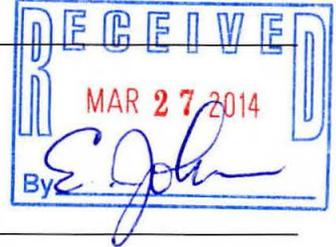


Board of Governors of the Federal Reserve System



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.

I, Ralph S. Olier

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

3/21/14

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. _____

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

December 31, 2013

Month / Day / Year

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)

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

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

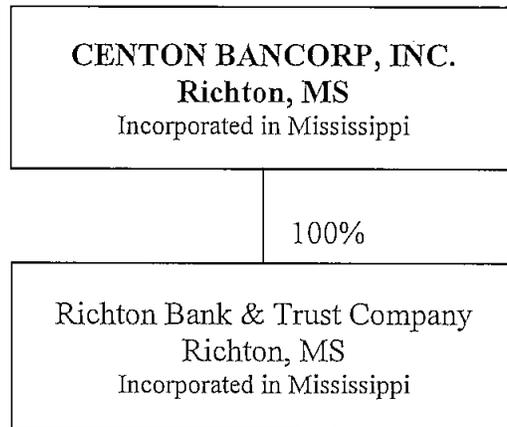
Form FR Y-6

Centon Bancorp, Inc.
Richton, Mississippi
Fiscal Year Ending December 31, 2013

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 e-mail on February 13, 2014.

Form FR Y-6
Centon Bancorp, Inc.
Fiscal Year Ending December 31, 2013

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 12-31-2013

(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. ¹ Hattiesburg, MS	USA	1,909.73 shares – 54.06% 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	395.64 shares – 11.20% Common Stock
Mallory McCaskill Graffeo Palo Alto, CA	USA	395.64 shares – 11.20% Common Stock
Linda Bowen McCaskill or William K. McCaskill Richton, MS	USA	363.40 shares – 10.29% Common Stock
Allison Lee Granberry ² 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 12-31-2013

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

¹ 993.45 shares held directly; 916.28 shares indirectly through power to vote as trustee of Allison Lee Granberry Trust

² 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, 2013

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	54.06%	N/A	N/A
William K. McCaskill Richton, MS	N/A	Secretary/Treasurer/ Director	Exec.Vice-President/ Director	N/A	10.29%	N/A	N/A
Mallory M. Graffeo Palo Alto, CA	None	N/A	N/A	N/A	11.20%	N/A	N/A
Kathryn M. Rankin Nashville, TN	Social Worker	N/A	N/A	N/A	11.20%	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