

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) of the Bank Holding Company Act (12 U.S.C. § 1844(c)(1)); section 10(b)(2) of the Home Owners' Loan Act (12 U.S.C. § 1467a(b)(2)); sections 102(a)(1), 165, and 618 of the Dodd-Frank Wall Street Reform and Consumer Protection Act (12 U.S.C. §§ 5311(a)(1), 5365, and 1850a(c)(1)); and sections 8(a) and 13(a) of the International Banking Act of 1978 (12 U.S.C. §§ 3106(a) and 3108(a)). 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):

12/31/2022
 Month / Day / Year

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

<u>Bellevue</u>	<u>OH</u>	<u>44811</u>
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

Is confidential treatment requested for any portion of this report submission?	0=No 1=Yes	<input type="checkbox"/> 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.....		<input type="checkbox"/>
2. a letter justifying this request has been provided separately ...		<input type="checkbox"/>
NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."		

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.

Signature of Holding Company Director and Official

03/14/2023

Date of Signature

For Federal Reserve Bank Use Only

RSSD ID _____

C.I. _____

Report Item 1: Annual Report to Shareholders

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

Checklist

The checklist below is provided to assist the holding company in filing all the necessary responses and verifying changes from the prior year to the various report items. The completed checklist should be submitted with the report. Please see section A of the General Instructions for additional guidance.

Verification of Changes

All Reporters must respond to the following questions by checking the Yes or No box below, as appropriate.

Did the holding company have changes to any reportable FR Y-6 items (2a, 2b, 3, or 4) from the prior year?

- Yes No

If checked Yes, complete the remaining checklist for Report Items 2a, 2b, 3, and 4. For each Report Item, indicate whether there are changes from the prior year by checking Yes or No below. See section A of the General Instructions for additional information.

Report Item 2a: Organization Chart

- Yes No

If checked Yes, the Reporter must submit the organization chart as specified in Report Item 2.a instructions.

Report Item 2b: Domestic Branch Listing

- Yes No

If checked Yes, the Reporter must submit the domestic branch listing as specified in Report Item 2.b instructions.

Report Item 3: Securities Holders

- Yes No

If checked Yes, the Reporter must submit the information as specified in Report Item 3 instructions.

Report Item 4: Insiders

- Yes No

If checked Yes, the Reporter must submit the information as specified in Report Item 4 instructions.

Results: A list of branches for your depository institution: FIRST NATIONAL BANK OF BELLEVUE, THE (ID_RSSD: 243414).
 This depository institution is held by FIRST BANCSHARES INC. (1071258) of BELLEVUE, OH.
 The data are as of 12/31/2022. Data reflects information that was received and processed through 01/10/2023.

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)	243414	FIRST NATIONAL BANK OF BELLEVUE, THE	120 NORTH STREET	BELLEVUE	OH	44811	HUIJON	UNITED STATES	Not Required	Not Required	FIRST NATIONAL BANK OF BELLEVUE, THE	243414	
OK		Full Service	4840428	CLYDE BRANCH	122 E MCPHERSON HWY	CLYDE	OH	43410	SANDUSKY	UNITED STATES	Not Required	Not Required	FIRST NATIONAL BANK OF BELLEVUE, THE	243414	
OK		Full Service	5198560	FREMONT BRANCH	1900 OAK HARBOR ROAD	FREMONT	OH	43420	SANDUSKY	UNITED STATES	Not Required	Not Required	FIRST NATIONAL BANK OF BELLEVUE, THE	243414	
ADD	4/26/2022	Full Service	5741531	NORWALK OFFICE	345 MILAN AVE	NORWALK	OH	44857	HUIJON	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	5719615	PERKINS OFFICE	4000 MILAN ROAD	SANDUSKY	OH	44870	ERIE	UNITED STATES	Not Required	Not Required	FIRST NATIONAL BANK OF BELLEVUE, THE	243414	
OK		Full Service	2528631	SANDUSKY BRANCH	3410 VENICE ROAD	SANDUSKY	OH	44870	ERIE	UNITED STATES	Not Required	Not Required	FIRST NATIONAL BANK OF BELLEVUE, THE	243414	

FIRST BANCSHARES, INC.
December 31, 2022

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	1.4051%	N/A	N/A
Duffield E. Milkie Sandusky, OH USA	Attorney	Director	Director <i>(First National Bank)</i> <i>(First Bellevue Properties, Inc.)</i>	Chief Legal Officer <i>Waste Dynamics</i>	0.1407%	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	2.2153%	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	0.2630%	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>	0.1407%	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

David E. Benavides Aurora, OH USA	N/A	N/A	Sr. Vice President/CLO <i>(First National Bank)</i>	N/A	0.0000%	N/A	N/A
Deborah L. Hawkins Bellevue, OH USA	N/A	Vice President & Secretary	Secretary to the Board <i>(First National Bank)</i>	N/A	0.5720%	N/A	N/A
			Vice President/Secretary <i>(First Bellevue Properties, Inc.)</i>				
David E. Jarvis Bellevue, OH USA	N/A	N/A	Sr. Vice President/CTO <i>(First National Bank)</i>	N/A	0.7714%	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>				
Peter J. Schwager Port Clinton, OH USA	N/A	N/A	Sr. Vice President/CPIO <i>(First National Bank)</i>	N/A	0.0000%	N/A	N/A