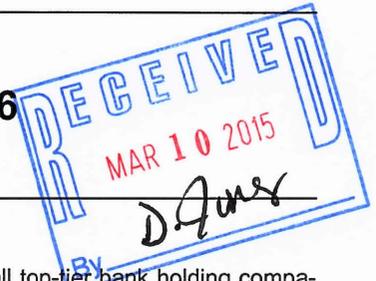


Board of Governors of the Federal Reserve System



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

N/A

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

I, Wendell A. Billingsley

Name of the Holding Company Director and Official

VP and Director

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.

Reporter's Name, Street, and Mailing Address

Sequatchie County Bancorp, Inc.

Legal Title of Holding Company

P. O. Box 729

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

Dunlap	TN	37327
City	State	Zip Code

17114 Rankin Avenue

Physical Location (if different from mailing address)

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.

Person to whom questions about this report should be directed:

Marvin L. Price VP

Name Title

423-949-2146

Area Code / Phone Number / Extension

423-949-5316

Area Code / FAX Number

marvinprice@mtnvalleybank.com

E-mail Address

Wendell A. Billingsley
 Signature of Holding Company Director and Official

March 5, 2015

Date of Signature

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

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 1134751
 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."

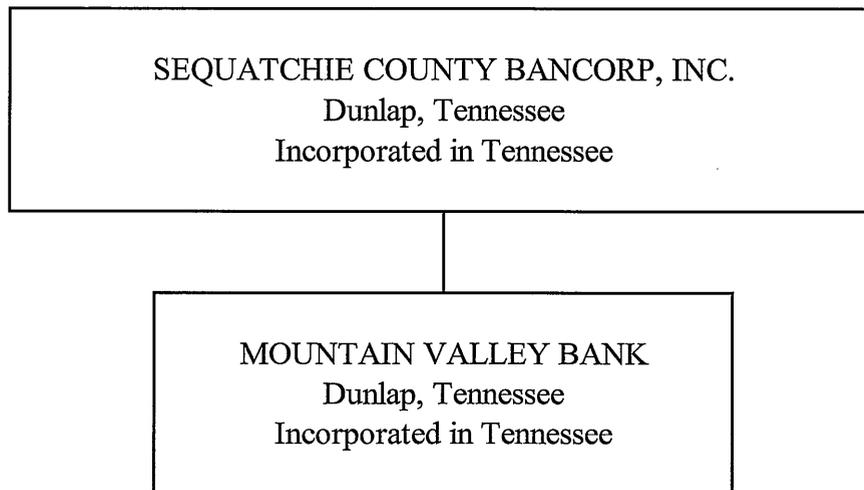
No

SEQUATCHIE COUNTY BANCORP, INC.
ANNUAL REPORT OF BANK HOLDING COMPANIES -- FR Y6
December 31, 2014
Amended

1. ANNUAL REPORT TO SHAREHOLDERS

An annual report to shareholders is not prepared.

2a. ORGANIZATION CHART



Sequatchie County Bancorp, Inc. is a one-bank holding company that owns 100% of Mountain Valley Bank.

2b. DOMESTIC BRANCH LISTING

Submitted via email on March 5, 2015.

3. SECURITIES HOLDERS

1. See EXHIBIT A

2. NONE

4. INSIDERS

See EXHIBIT B

Results: A list of branches for your depository institution: MOUNTAIN VALLEY BANK (ID_RSSD: 714437). This depository institution is held by SEQUATCHIE COUNTY BANCORP, INC. (1134751) of DUNLAP, TN. The data are as of 12/31/2014. Data reflects information that was received and processed through 01/07/2015.

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	County	Country	FDIC UNINUM*	Office	Head Office	Head Office ID	RSSD*	Comment
OK		Full Service (Head)		714437	MOUNTAIN VALLEY BANK	17114 RANKIN AVENUE	DUNLAP	TN	37327	SEQUATCHI	UNITED	1124	0	MOUNTAIN VALLEY BANK		714437	
OK		Full Service		1837034	HIGHWAY 28 OFFICE	6884 HWY 28	DUNLAP	TN	37327	SEQUATCHI	UNITED	190021	1	MOUNTAIN VALLEY BANK		714437	
OK		Full Service		3635627	MONTEAGLE BRANCH	25 DIXIE LEE AVENUE	MONTEAGL	TN	37356	MARION	UNITED	420305	2	MOUNTAIN VALLEY BANK		714437	

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EXHIBIT A

SEQUATCHIE COUNTY BANCORP, INC.
LIST OF SHAREHOLDERS WITH FIVE PERCENT (5%)
OR MORE OF VOTING POWER
December 31, 2014

<u>NAME AND ADDRESS OF SHAREHOLDERS</u>		<u>COUNTRY OF CITIZENSHIP</u>	<u>NUMBER OF SHARES AND PERCENT OF VOTING SHARES</u>	
David F. Barker	**	United States	38	0.15%
Dunlap, Tennessee 37327				
Dorris B. Birchett	**	United States	1,883	7.27%
Dunlap, Tennessee 37327				
Jane Britt Brown		United States	1,600	6.18%
Dunlap, Tennessee				

EXHIBIT B

SEQUATCHIE COUNTY BANCORP, INC.
LIST OF DIRECTORS, OFFICERS AND PRINCIPAL SHAREHOLDERS
December 31, 2014

(1) Name, City, State, Country	(2) Principal Occupation If other than Bank Holding Company	(3)(a) Title & Position Bank Holding Company	(3)(b) Title & Position with Subsidiary (Mountain Valley Bank)	(3)(c) Title & Position with Other Businesses	(4)(a) Percentage of Voting Shares in Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries	(4)(c) Names of Other Companies with 25% or more Voting Securities
Wendell A. Spicer Dunlap, TN 37327 USA	Retired	Director/ Chairman	Director/ Chairman	Partner - Timberwood Dev. Co Dunlap, TN	0.81%	N/A	Timberwood (33.33%)
Wendell A. Billingsley Dunlap, TN 37327 USA	Banker	Director/ Vice-President	President / CEO Director	N/A	0.09%	N/A	N/A
W. Randolph Allen Dunlap, TN 37327 USA	Optometrist	Director	Director	Owner - Sequatchie Valley Eye Care Dunlap, TN	0.27%	N/A	Eye Care (100%)
Stephen T. Greer Dunlap, TN 37327 USA	Attorney	Director	Director	Owner - Stephen T. Greer, PC Dunlap, TN Partner - Timberwood Dev. Co Dunlap, TN Partner Hamilton - Sequatchie Partners Dunlap, TN	4.90%	N/A	Greer, PC (100%) Timberwood (33.33%) Ham - Seq Partners (25%)
C. Gene Hixson Dunlap, TN 37327 USA	Retired	Director	Director	N/A	1.54%	N/A	N/A

EXHIBIT B

SEQUATCHIE COUNTY BANCORP, INC.
LIST OF DIRECTORS, OFFICERS AND PRINCIPAL SHAREHOLDERS
December 31, 2014

(1) Name, City, State, Country	(2) Principal Occupation If other than Bank Holding Company	(3)(a) Title & Position Bank Holding Company	(3)(b) Title & Position with Subsidiary (Mountain Valley Bank)	(3)(c) Title & Position with Other Businesses	(4)(a) Percentage of Voting Shares in Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries	(4)(c) Names of Other Companies with 25% or more Voting Securities
Lynn Johnson Dunlap, TN 37327 USA	USDA	Director	Director	Partner The Victor Johnson Farm Dunlap, TN	2.97%	N/A	Johnson Farm (56%)
James W. Kelly Dunlap, TN 37327 USA	Real Estate Agent	Director	Director	N/A	1.39%	N/A	N/A
William L. Kelly Dunlap, TN 37327 USA	Real Estate Agent	Director	Director	N/A	0.58%	N/A	N/A
Marvin L. Price Dunlap, TN 37327 USA	Banker	Vice-President	SVP & CFO	N/A	0.50%	N/A	N/A
Gayla A. Harmon Dunlap, TN 37327 USA	Banker	Secretary	Asst, Vice-President	N/A	0.02%	N/A	N/A