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FIRST BANCSHARES INC /MS/  
Form 8-K  
October 05, 2006

SECURITIES AND EXCHANGE COMMISSION

WASHINGTON, D.C. 20549

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 or 15(d) of  
the Securities Exchange Act of 1934

Date of Report (Date of earliest event reported):  
September 30, 2006

THE FIRST BANCSHARES, INC.

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(Exact name of registrant as specified in its charter)

MISSISSIPPI

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(State or other jurisdiction of  
incorporation)

33-94288

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(Commission  
File Number)

64-08621

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(IRS empl  
Identific

6480 US Highway 98 West  
Hattiesburg, Mississippi

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(Address of principal executive offices)

39402

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(Zip Code)

Registrant's telephone number, including area code: (601) 268-8998

Not applicable

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(Registrant's former address of principal executive offices)

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**INFORMATION TO BE INCLUDED IN THE REPORT**

**Item 2.01 Completion of Acquisition or Disposition of Assets.** On October 5, 2006 The First Bancshares, Inc. announced the completion of its acquisition of First National Bank of Wiggins as set forth in the attached hereto as Exhibit 99.1. The acquisition was completed on September 30, 2006 pursuant to definitive agreement attached to First Bancshares' Registration Statement on Form S-4/A as filed with the Securities and Exchange Commission on August 23, 2006.

**Item 8.01 Other Events.** On October 5, 2006 The First Bancshares, Inc. announced the completion of its acquisition of First National Bank of Wiggins as set forth in the press statement attached hereto.

**Item 9.01. Financial Statements and Exhibits**

(c) Exhibits.

99.1 Press Statement dated October 5, 2006 captioned  
"The First Adds Wiggins To Its Banking Locations"

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SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

Dated: October 5, 2006  
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THE FIRST BANCSHARES, INC.

By: /s/ Donna T. Lowery  
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Name: Donna T. Lowery  
Title: Chief Financial Officer

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Exhibit 99.1 to First Bancshares, Inc., Form 8-K

**For Immediate Release**  
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October 5, 2006  
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**THE FIRST ADDS WIGGINS TO ITS BANKING LOCATIONS**

David Johnson, Chief Executive Office of The First, announced today that the merger with First National Bank of Wiggins has been completed and The First is now offering financial services to the Wiggins area.

The merger comes in the midst of extraordinary growth for the bank in south Mississippi. A decade ago, The First opened a small office in Oak Grove and in ten years has become the first bank in Mississippi to generate over \$543,000,000 in home loans closed... to 20,000 customers...to approximately 1,200 shareholders... The First now has offices in Hattiesburg, Oak Grove, Laurel, Purvis, Picayune, Pascagoula, Bay St. Louis and now Wiggins.

The First offers free First checking, free debit cards, free on line bill pay, banking by phone-in person, long term fixed rate mortgages, special accounts for customers 50 and over, and convenient services from the coast to Laurel. Johnson says the goal of The First, "is to create a banking system in south Mississippi that offers individuals real personal service, financial services they want, at convenient locations. In Johnson's words, "the growth of the bank clearly indicates that the communities we serve have responded to the need for banking and our employees are carrying out our promise to be.....Just the Bank for You!"

(For more information contact Lee Wade, Marketing Director at [lwade@thefirstbank.com](mailto:lwade@thefirstbank.com) or 601-577-0