

Board of Governors of the Federal Reserve System

MAR 19 2015



Supervision, Regulation and  
Credit Administration

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

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.

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

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

860928-7558

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 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.



## 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

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

City State Zip Code

Physical Location (if different from mailing address)

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City State Zip Code

Physical Location (if different from mailing address)



## Form FRY-6

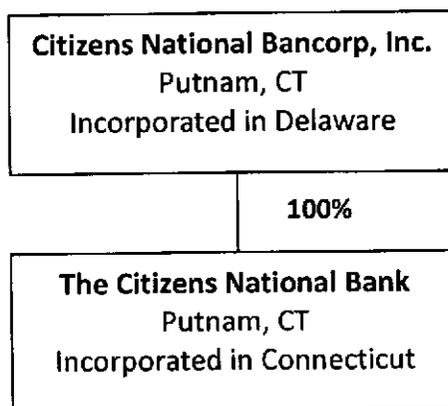
**Citizens National Bancorp Inc.  
182 Main Street  
Putnam, CT. 06260**

Fiscal Year Ending December 31, 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: 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 12-31-2014

**Estate of 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**



Report Item 4:  
Insiders

Form FR Y-6  
Citizens National Bancorp, Inc.  
Fiscal Year Ending December 31, 2014

1	2	3 a.	3 b.	3 c.	4 a.	4 b.	4 c.
Name, City, Country	Principal Occupation if other than with Holding Co.	Title & Position with Holding Co.	Title & Position with Subsidiaries (include names of subsidiaries)	Title & Position with Other Businesses (include names of other businesses)	Percentage of Voting Shares in Holding Co.	Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	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)
Charles E. Archambault N. Grosvenordale CT. USA	NONE	Director	Director The Citizens National Bank	NONE	1.32%	NONE	NONE
David L. Conrad Pomfret Center CT. USA	N/A	Director - President & CEO	Director - President & CEO The Citizens National Bank	Owner Conrad Classic Cars LLP Owner CDS Realty Owner Pineview Farms	0.45%	NONE	Conrad Classic Cars LLP 100% CDS Realty 100% Pineview Farms 100%
Peter D. Deary Pomfret Center CT. USA	Retail- Sunnyside Farms Inc	Chairman - Director	Chairman - Director The Citizens National Bank	Partner Sunnyside Farms Inc. Partner Deary Bros., Inc. Partner Deary Bros. 11 LLC Partner TLD Corp	0.64%	NONE	Sunnyside Farms, Inc. 100% Deary Bros. Inc 50% Deary Bros. 11 LLC 50% TLD Corp 50%
Donald W. King Ashford CT. USA	Accountant- D.W. King & Co.	Director	Director The Citizens National Bank	NONE	0.00%	NONE	NONE
Nicholas A. Longo Putnam CT. USA	Lawyer, Bachand, Longo & Higgins	Director	Director The Citizens National Bank	Partner Bachand, Longo & Higgins	1.40%	NONE	Bachand, Longo & Higgins 50%
Joshua R. Male Stony Point N.Y. USA	Children's Camp	Director	Director The Citizens National Bank	Partner Gaga Madness Inc.. Partner Gate Hill Day Camp Partner JB Realty of Rockland Partner 4 Stella Ct LLC	0.20%	NONE	Gaga Madness Inc. 100% Gate Hill Day Camp 80% JB Realty of Rockland 80% 4 Stella Ct LLC 80%
H. Douglas Porter Woodstock CT. USA	Builder - Woodstock Building Assoc. LLC	Director	Director The Citizens National Bank	Partner Woodstock Building Assoc. LLC Partner WBA Real Estate LLC	0.00%	NONE	Woodstock Building Assoc. LLC 99% WBA Real Estate LLC 99%
Kevin S. Shaw Putnam CT. USA	Landlord - NEC Properties LLC	Vice Chairman - Director	Vice Chairman - Director The Citizens National Bank	Owner NEC Properties LLC	0.26%	NONE	NEC Properties LLC 100%
Adam R. Trifone Putnam CT. USA	Chef - Roots Down LLC.	Director	Director The Citizens National Bank	Owner Roots Down, LLC	0.20%	NONE	Roots Down, LLC 99%



Cynthia R. Trifone Putnam CT. USA	NONE	Director	Director The Citizens National Bank	Owner Adzak, LLC Partner Roots Down, LLC	5.81%	NONE	Adzak, LLC 100% Roots Down, LLC 1%
Dianne E Williams Oakdale CT. USA	NONE	Director	Director The Citizens National Bank	NONE	0.52%	NONE	NONE
Estate of Natalie Randall and Estate of Robert F. Randall Charlton MA. USA	N/A	N/A	N/A	N/A	46.02%	N/A	N/A
Jennifer and Robert Male Wilmington FL. USA	N/A	N/A	N/A	N/A	6.44%	N/A	N/A
Shawn T. McMerney Woodstock CT. USA	N/A	Secretary	EVP & CLO The Citizens National Bank	NONE	0.01%	NONE	NONE
Michael G. Denis Manchester CT. USA	N/A	SVP	SVP & CFO The Citizens National Bank	NONE	0.01%	NONE	NONE
Earl R. Withers Danielson CT. USA	N/A	N/A	SVP & COO The Citizens National Bank	NONE	0.00%	NONE	NONE





**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 12/31/2014.

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.



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.

