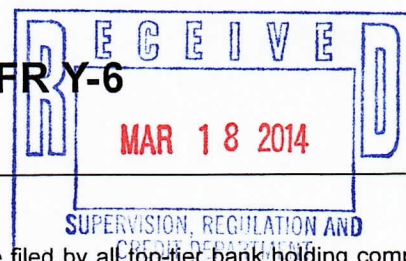


Board of Governors of the Federal Reserve System



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, David L. Conrad

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

3-14-2014

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 1839207
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

Citizens National Bancorp Inc.

Legal Title of Holding Company

182 Main Street

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

Putnam

CT

06260

City

State

Zip Code

Physical location (if different from mailing address)

Person to whom questions about this report should be directed:

Michael G. Denis

SVP

Name

Title

860 928 7921

Area Code / Phone Number / Extension

8609287558

Area Code / FAX Number

mdenis@cnbct.com

E-mail Address

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

For Use By Tiered Holding Companies

Top-tiered holding companies must list the names, mailing address, and physical locations of each of their subsidiary holding companies below.

Legal Title of Subsidiary Holding Company	Legal Title of Subsidiary Holding Company
(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box	(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box
City State Zip Code	City State Zip Code
Physical location (if different from mailing address)	Physical location (if different from mailing address)
Legal Title of Subsidiary Holding Company	Legal Title of Subsidiary Holding Company
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Physical location (if different from mailing address)	Physical location (if different from mailing address)
Legal Title of Subsidiary Holding Company	Legal Title of Subsidiary Holding Company
(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box	(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box
City State Zip Code	City State Zip Code
Physical location (if different from mailing address)	Physical location (if different from mailing address)

Form FRY-6

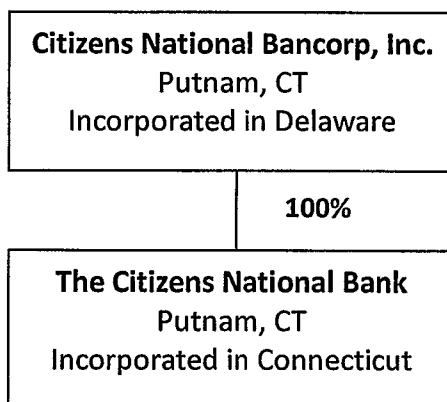
Citizens National Bancorp Inc.
182 Main Street
Putnam, CT. 06260

Fiscal Year Ending December 31, 2013

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: **Organization Chart**



- b. **Branch Data enclosed**

3: **Security Holders**

Current securities holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2013

✓ **Natalie Randall and Estate of Robert Randall etal.**
356,479 SHARES @ 46.02%
Charlton, MA 01507

✓ **Jennifer & Robert Male – 49,897 SHARES @ 6.44%**
Wellington, FL 33449

✓ **Cynthia Trifone – 45,007 Shares @ 5.81%**
Putnam, CT 06260

4: Insiders

(A) The following are the Directors and Executive Officers of Citizens National Bancorp Inc.

Directors: Charles E. Archambault	Joshua R. Male
Thomas E. Beaudry	H. Douglas Porter
David L. Conrad	Kevin S. Shaw
Peter D. Deary	Adam R. Trifone
Donald W. King	Cynthia R. Trifone
Nicholas A. Longo	Dianne E. Williams

Executive Officers: David L. Conrad, President and Chief Executive Officer
Michael G. Denis, Senior Vice President
Shawn T. McNerney, Secretary

(B) The following are the Executive Officers of The Citizens National Bank –
The only subsidiary of Citizens National Bancorp Inc.:

David L. Conrad	President & CEO
Michael G. Denis	Senior Vice President & CFO
Shawn T. McNerney	Executive Vice President & CLO
Earl R. Withers, Jr.	Senior Vice President & COO

Title or position with any other business company in which the person is a Director, trustee, partner or principal officer:

<u>Name</u>	<u>Other Business</u>	<u>Percentage of Ownership</u>
Charles E. Archambault N.Grosvenordale, CT 06255 USA	None	N/A
Thomas E. Beaudry Dayville, CT 06263 USA	<i>Owner</i> Putnam Candy Co. Putnam, CT 06260	100%
David L. Conrad Pomfret Center, CT 06259 USA	<i>Owner</i> Conrad Classic Cars, LLP Putnam, CT 06260	100%
	<i>Owner</i> CDS Realty	100%

	Cohocton, NY 14826 Owner Pineview Farms Malone NY 12953	100%
Peter D. Deary Pomfret Center, CT 06259 USA	<i>Partner</i> Sunnyside Farms, Inc. <i>Partner</i> Deary Bros, Inc. <i>Partner</i> Deary Bros. II LLC <i>Partner</i> TLD Corp Danielson, CT. 06239	100% 50% 50% 50%
Donald W. King Ashford, CT 06278 USA	<i>Owner</i> D.W. King & Company <i>Partner</i> CDK Realty LLC Putnam, CT 06260	100% 50%
Nicholas A. Longo Putnam, CT 06260 USA	<i>Partner</i> Bachand, Longo & Higgins Putnam, CT 06260 USA	50%
Joshua R. Male Stony Point, NY 10980 USA	CEO Gate Hill Day Camp Stony Point, NY 10980 <i>Partner</i> JB Realty of Rockland Rockland, NY 10954	80% 80%
H. Douglas Porter Woodstock, CT 06281 USA	<i>Partner</i> Woodstock Building Assoc. LLC <i>Partner</i> WBA Real Estate LLC Woodstock, CT 06281	99% 99%
Kevin S. Shaw Putnam, CT 06260 USA	Owner NEC Properties LLC Putnam, CT 06260	100%
Adam R. Trifone Putnam, CT 06260 USA	<i>Owner</i> Roots Down, LLC Putnam, CT	99%

Cynthia R. Trifone
Putnam, CT 06260
USA

Owner
Adzak, LLC
Partner
Roots Down LLC
Putnam, CT 06260

100%

1%

Dianne E. Williams
Oakdale, CT 06370
USA

None

N/A

DIRECTORS & EXECUTIVE OFFICERS

NAME ADDRESS	NUMBER OF SHARES BENEFICIALLY OWNED	PERCENTAGE OF SHARES BENEFICIALLY OWNED
Charles E. Archambault N. Grosvenordale, CT 06255 USA	10,200	1.32%
Thomas E. Beaudry Dayville, CT 06263 USA	5,600	.72%
David L. Conrad Pomfret Center, CT 06259 USA	3,455	.45%
Peter D. Deary Pomfret Center, CT. 06259 USA	4,932	.64%
Donald W. King Ashford, CT 06278	25	.00%
Nicholas A. Longo Putnam, CT 06260 USA	10,878	1.40%
Joshua R. Male Stony Point, NY 10980 USA	1,550	.20%
H. Douglas Porter Woodstock, CT 06281	25	.00%
Kevin S. Shaw Putnam, CT 06260 USA	2,004	.26%
Adam R. Trifone Putnam, CT 06260 USA	1,570	.20%
Cynthia R. Trifone Putnam, CT 066260 USA	45,007	5.81%
Dianne E. Williams Oakdale, CT 06370 USA	4,042	.52%
Michael G. Denis Manchester, CT. 06040 USA	115	.01%

Shawn T. McNerney
Woodstock, CT 06281
USA

78

.01%

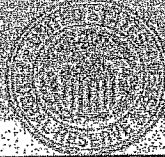
Earl R. Withers, Jr.
Danielson, CT 06239
USA

10

.00%

Board of Governors of the Federal Reserve System

FR Y-6 Depository Institution Branch Data Verification



Branches for Selected Institution

[Back to Search Results](#)

A list of branches for your depository institution: CITIZENS NATIONAL BANK, THE (ID_RSSD: 509400).
This depository institution is held by CITIZENS NATIONAL BANCORP, INC. (1839207) of PUTNAM, CT.
The data are as of 12/31/2013.

Save a copy of this list by clicking the download button below. **When asked if you would like to open or save this file, choose the 'Save' button.** Make corrections to your saved copy and then send it to your FRB contact. See the detailed instructions (linked above) for more information.

[Download List to Excel](#)

Institutions: 1 to 5 of 5

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*
Full Service (Head Office)	509400	CITIZENS NATIONAL BANK, THE	182 MAIN STREET	PUTNAM	CT	06260	WINDHAM	UNITED STATES	1647	0	CITIZENS NATIONAL BANK, THE	509400
Full Service	2330215	BROOKLYN BRANCH	13 CANTERBURY ROAD	BROOKLYN	CT	06234	WINDHAM	UNITED STATES	192900	4	CITIZENS NATIONAL BANK, THE	509400
Full Service	1992111	KILLINGLY BRANCH	3 CENTRAL STREET	DANIELSON	CT	06239	WINDHAM	UNITED STATES	192899	3	CITIZENS NATIONAL BANK, THE	509400
Full Service	386601	NORTH GROSVENORDALE BRANCH	835 RIVERSIDE DRIVE	NORTH GROSVENORDALE	CT	06255	WINDHAM	UNITED STATES	192897	1	CITIZENS NATIONAL BANK, THE	509400
Full Service	320203	WOODSTOCK OFFICE	148 ROUTE 171	WOODSTOCK	CT	06281	WINDHAM	UNITED STATES	192898	2	CITIZENS NATIONAL BANK, THE	509400

*FDIC UNINUM, Office Number, and ID_RSSD columns are for reference only. Verification of these values is not required.