



Board of Governors of the Federal Reserve System



Annual Report of Bank 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)). 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 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). 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 Bank Holding Companies* must be signed by one director of the top-tier bank holding company. This individual should also be a senior official of the top-tier bank holding company. In the event that the top-tier bank 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 bank holding company's fiscal year-end):
December 31, 2011
Month / Day / Year

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

Reporter's Name, Street, and Mailing Address
1st Jackson Bancshares, Inc.
Legal Title of Bank Holding Company
P.O. Box 828
(Mailing Address of the Bank Holding Company) Street / P.O. Box
Stevenson AL 35772
City State Zip Code
43243 U S Hwy 72
Physical location (if different from mailing address)

attest that the *Annual Report of Bank Holding Companies* (including the supporting attachments) for this report date have 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.

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@njacksonbank.com
E-mail Address
www.firstjacksonbank.com
Address (URL) for the Bank Holding Company's web page

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 Bank Holding Company Director and Official
03/27/2012
Date of Signature

For bank 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:
#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

For Use By Tiered Bank Holding Companies

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

Legal Title of Subsidiary Bank Holding Company	Legal Title of Subsidiary Bank Holding Company
(Mailing Address of the Subsidiary Bank Holding Company) Street / P.O. Box	(Mailing Address of the Subsidiary Bank Holding Company) Street / P.O. Box
City State Zip Code	City State Zip Code
Physical location (if different from mailing address)	Physical location (if different from mailing address)
Legal Title of Subsidiary Bank Holding Company	Legal Title of Subsidiary Bank Holding Company
(Mailing Address of the Subsidiary Bank Holding Company) Street / P.O. Box	(Mailing Address of the Subsidiary Bank Holding Company) Street / P.O. Box
City State Zip Code	City State Zip Code
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City State Zip Code	City State Zip Code
Physical location (if different from mailing address)	Physical location (if different from mailing address)
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City State Zip Code	City State Zip Code
Physical location (if different from mailing address)	Physical location (if different from mailing address)

FIRST JACKSON BANK

P.O. Box 828 • Stevenson, AL 35772 • 437-2107

March 26, 2012

Ms. Senait Kahsay
Federal Reserve Bank
FSSA Department
2301 Defoor Hills Road
Atlanta, GA 30318

RE: FRY6

Dear Ms. Kahsay:

We wish to be granted confidentiality for Report Item #3 and #4 of the FRY6 report under the Confidentiality Act. We are not a publicly traded security and therefore feel it is unnecessary to disclose this information.

Our reporting is under dual envelope with the confidential information separate.

Sincerely,



Jimmy D. Blevins
President & CEO

JDB:dkb

Form FRY-6

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

Fiscal Year Ending December 31, 2011

- 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., Stevenson, AL owns 100% of the voting shares of First Jackson Bank, Inc., Stevenson, AL.

1st Jackson Bancshares, Inc., Stevenson, AL owns 100% of Trust Preferred Stock of NJB Capital Trust I, Stevenson, AL.

1st Jackson Bancshares, Inc., Stevenson, AL owns 100% of Trust Preferred Stock of NJB Capital Trust II, Stevenson, AL.

1st Jackson Bancshares, Inc., Stevenson, AL owns 100% of the voting shares of The Peoples Bank, Sardis, TN.

See Branches attached.

Report Item 3: Shareholders
3 (1) and 3 (2)
December 31, 2011

<u>(1) (a)</u> Name & Address	<u>(1) (b)</u> Country of Citizenship	<u>(1) (c)</u> Number and Percentage of Voting Shares	<u>(3) (2)</u> N/A
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REPORT ITEM FOUND IN CONFIDENTIAL VOLUME

Report Item 4: Directors and Officers
December 31, 2011

(1) Name & Address	(2) Principal Occ. (other than Holding Co.)	(3) (a) Title & Position with Holding Co.	(3) (b) Title & Position with North Jackson 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
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REPORT ITEM FOUND IN CONFIDENTIAL VOLUME