

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)); 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 bank 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, Eric H. Beckhusen,

Name of the Holding Company Director and Official

Chairman and CEO

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.

Eric H. Beckhusen

Signature of Holding Company Director and Official

March 16, 2016

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.

1491856

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

December 31, 2015

Month / Day / Year

n/a

Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter's Name, Street, and Mailing Address

Century Financial Corporation

Legal Title of Holding Company

100 W Chicago St / PO Box 399

(Mailing Address of the Holding Company) Street / P.O. Box

Coldwater

MI

49036

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Kathe Deck

Controller

Name

Title

5172781500570

Area Code / Phone Number / Extension

5172785399

Area Code / FAX Number

kathedeck@centurybt.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."

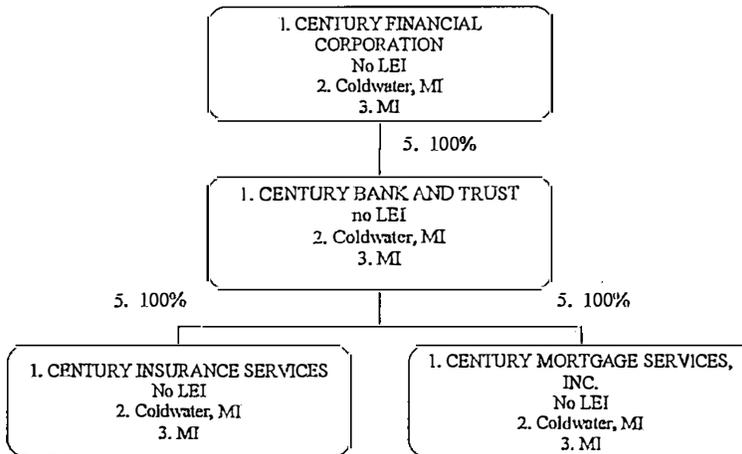
No

CENTURY FINANCIAL CORPORATION
 Coldwater, Michigan
 Fiscal Year Ending December 31, 2015

Report Item

1: Century Financial Corporation does prepare an annual report for its shareholders. An original and two copies are enclosed.

2(a): Organizational Chart



2(b): Branch verification submitted via email on March 15, 2016.

3: Securities holders

(1)	(a)	(b)	(c)
	CeDe & Co (nominee)		1,121,715 shares
	New York NY	USA	58.07% common
	Includes:		
	Century Bank and Trust		213,808 shares
	Coldwater, MI	USA	11.07% common
	Century Bank & Trust E.S.O.P.		140,657 shares
	Coldwater, MI	USA	7.28% common
	Edward Jones		107,789 shares
	Maryland heights, MO	USA	5.58% common
	JJB Hilliard WL Lyons LLC		211,593 shares
	Louisville, KY	USA	10.95% common

no one individual controls 5% or more

(2) N/A

Results: A list of branches for your depository institution: **CENTURY BANK AND TRUST (ID_RSSD: 694847)**.
 This depository institution is held by **CENTURY FINANCIAL CORPORATION (1491856)** of **COLDWATER, MI**.
 The data are as of **12/31/2015**. Data reflects information that was received and processed through **01/07/2016**.

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 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)	694847	CENTURY BANK AND TRUST	100 WEST CHICAGO STREET, BOX 399	COLDWATER	MI	49036	BRANCH	UNITED STATES	3345		0 CENTURY BANK AND TRUST		694847
OK		Full Service	2189815	BRONSON OFFICE	106 EAST CHICAGO STREET	BRONSON	MI	49028	BRANCH	UNITED STATES	206413		11 CENTURY BANK AND TRUST		694847
OK		Limited Service	2128524	AUTOBANK OFFICE	64 NORTH MONROE STREET	COLDWATER	MI	49036	BRANCH	UNITED STATES	228192		4 CENTURY BANK AND TRUST		694847
OK		Limited Service	2128551	COLDWATER EAST OFFICE	745 EAST CHICAGO STREET	COLDWATER	MI	49036	BRANCH	UNITED STATES	228196		8 CENTURY BANK AND TRUST		694847
OK		Limited Service	2137517	FAIRFIELD PLAZA OFFICE	496 MARSHALL STREET	COLDWATER	MI	49036	BRANCH	UNITED STATES	228193		5 CENTURY BANK AND TRUST		694847
OK		Limited Service	2127572	NOITAWA OFFICE	25985 M-86	NOITAWA	MI	49075	ST JOSEPH	UNITED STATES	206408		1 CENTURY BANK AND TRUST		694847
OK		Full Service	2122894	QUINCY OFFICE	109 WEST CHICAGO STREET	QUINCY	MI	49082	BRANCH	UNITED STATES	362851		13 CENTURY BANK AND TRUST		694847
OK		Full Service	2130219	READING OFFICE	108 NORTH MAIN STREET	READING	MI	49274	HILLSDALE	UNITED STATES	228194		6 CENTURY BANK AND TRUST		694847
OK		Full Service	2159425	STURGIS MAIN OFFICE	300 WEST CHICAGO ROAD	STURGIS	MI	49091	ST JOSEPH	UNITED STATES	206412		10 CENTURY BANK AND TRUST		694847
OK		Limited Service	2098748	STURGIS WEST OFFICE	201 SOUTH CENTERVILLE ROAD	STURGIS	MI	49091	ST JOSEPH	UNITED STATES	206411		9 CENTURY BANK AND TRUST		694847
OK		Full Service	4170013	THREE RIVERS MAIN OFFICE	1310 WEST BROADWAY	THREE RIVERS	MI	49093	ST JOSEPH	UNITED STATES	492974		14 CENTURY BANK AND TRUST		694847

Form FR Y-6
December 31, 2015

4: Insiders (1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
Eric H. Beckhmsen Coldwater, MI	none	Director, Chairman & CEO	Chairman&CEO (CB&T) President (CIS) CEO (CMS)	none	.42%	none	none
Eric J. Wynes Sturgis, MI	none	Director, President	President (CB&T) Vice President (CIS) President (CMS)	none	.16%	none	none
Bruce S. A. Gosling White Pigeon, MI	CPA	Director	Director (CB&T)	none	0%	none	Norman & Paulsen Real Estate, Inc. (33.3%) Norman & Paulsen, PC (33.3%)
John D. Hutchinson Coldwater, MI	attorney-at-law	Director	Director (CB&T)	Director—ADAPT, Inc	.14%	none	none
Thomas G. Kraemer Coldwater, MI	administrator	Director	Director (CB&T)	Administrator—ADAPT, Inc	0%	none	P & K, LLC (100%) 10K LLC (50%) BPT, LLC (50%) Hoopla, LLC (33 1/3%)
Caroline P. Lowe Christy Coldwater, MI	CPA	Director	Director (CB&T)	none	.27%	none	Caroline P. Lowe, CPA, PLC (100%) CL-KB Investments LLC (50%)
Kelly B. Murphy Sturgis, MI	oil distribution	Director	Director (CB&T)	Owner—C.A. Murphy Oil Co, Inc	0%	none	none
Robert W. Shedd Coldwater, MI	investment management	Director	Director (CB&T)	Director—Alliance Foods	.83%	none	Northshore Asset Management (100%)
Stanley R. Weleh Coldwater, MI	retired	Director	Director (CB&T)	none	.42%	none	none
Cede & Co New York, NY	clearing house	nominee	none	none	58.07%	none	unknown