HIGLEY RU Form 5												
February 10, FORN									OMB A	PPROVAL		
Check this no longer s	UNITED box if	UNITED STATES SECURITIES AND EXCHAN Washington, D.C. 20549					GE CO	OMMISSION	OMB Number: Expires:	3235-0362 January 31,		
to Section Form 4 or 5 obligatio may contin	16. Form ANN ns nue.	ANNUAL STATEMENT OF CHANCES IN DENEFICIAL							Estimated average burden hours per response 1.0			
See Instruction 1(b).Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934,Form 3 Holdings Section 17(a) of the Public Utility Holding Company Act of 1935 or Section Reported Form 430(h) of the Investment Company Act of 1940Transactions Reported30(h) of the Investment Company Act of 1940												
HIGLEY RUSSELL B Symbol			Name and Ticker or Trading JRY BANCORP INC [A]				5. Relationship of Reporting Person(s) to Issuer (Check all applicable)					
(Last)	(First) (Middle)	3. Stateme (Month/D 12/31/20	ay/Year)	/Year)			_X_ Director Officer (give pelow)	ector 10% Owner cer (give title Other (specify below)			
400 MYSTIC AVENUE												
(Street) 4. If Amer Filed(Mon				endment, Date Original			(6. Individual or Joint/Group Reporting				
				(check applicable line)								
MEDFORD	, MA 02155						-	_X_ Form Filed by Form Filed by M Person				
(City)	(State)	(Zip)	Tabl	e I - Non-Deri	vative Sec	urities	s Acqu	ired, Disposed of	f, or Beneficial	lly Owned		
1.Title of Security (Instr. 3)	2. Transaction Da (Month/Day/Year) Execution any	med on Date, if Day/Year)	3. Transaction Code (Instr. 8)	4. Securit Acquired Disposed (Instr. 3, Amount	(A) o of (D)	5. Amount of Securities Beneficially Owned at end of Issuer's Fiscal Year (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)		
Class A Common	Â	Â		Â	Â	Â	Â	4,698	D	Â		
							SEC 2270 (9-02)					

 Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned

 (e.g., puts, calls, warrants, options, convertible securities)

the form displays a currently valid OMB control number.

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1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	4. Transaction Code (Instr. 8)	5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)		ate	Amou Unde Secur	rlying	8. Price of Derivative Security (Instr. 5)	9. O B O E I S F I (I
				(A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares		

Reporting Owners

Reporting Owner Name / Address	Relationships						
1	Director	10% Owner	Officer	Other			
HIGLEY RUSSELL B 400 MYSTIC AVENUE MEDFORD, MA 02155	ÂX	Â	Â	Â			
Signatures							
By: Paul V. Cusick, Jr., Attorney-In-Fact		02/10/	2006				
**Signature of Reporting Person		Da	te				

Explanation of Responses:

* If the form is filed by more than one reporting person, see Instruction 4(b)(v).

** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space provided is insufficient, *see* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.