

## Annual Report of Holding Companies-

### 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 party 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 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 261, that the Reporter and individual consent to public release of all details in the report concerning that individual. ignature of Holding Company Director and Official 17,2017 )ay 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 2024318

Month / Day / Year		
N/A		
Reporter's Legal Entity Id	dentifier (LEI) (20-Charact	er LEI Code)
Reporter's Name, S	Street, and Mailing A	ddress
Central Bancshar	es, Inc.	
Legal Title of Holding Cor	mpany	
103 S. Springfield	I, P.O. Box 703	
	lolding Company) Street /	P.O. Box
St. Paris	ОН	43072
City	State	Zip Code
38%		) eport should be directed ident
Person to whom qu Jeffrey L. McCulla	estions about this re	eport should be directed
Person to whom qu Jeffrey L. McCulla Name	estions about this re	eport should be directed
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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.

× No

## 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

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.

Results: A list of branches for your holding company: CENTRAL BANCSHARES, INC. (2024318) of SAINT PARIS, OH. The data are as of 12/31/2016. Data reflects information that was received and processed through 03/31/2017.

#### 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	No Control District of Party	Branch ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country		Office Number*	Head Office	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		CHRISTIANSBURG	ОН	45389	CHAMPAIGN		184978	4	FIRST CENTRAL NATIONAL BANK OF SAINT PARIS, THE	538222	
ок		Full Service	568827	ROSEWOOD BRANCH	W STATE ROUTE 29	ROSEWOOD	ОН	43070	CHAMPAIGN	UNITED	233357		FIRST CENTRAL NATIONAL BANK OF SAINT PARIS, THE	538222	

## 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)(2) 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	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	Banker	Secretary	Senior Loan Officer	N/A	0.26%	N/A	N/A
St. Paris, OH, USA  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