

Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

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FEDERAL RESERVE BANK
OF CLEVELAND

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 chair-man of the board must sign the report.

Date of Report (top-tier holding company's fiscal year-end):
December 31, 2016

Month / Day / Year

N/A

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

I, Jeffery L. McCulla
Name of the Holding Company Director and Official
President
Title of the Holding Company Director and Official

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

Legal Title of Holding Company
103 S. Springfield, 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 43072
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 (jmculla-fcnb@woh.rr.com)
E-mail Address

www.firststparis.com
Address (URL) for the Holding Company's web page

Jeffery L. McCulla
Signature of Holding Company Director and Official
May 17, 2017 (revised copy)
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

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

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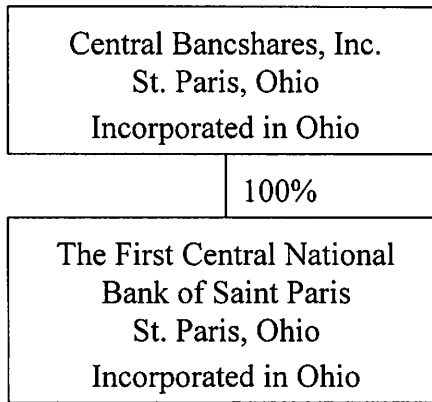
Form FR Y-6

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

Fiscal Year Ending December 31, 2016

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, 2016

**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 12-31-16

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 12-31-16

(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, 2016

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, First Central NB	N/A	3.09%	N/A	N/A
James R. Bourroughs St. Paris, OH, USA	Retired	Director Vice Chairman	Director, First Central NB	N/A	1.82%	N/A	N/A
Dean M. Kite St. Paris, OH, USA	Farmer & Businessman	Director	Director, First Central NB	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, First Central NB	N/A	0.26%	N/A	N/A
Jeffrey L. McCulla St. Paris, OH, USA	Banker	President	President, First Central NB	N/A	0.30%	N/A	N/A
Ralph Prince St. Paris, OH, USA	N/A	Director	Director, First Central NB	N/A	4.56%	N/A	N/A
Dale R. Thornton St. Paris, OH, USA	Businessman	Director	Director, First Central NB	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