

Board of Governors of the Federal Reserve System



# Annual Report of Bank 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)). 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 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). 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 Bank Holding Companies* must be signed by one director of the top-tier bank holding company. This individual should also be a senior official of the top-tier bank holding company. In the event that the top-tier bank 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 bank holding company's fiscal year-end):

**December 31, 2011**

Month / Day / Year

I, William K. McCaskill  
Name of the Bank Holding Company Director and Official  
Treasurer  
Title of the Bank Holding Company Director and Official

Reporter's Name, Street, and Mailing Address

Centon Bancorp. Inc.  
Legal Title of Bank Holding Company  
P.O. Box 527  
(Mailing Address of the Bank Holding Company) Street / P.O. Box  
Richton MS 39476  
City State Zip Code  
114 South Front Street  
Physical location (if different from mailing address)

attest that the *Annual Report of Bank Holding Companies* (including the supporting attachments) for this report date have 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:

Jaime M. Stein CPA  
Name Title  
601-351-1135  
Area Code / Phone Number / Extension  
601-948-6000  
Area Code / FAX Number  
jstein@bkd.com  
E-mail Address  
Not applicable  
Address (URL) for the Bank 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.

William K. McCaskill  
Signature of Bank Holding Company Director and Official  
3/12/12

Date of Signature

For bank 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 2782609  
C.I.

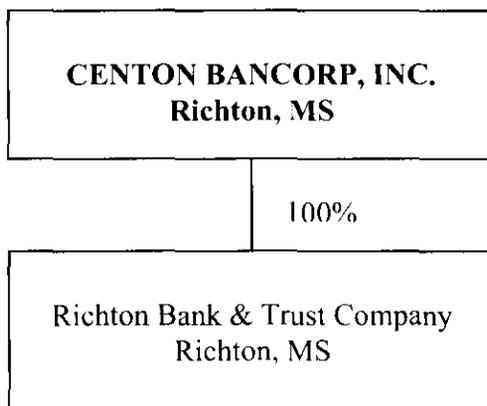
Does the reporter request confidential treatment for any portion of this submission?  
 Yes Please identify the report items to which this request applies:  
 In accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided.  
 The information for which confidential treatment is sought is being submitted separately labeled "Confidential."  
 No

**Form FR Y-6**

**Centon Bancorp, Inc.  
Richton, Mississippi  
Fiscal Year Ending December 31, 2011**

Report Item

- 1) The bank holding company is not registered with the Securities and Exchange Commission and an annual report to its shareholders is not prepared.
  
- 2)
  - a) Organization Chart:



- b) Domestic Branch Listing:

Submitted via fax on March 7, 2012.

**Form FR Y-6**  
**Centon Bancorp, Inc.**  
**Fiscal Year Ending December 31, 2011**

**Report Item 3: Shareholders**

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

**Current shareholders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2011**

(1)(a) Name & Address (City, State)	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and % of Each Class of Voting Securities
William E. Bowen Richton, MS	USA	255,964 shares – 7.25% Common Stock
Allison B. Granberry Laurel, MS	USA	1,986.9 shares – 56.25% Common Stock
Kathryn McCaskill Richton, MS	USA	354 shares 10.02% Common Stock
Mallory McCaskill Richton, MS	USA	354 shares 10.02% Common Stock
Linda Bowen McCaskill or William K. McCaskill Richton, MS	USA	321.76 shares – 9.11% Common Stock

**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 12-31-2011**

(2)(a) Name & Address (City, State)	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and % of Each Class of Voting Securities
<b>NONE</b>		

**Form FR Y-6**  
**Centon Bancorp, Inc.**  
**Fiscal Year Ending December 31, 2011**

**Report Item 4: Insiders**

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

(1) Names & addresses (City, State)	(2) Principal occupation if other than with Bank Holding Company	(3)(a) Title & position with Bank Holding Company	(3)(b) Title & position with Richton Bank & Trust Co.	(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 Richton Bank & Trust Co.	(4)(c) List names of other companies (includes partnerships) if 25% or more of voting shares are held (list names of companies and percentage of voting shares held)
Allison B. Granberry Laurel, MS	N/A	Director/Vice- Chairperson	Director/Vice- Chairperson	N/A	56.25%	N/A	N/A
William Granberry, Jr Hattiesburg, MS	N/A	Chairperson/CEO/ President/Secretary/ Director	Chairperson/Director	N/A	2.18%	N/A	N/A
William K. McCaskill Richton, MS	N/A	Treasurer/Director	Exec. Vice-President/ Director	N/A	9.11%	N/A	N/A
Wanda Henderson Petal, MS	Businesswoman	Director	Director	Owner (Celebrations, Etc.) Hattiesburg, MS	0.24%	N/A	N/A
Mallory McCaskill Richton, MS	None	N/A	N/A	N/A	10.02%	N/A	N/A
Kathryn McCaskill Richton, MS	Social Worker	N/A	N/A	N/A	10.02%	N/A	N/A
Ronnie B. Freeman* Richton, MS	Insurance Agent	Director	Director	Insurance Agent (South Group Insurance & Financial) Richton, MS	0.63%	N/A	N/A

*William E. Bowen  
no longer director?*

\*Resigned 12/31/11

**Results:** A list of branches for your depository institution: RICHTON BANK & TRUST COMPANY (ID\_RSSD: 40033). This depository institution is held by **CENTON BANCORP, INC. (2782609)** of RICHTON, MS. The data are as of 12/31/2011. Data reflects information that was received and processed through 01/05/2012.

**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 informal
- 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

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, 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.

<b>Data Action</b>	<b>Effective Date</b>	<b>Branch Service Type</b>	<b>Branch ID_RSSD*</b>	<b>Popular Name</b>	<b>Street Address</b>
OK		Full Service (Head Office)	40033	RICHTON BANK & TRUST COMPANY	114 S. FRONT STREET
OK		Full Service	3073425	NEW AUGUSTA BRANCH	202 PINE STREET WEST
OK		Limited Service	106434	NORTH RICHTON BRANCH	809 FRONT STREET NORTH

tion first became valid in the **Effective Date** column.

in the **Effective Date** column.

Close, Delete, or Add.

City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head Office
RIGHTON	MS	39476	PERRY	UNITED STATES	7560	0	RIGHTON BANK & TRUST COMPANY
NEW AUGUSTA	MS	39462	PERRY	UNITED STATES	359505	3	RIGHTON BANK & TRUST COMPANY
RIGHTON	MS	39475	PERRY	UNITED STATES	225735	1	RIGHTON BANK & TRUST COMPANY

Head Office ID	RSSD*	Comments
	40033	
	40033	
	40033	