

Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

MAR 30 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.

I, Anthony T Moore

Name of the Holding Company Director and Official  
Chairman

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.

*Anthony T. Moore*  
Signature of Holding Company Director and Official

03/28/2016

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 3842050  
C.I. \_\_\_\_\_

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)

Reporter's Name, Street, and Mailing Address

Southeastern Bancorp, Inc

Legal Title of Holding Company

611 E College Street

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

Dickson TN 37055  
City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Joe S Corlew Secretary

Name Title

615-446-2822

Area Code / Phone Number / Extension

615-446-3200

Area Code / FAX Number

jcorlew@ffbtn.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

**Form FR Y-6**

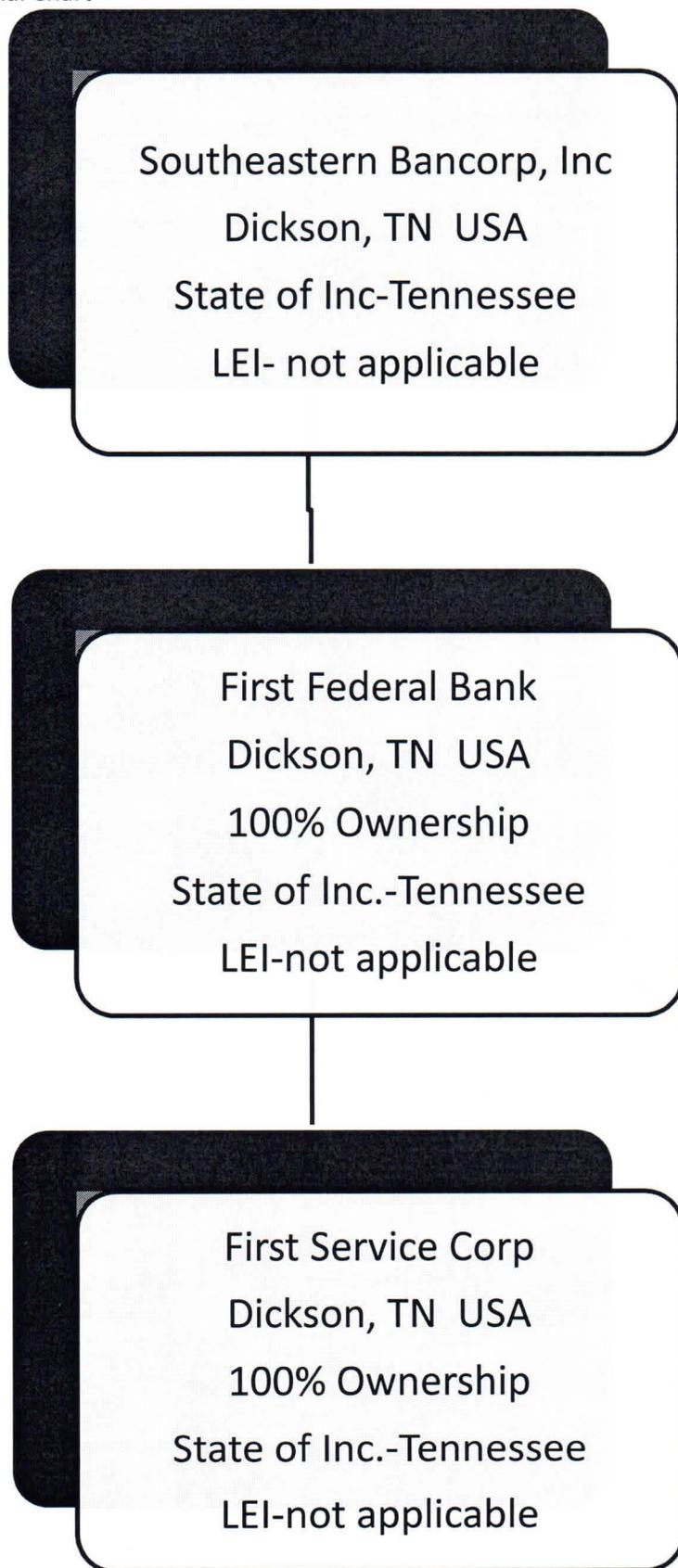
Southeastern Bancorp, Inc

Fiscal Year Ending December 31, 2015

Report Item 1: Annual Report to Shareholders

See accompanying Annual Report to Stockholders

Report Item 2.a Organizational Chart



**Form FR Y-6**  
Southeastern Bancorp, Inc

Report Item 2b. J  
Domestic Branch Listing  
12/31/2015

| Popular Name              | Date of Change | Street Address          | City             | County     | State | Country | Zip Code   | Branch Service Type        |
|---------------------------|----------------|-------------------------|------------------|------------|-------|---------|------------|----------------------------|
| FIRST FEDERAL BANK        | N/A            | 611 EAST COLLEGE STREET | DICKSON          | DICKSON    | TN    | USA     | 37055-2017 | Full Service (Head Office) |
| BURNS BRANCH              | N/A            | 2310 HIGHWAY 96         | BURNS            | DICKSON    | TN    | USA     | 37029      | Full Service               |
| CENTERVILLE BRANCH        | N/A            | 737 HIGHWAY 100         | CENTERVILLE      | HICKMAN    | TN    | USA     | 37033      | Full Service               |
| CHARLOTTE BRANCH          | N/A            | 2 COURT SQUARE          | CHARLOTTE        | DICKSON    | TN    | USA     | 37036      | Full Service               |
| DICKSON BRANCH            | N/A            | 200 HENSLEE DRIVE       | DICKSON          | DICKSON    | TN    | USA     | 37055      | Full Service               |
| HIGHWAY 46 MAIN BRANCH    | N/A            | 601 HIGHWAY 46 SOUTH    | DICKSON          | DICKSON    | TN    | USA     | 37055      | Full Service               |
| FAIRVIEW BOULEVARD BRANCH | N/A            | 2070 FAIRVIEW BOULEVARD | FAIRVIEW         | WILLIAMSON | TN    | USA     | 37062      | Full Service               |
| MCEWEN BRANCH             | N/A            | 9597 US HIGHWAY 70 EAST | MCEWAN           | HUMPHREYS  | TN    | USA     | 37101      | Full Service               |
| NEW JOHNSONVILLE BRANCH   | N/A            | 590 BROADWAY AVENUE     | NEW JOHNSONVILLE | HUMPHREYS  | TN    | USA     | 37134      | Full Service               |
| VANLEER BRANCH            | N/A            | 4701 HIGHWAY 49 WEST    | VANLEER          | DICKSON    | TN    | USA     | 37181      | Full Service               |
| WAVERLY BRANCH            | N/A            | 122 WEST MAIN STREET    | WAVERLY          | HUMPHREYS  | TN    | USA     | 37185      | Full Service               |
| WHITE BLUFF BRANCH        | N/A            | 4363 HIGHWAY 70 EAST    | WHITE BLUFF      | DICKSON    | TN    | USA     | 37187      | Full Service               |

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Form FR Y-6

Southeastern Bancorp, Inc

Fiscal Year Ending December 31, 2015

Report Item 3: Securities holders

(1)(a)(b)(c) and (2)(a)(b)(c)

Current securities holders with ownership, control or holdings of 5% of more with power to vote as of fiscal year ending 12-31-2015

| (1)(a)<br>Name,<br>City , State Country    | (1)(b)<br>Country of<br>Citizenship | (1)(c)<br>Number and percentage of<br>Each Class of Voting Securities |
|--|-------------------------------------|---|
| Anthony T Moore<br>Dickson, TN, USA        | <i>Undergraduate</i><br>USA         | 93-35%  |
| Larry Vickers<br>St Petersburg, FL, USA    | USA                                 | 33-13%  |
| Barney B Regen<br>Dickson, TN , USA        | USA                                 | 20-8%   |
| Charles K Pruett<br>Dickson, TN 37055, USA | USA                                 | 15-6%   |

3.2

Securities holders not listed in 3(1)(a)-3(1)(c) that had ownership, control or holdings of 5% of more with power to vote during the fiscal year ending 12-31-2015

None

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Southeastern Bancorp, Inc

Fiscal Year Ending December 31, 2015

Report Item 4: Insiders

(1), (2), (3) and (4)(a)(b)(c)

| (1) Name, City<br>State<br>Country   | (2) Principal<br>Occupation<br>if other<br>Than with<br>Holding<br>Company | (3)(a)<br>Title & Position<br>with Holding<br>Company | (3)(b)<br>Title &<br>Position<br>with<br>Subsidiaries<br>(include<br>names of<br>Subsidiaries) | (3)(c)<br>Title & Position<br>with Other<br>Businesses<br>(include names<br>of other<br>businesses) | (4)(a)<br>% of<br>Voting<br>Shares in<br>Holding<br>Company | (4)(b)% of Voting<br>Shares in<br>Subsidiaries<br>(include names of<br>subsidiaries) | (4)(c) List Names of other companies<br>(include partnerships) if 25% or more of<br>voting securities are held (List names of<br>companies and percentage of voting<br>securities held) |
|--------------------------------------|--|---|--|---|---|--|---|
| Anthony T Moore<br>Dickson, TN       | Banker   | Chairman<br>President and<br>Director                 | CEO &<br>President<br>First Federal<br>Bank  | See Attached<br>List  | 36%   | None   | N/A   |
| C.K. Pruett<br>Dickson, TN           | Contractor   | Director  | N/A  | See Attached<br>List  | 6%  | None   | N/A   |
| Barney B Regen<br>Dickson, TN        | Attorney   | Director  | N/A  | See Attached<br>List  | 8%  | None   | N/A   |
| B.J. Smith<br>Dickson, TN            | Retired Physician  | Director  | N/A  | N/A   | 2%  | None   | N/A   |
| Reid Walker<br>Dickson, TN           | Retired Sales  | Director  | N/A  | N/A   | 2%  | None   | N/A   |
| Larry E Vickers<br>St Petersburg, FL | Banker   | Director  | N/A  | See Attached<br>List  | 13%   | None   | N/A   |
| Joe Corlew<br>Dickson, TN            | Banker   | Secretary   | Sr VP & CFO<br>First Federal<br>Bank   | 50% Partner<br>Dickson<br>Rebuilders  | 2%  | None   | N/A   |

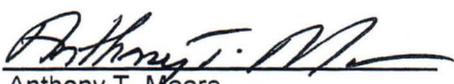
Anthony T. Moore

## Schedule of Related Interests

12/31/2015

| <b>Name of Entity</b>  | <b>Type of Entity</b> | <b>Position</b>         | <b>% Owned</b>  | <b>Nature of Business</b>      | <b>Start Date</b> |
|--|-----------------------|-------------------------|-----------------|--------------------------------|-------------------|
| Southeastern Bancorp, Inc.<br>Dickson, Tn.                         | Corporation           | Chairman,<br>Pres & CEO | 35.23%          | Banking                        | 5/26/1995         |
| First Investment Services, LLC<br>Dickson, Tn.                     | LLC                   | Member                  | 33.33%          | Investments                    | 10/29/2003        |
| Canterbury Properties<br>Dickson, Tn.                              | Partnership           | Partner                 | 50%             | Investment Property            | 2/11/1997         |
| Autumn Place, Inc.<br>Dickson, Tn.                                 | Corporation           | Secretary               | 50%             | Rental Prpoerty                | 7/12/1994         |
| Dogwood Development<br>Dickson, Tn.                                | Corporation           | Member                  | 16.66%          | Real Estate Investment         | 8/5/1999          |
| Quality Aircraft Sales, LLC<br>Dickson, Tn.                        | LLC                   | Member                  | 51%             | Aircraft Sales                 | 9/1/1999          |
| Dickson Entertainment<br>Equipment Co., LLC<br>Dickson, Tn.        | LLC                   | Member                  | 33.33%          | Entertainment<br>Bowling Alley | 4/15/2002         |
| Canterbury Entertainment<br>Properties<br>Dickson, Tn.             | LLC                   | Member                  | 33.33%          | Investment<br>Property         | 4/15/2002         |
| Square Mile /Box Seat Properties, LLC<br>Dickson, Tn.              | LLC                   | Member                  | 50%             | Investment Property            | 9/24/2010         |
| Manhattan Group Properties LLC<br>Dickson, Tn.                     | LLC                   | Member                  | 33.33%          | Investment Property            | 8/2/2007          |
| Storekeeper Properties LLC<br>Dickson, Tn.                         | LLC                   | Member                  | 33.33%          | Investment Property            | 6/15/2007         |
| Cumberland Bancorp<br>Clarksville, Tn<br>Southeastern Bancorp owns | Corporation           | Director                | 12.19%<br>3.71% | Banking                        | 6/15/2009         |

|  |             |          |                          |            |
|--|-------------|----------|--------------------------|------------|
| Putnam 1st Mercantile<br>Cookeville, Tn. | Corporation | Director | 6.32% Banking            | 2010       |
| 50-601 Music Row<br>Nashville, Tn.       | LLC         | Member   | 100% Investment Property | 12/15/2014 |
| A & A Properties<br>Pensacola, Fl        | Partnership | Partner  | 50% Rental Property      | 5/15/2015  |

  
Anthony T. Moore

1/20/2016  
DATE

## BARNEY B. REGEN

### Related Interests

December 31, 2015

|                        |   |
|------------------------|---|
| Name of Entity:        | White, Regen & Garton, PLC                  |
| Type of Entity:        | Professional Limited Liability Company      |
| Percent Owned:         | 33-1/3                                      |
| Nature of Business:    | Law Practice                                |
| Transactions with FFB: | Legal Services and Depository Relationship  |
| Name of Entity:        | Mid-Cumberland Title & Abstract Company     |
| Type of Entity:        | Partnership                                 |
| Percent Owned:         | 33-1/3                                      |
| Nature of Business:    | Real Estate Title Services                  |
| Transactions with FFB: | Title Services and Depository Relationship  |
| Name of Entity:        | K. und k. Handelsgesellschaft, m.b.H., L.P. |
| Type of Entity:        | Limited Partnership                         |
| Percent Owned:         | 33-1/3                                      |
| Nature of Business:    | Real Estate Investments                     |
| Transactions with FFB: | Loan and Depository Relationship            |
| Name of Entity:        | GOTC Corporation                            |
| Type of Entity:        | Corporation                                 |
| Percent Owned:         | 33-1/3                                      |
| Nature of Business:    | Real Estate Investments                     |
| Transactions with FFB: | None  |
| Name of Entity:        | Southeastern Bancorp, Inc.                  |
| Type of Entity:        | Corporation                                 |
| Percent Owned:         | 7.69  |
| Nature of Business:    | Bank Holding Company                        |
| Transactions with FFB: | Shareholder and Depository Relationship     |
| Name of Entity:        | Safeguard Title, LLC                        |
| Type of Entity:        | Limited Liability Company                   |
| Percent Owned:         | 30  |
| Nature of Business:    | Title Insurance                             |
| Transactions with FFB: | None  |
| Name of Entity:        | Dogwood Development Corporation             |
| Type of Entity:        | Corporation                                 |
| Percent Owned:         | 33-1/3                                      |

|                        |   |
|------------------------|---|
| Nature of Business:    | Real Estate Investments                 |
| Transactions with FFB: | Depository Relationship                 |
| Name of Entity:        | Cumberland Trust and Investment Company |
| Type of Entity:        | Corporation                             |
| Percent Owned:         | 8.93                                    |
| Nature of Business:    | Trust Services                          |
| Transactions with FFB: | None                                    |
| Name of Entity:        | Nashai Biotech, LLC                     |
| Type of Entity:        | Limited Liability Company               |
| Percent Owned:         | 28.24                                   |
| Nature of Business:    | Dietary Supplement Production and Sales |
| Transactions with FFB: | None                                    |
| Name of Entity:        | Noble House LLC                         |
| Type of Entity:        | Limited Liability Company               |
| Percent Owned:         | 28.24                                   |
| Nature of Business:    | International Trade                     |
| Transactions with FFB: | None                                    |
| Name of Entity:        | Blackstone & Associates, LLC            |
| Type of Entity:        | Limited Liability Company               |
| Percent Owned:         | 100                                     |
| Nature of Business:    | International Trade Consultant          |
| Transactions with FFB: | Depository Relationship                 |
| Name of Entity:        | Skyview Leasing and Development, LLC    |
| Type of Entity:        | Limited Liability Company               |
| Percent Owned:         | 33-1/3                                  |
| Nature of Business:    | Real Estate Investments                 |
| Transactions with FFB: | None                                    |
| Name of Entity:        | Blackacre Associates LLC                |
| Type of Entity:        | Limited Liability Company               |
| Percent Owned:         | 33-1/3                                  |
| Nature of Business:    | Real Estate Development                 |
| Transactions with FFB: | None                                    |

| <u>Name of Entity</u>               | <u>Type of Entity</u> | <u>% Owned</u> | <u>Nature of Business</u> | <u>Details of Any Know Transactions w/FFB</u> |
|-------------------------------------|-----------------------|----------------|---------------------------|---|
| C. K. Pruett Construction Inc.      | Corporation           | 100%           | Construction              | Loan & Deposit Accounts                       |
| Pruett Properties                   | Prop.                 | 100%           | Rental Property           | Loan & Deposit Accounts                       |
| Canterbury Entertainment Properties | LLC                   | 33%            | Investment Property       | Deposit Account                               |
| Autumn Place Inc.                   | Corporation           | 50%            | Investment Property       | Deposit Account                               |
| Canterbury Properties               | Partnership           | 50%            | Investment Property       | Deposit Account                               |
| Dickson Entertainment Eqpt          | LLC                   | 33%            | Investment Property       | Deposit Account                               |
| First Investment Services           | LLC                   | 33%            | Investment Services       | Deposit Account                               |
| Manhattan Group Properties          | LLC                   | 33%            | Investment Property       | Deposit Account                               |
| Dogwood                             | LLC                   | 16.5%          | Investment Property       | Deposit Account                               |

Autumn Place Inc. , owns a 2/3 interest in a commercial lot located at Hwy 70 E. Dickson, TN. With Duke Family Partnership L. P.



SIGNATURE

2-4-16

Date

Larry Vickers

| <u>Name of Entity</u>      | <u>Type</u>   | <u>Ownership %</u> | <u>Nature of Business</u> |
|----------------------------|---------------|--------------------|---------------------------|
| Putnam 1st Mercantile Bank | Corporation   | 19.00%             | Commercial Bank           |
| Mercantile, LLC            | LLC           | 25%                | Real Estate               |
| Henecer & Vickers          | Partnership   | 50%                | Real Estate               |
| The Vickers Foundation     | 503-L Charity | 0%                 | Charity                   |