

Annual Meeting

The 2015 Annual Meeting of Shareholders of American National Bankshares Inc. will be held on Tuesday, May 19, 2015, at 9 a.m. (EDT) at The Wednesday Club, 1002 Main Street, Danville, Va.

Stock Listing

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

American National Bankshares Inc. Stock Price and Dividends

The following represent the intra-day high and low sales prices of the Company's common stock as traded on the NASDAQ Global Select Market, as well as the quarterly cash dividends declared by the Company's Board of Directors each quarter for the years 2014 and 2013.

High	Low	Dividend Per Share
\$26.08	\$21.54	\$0.23
24.06	20.65	0.23
23.53	20.90	0.23
25.00	21.69	0.23
		<u>\$0.92</u>
\$22.00	\$19.57	\$0.23
23.46	19.60	0.23
25.90	20.77	0.23
27.74	21.16	_0.23
		\$0.92
	\$26.08 24.06 23.53 25.00 \$22.00 23.46 25.90	\$26.08 \$21.54 24.06 20.65 23.53 20.90 25.00 21.69 \$22.00 \$19.57 23.46 19.60 25.90 20.77

Shareholder Information

Shareholders needing information on stock transfer requirements, lost certificates, dividends, the dividend retirement plan and other shareholder matters may contact:

Computershare Inc. PO Box 30170 College Station, TX 77842 800.368.5948

Independent Auditors

Yount, Hyde & Barbour PC 50 South Cameron Street Winchester, VA 22601

Regulatory and Securities Counsel

LeClairRyan 951 East Byrd Street Eighth Floor Richmond, VA 23219

Equal Opportunity Employer

American National, a wholly owned subsidiary of 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.

This Report

The American National Bankshares Inc. 2014 Summary Annual Report is presented in a summary format to provide information regarding the performance of the Company in a manner that is meaningful and useful to the widest range of readers. The audited consolidated financial statements of the Company and other more detailed analytical information regarding the Company are contained in the 2014 Annual Report on Form 10-K filed with the Securities and Exchange Commission.

Investor Relations & Financial Statements

A copy of the Company's annual reports on Form 10-K and quarterly reports on Form 10-Q, as filed with the Securities and Exchange Commission, are available without charge to shareholders upon written request and are also available on our website, amnb.com. Those with requests for this or other financial information about American National Bankshares Inc. should contact:

American National Bankshares Inc. Investor Relations PO Box 191 Danville, VA 24543 800.240.8190

Corporate Headquarters

American National Bankshares Inc. 628 Main Street Danville, VA 24541 434.792.5111

Banking Offices

VIRGINIA		NORTH CAROLINA
Bedford Chatham Collinsville Danville (5) Gretna Hardy* Lovingston	Lynchburg (3) Martinsville Ridgeway Rocky Mount* South Boston Union Hall*	Burlington (3) Graham Greensboro (2) Mebane Yanceyville

Forward-Looking Statements

This Summary Annual Report may contain "forward-looking statements" within the meaning of federal securities laws that involve significant risks and uncertainties. Statements herein are based on certain assumptions and analyses by the Company and are factors it believes are appropriate in the circumstances. Actual results could differ materially from those contained in or implied by such statements for a variety of reasons including, but not limited to: changes in interest rates; changes in accounting principles, policies, or guidelines; changes in the economic scenario; changes in regulatory requirements; and changes in securities markets. Consequently, all forward-looking statements made herein are qualified by these cautionary statements and the cautionary language in the Company's most recent Form 10-K report and other documents filed with the Securities and Exchange Commission. American National Bankshares Inc. does not undertake to update forward-looking statements to reflect circumstances or events that occur after the date the forward-looking statements are made.

General Corporate Information
Letter from the Chairman of the Board 4
Letter from the President & Chief Executive Officer 5
Take Another Look
Financial Highlights
Performance Graphs
Consolidated Balance Sheets
Consolidated Statements of Income
Management/Board of Directors
Advisory Boards

About American National

American National Bankshares Inc. is a bank holding company with assets of \$1.5 billion. Headquartered in Danville, Va., it is the holding company of American National Bank and Trust Company (the "Bank"), a community bank serving the piedmont of Virginia and North Carolina through 27 banking offices. In addition, the Bank manages \$661 million through its Trust & Investment Services division. The Bank provides a full array of financial products and services, including personal and business banking, trust and investment services, and mortgage and insurance services. Electronic banking solutions range from a convenient Automated Teller Machine (ATM) network and debit cards to real-time Online Banking, Online Bill Pay, Mobile Banking, Mobile Deposit and Telephone Banking. Chartered in 1909, American National is entering its 107th year of operation. It has grown from a single office on Main Street in Danville to a progressive multi-state, regional financial institution. The focus on building relationships through quality financial services with exceptional customer service has remained constant. The Bank operates under a strong community bank philosophy as a leader in charitable and civic support. Many Bank employees serve on the boards of civic organizations throughout the Bank's market area.

LETTER FROM THE CHAIRMAN OF THE BOARD • (



March 23, 2015

To Our Shareholders:

I am pleased to report to you that 2014 was another successful year for American National. Our earnings continue to be strong and we acquired MainStreet BankShares, Inc., and its banking subsidiary, Franklin Community Bank, effective January 1, 2015.

Net income for 2014 was \$12.7 million, a decline from 2013 due to the expected reduction in accretion income from the MidCarolina merger and merger-related costs for the pending MainStreet acquisition. I reminded you last year that our "accretion income" would decrease in 2014. However, our core earnings (without the fair value adjustments from MidCarolina and the expenses related to the MainStreet transaction) were stronger this year.

Our capital ratios remain strong and continue to exceed all regulatory minimums for "well capitalized" banking organizations. At December 31, 2014, average shareholders' equity for the year was 13.1 percent of average assets, up from 12.65 percent at December 31, 2013. Our book value per common share was \$22.07 at year end, compared to \$21.23 at the end of 2013.

As earlier reported, I retired as an employee on December 31, 2014. I now serve as non-executive Chairman of the Board. When I joined the Bank as President in 1993, I quickly realized that "change" was going to be a necessary and ongoing ingredient for future success. As I reflect on my 22 years as an employee, there have been many changes, challenges and opportunities in the banking world and here at American National.

We have been through many economic cycles, the most difficult of which was the recent "great recession." Our strategic focus of strong capital, consistent credit underwriting, prudent risk management and a high dividend kept us in good stead through all cycles, good and bad.

However, the biggest change in my tenure has been in the technology area. In 1993, there were no personal computers – just terminals that gave basic account information on "green screens." Today, of course, we have PCs, smartphones and iPads. We not only use telephone conference calls, we hold multi-office meetings through the use of video conferencing. Our customers have access to their accounts by telephone and online banking. Not only can they withdraw money from the ATM, they can deposit money at the ATM and move money from one account to another by phone, PC or ATM. And who, in 1993, would have believed that they would today have a smartphone and could use it for mobile banking. However, we still have the personal touch and interaction for customers who want to meet or talk with one of us (and not an out-sourced 800 number). Technology will continue to change and it will change the way we all do business – banking and otherwise.

Throughout all this change, I have enjoyed my opportunity to lead the Company. I know the future is very bright under the strong leadership of Jeff Haley.

I wish to recognize two retiring directors and one new director. Les Hudson retired as a regular director last May pursuant to our directors' retirement policy. He is serving this year as a Director Emeritus. I appreciate his long and valuable service as a director. Bob Ward was a director of MidCarolina Financial Corporation and joined our Board upon the consummation of that merger in July 2011. He is retiring at the annual meeting of shareholders in May, pursuant to the retirement policy. We appreciate very much his service and contributions to the combined organization, and we are pleased that he will continue as a Director Emeritus during the next year. Joel Shepherd, the previous chairman of the board for MainStreet BankShares, Inc., joined our Board on January 1, 2015, with the consummation of the merger. We welcome Joel and look forward to working with him.

The Company and the Bank are fortunate to have a strong and effective Board of Directors. They do an outstanding job of representing the shareholders by providing strategic policy leadership and management oversight. You should be proud of them. I am proud to work with them.

Your investment in our Company is critically important to our continued success. We appreciate your support and your patronage. We work hard to manage the Company prudently and appropriately.

Very truly yours,

Charles H. Majors Chairman of the Board

American National Bankshares Inc.

American National Bank and Trust Company

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March 23, 2015

To Our Shareholders:

As Charley noted in his letter, I am pleased to report that 2014 was another successful year for American National. It also was a year of growth for us in several ways.

I am extremely happy with the 2014 growth in our loan portfolio. At the end of the year, American National had \$840 million in loans, an increase of \$46 million or 5.8 percent. This increase is the largest organic growth rate we've experienced in the past five years.

As part of our commitment to provide 21st century solutions to meet the needs of today's customers, we introduced several technology enhancements.

- We opened our first test site (Mebane, N.C.) for a new retail banking office model where one-to-one service is practiced in conjunction with high technology for an enhanced customer experience.
- We launched a new service, Card Watch debit card text and email alerts, for enhanced account monitoring and fraud detection.
- We introduced a new and improved Mobile Banking app with more functionality and a fresh look.

We also experienced growth of our footprint. On January 1, 2015, American National acquired MainStreet BankShares, Inc., the parent company for subsidiary Franklin Community Bank, located in Franklin County, Va. With the closing of the acquisition, our total assets now stand at approximately \$1.5 billion, total branches amount to 27, and we manage \$661 million of trust, investment and brokerage assets in our Trust and Investment Services division.

We are excited about the opportunities this merger presents—especially the entry into the Roanoke metropolitan statistical area and the addition of a talented group of employees. As we enter our 107th year of operation, we look forward to achieving more high quality organic growth while preparing American National for the next appropriate strategic acquisition opportunity that may arise.

Please allow me to express my thanks to you for your support and patronage as an investor. I also appreciate the productivity, leadership and collaboration of our Board of Directors, our management group and all of our employees, and I feel fortunate to serve alongside them as the Company's President and Chief Executive Officer.

Finally, in closing, I would like to recognize the man who has led much of our growth, Charley Majors. Since Charley joined American National in 1993 as the President of both the Company and Bank, American National's assets have grown from approximately \$240 million to about \$1.5 billion and from six branches in Danville, Va., to 27 branches across 18 communities. Charley also witnessed an extraordinary evolution of technology within the banking industry. Thank you, Charley! I have thoroughly enjoyed your mentorship, and I appreciate your continued guidance.

Sincerely,

Jeffrey V. Haley

President & Chief Executive Officer American National Bankshares Inc.

American National Bank and Trust Company

As we enter our 107th year of operation, we look forward to achieving more high quality organic growth while preparing American National for the next appropriate strategic acquisition opportunity that may arise.



Each business day, the staff at American National performs a balancing act. While not as perilous as walking a tightrope without a net, the price that hangs in the balance is high: a customer relationship. *Or more than one. Perhaps, a lot of them.* This struggle for balance is between being in the business of providing personal, one-to-one service in a comfortable, traditional branch setting *and* extending our services to customers who connect and manage their account relationships with us through desktop computers, laptops, tablets and smartphones. Perhaps these customers never enter a branch. Maybe they never meet any of us in person.

If that is how some customers want to bank, we need to be in that business, too.

And we are.

ANOTHER LOOK

With more than a century of experience behind us, we are committed to offering a high standard of personal service through our branch network. For many customers, it is why they came to us in the first place – to form a relationship with a local bank, with people who know them and know the place they call home. Some customers came to us with piggy banks filled with change and opened their first accounts, because their parents banked here. Some because their grandparents did. Perhaps even great-grandparents. These personal relationships run deep.

Just as much, we are committed to *continuing* to give people reasons to bank with us, because the products and services we offer are what they need *today*. While relationships will always be important, the day-to-day lives of our customers have changed and will continue to change. As technology provides solutions for getting things done more quickly and efficiently, the mandate falls to us to make those services available to our customers.

And we do.

Technology-driven products and services at American National include:



Mobile Banking and Mobile Deposit

These services allow customers to bank and make deposits from their smartphones. From wherever they are with just a few clicks, balances can be checked, bills paid, deposits made and more.

Online Mortgage Applications

Quickly and easily from anywhere, customers can get the process started for new mortgage loans. They'll simply go to amnb.com, click on Mortgage Loans and "Apply Now"



and it is as easy as 1-2-3. They can even come back to the application if the process is interrupted.

Instant Issue Debit Cards

Gone are the days where customers waited to receive their debit cards in the mail and new PINs under separate cover. They can walk into an American National office and walk out with a new or replacement card in hand today, ready to do business.

Rapid Deposit ATMs

Many of our ATMs are now "Rapid Deposit ATMs." With no envelope and no deposit slip, customers can deposit multiple checks and cash, and the ATM will total the deposit and provide a receipt. It's "in the bank," as we like to say.



Card Watch Debit Card Alerts

To help manage and protect their checking account with us, customers download and use our Card Watch app to set balance and usage alerts for quick, easy notification if there is a change to or a transaction on their account that is outside of their established comfort zone.

And more.

Card Wateh

Future plans call for American National to launch these products:

Apple Pay®

Customers can make purchases with this leading-edge mobile payment service . . . your digital wallet provided by Apple and American National.

Europay, MasterCard® and Visa®

Customers can enjoy chip and pin technology for their credit and debit cards, making it safer and easier to use with "no signature required."

Online Deposit Account Opening

Open and fund new accounts with us from the comfort of home or from anywhere in the world. Customers will be able to establish a first relationship with us, add a new account, or take advantage of a special interest rate or another opportunity.

And we're not finished.

That's what we're doing.

Now, this is what we ask of *you* . . .

TAKE ANOTHER LOOK at American National.

What we offer. Who we are. What we have accomplished. How we serve the community. If you are looking for a bank that has exactly what you need today, don't look any further.

The future is so much bigger than the past.

Tim Berners-Lee
Inventor, the World Wide Web

(Amounts in thousands, except per share information and ratios)

December 31,

			December 3	1,	
	2014	2013	2012	2011	2010
Results of Operations:					
Interest income	\$ 47,455	\$ 52,956	\$ 57,806	\$ 49,187	\$ 35,933
Interest expense	5,730	6,583	8,141	8,780	8,719
Net interest income	41,725	46,373	49,665	40,407	27,214
Provision for loan losses	400	294	2,133	3,170	1,490
Noninterest income	11,176	10,827	11,410	9,244	9,114
Noninterest expense	34,558	35,105	36,643	30,000	23,379
Income before income tax provision	17,943	21,801	22,299	16,481	11,459
Income tax provision	5,202	6,054	6,293	4,910	3,181
Net income	\$ 12,741	\$ 15,747	\$ 16,006	\$ 11,571	\$ 8,278
Financial Condition:					
Assets	\$ 1,346,492	\$ 1,307,512	\$ 1,283,687	\$ 1,304,706	\$ 833,664
Loans, net of unearned income	840,925	794,671	788,705	824,758	520,781
Securities	349,250	351,013	340,533	339,385	235,691
Deposits	1,075,837	1,057,675	1,027,667	1,058,754	640,098
Shareholders' equity	173,780	167,551	163,246	152,829	108,087
Shareholders' equity, tangible	132,692	125,349	119,543	107,335	84,299
Per Share Information:					
Earnings per share, basic	\$ 1.62	\$ 2.00	\$ 2.04	\$ 1.64	\$ 1.35
Earnings per share, diluted	1.62	2.00	2.04	1.64	1.35
Cash dividends paid	0.92	0.92	0.92	0.92	0.92
Book value	22.07	21.23	20.80	19.58	17.64
Book value, tangible	16.86	15.89	15.23	13.75	13.76
Weighted average shares outstanding, basic	7,867,198	7,872,870	7,834,351	6,982,524	6,123,870
Weighted average shares outstanding, diluted	7,877,576	7,884,561	7,845,652	6,989,877	6,131,650
Selected Ratios:					
Return on average assets	0.97%	1.20%	1.23%	1.07%	1.00%
Return on average equity ¹	7.40%	9.52%	10.08%	8.88%	7.59%
Return on average tangible equity ²	10.31%	13.75%	15.25%	12.97%	10.05%
Dividend payout ratio	56.80%	46.03%	45.06%	55.50%	68.08%
Efficiency ratio ³	63.41%	57.57%	58.23%	58.48%	61.53%
Net interest margin	3.66%	4.10%	4.44%	4.35%	3.78%
Asset Quality Ratios:					
Allowance for loan losses to period-end loans	1.48%	1.59%	1.54%	1.28%	1.62%
Allowance for loan losses to period-end					
non-performing loans	302.21%	248.47%	227.95%	76.76%	324.22%
Non-performing assets to total assets	0.46%	0.65%	0.90%	1.46%	0.76%
Net charge-offs to average loans	0.07%	(0.02)%	0.07%	0.16%	0.24%
Capital Ratios:					
Total risk-based capital ratio	17.86%	18.14%	17.00%	15.55%	19.64%
Tier 1 risk-based capital ratio	16.59%	16.88%	15.75%	14.36%	18.38%
Tier 1 leverage ratio	12.16%	11.81%	11.27%	10.32%	12.74%
Tangible equity to tangible assets ratio ⁴	10.00%	9.91%	9.64%	8.52%	10.41%

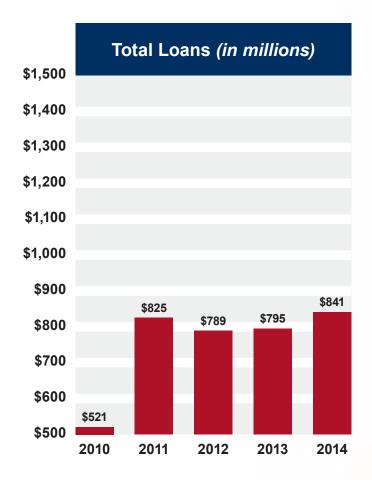
^{&#}x27;Return on average common equity is calculated by dividing net income available to common shareholders by average common equity.

²Return on average tangible common equity is calculated by dividing net income available to common shareholders plus amortization of intangibles tax effected by average common equity less average intangibles.

³The efficiency ratio is calculated by dividing noninterest expense excluding gains or losses on the sale of other real estate owned by net interest income including tax equivalent income on nontaxable loans and securities and excluding (a) gains or losses on securities and (b) gains or losses on sale of premises and equipment.

⁴Tangible equity to tangible assets ratio is calculated by dividing period-end common equity less period-end intangibles by period-end assets less period-end intangibles.







(Dollars in thousands, except per share data)

December 31,

	Decen	December 51,	
	2014	2013	
ASSETS			
Cash and due from banks	\$ 29,272	\$ 19,808	
Interest-bearing deposits in other banks	38,031	47,873	
Securities available for sale, at fair value	344,716	346,124	
Restricted stock, at cost	4,534	4,889	
Loans held for sale	616	2,760	
Loans, net of unearned income	840,925	794,671	
Less allowance for loan losses	(12,427)	(12,600)	
Net loans	828,498	782,071	
Provides and antiquent and	22.025	22.674	
Premises and equipment, net	23,025	23,674	
Other real estate owned, net of valuation allowance of \$2,971 in 2014 and \$3,340 in 2013	2,119	3,422	
Goodwill	39,043	39,043	
Core deposit intangibles, net	2,045	3,159	
Bank owned life insurance	15,193	14,746	
Accrued interest receivable and other assets	19,400	19,943	
Total assets	\$ 1,346,492	\$ 1,307,512	
LIABILITIES and SHAREHOLDERS' EQUITY Liabilities: Demand deposits—noninterest bearing Demand deposits—interest bearing Money market deposits Savings deposits Time deposits	\$ 254,458 193,432 174,000 90,130 363,817	\$ 229,347 167,736 185,270 85,724 389,598	
Total deposits	1,075,837	1,057,675	
Customer repurchase agreements	53,480	39,478	
Long-term borrowings	9,935	9,951	
Trust preferred capital notes	27,521	27,419	
Accrued interest payable and other liabilities	5,939	5,438	
Total liabilities	1,172,712	1,139,961	
Shareholders' equity:			
Preferred stock, \$5 par, 2,000,000 shares authorized,			
none outstanding	_	_	
Common stock, \$1 par, 20,000,000 shares authorized, 7,873,474 shares outstanding at December 31, 2014, and 7,890,697 shares outstanding at			
December 31, 2013	7,872	7,891	
Capital in excess of par value	57,650	58,050	
Retained earnings	104,594	99,090	
Accumulated other comprehensive income, net	3,664	2,520	
Total shareholders' equity	173,780	167,551	
Total liabilities and shareholders' equity	\$ 1,346,492	\$ 1,307,512	
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(Dollars in thousands, except per share data)

For the Years Ended December 31,

	2014	2013	2012
Interest and Dividend Income:			
Interest and fees on loans	\$ 39,257	\$ 44,817	\$ 49,189
Interest and dividends on securities:			
Taxable	3,775	3,530	4,044
Tax-exempt	3,971	4,213	4,280
Dividends	296	245	213
Other interest income	156	151	80
Total interest and dividend income	47,455	52,956	57,806
Interest Expense:			
Interest on deposits	4,654	5,460	6,843
Interest on short-term borrowings	9	40	150
Interest on long-term borrowings	325	329	335
Interest on trust preferred capital notes	742	754	813
Total interest expense	5,730	6,583	8,141
Net Interest Income	41,725	46,373	49,665
Provision for Loan Losses	400	294	2,133
Net Interest Income after Provision for Loan Losses	41,325	46,079	47,532
Noninterest Income:			
Trust fees	4,196	3,689	3,703
Service charges on deposit accounts	1,735	1,750	1,757
Other fees and commissions	1,903	1,864	1,768
Mortgage banking income	1,126	2,008	2,234
Securities gains, net	505	192	158
Other	1,711	1,324	1,790
Total noninterest income	11,176	10,827	11,410
Noninterest Expense:			
Salaries	14,688	14,059	15,785
Employee benefits	2,988	3,848	3,604
Occupancy and equipment	3,727	3,614	3,951
FDIC assessment	647	647	692
Bank franchise tax	901	745	690
Core deposit intangible amortization	1,114	1,501	1,935
Data processing	1,448	1,248	512
Software	1,019	923	1,028
Foreclosed real estate, net	240	1,523	528
Merger-related expenses	780	-	19
Other	7,006	6,997	7,899
Total noninterest expense	34,558	35,105	36,643
Income before income taxes	17,943	21,801	22,299
Income taxes	5,202	6,054	6,293
Net Income	\$ 12,741	\$ 15,747	\$ 16,006
Net Income Per Common Share:			
Basic	\$ 1.62	\$ 2.00	\$ 2.04
Diluted	\$ 1.62	\$ 2.00	\$ 2.04
Average Common Shares Outstanding:			
Basic	7,867,198	7,872,870	7,834,351
Diluted	7,877,576	7,884,561	7,845,652

MANAGEMENT AND BOARD OF DIRECTORS (as of January 1, 2015)

MANAGEMENT



Jeffrey V. Haley
President
Chief Executive Officer



R. Helm Dobbins

Executive Vice President

Chief Credit Officer



Dabney T.P. Gilliam Jr. *Executive Vice President Chief Administrative Officer*



H. Gregg Strader Executive Vice President Chief Banking Officer



William W. Traynham Executive Vice President Chief Financial Officer

BOARD OF DIRECTORS

American National Bankshares Inc. and American National Bank and Trust Company

Director Emeritus

Lester A. Hudson Jr., Ph.D.

Board of Directors

Fred A. Blair President Blair Construction Inc. Gretna, VA Director gines 1002

Director since 1992 Committees 1, 5, 6

Frank C. Crist Jr., D.D.S.

President
Brady & Crist Dentists Inc.
Lynchburg, VA
Director since 2006
Committees 3, 5, 6

Ben J. Davenport Jr.

Chairman
First Piedmont Corporation
Davenport Energy Inc.
Chatham, VA
Director since 1992
Committees 2, 4, 6

Jeffrey V. Haley

President & Chief Executive Officer
American National Bankshares Inc.
American National Bank and Trust Company
Danville, VA
Director since 2010
Committee 7

Michael P. Haley

Advisor Fenway Partners New York, NY Director since 2002 Committees 1, 2, 4, 6, 8

Charles S. Harris

Executive Vice President Averett University Danville, VA Director since 2008 Committees 5, 6

F. D. Hornaday III

President & Chief Executive Officer Knit Wear Fabrics Inc. Burlington, NC Director since 2011 Committees 3, 6, 7

John H. Love

President & Chief Executive Officer W. E. Love & Associates Inc. Burlington, NC Director since 2011 Committees 4, 5, 6

Franklin W. Maddux, M.D.

Chief Medical Officer

Executive Vice President for Clinical & Scientific Affairs

Fresenius Medical Care North America
Waltham, MA

Director since 2002

Committees 1, 3, 6

Charles H. Majors

Chairman of the Board
American National Bankshares Inc.
American National Bank and Trust Company
Danville, VA
Director since 1981
Committee 7

Claude B. Owen Jr.

Retired Chairman & Chief Executive Officer DIMON Inc. Danville, VA Director since 1984 Committees 2, 3, 6, 7, 8

Dan M. Pleasant

Chief Operating Officer
The Dewberry Companies Inc.
Fairfax, VA
Director since 2011
Committees 4, 6, 8

Joel R. Shepherd

President
Virginia Home Furnishings Inc.
220 Self Storage Inc.
Roanoke, VA
Director since 2015

Robert A. Ward

Retired Executive Vice President & Chief Financial Officer
Unifi Inc.
Greensboro, NC
Director since 2011
Committees 1, 6, 8

Committees

- 1. Audit
- 2. Chief Executive Officer's Advisory
- 3. Corporate Governance and Nominating
- 4. Human Resources and Compensation
- 5. Risk and Compliance
- 6. Stock Grant and Option
- 7. Trust
- 8. Capital Management

NORTH CAROLINA

Dexter R. Barbee Sr.

President

Barbee Holdings Inc.

H. Thomas Bobo

Retired Chairman

Fairystone Fabrics

Thomas E. Chandler Sr.

Chairman

Chandler Concrete Company Inc.

Dawn S. Chaney

President

Chaney Properties

Paul E. Cobb Jr.

Retired Managing Partner

Cobb, Ezekiel, Loy and Company P.A.

James B. Crouch Jr.

Vice President

Harris, Crouch, Long, Scott & Miller Inc.

J. Nathan Duggins III

Partner

Tuggle, Duggins & Meschan P.A.

Anthony E. Foriest

Retired

Xerox Corporation

J. Pat Harman

Chairman & Chief Executive Officer

North State Telecommunications Corporation

John A. Holt Sr.

President & Chief Financial Officer

DynaYarn USA LLC

Herman C. Johnson

President

Burlington Mechanical Contractors Inc.

Teena M. Koury

Owner

Carolina Hosiery Mills

John B. Leath

Chief Executive Officer

Acucote Inc.

Phillip J. Nahser Jr., M.D.

Cardiologist

Cone Health

Gary A. Rogers

Vice President

D.H. Griffin Construction

Diane M. Rumley, CPA

Partner

Leeper, Kean & Rumley LLP

James H. Smith Jr.

President

Villane Inc.

VIRGINIA

Kim E. Adkins

Mayor

City of Martinsville

President

KEA Consulting Services

Jay E. Barker

President

JEB International Tobacco Company

James E. Barkhouser

President

Barkhouser Motors Inc.

J. Brian Burton

President

J.E. Burton Construction Company

Thomas C. Capps

President

Capps Shoe Company Inc.

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