

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.

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.

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.

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

December 31, 2021

Month / Day / Year

NA

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

Reporter's Name, Street, and Mailing Address

Putnam-Greene Financial Corporation

Legal Title of Holding Company

P.O. Box 4450

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

Eatonton GA 31024

City State Zip Code

100 S. Madison Avenue, Eatonton, GA 31024

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Wil Griffin Comptroller/CFO

Name Title

706/485-9941

Area Code / Phone Number / Extension

706/484-9941

Area Code / FAX Number

wgriffin@ibankfmb.com

E-mail Address

ibankfmb.com

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

I, **Wil Griffin**

Name of the Holding Company Director and Official

Comptroller

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

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. _____

Is confidential treatment requested for any portion of this report submission?	0=No 1=Yes	<input type="checkbox"/> <input checked="" type="checkbox"/>
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	<input type="checkbox"/>	
2. a letter justifying this request has been provided separately ...	<input type="checkbox"/>	
NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."		

Form FR Y-6
PUTNAM-GREENE FINANCIAL CORPORATION
Eatonton, Georgia

Fiscal Year Ending December 31, 2021

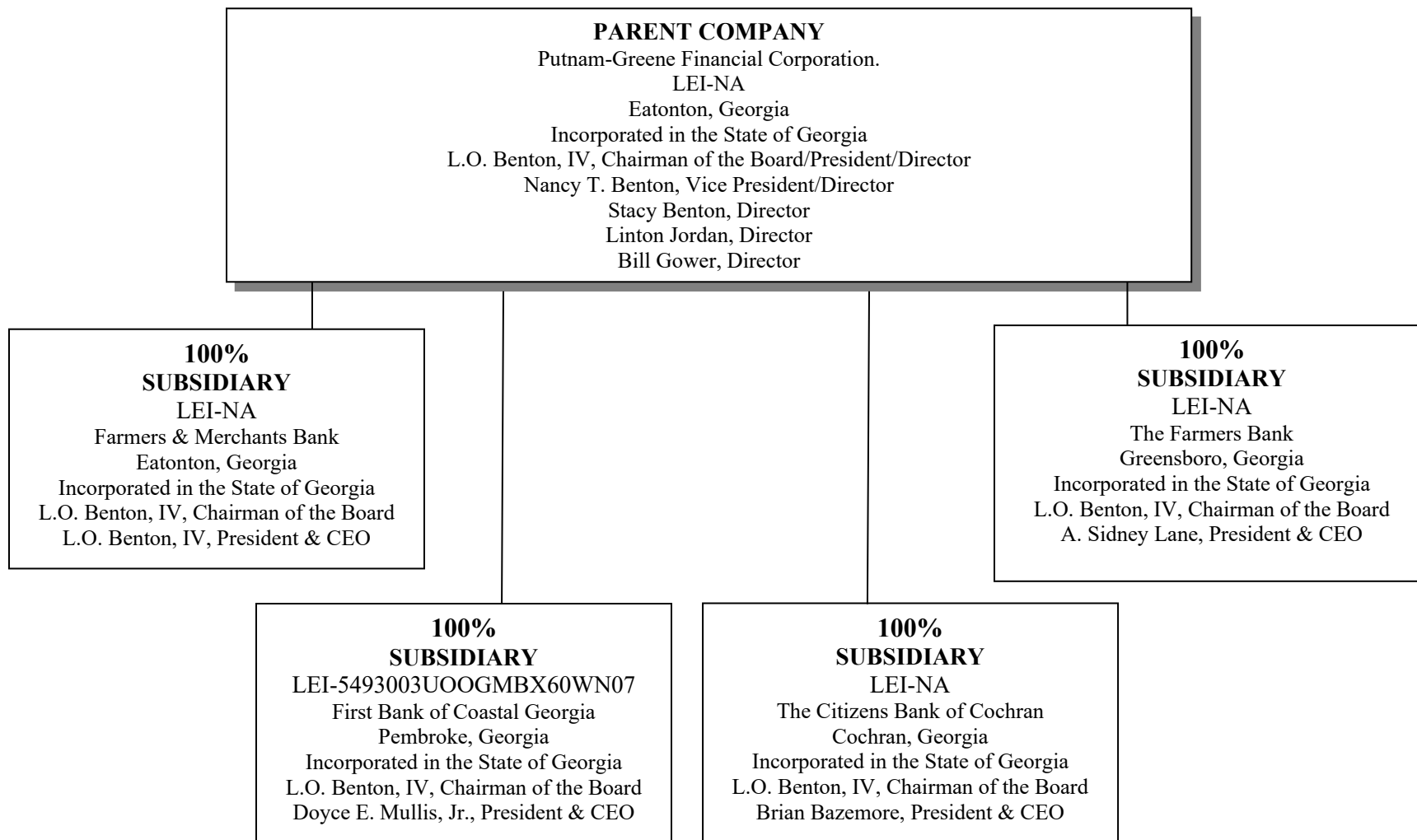
Report Item 1: Annual Report to Shareholders

Putnam-Greene Financial Corporation prepares an annual report for its shareholders and is not registered with the SEC. The report is attached.

Form FR Y-6
PUTNAM-GREENE FINANCIAL CORPORATION
Eatonton, Georgia

Fiscal Year Ending December 31, 2021

Report Item 2a: Organizational Chart



Form FR Y-6
PUTNAM-GREENE FINANCIAL CORPORATION
Eatonton, Georgia

Fiscal Year Ending December 31, 2021

Report Item 2b: Domestic Branch Listing

Results: A list of branches for your holding company: PUTNAM-GREENE FINANCIAL CORPORATION (1246252) of EATONTON, GA. The data are as of 12/31/2021. Data reflects information that was received and processed through 01/05/2022.

Reconciliation and Verification Steps:

1. In the Data Action column of each branch row, enter one or more of the actions specified below.
2. If required, enter the date in the Effective Date column.

Actions:

OK: If the branch information is correct, enter 'OK' in the Data Action column.

Change: If the branch information is incorrect or incomplete, revise the data, enter 'Change' in the Data Action column and the date when this information first became valid in the Effective Date column.

Close: If a branch listed was sold or closed, enter 'Close' in the Data Action column and the sale or closure date in the Effective Date column.

Delete: If a branch listed was never owned by this depository institution, enter 'Delete' in the Data Action column.

Add: If a reportable branch is missing, insert a row, add the branch data, and enter 'Add' in the Data Action column and the opening or acquisition date in the Effective Date column.

If printing this list, you may need to adjust your page setup in MS Excel. Try using landscape orientation, page scaling, and/or legal sized paper.

Submission Procedure

When you are finished, send a saved copy to your FRB contact. See the detailed instructions on this site for more information.

If you are e-mailing this to your FRB contact, put your institution name, city and state in the subject line of the e-mail.

Note: To satisfy the FR Y-10 reporting requirements, you must also submit FR Y-10 Domestic Branch Schedules for each branch with a Data Action of Change, Close, Delete, or Add. The FR Y-10 report may be submitted in a hardcopy format or via the FR Y-10 Online application - <https://y10online.federalreserve.gov>.

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

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Eatonton, Georgia

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Report Item 2b: Domestic Branch Listing

Data Action	Effective Date	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*	Comments
OK		Full Service (Head Office)	278733	CITIZENS BANK OF COCHRAN, THE	124 EAST DYKES STREET	COCHRAN	GA	31014	BLECKLEY	UNITED STATES	Not Required	Not Required	CITIZENS BANK OF COCHRAN, THE	278733	
OK		Full Service	3644544	COMMUNITY BANK OF DUBLIN-LAURENS COUNTY BRANCH	1303 BELLEVUE AVENUE	DUBLIN	GA	31040	LAURENS	UNITED STATES	Not Required	Not Required	CITIZENS BANK OF COCHRAN, THE	278733	
OK		Full Service (Head Office)	64730	FARMERS & MERCHANTS BANK	100 SOUTH MADISON AVENUE	EATONTON	GA	31024	PUTNAM	UNITED STATES	Not Required	Not Required	FARMERS & MERCHANTS BANK	64730	
OK		Full Service	3405820	LAKE OCONEE PARKWAY BRANCH	1011 LAKE OCONEE PARKWAY	EATONTON	GA	31024	PUTNAM	UNITED STATES	Not Required	Not Required	FARMERS & MERCHANTS BANK	64730	
OK		Full Service (Head Office)	11837	FARMERS BANK, THE	202 SOUTH MAIN STREET	GREENSBORO	GA	30642	GREENE	UNITED STATES	Not Required	Not Required	FARMERS BANK, THE	11837	
OK		Full Service	13934	GREENSBORO BRANCH	202-A SOUTH MAIN STREET	GREENSBORO	GA	30642	GREENE	UNITED STATES	Not Required	Not Required	FARMERS BANK, THE	11837	
OK		Full Service (Head Office)	823638	FIRST BANK OF COASTAL GEORGIA	250 WEST BACON STREET	PEMBROKE	GA	31321	BRYAN	UNITED STATES	Not Required	Not Required	FIRST BANK OF COASTAL GEORGIA	823638	
OK		Full Service	822033	RICHMOND HILL BRANCH	9720 FORD AVENUE	RICHMOND HILL	GA	31324	BRYAN	UNITED STATES	Not Required	Not Required	FIRST BANK OF COASTAL GEORGIA	823638	

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 Eatonton, Georgia

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Report Item 3: Securities Holders

(1) Current Security Holders with ownership, control or holdings of 5% or more with power to vote as of 12-31-21.

(1)(a) Name	(1)(a) City, State	(1)(b) Country of Citizenship	(1)(c) Number of Voting Securities	(1)(c) Percentage of Voting Securities
L.O. Benton, IV	Monticello, GA	U.S.A.	680,028	62.27%
Ann Fitzpatrick	Tryon, NC	U.S.A.	172,276	15.77%
L.O. Benton, IV Trustee for Caro Fitzpatrick	Monticello, GA	U.S.A.	153,748	14.08%

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Report Item 3: Securities Holders

(2) Security Holders not listed in (3)(1)(a) through 3(1)(c) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending 12-31-21.

(2)(a)	(2)(a)	(2)(b)	(2)(c)	(2)(c)
Name	City, State	Country of Citizenship	Number of Voting Securities	Percentage of Voting Securities

None

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Eatonton, Georgia

Fiscal Year Ending December 31, 2021

Report Item 4: Insiders

(1) Names City, State, Country	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title & Position with Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
L.O. Benton, IV Monticello, GA, U.S.A.	Real Estate Property Mgt	Chairman of the Board	Farmers & Merchants Bank – Chairman of the Board & President/CEO The Citizens Bank of Cochran – Chairman of the Board The Farmers Bank – Chairman of the Board First Bank of Coastal Georgia- Chairman of the Board	Urban Equity Properties, LLC - Partner	62.27% (680,028 shares)	None	None
L.O. Benton, IV Trustee for Caro Fitzpatrick Monticello, GA, U.S.A.	None	Principal Shareholder	None	None	14.08% (153,748 shares)	None	None
Anne Fitzpatrick Tryon, NC U.S.A.	Bank Stockholder	Principal Shareholder	Farmers & Merchants Bank – Advisory Director First Bank of Coastal Georgia – Advisory Director	None	15.78% (172,276 shares)	None	None

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Eatonton, Georgia

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Report Item 4: Insiders

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Nancy Benton Monticello, GA U.S.A.	None	Director Vice President	Farmers & Merchants Bank – Director The Farmers Bank – Director First Bank of Coastal Georgia – Director The Citizens Bank of Cochran – Advisory Director	Benton Farms - Owner Barrett Creek Land & Investment Company, LLC – Co-Owner	None	None	None
J.S. Blackwell, Jr. Eatonton, GA U.S.A.	President of a furniture company	None	Farmers & Merchants Bank – Director	Blackwell Furniture Company, Inc. – President Blackwell Farms – Owner Blackwell & Hudson, LLC- Partner	1.31% (14,280 shares)	None	None

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Stacy M. Benton Monticello, GA U.S.A.	None	Director	Farmers & Merchants Bank – Director The Farmers Bank – Director First Bank of Coastal Georgia – Director The Citizens Bank of Cochran – Advisory Director	None	None	None	None
J.T. Gregory, Jr. Eatonton, GA U.S.A.	President of a construction company	Director	Farmers & Merchants Bank – Director	Gregory Bridge Company, Inc. – President & CEO Putnam County Hospital Authority – Chairman	None	None	None
R. Linton Jordan Monticello, GA	None	Director	Farmers & Merchants Bank – Director The Farmers Bank – Director	None	None	None	None

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Earnest R. Turk Eatonton, GA	Dairy owner	Director	Farmers & Merchants Bank – Director	Earnest R. Turk Dairy – Owner Eatonton Co-Op Feed Company, Inc. – Board Member	None	None	None
William L. Glower Eatonton, GA	COO/SLO Farmers & Merchants Bank	Director	Farmers & Merchants Bank – Director The Farmers Bank - Director	Evermore Community Improvement District- Secretary/Treasurer	None	None	None