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, 245, 246, 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 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 ESOPE/SOT formed as a corporation or is an LLC, see the General Instructions for the authorized individual who 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
03/22/2019
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.

0=No 1=Yes 0

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

Date of Report (top-tier holding company's fiscal year-end):
December 31, 2018
Month / Day / Year
N/A

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

Reporters 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

900 Ligonier Street, Latrobe Pa, 15650
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
cbthebankonline.com
Address (URL) for the Holding Company’s web page

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 (7100-0207), Washington, DC 20503.

03/2018
Form FRY-6  
12/31/2018  
COMMERCIAL NATIONAL FINANCIAL CORPORATION  
(Located in Latrobe, PA)  
(Incorporated in Pennsylvania)  

COMMERCIAL BANK & TRUST OF PA  
549300179EG8J5FPHS95  
Wholly owned (100%) subsidiary  
(Located in Latrobe, PA)  
(Incorporated in Pennsylvania)  

"LEI is n/a, unless noted"
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.*

<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>Head Office ID_RSSD*</th>
<th>Comments</th>
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</thead>
<tbody>
<tr>
<td>OK</td>
<td>2019-06-01</td>
<td>Full Service (Head Office)</td>
<td>945026</td>
<td>COMMERCIAL BANK &amp; TRUST OF PA</td>
<td>900 LIGONIER ST</td>
<td>LATROBE</td>
<td>PA</td>
<td>15650</td>
<td>WESTMORELAND</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>COMMERCIAL BANK &amp; TRUST OF PA</td>
<td>945026</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>2019-06-01</td>
<td>Full Service</td>
<td>2112206</td>
<td>COURTHOUSE SQUARE BRANCH</td>
<td>19 NORTH MAIN ST</td>
<td>GREENSBURG</td>
<td>PA</td>
<td>15601</td>
<td>WESTMORELAND</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
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<td>945026</td>
<td></td>
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<tr>
<td>OK</td>
<td>2019-06-01</td>
<td>Full Service</td>
<td>1901720</td>
<td>EASTGATE BRANCH</td>
<td>867 GEORGES STATION ROAD</td>
<td>GREENSBURG</td>
<td>PA</td>
<td>15601</td>
<td>WESTMORELAND</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>COMMERCIAL BANK &amp; TRUST OF PA</td>
<td>945026</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>2019-06-01</td>
<td>Full Service</td>
<td>976123</td>
<td>LIGONIER BRANCH</td>
<td>201 WEST MAIN STREET</td>
<td>LIGONIER</td>
<td>PA</td>
<td>15650</td>
<td>WESTMORELAND</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>COMMERCIAL BANK &amp; TRUST OF PA</td>
<td>945026</td>
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<tr>
<td>OK</td>
<td>2019-06-01</td>
<td>Full Service</td>
<td>944926</td>
<td>WEST NEWMONT BRANCH</td>
<td>109 EAST MAIN STREET</td>
<td>WEST NEWMONT</td>
<td>PA</td>
<td>15089</td>
<td>WESTMORELAND</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>COMMERCIAL BANK &amp; TRUST OF PA</td>
<td>945026</td>
<td></td>
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**FORM FRY-6**
COMMERCIAL NATIONAL FINANCIAL CORPORATION
FISCAL YEAR ENDING DECEMBER 31, 2018

**REPORT ITEM 3: SHAREHOLDERS**

<table>
<thead>
<tr>
<th>(1)(A) NAME &amp; ADDRESS</th>
<th>(1)(B) COUNTRY OF CITIZENSHIP OR INCORPORATION</th>
<th>(1)(C) NUMBER &amp; PERCENT OF CLASS</th>
<th>(2)(A) NAME &amp; ADDRESS</th>
<th>(2)(B) COUNTRY OF CITIZENSHIP OR INCORPORATION</th>
<th>(2)(C) NUMBER &amp; PERCENT OF CLASS</th>
</tr>
</thead>
<tbody>
<tr>
<td>GREGG E HUNTER</td>
<td>USA</td>
<td>280,180 9.79%</td>
<td>N/A</td>
<td></td>
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</tr>
<tr>
<td>LATROBE, PA</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>DOROTHY S HUNTER</td>
<td>USA</td>
<td>200,000 6.99%</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>LATROBE, PA</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>GEORGE A CONTI, JR</td>
<td>USA</td>
<td>232,850 8.14%</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>GREENSBURG, PA</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Name &amp; Address</td>
<td>(2) Principal Occupation if other than with bank holding Co.</td>
<td>(3)(a) Title &amp; Position with bank holding company</td>
<td>(3)(b) Title &amp; Position with subsidiaries</td>
<td>(3)(c) Title position with other businesses</td>
<td>(4)(a) Number and Percentage of voting shares in bank holding company</td>
</tr>
<tr>
<td>--------------------------------</td>
<td>-------------------------------------------------------------</td>
<td>---------------------------------------------------</td>
<td>------------------------------------------</td>
<td>---------------------------------------------</td>
<td>-------------------------------------------------</td>
</tr>
<tr>
<td>John T. Babilya, West Newton, PA USA</td>
<td>President, Arc Weld Inc Director</td>
<td>Director</td>
<td>President, Arc Weld, Inc.</td>
<td>13,669.00</td>
<td>0.48%</td>
</tr>
<tr>
<td>George A. Conti, Jr Greensburg, PA, USA</td>
<td>Attorney at Law Director</td>
<td>Director</td>
<td>Attorney at Law</td>
<td>232,850.00</td>
<td>8.14%</td>
</tr>
<tr>
<td>Gregg E. Hunter, Latrobe, PA, USA</td>
<td>Vice Chairman &amp; Director</td>
<td>Director</td>
<td>Vice Chairman &amp; Director</td>
<td>280,180.00</td>
<td>9.79%</td>
</tr>
<tr>
<td>R. Dale Landers, New Alexandria, PA USA</td>
<td>Senior Consultant Water Treatment Services, Inc. Director</td>
<td>Director</td>
<td>Senior Consultant Water Treatment Services, Inc.</td>
<td>49,806.00</td>
<td>1.74%</td>
</tr>
<tr>
<td>Steven H. Landers, New Alexandria, PA USA</td>
<td>VP, R&amp;L Development Company Director</td>
<td>Director</td>
<td>VP, R&amp;L Development</td>
<td>28,907.00</td>
<td>1.01%</td>
</tr>
<tr>
<td>Joseph A. Mosso, Latrobe, PA, USA</td>
<td>Retired, Former Pres. Mosso’s Pharmacy Inc Director</td>
<td>Director</td>
<td>Retired, Former President, Mosso’s Pharmacy Inc</td>
<td>21,703.00</td>
<td>0.76%</td>
</tr>
<tr>
<td>Bruce A. Robinson, Ligonier, PA, USA</td>
<td>General Manager, Laurel Valley Golf Club Director</td>
<td>Director</td>
<td>General Manager, Laurel Valley Golf Club</td>
<td>55,741.82</td>
<td>1.95%</td>
</tr>
<tr>
<td>Debra L. Spatola, Ligonier, PA, USA</td>
<td>Owner, Debra Jeanne Designs Director</td>
<td>Director</td>
<td>Owner, Debra Jeanne Designs</td>
<td>7,200.00</td>
<td>0.25%</td>
</tr>
<tr>
<td>George V. Welty, Ligonier, PA, USA</td>
<td>Attorney at Law Chairman &amp; Director</td>
<td>Director</td>
<td>Attorney at Law</td>
<td>17,268.00</td>
<td>0.60%</td>
</tr>
<tr>
<td>(1) Name &amp; Address</td>
<td>(2) Principal Occupation if other than with bank holding Co.</td>
<td>(3)(a) Title &amp; Position with bank holding company</td>
<td>(3)(b) Title &amp; Position with subsidiaries</td>
<td>(3)(c) Title position with other businesses</td>
<td>(4)(a) Number and Percentage of voting shares in bank holding company</td>
</tr>
<tr>
<td>-------------------</td>
<td>----------------------------------------------------------</td>
<td>-----------------------------------------------</td>
<td>----------------------------------</td>
<td>------------------------------------------</td>
<td>-------------------------------------------------</td>
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<tr>
<td>Keith M. Visconti Latrobe, PA, USA</td>
<td>n/a</td>
<td>n/a</td>
<td>EVP Senior Lending Officer</td>
<td>n/a</td>
<td>400.00</td>
</tr>
<tr>
<td>Kelly R. Moreman Greensburg, PA, USA</td>
<td>n/a</td>
<td>n/a</td>
<td>EVP Chief Operating Officer</td>
<td>n/a</td>
<td>199.13</td>
</tr>
<tr>
<td>Wendy S. Piper Latrobe, PA, USA</td>
<td>n/a</td>
<td>Secretary/Treasurer</td>
<td>First SVP Secretary/Treasurer</td>
<td>n/a</td>
<td>60.00</td>
</tr>
<tr>
<td>Thomas D. Watters Indiana, PA, USA</td>
<td>n/a</td>
<td>CFO</td>
<td>EVP Chief Financial Officer</td>
<td>n/a</td>
<td>0.00</td>
</tr>
</tbody>
</table>