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 6(a) of the International Banking Act (12 U.S.C. § 3105(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.

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.

Jeffrey L. McCulla
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 requirements 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.

Signature of Holding Company Director and Official

Date of Report (top-tier holding company's fiscal year-end):
December 31, 2015

Month / Day / Year
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. Springfiled, P.O. Box 703
(Mailing Address of the Holding Company) Street / P.O. Box
St Paris OH 43075
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

937-863-4186
Area Code / Phone Number / Extension
937-863-5395
Area Code / FAX Number

Jeffrey L. McCulla jmcculla-fcnb@woh.rr.com
E-mail Address

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

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."

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.25 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 (7100-0297), Washington, DC 20503.
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

[Diagram showing organizational structure]

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

100%

The First Central National Bank of Saint Paris
St. Paris, Ohio
Incorporated in Ohio

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

2.b Domestic branch listing provided to the Federal Reserve Bank.
<table>
<thead>
<tr>
<th>(1)(a) Name &amp; Address (City, State, Country)</th>
<th>(1)(b) Country of Citizenship or Incorporation</th>
<th>(1)(c) Number and Percentage of Each Class of Voting Securities</th>
<th>(2)(a) Name &amp; Address (City, State, Country)</th>
<th>(2)(b) Country of Citizenship or Incorporation</th>
<th>(2)(c) Number and Percentage of Each Class of Voting Securities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Robert M. and Jean M. Brown St. Paris, OH, USA</td>
<td>USA</td>
<td>67,520 11.28%</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Fonda Lou Eaton St. Paris, OH, USA</td>
<td>USA</td>
<td>33,200 5.54%</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Harold H. Hill St. Paris, OH, USA</td>
<td>USA</td>
<td>36,500 6.10%</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Name &amp; Address (City, State, Country)</td>
<td>Principal Occupation if other than with Holding Company</td>
<td>Title &amp; Position with Holding Company</td>
<td>Title &amp; Position with Subsidiaries (include names of subsidiaries)</td>
<td>Percentage of Voting Shares in Holding Company</td>
<td>Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)</td>
</tr>
<tr>
<td>--------------------------------------</td>
<td>--------------------------------------------------------</td>
<td>--------------------------------------</td>
<td>---------------------------------------------------------------</td>
<td>---------------------------------------------</td>
<td>-------------------------------------------------------------------</td>
</tr>
<tr>
<td>Harold T. Covault Sidney, OH, USA</td>
<td>Retired Farmer and Certified Appraiser</td>
<td>Chairman of the Board, Director</td>
<td>Director</td>
<td>3.09%</td>
<td>N/A</td>
</tr>
<tr>
<td>James R. Bourroughs St. Paris, OH, USA</td>
<td>Retired</td>
<td>Director Vice Chairman</td>
<td>Director</td>
<td>1.82%</td>
<td>N/A</td>
</tr>
<tr>
<td>Dean M. Kite St. Paris, OH, USA</td>
<td>Farmer &amp; Businessman</td>
<td>Director</td>
<td>Director</td>
<td>0.33%</td>
<td>N/A</td>
</tr>
<tr>
<td>Philip L. Thompson Urbana, OH, USA</td>
<td>Auctioneer</td>
<td>Director</td>
<td>N/A</td>
<td>0.33%</td>
<td>N/A</td>
</tr>
<tr>
<td>Curtis R. Blake St. Paris, OH, USA</td>
<td>Banker</td>
<td>Secretary</td>
<td>Senior Loan Officer</td>
<td>0.26%</td>
<td>N/A</td>
</tr>
<tr>
<td>Jeffrey L. McCulla St. Paris, OH, USA</td>
<td>Banker</td>
<td>President</td>
<td>N/A</td>
<td>0.30%</td>
<td>N/A</td>
</tr>
<tr>
<td>Ralph Prince St. Paris, OH, USA</td>
<td>N/A</td>
<td>Director</td>
<td>N/A</td>
<td>4.56%</td>
<td>N/A</td>
</tr>
<tr>
<td>Dale R. Thornton St. Paris, OH, USA</td>
<td>Businessman</td>
<td>Director</td>
<td>N/A</td>
<td>0.01%</td>
<td>N/A</td>
</tr>
<tr>
<td>Robert M. and Jean M. Brown St. Paris, OH, USA</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>11.28%</td>
<td>N/A</td>
</tr>
</tbody>
</table>
Results: A list of branches for your holding company: CENTRAL BANCSHARES, INC. (2024318) of SAINT PAUL, 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 UNNUM, Office Number, and ID, RSSD columns are for reference only. Verification of these values is not required.

<table>
<thead>
<tr>
<th>Data Action</th>
<th>Effective Date</th>
<th>Branch Service Type</th>
<th>Branch ID, RSSD*</th>
<th>Popular Name</th>
<th>Street Address</th>
<th>City, State Zip Code</th>
<th>Country</th>
<th>Country</th>
<th>FDIC UNNUM*</th>
<th>Office Number*</th>
<th>Head Office</th>
<th>Head Office ID, RSSD*</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>OK</td>
<td></td>
<td>Full Service</td>
<td>538222</td>
<td>FIRST CENTRAL NATIONAL BANK OF SAINT PARIS, THE</td>
<td>101 SOUTH SPRINGFIELD STREET</td>
<td>SAINT PARIS OH 43072</td>
<td>CHAMPAIGN UNITED STATES 9570</td>
<td>FIRST CENTRAL NATIONAL BANK OF SAINT PARIS, THE</td>
<td>538222</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td></td>
<td>Full Service</td>
<td>509721</td>
<td>CHRISTIANSBURG BRANCH</td>
<td>2 EAST PIKE ST</td>
<td>CHRISTIANSBURG OH 45389</td>
<td>CHAMPAIGN UNITED STATES 184978</td>
<td>FIRST CENTRAL NATIONAL BANK OF SAINT PARIS, THE</td>
<td>538222</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td></td>
<td>Full Service</td>
<td>568827</td>
<td>ROSEWOOD BRANCH</td>
<td>11013 STATE ROUTE 29 W</td>
<td>ROSEWOOD OH 43070</td>
<td>CHAMPAIGN UNITED STATES 233357</td>
<td>FIRST CENTRAL NATIONAL BANK OF SAINT PARIS, THE</td>
<td>538222</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>