

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, Jeffrey L. McCulla
 Name of the Holding Company Director and Official
 President

Jeffrey L. McCulla
 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.

Jeffrey L. McCulla
 Signature of Holding Company Director and Official
3/18/2020
 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, 2019

Month / Day / Year
 N/A

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
103 S. Springfield 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:
Jeffrey L. McCulla President
 Name Title

937-663-4186
 Area Code / Phone Number / Extension
937-663-5395
 Area Code / FAX Number

jmculla@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

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."

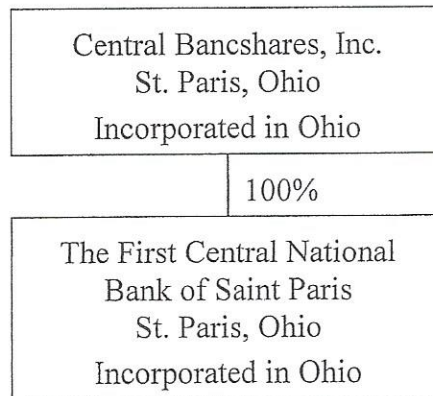
Form FR Y-6

Central Bancshares, Inc.
St. Paris, Ohio

Fiscal Year Ending December 31, 2019

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, 2019

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 12-31-19

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 12-31-19

(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

Form FR Y-6
Central Bancshares, Inc.
St. Paris, Ohio
December 31, 2019

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)
Dale Covault Sidney, OH, USA	Farmer	Director	Director, First Central NB	N/A	0.77%	N/A	N/A
James R. Bourroughs St. Paris, OH, USA	Retired	Director Chairman	Director, First Central NB	N/A	1.82%	N/A	N/A
Dean M. Kite St. Paris, OH, USA	Farmer & Businessman	Director Vice Chairman	Director, First Central NB	N/A	0.33%	N/A	N/A
Philip L. Thompson Urbana, OH, USA	Auctioneer	Director	Director, First Central NB	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	Director President	Director, 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
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 depository institution: FIRST CENTRAL NATIONAL BANK OF SAINT PARIS, THE (ID_RSSD: 538222).
 This depository institution is held by CENTRAL BANCSHARES, INC. (2024318) of SAINT PARIS, OH.
 The data are as of 12/31/2019. Data reflects information that was received and processed through 04/05/2020.

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	Not Required	Not Required	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	Not Required	Not Required	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	Not Required	Not Required	FIRST CENTRAL NATIONAL BANK OF SAINT PARIS, THE	538222	