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. § 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.

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.

I, Jeffery 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 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 251, 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
May 17, 2017

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)

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

103 S. Springfield, P.O. 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:

Jeffery L. McCulla
President

Name Title
937-663-4186
Area Code / Phone Number / Extension
937-663-5365
Area Code / FAX Number

Jeffery L. McCulla (jmcculla@woh.rr.com)
E-mail Address

www.firststparis.com
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."

☐ No

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.
2024318

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, 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

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

                       100%

The First Central National
Bank of Saint Paris
St. Paris, Ohio
Incorporated in Ohio
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*** Unless noted otherwise, all entities do not have an LEI.

2.b Domestic branch listing provided to the Federal Reserve Bank.
**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>Service Type</th>
<th>Street Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>County</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>Full Service</td>
<td>538222</td>
<td>FIRST CENTRAL NATIONAL BANK OF SAINT PARIS, THE</td>
<td>103 SOUTH SPRINGFIELD STREET</td>
<td>SAINT PARIS</td>
<td>OH</td>
<td>43072</td>
<td>CHAMPAIGN</td>
<td>UNITED STATES</td>
<td>5970</td>
<td>0</td>
<td>FIRST CENTRAL NATIONAL BANK OF SAINT PARIS, THE</td>
<td>538222</td>
<td>538222</td>
<td></td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>Full Service</td>
<td>569721</td>
<td>CHRISTIANSBURG BRANCH</td>
<td>2 EAST PIEK ST</td>
<td>CHRISTIANSBURG</td>
<td>OH</td>
<td>43589</td>
<td>CHAMPAIGN</td>
<td>UNITED STATES</td>
<td>184078</td>
<td>0</td>
<td>FIRST CENTRAL NATIONAL BANK OF SAINT PARIS, THE</td>
<td>538222</td>
<td>538222</td>
<td></td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>Full Service</td>
<td>568827</td>
<td>ROSEWOOD BRANCH</td>
<td>11013 STATE ROUTE 29 W</td>
<td>ROSEWOOD</td>
<td>OH</td>
<td>43076</td>
<td>CHAMPAIGN</td>
<td>UNITED STATES</td>
<td>233357</td>
<td>1</td>
<td>FIRST CENTRAL NATIONAL BANK OF SAINT PARIS, THE</td>
<td>538222</td>
<td>538222</td>
<td></td>
<td></td>
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</table>
Form FR Y-6  
Central Bancshares, Inc.  
St. Paris, Ohio  

December 31, 2016

Report Item 3: Securities Holders  

<table>
<thead>
<tr>
<th>(1)(a)</th>
<th>(1)(b)</th>
<th>(1)(c)</th>
<th>(2)(a)</th>
<th>(2)(b)</th>
<th>(2)(c)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name &amp; Address (City, State, Country)</td>
<td>Country of Citizenship or Incorporation</td>
<td>Number and Percentage of Each Class of Voting Securities</td>
<td>Name &amp; Address (City, State, Country)</td>
<td>Country of Citizenship or Incorporation</td>
<td>Number and Percentage of Each Class of Voting Securities</td>
</tr>
<tr>
<td>Robert M. and Jean M. Brown St. Paris, OH, USA</td>
<td>USA</td>
<td>67,520</td>
<td>11.28%</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</td>
<td>5.54%</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</td>
<td>6.10%</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>(3)(a) Title &amp; Position with Holding Company</td>
<td>(3)(b) Title &amp; Position with Subsidiaries (include names of subsidiaries)</td>
<td>(3)(c) Title &amp; Position with Other Businesses (include names of other businesses)</td>
<td>(4)(a) Percentage of Voting Shares in Holding Company</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, First Central NB</td>
<td>N/A</td>
<td>3.09%</td>
</tr>
<tr>
<td>James R. Bouroughs St. Paris, OH, USA</td>
<td>Retired</td>
<td>Director, Vice Chairman</td>
<td>Director, First Central NB</td>
<td>N/A</td>
<td>1.82%</td>
</tr>
<tr>
<td>Dean M. Kite St. Paris, OH, USA</td>
<td>Farmer &amp; Businessman</td>
<td>Director</td>
<td>Director, First Central NB</td>
<td>N/A</td>
<td>0.33%</td>
</tr>
<tr>
<td>Philip L. Thompson Urbana, OH, USA</td>
<td>Auctioneer</td>
<td>Director</td>
<td>N/A</td>
<td>N/A</td>
<td>0.33%</td>
</tr>
<tr>
<td>Curtis R. Blake St. Paris, OH, USA</td>
<td>Banker</td>
<td>Secretary</td>
<td>Senior Loan Officer, First Central NB</td>
<td>N/A</td>
<td>0.26%</td>
</tr>
<tr>
<td>Jeffrey L. McCulla St. Paris, OH, USA</td>
<td>Banker</td>
<td>President</td>
<td>President, First Central NB</td>
<td>N/A</td>
<td>0.30%</td>
</tr>
<tr>
<td>Ralph Prince St. Paris, OH, USA</td>
<td>N/A</td>
<td>Director</td>
<td>Director, First Central NB</td>
<td>N/A</td>
<td>4.56%</td>
</tr>
<tr>
<td>Dale R. Thornton St. Paris, OH, USA</td>
<td>Businessman</td>
<td>Director</td>
<td>Director, First Central NB</td>
<td>N/A</td>
<td>0.01%</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>N/A</td>
<td>11.28%</td>
</tr>
</tbody>
</table>