in achieving it.

On April 1, we closed our acquisition of Community First Financial Corporation and the merger of its subsidiary bank, Community First Bank, into American National Bank & Trust Company. We added four new offices in the Lynchburg region, new employees to staff these offices and new shareholders. This transaction was immediately successful, taking our assets to nearly \$800 million and being accretive to earnings from closing.

We reported record earnings for 2006. Net income was \$11.4 million, an increase of 14.3% over 2005. Although we added new shares (and shareholders) through the acquisition, basic earnings per share improved 4.4%, from \$1.83 in 2005 to \$1.91 in 2006, and diluted earnings per share increased 5%, from \$1.81 to \$1.90.

To increase our per share earnings over 2005, while successfully completing the Community First transaction and dealing with a difficult interest rate environment and competitive banking climate, is very positive. We had not anticipated this immediate accretion to earnings following the Community First closing; however, it confirms our ability to execute successfully on our growth and expansion strategy.

I am also pleased to report significant improvement in our credit quality, as indicated by a reduction in nonperforming loans from 1.02% of total loans at December 31, 2005 to 0.63% at December 31, 2006, as well as a significant reduction in our provision for loan losses for the year.

Total assets at year end were \$778 million, up from \$624 million at the end of 2005. Loans increased from \$417 to

\$542 million, while deposits (including repurchase agreements) increased from \$529 million to \$642 million. Our total shareholders' equity increased from \$73 million to \$95 million.

We continue to measure our Bank against our peers using several financial ratios. Our performance in 2006 was very strong in each of these areas. Our Return on Average Assets ("ROA") was 1.51%, which continues to put us above our peer bank average and in the category most consider "high performing." Our Return on Average Equity ("ROE") dropped slightly to 12.72%, still a solid performance considering our strong capital position. As a result of the Community First transition, goodwill increased and our tangible equity decreased. However, this balance sheet change increased our Return on Average Tangible Equity from 14.33% in 2005 to 16.58% in 2006.

In a year in which we experienced significant growth, we were still able to maintain our enviable, low efficiency ratio. While ours did increase, it was 54.85%. Each year, I remind you that the lower the number, the better and that most banks consider 55-60% to be commendable. We watch our expenses because we know that it adds to the bottom line for our shareholders.

The inverted shape of the yield curve and the highly competitive market for bank deposits have put pressure on margins at banks generally and we are no exception. Notwithstanding this, we were able to improve our net interest margin (on a fully taxable equivalent basis) to 4.20%. We believe these margin pressures will continue into 2007.

Our noninterest income increased by 7.1% for the year. The largest component of our noninterest income comes from our Trust & Investment Services Division. We now have trust offices in Danville, Lynchburg and Martinsville and we also have



experienced brokers to assist throughout our markets. Combining our trust and brokerage assets, we have over \$450 million under management. These assets are not shown on our balance sheet, but they provide a significant earnings stream of noninterest income.

We benefited greatly from the regional organizational structure we put in place in 2006 to ensure that we remain a community bank in all of the markets we serve. We implemented it to give us flexibility, responsiveness, market focus and the ability to continue to expand.

We again increased our dividends in the second quarter and the \$0.87 per share declared in 2006 represented a 4.8% increase over the \$0.83 paid in 2005. Based on the closing stock price on December 31, the current quarterly dividend of \$0.22 per share represents an annual yield of 3.77%.

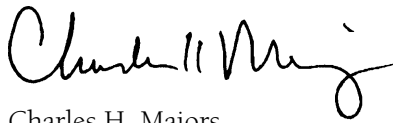
Each year it becomes more apparent that our most important asset is our people. We have employees who have been with us many years and we have new employees who joined us during 2006. They are

dedicated, experienced and professional and they performed again at a high level to produce these strong results for you. I commend them for their work and their loyalty to this organization.

From the information I have shared with you in this message and the other information you will find throughout this summary annual report, I believe you will see that we are indeed becoming "bigger, better and stronger." Our goal is to continue in this endeavor to produce a relationship bank for our customers, an attractive workplace for our employees and enhanced share value for our shareholders.

Thank you for your support. We appreciate it and we appreciate you. If you have any questions or if I can be of assistance to you, please contact me.

Very truly yours,



Charles H. Majors  
*President and Chief Executive Officer*



**American National Bank  
AND TRUST COMPANY**

### Executive Management

(Seated - Left to Right)

E. Budge Kent, Jr., *Senior Adviser*

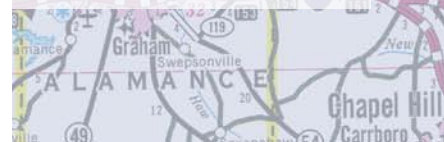
Charles H. Majors, *President  
and Chief Executive Officer*

Jeffrey V. Haley, *Executive  
Vice President and  
Chief Operating Officer*

(Standing - Left to Right)

R. Helm Dobbins,  
*Executive Vice President  
and Chief Credit Officer*

Neal Petrovich, *Executive  
Vice President and  
Chief Financial Officer*





**Growing...  
Bigger  
Better  
Stronger  
Lynchburg**



**American National Bank  
AND TRUST COMPANY**

**Graves Mill Office**

1646

**ATM**



In the spring of 2006, American National expanded its presence in the Lynchburg market by merging with Community First Bank. We acquired four offices in the merger which serve the city of Lynchburg, Virginia and the counties of Bedford,



**American National Bank  
AND TRUST COMPANY**

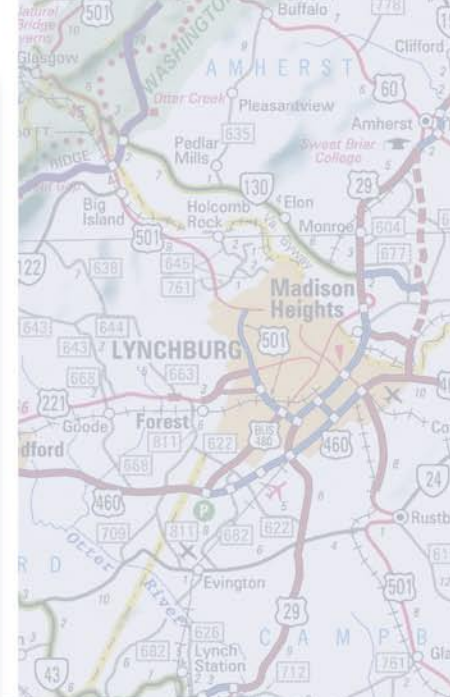
**Timberlake Office**

20479

**ATM**







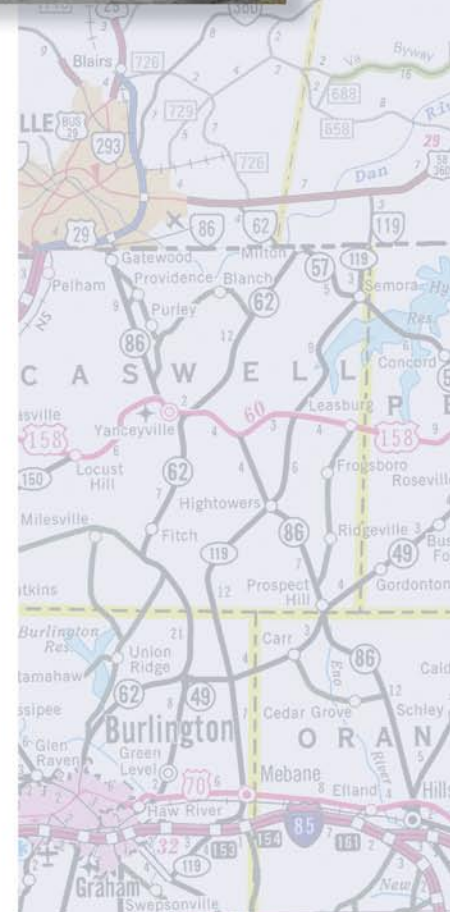
Campbell, and Nelson. We were also fortunate to obtain a group of talented and experienced employees who know the region.

Our employees worked very hard to complete the acquisition and related systems conversion with no major problems, making the transition as easy as possible for our valued customers and shareholders.

American National's expansion into Lynchburg is contributing to continued strong growth in its customer base. At the end of 2006, the region's loans comprised 27% of the Bank's total loan portfolio and deposits in the region were 15% of total deposits. Much of the growth in the Lynchburg region has been in commercial banking.

Commercial customers have benefited from American National's prompt service and flexibility because decisions are made locally. Our investment management, cash management, and e-banking solutions also provide significant savings and convenience for business customers.

Through retail branch expansion and growing commercial business, American National's expansion in the Lynchburg region and beyond will continue to compliment the Bank's historic strength in Southside Virginia.





# Growing... Bigger Better Stronger South Boston



American National has operated a full service office on Halifax Road in South Boston for over six years. The office is staffed with experienced financial service providers who are also natives of Halifax County.

Our South Boston Office had an exceptional year in 2006. It experienced 12% growth in both residential and commercial loans, as well as significant growth in its Certificates of Deposit portfolio. Small business and commercial

customers in the Halifax area have benefited from American National's quick, local decisions by local people and relationship banking style.

Jay Burnett, owner and operator of Halifax County World of Sports, said, "Ronnie Moore (Vice President and Area Manager) and American National have been a valuable partner in assisting me with renovation and expansion projects to grow my business."



# Growing... Bigger Better Stronger Greensboro



**CHANDLER  
POINTE**

**SINGLE  
FAMILY HOMES  
FROM THE  
\$140's**

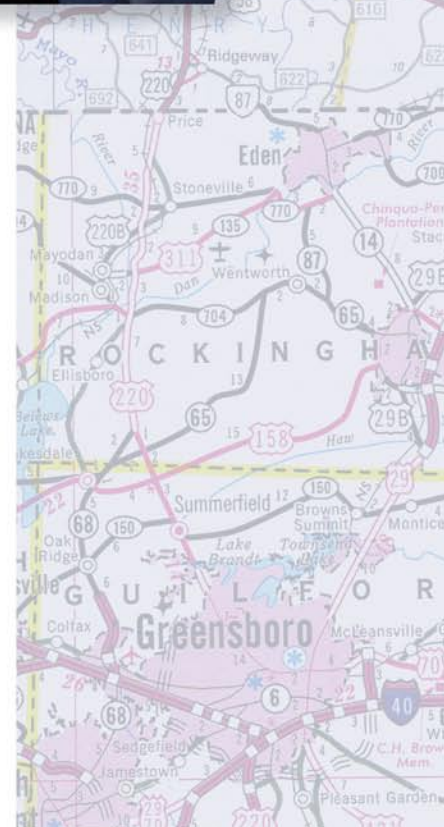
BUILT BY  
**piercehomes  
OF CAROLINA**

**852-3320**



As part of an expansion plan into the North Carolina Triad region, American National opened a loan production office in Greensboro in April, 2004. Since then, we have been developing a presence in that market through commercial and real estate lending.

Charles Judy, the Vice President in charge of that office, is an experienced lender in the Greensboro area and has helped us develop quality relationships in this growth market. His portfolio was up over 30% for the year.





# Growing... Bigger Better Stronger

## Trust and Investment Services Division



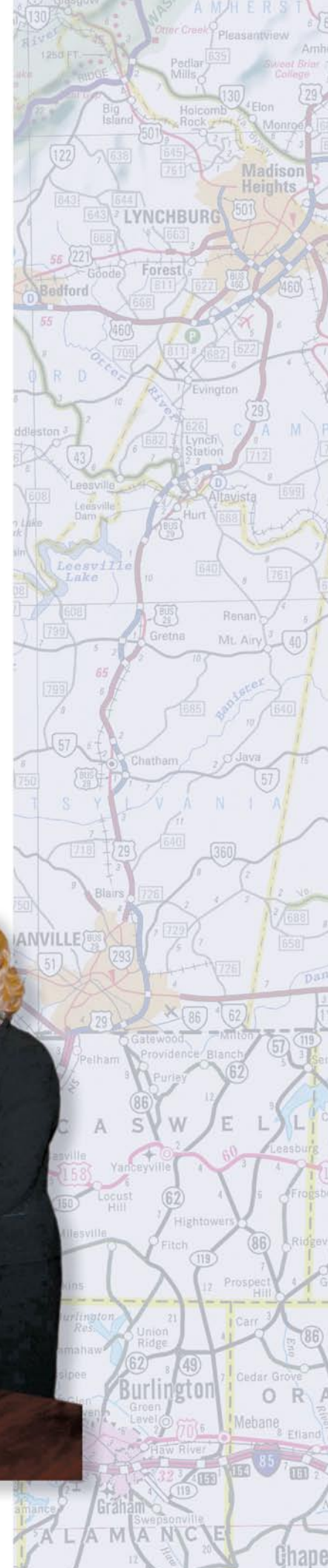
The Trust and Investment Services Division of American National, with offices in Danville, Martinsville, and Lynchburg, was formed in 1927. Staffed by personnel with many years of trust and investment experience, this division manages over \$450 million in assets.

The Trust and Investment Services Division offers customized investment strategies designed to meet the needs and long-term objectives of our customers. Services include estate planning, estate settlement, trust administration, investment management, and IRA administration. Brokerage services are also offered.

This division had a very successful 2006. Assets under management grew over 9% and income generated by the

division increased by 11%. Our Trust and Investment Services Division worked very hard to develop relationships in the Lynchburg market which resulted in more than doubling our assets under management in that area.







# Consolidated Balance Sheet

December 31, 2006 and 2005

American National  
Bankshares Inc. and  
Subsidiary

(Dollars in thousands,  
except per share data)

## Assets

	2006	2005
Cash and due from banks.....	\$ 24,375	\$ 18,300
Interest bearing deposits in other banks .....	1,749	9,054
Securities available for sale, at fair value .....	148,748	147,274
Securities held to maturity (fair value of \$14,131 in 2006 and \$18,701 in 2005).....	13,873	18,355
Total securities.....	162,621	165,629
Loans held for sale.....	1,662	714
Loans, net of unearned income.....	542,228	417,087
Less allowance for loan losses .....	(7,264)	(6,109)
Net loans.....	534,964	410,978
Bank premises and equipment, at cost, less accumulated depreciation of \$14,755 in 2006 and \$13,194 in 2005 .....	12,438	7,769
Goodwill .....	22,468	—
Core deposit intangibles, net .....	2,829	132
Accrued interest receivable and other assets .....	14,614	10,927
Total assets .....	\$ 777,720	\$ 623,503

## Liabilities and Shareholders' Equity

### Liabilities:

Demand deposits — noninterest bearing .....	\$ 106,885	\$ 85,965
Demand deposits — interest bearing .....	107,170	90,629
Money market deposits.....	50,948	42,425
Savings deposits.....	69,517	80,315
Time deposits .....	274,008	192,317
Total deposits .....	608,528	491,651
Repurchase agreements.....	33,368	37,203
FHLB borrowings .....	15,087	17,238
Trust preferred capital notes.....	20,619	—
Accrued interest payable and other liabilities .....	5,126	3,992
Total liabilities.....	682,728	550,084

### Shareholders' equity:

Preferred stock, \$5 par, 200,000 shares authorized, none outstanding.....	—	—
Common stock, \$1 par, 10,000,000 shares authorized, 6,161,865 shares outstanding at December 31, 2006 5,441,758 shares outstanding at December 31, 2005 .....	6,162	5,442
Capital in excess of par value .....	26,414	9,588
Retained earnings .....	64,584	59,109
Accumulated other comprehensive income (loss), net ...	(2,168)	(720)
Total shareholders' equity.....	94,992	73,419
Total liabilities and shareholders' equity .....	\$ 777,720	\$ 623,503



# Consolidated Statements of Income

For The Years Ended  
December 31, 2006,  
2005 and 2004

American National  
Bankshares Inc. and  
Subsidiary

(Dollars in thousands,  
except per share data)

	2006	2005	2004
<b>Interest Income:</b>			
Interest and fees on loans.....	\$ 37,361	\$ 25,825	\$ 22,791
Interest and dividends on securities:			
Taxable.....	5,034	4,090	5,028
Tax-exempt.....	1,743	2,010	2,006
Dividends.....	312	215	163
Other interest income.....	620	339	132
Total interest income.....	45,070	32,479	30,120
<b>Interest Expense:</b>			
Interest on deposits.....	13,349	6,902	5,979
Interest on repurchase agreements.....	1,384	901	528
Trust preferred capital notes.....	1,007	—	—
Interest on other borrowings.....	921	937	972
Total interest expense.....	16,661	8,740	7,479
Net Interest Income.....	28,409	23,739	22,641
Provision for Loan Losses.....	58	465	3,095
<b>Net Interest Income After Provision For Loan Losses.....</b>	<b>28,351</b>	<b>23,274</b>	<b>19,546</b>
<b>Noninterest Income:</b>			
Trust fees.....	3,374	3,012	2,976
Service charges on deposit accounts.....	2,654	2,446	2,411
Other fees and commissions.....	1,163	1,078	888
Mortgage banking income.....	709	665	612
Securities gains, net.....	62	53	157
Impairment of securities.....	—	—	(985)
Other.....	496	642	451
Total noninterest income.....	8,458	7,896	6,510
<b>Noninterest Expense:</b>			
Salaries.....	9,520	8,453	6,795
Employee benefits.....	2,506	1,975	1,699
Occupancy and equipment.....	2,977	2,476	2,457
Bank franchise tax.....	651	543	555
Core deposit intangible amortization.....	414	353	450
Other.....	4,196	3,279	3,055
Total noninterest expense.....	20,264	17,079	15,011
Income Before Income Tax Provision.....	16,545	14,091	11,045
Income Tax Provision.....	5,119	4,097	3,032
<b>Net Income.....</b>	<b>\$ 11,426</b>	<b>\$ 9,994</b>	<b>\$ 8,013</b>
<b>Net Income Per Common Share:</b>			
Basic.....	\$ 1.91	\$ 1.83	\$ 1.43
Diluted.....	\$ 1.90	\$ 1.81	\$ 1.42
<b>Average Common Shares Outstanding:</b>			
Basic.....	5,986,262	5,465,090	5,591,839
Diluted.....	6,020,071	5,506,998	5,642,056



# Board of Directors

American National  
Bankshares Inc.

American National  
Bank and Trust  
Company

# Advisory Boards

## Fred A. Blair

President, Blair Construction, Inc., Gretna, VA, general contractor. Director since 1992. Committee(s) 1, 3, 4

## Frank C. Crist, Jr., DDS

President of Brady & Crist Dentists, Inc., Lynchburg, VA. Director since 2006. Committee(s) 2, 4

## Ben J. Davenport, Jr.

Chairman, First Piedmont Corporation, Chatham, VA, waste management; Chairman, Davenport Energy Inc., Chatham, VA, fuel oil distributor. Director since 1992. Committee(s) 4, 5, 6

## H. Dan Davis

Retired Executive Vice President of the Corporation and Senior Vice President of the Bank. Director since 1996. Committee(s) 3, 4, 6

## Michael P. Haley

Adviser to Fenway Partners, Inc., New York, NY, private equity investments. Director since 2002. Committee(s) 1, 4

## Lester A. Hudson, Jr., Ph.D.

Professor and Wayland H. Cato Chair of Leadership, McColl School of Business, Queens University of Charlotte, Charlotte, NC. Director since 1984. Committee(s) 4, 5, 6

## E. Budge Kent, Jr.

Senior Adviser to the Bank. Director since 1979. Committee(s) 7

## Fred B. Leggett, Jr.

Retired Chairman and Chief Executive Officer, Leggett Stores, Danville, VA, retail department stores. Director since 1994. Committee(s) 4, 7

## Franklin W. Maddux, M.D.

Physician; Chairman and Chief Executive Officer, Gamewood, Inc., Danville, VA, information technology service; President and Chairman, Maddux Consulting, Inc., medical consulting. Director since 2002. Committee(s) 1, 2, 4

## Charles H. Majors

President and Chief Executive Officer of the Corporation and the Bank. Director since 1981. Committee(s) 7

## Claude B. Owen, Jr.

Retired Chairman and Chief Executive Officer, DIMON Incorporated, Danville, VA, leaf tobacco dealer. Director since 1984. Committee(s) 2, 4, 5, 7

## Director Emeritus

## Bill Barker, Jr.

President, Barklea, Inc., Danville, VA, tobacco warehouse. Director since 1996.

Committees: 1. Audit & Compliance; 2. Corporate Governance & Nominating; 3. Emergency Preparedness; 4. Loan Review; 5. President's Advisory; 6. Human Resources & Compensation; 7. Trust

## South Boston-Halifax County

**William W. Bennett, Jr.**  
Attorney

**Gerald C. Burnett, M.D.**  
Physician

**J. Brian Burton, President**  
J. E. Burton Construction Co., Inc.

**James Edmunds, II**  
Member, Halifax County  
Board of Supervisors

**W. Joseph Ferguson, M.D.**  
Physician

**Wanda B. Jeffress**  
Vice President, Jeffress Funeral Home

**Chris A. Lumsden**  
Chief Executive Officer  
Halifax Regional Health System

## Martinsville-Henry County

**Joey R. Arrington**  
President, Arrington Manufacturing Inc.

**David W. Bowles**  
Vice President, Stanley Bowles Corp.

**James D. Coleman, Jr.**  
President, R.S.B. Enterprises, Inc.

**Joseph C. Compton**  
Vice President  
Compton Wood Products Inc.

**Shirley A. Craven**  
President, Adkins Construction Corp.

**Phillip G. Gardner**  
Attorney

**William F. Lemons**  
President, W.F.L. Company, Inc.

**James K. Muehleck, D.D.S.**  
Dentist

**G. Ronald Pigg**  
President  
John Barnes Hardwood Dimensions

**Joseph A. Roach**  
Chief Executive Officer, Memorial  
Hospital of Martinsville & Henry Co.

**Stuart L. Thomas**  
President, Thomas Insurance Agencies

**John E. Turner**  
Co-owner, Riverside Tire Company

## Lynchburg

**Doyle B. Allen**  
President, Hurt & Proffitt, Inc.

**Thomas H. Bruguere**  
Owner, Dickie Brothers Orchard

**Thomas C. Capps**  
President, Capps Shoe Company, Inc.

**A. C. "Buzzy" Coleman**  
Chairman, Coleman-Adams  
Construction Company

**S. Preston Craighill, III**  
Chairman, C. L. Lewis & Co., Inc.

**Marie M. Godsey**  
President, Meriwether-Godsey, Inc.

**Brian J. Kelleher**  
Vice President  
Atlantic Precision Resource, Inc.

**Thomas S. Mignogna**  
President, TSM Associates, Inc.





## American National Bankshares Inc.

**Charles H. Majors**  
President & Chief  
Executive Officer

**R. Helm Dobbins**  
Senior Vice President

**Jeffrey V. Haley**  
Senior Vice President

**Neal A. Petrovich**  
Senior Vice President,  
Chief Financial Officer,  
Secretary & Treasurer

**James R. Jefferson**  
Assistant Treasurer

**Carolyn H. Compton**  
Assistant Treasurer

### CONTACT INFORMATION

American National Bankshares Inc.  
628 Main Street • P. O. Box 191  
Danville, VA 24543 • 434-792-5111

### WEBSITE

Please visit [www.amnb.com](http://www.amnb.com) for information concerning our products and services, news releases, and financial information.

### SHAREHOLDER INFORMATION

Shareholders needing information on stock transfer requirements, lost certificates, dividends, and other shareholder matters may contact Carolyn Compton, Assistant Secretary, at the address above, by calling 434-773-2220 or by e-mail at [comptonc@amnb.com](mailto:comptonc@amnb.com).

### DIVIDEND REINVESTMENT PLAN

For information on purchasing additional shares of American National Bankshares Inc. stock through the dividend reinvestment plan, shareholders may contact Carolyn Compton, Assistant Secretary, at the address above, by calling 434-773-2220, or by e-mail at [comptonc@amnb.com](mailto:comptonc@amnb.com).

### STOCK LISTING

The common stock of American National Bankshares Inc. is listed on the NASDAQ Global Select Market under the symbol "AMNB."

### INVESTOR RELATIONS & FINANCIAL STATEMENTS

A copy of Form 10-K and quarterly reports on Form 10-Q, as filed with the Securities and Exchange Commission, are available without charge to stockholders upon written request and are also available on our website, [www.amnb.com](http://www.amnb.com). Requests for this or other financial information about American National Bankshares Inc. should be directed to Neal A. Petrovich, Senior Vice President and Chief Financial Officer, at the address above, by telephone at 434-773-2242, or by e-mail at [petrovichn@amnb.com](mailto:petrovichn@amnb.com).

### INDEPENDENT AUDITORS

Yount, Hyde & Barbour, P.C.  
50 South Cameron Street  
Winchester, VA 22601

### EQUAL OPPORTUNITY EMPLOYER

American National Bankshares Inc. is an equal opportunity employer. All matters regarding recruiting, hiring, training, compensation, benefits, promotions, transfers and all other personnel policies will remain free from discriminatory practices.



## American National Bank AND TRUST COMPANY

President & Chief Executive Officer  
**Charles H. Majors**

Executive Vice Presidents  
**Jeffrey V. Haley**

**Neal A. Petrovich**

**R. Helm Dobbins**

Senior Vice Presidents  
**S. Cabell Dudley, Jr.**  
**Karen P. Kinnier**

**Michael L. Dance**  
**Earnest C. Jordan**

**Dabney T.P. Gilliam**  
**Danny K. Wrenn**

# Officers

# General Information

American  
National  
Bankshares  
Inc.

# Bank Senior Management



## Bank Offices

### Main Office

628 Main Street  
Danville, VA 24541

### Airport Office

1407 South Boston Road  
Danville, VA 24540

### Chatham Office

13880 U. S. Highway 29  
Chatham, VA 24531

### Collinsville Office

2484 Virginia Avenue  
Collinsville, VA 24078

### Graves Mill Office

1646 Graves Mill Road  
Lynchburg, VA 24502

### Greensboro Loan

Production Office  
600 Green Valley Road Suite 210  
Greensboro, NC 27408

### Gretna Office

109 Main Street  
Gretna, VA 24557

### Langhorne Road Office

2301 Langhorne Road  
Lynchburg, VA 24501

### Lovingson Office

150 Front Street  
Lovingson, VA 22949

### Martinsville Office

201 East Main Street  
Martinsville, VA 24112

### Nor-Dan Office

239 Nor-Dan Drive  
Danville, VA 24540

### Riverside Office

1081 Riverside Drive  
Danville, VA 24541

### South Boston Office

3229 Halifax Road  
South Boston, VA 24592

### South Main Office

1013 South Main Street  
Danville, VA 24541

### Timberlake Office

20479 Timberlake Road  
Lynchburg, VA 24502

### Tower Drive Office

103 Tower Drive  
Danville, VA 24540

### West Main Office

2016 West Main Street  
Danville, VA 24541

### Yanceyville Office

173 Main Street  
Yanceyville, NC 27379

### 220 South Office

3810 Greensboro Road  
Ridgeway, VA 24148

