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FR Y-6
OMB Number 7100-0297
Approval expires December 31, 2015
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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, 2014

Month / Day / Year

I, Jimmy D. Blevins

Reporter's Name, Street, and Mailing Address

1st Jackson Bancshares, Inc.

Name of the Holding Company Director and Official

Legal Title of Holding Company

President & CEO

P.O. Box 828

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.

Stevenson

AL

35772

City

State

Zip Code

43243 US Hwy 72, Stevenson, AL 35772

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:

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

Jimmy D. Blevins

Signature of Holding Company Director and Official

04/21/2015

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.

Does the reporter request confidential treatment for any portion of this submission?

Yes Please identify the report items to which this request applies:

Item 3 and Item 4

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

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.25 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden to: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, N.W., Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0297), Washington, DC 20503.

Request for
Confidential Status
Denied

Form FRY-6

**1st Jackson Bancshares, Inc.
Stevenson, AL 35772**

Fiscal Year Ending December 31, 2014

- Report Item 1a:** **None**
1st 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. was incorporated in State of Alabama, U.S.
- 1st Jackson Bancshares, Inc., Stevenson, AL owns 100% of the voting shares of First Jackson Bank, Inc., Stevenson, AL which was incorporated in State of Alabama, U.S.
- 1st Jackson Bancshares, Inc., Stevenson, AL owns 100% of Trust Preferred Stock of NJB Capital Trust I, Stevenson, AL which was incorporated in the State of Delaware, U.S.
- 1st Jackson Bancshares, Inc., Stevenson, AL owns 100% of Trust Preferred Stock of NJB Capital Trust II, Stevenson, AL which was incorporated in State of Delaware, U.S.
- 1st Jackson Bancshares, Inc., Stevenson, AL owns 100% of the voting shares of The Peoples Bank, Sardis, TN which was incorporated in the State of Tennessee, U.S.
- 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, 2014

| <u>(1) (a) Name & Address</u> | <u>(1) (b) Country of Citizenship</u> | <u>(1) (c) Number and Percentage of Voting Shares</u> | <u>(3) (2) N/A</u> |
|---|---|---|------------------------|
| Jimmy D. Blevins Hollywood, AL 35752 | USA | 15,461 shares – 13.78% | |
| Shelby Carr Stevenson, AL 35772 | USA | 7,398 shares – 6.59% | |
| Charles Robert Holder Bridgeport, AL 35740 | USA | 11,681 shares – 10.41% | |
| James S. McGinty Scottsboro, AL 35768 | USA | 13,897 shares – 12.38% | |
| Jim Myers Monteagle, TN 37356 | USA | 11,891 shares – 10.59% | |

Report Item 4: Directors and Officers
December 31, 2014

| (1) Name & Address | (2) Principal Occ. (other than Holding Co.) | (3) (a) Title & Position with Holding Co. | (3) (b) Title & Position with First Jackson Bank | (3) (b) (1) Title & Position with The Peoples Bank | (3) (c) Title & Position with other business | (4) (a) Percentage of Voting Shares in Holding Co. | (4) (b) N/A (No Subsidiary) | (4c) Names of other companies and percentage of voting |
|---|--|--|---|---|---|---|-----------------------------------|---|
| Jimmy D. Blevins Hollywood, AL 35752 | N/A | Chairman/Pres Director | President/CEO Director Chairman | President Director Chairman | None | 13.78% | | None |
| Shelby Carr Stevenson, AL 35772 | Farmer | Director | Director | Director | Owner-Carr Farm | 6.59% | | Carr Farm-100% |
| Billy Duck Reagan, TN 38368 | Retired- Insurance | Director | Director | Director | None | 2.95% | | None |
| James S. McGinty Scottsboro, AL 35768 | Attorney | None | Director Emeritus | None | Attorney with Dawson, McGinty & Parker firm | 12.38% | | Dawson, McGinty & Parker - owned by retirement trust |
| Jim Myers Monteagle, TN 37356 | Groceryman | Director/ Vice Chairman | Director/ Vice Chairman | Director/ Vice Chairman | Partner - JimStan Owner - Food Star | 10.59% | | JimStan-50% Food Star-100% |
| Pam M. Parker Scottsboro, AL | Attorney | Director/ Secretary | Director/ Secretary | Director/ Secretary | Attorney with Dawson, McGinty & Parker firm | 1.70% | | Dawson, McGinty & Parker-owned by retirement trust |
| J. D. Shrader, Jr. Hollywood, AL 35752 | N/A | None | Director Emeritus | None | None | 0.51% | | None |
| Charles R. Holder Bridgeport, AL 35740 | Independent contractor | Principal Securities Holder | None | None | None | 10.41% | | None |
| Jeremy Washburn Lexington, TN | N/A | None | None | Vice President/ CEO | None | 0.00 | | None |