

Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

APR 08 REC'D

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

549300M1FWRG4ANS DH30

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

I, Matthew A. R. Converse

Name of the Holding Company Director and Official

President/CEO & 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

Sevier County Bancshares, Inc.

Legal Title of Holding Company

P O Box 5288

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

Sevierville TN 37864

City State Zip Code

111 E Main Street, Sevierville TN 37862

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:

Matthew Converse President/CEO

Name Title

865-453-6101

Area Code / Phone Number / Extension

865-774-4761

Area Code / FAX Number

mconverse@banks cb.com

E-mail Address

ww.BankSCB.com

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

Signature of Holding Company Director and Official

03/31/2015

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 1086458

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.

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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Form FR Y-6

Sevier County Bancshares, Inc.
Sevierville, TN

Fiscal Year Ending December 31, 2014

Report Item:

1. The bank holding company does not prepare an annual report for its securities holders.

2. a. Organizational Chart (no change from prior year)



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Fiscal Year Ending December 31, 2014

Continued

Sevier County Bancshares, Inc.

Sevierville, TN

Report Item 2. b. Domestic Branch Listing (no change from <http://structurelists/federalreserve.gov>)

Branch Service Type	Popular Name	Street Address	City	State	Zip Code	County	Country	Head Office
Full Service (Head Office)	Sevier County Bank	111 East Main Street	Sevierville	TN	37862	Sevier	USA	Sevier County Bank
Full Service	Gatlinburg Branch	961 East Parkway	Gatlinburg	TN	37738	Sevier	USA	Sevier County Bank
Full Service	Pigeon Forge Branch	3605 Parkway	Pigeon Forge	TN	37863	Sevier	USA	Sevier County Bank
Full Service	Pigeon Forge Main Branch	3260 Parkway	Pigeon Forge	TN	37863	Sevier	USA	Sevier County Bank
Full Service	Dolly Parton Branch	720 Dolly Parton Parkway	Sevierville	TN	37862	Sevier	USA	Sevier County Bank
Full Service	Seymour Branch	11403 Chapman Highway	Seymour	TN	37865	Sevier	USA	Sevier County Bank

Report Item 3: Securities Holders

1a: Name & Address (City, State, Country)	1b: Country of Citizenship or Incorporation	1c: Number & Percentage of Each Class of Voting Securities
S & K Partnership Sevierville, TN, USA	[a] USA	1,692 shares – 13.37% (Common Stock)
Summitt Family Investments LP (SFI) Sevierville, TN, USA	[b] USA	3,031 shares – 23.95% (Common Stock)
Ross B. Summitt Sevierville, TN, USA	[c] USA	636 shares – 5.42% (Common Stock)
2a: Not Applicable		

[a] - General Partners in S & K Partnership are R. B. Summitt II, Joe Jim Summitt, Mary K Summitt, & Jo Anne Williams; each partner owns 25%.

[b] - General partner in SFI LP is Summitt Corporation (SCI), incorporated in Tennessee; Ross B Summitt is the 100% stockholder of SCI; see Item 4, page 4 for year end ownership of SFI LP.

[c] - Ross B Summitt shares included attributed shares from the Mae K Summitt marital Trust. See Item 4, page 4, footnote [c] for direct and indirect ownership.

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Fiscal Year Ending December 31, 2014

Continued

Sevier County Bancshares, Inc.

Sevierville, TN

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

1. Name & Address (City, St, Country)	2. Principal Occupation if other than with Bank Holding Company	3a. Title & Position with Bank Holding Company	3b. Title & Position with Subsidiaries (include names)	3c. Title & Position with Other Businesses (include names)	4a. Percentage Voting Shares in Bank Holding Company	4b. Percentage Voting Shares in Subsidiary (include names of subsidiaries)	4c. List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names & %)
Cindy Latham Seymour, TN	Executive Assistant	Corporate Secretary	Executive Assistant – Sevier County Bank	N/A	0.00%	0.00%	N/A
Matthew A. R. Converse Gatlinburg, TN	Banker	President & CEO / Director	President, CEO & Director – Sevier County Bank	President: Northbanks, LLC	2.22%	0.00%	Northbanks, LLC (100%)
Richard Isenberg Sevierville, TN	Retired Banker	Director	Director – Sevier County Bank	N/A	0.12%	0.00%	N/A
Lyle Overbay Sevierville, TN	Retired Insurance Agent	Director	Director – Sevier County Bank	Partner: Overbay Family Partnership	0.83%	0.00%	Overbay Family Partnership (60%)
A. Zachary Wade Sevierville, TN	Hotelier	Director	Director – Sevier County Bank	Partner: Wade Children's Trust	1.33%	0.00%	Wade Children's Trust (33.3%)
				Partner: Willow River LLC			Not over 25%
				Partner: Kelco, Ltd			Not over 25%
Joe Jim Summitt Sevierville, TN	Banker	Director	Director & VP – Sevier County Bank	Partner: S & K Partnership	2.17%	0.00%	25% undivided interest
				Partner: Summitt Family Investments			Not over 25%

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Fiscal Year Ending December 31, 2014

Continued

Sevier County Bancshares, Inc.

Sevierville, TN

Report Item 4: Insiders - continued

1. Name & Address (City, St, Country)	2. Principal Occupation if other than with Bank Holding Company	3a. Title & Position with Bank Holding Company	3b. Title & Position with Subsidiaries (include names)	3c. Title & Position with Other Businesses (include names)	4a. Percentage Voting Shares in Bank Holding Company	4b. Percentage Voting Shares in Subsidiary (include names of subsidiaries)	4c. List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names & %)
Ross B. Summitt Sevierville, TN	Retired Banker	Director	Director – Sevier County Bank	Partner: Summitt Family Investments	5.42% attributed 0.80% Direct [d]	0.00%	Summitt Family Investments (85%)
R.B. Summitt II Sevierville, TN	Retired Banker	Director	Director - Sevier County Bank	Partner: S & K Partnership	2.95%	0.00%	25% undivided interest
				Partner: Summitt Family Investments			Not over 25%
James Temple Jr. Sevierville, TN	Engineer	Director & Chair	Director & Chair – Sevier County Bank	James A Temple Sr. FLP	0.21%	0.00%	Not over 25%
				John E Temple Trust			Not over 25%
S & K Partnership Sevierville, TN	N/A	Principal Shareholder	N/A	N/A	13.37%	N/A	N/A
Summitt Family Investments LP [e]	N/A	Principal Shareholder	N/A	N/A	23.95%	0.00%	N/A
Maria Mize Roditis Boulder, CO	Investor	Director	Director – Sevier County Bank	Partner – MMR Properties, LLC	1.58%	0.00%	MMR Properties, LLC (50%)

[d] - During 2014, Ross B Summitt owned 101 shares (0.80%) directly and by attribution from the Mae K Summitt Marital Trust, which owns 19.315% of SFI LP, 585 shares indirectly for a total of directly owned and attributed shares of 636 shares (5.02%).

[e] - Summitt Family Investments LP owners are: Mae K Summitt Marital Trust 19.31%; R. B. Summitt, II 20.17%; Mary K Summitt 20.17%; Jo Anne Summitt Williams 20.17%; Joe Jim Summitt 20.17%; Summitt Corporation .01%.

Report Item 4: Insiders - continued

1. Name & Address (City, St, Country)	2. Principal Occupation if other than with Bank Holding Company	3a. Title & Position with Bank Holding Company	3b. Title & Position with Subsidiaries (include names)	3c. Title & Position with Other Businesses (include names)	4a. Percentage Voting Shares in Bank Holding Company	4b. Percentage Voting Shares in Subsidiary (include names of subsidiaries)	4c. List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names & %)
Conley T Murrell Sevierville, TN	Real Estate Development	Director	Director-- Sevier County Bank	Partner / Manager: Murrell Investments, LLC Murrell Investments, GP Murrell Properties, GP Murrell Properties, LLC	1.67%	0.00%	Murrell Investments, LLC 50% Murrell Investments, GP 50% Murrell Properties, GP 25% Murrell Properties, LLC 25%
Carolyn Fairbank Rockford, TN	Hospitality & Retail Executive	Director	Director-- Sevier County Bank	Trustee: KAB Family Trust Partner: BBR, LLC	0.24% [f]	0.00%	Christmas Place, Inc. & Christmas Place Properties, LLC 33% BBR, LLC 33%
Bobby R Stoffle Seymour, TN	CPA	Treasurer	CFO / EVP – Sevier County Bank	N/A	0.09%	0.00%	N/A
Charles H Atchley, Jr. Sevierville, TN	Banker	EVP	CLO / EVP - Sevier County Bank	N/A	1.66%	0.00%	N/A
D Clay Harris Seymour, TN	Banker	None	CCO / EVP - Sevier County Bank	N/A	0.16%	0.00%	N/A
Kevin R Mullins Sevierville, TN	Banker	None	COO / EVP - Sevier County Bank	N/A	1.96%	0.00%	N/A

[f] - Ms. Fairbank is attributed ownership from the 30 shares owned by the Keith A Biggs Family Trust UW for which she serves as trustee; no direct ownership.