

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.

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

December 31, 2014

Month / Day / Year

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

N/A

I, GLENN HARDISON

Name of the Holding Company Director and Official

CFO / DIRECTOR

Title of the Holding Company Director and Official

Reporter's Name, Street, and Mailing Address

FIRST COMMERCE BANCORP. INC.

Legal Title of Holding Company

P. O. BOX 1098

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

LEWISBURG

TN

37091

City

State

Zip Code

500 N. ELLINGTON PKWY, LEWISBURG, TN 37091

Physical Location (if different from mailing address)

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.

Person to whom questions about this report should be directed:

GLENN HARDISON

CFO

Name

Title

931-359-4322

Area Code / Phone Number / Extension

931-270-4089

Area Code / FAX Number

ghardison@firstcommercebank.net

E-mail Address

firstcommercebank.net

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

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.

Signature of Holding Company Director and Official

01/27/2015

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 3465909
C.I. _____

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 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.

FIRST COMMERCE BANCORP, INC.

Legal Title of Subsidiary Holding Company

P. O. BOX 1098

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

LEWISBURG

TN

37091

City

State

Zip Code

500 N. ELLINGTON PKWY, LEWISBURG, TN 37091

Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

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

City

State

Zip Code

Physical Location (if different from mailing address)

FIRST COMMERCE MORTGAGE COMPANY

Legal Title of Subsidiary Holding Company

P. O. BOX 1098

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

LEWISBURG

TN

37091

City

State

Zip Code

500 N. ELLINGTON PKWY, LEWISBURG, TN 37091

Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

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

City

State

Zip Code

Physical Location (if different from mailing address)

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Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

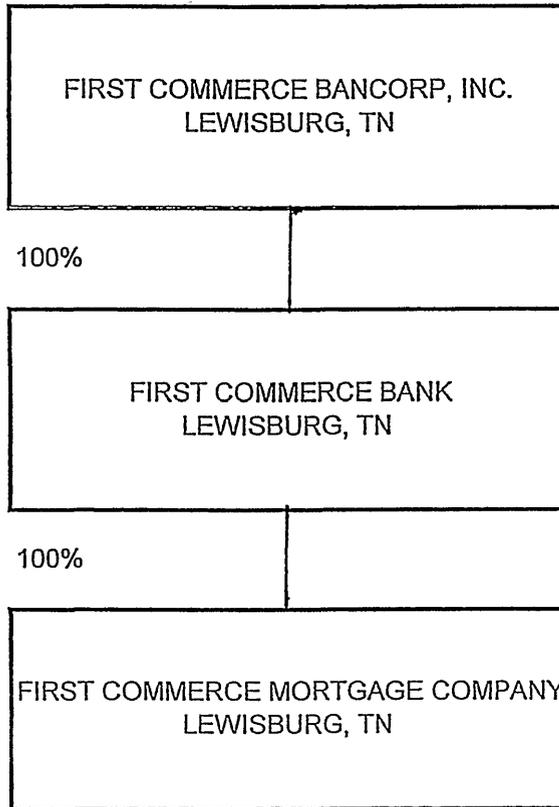
(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box

City

State

Zip Code

Physical Location (if different from mailing address)



ALL INCORPORATED IN TENNESSEE

ITEM 2b:

*LISTING OF BRANCHES
FIRST COMMERCE BANK
LEWISBURG, TN 37091
ROUTING # 064108799*

MAIN OFFICE

P. O. BOX 1098
500 NORTH ELLINGTON PARKWAY
LEWISBURG, TN 37091

CORNERVILLE ROAD BRANCH

P. O. BOX 1098
701 CORNERVILLE ROAD
LEWISBURG, TN 37091

CHAPEL HILL BRANCH

P. O. BOX 296
4650 NASHVILLE HIGHWAY
CHAPEL HILL, TN 37034

FAYETTEVILLE BRANCH

P. O. BOX 488
304 COLLEGE STREET
FAYETTEVILLE, TN 37334

ITEM 3 (1) Names and Addresses	(2) Principal Occupation if other than with Bank holding Co.	(3) (a) Title & Position with Bank Holding Company	(3) (b) Title & Position with Subsidiary, include names of subsidiary	(3) © Title & Position with Other Businesses (include names of other businesses)	Percentage of Voting Shares in Bank Holding Company	Common Stock and Stock Options Held
William B. Marsh, Lewisburg TN, USA	Banker	Director & Chairman of the Board	First Commerce Bank-Chairman & CEO	TN Bankers Association Chairman of the Board	5.67%	84,401

*FIRST COMMERCE BANK
LEWISBURG, TN 37091
ROUTING # 064108799*

FR-Y-ITEM 3:2

NONE

(1) Names and Addresses	(2) Principal Occupation if other than with Bank holding Co.	(3) (a) Title & Position with Bank Holding Company	(3) (b) Title & Position with Subsidiary, include names of subsidiary	(3) © 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	(4) © List names of companies includes partners if 25% or more of voting securities are held. List names of companies and percentage of voting securities held
James P. Moon, Lewisburg TN, USA	Investor	Director	First Commerce Bank-Director	Moon Industrial Rentals	2.81%	N/A	100%
Glenn Hardison, Lewisburg, TN, USA	Chief Financial Officer	Director & Board Secretary	First Commerce Bank-CFO, Director & Board Secretary	N/A	2.11%	N/A	N/A
David Kennedy	Business Owner	Director	First Commerce Bank Direcotr	Owner-Southern Carton	0.67%	N/A	Owns 100% of corporate businesses listed in (3)c (Corporate Shares)
William B. Marsh, Lewisburg TN, USA	Banker	Director & Chairman of the Board	First Commerce Bank-Chairman & CEO	TN Bankers Association Chairman of the Board	5.67%	N/A	N/A
Allen L. Henderson, Jr., Lewisburg TN USA	Business Owner	Director	First Commerce Bank-Director	Owner-Lewisburg Industrial & Welding and Office Supplies; NAPA Auto;	1.29%	N/A	Owns 100% of business listed in column (3)c (Corporate Shares)
James L. Russell, Jr., Lewisburg TN, USA	Business Owner	Director	First Commerce Bank-Director	Agent-Russell Realty & Russell Car Washes	1.22%	N/A	Owns 100% of Russell Car Washes

