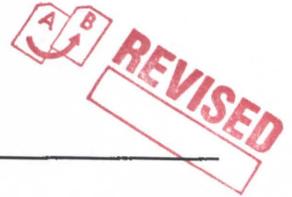


Board of Governors of the Federal Reserve System



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.

Ralph S. Olier 5/6/15
Signature of Holding Company Director and Official
May 6, 2015
Date of Signature

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 278 2609
C.I. _____

Date of Report (top-tier holding company's fiscal year-end):
December 31, 2014
Month / Day / Year
None
Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

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:
Douglas A King CPA
Name Title
601-544-9795
Area Code / Phone Number / Extension
601-544-9793
Area Code / FAX Number
dking@kingcpagroup.com
E-mail Address
None
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

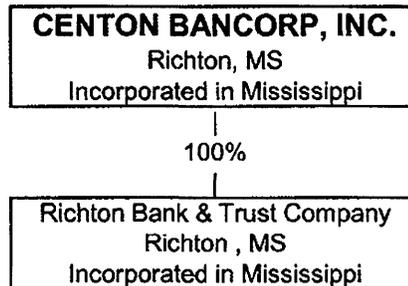
**Centon Bancorp, Inc.
Richton, Mississippi
Fiscal Year Ending December 31, 2014**

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 January 7, 2015

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 12/31/2013. Data reflects information that was received and processed through 01/07/2014.

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 | |

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Centon Bancorp, Inc.
Fiscal Year Ending December 31, 2014

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 12-31/2014 | | | | 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 12-31-2014 | | |
|---|-------------------------|---|---|--|---|---|
| (1)(a) Names & addresses | (1)(b) (City, State) | (1)(b) Country of Citizenship or Incorporation | (1)(c) Number and % of Each Class of Voting Securities | (2)(a) Title & position with Richton Bank & Trust Co. | (2)(b) Title & position with other businesses (include name of other businesses) | (2)(c) Percentage of voting shares in Bank Holding Company |
| William E Bowen Richton, MS | | USA | 255.964 Shares 7.25% Common Stock | NONE | | |
| William S Grandberry, Jr Hattiesburg, MS | | USA | 1,909.73 Shares 53.99% Common Stock | | | |
| Allison Lee Grandberry Trust William S Grandberry, Jr Trustee Hattiesburg MS | | USA | 916.28 Shares 25.91% Common Stock | | | |
| Kathryn McCaskill Rankin Nashville TN | | USA | 395.64 Shares 11.19% Common Stock | | | |
| Mallory McCaskill Graffeo Palo Alto, CA | | USA | 395.64 Shares 11.19% Common Stock | | | |
| Linda Bowen McCaskill or William K McCaskill Richton, MS | | USA | 363.40 Shares 10.28% Common Stock | | | |
| Allison Lee Grandberry Richton, MS | | USA | 993.45 Shares 28.09% Common Stock | | | |

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Centon Bancorp, Inc.
Fiscal Year Ending December 31, 2014

Report Item 4

(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 name 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 Grandberry Laurel, MS | N/A | Director/Vice- Chairperson | Director/Vice- Chairperson | N/A | 4.36% | N/A | N/A |
| William Grandberry, Jr Hattiesburg, MS | N/A | Chairman of the Board/Director | Chairman of the Board/Director | N/A | 53.99% | N/A | N/A |
| William K McCaskill Richton, MS | N/A | Director | Director | N/A | 10.28% | N/A | N/A |
| Mallory M Graffeo Palo Alto, CA | None | N/A | N/A | N/A | 11.19% | N/A | N/A |
| Kathryn M Rankin Nashville, TN | Social Worker | N/A | N/A | N/A | 11.19% | N/A | N/A |
| Allison Lee Grandberry Trust Richton, MS | N/A | N/A | N/A | N/A | 25.91% | N/A | N/A |
| Allison Lee Grandberry Richton, MS | N/A | N/A | N/A | N/A | 28.09% | N/A | N/A |
| Ralph S Olier Richton, MS | N/A | President/CEO /Director | President/CEO /Director | N/A | 0.28% | N/A | N/A |