



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.

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

December 31, 2014

Month / Day / Year

N/A

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

I, *JW Jackson Jr*
Name of the Holding Company Director and Official

Reporter's Name, Street, and Mailing Address
First Citizens-Crenshaw Bancshares, Inc.

Secretary
Title of the Holding Company Director and Official

Legal Title of Holding Company

P. O. Drawer 271

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.

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

Luverne AL 36049

City State Zip Code

100 West Third Street, Luverne, AL 36049

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.

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Amy Rowlen CFO

Name Title

334-227-8301

Area Code / Phone Number / Extension

334-227-9987

Area Code / FAX Number

arowlen@fcbi.com

E-mail Address

Sidney W Jackson Jr
Signature of Holding Company Director and Official

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

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

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 Federal Reserve Bank Use Only

RSSD ID *1143379*
C.I. _____

For Use By Tiered Holding Companies

Top-tiered holding companies must list the names, mailing address, and physical locations of each of their subsidiary holding companies below.

<hr/> <p>Legal Title of Subsidiary Holding Company</p> <hr/> <p>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</p> <hr/> <p>City State Zip Code</p> <hr/> <p>Physical Location (if different from mailing address)</p> <hr/>	<hr/> <p>Legal Title of Subsidiary Holding Company</p> <hr/> <p>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</p> <hr/> <p>City State Zip Code</p> <hr/> <p>Physical Location (if different from mailing address)</p> <hr/>
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FIRST CITIZENS-CRENSHAW BANCSHARES, INC.
LUVERNE, ALABAMA 36049
YEAR ENDING DECEMBER 31, 2014

- 1: The BHC is not required to prepare form 10K with the SEC. Enclosed are two copies of the Annual Report to the Shareholders

- 2: Organizational Chart:

First Citizens-Crenshaw Bancshares, Inc.	Luverne, Alabama 36049	100% Ownership
First Citizens Bank	Luverne, Alabama 36049	100% Ownership

- 3: The BHC is incorporated in the State of Delaware and the U.S. The Bank is incorporated in the State of Alabama and the U.S.

Results: A list of branches for your depository institution: FIRST CITIZENS BANK (ID_RSSD: 541231).
 This depository institution is held by FIRST CITIZENS-CRENSHAW BANCSHARES, INC. (1143379) of LUVERNE, AL.
 The data are as of 12/31/2014. Data reflects information that was received and processed through 04/06/2015.

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)	541231	FIRST CITIZENS BANK	100 WEST THIRD STREET	LUVERNE	AL	36049	CRENSHAW	UNITED STATES	16220	0	FIRST CITIZENS BANK	541231	
ok		Full Service	4102498	FORT DEPOSIT BRANCH	115 WEST OLD FORD ROAD	FORT DEPOSIT	AL	36032	LOWNDES	UNITED STATES	506562	5	FIRST CITIZENS BANK	541231	
ok		Full Service	3225037	GREENVILLE BRANCH	475 GREENVILLE BYPASS	GREENVILLE	AL	36037	BUTLER	UNITED STATES	430578	4	FIRST CITIZENS BANK	541231	
ok		Full Service	566739	HAYNEVILLE BRANCH	40 LAFAYETTE STREET EAST	HAYNEVILLE	AL	36040	LOWNDES	UNITED STATES	257748	2	FIRST CITIZENS BANK	541231	
ok		Full Service	2664134	HIGHLAND HOME BRANCH	17823 MONTGOMERY HIGHWAY	HIGHLAND HOME	AL	36041	CRENSHAW	UNITED STATES	257749	3	FIRST CITIZENS BANK	541231	

Form FR Y-6
December 31, 2014

First Citizens Bank

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 12-31-2014

Shareholders not listed in (3)(1)(a) through (3)(1)(c) that had ownership, control or holdings of 5% or more with power to vote during the year ending 12-31-2014

(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
Barbara Harrison Luverne, AL 36049	USA	4,655 6.181% Common Stock			
John D. Harrison Luverne, Al. 36049	USA	4,566 6.063% Common Stock			
John M. Wise Luverne, Al. 36049	USA	7,805 * 10.269% Common Stock			
John M. Wise, Jr. Luverne, Al. 36049	USA	3,830 5.085% Common Stock			
James W Jackson Sr and Virginia Jackson Jones Luverne, AL 36049	USA	3,995 5.305% Common Stock			
Virginia Jackson Jones Luverne, AL 36049	USA	1,995 2.649% Common Stock			
S.W. Jackson, Jr. Luverne, AL 36049	USA	3,947 5.241% Common Stock			
Bobbie Jackson Family Trust S. W. Jackson, Jr., Trustee Luverne, AL, USA	USA	420 0.557% Common Stock			

First Citizens-Crenshaw Bancshares, Inc.

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

(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
Name, City, State, Country	Principal Occupation if other than with Bank Holding Company	Title & Position with the Bank Holding Company	Title & Position with Subsidiaries (include names of subsidiaries)	Title & Position with Other Businesses (include names of other businesses)	Percentage of Voting Shares in Bank Holding Company	Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
William A Beall Luverne, AL, USA	Retired Dentist	Director	Director, First Citizens Bank	N/A	2.011%	N/A	N/A
John D. Harrison Florence, AL, USA	Banking	N/A	Stockholder	Superintendent of Banks, State of Alabama	6.063%	N/A	N/A
Barbara F. Harrison Florence, AL, USA	Retired Realtor John D. Harrison's wife	N/A	Stockholder	N/A	6.181%	N/A	N/A
Patricia H. Stewart Marietta, GA, USA	Substitute Teacher and Seamstress John D. Harrison's daughter	N/A	Stockholder	N/A	0.047%	N/A	N/A
Alice H. Battle Atlanta, GA, USA	Housewife John D. Harrison's daughter	N/A	Stockholder	N/A	4.032%	N/A	N/A
David R. King, Jr. Florence, AL, USA	College Student Barbara F. Harrison's grandson	N/A	Stockholder	N/A	0.531%	N/A	N/A
William King, III Birmingham, AL, USA	Attorney Barbara F. Harrison's son	N/A	Stockholder	Partner, Lightfoot & Franklin	0.042%	N/A	N/A
S. W. Jackson, Jr. Luverne, AL, USA	Freight Shipping and Trucking	Director/Secretary	Director/Secretary, First Citizens Bank	Manager, Petrey Freight Line	5.241%	N/A	N/A
Bobbie Jackson Family Trust S. W. Jackson, Trustee Luverne, AL, USA	Freight Shipping and Trucking	Director/Secretary	Director/Secretary, First Citizens Bank	Manager, Petrey Freight Line	0.557%	N/A	N/A
Lee J. Moncus Birmingham, AL, USA	Housewife S. W. Jackson, Jr.'s daughter	N/A	Stockholder	N/A	0.110%	N/A	N/A
Leslie Moody Birmingham, AL, USA	Banking S. W. Jackson, Jr.'s daughter	N/A	Stockholder	Marketing, Compass Bank	0.088%	N/A	N/A
Sid Jackson & Assoc Mobile, AL, USA	Law Firm S. W. Jackson's son	N/A	Stockholder	N/A	1.327%	N/A	N/A
Virginia Jackson Jones & James W. Jackson Luverne, AL, USA	Bookstore Owner Wholesale Grocery S. W. Jackson, Jr.'s brother & niece	N/A N/A	Stockholder Stockholder	Owner, Snoozy's College Bookstore Owner, Petrey Wholesale	5.305%	N/A	N/A
John M. Wise Luverne, AL, USA	Wholesale Distribution of Sporting Goods	Chairman of the Board	Chairman of the Board First Citizens Bank	CFO/Chairman of the Board, Hicks, Inc.	10.269%	N/A	N/A
John M. Wise & Lilellen H. Wise Luverne, AL, USA	Wholesale Distribution of Sporting Goods	Chairman of the Board	Chairman of the Board First Citizens Bank	CFO/Chairman of the Board, Hicks, Inc.	0.390%	N/A	N/A
Hicks & Wise Family Investments, LLC Luverne, AL, USA	Wholesale Distribution of Sporting Goods	Chairman of the Board	Chairman of the Board First Citizens Bank	CFO/Chairman of the Board, Hicks, Inc.	1.801%	N/A	N/A

First Citizens-Crenshaw Bancshares, Inc.

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

(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
Name, City, State, Country	Principal Occupation if other than with Bank Holding Company	Title & Position with the Bank Holding Company	Title & Position with Subsidiaries (include names of subsidiaries)	Title & Position with Other Businesses (include names of other businesses)	Percentage of Voting Shares in Bank Holding Company	Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
Lilellen H. Wise Luverne, AL, USA	Bookkeeping John M. Wise's wife	N/A	Stockholder	Hicks, Inc.	1.500%	N/A	N/A
John M. Wise, Jr Luverne, AL, USA	Wholesale Distribution of Sporting Goods John M. Wise's son	Director	Director	President, Hicks, Inc.	5.085%	N/A	N/A
Mack Wise Sr. Luverne, AL, USA	Retired John M. Wise's brother	N/A	Stockholder	N/A	3.983%	N/A	N/A
Michael E. Jones Luverne, AL, USA	Attorney John M. Wise's son-in-law	Director	Director, First Citizens Bank	Owner, Jones & Coots Attorneys at Law	0.800%	N/A	N/A
Michael E. Jones or Stephanie W. Jones Luverne, AL, USA	Attorney Dance Teacher	Director	Director, First Citizens Bank N/A	Owner, Jones & Coots Attorneys at Law	0.199%	N/A	N/A
Stephanie W. Jones Luverne, AL, USA	Dance Teacher John M. Wise's daughter	N/A	Stockholder	N/A	4.821%	N/A	N/A
Candice Jones Luverne, AL, USA	Human Resources John M. Wise's granddaughter	N/A	Stockholder	Tek Systems	0.043%	N/A	N/A
Klein M. Jones Luverne, AL, USA	Accountant John M. Wise's granddaughter	N/A	Stockholder	Warren Averett	0.043%	N/A	N/A
Sadie Jones Luverne, AL, USA	College Student John M. Wise's granddaughter	N/A	Stockholder	N/A	0.045%	N/A	N/A
William W. Petrey Luverne, AL, USA	Banking	Pres. & CEO V Chairman	President & CEO/V Chrmn First Citizens Bank	N/A	3.702%	N/A	N/A
Sue Blackmon Luverne, AL, USA	Banking	N/A	V.P./COO First Citizens Bank	N/A	0.006%	N/A	N/A
Charles Newton Greenville, AL, USA	Public Service Petroleum Products	Director	Director, First Citizens Bank	State Representative President/Owner, Newton Oil Co.	0.132%	N/A	N/A