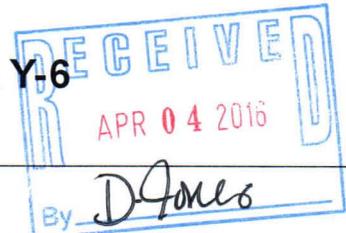


Board of Governors of the Federal Reserve System



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, 2015**

Month / Day / Year

*n/a*

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

I, **JAMES W. ADAMS**

Name of the Holding Company Director and Official

**DIRECTOR AND PRESIDENT**

Title of the Holding Company Director and Official

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)

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:

**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

*n/a*

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]*  
 Signature of Holding Company Director and Official

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 1363239  
 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

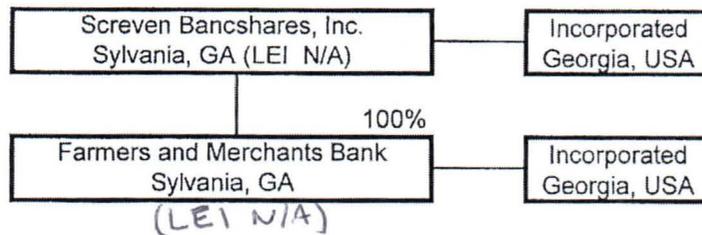
FORM FRY-6  
 SCREVEN BANCSHARES, INC.  
 SYLVANIA, GA  
 FISCAL YEAR ENDING DECEMBER 31, 2015

Report item:

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.

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2 a Organizational Chart



2 b Domestic Branch Listing

Southern 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:

4 Insiders

See attached schedule

**REVISED**  
 6/2/16

FORM FRY-6  
 SCREVEN BANCSHARES, INC.  
 December 31, 2015

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 12-31-15

(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 30467 (USA)	USA	4,100 - 5.42% COMMON STOCK
CHARLES D. REED SYLVANIA, GA 30467 (USA)	USA	5,859 - 7.75% COMMON STOCK
DONALD O. SHEPPARD SYLVANIA, GA 30467 (USA)	USA	4,228 - 5.59% COMMON STOCK
RUTH B. BAZEMORE SYLVANIA, GA 30467 (USA)	USA	4,689 - 6.20% COMMON STOCK

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

NONE

FORM FRY-6  
SCREVEN BANCSHARES, INC.  
December 31, 2015

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 30467 (USA) Citizen of USA	Bank Officer	Director, CEO and President	Director, CEO (Farmers and Merchants Bank)	N/A	1.510%	N/A	N/A
Mary H. Blackburn Sylvania, GA 30467 (USA) Citizen of USA	Retired	N/A	N/A	N/A	5.420%	N/A	N/A
Otis M. Chivers Sylvania, GA 30467 (USA) Citizen of USA	Retired	Director	Director (Farmers and Merchants Bank)	N/A	1.990%	N/A	N/A
William C. Lord Sylvania, GA 30467 (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 30467 (USA) Citizen of USA	Retired	Director	Director (Farmers and Merchants Bank)	N/A	1.620%	N/A	N/A
Charles D. Reed Sylvania, GA 30467 (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 30467 (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%) Sheppards' Livestock (50%) Dostan Farms (50%)
David P. Boddiford Sylvania, GA 30467 (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	Boddiford Farm Services, Inc. (100%) Ogeechee Railway Co., Inc. (100%)
Ruth Bazemore Sylvania, GA 30467 (USA) Citizen of USA	Insurance Broker	N/A	N/A	Owner Professional Insurance Agency	6.030%	N/A	N/A
Hoke S. Reeves, III Statesboro, GA 30458 (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 30467 (USA) Citizen of USA	Plant Manager	Director	N/A	Manager Koyo Bearings Plant Sylvania, GA	0.013%	N/A	N/A
Todd Bazemore Sylvania, GA 30467 (USA) Citizen of USA	Certified Public Accountant Insurance Co.	Director	N/A	Owner, Todd Bazemore, CPA	0.364%	N/A	N/A