

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.

I, Jimmy D. Blevins  
Name of the Holding Company Director and Official  
President & CEO  
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.

Jimmy D. Blevins  
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 2306993  
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  
1st Jackson Bancshares, Inc.  
Legal Title of Holding Company  
P.O. Box 828  
(Mailing Address of the Holding Company) Street / P.O. Box  
Stevenson AL 35772  
City State Zip Code  
43243 US Hwy 72, Stevenson, AL 35772  
Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:  
Jimmy D. Blevins President & CEO  
Name Title  
256-437-2107  
Area Code / Phone Number / Extension  
256-437-2941  
Area Code / FAX Number  
jdblevins@firstjacksonbank.com  
E-mail Address  
www.firstjacksonbank.com  
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 FRY-6**

**1<sup>st</sup> Jackson Bancshares, Inc.  
Stevenson, AL 35772**

**Fiscal Year Ending December 31, 2015**

**Report Item 1a: None**  
1<sup>st</sup> Jackson Bancshares, Inc. has less than 300 shareholders, therefore it is not registered with the Securities & Exchange Commission and not required to file Form 10-K.

**Report Item 1b: Annual Report of Shareholders**  
Enclosed.

**Report Item 2: Organizational Chart**

|   |   |  |  |
|---|---|--|--|
| 1st Jackson Bancshares, Inc.<br>Stevenson, AL<br>LEI-N/A<br>Incorporated in Alabama   |   |  |  |
| First Jackson Bank, Inc.<br>Stevenson, AL<br>LEI-N/A<br>Incorporated in Alabama<br>100% owned by 1st Jackson Bancshares, Inc. | NJB Capital Trust I<br>Stevenson, AL<br>LEI-N/A<br>Incorporated in Delaware<br>100% owned by 1st Jackson Bancshares, Inc. | NJB Capital Trust II<br>Stevenson, AL<br>LEI-N/A<br>Incorporated in Delaware<br>100% owned by 1st Jackson Bancshares, Inc. | The Peoples Bank<br>Sardis, TN<br>LEI-N/A<br>Incorporated in Tennessee<br>100% owned by 1st Jackson Bancshares, Inc. |

See Branches attached.



| 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 |
|-------------|----------------|----------------------------|-----------------|---------------------|----------------------------|------------------|-------|----------|-----------|---------------|--------------|----------------|--------------------|----------------------|----------|
| Correct     |                | Full Service (Head Office) | 248633          | FIRST JACKSON BANK  | 43243 U.S. HIGHWAY 72      | STEVENSON        | AL    | 35772    | JACKSON   | UNITED STATES | 16391        | 0              | FIRST JACKSON BANK | 248633               |          |
| Correct     |                | Full Service               | 1192247         | BRIDGEPORT BRANCH   | 50550 U. S. HIGHWAY 277    | BRIDGEPORT       | AL    | 35740    | JACKSON   | UNITED STATES | 256295       | 2              | FIRST JACKSON BANK | 248633               |          |
| Correct     |                | Full Service               | 3675061         | SUTTON ROAD BRANCH  | 308 SUTTON ROAD            | OWENS CROSSROADS | AL    | 35763    | MADISON   | UNITED STATES | 469746       | 5              | FIRST JACKSON BANK | 248633               |          |
| Correct     |                | Full Service               | 2909349         | JOHN T. REID BRANCH | 24807 JOHN T. REID PARKWAY | SCOTTSBORO       | AL    | 35768    | JACKSON   | UNITED STATES | 294956       | 4              | FIRST JACKSON BANK | 248633               |          |
| Correct     |                | Full Service               | 2528302         | SCOTTSBORO BRANCH   | 408 EAST LAUREL STREET     | SCOTTSBORO       | AL    | 35768    | JACKSON   | UNITED STATES | 256296       | 3              | FIRST JACKSON BANK | 248633               |          |
| Correct     |                | Full Service               | 3852143         | KIMBALL OFFICE      | 201 BATTLECREEK ROAD       | SOUTH PITTSBURG  | TN    | 37380    | MARION    | UNITED STATES | 485224       | 6              | FIRST JACKSON BANK | 248633               |          |
| Correct     |                | Full Service (Head Office) | 591357          | PEOPLES BANK, THE   | 34910 HIGHWAY 104 SOUTH    | SARDIS           | TN    | 38371    | HENDERSON | UNITED STATES | 4131         | 0              | PEOPLES BANK, THE  | 591357               |          |
| Correct     |                | Full Service               | 2890009         | HENDERSON BRANCH    | 573 EAST MAIN STREET       | HENDERSON        | TN    | 38340    | CHESTER   | UNITED STATES | 208743       | 2              | PEOPLES BANK, THE  | 591357               |          |
| Correct     |                | Full Service               | 3597659         | MAURY CITY BRANCH   | 6306 HIGHWAY 88            | MAURY CITY       | TN    | 38050    | CROCKETT  | UNITED STATES | 463353       | 3              | PEOPLES BANK, THE  | 591357               |          |
| Correct     |                | Full Service               | 1466368         | REAGAN BRANCH       | 5817 U.S. HIGHWAY 100      | REAGAN           | TN    | 38368    | HENDERSON | UNITED STATES | 208759       | 1              | PEOPLES BANK, THE  | 591357               |          |

Report Item 3: Shareholders  
3 (1) and 3 (2)  
December 31, 2015

| <u>(1) (a)<br/>Name &amp; Address</u>   | <u>(1) (b)<br/>Country of<br/>Citizenship</u> | <u>(1) (c)<br/>Number and Percentage<br/>of Voting Shares</u> | <u>(3) (2)<br/>N/A</u> |
|---|---|---|------------------------|
| Jimmy D. Blevins<br>Hollywood, AL       | USA   | 15,561 shares – 13.86%  |                        |
| Shelby Carr<br>Stevenson, AL            | USA   | 7,498 shares – 6.68%  |                        |
| Charles Robert Holder<br>Bridgeport, AL | USA   | 11,681 shares – 10.41%  |                        |
| James S. McGinty<br>Scottsboro, AL      | USA   | 10,497 shares – 9.35%   |                        |
| Jim Myers<br>Monteagle, TN              | USA   | 11,891 shares – 10.59%  |                        |

**Report Item 4: Directors and Officers**  
**December 31, 2015**

| (1)<br>Name & Address               | (2)<br>Principal Occ.<br>(other than<br>Holding Co.) | (3) (a)<br>Title &<br>Position with<br>Holding Co. | (3) (b)<br>Title & Position<br>with First<br>Jackson Bank | (3) (b) (1)<br>Title & Position<br>with The<br>Peoples Bank | (3) (c)<br>Title &<br>Position with<br>other business | (4) (a)<br>Percentage of<br>Voting Shares<br>in Holding Co. | (4) (b)<br>N/A (No<br>Subsidiary) | (4c) Names of other companies<br>and percentage of voting |
|-------------------------------------|--|--|---|---|---|---|-----------------------------------|---|
| Jimmy D. Blevins<br>Hollywood, AL   | N/A  | Chairman/Pres<br>Director                          | President/CEO<br>Director<br>Chairman                     | President<br>Director<br>Chairman                           | None  | 13.86%  |                                   | None  |
| Shelby Carr<br>Stevenson, AL        | Farmer   | Director   | Director  | Director  | Owner-Carr Farm                                       | 6.68%   |                                   | Carr Farm-100%  |
| Billy Duck<br>Reagan, TN            | Retired-<br>Insurance                                | Director   | Director  | Director  | None  | 2.95%   |                                   | None  |
| James S. McGinty<br>Scottsboro, AL  | Attorney   | None   | Director<br>Emeritus                                      | None  | Attorney with<br>Dawson, McGinty<br>& Parker firm     | 9.35%   |                                   | Dawson, McGinty & Parker - owned by<br>retirement trust   |
| Jim Myers<br>Monteagle, TN          | Groceryman   | Director/<br>Vice Chairman                         | Director/<br>Vice Chairman                                | Director/<br>Vice Chairman                                  | Partner - JimStan<br>Owner - Food Star                | 10.59%  |                                   | JimStan-50%<br>Food Star-100%                             |
| Pam M. Parker<br>Scottsboro, AL     | Attorney   | Director/<br>Secretary                             | Director/<br>Secretary                                    | Director/<br>Secretary                                      | Attorney with<br>Dawson, McGinty<br>& Parker firm     | 1.70%   |                                   | Dawson, McGinty & Parker-owned by<br>retirement trust     |
| J. D. Shrader, Jr.<br>Hollywood, AL | N/A  | None   | Director<br>Emeritus                                      | None  | None  | 0.51%   |                                   | None  |
| Charles R. Holder<br>Bridgeport, AL | Independent<br>contractor                            | Principal<br>Securities<br>Holder                  | None  | None  | None  | 10.41%  |                                   | None  |
| Jeremy Washburn<br>Lexington, TN    | N/A  | None   | None  | Vice President/<br>CEO                                      | None  | 0.00  |                                   | None  |