Board of Governors of the Federal Reserve System



Annual Report of Bank Holding Companies

Month / Day / Year

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)). Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

NOTE: The Annual Report of Bank Holding Companies must be signed by one director of the top-tier bank holding company. This individual should also be a senior official of the top-tier bank holding company. In the event that the ton-tier bank holding co а

ing company. In the event that the top-tier bank holding comp	pan
does not have an individual who is a senior official and is al	lso a
director, the chairman of the board must sign the report.	
ı, Jeffrey L. McCulla	
Name of the Bank Holding Company Director and Official	
President	

Title of the Bank Holding Company Director and Official

attest that the Annual Report of Bank Holding Companies (including the supporting attachments) for this report date have 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 ment submitted in accordance with the Board's "Rules

Regarding Availability of Information," 12 C.F.R. Part 261, that the Reporter <u>and</u> individual consent to public release of all details in the report concerning that individual. Signature of Bank golding Company Director and Official
March 22, 2014
Date of Signature
For bank 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 2024318
C.I.

This report form is to be filed by all top-tier bank 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). 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. Date of Report (top-tier bank holding company's fiscal year-end): December 31, 2013

Reporter's Name,		ig Address	
Central Bancsha			
Legal Title of Bank Hold		- 10.	
103 S. Springfie			
(Mailing Address of the		The Mark Committee of the Committee of t	
St. Paris	<u>OH</u>	43072	
City	State	Zip Code	
Physical location (if diffe	erent from mailing add	ress)	
Person to whom q Jeffrey L. McCul		is report should be dir resident	ected:
Name		tle	
937-663-4186			
Area Code / Phone Nu	mber / Extension		
937-663-5395			
Area Code / FAX Numb	per		
Jeff McCulla (jm	cculla-fcnb@wc	h.rr.com)	
E-mail Address			
Address (URL) for the E	Bank Holding Compan	y's web page	
Does the reporter r	equest confidential	treatment for any portion	of this

Yes Please identify the report items to which this request

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."

applies:

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.

Form FR Y-6

Fiscal Year Ending December 31, 2013

Report Item

- 1: a. The BHC is not required to prepare form 10K with the SEC.
- 1: b. The BHC prepares an annual report for its shareholders. (Copy enclosed)
- 2: Organizational Chart

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

100%

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

Supplement to Organizational Chart:

- 2.a Copy Attached
- 2.b None
- 2.c None
- 2.d None

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

December 31, 2013

Report Item 3: Shareholders (1)(a)(1)(b)(1)(c)(2)(a)(2)(b)(2)(c)

Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of 12-31-13

Shareholders not listed in (3)(1)(e) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending 12-31-13

(1)(a) Name & Address (City, State, Country)	•		i Percentage of of Voting	(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, Ohio	USA	67,520	10.97%	N/A	N/A	N/A	
Fonda Lou Eaton St. Paris, Ohio 4	USA	33,200	5.39%	N/A	N/A	N/A	
Harold H. Hill St. Paris, Ohio	USA	36,500	5.93%	N/A	N/A	N/A	

Form FR Y-6 Central Bancshares, Inc. St. Paris, Ohio December 31, 2013

Report Item 4: Directors and Officers (1)(2)(3)(a)(b)(c) and (4)(a)(b)(c)

(1) Name & Address (City, State, Country)	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank 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 Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) List names of other companies (includes Partuerships) if 25% or more of voting securities are held (List names of companies and percentages of voting securities held)
Harold T. Covault	Retired Farmer and	Chairman of the	Director		10.404		
Sidney, Ohio	Certified Appraiser	Board, Director	Director	N/A	18,484 3.03%	N/A	N/A
James R. Bourroughs St. Paris, Ohio	Retired from FCNB	Director Vice Chairman	Director	N/A	10,900 1.78%	N/A	N/A
Dean M. Kite St. Paris, Ohio	Retired Farmer & Auto Sales	Director	Director	N/A	2,012 0.32%	N/A	N/A
Philip L. Thompson Urbana, Ohio	Auctioneer	Director	N/A	N/A	2,000 0.33%	N/A	N/A
Curtis R. Blake St. Paris, Ohio	Banker	Secretary	Senior Loan Officer	N/A	1,580 0.25%	N/A	N/A
Jeffrey L. McCulla St. Paris, Ohio	Banker	President	President	N/A	1,824 0.39%	N/A	N/A
Ralph Prince St. Paris, Ohio	Retired	Director	Director	N/A	27,330 4.48%	N/A	N/A
Dale R. Thornton St. Paris, Ohio	Businessman	Director	Director Owner -	Thornton's Carpet	60 .0098%	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 12/31/2013. Data reflects information that was received and processed through 02/24/2014.

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.

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.

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 ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	County			Office Number*	Access to the second se	Head Office ID_RSSD*	Comments
ок		Full Service (Head Office)		FIRST CENTRAL NATIONAL BANK OF SAINT PARIS, THE			ОН	43072	CHAMPAIGN	UNITED STATES	9570		FIRST CENTRAL NATIONAL BANK OF SAINT PARIS, THE	538222	
ОК		Full Service	569721	CHRISTIANSBURG BRANCH	2 EAST PIKE ST.	CHRISTIANSBURG	ОН	45389	CHAMPAIGN	UNITED STATES	184978	4	FIRST CENTRAL NATIONAL BANK OF SAINT PARIS, THE	538222	
ок		Full Service	568827	ROSEWOOD BRANCH	11013 STATE ROUTE 29 W	ROSEWOOD	ОН	43070	CHAMPAIGN	UNITED STATES	233357		FIRST CENTRAL NATIONAL BANK OF SAINT PARIS, THE	538222	