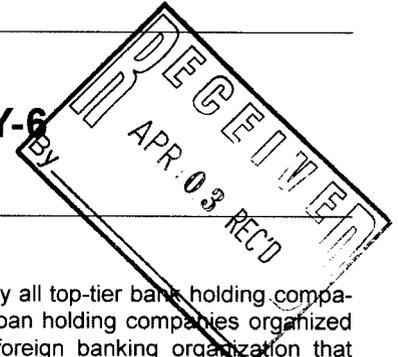


Board of Governors of the Federal Reserve System



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)); 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.

This report form is to be filed by all top-tier bank holding companies and top-tier savings and loan 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). (See page one of the general instructions for more detail of who must file.) 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 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.

Date of Report (top-tier holding company's fiscal year-end):

**December 31, 2012**

Month / Day / Year

I, **Ralph S. Olier**

Reporter's Name, Street, and Mailing Address

**Centon Bancorp, Inc.**

Legal Title of Holding Company

**P.O. Box 527**

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

**Richton MS 39476**

City State Zip Code

**114 South Front Street**

Physical location (if different from mailing address)

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.

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 Holding Company's web page

Signature of Holding Company Director and Official

Date of Signature

*Ralph S. Olier*  
 President & CEO  
 March 27, 2013

For 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

Revised 4-29-13

**Form FR Y-6**

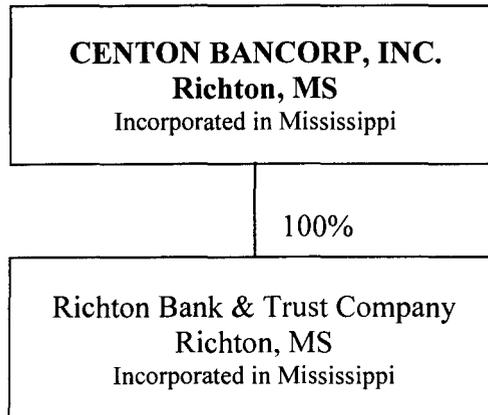
**Centon Bancorp, Inc.  
Richton, Mississippi  
Fiscal Year Ending December 31, 2012**

**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 21, 2013.

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 12/31/2012. Data reflects information that was received and processed through 02/24/2013.

**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.

Data Action	Effective Date	Branch Service Type	Branch ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
ok		Full Service (Head Office)	40033	RICHTON BANK & TRUST COMPANY	114 S. FRONT STREET	RICHTON	MS	39476	PERRY	UNITED STATES	7560	0	RICHTON BANK & TRUST COMPANY	40033	
ok		Full Service	3073425	NEW AUGUSTA BRANCH	202 PINE STREET WEST	NEW AUGUSTA	MS	39462	PERRY	UNITED STATES	359505	3	RICHTON BANK & TRUST COMPANY	40033	
ok		Limited Service	106434	NORTH RICHTON BRANCH	809 FRONT STREET NORTH	RICHTON	MS	39476	PERRY	UNITED STATES	225735	1	RICHTON BANK & TRUST COMPANY	40033	

**Form FR Y-6**  
**Centon Bancorp, Inc.**  
**Fiscal Year Ending December 31, 2012**

**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 12-31-2012**

(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
William S. Granberry, Jr. <sup>1</sup> Hattiesburg, MS	USA	1,986.85 shares – 56.24% Common Stock
Allison Lee Granberry Trust <i>William S. Granberry, Jr., Trustee</i> Hattiesburg, MS	USA	916.28 shares – 25.94% Common Stock
Kathryn McCaskill Rankin Nashville, TN	USA	354 shares – 10.02% Common Stock
Mallory McCaskill Graffeo Palo Alto, CA	USA	354 shares – 10.02% Common Stock
Linda Bowen McCaskill or William K. McCaskill Richton, MS	USA	321.76 shares – 9.11% Common Stock
Allison Lee Granberry <sup>2</sup> Richton, MS	USA	993.45 shares – 28.12% 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 12-31-2012**

(2)(a) Name & Address (City, State)	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and % of Each Class of Voting Securities
Allison B. Granberry Laurel, MS	USA	1,986.9 shares – 56.25% Common Stock

<sup>1</sup> 993.40 shares held directly; 916.28 shares indirectly through power to vote as trustee of Allison Lee Granberry Trust

<sup>2</sup> 77.17 shares held directly; 916.28 shares indirectly as beneficial owner of Allison Lee Granberry Trust

**Form FR Y-6**  
**Centon Bancorp, Inc.**  
**Fiscal Year Ending December 31, 2012**

**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	4.37%	N/A	N/A
William Granberry, Jr Hattiesburg, MS	N/A	Chairman of the Board/Director	Chairman of the Board/Director	N/A	56.24%	N/A	N/A
William K. McCaskill Richton, MS	N/A	Secretary/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 M. Graffeo Palo Alto, CA	None	N/A	N/A	N/A	10.02%	N/A	N/A
Kathryn M. Rankin Nashville, TN	Social Worker	N/A	N/A	N/A	10.02%	N/A	N/A
Gerald Dykes Richton, MS	N/A	Vice-President/ Director	Vice-President/ Director	N/A	0.00%	N/A	N/A
Allison Lee Granberry Trust Richton, MS	N/A	N/A	N/A	N/A	25.94%	N/A	N/A
Allison Lee Granberry Richton, MS	N/A	N/A	N/A	N/A	28.12%	N/A	N/A
Ralph S. Olier Richton, MS	N/A	President/CEO/ Director	President/CEO/ Director	N/A	0.00%	N/A	N/A