

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)); sections 8(a) and 13(a) of the International Banking Act (12 U.S.C. §§ 3106(a) and 3108(a)); sections 11(a)(1), 25, and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); and sections 113, 165, 312, 618, and 809 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850a(c)(1), and 5468(b)(1)). 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, top-tier savings and loan holding companies, and U.S. intermediate 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. If the holding company is an ESOP/ESOT formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

Date of Report (top-tier holding company's fiscal year-end):

12/31/2021

Month / Day / Year

N/A

Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter's Name, Street, and Mailing Address

First BancShares Inc

Legal Title of Holding Company

120 North Street/PO Box 210

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

Bellevue

Ohio

44811

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

David E Jarvis

Sr. Vice President

Name

Title

419-483-8344

Area Code / Phone Number / Extension

419-483-0006

Area Code / FAX Number

Jarvisd@fnblifetime.com

E-mail Address

www.fnblifetime.com

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

I, Dean J Miller

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.

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.

Dean J Miller
 Signature of Holding Company Director and Official

Date of Signature 3/9/22

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 _____

C.I. _____

Is confidential treatment requested for any portion of this report submission? 0=No 1=Yes 0

In accordance with the General Instructions for this report (check only one),

1. a letter justifying this request is being provided along with the report.....
 2. a letter justifying this request has been provided separately ...

NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."

First BancShares, Inc.

Bellevue OH 44811

Report Item 1: **Attached** are copies of the Annual Consolidated report of First BancShares, Inc. and its subsidiary, The First National Bank, Bellevue, Ohio as of December 31, 2021.

Report Item 2A: The First National Bank of Bellevue* Incorporated in the State of Ohio and First Bellevue Properties*, Inc, Incorporated in the State of Ohio., Huron County, Bellevue, Ohio , are wholly owned (100%) subsidiaries of First BancShares, Inc., a holding company. First BancShares, Inc. is Incorporated in Ohio. The organizations do not have an LEI.

Report Item 2B: See Attachment.

Report Item 3: None
Item 3 (2): None

Report Item 4: See Attachment

*LEI is not applicable.

Results A list of branches you deposit to not list on FIRST NATIONAL BANK OF BELLEVUE, THE (ID, RSSD 243414).
 This deposit to not list on shares held by FIRST BANCSHARES INC. (1071258) of BELLEVUE, OH.
 The data as of 12/31/2021. Data reflects information that was received and processed through 01/12/2022.

Reconciliation and Verification Status

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

OK If the branch information is correct, enter 'OK' in the Data Action column.
Change If the branch information is incomplete, revise the data, enter 'Change' in the Data Action column and the date when this information was updated 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 close date in the Effective Date column.
Delete If a branch listed was never opened by this deposit to not list on, enter 'Delete' in the Data Action column.
Add If a branch listed was never opened, use the 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 data led instructions on this site for more information.
 If you are emailing this to your FRB contact, put your not list on name, city and state in the subject line of the email.

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 hard copy format or via the FR Y-10 Online application - <https://y10online.frb.org>.

* FDIC UNINUM, Office Number, and ID, RSSD columns are for reference only. Verify each 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)	243414		FIRST NATIONAL BANK OF BELLEVUE, THE	120 NORTH STREET	BELLEVUE	OH	44811	HURON	UNITED STATES	Not Required	Not Required	FIRST NATIONAL BANK OF BELLEVUE, THE		243414	
OK		Full Service	4940426		CLYDE BRANCH	122 E MCPHERSON HWY	CLYDE	OH	43430	SANDUSKY	UNITED STATES	Not Required	Not Required	FIRST NATIONAL BANK OF BELLEVUE, THE		243414	
OK		Full Service	5195560		FREMONT BRANCH	1300 OAK HARBOR ROAD	FREMONT	OH	43420	SANDUSKY	UNITED STATES	Not Required	Not Required	FIRST NATIONAL BANK OF BELLEVUE, THE		243414	
OK		Full Service	1192724		CATAWBA BRANCH	200 SOUTHEAST CATAWBA ROAD	PORT CLINTON	OH	43452	OTTAWA	UNITED STATES	Not Required	Not Required	FIRST NATIONAL BANK OF BELLEVUE, THE		243414	
OK		Full Service	2571595		PORT CLINTON BRANCH	117 WEST PERRY STREET	PORT CLINTON	OH	43452	OTTAWA	UNITED STATES	Not Required	Not Required	FIRST NATIONAL BANK OF BELLEVUE, THE		243414	
OK		Full Service	1847211		PUT-IN-BAY BRANCH	180 ERIE STREET	PUT-IN-BAY	OH	43456	OTTAWA	UNITED STATES	Not Required	Not Required	FIRST NATIONAL BANK OF BELLEVUE, THE		243414	
OK		Full Service	2628631		SANDUSKY BRANCH	1410 VENICE ROAD	SANDUSKY	OH	44870	ERIE	UNITED STATES	Not Required	Not Required	FIRST NATIONAL BANK OF BELLEVUE, THE		243414	
ADD*	8/17/2020	Full Service	5759615		PERKINS BRANCH	4000 MILAN RD	SANDUSKY	OH	44870	ERIE	UNITED STATES	Not Required	Not Required	FIRST NATIONAL BANK OF BELLEVUE, THE		243414	

*Y-10 was submitted and accepted on 2/27/2021

FIRST BANCSHARES, INC.
December 31, 2021

Name & Address	Principal Occupation if other than with Holding Company	Title & Position with Holding Company	Title & Position with Subsidiaries (include names of subsidiaries)	Title & Position with Other Businesses (include names of other businesses)	Percentage of Voting Shares in Holding Company	Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	List names of other companies (include partnerships) if 25% or more of voting securities are held.
Adam L. Crockett Clyde, OH USA	Golf Course Owner	Director	Director <i>(First National Bank)</i> <i>(First Bellevue Properties, Inc.)</i>	Co-Owner/Sec-Treas. <i>Green Hills Golf Course & Inn, Inc.</i>	0.0372%	N/A	N/A
Kula Hoty-Lynch Sandusky, OH USA	Attorney	Director	Director <i>(First National Bank)</i> <i>(First Bellevue Properties, Inc.)</i>	Corporate Counsel <i>Hoty Enterprises, Inc.</i>	0.0372%	N/A	Once Upon a Child (Retail Shop)
Steven L. Mays, DVM Bellevue, OH USA	Veterinarian	Director	Director <i>(First National Bank)</i> <i>(First Bellevue Properties, Inc.)</i>	Veterinarian	1.3798%	N/A	N/A
Duffield E. Milkie Sandusky, OH USA	Attorney	Director	Director <i>(First National Bank)</i> <i>(First Bellevue Properties, Inc.)</i>	Attorney	0.1357%	N/A	N/A
Dean J. Miller Bellevue, OH USA	N/A	Director & President/CEO	Director/Chairman/President/CEO <i>(First National Bank)</i> <i>(First Bellevue Properties, Inc.)</i>	N/A	2.0897%	N/A	N/A
Jerri A. Miller Fremont, OH USA	Certified Public Accountant	Director	Director <i>(First National Bank)</i> <i>(First Bellevue Properties, Inc.)</i>	County Auditor <i>Sandusky County, Ohio</i>	0.0372%	N/A	
Melvin H. Miller Port Clinton, OH USA	Retired Contractor	Director	Director <i>(First National Bank)</i> <i>(First Bellevue Properties, Inc.)</i>	N/A	0.2534%	N/A	N/A
James V. Stouffer, Jr. Port Clinton, OH USA	Corporate Management	Director & Chairman	Director <i>(First National Bank)</i> <i>(First Bellevue Properties, Inc.)</i>	President/CEO <i>Catawba-Cleveland Development Co.</i>	0.1357%	N/A	Catawba-Cleveland Development Co. (50%)
Michael K. Winthrop Bellevue, OH USA	Hospital Administrator Retired	Director	Director <i>(First National Bank)</i> <i>(First Bellevue Properties, Inc.)</i>	N/A	0.5813%	N/A	N/A

Executive Officers

Deborah L. Hawkins Bellevue, OH USA	N/A	Vice President & Secretary	Sr. Vice President/Secretary <i>(First National Bank)</i>	N/A	0.5720%	N/A	N/A
			Vice President/Secretary <i>(First Bellevue Properties, Inc.)</i>				
Ralph A. Hutchinson Bellevue, OH USA	N/A	N/A	Sr. Vice President/COO <i>(First National Bank)</i>	N/A	0.0000%	N/A	N/A
David E. Jarvis Bellevue, OH USA	N/A	N/A	Sr. Vice President/CTO <i>(First National Bank)</i>	N/A	0.7706%	N/A	N/A
Melanie L. Mischler Fremont, OH USA	N/A	N/A	Vice President/Retail Mgr. <i>(First National Bank)</i>	N/A	0.1629%	N/A	N/A
Edmund M. Schafer Port Clinton, OH USA	N/A	Vice President & Treasurer	Sr. Vice President/CFO <i>(First National Bank)</i>	N/A	0.0000%	N/A	N/A
			Vice President/Treasurer <i>(First Bellevue Properties, Inc.)</i>				