



The First

BANCSHARES, INC.

Q4 2024 FINANCIAL SNAPSHOT



Assets

\$8 BILLION

\$8 BILLION IN Q3 2024



Deposits

\$6.6 BILLION

\$6.6 BILLION IN Q3 2024

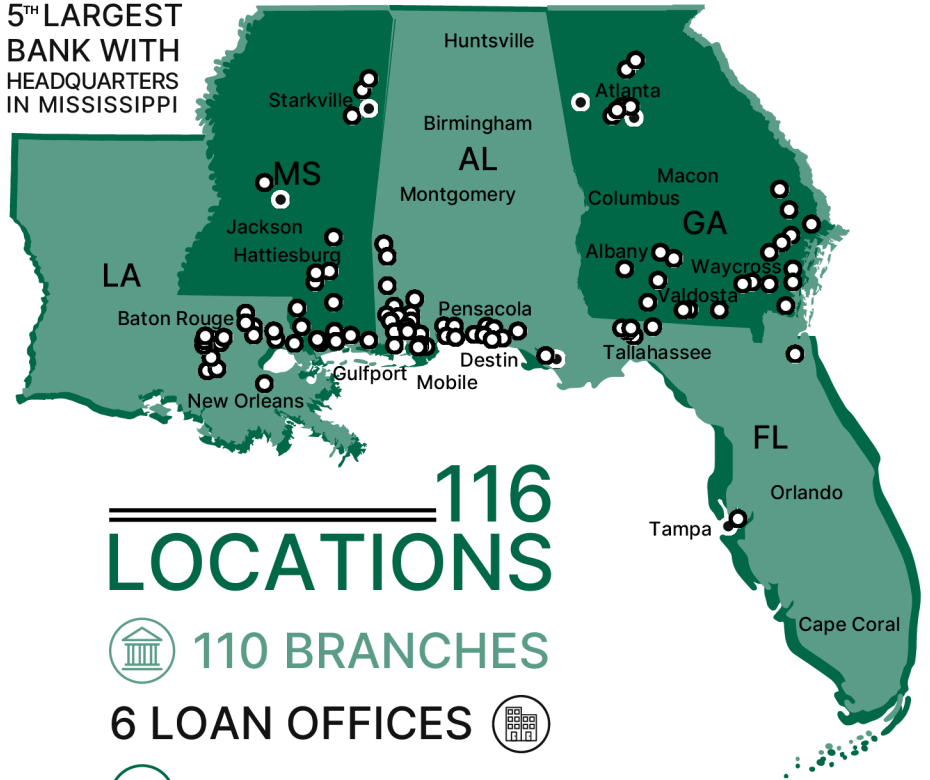


Loans

\$5.4 BILLION

\$5.3 BILLION IN Q3 2024

5TH LARGEST BANK WITH HEADQUARTERS IN MISSISSIPPI



116 LOCATIONS



110 BRANCHES

6 LOAN OFFICES



1,000+ EMPLOYEES

Financial information is based on earnings results of the bank as of December 31, 2024. The First Bancshares, Inc. is traded on the NYSE stock market under the symbol FBMS. For more information and important disclosures concerning The First Bancshares, Inc., please visit thefirstbank.com.



Net Income

\$18.3 MILLION

\$18.6 MILLION IN Q3 2024



Diluted Earnings Per Share

\$0.58

\$0.59 IN Q3 2024



Return on Average Assets

0.92%

0.94% IN Q3 2024



Net Interest Margin

3.37%

3.33% IN Q3 2024



BANK NMLS #: 408229