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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)); 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)) and section 10(c)(2)(H) of the Home Owners' Loan Act. 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 and top-tier savings and loan 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.

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

**December 31, 2015**

Month / Day / Year

N/A

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

I, **Jeffrey L. McCulla**

Reporter's Name, Street, and Mailing Address

Name of the Holding Company Director and Official

**Central Bancshares, Inc.**

President

Legal Title of Holding Company

Title of the Holding Company Director and Official

**103 S. Springfiled, P.O. Box 703**

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.

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

**St Paris**

**OH**

**43075**

City

State

Zip Code

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.

Physical Location (if different from mailing address)

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

**Jeffrey L. McCulla (jmcculla-fcnb@woh.rr.com)**

E-mail Address

Signature of Holding Company Director and Official

**4/1/16**  
Date of Signature

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

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

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

For Federal Reserve Bank Use Only

RSSD ID

**2024318**

C.I.

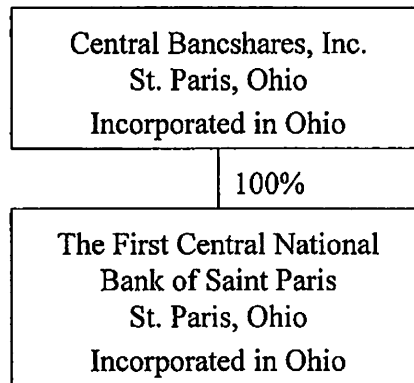
**Form FR Y-6**

**Central Bancshares, Inc.  
St. Paris, Ohio**

**Fiscal Year Ending December 31, 2015**

**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



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

- 2.b Domestic branch listing provided to the Federal Reserve Bank.

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

**December 31, 2015**

**Report Item 3: Securities Holders**

**(1)(a)(1)(b)(1)(c)(2)(a)(2)(b)(2)(c)**

**Current Securities Holders with ownership, control or holdings of 5% or more with power to vote as of 12-31-15**

**Securities Holders 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 12-31-15**

(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, OH, USA	USA	67,520	11.28%	N/A	N/A	N/A
Fonda Lou Eaton St. Paris, OH, USA	USA	33,200	5.54%	N/A	N/A	N/A
Harold H. Hill St. Paris, OH, USA	USA	36,500	6.10%	N/A	N/A	N/A

**Form FR Y-6**  
**Central Bancshares, Inc.**  
**St. Paris, Ohio**  
**December 31, 2015**

**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)
Harold T. Covault Sidney, OH, USA	Retired Farmer and Certified Appraiser	Chairman of the Board, Director	Director	N/A	3.09%	N/A	N/A
James R. Bourroughs St. Paris, OH, USA	Retired	Director Vice Chairman	Director	N/A	1.82%	N/A	N/A
Dean M. Kite St. Paris, OH, USA	Farmer & Businessman	Director	Director	N/A	0.33%	N/A	N/A
Philip L. Thompson Urbana, OH, USA	Auctioneer	Director	N/A	N/A	0.33%	N/A	N/A
Curtis R. Blake St. Paris, OH, USA	Banker	Secretary	Senior Loan Officer	N/A	0.26%	N/A	N/A
Jeffrey L. McCulla St. Paris, OH, USA	Banker	President	President	N/A	0.30%	N/A	N/A
Ralph Prince St. Paris, OH, USA	N/A	Director	Director	N/A	4.56%	N/A	N/A
Dale R. Thornton St. Paris, OH, USA	Businessman	Director	Director	N/A	0.01%	N/A	N/A
Robert M. and Jean M. Brown St. Paris, OH, USA	N/A	N/A	N/A	N/A	11.28%	N/A	N/A

**Results:** A list of branches for your holding company: CENTRAL BANCSHARES, INC. (2024318) of SAINT PARIS, OH. The data are as of 12/31/2015. Data reflects information that was received and processed through 02/24/2016.

**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.

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)	538222	FIRST CENTRAL NATIONAL BANK OF SAINT PARIS, THE	103 SOUTH SPRINGFIELD STREET	SAINT PARIS	OH	43072	CHAMPAIGN	UNITED STATES	9570	0	FIRST CENTRAL NATIONAL BANK OF SAINT PARIS, THE	538222	
OK		Full Service	569721	CHRISTIANSBURG BRANCH	2 EAST PIKE ST.	CHRISTIANSBURG	OH	45389	CHAMPAIGN	UNITED STATES	184978	4	FIRST CENTRAL NATIONAL BANK OF SAINT PARIS, THE	538222	
OK		Full Service	568827	ROSEWOOD BRANCH	11013 STATE ROUTE 29 W	ROSEWOOD	OH	43070	CHAMPAIGN	UNITED STATES	233357	1	FIRST CENTRAL NATIONAL BANK OF SAINT PARIS, THE	538222	