

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 chair of the board must sign the report. If the holding company is an Employee Stock Ownership Plan/Employee Stock Ownership Trust (ESOP/ESOT) formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

I, **Dean J Miller**

Name of the Holding Company Director and Official (FDHC C490)

President & CEO

Title of the Holding Company Director and Official (FDHC C491)

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 (FDHC H321)

03/06/2025

Date of Signature (FDHC J196)

For Federal Reserve Bank Use Only

RSSD ID **1071258**

C.I. _____

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

12/31/2024

Month / Day / Year (FDHC 9999)

Reporter's Name, Street, and Mailing Address

FIRST BANCSHARES INC.

Legal Title of Holding Company (FDHC 9017)

120 NORTH STREET

(Mailing Address of the Holding Company) Street / P.O. Box (FDHC 9110)

BELLEVUE OH 44811-1422

City (FDHC F206) State (FDHC F207) Zip Code (FDHC F208)

Physical Location (if different from mailing address) Street / P.O. Box (FDHC 9028)

City (FDHC 9130) State (FDHC 9200) Zip Code (FDHC 9220)

Person to whom questions about this report should be directed:

DAVID E. JARVIS SVP

Name (FDHC 8901) Title (FDHC C496)

(419)483-8344 ext:

Area Code / Phone Number / Extension (FDHC 8902)

(419)483-0006

Area Code / FAX Number (FDHC 9116)

JARVISD@FNBLIFETIME.COM

E-mail Address (FDHC 4086)

WWW.FNBLIFETIME.COM

Address (URL) for the Holding Company's web page (FDHC 4087)

Is confidential treatment requested for any portion of this report submission?

0=No	FDHC
1=Yes	C447

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 (FDHC KY38)

2. a letter justifying this request has been provided separately (FDHC KY38)

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

Report Item 1: Annual Report to Shareholders

For holding companies not registered with the U.S. Securities and Exchange Commission (SEC), indicate the status of Annual Report to Shareholders:

is included with the FR Y-6 report (FDHC PV65)
 will be sent under separate cover (FDHC PV65)
 is not prepared (FDHC PV65)

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? (Reporters must verify their item 2a, organization chart and 2b, domestic branch listing in Structure Central).

Yes No (FDHC PV66)

Complete the remaining checklist for Report Items 2a, 2b, 3, and 4. See section A of the General Instructions for additional information.

Report Item 2a: Organization Chart

Yes No (FDHC PV67)

If checked Yes, the Reporter must report any changes to their organization chart as specified in Report Item 2a instructions.

Report Item 2b: Domestic Branch Listing

Yes No (FDHC PV68)

If checked Yes, the Reporter must report any changes to their domestic branch listing as specified in Report Item 2b instructions.

Report Item 3: Securities Holders

Yes No (FDHC PV69)

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

Report Item 4: Insiders

Yes No (FDHC PV70)

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

FIRST BANCSHARES, INC.

December 31, 2024

Report Item 3(1): Securities Holders as of the Fiscal Year-End

Item	Name 4(1)	City 4(1)	State 4(1)	Country 4(1)	Country of Citizenship or Incorporation	Describe the provisions of the trust or plan	For individuals acting in concert, identify name of individuals or group acting in concert	For Trusts, identify each trustee or designated individual that has the power to vote	Number of Shares				Percent of each class of voting securities owned, controlled, or held with power to vote in the holding company
									Common Stock	Warrants	Options	Other	
									(Column I)	(Column J)	(Column K)	(Column L)	(Column M)
	Stanle E. Manbeck (Brother)	Lakeside	Ohio	USA	USA	N/A	N/A	N/A	26,900	0	0	0	4.9429%
	Mary Jo Durbin (Sister)	Fountain	Colorado	USA	USA	N/A	N/A	N/A	14,043	0	0	0	2.5804%

Family Aggregate

7.5233%

Report Item 3(2): Securities Holders During the Fiscal Year

Use this schedule to complete Report Item 3(2) to list any securities holder not listed in section 3(1) that directly or indirectly owned, controlled, or held with power to vote 5 percent or more of any class of voting securities of the holding company during the fiscal year. Report Item 3 should be reported for the top-tier holding company and each lower-tier holding company. Use additional pages as needed.

Legal Title of Holding Company First BancShares, Inc.
(FDHC PV71)

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FIRST BANCSHARES, INC.

December 31, 2024

Report Item 4(1) - 4(3): Identify Insiders

Item	Name 4(1)	City 4(1)	State 4(1)	Country 4(1)	Principal Occupation, if other than holding company 4(2)	Title or Position with Holding Company 4(3)	Percentage of each class of voting securities owned, controlled, or held with power to vote in the holding company (including options, warrants or other securities or rights that can be converted into or exercised for voting securities) 4(3)
	(Column A)	(Column B)	(Column C)	(Column D)	(Column A)	(Column A)	(Column B)
	Adam L. Crockett	Clyde	Ohio	USA	Golf Course Owner	Director	0.0367%
	Kula Hoty-Lynch	Sandusky	Ohio	USA	Corporate Counsel	Director	0.0367%
	Zachary S. Jones	Norwalk	Ohio	USA	President - Construction Company	Director	0.0551%
	Steven L. Mays, DVM	Bellevue	Ohio	USA	Veterinarian	Director	1.4667%
	Duffield E. Milkie	Sandusky	Ohio	USA	Chief Legal Officer	Director	0.1509%
	Dean J. Miller	Bellevue	Ohio	USA	N/A	Director/President/CEO	2.3841%
	Jerri A. Miller	Fremont	Ohio	USA	County Auditor	Director	0.0367%
	James V. Stouffer, Jr.	Port Clinton	Ohio	USA	Development Co. CEO	Director/Chairman	0.1509%
	Michael K. Winthrop	Brooklyn	Michigan	USA	Retired Hospital Administrator	Director	0.5100%

Executive Officers

Deborah L. Hawkins	Bellevue	Ohio	USA	N/A	VP - Secretary	0.5650%
Edmund M. Schafer	Port Clinton	Ohio	USA	N/A	VP - Treasurer	0.0000%

FIRST BANCSHARES, INC.

December 31, 2024

Report Item 4(4): Roles and Shares Subsidiaries

Item	Name 4(1)	Title or Position with direct and indirect subsidiaries 4(4)	Name of direct and indirect subsidiaries in which insider has a title or position or ownership in 4(4)	Percentage of each class of voting securities owned, controlled, or held with power to vote in the holding company (including options, warrants or other securities or rights that can be converted into or exercised for voting securities) 4(4)
	(Column A)	(Column A)	(Column B)	(Column C)
	Adam L. Crockett	Director Director	First National Bank First Bellevue Properties, Inc.	N/A
	Kula Hoty-Lynch	Director Director	First National Bank First Bellevue Properties, Inc.	N/A
	Zachary S. Jones	Director Director	First National Bank First Bellevue Properites, Inc.	N/A
	Steven L. Mays, DVM	Director Director	First National Bank First Bellevue Properties, Inc.	N/A
	Duffield E. Milkie	Director Director	First National Bank First Bellevue Properties, Inc.	N/A
	Dean J. Miller	Chairman/President/CEO Chairman/President/CEO	First National Bank First Bellevue Properties, Inc.	N/A
	Jerri A. Miller	Director Director	First National Bank First Bellevue Properties, Inc.	N/A
	James V. Stouffer, Jr.	Director Director	First National Bank First Bellevue Properties, Inc.	N/A
	Michael K. Winthrop	Director Director	First National Bank First Bellevue Properties, Inc.	N/A

Executive Officers

	Deborah L. Hawkins	Secretary to the Board VP - Secretary	First National Bank First Bellevue Properties, Inc.	N/A
	Edmund M. Schafer	Sr. VP - CFO VP - Treasurer	First National Bank First Bellevue Properties, Inc.	N/A

Report Item 4(5): Roles and Shares Other

Use this schedule to complete Report Item 4 to list each principal securities holder, director, trustee, partner, executive officer, or person exercising similar functions of the holding company, regardless of title or compensation, as of the fiscal year-end. Report Item 4 should be reported for the top-tier holding company and each lower-tier holding company. Use additional pages as needed.

Legal Title of Holding Company First BancShares Inc.
(FDHC PV98)

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