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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.

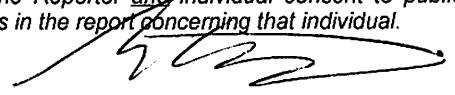
This report form is to be filed by all top-tier bank holding companies and top-tier savings and loan holding companies organized under U.S. law, and by any foreign banking organization that does not meet the requirements of and is not treated as a qualifying foreign banking organization under Section 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, Gregg E. Hunter
Name of the Holding Company Director and Official
Vice Chairman, President and 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
03/22/2016
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 1823778
C.I. _____

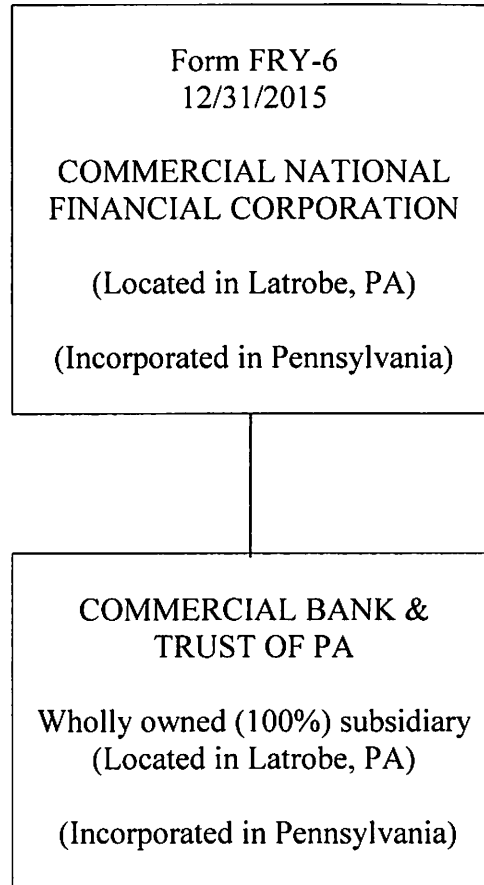
Date of Report (top-tier holding company's fiscal year-end):
December 31, 2015
Month / Day / Year
N/A
Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter's Name, Street, and Mailing Address
Commercial National Financial Corporation
Legal Title of Holding Company
900 Ligonier Street/ P.O Box 429
(Mailing Address of the Holding Company) Street / P.O. Box
Latrobe PA 15650
City State Zip Code

Physical Location (if different from mailing address)
Person to whom questions about this report should be directed:
Thomas Watters CFO
Name Title
724-537-9986
Area Code / Phone Number / Extension
724-539-1137
Area Code / FAX Number
twatters@cbthebank.com
E-mail Address
cnbthebankonline.com
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

Report Item 2. Organizational Chart



“LEI is n/a , unless noted”

Report Item 2b. Branch information e-mailed to structure@cleve.frb.org on
March 9, 2016

FORM FRY-6
 COMMERCIAL NATIONAL FINANCIAL CORPORATION
 FISCAL YEAR ENDING DECEMBER 31, 2015

REPORT ITEM 3: SHAREHOLDERS

CURRENT SHAREHOLDER WITH OWNERSHIP, CONTROL OR HOLDINGS OF 5% OR MORE WITH POWER TO VOTE AS OF FISCAL YEAR ENDING 12-31-2015

(1)(A)NAME & ADDRESS	(1)(B)COUNTRY OF CITIZENSHIP OR INCORPORATION	(1)(C)NUMBER & PERCENT OF CLASS
GREGG E HUNTER LATROBE, PA	USA	283,180 9.90%
DOROTHY S HUNTER LATROBE, PA	USA	203,000 7.10%
GEORGE A CONTI, JR GREENSBURG, PA	USA	232,850 8.14%

SHAREHOLDERS NOT LISTED IN 3(1)(C) THAT HAD OWNERSHIP, CONTROL OR HOLDINGS OF 5% OR MORE WITH POWER TO VOTE DURING FISCAL YEAR ENDING 12-31-2015

(2)(A)NAME & ADDRESS	(2)(B)COUNTRY OF CITIZENSHIP OR INCORPORATION	(2)(C)NUMBER & PERCENT OF CLASS
N/A		

FORM FR Y-6
COMMERCIAL NATIONAL FINANCIAL CORPORATION
FISCAL YEAR ENDING DECEMBER 31, 2015

Report Item 4: Insiders

(1) Name & Address	(2) Principal Occupation if other than with bank holding Co.	(3)(a) Title & Position with bank holding company	(3)(b) Title & Position with subsidiaries	(3)(c) Title position with other businesses	(4)(a) Number and Percentage of voting shares in bank holding company	(4)(b) Percentage of voting shares in subsidiaries	(4)(c) List names of other companies if 25% or more of voting securities are held
Directors							
John T. Babilya West Newton, PA USA	President, Arc Weld Inc	Director	Director	President, Arc Weld, Inc.	12,017.00 0.42%	n/a	Arc Weld Inc-50% Machining, Marketing and Advertising Inc-50% Babilya Associates-50% Jeffrey A. & John T. Babilya General Partnership-50% B.F. Energies LLC-66.66%
George A. Conti, Jr Greensburg, PA, USA	Attorney at Law	Director	Director	Attorney at Law	232,850.00 8.14%	n/a	Attorney at Law-100% Cleico, LLC-100%
Gregg E. Hunter Latrobe, PA, USA	Vice Chairman & Director	Vice Chairman & Director	Chairman, President/CEO Director	Vice Chairman & Director	283,180.00 9.90%	n/a	n/a
R. Dale Landers New Alexandria, PA USA	Senior Consultant Water Treatment Services, Inc.	Director	Director	Senior Consultant Water Treatment Services, Inc.	50,766.00 1.77%	n/a	Bros Farm LTD LLP-50% Derry Int'l LTD.-25%
Steven H. Landers New Alexandria, PA, USA	VP, R&L Development Company	Director	Director	VP, R&L Development	25,907.00 0.91%	n/a	Bros Farm LTD LLP-50% Derry Int'l LTD.-25%
Joseph A. Mosso Latrobe, PA, USA	Retired, Former Pres. Mosso's Pharmacy Inc	Director	Director	Retired, Former President, Mosso's Pharmacy Inc	20,363.00 0.71%	n/a	n/a
Bruce A. Robinson Ligonier, PA, USA	General Manager, Laurel Valley Golf Club	Director	Director	General Manager, Laurel Valley Golf Club	49,339.98 1.72%	n/a	n/a
Debra L. Spatola Latrobe, PA, USA	Owner, Debra Jeanne Designs	Director	Director	Owner, Debra Jeanne Designs	7,200.00 0.25%	n/a	Debra Jeanne Designs- 100%
George V. Welty Ligonier, PA, USA	Attorney at Law	Chairman & Director	Director	Attorney at Law	16,768.00 0.59%	n/a	Attorney at Law-100%

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COMMERCIAL NATIONAL FINANCIAL CORPORATION
FISCAL YEAR ENDING DECEMBER 31, 2015

Report Item 4: Insiders

(1) Name & Address	(2) Principal Occupation if other than with bank holding Co.	(3)(a) Title & Position with bank holding company	(3)(b) Title & Position with subsidiaries	(3)(c) Title position with other businesses	(4)(a) Number and Percentage of voting shares in bank holding company	(4)(b) Percentage of voting shares in subsidiaries	(4)(c) List names of other companies if 25% or more of voting securities are held
Executive officers							
Keith M. Visconti Latrobe, PA, USA	n/a	n/a	EVP Senior Lending Officer	n/a	400.00 0.01%	n/a	n/a
Kelly R. Moreman Greensburg, PA, USA	n/a	n/a	EVP Chief Operating Officer	n/a	172.34 0.01%	n/a	n/a
Wendy S. Piper Latrobe, PA, USA	n/a	Secretary/ Treasurer	SVP Secretary/Treasurer	n/a	60.00 0.00%	n/a	n/a
Thomas D. Watters Indiana, PA, USA	n/a	CFO	EVP Chief Financial Officer	n/a	0.00 0.00%	n/a	n/a