

JUN 23 REC'D

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, 2013**

Month / Day / Year

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.

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 U.S. 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

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 **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:

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

## For Use By Tiered Holding Companies

Top-tiered holding companies must list the names, mailing address, and physical locations of each of their subsidiary holding companies below.

Legal Title of Subsidiary Holding Company

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

City State Zip Code

Physical location (if different from mailing address)

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**Form FRY-6**

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

**Fiscal Year Ending December 31, 2013**

- 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**
- 1<sup>st</sup> Jackson Bancshares, Inc. was incorporated in State of Alabama, U.S.
- 1<sup>st</sup> 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.
- 1<sup>st</sup> Jackson Bancshares, Inc., Stevenson, AL owns 100% of Trust Preferred Stock of NJB Capital Trust I, Stevenson, AL, which was incorporated in State of Delaware, U.S.
- 1<sup>st</sup> 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.
- 1<sup>st</sup> Jackson Bancshares, Inc., Stevenson, AL owns 100% of the voting shares of The Peoples Bank, Sardis, TN which was incorporated in State of Tennessee, U.S.
- See Branches attached.

Revised

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

Report Item 3: Shareholders  
3 (1) and 3 (2)  
December 31, 2013

<u>(1) (a) Name &amp; 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	USA	15,120 shares – 13.47%	
Shelby Carr Stevenson, AL	USA	7,398 shares – 6.59%	
Charles Robert Holder Bridgeport, AL	USA	11,681 shares – 10.41%	
James S. McGinty Scottsboro, AL	USA	13,894 shares – 12.38%	
Jim Myers Monteagle, TN	USA	11,891 shares – 10.59%	

Report Item 4: Directors and Officers  
December 31, 2013

(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	13.47%		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

Revised