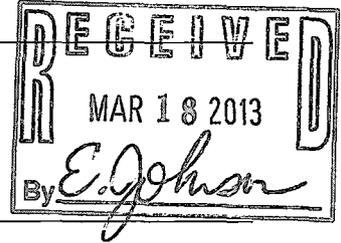


Board of Governors of the Federal Reserve System



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, Thomas W. Wilder IV  
 Name of the Holding Company Director and Official  
 President and Director

<sup>\*</sup> 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.

[Signature]  
 Signature of Holding Company Director and Official  
 3/13/13

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 1862988  
 C.I. \_\_\_\_\_

Date of Report (top-tier holding company's fiscal year-end):  
December 31, 2012  
 Month / Day / Year

Reporter's Name, Street, and Mailing Address  
BJC Holdings, Inc  
 Legal Title of Holding Company  
5381 Cliff Street / P.O. Box 677  
 (Mailing Address of the Holding Company) Street / P.O. Box  
Graceville FL 32440  
 City State Zip Code

Physical location (if different from mailing address)

Person to whom questions about this report should be directed:  
Thomas W. Wilder IV President / Director  
 Name Title  
850-526-3070  
 Area Code / Phone Number / Extension  
850-526-3074  
 Area Code / FAX Number  
twilder@mybjc.net  
 E-mail Address  
n/a  
 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

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REVISED  
Form FR Y-6

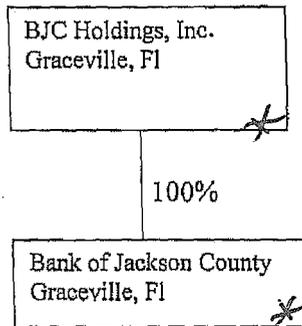
BJC Holdings, Inc.  
Graceville, Florida  
Fiscal Year Ending December 31, 2012

Report Item

1: a. The BHC is not required to prepare form 10K with the SEC.

1: b. The BHC does not prepare an annual report for its shareholders.

2: a. Organizational Chart



3. Shareholders

(1)(a) (1)(b) (1)(c) (2)(a) (2)(b) (2)(c)

(1)(a) Name & Address (City, State, County)	(1)(b) Country of Citizenship Or Incorporation	(1)(c) Number & Percentage Of Each Class of Voting Securities
T. W. Wilder, IV  Alford, Florida	USA	36,920 shares common  92.28%

3.2 None

\* Incorporated in Florida

**Results:** A list of branches for your depository institution: BANK OF JACKSON COUNTY (ID\_RSSD: 713038). This depository institution is held by BJC HOLDINGS, INC. (1862988) of GRACEVILLE, FL. The data are as of 03/31/2013. Data reflects information that was received and processed through 04/10/2013.

**Reconciliation and Verification Steps**

1. In the Data Action column of each branch row, enter one or more of the actions specified below.
2. If required, enter the date in the Effective Date column.

**Actions**

OK: If the branch information is correct, enter 'OK' in the Data Action column.

Change: If the branch information is incorrect or incomplete, revise the data, enter 'Change' in the Data Action column and the date when this information first became valid in the Effective Date column.

Close: If a branch listed was sold or closed, enter 'Close' in the Data Action column and the sale or closure date in the Effective Date column.

Delete: If a branch listed was never owned by this depository institution, enter 'Delete' in the Data Action column.

Add: If a reportable branch is missing, insert a row, add the branch data, and enter 'Add' in the Data Action column and the opening or acquisition date in the Effective Date column.

If printing this list, you may need to adjust your page setup in MS Excel. Try using landscape orientation, page scaling, and/or legal sized paper.

**Submission Procedure**

When you are finished, send a saved copy to your FRB contact. See the detailed instructions on this site for more information.

If you are e-mailing this to your FRB contact, put your institution name, city and state in the subject line of the e-mail.

**Note:**

To satisfy the FR Y-10 reporting requirements, you must also submit FR Y-10 Domestic Branch Schedules for each branch with a Data Action of Change, Close, Delete, or Add.

The FR Y-10 report may be submitted in a hardcopy format or via the FR Y-10 Online application - <https://y10online.federalreserve.gov>.

\* FDIC UNINUM, Office Number, and ID\_RSSD columns are for reference only. Verification of these values is not required.

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
OK		Full Service (Head Office)	713038	BANK OF JACKSON COUNTY	5381 CLIFF STREET	GRACEVILLE	FL	32440	JACKSON	UNITED STATES	9256	0	BANK OF JACKSON COUNTY	713038	
OK		Full Service	711333	MARIANNA BRANCH	4285 LAFAYETTE STREET	MARIANNA	FL	32446	JACKSON	UNITED STATES	232149	1	BANK OF JACKSON COUNTY	713038	

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4. Directors and Officers

(1) (2) (3)(a)(b)(c) and (4)(a)(b)(c)

(1) Names & Address (City, State, Country)	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries (Include names Of subsidiaries)	(3)(c) Title & Position with Other Business (include names of other Businesses)	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (Include names Of subsidiaries)	(4)(c) List names of other companies (includes Partnerships) if 25% or more of voting securities are held (List Names of companies and percentage of voting securities held
Thomas W. Wilder, IV <i>(T. W. Wilder, IV)</i> Alford, FL USA	N/A	President, Director County	Chairman, President Bank of Jackson County	N/A Owner TW Loans Owner TW Insurance	92.28%	None	None
James Anthony Mixon Slocum, AL USA	Farmer	Director	Director Bank of Jackson County	None	.92%	None	<i>None</i>

Lee W. Miller Graceville, Florida USA	Retired, Director	Director	Director Bank of Jackson County	N/A	None	None	None
William S. Rimes Graceville, Florida USA	President West Florida Electric Co-op	Director	Director Bank of Jackson County	N/A	None	None	None