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)), sections 9(a) and 13(a) of the International Banking Act (12 U.S.C. §§ 3106(a) and 3108(a)); sections 11(a)(1), 25, and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); and sections 113, 165, 312, 618, and 809 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850a(c)(1), and 5468(b)(1)). Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

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 officer of the top-tier holding company. In the event that the top-tier holding company does not have an individual who is a senior officer and is also a director, the chairman of the board must sign the report. If the holding company is an ESOP/ESOT formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

Michael T. Vynalek
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

02/05/2021

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 2951106
C.I.

Date of Report (top-tier holding company's fiscal year-end):
December 31, 2020

Month / Day / Year

N/A

Reporters' Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporters' Name, Street, and Mailing Address

CNB Holdings, Inc.

Legal Title of Holding Company

100 East Main St/ P.O. Box 329

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

McConnelsville OH 43756

City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Michael T. Vynalek President & CEO
Name Title

740-962-4565
Area Code / Phone Number / Extension

740-962-6432
Area Code / FAX Number

mike.vynalek@cnb-online.net
E-mail Address

www.cnb-online.net
Address (URL) for the Holding Company's web page

Is confidential treatment requested for any portion of this report submission? 

☐ No ☑ Yes 0

In accordance with the General Instructions for this report (check only one),

1. a letter justifying this request is being provided along with the report.

2. a letter justifying this request has been provided separately...

NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."

12/2019
Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.50 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden to: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0297), Washington, DC 20503.
Form FR Y-6

CNB Holdings, Inc.
McConnelsville, Ohio
Fiscal Year Ending December 31, 2020

Report Item

1. CNB Holdings, Inc. does prepare an annual report for its shareholders. Attached is a copy of the annual report.

2. Organizational Chart

   ![Organizational Chart]

   CNB Holdings, Inc.
   McConnelsville, Ohio
   Incorporated in Ohio

   100%

   CNB Morgan Real Property, Ltd.*
   McConnelsville, Ohio
   Articles of Organization filed in Ohio

   The Citizens National Bank of McConnelsville*
   McConnelsville, Ohio
   National Charter

   CNB Morgan Jefferson Development, Ltd.*
   McConnelsville, Ohio
   Articles of Organization filed in Ohio

   *LEI is n/a, unless noted.

Report Item 3: Shareholders

Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12/31/2020.

<table>
<thead>
<tr>
<th>(1) (a) Name, City, State:</th>
<th>(1)(b) Country of Citizenship</th>
<th>(1)(c) Number and Each Class of Voting Securities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Robert J. Christie, McConnelsville, OH*</td>
<td>USA</td>
<td>12,316 - 5.5 % Common Stock</td>
</tr>
<tr>
<td>Mary C. McIntyre, Hilton Head, NC*</td>
<td>USA</td>
<td>14,688 - 6.6 % Common Stock</td>
</tr>
<tr>
<td>Marcia E. Christie, McConnelsville, OH*</td>
<td>USA</td>
<td>6,000 - 2.7% Common Stock</td>
</tr>
<tr>
<td>Andrew E. Christie, San Diego, CA*</td>
<td>USA</td>
<td>2,058 - .9% Common Stock</td>
</tr>
<tr>
<td>Michael T. Christie, New Albany, OH*</td>
<td>USA</td>
<td>2,058 - .9% Common Stock</td>
</tr>
<tr>
<td>Lindsey T. Burt, Columbus, OH*</td>
<td>USA</td>
<td>5,384 - 2.4% Common Stock</td>
</tr>
<tr>
<td>Robert M. Christie, Columbus, OH*</td>
<td>USA</td>
<td>5,384 - 2.4% Common Stock</td>
</tr>
<tr>
<td>Sara Jo Harbison, Columbus, OH*</td>
<td>USA</td>
<td>5,384 - 2.4% Common Stock</td>
</tr>
</tbody>
</table>

*Common family members.
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 12-31-20.

(2) (a), (b), and (c): N/A
### Results:
A list of branches for your depository institution: CITIZENS NATIONAL BANK OF MCCONNELSVILLE, THE (ID_RSSD: 685023).

This depository institution is held by CNB HOLDINGS, INC. (2951106) of MCCONNELSVILLE, OH.

The data are as of 12/31/2020. Data reflects information that was received and processed through 01/05/2021.

### Reconciliation and Verification Steps
1. In the Data Action column of each 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 reportable branch is missing, insert a new row, and enter "Delete" in the Data Action column.
- **Add**: 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

<table>
<thead>
<tr>
<th>Data Action</th>
<th>Effective Date</th>
<th>Branch Service Type</th>
<th>Branch ID_RSSD</th>
<th>Popular Name</th>
<th>Street Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>County</th>
<th>Country</th>
<th>FDIC UNINUM</th>
<th>Office Number</th>
<th>Head Office</th>
<th>Branch Office</th>
<th>Head Office ID_RSSD*</th>
<th>Comments</th>
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</thead>
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<td>Full Service</td>
<td>FALCON FALLS</td>
<td>685023</td>
<td>CITIZENS NATIONAL BANK OF MCCONNELSVILLE, THE</td>
<td>401 FALLS STREET</td>
<td>DUNCAN FALLS</td>
<td>OH</td>
<td>43734</td>
<td>MUSKINGUM</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>CITIZENS NATIONAL BANK OF MCCONNELSVILLE, THE</td>
<td>580073</td>
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<tr>
<td>Name &amp; Address</td>
<td>Principal Occupation if other than with Bank Holding Co.</td>
<td>Title &amp; Position with BHC</td>
<td>Title &amp; Position with Subsidiary</td>
<td>Title &amp; Position with other businesses</td>
<td>Percentage of Voting Shares in BHC</td>
<td>Percentage of Voting Shares in Subsidiary</td>
<td>Names of companies or partnerships 25% or more of voting securities are held</td>
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<tr>
<td>Terry L. Bragg</td>
<td>Retail Merchant</td>
<td>Director &amp; Vice Chairman</td>
<td>Director &amp; Vice Chairman</td>
<td>President Terry Bragg &amp; Associates</td>
<td>4.21%</td>
<td>None</td>
<td>N/A</td>
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<tr>
<td>John K. Christie*</td>
<td>Attorney</td>
<td>Director &amp; Secretary</td>
<td>Director</td>
<td>Attorney-at-Law John K. Christie, LLC</td>
<td>.93%</td>
<td>None</td>
<td>John K. Christie, LLC. (100%)</td>
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<tr>
<td>Robert J. Christie*</td>
<td>Attorney</td>
<td>Director &amp; CEO/Chairman</td>
<td>Director &amp; CEO/Chairman</td>
<td>President &amp; Secretary Kennebec, Inc.</td>
<td>5.50%</td>
<td>None</td>
<td>Kennebec, Inc. (33.3%)</td>
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<td>Robert J. Christie, LLC. (100%)</td>
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<tr>
<td>Philip L. Tome</td>
<td>Retired</td>
<td>Director</td>
<td>Director</td>
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<td>N/A</td>
<td>3.02%</td>
<td>N/A</td>
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<td>Fort Myers, Fl</td>
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<td>Citizens National Bank of McConnelsville</td>
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<tr>
<td>Michael T. Vynalek</td>
<td>N/A</td>
<td>Director &amp; President &amp; COO</td>
<td>Director, President &amp; COO</td>
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<td>N/A</td>
<td>2.23%</td>
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<td>Name &amp; Address</td>
<td>Principal Occupation</td>
<td>Title &amp; Position with BHC</td>
<td>Title &amp; Position with Subsidiary</td>
<td>Title &amp; Position with other businesses</td>
<td>Percentage of Voting Shares in BHC</td>
<td>Percentage of Voting Shares in Subsidiary</td>
<td>Names of companies or partnerships 25% or more of voting securities are held</td>
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<tr>
<td>Darl E. Hann</td>
<td>Merchant</td>
<td>Director</td>
<td>Director</td>
<td>President Han Manufacturing, Inc. Owner Han Manufacturing, Inc. Part Owner Han Malta Ltd. Part Owner DSC North 60 Service President Ohio Hardwood &amp; Plywood</td>
<td>2.42%</td>
<td>None</td>
<td>Hann Manufacturing, Inc. (100%) Hann Malta Ltd. (100%) DSC North 60 Service (60%) Ohio Hardwood &amp; Plywood (100%)</td>
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<tr>
<td>Gary E. Hamilton</td>
<td>CPA</td>
<td>Director</td>
<td>Director</td>
<td>General Partner Han Manufacturing, Inc. Hamilton, Waltman, Obenour, Melsheimer &amp; Assoc., LLC</td>
<td>.04%</td>
<td>None</td>
<td>Hamilton, Waltman, Obenour Melsheimer &amp; Assoc., LLC (25%)</td>
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<tr>
<td>Matthew A. Carpenter</td>
<td>N/A</td>
<td>Executive Vice President</td>
<td>Executive Vice President</td>
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<td>.72%</td>
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<td>Mary C. McIntyre*</td>
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<td>Kennebec, Inc. (33.3%)</td>
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<td>N/A</td>
<td>.92%</td>
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<td>Michael T. Christie*</td>
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<td>.92%</td>
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<td>Lindsey T. Burt*</td>
<td>N/A</td>
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<td>N/A</td>
<td>2.41%</td>
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<td>Name &amp; Address</td>
<td>Principal Occupation</td>
<td>(3)(a) Title &amp; Position with BHC</td>
<td>(3)(b) Title &amp; Position with Subsidiary</td>
<td>(3)(c) Title &amp; Position with other businesses</td>
<td>(4)(a) Percentage of Voting Shares in BHC</td>
<td>(4)(b) Percentage of Voting Shares in Subsidiary</td>
<td>(4)(c) Names of companies or partnerships 25% or more of voting securities are held</td>
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<td>Robert M. Christie*</td>
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<td>2.41%</td>
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<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
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*Common family members.