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FR Y-6
OMB Number 7100-0297
Approval expires December 31, 2014
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APR 9 2012

Board of Governors of the Federal Reserve System



Annual Report of Bank Holding Companies—FR Y-6

1132766

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, JOHN R. POOL

Reporter's Name, Street, and Mailing Address

JBC BANCSHARES, INC

Legal Title of Bank Holding Company

P.O. BOX 487

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

JASPER GA 30143

City State Zip Code

100 MARK WHITFIELD STREET, JASPER, GA

Physical location (if different from mailing address)

Person to whom questions about this report should be directed:

MARVIN CHANCE CFO

Name Title

706-692-3581

Area Code / Phone Number / Extension

706-692-3451

Area Code / FAX Number

chancem@jasperbanking.com

E-mail Address

jasperbanking.com

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

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.

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 of Bank Holding Company Director and Official

Date of Signature

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

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 _____
C.I. _____

ITEM NO.

1. Annual Report not complete. Will submit as soon as available.
- 2a. See attached chart
- 2b. Domestic Branch Listing
- 3(1). See enclosed list
- 3(2). None
4. See enclosed list of Directors and Officers

ITEM 2a. ORGANIZATION CHART

JBC BANCSHARES, INC.
JASPER, GEORGIA



100%

JASPER BANKING COMPANY
JASPER, GEORGIA

104430

ITEM 2b

Domestic Branch Listing

JBC Bancshares, Inc
100 Mark Whitfield Street
Jasper, GA 30143

Bank Holding Company

Jasper Banking Company
100 Mark Whitfield Street
Jasper, GA 30143

Main Office/ Full Service

Jasper Banking Company
1447 Church Street
Jasper, Georgia 30143

Ingles Branch/ Limited Service

ITEM 3.

a. James H. Bryan
Jasper, GA 30143

b. U.S. Citizen

c. Owns	390	shares
Trustee	<u>23,405</u>	
	<u>23,795</u>	11.70
	=====	

Report Item 4.

Name/Address	2) Principal Occupation	3) Title or Position	No. of 4) Shares	Percent Control
C. Paul Nealey Ellijay, GA 30540	Banking	a) N/A b) President c) Sec/Trea Thompson Ford	a) 680 b) N/A c) N/A	.33% 50.00%
James H. Bryan Jasper, GA 30143	Banking	a) Director b) Director c) N/A	a) 23,795 b) N/A c) N/A	11.70%
Marvin Chance Ellijay, GA 30540	Banking	a) N/A b) Chief Financial Officer c) N/A	a) -0- b) N/A c) N/A	
Carol Caywood Jasper, GA 30143	Banking	a) N/A b) Chief Operating Officer c) N/A	a) - 0 - b) N/A c) N/A	
A. W. Lawson, Jr. Jasper, GA 30143	Car Dealer Lawson Chevrolet	a) Director b) Director c) Vice President-Lawson Chevrolet	a) 6,400 b) N/A c) 100%	3.17%
Jeff Paterson Jasper GA 30143	Property Mgt J.P. Properties	a) Director b) Director c) Owner	a) 600 b) N/A c) 100%	.30%

Kirk Garner Jasper, GA 30143	Retail Store Owner Garner Ace Hardware	a) Director b) Director c) Owner	a) 50 b) N/A c) 100%	.02%
John R. Pool Jasper, GA 30143	Retired Pickens Cty Progress	a) Ch. Of the Board b Ch. Of the Board c) Director	a) 2,250 b) N/A c) 21%	1.12%
Lee J. Dunn, Sr. Jasper, GA 30143	Retired	a) Director b) Director c) N/A	a) 1,970 b) N/A c) N/A	.98%
Robert L. Payne Jasper, GA 30143	Retired	a) Director b) Director c) N/A	a) 300 b) N/A c) N/A	.15%
Phil A. Mullinax Jasper, GA 30143	Self-employed Farmer	a) Director b) Director c) Owner	a) 200 b) N/A c) 100%	.10%