



# SouthernFirst

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**COMMUNITY REINVESTMENT ACT**

**PUBLIC FILE**

**2024**

## General Disclosure

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Under the Federal Community Reinvestment Act (CRA), the Federal Deposit Insurance Corporation (FDIC) evaluates our record of helping meet the credit needs of the communities we serve consistent with safe and sound operations. The FDIC also takes this record into account when deciding on certain applications submitted by us.

Your involvement is encouraged.

Southern First Bank is pleased to provide information for public inspection under the Community Reinvestment Act (CRA). Interested parties can review the data provided and produce hard copy of documents as needed. Southern First will provide hard copies of these documents upon request at no expense. If you have questions, please contact Southern First at [compliance@southernfirst.com](mailto:compliance@southernfirst.com).

## **Home Mortgage Disclosure Act (HMDA) - Notice**

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The Home Mortgage Disclosure Act (HMDA) data about our residential mortgage lending is online for review. The data shows geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials.

Southern First Bank's HMDA Disclosure Statement may be obtained on the Consumer Financial Protection Bureau's website at [www.consumerfinance.gov/hmda](http://www.consumerfinance.gov/hmda).

HMDA data for many other financial institutions are also available at this website.

## **Written Comments from the Public**

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### **Current Year**

Southern First Bank has not received any written public comments related to the Bank's assessment area needs and opportunities in helping to meet community credit needs as they pertain to the Community Reinvestment Act.

### **Prior Two Calendar Years**

During 2022 and 2023, Southern First Bank did not receive any written public comments related to the Bank's assessment area needs and opportunities in helping to meet community credit needs as they pertain to the Community Reinvestment Act.



## Current Office Locations

	Branch Locations	County	State	Geographic Information	Date Opened	*ATM on site?
1	6 Verdae Boulevard, Greenville SC 29607 <i>(SC Main Office)</i>	Greenville County	SC	MSA/MD Code: 24860, State Code: 45, County Code 045, Tract code 0019.00, Income Level: Upper	2022	Yes, accepts deposits. ITM on site
2	307 The Parkway, Greer SC 20650	Greenville County	SC	MSA/MD Code: 24860, State Code: 45, County Code 045, Tract Code 0026.09, Income Level: Upper	2005	Yes, accepts deposits
3	2125 Augusta Street, Greenville SC 20605	Greenville County	SC	MSA/MD Code: 24860, State Code: 45, County Code 045, Tract Code 0014.00, Income Level: Upper	2005	Yes, accepts deposits
4	1900 Woodruff Road, Greenville SC 29607	Greenville County	SC	MSA/MD Code: 24860, State Code: 45, County Code 045, Tract Code 0028.12, Income Level: Upper	2008	Yes, accepts deposits
5	190 Knox Abbott Drive, Cayce SC 29033	Lexington County	SC	MSA/MD Code: 17900, State Code: 45, County Code 063, Tract Code 0203.00, Income Level: Middle	2009	Yes
6	80 Calhoun Street, Charleston SC 29401	Charleston County	SC	MSA/MD Code: 16700, State Code: 45, County Code 019, Tract Code 0051.00, Income Level: Upper	2017	No
7	691 Johnnie Dodds Boulevard, Mount Pleasant SC 29464	Charleston County	SC	MSA/MD Code: 16700, State Code: 45, County Code 019, Tract Code 0046.07, Income Level: Upper	2014	Yes
8	5444 Wade Park Blvd, Suite 100 Raleigh NC 27607 <i>(NC Main Office)</i>	Wake County	NC	MSA/MD Code: 39580, State Code: 37, County Code 183, Tract code 0524.01, Income Level: Middle	2017	No
9	100 S Elm Street, Suite 100 Greensboro, NC 27401	Guilford County	NC	MSA/MD Code: 24660, State Code: 37, County Code 081, Tract Code 0108.00, Income Level: Upper	2019	No
10	309 East Paces Ferry Rd NE Suite 102 Atlanta, GA 30305 <i>(GA Main Office)</i>	Fulton County	GA	MSA/MD Code: 12060, State Code: 13, County 121, Tract Code 0096.05, Income Level: Unknown	2018	No
11	105 Front Street Summerville, SC 29486	Berkeley County	SC	MSA/MD Code: 16700, State Code: 45, County Code 0015, Tract Code 0207.13, Income Level: Middle	2019	No
12	4064 Colony Road Suite 100 Charlotte, North Carolina 28211	Mecklenburg County	NC	MSA/MD Code: 16740, State Code: 37, County Code 119, Tract Code 0029.03, Income Level: Upper	2021	No
13	Dream Mortgage Center <i>Loan Production Office</i> 452 Killian Road, Suite B Columbia, SC 29203	Richland County	SC	MSA/MD Code: 17900, State Code 45, County Code 079, Tract Code 0101.05, Income Level: Middle	2023	No

## Open & Closed Locations – Current Year & Prior Two Calendar Years

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### Opened Locations

	Branch Locations	County	State	Geographic Information	Date Opened
1	4064 Colony Road Suite 100 Charlotte, North Carolina 28211	Mecklenburg County	NC	MSA/MD Code: 16740, State Code: 37, County Code 119, Tract Code 0029.03, Income Level: Upper	2021
2	6 Verdae Boulevard, Greenville SC 29607 <i>(SC Main Office)</i>	Greenville County	SC	MSA/MD Code: 24860, State Code: 45, County Code 045, Tract code 0019.00, Income Level: Upper	2022
3	Dream Mortgage Center <i>Loan Production Office</i> 452 Killian Road, Suite B Columbia, SC 29203	Richland County	SC	MSA/MD Code: 17900, State Code 45, County Code 079, Tract Code 0101.05, Income Level: Middle	2023

### Closed Locations

	Branch Locations	County	State	Geographic Information	Date Closed
3	100 Verdae Boulevard, Greenville SC 29607 <i>(Moved to new HQ Building)</i>	Greenville County	SC	MSA/MD Code: 24860, State Code: 45, County Code 045, Tract code 0019.00, Income Level: Upper	May 2022

## Services and Locations and Locations

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Phone Banking/Email Banking	
Customer Support	877-679-9646
Telephone Banking	877-336-2093
Lost/Stolen Debit Card	800-500-1044
Bill Pay Help	866-453-3729
Report Fraud	877-679-9646 Outside US: 727-227-2447
Contact Us – Web Message	<a href="https://www.southernfirst.com/contact/send-a-message">https://www.southernfirst.com/contact/send-a-message</a>

Online Application Channels	
Mortgage Applications	<a href="https://www.southernfirst.com/mortgages">https://www.southernfirst.com/mortgages</a>

## Atlanta Area Location



### **Atlanta – [East Paces Ferry Road](#)**

[309 East Paces Ferry Road NE, Suite 102, Atlanta, GA 30305](#)

Mailing Address: PO Box 550687, Atlanta, GA 30355

**Lobby Hours:** 9am–5pm | Monday–Friday

No ATM or Drive-Through

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[404-418-9300](tel:404-418-9300)

# Charleston Area Locations



- **Charleston – [Calhoun Street](#)**

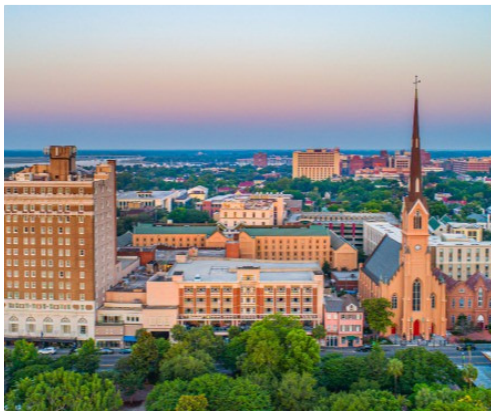
[80 Calhoun St., Charleston, SC 29401](#)

Mailing Address: PO Box 22588, Charleston, SC 29413

**Lobby Hours:** 9am–5pm | Monday–Friday  
No ATM or Drive-Through

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[843-725-5099](tel:843-725-5099)



- **Mount Pleasant – [Johnnie Dodds Boulevard](#)**

[691 Johnnie Dodds Blvd., Mount Pleasant, SC 29464](#)

Mailing Address: PO Box 22588, Charleston, SC 29413

**Lobby Hours:** 9am–5pm | Monday–Friday  
**Drive-Through Hours:** 8:30am–5pm | Monday–Friday  
**24-Hour ATM**

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[843-606-4300](tel:843-606-4300)

# Charlotte Area Location



## **Charlotte – Colony Road**

[4064 Colony Rd, Suite 100, Charlotte, NC 28211](#)

Mailing Address: 4064 Colony Rd., Suite 100, Charlotte, NC  
28211

**Lobby Hours:** 9am-5pm | Monday-Friday

No ATM or Drive-Through

[704-817-0800](tel:704-817-0800)

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# Columbia Area Locations



## **Cayce – Knox Abbott Drive**

[190 Knox Abbott Dr., Cayce, SC 29033](#)

Mailing Address: PO Box 7908, Columbia, SC 29202

**Lobby Hours:** 9am–5pm | Monday–Friday

**Drive-Through Hours:** 8:30am–5pm | Monday–Friday

**24-Hour ATM**

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[803-223-6400](tel:803-223-6400)



## **Columbia – Dream Mortgage Center**

[452 Killian Road, Suite B, Columbia, SC 29203](#)

Mailing Address: PO Box 7908, Columbia, SC 29202

**Lobby Hours:** 9am–4pm Mon-Thurs | 9am-12pm

Friday and by appointment

**Loan Production Office Only**

**No ATM or Drive-Through**

[877-679-9646](tel:877-679-9646)

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# Greensboro Area Location



- **Greensboro – Elm Street**

[100 S Elm St. Suite 100, Greensboro, NC 27401](#)

Mailing Address: 100 S Elm St. Suite 100, Greensboro, NC 27401

**Lobby Hours:** 9am–5pm | Monday–Friday  
No ATM or Drive-Through

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[336-544-6160](tel:336-544-6160)



# Greenville Area Locations



- **Greenville – [Augusta Street](#)**

[2125 Augusta St., Greenville, SC 29605](#)

Mailing Address: PO Box 17465, Greenville, SC 29606

**Lobby Hours:** 9am–5pm | Monday–Friday

**Drive-Through Hours:** 8:30am–5pm | Monday–Friday

**24-Hour ATM**

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[\*\*864-679-9480\*\*](tel:864-679-9480)



- **Greenville – [Verdae Boulevard](#)**

[6 Verdae Blvd. Suite 100, Greenville, SC 29607](#)

Mailing Address: PO Box 17465, Greenville, SC 29606

**Lobby Hours:** 9am–5pm | Monday–Friday

**Drive-Through Hours:** 8:30am–5pm | Monday–Friday

**24-Hour ATM**

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[\*\*864-679-9000\*\*](tel:864-679-9000)





## **Greenville – Woodruff Road**

[1900 Woodruff Rd., Greenville, SC 29607](#)

Mailing Address: PO Box 17465, Greenville, SC 29606

**Lobby Hours:** 9am–5pm | Monday–Friday

**Drive-Through Hours:** 8:30am–5pm | Monday–Friday

**24-Hour ATM**

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[864-679-9300](#)



## **Greer – The Parkway**

[307 The Parkway, Greer, SC 29650](#)

Mailing Address: PO Box 17465, Greenville, SC 29606

**Lobby Hours:** 9am–5pm | Monday–Friday

**Drive-Through Hours:** 8:30–5pm | Monday–Friday

**24-Hour ATM**

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[864-662-2000](#)

## Raleigh Area Location



- **Raleigh – Wade Park Boulevard**

[5444 Wade Park Blvd. Suite 100, Raleigh, NC 27607](#)

Mailing Address: 5444 Wade Park Blvd., Suite 100, Raleigh, NC 27607

**Lobby Hours:** 9am–5pm | Monday–Friday  
No ATM or Drive-Through

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[919-532-1585](tel:919-532-1585)

## Summerville Area Location



- **Summerville – Front Street**

[105 Front St., Summerville, SC 29486](#)

Mailing Address: PO Box 3138, Summerville, SC 29484

**Lobby Hours:** 9am–5pm | Monday–Friday  
No ATM or Drive-Through

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[843-285-7089](tel:843-285-7089)



*Personal*  
**BANKING**

**BUILT FOR YOU.**

*Convenient banking  
on a first-name basis.*

*What you can expect:*

- Enjoy **Free\* ATMs Nationwide** - simply accept the fee and we'll cover the charge
- Quickly replace a lost or stolen Southern First debit card with our on-demand **Instant Issue Debit Card** process at any office location
- Access our **Mobile and Tablet banking apps** on your Apple and Android devices
- Use **Zelle®** to Send, Request, and Split money between friends and family\*\*
- **Make payments** with your mobile device using Apple Pay, Google Pay, and Samsung Pay
- Monitor spending and protect your accounts with **Card Controls** for your debit card
- Easily move money between accounts at other banks using **External Transfers**
- **Deposit checks on the go** with your mobile app.

\*Accept the ATM usage fee at other bank ATMs and we'll waive the fee.  
\*\* Transactions typically occur in minutes when the recipient's email address or U.S. mobile number is already enrolled with Zelle®. The Zelle® related marks are used under license from Early Warning Services, LLC

# ACCOUNTS WE OFFER



## SOUTHERN FIRST

- Non-interest bearing account
- \$100 minimum balance to open
- No minimum daily balance required to avoid monthly service fee
- A check trial kit at account opening
- Unlimited check writing privileges
- No fees for ATM/debit card usage, for ATM withdrawals (from any ATM nationwide), for mobile banking, for online banking and Bill Pay, for Zelle®, for External Transfers, for electronic statement
- Paper statement available for \$5



## CLIENTFIRST

- Interest bearing account
- \$5,000 minimum balance to open
- \$5,000 minimum daily balance required to earn interest
- Unlimited check writing privileges
- A check trial kit at account opening
- \$15 service fee per statement cycle if daily balance falls below \$5,000
- No fees for ATM/debit card usage, for ATM withdrawals (from any ATM nationwide), for mobile banking, for online banking and Bill Pay, for Zelle®, for External Transfers, for electronic statement
- Paper statement available for additional fee
- No fee for a standard 3x5 safety deposit box for one year - subject to availability



## SOUTHERN LEGACY

- Minimum 55 years of age
- Non-interest bearing account
- \$100 minimum balance to open
- Unlimited check writing privileges
- No minimum daily balance required to avoid monthly service fee
- No fees for ATM/debit card usage, for ATM withdrawals (from any ATM nationwide), for mobile banking, for online banking and Bill Pay, for Zelle®, for External Transfers, for electronic statement
- No fee for paper statement
- One box custom wallet checks annually with no fee



## FIRST SAVINGS

- Interest bearing account
- No minimum balance to open
- No minimum daily balance required to earn interest
- No minimum daily balance required to avoid monthly service fee
- Transfers to another account or to third parties by preauthorized, automatic, telephone, or computer transfer or by check or similar order to third parties are limited to six per statement cycle
- \$10 fee for each withdrawal or transfer in excess of six per month
- No fees for mobile banking, for online banking, for electronic statement
- Paper statement available for \$5



## CERTIFICATES OF DEPOSIT

- \$1,000 minimum balance to open
- Penalties may apply for early withdrawals. Please call for current rates.
- Earn a competitive rate of return on your time deposit over a relatively short period of time
- Choose terms from seven days to five years



## CLIENTFIRST MONEY MARKET

- Interest bearing account
- \$5,000 minimum balance to open
- \$5,000 minimum daily balance required to earn interest
- \$15 service fee per statement cycle if daily balance falls below \$5,000
- Transfers to another account or to third parties by preauthorized, automatic, telephone, or computer transfer or by check or similar order to third parties are limited to six per statement cycle
- \$10 fee for each withdrawal or transfer in excess of six per month
- No fees for online banking, for Bill Pay, for electronic statement
- Paper statement available for \$5



# Personal Online Banking Services



## DASHBOARD

Quickly and easily view the information that matters most. Transfer funds, pay bills, or pay loans in the money center.



## ACCOUNT MAINTENANCE

Change password, user ID, address, and contact information. Customize account and mobile banking settings.



## INTEGRATIONS\*

Connectivity for QuickBooks Online, Xero, and Mint. Web Connect for Quicken Desktop.



## CHECK ORDERS\*

Order checks online through Personal Online Banking.



## STOP PAYMENTS\*

Add stop check payments. Options to place a stop payment on a single check or range of checks. Search and download existing stop payments.



## eSTATEMENTS

Access statements and documents online. View and download monthly account statements, loan notices, check images, and more.



## PREMIUM ALERTS\*

Stay informed about profile changes, balance activity, and real-time transactions. Full range of custom alerts can be received through text message & email.



## SECURLOCK EQUIP

Stand-alone app with debit card controls. Enable/disable debit cards, set transaction size and type limits, control transactions by merchant or location, and receive instant alerts.



## SYSTEM CONTROLS\*

Multi-layered security controls. Two-factor authentication for access. Transaction fraud monitoring.



## BILL PAY\*

Easily keep track of bills by viewing history and upcoming payments. Stay organized by building custom views and categorizing payees. Expedite payments for fast delivery.



## TRANSFERS

Manage funds easily with internal and external transfers. Submit one-time requests or schedule recurring transfers.



## MANAGE LOANS

Easily make and schedule payments and advances. View full loan details and payment activity.



## MOBILE & TABLET APPS\*

Deposit checks, transfer money, and pay bills. Send money to friends and family with Zelle®.



## ZELLE®\*\*

Send money to family and friends easily, safely, and securely, right from the Southern First personal mobile app.



## MOBILE DEPOSIT\*

Deposit checks from camera-equipped smartphones and tablets, saving time and providing quicker access to funds.



# SouthernFirst



## *Business* **BANKING**

MADE PERSONAL

*Because it's not just about rates. It's about a relationship.*

### *What you can expect:*

- Access our **Mobile and Tablet banking apps** on your Apple and Android devices.
- Stay informed with a full range of **custom alerts** through text message\* & email.
- **Deposit checks on the go.** Just snap a photo of a check with your iPhone, iPad, or Android device to deposit directly into your Southern First accounts.
- **Initiate wire\* transfers** and create custom templates through online banking. Make approvals using the mobile app.
- Use ACH\* for managing **electronic transfers** to and from companies or individuals. Same Day ACH and mobile app approvals available.
- **Maintain user control** and access by creating profiles, setting limits and permissions for activities like Wires, ACH, Bill Pay, and more.
- **Send digital invoices**, share your secure payment form link, and **accept online payments** via credit card, debit card, and electronic bank transfers directly within online banking.\*

\*Certain fees may apply. Subject to terms and conditions.

# ACCOUNTS WE OFFER



## BUSINESS FIRST

- Non-interest bearing account
- \$500 minimum balance to open
- 250 free items per statement cycle, including deposits, deposited items, ACH debits and credits, and ATM/debit card items
- \$0.30 excess transaction per item fee over the above 250 items limitation
- \$15 service fee per statement cycle if daily balance falls below \$500
- No fees for online banking, for Bill Pay, for business debit card usage, and for electronic statement
- Paper statement available for \$5 per month



## BUSINESS FIRST INTEREST

- Interest bearing account
- \$5,000 minimum balance to open
- \$5,000 minimum daily balance required to avoid service fee
- \$5,000 minimum daily balance required to earn interest
- 250 free items per statement cycle, including deposits, deposited items, ACH debits and credits and ATM/debit card items
- \$0.30 excess transaction per item fee over the above 250 items limitation
- \$15 service fee per statement cycle if daily balance falls below \$5,000
- No fees for online banking, for Bill Pay, for business debit card usage, for electronic statement
- Paper statement available for \$5 per month



## CORPORATE FIRST

- Non-interest bearing account
- No minimum balance to open
- No minimum daily balance required
- Earnings Credit Rate paid on positive investable balances to offset all or part of monthly fees
- \$0.20 fee per check, or other debits paid
- \$0.45 fee per credit or deposit
- \$0.10 fee per deposited item
- \$0.10 fee per ACH debit or credit
- \$15 monthly service fee
- No fees for online banking, for Bill Pay, for business debit card usage, for electronic statement
- Paper statement available for \$5 per month



## COMMUNITY FIRST

- For organizations classified as a 501 (c) (3).
- Interest bearing account
- No minimum balance to open
- No minimum daily balance required to earn interest
- No minimum daily balance required to avoid monthly service fee
- Unlimited check writing privileges
- No fees for online banking, for Bill Pay, for business debit card usage, for electronic statement
- Paper statement available for \$5 per month



## BUSINESS CERTIFICATES OF DEPOSIT

- \$1,000 minimum balance to open
- Penalties may apply for early withdrawals. Please call for current rates.
- Earn a competitive rate of return on your time deposit over a relatively short period of time.
- Choose terms from seven days to five years



## BUSINESS MONEY MARKET

- Interest bearing account
- \$5,000 minimum balance to open
- \$5,000 minimum daily balance required to earn interest
- \$15 service fee per statement cycle if daily balance falls below \$5,000
- Transfers to another account or to third parties by preauthorized, automatic, telephone, or computer transfer or by check or similar order to third parties are limited to six per statement cycle
- \$10 excess withdrawal or transfer fee in excess of six per statement cycle
- No fees for online banking, for Bill Pay, for electronic statement
- Paper statement available for \$5 per month

## MONEY MOVEMENT



### ACH\*

Create one-time transactions or schedule recurring payments or collections using templates. Upload option for NACHA formatted files. Same day ACH available. Optional dual control process for approvals.



### WIRES\*

Domestic, International, and foreign currency. Send one-time wires or schedule recurring wires using templates. Optional dual control and wire call back processes for approvals.



### BILL PAY\*

Easily keep track of bills by viewing history and upcoming payments. Stay organized by building custom views and categorizing payees. Expedite payments for fast delivery.



### MANAGE LOANS

Easily make and schedule payments. Request advances with approval options. View full loan details and payment and activity reports.



### TRANSFERS

Manage funds easily with internal transfers. Submit one-time requests or use templates to schedule recurring transfers between single or multiple accounts.



### CASH SWEEPS

Automatically transfer funds between checking, savings, and loan accounts based on predetermined thresholds and parameters. Maintain zero balance accounts, utilize overdraft protection, pay down principal balance on loans, and invest excess funds.

## DEPOSIT SERVICES



### AUTOBOOKS\*

Easy-to-use digital payments and accounting/reporting service. Create and send digital invoices, accept payments in-app or through a secure payment form link. Payments can be received via debit/credit card or electronic transfer.



### REMOTE DEPOSIT CAPTURE\*

Improve cash flow by accelerating collection & processing of customer checks. Deposit checks using high-capacity on-site scanners.



### LOCKBOX\*

Transaction management service for receiving payments, scanning documents, and creating automated posting files. Same-day processing with daily access to payment data, custom reports, and remittance images through a secure portal.



### MERCHANT SOLUTIONS\*

Drive top line revenue while lowering costs with streamlined payment technologies including touch screen POS, mobile payment devices, back office online terminals, and e-commerce solutions.



### DEPOSIT INSURANCE

In partnership with IntraFi network, we offer insured cash sweeps and CDARS to secure full FDIC insurance coverage.

*Definitions:*  
 ACH = Automated Clearing House  
 NACHA = National Automated Clearing House Association  
 CDARS = Certificate of Deposit Account Registry Service  
 POS = Point of Sale

\*Additional fees may apply. Subject to terms and conditions. Mobile carrier fees may apply.



## SECURITY CONTROLS



### ACH & CHECK POSITIVE PAY\*

Reduce risk of ACH and check fraud, staff time, and expenses by automating fraud detection. Maintain control by deciding to pay or return exception items.



### PREMIUM ALERTS\*

Stay informed about profile changes, transaction & balance activity. Full range of custom alerts can be received through text message & email.



### SYSTEM CONTROLS\*

Multi-layered security controls. Two-factor authentication for access. Software & hardware tokens for approving ACH & wire transactions. Transaction fraud monitoring.



### STOP PAYMENTS\*

Add stop check payments in Business Online Banking. Options to place a stop payment on a single check or range of checks. Search and download existing stop payments.



### SECURLOCK EQUIP

Stand-alone app with debit card controls. Enable/disable debit cards in real time, set transaction size and type limits, control transactions by merchant or location, and receive instant alerts.

## MANAGEMENT & REPORTING



### USER MANAGEMENT

Delegate and manage access. Set user limits and permissions to business accounts and online services like wires, ACH, & bill pay. Ensure proper control and security.



### CUSTOM DASHBOARD

Quickly and easily view the information that matters most. Easily add, edit, delete info panels to customize your Business Online Banking dashboard.



### MOBILE & TABLET APPS\*

Deposit checks, transfer money, and pay bills. Approve wire and ACH transactions, decision positive pay exceptions, and confirm user administration changes.



### eSTATEMENTS

Access statements and documents online. View and download monthly account statements, loan notices, check images, chargeback notices, and more.



### ADVANCED REPORTING\*

View, search, download, and build detailed reports for transaction & balance activity. Easily save custom settings for future reports. Combined account analysis available.



### INTEGRATIONS

Connectivity for QuickBooks Online, Xero, PayPal, Stripe, Square. Real-Time Direct Connect for QuickBooks Pro & Quicken Desktop.

*Definitions: ACH = Automated Clearing House*

*\*Additional fees may apply. Subject to terms and conditions. Mobile carrier fees may apply.*

# Loan Products

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## Real Estate Mortgages

- Conventional Mortgages
- First Time Homebuyer
- Dream Mortgage
- FHA, USDA, VA Mortgages
- Secondary Residence Mortgages
- Land/Lot Loans
- Residential Home Equity Second Mortgages

## Construction Loans

- Residential Construction
- Renovation

## Lines of Credit

- Home Equity Line of Credit
- Consumer, Non-Residential

## Consumer Loans

- Personal
- Home Improvement
- Auto Loans (New & Used)
- Other Titled Collateral
- Unsecured
- Single Payment Loans
- Overdraft Lines of Credit

## Commercial Loans

- Small Business
- Commercial Real Estate
- Construction
- Equipment Purchases
- Unsecured
- Land Development
- Agriculture
- Lines of Credit

**FEE SCHEDULE**  
**Fee Schedule for Deposit Account Services**  
**Effective February 1, 2025**



This schedule lists the fees Southern First charges for banking services and is a part of your Deposit Account Agreement with Southern First. Fees may change at any time. Southern First will notify you of fee changes as outlined in your Deposit Account Agreement. If a fee is assessed to your account and there are not enough funds in your bank account to fully cover the fee amount, an overdraft situation may occur. This could lead to additional and recurring overdraft fees if your account balance is not brought to a positive balance in accordance with the terms in your Deposit Agreement.

**FEES AND CHARGES.** The following fees and charges may be assessed against your account:

Check printing fees vary by the style of check ordered.

Account Reconciliation/Balancing (per hour)	\$25.00
Account Research (per hour)	\$35.00
ATM/Debit Card Emergency Rush Fee	\$25.00
ATM/Debit Card Replacement	\$6.00
Business Non-Sufficient Fund (NSF) / Overdraft Fee (per item)	\$38.00
Business Recurring Overdraft Fee - charged on the 5th consecutive calendar day overdrawn, and daily thereafter until balance is brought current	\$10.00
Business Returned Deposited Check	\$10.00
Check Collection: Domestic or Foreign (per item)	\$25.00
Check Copy (paper copy)	\$5.00
Clean Collection: Foreign	\$85.00
Consumer Overdraft Fee (per item)	\$5.00
Consumer Recurring Overdraft Fee - charged on the 5th consecutive calendar day overdrawn, and every 5th calendar day thereafter until balance is brought current	\$10.00
Deposit Verification	\$20.00
Dormant Account Fee (monthly)	\$10.00
Foreign Currency Exchange	\$25.00
Gift cards (per card)	\$4.00
Levy/State Warrant/Garnishment (per legal process)	\$125.00
Night Depository Bag	\$15.00
Official Bank Check (Customers)	\$7.00
Official Bank Check (Non-Customers)	\$20.00
Safe Deposit Box Lock Drill (both keys lost)	\$250.00
Safe Deposit Box Rental - varies depending on box size	
Safe Deposit Box Replacement Key	\$50.00
Statement (paper copy)	\$5.00
Stop Payment Fee (per stop payment)	\$36.00
Wire Transfers - Incoming Domestic & International	\$15.00
Wire Transfers - Outgoing Domestic (initiated by phone, fax, or email)	\$30.00
Wire Transfers - Outgoing Domestic (initiated in person or through electronic banking)	\$20.00
Wire Transfers - Outgoing International	\$50.00



## **ASSESSMENT AREA MAPS AND CENSUS TRACTS**



2023 FFIEC Census Report - Summary Census Demographic Information

State: 45 - SOUTH CAROLINA (SC)

County: 045 - GREENVILLE COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
45	045	0001.00	Upper	No	169.36	\$84,000	\$142,262	\$121,875	2643	28.76	760	274	549
45	045	0002.00	Upper	No	241.46	\$84,000	\$202,826	\$173,750	1530	15.36	235	317	213
45	045	0004.00	Upper	No	176.83	\$84,000	\$148,537	\$127,250	1404	20.16	283	335	516
45	045	0005.00	Upper	No	181.09	\$84,000	\$152,116	\$130,313	1387	56.09	778	213	610
45	045	0007.00	Unknown	No	0.00	\$84,000	\$0	\$0	3318	46.08	1529	304	757
45	045	0008.00	Moderate	No	54.05	\$84,000	\$45,402	\$38,897	1343	83.69	1124	185	458
45	045	0009.00	Middle	No	106.39	\$84,000	\$89,368	\$76,563	1189	60.72	722	170	467
45	045	0010.00	Upper	No	160.89	\$84,000	\$135,148	\$115,774	2210	27.38	605	596	990
45	045	0011.01	Upper	No	133.20	\$84,000	\$111,888	\$95,855	4269	14.45	617	1241	1647
45	045	0011.02	Upper	No	234.51	\$84,000	\$196,988	\$168,750	1855	13.91	258	699	916
45	045	0012.03	Middle	No	106.68	\$84,000	\$89,611	\$76,771	2353	19.25	453	110	253
45	045	0012.04	Middle	No	108.32	\$84,000	\$90,989	\$77,946	3008	39.13	1177	674	1102
45	045	0012.05	Moderate	No	62.47	\$84,000	\$52,475	\$44,958	1402	51.28	719	252	441
45	045	0013.02	Middle	No	119.16	\$84,000	\$100,094	\$85,750	1534	12.71	195	528	736
45	045	0014.00	Upper	No	277.50	\$84,000	\$233,100	\$199,688	3832	15.40	590	1012	1236
45	045	0015.01	Upper	No	193.43	\$84,000	\$162,481	\$139,191	4383	8.83	387	1546	1980
45	045	0015.02	Low	No	37.63	\$84,000	\$31,609	\$27,079	2668	79.61	2124	483	992
45	045	0016.00	Middle	No	113.57	\$84,000	\$95,399	\$81,726	4795	23.11	1108	1499	2010
45	045	0017.00	Moderate	No	79.74	\$84,000	\$66,982	\$57,386	4440	48.27	2143	807	1557
45	045	0018.03	Moderate	No	79.86	\$84,000	\$67,082	\$57,469	4115	36.77	1513	949	1509
45	045	0018.04	Upper	No	133.03	\$84,000	\$111,745	\$95,729	4982	29.45	1467	1228	1391
45	045	0018.05	Upper	No	150.78	\$84,000	\$126,655	\$108,500	4699	21.73	1021	1553	1840
45	045	0018.07	Upper	No	129.96	\$84,000	\$109,166	\$93,523	5704	32.10	1831	1373	1679
45	045	0018.08	Middle	No	104.78	\$84,000	\$88,015	\$75,398	4331	41.26	1787	51	503
45	045	0018.09	Moderate	No	76.59	\$84,000	\$64,336	\$55,114	3337	37.85	1263	592	846
45	045	0018.10	Moderate	No	75.21	\$84,000	\$63,176	\$54,120	3400	54.32	1847	337	822

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45	045	0019.00	Upper	No	219.96	\$84,000	\$184,766	\$158,279	7665	21.88	1677	2197	2500
45	045	0020.01	Low	No	40.47	\$84,000	\$33,995	\$29,122	2898	90.68	2628	663	949
45	045	0020.03	Low	No	42.07	\$84,000	\$35,339	\$30,275	4827	79.99	3861	721	1661
45	045	0020.05	Middle	No	81.08	\$84,000	\$68,107	\$58,349	3767	75.92	2860	909	1559
45	045	0021.03	Upper	No	169.25	\$84,000	\$142,170	\$121,792	3475	46.30	1609	1133	1482
45	045	0021.04	Moderate	No	67.67	\$84,000	\$56,843	\$48,699	1542	67.25	1037	248	573
45	045	0021.05	Moderate	No	57.05	\$84,000	\$47,922	\$41,058	2859	69.36	1983	396	883
45	045	0021.06	Low	No	44.23	\$84,000	\$37,153	\$31,833	3628	61.60	2235	543	1410
45	045	0021.07	Moderate	No	59.38	\$84,000	\$49,879	\$42,734	2676	51.49	1378	629	1250
45	045	0021.08	Moderate	No	53.92	\$84,000	\$45,293	\$38,800	1513	44.88	679	370	604
45	045	0022.02	Low	No	42.84	\$84,000	\$35,986	\$30,833	2768	67.99	1882	409	713
45	045	0022.03	Moderate	No	65.04	\$84,000	\$54,634	\$46,802	3265	62.36	2036	424	1208
45	045	0022.04	Moderate	No	53.85	\$84,000	\$45,234	\$38,750	3099	62.67	1942	294	990
45	045	0023.01	Moderate	No	67.55	\$84,000	\$56,742	\$48,611	4024	40.83	1643	888	1558
45	045	0023.02	Moderate	No	57.40	\$84,000	\$48,216	\$41,310	3993	55.37	2211	784	1509
45	045	0023.03	Low	No	40.12	\$84,000	\$33,701	\$28,875	1845	69.49	1282	178	669
45	045	0023.04	Upper	No	146.42	\$84,000	\$122,993	\$105,365	2846	66.44	1891	465	1304
45	045	0024.03	Middle	No	103.82	\$84,000	\$87,209	\$74,709	4524	8.49	384	1399	1965
45	045	0024.04	Upper	No	120.37	\$84,000	\$101,111	\$86,618	4085	6.10	249	1388	1899
45	045	0024.05	Upper	No	123.05	\$84,000	\$103,362	\$88,545	7757	14.17	1099	2582	3001
45	045	0024.06	Middle	No	97.56	\$84,000	\$81,950	\$70,208	1790	19.50	349	625	729
45	045	0025.03	Middle	No	119.80	\$84,000	\$100,632	\$86,207	11447	32.71	3744	2917	3546
45	045	0025.04	Moderate	No	73.95	\$84,000	\$62,118	\$53,214	1796	46.49	835	346	585
45	045	0025.05	Moderate	No	63.46	\$84,000	\$53,306	\$45,667	3662	52.35	1917	717	1344
45	045	0025.06	Middle	No	119.76	\$84,000	\$100,598	\$86,179	4003	16.86	675	1348	1653
45	045	0025.07	Middle	No	101.97	\$84,000	\$85,655	\$73,382	5142	27.13	1395	1283	1586
45	045	0026.02	Middle	No	83.90	\$84,000	\$70,476	\$60,375	4295	33.18	1425	1557	1857
45	045	0026.04	Middle	No	117.33	\$84,000	\$98,557	\$84,435	6557	38.94	2553	1715	2281
45	045	0026.06	Upper	No	140.57	\$84,000	\$118,079	\$101,156	6599	14.02	925	1978	2197

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45	045	0026.09	Upper	No	152.72	\$84,000	\$128,285	\$109,896	7094	22.92	1626	1750	1959
45	045	0026.10	Middle	No	90.45	\$84,000	\$75,978	\$65,089	3069	36.20	1111	780	914
45	045	0026.11	Middle	No	109.24	\$84,000	\$91,762	\$78,613	5885	27.75	1633	1812	2366
45	045	0026.12	Upper	No	141.66	\$84,000	\$118,994	\$101,937	8199	31.10	2550	2565	3041
45	045	0026.13	Upper	No	156.83	\$84,000	\$131,737	\$112,857	1711	14.55	249	508	508
45	045	0027.01	Upper	No	130.54	\$84,000	\$109,654	\$93,941	4551	12.72	579	1510	1777
45	045	0027.03	Middle	No	101.34	\$84,000	\$85,126	\$72,927	5402	16.31	881	1875	2156
45	045	0027.04	Middle	No	83.22	\$84,000	\$69,905	\$59,889	2370	25.23	598	729	814
45	045	0028.04	Upper	No	161.69	\$84,000	\$135,820	\$116,354	2418	10.96	265	891	917
45	045	0028.05	Upper	No	132.94	\$84,000	\$111,670	\$95,664	5340	27.92	1491	1124	1476
45	045	0028.11	Upper	No	128.89	\$84,000	\$108,268	\$92,753	10439	38.71	4041	1860	2356
45	045	0028.12	Upper	No	142.79	\$84,000	\$119,944	\$102,750	7396	26.57	1965	2290	2696
45	045	0028.13	Upper	No	182.50	\$84,000	\$153,300	\$131,326	4529	18.37	832	1603	1717
45	045	0028.14	Upper	No	181.65	\$84,000	\$152,586	\$130,717	6513	21.74	1416	1874	2009
45	045	0028.15	Upper	No	186.26	\$84,000	\$156,458	\$134,030	6313	18.80	1187	2241	2293
45	045	0028.17	Upper	No	132.89	\$84,000	\$111,628	\$95,625	4766	16.66	794	1320	1571
45	045	0028.18	Middle	No	110.57	\$84,000	\$92,879	\$79,565	3291	40.57	1335	283	595
45	045	0028.19	Upper	No	146.07	\$84,000	\$122,699	\$105,114	5254	30.02	1577	1198	1665
45	045	0028.20	Middle	No	112.83	\$84,000	\$94,777	\$81,191	2587	45.92	1188	345	616
45	045	0028.21	Upper	No	122.97	\$84,000	\$103,295	\$88,493	6556	29.70	1947	1424	1864
45	045	0028.22	Upper	No	158.20	\$84,000	\$132,888	\$113,839	6757	29.58	1999	2055	2163
45	045	0029.01	Middle	No	89.97	\$84,000	\$75,575	\$64,741	6059	58.18	3525	1436	2040
45	045	0029.03	Middle	No	92.06	\$84,000	\$77,330	\$66,250	7366	41.88	3085	1919	2426
45	045	0029.04	Middle	No	102.80	\$84,000	\$86,352	\$73,973	5864	47.31	2774	1576	2067
45	045	0029.05	Upper	No	121.10	\$84,000	\$101,724	\$87,143	4946	42.11	2083	1536	1786
45	045	0030.05	Middle	No	91.89	\$84,000	\$77,188	\$66,129	2779	40.01	1112	723	1183
45	045	0030.08	Upper	No	133.32	\$84,000	\$111,989	\$95,938	7245	19.54	1416	2304	2664
45	045	0030.09	Upper	No	136.78	\$84,000	\$114,895	\$98,425	9608	22.96	2206	2603	2893

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45	045	0030.10	Upper	No	142.48	\$84,000	\$119,683	\$102,528	8180	28.85	2360	2613	3050
45	045	0030.11	Upper	No	127.96	\$84,000	\$107,486	\$92,083	5747	30.31	1742	2004	2249
45	045	0030.12	Middle	No	96.67	\$84,000	\$81,203	\$69,567	5806	42.35	2459	1234	1458
45	045	0030.13	Middle	No	114.16	\$84,000	\$95,894	\$82,150	8256	38.77	3201	1875	2424
45	045	0030.14	Upper	No	140.43	\$84,000	\$117,961	\$101,051	6464	32.84	2123	1723	1968
45	045	0030.16	Upper	No	165.02	\$84,000	\$138,617	\$118,750	5131	27.36	1404	1301	1502
45	045	0030.17	Upper	No	153.41	\$84,000	\$128,864	\$110,396	5545	28.08	1557	1458	1596
45	045	0031.01	Middle	No	97.37	\$84,000	\$81,791	\$70,072	8662	43.37	3757	2320	3429
45	045	0031.03	Upper	No	125.07	\$84,000	\$105,059	\$90,000	2902	20.95	608	832	1000
45	045	0031.04	Moderate	No	70.39	\$84,000	\$59,128	\$50,652	2597	16.63	432	1003	1136
45	045	0032.02	Middle	No	96.26	\$84,000	\$80,858	\$69,267	3620	13.67	495	1256	1697
45	045	0032.03	Middle	No	90.33	\$84,000	\$75,877	\$65,000	3948	29.10	1149	971	1181
45	045	0032.04	Middle	No	82.80	\$84,000	\$69,552	\$59,583	1746	14.26	249	505	743
45	045	0033.01	Moderate	No	74.43	\$84,000	\$62,521	\$53,564	6571	34.15	2244	2007	2806
45	045	0033.03	Moderate	No	78.64	\$84,000	\$66,058	\$56,594	5732	44.71	2563	1530	2316
45	045	0033.04	Middle	No	87.57	\$84,000	\$73,559	\$63,019	8367	57.43	4805	2590	3132
45	045	0034.01	Low	No	42.46	\$84,000	\$35,666	\$30,556	1111	71.29	792	213	440
45	045	0035.00	Moderate	No	71.82	\$84,000	\$60,329	\$51,681	2870	54.88	1575	510	947
45	045	0036.01	Middle	No	97.32	\$84,000	\$81,749	\$70,033	6215	60.51	3761	1536	2237
45	045	0036.02	Moderate	No	57.26	\$84,000	\$48,098	\$41,208	2664	78.90	2102	587	968
45	045	0037.01	Middle	No	98.14	\$84,000	\$82,438	\$70,625	5792	34.06	1973	1821	2237
45	045	0037.04	Moderate	No	50.45	\$84,000	\$42,378	\$36,304	4057	68.18	2766	667	980
45	045	0037.05	Moderate	No	58.50	\$84,000	\$49,140	\$42,102	2022	49.46	1000	477	708
45	045	0037.06	Moderate	No	58.39	\$84,000	\$49,048	\$42,018	3683	63.89	2353	692	1006
45	045	0037.07	Moderate	No	58.08	\$84,000	\$48,787	\$41,797	4280	46.71	1999	842	1354
45	045	0038.02	Middle	No	82.19	\$84,000	\$69,040	\$59,145	6074	27.36	1662	1240	1583
45	045	0038.03	Middle	No	100.40	\$84,000	\$84,336	\$72,246	4575	12.96	593	1142	1128
45	045	0038.04	Moderate	No	72.77	\$84,000	\$61,127	\$52,368	2805	24.88	698	876	952
45	045	0039.02	Middle	No	102.20	\$84,000	\$85,848	\$73,545	4091	13.10	536	1472	1664

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45	045	0039.03	Middle	No	87.22	\$84,000	\$73,265	\$62,765	4470	13.11	586	1471	1911
45	045	0039.05	Moderate	No	70.41	\$84,000	\$59,144	\$50,671	4317	19.43	839	1334	2119
45	045	0039.06	Middle	No	107.86	\$84,000	\$90,602	\$77,614	2535	31.28	793	496	653
45	045	0040.01	Middle	No	86.59	\$84,000	\$72,736	\$62,309	3206	12.26	393	1085	1251
45	045	0040.03	Middle	No	106.52	\$84,000	\$89,477	\$76,654	3676	15.45	568	790	1078
45	045	0040.04	Upper	No	134.27	\$84,000	\$112,787	\$96,625	1793	6.36	114	841	1127
45	045	0041.01	Moderate	No	79.78	\$84,000	\$67,015	\$57,413	3867	15.72	608	1138	1824
45	045	0041.02	Middle	No	94.78	\$84,000	\$79,615	\$68,207	1069	7.76	83	305	691
45	045	0042.00	Upper	No	275.44	\$84,000	\$231,370	\$198,207	2453	11.66	286	782	1023
45	045	0043.00	Moderate	No	60.60	\$84,000	\$50,904	\$43,611	3891	75.12	2923	800	2000
45	045	0044.00	Moderate	No	70.24	\$84,000	\$59,002	\$50,550	1959	56.20	1101	238	541

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2023 FFIEC Census Report - Summary Census Demographic Information

State: 45 - SOUTH CAROLINA (SC)

County: 079 - RICHLAND COUNTY



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45	079	0001.00	Low	No	45.76	\$83,300	\$38,118	\$32,946	2176	88.47	1925	304	781
45	079	0002.00	Moderate	No	57.37	\$83,300	\$47,789	\$41,304	1385	82.53	1143	211	829
45	079	0003.00	Moderate	No	60.36	\$83,300	\$50,280	\$43,456	2528	92.13	2329	431	1198
45	079	0004.00	Moderate	No	79.06	\$83,300	\$65,857	\$56,923	1905	64.15	1222	445	832
45	079	0005.00	Low	No	31.92	\$83,300	\$26,589	\$22,986	2163	96.30	2083	242	599
45	079	0006.00	Middle	No	107.26	\$83,300	\$89,348	\$77,222	2332	33.23	775	659	1259
45	079	0007.00	Upper	No	128.05	\$83,300	\$106,666	\$92,188	1722	28.86	497	504	943
45	079	0009.00	Low	No	24.80	\$83,300	\$20,658	\$17,857	2160	96.99	2095	210	863
45	079	0010.00	Low	No	42.60	\$83,300	\$35,486	\$30,673	2692	76.93	2071	183	467
45	079	0011.00	Moderate	No	71.01	\$83,300	\$59,151	\$51,125	3817	52.50	2004	1008	1658
45	079	0012.00	Upper	No	195.56	\$83,300	\$162,901	\$140,795	1791	12.51	224	447	618
45	079	0013.00	Moderate	No	73.28	\$83,300	\$61,042	\$52,763	1713	87.86	1505	196	676
45	079	0016.00	Middle	No	114.24	\$83,300	\$95,162	\$82,250	2272	34.02	773	197	276
45	079	0021.00	Upper	No	178.83	\$83,300	\$148,965	\$128,750	2808	21.44	602	657	1268
45	079	0022.00	Upper	No	143.65	\$83,300	\$119,660	\$103,421	1273	24.12	307	317	595
45	079	0023.00	Upper	No	298.64	\$83,300	\$248,767	\$215,000	2421	6.24	151	808	960
45	079	0024.00	Upper	No	218.77	\$83,300	\$182,235	\$157,500	4732	14.92	706	1236	1547
45	079	0025.00	Upper	No	156.51	\$83,300	\$130,373	\$112,679	3660	16.39	600	1292	1959
45	079	0026.02	Middle	No	100.55	\$83,300	\$83,758	\$72,392	2951	27.04	798	885	1487
45	079	0026.05	Moderate	No	52.73	\$83,300	\$43,924	\$37,969	5467	52.77	2885	679	2067
45	079	0027.00	Upper	No	181.52	\$83,300	\$151,206	\$130,685	2647	19.12	506	517	1128
45	079	0028.00	Moderate	No	78.92	\$83,300	\$65,740	\$56,818	7956	23.64	1881	242	803
45	079	0029.00	Unknown	No	0.00	\$83,300	\$0	\$0	5124	22.52	1154	142	54
45	079	0030.00	Upper	No	212.31	\$83,300	\$176,854	\$152,850	2701	23.84	644	203	314
45	079	0031.00	Moderate	No	73.55	\$83,300	\$61,267	\$52,955	3264	33.88	1106	48	222
45	079	0101.04	Middle	No	102.11	\$83,300	\$85,058	\$73,519	5057	48.86	2471	1586	1967

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45	079	0101.05	Middle	No	117.21	\$83,300	\$97,636	\$84,387	7088	73.87	5236	1498	2126
45	079	0101.06	Upper	No	197.90	\$83,300	\$164,851	\$142,475	5267	52.59	2770	1284	1774
45	079	0101.07	Upper	No	168.12	\$83,300	\$140,044	\$121,037	10964	57.91	6349	3262	3707
45	079	0101.08	Middle	No	97.96	\$83,300	\$81,601	\$70,526	5667	81.22	4603	1452	1939
45	079	0101.09	Middle	No	115.49	\$83,300	\$96,203	\$83,148	7125	83.52	5951	1378	2466
45	079	0102.00	Middle	No	108.84	\$83,300	\$90,664	\$78,359	6066	52.72	3198	1953	2779
45	079	0103.04	Moderate	No	50.11	\$83,300	\$41,742	\$36,080	7646	62.11	4749	1608	2201
45	079	0103.05	Middle	No	118.83	\$83,300	\$98,985	\$85,556	7165	47.55	3407	2155	2828
45	079	0103.08	Upper	No	120.89	\$83,300	\$100,701	\$87,039	5687	34.39	1956	1793	2026
45	079	0103.10	Upper	No	152.35	\$83,300	\$126,908	\$109,688	5170	15.05	778	1480	1750
45	079	0103.11	Upper	No	161.53	\$83,300	\$134,554	\$116,297	7162	26.18	1875	1961	2109
45	079	0103.12	Upper	No	148.46	\$83,300	\$123,667	\$106,883	6149	27.55	1694	1721	1860
45	079	0103.13	Upper	No	163.82	\$83,300	\$136,462	\$117,944	5650	18.16	1026	1877	2042
45	079	0103.14	Upper	No	126.34	\$83,300	\$105,241	\$90,960	4523	38.76	1753	1308	1465
45	079	0103.15	Middle	No	97.19	\$83,300	\$80,959	\$69,975	4472	51.86	2319	1441	1921
45	079	0104.03	Middle	No	81.49	\$83,300	\$67,881	\$58,671	4073	63.69	2594	629	986
45	079	0104.07	Moderate	No	64.53	\$83,300	\$53,753	\$46,458	4179	82.17	3434	953	1542
45	079	0104.08	Unknown	No	0.00	\$83,300	\$0	\$0	4495	55.22	2482	0	0
45	079	0104.11	Moderate	No	65.48	\$83,300	\$54,545	\$47,143	3325	82.44	2741	94	568
45	079	0104.12	Moderate	No	53.56	\$83,300	\$44,615	\$38,565	3428	74.65	2559	393	986
45	079	0104.13	Moderate	No	74.06	\$83,300	\$61,692	\$53,321	2061	75.84	1563	105	144
45	079	0104.14	Moderate	No	51.33	\$83,300	\$42,758	\$36,958	5730	82.34	4718	616	1305
45	079	0105.01	Low	No	46.57	\$83,300	\$38,793	\$33,529	1674	57.59	964	222	682
45	079	0105.02	Low	No	30.22	\$83,300	\$25,173	\$21,759	1101	96.28	1060	117	461
45	079	0106.00	Low	No	48.35	\$83,300	\$40,276	\$34,811	4382	94.52	4142	768	1695
45	079	0107.01	Moderate	No	66.98	\$83,300	\$55,794	\$48,222	2677	97.05	2598	576	1175
45	079	0107.02	Moderate	No	79.14	\$83,300	\$65,924	\$56,979	3397	94.91	3224	1143	1614
45	079	0107.03	Low	No	48.41	\$83,300	\$40,326	\$34,854	3064	98.76	3026	817	1450
45	079	0108.03	Low	No	41.93	\$83,300	\$34,928	\$30,192	2056	85.41	1756	404	814

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45	079	0108.04	Moderate	No	52.28	\$83,300	\$43,549	\$37,639	2142	92.30	1977	559	1022
45	079	0108.05	Moderate	No	50.01	\$83,300	\$41,658	\$36,009	2531	90.16	2282	93	187
45	079	0108.06	Unknown	No	0.00	\$83,300	\$0	\$0	1176	58.08	683	0	0
45	079	0109.00	Low	No	25.17	\$83,300	\$20,967	\$18,125	2786	98.85	2754	161	769
45	079	0110.00	Moderate	No	71.66	\$83,300	\$59,693	\$51,593	1296	94.83	1229	429	614
45	079	0111.01	Middle	No	93.10	\$83,300	\$77,552	\$67,029	3549	44.91	1594	908	1187
45	079	0111.02	Upper	No	128.20	\$83,300	\$106,791	\$92,298	3881	23.01	893	1335	1759
45	079	0112.01	Upper	No	214.33	\$83,300	\$178,537	\$154,306	2040	11.67	238	687	897
45	079	0112.02	Upper	No	133.14	\$83,300	\$110,906	\$95,855	3625	24.00	870	1450	1658
45	079	0113.03	Middle	No	85.07	\$83,300	\$70,863	\$61,250	5265	84.31	4439	630	1160
45	079	0113.04	Moderate	No	56.93	\$83,300	\$47,423	\$40,987	5118	86.44	4424	861	1521
45	079	0113.05	Moderate	No	69.58	\$83,300	\$57,960	\$50,095	5058	80.55	4074	1266	1981
45	079	0113.06	Upper	No	195.38	\$83,300	\$162,752	\$140,667	3582	32.66	1170	1053	1099
45	079	0113.07	Middle	No	110.39	\$83,300	\$91,955	\$79,476	2952	54.07	1596	510	1102
45	079	0114.07	Upper	No	150.17	\$83,300	\$125,092	\$108,114	5878	53.13	3123	1360	1786
45	079	0114.11	Upper	No	130.15	\$83,300	\$108,415	\$93,704	4312	54.55	2352	1535	1778
45	079	0114.12	Unknown	No	0.00	\$83,300	\$0	\$0	5959	76.27	4545	1273	1838
45	079	0114.13	Upper	No	142.02	\$83,300	\$118,303	\$102,250	9125	56.58	5163	2198	3033
45	079	0114.14	Middle	No	116.49	\$83,300	\$97,036	\$83,870	5751	59.92	3446	1271	1683
45	079	0114.17	Middle	No	83.15	\$83,300	\$69,264	\$59,867	8261	81.66	6746	2084	3670
45	079	0114.18	Middle	No	96.47	\$83,300	\$80,360	\$69,455	4146	60.73	2518	1050	1394
45	079	0114.19	Middle	No	102.39	\$83,300	\$85,291	\$73,718	4984	70.00	3489	1420	1705
45	079	0114.20	Middle	No	84.85	\$83,300	\$70,680	\$61,089	4301	75.66	3254	830	1653
45	079	0114.21	Middle	No	84.74	\$83,300	\$70,588	\$61,009	4720	84.98	4011	948	1411
45	079	0114.22	Upper	No	130.19	\$83,300	\$108,448	\$93,729	4965	53.82	2672	1191	1735
45	079	0114.23	Middle	No	107.13	\$83,300	\$89,239	\$77,128	9096	74.26	6755	2804	3333
45	079	0114.24	Upper	No	133.69	\$83,300	\$111,364	\$96,250	7008	68.48	4799	1997	2531
45	079	0114.25	Middle	No	82.85	\$83,300	\$69,014	\$59,651	4677	62.45	2921	1432	1816

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45	079	0115.01	Unknown	No	0.00	\$83,300	\$0	\$0	6957	52.64	3662	0	0
45	079	0115.02	Middle	No	115.58	\$83,300	\$96,278	\$83,214	1156	56.66	655	0	853
45	079	0116.03	Upper	No	140.07	\$83,300	\$116,678	\$100,843	5660	37.46	2120	1501	1935
45	079	0116.04	Upper	No	172.71	\$83,300	\$143,867	\$124,346	5989	20.77	1244	1937	2287
45	079	0116.06	Middle	No	115.73	\$83,300	\$96,403	\$83,323	4717	69.47	3277	1603	1974
45	079	0116.07	Middle	No	98.60	\$83,300	\$82,134	\$70,987	4720	74.51	3517	517	1117
45	079	0116.08	Moderate	No	79.17	\$83,300	\$65,949	\$57,003	7511	69.91	5251	1680	2570
45	079	0117.01	Moderate	No	56.21	\$83,300	\$46,823	\$40,469	3993	50.36	2011	400	590
45	079	0117.02	Moderate	No	67.93	\$83,300	\$56,586	\$48,911	3208	91.52	2936	725	1407
45	079	0118.01	Middle	No	82.80	\$83,300	\$68,972	\$59,612	2892	82.81	2395	825	1313
45	079	0118.02	Moderate	No	68.18	\$83,300	\$56,794	\$49,085	2676	90.92	2433	834	1212
45	079	0119.01	Middle	No	85.07	\$83,300	\$70,863	\$61,250	8422	82.56	6953	1772	3184
45	079	0119.02	Middle	No	80.16	\$83,300	\$66,773	\$57,713	4829	52.99	2559	1422	2320
45	079	0120.00	Middle	No	111.37	\$83,300	\$92,771	\$80,182	4610	69.65	3211	1723	2557
45	079	9801.00	Unknown	No	0.00	\$83,300	\$0	\$0	463	60.48	280	5	5

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2023 FFIEC Census Report - Summary Census Demographic Information

State: 45 - SOUTH CAROLINA (SC)

County: 063 - LEXINGTON COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
45	063	0201.00	Middle	No	102.31	\$83,300	\$85,224	\$73,663	2549	51.71	1318	788	1344
45	063	0202.01	Middle	No	114.71	\$83,300	\$95,553	\$82,589	2535	25.09	636	633	979
45	063	0202.02	Moderate	No	77.15	\$83,300	\$64,266	\$55,547	2168	45.53	987	528	1120
45	063	0203.00	Middle	No	93.75	\$83,300	\$78,094	\$67,500	4333	34.29	1486	532	1487
45	063	0205.05	Moderate	No	63.79	\$83,300	\$53,137	\$45,927	3846	56.03	2155	1243	2017
45	063	0205.06	Middle	No	110.83	\$83,300	\$92,321	\$79,792	4562	31.65	1444	1371	1806
45	063	0205.08	Upper	No	121.53	\$83,300	\$101,234	\$87,500	2086	11.84	247	895	956
45	063	0205.09	Middle	No	99.54	\$83,300	\$82,917	\$71,667	3146	39.76	1251	672	990
45	063	0205.10	Middle	No	96.10	\$83,300	\$80,051	\$69,192	4644	53.75	2496	1215	1788
45	063	0205.11	Middle	No	86.98	\$83,300	\$72,454	\$62,625	2981	59.24	1766	508	778
45	063	0205.12	Upper	No	121.00	\$83,300	\$100,793	\$87,115	3249	28.50	926	1035	1539
45	063	0205.13	Moderate	No	71.04	\$83,300	\$59,176	\$51,150	3271	48.64	1591	867	1407
45	063	0206.01	Moderate	No	64.24	\$83,300	\$53,512	\$46,250	3965	39.57	1569	944	1789
45	063	0206.02	Middle	No	101.68	\$83,300	\$84,699	\$73,203	4415	29.54	1304	1218	1739
45	063	0206.04	Upper	No	126.21	\$83,300	\$105,133	\$90,865	3352	34.67	1162	1066	1248
45	063	0206.05	Middle	No	82.99	\$83,300	\$69,131	\$59,750	2397	33.38	800	734	999
45	063	0207.03	Moderate	No	57.77	\$83,300	\$48,122	\$41,597	4341	28.63	1243	1318	2048
45	063	0207.05	Moderate	No	68.91	\$83,300	\$57,402	\$49,613	3719	50.52	1879	975	1787
45	063	0207.06	Moderate	No	61.61	\$83,300	\$51,321	\$44,355	2977	79.27	2360	734	1184
45	063	0207.07	Middle	No	86.81	\$83,300	\$72,313	\$62,500	3753	39.65	1488	1179	1800
45	063	0207.08	Middle	No	95.68	\$83,300	\$79,701	\$68,889	2470	21.90	541	652	1026
45	063	0208.01	Middle	No	82.31	\$83,300	\$68,564	\$59,261	1437	30.27	435	419	579
45	063	0208.02	Middle	No	80.64	\$83,300	\$67,173	\$58,056	2798	33.31	932	863	1323
45	063	0208.03	Moderate	No	68.75	\$83,300	\$57,269	\$49,500	3320	30.60	1016	903	1424
45	063	0208.04	Moderate	No	50.87	\$83,300	\$42,375	\$36,629	2828	36.92	1044	875	1144
45	063	0208.06	Moderate	No	62.08	\$83,300	\$51,713	\$44,697	2633	35.40	932	818	1377

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45	063	0208.07	Moderate	No	77.83	\$83,300	\$64,832	\$56,033	2862	40.60	1162	629	1147
45	063	0209.04	Middle	No	93.37	\$83,300	\$77,777	\$67,222	2974	20.01	595	822	1210
45	063	0209.05	Moderate	No	53.07	\$83,300	\$44,207	\$38,207	3677	29.92	1100	823	1396
45	063	0209.06	Middle	No	87.09	\$83,300	\$72,546	\$62,704	3992	18.79	750	1141	1605
45	063	0209.08	Middle	No	118.22	\$83,300	\$98,477	\$85,114	3828	27.06	1036	1306	1591
45	063	0209.09	Middle	No	81.28	\$83,300	\$67,706	\$58,523	2570	20.12	517	752	1025
45	063	0209.10	Moderate	No	76.56	\$83,300	\$63,774	\$55,119	2381	19.87	473	674	886
45	063	0209.11	Moderate	No	66.88	\$83,300	\$55,711	\$48,154	2187	19.39	424	902	1247
45	063	0209.12	Middle	No	91.01	\$83,300	\$75,811	\$65,524	3042	43.43	1321	736	989
45	063	0209.13	Upper	No	138.46	\$83,300	\$115,337	\$99,688	2429	39.36	956	575	691
45	063	0210.19	Upper	No	124.05	\$83,300	\$103,334	\$89,313	2529	28.47	720	744	856
45	063	0210.20	Middle	No	95.49	\$83,300	\$79,543	\$68,750	4125	25.48	1051	1294	1809
45	063	0210.21	Upper	No	163.93	\$83,300	\$136,554	\$118,021	1957	8.53	167	788	885
45	063	0210.23	Upper	No	125.87	\$83,300	\$104,850	\$90,618	3018	22.50	679	1061	1211
45	063	0210.25	Upper	No	173.62	\$83,300	\$144,625	\$125,000	3879	7.63	296	1465	1706
45	063	0210.28	Middle	No	98.75	\$83,300	\$82,259	\$71,094	3785	25.81	977	1203	1612
45	063	0210.29	Middle	No	103.40	\$83,300	\$86,132	\$74,444	2995	34.26	1026	719	1101
45	063	0210.30	Upper	No	134.07	\$83,300	\$111,680	\$96,522	5186	27.54	1428	1010	1146
45	063	0210.31	Upper	No	131.43	\$83,300	\$109,481	\$94,625	4224	20.53	867	1072	1353
45	063	0210.32	Upper	No	167.14	\$83,300	\$139,228	\$120,333	4006	18.62	746	1206	1344
45	063	0210.33	Middle	No	117.22	\$83,300	\$97,644	\$84,395	4420	30.81	1362	1676	1964
45	063	0210.34	Middle	No	100.42	\$83,300	\$83,650	\$72,300	4766	28.85	1375	1324	1759
45	063	0210.35	Middle	No	91.34	\$83,300	\$76,086	\$65,761	3006	26.38	793	1215	1371
45	063	0210.36	Middle	No	112.88	\$83,300	\$94,029	\$81,270	4486	31.85	1429	1197	1355
45	063	0210.37	Upper	No	159.18	\$83,300	\$132,597	\$114,600	4189	27.86	1167	1097	1156
45	063	0210.38	Upper	No	144.04	\$83,300	\$119,985	\$103,700	4294	33.91	1456	1040	1335
45	063	0210.39	Upper	No	201.92	\$83,300	\$168,199	\$145,372	4102	13.94	572	1213	1335
45	063	0210.40	Upper	No	189.56	\$83,300	\$157,903	\$136,471	5274	23.59	1244	1801	1828
45	063	0210.41	Middle	No	110.59	\$83,300	\$92,121	\$79,620	2786	23.73	661	713	914

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45	063	0210.42	Middle	No	85.55	\$83,300	\$71,263	\$61,591	3072	24.06	739	884	1055
45	063	0210.43	Middle	No	108.01	\$83,300	\$89,972	\$77,764	2879	27.86	802	765	959
45	063	0210.44	Middle	No	104.59	\$83,300	\$87,123	\$75,298	2622	26.05	683	660	1100
45	063	0210.45	Upper	No	133.69	\$83,300	\$111,364	\$96,250	3395	22.89	777	854	1109
45	063	0210.46	Upper	No	175.11	\$83,300	\$145,867	\$126,071	2656	14.04	373	693	792
45	063	0210.47	Upper	No	153.83	\$83,300	\$128,140	\$110,750	3116	13.58	423	1109	1133
45	063	0210.48	Middle	No	114.73	\$83,300	\$95,570	\$82,603	2590	18.80	487	731	839
45	063	0210.49	Upper	No	163.08	\$83,300	\$135,846	\$117,411	2790	24.77	691	617	709
45	063	0210.50	Upper	No	179.70	\$83,300	\$149,690	\$129,375	2452	25.77	632	736	857
45	063	0210.51	Middle	No	108.19	\$83,300	\$90,122	\$77,891	2428	28.01	680	639	783
45	063	0210.52	Moderate	No	66.52	\$83,300	\$55,411	\$47,893	2948	27.37	807	757	1338
45	063	0211.06	Middle	No	97.03	\$83,300	\$80,826	\$69,855	2750	32.11	883	1349	1533
45	063	0211.09	Upper	No	121.53	\$83,300	\$101,234	\$87,500	3264	37.10	1211	1058	1189
45	063	0211.10	Upper	No	126.36	\$83,300	\$105,258	\$90,975	2819	32.14	906	985	1185
45	063	0211.11	Middle	No	104.25	\$83,300	\$86,840	\$75,054	2449	52.76	1292	613	961
45	063	0211.12	Upper	No	120.51	\$83,300	\$100,385	\$86,759	2730	33.55	916	952	1110
45	063	0211.13	Middle	No	82.37	\$83,300	\$68,614	\$59,302	3156	44.04	1390	1025	1299
45	063	0211.14	Upper	No	129.44	\$83,300	\$107,824	\$93,194	3668	19.38	711	1316	1640
45	063	0211.15	Upper	No	127.69	\$83,300	\$106,366	\$91,929	2700	24.70	667	578	633
45	063	0211.16	Upper	No	138.69	\$83,300	\$115,529	\$99,850	3183	33.18	1056	973	1198
45	063	0212.04	Middle	No	105.43	\$83,300	\$87,823	\$75,903	4873	20.23	986	1508	1777
45	063	0212.05	Upper	No	188.42	\$83,300	\$156,954	\$135,650	3336	7.88	263	1319	1527
45	063	0212.06	Upper	No	123.27	\$83,300	\$102,684	\$88,750	3208	16.18	519	1239	1527
45	063	0212.07	Upper	No	216.10	\$83,300	\$180,011	\$155,577	2248	8.01	180	895	976
45	063	0212.08	Upper	No	135.29	\$83,300	\$112,697	\$97,406	4582	11.83	542	1706	1971
45	063	0213.03	Upper	No	148.24	\$83,300	\$123,484	\$106,728	4577	6.36	291	1501	2265
45	063	0213.05	Middle	No	89.27	\$83,300	\$74,362	\$64,271	3002	19.35	581	840	1234
45	063	0213.06	Middle	No	94.10	\$83,300	\$78,385	\$67,750	3997	18.66	746	1259	1685

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45	063	0213.07	Moderate	No	76.57	\$83,300	\$63,783	\$55,129	1854	22.38	415	514	808
45	063	0213.09	Middle	No	105.81	\$83,300	\$88,140	\$76,179	1894	8.61	163	828	1079
45	063	0213.10	Upper	No	142.98	\$83,300	\$119,102	\$102,936	2549	19.07	486	810	1064
45	063	0213.11	Middle	No	95.49	\$83,300	\$79,543	\$68,750	2405	19.00	457	853	1284
45	063	0213.12	Moderate	No	78.16	\$83,300	\$65,107	\$56,276	1992	28.11	560	439	737
45	063	0214.02	Moderate	No	75.90	\$83,300	\$63,225	\$54,646	3835	50.77	1947	848	1510
45	063	0214.03	Middle	No	93.59	\$83,300	\$77,960	\$67,381	2178	28.37	618	665	979
45	063	0214.04	Middle	No	108.09	\$83,300	\$90,039	\$77,821	3047	29.44	897	1048	1541
45	063	9801.00	Unknown	No	0.00	\$83,300	\$0	\$0	3	66.67	2	0	0

\* Will automatically be included in the 2024 Distressed or Underserved Tract List



2023 FFIEC Census Report - Summary Census Demographic Information

State: 45 - SOUTH CAROLINA (SC)

County: 019 - CHARLESTON COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
45	019	0001.00	Upper	No	263.32	\$101,300	\$266,743	\$216,250	2087	18.78	392	666	888
45	019	0002.00	Upper	No	287.30	\$101,300	\$291,035	\$235,938	1372	4.45	61	499	774
45	019	0004.00	Upper	No	193.30	\$101,300	\$195,813	\$158,750	3213	21.41	688	306	684
45	019	0005.00	Upper	No	199.77	\$101,300	\$202,367	\$164,063	1761	5.96	105	475	905
45	019	0006.00	Upper	No	193.30	\$101,300	\$195,813	\$158,750	1074	17.78	191	155	350
45	019	0007.00	Unknown	No	0.00	\$101,300	\$0	\$0	2432	21.38	520	103	550
45	019	0009.00	Middle	No	97.56	\$101,300	\$98,828	\$80,125	1560	48.97	764	159	650
45	019	0010.00	Middle	No	92.88	\$101,300	\$94,087	\$76,282	2331	24.02	560	259	1128
45	019	0011.00	Unknown	No	0.00	\$101,300	\$0	\$0	2988	48.43	1447	514	1100
45	019	0015.00	Middle	No	112.00	\$101,300	\$113,456	\$91,979	1520	44.74	680	353	710
45	019	0019.01	Middle	No	109.93	\$101,300	\$111,359	\$90,278	4394	16.20	712	1353	1876
45	019	0019.02	Middle	No	103.37	\$101,300	\$104,714	\$84,894	4601	20.28	933	912	1086
45	019	0020.02	Middle	No	108.79	\$101,300	\$110,204	\$89,346	6128	16.92	1037	1665	2551
45	019	0020.04	Unknown	No	0.00	\$101,300	\$0	\$0	1595	5.71	91	584	1854
45	019	0020.05	Upper	No	132.95	\$101,300	\$134,678	\$109,185	7122	10.76	766	2370	2851
45	019	0020.06	Upper	No	124.77	\$101,300	\$126,392	\$102,468	5022	21.23	1066	1563	1937
45	019	0020.07	Upper	No	180.26	\$101,300	\$182,603	\$148,036	3749	8.56	321	1174	1327
45	019	0020.08	Moderate	No	74.72	\$101,300	\$75,691	\$61,366	4703	28.26	1329	1015	1562
45	019	0020.09	Upper	No	126.76	\$101,300	\$128,408	\$104,103	4264	39.94	1703	1475	1881
45	019	0021.03	Middle	No	101.98	\$101,300	\$103,306	\$83,750	4771	41.23	1967	1288	1632
45	019	0021.04	Upper	No	281.59	\$101,300	\$285,251	\$231,250	2012	4.82	97	900	2745
45	019	0021.05	Upper	No	157.79	\$101,300	\$159,841	\$129,583	2184	3.43	75	1025	1870
45	019	0021.06	Upper	No	128.36	\$101,300	\$130,029	\$105,417	3543	18.83	667	911	1162
45	019	0021.07	Middle	No	109.98	\$101,300	\$111,410	\$90,321	11798	29.22	3447	2610	3330
45	019	0021.08	Middle	No	110.31	\$101,300	\$111,744	\$90,590	2742	30.49	836	726	1110
45	019	0022.00	Middle	No	107.98	\$101,300	\$109,384	\$88,676	2848	50.18	1429	904	1218

\* Will automatically be included in the 2024 Distressed or Underserved Tract List



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
45	019	0023.00	Middle	No	81.86	\$101,300	\$82,924	\$67,232	1884	36.57	689	676	1174
45	019	0024.01	Moderate	No	57.50	\$101,300	\$58,248	\$47,226	1468	51.84	761	474	653
45	019	0024.02	Low	No	48.52	\$101,300	\$49,151	\$39,848	2627	63.84	1677	814	1200
45	019	0025.03	Moderate	No	75.84	\$101,300	\$76,826	\$62,284	2382	55.37	1319	629	1039
45	019	0025.04	Middle	No	87.79	\$101,300	\$88,931	\$72,102	5169	45.17	2335	1621	2331
45	019	0026.04	Upper	No	120.05	\$101,300	\$121,611	\$98,594	3619	30.17	1092	912	1138
45	019	0026.05	Moderate	No	72.11	\$101,300	\$73,047	\$59,219	3907	47.53	1857	1010	1547
45	019	0026.06	Upper	No	130.14	\$101,300	\$131,832	\$106,875	2130	12.30	262	840	932
45	019	0026.11	Middle	No	103.12	\$101,300	\$104,461	\$84,688	3007	24.81	746	623	852
45	019	0026.12	Middle	No	82.62	\$101,300	\$83,694	\$67,857	6677	46.82	3126	982	1632
45	019	0026.13	Middle	No	97.49	\$101,300	\$98,757	\$80,063	5255	31.36	1648	1354	1733
45	019	0026.14	Middle	No	83.32	\$101,300	\$84,403	\$68,425	3469	40.07	1390	718	1010
45	019	0027.01	Middle	No	94.44	\$101,300	\$95,668	\$77,560	2597	59.95	1557	263	603
45	019	0027.02	Moderate	No	60.39	\$101,300	\$61,175	\$49,595	4679	67.26	3147	896	1531
45	019	0028.01	Upper	No	132.87	\$101,300	\$134,597	\$109,118	4409	22.09	974	1565	1951
45	019	0028.02	Upper	No	132.42	\$101,300	\$134,141	\$108,750	2663	10.10	269	988	1260
45	019	0029.00	Middle	No	87.18	\$101,300	\$88,313	\$71,599	2839	33.29	945	995	1280
45	019	0030.00	Upper	No	182.29	\$101,300	\$184,660	\$149,701	3897	9.06	353	1108	1386
45	019	0031.04	Low	No	28.27	\$101,300	\$28,638	\$23,223	5741	76.43	4388	496	1230
45	019	0031.05	Low	No	40.64	\$101,300	\$41,168	\$33,382	4018	82.70	3323	562	1098
45	019	0031.06	Moderate	No	63.69	\$101,300	\$64,518	\$52,308	8631	57.80	4989	2817	3815
45	019	0031.07	Moderate	No	63.09	\$101,300	\$63,910	\$51,818	7501	65.27	4896	1226	1817
45	019	0031.08	Moderate	No	77.70	\$101,300	\$78,710	\$63,813	3797	77.98	2961	907	1716
45	019	0031.09	Middle	No	118.59	\$101,300	\$120,132	\$97,396	3376	59.98	2025	1068	1675
45	019	0031.10	Moderate	No	50.89	\$101,300	\$51,552	\$41,798	7197	71.11	5118	1630	2660
45	019	0031.11	Moderate	No	63.00	\$101,300	\$63,819	\$51,743	5102	81.40	4153	784	1783
45	019	0031.13	Moderate	No	63.88	\$101,300	\$64,710	\$52,462	4771	64.20	3063	466	1014
45	019	0031.15	Low	No	47.11	\$101,300	\$47,722	\$38,695	7372	53.35	3933	1275	2084
45	019	0031.16	Moderate	No	56.69	\$101,300	\$57,427	\$46,563	4736	60.71	2875	488	791

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
45	019	0031.17	Middle	No	80.84	\$101,300	\$81,891	\$66,394	3686	50.79	1872	1474	1811
45	019	0032.00	Moderate	No	64.61	\$101,300	\$65,450	\$53,065	1638	36.94	605	0	393
45	019	0033.00	Moderate	No	62.05	\$101,300	\$62,857	\$50,962	3763	82.99	3123	558	1620
45	019	0034.00	Low	No	37.36	\$101,300	\$37,846	\$30,688	4870	73.26	3568	521	1524
45	019	0035.00	Middle	No	118.91	\$101,300	\$120,456	\$97,656	3333	19.32	644	1030	1494
45	019	0036.00	Middle	No	103.45	\$101,300	\$104,795	\$84,958	2729	32.98	900	697	1263
45	019	0037.00	Moderate	No	68.41	\$101,300	\$69,299	\$56,184	3291	81.40	2679	336	1518
45	019	0038.00	Moderate	No	62.64	\$101,300	\$63,454	\$51,447	3187	85.41	2722	836	1548
45	019	0039.00	Middle	No	82.52	\$101,300	\$83,593	\$67,770	2973	52.44	1559	404	821
45	019	0040.00	Low	No	49.76	\$101,300	\$50,407	\$40,867	2411	91.75	2212	238	932
45	019	0043.00	Low	No	30.77	\$101,300	\$31,170	\$25,273	2144	91.51	1962	322	1036
45	019	0044.00	Moderate	No	64.52	\$101,300	\$65,359	\$52,986	2240	84.55	1894	365	883
45	019	0046.07	Upper	No	145.99	\$101,300	\$147,888	\$119,896	5719	10.68	611	1127	1811
45	019	0046.09	Upper	No	133.20	\$101,300	\$134,932	\$109,394	7846	23.66	1856	2421	3475
45	019	0046.10	Upper	No	153.65	\$101,300	\$155,647	\$126,188	5007	22.41	1122	1405	1690
45	019	0046.12	Middle	No	85.94	\$101,300	\$87,057	\$70,579	7245	13.24	959	1897	3041
45	019	0046.13	Upper	No	292.31	\$101,300	\$296,110	\$240,055	1595	7.71	123	619	668
45	019	0046.14	Upper	No	162.23	\$101,300	\$164,339	\$133,231	7689	20.15	1549	2104	2313
45	019	0046.15	Upper	No	282.77	\$101,300	\$286,446	\$232,221	5406	12.02	650	1681	1854
45	019	0046.16	Upper	No	154.32	\$101,300	\$156,326	\$126,737	9300	13.81	1284	2919	3425
45	019	0046.17	Upper	No	192.94	\$101,300	\$195,448	\$158,451	9958	13.23	1317	2898	2922
45	019	0046.18	Upper	No	133.35	\$101,300	\$135,084	\$109,513	6534	14.55	951	1667	1700
45	019	0046.19	Upper	No	142.45	\$101,300	\$144,302	\$116,985	5467	14.51	793	1502	1727
45	019	0046.20	Middle	No	110.58	\$101,300	\$112,018	\$90,813	5455	9.70	529	1384	1705
45	019	0046.21	Upper	No	214.38	\$101,300	\$217,167	\$176,055	5968	12.25	731	1958	2247
45	019	0046.22	Upper	No	203.14	\$101,300	\$205,781	\$166,823	4013	17.42	699	1844	1967
45	019	0047.01	Upper	No	165.12	\$101,300	\$167,267	\$135,604	5804	9.73	565	2025	2699
45	019	0047.02	Upper	No	130.14	\$101,300	\$131,832	\$106,875	2332	18.01	420	577	1044

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
45	019	0048.00	Upper	No	202.67	\$101,300	\$205,305	\$166,442	1891	6.40	121	646	963
45	019	0049.01	Upper	No	176.71	\$101,300	\$179,007	\$145,119	1838	6.64	122	662	1372
45	019	0049.02	Upper	No	185.31	\$101,300	\$187,719	\$152,188	2509	5.58	140	1022	2103
45	019	0050.01	Middle	No	97.92	\$101,300	\$99,193	\$80,417	1696	44.87	761	551	634
45	019	0050.02	Moderate	No	71.79	\$101,300	\$72,723	\$58,958	3111	50.69	1577	1036	1483
45	019	0051.00	Upper	No	181.78	\$101,300	\$184,143	\$149,286	1639	29.10	477	346	569
45	019	0053.00	Moderate	No	55.81	\$101,300	\$56,536	\$45,833	3629	65.22	2367	419	1277
45	019	0054.00	Low	No	37.40	\$101,300	\$37,886	\$30,719	2100	81.33	1708	277	540
45	019	0055.00	Moderate	No	67.08	\$101,300	\$67,952	\$55,094	1377	85.40	1176	239	501
45	019	0056.01	Upper	No	121.86	\$101,300	\$123,444	\$100,080	10428	29.34	3060	1942	2218
45	019	0056.02	Upper	No	131.11	\$101,300	\$132,814	\$107,678	6558	27.87	1828	1786	2129
45	019	0057.01	Upper	No	148.40	\$101,300	\$150,329	\$121,875	5736	17.24	989	1818	2034
45	019	0057.02	Upper	No	122.18	\$101,300	\$123,768	\$100,337	3790	23.14	877	995	1071
45	019	0058.00	Upper	No	131.66	\$101,300	\$133,372	\$108,125	8075	29.41	2375	1893	2306
45	019	0059.00	Upper	No	150.86	\$101,300	\$152,821	\$123,897	5521	26.14	1443	997	1585
45	019	9901.00	Unknown	No	0.00	\$101,300	\$0	\$0	0	0.00	0	0	0

\* Will automatically be included in the 2024 Distressed or Underserved Tract List



2023 FFIEC Census Report - Summary Census Demographic Information

State: 45 - SOUTH CAROLINA (SC)

County: 015 - BERKELEY COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
45	015	0201.01	Moderate	No	57.52	\$101,300	\$58,268	\$47,237	2974	60.63	1803	1009	1617
45	015	0201.02	Moderate	No	74.30	\$101,300	\$75,266	\$61,020	4063	41.94	1704	899	1548
45	015	0202.01	Low	No	34.30	\$101,300	\$34,746	\$28,173	3507	53.01	1859	938	1605
45	015	0202.02	Low	No	38.22	\$101,300	\$38,717	\$31,395	2926	87.05	2547	821	1703
45	015	0203.01	Moderate	No	71.69	\$101,300	\$72,622	\$58,878	3062	18.52	567	1163	1455
45	015	0203.03	Moderate	No	67.95	\$101,300	\$68,833	\$55,802	1833	53.74	985	742	871
45	015	0203.04	Moderate	No	71.09	\$101,300	\$72,014	\$58,382	4476	21.96	983	1325	2071
45	015	0204.01	Low	No	49.08	\$101,300	\$49,718	\$40,313	3890	37.20	1447	1182	1833
45	015	0204.04	Upper	No	150.79	\$101,300	\$152,750	\$123,839	6963	20.92	1457	1368	1767
45	015	0204.05	Moderate	No	65.15	\$101,300	\$65,997	\$53,510	3447	57.88	1995	1037	1328
45	015	0204.06	Upper	No	304.42	\$101,300	\$308,377	\$250,001	2858	12.49	357	476	427
45	015	0204.07	Upper	No	152.09	\$101,300	\$154,067	\$124,907	9274	12.35	1145	1638	1744
45	015	0205.03	Middle	No	109.27	\$101,300	\$110,691	\$89,741	5227	33.98	1776	1696	2480
45	015	0205.04	Moderate	No	74.64	\$101,300	\$75,610	\$61,304	4151	48.01	1993	1250	1814
45	015	0205.05	Middle	No	89.62	\$101,300	\$90,785	\$73,600	4699	51.10	2401	1164	1395
45	015	0205.06	Moderate	No	79.09	\$101,300	\$80,118	\$64,951	6008	47.15	2833	1459	1805
45	015	0206.01	Middle	No	113.78	\$101,300	\$115,259	\$93,446	4792	34.83	1669	1160	1373
45	015	0206.02	Middle	No	112.59	\$101,300	\$114,054	\$92,468	7949	38.71	3077	1893	2189
45	015	0207.07	Middle	No	102.66	\$101,300	\$103,995	\$84,310	7411	47.60	3528	1797	2082
45	015	0207.10	Middle	No	89.33	\$101,300	\$90,491	\$73,367	7202	39.93	2876	1857	2269
45	015	0207.11	Upper	No	121.33	\$101,300	\$122,907	\$99,639	14020	28.00	3925	3800	3915
45	015	0207.12	Moderate	No	72.48	\$101,300	\$73,422	\$59,524	3411	20.76	708	971	1459
45	015	0207.13	Middle	No	108.10	\$101,300	\$109,505	\$88,778	7268	31.81	2312	1279	1608
45	015	0207.14	Middle	No	114.02	\$101,300	\$115,502	\$93,642	6016	38.31	2305	1372	1800
45	015	0207.15	Moderate	No	73.98	\$101,300	\$74,942	\$60,757	3912	37.83	1480	1156	1774
45	015	0207.16	Middle	No	93.36	\$101,300	\$94,574	\$76,676	8619	44.47	3833	2140	2971

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
45	015	0207.17	Moderate	No	60.37	\$101,300	\$61,155	\$49,583	5246	51.20	2686	1327	2141
45	015	0207.18	Moderate	No	66.89	\$101,300	\$67,760	\$54,935	6953	55.79	3879	985	1435
45	015	0207.19	Moderate	No	77.36	\$101,300	\$78,366	\$63,531	5283	42.15	2227	1407	1714
45	015	0207.20	Middle	No	118.12	\$101,300	\$119,656	\$97,009	4816	25.50	1228	1383	1543
45	015	0207.21	Upper	No	152.72	\$101,300	\$154,705	\$125,417	3384	38.33	1297	848	1044
45	015	0207.22	Upper	No	138.00	\$101,300	\$139,794	\$113,333	3151	24.12	760	1155	1261
45	015	0207.23	Middle	No	100.01	\$101,300	\$101,310	\$82,138	3093	40.19	1243	844	1263
45	015	0207.24	Middle	No	81.91	\$101,300	\$82,975	\$67,273	4034	30.74	1240	0	447
45	015	0207.25	Moderate	No	62.02	\$101,300	\$62,826	\$50,938	1562	32.20	503	21	586
45	015	0208.04	Moderate	No	65.80	\$101,300	\$66,655	\$54,041	3030	61.42	1861	987	1156
45	015	0208.06	Moderate	No	65.03	\$101,300	\$65,875	\$53,412	3717	49.34	1834	887	1357
45	015	0208.07	Upper	No	125.42	\$101,300	\$127,050	\$103,000	10031	52.80	5296	2527	3128
45	015	0208.08	Middle	No	83.62	\$101,300	\$84,707	\$68,676	3802	58.13	2210	785	1209
45	015	0208.09	Moderate	No	77.92	\$101,300	\$78,933	\$63,997	3294	53.92	1776	976	1288
45	015	0208.10	Moderate	No	75.28	\$101,300	\$76,259	\$61,827	3861	60.71	2344	1001	1424
45	015	0208.11	Moderate	No	62.40	\$101,300	\$63,211	\$51,250	4779	63.21	3021	652	847
45	015	0208.12	Upper	No	134.99	\$101,300	\$136,745	\$110,861	6008	25.90	1556	2237	2567
45	015	0209.01	Low	No	48.58	\$101,300	\$49,212	\$39,896	1652	45.16	746	377	709
45	015	0209.03	Middle	No	101.11	\$101,300	\$102,424	\$83,036	3412	29.37	1002	1095	1293
45	015	0209.04	Middle	No	110.77	\$101,300	\$112,210	\$90,972	4129	38.31	1582	1229	1656
45	015	0210.00	Moderate	No	51.48	\$101,300	\$52,149	\$42,281	4666	46.40	2165	1239	2034
45	015	9801.00	Unknown	No	0.00	\$101,300	\$0	\$0	0	0.00	0	0	0

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2023 FFIEC Census Report - Summary Census Demographic Information

State: 45 - SOUTH CAROLINA (SC)

County: 035 - DORCHESTER COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
45	035	0101.00	Moderate	No	62.40	\$101,300	\$63,211	\$51,250	2527	42.66	1078	778	1198
45	035	0102.00	Low	No	47.66	\$101,300	\$48,280	\$39,141	4745	54.50	2586	1389	2265
45	035	0103.01	Moderate	No	75.94	\$101,300	\$76,927	\$62,368	2127	38.93	828	564	907
45	035	0103.02	Moderate	No	65.26	\$101,300	\$66,108	\$53,599	3433	42.15	1447	1455	1909
45	035	0104.00	Middle	No	89.58	\$101,300	\$90,745	\$73,568	6367	46.66	2971	1495	2034
45	035	0105.01	Middle	No	114.90	\$101,300	\$116,394	\$94,365	7294	32.47	2368	1844	2190
45	035	0105.03	Middle	No	112.91	\$101,300	\$114,378	\$92,730	5966	23.80	1420	1384	1750
45	035	0105.05	Middle	No	107.57	\$101,300	\$108,968	\$88,345	6635	28.56	1895	2511	2852
45	035	0105.06	Middle	No	89.16	\$101,300	\$90,319	\$73,226	2060	34.22	705	683	748
45	035	0105.07	Middle	No	91.05	\$101,300	\$92,234	\$74,776	2389	42.74	1021	572	632
45	035	0105.08	Upper	No	126.55	\$101,300	\$128,195	\$103,929	3691	34.60	1277	932	966
45	035	0106.03	Upper	No	124.63	\$101,300	\$126,250	\$102,351	8338	31.64	2638	1972	2670
45	035	0106.04	Upper	No	124.06	\$101,300	\$125,673	\$101,882	4449	32.37	1440	1641	2026
45	035	0106.06	Upper	No	131.91	\$101,300	\$133,625	\$108,333	1898	17.97	341	700	888
45	035	0106.07	Middle	No	80.12	\$101,300	\$81,162	\$65,804	5272	33.04	1742	1442	1625
45	035	0106.08	Moderate	No	79.79	\$101,300	\$80,827	\$65,526	3654	27.23	995	1066	1306
45	035	0107.00	Moderate	No	67.08	\$101,300	\$67,952	\$55,094	5738	48.38	2776	1293	2294
45	035	0108.01	Upper	No	158.45	\$101,300	\$160,510	\$130,125	6861	22.42	1538	1905	2232
45	035	0108.07	Middle	No	114.81	\$101,300	\$116,303	\$94,291	5254	27.16	1427	1670	1952
45	035	0108.08	Middle	No	95.26	\$101,300	\$96,498	\$78,235	7394	30.28	2239	1587	2367
45	035	0108.09	Middle	No	102.99	\$101,300	\$104,329	\$84,583	3663	29.13	1067	1216	1447
45	035	0108.13	Moderate	No	71.65	\$101,300	\$72,581	\$58,846	9041	39.35	3558	1620	3003
45	035	0108.14	Middle	No	108.50	\$101,300	\$109,911	\$89,107	6622	40.15	2659	1809	2248
45	035	0108.15	Moderate	No	72.27	\$101,300	\$73,210	\$59,353	2986	46.92	1401	553	850
45	035	0108.17	Middle	No	118.00	\$101,300	\$119,534	\$96,908	6773	40.29	2729	1537	1775
45	035	0108.18	Moderate	No	63.07	\$101,300	\$63,890	\$51,797	9316	70.15	6535	1661	2699

\* Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
45	035	0108.19	Upper	No	142.53	\$101,300	\$144,383	\$117,050	5009	38.87	1947	1254	1492
45	035	0108.20	Middle	No	107.99	\$101,300	\$109,394	\$88,684	7209	44.47	3206	2039	2547
45	035	0108.21	Middle	No	100.16	\$101,300	\$101,462	\$82,256	2322	36.82	855	325	541
45	035	0108.22	Upper	No	121.27	\$101,300	\$122,847	\$99,591	3866	42.99	1662	758	877
45	035	0108.23	Middle	No	84.57	\$101,300	\$85,669	\$69,454	8641	46.80	4044	1615	2057

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2023 FFIEC Census Report - Summary Census Demographic Information

State: 37 - NORTH CAROLINA (NC)

County: 183 - WAKE COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
37	183	0501.00	Upper	No	170.44	\$117,000	\$199,415	\$165,208	5199	30.04	1562	511	387
37	183	0503.00	Upper	No	136.51	\$117,000	\$159,717	\$132,321	3498	23.50	822	753	802
37	183	0504.00	Upper	No	141.85	\$117,000	\$165,965	\$137,500	1655	29.43	487	470	747
37	183	0505.00	Middle	No	110.16	\$117,000	\$128,887	\$106,784	3880	33.17	1287	1533	1941
37	183	0506.00	Moderate	No	68.99	\$117,000	\$80,718	\$66,875	3460	57.37	1985	476	1194
37	183	0507.00	Moderate	No	50.40	\$117,000	\$58,968	\$48,859	3073	69.64	2140	649	1298
37	183	0508.00	Low	No	32.56	\$117,000	\$38,095	\$31,568	4086	62.31	2546	198	830
37	183	0509.00	Low	No	28.76	\$117,000	\$33,649	\$27,885	2672	71.82	1919	199	771
37	183	0510.00	Upper	No	120.44	\$117,000	\$140,915	\$116,750	2798	26.45	740	426	671
37	183	0511.01	Low	No	27.71	\$117,000	\$32,421	\$26,866	4099	42.99	1762	83	413
37	183	0511.02	Unknown	No	0.00	\$117,000	\$0	\$0	3940	36.35	1432	4	38
37	183	0512.00	Upper	No	138.05	\$117,000	\$161,519	\$133,819	4466	17.42	778	664	1192
37	183	0514.00	Upper	No	142.56	\$117,000	\$166,795	\$138,182	5962	17.29	1031	1105	1784
37	183	0515.01	Upper	No	217.08	\$117,000	\$253,984	\$210,417	3519	9.49	334	1208	1266
37	183	0515.02	Upper	No	167.28	\$117,000	\$195,718	\$162,143	2695	11.47	309	551	805
37	183	0516.00	Upper	No	186.87	\$117,000	\$218,638	\$181,136	4958	8.25	409	1671	2135
37	183	0517.00	Upper	No	257.92	\$117,000	\$301,766	\$250,001	4044	7.84	317	1067	1272
37	183	0518.00	Upper	No	153.35	\$117,000	\$179,420	\$148,646	5147	12.96	667	1546	2300
37	183	0519.00	Moderate	No	71.78	\$117,000	\$83,983	\$69,583	4911	64.10	3148	1157	1740
37	183	0520.01	Low	No	34.96	\$117,000	\$40,903	\$33,894	3782	89.69	3392	205	511
37	183	0520.02	Low	No	49.31	\$117,000	\$57,693	\$47,805	5085	91.13	4634	1007	1864
37	183	0521.01	Moderate	No	54.58	\$117,000	\$63,859	\$52,905	8750	88.85	7774	1881	3181
37	183	0521.02	Moderate	No	61.81	\$117,000	\$72,318	\$59,919	5966	93.58	5583	982	1777
37	183	0523.03	Moderate	No	66.15	\$117,000	\$77,396	\$64,122	3759	36.45	1370	369	841
37	183	0523.04	Moderate	No	54.04	\$117,000	\$63,227	\$52,388	2803	43.42	1217	589	652
37	183	0523.05	Unknown	No	0.00	\$117,000	\$0	\$0	3053	40.03	1222	42	309

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
37	183	0523.06	Upper	No	125.17	\$117,000	\$146,449	\$121,328	1382	36.54	505	241	465
37	183	0523.07	Unknown	No	0.00	\$117,000	\$0	\$0	4619	45.23	2089	547	1000
37	183	0524.01	Middle	No	102.84	\$117,000	\$120,323	\$99,688	6315	29.31	1851	569	728
37	183	0524.04	Middle	No	106.24	\$117,000	\$124,301	\$102,981	4001	39.49	1580	842	1291
37	183	0524.07	Middle	No	85.44	\$117,000	\$99,965	\$82,818	4401	43.54	1916	809	1508
37	183	0524.08	Low	No	43.89	\$117,000	\$51,351	\$42,543	3025	54.31	1643	156	828
37	183	0524.09	Low	No	36.44	\$117,000	\$42,635	\$35,329	4865	58.01	2822	21	521
37	183	0524.10	Moderate	No	79.89	\$117,000	\$93,471	\$77,443	1790	46.76	837	221	334
37	183	0524.11	Moderate	No	73.96	\$117,000	\$86,533	\$71,696	6285	56.01	3520	419	1111
37	183	0525.04	Upper	No	127.60	\$117,000	\$149,292	\$123,682	7187	30.85	2217	1683	2237
37	183	0525.05	Middle	No	108.05	\$117,000	\$126,419	\$104,740	5050	33.50	1692	932	1384
37	183	0525.06	Upper	No	143.79	\$117,000	\$168,234	\$139,375	2488	24.40	607	577	736
37	183	0525.07	Upper	No	127.51	\$117,000	\$149,187	\$123,603	2861	42.75	1223	834	951
37	183	0525.08	Upper	No	177.10	\$117,000	\$207,207	\$171,667	3384	24.08	815	778	1090
37	183	0525.09	Middle	No	91.25	\$117,000	\$106,763	\$88,456	3989	26.27	1048	633	868
37	183	0526.01	Upper	No	185.14	\$117,000	\$216,614	\$179,457	3386	10.01	339	1096	1220
37	183	0526.02	Upper	No	127.99	\$117,000	\$149,748	\$124,063	5219	16.80	877	1243	1584
37	183	0526.03	Upper	No	190.49	\$117,000	\$222,873	\$184,643	3613	11.38	411	853	1050
37	183	0527.01	Middle	No	89.13	\$117,000	\$104,282	\$86,400	6052	47.47	2873	1222	1798
37	183	0527.04	Low	No	37.86	\$117,000	\$44,296	\$36,699	6809	86.61	5897	611	1465
37	183	0527.05	Moderate	No	61.04	\$117,000	\$71,417	\$59,167	5558	51.08	2839	889	1378
37	183	0527.06	Moderate	No	74.11	\$117,000	\$86,709	\$71,842	4848	73.39	3558	839	1244
37	183	0527.07	Moderate	No	74.30	\$117,000	\$86,931	\$72,022	6958	67.72	4712	1531	2225
37	183	0528.01	Middle	No	98.11	\$117,000	\$114,789	\$95,100	6140	38.19	2345	1716	2169
37	183	0528.02	Moderate	No	62.95	\$117,000	\$73,652	\$61,018	5972	51.81	3094	1467	1941
37	183	0528.07	Moderate	No	67.24	\$117,000	\$78,671	\$65,179	6737	69.51	4683	1709	2392
37	183	0528.09	Moderate	No	79.01	\$117,000	\$92,442	\$76,588	2772	50.36	1396	682	943
37	183	0528.10	Moderate	No	71.01	\$117,000	\$83,082	\$68,832	8391	85.41	7167	1867	2645
37	183	0528.11	Low	No	49.36	\$117,000	\$57,751	\$47,845	8517	90.33	7693	1967	2613

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37	183	0528.12	Middle	No	111.05	\$117,000	\$129,929	\$107,648	4215	37.96	1600	1103	1244
37	183	0528.13	Moderate	No	53.40	\$117,000	\$62,478	\$51,763	2939	49.10	1443	229	286
37	183	0528.14	Middle	No	87.49	\$117,000	\$102,363	\$84,808	5061	54.10	2738	1009	1364
37	183	0528.15	Low	No	42.29	\$117,000	\$49,479	\$41,000	4648	68.18	3169	1177	1872
37	183	0528.16	Moderate	No	63.58	\$117,000	\$74,389	\$61,634	5842	91.77	5361	1789	2165
37	183	0529.01	Middle	No	116.55	\$117,000	\$136,364	\$112,972	2906	26.29	764	724	868
37	183	0529.02	Middle	No	83.18	\$117,000	\$97,321	\$80,632	5824	33.07	1926	2164	2453
37	183	0529.03	Middle	No	118.54	\$117,000	\$138,692	\$114,900	3257	28.95	943	1080	1290
37	183	0529.05	Middle	No	102.60	\$117,000	\$120,042	\$99,453	3286	27.72	911	1224	1332
37	183	0529.06	Middle	No	94.07	\$117,000	\$110,062	\$91,183	5131	29.86	1532	1377	1721
37	183	0530.03	Middle	No	111.16	\$117,000	\$130,057	\$107,750	6105	33.58	2050	868	1036
37	183	0530.04	Upper	No	136.49	\$117,000	\$159,693	\$132,300	2938	22.40	658	877	862
37	183	0530.05	Upper	No	163.64	\$117,000	\$191,459	\$158,618	4880	14.71	718	1673	1766
37	183	0530.06	Upper	No	135.18	\$117,000	\$158,161	\$131,029	3126	13.66	427	1213	1260
37	183	0530.07	Upper	No	150.74	\$117,000	\$176,366	\$146,111	3545	25.39	900	1055	1237
37	183	0530.09	Middle	No	96.02	\$117,000	\$112,343	\$93,079	9254	46.88	4338	2405	3171
37	183	0530.10	Upper	No	134.26	\$117,000	\$157,084	\$130,139	4665	29.24	1364	1426	1778
37	183	0530.11	Moderate	No	70.15	\$117,000	\$82,076	\$68,000	4224	42.23	1784	575	1176
37	183	0531.05	Middle	No	84.72	\$117,000	\$99,122	\$82,121	5462	28.18	1539	1088	1421
37	183	0531.06	Middle	No	84.30	\$117,000	\$98,631	\$81,719	3999	38.06	1522	703	1130
37	183	0531.09	Middle	No	111.67	\$117,000	\$130,654	\$108,250	10138	23.52	2384	2296	2879
37	183	0531.10	Upper	No	123.63	\$117,000	\$144,647	\$119,835	6424	35.29	2267	1790	2196
37	183	0531.11	Middle	No	116.28	\$117,000	\$136,048	\$112,714	6905	36.31	2507	1644	1963
37	183	0531.12	Middle	No	93.84	\$117,000	\$109,793	\$90,966	6549	29.67	1943	1711	2025
37	183	0531.13	Middle	No	84.74	\$117,000	\$99,146	\$82,143	5592	36.30	2030	923	1471
37	183	0531.14	Middle	No	89.94	\$117,000	\$105,230	\$87,181	7140	26.85	1917	1801	2046
37	183	0531.15	Moderate	No	69.51	\$117,000	\$81,327	\$67,377	2747	29.05	798	536	794
37	183	0532.02	Middle	No	111.64	\$117,000	\$130,619	\$108,214	4367	16.76	732	1539	1727

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37	183	0532.03	Upper	No	144.56	\$117,000	\$169,135	\$140,127	10600	27.27	2891	2355	2695
37	183	0532.04	Middle	No	97.91	\$117,000	\$114,555	\$94,911	4982	34.79	1733	1170	1659
37	183	0532.05	Upper	No	121.90	\$117,000	\$142,623	\$118,163	6082	25.78	1568	1220	1330
37	183	0532.06	Middle	No	110.47	\$117,000	\$129,250	\$107,083	5759	35.60	2050	1440	1588
37	183	0532.08	Upper	No	134.22	\$117,000	\$157,037	\$130,106	12130	22.48	2727	2755	3251
37	183	0532.09	Upper	No	137.40	\$117,000	\$160,758	\$133,185	3023	27.16	821	623	831
37	183	0532.10	Upper	No	165.51	\$117,000	\$193,647	\$160,435	5363	23.05	1236	1510	1736
37	183	0532.11	Upper	No	163.00	\$117,000	\$190,710	\$158,000	8124	20.38	1656	1912	2203
37	183	0534.05	Upper	No	150.39	\$117,000	\$175,956	\$145,781	5376	23.14	1244	1282	1579
37	183	0534.08	Upper	No	147.93	\$117,000	\$173,078	\$143,393	4278	45.51	1947	992	1242
37	183	0534.09	Upper	No	148.84	\$117,000	\$174,143	\$144,277	6807	36.12	2459	2045	2248
37	183	0534.10	Upper	No	203.02	\$117,000	\$237,533	\$196,791	6673	56.08	3742	1736	1848
37	183	0534.11	Upper	No	170.82	\$117,000	\$199,859	\$165,575	14610	61.23	8945	2738	3199
37	183	0534.15	Upper	No	155.62	\$117,000	\$182,075	\$150,849	4917	37.52	1845	1100	1296
37	183	0534.17	Middle	No	110.30	\$117,000	\$129,051	\$106,922	4634	39.02	1808	1063	1397
37	183	0534.19	Upper	No	131.94	\$117,000	\$154,370	\$127,891	3010	18.34	552	983	1167
37	183	0534.21	Middle	No	115.52	\$117,000	\$135,158	\$111,979	5922	35.56	2106	1269	1507
37	183	0534.22	Upper	No	160.73	\$117,000	\$188,054	\$155,795	2449	23.19	568	708	768
37	183	0534.23	Middle	No	111.33	\$117,000	\$130,256	\$107,917	2172	27.53	598	636	707
37	183	0534.24	Upper	No	143.66	\$117,000	\$168,082	\$139,250	4728	39.42	1864	1360	1561
37	183	0534.25	Upper	No	153.03	\$117,000	\$179,045	\$148,333	3140	51.69	1623	637	745
37	183	0534.26	Unknown	No	0.00	\$117,000	\$0	\$0	7522	64.94	4885	1862	2117
37	183	0534.27	Upper	No	175.06	\$117,000	\$204,820	\$169,693	5698	30.12	1716	1109	1356
37	183	0534.28	Upper	No	148.15	\$117,000	\$173,336	\$143,602	13307	33.80	4498	2839	3267
37	183	0534.29	Middle	No	117.52	\$117,000	\$137,498	\$113,917	3185	25.97	827	771	959
37	183	0534.30	Upper	No	120.05	\$117,000	\$140,459	\$116,369	4201	34.52	1450	991	1217
37	183	0534.31	Middle	No	97.00	\$117,000	\$113,490	\$94,028	5562	45.74	2544	1045	1367
37	183	0534.32	Middle	No	99.42	\$117,000	\$116,321	\$96,375	3173	36.65	1163	739	789
37	183	0534.33	Upper	No	128.78	\$117,000	\$150,673	\$124,826	4434	18.11	803	1976	2045

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37	183	0534.34	Upper	No	138.07	\$117,000	\$161,542	\$133,839	4931	31.96	1576	1336	1478
37	183	0534.35	Upper	No	141.03	\$117,000	\$165,005	\$136,705	3741	25.74	963	885	1084
37	183	0534.36	Middle	No	94.44	\$117,000	\$110,495	\$91,542	3255	32.41	1055	873	1381
37	183	0535.05	Upper	No	125.30	\$117,000	\$146,601	\$121,458	3791	23.29	883	1170	1368
37	183	0535.06	Upper	No	125.67	\$117,000	\$147,034	\$121,814	5943	23.30	1385	1830	1961
37	183	0535.07	Middle	No	103.72	\$117,000	\$121,352	\$100,542	3923	33.93	1331	894	1270
37	183	0535.09	Upper	No	176.02	\$117,000	\$205,943	\$170,619	5201	20.36	1059	1887	2015
37	183	0535.12	Middle	No	104.94	\$117,000	\$122,780	\$101,726	7112	35.78	2545	1697	1964
37	183	0535.13	Middle	No	83.22	\$117,000	\$97,367	\$80,667	4461	52.66	2349	701	1135
37	183	0535.16	Middle	No	83.98	\$117,000	\$98,257	\$81,402	3543	43.35	1536	622	969
37	183	0535.17	Moderate	No	65.90	\$117,000	\$77,103	\$63,882	4663	65.67	3062	986	1388
37	183	0535.18	Middle	No	109.77	\$117,000	\$128,431	\$106,406	3528	19.76	697	1585	1816
37	183	0535.19	Moderate	No	78.14	\$117,000	\$91,424	\$75,750	3954	44.33	1753	803	1266
37	183	0535.20	Middle	No	88.28	\$117,000	\$103,288	\$85,573	5857	49.84	2919	877	1366
37	183	0535.21	Upper	No	145.58	\$117,000	\$170,329	\$141,113	3638	32.60	1186	1311	1511
37	183	0535.22	Upper	No	135.56	\$117,000	\$158,605	\$131,397	8495	58.73	4989	1122	1530
37	183	0535.23	Upper	No	196.68	\$117,000	\$230,116	\$190,647	5779	44.13	2550	1259	1448
37	183	0535.24	Middle	No	86.70	\$117,000	\$101,439	\$84,044	3778	39.36	1487	989	1132
37	183	0535.25	Middle	No	117.73	\$117,000	\$137,744	\$114,116	2898	31.75	920	1044	1175
37	183	0536.03	Upper	No	192.31	\$117,000	\$225,003	\$186,406	4457	49.29	2197	1258	1400
37	183	0536.04	Upper	No	188.55	\$117,000	\$220,604	\$182,768	4336	45.50	1973	1433	1623
37	183	0536.08	Upper	No	145.04	\$117,000	\$169,697	\$140,595	7746	74.35	5759	1981	2500
37	183	0536.09	Middle	No	89.75	\$117,000	\$105,008	\$87,000	1653	61.16	1011	142	266
37	183	0536.11	Upper	No	138.57	\$117,000	\$162,127	\$134,318	6852	68.18	4672	1829	2336
37	183	0536.12	Middle	No	105.84	\$117,000	\$123,833	\$102,596	3664	75.49	2766	435	734
37	183	0536.13	Upper	No	131.75	\$117,000	\$154,148	\$127,708	4419	51.28	2266	569	721
37	183	0536.14	Upper	No	145.86	\$117,000	\$170,656	\$141,389	2572	38.06	979	681	855
37	183	0536.15	Upper	No	136.44	\$117,000	\$159,635	\$132,250	5038	56.85	2864	666	843

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37	183	0536.16	Upper	No	161.06	\$117,000	\$188,440	\$156,118	5488	40.12	2202	1077	1297
37	183	0536.17	Upper	No	157.81	\$117,000	\$184,638	\$152,964	10385	60.21	6253	1909	2702
37	183	0536.18	Middle	No	116.00	\$117,000	\$135,720	\$112,439	4931	71.67	3534	429	527
37	183	0536.19	Moderate	No	53.61	\$117,000	\$62,724	\$51,964	501	62.08	311	24	58
37	183	0536.20	Upper	No	128.51	\$117,000	\$150,357	\$124,570	6758	68.76	4647	1490	2423
37	183	0537.11	Upper	No	153.91	\$117,000	\$180,075	\$149,185	5339	24.39	1302	1374	1541
37	183	0537.12	Upper	No	137.82	\$117,000	\$161,249	\$133,594	2805	17.22	483	999	1098
37	183	0537.13	Low	No	45.71	\$117,000	\$53,481	\$44,310	3799	46.22	1756	366	519
37	183	0537.14	Upper	No	121.76	\$117,000	\$142,459	\$118,030	5297	28.19	1493	1530	1987
37	183	0537.15	Middle	No	109.70	\$117,000	\$128,349	\$106,333	3489	19.81	691	1290	1443
37	183	0537.16	Middle	No	96.09	\$117,000	\$112,425	\$93,145	4233	36.43	1542	1027	1432
37	183	0537.17	Middle	No	86.71	\$117,000	\$101,451	\$84,053	4806	50.94	2448	795	1169
37	183	0537.18	Upper	No	131.98	\$117,000	\$154,417	\$127,936	3458	26.43	914	1045	1124
37	183	0537.19	Upper	No	144.85	\$117,000	\$169,475	\$140,404	4017	23.35	938	1287	1386
37	183	0537.20	Upper	No	153.20	\$117,000	\$179,244	\$148,500	4360	14.86	648	1428	1551
37	183	0537.21	Upper	No	164.68	\$117,000	\$192,676	\$159,632	3980	18.92	753	1263	1348
37	183	0537.22	Upper	No	134.52	\$117,000	\$157,388	\$130,391	4958	15.87	787	1438	1732
37	183	0537.23	Moderate	No	79.82	\$117,000	\$93,389	\$77,371	3359	26.50	890	1361	1358
37	183	0537.24	Upper	No	137.04	\$117,000	\$160,337	\$132,832	6316	37.70	2381	1397	2027
37	183	0537.25	Middle	No	117.71	\$117,000	\$137,721	\$114,100	5663	33.71	1909	1395	1781
37	183	0537.26	Middle	No	82.58	\$117,000	\$96,619	\$80,048	3366	48.69	1639	580	1049
37	183	0537.27	Upper	No	152.45	\$117,000	\$178,367	\$147,772	5204	29.92	1557	1343	1868
37	183	0537.28	Moderate	No	73.83	\$117,000	\$86,381	\$71,563	2722	45.48	1238	474	740
37	183	0537.29	Middle	No	117.85	\$117,000	\$137,885	\$114,231	4285	26.21	1123	1331	1603
37	183	0537.30	Moderate	No	62.42	\$117,000	\$73,031	\$60,509	2412	47.93	1156	448	818
37	183	0538.03	Upper	No	209.74	\$117,000	\$245,396	\$203,302	3917	16.67	653	1212	1354
37	183	0538.04	Upper	No	150.27	\$117,000	\$175,816	\$145,660	3928	18.08	710	1040	1385
37	183	0538.05	Upper	No	181.18	\$117,000	\$211,981	\$175,625	2007	13.65	274	725	758
37	183	0538.06	Upper	No	137.93	\$117,000	\$161,378	\$133,702	3582	12.62	452	1049	1151

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37	183	0538.07	Upper	No	125.66	\$117,000	\$147,022	\$121,810	4146	17.63	731	1377	1519
37	183	0538.08	Upper	No	165.26	\$117,000	\$193,354	\$160,192	5581	16.07	897	1876	1976
37	183	0539.01	Upper	No	162.89	\$117,000	\$190,581	\$157,895	4583	19.90	912	1229	1264
37	183	0539.02	Upper	No	166.44	\$117,000	\$194,735	\$161,333	6091	18.34	1117	2115	2204
37	183	0540.01	Middle	No	86.56	\$117,000	\$101,275	\$83,910	5511	40.70	2243	1339	1868
37	183	0540.04	Moderate	No	68.53	\$117,000	\$80,180	\$66,434	5286	45.50	2405	1278	1786
37	183	0540.06	Moderate	No	78.45	\$117,000	\$91,787	\$76,042	3288	48.27	1587	726	1057
37	183	0540.07	Middle	No	81.12	\$117,000	\$94,910	\$78,631	4101	34.87	1430	1237	1843
37	183	0540.08	Low	No	45.34	\$117,000	\$53,048	\$43,950	6474	84.18	5450	482	1162
37	183	0540.11	Upper	No	142.66	\$117,000	\$166,912	\$138,281	2838	15.54	441	1070	1130
37	183	0540.12	Middle	No	112.67	\$117,000	\$131,824	\$109,214	3734	19.68	735	1099	1303
37	183	0540.15	Moderate	No	57.66	\$117,000	\$67,462	\$55,893	4122	69.46	2863	568	763
37	183	0540.16	Upper	No	136.81	\$117,000	\$160,068	\$132,614	6058	26.91	1630	2183	2377
37	183	0540.17	Middle	No	90.55	\$117,000	\$105,944	\$87,774	2813	48.28	1358	549	899
37	183	0540.18	Low	No	48.77	\$117,000	\$57,061	\$47,276	3741	72.01	2694	203	512
37	183	0540.19	Upper	No	146.42	\$117,000	\$171,311	\$141,927	5208	23.96	1248	1275	1511
37	183	0540.20	Middle	No	116.86	\$117,000	\$136,726	\$113,274	4849	27.99	1357	1370	1509
37	183	0540.21	Upper	No	153.53	\$117,000	\$179,630	\$148,816	3101	17.64	547	800	861
37	183	0540.22	Middle	No	82.95	\$117,000	\$97,052	\$80,408	6181	76.19	4709	987	1455
37	183	0540.23	Moderate	No	72.51	\$117,000	\$84,837	\$70,284	7951	72.12	5734	1617	2259
37	183	0541.06	Moderate	No	68.48	\$117,000	\$80,122	\$66,377	8332	83.69	6973	1537	2459
37	183	0541.08	Moderate	No	68.31	\$117,000	\$79,923	\$66,214	7771	66.56	5172	1923	2491
37	183	0541.09	Middle	No	118.01	\$117,000	\$138,072	\$114,388	4824	52.92	2553	1234	1419
37	183	0541.11	Middle	No	89.35	\$117,000	\$104,540	\$86,611	2605	47.68	1242	630	860
37	183	0541.12	Moderate	No	75.08	\$117,000	\$87,844	\$72,778	3999	68.49	2739	1005	1063
37	183	0541.13	Middle	No	90.51	\$117,000	\$105,897	\$87,739	4887	67.46	3297	945	1418
37	183	0541.14	Middle	No	91.54	\$117,000	\$107,102	\$88,729	7613	62.12	4729	2041	2513
37	183	0541.15	Middle	No	91.51	\$117,000	\$107,067	\$88,704	9855	60.80	5992	2545	2966

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37	183	0541.16	Moderate	No	67.72	\$117,000	\$79,232	\$65,650	6623	70.22	4651	1526	2037
37	183	0541.17	Middle	No	83.71	\$117,000	\$97,941	\$81,146	6300	72.98	4598	1386	1917
37	183	0541.18	Moderate	No	76.66	\$117,000	\$89,692	\$74,309	5662	58.44	3309	1303	1633
37	183	0541.19	Middle	No	87.18	\$117,000	\$102,001	\$84,510	7087	57.73	4091	2966	3736
37	183	0541.20	Upper	No	127.98	\$117,000	\$149,737	\$124,050	1475	27.12	400	575	805
37	183	0541.21	Middle	No	100.35	\$117,000	\$117,410	\$97,272	8953	53.09	4753	2518	2729
37	183	0542.03	Upper	No	162.03	\$117,000	\$189,575	\$157,061	3818	18.86	720	1294	1504
37	183	0542.04	Middle	No	87.54	\$117,000	\$102,422	\$84,857	4957	29.35	1455	1250	1758
37	183	0542.06	Middle	No	93.65	\$117,000	\$109,571	\$90,775	6566	27.35	1796	1207	1835
37	183	0542.12	Middle	No	107.14	\$117,000	\$125,354	\$103,850	6171	40.98	2529	1202	1732
37	183	0542.13	Upper	No	171.75	\$117,000	\$200,948	\$166,484	4462	35.45	1582	1048	1040
37	183	0542.14	Upper	No	124.08	\$117,000	\$145,174	\$120,278	2122	18.05	383	630	770
37	183	0542.15	Middle	No	97.84	\$117,000	\$114,473	\$94,836	4978	44.98	2239	1235	1558
37	183	0542.16	Middle	No	105.14	\$117,000	\$123,014	\$101,920	5706	34.16	1949	1463	1615
37	183	0542.17	Upper	No	130.87	\$117,000	\$153,118	\$126,860	4573	31.42	1437	1552	1613
37	183	0542.18	Middle	No	101.80	\$117,000	\$119,106	\$98,674	8672	54.11	4692	2383	2971
37	183	0542.19	Upper	No	162.66	\$117,000	\$190,312	\$157,670	4130	24.04	993	1126	1243
37	183	0542.20	Middle	No	111.27	\$117,000	\$130,186	\$107,857	6573	44.36	2916	1276	1627
37	183	0542.21	Middle	No	110.62	\$117,000	\$129,425	\$107,229	7537	31.09	2343	1857	1968
37	183	0542.22	Upper	No	152.84	\$117,000	\$178,823	\$148,151	8084	27.59	2230	2107	2193
37	183	0542.23	Moderate	No	69.68	\$117,000	\$81,526	\$67,546	2723	33.75	919	614	850
37	183	0542.24	Moderate	No	69.11	\$117,000	\$80,859	\$66,995	4651	41.56	1933	1038	1517
37	183	0543.03	Unknown	No	0.00	\$117,000	\$0	\$0	2783	53.00	1475	949	1233
37	183	0543.04	Middle	No	110.71	\$117,000	\$129,531	\$107,315	5628	43.14	2428	1298	1445
37	183	0543.05	Moderate	No	78.22	\$117,000	\$91,517	\$75,827	3551	54.49	1935	976	1288
37	183	0543.06	Low	No	43.76	\$117,000	\$51,199	\$42,420	3635	59.59	2166	680	1476
37	183	0544.02	Middle	No	89.37	\$117,000	\$104,563	\$86,628	8201	42.51	3486	2024	2728
37	183	0544.03	Middle	No	83.65	\$117,000	\$97,871	\$81,083	4159	51.67	2149	934	1239
37	183	0544.04	Moderate	No	64.06	\$117,000	\$74,950	\$62,102	6927	54.79	3795	1824	2397

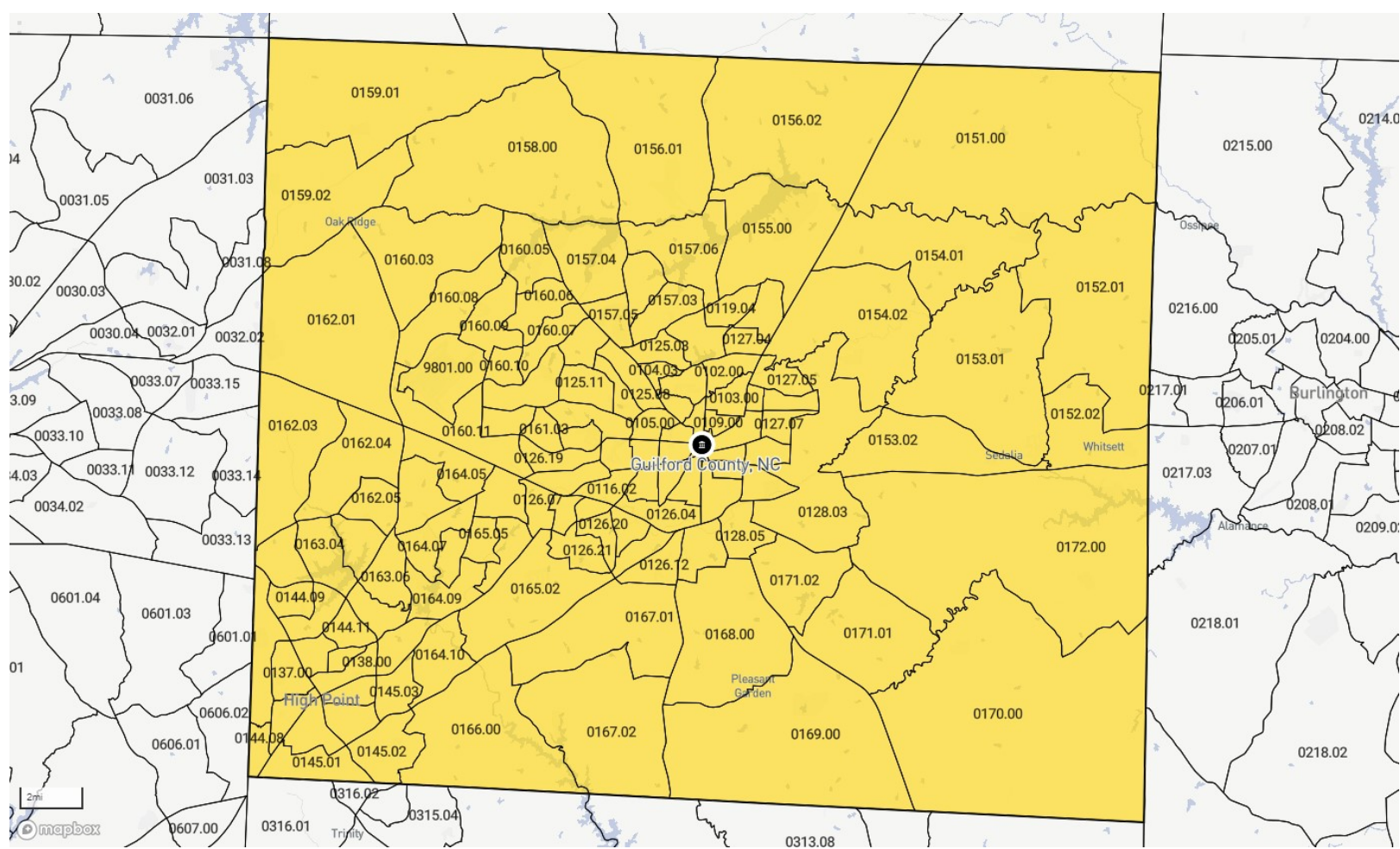
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37	183	0545.01	Middle	No	87.08	\$117,000	\$101,884	\$84,408	5763	52.23	3010	1153	2299
37	183	0545.02	Low	No	41.42	\$117,000	\$48,461	\$40,156	3898	66.06	2575	488	954
37	183	9801.00	Unknown	No	0.00	\$117,000	\$0	\$0	2	100.00	2	0	0
37	183	9802.00	Unknown	No	0.00	\$117,000	\$0	\$0	0	0.00	0	0	0

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# Assessment Area Map: Guilford County, North Carolina



2023 FFIEC Census Report - Summary Census Demographic Information

State: 37 - NORTH CAROLINA (NC)

County: 081 - GUILFORD COUNTY



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37	081	0101.00	Moderate	No	62.75	\$81,500	\$51,141	\$41,311	1626	90.90	1478	207	644
37	081	0102.00	Moderate	No	68.85	\$81,500	\$56,113	\$45,329	4659	65.08	3032	520	1006
37	081	0103.00	Moderate	No	65.47	\$81,500	\$53,358	\$43,100	2633	79.26	2087	436	1060
37	081	0104.01	Upper	No	165.38	\$81,500	\$134,785	\$108,875	1484	17.18	255	459	706
37	081	0104.03	Upper	No	122.52	\$81,500	\$99,854	\$80,658	1634	23.99	392	414	739
37	081	0104.04	Upper	No	323.09	\$81,500	\$263,318	\$212,697	2533	5.65	143	890	1074
37	081	0105.00	Upper	No	145.61	\$81,500	\$118,672	\$95,861	2102	17.17	361	705	1069
37	081	0106.01	Middle	No	100.28	\$81,500	\$81,728	\$66,016	2857	23.52	672	714	1376
37	081	0106.02	Middle	No	108.50	\$81,500	\$88,428	\$71,429	6114	46.79	2861	500	968
37	081	0107.01	Upper	No	149.83	\$81,500	\$122,111	\$98,636	2036	30.84	628	401	796
37	081	0107.02	Upper	No	123.24	\$81,500	\$100,441	\$81,131	6928	54.14	3751	195	459
37	081	0108.00	Upper	No	131.42	\$81,500	\$107,107	\$86,520	2946	39.21	1155	377	438
37	081	0109.00	Upper	No	123.86	\$81,500	\$100,946	\$81,544	2387	61.00	1456	254	775
37	081	0110.00	Low	No	40.63	\$81,500	\$33,113	\$26,750	5224	98.26	5133	74	667
37	081	0111.01	Moderate	No	58.35	\$81,500	\$47,555	\$38,415	4194	96.95	4066	525	1315
37	081	0111.02	Moderate	No	65.17	\$81,500	\$53,114	\$42,907	2753	97.71	2690	614	1270
37	081	0112.01	Unknown	No	0.00	\$81,500	\$0	\$0	3378	84.40	2851	219	439
37	081	0112.02	Unknown	No	0.00	\$81,500	\$0	\$0	2818	96.84	2729	444	1328
37	081	0113.00	Low	No	40.08	\$81,500	\$32,665	\$26,389	2956	94.25	2786	758	1764
37	081	0114.00	Low	No	39.65	\$81,500	\$32,315	\$26,105	5547	92.55	5134	385	1600
37	081	0115.00	Low	No	33.70	\$81,500	\$27,466	\$22,190	3866	69.17	2674	580	1264
37	081	0116.01	Moderate	No	60.43	\$81,500	\$49,250	\$39,784	2578	70.64	1821	491	1137
37	081	0116.02	Moderate	No	63.84	\$81,500	\$52,030	\$42,031	3140	80.64	2532	359	846
37	081	0119.04	Middle	No	81.71	\$81,500	\$66,594	\$53,791	5263	83.09	4373	913	1466
37	081	0119.05	Moderate	No	63.72	\$81,500	\$51,932	\$41,952	4781	82.72	3955	1017	1754
37	081	0125.03	Upper	No	148.76	\$81,500	\$121,239	\$97,935	4361	26.62	1161	1322	1707

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37	081	0125.04	Middle	No	95.26	\$81,500	\$77,637	\$62,716	3645	63.07	2299	436	696
37	081	0125.05	Upper	No	196.50	\$81,500	\$160,148	\$129,358	4410	11.41	503	1574	1718
37	081	0125.08	Middle	No	97.29	\$81,500	\$79,291	\$64,050	3411	19.20	655	1048	1445
37	081	0125.09	Upper	No	161.30	\$81,500	\$131,460	\$106,188	2325	13.38	311	873	966
37	081	0125.10	Upper	No	237.26	\$81,500	\$193,367	\$156,196	3262	20.72	676	1350	1389
37	081	0125.11	Upper	No	181.25	\$81,500	\$147,719	\$119,321	5059	12.43	629	1831	2011
37	081	0126.04	Moderate	No	70.95	\$81,500	\$57,824	\$46,709	4778	84.01	4014	811	1470
37	081	0126.07	Middle	No	103.12	\$81,500	\$84,043	\$67,885	2698	57.08	1540	776	929
37	081	0126.08	Low	No	35.85	\$81,500	\$29,218	\$23,601	2504	87.26	2185	107	462
37	081	0126.10	Middle	No	83.78	\$81,500	\$68,281	\$55,156	3219	83.01	2672	808	1308
37	081	0126.11	Low	No	48.64	\$81,500	\$39,642	\$32,023	3855	84.77	3268	497	1056
37	081	0126.12	Middle	No	84.43	\$81,500	\$68,810	\$55,585	6304	85.69	5402	1180	1657
37	081	0126.17	Moderate	No	71.52	\$81,500	\$58,289	\$47,083	3475	83.19	2891	701	1175
37	081	0126.18	Low	No	49.45	\$81,500	\$40,302	\$32,554	3479	80.57	2803	103	1480
37	081	0126.19	Middle	No	84.60	\$81,500	\$68,949	\$55,699	3446	60.82	2096	311	587
37	081	0126.20	Moderate	No	58.38	\$81,500	\$47,580	\$38,433	3806	81.84	3115	358	892
37	081	0126.21	Low	No	37.93	\$81,500	\$30,913	\$24,974	3914	76.70	3002	1022	1424
37	081	0127.03	Upper	No	142.51	\$81,500	\$116,146	\$93,819	5505	50.50	2780	964	1500
37	081	0127.04	Moderate	No	70.65	\$81,500	\$57,580	\$46,513	3654	82.98	3032	563	1074
37	081	0127.05	Moderate	No	56.73	\$81,500	\$46,235	\$37,351	4168	97.02	4044	771	1389
37	081	0127.06	Low	No	39.90	\$81,500	\$32,519	\$26,273	3399	94.26	3204	390	1275
37	081	0127.07	Low	No	46.94	\$81,500	\$38,256	\$30,906	2677	92.57	2478	193	1020
37	081	0128.03	Middle	No	96.12	\$81,500	\$78,338	\$63,281	9306	81.87	7619	2287	3272
37	081	0128.04	Low	No	48.81	\$81,500	\$39,780	\$32,138	4299	92.58	3980	828	1665
37	081	0128.05	Moderate	No	78.75	\$81,500	\$64,181	\$51,842	2817	88.39	2490	459	672
37	081	0136.01	Moderate	No	58.67	\$81,500	\$47,816	\$38,625	4668	30.70	1433	249	493
37	081	0136.02	Moderate	No	63.79	\$81,500	\$51,989	\$42,000	4111	66.41	2730	684	1639
37	081	0137.00	Upper	No	174.49	\$81,500	\$142,209	\$114,875	4123	26.80	1105	1238	1634
37	081	0138.00	Low	No	49.82	\$81,500	\$40,603	\$32,802	3977	87.86	3494	694	2026

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
37	081	0139.00	Low	No	38.07	\$81,500	\$31,027	\$25,063	4425	91.19	4035	326	1619
37	081	0140.00	Low	No	48.74	\$81,500	\$39,723	\$32,090	3197	64.59	2065	418	1025
37	081	0142.00	Moderate	No	52.96	\$81,500	\$43,162	\$34,866	4043	87.26	3528	473	1633
37	081	0143.00	Low	No	48.53	\$81,500	\$39,552	\$31,948	2943	82.36	2424	157	1094
37	081	0144.06	Middle	No	105.73	\$81,500	\$86,170	\$69,605	2511	83.99	2109	854	1096
37	081	0144.07	Upper	No	124.46	\$81,500	\$101,435	\$81,938	6129	41.70	2556	1590	2021
37	081	0144.08	Moderate	No	76.38	\$81,500	\$62,250	\$50,288	2427	78.37	1902	456	916
37	081	0144.09	Middle	No	93.59	\$81,500	\$76,276	\$61,616	3038	43.58	1324	884	1133
37	081	0144.10	Moderate	No	72.33	\$81,500	\$58,949	\$47,617	3974	54.86	2180	634	907
37	081	0144.11	Moderate	No	67.60	\$81,500	\$55,094	\$44,505	5480	73.38	4021	1009	1568
37	081	0144.12	Middle	No	85.83	\$81,500	\$69,951	\$56,506	2823	43.92	1240	744	1023
37	081	0145.01	Low	No	49.22	\$81,500	\$40,114	\$32,408	1225	60.82	745	197	532
37	081	0145.02	Moderate	No	58.80	\$81,500	\$47,922	\$38,713	4692	73.02	3426	820	1636
37	081	0145.03	Moderate	No	75.34	\$81,500	\$61,402	\$49,600	3435	84.75	2911	545	1213
37	081	0151.00	Middle	No	99.03	\$81,500	\$80,709	\$65,197	5594	41.08	2298	1586	2117
37	081	0152.01	Middle	No	97.31	\$81,500	\$79,308	\$64,063	5363	32.02	1717	1252	1844
37	081	0152.02	Middle	No	115.98	\$81,500	\$94,524	\$76,354	6477	50.69	3283	1262	1518
37	081	0153.01	Upper	No	153.16	\$81,500	\$124,825	\$100,833	5506	42.92	2363	1883	2323
37	081	0153.02	Middle	No	94.28	\$81,500	\$76,838	\$62,067	4621	66.52	3074	809	1329
37	081	0154.01	Upper	No	131.20	\$81,500	\$106,928	\$86,371	5446	47.80	2603	1856	2421
37	081	0154.02	Moderate	No	77.40	\$81,500	\$63,081	\$50,956	7760	67.45	5234	1444	2406
37	081	0155.00	Middle	No	84.08	\$81,500	\$68,525	\$55,352	7211	73.39	5292	1465	2347
37	081	0156.01	Upper	No	226.99	\$81,500	\$184,997	\$149,432	5439	17.48	951	1481	1667
37	081	0156.02	Upper	No	133.48	\$81,500	\$108,786	\$87,875	6245	31.96	1996	1882	2200
37	081	0157.03	Upper	No	126.91	\$81,500	\$103,432	\$83,550	6590	38.57	2542	1538	2022
37	081	0157.04	Upper	No	136.60	\$81,500	\$111,329	\$89,926	6347	34.44	2186	1400	1382
37	081	0157.05	Middle	No	82.14	\$81,500	\$66,944	\$54,076	2966	40.96	1215	475	753
37	081	0157.06	Upper	No	176.58	\$81,500	\$143,913	\$116,250	6193	40.88	2532	2295	2547

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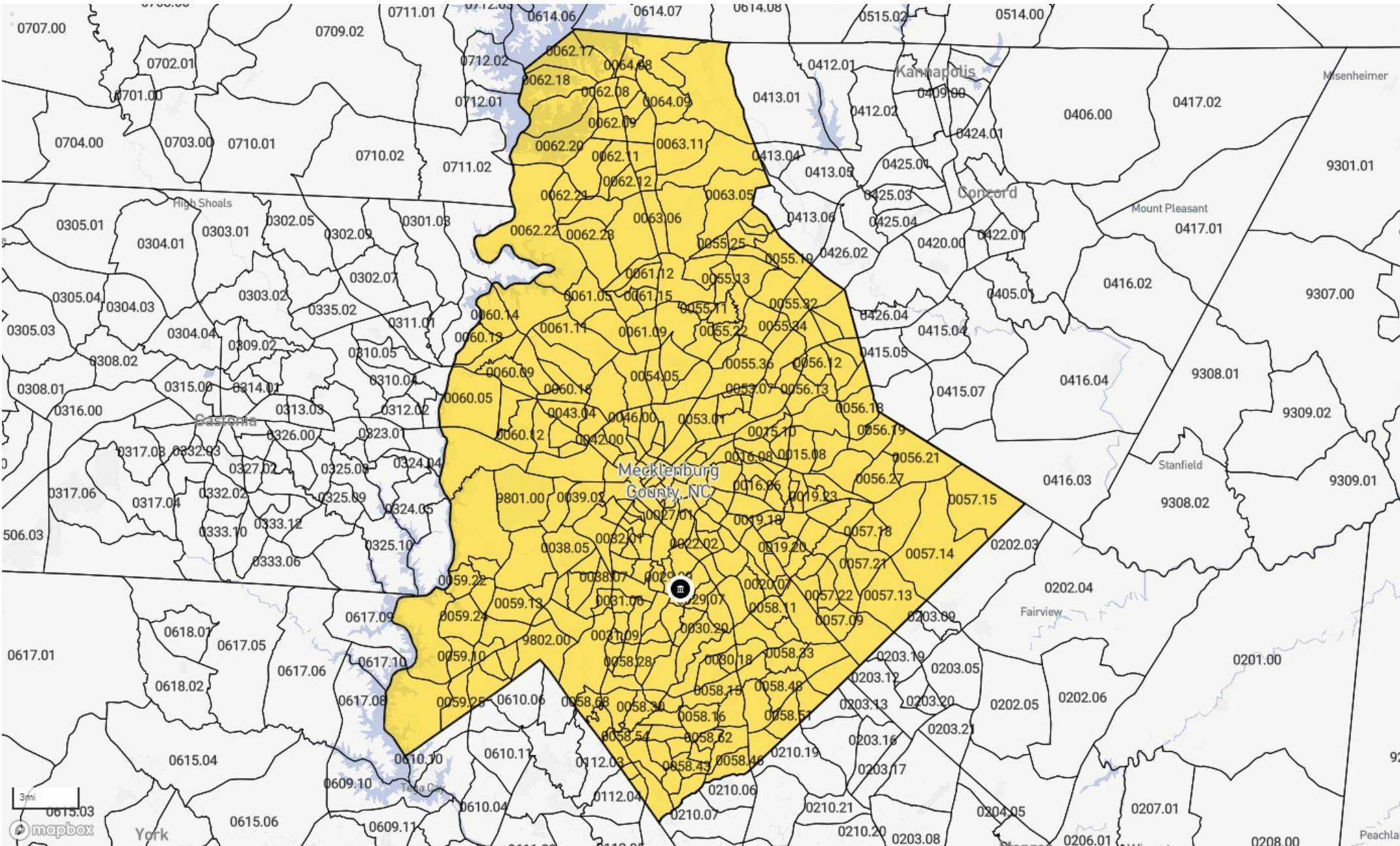
State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
37	081	0157.07	Upper	No	162.34	\$81,500	\$132,307	\$106,875	6473	31.04	2009	1912	2150
37	081	0158.00	Upper	No	203.17	\$81,500	\$165,584	\$133,750	8668	20.36	1765	2628	3153
37	081	0159.01	Upper	No	164.98	\$81,500	\$134,459	\$108,611	6175	15.81	976	1613	1987
37	081	0159.02	Upper	No	211.99	\$81,500	\$172,772	\$139,559	4615	21.04	971	1528	1656
37	081	0160.03	Upper	No	175.90	\$81,500	\$143,359	\$115,800	4902	26.21	1285	1271	1396
37	081	0160.05	Upper	No	157.54	\$81,500	\$128,395	\$103,711	1837	25.42	467	453	519
37	081	0160.06	Upper	No	148.67	\$81,500	\$121,166	\$97,874	4211	46.71	1967	644	1119
37	081	0160.07	Upper	No	143.60	\$81,500	\$117,034	\$94,537	5059	32.08	1623	1350	1686
37	081	0160.08	Upper	No	128.16	\$81,500	\$104,450	\$84,375	7620	34.15	2602	2388	2802
37	081	0160.09	Upper	No	156.17	\$81,500	\$127,279	\$102,813	3888	27.65	1075	1376	1503
37	081	0160.10	Middle	No	104.29	\$81,500	\$84,996	\$68,661	2698	33.91	915	713	819
37	081	0160.11	Middle	No	92.24	\$81,500	\$75,176	\$60,723	5733	62.46	3581	693	979
37	081	0161.01	Middle	No	118.31	\$81,500	\$96,423	\$77,891	4684	25.77	1207	1458	1594
37	081	0161.02	Moderate	No	63.98	\$81,500	\$52,144	\$42,125	3788	56.15	2127	622	922
37	081	0161.03	Middle	No	104.58	\$81,500	\$85,233	\$68,851	5299	58.35	3092	923	1646
37	081	0162.01	Upper	No	160.17	\$81,500	\$130,539	\$105,442	6753	23.01	1554	1972	2243
37	081	0162.03	Upper	No	154.17	\$81,500	\$125,649	\$101,496	5221	32.35	1689	1498	1738
37	081	0162.04	Upper	No	172.75	\$81,500	\$140,791	\$113,726	4557	45.42	2070	1457	1555
37	081	0162.05	Upper	No	145.90	\$81,500	\$118,909	\$96,053	4650	51.89	2413	1009	1194
37	081	0163.03	Upper	No	148.92	\$81,500	\$121,370	\$98,039	3380	26.45	894	1255	1524
37	081	0163.04	Upper	No	164.32	\$81,500	\$133,921	\$108,177	3688	28.42	1048	1454	1580
37	081	0163.05	Upper	No	144.30	\$81,500	\$117,605	\$95,000	3484	31.26	1089	999	1093
37	081	0163.06	Middle	No	100.63	\$81,500	\$82,013	\$66,250	5452	52.70	2873	1711	1667
37	081	0164.05	Moderate	No	58.73	\$81,500	\$47,865	\$38,667	1770	65.93	1167	432	249
37	081	0164.06	Middle	No	119.54	\$81,500	\$97,425	\$78,697	4228	50.99	2156	993	1067
37	081	0164.07	Upper	No	153.30	\$81,500	\$124,940	\$100,921	4496	45.57	2049	1224	1549
37	081	0164.08	Upper	No	172.54	\$81,500	\$140,620	\$113,589	1972	17.44	344	719	771
37	081	0164.09	Upper	No	146.08	\$81,500	\$119,055	\$96,167	2496	25.40	634	885	1025
37	081	0164.10	Middle	No	103.19	\$81,500	\$84,100	\$67,937	5450	56.73	3092	1636	1985

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37	081	0165.02	Middle	No	103.31	\$81,500	\$84,198	\$68,016	6553	37.89	2483	1979	2264
37	081	0165.03	Middle	No	117.79	\$81,500	\$95,999	\$77,548	5480	61.31	3360	986	1291
37	081	0165.05	Upper	No	131.49	\$81,500	\$107,164	\$86,567	5239	54.29	2844	1220	1452
37	081	0165.06	Upper	No	163.02	\$81,500	\$132,861	\$107,321	4845	44.02	2133	1769	1975
37	081	0166.00	Middle	No	99.02	\$81,500	\$80,701	\$65,192	2452	32.26	791	663	927
37	081	0167.01	Middle	No	103.17	\$81,500	\$84,084	\$67,920	6046	71.40	4317	1769	2373
37	081	0167.02	Middle	No	89.19	\$81,500	\$72,690	\$58,715	3754	21.60	811	1142	1561
37	081	0168.00	Middle	No	109.01	\$81,500	\$88,843	\$71,765	7802	55.67	4343	1877	2657
37	081	0169.00	Middle	No	102.24	\$81,500	\$83,326	\$67,306	4697	14.39	676	1401	1725
37	081	0170.00	Middle	No	104.74	\$81,500	\$85,363	\$68,952	4675	10.87	508	1407	2013
37	081	0171.01	Upper	No	159.32	\$81,500	\$129,846	\$104,886	5582	28.14	1571	1799	2081
37	081	0171.02	Middle	No	104.85	\$81,500	\$85,453	\$69,028	2366	36.22	857	728	943
37	081	0172.00	Middle	No	117.81	\$81,500	\$96,015	\$77,559	9369	41.12	3853	2789	3438
37	081	9801.00	Unknown	No	0.00	\$81,500	\$0	\$0	0	0.00	0	0	0

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# Assessment Area Map: Mecklenburg County, NC





2023 FFIEC Census Report - Summary Census Demographic Information

State: 37 - NORTH CAROLINA (NC)

County: 119 - MECKLENBURG COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
37	119	0001.01	Middle	No	114.01	\$98,700	\$112,528	\$91,764	1182	29.53	349	32	90
37	119	0001.02	Upper	No	199.00	\$98,700	\$196,413	\$160,173	2749	32.30	888	290	0
37	119	0001.03	Upper	No	209.06	\$98,700	\$206,342	\$168,271	2000	34.85	697	201	57
37	119	0001.04	Upper	No	289.28	\$98,700	\$285,519	\$232,833	1876	32.84	616	432	119
37	119	0003.01	Middle	No	104.18	\$98,700	\$102,826	\$83,854	1239	28.89	358	98	8
37	119	0003.02	Upper	No	202.64	\$98,700	\$200,006	\$163,098	1586	37.70	598	122	34
37	119	0004.01	Upper	No	157.89	\$98,700	\$155,837	\$127,083	1886	25.08	473	146	123
37	119	0004.02	Upper	No	187.44	\$98,700	\$185,003	\$150,870	2132	22.37	477	94	197
37	119	0005.01	Upper	No	298.52	\$98,700	\$294,639	\$240,270	2448	45.59	1116	371	477
37	119	0005.02	Unknown	No	0.00	\$98,700	\$0	\$0	1585	52.24	828	85	70
37	119	0005.03	Upper	No	126.03	\$98,700	\$124,392	\$101,438	1931	41.33	798	543	298
37	119	0006.00	Moderate	No	58.70	\$98,700	\$57,937	\$47,250	2753	53.87	1483	355	353
37	119	0007.00	Middle	No	83.01	\$98,700	\$81,931	\$66,813	2480	36.85	914	147	249
37	119	0008.00	Low	No	48.99	\$98,700	\$48,353	\$39,432	2885	66.86	1929	476	876
37	119	0009.00	Upper	No	163.97	\$98,700	\$161,838	\$131,979	1853	47.17	874	529	684
37	119	0010.00	Upper	No	176.85	\$98,700	\$174,551	\$142,344	3466	18.47	640	795	1070
37	119	0011.00	Upper	No	152.97	\$98,700	\$150,981	\$123,125	3317	18.78	623	664	1241
37	119	0012.00	Upper	No	132.73	\$98,700	\$131,005	\$106,831	5404	48.45	2618	1216	1782
37	119	0013.00	Middle	No	114.57	\$98,700	\$113,081	\$92,218	3850	51.64	1988	814	1782
37	119	0014.00	Middle	No	97.45	\$98,700	\$96,183	\$78,438	3594	32.25	1159	850	1287
37	119	0015.04	Moderate	No	52.92	\$98,700	\$52,232	\$42,598	6620	87.33	5781	1160	1644
37	119	0015.05	Moderate	No	54.74	\$98,700	\$54,028	\$44,063	4325	77.92	3370	1122	1367
37	119	0015.07	Low	No	45.42	\$98,700	\$44,830	\$36,563	4372	93.46	4086	353	688
37	119	0015.08	Moderate	No	76.55	\$98,700	\$75,555	\$61,619	6762	80.21	5424	1347	2145
37	119	0015.09	Moderate	No	67.76	\$98,700	\$66,879	\$54,543	3045	91.46	2785	556	1065
37	119	0015.10	Moderate	No	61.79	\$98,700	\$60,987	\$49,738	3202	92.07	2948	618	1006

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37	119	0016.03	Moderate	No	55.91	\$98,700	\$55,183	\$45,000	3974	61.15	2430	644	1298
37	119	0016.05	Moderate	No	52.54	\$98,700	\$51,857	\$42,292	1651	67.60	1116	159	353
37	119	0016.06	Moderate	No	58.88	\$98,700	\$58,115	\$47,396	4104	70.32	2886	534	1012
37	119	0016.07	Low	No	39.71	\$98,700	\$39,194	\$31,967	2629	85.55	2249	242	345
37	119	0016.08	Moderate	No	52.76	\$98,700	\$52,074	\$42,471	4104	86.89	3566	682	1433
37	119	0016.09	Moderate	No	57.87	\$98,700	\$57,118	\$46,580	3202	84.38	2702	492	707
37	119	0017.01	Low	No	36.91	\$98,700	\$36,430	\$29,712	4004	63.06	2525	377	802
37	119	0017.02	Moderate	No	54.92	\$98,700	\$54,206	\$44,205	6094	75.52	4602	909	1582
37	119	0018.01	Middle	No	102.11	\$98,700	\$100,783	\$82,188	1299	43.11	560	183	527
37	119	0018.02	Moderate	No	69.36	\$98,700	\$68,458	\$55,833	3453	43.53	1503	736	1320
37	119	0019.10	Moderate	No	56.20	\$98,700	\$55,469	\$45,240	5007	88.34	4423	818	988
37	119	0019.11	Moderate	No	71.60	\$98,700	\$70,669	\$57,629	5812	75.22	4372	1338	2038
37	119	0019.14	Moderate	No	52.38	\$98,700	\$51,699	\$42,162	3464	63.57	2202	545	1033
37	119	0019.16	Moderate	No	79.64	\$98,700	\$78,605	\$64,107	4641	76.43	3547	997	1405
37	119	0019.17	Moderate	No	66.22	\$98,700	\$65,359	\$53,301	3775	64.72	2443	714	1386
37	119	0019.18	Moderate	No	55.29	\$98,700	\$54,571	\$44,508	3690	80.30	2963	459	851
37	119	0019.19	Moderate	No	61.51	\$98,700	\$60,710	\$49,514	4467	79.76	3563	986	1226
37	119	0019.20	Moderate	No	68.65	\$98,700	\$67,758	\$55,259	4883	84.13	4108	969	1384
37	119	0019.21	Moderate	No	67.11	\$98,700	\$66,238	\$54,015	2454	76.49	1877	623	896
37	119	0019.22	Moderate	No	55.38	\$98,700	\$54,660	\$44,574	4594	83.83	3851	1258	1791
37	119	0019.23	Moderate	No	66.46	\$98,700	\$65,596	\$53,491	3756	83.41	3133	766	1094
37	119	0019.24	Moderate	No	69.78	\$98,700	\$68,873	\$56,168	2878	88.53	2548	366	728
37	119	0019.25	Moderate	No	54.03	\$98,700	\$53,328	\$43,488	4180	90.43	3780	428	873
37	119	0019.26	Moderate	No	77.75	\$98,700	\$76,739	\$62,583	3564	72.84	2596	562	749
37	119	0019.27	Moderate	No	55.25	\$98,700	\$54,532	\$44,469	2948	83.01	2447	0	158
37	119	0020.04	Upper	No	122.94	\$98,700	\$121,342	\$98,951	5189	42.17	2188	1139	1360
37	119	0020.05	Upper	No	139.00	\$98,700	\$137,193	\$111,882	2568	28.47	731	280	895
37	119	0020.06	Upper	No	186.62	\$98,700	\$184,194	\$150,208	3998	17.26	690	1187	1539
37	119	0020.07	Moderate	No	76.20	\$98,700	\$75,209	\$61,335	2578	41.08	1059	563	866

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37	119	0020.08	Upper	No	140.60	\$98,700	\$138,772	\$113,165	3143	17.85	561	1287	1385
37	119	0021.00	Moderate	No	72.49	\$98,700	\$71,548	\$58,350	2764	40.77	1127	554	861
37	119	0022.01	Upper	No	251.76	\$98,700	\$248,487	\$202,639	2718	21.63	588	564	776
37	119	0022.02	Upper	No	191.87	\$98,700	\$189,376	\$154,432	3184	16.87	537	743	908
37	119	0023.00	Low	No	24.10	\$98,700	\$23,787	\$19,398	2937	90.84	2668	252	584
37	119	0024.00	Upper	No	221.77	\$98,700	\$218,887	\$178,500	3100	20.90	648	604	964
37	119	0025.00	Upper	No	215.53	\$98,700	\$212,728	\$173,472	2498	25.26	631	272	535
37	119	0026.00	Upper	No	196.20	\$98,700	\$193,649	\$157,917	1521	44.25	673	231	387
37	119	0027.01	Upper	No	310.61	\$98,700	\$306,572	\$250,001	2307	11.49	265	1053	1007
37	119	0027.02	Upper	No	251.02	\$98,700	\$247,757	\$202,042	6123	12.20	747	1741	1702
37	119	0028.00	Upper	No	310.61	\$98,700	\$306,572	\$250,001	3901	7.18	280	1437	1391
37	119	0029.03	Upper	No	310.61	\$98,700	\$306,572	\$250,001	4711	20.44	963	956	1345
37	119	0029.05	Upper	No	310.61	\$98,700	\$306,572	\$250,001	3784	13.72	519	918	996
37	119	0029.07	Upper	No	242.58	\$98,700	\$239,426	\$195,250	3509	27.76	974	648	844
37	119	0029.08	Upper	No	210.50	\$98,700	\$207,764	\$169,429	3813	17.39	663	970	1112
37	119	0029.09	Upper	No	253.55	\$98,700	\$250,254	\$204,076	1570	14.33	225	291	401
37	119	0029.10	Upper	No	171.76	\$98,700	\$169,527	\$138,250	3452	17.96	620	593	915
37	119	0030.06	Upper	No	220.06	\$98,700	\$217,199	\$177,125	4490	20.87	937	1255	1449
37	119	0030.08	Upper	No	181.48	\$98,700	\$179,121	\$146,067	5742	30.95	1777	1659	2050
37	119	0030.12	Upper	No	141.00	\$98,700	\$139,167	\$113,490	4419	31.41	1388	1090	1423
37	119	0030.13	Upper	No	241.68	\$98,700	\$238,538	\$194,519	5841	20.46	1195	1758	1792
37	119	0030.15	Upper	No	168.31	\$98,700	\$166,122	\$135,469	4691	18.74	879	1744	1959
37	119	0030.16	Upper	No	123.38	\$98,700	\$121,776	\$99,304	5117	36.06	1845	780	984
37	119	0030.17	Upper	No	170.64	\$98,700	\$168,422	\$137,344	3808	20.06	764	1332	1445
37	119	0030.18	Upper	No	137.76	\$98,700	\$135,969	\$110,882	2743	28.62	785	720	887
37	119	0030.19	Upper	No	210.18	\$98,700	\$207,448	\$169,167	2482	20.87	518	638	736
37	119	0030.20	Upper	No	266.73	\$98,700	\$263,263	\$214,688	4648	10.20	474	1570	1664
37	119	0030.21	Upper	No	129.21	\$98,700	\$127,530	\$104,004	2614	20.05	524	587	752

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
37	119	0030.22	Upper	No	194.44	\$98,700	\$191,912	\$156,500	3822	12.11	463	1367	1334
37	119	0031.02	Middle	No	96.50	\$98,700	\$95,246	\$77,670	4455	45.27	2017	918	1541
37	119	0031.05	Upper	No	165.02	\$98,700	\$162,875	\$132,824	3733	18.06	674	1466	1572
37	119	0031.06	Middle	No	100.34	\$98,700	\$99,036	\$80,764	4069	49.67	2021	1268	1619
37	119	0031.08	Moderate	No	56.76	\$98,700	\$56,022	\$45,688	3228	67.44	2177	465	727
37	119	0031.09	Low	No	45.70	\$98,700	\$45,106	\$36,786	4076	85.97	3504	35	303
37	119	0031.10	Upper	No	154.37	\$98,700	\$152,363	\$124,250	2141	19.62	420	708	904
37	119	0031.11	Unknown	No	0.00	\$98,700	\$0	\$0	3251	25.96	844	769	789
37	119	0032.01	Moderate	No	66.10	\$98,700	\$65,241	\$53,203	2430	48.52	1179	836	1184
37	119	0032.03	Upper	No	134.42	\$98,700	\$132,673	\$108,194	2888	44.67	1290	396	555
37	119	0032.04	Upper	No	157.48	\$98,700	\$155,433	\$126,750	3512	18.28	642	1025	1126
37	119	0033.01	Upper	No	310.61	\$98,700	\$306,572	\$250,001	1808	23.67	428	101	427
37	119	0033.02	Upper	No	145.34	\$98,700	\$143,451	\$116,979	2581	23.63	610	670	1085
37	119	0034.01	Upper	No	265.43	\$98,700	\$261,979	\$213,641	2168	19.42	421	410	384
37	119	0034.02	Upper	No	292.75	\$98,700	\$288,944	\$235,625	4111	13.31	547	1203	1515
37	119	0035.00	Upper	No	231.09	\$98,700	\$228,086	\$186,000	2901	14.00	406	911	815
37	119	0036.00	Moderate	No	77.86	\$98,700	\$76,848	\$62,667	3777	54.86	2072	692	1494
37	119	0037.01	Upper	No	161.66	\$98,700	\$159,558	\$130,114	1978	29.12	576	0	405
37	119	0037.02	Low	No	31.06	\$98,700	\$30,656	\$25,000	2280	62.41	1423	92	426
37	119	0038.02	Low	No	49.34	\$98,700	\$48,699	\$39,716	3615	91.45	3306	488	925
37	119	0038.05	Middle	No	90.30	\$98,700	\$89,126	\$72,679	3228	63.57	2052	378	530
37	119	0038.07	Moderate	No	53.43	\$98,700	\$52,735	\$43,009	4569	92.82	4241	562	930
37	119	0038.08	Moderate	No	62.46	\$98,700	\$61,648	\$50,273	5562	93.19	5183	369	490
37	119	0038.09	Middle	No	80.72	\$98,700	\$79,671	\$64,973	3362	84.92	2855	677	1009
37	119	0038.10	Middle	No	91.84	\$98,700	\$90,646	\$73,926	4100	83.98	3443	422	825
37	119	0038.11	Moderate	No	51.53	\$98,700	\$50,860	\$41,481	2793	78.95	2205	390	894
37	119	0039.02	Low	No	49.53	\$98,700	\$48,886	\$39,870	4850	94.47	4582	574	1656
37	119	0039.03	Low	No	26.12	\$98,700	\$25,780	\$21,029	2411	95.89	2312	31	395
37	119	0040.00	Moderate	No	67.15	\$98,700	\$66,277	\$54,047	4546	87.07	3958	799	1837

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37	119	0041.01	Moderate	No	53.95	\$98,700	\$53,249	\$43,427	2061	53.42	1101	314	577
37	119	0041.02	Middle	No	83.34	\$98,700	\$82,257	\$67,083	2858	49.48	1414	544	1024
37	119	0042.00	Moderate	No	56.68	\$98,700	\$55,943	\$45,625	3300	87.33	2882	366	1347
37	119	0043.02	Moderate	No	56.73	\$98,700	\$55,993	\$45,663	5118	91.07	4661	669	1663
37	119	0043.03	Moderate	No	72.70	\$98,700	\$71,755	\$58,514	2910	80.58	2345	594	909
37	119	0043.04	Moderate	No	59.66	\$98,700	\$58,884	\$48,024	3878	88.24	3422	710	1239
37	119	0043.06	Moderate	No	56.77	\$98,700	\$56,032	\$45,694	2570	95.60	2457	52	717
37	119	0043.07	Middle	No	93.61	\$98,700	\$92,393	\$75,350	3298	86.78	2862	1084	1522
37	119	0044.00	Moderate	No	51.79	\$98,700	\$51,117	\$41,684	4500	90.98	4094	856	1494
37	119	0045.00	Low	No	44.66	\$98,700	\$44,079	\$35,951	3121	86.32	2694	683	1136
37	119	0046.00	Moderate	No	54.39	\$98,700	\$53,683	\$43,782	2987	95.88	2864	490	1201
37	119	0047.00	Low	No	46.66	\$98,700	\$46,053	\$37,557	1719	83.07	1428	187	497
37	119	0048.00	Low	No	43.36	\$98,700	\$42,796	\$34,900	3701	94.76	3507	612	1548
37	119	0049.00	Moderate	No	54.26	\$98,700	\$53,555	\$43,672	702	94.44	663	161	244
37	119	0050.00	Moderate	No	56.33	\$98,700	\$55,598	\$45,341	2566	81.57	2093	469	510
37	119	0051.00	Low	No	43.64	\$98,700	\$43,073	\$35,125	2522	93.93	2369	300	1023
37	119	0052.00	Moderate	No	50.71	\$98,700	\$50,051	\$40,819	2419	86.07	2082	237	701
37	119	0053.01	Low	No	44.42	\$98,700	\$43,843	\$35,758	3637	86.64	3151	495	998
37	119	0053.05	Moderate	No	64.00	\$98,700	\$63,168	\$51,514	4528	96.40	4365	745	1413
37	119	0053.06	Low	No	48.26	\$98,700	\$47,633	\$38,846	2587	90.80	2349	432	886
37	119	0053.07	Low	No	45.80	\$98,700	\$45,205	\$36,865	4222	91.33	3856	213	527
37	119	0053.08	Low	No	38.24	\$98,700	\$37,743	\$30,784	3110	98.62	3067	53	179
37	119	0054.03	Middle	No	83.52	\$98,700	\$82,434	\$67,222	5333	89.07	4750	1233	1806
37	119	0054.04	Moderate	No	78.68	\$98,700	\$77,657	\$63,333	5315	90.31	4800	1091	1759
37	119	0054.05	Moderate	No	51.82	\$98,700	\$51,146	\$41,711	3295	90.14	2970	760	1158
37	119	0054.06	Low	No	39.79	\$98,700	\$39,273	\$32,031	3986	95.79	3818	904	1422
37	119	0055.08	Upper	No	123.77	\$98,700	\$122,161	\$99,620	4140	54.71	2265	1309	1591
37	119	0055.10	Moderate	No	66.24	\$98,700	\$65,379	\$53,314	6875	89.88	6179	1377	2196

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37	119	0055.11	Middle	No	87.27	\$98,700	\$86,135	\$70,243	4242	78.85	3345	551	717
37	119	0055.12	Moderate	No	79.67	\$98,700	\$78,634	\$64,127	5246	85.67	4494	1422	2196
37	119	0055.13	Middle	No	108.84	\$98,700	\$107,425	\$87,604	4581	62.02	2841	1428	1664
37	119	0055.15	Middle	No	117.57	\$98,700	\$116,042	\$94,632	2634	49.43	1302	818	1018
37	119	0055.16	Upper	No	121.29	\$98,700	\$119,713	\$97,629	1726	39.86	688	541	660
37	119	0055.17	Upper	No	130.58	\$98,700	\$128,882	\$105,100	4347	48.24	2097	1367	1898
37	119	0055.19	Middle	No	103.27	\$98,700	\$101,927	\$83,125	6605	63.27	4179	1219	1406
37	119	0055.20	Upper	No	151.45	\$98,700	\$149,481	\$121,902	4829	79.79	3853	1424	1692
37	119	0055.22	Middle	No	101.87	\$98,700	\$100,546	\$81,996	4793	83.06	3981	413	891
37	119	0055.25	Middle	No	94.59	\$98,700	\$93,360	\$76,136	4350	69.66	3030	858	1413
37	119	0055.26	Middle	No	119.58	\$98,700	\$118,025	\$96,250	3622	71.34	2584	936	1029
37	119	0055.27	Middle	No	99.07	\$98,700	\$97,782	\$79,742	2622	53.39	1400	805	921
37	119	0055.28	Middle	No	110.33	\$98,700	\$108,896	\$88,804	4253	69.88	2972	899	1339
37	119	0055.29	Middle	No	81.29	\$98,700	\$80,233	\$65,435	1783	76.28	1360	221	446
37	119	0055.30	Upper	No	130.80	\$98,700	\$129,100	\$105,278	3832	68.58	2628	882	1079
37	119	0055.31	Middle	No	118.94	\$98,700	\$117,394	\$95,734	5678	79.50	4514	1306	1613
37	119	0055.32	Middle	No	83.23	\$98,700	\$82,148	\$66,995	3657	83.46	3052	313	466
37	119	0055.33	Middle	No	101.78	\$98,700	\$100,457	\$81,923	1277	65.54	837	50	92
37	119	0055.34	Middle	No	94.44	\$98,700	\$93,212	\$76,019	4990	73.95	3690	182	347
37	119	0055.35	Middle	No	96.56	\$98,700	\$95,305	\$77,725	3945	91.00	3590	427	726
37	119	0055.36	Middle	No	101.93	\$98,700	\$100,605	\$82,046	5887	81.45	4795	1216	1551
37	119	0056.04	Middle	No	92.14	\$98,700	\$90,942	\$74,167	8512	49.68	4229	242	434
37	119	0056.09	Moderate	No	56.49	\$98,700	\$55,756	\$45,469	4240	70.33	2982	82	215
37	119	0056.10	Moderate	No	72.61	\$98,700	\$71,666	\$58,448	3315	75.81	2513	453	642
37	119	0056.11	Middle	No	92.47	\$98,700	\$91,268	\$74,428	3561	76.27	2716	792	1009
37	119	0056.12	Middle	No	108.28	\$98,700	\$106,872	\$87,153	5780	79.88	4617	1551	2283
37	119	0056.13	Upper	No	124.43	\$98,700	\$122,812	\$100,152	3313	84.06	2785	800	960
37	119	0056.15	Middle	No	110.78	\$98,700	\$109,340	\$89,167	2548	78.73	2006	520	649
37	119	0056.16	Moderate	No	60.27	\$98,700	\$59,486	\$48,514	1822	77.17	1406	370	652

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37	119	0056.17	Middle	No	88.11	\$98,700	\$86,965	\$70,917	2906	80.66	2344	664	783
37	119	0056.18	Upper	No	120.13	\$98,700	\$118,568	\$96,691	3272	65.46	2142	842	1051
37	119	0056.19	Moderate	No	75.39	\$98,700	\$74,410	\$60,679	4713	74.79	3525	1231	1564
37	119	0056.21	Moderate	No	77.47	\$98,700	\$76,463	\$62,354	5038	53.81	2711	1552	1853
37	119	0056.22	Unknown	No	0.00	\$98,700	\$0	\$0	3219	57.60	1854	193	315
37	119	0056.23	Middle	No	116.77	\$98,700	\$115,252	\$93,990	4654	74.99	3490	457	653
37	119	0056.24	Middle	No	99.89	\$98,700	\$98,591	\$80,402	2486	81.26	2020	633	787
37	119	0056.25	Upper	No	131.34	\$98,700	\$129,633	\$105,718	5752	79.19	4555	1727	2231
37	119	0056.26	Moderate	No	64.91	\$98,700	\$64,066	\$52,245	3637	84.05	3057	965	1240
37	119	0056.27	Middle	No	80.71	\$98,700	\$79,661	\$64,968	7602	78.97	6003	1716	2411
37	119	0057.09	Upper	No	137.07	\$98,700	\$135,288	\$110,326	3840	35.10	1348	1208	1528
37	119	0057.10	Moderate	No	72.68	\$98,700	\$71,735	\$58,500	4523	71.24	3222	753	1214
37	119	0057.12	Upper	No	121.27	\$98,700	\$119,693	\$97,607	3814	25.67	979	1232	1342
37	119	0057.13	Upper	No	124.20	\$98,700	\$122,585	\$99,965	4376	23.22	1016	1528	1825
37	119	0057.14	Upper	No	122.73	\$98,700	\$121,135	\$98,786	5816	27.05	1573	2097	2273
37	119	0057.15	Middle	No	111.66	\$98,700	\$110,208	\$89,875	3067	26.02	798	844	933
37	119	0057.16	Middle	No	93.51	\$98,700	\$92,294	\$75,265	4892	65.00	3180	1521	1835
37	119	0057.18	Upper	No	122.33	\$98,700	\$120,740	\$98,464	3677	47.08	1731	1202	1423
37	119	0057.19	Moderate	No	65.76	\$98,700	\$64,905	\$52,935	3778	35.71	1349	1268	1618
37	119	0057.20	Upper	No	144.19	\$98,700	\$142,316	\$116,058	2510	29.12	731	709	977
37	119	0057.21	Upper	No	122.57	\$98,700	\$120,977	\$98,654	3447	24.60	848	1159	1536
37	119	0057.22	Middle	No	102.09	\$98,700	\$100,763	\$82,170	2731	49.80	1360	811	1001
37	119	0057.23	Moderate	No	74.06	\$98,700	\$73,097	\$59,612	3573	66.39	2372	545	892
37	119	0058.11	Upper	No	139.33	\$98,700	\$137,519	\$112,143	4433	30.14	1336	1474	1729
37	119	0058.15	Upper	No	158.87	\$98,700	\$156,805	\$127,875	3566	24.14	861	1044	1209
37	119	0058.16	Upper	No	167.04	\$98,700	\$164,868	\$134,444	4303	27.07	1165	1330	1403
37	119	0058.17	Upper	No	158.50	\$98,700	\$156,440	\$127,574	4363	22.60	986	1331	1657
37	119	0058.24	Moderate	No	73.85	\$98,700	\$72,890	\$59,444	4618	69.19	3195	822	1228

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37	119	0058.26	Moderate	No	76.31	\$98,700	\$75,318	\$61,422	2912	49.76	1449	706	1125
37	119	0058.27	Moderate	No	78.09	\$98,700	\$77,075	\$62,857	2772	75.25	2086	438	654
37	119	0058.28	Upper	No	154.10	\$98,700	\$152,097	\$124,034	3783	16.73	633	1417	1709
37	119	0058.29	Moderate	No	65.61	\$98,700	\$64,757	\$52,813	2511	64.91	1630	98	176
37	119	0058.30	Middle	No	102.96	\$98,700	\$101,622	\$82,875	3718	35.53	1321	1134	1469
37	119	0058.32	Upper	No	253.66	\$98,700	\$250,362	\$204,167	3406	24.99	851	669	714
37	119	0058.33	Upper	No	156.85	\$98,700	\$154,811	\$126,250	4941	14.63	723	1626	1680
37	119	0058.34	Upper	No	134.54	\$98,700	\$132,791	\$108,287	4260	32.82	1398	1105	1466
37	119	0058.35	Upper	No	140.20	\$98,700	\$138,377	\$112,844	2666	20.63	550	896	1062
37	119	0058.36	Middle	No	113.50	\$98,700	\$112,025	\$91,359	4064	45.79	1861	990	1204
37	119	0058.39	Upper	No	148.70	\$98,700	\$146,767	\$119,688	2763	35.69	986	555	635
37	119	0058.40	Upper	No	180.15	\$98,700	\$177,808	\$145,000	2156	28.71	619	538	662
37	119	0058.43	Upper	No	154.01	\$98,700	\$152,008	\$123,958	3362	36.08	1213	872	1167
37	119	0058.45	Upper	No	173.67	\$98,700	\$171,412	\$139,788	5926	55.82	3308	1213	1451
37	119	0058.46	Upper	No	248.36	\$98,700	\$245,131	\$199,896	4059	22.84	927	1239	1268
37	119	0058.47	Upper	No	222.45	\$98,700	\$219,558	\$179,044	5101	26.99	1377	1439	1687
37	119	0058.48	Upper	No	185.07	\$98,700	\$182,664	\$148,963	5333	22.33	1191	1537	1659
37	119	0058.49	Upper	No	149.89	\$98,700	\$147,941	\$120,645	3826	32.46	1242	1049	1066
37	119	0058.50	Upper	No	178.60	\$98,700	\$176,278	\$143,750	2848	35.15	1001	358	384
37	119	0058.51	Upper	No	136.24	\$98,700	\$134,469	\$109,659	4378	36.30	1589	1219	1475
37	119	0058.52	Upper	No	182.93	\$98,700	\$180,552	\$147,237	2140	38.22	818	583	673
37	119	0058.53	Unknown	No	0.00	\$98,700	\$0	\$0	2074	42.96	891	293	492
37	119	0058.54	Upper	No	135.42	\$98,700	\$133,660	\$109,001	2308	64.12	1480	169	294
37	119	0058.55	Upper	No	128.80	\$98,700	\$127,126	\$103,672	5222	42.32	2210	1166	1502
37	119	0058.56	Upper	No	135.60	\$98,700	\$133,837	\$109,147	2848	58.60	1669	582	793
37	119	0058.57	Upper	No	223.89	\$98,700	\$220,979	\$180,208	2587	50.72	1312	696	510
37	119	0058.58	Upper	No	126.87	\$98,700	\$125,221	\$102,115	4962	60.60	3007	704	1249
37	119	0058.59	Upper	No	133.43	\$98,700	\$131,695	\$107,396	3102	33.17	1029	774	832
37	119	0058.60	Upper	No	182.74	\$98,700	\$180,364	\$147,083	4157	46.93	1951	754	780

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
37	119	0058.61	Middle	No	103.65	\$98,700	\$102,303	\$83,431	3120	34.49	1076	934	1112
37	119	0058.62	Upper	No	144.38	\$98,700	\$142,503	\$116,211	3095	36.90	1142	974	1159
37	119	0058.63	Upper	No	142.10	\$98,700	\$140,253	\$114,375	3706	43.85	1625	1001	1134
37	119	0058.64	Upper	No	174.31	\$98,700	\$172,044	\$140,299	5400	47.31	2555	1250	1573
37	119	0058.65	Upper	No	171.34	\$98,700	\$169,113	\$137,910	2248	26.87	604	653	760
37	119	0058.66	Moderate	No	70.94	\$98,700	\$70,018	\$57,100	4190	59.88	2509	37	123
37	119	0058.67	Middle	No	81.99	\$98,700	\$80,924	\$65,994	4281	61.81	2646	425	630
37	119	0058.68	Moderate	No	79.16	\$98,700	\$78,131	\$63,714	1961	39.83	781	495	601
37	119	0059.08	Upper	No	202.47	\$98,700	\$199,838	\$162,961	2241	31.46	705	618	700
37	119	0059.10	Middle	No	100.75	\$98,700	\$99,440	\$81,092	5524	70.71	3906	770	1203
37	119	0059.13	Middle	No	102.71	\$98,700	\$101,375	\$82,673	6679	73.15	4886	1805	2006
37	119	0059.15	Middle	No	89.67	\$98,700	\$88,504	\$72,179	2477	66.45	1646	175	404
37	119	0059.16	Moderate	No	56.72	\$98,700	\$55,983	\$45,655	2526	92.83	2345	217	413
37	119	0059.18	Middle	No	117.97	\$98,700	\$116,436	\$94,950	4852	63.25	3069	1057	1443
37	119	0059.19	Middle	No	83.01	\$98,700	\$81,931	\$66,818	3636	49.17	1788	771	1115
37	119	0059.20	Middle	No	95.25	\$98,700	\$94,012	\$76,667	2401	66.26	1591	446	830
37	119	0059.21	Upper	No	181.48	\$98,700	\$179,121	\$146,071	3426	62.76	2150	648	742
37	119	0059.22	Upper	No	129.24	\$98,700	\$127,560	\$104,028	4903	66.08	3240	1183	1317
37	119	0059.23	Middle	No	115.11	\$98,700	\$113,614	\$92,651	4997	80.85	4040	784	1041
37	119	0059.24	Middle	No	118.85	\$98,700	\$117,305	\$95,660	5197	57.30	2978	1385	1936
37	119	0059.25	Upper	No	132.73	\$98,700	\$131,005	\$106,835	3254	54.55	1775	761	949
37	119	0059.26	Upper	No	210.48	\$98,700	\$207,744	\$169,412	7166	40.69	2916	1540	1776
37	119	0059.27	Middle	No	98.69	\$98,700	\$97,407	\$79,438	5109	78.25	3998	1055	1448
37	119	0059.28	Middle	No	99.44	\$98,700	\$98,147	\$80,039	1576	69.35	1093	426	541
37	119	0059.29	Middle	No	118.47	\$98,700	\$116,930	\$95,353	3925	66.34	2604	1153	1419
37	119	0059.30	Middle	No	90.80	\$98,700	\$89,620	\$73,086	2702	68.58	1853	336	782
37	119	0059.31	Middle	No	91.11	\$98,700	\$89,926	\$73,333	4005	59.30	2375	806	1137
37	119	0059.32	Middle	No	99.28	\$98,700	\$97,989	\$79,911	2465	69.09	1703	581	674

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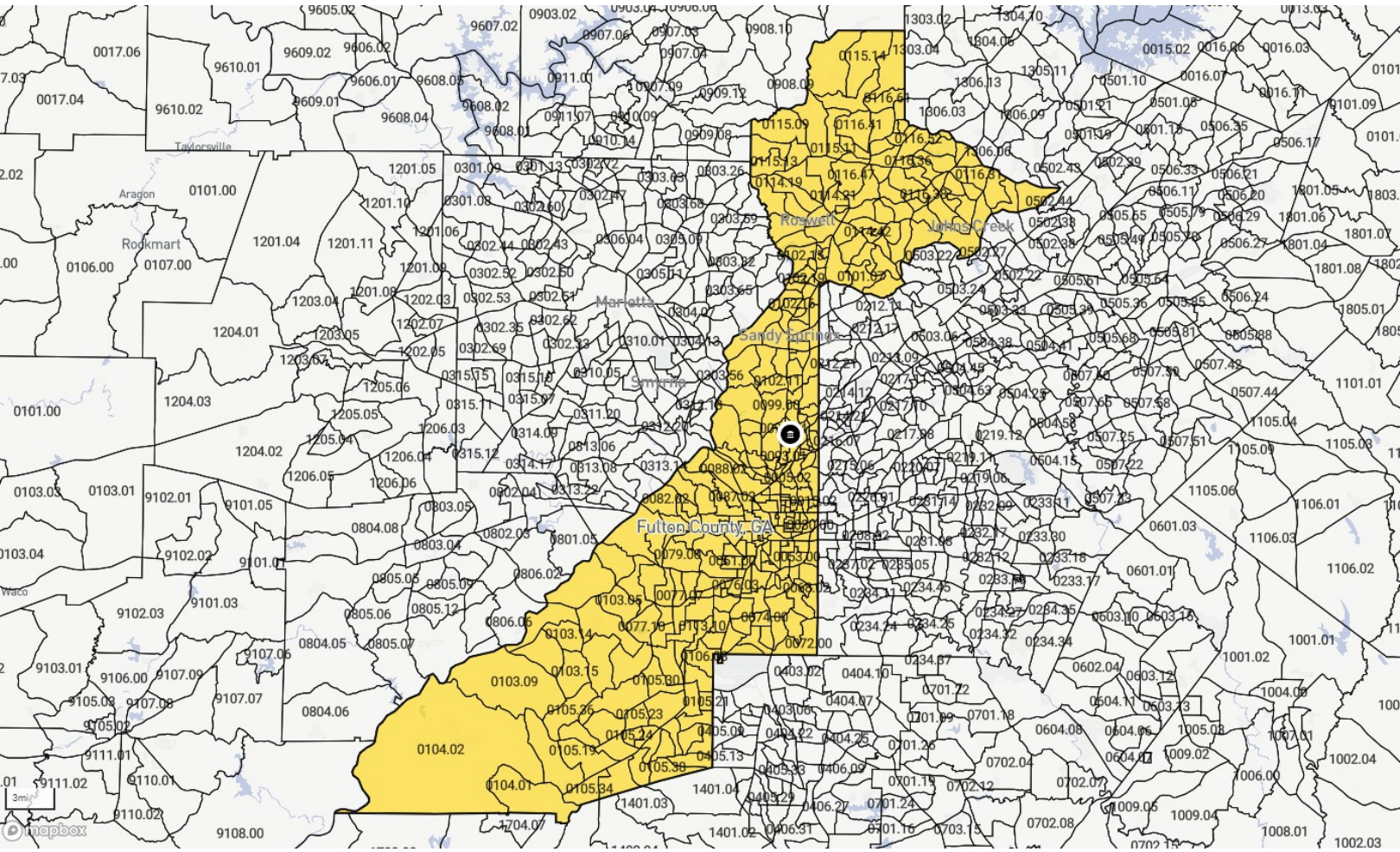
State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
37	119	0060.05	Moderate	No	78.01	\$98,700	\$76,996	\$62,791	3621	65.62	2376	842	1081
37	119	0060.08	Middle	No	109.87	\$98,700	\$108,442	\$88,438	3795	61.37	2329	1056	1318
37	119	0060.09	Middle	No	83.11	\$98,700	\$82,030	\$66,896	3289	67.59	2223	991	1328
37	119	0060.11	Moderate	No	72.85	\$98,700	\$71,903	\$58,635	3535	82.83	2928	678	859
37	119	0060.12	Moderate	No	59.11	\$98,700	\$58,342	\$47,583	5100	78.88	4023	1233	1644
37	119	0060.13	Middle	No	97.04	\$98,700	\$95,778	\$78,108	4002	83.38	3337	1150	1572
37	119	0060.14	Upper	No	168.16	\$98,700	\$165,974	\$135,349	4374	48.42	2118	1045	1403
37	119	0060.15	Moderate	No	74.41	\$98,700	\$73,443	\$59,891	4053	67.65	2742	1090	1451
37	119	0060.16	Moderate	No	78.27	\$98,700	\$77,252	\$63,000	3426	88.94	3047	444	1040
37	119	0061.03	Upper	No	125.07	\$98,700	\$123,444	\$100,667	4517	46.09	2082	897	1126
37	119	0061.05	Middle	No	116.11	\$98,700	\$114,601	\$93,458	3144	63.71	2003	689	1037
37	119	0061.08	Middle	No	85.28	\$98,700	\$84,171	\$68,639	4808	85.50	4111	1275	1729
37	119	0061.09	Moderate	No	74.74	\$98,700	\$73,768	\$60,163	4833	89.55	4328	679	1014
37	119	0061.10	Middle	No	85.33	\$98,700	\$84,221	\$68,684	5619	79.64	4475	1411	2455
37	119	0061.11	Middle	No	110.88	\$98,700	\$109,439	\$89,250	4461	71.11	3172	794	1268
37	119	0061.12	Moderate	No	52.44	\$98,700	\$51,758	\$42,208	2214	81.89	1813	273	398
37	119	0061.13	Upper	No	143.56	\$98,700	\$141,694	\$115,553	3528	62.19	2194	775	820
37	119	0061.14	Middle	No	102.50	\$98,700	\$101,168	\$82,500	4374	84.36	3690	720	1016
37	119	0061.15	Unknown	No	0.00	\$98,700	\$0	\$0	3330	78.83	2625	0	218
37	119	0062.08	Upper	No	135.44	\$98,700	\$133,679	\$109,015	3471	27.34	949	768	916
37	119	0062.09	Upper	No	151.78	\$98,700	\$149,807	\$122,169	4870	26.32	1282	811	947
37	119	0062.10	Upper	No	152.31	\$98,700	\$150,330	\$122,589	4744	22.20	1053	1224	1557
37	119	0062.11	Upper	No	137.05	\$98,700	\$135,268	\$110,313	6457	21.11	1363	1972	2060
37	119	0062.12	Upper	No	150.02	\$98,700	\$148,070	\$120,750	3749	37.85	1419	796	1250
37	119	0062.14	Upper	No	131.35	\$98,700	\$129,642	\$105,721	4263	23.01	981	1206	1338
37	119	0062.16	Upper	No	190.41	\$98,700	\$187,935	\$153,261	2062	11.01	227	666	678
37	119	0062.17	Upper	No	127.74	\$98,700	\$126,079	\$102,813	3661	13.17	482	957	1241
37	119	0062.18	Upper	No	189.15	\$98,700	\$186,691	\$152,241	2853	11.71	334	968	1087
37	119	0062.19	Upper	No	310.61	\$98,700	\$306,572	\$250,001	2341	12.00	281	986	1020

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37	119	0062.20	Upper	No	167.50	\$98,700	\$165,323	\$134,817	2960	11.01	326	1247	1156
37	119	0062.21	Upper	No	158.89	\$98,700	\$156,824	\$127,885	3865	29.29	1132	996	1228
37	119	0062.22	Upper	No	159.54	\$98,700	\$157,466	\$128,409	3976	27.31	1086	1204	1271
37	119	0062.23	Upper	No	130.50	\$98,700	\$128,804	\$105,042	2684	41.92	1125	733	838
37	119	0062.24	Moderate	No	57.52	\$98,700	\$56,772	\$46,298	3395	51.25	1740	531	801
37	119	0063.05	Upper	No	188.63	\$98,700	\$186,178	\$151,827	3824	37.63	1439	1161	1207
37	119	0063.06	Upper	No	132.73	\$98,700	\$131,005	\$106,833	1744	32.68	570	383	429
37	119	0063.07	Upper	No	176.27	\$98,700	\$173,978	\$141,875	5792	36.71	2126	1024	1257
37	119	0063.08	Upper	No	122.69	\$98,700	\$121,095	\$98,750	4247	20.63	876	969	1238
37	119	0063.09	Middle	No	102.65	\$98,700	\$101,316	\$82,623	2251	48.29	1087	366	420
37	119	0063.10	Middle	No	102.94	\$98,700	\$101,602	\$82,857	2911	33.70	981	773	1114
37	119	0063.11	Upper	No	211.80	\$98,700	\$209,047	\$170,473	4373	17.56	768	1207	1290
37	119	0064.03	Upper	No	155.73	\$98,700	\$153,706	\$125,341	6588	22.31	1470	1133	1352
37	119	0064.04	Upper	No	253.37	\$98,700	\$250,076	\$203,935	7065	14.95	1056	2042	2142
37	119	0064.07	Upper	No	138.71	\$98,700	\$136,907	\$111,645	3734	28.79	1075	1001	1419
37	119	0064.08	Upper	No	129.60	\$98,700	\$127,915	\$104,310	2969	23.07	685	477	631
37	119	0064.09	Upper	No	200.19	\$98,700	\$197,588	\$161,125	3623	17.14	621	894	1124
37	119	0064.10	Middle	No	105.67	\$98,700	\$104,296	\$85,050	3531	25.15	888	990	1137
37	119	0064.11	Middle	No	91.90	\$98,700	\$90,705	\$73,971	2915	32.90	959	823	1124
37	119	9801.00	Unknown	No	0.00	\$98,700	\$0	\$0	0	0.00	0	0	0
37	119	9802.00	Unknown	No	0.00	\$98,700	\$0	\$0	6	100.00	6	0	0
37	119	9803.00	Unknown	No	0.00	\$98,700	\$0	\$0	57	42.11	24	12	0

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# Assessment Area Map: Fulton County, Georgia





2023 FFIEC Census Report - Summary Census Demographic Information

State: 13 - GEORGIA (GA)

County: 121 - FULTON COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
13	121	0001.00	Upper	No	238.54	\$102,900	\$245,458	\$202,266	5679	20.18	1146	1607	2002
13	121	0002.01	Upper	No	243.63	\$102,900	\$250,695	\$206,583	2751	19.99	550	734	657
13	121	0002.02	Upper	No	294.84	\$102,900	\$303,390	\$250,001	3316	16.89	560	1277	1540
13	121	0004.00	Upper	No	212.54	\$102,900	\$218,704	\$180,217	1865	20.64	385	672	424
13	121	0005.01	Upper	No	230.04	\$102,900	\$236,711	\$195,054	4281	57.88	2478	855	556
13	121	0005.02	Upper	No	167.85	\$102,900	\$172,718	\$142,328	1959	20.27	397	644	706
13	121	0006.01	Upper	No	121.51	\$102,900	\$125,034	\$103,036	4243	52.77	2239	222	457
13	121	0006.02	Upper	No	142.47	\$102,900	\$146,602	\$120,809	3288	62.86	2067	495	218
13	121	0007.00	Upper	No	134.15	\$102,900	\$138,040	\$113,750	3500	79.74	2791	219	416
13	121	0010.01	Upper	No	208.29	\$102,900	\$214,330	\$176,618	4895	45.56	2230	520	331
13	121	0010.02	Unknown	No	0.00	\$102,900	\$0	\$0	7010	33.97	2381	12	6
13	121	0011.01	Upper	No	200.95	\$102,900	\$206,778	\$170,391	3523	35.94	1266	1320	101
13	121	0011.02	Upper	No	200.56	\$102,900	\$206,376	\$170,060	3997	33.73	1348	452	118
13	121	0012.03	Upper	No	179.28	\$102,900	\$184,479	\$152,019	2028	44.63	905	157	215
13	121	0012.04	Upper	No	158.25	\$102,900	\$162,839	\$134,183	2127	25.34	539	536	318
13	121	0012.05	Unknown	No	0.00	\$102,900	\$0	\$0	2615	48.80	1276	682	33
13	121	0012.06	Upper	No	177.05	\$102,900	\$182,184	\$150,125	4296	37.94	1630	1111	117
13	121	0013.01	Unknown	No	0.00	\$102,900	\$0	\$0	2299	32.01	736	352	1041
13	121	0013.02	Upper	No	124.87	\$102,900	\$128,491	\$105,885	2179	42.13	918	433	325
13	121	0014.00	Upper	No	187.07	\$102,900	\$192,495	\$158,625	2504	21.53	539	680	606
13	121	0015.01	Unknown	No	0.00	\$102,900	\$0	\$0	2445	31.66	774	330	378
13	121	0015.02	Upper	No	294.84	\$102,900	\$303,390	\$250,001	2364	25.89	612	517	584
13	121	0016.00	Upper	No	137.59	\$102,900	\$141,580	\$116,667	2460	24.67	607	427	470
13	121	0017.01	Unknown	No	0.00	\$102,900	\$0	\$0	2204	66.61	1468	387	580
13	121	0017.02	Upper	No	171.29	\$102,900	\$176,257	\$145,240	3531	31.27	1104	563	313
13	121	0018.01	Unknown	No	0.00	\$102,900	\$0	\$0	2037	64.36	1311	416	299

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13	121	0018.02	Upper	No	131.12	\$102,900	\$134,922	\$111,181	2474	60.43	1495	755	251
13	121	0019.01	Unknown	No	0.00	\$102,900	\$0	\$0	2227	33.77	752	0	0
13	121	0019.02	Upper	No	191.00	\$102,900	\$196,539	\$161,956	2258	71.26	1609	732	150
13	121	0021.00	Upper	No	188.13	\$102,900	\$193,586	\$159,519	2521	74.06	1867	495	83
13	121	0023.00	Low	No	27.31	\$102,900	\$28,102	\$23,163	1225	97.47	1194	137	786
13	121	0024.00	Low	No	44.99	\$102,900	\$46,295	\$38,148	2504	93.77	2348	434	1361
13	121	0025.00	Low	No	40.94	\$102,900	\$42,127	\$34,716	2273	97.67	2220	165	510
13	121	0026.00	Low	No	28.01	\$102,900	\$28,822	\$23,750	1123	93.77	1053	73	200
13	121	0028.01	Unknown	No	0.00	\$102,900	\$0	\$0	4441	72.24	3208	68	66
13	121	0028.02	Unknown	No	0.00	\$102,900	\$0	\$0	3462	77.30	2676	31	41
13	121	0029.00	Upper	No	165.20	\$102,900	\$169,991	\$140,083	2553	42.22	1078	454	487
13	121	0030.00	Upper	No	185.62	\$102,900	\$191,003	\$157,396	4058	22.84	927	976	975
13	121	0031.00	Upper	No	172.01	\$102,900	\$176,998	\$145,851	2250	41.56	935	445	723
13	121	0032.00	Upper	No	157.16	\$102,900	\$161,718	\$133,261	2426	30.42	738	827	755
13	121	0035.00	Upper	No	154.79	\$102,900	\$159,279	\$131,250	4258	74.68	3180	241	74
13	121	0036.00	Upper	No	134.09	\$102,900	\$137,979	\$113,698	902	89.47	807	421	124
13	121	0037.00	Unknown	No	0.00	\$102,900	\$0	\$0	191	98.95	189	0	0
13	121	0038.00	Moderate	No	77.02	\$102,900	\$79,254	\$65,313	3456	99.02	3422	16	151
13	121	0039.00	Low	No	49.03	\$102,900	\$50,452	\$41,576	1756	95.90	1684	230	778
13	121	0040.00	Moderate	No	59.81	\$102,900	\$61,544	\$50,714	2325	90.84	2112	472	1258
13	121	0041.00	Middle	No	93.66	\$102,900	\$96,376	\$79,417	1949	85.48	1666	498	1093
13	121	0042.00	Low	No	34.80	\$102,900	\$35,809	\$29,509	2443	93.57	2286	334	392
13	121	0043.00	Low	No	38.76	\$102,900	\$39,884	\$32,868	2475	94.79	2346	242	107
13	121	0044.00	Low	No	30.77	\$102,900	\$31,662	\$26,096	2667	97.45	2599	63	259
13	121	0048.00	Unknown	No	0.00	\$102,900	\$0	\$0	1175	91.66	1077	0	50
13	121	0049.00	Upper	No	188.17	\$102,900	\$193,627	\$159,554	2871	48.45	1391	713	1026
13	121	0050.00	Upper	No	126.78	\$102,900	\$130,457	\$107,500	3366	42.45	1429	467	733
13	121	0052.00	Upper	No	182.16	\$102,900	\$187,443	\$154,458	4719	35.88	1693	1593	1740
13	121	0053.00	Upper	No	184.11	\$102,900	\$189,449	\$156,111	4165	39.42	1642	1507	1759

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13	121	0055.01	Low	No	36.69	\$102,900	\$37,754	\$31,116	2505	71.34	1787	346	955
13	121	0055.03	Low	No	27.68	\$102,900	\$28,483	\$23,472	1786	99.44	1776	0	51
13	121	0055.04	Moderate	No	58.96	\$102,900	\$60,670	\$50,000	1235	87.37	1079	262	340
13	121	0057.00	Low	No	45.36	\$102,900	\$46,675	\$38,463	1550	95.68	1483	90	466
13	121	0058.00	Moderate	No	54.54	\$102,900	\$56,122	\$46,250	1528	76.70	1172	300	639
13	121	0060.00	Moderate	No	56.45	\$102,900	\$58,087	\$47,868	3140	84.97	2668	654	1429
13	121	0061.00	Low	No	36.77	\$102,900	\$37,836	\$31,181	3269	91.68	2997	705	1628
13	121	0062.00	Unknown	No	0.00	\$102,900	\$0	\$0	1253	89.94	1127	385	882
13	121	0063.00	Low	No	45.48	\$102,900	\$46,799	\$38,571	1757	91.52	1608	244	986
13	121	0064.00	Moderate	No	64.37	\$102,900	\$66,237	\$54,583	902	75.72	683	182	402
13	121	0065.00	Moderate	No	51.26	\$102,900	\$52,747	\$43,470	3697	79.55	2941	1000	1882
13	121	0066.01	Middle	No	80.99	\$102,900	\$83,339	\$68,676	2034	80.97	1647	419	830
13	121	0066.02	Low	No	35.93	\$102,900	\$36,972	\$30,469	1050	95.52	1003	113	420
13	121	0067.01	Moderate	No	64.90	\$102,900	\$66,782	\$55,035	2090	96.84	2024	219	739
13	121	0067.02	Unknown	No	0.00	\$102,900	\$0	\$0	1862	89.53	1667	336	730
13	121	0068.01	Unknown	No	0.00	\$102,900	\$0	\$0	2297	78.32	1799	0	0
13	121	0068.02	Low	No	16.18	\$102,900	\$16,649	\$13,720	1384	99.64	1379	64	183
13	121	0069.00	Middle	No	104.09	\$102,900	\$107,109	\$88,264	3733	60.92	2274	827	1431
13	121	0070.01	Low	No	44.63	\$102,900	\$45,924	\$37,849	4055	95.59	3876	539	1660
13	121	0070.02	Low	No	45.60	\$102,900	\$46,922	\$38,667	2871	94.39	2710	541	1160
13	121	0071.00	Low	No	33.37	\$102,900	\$34,338	\$28,299	2267	97.22	2204	445	874
13	121	0072.00	Moderate	No	50.47	\$102,900	\$51,934	\$42,802	1968	98.32	1935	642	962
13	121	0073.01	Low	No	48.93	\$102,900	\$50,349	\$41,492	4435	98.31	4360	396	1034
13	121	0073.02	Low	No	36.47	\$102,900	\$37,528	\$30,925	3031	98.19	2976	351	682
13	121	0074.00	Low	No	34.25	\$102,900	\$35,243	\$29,042	3141	95.86	3011	188	896
13	121	0075.00	Low	No	41.64	\$102,900	\$42,848	\$35,313	3447	94.75	3266	410	954
13	121	0076.02	Low	No	48.66	\$102,900	\$50,071	\$41,267	2309	96.06	2218	444	841
13	121	0076.03	Low	No	21.94	\$102,900	\$22,576	\$18,608	3979	98.34	3913	128	783

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13	121	0076.04	Low	No	31.58	\$102,900	\$32,496	\$26,780	3191	99.12	3163	129	369
13	121	0077.03	Moderate	No	57.56	\$102,900	\$59,229	\$48,810	3869	98.94	3828	767	1376
13	121	0077.05	Low	No	36.14	\$102,900	\$37,188	\$30,648	3969	99.09	3933	582	795
13	121	0077.07	Moderate	No	71.88	\$102,900	\$73,965	\$60,950	2225	98.83	2199	673	981
13	121	0077.08	Moderate	No	70.16	\$102,900	\$72,195	\$59,490	3283	98.84	3245	661	817
13	121	0077.09	Middle	No	82.11	\$102,900	\$84,491	\$69,623	4211	98.08	4130	788	1076
13	121	0077.10	Unknown	No	0.00	\$102,900	\$0	\$0	2891	98.13	2837	327	423
13	121	0077.11	Moderate	No	71.42	\$102,900	\$73,491	\$60,560	2550	98.67	2516	516	675
13	121	0078.05	Moderate	No	68.12	\$102,900	\$70,095	\$57,766	3780	98.23	3713	322	945
13	121	0078.06	Middle	No	83.01	\$102,900	\$85,417	\$70,388	5390	99.28	5351	1047	1367
13	121	0078.07	Moderate	No	52.55	\$102,900	\$54,074	\$44,563	2619	98.63	2583	415	1018
13	121	0078.08	Low	No	15.07	\$102,900	\$15,507	\$12,780	3749	99.17	3718	129	343
13	121	0078.09	Middle	No	80.07	\$102,900	\$82,392	\$67,895	4380	98.56	4317	1402	1852
13	121	0078.10	Moderate	No	58.39	\$102,900	\$60,083	\$49,511	4498	98.96	4451	542	1333
13	121	0079.00	Middle	No	85.63	\$102,900	\$88,113	\$72,614	5067	97.99	4965	2031	2525
13	121	0080.00	Moderate	No	61.01	\$102,900	\$62,779	\$51,739	4672	94.46	4413	1445	2631
13	121	0081.03	Moderate	No	54.76	\$102,900	\$56,348	\$46,435	4361	99.17	4325	189	533
13	121	0081.04	Moderate	No	50.15	\$102,900	\$51,604	\$42,527	3413	96.25	3285	767	1364
13	121	0082.02	Low	No	30.65	\$102,900	\$31,539	\$25,993	2031	98.77	2006	351	1009
13	121	0082.03	Moderate	No	53.97	\$102,900	\$55,535	\$45,767	2520	97.46	2456	458	929
13	121	0082.04	Moderate	No	73.86	\$102,900	\$76,002	\$62,630	3260	97.76	3187	783	1232
13	121	0083.01	Moderate	No	51.59	\$102,900	\$53,086	\$43,750	2524	96.51	2436	456	1199
13	121	0083.02	Low	No	35.06	\$102,900	\$36,077	\$29,732	1657	97.16	1610	330	735
13	121	0084.00	Unknown	No	0.00	\$102,900	\$0	\$0	2865	95.29	2730	943	1646
13	121	0085.00	Low	No	42.43	\$102,900	\$43,660	\$35,982	2818	92.26	2600	302	1309
13	121	0086.01	Low	No	24.35	\$102,900	\$25,056	\$20,650	4993	97.40	4863	500	1551
13	121	0086.02	Low	No	37.67	\$102,900	\$38,762	\$31,941	1413	96.32	1361	186	349
13	121	0087.01	Low	No	36.85	\$102,900	\$37,919	\$31,250	3333	93.61	3120	270	1065
13	121	0087.02	Unknown	No	0.00	\$102,900	\$0	\$0	2287	81.42	1862	471	573

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13	121	0088.01	Upper	No	169.73	\$102,900	\$174,652	\$143,922	2654	53.81	1428	745	1072
13	121	0088.02	Upper	No	228.01	\$102,900	\$234,622	\$193,333	3689	41.45	1529	822	995
13	121	0089.03	Moderate	No	76.75	\$102,900	\$78,976	\$65,078	2419	77.72	1880	423	666
13	121	0089.05	Upper	No	125.43	\$102,900	\$129,067	\$106,355	5536	50.34	2787	915	1047
13	121	0089.06	Upper	No	210.88	\$102,900	\$216,996	\$178,812	2247	19.31	434	820	909
13	121	0089.07	Middle	No	93.83	\$102,900	\$96,551	\$79,560	3065	41.47	1271	862	649
13	121	0089.08	Unknown	No	0.00	\$102,900	\$0	\$0	2272	54.05	1228	247	433
13	121	0089.09	Upper	No	222.50	\$102,900	\$228,953	\$188,661	1641	30.90	507	587	549
13	121	0090.01	Upper	No	200.73	\$102,900	\$206,551	\$170,208	2611	37.95	991	213	382
13	121	0090.02	Upper	No	294.84	\$102,900	\$303,390	\$250,001	2981	9.49	283	817	913
13	121	0091.03	Upper	No	202.64	\$102,900	\$208,517	\$171,827	3261	34.68	1131	693	494
13	121	0091.04	Upper	No	127.94	\$102,900	\$131,650	\$108,490	2830	31.20	883	795	375
13	121	0091.05	Upper	No	294.84	\$102,900	\$303,390	\$250,001	1220	11.64	142	394	334
13	121	0091.06	Middle	No	99.13	\$102,900	\$102,005	\$84,055	2170	59.72	1296	388	271
13	121	0092.01	Unknown	No	0.00	\$102,900	\$0	\$0	1873	71.38	1337	281	305
13	121	0092.02	Upper	No	176.79	\$102,900	\$181,917	\$149,904	2733	44.71	1222	269	506
13	121	0092.03	Upper	No	176.71	\$102,900	\$181,835	\$149,837	2762	56.44	1559	348	360
13	121	0093.01	Upper	No	294.84	\$102,900	\$303,390	\$250,001	2835	15.73	446	1475	1159
13	121	0093.02	Upper	No	279.37	\$102,900	\$287,472	\$236,888	2276	20.12	458	472	523
13	121	0094.05	Middle	No	100.61	\$102,900	\$103,528	\$85,313	4332	66.04	2861	63	126
13	121	0094.06	Unknown	No	0.00	\$102,900	\$0	\$0	2380	71.30	1697	299	112
13	121	0094.07	Upper	No	137.43	\$102,900	\$141,415	\$116,534	964	55.29	533	292	67
13	121	0094.08	Upper	No	134.60	\$102,900	\$138,503	\$114,129	1861	64.80	1206	216	98
13	121	0094.09	Middle	No	80.70	\$102,900	\$83,040	\$68,434	1639	57.17	937	255	237
13	121	0094.10	Unknown	No	0.00	\$102,900	\$0	\$0	1883	40.31	759	492	508
13	121	0094.11	Upper	No	124.76	\$102,900	\$128,378	\$105,788	2657	42.57	1131	1210	591
13	121	0095.01	Upper	No	294.84	\$102,900	\$303,390	\$250,001	4580	11.31	518	1367	1038
13	121	0095.03	Unknown	No	0.00	\$102,900	\$0	\$0	2010	45.32	911	332	35

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13	121	0095.04	Unknown	No	0.00	\$102,900	\$0	\$0	3330	30.48	1015	570	391
13	121	0096.01	Upper	No	152.63	\$102,900	\$157,056	\$129,417	2979	37.87	1128	520	320
13	121	0096.04	Upper	No	242.55	\$102,900	\$249,584	\$205,662	4112	28.72	1181	927	688
13	121	0096.05	Unknown	No	0.00	\$102,900	\$0	\$0	2667	41.66	1111	237	36
13	121	0096.06	Upper	No	294.84	\$102,900	\$303,390	\$250,001	1511	17.87	270	406	463
13	121	0096.07	Upper	No	158.29	\$102,900	\$162,880	\$134,219	4709	32.64	1537	1032	330
13	121	0097.00	Upper	No	294.84	\$102,900	\$303,390	\$250,001	4580	24.26	1111	1514	1557
13	121	0098.02	Upper	No	292.71	\$102,900	\$301,199	\$248,194	4154	21.95	912	1032	1271
13	121	0098.03	Upper	No	284.35	\$102,900	\$292,596	\$241,106	3062	26.91	824	796	811
13	121	0098.04	Upper	No	294.84	\$102,900	\$303,390	\$250,001	2514	12.65	318	775	842
13	121	0099.00	Upper	No	294.84	\$102,900	\$303,390	\$250,001	5509	16.36	901	1426	1478
13	121	0100.03	Upper	No	212.73	\$102,900	\$218,899	\$180,381	3963	29.78	1180	1157	705
13	121	0100.04	Upper	No	294.84	\$102,900	\$303,390	\$250,001	1712	19.63	336	736	731
13	121	0100.05	Upper	No	294.84	\$102,900	\$303,390	\$250,001	3728	14.03	523	1021	1220
13	121	0100.06	Moderate	No	72.29	\$102,900	\$74,386	\$61,303	4688	42.58	1996	773	93
13	121	0100.07	Upper	No	294.84	\$102,900	\$303,390	\$250,001	1914	17.97	344	507	557
13	121	0101.06	Upper	No	162.42	\$102,900	\$167,130	\$137,719	4280	42.80	1832	1014	956
13	121	0101.07	Upper	No	255.93	\$102,900	\$263,352	\$217,014	1859	15.28	284	738	787
13	121	0101.08	Upper	No	192.13	\$102,900	\$197,702	\$162,917	3935	25.13	989	1388	1496
13	121	0101.15	Upper	No	203.27	\$102,900	\$209,165	\$172,357	2797	28.67	802	663	775
13	121	0101.17	Middle	No	82.35	\$102,900	\$84,738	\$69,828	3812	69.18	2637	507	346
13	121	0101.20	Upper	No	150.07	\$102,900	\$154,422	\$127,250	2492	48.27	1203	659	865
13	121	0101.21	Upper	No	222.11	\$102,900	\$228,551	\$188,333	2518	32.33	814	951	608
13	121	0101.24	Unknown	No	0.00	\$102,900	\$0	\$0	1726	79.55	1373	355	511
13	121	0101.25	Moderate	No	59.19	\$102,900	\$60,907	\$50,189	3251	70.35	2287	705	765
13	121	0101.26	Middle	No	104.14	\$102,900	\$107,160	\$88,306	2681	61.43	1647	837	332
13	121	0101.27	Upper	No	136.48	\$102,900	\$140,438	\$115,724	2557	48.89	1250	585	625
13	121	0101.28	Moderate	No	67.44	\$102,900	\$69,396	\$57,188	1501	86.01	1291	126	16
13	121	0101.29	Upper	No	135.57	\$102,900	\$139,502	\$114,955	4590	51.46	2362	620	605

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13	121	0101.30	Upper	No	145.94	\$102,900	\$150,172	\$123,750	4524	65.98	2985	537	611
13	121	0101.31	Upper	No	236.34	\$102,900	\$243,194	\$200,398	2354	56.58	1332	440	502
13	121	0101.32	Upper	No	172.72	\$102,900	\$177,729	\$146,458	3301	46.65	1540	800	558
13	121	0101.33	Upper	No	131.43	\$102,900	\$135,241	\$111,442	5923	48.17	2853	842	1052
13	121	0101.34	Middle	No	101.05	\$102,900	\$103,980	\$85,685	2397	73.47	1761	369	326
13	121	0101.35	Moderate	No	79.12	\$102,900	\$81,414	\$67,095	2566	68.94	1769	337	714
13	121	0101.36	Upper	No	223.69	\$102,900	\$230,177	\$189,671	3422	37.87	1296	655	920
13	121	0101.37	Upper	No	124.29	\$102,900	\$127,894	\$105,395	3464	36.55	1266	755	698
13	121	0102.04	Upper	No	186.12	\$102,900	\$191,517	\$157,821	5113	14.71	752	1878	2042
13	121	0102.11	Upper	No	294.84	\$102,900	\$303,390	\$250,001	3373	20.49	691	921	1028
13	121	0102.12	Upper	No	131.04	\$102,900	\$134,840	\$111,117	5782	65.72	3800	1030	1111
13	121	0102.13	Middle	No	80.75	\$102,900	\$83,092	\$68,477	1113	69.54	774	155	190
13	121	0102.14	Middle	No	101.59	\$102,900	\$104,536	\$86,146	1938	57.53	1115	377	497
13	121	0102.15	Upper	No	262.44	\$102,900	\$270,051	\$222,532	1869	42.05	786	522	626
13	121	0102.16	Middle	No	111.48	\$102,900	\$114,713	\$94,531	3577	45.21	1617	760	946
13	121	0102.17	Upper	No	157.95	\$102,900	\$162,531	\$133,933	2422	40.75	987	749	872
13	121	0102.18	Upper	No	294.84	\$102,900	\$303,390	\$250,001	2010	48.36	972	284	168
13	121	0102.19	Middle	No	107.58	\$102,900	\$110,700	\$91,223	2443	65.90	1610	58	52
13	121	0102.20	Upper	No	178.72	\$102,900	\$183,903	\$151,539	4717	28.01	1321	1293	1334
13	121	0102.21	Middle	No	103.47	\$102,900	\$106,471	\$87,740	2154	36.54	787	790	894
13	121	0102.22	Upper	No	261.83	\$102,900	\$269,423	\$222,011	2671	19.13	511	879	1098
13	121	0102.23	Upper	No	277.82	\$102,900	\$285,877	\$235,568	3189	21.29	679	1190	1102
13	121	0103.05	Middle	No	80.60	\$102,900	\$82,937	\$68,344	4307	99.14	4270	1291	1532
13	121	0103.06	Upper	No	143.43	\$102,900	\$147,589	\$121,616	5156	98.10	5058	1517	1631
13	121	0103.07	Middle	No	103.07	\$102,900	\$106,059	\$87,400	5425	97.82	5307	1571	1818
13	121	0103.08	Middle	No	113.79	\$102,900	\$117,090	\$96,492	5787	95.85	5547	1334	1549
13	121	0103.09	Middle	No	104.81	\$102,900	\$107,849	\$88,872	3685	84.86	3127	676	1396
13	121	0103.10	Middle	No	102.29	\$102,900	\$105,256	\$86,741	4901	97.88	4797	1432	1541

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13	121	0103.11	Middle	No	104.87	\$102,900	\$107,911	\$88,922	4615	98.33	4538	1489	1903
13	121	0103.12	Upper	No	175.10	\$102,900	\$180,178	\$148,472	3336	98.95	3301	908	1102
13	121	0103.13	Upper	No	147.44	\$102,900	\$151,716	\$125,021	3931	98.80	3884	784	882
13	121	0103.14	Unknown	No	0.00	\$102,900	\$0	\$0	2161	94.12	2034	725	757
13	121	0103.15	Middle	No	97.91	\$102,900	\$100,749	\$83,022	5387	97.22	5237	896	1516
13	121	0104.01	Moderate	No	78.72	\$102,900	\$81,003	\$66,754	4589	80.32	3686	828	1502
13	121	0104.02	Moderate	No	78.40	\$102,900	\$80,674	\$66,480	3831	40.15	1538	1264	1659
13	121	0105.08	Moderate	No	77.45	\$102,900	\$79,696	\$65,673	3738	98.05	3665	972	1334
13	121	0105.17	Moderate	No	72.23	\$102,900	\$74,325	\$61,250	5335	97.88	5222	1204	1701
13	121	0105.18	Moderate	No	70.69	\$102,900	\$72,740	\$59,947	3897	98.28	3830	602	1315
13	121	0105.19	Unknown	No	0.00	\$102,900	\$0	\$0	4472	90.81	4061	517	851
13	121	0105.20	Moderate	No	56.31	\$102,900	\$57,943	\$47,746	5652	94.11	5319	922	1782
13	121	0105.21	Moderate	No	67.22	\$102,900	\$69,169	\$57,000	2215	97.52	2160	420	604
13	121	0105.22	Moderate	No	50.58	\$102,900	\$52,047	\$42,894	5467	99.07	5416	1046	1594
13	121	0105.23	Low	No	49.42	\$102,900	\$50,853	\$41,906	1988	96.58	1920	153	335
13	121	0105.24	Moderate	No	51.83	\$102,900	\$53,333	\$43,954	3035	97.17	2949	248	753
13	121	0105.25	Low	No	47.17	\$102,900	\$48,538	\$40,000	2753	98.29	2706	209	383
13	121	0105.26	Moderate	No	78.56	\$102,900	\$80,838	\$66,615	6894	96.85	6677	1167	1891
13	121	0105.27	Unknown	No	0.00	\$102,900	\$0	\$0	5847	94.39	5519	905	2230
13	121	0105.28	Low	No	31.62	\$102,900	\$32,537	\$26,812	4398	93.79	4125	435	743
13	121	0105.29	Moderate	No	72.91	\$102,900	\$75,024	\$61,827	6290	97.77	6150	1543	1992
13	121	0105.30	Moderate	No	74.55	\$102,900	\$76,712	\$63,220	2804	97.68	2739	618	1015
13	121	0105.31	Unknown	No	0.00	\$102,900	\$0	\$0	3166	98.29	3112	693	849
13	121	0105.32	Low	No	34.26	\$102,900	\$35,254	\$29,050	3765	97.50	3671	784	1136
13	121	0105.33	Moderate	No	64.36	\$102,900	\$66,226	\$54,572	2201	97.86	2154	354	873
13	121	0105.34	Unknown	No	0.00	\$102,900	\$0	\$0	3847	91.76	3530	443	566
13	121	0105.35	Upper	No	130.01	\$102,900	\$133,780	\$110,244	3129	87.60	2741	686	823
13	121	0105.36	Middle	No	96.71	\$102,900	\$99,515	\$82,009	3887	96.50	3751	595	976
13	121	0105.37	Middle	No	100.63	\$102,900	\$103,548	\$85,330	3821	98.85	3777	851	1149

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13	121	0105.38	Upper	No	125.85	\$102,900	\$129,500	\$106,710	3181	83.02	2641	697	921
13	121	0105.39	Middle	No	88.64	\$102,900	\$91,211	\$75,160	3927	96.61	3794	991	1208
13	121	0105.40	Upper	No	150.65	\$102,900	\$155,019	\$127,741	3800	93.61	3557	526	1039
13	121	0106.01	Middle	No	94.93	\$102,900	\$97,683	\$80,500	3064	72.42	2219	608	1649
13	121	0106.03	Moderate	No	66.83	\$102,900	\$68,768	\$56,667	3466	96.60	3348	250	519
13	121	0106.04	Moderate	No	59.50	\$102,900	\$61,226	\$50,455	3372	97.86	3300	330	497
13	121	0108.01	Low	No	49.86	\$102,900	\$51,306	\$42,277	2637	74.18	1956	378	803
13	121	0108.02	Middle	No	97.18	\$102,900	\$99,998	\$82,406	3916	77.20	3023	937	1649
13	121	0110.00	Low	No	43.78	\$102,900	\$45,050	\$37,124	3085	95.88	2958	404	978
13	121	0111.00	Middle	No	91.10	\$102,900	\$93,742	\$77,250	2524	66.88	1688	738	1202
13	121	0112.02	Moderate	No	64.51	\$102,900	\$66,381	\$54,706	4989	81.24	4053	955	2031
13	121	0112.03	Moderate	No	68.68	\$102,900	\$70,672	\$58,235	2498	81.99	2048	413	998
13	121	0112.04	Moderate	No	68.55	\$102,900	\$70,538	\$58,125	1620	95.00	1539	148	340
13	121	0113.01	Moderate	No	64.60	\$102,900	\$66,473	\$54,781	4508	91.15	4109	1360	2020
13	121	0113.06	Moderate	No	63.16	\$102,900	\$64,992	\$53,558	3371	98.84	3332	387	635
13	121	0113.07	Low	No	38.32	\$102,900	\$39,431	\$32,500	4631	98.57	4565	193	425
13	121	0113.08	Low	No	49.64	\$102,900	\$51,080	\$42,095	1396	97.85	1366	219	412
13	121	0113.09	Middle	No	92.74	\$102,900	\$95,429	\$78,636	3655	95.87	3504	734	1010
13	121	0113.10	Low	No	47.08	\$102,900	\$48,445	\$39,925	5137	95.97	4930	554	1415
13	121	0114.16	Upper	No	144.11	\$102,900	\$148,289	\$122,198	5612	28.31	1589	1791	1973
13	121	0114.17	Upper	No	141.10	\$102,900	\$145,192	\$119,647	5115	22.50	1151	1781	1911
13	121	0114.19	Upper	No	169.27	\$102,900	\$174,179	\$143,529	5798	20.58	1193	2296	2603
13	121	0114.21	Middle	No	86.16	\$102,900	\$88,659	\$73,063	3933	71.85	2826	617	1095
13	121	0114.22	Upper	No	120.73	\$102,900	\$124,231	\$102,371	3746	32.14	1204	1033	1235
13	121	0114.23	Upper	No	194.91	\$102,900	\$200,562	\$165,270	5484	24.85	1363	1687	1834
13	121	0114.24	Upper	No	150.11	\$102,900	\$154,463	\$127,281	5435	37.46	2036	1904	2174
13	121	0114.26	Upper	No	187.57	\$102,900	\$193,010	\$159,050	2432	42.06	1023	717	845
13	121	0114.28	Upper	No	191.30	\$102,900	\$196,848	\$162,208	2776	21.43	595	930	1020

\* Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
13	121	0114.29	Upper	No	148.36	\$102,900	\$152,662	\$125,796	5546	40.12	2225	1494	2023
13	121	0114.30	Moderate	No	58.31	\$102,900	\$60,001	\$49,448	4338	85.11	3692	198	551
13	121	0114.31	Middle	No	80.94	\$102,900	\$83,287	\$68,637	1970	89.54	1764	341	447
13	121	0114.32	Moderate	No	74.24	\$102,900	\$76,393	\$62,955	4784	62.88	3008	423	651
13	121	0114.33	Upper	No	159.21	\$102,900	\$163,827	\$135,000	3034	27.49	834	1016	1086
13	121	0114.34	Upper	No	122.75	\$102,900	\$126,310	\$104,083	3209	45.25	1452	1107	1171
13	121	0114.35	Moderate	No	76.31	\$102,900	\$78,523	\$64,706	4271	43.50	1858	1091	1145
13	121	0114.36	Upper	No	152.07	\$102,900	\$156,480	\$128,942	3190	23.07	736	1102	1114
13	121	0114.37	Upper	No	132.46	\$102,900	\$136,301	\$112,315	2911	44.14	1285	555	809
13	121	0114.38	Upper	No	136.27	\$102,900	\$140,222	\$115,550	4399	53.24	2342	886	1054
13	121	0114.39	Upper	No	135.17	\$102,900	\$139,090	\$114,616	4138	33.93	1404	1402	1510
13	121	0114.40	Upper	No	169.82	\$102,900	\$174,745	\$144,000	2352	31.55	742	719	653
13	121	0114.41	Upper	No	160.33	\$102,900	\$164,980	\$135,950	3919	32.97	1292	1077	1154
13	121	0114.42	Upper	No	126.34	\$102,900	\$130,004	\$107,130	2344	42.45	995	418	498
13	121	0114.43	Upper	No	193.96	\$102,900	\$199,585	\$164,464	3303	45.11	1490	670	827
13	121	0114.44	Upper	No	287.22	\$102,900	\$295,549	\$243,542	3756	31.76	1193	1496	1573
13	121	0114.45	Upper	No	218.45	\$102,900	\$224,785	\$185,231	3158	16.94	535	950	1088
13	121	0114.46	Upper	No	209.08	\$102,900	\$215,143	\$177,283	3428	16.34	560	894	1003
13	121	0115.05	Upper	No	205.93	\$102,900	\$211,902	\$174,615	4316	21.41	924	1334	1441
13	121	0115.07	Upper	No	294.84	\$102,900	\$303,390	\$250,001	4947	16.64	823	1128	1147
13	121	0115.08	Upper	No	294.84	\$102,900	\$303,390	\$250,001	4262	26.96	1149	1743	1755
13	121	0115.09	Upper	No	229.74	\$102,900	\$236,402	\$194,799	2501	21.59	540	602	772
13	121	0115.10	Upper	No	222.85	\$102,900	\$229,313	\$188,962	6164	29.40	1812	1912	1993
13	121	0115.11	Upper	No	172.41	\$102,900	\$177,410	\$146,189	2794	32.93	920	616	738
13	121	0115.12	Upper	No	243.30	\$102,900	\$250,356	\$206,298	2968	17.39	516	1004	1218
13	121	0115.13	Upper	No	177.90	\$102,900	\$183,059	\$150,850	3450	15.25	526	1055	1124
13	121	0115.14	Upper	No	250.72	\$102,900	\$257,991	\$212,594	3589	18.33	658	1031	1031
13	121	0115.15	Upper	No	294.84	\$102,900	\$303,390	\$250,001	2531	18.93	479	824	783
13	121	0116.12	Upper	No	190.72	\$102,900	\$196,251	\$161,719	3462	38.33	1327	1238	1284

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
13	121	0116.18	Upper	No	171.74	\$102,900	\$176,720	\$145,625	4647	52.31	2431	1115	1213
13	121	0116.24	Upper	No	235.06	\$102,900	\$241,877	\$199,313	4015	42.96	1725	1156	1198
13	121	0116.27	Upper	No	135.75	\$102,900	\$139,687	\$115,108	4418	62.09	2743	978	1006
13	121	0116.28	Middle	No	116.55	\$102,900	\$119,930	\$98,824	2857	53.10	1517	339	630
13	121	0116.29	Upper	No	202.33	\$102,900	\$208,198	\$171,563	4712	51.70	2436	1231	1406
13	121	0116.30	Upper	No	151.17	\$102,900	\$155,554	\$128,182	4262	52.49	2237	836	934
13	121	0116.31	Upper	No	136.96	\$102,900	\$140,932	\$116,138	4542	60.00	2725	1173	1343
13	121	0116.32	Upper	No	155.41	\$102,900	\$159,917	\$131,776	3641	78.30	2851	549	810
13	121	0116.33	Upper	No	158.73	\$102,900	\$163,333	\$134,597	4008	45.13	1809	1067	1292
13	121	0116.34	Middle	No	119.10	\$102,900	\$122,554	\$100,991	2721	58.54	1593	436	664
13	121	0116.35	Upper	No	166.02	\$102,900	\$170,835	\$140,777	4075	81.82	3334	973	1111
13	121	0116.36	Middle	No	82.69	\$102,900	\$85,088	\$70,119	2134	76.90	1641	47	201
13	121	0116.37	Upper	No	286.49	\$102,900	\$294,798	\$242,925	2836	38.29	1086	785	830
13	121	0116.38	Upper	No	134.99	\$102,900	\$138,905	\$114,464	4709	39.05	1839	1282	1672
13	121	0116.39	Upper	No	147.71	\$102,900	\$151,994	\$125,246	1952	49.69	970	163	140
13	121	0116.40	Upper	No	134.00	\$102,900	\$137,886	\$113,620	5189	38.54	2000	993	1506
13	121	0116.41	Upper	No	294.84	\$102,900	\$303,390	\$250,001	4291	25.43	1091	1477	1564
13	121	0116.42	Upper	No	146.60	\$102,900	\$150,851	\$124,312	3559	45.77	1629	1006	1286
13	121	0116.43	Middle	No	89.56	\$102,900	\$92,157	\$75,941	4671	72.06	3366	160	160
13	121	0116.44	Middle	No	101.77	\$102,900	\$104,721	\$86,292	3686	63.05	2324	1216	1535
13	121	0116.45	Upper	No	149.14	\$102,900	\$153,465	\$126,463	4220	57.27	2417	1055	1341
13	121	0116.46	Middle	No	104.97	\$102,900	\$108,014	\$89,013	3059	49.26	1507	791	914
13	121	0116.47	Moderate	No	75.83	\$102,900	\$78,029	\$64,303	5160	51.61	2663	925	1262
13	121	0116.48	Upper	No	174.35	\$102,900	\$179,406	\$147,838	2898	64.80	1878	726	778
13	121	0116.49	Upper	No	179.18	\$102,900	\$184,376	\$151,934	5387	67.12	3616	1485	1580
13	121	0116.50	Upper	No	246.21	\$102,900	\$253,350	\$208,771	4094	60.63	2482	1117	1226
13	121	0116.51	Upper	No	164.70	\$102,900	\$169,476	\$139,655	2299	54.98	1264	480	495
13	121	0116.52	Upper	No	162.63	\$102,900	\$167,346	\$137,898	3372	68.68	2316	565	686

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
13	121	0116.53	Upper	No	258.39	\$102,900	\$265,883	\$219,095	3753	36.80	1381	1215	1331
13	121	0116.54	Upper	No	138.57	\$102,900	\$142,589	\$117,500	2794	39.16	1094	566	644
13	121	0116.55	Upper	No	181.54	\$102,900	\$186,805	\$153,934	2977	20.52	611	793	886
13	121	0116.56	Upper	No	217.72	\$102,900	\$224,034	\$184,615	4213	39.81	1677	1287	1322
13	121	0116.57	Upper	No	173.87	\$102,900	\$178,912	\$147,432	3082	55.06	1697	933	1036
13	121	0116.58	Upper	No	137.66	\$102,900	\$141,652	\$116,731	3931	55.66	2188	934	1355
13	121	0116.59	Upper	No	174.02	\$102,900	\$179,067	\$147,558	2824	48.41	1367	630	706
13	121	0116.60	Upper	No	146.84	\$102,900	\$151,098	\$124,514	4431	42.99	1905	1392	1663
13	121	0116.61	Upper	No	214.53	\$102,900	\$220,751	\$181,906	2187	24.14	528	553	677
13	121	0118.01	Unknown	No	0.00	\$102,900	\$0	\$0	1322	71.33	943	0	18
13	121	0118.02	Low	No	45.57	\$102,900	\$46,892	\$38,646	1370	93.36	1279	160	490
13	121	0119.01	Unknown	No	0.00	\$102,900	\$0	\$0	1859	72.57	1349	246	42
13	121	0119.02	Unknown	No	0.00	\$102,900	\$0	\$0	1377	68.19	939	92	187
13	121	0120.00	Low	No	29.23	\$102,900	\$30,078	\$24,788	3408	92.81	3163	254	693
13	121	0123.00	Middle	No	93.75	\$102,900	\$96,469	\$79,500	2777	75.77	2104	425	945
13	121	9800.00	Unknown	No	0.00	\$102,900	\$0	\$0	0	0.00	0	0	0

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## **CRA DISCLOSURE STATEMENTS**

Loans by County

Respondent ID: 0000035295

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COBB COUNTY (067), GA										
MSA 12060										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	2	120	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	2	361	1	452	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	120	2	361	1	452	0	0	0	0

Loans by County

Respondent ID: 0000035295

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DEKALB COUNTY (089), GA										
MSA 12060										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	382	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	100	1	217	1	581	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	1	217	2	963	0	0	0	0
FAYETTE COUNTY (113), GA										
MSA 12060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	102	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	102	0	0	0	0	0	0

Loans by County

Respondent ID: 0000035295

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FORSYTH COUNTY (117), GA										
MSA 12060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	3	1,271	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	3	1,271	0	0	0	0
FULTON COUNTY (121), GA										
MSA 12060										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	500	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	1	200	1	500	1	500	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	7	554	4	864	12	5,612	3	424	0	0
Median Family Income Not Known	2	85	0	0	2	1,356	3	941	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	639	5	1,064	16	7,968	7	1,865	0	0





Loans by County

Respondent ID: 0000035295

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LAURENS COUNTY (175), GA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	500	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	0	0	0	0
PAULDING COUNTY (223), GA										
MSA 12060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	75	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	0	0	0	0	0	0	0	0
WALTON COUNTY (297), GA										
MSA 12060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	163	1	500	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	163	1	500	0	0	0	0
TOTAL INSIDE AA IN STATE	9	639	5	1,064	16	7,968	7	1,865	0	0

Loans by County

Small Business Loans - Originations

Institution: SOUTHERN FIRST BANK

Respondent ID: 0000035295

Agency: FDIC - 3

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	8	585	6	948	8	3,686	0	0	0	0
STATE TOTAL	17	1,224	11	2,012	24	11,654	7	1,865	0	0



Loans by County

Respondent ID: 0000035295

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CABARRUS COUNTY (025), NC										
MSA 16740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	200	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	0	0	0	0	0	0
CARTERET COUNTY (031), NC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	49	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	49	0	0	0	0	0	0	0	0
DAVIDSON COUNTY (057), NC										
MSA 49180										
Outside Assessment Area										
Low Income	0	0	1	120	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	93	0	0	0	0	2	93	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	93	1	120	0	0	2	93	0	0

Loans by County

Respondent ID: 0000035295

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DAVIE COUNTY (059), NC										
MSA 49180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	237	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	237	0	0	0	0	0	0
DURHAM COUNTY (063), NC										
MSA 20500										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	44	1	200	1	619	2	244	0	0
Middle Income	0	0	0	0	1	400	0	0	0	0
Upper Income	1	35	0	0	2	1,106	1	35	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	79	1	200	4	2,125	3	279	0	0
FORSYTH COUNTY (067), NC										
MSA 49180										
Outside Assessment Area										
Low Income	1	60	0	0	2	655	1	300	0	0
Moderate Income	0	0	1	160	1	576	0	0	0	0
Middle Income	2	120	1	150	0	0	2	210	0	0
Upper Income	2	160	1	174	1	400	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	340	3	484	4	1,631	3	510	0	0



Loans by County

Respondent ID: 0000035295

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GASTON COUNTY (071), NC										
MSA 16740										
Outside Assessment Area										
Low Income	0	0	0	0	1	635	1	635	0	0
Moderate Income	0	0	0	0	1	850	1	850	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,485	2	1,485	0	0
GUILFORD COUNTY (081), NC										
MSA 24660										
Inside AA 0003										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	2	136	0	0	0	0	1	36	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	280	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	1	200	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	4	262	2	312	1	608	6	1,155	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	398	3	512	2	888	7	1,191	0	0

Loans by County

Respondent ID: 0000035295

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LEE COUNTY (105), NC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	0	0	1	808	1	100	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	1	808	1	100	0	0
MARTIN COUNTY (117), NC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	218	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	218	0	0	0	0	0	0

Loans by County

Respondent ID: 0000035295

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MECKLENBURG COUNTY (119), NC										
MSA 16740										
Inside AA 0004										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	1	750	0	0	0	0
Median Family Income 50-60%	0	0	0	0	1	500	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	1	150	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	2	844	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	2	200	3	650	4	1,889	5	1,039	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	200	4	800	8	3,983	5	1,039	0	0
NEW HANOVER COUNTY (129), NC										
MSA 48900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	150	0	0	1	150	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	0	0	1	150	0	0

Loans by County

Respondent ID: 0000035295

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ONslow COUNTY (133), NC										
MSA 27340										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	242	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	242	0	0	0	0	0	0
ORANGE COUNTY (135), NC										
MSA 20500										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	0	0	0	0
POLK COUNTY (149), NC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	75	0	0	2	811	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	0	0	2	811	0	0	0	0

Loans by County

Respondent ID: 0000035295

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
RANDOLPH COUNTY (151), NC										
MSA 24660										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	45	0	0	1	356	0	0	0	0
Middle Income	0	0	1	150	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	45	1	150	1	356	0	0	0	0
ROWAN COUNTY (159), NC										
MSA 16740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	1,000	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	0	0	0	0
STOKES COUNTY (169), NC										
MSA 49180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	4	668	0	0	2	356	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	4	668	0	0	2	356	0	0

Loans by County

Respondent ID: 0000035295

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
UNION COUNTY (179), NC										
MSA 16740										
Outside Assessment Area										
Low Income	0	0	0	0	1	290	1	290	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	487	0	0	0	0
Upper Income	2	165	1	200	2	1,075	2	415	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	165	1	200	4	1,852	3	705	0	0
WAKE COUNTY (183), NC										
MSA 39580										
Inside AA 0005										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	100	1	234	5	3,625	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	1,000	0	0	0	0
Median Family Income 70-80%	2	133	1	200	1	500	2	133	0	0
Median Family Income 80-90%	8	453	0	0	3	2,400	2	959	0	0
Median Family Income 90-100%	0	0	2	400	3	1,742	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	50	0	0	1	500	0	0	0	0
Median Family Income >= 120%	3	180	4	700	6	3,062	5	792	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	15	916	8	1,534	20	12,829	9	1,884	0	0



Loans by County

Respondent ID: 0000035295

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WILSON COUNTY (195), NC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	250	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	23	1,514	15	2,846	30	17,700	21	4,114	0	0
TOTAL OUTSIDE AA IN STATE	19	1,262	18	3,272	20	11,068	19	3,794	0	0
STATE TOTAL	42	2,776	33	6,118	50	28,768	40	7,908	0	0

Loans by County

Respondent ID: 0000035295

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ABBEVILLE COUNTY (001), SC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	69	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	69	0	0	0	0	0	0	0	0
AIKEN COUNTY (003), SC										
MSA 12260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	1	184	0	0	1	184	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	184	0	0	1	184	0	0
ANDERSON COUNTY (007), SC										
MSA 24860										
Outside Assessment Area										
Low Income	0	0	1	236	0	0	0	0	0	0
Moderate Income	1	90	0	0	0	0	0	0	0	0
Middle Income	4	209	0	0	1	450	3	600	0	0
Upper Income	1	100	1	235	0	0	1	100	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	399	2	471	1	450	4	700	0	0

Loans by County

Respondent ID: 0000035295

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BEAUFORT COUNTY (013), SC										
MSA 25940										
Outside Assessment Area										
Low Income	0	0	1	150	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	0	0	0	0	0	0
BERKELEY COUNTY (015), SC										
MSA 16700										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	3	485	2	818	1	250	0	0
Middle Income	5	140	3	600	1	500	7	790	0	0
Upper Income	0	0	2	375	0	0	1	125	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	140	8	1,460	3	1,318	9	1,165	0	0
CALHOUN COUNTY (017), SC										
MSA 17900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	214	1	150	1	500	2	143	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	214	1	150	1	500	2	143	0	0

Loans by County

Respondent ID: 0000035295

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CHARLESTON COUNTY (019), SC										
MSA 16700										
Inside AA 0007										
Low Income	0	0	2	400	2	951	2	651	0	0
Moderate Income	15	897	6	888	6	2,980	7	1,403	0	0
Middle Income	4	329	3	477	3	1,362	3	537	0	0
Upper Income	19	1,150	12	2,244	19	10,230	16	3,717	0	0
Income Not Known	1	100	0	0	2	1,592	1	592	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	39	2,476	23	4,009	32	17,115	29	6,900	0	0
DORCHESTER COUNTY (035), SC										
MSA 16700										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	208	0	0	1	800	2	108	0	0
Middle Income	1	24	0	0	3	1,525	2	925	0	0
Upper Income	2	126	1	150	1	385	1	150	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	358	1	150	5	2,710	5	1,183	0	0
FAIRFIELD COUNTY (039), SC										
MSA 17900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	269	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	269	0	0	0	0

Loans by County

Respondent ID: 0000035295

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GEORGETOWN COUNTY (043), SC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	750	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	750	0	0	0	0
GREENVILLE COUNTY (045), SC										
MSA 24860										
Inside AA 0002										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	1	800	0	0	0	0
Median Family Income 50-60%	4	92	2	436	1	400	5	328	0	0
Median Family Income 60-70%	4	217	2	320	0	0	3	192	0	0
Median Family Income 70-80%	9	669	1	250	8	4,501	6	1,564	0	0
Median Family Income 80-90%	1	100	0	0	3	2,500	0	0	0	0
Median Family Income 90-100%	4	176	2	303	4	2,308	4	422	0	0
Median Family Income 100-110%	10	593	1	250	3	1,662	4	230	0	0
Median Family Income 110-120%	4	305	8	1,645	4	2,479	4	1,375	0	0
Median Family Income >= 120%	52	3,200	33	5,931	34	17,548	30	4,083	0	0
Median Family Income Not Known	4	220	4	900	1	1,000	1	50	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	92	5,572	53	10,035	59	33,198	57	8,244	0	0

Loans by County

Respondent ID: 0000035295

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KERSHAW COUNTY (055), SC										
MSA 17900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	40	0	0	0	0	1	40	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	40	0	0	0	0	1	40	0	0
LAURENS COUNTY (059), SC										
MSA 24860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	400	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	400	0	0	0	0
LEXINGTON COUNTY (063), SC										
MSA 17900										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	100	0	0	2	1,347	0	0	0	0
Middle Income	4	206	3	557	0	0	1	31	0	0
Upper Income	3	110	1	150	0	0	1	50	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	416	4	707	2	1,347	2	81	0	0



Loans by County

Respondent ID: 0000035295

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NEWBERRY COUNTY (071), SC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	126	0	0	0	0	0	0
Upper Income	1	30	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	30	1	126	0	0	0	0	0	0
ORANGEBURG COUNTY (075), SC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	580	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	580	0	0	0	0
PICKENS COUNTY (077), SC										
MSA 24860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	0	0	4	2,950	1	100	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	4	2,950	1	100	0	0

Loans by County

Respondent ID: 0000035295

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
RICHLAND COUNTY (079), SC										
MSA 17900										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	7	369	4	780	6	3,273	7	638	0	0
Middle Income	0	0	3	483	3	1,620	3	1,539	0	0
Upper Income	10	436	5	1,100	1	950	5	346	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	17	805	12	2,363	10	5,843	15	2,523	0	0
SPARTANBURG COUNTY (083), SC										
MSA 43900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	220	1	298	1	298	0	0
Middle Income	1	75	4	704	0	0	2	325	0	0
Upper Income	0	0	1	200	1	619	1	619	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	6	1,124	2	917	4	1,242	0	0
SUMTER COUNTY (085), SC										
MSA 44940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	113	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	113	0	0	0	0	0	0

Loans by County

Respondent ID: 0000035295

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
YORK COUNTY (091), SC										
MSA 16740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	200	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	167	9,767	101	18,724	111	61,531	117	20,096	0	0
TOTAL OUTSIDE AA IN STATE	14	927	14	2,518	12	6,816	13	2,409	0	0
STATE TOTAL	181	10,694	115	21,242	123	68,347	130	22,505	0	0

Loans by County

Respondent ID: 0000035295

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DAVIDSON COUNTY (037), TN										
MSA 34980										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	200	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	200	0	0	0	0	0	0
STATE TOTAL	0	0	1	200	0	0	0	0	0	0

Loans by County

Respondent ID: 0000035295

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PATRICK COUNTY (141), VA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	950	1	950	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	950	1	950	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	950	1	950	0	0
STATE TOTAL	0	0	0	0	1	950	1	950	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	199	11,920	121	22,634	157	87,199	145	26,075	0	0
TOTAL OUTSIDE AA	41	2,774	39	6,938	41	22,520	33	7,153	0	0
TOTAL INSIDE & OUTSIDE	240	14,694	160	29,572	198	109,719	178	33,228	0	0

Loans by County

Respondent ID: 0000035295

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MECKLENBURG COUNTY (119), NC										
MSA 16740										
Inside AA 0004										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	500	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	1	500	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	0	0	0	0	1	500	0	0	0	0



Loans by County

Respondent ID: 0000035295

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LAURENS COUNTY (059), SC										
MSA 24860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	195	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	195	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	195	0	0	0	0	0	0
STATE TOTAL	0	0	1	195	0	0	0	0	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	0	0	0	0	1	500	0	0	0	0
TOTAL OUTSIDE AA	0	0	1	195	0	0	0	0	0	0
TOTAL INSIDE & OUTSIDE	0	0	1	195	1	500	0	0	0	0

2023 Institution Disclosure Statement - Table 3  
 Assessment Area/Non-Assessment Area Activity  
 Small Business Loans  
 Institution: SOUTHERN FIRST BANK

Respondent ID: 0000035295  
 Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GA - FULTON COUNTY (121) - MSA 12060	30	9,671	7	1,865	0	0
SC - GREENVILLE COUNTY (045) - MSA 24860	204	48,805	57	8,244	0	0
NC - GUILFORD COUNTY (081) - MSA 24660	11	1,798	7	1,191	0	0
NC - MECKLENBURG COUNTY (119) - MSA 16740	14	4,983	5	1,039	0	0
NC - WAKE COUNTY (183) - MSA 39580	43	15,279	9	1,884	0	0
SC - LEXINGTON COUNTY (063) - MSA 17900	14	2,470	2	81	0	0
SC - RICHLAND COUNTY (079) - MSA 17900	39	9,011	15	2,523	0	0
SC - BERKELEY COUNTY (015) - MSA 16700	16	2,918	9	1,165	0	0
SC - CHARLESTON COUNTY (019) - MSA 16700	94	23,600	29	6,900	0	0
SC - DORCHESTER COUNTY (035) - MSA 16700	12	3,218	5	1,183	0	0

2023 Institution Disclosure Statement - Table 4  
 Assessment Area/Non-Assessment Area Activity  
 Small Farm Loans  
 Institution: SOUTHERN FIRST BANK

Respondent ID: 0000035295  
 Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Farms with ≤ \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NC - MECKLENBURG COUNTY (119) - MSA 16740	1	500	0	0	0	0

2023 Institution Disclosure Statement - Table 5  
Community Development/Consortium-Third Party Activity  
Institution: SOUTHERN FIRST BANK

Respondent ID: 0000035295  
Agency: FDIC - 3

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Memo Item: Loans by Affiliates

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	31	85,339	0	0
Purchased	0	0	0	0
Total	31	85,339	0	0
Consortium/Third Party Loans (optional)				

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000035295

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

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ASSESSMENT AREA - 0001

FULTON COUNTY (121), GA

MSA: 12060

Median Family Income 10-20%

0068.02\* 0078.08\*

Median Family Income 20-30%

0023.00\* 0026.00\* 0055.03\* 0076.03\* 0086.01\* 0120.00\*

Median Family Income 30-40%

0042.00\* 0043.00\* 0044.00\* 0055.01\* 0061.00\* 0066.02\* 0071.00\* 0073.02\* 0074.00\* 0076.04\* 0077.05\*

0082.02\* 0083.02\* 0086.02\* 0087.01\* 0105.28\* 0105.32\* 0113.07\*

Median Family Income 40-50%

0024.00\* 0025.00\* 0039.00\* 0057.00\* 0063.00\* 0070.01\* 0070.02\* 0073.01\* 0075.00\* 0076.02\* 0085.00\*

0105.23\* 0105.25\* 0108.01\* 0110.00\* 0113.08\* 0113.10\* 0118.02\*

Median Family Income 50-60%

0040.00\* 0055.04\* 0058.00\* 0060.00\* 0065.00\* 0072.00\* 0077.03\* 0078.07\* 0078.10\* 0081.03\* 0081.04\*

0082.03\* 0083.01\* 0101.25\* 0105.20\* 0105.22\* 0105.24\* 0106.04\* 0114.30\*

Median Family Income 60-70%

0064.00\* 0067.01\* 0078.05\* 0080.00\* 0101.28\* 0105.21\* 0105.33\* 0106.03\* 0112.02\* 0112.03\* 0112.04\*

0113.01\* 0113.06\*

Median Family Income 70-80%

0038.00\* 0077.07\* 0077.08\* 0077.11\* 0082.04\* 0089.03\* 0100.06 0101.35\* 0104.01\* 0104.02\* 0105.08\*

0105.17\* 0105.18\* 0105.26\* 0105.29\* 0105.30\* 0114.32\* 0114.35\* 0116.47\*

Median Family Income 80-90%

0066.01\* 0077.09\* 0078.06\* 0078.09\* 0079.00\* 0094.09\* 0101.17\* 0102.13\* 0103.05\* 0105.39\* 0114.21\*

0114.31\* 0116.36\* 0116.43\*

Median Family Income 90-100%

0041.00\* 0089.07\* 0091.06 0103.15\* 0105.36\* 0106.01\* 0108.02\* 0111.00\* 0113.09\* 0123.00

Median Family Income 100-110%

0069.00\* 0094.05\* 0101.26\* 0101.34\* 0102.14\* 0102.19\* 0102.21\* 0103.07\* 0103.09\* 0103.10\* 0103.11\*

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000035295

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

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0105.37\* 0116.44\* 0116.46\*

Median Family Income 110-120%

0102.16\* 0103.08\* 0116.28\* 0116.34\*

Median Family Income >= 120%

0001.00\* 0002.01\* 0002.02\* 0004.00 0005.01\* 0005.02\* 0006.01\* 0006.02\* 0007.00\* 0010.01\* 0011.01  
0011.02\* 0012.03\* 0012.04\* 0012.06\* 0013.02\* 0014.00\* 0015.02\* 0016.00\* 0017.02\* 0018.02\* 0019.02\*  
0021.00\* 0029.00\* 0030.00 0031.00\* 0032.00\* 0035.00\* 0036.00\* 0049.00\* 0050.00\* 0052.00\* 0053.00\*  
0088.01\* 0088.02\* 0089.05\* 0089.06 0089.09\* 0090.01\* 0090.02\* 0091.03 0091.04 0091.05\* 0092.02\*  
0092.03\* 0093.01 0093.02\* 0094.07 0094.08\* 0094.11\* 0095.01\* 0096.01\* 0096.04\* 0096.06 0096.07\*  
0097.00\* 0098.02\* 0098.03\* 0098.04 0099.00 0100.03 0100.04\* 0100.05 0100.07\* 0101.06\* 0101.07\*  
0101.08\* 0101.15\* 0101.20\* 0101.21\* 0101.27\* 0101.29\* 0101.30\* 0101.31\* 0101.32 0101.33\* 0101.36\*  
0101.37 0102.04\* 0102.11 0102.12\* 0102.15\* 0102.17\* 0102.18\* 0102.20\* 0102.22\* 0102.23 0103.06\*  
0103.12\* 0103.13\* 0105.35\* 0105.38\* 0105.40\* 0114.16\* 0114.17 0114.19\* 0114.22\* 0114.23\* 0114.24\*  
0114.26\* 0114.28\* 0114.29\* 0114.33\* 0114.34\* 0114.36\* 0114.37\* 0114.38\* 0114.39\* 0114.40\* 0114.41\*  
0114.42\* 0114.43\* 0114.44\* 0114.45\* 0114.46\* 0115.05\* 0115.07\* 0115.08\* 0115.09\* 0115.10\* 0115.11\*  
0115.12\* 0115.13\* 0115.14\* 0115.15\* 0116.12 0116.18\* 0116.24\* 0116.27\* 0116.29\* 0116.30\* 0116.31\*  
0116.32\* 0116.33\* 0116.35\* 0116.37\* 0116.38\* 0116.39\* 0116.40\* 0116.41\* 0116.42\* 0116.45\* 0116.48\*  
0116.49\* 0116.50\* 0116.51\* 0116.52\* 0116.53\* 0116.54\* 0116.55\* 0116.56\* 0116.57\* 0116.58\* 0116.59\*  
0116.60\* 0116.61\*

Median Family Income Not Known

0010.02\* 0012.05\* 0013.01\* 0015.01\* 0017.01\* 0018.01\* 0019.01\* 0028.01\* 0028.02 0037.00\* 0048.00\*  
0062.00\* 0067.02\* 0068.01\* 0077.10\* 0084.00\* 0087.02\* 0089.08\* 0092.01\* 0094.06\* 0094.10\* 0095.03\*  
0095.04 0096.05 0101.24\* 0103.14\* 0105.19\* 0105.27\* 0105.31\* 0105.34\* 0118.01\* 0119.01\* 0119.02\*  
9800.00\*

ASSESSMENT AREA - 0002

GREENVILLE COUNTY (045), SC

MSA: 24860

Median Family Income 30-40%

0015.02\*

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000035295

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

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Median Family Income 40-50%

0020.01\* 0020.03\* 0021.06\* 0022.02\* 0023.03\* 0034.01

Median Family Income 50-60%

0008.00\* 0021.05 0021.07 0021.08 0022.04 0023.02\* 0036.02\* 0037.04\* 0037.05\* 0037.06 0037.07\*

Median Family Income 60-70%

0012.05 0021.04\* 0022.03\* 0023.01\* 0025.05\* 0043.00

Median Family Income 70-80%

0017.00 0018.03 0018.09 0018.10 0025.04\* 0031.04\* 0033.01\* 0033.03 0035.00\* 0038.04\* 0039.05\*

0041.01\* 0044.00

Median Family Income 80-90%

0020.05 0026.02\* 0027.04 0029.01\* 0032.04\* 0033.04\* 0038.02\* 0039.03\* 0040.01\*

Median Family Income 90-100%

0024.06\* 0026.10\* 0029.03 0030.05 0030.12\* 0031.01 0032.02\* 0032.03\* 0036.01 0037.01 0041.02\*

Median Family Income 100-110%

0009.00\* 0012.03\* 0012.04 0018.08 0024.03\* 0025.07\* 0026.11\* 0027.03 0029.04 0038.03\* 0039.02\*

0039.06\* 0040.03

Median Family Income 110-120%

0013.02 0016.00\* 0025.03 0025.06\* 0026.04 0028.18 0028.20 0030.13\*

Median Family Income >= 120%

0001.00 0002.00 0004.00 0005.00 0010.00 0011.01 0011.02 0014.00 0015.01 0018.04 0018.05

0018.07 0019.00 0021.03 0023.04\* 0024.04\* 0024.05\* 0026.06\* 0026.09 0026.12 0026.13 0027.01\*

0028.04 0028.05 0028.11 0028.12 0028.13 0028.14 0028.15 0028.17 0028.19 0028.21\* 0028.22\*

0029.05\* 0030.08 0030.09 0030.10\* 0030.11\* 0030.14\* 0030.16\* 0030.17 0031.03\* 0040.04\* 0042.00

Median Family Income Not Known

0007.00

ASSESSMENT AREA - 0003

GUILFORD COUNTY (081), NC

MSA: 24660

Median Family Income 30-40%



2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000035295

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

0114.00\* 0115.00\* 0126.08\* 0126.21\* 0127.06\* 0139.00\*

Median Family Income 40-50%

0110.00\* 0113.00 0126.11\* 0126.18 0127.07\* 0128.04\* 0138.00\* 0140.00\* 0143.00\* 0145.01\*

Median Family Income 50-60%

0111.01\* 0126.20\* 0127.05\* 0136.01\* 0142.00\* 0145.02\* 0164.05\*

Median Family Income 60-70%

0101.00\* 0102.00\* 0103.00\* 0111.02\* 0116.01\* 0116.02\* 0119.05\* 0136.02\* 0144.11\* 0161.02\*

Median Family Income 70-80%

0126.04\* 0126.17 0127.04\* 0128.05\* 0144.08\* 0144.10\* 0145.03\* 0154.02\*

Median Family Income 80-90%

0119.04\* 0126.10\* 0126.12\* 0126.19\* 0144.12\* 0155.00\* 0157.05\* 0167.02\*

Median Family Income 90-100%

0125.04\* 0125.08\* 0128.03\* 0144.09\* 0151.00\* 0152.01\* 0153.02\* 0160.11\* 0166.00\*

Median Family Income 100-110%

0106.01\* 0106.02\* 0126.07\* 0144.06\* 0160.10\* 0161.03\* 0163.06\* 0164.10\* 0165.02\* 0167.01\* 0168.00\*

0169.00\* 0170.00 0171.02\*

Median Family Income 110-120%

0152.02\* 0161.01\* 0164.06\* 0165.03\* 0172.00\*

Median Family Income >= 120%

0104.01\* 0104.03\* 0104.04\* 0105.00\* 0107.01\* 0107.02\* 0108.00\* 0109.00\* 0125.03\* 0125.05\* 0125.09\*

0125.10 0125.11\* 0127.03\* 0137.00\* 0144.07\* 0153.01\* 0154.01\* 0156.01\* 0156.02\* 0157.03\* 0157.04

0157.06\* 0157.07\* 0158.00\* 0159.01\* 0159.02\* 0160.03\* 0160.05 0160.06\* 0160.07\* 0160.08\* 0160.09\*

0162.01\* 0162.03\* 0162.04\* 0162.05\* 0163.03\* 0163.04\* 0163.05\* 0164.07\* 0164.08\* 0164.09\* 0165.05

0165.06\* 0171.01\*

Median Family Income Not Known

0112.01\* 0112.02\* 9801.00\*

ASSESSMENT AREA - 0004

MECKLENBURG COUNTY (119), NC

MSA: 16740

Median Family Income 20-30%

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000035295

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

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0023.00*	0039.03*										
Median Family Income 30-40%											
0016.07*	0017.01*	0037.02*	0053.08*	0054.06*							
Median Family Income 40-50%											
0008.00*	0015.07*	0031.09*	0038.02	0039.02*	0045.00*	0047.00*	0048.00*	0051.00*	0053.01*	0053.06*	
0053.07*											
Median Family Income 50-60%											
0006.00*	0015.04*	0015.05*	0016.03*	0016.05*	0016.06*	0016.08*	0016.09*	0017.02*	0019.10*	0019.14*	
0019.18*	0019.22*	0019.25*	0019.27*	0031.08*	0038.07*	0038.11*	0041.01*	0042.00*	0043.02*	0043.04*	
0043.06*	0044.00*	0046.00*	0049.00*	0050.00*	0052.00*	0054.05*	0056.09*	0059.16	0060.12*	0061.12*	
0062.24*											
Median Family Income 60-70%											
0015.09*	0015.10*	0018.02*	0019.17*	0019.19*	0019.20*	0019.21*	0019.23*	0019.24*	0032.01*	0038.08*	
0040.00*	0053.05*	0055.10*	0056.16*	0056.26*	0057.19*	0058.29*					
Median Family Income 70-80%											
0015.08*	0019.11*	0019.16*	0019.26*	0020.07*	0021.00*	0036.00*	0043.03*	0054.04*	0055.12*	0056.10*	
0056.19*	0056.21*	0057.10*	0057.23*	0058.24*	0058.26*	0058.27*	0058.66*	0058.68*	0060.05*	0060.11*	
0060.15*	0060.16*	0061.09*									
Median Family Income 80-90%											
0007.00*	0038.09*	0041.02*	0054.03*	0055.11*	0055.29*	0055.32*	0056.17*	0056.27*	0058.67*	0059.15*	
0059.19*	0060.09*	0061.08*	0061.10*								
Median Family Income 90-100%											
0014.00*	0031.02*	0038.05*	0038.10	0043.07*	0055.25*	0055.27*	0055.34*	0055.35*	0056.04*	0056.11*	
0056.24*	0057.16*	0059.20*	0059.27*	0059.28*	0059.30*	0059.31*	0059.32*	0060.13*	0064.11*		
Median Family Income 100-110%											
0003.01*	0018.01*	0031.06*	0055.13*	0055.19*	0055.22*	0055.33*	0055.36*	0056.12	0057.22*	0058.30*	
0058.61*	0059.10*	0059.13*	0060.08*	0061.14*	0063.09*	0063.10*	0064.10*				
Median Family Income 110-120%											
0001.01*	0013.00*	0055.15*	0055.26*	0055.28*	0055.31*	0056.15*	0056.23*	0057.15*	0058.36*	0059.18*	

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000035295

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

0059.23\* 0059.24\* 0059.29\* 0061.05\* 0061.11\*  
 Median Family Income >= 120%  
 0001.02\* 0001.03\* 0001.04\* 0003.02\* 0004.01\* 0004.02\* 0005.01\* 0005.03\* 0009.00\* 0010.00\* 0011.00\*  
 0012.00\* 0020.04\* 0020.05\* 0020.06\* 0020.08\* 0022.01\* 0022.02\* 0024.00\* 0025.00\* 0026.00 0027.01  
 0027.02\* 0028.00 0029.03\* 0029.05\* 0029.07\* 0029.08\* 0029.09\* 0029.10 0030.06\* 0030.08 0030.12  
 0030.13\* 0030.15\* 0030.16\* 0030.17\* 0030.18\* 0030.19\* 0030.20\* 0030.21 0030.22\* 0031.05\* 0031.10\*  
 0032.03\* 0032.04\* 0033.01\* 0033.02\* 0034.01\* 0034.02 0035.00\* 0037.01\* 0055.08\* 0055.16\* 0055.17\*  
 0055.20\* 0055.30\* 0056.13\* 0056.18\* 0056.25\* 0057.09\* 0057.12\* 0057.13\* 0057.14\* 0057.18\* 0057.20\*  
 0057.21\* 0058.11\* 0058.15\* 0058.16\* 0058.17\* 0058.28\* 0058.32\* 0058.33\* 0058.34\* 0058.35 0058.39\*  
 0058.40\* 0058.43\* 0058.45\* 0058.46\* 0058.47\* 0058.48\* 0058.49\* 0058.50\* 0058.51\* 0058.52\* 0058.54\*  
 0058.55\* 0058.56\* 0058.57\* 0058.58\* 0058.59\* 0058.60\* 0058.62\* 0058.63\* 0058.64\* 0058.65\* 0059.08\*  
 0059.21\* 0059.22\* 0059.25\* 0059.26\* 0060.14\* 0061.03\* 0061.13\* 0062.08\* 0062.09\* 0062.10\* 0062.11\*  
 0062.12\* 0062.14\* 0062.16\* 0062.17\* 0062.18\* 0062.19\* 0062.20\* 0062.21\* 0062.22\* 0062.23\* 0063.05\*  
 0063.06\* 0063.07\* 0063.08\* 0063.11\* 0064.03\* 0064.04\* 0064.07\* 0064.08\* 0064.09\*

Median Family Income Not Known

0005.02\* 0031.11\* 0056.22\* 0058.53\* 0061.15\* 9801.00\* 9802.00\* 9803.00\*

ASSESSMENT AREA - 0005

WAKE COUNTY (183), NC

MSA: 39580

Median Family Income 20-30%

0509.00\* 0511.01\*

Median Family Income 30-40%

0508.00\* 0520.01\* 0524.09\* 0527.04\*

Median Family Income 40-50%

0520.02\* 0524.08\* 0528.11\* 0528.15\* 0537.13\* 0540.08\* 0540.18\* 0543.06 0545.02\*

Median Family Income 50-60%

0507.00\* 0521.01\* 0523.04\* 0528.13\* 0536.19\* 0540.15\*

Median Family Income 60-70%

0506.00\* 0521.02\* 0523.03\* 0527.05\* 0528.02\* 0528.07\* 0528.16\* 0531.15\* 0535.17\* 0537.30\* 0540.04\*

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000035295

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

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0541.06	0541.08*	0541.16*	0542.23*	0542.24*	0544.04*					
Median Family Income 70-80%										
0519.00*	0524.10*	0524.11*	0527.06*	0527.07*	0528.09*	0528.10*	0530.11	0535.19	0537.23*	0537.28
0540.06*	0540.23*	0541.12*	0541.18*	0543.05*						
Median Family Income 80-90%										
0524.07	0527.01	0528.14*	0529.02*	0531.05*	0531.06*	0531.13*	0531.14*	0535.13*	0535.16*	0535.20*
0535.24*	0536.09*	0537.17*	0537.26*	0540.01*	0540.07*	0540.22*	0541.11*	0541.17*	0541.19*	0542.04*
0544.02*	0544.03*	0545.01*								
Median Family Income 90-100%										
0525.09	0528.01*	0529.06*	0530.09*	0531.12*	0532.04*	0534.31	0534.32*	0534.36*	0537.16	0540.17
0541.13*	0541.14*	0541.15*	0542.06*	0542.15*						
Median Family Income 100-110%										
0524.01*	0524.04*	0525.05*	0529.05*	0535.07*	0535.12*	0535.18*	0536.12*	0537.15*	0541.21*	0542.12*
0542.16*	0542.18*									
Median Family Income 110-120%										
0505.00*	0528.12*	0529.01*	0529.03*	0530.03*	0531.09*	0531.11	0532.02*	0532.06*	0534.17*	0534.21*
0534.23*	0534.29*	0535.25*	0536.18*	0537.25*	0537.29*	0540.12*	0540.20*	0541.09*	0542.20*	0542.21
0543.04*										
Median Family Income >= 120%										
0501.00	0503.00*	0504.00*	0510.00*	0512.00*	0514.00*	0515.01*	0515.02*	0516.00*	0517.00*	0518.00*
0523.06*	0525.04*	0525.06*	0525.07*	0525.08*	0526.01*	0526.02*	0526.03*	0530.04*	0530.05*	0530.06*
0530.07*	0530.10*	0531.10*	0532.03*	0532.05	0532.08*	0532.09*	0532.10*	0532.11*	0534.05*	0534.08*
0534.09*	0534.10*	0534.11*	0534.15*	0534.19*	0534.22*	0534.24*	0534.25*	0534.27*	0534.28*	0534.30*
0534.33*	0534.34*	0534.35*	0535.05*	0535.06	0535.09*	0535.21	0535.22*	0535.23	0536.03*	0536.04*
0536.08*	0536.11*	0536.13*	0536.14	0536.15*	0536.16*	0536.17*	0536.20*	0537.11*	0537.12*	0537.14*
0537.18*	0537.19*	0537.20*	0537.21*	0537.22*	0537.24*	0537.27*	0538.03*	0538.04*	0538.05*	0538.06
0538.07*	0538.08*	0539.01*	0539.02*	0540.11	0540.16*	0540.19*	0540.21*	0541.20*	0542.03*	0542.13*
0542.14*	0542.17*	0542.19*	0542.22							
Median Family Income Not Known										
0511.02*	0523.05*	0523.07*	0534.26*	0543.03*	9801.00*	9802.00*				

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000035295

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

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ASSESSMENT AREA - 0006

LEXINGTON COUNTY (063), SC

MSA: 17900

Moderate Income

0202.02\* 0205.05\* 0205.13 0206.01\* 0207.03\* 0207.05 0207.06 0208.03\* 0208.04\* 0208.06\* 0208.07\*  
0209.05\* 0209.10\* 0209.11\* 0210.52\* 0213.07\* 0213.12\* 0214.02\*

Middle Income

0201.00\* 0202.01\* 0203.00\* 0205.06 0205.09\* 0205.10\* 0205.11\* 0206.02 0206.05 0207.07 0207.08\*  
0208.01\* 0208.02\* 0209.04\* 0209.06\* 0209.08\* 0209.09\* 0209.12\* 0210.20\* 0210.28\* 0210.29\* 0210.33\*  
0210.34\* 0210.35\* 0210.36\* 0210.41\* 0210.42\* 0210.43\* 0210.44\* 0210.48\* 0210.51 0211.06\* 0211.11\*  
0211.13\* 0212.04 0213.05\* 0213.06\* 0213.09\* 0213.11\* 0214.03\* 0214.04\*

Upper Income

0205.08\* 0205.12\* 0206.04 0209.13\* 0210.19\* 0210.21 0210.23\* 0210.25\* 0210.30\* 0210.31\* 0210.32\*  
0210.37\* 0210.38 0210.39\* 0210.40\* 0210.45\* 0210.46\* 0210.47\* 0210.49\* 0210.50\* 0211.09\* 0211.10\*  
0211.12\* 0211.14\* 0211.15\* 0211.16\* 0212.05\* 0212.06\* 0212.07 0212.08\* 0213.03\* 0213.10\*

Income Not Known

9801.00\*

RICHLAND COUNTY (079), SC

MSA: 17900

Low Income

0001.00\* 0005.00\* 0009.00\* 0010.00\* 0105.01\* 0105.02\* 0106.00\* 0107.03\* 0108.03\* 0109.00\*

Moderate Income

0002.00\* 0003.00\* 0004.00\* 0011.00\* 0013.00 0026.05\* 0028.00\* 0031.00 0103.04\* 0104.07\* 0104.11\*  
0104.12 0104.13\* 0104.14\* 0107.01\* 0107.02\* 0108.04\* 0108.05\* 0110.00\* 0113.04\* 0113.05\* 0116.08  
0117.01 0117.02\* 0118.02\*

Middle Income

0006.00\* 0016.00 0026.02\* 0101.04\* 0101.05\* 0101.08\* 0101.09\* 0102.00 0103.05\* 0103.15\* 0104.03\*  
0111.01\* 0113.03\* 0113.07\* 0114.14 0114.17\* 0114.18\* 0114.19\* 0114.20\* 0114.21\* 0114.23\* 0114.25\*  
0115.02\* 0116.06\* 0116.07\* 0118.01\* 0119.01\* 0119.02\* 0120.00\*

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000035295

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

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Upper Income

0007.00\* 0012.00 0021.00\* 0022.00 0023.00 0024.00 0025.00 0027.00\* 0030.00\* 0101.06\* 0101.07\*  
0103.08\* 0103.10\* 0103.11\* 0103.12\* 0103.13\* 0103.14\* 0111.02\* 0112.01\* 0112.02 0113.06 0114.07\*  
0114.11\* 0114.13\* 0114.22\* 0114.24\* 0116.03 0116.04\*

Income Not Known

0029.00\* 0104.08\* 0108.06\* 0114.12\* 0115.01\* 9801.00\*

ASSESSMENT AREA - 0007

BERKELEY COUNTY (015), SC

MSA: 16700

Low Income

0202.01\* 0202.02\* 0204.01\* 0209.01\*

Moderate Income

0201.01 0201.02\* 0203.01\* 0203.03\* 0203.04\* 0204.05\* 0205.04 0205.06 0207.12\* 0207.15\* 0207.17\*  
0207.18\* 0207.19\* 0207.25\* 0208.04 0208.06\* 0208.09\* 0208.10\* 0208.11\* 0210.00

Middle Income

0205.03 0205.05\* 0206.01 0206.02 0207.07\* 0207.10 0207.13 0207.14\* 0207.16\* 0207.20\* 0207.23\*  
0207.24\* 0208.08\* 0209.03 0209.04\*

Upper Income

0204.04 0204.06\* 0204.07\* 0207.11\* 0207.21\* 0207.22\* 0208.07\* 0208.12\*

Income Not Known

9801.00\*

CHARLESTON COUNTY (019), SC

MSA: 16700

Low Income

0024.02 0031.04\* 0031.05 0031.15\* 0034.00 0040.00\* 0043.00\* 0054.00

Moderate Income

0020.08\* 0024.01\* 0025.03\* 0026.05 0027.02 0031.06\* 0031.07 0031.08 0031.10\* 0031.11\* 0031.13  
0031.16 0032.00\* 0033.00 0037.00 0038.00\* 0044.00 0050.02 0053.00 0055.00

Middle Income

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000035295

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

0009.00\* 0010.00\* 0015.00 0019.01 0019.02\* 0020.02\* 0021.03\* 0021.07\* 0021.08\* 0022.00\* 0023.00\*  
 0025.04\* 0026.11\* 0026.12 0026.13\* 0026.14\* 0027.01 0029.00\* 0031.09\* 0031.17\* 0035.00 0036.00\*  
 0039.00 0046.12\* 0046.20 0050.01\*

Upper Income

0001.00\* 0002.00 0004.00 0005.00\* 0006.00\* 0020.05 0020.06 0020.07 0020.09\* 0021.04\* 0021.05\*  
 0021.06 0026.04\* 0026.06\* 0028.01\* 0028.02\* 0030.00 0046.07 0046.09 0046.10\* 0046.13 0046.14  
 0046.15 0046.16 0046.17 0046.18 0046.19 0046.21 0046.22 0047.01 0047.02\* 0048.00 0049.01\*  
 0049.02\* 0051.00 0056.01\* 0056.02\* 0057.01\* 0057.02\* 0058.00 0059.00

Income Not Known

0007.00 0011.00\* 0020.04\* 9901.00\*

DORCHESTER COUNTY (035), SC

MSA: 16700

Low Income

0102.00\*

Moderate Income

0101.00\* 0103.01\* 0103.02\* 0106.08\* 0107.00 0108.13\* 0108.15\* 0108.18\*

Middle Income

0104.00 0105.01\* 0105.03\* 0105.05 0105.06\* 0105.07\* 0106.07\* 0108.07\* 0108.08 0108.09\* 0108.14\*  
 0108.17\* 0108.20\* 0108.21\* 0108.23\*

Upper Income

0105.08 0106.03\* 0106.04\* 0106.06 0108.01 0108.19\* 0108.22\*

OUTSIDE ASSESSMENT AREA

COBB COUNTY (067), GA

MSA: 12060

Median Family Income 100-110%

0305.08 0311.22

Median Family Income >= 120%

0303.52 0306.02 0312.12

DEKALB COUNTY (089), GA



2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000035295

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

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MSA: 12060

Median Family Income 60-70%

0232.14

Median Family Income >= 120%

0212.19 0214.05 0224.03

FAYETTE COUNTY (113), GA

MSA: 12060

Upper Income

1402.06

FORSYTH COUNTY (117), GA

MSA: 12060

Upper Income

1306.03

GREENE COUNTY (133), GA

MSA: NA

Upper Income

9503.01

GWINNETT COUNTY (135), GA

MSA: 12060

Median Family Income 60-70%

0503.06

Median Family Income 90-100%

0501.18

Median Family Income >= 120%

0503.21

LAURENS COUNTY (175), GA

MSA: NA

Moderate Income

9505.00

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000035295

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

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PAULDING COUNTY (223), GA

MSA: 12060

Middle Income

1201.07

WALTON COUNTY (297), GA

MSA: 12060

Middle Income

1108.01

ALAMANCE COUNTY (001), NC

MSA: 15500

Moderate Income

0211.01

BRUNSWICK COUNTY (019), NC

MSA: 34820

Upper Income

0205.08

BUNCOMBE COUNTY (021), NC

MSA: 11700

Middle Income

0022.04

CABARRUS COUNTY (025), NC

MSA: 16740

Upper Income

0415.05

CARTERET COUNTY (031), NC

MSA: NA

Upper Income

9711.03

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000035295

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

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DAVIDSON COUNTY (057), NC

MSA: 49180

Low Income

0615.01

Middle Income

0606.01

DAVIE COUNTY (059), NC

MSA: 49180

Middle Income

0806.00

DURHAM COUNTY (063), NC

MSA: 20500

Moderate Income

0001.02 0020.15

Middle Income

0017.05

Upper Income

0017.13 0020.38 0022.00

FORSYTH COUNTY (067), NC

MSA: 49180

Low Income

0034.04

Moderate Income

0015.00

Middle Income

0028.07 0028.08 0038.05

Upper Income

0011.00 0025.02

GASTON COUNTY (071), NC

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000035295

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

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MSA: 16740

Low Income

0321.00

Moderate Income

0320.00

LEE COUNTY (105), NC

MSA: NA

Middle Income

0301.01 0304.02

MARTIN COUNTY (117), NC

MSA: NA

Moderate Income

9702.00

NEW HANOVER COUNTY (129), NC

MSA: 48900

Upper Income

0119.04

ONSLOW COUNTY (133), NC

MSA: 27340

Upper Income

0004.03

ORANGE COUNTY (135), NC

MSA: 20500

Middle Income

0109.02

POLK COUNTY (149), NC

MSA: NA

Middle Income

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000035295

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

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9203.01 9203.04

RANDOLPH COUNTY (151), NC

MSA: 24660

Moderate Income

0301.00 0302.01

Middle Income

0307.00

ROWAN COUNTY (159), NC

MSA: 16740

Moderate Income

0514.00

STOKES COUNTY (169), NC

MSA: 49180

Middle Income

0706.00

UNION COUNTY (179), NC

MSA: 16740

Low Income

0204.06

Middle Income

0202.04

Upper Income

0202.03 0210.06 0210.07 0210.17

WILSON COUNTY (195), NC

MSA: NA

Middle Income

0009.00

ABBEVILLE COUNTY (001), SC

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000035295

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

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MSA: NA

Middle Income

9505.00

AIKEN COUNTY (003), SC

MSA: 12260

Income Not Known

0210.04

ANDERSON COUNTY (007), SC

MSA: 24860

Low Income

0123.00

Moderate Income

0111.00

Middle Income

0002.00 0010.00 0011.00 0101.05 0102.00

Upper Income

0101.03

BEAUFORT COUNTY (013), SC

MSA: 25940

Low Income

0108.00

CALHOUN COUNTY (017), SC

MSA: 17900

Middle Income

9501.00

FAIRFIELD COUNTY (039), SC

MSA: 17900

Middle Income

9602.00

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000035295

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

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GEORGETOWN COUNTY (043), SC

MSA: NA

Upper Income

9203.02

KERSHAW COUNTY (055), SC

MSA: 17900

Upper Income

9709.05

LAURENS COUNTY (059), SC

MSA: 24860

Moderate Income

9210.01

Middle Income

9203.01

NEWBERRY COUNTY (071), SC

MSA: NA

Middle Income

9502.04

Upper Income

9506.04

ORANGEBURG COUNTY (075), SC

MSA: NA

Middle Income

0103.05

PICKENS COUNTY (077), SC

MSA: 24860

Middle Income

0106.04 0108.04 0109.03 0110.05



2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000035295

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

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SPARTANBURG COUNTY (083), SC

MSA: 43900

Moderate Income

0231.04

Middle Income

0206.02 0214.02 0220.07 0224.05 0230.02

Upper Income

0213.03 0238.03

SUMTER COUNTY (085), SC

MSA: 44940

Moderate Income

0011.00

YORK COUNTY (091), SC

MSA: 16740

Middle Income

0607.00

DAVIDSON COUNTY (037), TN

MSA: 34980

Median Family Income  $\geq$  120%

0178.00

PATRICK COUNTY (141), VA

MSA: NA

Middle Income

0303.01

2023 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000035295

Institution: SOUTHERN FIRST BANK

Agency: FDIC - 3

Record Identifier: <sup>11</sup>	Total Composite Records on File	Total Composite Records Without Errors	Total Validity <sup>10</sup> Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	321	321	0	0.00%
Small Farm Loans	2	2	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	8	8	0	0.00%
Total	333	333	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.

Loans by County

Respondent ID: 0000035295

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PALM BEACH COUNTY (099), FL										
MSA 48424										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	100	0	0	0	0	1	100	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	1	100	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	100	0	0	0	0	1	100	0	0
STATE TOTAL	1	100	0	0	0	0	1	100	0	0

Loans by County

Respondent ID: 0000035295

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CHEROKEE COUNTY (057), GA										
MSA 12060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	150	1	632	1	150	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	1	632	1	150	0	0
CLAYTON COUNTY (063), GA										
MSA 12060										
Outside Assessment Area										
Low Income	0	0	0	0	2	750	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	750	0	0	0	0

Loans by County

Respondent ID: 0000035295

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COBB COUNTY (067), GA										
MSA 12060										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	75	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	940	0	0	0	0
Median Family Income 80-90%	1	25	0	0	1	500	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	87	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	2	125	2	351	1	288	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	312	2	351	3	1,728	0	0	0	0

Loans by County

Respondent ID: 0000035295

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DEKALB COUNTY (089), GA										
MSA 12060										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	2	1,830	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	522	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	19	3	603	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	19	3	603	3	2,352	0	0	0	0

Loans by County

Respondent ID: 0000035295

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FULTON COUNTY (121), GA										
MSA 12060										
Inside AA 0004										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	350	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	400	1	400	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	11	917	5	924	3	1,800	8	842	0	0
Median Family Income Not Known	1	25	0	0	4	2,214	3	864	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	12	942	5	924	9	4,764	12	2,106	0	0
GLYNN COUNTY (127), GA										
MSA 15260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	1	500	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	0	0	0	0

Loans by County

Respondent ID: 0000035295

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GREENE COUNTY (133), GA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	3	2,452	1	500	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	3	2,452	1	500	0	0
GWINNETT COUNTY (135), GA										
MSA 12060										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	1	192	1	500	0	0	0	0
Median Family Income 90-100%	1	100	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	150	2	618	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	2	342	3	1,118	0	0	0	0



Loans by County

Respondent ID: 0000035295

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
UNION COUNTY (291), GA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	132	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	132	0	0	0	0	0	0
WALTON COUNTY (297), GA										
MSA 12060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	515	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	515	0	0	0	0
TOTAL INSIDE AA IN STATE	12	942	5	924	9	4,764	12	2,106	0	0
TOTAL OUTSIDE AA IN STATE	7	431	9	1,578	17	10,047	2	650	0	0
STATE TOTAL	19	1,373	14	2,502	26	14,811	14	2,756	0	0



Loans by County

Respondent ID: 0000035295

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

State: LOUISIANA (22)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
EAST BATON ROUGE PARISH (033), LA										
MSA 12940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	915	1	915	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	915	1	915	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	915	1	915	0	0
STATE TOTAL	0	0	0	0	1	915	1	915	0	0

Loans by County

Respondent ID: 0000035295

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SUFFOLK COUNTY (103), NY										
MSA 35004										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	1	250	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	250	0	0	0	0	0	0
STATE TOTAL	0	0	1	250	0	0	0	0	0	0

Loans by County

Respondent ID: 0000035295

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ALAMANCE COUNTY (001), NC										
MSA 15500										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	275	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	275	0	0	0	0
CABARRUS COUNTY (025), NC										
MSA 16740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	225	0	0	0	0	0	0
Upper Income	0	0	1	200	3	1,476	3	953	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	425	3	1,476	3	953	0	0
CARTERET COUNTY (031), NC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	1,000	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	0	0	0	0

Loans by County

Respondent ID: 0000035295

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CASWELL COUNTY (033), NC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	2	1,125	2	1,125	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,125	2	1,125	0	0
CATAWBA COUNTY (035), NC										
MSA 25860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	500	1	500	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	1	500	0	0
CHATHAM COUNTY (037), NC										
MSA 20500										
Outside Assessment Area										
Low Income	0	0	0	0	1	978	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	978	0	0	0	0

Loans by County

Respondent ID: 0000035295

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CLEVELAND COUNTY (045), NC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	915	1	915	0	0
Middle Income	0	0	0	0	1	600	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,515	1	915	0	0
DAVIDSON COUNTY (057), NC										
MSA 49180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	5	196	0	0	0	0	3	131	0	0
Upper Income	1	42	0	0	1	1,000	1	42	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	238	0	0	1	1,000	4	173	0	0
DAVIE COUNTY (059), NC										
MSA 49180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	725	1	725	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	725	1	725	0	0

Loans by County

Respondent ID: 0000035295

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DURHAM COUNTY (063), NC										
MSA 20500										
Outside Assessment Area										
Low Income	2	133	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	360	0	0	0	0
Middle Income	0	0	1	108	1	289	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	133	1	108	2	649	0	0	0	0
FORSYTH COUNTY (067), NC										
MSA 49180										
Outside Assessment Area										
Low Income	3	126	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	800	0	0	0	0
Middle Income	1	60	4	625	5	2,398	5	1,223	0	0
Upper Income	7	311	4	770	4	1,655	8	1,219	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	11	497	8	1,395	10	4,853	13	2,442	0	0
GASTON COUNTY (071), NC										
MSA 16740										
Outside Assessment Area										
Low Income	0	0	1	250	0	0	0	0	0	0
Moderate Income	0	0	2	360	1	328	3	688	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	3	610	1	328	3	688	0	0



Loans by County

Respondent ID: 0000035295

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GUILFORD COUNTY (081), NC										
MSA 24660										
Inside AA 0006										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	2	294	0	0	1	145	0	0
Median Family Income 40-50%	1	25	0	0	1	625	1	625	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	75	1	181	1	500	3	756	0	0
Median Family Income 70-80%	0	0	0	0	1	700	1	700	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	2	58	1	110	3	1,750	3	168	0	0
Median Family Income 100-110%	0	0	2	400	3	2,180	0	0	0	0
Median Family Income 110-120%	0	0	0	0	3	1,300	2	800	0	0
Median Family Income >= 120%	6	386	1	229	11	5,525	7	1,698	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	544	7	1,214	23	12,580	18	4,892	0	0
HARNETT COUNTY (085), NC										
MSA 22180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	400	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	400	0	0	0	0



Loans by County

Respondent ID: 0000035295

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LINCOLN COUNTY (109), NC										
MSA 16740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	150	1	996	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	1	996	0	0	0	0
MECKLENBURG COUNTY (119), NC										
MSA 16740										
Inside AA 0008										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	1	805	1	805	0	0
Median Family Income 50-60%	0	0	1	150	0	0	0	0	0	0
Median Family Income 60-70%	0	0	1	120	0	0	0	0	0	0
Median Family Income 70-80%	1	100	1	135	1	308	1	100	0	0
Median Family Income 80-90%	0	0	0	0	1	683	1	683	0	0
Median Family Income 90-100%	1	84	1	150	0	0	2	234	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	1	150	0	0	0	0	0	0
Median Family Income >= 120%	3	276	1	245	8	4,427	5	2,136	0	0
Median Family Income Not Known	0	0	1	145	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	460	7	1,095	11	6,223	10	3,958	0	0

Loans by County

Respondent ID: 0000035295

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MOORE COUNTY (125), NC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	825	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	825	0	0	0	0
NASH COUNTY (127), NC										
MSA 40580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	2	850	2	850	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	850	2	850	0	0
NEW HANOVER COUNTY (129), NC										
MSA 48900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	150	0	0	0	0	2	150	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	150	0	0	0	0	2	150	0	0

Loans by County

Respondent ID: 0000035295

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ORANGE COUNTY (135), NC										
MSA 20500										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	108	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	108	0	0	0	0	0	0
PENDER COUNTY (141), NC										
MSA 48900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	612	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	612	0	0	0	0
POLK COUNTY (149), NC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	25	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	755	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	1	755	0	0	0	0

Loans by County

Respondent ID: 0000035295

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
RANDOLPH COUNTY (151), NC										
MSA 24660										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	150	1	783	1	150	0	0
Middle Income	1	100	0	0	1	286	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	1	150	2	1,069	1	150	0	0
ROCKINGHAM COUNTY (157), NC										
MSA 24660										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	350	0	0	0	0
Middle Income	1	60	0	0	1	520	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	60	0	0	2	870	0	0	0	0
ROWAN COUNTY (159), NC										
MSA 16740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	3	1,700	1	400	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	3	1,700	1	400	0	0

Loans by County

Respondent ID: 0000035295

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
RUTHERFORD COUNTY (161), NC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	40	0	0	0	0	1	40	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	40	0	0	0	0	1	40	0	0
STANLY COUNTY (167), NC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	330	1	330	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	330	1	330	0	0
STOKES COUNTY (169), NC										
MSA 49180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	112	2	442	1	266	2	292	0	0
Middle Income	5	269	4	746	2	810	4	660	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	381	6	1,188	3	1,076	6	952	0	0

Loans by County

Respondent ID: 0000035295

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SURRY COUNTY (171), NC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	69	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	9	1	128	0	0	1	128	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	78	1	128	0	0	1	128	0	0
TRANSYLVANIA COUNTY (175), NC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	450	1	450	0	0
Upper Income	0	0	0	0	2	810	2	810	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	3	1,260	3	1,260	0	0
UNION COUNTY (179), NC										
MSA 16740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	2	252	1	704	2	831	0	0
Upper Income	0	0	1	163	1	350	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	3	415	2	1,054	2	831	0	0



Loans by County

Respondent ID: 0000035295

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WAKE COUNTY (183), NC										
MSA 39580										
Inside AA 0010										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	5	968	6	4,094	3	1,097	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	2	427	1	475	0	0	0	0
Median Family Income 70-80%	1	50	1	200	0	0	1	50	0	0
Median Family Income 80-90%	1	39	3	461	5	3,028	1	515	0	0
Median Family Income 90-100%	0	0	2	400	3	2,544	3	1,794	0	0
Median Family Income 100-110%	0	0	0	0	1	450	0	0	0	0
Median Family Income 110-120%	0	0	0	0	2	820	1	320	0	0
Median Family Income >= 120%	4	379	0	0	5	2,750	2	179	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	468	13	2,456	23	14,161	11	3,955	0	0
YADKIN COUNTY (197), NC										
MSA 49180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	571	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	571	0	0	0	0
TOTAL INSIDE AA IN STATE	21	1,472	27	4,765	57	32,964	39	12,805	0	0
TOTAL OUTSIDE AA IN STATE	39	2,103	28	4,827	52	27,892	50	13,312	0	0
STATE TOTAL	60	3,575	55	9,592	109	60,856	89	26,117	0	0



Loans by County

Respondent ID: 0000035295

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CHARLESTON COUNTY (019), SC										
MSA 16700										
Inside AA 0002										
Low Income	1	50	1	150	5	3,621	2	200	0	0
Moderate Income	9	598	4	591	4	2,443	7	2,026	0	0
Middle Income	6	450	3	526	11	7,956	2	653	0	0
Upper Income	33	1,900	28	5,056	27	14,632	25	3,746	0	0
Income Not Known	0	0	2	450	3	1,864	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	49	2,998	38	6,773	50	30,516	36	6,625	0	0
CHESTER COUNTY (023), SC										
MSA 16740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	705	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	705	0	0	0	0
COLLETON COUNTY (029), SC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	616	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	616	0	0	0	0

Loans by County

Respondent ID: 0000035295

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DORCHESTER COUNTY (035), SC										
MSA 16700										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	217	0	0	1	650	1	100	0	0
Middle Income	1	36	2	275	3	1,456	2	636	0	0
Upper Income	1	42	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	295	2	275	4	2,106	3	736	0	0
FAIRFIELD COUNTY (039), SC										
MSA 17900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	276	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	276	0	0	0	0
GEORGETOWN COUNTY (043), SC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	750	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	750	0	0	0	0

Loans by County

Respondent ID: 0000035295

Small Business Loans - Originations

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Institution: SOUTHERN FIRST BANK

State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GREENVILLE COUNTY (045), SC										
MSA 24860										
Inside AA 0005										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	100	3	503	4	2,450	1	200	0	0
Median Family Income 60-70%	8	494	1	200	5	3,094	6	322	0	0
Median Family Income 70-80%	7	581	5	856	12	5,920	7	1,758	0	0
Median Family Income 80-90%	1	100	3	750	2	2,000	0	0	0	0
Median Family Income 90-100%	2	80	3	506	6	2,057	0	0	0	0
Median Family Income 100-110%	7	507	5	1,054	12	7,005	9	4,062	0	0
Median Family Income 110-120%	9	759	3	509	6	2,728	5	787	0	0
Median Family Income >= 120%	87	4,772	38	7,196	43	25,891	66	9,423	0	0
Median Family Income Not Known	1	100	3	545	2	1,072	2	582	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	123	7,493	64	12,119	92	52,217	96	17,134	0	0
GREENWOOD COUNTY (047), SC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	650	1	650	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	650	1	650	0	0

Loans by County

Respondent ID: 0000035295

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HORRY COUNTY (051), SC										
MSA 34820										
Outside Assessment Area										
Low Income	0	0	1	189	1	519	2	708	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	200	1	940	1	200	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	389	2	1,459	3	908	0	0
KERSHAW COUNTY (055), SC										
MSA 17900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	30	0	0	1	885	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	30	0	0	1	885	0	0	0	0
LAURENS COUNTY (059), SC										
MSA 24860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	150	0	0	1	150	0	0
Middle Income	0	0	0	0	1	400	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	1	400	1	150	0	0

Loans by County

Respondent ID: 0000035295

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LEXINGTON COUNTY (063), SC										
MSA 17900										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	100	1	250	4	2,600	1	100	0	0
Middle Income	2	74	0	0	2	1,081	1	30	0	0
Upper Income	1	100	3	530	4	2,164	1	150	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	274	4	780	10	5,845	3	280	0	0
NEWBERRY COUNTY (071), SC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	35	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	35	0	0	0	0	0	0	0	0
OCONEE COUNTY (073), SC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	250	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	0	0	0	0	0	0

Loans by County

Respondent ID: 0000035295

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ORANGEBURG COUNTY (075), SC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	800	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	800	0	0	0	0
PICKENS COUNTY (077), SC										
MSA 24860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	226	2	1,045	1	545	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	226	2	1,045	1	545	0	0
RICHLAND COUNTY (079), SC										
MSA 17900										
Inside AA 0009										
Low Income	0	0	1	103	0	0	1	103	0	0
Moderate Income	1	56	3	700	6	4,039	1	300	0	0
Middle Income	4	262	2	300	0	0	2	147	0	0
Upper Income	6	251	5	848	5	2,802	5	852	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	11	569	11	1,951	11	6,841	9	1,402	0	0



Loans by County

Respondent ID: 0000035295

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SPARTANBURG COUNTY (083), SC										
MSA 43900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	63	0	0	1	440	0	0	0	0
Middle Income	2	30	2	282	3	1,774	2	520	0	0
Upper Income	1	44	0	0	5	2,628	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	137	2	282	9	4,842	2	520	0	0
SUMTER COUNTY (085), SC										
MSA 44940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	125	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	125	0	0	0	0	0	0	0	0
YORK COUNTY (091), SC										
MSA 16740										
Outside Assessment Area										
Low Income	0	0	2	370	0	0	2	370	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	200	1	502	1	502	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	3	570	1	502	3	872	0	0
TOTAL INSIDE AA IN STATE	200	11,981	125	23,040	178	103,565	156	28,547	0	0

Loans by County

Small Business Loans - Originations

Institution: SOUTHERN FIRST BANK

Respondent ID: 0000035295

Agency: FDIC - 3

State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	19	896	17	3,238	28	16,296	15	4,080	0	0
STATE TOTAL	219	12,877	142	26,278	206	119,861	171	32,627	0	0

Loans by County

Respondent ID: 0000035295

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DAVIDSON COUNTY (037), TN										
MSA 34980										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	200	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	200	0	0	0	0	0	0
STATE TOTAL	0	0	1	200	0	0	0	0	0	0

Loans by County

Respondent ID: 0000035295

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FAIRFAX CITY (600), VA										
MSA 47894										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	80	0	0	0	0	1	80	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	80	0	0	0	0	1	80	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	80	0	0	0	0	1	80	0	0
STATE TOTAL	1	80	0	0	0	0	1	80	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	233	14,395	157	28,729	244	141,293	207	43,458	0	0
TOTAL OUTSIDE AA	68	3,660	56	10,093	98	55,150	70	19,137	0	0
TOTAL INSIDE & OUTSIDE	301	18,055	213	38,822	342	196,443	277	62,595	0	0

Loans by County

Respondent ID: 0000035295

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TROUP COUNTY (285), GA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	216	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	216	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	216	0	0	0	0	0	0
STATE TOTAL	0	0	1	216	0	0	0	0	0	0

Loans by County

Respondent ID: 0000035295

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GREENVILLE COUNTY (045), SC										
MSA 24860										
Inside AA 0005										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	1	237	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	237	0	0	0	0	0	0
RICHLAND COUNTY (079), SC										
MSA 17900										
Inside AA 0009										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	414	1	414	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	414	1	414	0	0

Loans by County

Respondent ID: 0000035295

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SUMTER COUNTY (085), SC										
MSA 44940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	356	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	356	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	1	237	1	414	1	414	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	356	0	0	0	0
STATE TOTAL	0	0	1	237	2	770	1	414	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	0	0	1	237	1	414	1	414	0	0
TOTAL OUTSIDE AA	0	0	1	216	1	356	0	0	0	0
TOTAL INSIDE & OUTSIDE	0	0	2	453	2	770	1	414	0	0

2022 Institution Disclosure Statement - Table 3  
 Assessment Area/Non-Assessment Area Activity  
 Small Business Loans  
 Institution: SOUTHERN FIRST BANK

Respondent ID: 0000035295  
 Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SC - BERKELEY COUNTY (015) - MSA 16700	24	7,534	9	2,370	0	0
SC - CHARLESTON COUNTY (019) - MSA 16700	137	40,287	36	6,625	0	0
SC - DORCHESTER COUNTY (035) - MSA 16700	12	2,676	3	736	0	0
GA - FULTON COUNTY (121) - MSA 12060	26	6,630	12	2,106	0	0
SC - GREENVILLE COUNTY (045) - MSA 24860	279	71,829	96	17,134	0	0
NC - GUILFORD COUNTY (081) - MSA 24660	40	14,338	18	4,892	0	0
SC - LEXINGTON COUNTY (063) - MSA 17900	18	6,899	3	280	0	0
NC - MECKLENBURG COUNTY (119) - MSA 16740	23	7,778	10	3,958	0	0
SC - RICHLAND COUNTY (079) - MSA 17900	33	9,361	9	1,402	0	0
NC - WAKE COUNTY (183) - MSA 39580	42	17,085	11	3,955	0	0



2022 Institution Disclosure Statement - Table 4  
 Assessment Area/Non-Assessment Area Activity  
 Small Farm Loans  
 Institution: SOUTHERN FIRST BANK

Respondent ID: 0000035295  
 Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Farms with ≤ \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SC - GREENVILLE COUNTY (045) - MSA 24860	1	237	0	0	0	0
SC - RICHLAND COUNTY (079) - MSA 17900	1	414	1	414	0	0

2022 Institution Disclosure Statement - Table 5  
Community Development/Consortium-Third Party Activity  
Institution: SOUTHERN FIRST BANK

Respondent ID: 0000035295  
Agency: FDIC - 3

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Memo Item: Loans by Affiliates

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	59	184,612	0	0
Purchased	0	0	0	0
Total	59	184,612	0	0
Consortium/Third Party Loans (optional)				

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000035295

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

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ASSESSMENT AREA - 0001

BERKELEY COUNTY (015), SC

MSA: 16700

Low Income

0202.01 0202.02\* 0204.01\* 0209.01\*

Moderate Income

0201.01\* 0201.02\* 0203.01\* 0203.03\* 0203.04\* 0204.05\* 0205.04 0205.06 0207.12\* 0207.15\* 0207.17\*

0207.18 0207.19\* 0207.25\* 0208.04\* 0208.06\* 0208.09\* 0208.10\* 0208.11\* 0210.00

Middle Income

0205.03 0205.05\* 0206.01\* 0206.02 0207.07\* 0207.10 0207.13 0207.14 0207.16\* 0207.20\* 0207.23

0207.24\* 0208.08\* 0209.03\* 0209.04\*

Upper Income

0204.04 0204.06\* 0204.07 0207.11\* 0207.21\* 0207.22\* 0208.07\* 0208.12

Income Not Known

9801.00\*

ASSESSMENT AREA - 0002

CHARLESTON COUNTY (019), SC

MSA: 16700

Low Income

0024.02\* 0031.04 0031.05\* 0031.15 0034.00\* 0040.00\* 0043.00 0054.00

Moderate Income

0020.08\* 0024.01\* 0025.03 0026.05 0027.02 0031.06\* 0031.07 0031.08 0031.10\* 0031.11\* 0031.13

0031.16\* 0032.00\* 0033.00\* 0037.00\* 0038.00\* 0044.00 0050.02 0053.00\* 0055.00

Middle Income

0009.00 0010.00 0015.00 0019.01 0019.02 0020.02\* 0021.03 0021.07 0021.08\* 0022.00\* 0023.00\*

0025.04\* 0026.11\* 0026.12\* 0026.13\* 0026.14\* 0027.01 0029.00 0031.09\* 0031.17\* 0035.00 0036.00\*

0039.00 0046.12 0046.20 0050.01\*

Upper Income

0001.00\* 0002.00 0004.00 0005.00 0006.00\* 0020.05 0020.06 0020.07 0020.09 0021.04\* 0021.05

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000035295

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

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0021.06 0026.04\* 0026.06\* 0028.01 0028.02\* 0030.00 0046.07 0046.09 0046.10\* 0046.13 0046.14  
0046.15 0046.16 0046.17 0046.18 0046.19 0046.21 0046.22 0047.01 0047.02 0048.00 0049.01\*  
0049.02 0051.00 0056.01\* 0056.02\* 0057.01\* 0057.02\* 0058.00\* 0059.00

Income Not Known

0007.00 0011.00\* 0020.04\* 9901.00\*

ASSESSMENT AREA - 0003

DORCHESTER COUNTY (035), SC

MSA: 16700

Low Income

0102.00\*

Moderate Income

0101.00\* 0103.01\* 0103.02\* 0106.08\* 0107.00 0108.13\* 0108.15\* 0108.18

Middle Income

0104.00 0105.01\* 0105.03\* 0105.05 0105.06 0105.07\* 0106.07 0108.07\* 0108.08 0108.09\* 0108.14\*

0108.17\* 0108.20\* 0108.21\* 0108.23\*

Upper Income

0105.08\* 0106.03 0106.04\* 0106.06\* 0108.01\* 0108.19\* 0108.22\*

ASSESSMENT AREA - 0004

FULTON COUNTY (121), GA

MSA: 12060

Median Family Income 10-20%

0068.02\* 0078.08\*

Median Family Income 20-30%

0023.00\* 0026.00\* 0055.03\* 0076.03\* 0086.01\* 0120.00\*

Median Family Income 30-40%

0042.00\* 0043.00\* 0044.00\* 0055.01\* 0061.00\* 0066.02\* 0071.00\* 0073.02\* 0074.00\* 0076.04\* 0077.05\*

0082.02\* 0083.02\* 0086.02\* 0087.01\* 0105.28\* 0105.32\* 0113.07\*

Median Family Income 40-50%

0024.00\* 0025.00\* 0039.00\* 0057.00\* 0063.00\* 0070.01\* 0070.02\* 0073.01\* 0075.00\* 0076.02\* 0085.00\*



2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000035295

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

0114.26\* 0114.28\* 0114.29\* 0114.33\* 0114.34\* 0114.36\* 0114.37\* 0114.38\* 0114.39\* 0114.40\* 0114.41\*  
 0114.42\* 0114.43\* 0114.44\* 0114.45\* 0114.46\* 0115.05\* 0115.07\* 0115.08\* 0115.09\* 0115.10\* 0115.11\*  
 0115.12\* 0115.13\* 0115.14\* 0115.15\* 0116.12 0116.18\* 0116.24 0116.27\* 0116.29\* 0116.30\* 0116.31\*  
 0116.32\* 0116.33\* 0116.35\* 0116.37\* 0116.38\* 0116.39\* 0116.40\* 0116.41\* 0116.42\* 0116.45\* 0116.48\*  
 0116.49\* 0116.50\* 0116.51\* 0116.52\* 0116.53\* 0116.54\* 0116.55\* 0116.56\* 0116.57\* 0116.58\* 0116.59\*  
 0116.60\* 0116.61\*

Median Family Income Not Known

0010.02\* 0012.05\* 0013.01\* 0015.01 0017.01\* 0018.01\* 0019.01\* 0028.01\* 0028.02 0037.00\* 0048.00\*  
 0062.00\* 0067.02\* 0068.01\* 0077.10\* 0084.00\* 0087.02\* 0089.08\* 0092.01\* 0094.06\* 0094.10\* 0095.03  
 0095.04\* 0096.05 0101.24\* 0103.14\* 0105.19 0105.27\* 0105.31\* 0105.34\* 0118.01\* 0119.01\* 0119.02\*  
 9800.00\*

ASSESSMENT AREA - 0005

GREENVILLE COUNTY (045), SC

MSA: 24860

Median Family Income 30-40%

0015.02\*

Median Family Income 40-50%

0020.01\* 0020.03\* 0021.06\* 0022.02\* 0023.03\* 0034.01\*

Median Family Income 50-60%

0008.00 0021.05 0021.07 0021.08 0022.04\* 0023.02 0036.02 0037.04\* 0037.05\* 0037.06 0037.07\*

Median Family Income 60-70%

0012.05 0021.04\* 0022.03\* 0023.01\* 0025.05 0043.00

Median Family Income 70-80%

0017.00 0018.03\* 0018.09 0018.10 0025.04 0031.04\* 0033.01\* 0033.03 0035.00\* 0038.04\* 0039.05\*

0041.01\* 0044.00

Median Family Income 80-90%

0020.05 0026.02\* 0027.04 0029.01 0032.04\* 0033.04 0038.02\* 0039.03\* 0040.01\*

Median Family Income 90-100%

0024.06\* 0026.10\* 0029.03 0030.05 0030.12\* 0031.01 0032.02\* 0032.03\* 0036.01 0037.01 0041.02\*

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000035295

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

Median Family Income 100-110%

0009.00 0012.03\* 0012.04 0018.08 0024.03\* 0025.07\* 0026.11 0027.03 0029.04 0038.03\* 0039.02\*  
0039.06 0040.03

Median Family Income 110-120%

0013.02 0016.00 0025.03 0025.06 0026.04 0028.18 0028.20 0030.13

Median Family Income >= 120%

0001.00 0002.00 0004.00 0005.00 0010.00 0011.01 0011.02 0014.00 0015.01 0018.04 0018.05  
0018.07 0019.00 0021.03 0023.04 0024.04 0024.05\* 0026.06\* 0026.09 0026.12 0026.13\* 0027.01\*  
0028.04\* 0028.05\* 0028.11 0028.12 0028.13 0028.14 0028.15 0028.17 0028.19 0028.21 0028.22\*  
0029.05 0030.08 0030.09 0030.10\* 0030.11\* 0030.14\* 0030.16\* 0030.17\* 0031.03\* 0040.04\* 0042.00

Median Family Income Not Known

0007.00

ASSESSMENT AREA - 0006

GUILFORD COUNTY (081), NC

MSA: 24660

Median Family Income 30-40%

0114.00 0115.00\* 0126.08\* 0126.21\* 0127.06\* 0139.00

Median Family Income 40-50%

0110.00\* 0113.00 0126.11\* 0126.18\* 0127.07\* 0128.04\* 0138.00\* 0140.00 0143.00\* 0145.01\*

Median Family Income 50-60%

0111.01\* 0126.20\* 0127.05\* 0136.01\* 0142.00\* 0145.02\* 0164.05\*

Median Family Income 60-70%

0101.00\* 0102.00\* 0103.00\* 0111.02 0116.01\* 0116.02\* 0119.05\* 0136.02 0144.11\* 0161.02\*

Median Family Income 70-80%

0126.04\* 0126.17\* 0127.04\* 0128.05\* 0144.08\* 0144.10\* 0145.03 0154.02\*

Median Family Income 80-90%

0119.04\* 0126.10\* 0126.12\* 0126.19\* 0144.12\* 0155.00\* 0157.05\* 0167.02\*

Median Family Income 90-100%

0125.04\* 0125.08 0128.03\* 0144.09\* 0151.00\* 0152.01\* 0153.02 0160.11 0166.00\*

Median Family Income 100-110%

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000035295

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

0106.01\* 0106.02\* 0126.07\* 0144.06\* 0160.10 0161.03\* 0163.06\* 0164.10\* 0165.02\* 0167.01 0168.00\*  
 0169.00\* 0170.00 0171.02\*

Median Family Income 110-120%

0152.02 0161.01 0164.06 0165.03\* 0172.00\*

Median Family Income >= 120%

0104.01 0104.03\* 0104.04\* 0105.00\* 0107.01\* 0107.02 0108.00 0109.00 0125.03 0125.05\* 0125.09\*  
 0125.10 0125.11\* 0127.03 0137.00 0144.07\* 0153.01\* 0154.01\* 0156.01\* 0156.02\* 0157.03\* 0157.04\*  
 0157.06\* 0157.07\* 0158.00\* 0159.01\* 0159.02 0160.03\* 0160.05\* 0160.06\* 0160.07\* 0160.08\* 0160.09\*  
 0162.01 0162.03\* 0162.04\* 0162.05\* 0163.03\* 0163.04\* 0163.05\* 0164.07\* 0164.08\* 0164.09\* 0165.05\*  
 0165.06\* 0171.01\*

Median Family Income Not Known

0112.01\* 0112.02\* 9801.00\*

ASSESSMENT AREA - 0007

LEXINGTON COUNTY (063), SC

MSA: 17900

Moderate Income

0202.02 0205.05 0205.13 0206.01\* 0207.03\* 0207.05 0207.06\* 0208.03\* 0208.04\* 0208.06\* 0208.07\*  
 0209.05\* 0209.10\* 0209.11\* 0210.52\* 0213.07\* 0213.12\* 0214.02\*

Middle Income

0201.00\* 0202.01 0203.00 0205.06\* 0205.09\* 0205.10\* 0205.11\* 0206.02\* 0206.05\* 0207.07\* 0207.08\*  
 0208.01\* 0208.02\* 0209.04\* 0209.06\* 0209.08\* 0209.09\* 0209.12\* 0210.20\* 0210.28 0210.29 0210.33\*  
 0210.34\* 0210.35\* 0210.36\* 0210.41\* 0210.42\* 0210.43\* 0210.44\* 0210.48\* 0210.51\* 0211.06\* 0211.11\*  
 0211.13\* 0212.04\* 0213.05\* 0213.06\* 0213.09\* 0213.11\* 0214.03\* 0214.04\*

Upper Income

0205.08 0205.12\* 0206.04\* 0209.13\* 0210.19\* 0210.21 0210.23\* 0210.25\* 0210.30\* 0210.31 0210.32\*  
 0210.37\* 0210.38\* 0210.39\* 0210.40\* 0210.45 0210.46\* 0210.47\* 0210.49 0210.50\* 0211.09\* 0211.10\*  
 0211.12\* 0211.14\* 0211.15\* 0211.16\* 0212.05\* 0212.06\* 0212.07\* 0212.08\* 0213.03\* 0213.10\*

Income Not Known

9801.00\*



2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000035295

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

ASSESSMENT AREA - 0008

MECKLENBURG COUNTY (119), NC

MSA: 16740

Median Family Income 20-30%

0023.00\* 0039.03\*

Median Family Income 30-40%

0016.07\* 0017.01\* 0037.02\* 0053.08\* 0054.06\*

Median Family Income 40-50%

0008.00\* 0015.07\* 0031.09\* 0038.02\* 0039.02\* 0045.00\* 0047.00\* 0048.00\* 0051.00\* 0053.01 0053.06\*

0053.07\*

Median Family Income 50-60%

0006.00\* 0015.04\* 0015.05\* 0016.03\* 0016.05\* 0016.06\* 0016.08\* 0016.09\* 0017.02\* 0019.10\* 0019.14\*

0019.18\* 0019.22\* 0019.25\* 0019.27\* 0031.08\* 0038.07\* 0038.11\* 0041.01\* 0042.00\* 0043.02\* 0043.04\*

0043.06\* 0044.00\* 0046.00\* 0049.00\* 0050.00\* 0052.00 0054.05\* 0056.09\* 0059.16\* 0060.12\* 0061.12\*

0062.24\*

Median Family Income 60-70%

0015.09\* 0015.10\* 0018.02\* 0019.17\* 0019.19\* 0019.20\* 0019.21\* 0019.23\* 0019.24\* 0032.01\* 0038.08\*

0040.00\* 0053.05\* 0055.10\* 0056.16\* 0056.26\* 0057.19 0058.29\*

Median Family Income 70-80%

0015.08\* 0019.11\* 0019.16\* 0019.26\* 0020.07\* 0021.00\* 0036.00 0043.03\* 0054.04\* 0055.12\* 0056.10\*

0056.19\* 0056.21\* 0057.10\* 0057.23\* 0058.24\* 0058.26\* 0058.27\* 0058.66\* 0058.68\* 0060.05\* 0060.11\*

0060.15\* 0060.16\* 0061.09\*

Median Family Income 80-90%

0007.00 0038.09\* 0041.02\* 0054.03\* 0055.11\* 0055.29\* 0055.32\* 0056.17\* 0056.27\* 0058.67\* 0059.15\*

0059.19\* 0060.09\* 0061.08\* 0061.10\*

Median Family Income 90-100%

0014.00\* 0031.02\* 0038.05\* 0038.10 0043.07\* 0055.25\* 0055.27\* 0055.34 0055.35\* 0056.04\* 0056.11\*

0056.24\* 0057.16\* 0059.20\* 0059.27\* 0059.28\* 0059.30\* 0059.31\* 0059.32\* 0060.13\* 0064.11\*

Median Family Income 100-110%

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000035295

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

0003.01\* 0018.01\* 0031.06\* 0055.13\* 0055.19\* 0055.22\* 0055.33\* 0055.36\* 0056.12\* 0057.22\* 0058.30\*  
 0058.61\* 0059.10\* 0059.13\* 0060.08\* 0061.14\* 0063.09\* 0063.10\* 0064.10\*

Median Family Income 110-120%

0001.01 0013.00\* 0055.15\* 0055.26\* 0055.28\* 0055.31\* 0056.15\* 0056.23\* 0057.15\* 0058.36\* 0059.18\*  
 0059.23\* 0059.24\* 0059.29\* 0061.05\* 0061.11\*

Median Family Income >= 120%

0001.02 0001.03\* 0001.04\* 0003.02\* 0004.01\* 0004.02\* 0005.01\* 0005.03\* 0009.00\* 0010.00\* 0011.00\*  
 0012.00\* 0020.04\* 0020.05\* 0020.06\* 0020.08\* 0022.01\* 0022.02\* 0024.00 0025.00 0026.00 0027.01\*  
 0027.02\* 0028.00\* 0029.03\* 0029.05\* 0029.07\* 0029.08\* 0029.09\* 0029.10\* 0030.06\* 0030.08 0030.12\*  
 0030.13\* 0030.15\* 0030.16\* 0030.17\* 0030.18\* 0030.19\* 0030.20\* 0030.21\* 0030.22\* 0031.05\* 0031.10\*  
 0032.03\* 0032.04\* 0033.01\* 0033.02\* 0034.01\* 0034.02 0035.00\* 0037.01\* 0055.08\* 0055.16\* 0055.17\*  
 0055.20\* 0055.30\* 0056.13\* 0056.18\* 0056.25\* 0057.09\* 0057.12\* 0057.13\* 0057.14\* 0057.18\* 0057.20\*  
 0057.21\* 0058.11\* 0058.15\* 0058.16\* 0058.17\* 0058.28\* 0058.32\* 0058.33\* 0058.34\* 0058.35\* 0058.39\*  
 0058.40\* 0058.43\* 0058.45\* 0058.46\* 0058.47\* 0058.48\* 0058.49\* 0058.50\* 0058.51\* 0058.52\* 0058.54\*  
 0058.55\* 0058.56\* 0058.57\* 0058.58\* 0058.59\* 0058.60\* 0058.62\* 0058.63\* 0058.64\* 0058.65\* 0059.08\*  
 0059.21\* 0059.22\* 0059.25\* 0059.26\* 0060.14\* 0061.03\* 0061.13\* 0062.08\* 0062.09\* 0062.10\* 0062.11\*  
 0062.12\* 0062.14\* 0062.16\* 0062.17\* 0062.18\* 0062.19\* 0062.20\* 0062.21\* 0062.22\* 0062.23\* 0063.05\*  
 0063.06\* 0063.07\* 0063.08\* 0063.11\* 0064.03\* 0064.04\* 0064.07\* 0064.08 0064.09\*

Median Family Income Not Known

0005.02\* 0031.11 0056.22\* 0058.53\* 0061.15\* 9801.00\* 9802.00\* 9803.00\*

ASSESSMENT AREA - 0009

RICHLAND COUNTY (079), SC

MSA: 17900

Low Income

0001.00\* 0005.00\* 0009.00\* 0010.00\* 0105.01\* 0105.02\* 0106.00 0107.03\* 0108.03\* 0109.00\*

Moderate Income

0002.00\* 0003.00\* 0004.00\* 0011.00\* 0013.00\* 0026.05\* 0028.00\* 0031.00 0103.04\* 0104.07\* 0104.11\*  
 0104.12\* 0104.13\* 0104.14\* 0107.01\* 0107.02\* 0108.04 0108.05\* 0110.00\* 0113.04\* 0113.05\* 0116.08\*  
 0117.01 0117.02 0118.02\*

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000035295

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

Middle Income

0006.00\* 0016.00 0026.02\* 0101.04\* 0101.05\* 0101.08\* 0101.09\* 0102.00 0103.05\* 0103.15\* 0104.03\*  
0111.01\* 0113.03\* 0113.07\* 0114.14 0114.17\* 0114.18 0114.19\* 0114.20\* 0114.21\* 0114.23 0114.25\*  
0115.02\* 0116.06\* 0116.07\* 0118.01\* 0119.01\* 0119.02\* 0120.00

Upper Income

0007.00 0012.00 0021.00\* 0022.00\* 0023.00 0024.00 0025.00 0027.00\* 0030.00\* 0101.06 0101.07\*  
0103.08\* 0103.10\* 0103.11\* 0103.12\* 0103.13\* 0103.14\* 0111.02\* 0112.01 0112.02\* 0113.06 0114.07  
0114.11 0114.13\* 0114.22\* 0114.24\* 0116.03\* 0116.04\*

Income Not Known

0029.00\* 0104.08\* 0108.06\* 0114.12\* 0115.01\* 9801.00\*

ASSESSMENT AREA - 0010

WAKE COUNTY (183), NC

MSA: 39580

Median Family Income 20-30%

0509.00\* 0511.01\*

Median Family Income 30-40%

0508.00\* 0520.01\* 0524.09\* 0527.04\*

Median Family Income 40-50%

0520.02\* 0524.08\* 0528.11\* 0528.15\* 0537.13\* 0540.08\* 0540.18\* 0543.06 0545.02\*

Median Family Income 50-60%

0507.00\* 0521.01\* 0523.04\* 0528.13\* 0536.19\* 0540.15\*

Median Family Income 60-70%

0506.00\* 0521.02\* 0523.03\* 0527.05 0528.02\* 0528.07\* 0528.16\* 0531.15\* 0535.17\* 0537.30\* 0540.04\*

0541.06 0541.08\* 0541.16\* 0542.23\* 0542.24\* 0544.04\*

Median Family Income 70-80%

0519.00\* 0524.10\* 0524.11\* 0527.06\* 0527.07\* 0528.09\* 0528.10\* 0530.11\* 0535.19 0537.23\* 0537.28\*

0540.06\* 0540.23\* 0541.12\* 0541.18\* 0543.05\*

Median Family Income 80-90%

0524.07 0527.01 0528.14\* 0529.02\* 0531.05\* 0531.06\* 0531.13\* 0531.14\* 0535.13\* 0535.16\* 0535.20\*

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000035295

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

0535.24\* 0536.09 0537.17\* 0537.26\* 0540.01\* 0540.07\* 0540.22\* 0541.11\* 0541.17\* 0541.19\* 0542.04\*

0544.02\* 0544.03\* 0545.01\*

Median Family Income 90-100%

0525.09\* 0528.01\* 0529.06\* 0530.09\* 0531.12\* 0532.04 0534.31 0534.32\* 0534.36\* 0537.16\* 0540.17

0541.13\* 0541.14\* 0541.15\* 0542.06\* 0542.15\*

Median Family Income 100-110%

0524.01\* 0524.04\* 0525.05 0529.05\* 0535.07\* 0535.12\* 0535.18\* 0536.12\* 0537.15\* 0541.21\* 0542.12\*

0542.16\* 0542.18\*

Median Family Income 110-120%

0505.00\* 0528.12\* 0529.01\* 0529.03\* 0530.03\* 0531.09\* 0531.11 0532.02\* 0532.06\* 0534.17\* 0534.21

0534.23\* 0534.29\* 0535.25\* 0536.18\* 0537.25\* 0537.29\* 0540.12\* 0540.20\* 0541.09\* 0542.20\* 0542.21\*

0543.04\*

Median Family Income >= 120%

0501.00\* 0503.00 0504.00 0510.00\* 0512.00\* 0514.00\* 0515.01\* 0515.02\* 0516.00\* 0517.00\* 0518.00\*

0523.06\* 0525.04\* 0525.06\* 0525.07\* 0525.08\* 0526.01\* 0526.02\* 0526.03\* 0530.04\* 0530.05\* 0530.06\*

0530.07\* 0530.10\* 0531.10\* 0532.03\* 0532.05\* 0532.08\* 0532.09\* 0532.10\* 0532.11\* 0534.05\* 0534.08\*

0534.09\* 0534.10\* 0534.11 0534.15\* 0534.19\* 0534.22\* 0534.24\* 0534.25\* 0534.27\* 0534.28\* 0534.30\*

0534.33\* 0534.34\* 0534.35\* 0535.05\* 0535.06 0535.09\* 0535.21\* 0535.22\* 0535.23\* 0536.03\* 0536.04\*

0536.08\* 0536.11\* 0536.13\* 0536.14\* 0536.15 0536.16\* 0536.17\* 0536.20\* 0537.11\* 0537.12\* 0537.14\*

0537.18\* 0537.19\* 0537.20\* 0537.21\* 0537.22 0537.24\* 0537.27\* 0538.03\* 0538.04\* 0538.05\* 0538.06\*

0538.07\* 0538.08\* 0539.01\* 0539.02\* 0540.11\* 0540.16\* 0540.19\* 0540.21\* 0541.20\* 0542.03\* 0542.13\*

0542.14\* 0542.17\* 0542.19\* 0542.22\*

Median Family Income Not Known

0511.02\* 0523.05\* 0523.07\* 0534.26\* 0543.03\* 9801.00\* 9802.00\*

OUTSIDE ASSESSMENT AREA

PALM BEACH COUNTY (099), FL

MSA: 48424

Median Family Income >= 120%

0072.05

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000035295

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

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CHEROKEE COUNTY (057), GA

MSA: 12060

Upper Income

0905.04 0907.09

CLAYTON COUNTY (063), GA

MSA: 12060

Low Income

0402.02

COBB COUNTY (067), GA

MSA: 12060

Median Family Income 50-60%

0303.55

Median Family Income 70-80%

0308.00

Median Family Income 80-90%

0311.16

Median Family Income 100-110%

0311.22

Median Family Income >= 120%

0303.34 0303.35 0306.02 0312.07 0312.09

DEKALB COUNTY (089), GA

MSA: 12060

Median Family Income 70-80%

0218.20 0238.03

Median Family Income 100-110%

0212.08

Median Family Income >= 120%

0211.03 0212.28 0214.05 0214.11

GLYNN COUNTY (127), GA

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000035295

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

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MSA: 15260

Income Not Known

0001.04

GREENE COUNTY (133), GA

MSA: NA

Upper Income

9503.01

GWINNETT COUNTY (135), GA

MSA: 12060

Median Family Income 80-90%

0502.05 0505.20

Median Family Income 90-100%

0501.18

Median Family Income >= 120%

0503.21 0503.22 0505.28

TROUP COUNTY (285), GA

MSA: NA

Upper Income

9602.02

UNION COUNTY (291), GA

MSA: NA

Upper Income

0002.03

WALTON COUNTY (297), GA

MSA: 12060

Middle Income

1108.01

FAYETTE COUNTY (067), KY

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000035295

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

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MSA: 30460

Upper Income

0006.00

EAST BATON ROUGE PARISH (033), LA

MSA: 12940

Moderate Income

0051.00

SUFFOLK COUNTY (103), NY

MSA: 35004

Median Family Income 100-110%

1246.02

ALAMANCE COUNTY (001), NC

MSA: 15500

Moderate Income

0212.07

CABARRUS COUNTY (025), NC

MSA: 16740

Middle Income

0407.05

Upper Income

0415.05

CARTERET COUNTY (031), NC

MSA: NA

Upper Income

9711.03

CASWELL COUNTY (033), NC

MSA: NA

Upper Income

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000035295

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

---

9306.00

CATAWBA COUNTY (035), NC

MSA: 25860

Moderate Income

0110.00

CHATHAM COUNTY (037), NC

MSA: 20500

Low Income

0204.02

CLEVELAND COUNTY (045), NC

MSA: NA

Moderate Income

9509.00

Middle Income

9514.00

DAVIDSON COUNTY (057), NC

MSA: 49180

Middle Income

0601.01 0606.01 0607.00

Upper Income

0602.01 0602.03

DAVIE COUNTY (059), NC

MSA: 49180

Middle Income

0802.00

DURHAM COUNTY (063), NC

MSA: 20500

Low Income



2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000035295

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

---

0005.00 0011.00

Moderate Income

0020.15

Middle Income

0018.09 0020.31

FORSYTH COUNTY (067), NC

MSA: 49180

Low Income

0008.02

Moderate Income

0016.02

Middle Income

0026.01 0028.01 0028.07 0032.02 0038.05 0039.04

Upper Income

0001.00 0011.00 0025.02 0032.01 0040.14 0041.03

GASTON COUNTY (071), NC

MSA: 16740

Low Income

0321.00

Moderate Income

0309.01 0328.01

HARNETT COUNTY (085), NC

MSA: 22180

Middle Income

0710.02

HENDERSON COUNTY (089), NC

MSA: 11700

Middle Income

9308.00

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000035295

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

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Upper Income

9315.00

JOHNSTON COUNTY (101), NC

MSA: 39580

Low Income

0407.00

Middle Income

0408.00 0411.12

LEE COUNTY (105), NC

MSA: NA

Middle Income

0301.01

LINCOLN COUNTY (109), NC

MSA: 16740

Middle Income

0711.01

MOORE COUNTY (125), NC

MSA: NA

Upper Income

9504.02

NASH COUNTY (127), NC

MSA: 40580

Middle Income

0110.00 0111.03

NEW HANOVER COUNTY (129), NC

MSA: 48900

Upper Income

0119.04

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000035295

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

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ORANGE COUNTY (135), NC

MSA: 20500

Upper Income

0107.06

PENDER COUNTY (141), NC

MSA: 48900

Middle Income

9206.02

POLK COUNTY (149), NC

MSA: NA

Middle Income

9203.04

Upper Income

9203.03

RANDOLPH COUNTY (151), NC

MSA: 24660

Moderate Income

0302.01

Middle Income

0308.03 0313.04

ROCKINGHAM COUNTY (157), NC

MSA: 24660

Moderate Income

0412.00

Middle Income

0413.00

ROWAN COUNTY (159), NC

MSA: 16740

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000035295

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

---

Moderate Income

0502.02 0514.00

RUTHERFORD COUNTY (161), NC

MSA: NA

Moderate Income

9608.00

STANLY COUNTY (167), NC

MSA: NA

Middle Income

9312.04

STOKES COUNTY (169), NC

MSA: 49180

Moderate Income

0703.02 0705.06

Middle Income

0704.00 0705.03 0706.00

SURRY COUNTY (171), NC

MSA: NA

Moderate Income

9305.02

Upper Income

9307.00 9312.00

TRANSYLVANIA COUNTY (175), NC

MSA: NA

Middle Income

9601.00

Upper Income

9602.02

UNION COUNTY (179), NC

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000035295

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

---

MSA: 16740

Middle Income

0210.13

Upper Income

0203.10 0210.07

YADKIN COUNTY (197), NC

MSA: 49180

Middle Income

0505.02

ANDERSON COUNTY (007), SC

MSA: 24860

Low Income

0123.00

Moderate Income

0111.00 0122.00

Middle Income

0002.00 0010.00 0011.00 0101.05 0102.00 0104.05 0105.01 0109.00 0110.02

Upper Income

0101.03 0106.02

CALHOUN COUNTY (017), SC

MSA: 17900

Middle Income

9501.00

CHESTER COUNTY (023), SC

MSA: 16740

Moderate Income

0201.00

COLLETON COUNTY (029), SC

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000035295

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

---

MSA: NA

Middle Income

9705.02

FAIRFIELD COUNTY (039), SC

MSA: 17900

Middle Income

9602.00

GEORGETOWN COUNTY (043), SC

MSA: NA

Upper Income

9203.02

GREENWOOD COUNTY (047), SC

MSA: NA

Upper Income

9703.03

HORRY COUNTY (051), SC

MSA: 34820

Low Income

0506.00 0509.02

Middle Income

0403.00 0702.00

KERSHAW COUNTY (055), SC

MSA: 17900

Middle Income

9709.06

LAURENS COUNTY (059), SC

MSA: 24860

Moderate Income

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000035295

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

---

9201.06

Middle Income

9203.01

NEWBERRY COUNTY (071), SC

MSA: NA

Upper Income

9506.04

OCONEE COUNTY (073), SC

MSA: NA

Middle Income

0307.02

ORANGEBURG COUNTY (075), SC

MSA: NA

Moderate Income

0102.00

PICKENS COUNTY (077), SC

MSA: 24860

Middle Income

0106.04 0108.04 0110.01

SPARTANBURG COUNTY (083), SC

MSA: 43900

Moderate Income

0214.03 0219.04 0231.04

Middle Income

0211.00 0214.02 0220.07 0224.05 0229.02 0230.02

Upper Income

0212.00 0224.06 0228.04 0230.03

SUMTER COUNTY (085), SC

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000035295

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

---

MSA: 44940

Moderate Income

0001.00 0009.01

YORK COUNTY (091), SC

MSA: 16740

Low Income

0605.01

Middle Income

0609.04

DAVIDSON COUNTY (037), TN

MSA: 34980

Median Family Income  $\geq$  120%

0178.00

FAIRFAX CITY (600), VA

MSA: 47894

Middle Income

3003.00



2022 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000035295

Institution: SOUTHERN FIRST BANK

Agency: FDIC - 3

Record Identifier: <sup>11</sup>	Total Composite Records on File	Total Composite Records Without Errors	Total Validity <sup>10</sup> Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	427	427	0	0.00%
Small Farm Loans	4	4	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	10	10	0	0.00%
Total	443	443	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.

**COMMUNITY REINVESTMENT ACT  
PERFORMANCE EVALUATION**

# **PUBLIC DISCLOSURE**

March 29, 2021

## **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

Southern First Bank  
Certificate Number: 35295

100 Verdae Boulevard, Suite 100  
Greenville, South Carolina 29607

Federal Deposit Insurance Corporation  
Division of Depositor and Consumer Protection  
Atlanta Regional Office

10 10th Street NE, Suite 800  
Atlanta, Georgia 30309-3849

This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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## INSTITUTION RATING

**INSTITUTION'S CRA RATING:** This institution is rated Needs to Improve.

Although the bank demonstrated satisfactory performance under the Lending, Investment, and Service Tests, substantive violations of the Fair Housing Act and Regulation B, which implements the Equal Credit Opportunity Act, resulted in the bank's rating being downgraded from Satisfactory to Needs to Improve. An institution in this group needs to improve its overall record of helping to meet the credit needs of its assessment area, including low-and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

PERFORMANCE LEVELS	PERFORMANCE TESTS		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory			
Low Satisfactory	X	X	X
Needs to Improve			
Substantial Noncompliance			

*\* The Lending Test is weighted more heavily than the Investment and Service Tests when arriving at an overall rating.*

**The Lending Test is rated Low Satisfactory.**

- Lending levels reflect good responsiveness to the assessment areas' credit needs.
- A high percentage of loans is made in the assessment areas.
- The geographic distribution of loans reflects adequate penetration throughout the assessment areas.
- The distribution of loans reflects poor penetration among individuals of different income levels and businesses of different sizes.
- The institution makes use of flexible lending practices in order to serve the assessment areas' credit needs.
- The institution has made an adequate level of community development loans within the assessment areas.

**The Investment Test is rated Low Satisfactory.**

- The institution has an adequate level of qualified investments and grants.
- The institution exhibits adequate responsiveness to the credit and community economic development needs.
- The institution rarely uses innovative and/or complex investments to support community development initiatives.

**The Service Test is rated Low Satisfactory.**

- Delivery systems are reasonably accessible to essentially all portions of the assessment areas.
- To the extent changes have been made, the opening and closing of branches has generally not adversely affected the accessibility of the bank's delivery systems, particularly in low-and moderate-income geographies and/or to low- and moderate-income individuals.
- Services and business hours do not vary in a way that inconveniences certain portions of the assessment areas, particularly low- and moderate-income geographies and/or individuals.
- The institution provides a limited level of community development services within its assessment areas.

## DESCRIPTION OF INSTITUTION

### Background

Southern First Bank is a state-chartered community bank headquartered in Greenville, Greenville County, South Carolina. The bank is wholly-owned by Southern First Bancshares, Incorporated, a one-bank holding company also located in Greenville, South Carolina. There have been no changes in control of the bank or its business strategy since the previous examination, and the bank does not have any other bank-related subsidiaries. Southern First Bank received a “Satisfactory” rating at its previous FDIC CRA performance evaluation, dated February 12, 2018. The evaluation was based on Interagency Intermediate Small Institution Examination Procedures.

### Operations

During the evaluation period and through March 29, 2021, the date of the CRA Performance Evaluation, Southern First Bank has opened and closed offices that are further addressed in sections below. As of the date of the evaluation, the bank has a total of 12 branch offices across three states, including eight offices in South Carolina, one in Georgia, and three in North Carolina. However, relative to the mortgage and small business loan review period (2018, 2019 and 2020), the number of branches in South Carolina that were open for business during that time, or during the significant majority of that time, was 10, and the number of branch offices open in North Carolina was two, as addressed further below under **Description of Assessment Areas**. In total, the number of branch offices operating during the loan review analysis period was 13; ten in South Carolina, one in Georgia, and two in North Carolina. The branches that comprise this total are captured in the tables and relevant analysis sections below.

The bank does not operate any loan or deposit production offices. There have been no mergers or acquisitions since the previous examination.

Southern First Bank is primarily a commercial lender, which is consistent with the previous evaluation. In addition to commercial loans, the bank offers home mortgage, agriculture/farm, and consumer loans. The institution provides a variety of deposit services including checking, savings, money market, certificates of deposit, and trust accounts. Alternative banking services include internet and mobile banking, electronic bill pay, and automated teller machines (ATMs).

### Ability and Capacity

As of December 31, 2020, the Consolidated Reports of Condition and Income (Call Report) indicate Southern First Bank had total assets of \$2.5 billion, total deposits of \$2.2 billion, and total loans of \$2.2 billion. As shown in the following table, commercial real estate loans and commercial and industrial loans comprise 48.5 percent of total loans, while one-to-four family residential loans comprise 41.3 percent of total loans by dollar amount.



<b>Loan Portfolio Distribution as of December 31, 2020</b>		
<b>Loan Category</b>	<b>\$(000s)</b>	<b>%</b>
Construction and Land Development	168,010	7.6
Secured by Farmland	20,035	0.9
1-4 Family Residential	909,871	41.3
Multi-family (5 or more) Residential	15,724	0.7
Commercial Real Estate	841,394	38.2
<b>Total Real Estate Loans</b>	<b>1,955,034</b>	<b>88.7</b>
Commercial and Industrial	226,585	10.3
Agricultural	-	-
Consumer	21,506	1.0
Obligations of states & political subdivisions	-	-
Other	-	-
Lease Financing	-	-
Less: Unearned Income	-	-
<b>Total Loans</b>	<b>2,203,125</b>	<b>100.0</b>

*Source: Reports of Income and Condition*

Examiners did not identify any financial, legal, or other impediments that would significantly affect the bank's ability to meet the credit needs of its assessment areas. However, the high level of competition from financial institutions, credit unions, and non-depository mortgage lenders within the assessment areas could affect the availability of loan and investment opportunities discussed under *Competition* within each *Description of Assessment Area* section.

## **DESCRIPTION OF ASSESSMENT AREAS**

The CRA requires each financial institution to define one or more assessment areas within which to evaluate its CRA performance. Southern First Bank has defined seven assessment areas within three states including South Carolina, Georgia, and North Carolina. Since the previous evaluation, the number of assessment areas has increased from five to seven. South Carolina includes the Greenville, Columbia, and Charleston Assessment Areas. North Carolina includes the Greenville, Raleigh, and Charlotte Assessment Areas. Georgia includes the Atlanta Assessment Area. At the end of the loan review evaluation period, December 31, 2021, the bank revised the Columbia Assessment Area by removing Richland County due to the September 2020 closure of its one branch in that county. The bank also closed one of its two branches in Lexington County as of September 30, 2020. Given the timing of these closures, these counties were not excluded from the defined Columbia Assessment Area for the loan review analysis. Two new assessment areas were created in North Carolina and include the Greensboro Assessment Area and the Charlotte Assessment Area. The Greensboro Assessment Area was created with the opening of the office in Guilford County in February 2019, which is part of the Greensboro-High Point, NC Metropolitan Statistical Area (MSA). The Charlotte Assessment Area was created with the opening of the office in Mecklenburg County in February 2021, which is part of the Charlotte-Concord-Galton, NC-SC MSA. The Charlotte Assessment Area is excluded from the scope of the current evaluation, and the one branch office is not further captured, since the bank entered the new market the month prior to the evaluation date.



## SCOPE OF EVALUATION

### General Information

This evaluation covers the period from the bank’s previous evaluation dated February 12, 2018, to the current evaluation dated March 29, 2021. However, the loan review analysis period covers 2018, 2019, and 2020, as reflected and explained under the **Activities Reviewed** section below. Examiners used Interagency Large Institution Examination Procedures to evaluate Southern First Bank’s CRA performance. These procedures include three tests: Lending, Investment, and Service. The Lending Test is given the most weight in the evaluation. In addition, an institution may not receive an overall “Satisfactory” rating unless its Lending Test receives at least a “Low Satisfactory” rating.

Examiners evaluated the bank’s lending data, deposit activity, and number of branches operating during the loan review analysis period to determine the weighting of the rated areas in overall conclusions. A significant majority of the bank’s lending, deposit activity, and branches are in South Carolina. Consequently, examiners gave primary weight in assigning the overall rating and conclusions to the bank’s performance in South Carolina. The following table details the bank’s loans, deposits, assessment areas, and branches by rated area.

<b>Rated Area Breakdown of Loans, Deposits, Assessment Areas, and Branches</b>								
<b>Rated Area</b>	<b>Loans</b>		<b>Deposits</b>		<b>Assessment Areas</b>		<b>Branches</b>	
	<b>\$(000s)</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
South Carolina	1,889,537	86.5	1,939,809	88.0	3	50.0	10	76.9
Georgia	166,786	7.6	158,661	7.2	1	16.7	1	7.7
North Carolina	128,117	5.9	105,108	4.8	2	33.3	2	15.4
<b>Total*</b>	<b>2,184,440</b>	<b>100.0</b>	<b>2,203,578</b>	<b>100.0</b>	<b>6</b>	<b>100.0</b>	<b>13</b>	<b>100.0</b>

Source: 2018, 2019, and 2020 HMDA and CRA LARs; Branch records as of 12/31/2020; FDIC Summary of Deposits as of 6/30/2020; Table includes the two branches in SC that closed in September 2020 and excludes the new Charlotte AA and its one office that opened just prior to the evaluation date.

Refer to the rated area sections of each state for details concerning assessment areas reviewed using full-scope procedures.

### Activities Reviewed

This evaluation includes a review of loans reported in 2018, 2019, and 2020 pursuant to the Home Mortgage Disclosure Act (HMDA) and CRA reporting requirements. The tables in the Appendix reflect 2019 lending data, which is the most recent year in which aggregate data is available for comparison purposes at the time of analysis. Therefore, the lending analysis addresses 2019 lending. However, examiners reviewed 2018 and 2020 lending performance and only discussed significant performance variances where appropriate under the *Geographic Distribution* and *Borrower Profile* performance factors. In addition, the lending analysis considers the number and dollar volume of loans reviewed, with more weight given to the

number of loans. The *Geographic Distribution* and *Borrower Profile* discussions focus only on loans inside the bank’s assessment areas.

Examiners evaluated home mortgage, small business, and small farm lending over the past three full calendar years of reported data to determine if all products had sufficient activity for review and to determine the weight placed on each. As shown in the following table, Southern First Bank’s reportable loans by number and dollar volume reflect an emphasis on home mortgage loans. As a result, examiners gave more weight to home mortgage lending. Due to the nominal number and dollar volume of small farm loans, no further analysis of these loans was conducted. Examiners compared bank performance to demographics from the 2015 American Community Survey (ACS) Census, aggregate HMDA data for home mortgage lending, and business demographics from the 2019 Dunn and Bradstreet (D&B) data and the CRA aggregate data for small business lending.

Loan Category	Reviewed			
	#	%	\$(000s)	%
Home Mortgage	6,639	67.1	2,072,609	76.2
Small Business	3,233	32.7	641,050	23.6
<b>Subtotal</b>	<b>9,872</b>	<b>99.8</b>	<b>2,713,659</b>	<b>99.8</b>
Small Farm	22	0.2	5,481	0.2
<b>Total</b>	<b>9,894</b>	<b>100.0</b>	<b>2,719,140</b>	<b>100.0</b>

*Source: 2018, 2019, and 2020 HMDA and CRA Data*

This evaluation includes all community development loans, qualified investments, and community development services identified by bank management. Community development loans, investments, and services from February 12, 2018, through March 29, 2021, were considered, unless otherwise noted.

## CONCLUSIONS ON PERFORMANCE CRITERIA

### LENDING TEST

The Lending Test rating for this institution is Low Satisfactory. Lending levels reflect good responsiveness to the assessment areas’ credit needs. Southern First Bank made a high percentage of loans in the institution’s assessment areas. The geographic distribution reflects adequate penetration throughout the assessment areas, and the distribution of borrowers reflects poor penetration among borrowers of different incomes and businesses of different sizes. In addition, the bank uses flexible lending practices and made an adequate level of community development loans.

#### Lending Activity

Lending levels reflect good responsiveness to the assessment areas’ credit needs. As of the December 31, 2020 Call Report, Southern First Bank’s net loan-to-deposit ratio was 100.0 percent. For the previous 12 quarters, the bank’s average net loan-to-deposit ratio was 98.1 percent and ranged from a low of 93.0 percent in the second quarter of 2020, to a high of 103.3

percent in the fourth quarter of 2019. Examiners compared the bank’s net loan-to-deposit ratio to the Uniform Bank Performance Report (UBPR) Peer Group, which includes all insured commercial banks having assets between \$1 billion and \$3 billion. Southern First Bank’s average net loan-to-deposit ratio of 98.1 percent exceeds the UBPR Peer Group’s average ratio of 85.7 percent.

The bank also responded to the need for credit relief caused by the COVID-19 pandemic. Congress signed the Coronavirus Aid, Relief, and Economic Security Act (CARES Act) into law on March 27, 2020. With the CARES Act, creditors were encouraged to offer loan forbearance, or payment modifications to customers impacted by the COVID-19 pandemic. Refer to the *Innovative or Flexible Lending Practices* section of this document for further details regarding specific programs implemented by the bank.

### **Assessment Area Concentration**

Southern First Bank originated a high level of home mortgage and small business loans within the assessment areas. The following table details lending inside and outside of the institution-wide assessment area.

<b>Lending Inside and Outside of the Assessment Area</b>										
<b>Loan Category</b>	<b>Number of Loans</b>				<b>Total #</b>	<b>Dollars Amount of Loans \$(000s)</b>				<b>Total \$(000s)</b>
	<b>Inside</b>		<b>Outside</b>			<b>Inside</b>		<b>Outside</b>		
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>		<b>\$</b>	<b>%</b>	<b>\$</b>	<b>%</b>	
<b>Home Mortgage</b>										
2018	902	78.6	246	21.4	1,148	269,321	77.2	79,716	22.8	349,037
2019	1,891	82.3	406	17.7	2,297	543,163	81.7	121,919	18.3	665,082
2020	2,494	78.1	700	21.9	3,194	846,168	79.9	212,322	20.1	1,058,490
<b>Subtotal</b>	<b>5,287</b>	<b>79.6</b>	<b>1,352</b>	<b>20.4</b>	<b>6,639</b>	<b>1,658,652</b>	<b>80.0</b>	<b>413,957</b>	<b>20.0</b>	<b>2,072,609</b>
<b>Small Business</b>										
2018	670	83.4	133	16.6	803	149,982	80.4	36,585	19.6	186,567
2019	722	84.7	130	15.3	852	159,392	83.5	31,516	16.5	190,908
2020	1,316	83.4	262	16.6	1,578	216,383	82.1	47,192	17.9	263,575
<b>Subtotal</b>	<b>2,708</b>	<b>83.8</b>	<b>525</b>	<b>16.2</b>	<b>3,233</b>	<b>525,757</b>	<b>82.0</b>	<b>115,293</b>	<b>18.0</b>	<b>641,050</b>
<b>Total</b>	<b>7,995</b>	<b>81.0</b>	<b>1,877</b>	<b>19.0</b>	<b>9,872</b>	<b>2,184,409</b>	<b>80.5</b>	<b>529,250</b>	<b>19.5</b>	<b>2,713,659</b>
<i>Source: HMDA Reported Data; CRA Reported Data</i>										

### **Geographic Distribution**

The geographic distribution of loans reflects adequate penetration throughout the assessment areas. The bank’s performance varied slightly across the assessment areas, but was generally comparable to aggregate and demographic data. In the areas where the bank did not originate or originated a low volume of loans in low-income census tracts, the percent of owner-occupied housing units and the number of small businesses were generally low. Please refer to the HMDA and CRA lending

performance tables in the Appendix for details regarding the geographic distribution of loans in each assessment area within each state.

### **Borrower Profile**

The distribution of borrowers reflects poor penetration among individuals of different income levels and businesses of different sizes. In the majority of the assessment areas, the bank's HMDA performance was below aggregate and demographic data. However, the bank's small business performance was overall adequate within the assessment areas.

### **Innovative or Flexible Lending Practices**

Southern First Bank uses flexible lending practices in order to serve the assessment areas' credit needs. During the current evaluation period, the bank made 1,488 loans totaling \$245,037,000 using flexible lending programs, which includes 853 PPP loans made in 2020 totaling \$97,480,000. However, the bank did not participate in any innovative programs during the evaluation period.

The bank offers various mortgage loan programs tailored to assist low- and moderate-income individuals, as well as first-time homebuyers in pursuing or maintaining home ownership. The bank also offers programs to assist in providing funding to small businesses. The bank's loan programs are described below to highlight the flexible underwriting standards employed in the origination of loans to low- and moderate-income individuals and to businesses of different sizes. The following table demonstrates the use of these programs during the evaluation period.

- **Federal Home Loan Bank (FHLB) Affordable Housing Program General Fund** – The fund provides a subsidy to help construct or rehabilitate residential housing.
- **Southern First Dream Program** – The program provides up to 100.0 percent financing for low- and moderate-income first-time homebuyers, and no mortgage insurance is required.
- **United States Department of Agriculture (USDA) Rural Development Housing Program** – The program provides low- and moderate-income first-time homebuyers in rural areas with down payment and closing cost assistance.
- **Federal Housing Administration (FHA) and Veterans Administration (VA)** – The government agencies provide low down payment options, higher debt-to-income ratios, and flexible sources of funds for closing costs.
- **Small Business Administration (SBA) Paycheck Protection Program (PPP)** – The program provides funds to businesses to maintain employees on payroll during the COVID-19 pandemic.
- **Habitat for Humanity** – The organization provides funding for homes constructed by non-profit organizations for low- and moderate-income individuals. Funding for these loans are available in South Carolina and North Carolina.
- **North Carolina Rural Center Loan Participation Program** – The program provides funding for capital to small businesses by purchasing up to 15.0 percent of a term loan originated by the bank.
- **South Carolina State Housing Finance and Development Authority** – The



government entity provides low- and moderate-income first-time and “move-up” borrowers with down payment and closing cost assistance.

As previously addressed, the bank participates in the CARES Act Program, which was signed into law by Congress on March 27, 2020. The bank responded to the need for credit relief caused by the pandemic by electing to offer payment modifications of existing commercial and consumer loans. Payment modifications include deferring principal and/or interest payments for one to six months. As of December 31, 2020, the bank extended 194 modifications totaling \$52.8 million.

Innovative or Flexible Lending Programs										
Type of Program	02/13/2018 – 12/31/2018		2019		2020		01/01/2021 – 03/29/2021		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Down Payment Assistance Programs	8	830	9	1,199	4	607	2	310	23	2,946
Dream Mortgage	38	8,708	61	11,852	33	7,892	4	1,205	136	29,657
FHA Home Loan	67	11,112	114	22,183	37	7,600	6	1,267	224	42,162
FHLB Loan Programs	3	369	4	492	-	-	-	-	7	861
Habitat for Humanity Loans	-	-	5	693	9	1,307	1	129	15	2,129
North Carolina Rural Center Loans	-	-	2	1,982	3	7,591	1	450	6	10,023
PPP Loans	-	-	-	-	853	97,480	-	-	853	97,480
USDA	12	1,746	27	4,650	11	1,871	2	313	52	8,580
VA	43	11,476	77	23,941	47	13,550	5	2,232	172	51,199
<b>Totals</b>	<b>171</b>	<b>34,241</b>	<b>299</b>	<b>66,992</b>	<b>997</b>	<b>137,898</b>	<b>21</b>	<b>5,906</b>	<b>1,488</b>	<b>245,037</b>

*Source: Bank Data; Table excludes payment modifications extended by the bank during the evaluation period.*

Southern First Bank provides these flexible lending programs throughout all assessment areas. Therefore, the Lending Test conclusions pertaining to states and assessment areas will not address the bank’s performance any further with regard to flexible lending practices.

### **Community Development Loans**

Southern First Bank has made an adequate level of community development loans since the previous evaluation. The bank originated 21 community development loans totaling \$44.6 million compared to 26 loans totaling \$3.9 million at the previous evaluation. While the number of loans was slightly fewer the dollar amount increased since the previous evaluation. The bank’s community development activities equaled 2.0 percent of total loans and 1.8 percent of total assets as of December 31, 2020. Refer to the analyses provided in the individual rated area and assessment area sections of this evaluation for a detailed discussion of individual community development loans. The following tables reflect the community development lending by activity year, purpose, and rated area.

Community Development Lending By Year										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2018	-	-	-	-	-	-	-	-	-	-
2019	2	4,500	-	-	1	1,700	-	-	3	6,200
2020	-	-	2	6,082	6	11,091	9	20,144	17	37,317
2021	-	-	-	-	-	-	1	1,100	1	1,100
<b>Totals</b>	<b>2</b>	<b>4,500</b>	<b>2</b>	<b>6,082</b>	<b>7</b>	<b>12,791</b>	<b>10</b>	<b>21,244</b>	<b>21</b>	<b>44,617</b>

*Source: Bank Records February 12, 2018 through March 29, 2021*

Rated Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
South Carolina	2	4,500	2	6,082	3	3,500	8	19,044	15	33,126
Georgia	-	-	-	-	-	-	1	1,100	1	1,100
North Carolina	-	-	-	-	4	9,291	1	1,100	5	10,391
<b>Totals</b>	<b>2</b>	<b>4,500</b>	<b>2</b>	<b>6,082</b>	<b>7</b>	<b>12,791</b>	<b>10</b>	<b>21,244</b>	<b>21</b>	<b>44,617</b>

*Source: Bank Records February 12, 2018 through March 29, 2021*

## INVESTMENT TEST

The Investment Test rating for this institution is Low Satisfactory. Southern First Bank has an adequate level of qualified community development investments and grants. Considering available investment opportunities, the level of qualified investments demonstrates adequate responsiveness to the credit and community development needs of the assessment areas. The bank rarely uses innovative and/or complex investments to support community development initiatives. The bank's overall performance is generally consistent with the performance in each rated area.

### Investment and Grant Activity

Southern First Bank maintains an adequate level of qualified investments. The bank implements its community development investment objectives through the combination of mortgage-backed securities (MBS), municipal bonds, and certificates of deposit (CDs) to two minority depository institutions.

During the evaluation period, the bank made or retained approximately \$8.9 million in qualified investments and donations inside its assessment areas. As of December 31, 2020, total qualified investments equate to 0.4 percent of total assets and 9.4 percent of total securities. The dollar volume of qualified investments significantly increased, although the number decreased, since the previous evaluation. Current investment percentage levels are higher than the 0.2 percent and the 4.0 percentage levels from the previous evaluation.

Prior-period investments represent outstanding amounts of qualified investments made during the previous CRA evaluation. Excluding qualified grants and donations, the following tables below reflect approximately \$8.7 million in qualified investments, of which \$7.2 million were made during the current evaluation period. Institution-wide investments include investments that directly benefit multiple assessment areas within the rated areas or qualified investments to minority depository institutions. Nationwide investments consist of investments that benefit areas outside of the bank's defined assessment areas. The bank has invested in a minority depository institution that is outside of its assessment areas. The following tables detail qualified investments by purpose, year, and rated area.

Qualified Investments										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	2	1,608	-	-	1	99	-	-	3	1,707
2018	1	459	-	-	1	110	-	-	2	569
2019	-	-	-	-	1	110	-	-	1	110
2020	4	4,836	-	-	3	852	1	660	8	6,348
2021	-	-	-	-	-	-	-	-	-	-
<b>Subtotal</b>	<b>7</b>	<b>6,903</b>	<b>-</b>	<b>-</b>	<b>6</b>	<b>1,171</b>	<b>1</b>	<b>660</b>	<b>14</b>	<b>8,734</b>
Qualified Grants & Donations	2	26	86	144	6	3	-	-	94	173
<b>Totals</b>	<b>9</b>	<b>6,929</b>	<b>86</b>	<b>144</b>	<b>12</b>	<b>1,174</b>	<b>1</b>	<b>660</b>	<b>108</b>	<b>8,907</b>

*Source: Bank Records February 12, 2018 through March 29, 2021*

Qualified Investments by Assessment Area										
Rated Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
South Carolina	4	2,549	72	122	10	433	1	660	87	3,764
Georgia	1	1,208	5	3	1	500	-	-	7	1,711
North Carolina	3	2,645	9	19	-	-	-	-	12	2,664
Institution-wide	1	527	-	-	-	-	-	-	1	527
Nationwide	-	-	-	-	1	241	-	-	1	241
<b>Totals</b>	<b>9</b>	<b>6,929</b>	<b>86</b>	<b>144</b>	<b>12</b>	<b>1,174</b>	<b>1</b>	<b>660</b>	<b>108</b>	<b>8,907</b>

*Source: Bank Records February 12, 2018 through March 29, 2021*

Examiners discussed investments directly benefitting individual assessment areas or broader statewide areas under each rated area. Below are the bank's qualified investments made on an institution-wide and nation-wide basis.

- The bank continues to maintain an investment in one MBS totaling \$527,000. This prior period investment promotes affordable housing throughout Greenville, Charleston, Lexington, and Richland Counties in South Carolina, as well as Wake County in North Carolina.

- The bank has invested in one certificate of deposit totaling \$241,000 at a minority depository institution that promotes economic development outside of its assessment areas.

### **Responsiveness to Credit and Community Development Needs**

Southern First Bank exhibits an adequate responsiveness to the credit and community development needs throughout the assessment areas. Management took action to ensure new investments and donations were concentrated within the bank's assessment areas. Qualified investments made during the evaluation period are primarily comprised of MBS, which are designed to provide funding and liquidity to the affordable housing markets. The bank also holds a municipal bond and certificates of deposit. The bank made 94 qualified donations to organizations during this evaluation period totaling \$173,000. The donations are responsive to charitable or community-based organizations serving local residents. The substantial majority of the donations were given to organizations that provide community services. Donations were also made to organizations that support economic development and affordable housing.

### **Community Development Initiatives**

The bank rarely uses innovative or complex investments to support community development initiatives. MBS, municipal bonds, and certificates of deposit comprise the entirety of the bank's current period equity investments. These investment activities were augmented by charitable donations. The investments and donations helped all categories of community development; however, they were not innovative or overly complex.

### **SERVICE TEST**

The Service Test rating for Southern First Bank is Low Satisfactory. The bank's delivery systems are reasonably accessible to essentially all portions of the assessment areas. The opening and closing of branches has generally not adversely affected the accessibility of the bank's delivery systems. Services and business hours do not vary in a way that inconveniences certain portions of the assessment areas, particularly low- and moderate-income geographies or individuals. In addition, Southern First Bank provides a limited level of community development services within its assessment areas.

### **Accessibility of Delivery Systems**

Delivery systems are reasonably accessible to essentially all portions of the assessment areas. As addressed, during the HMDA and Small Business loan analysis period, the bank operated 13 branches in South Carolina, Georgia, and North Carolina. South Carolina accounted for the majority of the institution-wide branches at 76.9 percent, Georgia accounted for 7.7 percent, and North Carolina accounted for 15.4 percent. A majority of the branches offer drive-through windows and ATMs. The ATMs provide typical services such as cash dispersion and balance inquiries. The following table details overall branch, ATM, population, and census tract distribution by census tract income level. Please refer to the assessment area conclusions sections for additional details on branch distributions.



<b>Branch Distribution by Geography Income Level</b>								
<b>Tract Income Level</b>	<b>Branches</b>		<b>ATMs</b>		<b>Population</b>		<b>Census Tracts</b>	
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low	-	-	-	-	379,871	9.1	112	12.2
Moderate	-	-	-	-	874,304	20.9	198	21.6
Middle	3	23.1	1	12.5	1,225,918	29.3	249	27.2
Upper	10	76.9	7	87.5	1,659,010	39.7	338	37.0
NA	-	-	-	-	40,744	1.0	18	2.0
<b>Total</b>	<b>13</b>	<b>100.0</b>	<b>8</b>	<b>100.0</b>	<b>4,179,847</b>	<b>100.0</b>	<b>915</b>	<b>100.0</b>

*Source: 2015 ACS Data & Bank Records .*

In addition to the branches, the bank offers an array of alternative delivery systems for its customers that are available 24-hours a day. The bank offers telephone, online, and mobile banking, which give customers access to a number of services, including but not limited to, viewing account balances, transferring funds between accounts, electronic bill payment and account deposits, and accessing branch and ATM locations. The bank’s website, [www.southernfirst.com](http://www.southernfirst.com), contains information about products, services, and other information about the bank. Further, the bank does not charge customers for ATM usage at other institutions. The fees charged are refunded to bank customers.

### **Changes in Branch Locations**

To the extent changes have been made, the bank’s opening and closing of branches has generally not adversely impacted the accessibility of its delivery systems, particularly in low- and moderate-income geographies and/or to low- and moderate-income individuals. During the evaluation period (September 2020) the bank closed two branch offices in the Columbia Assessment Area. In February 2019, it opened one new office in the Greensboro Assessment Area and in February 2021, opened one new office in the newly created Charlotte Assessment Area. As previously addressed, the office in the Charlotte Assessment Area is not captured in this evaluation period. No openings were in low- or moderate-income census tracts. No closings were in low- and moderate-income census tracts since all offices are in middle- and upper-income geographies, with many near low- and moderate-income geographies. The changes in branch locations are only discussed within the rated areas and assessment areas in which changes occurred.

### **Reasonableness of Business Hours and Services**

Services and business hours do not vary in a way that inconveniences certain portions of the assessment areas, particularly low- and moderate-income geographies and/or individuals. All branches have lobby hours of 9:00 a.m. to 5:00 p.m. Monday through Friday. With the exception of the new branch in the Charleston Assessment Area, the South Carolina branches have drive-through hours of 8:30 am to 5:00 pm Monday through Friday. During the pandemic, drive-through windows remained open, and the bank offered video conference appointments to help customers apply for loans. In addition, the bank increased the ATM withdrawal limits to allow customers access to funds in their accounts.

Southern First Bank offers a full range of consumer and commercial loan and deposit products designed to meet the banking needs of its assessment areas. The Southern First Account is a personal deposit account that has no daily minimum balance and no maintenance fee, which benefits low- and moderate-income individuals and families. The bank also offers a free Community FIRST checking account to non-profit 501(c)(3) organizations, as well as Interest on Lawyers Trust Accounts (IOLTAs). The interest earned by law firms on the IOLTAs is used to fund pro bono legal services for low- and moderate-income individuals who cannot afford to pay for these services. Additional no or low cost services include mobile and tablet check deposits. Each branch offers the same products and services. Services and business hours for each rated area and full-scope assessment area do not vary; therefore, there is no further discussion of this performance factor.

**Community Development Services**

Southern First Bank provides a limited level of community development services within its assessment areas. Since the last evaluation, bank personnel provided 39 qualified community development services. These services include bank personnel providing financial services or technical assistance to various organizations that benefit each of the bank’s assessment areas. Bank personnel have been most active in South Carolina, and the majority of the community development services performed is categorized as community services. As reflected in a table below, South Carolina accounted for 89.7 percent, Georgia accounted for 7.7 percent, and North Carolina accounted for 2.6 percent of the qualified community development services provided.

The following tables detail community development service activities by year, purpose, and state. Refer to the discussions of Community Development Services within each assessment area analysis for additional details and examples.

<b>Bank-Wide Community Development Services by Year</b>					
<b>Activity Year</b>	<b>Affordable Housing</b>	<b>Community Services</b>	<b>Economic Development</b>	<b>Revitalize or Stabilize</b>	<b>Totals</b>
	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>
2018 (Partial)	1	20	1	-	22
2019	-	6	1	-	7
2020	2	3	2	-	7
2021 (YTD)	-	2	1	-	3
<b>Total</b>	<b>3</b>	<b>31</b>	<b>5</b>		<b>39</b>

*Source: February 12, 2018 through March 29, 2021 Bank Records*

<b>Institution-Wide Community Development Services by State</b>					
<b>Activity Year</b>	<b>Affordable Housing</b>	<b>Community Services</b>	<b>Economic Development</b>	<b>Revitalize or Stabilize</b>	<b>Totals</b>
	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>
South Carolina	3	27	5	-	<b>35/89.7%</b>
Georgia	-	3	-	-	<b>3/7.7%</b>
North Carolina	-	1	-	-	<b>1/2.6%</b>
<b>Total</b>	<b>3</b>	<b>31</b>	<b>5</b>	<b>-</b>	<b>39</b>

*Source: February 12, 2018 through March 29, 2021 Bank Records*

## **DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW**

Consistent with the CRA, regulators must consider discriminatory and other illegal credit practices when arriving at the bank's CRA rating. The FDIC lowered the bank's CRA rating from Satisfactory to Needs to Improve due to the identification of discriminatory lending practices in one market that were present during this CRA evaluation's review period. Examiners identified violations of the Equal Credit Opportunity Act and Fair Housing Act pertaining to mortgage lending practices on the basis of redlining. Sufficient oversight and policies and procedures were not in place to prevent these violations. Bank management committed to taking and has begun implementing actions to improve its compliance management system to mitigate fair lending risks

## SOUTH CAROLINA

### CRA RATING FOR SOUTH CAROLINA:

The Lending Test is rated: Low Satisfactory

The Investment Test is rated: Low Satisfactory

The Service Test is rated: Low Satisfactory

### DESCRIPTION OF INSTITUTION’S OPERATIONS IN SOUTH CAROLINA

Southern First Bank continues to delineate three assessment areas in South Carolina: Greenville, Charleston, and Columbia Assessment Areas. The Greenville Assessment Area includes Greenville County, which is part of the Greenville-Anderson, SC MSA. The Charleston Assessment Area includes Charleston and Berkeley Counties, which are part of the Charleston-North Charleston, SC MSA. The bank added Berkeley County to the Charleston Assessment Area following the opening of a branch in the county in August 2019. The Columbia Assessment Area includes Lexington County and Richland County (during the loan review period), which are part of the Columbia, SC MSA. Following the loan review period, Richland County was removed from the Columbia Assessment Area due to the September 2020 closure of the branch in the county. The bank also closed one of the branches in Lexington County in September 2020. For this evaluation period, Richland County was part of the Columbia AA for purposes of the loan analysis, as previously addressed. Southern First Bank operated 10 (76.9 percent) of its 13 branch offices in South Carolina during the loan analysis period. This assessment area accounts for 86.5 percent of the dollar volume of loans and 88.0 percent of deposits institution-wide.

### SCOPE OF EVALUATION – SOUTH CAROLINA

Examiners conducted full-scope reviews of the bank’s performance in the Greenville, Charleston, and Columbia Assessment Areas. When drawing overall state conclusions, the Greenville Assessment Area received the most weight based on the majority of the loans and deposits being located in this assessment area. Refer to the following table for the distribution of lending, deposits, and branches in each assessment area.

Assessment Area Breakdown of Loans, Deposits, and Branches Statewide								
Assessment Area	Loans				Deposits		Branches*	
	#	%	\$(000)	%	\$(000s)	%	#	%
Greenville	3,615	50.5	933,425	49.4	1,105,572	57.0	4	40.0
Charleston	1,308	18.3	437,402	23.1	488,403	25.2	3	30.0
Columbia	2,238	31.2	518,710	27.5	345,834	17.8	3	30.0
<b>Total</b>	<b>7,161</b>	<b>100.0</b>	<b>1,889,537</b>	<b>100.0</b>	<b>1,939,809</b>	<b>100.00</b>	<b>10</b>	<b>100.0</b>

*Source: 2018, 2019, and 2020 HMDA and CRA Lars; Branch records as of 12/31/2020; FDIC Summary of Deposits as of 6/30/2020*

*\*Includes the 2 Branches in the Columbia Assessment Area that closed on 9/30/2020, since they were open during the significant majority of the loan analysis evaluation period.*

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN SOUTH CAROLINA**

### **LENDING TEST**

The Lending Test rating for South Carolina is Low Satisfactory. Lending levels reflect good responsiveness to the assessment areas' credit needs. The geographic distribution reflects adequate penetration throughout assessment areas. The distribution of borrowers reflects poor penetration to retail customers of different income levels and businesses of different sizes. In addition, the bank made use of flexible lending programs to expand lending and made an adequate level of community development loans.

#### **Lending Activity**

Lending levels reflect good responsiveness to the assessment areas' credit needs. HMDA lending has increased year-over-year during the evaluation period. Limited lending opportunities based on the relatively low percentages of owner-occupied housing units and strong competition in the low-income census tracts in the assessment areas were factors considered in the analysis of the bank's performance, as applicable. Additionally, the volume of small business loans has increased in 2020 mainly due to the COVID-19 pandemic; however, responsiveness remains consistent. Please refer to the HMDA and CRA lending performance tables in the Appendix for details.

#### **Geographic Distribution**

The overall geographic distribution of home mortgage and small business loans is adequate.

The geographic distribution of home mortgage and small business loans reflects adequate penetration throughout the assessment areas. Adequate performance in the Greenville and Columbia Assessment Areas primarily supports this conclusion.

#### **Borrower Profile**

The overall borrower distribution of home mortgage and small business loans is poor.

The borrower distribution of home mortgage loans is poor among borrowers of different income levels. Poor performance in the Greenville and Charleston Assessment Areas primarily supports this conclusion. However, the borrower distribution of loans is adequate among businesses of different sizes within the state.

#### **Community Development Loans**

Southern First Bank made an adequate level of community development loans in South Carolina. During this evaluation period, the bank originated 15 community development loans totaling \$33.1 million compared to 26 loans totaling \$3.9 million at the previous evaluation. This performance represents 71.4 percent by number and 74.2 percent by dollar volume of the



institution-wide community development loans. Performance was consistent throughout the assessment areas, with the exception of the Columbia Assessment Area where no community development loans were originated.

## **INVESTMENT TEST**

The Investment Test rating for South Carolina is Low Satisfactory. The bank has an adequate level of qualified investments and grants. This level of performance exhibits adequate responsiveness to community development needs. However, the bank rarely uses innovative or complex investments to support community development needs.

### **Investment and Grant Activity**

The bank has an adequate level of qualified investments in South Carolina relative to the operations in this state. The bank's qualified investments totaled \$3.8 million or 42.3 percent of total institution-wide qualified community development investments. These investments exhibit adequate responsiveness to credit and community development needs within the assessment areas. The investments included \$2.5 million in new MBS benefitting affordable housing projects, \$331,000 for certificates of deposit in minority depository institutions that benefit economic development, \$99,000 in a prior period investment, \$660,000 in a revenue bond to revitalize and stabilize low- and moderate-income geographies, and 80 donations totaling \$151,000. Below details the bank's qualified investment made in South Carolina that benefits multiple assessment areas.

- The bank continues to maintain its investment in one MBS totaling \$1.1 million that promotes affordable housing in the Greenville and Charleston Assessment Areas.

## **SERVICE TEST**

The Service Test rating for Southern First Bank is Low Satisfactory. The bank's delivery systems are reasonably accessible to essentially all portions of the assessment areas. The opening and closing of branches has not adversely affected the accessibility of the bank's delivery systems. Services and business hours do not vary in a way that inconveniences certain portions of the assessment areas, particularly in low- and moderate-income geographies or to low- and moderate-income individuals. In addition, Southern First Bank provides an adequate level of community development services within its assessment areas.

### **Accessibility of Delivery Systems**

Delivery systems are reasonably accessible to essentially all portions of the assessment areas. As of the loan review period, the bank has 10 branches in South Carolina, with eight offering drive-through or ATM services. Two branches are located in middle-income census tracts, and eight branches are located in upper-income census tracts. However, the majority of the branches are located near several low- and moderate-income census tracts. Although no branches are located in low- or moderate-income census tracts, a variety of alternative delivery systems are available to all customers.

### Changes in Branch Locations

To the extent changes have been made, the opening and closing of branches has not generally adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies or to low- and moderate-income individuals. Since the last evaluation, the bank opened one branch in South Carolina (middle-income geography in the Charleston Assessment Area) and closed two branches (both in upper-income census tracts in the Columbia Assessment Area).

### Community Development Services

Southern First Bank provides an adequate level of community development services within its assessment areas in the State of South Carolina. The significant majority are provided in the Greenville Assessment Area followed by the Charleston Assessment Area. None are performed in the Columbia Assessment area. Since the last evaluation, bank personnel provided 35 qualified community development services in the South Carolina rated area. This performance represented 89.7 percent of the institution-wide community development services by number. The following tables detail community development service activities by purpose, assessment area, and year. Refer to the discussions of Community Development Services within each assessment area analysis for additional details and examples.

<b>Community Development Services in South Carolina by Year</b>					
<b>Activity Year</b>	<b>Affordable Housing</b>	<b>Community Services</b>	<b>Economic Development</b>	<b>Revitalize or Stabilize</b>	<b>Totals</b>
	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>
2018	1	18	1	-	<b>20</b>
2019	-	6	1	-	<b>7</b>
2020	2	2	2	-	<b>6</b>
2021	-	1	1	-	<b>2</b>
<b>Total</b>	<b>3</b>	<b>27</b>	<b>5</b>	<b>-</b>	<b>35</b>

*Source: February 12, 2018 through March 29, 2021 Bank Records*

<b>Community Development Services in South Carolina by Assessment Area</b>					
<b>Activity Year</b>	<b>Affordable Housing</b>	<b>Community Services</b>	<b>Economic Development</b>	<b>Revitalize or Stabilize</b>	<b>Totals</b>
	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>
Greenville Assessment Area	3	26	-	-	<b>29</b>
Columbia Assessment Area	-	-	-	-	<b>-</b>
Charleston Assessment Area	-	1	5	-	<b>6</b>
<b>Total</b>	<b>3</b>	<b>27</b>	<b>5</b>	<b>-</b>	<b>35</b>

*Source: February 12, 2018 through March 29, 2021 Bank Records*

## GREENVILLE ASSESSMENT AREA– Full-Scope Review

### DESCRIPTION OF INSTITUTION’S OPERATIONS IN GREENVILLE ASSESSMENT AREA

Southern First Bank continues to delineate Greenville County, in its entirety, as the sole county in the Greenville Assessment Area. Greenville County is one of four counties in the Greenville-Anderson, SC MSA. The bank operates four, or 40.0 percent, of the full-service offices in the State of South Carolina, and the main office is located in Greenville. The bank also operates non-deposit-taking ATMs and drive-through facilities at each location. The assessment area accounts for 50.5 percent of the rated area loans by number and 57.0 percent of the deposits by dollar volume.

#### Economic and Demographic Data

The assessment area’s demographics affect mortgage loan demand among low- and moderate-income borrowers and in low- and moderate-income census tracts. The 2015 ACS Census shows the majority of the owner-occupied housing units and businesses are located in middle- and upper-income census tracts. Thus, opportunities to lend in these geographies may be greater. In addition, approximately 64.0 percent of the families in the assessment area are categorized as middle- and upper-income. The aforementioned, while coupled with the high level of poverty in the assessment area, pose challenges for home mortgage lending to low-income families. The following table presents select 2019 demographic, housing, and economic information for the assessment area.

<b>Demographic Information of the Greenville Assessment Area</b>						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	111	9.9	22.5	34.2	33.3	-
Population by Geography	474,903	6.8	17.3	35.9	40.1	-
Housing Units by Geography	199,369	7.0	18.3	36.0	38.7	-
Owner-Occupied Units by Geography	118,621	3.9	13.9	36.4	45.9	-
Occupied Rental Units by Geography	61,241	11.8	25.6	34.8	27.7	-
Vacant Units by Geography	19,507	10.5	22.8	37.1	29.6	-
Businesses by Geography	36,003	6.7	14.7	32.0	46.6	-
Farms by Geography	784	3.7	11.9	42.6	41.8	-
Family Distribution by Income Level	120,620	21.1	15.2	18.1	45.5	-
Household Distribution by Income Level	179,862	22.8	14.9	15.8	46.5	-
Median Family Income MSA: 24860 Greenville-Anderson, SC MSA		\$28,097		Median Housing Value Median Gross Rent Families Below Poverty Level		\$159,446 \$776 11.8%

*Source: 2015 ACS Data, 20219 D&B Data, and FFIEC Median Family Income. (\*) The NA category consists of geographies that have not been assigned an income classification. Due to rounding, totals may not equal 100.0 percent.*



According to the 2019 D&B data, 36,003 businesses operated in the Greenville Assessment Area. The following reflects the gross annual revenues for these businesses:

- 82.9 percent had \$1 million or less,
- 5.8 percent had more than \$1 million, and
- 11.3 percent had unknown revenues.

**Employment Conditions/Major Employers**

Data obtained from the Bureau of Labor Statistics reflects changes in the unemployment rates during the evaluation period. This data reflects changes in the economy for Greenville County, the State of South Carolina, and the nation during the review period. Greenville County’s unemployment rate is consistently lower than the state and national rates. However, the effects of the COVID-19 pandemic contributed to the unemployment rate increases for the county, the state, and the nation in 2020.

Unemployment Rates - Greenville Assessment Area			
Area	2018	2019	2020
	%	%	%
Greenville County	3.0	2.4	5.8
State of South Carolina	3.4	2.8	6.2
National Average	3.9	3.7	8.1

*Source: Bureau of Labor Statistics*

The top industries in the assessment area, according to the 2019 D&B data, were services at 39.8 percent, non-classifiable establishments at 16.5 percent, retail trade at 12.9 percent, finance, insurance, and real estate at 9.9 percent, and construction at 7.1 percent. Of the total businesses operating in the assessment area, 61.0 percent have four or fewer employees and 87.8 percent operate from a single location. According to Moody’s Analytics, the top employers in Greenville County include Prisma Health, Michelin North America, Incorporated (Inc.), Bi-Lo Supermarkets, Clemson University, and GE Power & Water.

**Competition**

The Greenville Assessment Area is a highly competitive market for financial services. According to the *FDIC’s June 30, 2020, Summary of Deposits Report*, there are 30 financial institutions operating 146 offices in the assessment area. Of these institutions, Southern First Bank is ranked 5<sup>th</sup> with a deposit market share of 7.7 percent. The remaining top four financial institutions account for 57.1 percent of deposit market share.

There is a high level of competition for home mortgage loans among several banks, credit unions, and non-depository mortgage lenders in the assessment area. In 2019, 477 lenders reported 23,393 residential mortgage originations totaling \$5.3 billion in this assessment area. Of these lenders, Southern First Bank ranked 5<sup>th</sup> with a market share of 3.4 percent. The remaining top four home mortgage lenders account for 19.2 percent of the market share for home mortgages.

There is high level of competition for small business loans among several lenders in the assessment area. Aggregate data for 2019 indicates 93 financial institutions reported 12,037 small business loans totaling \$523.2 million in this assessment area. Of these lenders, Southern First Bank ranked 10<sup>th</sup> with a market share of 2.6 percent. The top five institutions account for 56.3 percent of the small business market share, and the institution that has the largest market share (20.06 percent) does not have a branch in the assessment area.

### **Community Contact**

As part of the CRA evaluation process, examiners typically contact third parties who are knowledgeable regarding the bank's assessment area to assist in identifying credit and community development needs and to obtain information helpful in developing the performance context for the bank. This information also helps in determining whether local financial institutions are responsive to identified needs within the assessment area.

Examiners used information obtained from a previously conducted community contact during this evaluation. The contact's organization promotes positive community relations by providing credit and housing education, acting as liaisons between property owners and tenants, and assisting low- and moderate-income individuals with housing and financial needs. The contact stated that economic conditions within Greenville County continue to improve due to the presence of major employers in the area, such as the Bayerische Motoren Werke AG Automotive Plant. The contact further stated that with poverty rates of 10.0 to 12.0 percent, there is a negative trend for affordable housing and eviction rates are higher than usual. The contact identified that there is an increasing need for banks to provide affordable housing incentives, as well as support to agencies focused on helping low- and moderate-income individuals keep their homes. The contact indicated there is also a need for financial education, but local banks are not adequately providing for the credit needs of the community. Credit unions have been the primary source for credit, and a large portion of the population remains unbanked, which forces individuals into riskier, more expensive credit options.

### **Credit and Community Development Needs and Opportunities**

Considering information obtained from the community contact, bank management, and demographic and economic data, examiners determined that affordable housing and small business loans represent continuing credit needs within the assessment area. Affordable housing and small business loans, especially in light of the COVID-19 pandemic, continue to be in high demand. Opportunities exist for such lending based on information received from the community contact and demographic information. The significant percentage of businesses with gross annual revenues of \$1 million or less within the assessment area, coupled with the large number of businesses operating with four or fewer employees also support this conclusion.

## CONCLUSIONS ON PERFORMANCE CRITERIA IN GREENVILLE ASSESSMENT AREA

### LENDING TEST

Lending Test performance in the Greenville Assessment Area reflects good responsiveness to the assessment area's credit needs. The geographic distribution of loans reflects adequate penetration of low- and moderate-income census tracts, and borrower profile reflects poor penetration among individuals of different incomes and businesses of different sizes. In addition, the bank makes use of flexible lending practices in order to serve the assessment area's credit needs and made an adequate level of community development loans.

#### Geographic Distribution

The geographic distribution of loans reflects adequate penetration throughout this assessment area.

##### *Home Mortgage Loans*

The geographic distribution of home mortgage loans reflects adequate penetration throughout the assessment area. The bank's performance in low-income census tracts exceeded both aggregate and demographic data. The bank's performance in moderate-income census tracts was below aggregate and demographic data, but adequate given the strong competition in the area.

##### *Small Business Loans*

The geographic distribution of small business loans reflects adequate penetration throughout the assessment area. The bank's performance in low-income census tracts exceeded both aggregate and demographic data. The bank's performance in moderate-income census tracts was comparable to aggregate and below the percent of businesses.

#### Borrower Profile

The distribution of loans reflects poor penetration among individuals of different income levels and businesses of different sizes.

##### *Home Mortgage Loans*

The distribution of home mortgage loans reflects poor penetration among borrowers of different income levels. Lending to low-income borrowers was significantly below both aggregate and demographic data. Examiners noted limited lending opportunities when considering the number of families living below the poverty level and the low percentage of aggregate lending. Lending to moderate-income borrowers was less than half of aggregate and demographic data.

##### *Small Business Loans*

The distribution of small business loans reflects adequate penetration among businesses of different sizes. Lending to businesses with gross annual revenues of \$1 million or less was

slightly below aggregate data and significantly below demographic data. There is a high level of competition within the assessment area that impacted small business lending.

### **Community Development Loans**

Southern First Bank originated an adequate level of community development loans in the Greenville Assessment Area. In comparison to the previous evaluation, fewer community development loans by number were made, but there was a significant increase in the dollar volume. The bank originated nine community development loans totaling \$18.3 million compared to 20 loans totaling \$2.6 million during the previous evaluation. This performance represents 60.0 percent by number and 55.2 percent by dollar volume of community development loans in South Carolina. Below are notable examples of the bank's community development loans originated in the Greenville Assessment Area during the evaluation period:

- Two loans totaling \$6,081,791 to a nonprofit agency. The agency used one loan (\$4,081,791) to refinance commercial property used as its operations offices, and a line of credit totaling \$2,000,000 to provide working capital until grants were available. The agency provides food, shelter, clothing, counseling, personal development, and addiction recovery to low- and moderate-income individuals. The loans promote community service.
- One loan totaling \$1,895,000 to an entity to refinance mixed-use commercial property located in an Opportunity Zone. Opportunity Zones are an economic development tool that allows investments in distressed areas in the United States. Their purpose is to spur economic growth and job creation in low-income communities while providing tax
- benefits to investors. The loan promotes revitalization and stabilization of the assessment area.
- One loan totaling \$2,473,011 to an organization to revitalize a shopping center with spaces leased to small businesses. The shopping center is located in a moderate-income census tract, and the businesses provide jobs to low- and moderate-income individuals. The loan promotes revitalization and stabilization of the area.

### **INVESTMENT TEST**

The bank has an adequate level of qualified investments and grants. This level of performance exhibits adequate responsiveness to community development needs. However, the institution rarely uses innovative or complex investments to support community development initiatives.

### **Investment and Grant Activity**

The bank has an adequate level of qualified investments in the Greenville Assessment Area relative to the bank's operations. Qualified investments totaled \$1.6 million, or 41.4 percent, of the State of South Carolina's community development investments. The investments consist of \$1.4 million in MBS that support affordable housing in the Greenville MSA. The bank also made 50 donations totaling \$116,000. Of these contributions, \$26,000 benefitted affordable housing, \$88,000 benefitted community services, and \$2,000 provided economic development.

**SERVICE TEST**

Southern First Bank’s delivery systems are reasonably accessible to essentially all portions of the assessment area. In addition, services and business hours do not vary in a way that inconveniences certain portions of the assessment area. The bank provides an adequate level of community development services.

**Accessibility of Delivery Systems**

Delivery systems are reasonably accessible to essentially all portions of the assessment area. The bank has four branches in the assessment area and all offer drive-through and ATM services. The four branches are located in upper-income census tracts. However, two branches are in close proximity to several low- and moderate-income census tracts. Although no branches are located in low- or moderate-income census tracts, a variety of alternative delivery systems are available to all customers.

Branch and ATM Distribution by Geography Income Level								
Tract Income Level	Census Tracts		Population		Branches		ATMs	
	#	%	#	%	#	%	#	%
Low	11	10.0	32,180	6.8	-	-	-	-
Moderate	25	22.5	81,214	17.3	-	-	-	-
Middle	38	34.2	170,281	35.9	-	-	-	-
Upper	37	33.3	190,228	40.0	4	100.0	4	100.0
<b>Total</b>	<b>111</b>	<b>100.0</b>	<b>473,903</b>	<b>100.0</b>	<b>4</b>	<b>100.0</b>	<b>0</b>	<b>100.0</b>

*Source: 2015 ACS Data; Bank Data; Due to rounding, totals may not equal 100.0 percent.*

**Community Development Services**

Southern First Bank provides an adequate level of community development services within this assessment area. Since the last evaluation, bank personnel provided 29 qualified community development services in the Greenville Assessment Area. These services include bank personnel delivering financial services or technical assistance to various organizations that benefit each of the bank’s assessment areas. Of the 29 community development services, affordable housing accounted for 10.3 percent and community services accounted for 89.7 percent of the total community development services provided during the evaluation.

The following are notable examples of community development services provided in this assessment area during the evaluation.

- Bank employees taught financial literacy classes at Title 1 schools and/or schools where greater than 50.0 percent of the students receive free or reduced meals.
- Bank officer serves on the Board of Directors (Board) of a certified Community Development Corporation that builds affordable housing for low- and moderate-income families.



- Bank employees serve on the Board of a nonprofit that develops both single family homes for ownership and rental properties in the Greenville Assessment Area and is now specializing in affordable rental units for seniors.

## CHARLESTON ASSESSMENT AREA – Full-Scope Review

### DESCRIPTION OF INSTITUTION’S OPERATIONS IN CHARLESTON ASSESSMENT AREA

Southern First Bank delineates two counties, Charleston and Berkeley, in their entirety as the Charleston Assessment Area. Charleston and Berkeley Counties are two of three counties in the Charleston-North Charleston, SC MSA. The bank operates three, or 30.0 percent, of the full-service offices in the State of South Carolina in the Charleston Assessment Area. However, only one office in the assessment area offers a non-deposit-taking ATM and drive-thru facility. The assessment area accounts for 18.3 percent of the rated area loans by number and 25.2 percent of the state’s deposits by dollar volume.

#### **Economic and Demographic Data**

The assessment area’s demographics affect mortgage loan demand among low- and moderate-income borrowers and in low- and moderate-income census tracts. The 2015 ACS Census shows the substantial majority of the owner-occupied housing units and businesses are located in middle- and upper-income census tracts. Thus, opportunities to lend in these areas may be greater. In addition, approximately 60.3 percent of the families in the assessment area are categorized as middle- and upper-income. The aforementioned, coupled with the high level of poverty in the assessment area, poses challenges for home mortgage lending to low-income families. The following table presents select 2019 demographic, housing, and economic information for the assessment area.

<b>Demographic Information of the Charleston Assessment Area</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	131	10.7	22.1	35.9	28.2	3.1
Population by Geography	566,517	8.4	20.3	39.5	30.8	1.0
Housing Units by Geography	252,110	8.3	20.3	37.6	32.9	1.0
Owner-Occupied Units by Geography	137,987	4.2	17.5	41.1	37.0	0.4
Occupied Rental Units by Geography	79,061	15.0	24.2	36.4	22.7	1.7
Vacant Units by Geography	35,062	9.3	22.3	26.8	39.7	1.9
Businesses by Geography	47,716	9.0	16.5	31.9	40.8	1.8
Farms by Geography	1,104	4.3	16.2	45.0	34.1	0.5
Family Distribution by Income Level	136,371	22.9	16.8	19.2	41.1	-
Household Distribution by Income Level	217,048	25.0	15.6	17.4	42.1	-
Median Family Income MSA: 16700 Charleston-North Charleston, SC MSA		\$65,558	Median Housing Value			\$259,105
			Median Gross Rent			\$1,035
			Families Below Poverty Level			11.7%
<i>Source: 2015 ACS Data, 20219 D&amp;B Data, and FFIEC Median Family Income. (*) The NA category consists of geographies that have not been assigned an income classification. Due to rounding, totals may not equal 100.0 percent.</i>						

According to the 2019 D&B data, 47,716 businesses operated in the Charleston Assessment Area. The following reflects the gross annual revenues for these businesses:

- 84.6 percent had \$1 million or less,
- 4.9 percent had more than \$1 million, and
- 10.5 percent had unknown revenues.

### Employment Conditions/Major Employers

Data obtained from the Bureau of Labor Statistics reflects changes in the unemployment rates during the evaluation period. This data reflects changes in the economy for Charleston and Berkeley Counties, the State of South Carolina, and the nation during the review period. Charleston and Berkeley Counties' unemployment rates are consistently lower than the state and national rates from 2018 to 2019. However, the effects of the COVID-19 pandemic contributed to the unemployment rate increases for the counties, the state, and the nation in 2020.

Unemployment Rates - Charleston Assessment Area			
Area	2018	2019	2020
	%	%	%
Charleston County	2.8	2.3	6.5
Berkeley County	3.1	2.5	5.8
State of South Carolina	3.4	2.8	6.2
National Average	3.9	3.7	8.1

*Source: Bureau of Labor Statistics*

The top industries in the assessment area, according to the 2019 D&B data, were services at 39.2 percent, non-classifiable establishments at 17.4 percent, retail trade at 13.5 percent, finance, insurance, and real estate at 8.7 percent, and construction at 7.4 percent. Of the total businesses operating in the assessment area, 61.8 percent have four or fewer employees and 88.8 percent operate from a single location. According to Moody's Analytics, the top employers in Charleston County include: Joint Base Charleston, Medical University of South Carolina, Boeing, Charleston County School District, and Roper St. Francis Healthcare. The top employers in Berkeley County include Berkeley County School District, Trident Health, Wal-Mart Stores Inc., Robert Bosch LLC, and Science Applications International Corporation.

### Competition

The Charleston Assessment Area is a highly competitive market for financial services. According to the *FDIC's June 30, 2020, Summary of Deposits Report*, there are 32 financial institutions operating 154 offices in the assessment area. Of these institutions, Southern First Bank is ranked 9<sup>th</sup> with a deposit market share of 7.7 percent. The top five financial institutions account for 66.7 percent of deposit market share.

There is a high level of competition for home mortgage loans among banks, credit unions, and non-depository mortgage lenders in the assessment area. In 2019, 551 lenders reported 32,371



residential mortgage originations totaling \$10.1 billion in this assessment area. Of these lenders, Southern First Bank ranked 36<sup>th</sup> with a market share of 0.9 percent. The top five home mortgage lenders account for 19.0 percent of the market share for home mortgages.

There is high level of competition for small business loans among lenders in the assessment area. Aggregate data for 2019 indicates 119 financial institutions reported 16,441 small business loans totaling \$702.3 million in this assessment area. Of these lenders, Southern First Bank ranked 18<sup>th</sup> with a market share of 0.9 percent. The top five institutions account for 58.6 percent of the small business market share.

### **Community Contact**

Examiners contacted an economic development organization that serves the Charleston, SC MSA. The organization works to support new business growth, as well as retention and expansion of existing businesses in Charleston and Berkeley Counties. The contact stated that counties were experiencing growth, and while the contact was not aware of any credit needs that were not addressed by local financial institutions, there are opportunities to assist individuals starting new businesses in obtaining start-up financing. Finally, the contact stated that there is a high amount of competition between financial institutions.

### **Credit and Community Development Needs and Opportunities**

Considering information obtained from the community contact, bank management, and demographic and economic data, examiners determined that small business loans and affordable housing represent continuing credit needs within the assessment area. The contact indicated there's a need for assistance in obtaining start-up financing for new business. In addition, the number of small businesses with four or fewer employees and a majority of businesses reporting gross annual revenues of \$1 million or less support the need for small business loans. Examiners also determined the need for affordable housing based on the percentages of low- and moderate-income families in the assessment area. The assessment area's high median housing value in relation to low- and moderate-income family incomes further supports the need for affordable housing.

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN CHARLESTON ASSESSMENT AREA**

### **LENDING TEST**

Lending Test performance in the Charleston Assessment Area reflects good responsiveness to assessment area's credit needs. The geographic distribution of loans reflects poor penetration of loans to low- and moderate-income census tracts, and the borrower profile reflects poor penetration among individuals of different incomes and businesses of different sizes. In addition, the bank makes use of flexible lending practices in order to serve assessment area credit needs and made a relatively high level of community development loans.

## **Geographic Distribution**

The geographic distribution of loans reflects poor penetration throughout this assessment area.

### *Home Mortgage Loans*

The geographic distribution of home mortgage loans reflects poor penetration throughout the assessment area. The bank's performance in low-income census tracts exceeded aggregate data and was comparable to demographic data. However, the bank's performance declined year-over-year during the review period and was below demographics for 2020. The bank's performance in moderate-income census tracts was less than half of aggregate and demographic data.

### *Small Business Loans*

The geographic distribution of small business loans reflects adequate penetration throughout the assessment area. The bank's performance in low-income census tracts exceeded aggregate and demographic data. Performance in moderate-income census tracts exceeded aggregate data, but was relatively in line with demographics.

## **Borrower Profile**

The distribution of loans reflects poor penetration among individuals of different income levels and businesses of different sizes.

### *Home Mortgage Loans*

The distribution of home mortgage loans reflects poor penetration among borrowers of different income levels. Lending to low-income borrowers was significantly below both aggregate and demographic data. Lending to moderate-income borrowers was also significantly below both aggregate and demographic data. The bank's performance was less than half of both benchmarks for comparison purposes.

### *Small Business Loans*

The distribution of small business loans reflects adequate penetration among businesses of different sizes. Lending to businesses with gross annual revenues of \$1 million or less was comparable to aggregate data, but significantly below the percent of businesses. The bank's performance declined to 24.8 percent in 2020, almost half of 2019 performance. However, the businesses that did not report revenue increased 27.1 percent due in large part to the significant number of 2020 small business loans made under the PPP, wherein revenue information is not required to be collected.

## **Community Development Loans**

Southern First Bank originated a relatively high level of community development loans in the Charleston Assessment Area, which represents a significant increase by dollar amount from the previous evaluation. The bank originated six community development loans totaling \$14.8 million compared to six loans totaling \$310,000 during the previous evaluation. This performance represents 40.0 percent by number and 44.7 percent by dollar volume of community

development loans in South Carolina. Below are notable examples of the bank's community development loans originated in the Charleston Assessment Area during the evaluation period.

- A loan totaling \$1,600,000 to a small business to renovate a retail property that includes space for three businesses in a low-income census tract. Two businesses occupying the space provide jobs to low- and moderate-income individuals. The loan promotes revitalization and stabilization of the area.
- Renewal of a line of credit totaling \$2,200,000 to an entity located in a low-income tract in an Opportunity Zone. The entity provides cleaning and decontamination services to government and commercial buildings, including COVID decontamination. The loan promotes revitalization and stabilization of the area.
- One PPP loan totaling \$1,072,267 to a company located in a low-income census tract. Funds were used for job retention during the COVID-19 pandemic.

## **INVESTMENT TEST**

The bank has a poor level of qualified investments and grants. This performance level exhibits poor responsiveness to community development needs. Further, the institution rarely uses innovative or complex investments to support community development initiatives.

### **Investment and Grant Activity**

The bank has a poor level of qualified community development investments in the Charleston Assessment Area. No investments were made in this assessment area during the evaluation period. The bank made eight donations totaling \$17,000, which benefited organizations that provided community services targeted to low- and moderate-income individuals and areas.

## **SERVICE TEST**

Southern First Bank's delivery systems are reasonably accessible to essentially all portions of the assessment area, and the opening and closing of branches has generally not adversely affected the accessibility of its delivery systems. In addition, services and business hours do not vary in a way that inconveniences certain portions of the assessment area, and the bank provides a limited level of community development services.

### **Accessibility of Delivery Systems**

Delivery systems are reasonably accessible to essentially all portions of the assessment areas. The bank has three branches in the assessment area. One branch is located in a middle-income census tract, and two branches are in upper-income census tracts. Only one of the two branches in an upper-income census tract offers drive-through and ATM services. Two branches are in close proximity to several low- and moderate-income census tracts. Although no branches are located in low- or moderate-income census tracts, a variety of alternative delivery systems are available to all customers.

Branch and ATM Distribution by Geography Income Level								
Tract Income Level	Census Tracts		Population		Branches		ATMs	
	#	%	#	%	#	%	#	%
Low	14	10.6	47,435	8.4	-	-	-	-
Moderate	29	22.0	114,919	20.3	-	-	-	-
Middle	47	35.6	223,737	39.5	1	33.3	-	-
Upper	37	28.0	174,679	30.8	2	66.7	1	100.0
NA	5	3.8	5,747	1.0	-	-	-	-
<b>Total</b>	<b>132</b>	<b>100.0</b>	<b>566,517</b>	<b>100.0</b>	<b>3</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>

*Source: 2015 ACS Data); Bank Data*

### **Changes in Branch Locations**

To the extent changes have been made, the opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies or to low- and moderate-income individuals. Since the last evaluation, the bank opened one branch in the assessment area in a middle-income geography. No branches were closed in this assessment area.

### **Community Development Services**

Southern First Bank provides a limited level of community development services within this assessment area. Since the last evaluation, bank personnel provided six qualified community development services. These services include bank personnel delivering financial services or technical assistance to various organizations that benefit this assessment area. Of the six community development services, economic development accounted for 83.3 percent and community services accounted for 16.7 percent of the total community development services provided during the evaluation.

The following are notable examples of community development services provided in this assessment area during the evaluation.

- Bank employee serves on the Board and the Finance Committee of an economic development organization whose mission is to bring new businesses and jobs to the assessment area while improving the economy.
- Bank employee serves on the Board of an economic development organization. The organization’s mission is to attract and assist with the expansion of businesses and entrepreneurs in the greater Charleston Area.

## COLUMBIA ASSESSMENT AREA– Full-Scope Review

### DESCRIPTION OF INSTITUTION’S OPERATIONS IN COLUMBIA ASSESSMENT AREA

During the review period, Southern First Bank delineated two counties, Lexington and Richland, in their entirety as the Columbia Assessment Area. Lexington and Richland Counties are two of six counties in the Columbia, SC MSA. The bank operated three, or 30.0 percent, of the full-service offices for the State of South Carolina in the Columbia Assessment Area for the significant majority of the review period (two branches closed on September 30, 2020: one in Richland County and one in Lexington County). All branches have non-deposit-taking ATMs and drive-through facilities are available. The assessment area accounts for 31.2 percent of the rated area loans by number and 17.8 percent of the state’s deposits by dollar volume.

#### Economic and Demographic Data

The assessment area’s demographics affect mortgage loan demand among low- and moderate-income borrowers and in the low- and moderate-income census tracts. The 2015 ACS Census shows the majority of the owner-occupied housing units and businesses are located in middle- and upper-income census tracts. Thus, opportunities to lend in these geographies may be greater. In addition, approximately 62.2 percent of the families in the assessment area are categorized as middle- and upper-income. The aforementioned, coupled with the high level of poverty in the assessment area, poses challenges for home mortgage lending to low-income families. The following table presents select 2019 demographic, housing, and economic information for the assessment area.

Demographic Information of the Columbia Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	163	9.2	24.5	30.7	32.5	3.1
Population by Geography	671,742	6.0	22.7	32.4	36.3	2.6
Housing Units by Geography	283,117	6.7	24.2	32.9	36.1	0.1
Owner-Occupied Units by Geography	164,451	2.6	19.1	34.2	44.0	-
Occupied Rental Units by Geography	87,255	13.6	31.8	31.3	23.3	-
Vacant Units by Geography	31,411	9.1	29.4	30.1	30.5	0.8
Businesses by Geography	44,880	9.3	20.1	31.2	38.8	0.7
Farms by Geography	1,123	2.6	18.3	36.4	42.7	-
Family Distribution by Income Level	160,794	21.9	15.9	19.3	42.9	-
Household Distribution by Income Level	251,706	23.2	15.9	18.0	42.9	-
Median Family Income MSA: 17900 Columbia, SC MSA		\$62,665	Median Housing Value Median Gross Rent Families Below Poverty Level			\$154,808 \$878 11.5%

*Source: 2015 ACS Data, 20219 D&B Data, and FFIEC Median Family Income. (\*) The NA category consists of geographies that have not been assigned an income classification. Due to rounding, totals may not equal 100.0 percent.*



According to the 2019 D&B data, 44,880 businesses operated in the Columbia Assessment Area. The following reflects the gross annual revenues for these businesses:

- 82.7 percent had \$1 million or less,
- 5.1 percent had more than \$1 million, and
- 12.2 percent had unknown revenues.

### Employment Conditions/Major Employers

Data obtained from the Bureau of Labor Statistics reflects changes in the unemployment rates during the evaluation period. This data reflects changes in the economy for Lexington and Richland Counties, the State of South Carolina, and the nation during the review period. Lexington County’s unemployment rates are consistently lower than the state and national rates. Richland County’s unemployment rates were relatively in line with state averages while below the national averages. The effects of the COVID-19 pandemic contributed to the unemployment rate increases for the counties, the state, and the nation in 2020.

Unemployment Rates - Columbia Assessment Area			
Area	2018	2019	2020
	%	%	%
Lexington County	2.9	2.3	4.5
Richland County	3.5	2.8	5.9
State of South Carolina	3.4	2.8	6.2
National Average	3.9	3.7	8.1

*Source: Bureau of Labor Statistics*

The top industries in the assessment area, according to the 2019 D&B data, were services at 41.5 percent, non-classifiable establishments at 15.5 percent, retail trade at 13.4 percent, finance, insurance, and real estate at 8.4 percent, and construction at 6.8 percent. Of the total businesses operating in the assessment area, 61.5 percent have four or fewer employees and 86.9 percent operate from a single location. According to Moody’s Analytics, the top employers in Lexington County include Dominion Energy South Carolina, Amazon, Michelin NA Inc., Nephron Pharmaceuticals, and Lexington Medical Center. In addition, the top employers in Richland County include Prisma Health, Blue Cross Blue Shield of SC, AT&T Telecommunications, United Parcel Services, and Verizon.

### Competition

The Columbia Assessment Area is a moderately competitive market for financial services. According to the *FDIC’s June 30, 2020, Summary of Deposits Report*, there are 22 financial institutions operating 148 offices in the assessment area. Of these institutions, Southern First Bank is ranked 9<sup>th</sup> with a deposit market share of 1.5 percent. The top five financial institutions account for 83.9 percent of deposit market share.

There is a moderate level of competition for home mortgage loans among banks, credit unions, and non-depository mortgage lenders in the assessment area. In 2019, 472 lenders reported 27,173 residential mortgage originations totaling \$5.4 billion in this assessment area. Of these lenders, Southern First Bank ranked 10<sup>th</sup> with a market share of 2.6 percent. The top five home mortgage lenders account for 22.3 percent of the market share for home mortgages.

There is a moderate level of competition for small business loans among lenders in the assessment area. Aggregate data for 2019 indicates 91 financial institutions reported 13,077 small business loans totaling \$560.8 million in this assessment area. Of these lenders, Southern First Bank ranked 17<sup>th</sup> with a market share of 1.2 percent. The top five institutions account for 53.0 percent of the small business market share, and the top lender does not have a location in the assessment area.

### **Community Contact**

Examiners contacted a representative from an economic development organization serving this assessment area. The contact indicated that based on the low unemployment rates and high per capita incomes, the economy in the assessment area was doing well. The assessment area continues to grow as young families migrate to the area for jobs in the school districts or the local hospitals. The current demand for housing is growing much faster than the availability of affordable housing. The contact indicated credit opportunities within the assessment area included financing for small business and incentive program assistance with state and local governments. Finally, the contact stated financial institutions are adequately meeting the credit needs of the community.

### **Credit and Community Development Needs and Opportunities**

Examiners determined that affordable housing and small business loans represent continuing credit needs within the assessment area when considering information obtained from the community contact, bank management, and demographic and economic data. The significant percentage of businesses with gross annual revenues of \$1 million or less within the assessment area, coupled with the large number of businesses operating with four or fewer employees support this conclusion. The high poverty level, low percent of owner-occupied housing, and the median family income compared to median housing cost support the need for affordable housing. The community contact further stated that the demand for housing was increasing faster than the availability of affordable housing. The COVID-19 pandemic has also affected economic conditions in this assessment area, with small business loans and affordable housing continuing to be in high demand.

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN COLUMBIA ASSESSMENT AREA**

### **LENDING TEST**

Lending Test performance in the Columbia Assessment Area reflects good responsiveness to assessment area credit needs. The geographic distribution of loans reflects adequate penetration of low-and moderate-income census tracts. The borrower profile reflects adequate penetration among individuals of different incomes and businesses of different sizes. In addition, the bank made few, if any, community development loans, but makes use of flexible lending practices in order to serve assessment area credit needs.

#### **Geographic Distribution**

The geographic distribution of loans reflects adequate penetration throughout this assessment area.

##### *Home Mortgage Loans*

The geographic distribution of home mortgage loans reflects adequate penetration throughout the assessment area. The bank's performance in low-income census tracts exceeded aggregate and demographic data. However, the bank's performance in moderate-income census tracts was below aggregate and demographic data.

##### *Small Business Loans*

The geographic distribution of small business loans reflects adequate penetration throughout the assessment area. The bank's performance in low-income census tracts was below aggregate and demographic data. Lending in moderate-income census tracts exceeded aggregate data and was comparable to demographic data.

#### **Borrower Profile**

The distribution of loans reflects adequate penetration among individuals of different income levels and businesses of different sizes.

##### *Home Mortgage Loans*

The distribution of home mortgage loans reflects adequate penetration among borrowers of different income levels. Lending to low-income borrowers was comparable to aggregate data, but significantly below demographic data. Examiners noted limited lending opportunities when considering the number of families living below the poverty level and the aggregate lending levels. Lending to moderate-income borrowers exceeded both aggregate and exceeded demographic data.



### *Small Business Loans*

The distribution of small business loans reflects adequate penetration among businesses of different sizes. Lending to businesses with gross annual revenues of \$1 million or less was slightly below aggregate data, but considered acceptable, and significantly below demographic data.

### **Community Development Loans**

Southern First Bank did not originate any community development loans in the Columbia Assessment Area during the evaluation period. This is compared to two loans totaling \$1.0 million originated during the previous evaluation.

### **INVESTMENT TEST**

The bank has an adequate level of qualified investments and grants. This performance level exhibits adequate responsiveness to community development needs. Further, the institution rarely uses innovative or complex investments to support community development initiatives.

### **Investment and Grant Activity**

The bank has an adequate level of qualified investments in the Columbia Assessment Area relative to the bank's operations. Qualified investments totaled \$1.1 million, or 29.4 percent of the State of South Carolina's community development investments. The investments consisted of a \$110,000 certificate of deposit in a minority depository institution that has renewed annually during the review period for economic development for a total of \$331,000, a prior period investment for \$99,000 for economic development, and a revenue bond totaling \$660,000 to revitalize and stabilize the Columbia Assessment Area. The bank also made 22 donations totaling \$18,000. Of these contributions, \$18,000 benefitted community services and \$1,000 provided economic development.

### **SERVICE TEST**

Southern First Bank's delivery systems are reasonably accessible to essentially all portions of the assessment area and the opening and closing of branches has generally not adversely affected the accessibility of its delivery systems. In addition, services and business hours do not vary in a way that inconveniences certain portions of the assessment area. However, the bank provided few, if any, community development services.

### **Accessibility of Delivery Systems**

Delivery systems are reasonably accessible to essentially all portions of the assessment areas. As addressed, the bank has three branches in the assessment area during the loan review period, and all three offer drive-through or ATM services. One branch is located in a middle-income census tract and is located in close proximity to low-and moderate-income census tracts. Two branches are located in upper-income census tracts (both closed on September 30, 2020). Although no

branches are located in low- or moderate-income census tracts, a variety of alternative delivery systems are available to all customers.

<b>Branch and ATM Distribution by Geography Income Level</b>								
<b>Tract Income Level</b>	<b>Census Tracts</b>		<b>Population</b>		<b>Branches</b>		<b>ATMs</b>	
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low	15	9.2	40,417	6.1	-	-	-	-
Moderate	40	24.5	152,343	22.7	-	-	-	-
Middle	50	30.7	217,353	32.3	1	33.3	1	33.3
Upper	53	32.5	243,903	36.3	2*	66.7	2*	66.7
NA	5	3.1	17,726	2.6	-	-	-	-
<b>Total</b>	<b>163</b>	<b>100.0</b>	<b>671,742</b>	<b>100.0</b>	<b>3</b>	<b>100.0</b>	<b>3</b>	<b>100.0</b>

*Source: 2015 ACS Data; Bank Data; \*Both of these branches/ATMs closed on 9/30/2020.*

### **Changes in Branch Locations**

To the extent changes have been made, the opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies or to low- and moderate-income individuals. As addressed, since the last evaluation, the bank closed two branches in the assessment area, both were in upper-income geographies. No branches were opened in this assessment area during the evaluation period. The remaining branch in the assessment area is in close proximity to low- and moderate-income census tracts.

### **Community Development Services**

Southern First Bank has not provided any qualifying community development services within this assessment area since the previous evaluation.

## GEORGIA

### CRA RATING FOR GEORGIA: NEEDS TO IMPROVE

The Lending Test is rated: Needs to Improve

The Investment Test is rated: Low Satisfactory

The Service Test is rated: Needs to Improve

### DESCRIPTION OF INSTITUTION’S OPERATIONS IN GEORGIA

Southern First Bank continues to delineate one assessment area in the State of Georgia. The Atlanta Assessment Area consists of Fulton County in its entirety, which is part of the Atlanta-Sandy Springs-Alpharetta, GA MSA. The bank operates one, or 7.7 percent, of its 13 full-service offices in the Atlanta Assessment Area. The Atlanta Assessment Area accounts for 7.6 percent of the institution-wide loans by number volume and 7.2 percent of deposits.

Examiners conducted a full scope review of the bank’s performance within this assessment area.

#### Economic and Demographic Data

The assessment area’s demographics affect mortgage loan demand among low- and moderate-income borrowers and in low- and moderate-income census tracts. The 2015 ACS Census shows the substantial majority of the owner-occupied housing units and businesses are located in middle- and upper-income census tracts. Thus, opportunities to lend in these geographic areas may be greater. In addition, approximately 63.4 percent of the families in the assessment area are categorized as middle- and upper-income. This coupled with the high level of poverty in the assessment area poses challenges for home mortgage lending to low-income families. The following table presents select 2019 demographic, housing, and economic information for the assessment area.

Demographic Information of the Atlanta Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	204	24.5	18.6	10.8	43.6	2.5
Population by Geography	983,903	16.6	18.8	14.0	49.3	1.3
Housing Units by Geography	444,761	18.1	19.3	13.2	48.8	0.6
Owner-Occupied Units by Geography	196,617	7.9	15.0	13.7	63.3	0.1
Occupied Rental Units by Geography	183,340	24.6	22.1	13.5	38.6	1.1
Vacant Units by Geography	64,804	30.4	24.4	11.2	33.4	0.5
Businesses by Geography	153,048	8.5	14.5	13.0	62.1	2.0
Farms by Geography	1,610	7.5	14.3	15.9	61.4	0.8
Family Distribution by Income Level	207,569	23.4	13.2	14.5	48.9	-

<b>Demographic Information of the Atlanta Assessment Area</b>						
Household Distribution by Income Level	379,957	26.5	14.8	15.3	43.4	-
Median Family Income - 12060 Atlanta- Sandy Springs-Alpharetta, GA MSA		\$67,322	Median Housing Value		\$247,476	
			Median Gross Rent		\$1,015	
			Families Below Poverty Level		13.0%	
<i>Source: 2015 ACS Data, 2020 D&amp;B Data, and FFIEC Median Family Income. (*) The NA category consists of geographies that have not been assigned an income classification. Due to rounding, totals may not equal 100.0 percent.</i>						

According to the 2019 D&B data, 153,048 businesses operated in the Atlanta Assessment Area. The following reflects the gross annual revenues for these businesses:

- 87.8 percent had \$1 million or less,
- 4.6 percent had more than \$1 million, and
- 7.6 percent had unknown revenues.

### **Employment Conditions/Major Employers**

Data obtained from the Bureau of Labor Statistics reflects changes in the unemployment rates during the evaluation period. This data reflects changes in the economy for Fulton County, the State of Georgia, and the nation during the review period. In 2018 and 2019, Fulton County's unemployment rate declined and was relatively in line with state and national averages. In 2020, the county's average rate increased significantly over the state average, but remained relatively comparable with the national average. The effects of the COVID-19 pandemic contributed to the unemployment rate increase in the county and the nation in 2020.

<b>Unemployment Rates - Atlanta Assessment Area</b>			
<b>Area</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>
	<b>%</b>	<b>%</b>	<b>%</b>
Fulton County	4.0	3.5	7.7
State of Georgia	4.0	3.4	3.7
National Average	3.9	3.7	8.1
<i>Source: Bureau of Labor Statistics</i>			

The top industries in the assessment area, according to the 2019 D&B data, were services at 43.0 percent, non-classifiable establishments at 22.8 percent, finance, insurance, and real estate at 11.2 percent, retail trade at 9.4 percent, transportation at 4.2 percent, and construction at 3.0 percent. Of the total businesses operating in the assessment area, 70.7 percent have four or fewer employees, and 90.0 percent operate from a single location. According to the Georgia Department of Labor, the top employers in Fulton County include Delta Air Lines, Inc., Emory Healthcare, Inc., Georgia Institute of Technology, Grady Health System, and Northside Hospital.

## **Competition**

The Atlanta Assessment Area is a highly competitive market for financial services. According to the *FDIC's June 30, 2020, Summary of Deposits Report*, there are 47 financial institutions operating 277 offices in the bank's assessment area. Of these institutions, Southern First Bank is ranked 25<sup>th</sup> with a deposit market share of 0.2 percent. The top five financial institutions account for 81.2 percent of the deposit market share.

There is a high level of competition for home mortgage loans among banks, credit unions, and non-depository mortgage lenders in the assessment area. In 2019, 671 lenders reported 70,434 residential mortgage originations totaling \$22.8 billion in this assessment area. Of these lenders, Southern First Bank ranked 125<sup>th</sup> with a market share of 0.1 percent. The top five home mortgage lenders account for 24.2 percent of the market share for home mortgages.

There is also a high level of competition for small business loans among lenders in the assessment area. Aggregate data for 2019 indicates 159 financial institutions reported 40,420 small business loans totaling \$1.4 billion in this assessment area, indicating a high degree of competition for this product. Of these lenders, Southern First Bank ranked 44<sup>th</sup> with a market share of 0.1 percent. The top five institutions account for 73.6 percent of the small business market share, and the institution with the largest market share (34.7 percent) does not have a branch in the assessment area.

## **Community Contacts**

Examiners contacted a representative of an economic development organization in the Atlanta Assessment Area. The organization works to connect businesses and entrepreneurs with resources they need to start, relocate, or expand operations in Fulton County. The contact stated that the organization was heavily involved in assisting local businesses acquire PPP loans at the beginning of the COVID-19 pandemic and continues to provide assistance in achieving loan forgiveness on those loans, although the pandemic's impact has not been fully realized. While the contact was not aware of any credit needs that were not addressed by local financial institutions, micro-loans to small businesses are an on-going need for local small businesses. Additionally, there are opportunities to assist individuals starting new businesses to provide start-up financing. Finally, the contact stated that there is a high amount of competition between financial institutions in the assessment area, and those institutions are generally responsive to community needs.

## **Credit and Community Development Needs and Opportunities**

Considering information obtained from the community contact, as well as demographic and economic data, examiners determined that small business loans represent a primary credit need of this assessment area. The significant percentage of businesses with gross annual revenues of \$1 million or less, the large number of businesses with four or fewer employees, and the information obtained from the community contact support this conclusion. Additionally, affordable housing represents a need, as 39.0 percent of the families within the assessment area are low- and moderate-income.



## CONCLUSIONS ON PERFORMANCE CRITERIA IN GEORGIA

### LENDING TEST

The Lending Test rating for Georgia is Needs to Improve. Lending levels reflect adequate responsiveness to the assessment areas' credit needs. The geographic distribution of loans reflects poor penetration of low- and moderate-income census tracts, and the borrower profile reflects poor penetration among individuals of different incomes and businesses of different sizes. The bank make use of flexible lending programs to expand lending; however, it originated a low level of community development loans that benefited the assessment area during the evaluation period.

#### Lending Activity

Lending levels reflect adequate responsiveness to the assessment area's credit needs. Southern First Bank entered into this market in late 2017. Home mortgage lending increased substantially from 2019 to 2020 due to the decline in mortgage interest rates. Small business lending has also steadily increased over the review period. The bank operates in a highly competitive market for both home mortgage and small business loans. Additionally, there is a high level of families living below the poverty level within this assessment area. Refer to the HMDA and CRA tables in the Appendix for details.

#### Geographic Distribution

The overall geographic distribution of home mortgage and small business loans is poor.

##### *Home Mortgage Loans*

The geographic distribution of home mortgage loans reflects poor penetration throughout the assessment area. The bank's lending performance in low-income census tracts was significantly below both aggregate and demographic data. Lending performance in the moderate-income census tracts was also significantly below both aggregate and demographic data.

##### *Small Business Loans*

The geographic distribution of small business loans reflects poor penetration throughout the assessment area. The bank did not originate any loans in low-income census tracts. Lending performance in the moderate-income census tracts was significantly below both aggregate and demographic data. However, in 2020, the bank's lending performance increased to 6.8 percent in those geographies, but remained more than half of demographics.

#### Borrower Profile

The distribution of loans reflects poor penetration among individuals of different income levels and businesses of different sizes throughout the assessment area.

##### *Home Mortgage Loans*

The distribution of loans reflects poor penetration among individuals of different income levels. The bank made no home mortgage loans to low- income borrowers. Additionally, no home

mortgage loans were made to moderate-income borrowers. However, the bank's lending to this income segment of the population increased in 2020; but was half of demographic data.

### *Small Business Loans*

The distribution of loans reflects poor penetration among businesses of different sizes. In 2018, lending to businesses with gross annual revenues of \$1 million or less was comparable to aggregate data, but significantly below demographic data. Lending performance in 2019 declined and was below both aggregate and demographic data. In 2020, the bank's lending performance continued to decline; however, it is noted that the percentage of small business loans that did not have reported income information increased by approximately 22.0 percent. This increase is a result, in part, of the number of PPP loans originated by the bank where revenue information was not required to be collected.

### **Community Development Loans**

Southern First Bank has made a low level of community development loans in the Atlanta Assessment Area. During this evaluation period, the bank originated one community development loan totaling \$1.1 million. This performance level represents 4.8 percent by number and 2.5 percent by dollar volume of the institution-wide community development loans. The community development loan represents a PPP loan that was originated in a moderate-income census tract within this assessment area. Funds were used for job retention during the COVID-19 pandemic.

### **INVESTMENT TEST**

The Investment Test rating for Georgia is Low Satisfactory. The bank has an adequate level of qualified investments and grants. This level of performance exhibits adequate responsiveness to community development needs. However, the bank rarely uses innovative or complex investments to support community development needs.

### **Investment and Grant Activity**

The bank has an adequate level of qualified investments in the Atlanta Assessment Area relative to the bank's operations. Seven qualified investments were made totaling \$1.7 million. They consist of \$1.2 million in MBS that support affordable housing and a \$500,000 municipal bond for capital improvements throughout the state. The bank also made five donations totaling \$3,000 that benefitted organizations that provide community services to low- and moderate-income individuals and areas. This level of activity represents 6.5 percent of the number volume and 19.1 percent of the dollar volume of the institution-wide community development investments.

### **SERVICE TEST**

The Service Test rating for Southern First Bank in Georgia is Needs to Improve. The bank has one office in the Atlanta Assessment Area. Delivery systems are accessible to limited portions of the assessment area given the location of the one office. Services and business hours do not vary in a way that inconveniences certain portions of the assessment area, particularly low- and

moderate-income geographies or individuals. In addition, the bank provides a limited level of community development services.

**Accessibility of Delivery Systems**

Delivery systems are accessible to the limited portions of the assessment area. The bank’s branch is located in an upper-income census tract. There are no low- or moderate-income census tracts in close proximity to the branch; however, a variety of alternative delivery systems are available to all customers.

Branch and ATM Distribution by Geography Income Level								
Tract Income Level	Census Tracts		Population		Branches		ATMs	
	#	%	#	%	#	%	#	%
Low	50	24.5	163,423	10.8	-	-	-	-
Moderate	38	18.6	184,700	20.8	-	-	-	-
Middle	22	10.8	137,806	31.2	-	-	-	-
Upper	89	43.6	485,142	37.2	1	100.0	-	-
NA	5	2.5	12,832	-	-	-	-	-
<b>Total</b>	<b>204</b>	<b>100.0</b>	<b>983,903</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>

*Source: 2015 ACS Data; Bank Data*

**Community Development Services**

Southern First Bank provides a limited level of community development services within this assessment area. Since the last evaluation, bank personnel have provided three qualified community development services in this assessment area. These services include the delivery of financial services or technical assistance to various organizations that benefit this assessment area. Two of the services were provided in 2018 and one in 2020. The services involved employees conducting fundraising for an organization that provides clothes and job training for low- and moderate-income individuals applying for employment.



## NORTH CAROLINA

**CRA RATING FOR NORTH CAROLINA: SATISFACTORY**

**The Lending Test is rated: Low Satisfactory**

**The Investment Test is rated: Low Satisfactory**

**The Service Test is rated: Low Satisfactory**

### DESCRIPTION OF INSTITUTION'S OPERATIONS IN NORTH CAROLINA

Southern First Bank delineated two assessment areas in North Carolina; Raleigh and Greensboro. The Raleigh Assessment Area consists of Wake County in its entirety, which is part of the Raleigh-Cary, NC MSA. The Greensboro Assessment Area was added in February 2019, and consists of Guilford County in its entirety, which is part of the Greensboro-High Point, NC MSA. The bank operates two (15.4 percent) of its 13 branch offices in North Carolina, one in each assessment area. The bank's operations in North Carolina account for 5.9 percent of the institution-wide loans by dollar volume and 4.8 percent of deposits. As previously addressed, a third North Carolina assessment area was delineated with the opening of a branch in Charlotte. However, given the timing of its opening, the month prior to this evaluation, it was not included in the scope of this evaluation.

### SCOPE OF EVALUATION – NORTH CAROLINA

Examiners conducted full-scope reviews of the bank's performance in the Raleigh and Greensboro Assessment Areas. When drawing overall state conclusions, the Raleigh Assessment Area was provided more weight due to the Greensboro Assessment Area being added in 2019. Refer to the following table for the distribution of lending, deposits, and branches in each assessment area.

<b>Assessment Area Breakdown of Loans, Deposits, and Branches Statewide</b>								
<b>Assessment Area</b>	<b>Loans</b>				<b>Deposits</b>		<b>Branches</b>	
	#	%	\$(000)	%	\$(000s)	%	#	%
Raleigh	204	48.5	67,221	52.5	71,387	67.9	1	50.0
Greensboro*	217	51.5	60,896	47.5	33,721	32.1	1	50.0
<b>Total</b>	<b>421</b>	<b>100.0</b>	<b>128,117</b>	<b>100.0</b>	<b>105,108</b>	<b>100.00</b>	<b>2</b>	<b>100.0</b>

Source: 2018, 2019, and 2020 HMDA and CRA Lars; Branch records as of 12/31/2020; FDIC Summary of Deposits as of 6/30/2020  
\*Greensboro office opened 1/2019

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN NORTH CAROLINA**

### **LENDING TEST**

The Lending Test rating for North Carolina is Low Satisfactory. Lending levels reflect adequate responsiveness to the assessment areas' credit needs. The geographic distribution of loans reflects adequate penetration of low- and moderate-income census tracts, and the borrower profile reflects adequate penetration among individuals of different incomes and businesses of different sizes. The bank made use of flexible lending programs to expand lending and provided a relatively high level of community development loans.

#### **Lending Activity**

Lending levels reflect adequate responsiveness to the assessment areas' credit needs. The bank entered the Raleigh market in early 2017 and the Greensboro market in early 2019. Home mortgage lending increased substantially during the review period, with the largest increase from 2019 to 2020 due to the decline in mortgage interest rates. Small business lending also steadily increased during the review period. The bank's limited lending opportunities based on the relatively low percentage of owner-occupied housing units and strong competition were factors considered in the analysis. Please refer to the HMDA and CRA lending performance tables in the Appendix for details.

#### **Geographic Distribution**

The overall geographic distribution of home mortgage and small business loans is adequate.

The geographic distribution of home mortgage and small business loans reflects adequate penetration throughout the assessment areas. Adequate performance in both the Raleigh and Greensboro Assessment Areas support this conclusion.

#### **Borrower Profile**

The overall borrower distribution of home mortgage and small business loans is adequate.

The borrower distribution of home mortgage loans is adequate among borrowers of different income levels. Adequate performance in the Raleigh Assessment Area primarily supports this conclusion. The borrower distribution of loans is adequate among businesses of different sizes. Adequate performance in both the Raleigh and Greensboro Assessment Areas supports this conclusion.

## **Community Development Loans**

Southern First Bank made a relatively high level of community development loans in North Carolina. During this evaluation period, the bank originated five community development loans totaling \$10.4 million. This performance represents 23.8 percent by number and 23.3 percent by dollar volume of the institution-wide community development loans. Performance was consistent throughout the assessment areas.

## **INVESTMENT TEST**

The Investment Test performance is rated Low Satisfactory in North Carolina. The bank has an adequate level of qualified investments and grants. This level of performance exhibits adequate responsiveness to community development needs. However, the bank rarely uses innovative or complex investments to support community development needs.

### **Investment and Grant Activity**

The bank has an adequate level of qualified investments in North Carolina relative to the operations in this state. The bank's qualified investments totaled 12, or 11.1 percent, by number volume and \$2.7 million, or 29.9 percent by dollar volume of the institution-wide total qualified community development investments. The investments included \$2.7 million in new MBS, which benefitted affordable housing projects in the assessment areas in North Carolina. The bank also made nine donations totaling \$19,000. Below is an example of a qualified investment made in North Carolina that covers multiple assessment areas.

- The bank purchased an investment in one MBS totaling \$459,000 that promotes affordable housing in the Raleigh and Greensboro Assessment Areas.

## **SERVICE TEST**

The Service Test is rated Low Satisfactory in the State of North Carolina. The bank's delivery systems are accessible to essentially all portions of the assessment area. Services and business hours do not vary in a way that inconveniences certain portions of the assessment areas, particularly low- and moderate-income geographies or individuals. Southern First Bank provided few, if any, level of community development services.

### **Accessibility of Delivery Systems**

Delivery systems are reasonably accessible to essentially all portions of the assessment areas. The bank has two branches in North Carolina, but the branches do not offer drive-through or ATM services. One branch is located in a middle-income census tract, and one branch is located in an upper-income census tract. Both branches are located near several low- and moderate-income census tracts within this assessment area. Although no branches are located in low- or moderate-income census tracts, a variety of alternative delivery systems are available to all customers.

### **Changes in Branch Locations**

To the extent changes have been made, the opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies or to low- and moderate-income individuals. Since the last evaluation, the bank opened one branch in North Carolina in an upper-income geography, and no branches were closed.

### **Community Development Services**

Southern First Bank provides few, if any, community development services within the assessment areas. Since the last evaluation, bank personnel provided one qualified community development service in the Greensboro Assessment Area. For this service, an employee serves on the Board and as treasurer for a non-profit organization that provides services to individuals and families facing critical hardships involving domestic violence, child abuse, mental health, and financial stability.

## **RALEIGH ASSESSMENT AREA– Full-Scope Review**

### **DESCRIPTION OF INSTITUTION’S OPERATIONS IN RALEIGH ASSESSMENT AREA**

Southern First Bank continues to delineate Wake County, in its entirety, as the Raleigh Assessment Area. Wake County is one of three counties in the Raleigh-Cary, NC MSA. The bank operates one, or 50.0, percent of the full-service offices in the state. The bank does not operate an ATM or drive-through facility at this location. The assessment area accounts for 48.5 percent of the rated area loans by number and 67.9 percent of the deposits by dollar volume.

### **Economic and Demographic Data**

The assessment area’s demographics affect mortgage loan demand among low- and moderate-income borrowers and in low- and moderate-income census tracts. The 2015 ACS Census shows the substantial majority of the owner-occupied housing units and businesses are located in middle- and upper-income census tracts. Thus, opportunities to lend in these geographies may be greater. In addition, approximately 64.0 percent of the families in the assessment area are categorized as middle- and upper-income. The following table presents select 2019 demographic, housing, and economic information for the assessment area.

<b>Demographic Information of the Raleigh Assessment Area</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	187	6.4	19.3	30.5	42.2	1.6
Population by Geography	976,019	6.2	22.8	31.8	38.8	0.5
Housing Units by Geography	392,813	5.6	22.7	33.1	38.5	
Owner-Occupied Units by Geography	234,084	2.1	19.2	34.3	44.5	-
Occupied Rental Units by Geography	130,585	11.5	29.1	30.9	28.4	-
Vacant Units by Geography	28,144	7.6	22.9	33.3	36.1	-
Businesses by Geography	107,003	3.9	19.2	31.9	44.7	0.2
Farms by Geography	2,268	2.8	17.5	41.5	38.1	-
Family Distribution by Income Level	243,940	19.9	16.2	18.8	45.1	-
Household Distribution by Income Level	364,669	20.9	16.6	17.8	44.7	-
Median Family Income MSA: 39580 Raleigh-Cary, NC MSA		\$78,057	Median Housing Value Median Gross Rent Families Below Poverty Level			\$247,494 \$966 7.9%

*Source: 2015 ACS Data, 2019 D&B Data, and FFIEC Median Family Income. (\*) The NA category consists of geographies that have not been assigned an income classification. Due to rounding, totals may not equal 100.0 percent.*

According to the 2019 D&B data, 107,003 businesses operated in the Raleigh Assessment Area. The following reflects the gross annual revenues for these businesses:

- 85.1 percent had \$1 million or less,
- 4.7 percent had more than \$1 million, and
- 10.2 percent had unknown revenues.

### **Employment Conditions/Major Employers**

Data obtained from the Bureau of Labor Statistics reflects changes in the unemployment rates during the evaluation period. This data reflects changes in the economy for Wake County, the State of North Carolina, and the nation during the review period. Wake County’s unemployment rate remained lower than the state and the nation during the review period, with a significant increase in 2020, as a result of the effects of the COVID-19 pandemic.

<b>Unemployment Rates - Raleigh Assessment Area</b>			
<b>Area</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>
	<b>%</b>	<b>%</b>	<b>%</b>
Wake County	3.4	3.4	6.3
State of North Carolina	4.0	3.8	7.4
National Average	3.9	3.7	8.1

*Source: Bureau of Labor Statistics*

The top industries in the assessment area, according to the 2019 D&B data, were services at 45.6 percent, non-classifiable establishments at 18.9 percent, retail trade at 10.5 percent, finance, insurance, and real estate at 10.1 percent, and construction at 6.6 percent. Of the total businesses operating in the assessment area, 64.8 percent have four or fewer employees, and 91.7 percent operate from a single location. According to Moody’s Analytics, the top employers in Wake



County include IBM Corp., WakeMed Health & Hospitals, North Carolina State University, Rex Healthcare, and SAS Institute, Inc.

### **Competition**

The Raleigh Assessment Area is a highly competitive market for financial services. According to the *FDIC's June 30, 2020, Summary of Deposits Report*, there are 33 financial institutions operating 247 offices in the assessment area. Of these institutions, Southern First Bank is ranked 20<sup>th</sup> with a deposit market share of 0.2 percent. The top five financial institutions account for 77.2 percent of deposit market share.

There is a high level of competition for home mortgage loans among banks, credit unions, and non-depository mortgage lenders in the assessment area. In 2019, 602 lenders reported 54,516 residential mortgage originations totaling \$15.2 billion in this assessment area. Of these lenders, Southern First Bank ranked 165<sup>th</sup> with a market share of 0.1 percent. The top five home mortgage lenders account for 30.8 percent of the market share for home mortgages.

There is also high level of competition for small business loans among lenders in the assessment area. Aggregate data for 2019 indicates 116 financial institutions reported 29,991 small business loans totaling \$1.2 billion in this assessment area. Of these lenders, Southern First Bank ranked 43<sup>rd</sup> with a market share of 0.1 percent. The top five institutions account for 62.4 percent of the small business market share, and the top lender does not have a location in the assessment area.

### **Community Contact**

During the evaluation, examiners interviewed a community contact who works for a government organization that serves the City of Raleigh. The contact works in a department that addresses business needs. The contact indicated current declining economic conditions have further inflated the need for small business lending. The contact stated that many small businesses are struggling to obtain loans from financial institutions to meet their working capital needs.

### **Credit and Community Development Needs and Opportunities**

Considering information obtained from the community contact, bank management, and demographic and economic data, examiners determined that small business loans and affordable housing represent continuing credit needs within the assessment area. Small business loans and affordable housing continue to be in high demand. Opportunities exist for such lending based on information received from the community contact and demographic information. The significant percentage of businesses with gross annual revenues of \$1 million or less within the assessment area, coupled with the large number of businesses operating with four or fewer employees support this conclusion. Examiners determined the need for affordable home mortgage loans based on the percentage of low- and moderate-income families and the high median family housing value within the assessment area.

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN RALEIGH ASSESSMENT AREA**

### **LENDING TEST**

Lending levels reflect adequate responsiveness to the assessment areas' credit needs. The geographic distribution of loans reflects adequate penetration of low- and moderate-income census tracts, and the borrower profile reflects adequate penetration among individuals of different incomes and businesses of different sizes. In addition, the bank made use of flexible lending practices in order to serve the assessment area's credit needs and provided a relatively high level of community development loans.

#### **Geographic Distribution**

The geographic distribution of loans reflects adequate penetration throughout this assessment area.

##### *Home Mortgage Loans*

The geographic distribution of home mortgage loans reflects adequate penetration to low- and moderate-income geographies. The bank's performance level in low-income census tracts slightly exceeded aggregate and demographic data. The bank's performance in moderate-income census tracts was significantly below aggregate and demographic data. However, in 2020, the bank's lending performance increased significantly to 11.0 percent, but remained below demographics.

##### *Small Business Loans*

The geographic distribution of small business loans reflects adequate penetration throughout the assessment area. The bank did not originate any small business loans in low-income census tracts. However, the low percent of aggregate lending and demographic data indicate limited opportunities within the assessment area for small business loans. Small business lending in moderate income census tracts was comparable to aggregate and demographic data.

#### **Borrower Profile**

The distribution of loans reflects adequate penetration among individuals of different income levels and businesses of different sizes.

##### *Home Mortgage Loans*

The distribution of home mortgage loans reflects adequate penetration among borrowers of different income levels. Lending to low-income borrowers was below aggregate data, but reasonable, and significantly below demographic data. Examiners noted limited lending opportunities for the bank when considering the number of families living below the poverty level. The bank did not originate any home mortgage loans to moderate-income borrowers in the assessment area. However, in 2020 lending performance to moderate-income borrowers improved to 7.3 percent, but remained below demographic data.

### *Small Business Loans*

The distribution of small business loans reflects adequate penetration among businesses of different sizes. Lending to businesses with gross annual revenues of \$1 million or less was relatively in line with aggregate data, but well below demographic data. In 2020, the bank's lending performance declined to 13.8 percent. However, it was noted that 34.5 percent of the bank's small businesses revenues were not reported.

### **Community Development Loans**

Southern First Bank originated a relatively high level of community development loans in the Raleigh Assessment Area. The bank originated two community development loans totaling \$4.6 million. This performance represents 40.0 percent by number and 44.6 percent by dollar volume of community development loans in North Carolina. Below are the bank's community development loans originated in the Raleigh Assessment Area during the evaluation period:

- A loan totaling \$1,100,000 to a small business to refinance a shopping center in a moderate-income census tract that houses businesses that employ low- and moderate-income individuals. The loan promotes revitalization and stabilization of the assessment area.
- A loan totaling \$3,530,000 originated through NC Rural Center Program as part of the State Small Business Credit Initiative. The loan promotes economic development within the assessment area.

### **INVESTMENT TEST**

The bank has an adequate level of qualified investments and grants. This level of performance exhibits adequate responsiveness to community development needs in this assessment area. However, the bank rarely uses innovative or complex investments to support community development needs.

### **Investment and Grant Activity**

The bank has an adequate level of qualified investments in the Raleigh Assessment Area relative to the bank's operations. Qualified investments totaled \$1.1 million, or 40.8 percent of North Carolina's community development investments. The investments consisted of MBS totaling \$1.1 million for affordable housing. The bank also made eight donations totaling \$18,000, all benefitting organizations that provide community services to low- and moderate-income individuals and geographies.

### **SERVICE TEST**

Southern First Bank's delivery systems are reasonably accessible to essentially all portions of the assessment area. In addition, services and business hours do not vary in a way that inconveniences certain portions of the assessment area. The bank provided no community development services in this assessment area.



**Accessibility of Delivery Systems**

Delivery systems are reasonably accessible to essentially all portions of the assessment area. The bank has one branch in the assessment area, but the branch does not offer a drive-through or ATM services. The branch is located in a middle-income census tract that is near several low- and moderate-income census tracts. Although no branches are located in low- or moderate-income census tracts, a variety of alternative delivery systems are available to all customers.

<b>Branch and ATM Distribution by Geography Income Level</b>								
<b>Tract Income Level</b>	<b>Census Tracts</b>		<b>Population</b>		<b>Branches</b>		<b>ATMs</b>	
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low	10	8.4	60,156	6.2	-	-	-	-
Moderate	30	25.2	222,663	22.8	-	-	-	-
Middle	35	29.4	310,119	31.8	1	100.0	-	-
Upper	43	36.1	378,642	38.8	-	-	-	-
NA	1	0.8	4,439	0.4	-	-	-	-
<b>Total</b>	<b>119</b>	<b>100.0</b>	<b>976,019</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>	<b>-</b>	<b>-</b>

*Source: 2015 ACS Data; Bank Data; Due to rounding, totals may not equal 100.0 percent.*

**GREENSBORO ASSESSMENT AREA – Full-Scope Review**

**DESCRIPTION OF INSTITUTION’S OPERATIONS IN GREENSBORO ASSESSMENT AREA**

Southern First Bank delineated Guilford County, in its entirety as the Greensboro Assessment Area. Guilford County is one of three counties in the Greensboro-High Point, NC MSA. The bank operates one, or 50.0 percent, of the full-service offices in the state. The bank does not operate an ATM or drive-through facility at this location. The assessment area accounts for 51.5 percent of the rated area loans by number and 32.1 percent of deposits by dollar volume.

**Economic and Demographic Data**

The assessment area’s demographics affect mortgage loan demand among low- and moderate-income borrowers and in the low- and moderate-income census tracts. The 2015 ACS Census shows the substantial majority of the owner-occupied housing units and businesses are located in middle- and upper-income census tracts. Thus, opportunities to lend in these areas may be greater. In addition, approximately 62.2 percent of the families in the assessment area are categorized as middle- and upper-income. This coupled with the high level of poverty in the assessment area poses challenges for home mortgage lending to low-income families. The following table presents select 2019 demographic, housing, and economic information for the assessment area.

Demographic Information of the Greensboro Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	119	8.4	25.2	29.4	36.1	0.8
Population by Geography	506,763	7.2	23.2	32.9	36.8	-
Housing Units by Geography	222,057	7.1	23.5	33.4	36.0	-
Owner-Occupied Units by Geography	118,976	3.1	15.8	33.7	47.4	-
Occupied Rental Units by Geography	80,564	12.1	32.3	33.3	22.2	-
Vacant Units by Geography	22,517	10.1	32.7	32.1	25.1	-
Businesses by Geography	47,484	4.9	20.5	29.2	45.2	0.2
Farms by Geography	1,171	2.2	13.3	37.7	46.7	-
Family Distribution by Income Level	126,562	20.5	17.3	17.7	44.5	-
Household Distribution by Income Level	199,540	22.4	16.1	17.1	44.5	-
Median Family Income MSA: 24660 Greensboro-High Point, NC MSA		\$55,218	Median Housing Value Median Gross Rent			\$159,388 \$786
			Families Below Poverty Level			13.0%

*Source: 2015 ACS Data, 20219 D&B Data, and FFIEC Median Family Income. (\*) The NA category consists of geographies that have not been assigned an income classification. Due to rounding, totals may not equal 100.0 percent.*

According to the 2019 D&B data, there are 47,484 businesses operating in the Greensboro Assessment Area. The following reflects the gross annual revenues for these businesses:

- 84.8 percent had \$1 million or less,
- 4.9 percent had more than \$1 million, and
- 10.3 percent had unknown revenues.

### Employment Conditions/Major Employers

Data obtained from the Bureau of Labor Statistics reflects changes in the unemployment rates during the evaluation period. This data reflects changes in the economy for Guilford County, the State of North Carolina, and the nation. Guilford County’s unemployment rate remained stable and was comparable to the state and national averages in 2018 and 2019. The county’s average doubled in 2020 and exceeded the state average, but was in line with the national average rate. The effects of the COVID-19 pandemic contributed to the unemployment rate increase in the county, the state, and the nation in 2020.

Unemployment Rates - Greensboro Assessment Area			
Area	2018	2019	2020
	%	%	%
Guilford County	4.2	4.1	8.3
State of North Carolina	4.0	3.8	7.4
National Average	3.9	3.7	8.1

*Source: Bureau of Labor Statistics*

The top industries in the assessment area, according to the 2019 D&B data, were services at 42.7 percent, non-classifiable establishments at 15.6 percent, retail trade at 11.9 percent, finance, insurance, and real estate at 10.4 percent, and construction at 6.5 percent. Of the total businesses

operating in the assessment area, 65.3 percent have four or fewer employees, and 90.0 percent operate from a single location. According to Moody's Analytics, the top employers in Guilford County include Cone Health, Ralph Lauren Corp., High Point Regional Hospital, The Volvo Group, and Unifi Inc.

### **Competition**

The Greensboro Assessment Area is a highly competitive market for financial services. According to the *FDIC's June 30, 2020, Summary of Deposits Report*, there are 22 financial institutions operating 117 offices in the assessment area. Of these institutions, Southern First Bank is ranked 16<sup>th</sup> with a deposit market share of 0.3 percent. The top five financial institutions account for 80.8 percent of deposit market share.

There is a high level of competition for home mortgage loans among banks, credit unions, and non-depository mortgage lenders in the assessment area. In 2019, 602 lenders reported 54,516 residential mortgage originations totaling \$15.2 billion in this assessment area. Of these lenders, Southern First Bank ranked 165<sup>th</sup> with a market share of 0.1 percent. The top five home mortgage lenders account for 30.8 percent of the market share for home mortgages.

There is a moderate level of competition for small business loans among lenders in the assessment area. Aggregate data for 2019 indicates 87 financial institutions reported 12,103 small business loans totaling \$535.8 million in this assessment area. Of these lenders, Southern First Bank ranked 29<sup>th</sup> with a market share of 0.2 percent. The top five institutions account for 57.4 percent of the small business market share, and the top lender does not have a location in the assessment area.

### **Credit and Community Development Needs and Opportunities**

A review of demographic and economic data indicates the need for home mortgage and small business loans. Examiners determined the need for affordable home mortgage loans based on the percentage of low- and moderate-income families and the high median family housing value within the assessment area. Further, examiners determined the need for small business loans based on the percentage of small businesses with four or fewer employees and a significant percentage of businesses reporting gross annual revenues of \$1 million or less.

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN GREENSBORO ASSESSMENT AREA**

### **LENDING TEST**

Lending Test performance in the Greensboro Assessment Area reflects adequate responsiveness to assessment area credit needs. The geographic distribution of loans reflects adequate penetration of low- and moderate-income census tracts, and the borrower profile reflects poor penetration among individuals of different incomes and businesses of different sizes. In addition, the bank makes use of flexible lending practices in order to serve the assessment area's credit needs and provided a relatively high level of community development loans.

## **Geographic Distribution**

The geographic distribution of loans reflects adequate penetration throughout this assessment area.

### *Home Mortgage Loans*

The geographic distribution of home mortgage loans reflects adequate penetration throughout the assessment area. The bank did not originate any home mortgage loans in low-income census tracts. However, there were limited lending opportunities for the bank in these geographies, as evidenced by the low percentage of owner-occupied housing units and nominal aggregate lending. Lending performance in the moderate-income census tracts was in line with aggregate data, but below demographics.

### *Small Business Loans*

The geographic distribution of small business loans reflects adequate penetration throughout the assessment area. Lending performance in low-income census tracts was comparable to aggregate and demographic data. Small business lending in moderate-income census tracts exceeded both aggregate and demographic data.

## **Borrower Profile**

The distribution of loans reflects poor penetration among individuals of different income levels and adequate penetration among businesses of different sizes.

### *Home Mortgage Loans*

The distribution of mortgage loans reflects poor penetration among borrowers of different income levels. The bank did not originate any home mortgage loans to low- or moderate-income borrowers.

### *Small Business Loans*

The distribution of small business loans reflects adequate penetration among businesses of different sizes. Lending to businesses with gross annual revenues of \$1 million or less exceeded aggregate data, but was below demographic data. In 2020, the bank's small business lending performance decreased, as 15.4 percent of the loans were originated to small businesses. However, it is noted that the percentage of small business loans where revenues were not reported increased to 63.1 percent, due in part to a large percentage of PPP loans.

## **Community Development Loans**

Southern First Bank originated a relatively high level of community development loans in the Greensboro Assessment Area. The bank originated three community development loans totaling \$5.8 million. This performance represents 60.0 percent by number and 55.8 percent by dollar volume of community development loans in North Carolina. Below are the bank's community development loans originated in the Greensboro Assessment Area during the evaluation period:

- Three loans totaling \$5,761,000 originated through the NC Rural Center Program as part of the State Small Business Credit Initiative.

## INVESTMENT TEST

The bank has an adequate level of qualified investments and grants. This level of performance exhibits adequate responsiveness to community development needs within the assessment area. However, the bank rarely uses innovative or complex investments to support community development needs.

### Investment and Grant Activity

The bank has an adequate level of qualified investments in the Greensboro MSA Assessment Area relative to the bank’s operations. Qualified investments totaled \$1.1 million or 42.0 percent of North Carolina’s community development investments. The investments consisted of \$1.1 in MBS for affordable housing. The bank also made one donation totaling \$1,000, benefitting organizations that provide community services to low-and moderate-income individuals and areas.

## SERVICE TEST

Southern First Bank’s delivery systems are reasonably accessible to essentially all portions of the assessment area, and the opening and closing of branches has generally not adversely affected the accessibility of its delivery systems. In addition, services and business hours do not vary in a way that inconveniences certain portions of the assessment area. The bank provided few, if any, community development services.

### Accessibility of Delivery Systems

Delivery systems are reasonably accessible to essentially all portions of the assessment areas. The bank has one branch in the assessment area, but the branch does not offer a drive-through or ATM services. The branch is located in an upper-income census tract and is near several low- and moderate-income census tracts. Although no branches are located in low- or moderate-income census tracts, a variety of alternative delivery systems are available to all customers.

Branch and ATM Distribution by Geography Income Level								
Tract Income Level	Census Tracts		Population		Branches		ATMs	
	#	%	#	%	#	%	#	%
Low	12	6.4	36,260	7.1	-	-	-	-
Moderate	36	19.3	117,465	23.2	-	-	-	-
Middle	57	30.5	166,622	32.9	-	-	-	-
Upper	79	42.2	186,416	36.8	1	100.0	-	-
NA	3	1.6	-	-	-	-	-	-
<b>Total</b>	<b>187</b>	<b>100.0</b>	<b>506,763</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>

*Source: 2015 ACS Data; Bank Data \* Due to rounding, totals may not equal 100.0 percent.*



### **Changes in Branch Locations**

To the extent changes have been made, the opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies or to low- and moderate-income individuals. Since the last evaluation, the bank opened a branch in the assessment area, which is in an upper-income geography. No branches were closed in this assessment area during the evaluation period.

## APPENDICES

### LARGE BANK PERFORMANCE CRITERIA

#### Lending Test

The Lending Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) through its lending activities by considering a bank's home mortgage, small business, small farm, and community development lending. If consumer lending constitutes a substantial majority of a bank's business, the FDIC will evaluate the bank's consumer lending in one or more of the following categories: motor vehicle, credit card, other secured, and other unsecured. The bank's lending performance is evaluated pursuant to the following criteria:

- 1) The number and amount of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, in the bank's assessment area;
- 2) The geographic distribution of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, based on the loan location, including:
  - i. The proportion of the bank's lending in the bank's assessment area(s);
  - ii. The dispersion of lending in the bank's assessment areas(s); and
  - iii. The number and amount of loans in low-, moderate-, middle- and upper-income geographies in the bank's assessment area(s);
- 3) The distribution, particularly in the bank's assessment area(s), of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, based on borrower characteristics, including the number and amount of:
  - i. Home mortgage loans low-, moderate-, middle- and upper-income individuals
  - ii. Small business and small farm loans to businesses and farms with gross annual revenues of \$1 million or less;
  - iii. Small business and small farm loans by loan amount at origination; and
  - iv. Consumer loans, if applicable, to low-, moderate-, middle- and upper-income individuals;
- 4) The bank's community development lending, including the number and amount of community development loans, and their complexity and innovativeness; and
- 5) The bank's use of innovative or flexible lending practices in a safe and sound manner to address the credit needs of low- and moderate-income individuals or geographies.

#### Investment Test

The Investment Test evaluates the institution's record of helping to meet the credit needs of its assessment area(s) through qualified investments that benefit its assessment area(s) or a broader statewide or regional area that includes the bank's assessment area(s). Activities considered under the Lending or Service Test may not be considered under the investment test. The bank's investment performance is evaluated pursuant to the following criteria:

- 1) The dollar amount of qualified investments;
- 2) The innovativeness or complexity of qualified investments;
- 3) The responsiveness of qualified investments to available opportunities; and
- 4) The degree to which qualified investments are not routinely provided by private investors.

## **Service Test**

The Service Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) by analyzing both the availability and effectiveness of the bank's systems for delivering retail banking services and the extent and innovativeness of its community development services.

The bank's retail banking services are evaluated pursuant to the following criteria:

- 1) The current distribution of the bank's branches among low-, moderate-, middle-, and upper-income geographies;
- 2) In the context of its current distribution of the bank's branches, the bank's record of opening and closing branches, particularly branches located in low- or moderate-income geographies or primarily serving low- or moderate-income individuals;
- 3) The availability and effectiveness of alternative systems for delivering retail banking services (*e.g.*, RSFs, RSFs not owned or operated by or exclusively for the bank, banking by telephone or computer, loan production offices, and bank-at-work or bank-by-mail programs) in low- and moderate-income geographies and to low- and moderate-income individuals; and
- 4) The range of services provided in low-, moderate-, middle-, and upper-income geographies and the degree to which the services are tailored to meet the needs of those geographies.

The bank's community development services are evaluated pursuant to the following criteria:

- 1) The extent to which the bank provides community development services; and
- 2) The innovativeness and responsiveness of community development services.



## SCOPE OF EVALUATION

<b>Southern First Bank</b>	
<b>Scope of Examination:</b> Full scope reviews were performed on following assessment areas within the noted rate areas: State of South Carolina Greenville Assessment Area Charleston Assessment Area Columbia Assessment Area  State of Georgia Atlanta Assessment Area  State of North Carolina Raleigh Assessment Area Greensboro Assessment Area	
<b>Time Period Reviewed:</b>	02/12/2018 to 03/29/2021
<b>Products Reviewed:</b> Home Mortgage: 01/01/18 – 12/31/20 Small Business: 01/01/18 – 12/31/20 Community Development Loans, Investments, and Services: 02/12/2018 – 03/29/2021	

**SUMMARY OF RATINGS FOR RATED AREAS**

<b>Rated Area</b>	<b>Lending Test</b>	<b>Investment Test</b>	<b>Service Test</b>	<b>Rating</b>
South Carolina	Low Satisfactory	Low Satisfactory	Low Satisfactory	Satisfactory
Georgia	Needs To Improve	Low Satisfactory	Needs to Improve	Needs To Improve
North Carolina	Low Satisfactory	Low Satisfactory	Low Satisfactory	Satisfactory

## GLOSSARY

**Aggregate Lending:** The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

**American Community Survey (ACS):** A nationwide United States Census survey that produces demographic, social, housing, and economic estimates in the form of five year estimates based on population thresholds.

**Area Median Income:** The median family income for the MSA, if a person or geography is located in an MSA; or the statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.

**Assessment Area:** A geographic area delineated by the bank under the requirements of the Community Reinvestment Act.

**Census Tract:** A small, relatively permanent statistical subdivision of a county or equivalent entity. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of statistical data. Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people. Census tract boundaries generally follow visible and identifiable features, but they may follow nonvisible legal boundaries in some instances. State and county boundaries always are census tract boundaries.

**Combined Statistical Area (CSA):** A combination of several adjacent metropolitan statistical areas or micropolitan statistical areas or a mix of the two, which are linked by economic ties.

**Community Development:** For loans, investments, and services to qualify as community development activities, their primary purpose must:

- (1) Support affordable housing for low- and moderate-income individuals;
- (2) Target community services toward low- and moderate-income individuals;
- (3) Promote economic development by financing small businesses or farms; or
- (4) Provide activities that revitalize or stabilize low- and moderate-income geographies, designated disaster areas, or distressed or underserved nonmetropolitan middle-income geographies.

**Community Development Corporation (CDC):** A CDC allows banks and holding companies to make equity type of investments in community development projects. Bank CDCs can develop innovative debt instruments or provide near-equity investments tailored to the development needs of the community. Bank CDCs are also tailored to their financial and marketing needs. A CDC may purchase, own, rehabilitate, construct, manage, and sell real property. Also, it may make equity or debt investments in development projects and in local businesses. The CDC activities are expected to directly benefit low- and moderate-income groups, and the investment dollars should not represent an undue risk on the banking organization.

**Community Development Financial Institutions (CDFIs):** CDFIs are private intermediaries (either for profit or nonprofit) with community development as their primary mission. A CDFI facilitates the flow of lending and investment capital into distressed communities and to individuals who have been unable to take advantage of the services offered by traditional financial institutions. Some basic types of CDFIs include community development banks, community development loan funds, community development credit unions, micro enterprise funds, and community development venture capital funds.

A certified CDFI must meet eligibility requirements. These requirements include the following:

- Having a primary mission of promoting community development;
- Serving an investment area or target population;
- Providing development services;
- Maintaining accountability to residents of its investment area or targeted population through representation on its governing board of directors, or by other means;
- Not constituting an agency or instrumentality of the United States, of any state or political subdivision of a state.

**Community Development Loan:** A loan that:

- (1) Has as its primary purpose community development; and
- (2) Except in the case of a wholesale or limited purpose bank:
  - (i) Has not been reported or collected by the bank or an affiliate for consideration in the bank's assessment area as a home mortgage, small business, small farm, or consumer loan, unless it is a multifamily dwelling loan (as described in Appendix A to Part 203 of this title); and
  - (ii) Benefits the bank's assessment area(s) or a broader statewide or regional area including the bank's assessment area(s).

**Community Development Service:** A service that:

- (1) Has as its primary purpose community development;
- (2) Is related to the provision of financial services; and
- (3) Has not been considered in the evaluation of the bank's retail banking services under § 345.24(d).

**Consumer Loan(s):** A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, home equity loans, other secured consumer loans, and other unsecured consumer loans.

**Core Based Statistical Area (CBSA):** The county or counties or equivalent entities associated with at least one core (urbanized area or urban cluster) of at least 10,000 population, plus adjacent counties having a high degree of social and economic integration with the core as measured through commuting ties with the counties associated with the core. Metropolitan and Micropolitan Statistical Areas are the two categories of CBSAs.

**Distressed Middle-Income Nonmetropolitan Geographies:** A nonmetropolitan middle-income geography will be designated as distressed if it is in a county that meets one or more of the following triggers:

- (1) An unemployment rate of at least 1.5 times the national average;
- (2) A poverty rate of 20 percent or more; or
- (3) A population loss of 10 percent or more between the previous and most recent decennial census or a net migration loss of 5 percent or more over the 5-year period preceding the most recent census.

**Family:** Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family. Other family is further classified into “male householder” (a family with a male householder and no wife present) or “female householder” (a family with a female householder and no husband present).

**FFIEC-Estimated Income Data:** The Federal Financial Institutions Examination Council (FFIEC) issues annual estimates which update median family income from the metropolitan and nonmetropolitan areas. The FFIEC uses American Community Survey data and factors in information from other sources to arrive at an annual estimate that more closely reflects current economic conditions.

**Full-Scope Review:** A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower profile, and total number and dollar amount of investments), and qualitative factors (for example, innovativeness, complexity, and responsiveness).

**Geography:** A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

**Home Mortgage Disclosure Act (HMDA):** The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants; the amount of loan requested; and the disposition of the application (approved, denied, and withdrawn).

**Home Mortgage Loans:** Includes closed-end mortgage loans or open-end line of credits as defined in the HMDA regulation that are not an excluded transaction per the HMDA regulation.

**Housing Unit:** Includes a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied as separate living quarters.

**Limited-Scope Review:** A limited scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area.

Performance under applicable tests is often analyzed using only quantitative factors (for example, geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

**Low-Income:** Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent in the case of a geography.

**Low Income Housing Tax Credit:** The Low-Income Housing Tax Credit Program is a housing program contained within the Internal Revenue Code of 1986, as amended. It is administered by the U.S. Department of the Treasury and the Internal Revenue Service. The U.S. Treasury Department distributes low-income housing tax credits to housing credit agencies through the Internal Revenue Service. The housing agencies allocate tax credits on a competitive basis.

Developers who acquire, rehabilitate, or construct low-income rental housing may keep their tax credits. Or, they may sell them to corporations or investor groups, who, as owners of these properties, will be able to reduce their own federal tax payments. The credit can be claimed annually for ten consecutive years. For a project to be eligible, the developer must set aside a specific percentage of units for occupancy by low-income residents. The set-aside requirement remains throughout the compliance period, usually 30 years.

**Market Share:** The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

**Median Income:** The median income divides the income distribution into two equal parts, one having incomes above the median and other having incomes below the median.

**Metropolitan Division (MD):** A county or group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

**Metropolitan Statistical Area (MSA):** CBSA associated with at least one urbanized area having a population of at least 50,000. The MSA comprises the central county or counties or equivalent entities containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

**Micropolitan Statistical Area:** CBSA associated with at least one urbanized area having a population of at least 10,000, but less than 50,000.

**Middle-Income:** Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 and less than 120 percent in the case of a geography.



**Moderate-Income:** Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 and less than 80 percent in the case of a geography.

**Multi-family:** Refers to a residential structure that contains five or more units.

**Nonmetropolitan Area (also known as non-MSA):** All areas outside of metropolitan areas. The definition of nonmetropolitan area is not consistent with the definition of rural areas. Urban and rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

**Owner-Occupied Units:** Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

**Qualified Investment:** A lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

**Rated Area:** A rated area is a state or multistate metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area.

**Rural Area:** Territories, populations, and housing units that are not classified as urban.

**Small Business Investment Company (SBIC):** SBICs are privately-owned investment companies which are licensed and regulated by the Small Business Administration (SBA). SBICs provide long-term loans and/or venture capital to small firms. Because money for venture or risk investments is difficult for small firms to obtain, SBA provides assistance to SBICs to stimulate and supplement the flow of private equity and long-term loan funds to small companies. Venture capitalists participate in the SBIC program to supplement their own private capital with funds borrowed at favorable rates through SBA's guarantee of SBIC debentures. These SBIC debentures are then sold to private investors. An SBIC's success is linked to the growth and profitability of the companies that it finances. Therefore, some SBICs primarily assist businesses with significant growth potential, such as new firms in innovative industries. SBICs finance small firms by providing straight loans and/or equity-type investments. This kind of financing gives them partial ownership of those businesses and the possibility of sharing in the companies' profits as they grow and prosper.

**Small Business Loan:** A loan included in "loans to small businesses" as defined in the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$1 million or less and are either secured by nonfarm nonresidential properties or are classified as commercial and industrial loans.

**Small Farm Loan:** A loan included in “loans to small farms” as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, including farm residential and other improvements, or are classified as loans to finance agricultural production and other loans to farmers.

**Underserved Middle-Income Nonmetropolitan Geographies:** A nonmetropolitan middle-income geography will be designated as underserved if it meets criteria for population size, density, and dispersion indicating the area’s population is sufficiently small, thin, and distant from a population center that the tract is likely to have difficulty financing the fixed costs of meeting essential community needs.

**Upper-Income:** Individual income that is 120 percent or more of the area median income, or a median family income that is 120 percent or more in the case of a geography.

**Urban Area:** All territories, populations, and housing units in urbanized areas and in places of 2,500 or more persons outside urbanized areas. More specifically, “urban” consists of territory, persons, and housing units in places of 2,500 or more persons incorporated as cities, villages, boroughs (except in Alaska and New York), and towns (except in the New England states, New York, and Wisconsin).

“Urban” excludes the rural portions of “extended cities”; census designated place of 2,500 or more persons; and other territory, incorporated or unincorporated, including in urbanized areas.



**PERFORMANCE LENDING TABLES**

South Carolina																			2019
Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
SFB Charleston AA 2019	278	106,023	16.0	32,371	4.2	4.0	2.6	17.5	4.7	11.1	41.1	24.1	43.4	37.0	67.3	42.5	0.4	0.0	0.4
SFB Columbia AA 2019	699	161,403	40.3	27,173	2.6	3.1	1.4	19.1	6.7	11.9	34.2	22.3	28.7	44.0	67.8	58.0	0.0	0.0	0.1
SFB Greenville AA 2019	759	214,867	43.7	22,393	3.9	5.7	3.1	13.9	6.5	10.3	36.4	17.8	35.0	45.9	70.1	51.6	0.0	0.0	0.0
<b>Total</b>	<b>1,736</b>	<b>482,293</b>	<b>100.0</b>	<b>81,937</b>	<b>3.5</b>	<b>4.4</b>	<b>2.3</b>	<b>17.1</b>	<b>6.3</b>	<b>11.1</b>	<b>37.1</b>	<b>20.6</b>	<b>36.2</b>	<b>42.2</b>	<b>68.7</b>	<b>50.1</b>	<b>0.1</b>	<b>0.0</b>	<b>0.2</b>

*Source: 2015 ACS Census; 01/01/2019 - 12/31/2019 Bank Data, 2019 HMDA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%*

**South Carolina**

**2019**

**Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography**

Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
SFB Charleston AA 2019	146	34,559	23.6	16,120	9.0	10.3	8.7	16.5	17.1	14.1	31.9	19.9	30.1	40.8	50.7	45.0	1.8	2.1	2.0
SFB Columbia AA 2019	151	27,162	24.4	12,770	9.3	4.0	6.9	20.1	19.9	18.4	31.2	26.5	31.4	38.8	49.7	43.2	0.7	0.0	0.1
SFB Greenville AA 2019	321	63,343	51.9	11,788	6.7	8.7	6.7	14.7	13.1	13.0	32.0	16.8	30.7	46.6	61.4	49.6	0.0	0.0	0.0
<b>Total</b>	<b>618</b>	<b>125,064</b>	<b>100.0</b>	<b>40,678</b>	<b>8.4</b>	<b>7.9</b>	<b>7.6</b>	<b>17.2</b>	<b>15.7</b>	<b>15.1</b>	<b>31.7</b>	<b>19.9</b>	<b>30.7</b>	<b>41.7</b>	<b>56.0</b>	<b>45.7</b>	<b>0.9</b>	<b>0.5</b>	<b>0.8</b>

*Source: 2019 D&B Data; 01/01/2019 - 12/31/2019 Bank Data; 2019 CRA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%*

South Carolina																			2019
Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
SFB Charleston AA 2019	278	106,023	16.0	32,371	22.9	1.4	4.9	16.8	7.2	16.5	19.2	12.6	19.0	41.1	72.3	39.7	0.0	6.5	19.9
SFB Columbia AA 2019	699	161,403	40.3	27,173	21.9	3.0	6.5	15.9	19.2	18.9	19.3	20.5	20.6	42.9	51.9	34.8	0.0	5.4	19.2
SFB Greenville AA 2019	759	214,867	43.7	22,393	21.1	1.7	5.3	15.2	7.4	17.7	18.1	12.1	20.8	45.5	69.4	41.8	0.0	9.4	14.3
<b>Total</b>	<b>1,736</b>	<b>482,293</b>	<b>100.0</b>	<b>81,937</b>	<b>22.0</b>	<b>2.2</b>	<b>5.6</b>	<b>16.0</b>	<b>12.1</b>	<b>17.6</b>	<b>18.9</b>	<b>15.6</b>	<b>20.0</b>	<b>43.1</b>	<b>62.8</b>	<b>38.6</b>	<b>0.0</b>	<b>7.3</b>	<b>18.2</b>

Source: 2015 ACS Census; 01/01/2019 - 12/31/2019 Bank Data, 2019 HMDA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%

South Carolina												2019
Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues												
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
SFB Charleston AA 2019	146	34,559	23.6	16,120	84.6	41.8	44.1	4.9	39.0	10.5	19.2	
SFB Columbia AA 2019	151	27,162	24.4	12,770	82.7	39.1	43.7	5.1	29.1	12.2	31.8	
SFB Greenville AA 2019	321	63,343	51.9	11,788	82.9	36.8	49.0	5.8	34.9	11.3	28.3	
<b>Total</b>	<b>618</b>	<b>125,064</b>	<b>100.0</b>	<b>40,678</b>	<b>83.5</b>	<b>38.5</b>	<b>45.4</b>	<b>5.2</b>	<b>34.5</b>	<b>11.3</b>	<b>27.0</b>	

Source: 2019 D&B Data; 01/01/2019 - 12/31/2019 Bank Data; 2019 CRA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%

Georgia																				2019
Atlanta Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																				
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	
SFB Atlanta AA 2019	86	37,519	100.0	44,665	7.9	1.2	8.5	15.0	1.2	14.8	13.7	2.3	16.6	63.3	95.3	59.9	0.1	0.0	0.2	
<b>Total</b>	<b>86</b>	<b>37,519</b>	<b>100.0</b>	<b>44,665</b>	<b>7.9</b>	<b>1.2</b>	<b>8.5</b>	<b>15.0</b>	<b>1.2</b>	<b>14.8</b>	<b>13.7</b>	<b>2.3</b>	<b>16.6</b>	<b>63.3</b>	<b>95.3</b>	<b>59.9</b>	<b>0.1</b>	<b>0.0</b>	<b>0.2</b>	

Source: 2015 ACS Census; 01/01/2019 - 12/31/2019 Bank Data, 2019 HMDA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%

Georgia																				2019
Atlanta Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																				
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	
SFB Atlanta AA 2019	47	16,442	100.0	40,098	8.5	0.0	5.8	14.5	2.1	12.5	13.0	10.6	11.7	62.1	87.2	68.8	2.0	0.0	1.3	
<b>Total</b>	<b>47</b>	<b>16,442</b>	<b>100.0</b>	<b>40,098</b>	<b>8.5</b>	<b>0.0</b>	<b>5.8</b>	<b>14.5</b>	<b>2.1</b>	<b>12.5</b>	<b>13.0</b>	<b>10.6</b>	<b>11.7</b>	<b>62.1</b>	<b>87.2</b>	<b>68.8</b>	<b>2.0</b>	<b>0.0</b>	<b>1.3</b>	

Source: 2019 D&B Data; 01/01/2019 - 12/31/2019 Bank Data; 2019 CRA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%

Georgia																			2019
Atlanta Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
SFB Atlanta AA 2019	86	37,519	100.0	44,665	23.4	0.0	3.5	13.2	0.0	12.4	14.5	7.0	16.6	48.9	89.5	50.5	0.0	3.5	16.9
<b>Total</b>	<b>86</b>	<b>37,519</b>	<b>100.0</b>	<b>44,665</b>	<b>23.4</b>	<b>0.0</b>	<b>3.5</b>	<b>13.2</b>	<b>0.0</b>	<b>12.4</b>	<b>14.5</b>	<b>7.0</b>	<b>16.6</b>	<b>48.9</b>	<b>89.5</b>	<b>50.5</b>	<b>0.0</b>	<b>3.5</b>	<b>16.9</b>

Source: 2015 ACS Census; 01/01/2019 - 12/31/2019 Bank Data, 2019 HMDA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%

Georgia												2019
Atlanta Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues												
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
SFB Atlanta AA 2019	47	16,442	100.0	40,098	87.8	31.9	47.2	4.6	25.5	7.6	42.6	
<b>Total</b>	<b>47</b>	<b>16,442</b>	<b>100.0</b>	<b>40,098</b>	<b>87.8</b>	<b>31.9</b>	<b>47.2</b>	<b>4.6</b>	<b>25.5</b>	<b>7.6</b>	<b>42.6</b>	

Source: 2019 D&B Data; 01/01/2019 - 12/31/2019 Bank Data; 2019 CRA Aggregate Data "--" data not available.  
Due to rounding, totals may not equal 100.0%



North Carolina																				2019
Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																				
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	
SFB Greensboro AA 2019	39	12,496	56.5	16,585	3.1	0.0	1.6	15.8	12.8	12.2	33.7	10.3	32.5	47.4	76.9	53.7	0.0	0.0	0.0	
SFB Raleigh AA 2019	30	10,856	43.5	54,516	2.1	3.3	2.2	19.2	3.3	16.8	34.3	33.3	34.1	44.5	60.0	46.9	0.0	0.0	0.0	
<b>Total</b>	<b>69</b>	<b>23,351</b>	<b>100.0</b>	<b>71,101</b>	<b>2.4</b>	<b>1.4</b>	<b>2.0</b>	<b>18.0</b>	<b>8.7</b>	<b>15.8</b>	<b>34.1</b>	<b>20.3</b>	<b>33.7</b>	<b>45.4</b>	<b>69.6</b>	<b>48.5</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	

Source: 2015 ACS Census; 01/01/2019 - 12/31/2019 Bank Data, 2019 HMDA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%

North Carolina																				2019
Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																				
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	
SFB Greensboro AA 2019	26	7,024	45.6	11,853	4.9	3.8	4.5	20.5	30.8	21.5	29.2	26.9	29.5	45.2	38.5	44.3	0.2	0.0	0.1	
SFB Raleigh AA 2019	31	10,862	54.4	29,598	3.9	0.0	4.0	19.2	19.4	17.8	31.9	25.8	31.9	44.7	54.8	46.2	0.2	0.0	0.1	
<b>Total</b>	<b>57</b>	<b>17,886</b>	<b>100.0</b>	<b>41,451</b>	<b>4.2</b>	<b>1.8</b>	<b>4.1</b>	<b>19.6</b>	<b>24.6</b>	<b>18.9</b>	<b>31.1</b>	<b>26.3</b>	<b>31.2</b>	<b>44.9</b>	<b>47.4</b>	<b>45.7</b>	<b>0.2</b>	<b>0.0</b>	<b>0.1</b>	

Source: 2019 D&B Data; 01/01/2019 - 12/31/2019 Bank Data; 2019 CRA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%

North Carolina																			2019
Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
SFB Greensboro AA 2019	39	12,496	56.5	16,585	20.5	0.0	4.5	17.3	0.0	14.3	17.7	10.3	19.2	44.5	74.4	46.9	0.0	15.4	15.1
SFB Raleigh AA 2019	30	10,856	43.5	54,516	19.9	3.3	6.7	16.2	0.0	17.4	18.8	10.0	22.2	45.1	73.3	42.3	0.0	13.3	11.4
<b>Total</b>	<b>69</b>	<b>23,351</b>	<b>100.0</b>	<b>71,101</b>	<b>20.1</b>	<b>1.4</b>	<b>6.2</b>	<b>16.6</b>	<b>0.0</b>	<b>16.7</b>	<b>18.4</b>	<b>10.1</b>	<b>21.5</b>	<b>44.9</b>	<b>73.9</b>	<b>43.4</b>	<b>0.0</b>	<b>14.5</b>	<b>12.3</b>

Source: 2015 ACS Census; 01/01/2019 - 12/31/2019 Bank Data, 2019 HMDA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%

North Carolina												2019
Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues												
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
SFB Greensboro AA 2019	26	7,024	45.6	11,853	84.8	57.7	46.7	5.0	23.1	10.3	19.2	
SFB Raleigh AA 2019	31	10,862	54.4	29,598	87.3	45.2	48.1	3.9	32.3	8.8	22.6	
<b>Total</b>	<b>57</b>	<b>17,886</b>	<b>100.0</b>	<b>41,451</b>	<b>86.5</b>	<b>50.9</b>	<b>47.7</b>	<b>4.2</b>	<b>28.1</b>	<b>9.2</b>	<b>21.1</b>	

Source: 2019 D&B Data; 01/01/2019 - 12/31/2019 Bank Data; 2019 CRA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%

## **CURRENT IMPROVEMENTS**





## **Current Improvement Efforts December 2024**

### **I. Overview**

Due to the bank's recent CRA rating of "Needs to Improve," per section 345.43(b)(5) of the Community Reinvestment Act, the bank is required to include a description of current efforts intended to improve the bank's performance in helping meet the credit needs of the entire community we serve. The efforts shall be updated within 30 days of each quarter end.

As noted in the Performance Evaluation dated March 2022, the bank demonstrated an overall Satisfactory performance under CRA expectations; however, an ECOA and FHA violation warranted lowering the CRA rating to a Needs to Improve.

### **II. Fair Lending Improvement Efforts to Date**

The bank is committed to meeting the credit needs of individuals and businesses in its assessment areas, including low- and moderate-income (LMI) individuals and LMI census tracts, residents of majority-minority census tracts (MMCTs), high minority census tracts (HMCTs), majority black tracts (MBTs), majority Hispanic tracts (MHTs), majority Asian tracts (MATs) and distressed/underserved markets.

The CRA Performance Evaluation issued in March of 2022 was an evaluation of the bank's operations between February 13, 2018 – March 29, 2021. Since March 29, 2021, the bank has taken the following steps to improve our overall fair lending efforts:

- May 2021:
  - Enhanced our Board governance model through creation of a formal Board Risk Committee with governing responsibilities that include the oversight of compliance risk.
- June 2021:
  - Completed the automation of HMDA and CRA data collection processes.
  - Expanded and enhanced fair lending monitoring for all markets.
  - Expanded outreach efforts with direct calls to non-profits and affordable housing organizations with the desire to expand partnership opportunities and participate in seminars, financial literacy, board service, etc.
- July 2021:
  - Invested \$15,000 in training for the Fair Lending Analyst and to enhance usage of our fair lending software.
- August 2021:
  - Conducted additional fair lending compliance training throughout the market footprint, including coverage of redlining risks, marketing, and outreach goals.
- September 2021:
  - Centralized the capture/documentation of fair lending marketing and outreach efforts.
  - Created monthly dashboards, by market, to monitor minority market lending performance and marketing/outreach effectiveness.



- The committee chaired by the Chief Compliance Officer, began monthly meetings with each Market Executive to review fair lending performance and discuss strategy initiatives.
  - Began advertising mortgage offerings through minority media outlets.
  - Hired a Chief Mortgage Officer
  - Launched a social media campaign to promote our mortgage services throughout all census tracts within our assessment area.
- November 2021:
  - Formed an internal diversity, equity, and inclusion (“DEI”) committee to brainstorm additional strategies for outreach and relationship building within the minority communities across our markets. Committee continues to meet quarterly.
- December 2021:
  - Became a direct seller to Fannie Mae, increasing our ability to originate government mortgage loan products.
- March 2022:
  - Engaged ADI Consulting to perform an independent credit needs assessment for our Columbia and Atlanta markets.
- May 2022:
  - Formed an internal Fair Lending and CRA Strategy Committee consisting of executive and business line management.
- June 2022
  - Transitioned the Dream Mortgage product to a Special Purpose Credit Program, focused on meeting the residential lending needs within the minority community, LMI community, and other underserved census tracts in each of our markets. The Dream product also allows for flexible credit history requirements, such as allowing applicants to use rental history rather than trade lines from a credit report.
  - Received the results from the independent credit needs assessment performed for the Columbia market by ADI Consulting. Incorporating the results into our ongoing fair lending strategy.
- September 2022
  - Actively working with realtors and recruiters in the Atlanta and Columbia markets to open Dream Mortgage Centers within minority census tracts.
  - Hired a full-time CRA Officer to manage the bank’s CRA strategy.
  - Developed and rolled-out an anti-steering disclosure to further inform clients of their mortgage options.
  - Formalized an action plan to the Columbia Credit Needs Assessment performed by an independent party, ADI.
- November 2022
  - The mortgage department designated a full-time individual to manage advertising, outreach and business development relationships within the community.
- December 2022
  - Signed a lease to open a Dream Mortgage Center in a minority census tract in Richland County, within the Columbia, SC MSA. Tentative opening date scheduled for Q1 2023.
  - Formalized an action plan to the Atlanta Credit Needs Assessment performed by an independent party, ADI.
  - Began implementing an enhanced Fair Lending analysis and monitoring software system, Asurity Risk Exec.



- Signed a contract with findCRA – a software tool to assist in identifying community development opportunities within our market footprint.
- As of 12/31/22, marketing and outreach efforts within minority census tracts had increased 660% from 2021 – 2022. Bank personnel conducted 469 marketing and outreach activities throughout the year.
- January 2023
  - Fair Lending Officer attained Fair Lending Expert certification by Tuscan Club University.
- February 2023
  - Enterprise wide strategies for Fair Lending and CRA efforts in 2023 were approved by the Fair Lending & CRA Strategy Committee.
  - Signed contract with Atlas CRA, a CRA and Fair Lending validation solution that integrates with the mortgage platform and provides real-time eligibility analytics to management and compliance.
- March 2023
  - Signed a contract with iEmergent for Mortgage MarketSmart, a web-based visualization tool that combines iEmergent’s forecasts, external data sources, dynamic maps, and tools to help lenders focus on homeowner diversity and growth efforts.
  - Conducted on-site visits to each market to debrief on 2022 Fair Lending and CRA performance and discuss 2023 goals and strategies.
  - Finalized implementation of enhanced Fair Lending analysis and monitoring software system, Asurity RiskExec. Modules include HMDA, CRA, Fair Lending, Redlining, Fair Servicing, and Peer Analysis.
  - Continue to recruit minority lenders, both team leaders and mortgage executives, throughout its footprint, resulting in 6 new hires since January 2022.
  - Began searching for a nonprofit organization to partner with in Columbia, specifically to host financial education events at the Dream Mortgage Center.
  - Applied to be a lending partner with SC Housing downpayment assistance program, Palmetto Heroes and Palmetto Home Advantage, with Georgia Department of Community Affairs to be a Georgia Dream Lender, and with NC Housing to be a participating lender.
  - Submitted an application on behalf of a nonprofit organization for an AHP (Affordable Housing Program) grant through the Federal Home Loan Bank of Atlanta to assist in building affordable townhomes in North Charleston, SC.
- May 2023
  - Special Purpose Credit Program eligibility expanded to include a total of 4 additional counties in the Greenville, SC and Atlanta, GA markets due to reasonably expected market area additions.
- June 2023
  - Approved as a participating lender with South Carolina Housing Authority.
  - Continue to recruit minority lenders in our markets, resulting in an additional minority mortgage executive in our Atlanta office.
  - Signed a contract and began implementing Kadince, a software to streamline community involvement and marketing.



- September 2023
  - Opened Dream Mortgage Center in Columbia, SC market. Strategically located in a majority minority, majority black census tract within part of a segment that presents significant opportunity to build relationships and increase lending in the minority community.
  - Continue to increase minority lenders in our markets, with an additional minority mortgage lender in our Dream Mortgage Center.
- October 2023
  - Tool developed in Microsoft Azure Maps SDK to convey geolocation boundaries of eligible census tracts for the Special Purpose Credit Program to remove any confusion that may exist in interpreting FFIEC data for eligibility. A link to this mapping solution is available.
  - Applied to be a lending partner with the CHENOA Fund down payment assistance program.
  - Made investments in 3 CDFIs/MDIs in the Charlotte market
- December 2023
  - Fair Lending Officer attained Fair Lending Expert 2.0 certification by Tuscan Club University.
- February 2024
  - Hired full-time Director of Community Partnerships to assist with fair lending and CRA strategy and outreach.
  - Enterprise-wide strategies for Fair Lending and CRA efforts in 2024 were approved by the Fair Lending & CRA Strategy Committee.
- March 2024
  - Conducted on-site visits to each market to debrief on 2023 Fair Lending and CRA performance and discuss 2024 goals and strategies.
- April 2024
  - The fair lending outreach log transitioned to Kadince, offering significant advantages over Excel spreadsheets. Kadince enhances efficiency by automating the information collection process where possible, reducing manual data entry and minimizing errors. It centralizes data management, making it easier to track and analyze outreach efforts in real-time. The program also supports the storage of diverse outreach materials, including pictures, flyers, and educational content, within a single platform, streamlining access and organization. This comprehensive approach not only improves data collection and accessibility but also ensures a more robust and systematic approach to managing fair lending outreach activities.
- June 2024
  - Approved lender with Atlanta Neighborhood Development Partnership for down payment assistance programs.
- August 2024
  - Convened the inaugural Fair Lending and CRA joint market meeting, where associates from each market shared valuable insights on current initiatives, spotlighting effective practices and key challenges. This collaborative dialogue fostered a dynamic exchange of innovative solutions aimed at enhancing overall effectiveness across various strategies.



- September 2024:
  - Invested \$5,000 in training for the Fair Lending Officer and Chief Compliance Officer regarding in-house underwriting and pricing regression analyses, further strengthening the fair lending CMS.

The following marketing and outreach efforts were accomplished during 2022 to increase brand awareness of Southern First and its mortgage offerings within minority census tracts and the community.

- The bank attended or hosted 46 events hosted within the minority community to promote our mortgage offerings and introduce our team to attendees.
- The bank issued \$76,500 in sponsorships to 45 organizations whose purpose is to serve minority communities.
- The bank conducted 88 marketing campaigns and/or advertisements to promote our mortgage offerings and Special Purpose Credit Program within high-minority, minority-majority, and majority black census tracts.
- The bank made 214 calls and had 51 business prospecting conversations/luncheons with realtors or other centers of influence to explore opportunities to serve the residential lending needs of the minority communities across our markets.
- The bank attended 5 recruiting events at HBCU's, and job fairs hosted within minority communities and conducted 9 other outreach activities that did not fit into the specific descriptions above.

Between January 1, 2023 and December 31, 2023, the following marketing and outreach efforts were accomplished to increase brand awareness of Southern First and its mortgage offerings within minority census tracts and the community.

- The bank attended or hosted 62 events either within or impacting the minority community to promote our mortgage offerings and introduce our team to attendees.
- The bank issued \$80,000 in sponsorships to 30 organizations whose purpose is to serve minority communities.
- The bank conducted 80 marketing campaigns or advertisements to promote our mortgage offerings and Special Purpose Credit Program with majority-minority and majority black census tracts.
- The bank made 806 calls and had 86 business prospecting conversations/meetings with realtors or other centers of influence to explore opportunities to serve the residential lending needs of the minority communities across our markets.
- The bank attended 1 recruiting event at an HBCU career fair and 29 other outreach activities that did not fit into the specific descriptions above.

Between January 1, 2024 and December 31, 2024, the following marketing and outreach efforts were accomplished to increase brand awareness of Southern First and its mortgage offerings within minority census tracts and the community.



- The bank attended or hosted 55 events either within or impacting the minority community to promote our mortgage offerings and introduce our team to attendees.
- The bank issued \$43,166 in sponsorships to 26 organizations whose purpose is to serve minority communities.
- The bank conducted 55 marketing campaigns or advertisements to promote our mortgage offerings and Special Purpose Credit Program with majority-minority and majority black census tracts.
- The bank made 95 calls and had 78 business prospecting conversations/meetings with realtors or other centers of influence to explore opportunities to serve the residential lending needs of the minority communities across our markets.
- The bank conducted 17 other outreach activities that did not fit into the specific descriptions above.

### **III. Community Development Improvements to Date**

In addition to the efforts above, the bank has made significant strides in documenting and analyzing the effectiveness of its Community Development efforts.

The CRA Performance Evaluation issued in March of 2022 was an evaluation of the bank's operations between February 13, 2018 – March 29, 2021. Since March 29, 2021, the bank has taken the following steps to improve our overall CRA performance:

#### **Community Development Lending**

During the evaluation period, the bank originated 21 community development loans totaling \$44.6MM.

From March 29, 2021, through December 31, 2021, the bank originated 53 community development loans totaling \$119.3MM.

From January 1, 2022, through December 31, 2022, the bank originated 59 community development loans, totaling \$184.6MM.

From January 1, 2023, through December 31, 2023, the bank originated 31 community development loans, totaling \$85MM.

From January 1, 2024, through December 31, 2024, the bank originated 22 community development loans, totaling \$69MM.

#### **Innovative and Flexible Lending**

During the evaluation period, the bank made 1,488 loans under flexible lending programs totaling \$245MM. The totals during the prior evaluation period are elevated due to a high number of PPP loans originated by the bank in 2020 during COVID.



From March 29, 2021, through December 31, 2021, the bank originated 93 loans under flexible lending programs totaling \$31.7MM.

From January 1, 2022, through December 31, 2022, the bank originated 180 loans under flexible lending programs totaling \$64.2MM.

From January 1, 2023, through December 31, 2023, the bank originated 224 loans under flexible lending programs totaling \$106.3MM.

From January 1, 2024, through December 31, 2024, the bank originated 230 loans under flexible lending programs totaling \$93MM.

### **Community Development Services**

During the evaluation period, bank personnel provided 39 qualified community development services.

From March 29, 2021, through December 31, 2021, bank personnel provided 38 qualified community development services, for a total of 1,248 hours.

In January 2022, the bank began offering 8 hours of paid time, per employee, to volunteer in the community.

From January 1, 2022, through December 31, 2022, bank personnel provided 62 qualified community development services, for a total of 942 hours. These services included bank personnel providing financial services or technical assistance to various organizations serving low to moderate income individuals or geographies in the bank's assessment area.

From January 1, 2023, through December 31, 2023, bank personnel provided 101 qualified community development services, for a total of 1493 hours. These services included bank personnel providing financial services or technical assistance to various organizations serving low to moderate income individuals or geographies in the bank's assessment area as well as providing financial literacy classes.

From January 1, 2024, through December 31, 2024, bank personnel provided a total of over 1420 hours of qualified community development services. These services included bank personnel providing financial services or technical assistance to various organizations serving low to moderate income individuals or geographies in the bank's assessment area as well as providing financial literacy classes.

### **Community Development Investments**

During the evaluation period, the bank made or retained approximately \$8.9MM in qualified investments and donations in its assessment areas, totaling 0.4% of total assets and 9.4% of total securities.

As of December 31, 2024, the bank held \$24MM in community development investments. Over the past two years, the bank has significantly increased its qualified investments and invested in new investment



vehicles such as local Housing Funds, CDFI's, Business Development Corporations, SBIC's and Minority Owned Deposit Institutions.

From March 29, 2021, through December 31, 2021, the bank issued 44 donations totaling \$77,314 to organizations serving low-to-moderate income individuals and communities across our markets.

From January 1, 2022 through December 31, 2022, the bank issued 146 donations totaling \$242,660 to organizations serving low-to-moderate income individuals and communities across our markets.

From January 1, 2023 through December 31, 2023, the bank issued 127 donations totaling \$238,999 to organizations serving low-to-moderate income individuals and communities across our markets.

From January 1, 2024 through December 31, 2024, the bank issued 139 donations totaling \$237,657 to organizations serving low-to-moderate income individuals and communities across our markets.