

FEDERAL RESERVE BANK
OF CLEVELAND

2014 MAR 25 A 10:23
STATISTICS & ANALYSIS
DEPARTMENT

Board of Governors of the Federal Reserve System



Annual Report of Bank 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)); Section 8(a) of the International Banking Act (12 U.S.C. § 3106(a)); Sections 11 (a)(1), 25 and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); Section 211.13(c) of Regulation K (12 C.F.R. § 211.13(c)); and Section 225.5(b) of Regulation Y (12 C.F.R. § 225.5(b)). 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 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). 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 Bank Holding Companies* must be signed by one director of the top-tier bank holding company. This individual should also be a senior official of the top-tier bank holding company. In the event that the top-tier bank 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.

Date of Report (top-tier bank holding company's fiscal year-end):
December 31, 2013

Month / Day / Year

I, Jeffrey L. McCulla

Reporter's Name, Street, and Mailing Address
Central Bancshares, Inc.

Name of the Bank Holding Company Director and Official
President

Legal Title of Bank Holding Company

Title of the Bank Holding Company Director and Official

103 S. Springfield, P.O. Box 703

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

attest that the *Annual Report of Bank Holding Companies* (including the supporting attachments) for this report date have 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.

St. Paris OH 43072
City State Zip Code

Physical location (if different from mailing address)

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.

Person to whom questions about this report should be directed:

Jeffrey L. McCulla President
Name Title

937-663-4186

Area Code / Phone Number / Extension

937-663-5395

Area Code / FAX Number

Jeff McCulla (jmcculla-fcnb@woh.rr.com)

E-mail Address

Jeffrey L. McCulla
Signature of Bank Holding Company Director and Official

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

March 22, 2014
Date of Signature

For bank 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

2024318

C.I.

Does the reporter request confidential treatment for any portion of this submission?

Yes Please identify the report items to which this request applies:

In accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided.

The information for which confidential treatment is sought is being submitted separately labeled "Confidential."

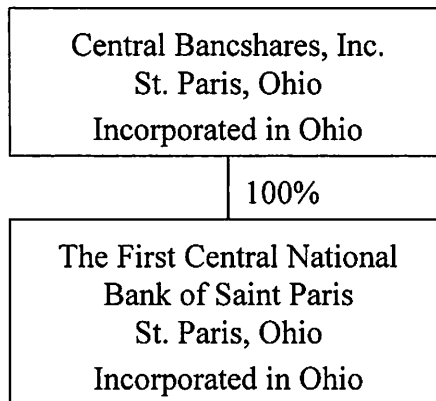
No

Form FR Y-6

Fiscal Year Ending December 31, 2013

Report Item

- 1: a. The BHC is not required to prepare form 10K with the SEC.
- 1: b. The BHC prepares an annual report for its shareholders. (Copy enclosed)
- 2: Organizational Chart



Supplement to Organizational Chart:

- 2.a Copy Attached
- 2.b None
- 2.c None
- 2.d None

**Form FR Y-6
Central Bancshares, Inc.
St. Paris, Ohio**

December 31, 2013

Report Item 3: Shareholders
(1)(a)(1)(b)(1)(c)(2)(a)(2)(b)(2)(c)

Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of 12-31-13

Shareholders not listed in (3)(1)(c) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending 12-31-13

(1)(a) Name & Address (City, State, Country)	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities		(2)(a) Name & Address (City, State, Country)	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
Robert M. and Jean M. Brown St. Paris, Ohio [REDACTED]	USA	67,520	10.97%	N/A	N/A	N/A
Fonda Lou Eaton St. Paris, Ohio [REDACTED]	USA	33,200	5.39%	N/A	N/A	N/A
Harold H. Hill St. Paris, Ohio [REDACTED]	USA	36,500	5.93%	N/A	N/A	N/A

Form FR Y-6
Central Bancshares, Inc.
St. Paris, Ohio
December 31, 2013

Report Item 4: Directors and Officers
(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 Company	(3)(a) Title & Position with Bank 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 Bank 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)
Harold T. Covault Sidney, Ohio [REDACTED]	Retired Farmer and Certified Appraiser	Chairman of the Board, Director	Director	N/A	18,484 3.03%	N/A	N/A
James R. Bourroughs St. Paris, Ohio [REDACTED]	Retired from FCNB	Director Vice Chairman	Director	N/A	10,900 1.78%	N/A	N/A
Dean M. Kite St. Paris, Ohio [REDACTED]	Retired Farmer & Auto Sales	Director	Director	N/A	2,012 0.32%	N/A	N/A
Philip L. Thompson Urbana, Ohio [REDACTED]	Auctioneer	Director	N/A	N/A	2,000 0.33%	N/A	N/A
Curtis R. Blake St. Paris, Ohio [REDACTED]	Banker	Secretary	Senior Loan Officer	N/A	1,580 0.25%	N/A	N/A
Jeffrey L. McCulla St. Paris, Ohio [REDACTED]	Banker	President	President	N/A	1,824 0.39%	N/A	N/A
Ralph Prince St. Paris, Ohio [REDACTED]	Retired	Director	Director	N/A	27,330 4.48%	N/A	N/A
Dale R. Thornton St. Paris, Ohio [REDACTED]	Businessman	Director	Director	Owner – Thornton's Carpet	60 .0098%	N/A	N/A

