

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.

I, Luther Deaton, Jr.

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

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, 2021

Month / Day / Year

None

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

300 West Vine Street

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

Lexington

KY

40507

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Edward Barnes

Chief Financial Officer

Name

Title

859-253-6309

Area Code / Phone Number / Extension

859-253-6459

Area Code / FAX Number

ebarnes@centralbank.com

E-mail Address

None

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

Is confidential treatment requested for any portion of this report submission? No Yes

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

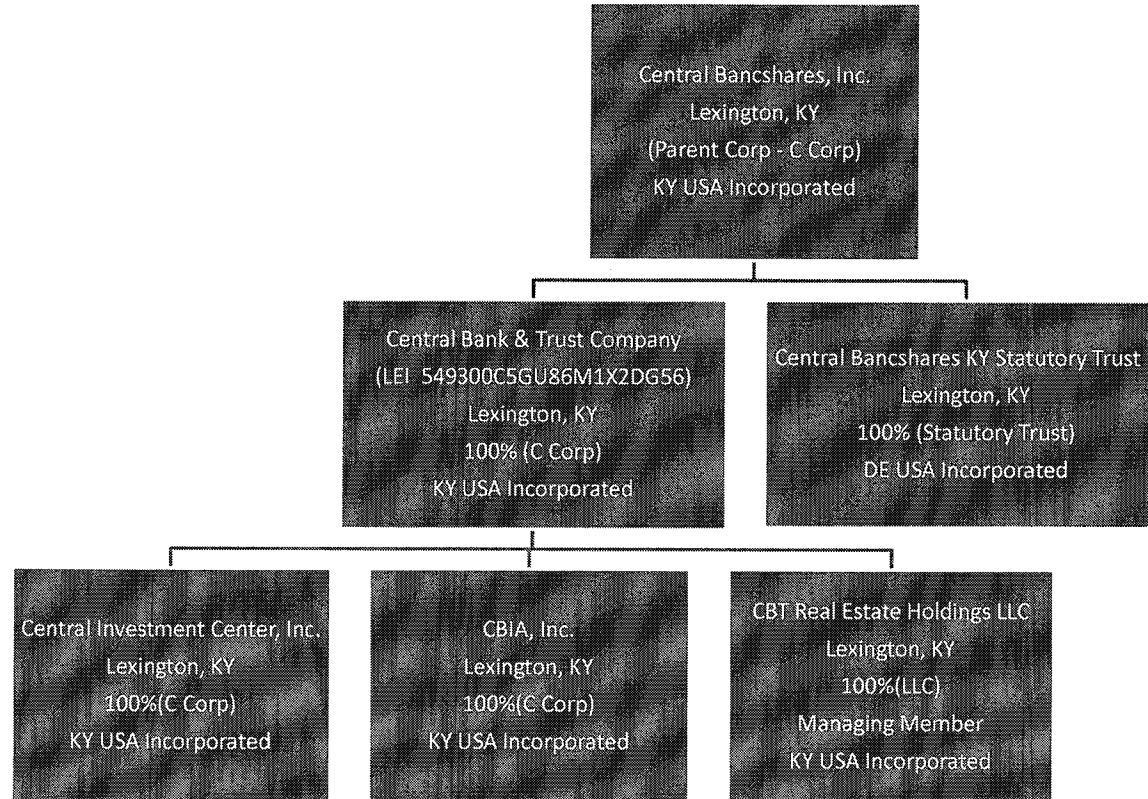
- 1. a letter justifying this request is being provided along with the report
- 2. a letter justifying this request has been provided separately ...

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

Item 2a

Form FRY-6
Central Bancshares, Inc.
Lexington, Kentucky
as of 12/31/2021

Note: LEI is N/A unless noted.



Results: A list of branches for your holding company CENTRAL BANCSHARES, INC. (2158156) of LEXINGTON, KY.

The data are as of 12/31/2021. Data reflects information that was received and processed through 01/12/2022.

Reconciliation and Verification Step

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)	1007015	CENTRAL BANK & TRUST COMPANY	300 W. VINE ST./KINCAID TOWERS	LEXINGTON	KY	40507	FAYETTE	UNITED STATES	Not Required	Not Required	CENTRAL BANK & TRUST COMPANY	1007015	
OK		Full Service	2727525	BEREA BRANCH	101 BRENTWOOD STREET	BEREA	KY	40403	MADISON	UNITED STATES	Not Required	Not Required	CENTRAL BANK & TRUST COMPANY	1007015	
OK		Full Service	3942996	CRESTVIEW HILLS BRANCH	2850 TURKEY FOOT	CRESTVIEW HILLS	KY	41017	KENTON	UNITED STATES	Not Required	Not Required	CENTRAL BANK & TRUST COMPANY	1007015	
OK		Full Service	3675360	TURFWAY ROAD BRANCH	7310 TURFWAY ROAD	FLORENCE	KY	41042	BOONE	UNITED STATES	Not Required	Not Required	CENTRAL BANK & TRUST COMPANY	1007015	
OK		Full Service	3675427	FORT MITCHELL BRANCH	2075 DIXIE HIGHWAY	FORT MITCHELL	KY	41017	KENTON	UNITED STATES	Not Required	Not Required	CENTRAL BANK & TRUST COMPANY	1007015	
OK		Full Service	3482522	CHERRY BLOSSOM BRANCH	410 CONNECTOR RD	GEORGETOWN	KY	40324	SCOTT	UNITED STATES	Not Required	Not Required	CENTRAL BANK & TRUST COMPANY	1007015	
OK		Full Service	3128576	GEORGETOWN MAIN BRANCH	100 WEST MAIN STREET	GEORGETOWN	KY	40324	SCOTT	UNITED STATES	Not Required	Not Required	CENTRAL BANK & TRUST COMPANY	1007015	
OK		Full Service	3675397	ANDOVER BANKING CENTER BRANCH	3101 MAPLELEAF DRIVE	LEXINGTON	KY	40509	FAYETTE	UNITED STATES	Not Required	Not Required	CENTRAL BANK & TRUST COMPANY	1007015	
OK		Full Service	628413	EASTLAND BANKING CENTER	649 EAST NEW CIRCLE ROAD	LEXINGTON	KY	40505	FAYETTE	UNITED STATES	Not Required	Not Required	CENTRAL BANK & TRUST COMPANY	1007015	
OK		Full Service	3675418	HARRODSBURG ROAD BRANCH	3700 PALOMAR CENTER	LEXINGTON	KY	40513	FAYETTE	UNITED STATES	Not Required	Not Required	CENTRAL BANK & TRUST COMPANY	1007015	
OK		Full Service	823311	NICHOLASVILLE ROAD BRANCH	100 EAST REYNOLDS ROAD	LEXINGTON	KY	40517	FAYETTE	UNITED STATES	Not Required	Not Required	CENTRAL BANK & TRUST COMPANY	1007015	
OK		Full Service	707318	NORTH PARK BRANCH	515 NEW CIRCLE ROAD	LEXINGTON	KY	40505	FAYETTE	UNITED STATES	Not Required	Not Required	CENTRAL BANK & TRUST COMPANY	1007015	
OK		Full Service	822819	RICHMOND ROAD BRANCH	2233 RICHMOND ROAD	LEXINGTON	KY	40502	FAYETTE	UNITED STATES	Not Required	Not Required	CENTRAL BANK & TRUST COMPANY	1007015	
OK		Full Service	3943005	SIR BARTON BRANCH	2443 SIR BARTON WAY SUITE 175	LEXINGTON	KY	40509	FAYETTE	UNITED STATES	Not Required	Not Required	CENTRAL BANK & TRUST COMPANY	1007015	
OK		Full Service	706816	SOUTHLAND BRANCH	256 SOUTHLAND AVE	LEXINGTON	KY	40503	FAYETTE	UNITED STATES	Not Required	Not Required	CENTRAL BANK & TRUST COMPANY	1007015	
OK		Full Service	217415	TATES CREEK CENTRE BRANCH	4090 TATES CREEK CENTRE DRIVE	LEXINGTON	KY	40517	FAYETTE	UNITED STATES	Not Required	Not Required	CENTRAL BANK & TRUST COMPANY	1007015	
OK		Full Service	771319	TATES CREEK ROAD BRANCH	3270 TATES CREEK ROAD	LEXINGTON	KY	40502	FAYETTE	UNITED STATES	Not Required	Not Required	CENTRAL BANK & TRUST COMPANY	1007015	
OK		Full Service	155218	VERSAILLES ROAD BRANCH	2347 VERSAILLES ROAD	LEXINGTON	KY	40504	FAYETTE	UNITED STATES	Not Required	Not Required	CENTRAL BANK & TRUST COMPANY	1007015	
OK		Full Service	3504741	HURSTBOURNE PLAZA BRANCH	9300 SHELBYVILLE ROAD SUITE 100	LOUISVILLE	KY	40222	JEFFERSON	UNITED STATES	Not Required	Not Required	CENTRAL BANK & TRUST COMPANY	1007015	
OK		Full Service	5353505	OUTER LOOP BRANCH	3541 OUTER LOOP SUITE 120	LOUISVILLE	KY	40219	JEFFERSON	UNITED STATES	Not Required	Not Required	CENTRAL BANK & TRUST COMPANY	1007015	
OK		Full Service	2435660	TAYLORSVILLE ROAD BRANCH	4630 TAYLORSVILLE ROAD	LOUISVILLE	KY	40220	JEFFERSON	UNITED STATES	Not Required	Not Required	CENTRAL BANK & TRUST COMPANY	1007015	
OK		Full Service	3627032	WATERFRONT PLAZA BRANCH	321 WEST MAIN STREET	LOUISVILLE	KY	40202	JEFFERSON	UNITED STATES	Not Required	Not Required	CENTRAL BANK & TRUST COMPANY	1007015	
OK		Full Service	3482513	KEENE ROAD BRANCH	1471 KEENE ROAD	NICHOLASVILLE	KY	40356	JESSAMINE	UNITED STATES	Not Required	Not Required	CENTRAL BANK & TRUST COMPANY	1007015	
OK		Full Service	2650306	NICHOLASVILLE BRANCH	301 NORTH MAIN STREET	NICHOLASVILLE	KY	40356	JESSAMINE	UNITED STATES	Not Required	Not Required	CENTRAL BANK & TRUST COMPANY	1007015	
OK		Full Service	3675445	RICHMOND BRANCH	350 WEST MAIN STREET	RICHMOND	KY	40475	MADISON	UNITED STATES	Not Required	Not Required	CENTRAL BANK & TRUST COMPANY	1007015	
OK		Full Service	5353699	UNION BRANCH	9021 US HWY 42	UNION	KY	41091	BOONE	UNITED STATES	Not Required	Not Required	CENTRAL BANK & TRUST COMPANY	1007015	
OK		Full Service	348074	NORTH MAPLE BRANCH	43 NORTH MAPLE STREET	WINCHESTER	KY	40391	CLARK	UNITED STATES	Not Required	Not Required	CENTRAL BANK & TRUST COMPANY	1007015	
OK		Full Service	2727534	PIONEER DRIVE BRANCH	1110 PIONEER DRIVE	WINCHESTER	KY	40391	CLARK	UNITED STATES	Not Required	Not Required	CENTRAL BANK & TRUST COMPANY	1007015	

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Central Bancshares, Inc.
Lexington, Kentucky
December 31, 2021

Item

1. A PDF of the annual report will be provided as soon as practicable.
- 2a. Attached
- 2b. Submitted via email on March 23, 2022
- 3a. 5% Securities Holders

Name	City	State/Country	Citizenship	Number of Voting Securities	% Voting Common Stock	Provision
Garvice D. Kincaid, Trust Fund C						
Advisory Committee of Central Bank, Trustee	Lexington	Kentucky / USA	USA	50,000	14.37%	All stock held in the Trust is voted solely at the discretion of the Trustee.
Central Employee Stock Ownership Plan Luther Deaton, Jr. Trustee	Lexington	Kentucky / USA	USA	35,145	10.10%	All stock held in the Trust is voted solely at the discretion of the Trustee, subject to the Kentucky Business Corporation Act.
C. M. Gatton	Bristol	Tennessee / USA	USA	32,185	9.25%	
Joan D. Kincaid	Lexington	Kentucky / USA	USA	203,737	58.56%	

3b. None

4. Insiders

Name	City	State/Country	Principal Occupation other than H/C	Title & Position with H/C	Title & Position with subsidiaries	Title & Position Other	% of Voting shares in H/C	Percentage of shares in subsidiaries	Other companies 25% or More Name	Ownership %
Garvice D. Kincaid, Trust Fund C										
** Advisory Committee of Central Bank, Trustee	Lexington	Kentucky / USA	N/A	N/A	N/A	N/A	14.37%	None	None	None
Central Employee Stock Ownership Plan Luther Deaton, Jr. Trustee	Lexington	Kentucky / USA	N/A	N/A	N/A	N/A	10.10%	None	None	None
Luther Deaton, Jr.	Lexington	Kentucky / USA	N/A	Chairman, President & CEO Central Bancshares, Inc.	Chairman, President & CEO Central Bank & Trust Co.	N/A	<1.00%	None	None	None
** Joan D. Kincaid	Lexington	Kentucky / USA	N/A	Vice Chairman & Director Central Bancshares, Inc.	Vice Chairman & Director Central Bank & Trust Co.	President & Chairman Capital Funds Investors, Inc. President & Trustee Kincaid Foundation President & Trustee Joan D. Kincaid Foundation President & Chariman Lexington Finance Company President & Chariman Lexington Insurance Agency, Inc.	58.56%	None	Capital Funds Investors, Inc.	100%
Michael D. Foley	Lexington	Kentucky / USA	CPA	Director Central Bancshares, Inc.	Director Central Bank & Trust Co. Chairman & Director Central Investment Center, Inc.	Retired Member Ray, Foley, Hensley & Company, PLLC Treasurer & Director Mid State Financial Corp President & Managing Member Tahoma Consulting Services, PLLC Managing Member Downtown Lex, LLC Secretary & Trustee Kincaid Foundation Treasurer & Director Lexington Insurance Agency, Inc. Treasurer & Director Capital Funds Investors, Inc. Treasurer & Director Canaan House, Inc.	<1.00%	None	Tahoma Consulting Services, PLLC Downtown Lex, LLC	100% 51%
Wayne M. Martin	Lexington	Kentucky / USA	Retired	Director Central Bancshares, Inc.	Director Central Bank & Trust Co.	Director Governor's Scholars Program, Inc. Member, Board of Regents Morehead State University	<1.00%	None	None	None
Ulysses L Bridgeman, Jr.	Lexington	Kentucky / USA	Business Owner	Director Central Bancshares, Inc.	Director Central Bank & Trust Co.	CEO - Heartland Coca-Cola Bottling Company, LLC Director/Co-Chair Coca-Cola Canada Bottling Limited Manager EHR Canada, LLC President EHR Holdings, LLC CEO Lenexa WWTP, LLC Director Churchill Downs, Inc.	<1.00%	None	Heartland Coca-Cola Bottling Company, LLC Coca-Cola Canada Bottling Limited EHR Canada, LLC EHR Holdings, LLC Lenexa WWTP, LLC ERJ Real Estate Holdings, LLC ERJ-ULB Holding Co. LLC	80% 49% 100% 100% 80% 80%

Name	City	State/Country	Principal Occupation other than H/C	Title & Position with H/C	Title & Position with subsidiaries	Title & Position Other	% of Voting shares in H/C	Percentage of shares in subsidiaries	Other companies 25% or More Name	Ownership %
									JRM Foods, LLC	80%
									Bridgeman Hospitality, LLC	100%
									Bluegrass Restaurant Partners, LLC	50%
									BC Fourth Street Line, LLC	100%
									FDL Farms, LLC	50%
									JR Real Estate, LLC	80%
									ULB Triangle Development, LLC	100%
									JDG Triangle Partners, LLC	25%
									JDG Triangle Partners II, LLC	25%
									JDG Triangle Partners III, LLC	25%
									A-1 Services, Inc.	36%
									A-1 Restaurant Equipment Services, Inc.	36%
									Assured Power, Inc.	36%
									JTP Properties, LLC	33%
									Whistler Group Warehouse, LLC	33%
									Bluegrass Restaurant Holdings I, LLC	40%
									SFR IV Holdings, LLC	50%
									KYMBB, LLC	50%
									Bluegrass Restaurant Holdings II, LLC	50%
									Jaks-Lou, LLC	50%
									SFR V Holdings, LLC	50%
									SFR II Holdings, LLC	50%
									Annam Capital LLC	100%
									Manna Capital Partners, LLC	50%
									BRHPAN II - Georgia, LLC	50%
									SFR VI Holdings, LLC	50%
									SFR VII Holdings, LLC	50%
									SFR IX Holdings, LLC	50%
									SFR X Holdings, LLC	50%
									ABA Risk Management, LLC	50%
									BridgePete Air, LLC	50%
									BA Air, LLC	40%
									Alabama-Bridge Street, LLC	40%
									Alabama-College Street, LLC	40%
									Alabama-Summit Blvd, LLC	40%
									Alabama-Taylor Road, LLC	40%
									BRH I - Florida, LLC	40%
									North Carolina-Friendly Avenue, LLC	40%
									North Carolina-North Hills, LLC	40%
									Tennessee-Main Street, LLC	40%
									Kentucky-Houston Road, LLC	40%
									Ohio-McMillan Street, LLC	40%
G. Michael Ritchie	Lexington	Kentucky / USA	Business Owner	Director Central Bancshares, Inc.	Director Central Bank & Trust Co.	Executive Vice President Quantum Spatial, Inc. Director & President Eagle Pointe HOA	<1.00%	None	Ritchie & Howard Partnership	100%
									Advantage Properties, Inc.	100%
									Advantage Properties of Orlando, LLC	100%
									Advantage Properties of Tampa Bay, LLC	100%
									Ritchie Contracting Co.	100%
									GMR Enterprises, Inc.	100%
									Wellington Properties, LLC	100%
									D&M Properties, LLC	100%
									M&D Management, LLC	100%
									Wellington Properties II, LLC	100%
									Wellington Properties III, LLC	100%
									Wellington Properties IV, LLC	100%
									Wellington Properties V, LLC	100%
Paul E. Sullivan	Lexington	Kentucky / USA	Lawyer	Director Central Bancshares, Inc.	Director Central Bank & Trust Co.	Partner Frost Brown Todd, LLC Member Bradford Place LLC	<1.00%	None	Bradford Place LLC	50%
									Snowcreek Development Company, LLC	33%
									Member Snowcreek Development Company, LLC	

** 10% principal holders