

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)); sections 8(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.

This report form is to be filed by all top-tier bank holding companies, top-tier savings and loan holding companies, and U.S. intermediate 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. 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.

1. **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

03/18/2020

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 _____
 C.I. _____

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

December 31, 2019

Month / Day / Year

N/A

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

Reporter's 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? 0=No 1=Yes

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 ...

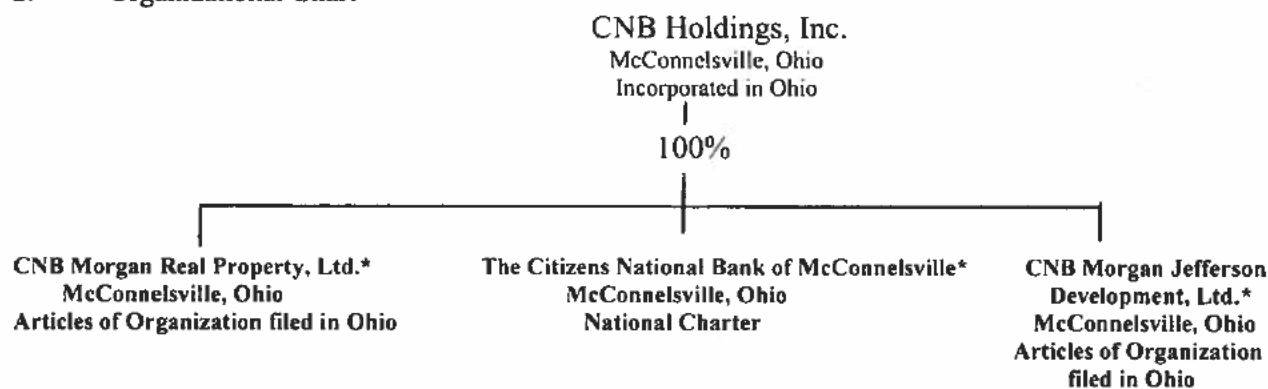
NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."

Form FR Y-6

CNB Holdings, Inc.
 McConnellsville, Ohio
 Fiscal Year Ending December 31, 2019

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



*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 12/31/2019.

(1) (a) Name, City, State:	(1)(b) Country of Citizenship	(1)(c) Number and Each Class of Voting Securities
Robert J. Christie, McConnellsville, OH*	USA	12,316 – 5.5 % Common Stock
John S. Christie Estate, Columbus, OH*	USA	13,152 – 5.8 % Common Stock
Mary C. McIntyre, Hilton Head, NC*	USA	14,688 – 6.5 % Common Stock
Marcia E. Christie, McConnellsville, OH*	USA	6,000 – 2.7% Common Stock
Andrew E. Christie, San Diego, CA*	USA	2,058 - .9% Common Stock
Michael T. Christie, New Albany, OH*	USA	2,058 - .9% Common Stock
Lindsey T. Burt, Columbus, OH*	USA	1,000 - .4% Common Stock
Robert M. Christie, Columbus, OH*	USA	1,000 - .4% Common Stock
Sara Jo Harbison, Columbus, OH*	USA	1,000 - .4% Common Stock

*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 12-31-19.

(2) (a), (b), and (c): N/A

**Form FR Y-6
CNB Holdings, Inc.**

Fiscal Year Ending December 31, 2019

**Report Item 4: Insiders
(1)(2)(3)(a)(b)(c) and (4)(a)(b)(c)**

(1) Name & Address (City, State, Country)	(2) Principal Occupation if other than with Bank Holding Co.	(3)(a) Title & Position with BHC	(3)(b) Title & Position with Subsidiary	(3)(c) Title & Position with other businesses	(4)(a) Percentage of Voting Shares in BHC	(4)(b) Percentage of Voting Shares in Subsidiary	(4)(c) Names of companies or partnerships 25% or more of voting securities are held.
Terry L. Bragg McConnelsville, Oh	Retail Merchant	Director & Vice Chairman	Director & Vice Chairman Citizens National Bank of McConnelsville	President Terry Bragg & Associates	4.18 %	None	N/A
John K. Christie* Columbus, Oh	Attorney	Director & Secretary	Director Citizens National Bank of McConnelsville	Attorney-At-Law John K. Christie, LLC	.91 %	None	John K. Christie, LLC. (100%)
Robert J. Christie* McConnelsville, Oh	Attorney	Director & CEO/Chairman	Director & CEO/Chairman Citizens National Bank of McConnelsville	President & Secretary Kennebec, Inc. Attorney-At-Law Robert J. Christie, LLC	5.46%	None	Kennebec, Inc. (33.3%) Robert J. Christie, LLC. (100%)
Philip L. Tome Fort Myers, Fl	Retired	Director	Director Citizens National Bank of McConnelsville	N/A	2.61 %	None	N/A
Michael T. Vynalek McConnelsville, Oh	N/A	Director & President & COO	Director, President & COO Citizens National Bank of McConnelsville	N/A	2.19 %	None	N/A

Report Item 4: Directors and Officers (Continued)
(1)(2)(3)(a)(b)(c) and (4)(a)(b)(c)

Name & Address	Principal Occupation	Title & Position with BHC	Title & Position with Subsidiary	Title & Position with other businesses	Percentage of Voting Shares in BHC	Percentage of Voting Shares in Subsidiary	Names of companies or partnerships 25% or more of voting securities are held.
Darl E. Hann Malta, Oh	Merchant	Director	Director Citizens National Bank of McConnellsville	President Hann Manufacturing, Inc. Owner Hann Malta Ltd. Part Owner DSC North 60 Service President Ohio Hardwood & Plywood	2.40 %	None	Hann Manufacturing, Inc. (100%) Hann Malta Ltd. (100%) DSC North 60 Service (60%) Ohio Hardwood & Plywood (100%)
Gary E. Hamilton Zanesville, Oh	CPA	Director	Director Citizens National Bank of McConnellsville	General Partner Hamilton, Waltman, Obenour, Melsheimer & Assoc., LLC	.04%	None	Hamilton, Waltman, Obenour Melsheimer & Assoc., LLC (25%)
Matthew A. Carpenter Chandlersville, Oh	N/A	Executive Vice President	Executive Vice President Citizens National Bank of McConnellsville	N/A	.70%	None	N/A
John S. Christie Estate* Columbus, Oh	N/A	N/A	N/A	N/A	5.83%	None	Kennebec, Inc. (33.3%)
Mary C. McIntyre* Vienna, Va	N/A	N/A	N/A	N/A	6.51%	None	Kennebec, Inc. (33.3%)
Marcia E. Christie* McConnellsville, Oh	N/A	N/A	N/A	N/A	2.66%	None	N/A
Andrew E. Christie* San Diego, Ca	N/A	N/A	N/A	N/A	.91%	None	N/A
Michael T. Christie* New Albany, Oh	N/A	N/A	N/A	N/A	.91%	None	N/A
Lindsey T. Burt* Columbus, Oh	N/A	N/A	N/A	N/A	.44%	None	N/A

Report Item 4: Directors and Officers (Continued)**(1)(2)(3)(a)(b)(c) and (4)(a)(b)(c)**

(1) Name & Address	(2) Principal Occupation	(3)(a) Title & Position with BHC	(3)(b) Title & Position with Subsidiary	(3)(c) Title & Position with other businesses	(4)(a) Percentage of Voting Shares in BHC	(4)(b) Percentage of Voting Shares in Subsidiary	(4)(c) Names of companies or partnerships 25% or more of voting securities are held.
Robert M. Christie* Columbus, Oh	N/A	N/A	N/A	N/A	.44%	None	N/A
Sara Jo Harbison* Columbus, Oh	N/A	N/A	N/A	N/A	.44%	None	N/A

*Common family members.

Results: A list of branches for your holding company: **CNB HOLDINGS, INC. (2951106) of MCCONNELSVILLE, OH.**
 The data are as of **12/31/2019**. Data reflects information that was received and processed through **03/05/2020**.

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)	685023	CITIZENS NATIONAL BANK OF MCCONNELSVILLE, THE	100 EAST MAIN STREET	MCCONNELSVILLE	OH	43756	MORGAN	UNITED STATES	Not Required	Not Required	CITIZENS NATIONAL BANK OF MCCONNELSVILLE, THE	685023	
OK		Full Service	2566854	DUNCAN FALLS BRANCH	401 MAIN STREET	DUNCAN FALLS	OH	43734	MUSKINGUM	UNITED STATES	Not Required	Not Required	CITIZENS NATIONAL BANK OF MCCONNELSVILLE, THE	685023	