

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)); 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)) and section 10(c)(2)(H) of the Home Owners' Loan Act. 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 and top-tier savings and loan 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.

Date of Report (top-tier holding company's fiscal year-end):
December 31, 2015

Month / Day / Year

none

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

600 East 84th Avenue

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

Merrillville

IN

46410-6366

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Joseph C. Erpelding

Treasurer

Name

Title

219-755-6196

Area Code / Phone Number / Extension

219-660-4359

Area Code / FAX Number

jerpeldi@centier.com

E-mail Address

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

I, **Michael E. Schrage**

Name of the Holding Company Director and Official

President & Chairman of the Board

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

03/25/2016

Date of Signature

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.

1204560

Does the reporter request confidential treatment for any portion of this submission?

Yes Please identify the report items to which this request applies:

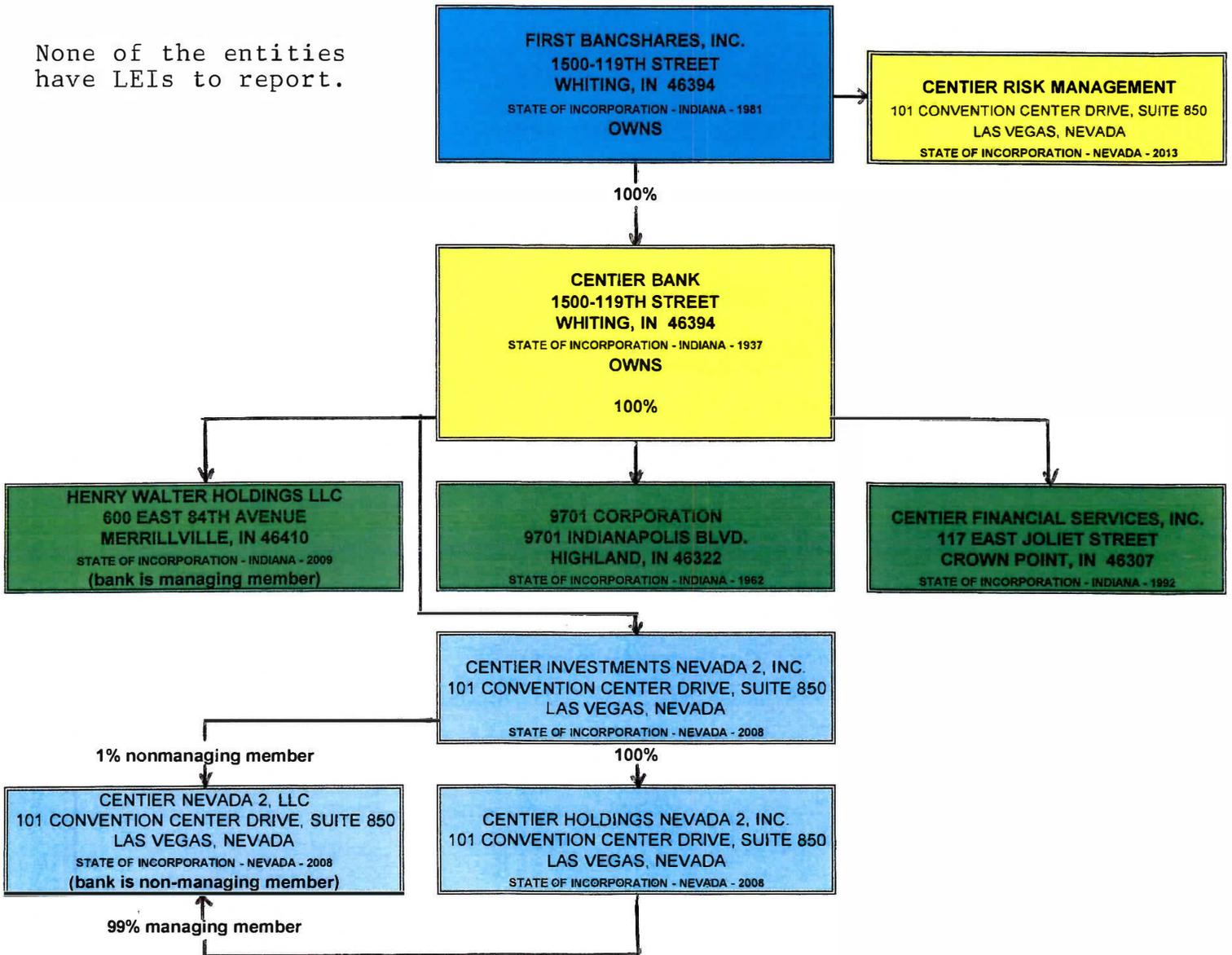
In accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided.

The information for which confidential treatment is sought is being submitted separately labeled "Confidential."

No

FIRST BANCSHARES, INC.
 FR Y-6 REPORT ITEM #2a
 ORGANIZATION CHART
 12/31/15

None of the entities
 have LEIs to report.



Results: A list of branches for your holding company: **FIRST BANCSHARES, INC. (1204560) of WHITING, IN.**
 The data are as of **12/31/2015**. Data reflects information that was received and processed through **01/07/2016**.

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)	783648	CENTIER BANK	1500 119TH STREET	WHITING	IN	46394	LAKE	UNITED STATES	8136	0	CENTIER BANK	783648	
Ok		Full Service	4720481	CARMEL DRIVE BRANCH	568 EAST CARMEL DRIVE	CARMEL	IN	46032	HAMILTON	UNITED STATES	Not Required	Not Required	CENTIER BANK	783648	
Close	6/23/2015	Full Service	4377595	CARMEL OFFICE	11611 MERIDIAN STREET, SUITE 175	CARMEL	IN	46032	HAMILTON	UNITED STATES	541125	62	CENTIER BANK	783648	
Ok		Full Service	4512350	CEDAR LAKE STRACKS BRANCH	9704 LINCOLN PLAZA CENTER	CEDAR LAKE	IN	46303	LAKE	UNITED STATES	539316	59	CENTIER BANK	783648	
				103 BROADWAY-CHESTERTON DOWNTOWN BRANCH	103 BROADWAY	CHESTERTON	IN	46304	PORTER	UNITED STATES	42508	18	CENTIER BANK	783648	
Ok		Full Service	2423386	1600 SOUTH CALUMET ROAD BRANCH	1600 SOUTH CALUMET ROAD	CHESTERTON	IN	46304	PORTER	UNITED STATES	276750	19	CENTIER BANK	783648	
Ok		Full Service	2315968	CHESTERTON BRANCH	104 GRANT STREET	CHESTERTON	IN	46304	PORTER	UNITED STATES	228037	17	CENTIER BANK	783648	
Ok		Full Service	3501302	COURT STREET BRANCH	1501 SOUTH COURT STREET	CROWN POINT	IN	46307	LAKE	UNITED STATES	441081	43	CENTIER BANK	783648	
Ok		Full Service	156541	CROWN POINT OFFICE	117 EAST JOLIET STREET	CROWN POINT	IN	46307	LAKE	UNITED STATES	2842	5	CENTIER BANK	783648	
Ok		Full Service	3719901	CROWN POINT STRACKS BRANCH	10851 BROADWAY	CROWN POINT	IN	46307	LAKE	UNITED STATES	451893	48	CENTIER BANK	783648	
Ok		Full Service	2109886	MAIN STREET BRANCH	1276 NORTH MAIN	CROWN POINT	IN	46307-275	LAKE	UNITED STATES	203051	8	CENTIER BANK	783648	
Ok		Full Service	2093033	SCHERVILLE EAST	5191 WEST LINCOLN HIGHWAY	CROWN POINT	IN	46307	LAKE	UNITED STATES	228032	3	CENTIER BANK	783648	
Ok		Full Service	2109877	WINFIELD BRANCH	8020 EAST 109TH	CROWN POINT	IN	46307	LAKE	UNITED STATES	203052	9	CENTIER BANK	783648	
Ok		Full Service	2094795	DYER BRANCH	1121 SHELFIELD AVENUE	DYER	IN	46311-105	LAKE	UNITED STATES	228031	2	CENTIER BANK	783648	
Ok		Full Service	3501281	EAST CHICAGO BRANCH	720 WEST 145TH STREET	EAST CHICAGO	IN	46312	LAKE	UNITED STATES	534080	57	CENTIER BANK	783648	
Ok		Full Service	4763853	ELKHART BRANCH	303 COUNTY ROAD 17	ELKHART	IN	46516	ELKHART	UNITED STATES	Not Required	Not Required	CENTIER BANK	783648	
				9921 DUPOINT CIRCLE DRIVE WEST SUITE	110	FORT WAYNE	IN	46825	ALLEN	UNITED STATES	506077	52	CENTIER BANK	783648	
Ok		Full Service	4049333	FORT WAYNE OFFICE	110	FORT WAYNE	IN	46825	ALLEN	UNITED STATES	506077	52	CENTIER BANK	783648	
Ok		Full Service	3719910	GARY - GLEN PARK BRANCH	4883 BROADWAY	GARY	IN	46409	LAKE	UNITED STATES	463556	50	CENTIER BANK	783648	
Ok		Full Service	3501115	GARY - MILLER BRANCH	650 SOUTH LAKE STREET	GARY	IN	46403	LAKE	UNITED STATES	419653	37	CENTIER BANK	783648	
Ok		Full Service	3909551	GARY-DOWNTOWN BRANCH	504 BROADWAY, SUITE 102	GARY	IN	46402	LAKE	UNITED STATES	478852	51	CENTIER BANK	783648	
Ok		Full Service	2096959	GRIFFITH BRANCH	500 NORTH BROAD STREET	GRIFFITH	IN	46319-225	LAKE	UNITED STATES	228033	4	CENTIER BANK	783648	
Ok		Full Service	4285551	HAMMOND HOHMAN AVENUE BRANCH	5433 HOHMAN AVENUE	HAMMOND	IN	46320	LAKE	UNITED STATES	519097	56	CENTIER BANK	783648	
Ok		Full Service	4529040	HAMMOND VANTIL'S	2635 169TH STREET	HAMMOND	IN	46323	LAKE	UNITED STATES	Not Required	Not Required	CENTIER BANK	783648	
Ok		Full Service	3501094	HIGHLAND - MARTHA BRANCH	9102 INDIANAPOLIS BOULEVARD	HIGHLAND	IN	46322	LAKE	UNITED STATES	441971	45	CENTIER BANK	783648	
Ok		Full Service	2096294	HIGHLAND BRANCH	ROUTE 41 AND 45TH AVENUE	HIGHLAND	IN	46322	LAKE	UNITED STATES	228030	1	CENTIER BANK	783648	
Ok		Full Service	3501432	HOBBART DOWNTOWN BRANCH	433 MAIN STREET	HOBBART	IN	46342	LAKE	UNITED STATES	357251	33	CENTIER BANK	783648	
Ok		Full Service	3501142	HOBBART STRACKS BRANCH	7760 EAST 37TH AVENUE	HOBBART	IN	46342	LAKE	UNITED STATES	228050	32	CENTIER BANK	783648	
Ok		Full Service	4897169	INDY DT BRANCH	1 NORTH PENNSYLVANIA STREET	INDIANAPOLIS	IN	46204	MARION	UNITED STATES	Not Required	Not Required	CENTIER BANK	783648	
Ok		Full Service	3501218	LA PORTE BRANCH	73 PINE LAKE AVENUE	LA PORTE	IN	46350	LA PORTE	UNITED STATES	432878	41	CENTIER BANK	783648	
Ok		Full Service	4029139	LAFAYETTE OFFICE	323 COLUMBIA STREET SUITE 1A	LAFAYETTE	IN	47901	TIPPECANOE	UNITED STATES	511678	55	CENTIER BANK	783648	
				1921 VETERANS MEMORIAL PKWY SOUTH	1921 VETERANS MEMORIAL PKWY SOUTH	LAFAYETTE	IN	47909	TIPPECANOE	UNITED STATES	Not Required	Not Required	CENTIER BANK	783648	
Ok		Full Service	4801960	LAFAYETTE SOUTH	1921 VETERANS MEMORIAL PKWY SOUTH	LAFAYETTE	IN	47909	TIPPECANOE	UNITED STATES	Not Required	Not Required	CENTIER BANK	783648	
Ok		Full Service	125042	LOWELL BRANCH	1914 EAST COMMERCIAL AVENUE	LOWELL	IN	46356	LAKE	UNITED STATES	15697	11	CENTIER BANK	783648	
Ok		Limited Service	3719929	LOWELL EXPRESS OFFICE	221 EAST COMMERCIAL AVENUE	LOWELL	IN	46356	LAKE	UNITED STATES	Not Required	Not Required	CENTIER BANK	783648	
Ok		Full Service	2108663	MERRILLVILLE OFFICE	8310 BROADWAY	MERRILLVILLE	IN	46410	LAKE	UNITED STATES	203050	7	CENTIER BANK	783648	
Ok		Full Service	2872911	MERRILLVILLE ULTRA BRANCH	6001 BROADWAY	MERRILLVILLE	IN	46410	LAKE	UNITED STATES	228048	30	CENTIER BANK	783648	
Ok		Full Service	3501414	SOUTHLAKE OFFICE	3198 EAST 81ST STREET	MERRILLVILLE	IN	46410	LAKE	UNITED STATES	423186	39	CENTIER BANK	783648	
Ok		Full Service	4049043	MISHAWAKA OFFICE	255 EAST DAY ROAD	MISHAWAKA	IN	46545	ST JOSEPH	UNITED STATES	506078	53	CENTIER BANK	783648	
Ok		Full Service	3501197	MUNSTER BRANCH	9716 WHITE OAK AVENUE	MUNSTER	IN	46321	LAKE	UNITED STATES	358971	35	CENTIER BANK	783648	
Ok		Full Service	3719938	PLYMOUTH OAK BRANCH	537 NORTH OAK ROAD	PLYMOUTH	IN	46563	MARSHALL	UNITED STATES	445625	46	CENTIER BANK	783648	
Ok		Full Service	2473831	PORTAGE BRANCH	3220 WILLOW CREEK ROAD	PORTAGE	IN	46368	PORTER	UNITED STATES	228044	26	CENTIER BANK	783648	
Ok		Full Service	2329170	TOWN AND COUNTRY BRANCH	6046 CENTRAL AVENUE	PORTAGE	IN	46368	PORTER	UNITED STATES	228042	24	CENTIER BANK	783648	
Ok		Full Service	3501160	ST. JOHN BRANCH	9151 WICKER AVENUE	SAINT JOHN	IN	46373	LAKE	UNITED STATES	357252	34	CENTIER BANK	783648	
Ok		Full Service	3719947	ST. JOHN STRACKS BRANCH	9825 WICKER AVENUE	SAINT JOHN	IN	46373	LAKE	UNITED STATES	450836	47	CENTIER BANK	783648	
Ok		Full Service	2423407	3303 PINES VILLAGE CIRCLE BRANCH	3303 PINES VILLAGE CIRCLE	VALPARAISO	IN	46383	PORTER	UNITED STATES	228039	21	CENTIER BANK	783648	
Ok		Full Service	3501450	CALUMET AVENUE BRANCH	1605 CALUMET AVENUE	VALPARAISO	IN	46383	PORTER	UNITED STATES	228045	27	CENTIER BANK	783648	
Ok		Full Service	2100874	LINCOLNWAY BRANCH	150 LINCOLNWAY	VALPARAISO	IN	46383	PORTER	UNITED STATES	228034	12	CENTIER BANK	783648	
Ok		Full Service	2103697	NORTH CALUMET AVENUE BRANCH	1802 NORTH CALUMET AVENUE	VALPARAISO	IN	46383-313	PORTER	UNITED STATES	228035	13	CENTIER BANK	783648	
Ok		Full Service	2473822	SOUTH HAVEN OFFICE	390 WEST US HIGHWAY 6	VALPARAISO	IN	46385	PORTER	UNITED STATES	228043	25	CENTIER BANK	783648	
Ok		Full Service	3501375	VALPO EAST OFFICE	2707 LAPORTE AVENUE	VALPARAISO	IN	46383	PORTER	UNITED STATES	433299	42	CENTIER BANK	783648	
Ok		Full Service	2423434	VALPO SOUTH BRANCH	360 MORTHLAND DRIVE	VALPARAISO	IN	46383	PORTER	UNITED STATES	540409	61	CENTIER BANK	783648	
Ok		Full Service	4763871	WEST LAFAYETTE BRANCH	1020A SAGAMORE PARK CENTRE	WEST LAFAYETTE	IN	47906	TIPPECANOE	UNITED STATES	Not Required	Not Required	CENTIER BANK	783648	
Ok		Full Service	4720472	WEST LAFAYETTE MEIJER BRANCH	2636 US 52(SAGAMORE PARKWAY)	WEST LAFAYETTE	IN	47906	TIPPECANOE	UNITED STATES	Not Required	Not Required	CENTIER BANK	783648	
Ok		Full Service	3501348	STRACKS - WHITING BRANCH	1836 CALUMET AVENUE	WHITING	IN	46394	LAKE	UNITED STATES	228046	28	CENTIER BANK	783648	

ITEM 2b

FIRST BANCSHARES, INC.
FR Y-6 REPORT ITEM #3
SHAREHOLDERS
12/31/2015

NAME AND ADDRESS	# OF SHARES	PERCENT
<u>SCHRAGE/HINSHAW FAMILY</u>		
JILL R. SCHRAGE	20,408.0	18.449%
MICHAEL E. SCHRAGE	14,002.5	12.658%
PATRICIA HINSHAW JOSEPH (n/k/a Patricia Burgess)	12,929.5	11.688%
LAURA (SCHRAGE) CAMPBELL	10,181.0	9.204%
STEPHANIE SCHRAGE	7,979.0	7.213%
MELISSA (SCHRAGE) CONTRUCCI	7,633.0	6.900%
SCOTT HINSHAW	3,872.0	3.500%
KIMBERLY (HINSHAW) THARIN	3,872.0	3.500%
MARK HINSHAW	3,872.0	3.500%
C/O CENTIER BANK	84,749.0	76.613%
600 EAST 84TH AVENUE MERRILLVILLE, IN 46410 USA		
THE FIRST COMPANY TRUST DEPT HOLDS 401(k) & ESOP SHS C/O CENTIER BANK 600 EAST 84TH AVENUE MERRILLVILLE, IN 46410 USA	11,930.0	10.785%

FIRST BANCSHARES, INC.
FR Y-6 REPORT ITEM #4
DIRECTORS AND OFFICERS
12/31/15

- (1) **NAME AND ADDRESS (CITY AND STATE/COUNTRY):**
Jill R. Schrage
c/o Centier Bank
600 E. 84th Avenue
Merrillville, Indiana 46410
- (2) **PRINCIPAL OCCUPATION:**
Marketing and Decorating Consultant
- (3) **TITLE OR POSITION WITH:**
- (a) **THE BANK HOLDING COMPANY:**
None
- (b) **ALL SUBSIDIARIES OF THE BANK HOLDING COMPANY:**
Director – 9701 Corporation
- (c) **OTHER COMPANIES IN WHICH SERVING AS DIRECTOR,
TRUSTEE, PARTNER OR EXECUTIVE OFFICER:**
OPCEN, LLC
- (4) **NUMBER OF SHARES AND PERCENTAGE OF EACH CLASS OF
VOTING SECURITIES OWNED, CONTROLLED, OR HELD WITH
POWER TO VOTE IN:**
- (a) **THE BANK HOLDING COMPANY:**
20,408 shares common = 18.449%
- (b) **ALL SUBSIDIARIES OF THE BANK HOLDING COMPANY:**
None
- (c) **OTHER COMPANIES, IF 25 PERCENT OR MORE OF ITS O/S
VOTING SECURITIES OR PROPORTIONATE INTEREST IN A
PARTNERSHIP ARE HELD:**
None

**FIRST BANCSHARES, INC.
FR Y-6 REPORT ITEM #4
DIRECTORS AND OFFICERS
12/31/15**

- (1) **NAME AND ADDRESS (CITY AND STATE/COUNTRY):**
Michael E. Schrage
c/o Centier Bank
600 E. 84th Avenue
Merrillville, Indiana 46410
- (2) **PRINCIPAL OCCUPATION:**
Centier Bank - President and CEO
- (3) **TITLE OR POSITION WITH:**
- (a) **THE BANK HOLDING COMPANY:**
Director/Chairman/President
- (b) **ALL SUBSIDIARIES OF THE BANK HOLDING COMPANY:**
Director/Chairman/President – Centier Bank
Director/Chairman/President – 9701 Corporation
- (c) **OTHER COMPANIES IN WHICH SERVING AS DIRECTOR,
TRUSTEE, PARTNER OR EXECUTIVE OFFICER:**
OPCEN, LLC
- (4) **NUMBER OF SHARES AND PERCENTAGE OF EACH CLASS OF VOTING
SECURITIES OWNED, CONTROLLED, OR HELD WITH POWER TO VOTE IN:**
- (a) **THE BANK HOLDING COMPANY:**
14,002.5 shares common = 12.658%
- (b) **ALL SUBSIDIARIES OF THE BANK HOLDING COMPANY:**
None
- (c) **OTHER COMPANIES, IF 25 PERCENT OR MORE OF ITS O/S VOTING
SECURITIES OR PROPORTIONATE INTEREST IN A PARTNERSHIP
ARE HELD:**
OPCEN, LLC – partnership interest – 49%

**FIRST BANCSHARES, INC.
FR Y-6 REPORT ITEM #4
DIRECTORS AND OFFICERS
12/31/15**

(1) NAME AND ADDRESS (CITY AND STATE/COUNTRY):

Timothy A. Brust
c/o Centier Bank
600 E. 84th Avenue
Merrillville, Indiana 46410

(2) PRINCIPAL OCCUPATION:

Commercial Real Estate Broker

(3) TITLE OR POSITION WITH:

(a) THE BANK HOLDING COMPANY:

Director

(b) ALL SUBSIDIARIES OF THE BANK HOLDING COMPANY:

Director – Centier Bank

**(c) OTHER COMPANIES IN WHICH SERVING AS DIRECTOR,
TRUSTEE, PARTNER OR EXECUTIVE OFFICER:**

Wille Stiener & Brust, Inc. (President)

**(4) NUMBER OF SHARES AND PERCENTAGE OF EACH CLASS OF
VOTING SECURITIES OWNED, CONTROLLED, OR HELD WITH
POWER TO VOTE IN:**

(a) THE BANK HOLDING COMPANY:

-0- shares

(b) ALL SUBSIDIARIES OF THE BANK HOLDING COMPANY:

20 shares common = 0.018%
n/o Midland IRA Inc. FBO Timothy A. Brust

**(c) OTHER COMPANIES, IF 25 PERCENT OR MORE OF ITS O/S
VOTING SECURITIES OR PROPORTIONATE INTEREST IN A
PARTNERSHIP ARE HELD:**

Wille Stiener & Brust, Inc. (President/45% ownership)

FIRST BANCSHARES, INC.
FR Y-6 REPORT ITEM #4
DIRECTORS AND OFFICERS
12/31/15

(1) NAME AND ADDRESS (CITY AND STATE/COUNTRY):

Michael D. Cahill
c/o Centier Bank
600 E. 84th Avenue
Merrillville, Indiana 46410

(2) PRINCIPAL OCCUPATION:

President/CEO, Physicians Health Plan of Northern Indiana, Inc.

(3) TITLE OR POSITION WITH:

(a) THE BANK HOLDING COMPANY:

Director

(b) ALL SUBSIDIARIES OF THE BANK HOLDING COMPANY:

Director

**(c) OTHER COMPANIES IN WHICH SERVING AS DIRECTOR,
TRUSTEE, PARTNER OR EXECUTIVE OFFICER:**

AWS Foundation, Inc. (Director)

A.W. Holdings, LLC (Director)

Physicians Health Plan of Northern Indiana, Inc. (Executive Officer)

**(4) NUMBER OF SHARES AND PERCENTAGE OF EACH CLASS OF
VOTING SECURITIES OWNED, CONTROLLED, OR HELD WITH
POWER TO VOTE IN:**

(a) THE BANK HOLDING COMPANY: None

(b) ALL SUBSIDIARIES OF THE BANK HOLDING COMPANY:

10 shares common = 0.009%

Michael D. Cahill and Mary L. Cahill

**(c) OTHER COMPANIES, IF 25 PERCENT OR MORE OF ITS O/S
VOTING SECURITIES OR PROPORTIONATE INTEREST IN A
PARTNERSHIP ARE HELD:**

None

FIRST BANCSHARES, INC.
FR Y-6 REPORT ITEM #4
DIRECTORS AND OFFICERS
12/31/15

(1) NAME AND ADDRESS (CITY AND STATE/COUNTRY):

Michael R. Barker
c/o Centier Bank
600 E. 84th Avenue
Merrillville, Indiana 46410

(2) PRINCIPAL OCCUPATION:

CPA

(3) TITLE OR POSITION WITH:

(a) THE BANK HOLDING COMPANY:

Director

(b) ALL SUBSIDIARIES OF THE BANK HOLDING COMPANY:

Director – Centier Bank

**(c) OTHER COMPANIES IN WHICH SERVING AS DIRECTOR,
TRUSTEE, PARTNER OR EXECUTIVE OFFICER:**

Indiana CPA Society

**(4) NUMBER OF SHARES AND PERCENTAGE OF EACH CLASS OF
VOTING SECURITIES OWNED, CONTROLLED, OR HELD WITH
POWER TO VOTE IN:**

(a) THE BANK HOLDING COMPANY:

25 shares common = 0.023%
(n/o IRA Rollover)

(b) ALL SUBSIDIARIES OF THE BANK HOLDING COMPANY:

-0- shares

**(c) OTHER COMPANIES, IF 25 PERCENT OR MORE OF ITS O/S
VOTING SECURITIES OR PROPORTIONATE INTEREST IN A
PARTNERSHIP ARE HELD:**

None

FIRST BANCSHARES, INC.
FR Y-6 REPORT ITEM #4
DIRECTORS AND OFFICERS
12/31/15

(1) NAME AND ADDRESS (CITY AND STATE/COUNTRY):

Jennifer Callison
c/o Centier Bank
600 E. 84th Avenue
Merrillville, Indiana 46410

(2) PRINCIPAL OCCUPATION:

Residential Real Estate

(3) TITLE OR POSITION WITH:

(a) THE BANK HOLDING COMPANY:

Director

(b) ALL SUBSIDIARIES OF THE BANK HOLDING COMPANY:

Director – Centier Bank

**(c) OTHER COMPANIES IN WHICH SERVING AS DIRECTOR,
TRUSTEE, PARTNER OR EXECUTIVE OFFICER:**

**(4) NUMBER OF SHARES AND PERCENTAGE OF EACH CLASS OF
VOTING SECURITIES OWNED, CONTROLLED, OR HELD WITH
POWER TO VOTE IN:**

(a) THE BANK HOLDING COMPANY:

-0- shares

(b) ALL SUBSIDIARIES OF THE BANK HOLDING COMPANY:

-0- shares

**(c) OTHER COMPANIES, IF 25 PERCENT OR MORE OF ITS O/S
VOTING SECURITIES OR PROPORTIONATE INTEREST IN A
PARTNERSHIP ARE HELD:**

Mike Thomas Associates/F.C. Tucker
Callison-Thomas Investments, LLC
Sauer Callison Thomas, LLC

**FIRST BANCSHARES, INC.
FR Y-6 REPORT ITEM #4
DIRECTORS AND OFFICERS
12/31/15**

(1) NAME AND ADDRESS (CITY AND STATE/COUNTRY):

Albert L. Gutierrez

(2) PRINCIPAL OCCUPATION:

Health System (CEO)

(3) TITLE OR POSITION WITH:

(a) THE BANK HOLDING COMPANY:

Director

(b) ALL SUBSIDIARIES OF THE BANK HOLDING COMPANY:

Director

**(c) OTHER COMPANIES IN WHICH SERVING AS DIRECTOR,
TRUSTEE, PARTNER OR EXECUTIVE OFFICER:**

Trinity Health
St. Joseph Regional Medical Center, Inc.

**(4) NUMBER OF SHARES AND PERCENTAGE OF EACH CLASS OF
VOTING SECURITIES OWNED, CONTROLLED, OR HELD WITH
POWER TO VOTE IN:**

(a) THE BANK HOLDING COMPANY: None

(b) ALL SUBSIDIARIES OF THE BANK HOLDING COMPANY: None

**(c) OTHER COMPANIES, IF 25 PERCENT OR MORE OF ITS O/S
VOTING SECURITIES OR PROPORTIONATE INTEREST IN A
PARTNERSHIP ARE HELD:**

None

FIRST BANCSHARES, INC.
FR Y-6 REPORT ITEM #4
DIRECTORS AND OFFICERS
12/31/15

- (1) **NAME AND ADDRESS (CITY AND STATE/COUNTRY):**
Timothy E. Healy
c/o Centier Bank
600 E. 84th Avenue
Merrillville, Indiana 46410
- (2) **PRINCIPAL OCCUPATION:**

Real Estate Developer
- (3) **TITLE OR POSITION WITH:**
- (a) **THE BANK HOLDING COMPANY:**
Director
- (b) **ALL SUBSIDIARIES OF THE BANK HOLDING COMPANY:**
Director – Centier Bank
- (c) **OTHER COMPANIES IN WHICH SERVING AS DIRECTOR, TRUSTEE, PARTNER OR EXECUTIVE OFFICER:**

Clybourne NW Partners LP et al.
- (4) **NUMBER OF SHARES AND PERCENTAGE OF EACH CLASS OF VOTING SECURITIES OWNED, CONTROLLED, OR HELD WITH POWER TO VOTE IN:**
- (a) **THE BANK HOLDING COMPANY:**

63 shares common = 0.057% (r/i/n/o spouse)
- (b) **ALL SUBSIDIARIES OF THE BANK HOLDING COMPANY:**
-0- shares
- (c) **OTHER COMPANIES, IF 25 PERCENT OR MORE OF ITS O/S VOTING SECURITIES OR PROPORTIONATE INTEREST IN A PARTNERSHIP ARE HELD:**
- | | |
|----------------------------|--------|
| Clybourne NW Partners LP | 25% |
| DG Burlington Partners | 25% |
| Double Barrel Farms LLC | 67% |
| NWI ValPlace Developer LLC | 26.65% |

FIRST BANCSHARES, INC.
FR Y-6 REPORT ITEM #4
DIRECTORS AND OFFICERS
12/31/15

- (1) **NAME AND ADDRESS (CITY AND STATE/COUNTRY):**
Michael R. Leep, Sr.
c/o Centier Bank
600 E. 84th Avenue
Merrillville, Indiana 46410
- (2) **PRINCIPAL OCCUPATION:**
Chairman of the Board – Gurley Leep Automotive Group
- (3) **TITLE OR POSITION WITH:**
- (a) **THE BANK HOLDING COMPANY:**
Director
- (b) **ALL SUBSIDIARIES OF THE BANK HOLDING COMPANY:**
Director – Centier Bank
- (c) **OTHER COMPANIES IN WHICH SERVING AS DIRECTOR, TRUSTEE, PARTNER OR EXECUTIVE OFFICER:**

See attached list of business interests
- (4) **NUMBER OF SHARES AND PERCENTAGE OF EACH CLASS OF VOTING SECURITIES OWNED, CONTROLLED, OR HELD WITH POWER TO VOTE IN:**
- (a) **THE BANK HOLDING COMPANY:**

307 shares common = 0.278%
- (b) **ALL SUBSIDIARIES OF THE BANK HOLDING COMPANY:**
None
- (c) **OTHER COMPANIES, IF 25 PERCENT OR MORE OF ITS O/S VOTING SECURITIES OR PROPORTIONATE INTEREST IN A PARTNERSHIP ARE HELD:**
None

March 2016 - Michael R. Leep, Sr. - Entity Interests

<u>ENTITY</u>	<u>OFFICE HELD</u>
Gurley-Leep Automotive Management Corporation	Chairman of the Board/Director
Gurley-Leep Ford, L.L.C.	Manager
Gurley-Leep Imports, Inc.	President/Director
Gurley-Leep Oldsmobile Cadillac, Inc.	President/Director
Gurley-Leep Imports, L.L.C.	Manager
Capital Imports, L.L.C.	Manager
GL NIS, L.L.C.	Manager
Rite Way Auto Sales L.L.C.	Manager
Gurley-Leep Automotive Sales, L.L.C.	Manager
HS&S Automotive, LLC	Manager
Gurley-Leep Buick-GMC Truck, Inc. Team, Inc.	Chairman of the Board/Director President/Director
Team Chevrolet, Inc.	President/Director
US 30 HON, L.L.C.	Manager
GLR, L.L.C.	Manager
Grape Road L.L.C.	Manager
Ireland Road L.L.C.	Manager
U.S. 31 Properties, L.L.C.	Manager
KJSR R/E, L.L.C.	Manager
NWIN 30 R/E, L.L.C.	Manager
Mike Sr. Management, Inc.	President/Director
TOY HON Management, L.L.C.	Manager
Automotive Management, LLC	Manager
Leep DMPR Management, L.L.C.	Manager
Tri Power Management, L.L.C.	Manager
TCHEV Management LLC	Manager
Ft. Madison Central, L.L.C.	Manager
Ft. Madison Consolidated, L.L.C.	Manager
Ft. Madison DM, L.L.C.	Manager
Ft. Madison East, L.L.C.	Manager
Ft. Madison South, L.L.C.	Manager
Ft. Madison West, L.L.C.	Manager
DMHON, LLC	Manager
Leep AUD, L.L.C.	Manager
Leep HON, L.L.C.	Manager
Leep HYU, L.L.C.	Manager
Leep KI, L.L.C.	Manager
Leep LEX, L.L.C.	Manager
Leep MAZ, L.L.C.	Manager
Leep MER, L.L.C.	Manager
Leep NIS, L.L.C.	Manager
Leep POR, L.L.C.	Manager
Leep TQC, LLC	Manager
Leep VW, L.L.C.	Manager
Indiana Automotive Investment Group, L.L.C.	Manager
MOSI 2, L.L.C.	Manager
Quad Cities Automotive Group, L.L.C.	Manager
J2MD, L.L.C.	Manager
The Leep Foundation, Inc.	President/Director
Summit Radio II, LLC	Manager
Clement, L.L.C.	Manager
Leep Enterprises, L.L.C.	Chairman of the Board

FIRST BANCSHARES, INC.
FR Y-6 REPORT ITEM #4
DIRECTORS AND OFFICERS
12/31/15

(1) NAME AND ADDRESS (CITY AND STATE/COUNTRY):

Joe Seaman

(2) PRINCIPAL OCCUPATION:

Retired

(3) TITLE OR POSITION WITH:

(a) THE BANK HOLDING COMPANY:

Director

(b) ALL SUBSIDIARIES OF THE BANK HOLDING COMPANY:

Director

**(c) OTHER COMPANIES IN WHICH SERVING AS DIRECTOR,
TRUSTEE, PARTNER OR EXECUTIVE OFFICER:**

Lafayette Life Insurance Company (Director)
Columbus Life Insurance Company (Director)

**(4) NUMBER OF SHARES AND PERCENTAGE OF EACH CLASS OF
VOTING SECURITIES OWNED, CONTROLLED, OR HELD WITH
POWER TO VOTE IN:**

(a) THE BANK HOLDING COMPANY: None

(b) ALL SUBSIDIARIES OF THE BANK HOLDING COMPANY: None

**(c) OTHER COMPANIES, IF 25 PERCENT OR MORE OF ITS O/S
VOTING SECURITIES OR PROPORTIONATE INTEREST IN A
PARTNERSHIP ARE HELD:**

None

**FIRST BANCSHARES, INC.
FR Y-6 REPORT ITEM #4
DIRECTORS AND OFFICERS
12/31/15**

(1) NAME AND ADDRESS (CITY AND STATE/COUNTRY):

Kevin M. Sullivan

(2) PRINCIPAL OCCUPATION:

(3) TITLE OR POSITION WITH:

(a) THE BANK HOLDING COMPANY: Director

(b) ALL SUBSIDIARIES OF THE BANK HOLDING COMPANY:

Director, Centier Bank

(c) OTHER COMPANIES IN WHICH SERVING AS DIRECTOR, TRUSTEE, PARTNER OR EXECUTIVE OFFICER:

KSM Holding Company, Inc. (Officer and Director)
KSM Business Services, Inc. (Officer and Director)
Katz, Sapper & Miller, LLP (Partner)
KSM Partners on Broadway, LLC (Manager)
Sullivan & Cook, LLP (Partner)
Summer Shandy, LLC (Member, Manager)

(4) NUMBER OF SHARES AND PERCENTAGE OF EACH CLASS OF VOTING SECURITIES OWNED, CONTROLLED, OR HELD WITH POWER TO VOTE IN:

(a) THE BANK HOLDING COMPANY: -0-

(b) ALL SUBSIDIARIES OF THE BANK HOLDING COMPANY: -0-

(c) OTHER COMPANIES, IF 25 PERCENT OR MORE OF ITS O/S VOTING SECURITIES OR PROPORTIONATE INTEREST IN A PARTNERSHIP ARE HELD:

Sullivan & Cook, LLP	50%
Summer Shandy, LLC	50%

FIRST BANCSHARES, INC.
FR Y-6 REPORT ITEM #4
DIRECTORS AND OFFICERS
12/31/15

(1) NAME AND ADDRESS (CITY AND STATE/COUNTRY):

John B Willis
c/o Centier Bank
600 E. 84th Avenue
Merrillville, Indiana 46410

(2) PRINCIPAL OCCUPATION:

Insurance Agent

(3) TITLE OR POSITION WITH:

(a) THE BANK HOLDING COMPANY:

Director

(b) ALL SUBSIDIARIES OF THE BANK HOLDING COMPANY:

Director

(c) OTHER COMPANIES IN WHICH SERVING AS DIRECTOR, TRUSTEE, PARTNER OR EXECUTIVE OFFICER:

Mayerstein Burnell Company, Inc.
d/b/a MBAH Insurance (President/CEO)
MBAH Properties, LCC (Managing Partner)
MBAH Monticello LLC (President/Managing Partner)

(4) NUMBER OF SHARES AND PERCENTAGE OF EACH CLASS OF VOTING SECURITIES OWNED, CONTROLLED, OR HELD WITH POWER TO VOTE IN:

(a) THE BANK HOLDING COMPANY: None

(b) ALL SUBSIDIARIES OF THE BANK HOLDING COMPANY:

5 shares common = 0.005% (John B. Willis)
20 shares common = 0.018% (The First Company FBO John B. Willis IRA)

(c) OTHER COMPANIES, IF 25 PERCENT OR MORE OF ITS O/S VOTING SECURITIES OR PROPORTIONATE INTEREST IN A PARTNERSHIP ARE HELD:

1. Mayerstein Burnell Company, Inc.	25%
2. MBAH Properties, LLC	33 $\frac{1}{3}$ %

FIRST BANCSHARES, INC.
FR Y-6 REPORT ITEM #4
DIRECTORS AND OFFICERS
12/31/15

- (1) **NAME AND ADDRESS (CITY AND STATE/COUNTRY):**
Harold L. Wyland
c/o Centier Bank
600 E. 84th Avenue
Merrillville, Indiana 46410
- (2) **PRINCIPAL OCCUPATION:**
Attorney
- (3) **TITLE OR POSITION WITH:**
- (a) **THE BANK HOLDING COMPANY:**
Director
- (b) **ALL SUBSIDIARIES OF THE BANK HOLDING COMPANY:**
Director – Centier Bank
- (c) **OTHER COMPANIES IN WHICH SERVING AS DIRECTOR, TRUSTEE, PARTNER OR EXECUTIVE OFFICER:**
Wyland, Humphrey, & Clevenger, LLP
- (4) **NUMBER OF SHARES AND PERCENTAGE OF EACH CLASS OF VOTING SECURITIES OWNED, CONTROLLED, OR HELD WITH POWER TO VOTE IN:**
- (a) **THE BANK HOLDING COMPANY:**
100 shares common = 0.090% (r/i/n/o spouse)
- (b) **ALL SUBSIDIARIES OF THE BANK HOLDING COMPANY:**
None
- (c) **OTHER COMPANIES, IF 25 PERCENT OR MORE OF ITS O/S VOTING SECURITIES OR PROPORTIONATE INTEREST IN A PARTNERSHIP ARE HELD:**
None

FIRST BANCSHARES, INC.
FR Y-6 REPORT ITEM #4
DIRECTORS AND OFFICERS
12/31/15

- (1) **NAME AND ADDRESS (CITY AND STATE/COUNTRY):**
Patricia Hinshaw Joseph (n/k/a Patricia Burgess)
c/o Centier Bank
600 E. 84th Avenue
Merrillville, Indiana 46410
- (2) **PRINCIPAL OCCUPATION:**
Housewife
- (3) **TITLE OR POSITION WITH:**
- (a) **THE BANK HOLDING COMPANY:**
None
- (b) **ALL SUBSIDIARIES OF THE BANK HOLDING COMPANY:**
Director – 9701 Corporation
- (c) **OTHER COMPANIES IN WHICH SERVING AS DIRECTOR,
TRUSTEE, PARTNER OR EXECUTIVE OFFICER:**
None
- (4) **NUMBER OF SHARES AND PERCENTAGE OF EACH CLASS OF
VOTING SECURITIES OWNED, CONTROLLED, OR HELD WITH
POWER TO VOTE IN:**
- (a) **THE BANK HOLDING COMPANY:**
12,929.5 shares common = 11.688%
- (b) **ALL SUBSIDIARIES OF THE BANK HOLDING COMPANY:**
None
- (c) **OTHER COMPANIES, IF 25 PERCENT OR MORE OF ITS O/S
VOTING SECURITIES OR PROPORTIONATE INTEREST IN A
PARTNERSHIP ARE HELD:**
None