

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)); sections 8(a) and 13(a) of the International Banking Act (12 U.S.C. §§ 3106(a) and 3108(a)); sections 11(a)(1), 25, and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); and sections 113, 165, 312, 618, and 809 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850a(c)(1), and 5468(b)(1)). Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

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. If the holding company is an ESOP/ESOT formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

I, George P Shirley

Name of the Holding Company Director and Official

Director and 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.


Signature of Holding Company Director and Official

Date of Signature

2-22-19

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 _____

C.I. _____

This report form is to be filed by all top-tier bank holding companies, top-tier savings and loan holding companies, and U.S. intermediate 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.

Date of Report (top-tier holding company's fiscal year-end):

December 31, 2018

Month / Day / Year

N/A

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

Reporter's Name, Street, and Mailing Address

Citizens of Grainger County Corporation

Legal Title of Holding Company

P O Box 98

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

Rutledge

TN

37861

City

State

Zip Code

8335 Rutledge Pike

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Jared Corum

COO

Name

Title

865/828/5237

Area Code / Phone Number / Extension

865/828/5272

Area Code / FAX Number

jcorum@cbtgrainger.com

E-mail Address

www.cbtgrainger.com

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

Is confidential treatment requested for any portion of this report submission?

0=No

1=Yes

0

In accordance with the General Instructions for this report (check only one).

1. a letter justifying this request is being provided along with the report

☐

2. a letter justifying this request has been provided separately ...

☐

NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."

FORM FR Y-6

CITIZENS OF GRAINGER COUNTY CORPORATION

Rutledge, Tennessee 37861

Fiscal Year Ending December 31, 2018

Report Item 1: The bank holding company prepares an annual report for its shareholders. Copy enclosed.

Report Item 2a: Attached

Report Item 2b: Attached

Report Item 3: Attached

Report Item 4: Attached

FORM FR Y-6

CITIZENS OF GRAINGER COUNTY CORPORATION

Rutledge, Tennessee 37861

Fiscal Year Ending December 31, 2018

Report Item 2a: Organization Chart

**CITIZENS OF GRAINGER COUNTY
CORPORATION**

RUTLEDGE, TENNESSEE

Incorporated in Tennessee

LEI: N/A

100%

**CITIZENS BANK AND TRUST COMPANY
OF GRAINGER COUNTY**

RUTLEDGE, TENNESSEE

Incorporated in Tennessee

LEI: 549300YVF0872060HC60

Board of Governors of the Federal Reserve System

FR Y-6 Depository Institution Branch Data Verification



All Branches for Selected Holding Company

[Back To Head Office List](#)
[Back to Search Results](#)

A list of branches for your holding company: **CITIZENS OF GRAINGER COUNTY CORPORATION (1085992) of RUTLEDGE, TN**.
The data are as of **12/31/2018**.

Save a copy of this list by clicking the download button below. **When asked if you would like to open or save this file, choose the 'Save' button.** Make corrections to your saved copy and then send it to your FRB contact. See the detailed instructions (linked above) for more information.

[Download List to Excel](#)

Institutions: 1 to 5 of 5

Branch Service Type	Branch ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*
Full Service (Head Office)	715630	CITIZENS BANK AND TRUST COMPANY OF GRAINGER COUNTY	8335 RUTLEDGE PIKE	RUTLEDGE	TN	37861	GRAINGER	UNITED STATES	Not Required	Not Required	CITIZENS BANK AND TRUST COMPANY OF GRAINGER COUNTY	715630
Full Service	831633	BEAN STATION BRANCH	1131 HIGHWAY 11 WEST	BEAN STATION	TN	37708	GRAINGER	UNITED STATES	Not Required	Not Required	CITIZENS BANK AND TRUST COMPANY OF GRAINGER COUNTY	715630
Full Service	981332	BLAINE BRANCH	870 RUTLEDGE PIKE	BLAINE	TN	37709	GRAINGER	UNITED STATES	Not Required	Not Required	CITIZENS BANK AND TRUST COMPANY OF GRAINGER COUNTY	715630
Full Service	2909684	CHEROKEE BRANCH	6680 HWY 92	RUTLEDGE	TN	37861	GRAINGER	UNITED STATES	Not Required	Not Required	CITIZENS BANK AND TRUST COMPANY OF GRAINGER COUNTY	715630
Full Service	1218905	WASHBURN BRANCH	125 WASHBURN ROAD	WASHBURN	TN	37888	GRAINGER	UNITED STATES	Not Required	Not Required	CITIZENS BANK AND TRUST COMPANY OF GRAINGER COUNTY	715630

*FDIC UNINUM, Office Number, and ID_RSSD columns are for reference only. Verification of these values is not required.

Report Item 3: Shareholders

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

Current Shareholders with ownership, control or holdings of 5% or more with power to vote.

(1)(a) Name & Address (City, State, Country)	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities
Shirley Family Trust, Betty A Shirley; George P Shirley, Co-Trustees Rutledge, TN 37861 USA	USA	5,058 7.67% Common Stock
Shirley GAP Marital Trust, George P Shirley, Co-Trustee and Betty A Shirley, Co-Trustee Rutledge, TN 37861 USA	USA	6,829 10.36% Common Stock
Betty A. Shirley Rutledge, TN 37861 USA	USA	10,195 15.47% Common Stock
George Patrick Shirley and Betty Shirley Rutledge, TN 37861 USA	USA	180 0.27% Common Stock
Mary Grace Shirley JTC Betty A Shirley Rutledge, TN 37861 USA	USA	180 0.27% Common Stock
Mary Grace Shirley and Betty A Shirley Rutledge, TN 37861 USA	USA	375 0.57% Common Stock
CONTROLS TOTAL		22,817 34.61% Common Stock
George Patrick Shirley Rutledge, TN 37861 USA	USA	4,076 6.18% Common Stock
George Patrick Shirley and Betty Shirley Rutledge, TN 37861 USA	USA	180 0.27% Common Stock
Shirley Family Trust, Betty A Shirley; George P Shirley, Co-Trustees Rutledge, TN 37861 USA	USA	5,058 7.67% Common Stock
Shirley GAP Marital Trust, George P Shirley, Co-Trustee and Betty A Shirley, Co-Trustee Rutledge, TN 37861 USA	USA	6,829 10.36% Common Stock
CONTROLS TOTAL		16,143 24.48% Common Stock
Mary Grace Shirley Knoxville, TN 37912 USA	USA	3,300 5.01% Common Stock
Mary Grace Shirley JTC Betty A Shirley Rutledge, TN 37861 USA	USA	180 0.27% Common Stock
Mary Grace Shirley and Betty A Shirley	USA	375 0.57% Common Stock
CONTROLS TOTAL		3,855 5.85% Common Stock

Total Family controlling sharing (removing overlaps) 30,193 45.81%

Shareholders not listed in (3)(2)(a) through 3(2)(c) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year: NONE

Form FR Y-6
Citizens of Grainger County Corporation
Fiscal Year Ending 12/31/18

Total Outstanding
Shares as of Fiscal Year End
65,910

Report Item 4: Insiders

(1) (2) (3)(a)(b)(c) and (4)(a)(b)(c)©	(4)(a)(b)(c)						
1	2	3 (3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)	
Name & Address	Principal Occupation	Title & Position w/HC	Title & Position w/Subsidiary	Title & Position w/other Business	Percentage of Voting Shares in HC	Pct. Of Voting Shares in Subsidiaries	Names of other Comp. if 25% or more of voting sec. are held
Greg Corum Blaine, TN, USA	Manager Meat Dept	Director	Director (CB&T of Gr.Co.)	Mgr., Meat Dept Cox & Wright Grocery	0.61%	None	N/A
J. Frank Godwin Rutledge, TN, USA	Farmer	Director	Director (CB&T of Gr.Co.)	Partner G&M Farms	1.06%	None	G&M Farms 50%
Terry Johnson Bean Station, TN, USA	Cabinet Mfg Jabo's Allwood Products	Director	Director (CB&T of Gr.Co.)	VP Grainger Doors	0.02%	None	The Top Shop 25% Grainger Doors, Inc 25% Lakeshore General Hardware, LLC 25%
David Stanley Roach Rutledge TN, USA	Residential Construction	Director	Director (CB&T of Gr.Co.)	Owner Roach Buliders Partner Crosscut Enterprises LLC	0.01%	None	Roach Buliders 100% Crosscut Enterprises LLC 50%
George P. Shirley* Rutledge, TN, USA	N/A	Director & President	Director & President (CB&T of Gr.Co.)	N/A	6.45%	None	N/A
Margaret A. Stapleton Washburn, TN, USA	Retired Merchant Farmer	Director	Director (CB&T of Gr.Co.)	N/A	1.21%	None	N/A
Shirley Family Trust Betty A Shirley; George P Shirley Co-Trustees Rutledge TN, USA	N/A	Principal Shareholder		N/A	7.67%	None	N/A
Shirley GAP Marital Trust, George P Shirley, Betty A Shirley Co-Trustees Rutledge TN, USA	N/A	Principal Shareholder	N/A	N/A	10.36%	None	N/A
Betty Shirley** Rutledge, TN, USA	N/A	Principal Shareholder	N/A	N/A	15.47%	None	Citizens of Grainger County Corp. 34.61% Common Voting
Mary Grace Shirley*** Knoxville, TN, USA	N/A	N/A	N/A	N/A	5.85%	None	N/A

Report Item 4: Directors; Insiders; & Related Interests

* George Shirley is the son of Betty Shirley

**Betty Shirley is a principal shareholder holding more than 25% of ownership.

***Mary Grace Shirley is the daughter of Betty Shirley.