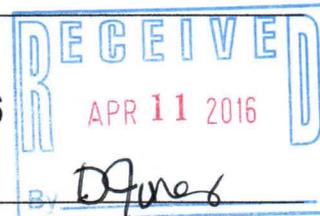


Board of Governors of the Federal Reserve System



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, **Matthew A. R. Converse**

Name of the Holding Company Director and Official

President, CEO 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

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 37864-5288

City State Zip Code

111 East Main Street (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:

Bobby Stoffle CFO

Name Title

865-453-6101 289

Area Code / Phone Number / Extension

865-774-4763

Area Code / FAX Number

bstoffle@banksb.com

E-mail Address

www.BankSCB.com

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

Signature of Holding Company Director and Official

03/31/2016

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



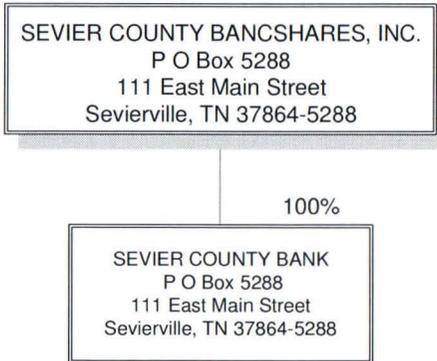
Form FR Y-6

Sevier County Bancshares, Inc.
Sevierville, TN

Fiscal Year Ending December 31, 2015

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)



LEI: N/A (for both entities); both entities incorporated in Tennessee

b. Domestic Branch Listing (no change from <http://structurelists/federalreserve.com>)

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 BR	3260 PARKWAY	PIGEON FORGE	TN	37863	SEVIER	USA	SEVIER COUNTY BANK
Full Service	DOLLY PARTON BRANCH	720 DOLLY PARTON PKWY	SEVIERVILLE	TN	37862	SEVIER	USA	SEVIER COUNTY BANK
Full Service	SEYMOUR BRANCH	11403 CHAPMAN HWY	SEYMOUR	TN	37865	SEVIER	USA	SEVIER COUNTY BANK

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Fiscal Year Ending December 31, 2015

Continued

Sevier County Bancshares, Inc.

Sevierville, TN

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 ¹	
S & K Partnership ² Sevierville, TN, USA	USA	94,752 shares	6.49% (Common Stock – Class A)
Summitt Family Investments LP ³ Sevierville, TN, USA	USA	169,736 shares	11.63% (Common Stock – Class A)
Spence Limited I, LP ⁴ Spence Limited II, LP ⁵ Blakely, GA, USA	USA	36,106 shares 108,319 shares	9.90% (Common Stock – Class A)
BancFunds VIII, LP ⁶ BancFunds IX, LP Chicago, IL, USA	USA	55,000 shares – 55,000 shares –	7.54% (Common Stock – Class A)
Blalock family ⁷ Sevierville, TN, USA	USA	76,440 shares	5.24% (Common Stock – Class A)
Richard Jacinto, II held in IRA Franklin Lakes, NJ, USA	USA	95,000 shares	6.51% (Common Stock – Class A)
2a: Not Applicable			

¹ During 2015 the Company completed a 56:1 stock split and then issued 750,000 shares of new common stock with 648,049 in Class A voting and 101,951 shares Class B nonvoting which are restrictively endorsed mandating that they are only convertible to Class A voting upon sale to less than 2% shareholders.

² General Partners in the S & K Partnership are R.B. Summitt II, Joe Jim Summitt, Mary K. Summitt and Jo Anne Williams; each partner owns 25%.

³ General Partner in SFI LP is Summitt Corp (SCI) Incorporated in Tennessee; Estate of Ross B. Summitt is the 100% stockholder of SCI; see Item 4 page ___.

⁴ Spence Limited I, LP acquired 25,487 shares of Class B nonvoting stock subject to restrictive endorsements noted above. Fund managed by John Spence.

⁵ Spence Limited II, LP acquired 76,464 shares of Class B nonvoting stock subject to restrictive endorsements noted above. Fund managed by John Spence.

⁶ Banc Funds VIII & IX are funds managed by Charles Moore

⁷ Shares owned by Wilma Jo Blalock (22,400); Douglas Blalock RLT (26,880) and Lori Blalock RLT (26,880).

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Fiscal Year Ending December 31, 2015

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/USA	Executive Asst	Secretary	Executive Asst - Sevier County Bank	N/A	N/A	0.00%	N/A
Matthew A. R. Converse Gatlinburg, TN/USA	Banker	President & CEO / Director	President, CEO & Director – Sevier County Bank	Managing Member Concordia LLC	1.30%	0.00%	Concordia, LLC (50%)
Lyle Overbay Sevierville, TN/USA	Retired Insurance Agent	Director	Director – Sevier County Bank	Partner: Overbay Family Partnership	0.47%	0.00%	Overbay Family Partnership (60%)
Joe Jim Summitt Sevierville, TN/USA	Banker	Director	Director & VP – Sevier County Bank	Partner: S & K Partnership	1.13%	0.00%	25% undivided interest
				Partner: Summitt Family Investments			Not over 25%
				Estate of Ross B. Summitt, Executor			Not over 25%
Estate of Ross B. Summitt ⁸ Sevierville, TN/USA	NA	NA	NA	Owner: Summitt Corp.	2.25% Attributed 0.39% Direct	0.00%	Summitt Corp. (100%)
R.B. Summitt II Sevierville, TN/USA	Retired Banker	Director	Director – Sevier County Bank	Partner: S & K Partnership	2.22%	0.00%	25% undivided interest
				Partner: Summitt Family Investments			Not over 25%
James Temple Jr. Sevierville, TN/USA	Engineer	Director & Chair	Director & Chair – Sevier County Bank	Sevier County - Engineer	0.11%	0.00%	N/A
				James A Temple Sr. FLP			Not over 25%
				John E Temple Trust			Not over 25%

⁸ Estate of Ross B Summitt owns 5,656 shares (0.39%) directly and by attribution from the Mae K. Summitt Marital Trust, which owns 19.315% of SFI LP, 32,785 shares indirectly; for a total of directly owned and attributed shares of 38,441 (2.64%).



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Fiscal Year Ending December 31, 2015

Continued

Sevier County Bancshares, Inc.
Sevierville, TN

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 & %)
S & K Partnership Sevierville, TN Sevierville TN/USA	N/A	Principal Shareholder	N/A	N/A	6.49%	N/A	N/A
Summitt Family Investments LP ⁹ Sevierville TN/USA	N/A	Principal Shareholder	N/A	N/A	11.63%	0.00%	N/A
Maria Mize Ruditis Boulder, CO/USA	Investor	Director	Director – Sevier County Bank	Partner: MMR Properties LLC	0.97%	0.00%	MMR Properties LLC (50%)
Conley T. Murrell Sevierville, TN/USA	Real Estate Development	Director	Director – Sevier County Bank	Partner / Manager: Murrell Investments LLC Murrell Investment GP Murrell Properties GP Murrell Properties LLC	1.02%	0.00%	50% 50% 25% 25%
Carolyn Fairbank ¹⁰ Rockford, TN/USA	Hospitality & Retail Executive	Director	Director – Sevier County Bank	Trustee: K.A.B. Family Trust Partner: B,B,R LLC	0.32%	0.00%	Christmas Place, Inc & Christmas Place Properties LLC (33%) B,B,R LLC (33%)
Bobby R. Stoffle Seymour, TN/USA	CPA	Treasurer	CFO / EVP – Sevier County Bank	N/A	0.07%	0.00%	N/A
Charles H. Atchley, Jr. Sevierville, TN/USA	Banker	EVP	CLO / EVP – Sevier County Bank	N/A	0.91%	0.00%	N/A

⁹ Summitt Family Investments LP owners are: Mae K. Summitt Marital Trust 19.31%; R.B. Summitt II 20.17%; Mary Summitt 20.17%; Jo Anne Summitt Williams 20.17%; Joe Jim Summitt 20.17%; Summitt Corporation 0.01%.

¹⁰ Ms. Fairbank is attributed ownership from 1,680 shares owned by the Keith A. Biggs family trust UW for which she serves as trustee and owns 2,950 shares directly for a total of 4,630 (0.32%).



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Fiscal Year Ending December 31, 2015

Continued

Sevier County Bancshares, Inc.
Sevierville, TN

D. Clay Harris Seymour, TN/USA	Banker	EVP	CCO / EVP – Sevier County Bank	N/A	0.08%	0.00%	N/A
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 **REVISED**
4/15/16