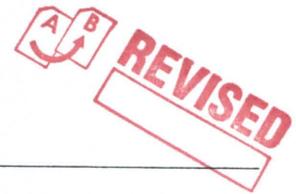


Board of Governors of the Federal Reserve System



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, **JAMES W. ADAMS**

Name of the Holding Company Director and Official

DIRECTOR AND 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.

Signature of Holding Company Director and Official

06/10/2015

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 1863239
 C.I. _____

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)

Reporter's Name, Street, and Mailing Address

SCREVEN BANCSHARES, INC.

Legal Title of Holding Company

P.O. BOX 559

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

SYLVANIA GA 30467

City State Zip Code

104 NORTH MAIN STREET, SYLVANIA, GA

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

JAMES W. ADAMS PRESIDENT

Name Title

912-564-7436

Area Code / Phone Number / Extension

912-564-5100

Area Code / FAX Number

marsha.chance@fmbanksylvania.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

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.

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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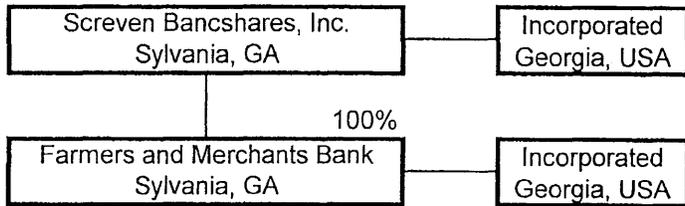
Physical Location (if different from mailing address)

FORM FRY-6
 SCREVEN BANCSHARES, INC.
 SYLVANIA, GA
 FISCAL YEAR ENDING DECEMBER 31, 2014

Report item:

1 The Bank Holding Company does not prepare an annual report for its securities holders. Two copies of the annual audit report are attached in lieu of an annual report.

2 a Organizational Chart



2 b Domestic Branch Listing

Farmers and Merchants Bank:

Branch name:	Street Address	City	State	Zip	Service Type
Main office	104 North Main Street	Sylvania	GA	30467	Full
Main Annex	101 Filbert Street	Sylvania	Ga	30467	Limited
Westside Branch	505 West Ogeechee Street	Sylvania	GA	30467	Full

3 Securities holders:
 See attached schedule

4 Insiders
 See attached schedule

FORM FRY-6
 SCREVEN BANCSHARES, INC.
 December 31, 2014

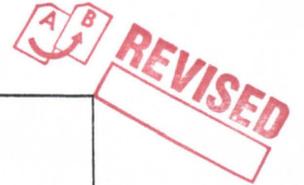
Report Item 3: Shareholders
 (1)(a) (1)(b) (1)(c) (2)(a) (2) (c)

Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of 12-31-14

(1)(a) Name & Address (City, State, County)	(1)(b) Country of Citizenship or Incorporation	(1) (c) Number and percentage of Each Class of Voting Securities
MARY H. BLACKBURN SYLVANIA, GA (USA)	USA	4,100 - 5.42% COMMON STOCK
CHARLES D. REED SYLVANIA, GA (USA)	USA	5,859 - 7.75% COMMON STOCK
DONALD O. SHEPPARD SYLVANIA, GA (USA)	USA	4,228 - 5.59% COMMON STOCK
RUTH B. BAZEMORE SYLVANIA, GA (USA)	USA	4,564 - 6.03% COMMON STOCK

(2)(a) (2)(b) (2) (c)

NONE



FORM FRY-6
SCREVEN BANCSHARES, INC.
December 31, 2014

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 partnerships) if 25% or more of voting securities are held (List Names of Companies and Percentage of Voting Securities Held)
James W. Adams Sylvania, GA 317 (USA) Citizen of USA	Bank Officer	Director, President	Director, President (Farmers and Merchants Bank)	N/A	1.510%	N/A	N/A
Mary H. Blackburn Sylvania, GA 317 (USA) Citizen of USA	Retired	N/A	N/A	N/A	5.420%	N/A	N/A
Otis M. Chivers Sylvania, GA 317 (USA) Citizen of USA	Retired	Director	Director (Farmers and Merchants Bank)	N/A	1.710%	N/A	N/A
William C. Lord Sylvania, GA 317 (USA) Citizen of USA	Real Estate	Director	Director (Farmers and Merchants Bank)	Owner (William C. Lord Appraisal Co.)	0.403%	N/A	William C. Lord Appraisal Co. (100%)
R.J. Martin, III Sylvania, GA 317 (USA) Citizen of USA	Retired	Director	Director (Farmers and Merchants Bank)	N/A	1.620%	N/A	N/A
Charles D. Reed Sylvania, GA 317 (USA) Citizen of USA	CEO	Director	Director (Farmers and Merchants Bank)	President (David W. Reed Co.) Partner (Whitehill Farm)	7.750%	N/A	David W. Reed Co. (50%) Whitehill Farm (33.33%)
Donald O. Sheppard Sylvania, GA 317 (USA) Citizen of USA	CEO	Director	Director (Farmers and Merchants Bank)	President and Shareholder (Sheppard Brothers Gas Co.)	5.590%	N/A	Sheppard Brothers Gas Co. (42.50%) Sheppard's Livestock (50%) Dostan Farms (50%)
David P. Boddiford Sylvania, GA 317 (USA) Citizen of USA	CEO	N/A	Director (Farmers and Merchants Bank)	President (Boddiford Farm Services, Inc.) President (Ogeechee Railway Co., Inc.)	2.020%	N/A	N/A
Ruth B. Bazemore Sylvania, GA 317 (USA) Citizen of US	Insurance Broker	N/A	N/A	Owner Professional Insurance Agency	6.030%	N/A	N/A
Hoke S. Reeves, III Statesboro, GA 317 (USA) Citizen of USA	Bank Officer	Director	Director, Executive Vice President (Farmers and Merchants Bank)	N/A	0.033%	N/A	N/A
David Burke Sylvania, GA	Plant manager	Director	N/A	Manager Koyo Bearings Plant Sylvania, GA	0.013%	N/A	N/A
Todd Bazemore Sylvania, GA	Insurance Co. Certified Public Accountant	Director	N/A	Owner, Todd Bazemore, CPA	0.364%	N/A	N/A
Hoke S. Reeves, III Statesboro, GA 317 (USA) Citizen of USA	Bank Officer	Director	Director, Executive Vice President (Farmers and Merchants Bank)	N/A	0.03%	N/A	N/A