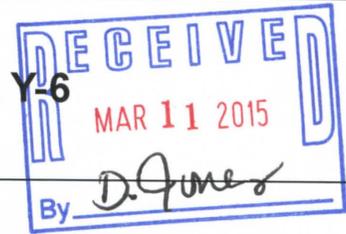


Board of Governors of the Federal Reserve System



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, 2014

Month / Day / Year

N/A

Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

I, Archie R. McDonnell, Jr.

Name of the Holding Company Director and Official

President

Title of the Holding Company Director and Official

Reporter's Name, Street, and Mailing Address

Citizens National Banc Corp.

Legal Title of Holding Company

512 22nd Avenue

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

Meridian

MS

39301

City

State

Zip Code

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.

Physical Location (if different from mailing address)

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.

Person to whom questions about this report should be directed:

Penny Pierce

VP/Assistant Controller

Name

Title

601484-5302

Area Code / Phone Number / Extension

601484-5301

Area Code / FAX Number

Penny.Pierce@yourcnb.com

E-mail Address

www.yourcnb.com

Address (URL) for the Holding Company's web page

Signature of Holding Company Director and Official

March 9, 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 318676

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."

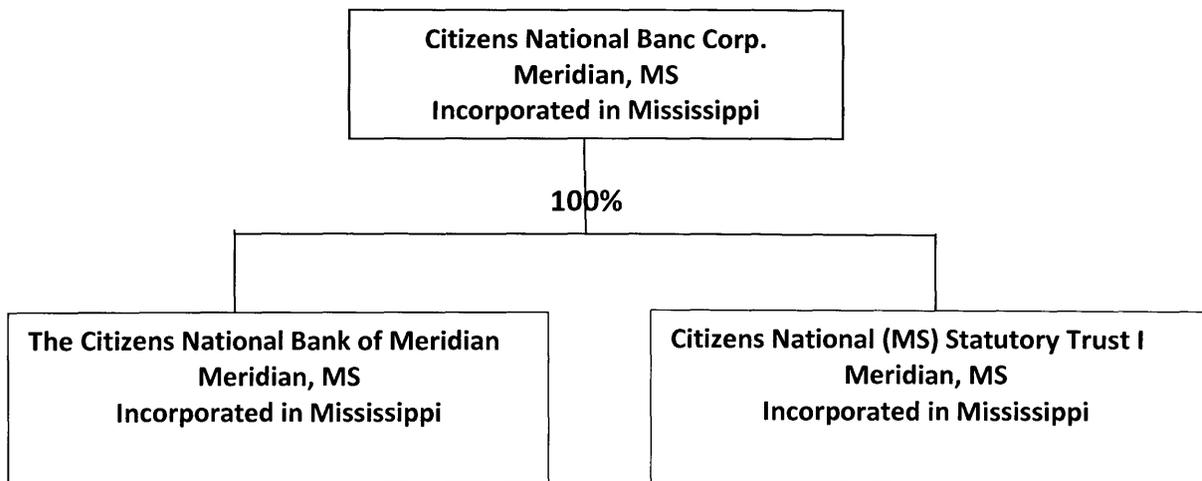
No

**FORM FRY-6
CITIZENS NATIONAL BANC CORP.
MERIDIAN, MISSISSIPPI
FISCAL YEAR ENDING DECEMBER 31, 2014**

Report Item

1. a. The BHC is not required to prepare form 10K with the SEC.
b. The BHC does prepare an annual report for its shareholders.
Enclosed are two copies of the annual report.

2. a. Organization Chart



Results: A list of branches for your depository institution: CITIZENS NATIONAL BANK OF MERIDIAN, THE (ID_RSSD: 69333).
 This depository institution is held by CITIZENS NATIONAL BANC CORP. (3186576) of MERIDIAN, MS.
 The data are as of 12/31/2014. Data reflects information that was received and processed through 01/07/2015.

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)	69333	CITIZENS NATIONAL BANK OF MERIDIAN, THE	512 22ND AVENUE	MERIDIAN	MS	39301	LAUDERDALE	UNITED STATES	3331		CITIZENS NATIONAL BANK OF MERIDIAN, THE	69333	
OK		Full Service	72735	CARTHAGE BRANCH	305 SOUTH VAN BUREN STREET	CARTHAGE	MS	39051	LEAKE	UNITED STATES	206327	15	CITIZENS NATIONAL BANK OF MERIDIAN, THE	69333	
OK		Full Service	2997618	EAST COLUMBUS BANKING CENTRE BRANCH	115 LEHMBERG ROAD	COLUMBUS	MS	39702	LOWNDES	UNITED STATES	360877	29	CITIZENS NATIONAL BANK OF MERIDIAN, THE	69333	
OK		Full Service	2486783	HIGHWAY 45 COLUMBUS BRANCH	2412 HIGHWAY 45 NORTH	COLUMBUS	MS	39701	LOWNDES	UNITED STATES	206329	24	CITIZENS NATIONAL BANK OF MERIDIAN, THE	69333	
OK		Full Service	3291096	CASTLEWOODS/RESERVOIR BANKING CENTRE	102 PLAZA DRIVE	FLOWOOD	MS	39047	RANKIN	UNITED STATES	439377	34	CITIZENS NATIONAL BANK OF MERIDIAN, THE	69333	
OK		Full Service	2372925	HIGHWAY 98 BRANCH	4599 HARDY STREET	HATTIESBURG	MS	39402	LAMAR	UNITED STATES	206328	23	CITIZENS NATIONAL BANK OF MERIDIAN, THE	69333	
OK		Full Service	3306066	SOUTH HATTIESBURG BANKING CENTRE	5917 U.S. HIGHWAY 49	HATTIESBURG	MS	39402	FORREST	UNITED STATES	437773	33	CITIZENS NATIONAL BANK OF MERIDIAN, THE	69333	
OK		Full Service	3543450	WEST HATTIESBURG BANKING CENTER	6258 US HIGHWAY 98	HATTIESBURG	MS	39402	LAMAR	UNITED STATES	457996	37	CITIZENS NATIONAL BANK OF MERIDIAN, THE	69333	
OK		Full Service	903941	KOSCIUSKO BRANCH	101 EAST JEFFERSON STREET	KOSCIUSKO	MS	39090	ATTALA	UNITED STATES	11483	13	CITIZENS NATIONAL BANK OF MERIDIAN, THE	69333	
OK		Full Service	906540	KOSCIUSKO MOTOR BRANCH	120 HIGHWAY 12 EAST	KOSCIUSKO	MS	39090-33	ATTALA	UNITED STATES	241877	14	CITIZENS NATIONAL BANK OF MERIDIAN, THE	69333	
OK		Full Service	7139	LAUREL BRANCH	1127 HIGHWAY 15 NORTH	LAUREL	MS	39440	JONES	UNITED STATES	206326	12	CITIZENS NATIONAL BANK OF MERIDIAN, THE	69333	
OK		Full Service	915140	MACON OFFICE	313 SOUTH JEFFERSON STREET	MACON	MS	39341	NOXUBEE	UNITED STATES	7312	6	CITIZENS NATIONAL BANK OF MERIDIAN, THE	69333	
OK		Full Service	3412293	MADISON BANKING CENTRE	114 GRANVIEW BOULEVARD	MADISON	MS	39110	MADISON	UNITED STATES	448826	36	CITIZENS NATIONAL BANK OF MERIDIAN, THE	69333	
OK		Full Service	2687281	BONITA LAKES MALL BRANCH	1199 BONITA LAKES CIRCLE	MERIDIAN	MS	39301	LAUDERDALE	UNITED STATES	206332	27	CITIZENS NATIONAL BANK OF MERIDIAN, THE	69333	
OK		Limited Service	71130	BROADMOOR EXPRESS BRANCH	BROADMOOR SHOPPING CENTER	MERIDIAN	MS	39305	LAUDERDALE	UNITED STATES	206317	2	CITIZENS NATIONAL BANK OF MERIDIAN, THE	69333	
OK		Limited Service	73237	COLLEGE PARK EXPRESS BRANCH	COLLEGE PARK SHOPPING CENTER	MERIDIAN	MS	39301	LAUDERDALE	UNITED STATES	206324	10	CITIZENS NATIONAL BANK OF MERIDIAN, THE	69333	
OK		Limited Service	5032	MEDICAL CENTER EXPRESS BRANCH	1015 23RD AVENUE	MERIDIAN	MS	39301	LAUDERDALE	UNITED STATES	206318	3	CITIZENS NATIONAL BANK OF MERIDIAN, THE	69333	
OK		Full Service	2997609	NORTH HILLS STREET BRANCH	136 NORTH HILLS STREET	MERIDIAN	MS	39305	LAUDERDALE	UNITED STATES	360876	28	CITIZENS NATIONAL BANK OF MERIDIAN, THE	69333	
OK		Limited Service	6637	SOUTH EXPRESS BRANCH	613 22ND AVENUE SOUTH	MERIDIAN	MS	39301	LAUDERDALE	UNITED STATES	206320	5	CITIZENS NATIONAL BANK OF MERIDIAN, THE	69333	
OK		Full Service	2997627	WEST MERIDIAN BRANCH	2100 HIGHWAY 19 NORTH	MERIDIAN	MS	39307	LAUDERDALE	UNITED STATES	361030	30	CITIZENS NATIONAL BANK OF MERIDIAN, THE	69333	
OK		Full Service	3484777	OLIVE BRANCH BANKING CENTER	7280 HACKS CROSS ROAD	OLIVE BRANCH	MS	38654	DESOTO	UNITED STATES	447428	35	CITIZENS NATIONAL BANK OF MERIDIAN, THE	69333	
OK		Full Service	2570833	HIGHWAY 15 BRANCH	1110 CENTRAL DRIVE	PHILADELPHIA	MS	39350	NESHOMA	UNITED STATES	206330	25	CITIZENS NATIONAL BANK OF MERIDIAN, THE	69333	
OK		Full Service	888730	PHILADELPHIA BRANCH	538 MAIN STREET	PHILADELPHIA	MS	39350	NESHOMA	UNITED STATES	206325	11	CITIZENS NATIONAL BANK OF MERIDIAN, THE	69333	
OK		Full Service	109033	QUITMAN BRANCH	200 SOUTH ARCHUSA AVENUE	QUITMAN	MS	39355	CLARKE	UNITED STATES	6262	16	CITIZENS NATIONAL BANK OF MERIDIAN, THE	69333	
OK		Full Service	3160231	PEAR ORCHARD BANKING CENTRE BRANCH	744 PEAR ORCHARD ROAD	RIDGELAND	MS	39157	MADISON	UNITED STATES	419494	31	CITIZENS NATIONAL BANK OF MERIDIAN, THE	69333	
OK		Full Service	4443212	SOUTHAVEN BANKING CENTRE BRANCH	6296 AIRWAYS BOULEVARD	SOUTHAVEN	MS	38671	DESOTO	UNITED STATES	493043	39	CITIZENS NATIONAL BANK OF MERIDIAN, THE	69333	
OK		Full Service	1866191	WAYNESBORO BRANCH	810 MISSISSIPPI DRIVE	WAYNESBORO	MS	39367	WAYNE	UNITED STATES	286207	20	CITIZENS NATIONAL BANK OF MERIDIAN, THE	69333	

Form FR Y-6
Citizens National Banc Corp.
Fiscal Year Ending December 31, 2014

Report Item 3: Securities holders

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

Current securities holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2014			Securities holders not listed in 3(1)(a) through 3(1)(c) that had ownership control or holdings of 5% or more to vote during the fiscal year ending 12/31/2014		
(1)(a) Name, City, State, Country	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities	(2)(a) Name, City, State, Country	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
Elizabeth W. Williamson Memphis, TN	USA	10,272 – 7.21% Common Stock	Archie R. McDonnell, Jr.	USA	9,632 – 6.76% Common Stock
Garnett W. Hutton Memphis, TN	USA	10,592 – 7.44% Common Stock			
Richard E. Wilbourn III Ridgeland, MS	USA	10,202 – 7.16% Common Stock			
Catherine M. Hall Meridian, MS	USA	10,328 – 7.25% Common Stock			
Deanna A. Wilbourn Meridian, MS	USA	42,010 – 29.49% Common Stock			

Form FR Y-6
Citizens National Banc Corp.
Fiscal Year Ending December 31, 2014

Report Item 4: Insiders

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

(1) Name, City, State, Country	(2) Principal Occupation if other than with Holding Company	(3)(a) Title & Position with Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title & Position with Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares in Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) List names of other companies (includes partnerships) If 25% or more of voting securities are held (List names of companies and percentage of voting securities held
Russell H. Williamson Memphis, TN USA	N/A	Chairman	Chairman – The Citizens National Bank of Meridian	None	0.72%	None	N/A
Archie R. McDonnell, Jr. Meridian, MS USA	N/A	Director & President	President & CEO - The Citizens National Bank of Meridian	None	6.76%	None	N/A
Deanna A. Wilbourn	N/A	Principal Shareholder	N/A	Executrix of the Estate of Richard E. Wilbourn; Co- Trustee of the Deanna A. Wilbourn Marital Trust B	29.49%	None	N/A
Garnett W. Hutton	N/A	Director	N/A	Co-Trustee – Deanna A. Wilbourn Marital Trust A	7.44%	None	N/A
Richard E. Wilbourn III	Attorney	Director	N/A	Richard E. Wilbourn III, Attorney At Law, Director, Vice President & Secretary of: Inn Serve Corporation,	7.16%	None	N/A

Form FR Y-6
Citizens National Banc Corp.
Fiscal Year Ending December 31, 2014

Report Item 4: Insiders

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

(1) Name, City, State, Country	(2) Principal Occupation if other than with Holding Company	(3)(a) Title & Position with Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title & Position with Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares in Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) List names of other companies (includes partnerships) If 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
Richard E. Wilbourn III (continued)				Northeast Inn of Meridian, Inc., Budget Inns, Inc., Queen City Properties, Inc. (Wholly-Owned Sub of Budget Inns, Inc.), Inn of Vicksburg, Inc., Budget Inn of Vicksburg, Inc., Inn of Daphne, Inc., Budget Inn of Daphne, Inc., Jubilee Hotels, Inc., Hernando Realty Corporation, Budget Inns of FL, Inc.			
Maurice Hall	Timber farmer & Attorney	Director	N/A	President & CEO of Halltree, Inc.; Managing Partner, Hallforest, L.P. & Halltimber, L. P.; Managing Director, The Hall Foundation, Inc.	0.13%	None	N/A