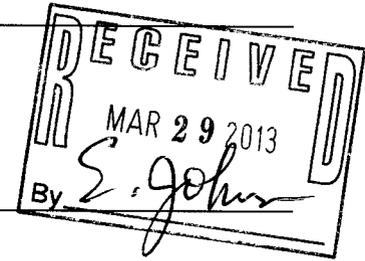


Board of Governors of the Federal Reserve System



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, 2012**

Month / Day / Year

I, **Matthew A.R. Converse**

Reporter's Name, Street, and Mailing Address

**Sevier County Bancshares, Inc.**

Name of the Holding Company Director and Official

**President & CEO / Director**

Legal Title of Holding Company

**PO Box 5288**

Title of the Holding Company Director and Official

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

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.

**Sevierville TN 37864**

City State Zip Code

**111 East Main Street**

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 A.R. Converse President & CEO**

Name Title

**865-453-6101**

Area Code / Phone Number / Extension

**865-774-4761**

Area Code / FAX Number

**mconverse@BankSCB.com**

E-mail Address

**www.BankSCB.com**

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

Signature of Holding Company Director and Official

*Matthew A.R. Converse, Pres/CEO + Director*  
**MARCH 28, 2013**

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

revised



Form FR Y-6

Sevier County Bancshares, Inc.  
Sevierville, TN

Fiscal Year Ending December 31, 2012

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)

SEVIER COUNTY BANCSHARES, INC.  
P O Box 5288  
111 East Main Street  
Sevierville, TN 37864-5288

100%

SEVIER COUNTY BANK  
P O Box 5288  
111 East Main Street  
Sevierville, TN 37864-5288

*all 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	3280 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

revised

**Form FR Y-6**

Fiscal Year Ending December 31, 2012

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
S & K Partnership Sevierville, TN, USA	USA	1,692 shares – 15.3% (Common Stock)
Summitt Family Investments LP Sevierville, TN, USA	USA	3,031 shares – 27.4% (Common Stock)
2a: Not Applicable		

**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 Asst	Secretary	Executive Asst - Sevier County Bank	N/A	N/A	0.00%	N/A
William S. Brown Pigeon Forge, TN	Retired Banker	Director	Director – Sevier County Bank	N/A	0.06%	0.00%	N/A
Matthew A. R. Converse Gatlinburg, TN	Banker	President & CEO / Director	President, CEO & Director – Sevier County Bank	President Northbanks, LLC	2.47%	0.00%	Northbanks, LLC (100%)
Richard Isenberg Sevierville, TN	Retired Banker	Director	Director – Sevier County Bank	N/A	0.14%	0.00%	N/A
Lyle Overbay Sevierville, TN	Retired Insurance Agent	Director	Director – Sevier County Bank	Partner: Overbay Family Partnership	0.37%	0.00%	Overbay Family Partnership (60%)
A. Zachary Wade Sevierville, TN	Hotelier	Director	Director – Sevier County Bank	Partner: Wade Children's Trust	1.57%	0.00%	Wade Children's Trust (33.3%)
				Partner: Willow River LLC			Not over 25%
				Partner: Kelco, Ltd			Not over 25%

\* - General Partner - Summitt Corporation (incorporated in TN); Ross B. Summitt is 100% shareholder of Summitt Corporation. (see Item 4, page 3 for year end ownership of Summitt Family Investments LP)

\*\* - General Partners (25% each) - S&K Partnership; R.B. Summitt II; Joe Jim Summitt; Mary Summitt; Jo Anne Williams

Revised

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Fiscal Year Ending December 31, 2012  
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 & %)
Joe Jim Summitt Sevierville, TN	Banker	Director	Director & VP -- Sevier County Bank	Partner: S & K Partnership	2.48%	0.00%	25% undivided interest
				Partner: Summitt Family Investments			Not over 25%
Ross B. Summitt Sevierville, TN	Retired Banker	Director	Director -- Sevier County Bank	Partner: Summitt Family Investments	22.5% Direct 0.46%	0.00%	Not over 25%
R.B. Summitt II Sevierville, TN	Retired Banker	Director	Director -- Sevier County Bank	Partner: S & K Partnership	3.38%	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	Sevier County - Engineer	0.15%	0.00%	N/A
				James A Temple Sr. FLP			Not over 25%
				John E Temple Trust			Not over 25%
S & K Partnership Sevierville, TN	N/A	Principal shareholder	N/A	N/A	15.27%	N/A	N/A
Summitt Family Investments LP	N/A	Principal shareholder	N/A	N/A	27.36%	0.00%	N/A
Summitt Family Investments LP owners are: Mae 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%						0.00%	

⊗ During 2012, Ross B. Summitt owned the following SCBS stock:

1) Individually → 51 sh  
 2) Through 80.621% ownership of Summitt Family Investments LP = 2,444 sh  
 In late December 2012, Mr. Summitt gifted his 80.621% ownership in Summitt Family Investments LP to his children, resulting in the year ownership % listed above. 2,495 sh  
 22.5%

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Fiscal Year Ending December 31, 2012

Continued

Sevier County Bancshares, Inc.  
Sevierville, TN

Maria Mize Roditis Boulder, CO	Investor	Director	Director – Sevier County Bank	Partner: MMR Properties LLC	0.38%	0.00%	MMR Properties LLC (50%)
Conley T. Murrell Sevierville, TN	Real Estate Development	Director	Director – Sevier County Bank	Partner / Manager: Murrell Investments LLC Murrell Investment GP Murrell Properties GP Murrell Properties LLC	0.0%	0.00%	50% 50% 25% 25%
Carolyn Fairbank Rockford, TN	Hospitality & Retail Executive	Director	Director – Sevier County Bank	Trustee: K.A.B. Family Trust  Partner: B,B,R LLC	0.0%	0.00%	Christmas Place, Inc & Christmas Place Properties LLC (33%) B,B,R LLC (33%)
Bobby R. Stoffie Seymour, TN	CPA	Treasurer	CFO / EVP – Sevier County Bank	N/A	.05%	0.00%	N/A
Charles H. Atchley, Jr. Sevierville, TN	Banker	EVP	CLO / EVP – Sevier County Bank	N/A	1.96%	0.00%	N/A