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.

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 Official
President
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.

Karen Hart
Signature of Holding Company Director and Official
1-1-2022

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
N/A

N/A

Report'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 St. 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
President
Name Title
937-663-6486
Area Code / Phone Number / Extension
937-663-5395
Area Code / FAX Number
khart@fcnbasp.com
E-mail Address
N/A

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
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."

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.90 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 (7103-0297), Washington, DC 20503.

12/2019
Form FR Y-6

Central Bancshares, Inc.
St. Paris, Ohio

Fiscal Year Ending December 31, 2021

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

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

100%  

The First Central National Bank of Saint Paris
St. Paris, Ohio
Incorporated in Ohio
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*** Unless noted otherwise, all entities do not have an LEI.

2.b Domestic branch listing provided to the Federal Reserve Bank.
### Revised Action and Notification Steps

1. In the Data Action column, enter one or more of the actions specified below.
2. If required, enter the date in the Effective Date column.

#### Actions

- **Add**: If the branch information is current, enter "Add" in the Data Action column.
- **Change**: If the branch information is incorrect or incomplete, update the data. Enter "Change" in the Data Action column and the data when this information first becomes valid in the Effective Date column.
- **Close**: If a branch is to be added or closed, enter "Close" in the Data Action column and the date or closure date in the Effective Date column. Note: If a branch is to be closed, the branch must be removed from the database by the appropriate entity; enter "Delete" in the Data Action column and the opening or acquisition date in the Effective Date column.

If printing this form, you may need to adjust your page setup in Excel. Try using landscape orientation, page scaling, and/or legal size paper.

#### Submission Procedure

When you are finished, send a copy to your FRB contact. See the detailed instructions for this due for more information.

Note:
- To satisfy the FR 610 reporting requirements, you must also submit FR 610 Domestic Branch Schedules for each branch with a Data Action of Change, Close, Delete, or Add.
- The FR 610 report may be submitted in a hardcopy format or via the FR 610 online application: https://fpolicytools.frb.org/refresh.

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<thead>
<tr>
<th>Data Action</th>
<th>Effective Date</th>
<th>Branch Office Type</th>
<th>Branch ID</th>
<th>Branch Name</th>
<th>Branch Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>County</th>
<th>PSC Business</th>
<th>Office Number</th>
<th>Head Office</th>
<th>Host Office ID</th>
<th>Business Unit</th>
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</thead>
<tbody>
<tr>
<td>(1)(a) Name &amp; Address (City, State, Country)</td>
<td>(1)(b) Country of Citizenship or Incorporation</td>
<td>(1)(c) Number and Percentage of Each Class of Voting Securities</td>
<td>(2)(a) Name &amp; Address (City, State, Country)</td>
<td>(2)(b) Country of Citizenship or Incorporation</td>
<td>(2)(c) Number and Percentage of Each Class of Voting Securities</td>
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</tr>
<tr>
<td>Nick J. Mott Rev. Living Trust</td>
<td>USA</td>
<td>67,520 Common Stock</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
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<tr>
<td>Nick J. Mott, Trustee</td>
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<tr>
<td>Tipp City, OH, USA</td>
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<tr>
<td>Clifford Baughman</td>
<td>USA</td>
<td>30,000 Common Stock</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
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</table>
Form FR Y-6  
Central Bancshares, Inc.  
St. Paris, Ohio  
December 31, 2021  

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 Holding Company | (3)(a) Title & Position with Holding Company | (3)(b) Title & Position with Subsidiaries (include names of subsidiaries) | (3)(c) Title & Position with Other Businesses (Include names of other businesses) | (4)(a) Percentage of Voting Shares in Holding Company | (4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries) | (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) |
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</tr>
</thead>
<tbody>
<tr>
<td>Dale Covault</td>
<td>Farmer</td>
<td>Director</td>
<td>Director, First Central NB</td>
<td>0.94%</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
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<td>Sidney, OH, USA</td>
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<tr>
<td>James R. Burroughs</td>
<td>Retired</td>
<td>Director Chairman</td>
<td>Director, First Central NB</td>
<td>1.88%</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
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<td>St. Paris, OH, USA</td>
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<tr>
<td>Dean M. Kite</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>
<td>N/A</td>
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<tr>
<td>St. Paris, OH, USA</td>
<td></td>
<td>Vice Chairman</td>
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<tr>
<td>Nick J. Mott Rev.</td>
<td>N/A</td>
<td>N/A</td>
<td></td>
<td>11.65%</td>
<td>N/A</td>
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<tr>
<td>Living Trust - Nick J.</td>
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<tr>
<td>Mott, Trustee</td>
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<tr>
<td>Tipp City, OH, USA</td>
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<tr>
<td>Curtis R. Blake</td>
<td>Banker</td>
<td>Secretary</td>
<td>Senior Loan Officer, First Central NB</td>
<td>0.32%</td>
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<tr>
<td>Jeffrey L. McCulla</td>
<td>Retired</td>
<td>Director</td>
<td>Director, First Central NB</td>
<td>0.33%</td>
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<td>N/A</td>
<td>N/A</td>
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<td>Ralph Prince</td>
<td>N/A</td>
<td>Director</td>
<td>Director, First Central NB</td>
<td>4.71%</td>
<td>N/A</td>
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<tr>
<td>Dale R. Thornton</td>
<td>Businessman</td>
<td>Director</td>
<td>Director, First Central NB</td>
<td>0.01%</td>
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<tr>
<td>Karen R. Hart</td>
<td>Banker</td>
<td>President</td>
<td>President, First Central NB</td>
<td>.06%</td>
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<tr>
<td>Fletcher, OH, USA</td>
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<td>Director</td>
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