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. §§ 3108(a) and 3109(a)); sections 11(a)(1), 25, and 25A of the Federal Reserve Act (12 U.S.C. §§ 246(a)(1), 602, and 611a); and sections 113, 165, 312, 615, and 809 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850a(c)(1), and 5466(d)(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 ESOP/ESOT formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

Karen Hart

Name of the Holding Company Director and Officer
President

Title of the Holding Company Director and Officer

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 281, that the Reporter and individual consent to public release of all details in the report concerning that individual.

Signature of Holding Company Director and Officer

Date of Signature

For holding companies not registered with the SEC—Indicate status of Annual Report to Shareholders:

☐ Included with the FR Y-6 report
☐ Will be sent under separate cover
☐ Not prepared

For Federal Reserve Bank Use Only

R.S.S.D. ID
C.I.

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

December 31, 2020

Month/Day/Year

N/A

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

Reporter's Name, Street, and Mailing Address

Central Bancshares, Inc.

Legal Title of Holding Company

103 S. Springfield Box 703

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

St. Paris OH 43072

City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Karen Hart

Name Title

President

Area Code / Phone Number / Extension

Area Code / FAX Number

E-mail Address

Address (URL) for the Holding Company's web page

Is confidential treatment requested for any portion of this report submission? 0 = No 1 = 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 0

2. a letter justifying this request has been provided separately 0

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

<table>
<thead>
<tr>
<th>Branch Action</th>
<th>Effective Date</th>
<th>Branch Name</th>
<th>Branch ID</th>
<th>Office Name</th>
<th>State</th>
<th>Zip Code</th>
<th>County</th>
<th>Country</th>
<th>File Date</th>
<th>Office Name</th>
<th>State</th>
<th>Zip Code</th>
<th>County</th>
<th>Country</th>
</tr>
</thead>
<tbody>
<tr>
<td>DC</td>
<td></td>
<td>First Central National Bank of Saint Paul, MN</td>
<td>50822</td>
<td>MN</td>
<td>Saint Paul</td>
<td>MN</td>
<td>55102</td>
<td>Saint Paul</td>
<td>United States</td>
<td>Not Requested</td>
<td>Not Requested</td>
<td>First Central National Bank of Saint Paul, MN</td>
<td>MN</td>
<td>55102</td>
</tr>
<tr>
<td>DC</td>
<td></td>
<td>First Central National Bank of Saint Paul, MN</td>
<td>50822</td>
<td>MN</td>
<td>Saint Paul</td>
<td>MN</td>
<td>55102</td>
<td>Saint Paul</td>
<td>United States</td>
<td>Not Requested</td>
<td>Not Requested</td>
<td>First Central National Bank of Saint Paul, MN</td>
<td>MN</td>
<td>55102</td>
</tr>
</tbody>
</table>

### Notes
- If the branch is closing, enter "Close" in the Branch Name and the date when the branch will close in the Effective Date column.
- If the branch is opening, enter "Open" in the Branch Name and the date when the branch will open in the Effective Date column.

### Schedule Procedure
- Please refer to the schedule procedures for each branch for further instructions.

### Important Information
- Branches marked with "DC" are considered to be "Dormant" and are subject to the regulations outlined in the Federal Reserve Board's Handbook for Bank Directors (https://www.federalreserve.gov).
Report Item

1: a. The BHC is not required to prepare form 10K with the SEC.

1: b. The BHC does not prepare an annual report for its shareholders.

2a: Organizational Chart

![Organizational Chart]

Central Bancshares, Inc.
St. Paris, Ohio
Incorporated in Ohio

100%

The First Central National
Bank of Saint Paris
St. Paris, Ohio
Incorporated in Ohio

*** Unless noted otherwise, all entities do not have an LEI.

2.b Domestic branch listing provided to the Federal Reserve Bank.
<table>
<thead>
<tr>
<th>(1)(a) Name &amp; Address (City, State, Country)</th>
<th>(1)(b) Country of Citizenship or Incorporation</th>
<th>(1)(c) Number and Percentage of Each Class of Voting Securities</th>
<th>(2)(a) Name &amp; Address (City, State, Country)</th>
<th>(2)(b) Country of Citizenship or Incorporation</th>
<th>(2)(c) Number and Percentage of Each Class of Voting Securities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nick J. Mott Rev. Living Trust Agent Tipp City, OH, USA</td>
<td>USA</td>
<td>67,520</td>
<td>11.53%</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Clifford Baughman St. Paris, OH, USA</td>
<td>USA</td>
<td>6,600</td>
<td>5.12%</td>
<td>N/A</td>
<td>N/A</td>
</tr>
</tbody>
</table>
# Form FR Y-6
Central Bancshares, Inc.
St. Paris, Ohio
December 31, 2020

## Report Item 4: Insiders

<table>
<thead>
<tr>
<th>(1) Name &amp; Address</th>
<th>(2) Principal Occupation if other than with Holding Company</th>
<th>(3)(a) Title &amp; Position with Holding Company</th>
<th>(3)(b) Title &amp; Position with Subsidiaries (include names of subsidiaries)</th>
<th>(4)(a) Percentage of Voting Shares in Holding Company</th>
<th>(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)</th>
<th>(4)(c) List names of other companies (includes Partnerships) if 25% or more of voting securities are held (List names of companies and percentages of voting securities held)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dale Covault</td>
<td>Farmer</td>
<td>Director</td>
<td>Director, First Central NB</td>
<td>0.93%</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Sidney, OH, USA</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>James R. Berronghs</td>
<td>Retired</td>
<td>Director Chairman</td>
<td>Director, First Central NB</td>
<td>1.86%</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>St. Paris, OH, USA</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dean M. Kie</td>
<td>Farmer &amp; Businessman</td>
<td>Director</td>
<td>Director, First Central NB</td>
<td>0.34%</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>St. Paris, OH, USA</td>
<td></td>
<td>Vice Chairman</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Philip L. Thompson</td>
<td>Auctioneer</td>
<td>Director</td>
<td>Director, First Central NB</td>
<td>0.34%</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Urbana, OH, USA</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Curtis R. Blake</td>
<td>Banker</td>
<td>Secretary</td>
<td>Senior Loan Officer, First Central NB</td>
<td>0.32%</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>St. Paris, OH, USA</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Jeffrey L. McCulla</td>
<td>Retired</td>
<td>Director</td>
<td>Director, First Central NB</td>
<td>0.31%</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>St. Paris, OH, USA</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ralph Prince</td>
<td>N/A</td>
<td>Director</td>
<td>Director, First Central NB</td>
<td>4.67%</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>St. Paris, OH, USA</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dale R. Thornton</td>
<td>Businessman</td>
<td>Director</td>
<td>Director, First Central NB</td>
<td>0.01%</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>St. Paris, OH, USA</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Karen R. Hart</td>
<td>Banker</td>
<td>President</td>
<td>President, First Central NB</td>
<td>0.03%</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Fletcher, OH, USA</td>
<td></td>
<td>Director</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>