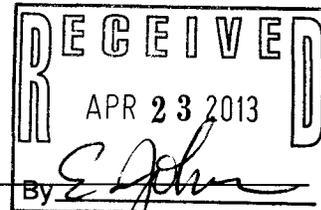


Board of Governors of the Federal Reserve System



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, Jimmy D. Blevins

Reporter's Name, Street, and Mailing Address

1st Jackson Bancshares, Inc.

Name of the Holding Company Director and Official

President & CEO

Legal Title of Holding Company

P.O. Box 828

Title of the Holding Company Director and Official

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

Stevenson AL 35772

City State Zip Code

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.

43243 U S Hwy 72

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

jblevins@firstjacksonbank.com

E-mail Address

www.firstjacksonbank.com

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

Signature of Holding Company Director and Official

April 18, 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

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 #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

revised

Form FRY-6

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

Fiscal Year Ending December 31, 2012

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., organized under the laws of the State of Alabama, located in Stevenson, AL, owns 100% of the voting shares of First Jackson Bank, Inc., an Alabama corporation, main office in Stevenson, AL.

1st Jackson Bancshares, Inc., organized under the laws of the State of Alabama, located in Stevenson, AL owns 100% of Trust Preferred Stock of NJB Capital Trust I, organized under the laws of Delaware.

1st Jackson Bancshares, Inc., organized under the laws of the State of Alabama, located in Stevenson, AL owns 100% of Trust Preferred Stock of NJB Capital Trust II, organized under the laws of Delaware.

1st Jackson Bancshares, Inc., organized under the laws of the State of Alabama, located in Stevenson, AL owns 100% of the voting shares of The Peoples Bank, a Tennessee corporation, main office in Sardis, TN.

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