



SouthernFirst

**COMMUNITY REINVESTMENT ACT
PUBLIC FILE
2021**

General Disclosure

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.

Home Mortgage Disclosure Act (HMDA) - Notice

The HMDA Disclosure Statement for Southern First Bank may be obtained on the Consumer Financial Protection Bureau's Web site at www.consumerfinance.gov/hmda.

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

Written Comments from the Public

Current Year

2021

No comments have been received from the public that specifically relate to the bank's performance in helping meet community credit needs.

Prior Two Calendar Years

2020

No comments have been received from the public that specifically relate to the bank's performance in helping meet community credit needs.

2019

No comments have been received from the public that specifically relate to the bank's performance in helping meet community credit needs.

Current Office Locations

	Branch Locations	County	State	Geographic Information	Date Opened	*ATM on site?
1	100 Verdae Boulevard, Greenville SC 29607 (SC Main Office)	Greenville County	SC	MSA/MD Code: 24860, State Code: 45, County Code 045, Tract code 0019.00, Income Level: Upper	2000	Yes
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
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
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
6	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
7	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	2012	No
9	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
10	5444 Wade Park Blvd, Suite 100 Raleigh NC 27607 (NC Main Office)	Wake County	NC	MSA/MD Code: 39580, State Code: 37, County Code 183, Tract code 0524.01, Income Level: Middle	2017	No
11	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	2018	No
12	309 East Paces Ferry Rd NE Suite 102 Atlanta, GA 30305 (GA Main Office)	Fulton County	GA	MSA/MD Code: 12060, State Code: 13, County 121, Tract Code 0096.03, Income Level: Upper	2017	No
13	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	Yes
14	Two Morrocroft Centre 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	2020	No

*Southern First ATMs do not accept deposits.

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

Opened Locations

	Branch Locations	County	State	Geographic Information	Date Opened
1	105 Front Street Summerville, SC 29486	Charleston County	SC	MSA/MD Code: 16700, State Code: 45, County Code 0015, Tract Code 0207.13, Income Level: Middle	2019
2	Two Morrocroft Centre 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

Closed Locations

	Branch Locations	County	State	Geographic Information	Date Closed
1	5346 Sunset Boulevard, Lexington, SC 29072	Lexington County	SC	MSA/MD Code::17900 , State Code: 45, County Code 063, Tract Code 0210.32, Income Level: Upper	September 2020
2	4018 Forest Drive, Columbia, SC 29033	Richland County	SC	MSA/MD Code: 17900, State Code: 45, County Code 079, Tract code 0112.01, Income Level: Upper	September 2020

Services - General

Phone Banking/Email Banking	
Main Desk	877-679-9646
Telephone Banking	1-877-336-2093
Lost/Stolen Debit Card	800-500-1044
Bill Pay Help	866-453-3729
Direct Link to Contact Art Seaver, CEO	https://www.southernfirst.com/Find-Your-Banker/Detail/Art%20Seaver/
Contact Us – Web Message	https://www.southernfirst.com/contact

Online Application Channels	
Mortgage Applications	https://www.southernfirst.com/mortgages

Atlanta Area Locations



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

[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

[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

[843-606-4300](#)

Charlotte Area Locations



Charlotte – Colony Road

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

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

Lobby Hours: Coming Soon
No ATM or Drive-Through

[980-322-8599](tel:980-322-8599)

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

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

Greensboro Area Locations



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

[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

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



Greenville – Verdae Boulevard

[100 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

[**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

[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

[864-662-2000](#)

Raleigh Area Locations



Raleigh – Wade Park Boulevard

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

Mailing Address: PO Box 10662, Raleigh, NC 27605

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

[919-532-1585](#)

Summerville Area Locations



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

[843-285-7089](#)

Digital Banking Solutions

Business Online Banking (BeB)

Offering	Overview
ACH	Automated Clearing House (ACH) is an electronic network for financial transactions in the United States. ACH processes large volumes of credit and debit transactions in batches.
Accounting Software Integration	There are many Accounting and Money Management solutions available to consumers and businesses that offer various tools for budgeting, saving, bill tracking, categorizing and monitoring spending, consolidating finances, and much more. These third-party applications connect with online banking systems (like Personal and Business Online Banking at Southern First) in order to download transaction and balance activity into their software applications. These connections, often referred to as <i>Bank Feeds</i> , eliminate the need for manual entry by allowing automatic downloading. Some of the most popular solutions include QuickBooks , Mint , and Xero .
Alerts and Notifications	<p>Alerts are messages that inform a user that a specific event has taken place. There are mandatory and optional alerts that can be received by e-mail or text message. All alerts can be viewed and managed in Business and Personal Online Banking.</p> <p>Alerts reduce the risk of fraud and help keep our clients informed about their account activity, payments, transactions, and changes to their contact information.</p> <p>Mandatory alerts notify users of very important events and cannot be turned off. Optional alerts can be added, edited, or deleted within Business and Personal Online Banking.</p>
Bill Pay	Bill Pay is an automated payment service that we offer our clients through Online Banking as well as Mobile Banking, although the functionality varies between the channels. Clients can set up payees in Online Banking or through the Mobile App and schedule payments to be sent
Check Services	Southern First's Check Services include initiating stop payments and ordering checks . We offer Clients the flexibility to make stop pay requests in person, over the phone, through email, or through both Business and Personal Online Banking. Check orders can also be made in person, over the phone, or through email but the online capability is only available in Personal Online Banking. Currently, clients are not able to order checks through Business Online Banking.
Company and User Management	Company and User Management allows a company admin to update their Business Online Banking profile and contact information, add, modify, copy and delete other company users, manage other company user roles, entitlements to specific accounts and services, and approval and transaction limit settings
Internal Transfer	An Internal Transfer moves funds between accounts that a client owns at Southern First Bank. Transfers can be made one time or scheduled to be recurring. There are no fees to process Internal Transfers and limits are based on the availability of funds in the account that is being debited. The capability to complete an internal transfer, exists across all digital channels
Loan Management	Through Southern First's digital channels, clients are able to manage their loans by making payments and requesting advances. Most of the customization (repeating payments, pay additional principal, etc.) is only available in Online Banking but there are some basic features available in Mobile/Tablet.
Positive Pay – ACH and Check	Positive Pay is a fraud service the bank offers for two payment avenues: ACH and CHECK. Both forms of Positive Pay are administered through Business Online Banking. These fraud tools require daily interaction from clients during specific windows of time.
eStatements	Clients can choose to receive eStatements through the Business or Personal Online Banking system. eStatements allow a client to view their account statements over the Internet. Clients with eStatements, experience a personalized statement home page to access all documents archived by Southern First. Email notifications can be sent to the client each time a new document is available.
Wire Transfer	Wire transfer is a method of electronic funds transfer from one person or entity to another. A wire transfer is made from one bank account to another bank account. Speed, security and simplicity make wire transfers attractive for payments which require immediate funds availability.

Digital Banking Solutions

Business Mobile App

Offering	Overview
ACH	Automated Clearing House (ACH) is an electronic network for financial transactions in the United States. ACH processes large volumes of credit and debit transactions in batches.
Bill Pay	Bill Pay is an automated payment service that we offer our clients through Online Banking as well as Mobile Banking, although the functionality varies between the channels. Clients can set up payees in Online Banking or through the Mobile App and schedule payments to be sent.
Internal Transfer	An Internal Transfer moves funds between accounts that a client owns at Southern First Bank. Transfers can be made one time or scheduled to be recurring. There are no fees to process Internal Transfers and limits are based on the availability of funds in the account that is being debited. The capability to complete an internal transfer, exists across all digital channels
Mobile Deposit	The Mobile Deposit feature in the Southern First Business and Personal Mobile Banking Apps allows clients to deposit a check into their bank account using their smartphone or tablet.
Positive Pay – ACH and Check	Positive Pay is a fraud service the bank offers for two payment avenues: ACH and CHECK. Both forms of Positive Pay are administered through Business Online Banking. These fraud tools require daily interaction from clients during specific windows of time.
Wire Transfer	Wire transfer is a method of electronic funds transfer from one person or entity to another. A wire transfer is made from one bank account to another bank account. Speed, security and simplicity make wire transfers attractive for payments which require immediate funds availability.

Business Tablet App

Offering	Overview
ACH	Automated Clearing House (ACH) is an electronic network for financial transactions in the United States. ACH processes large volumes of credit and debit transactions in batches.
Bill Pay	Bill Pay is an automated payment service that we offer our clients through Online Banking as well as Mobile Banking, although the functionality varies between the channels. Clients can set up payees in Online Banking or through the Mobile App and schedule payments to be sent.
Internal Transfer	An Internal Transfer moves funds between accounts that a client owns at Southern First Bank. Transfers can be made one time or scheduled to be recurring. There are no fees to process Internal Transfers and limits are based on the availability of funds in the account that is being debited. The capability to complete an internal transfer, exists across all digital channels.
Mobile Deposit	The Mobile Deposit feature in the Southern First Business and Personal Mobile Banking Apps allows clients to deposit a check into their bank account using their smartphone or tablet.
Positive Pay – ACH and Check	Positive Pay is a fraud service the bank offers for two payment avenues: ACH and CHECK. Both forms of Positive Pay are administered through Business Online Banking. These fraud tools require daily interaction from clients during specific windows of time.
Wire Transfer	Wire transfer is a method of electronic funds transfer from one person or entity to another. A wire transfer is made from one bank account to another bank account. Speed, security and simplicity make wire transfers attractive for payments which require immediate funds availability.

Remote Deposit Capture (RDC)

Southern First's Remote Deposit Capture (RDC) service, called Commercial Capture Xpress (CCX), allows clients to make multiple check deposits at their own convenience using a computer and a check scanner. Credit is given the next business day as long as the deposits were processed before 6:00 PM, Eastern Standard Time.

Digital Banking Solutions

Personal Online Banking (CeB)

Offering	Overview
Account Maintenance	Account Maintenance within Personal Online Banking allows clients to Change User ID , Change Password , Manage Contact Information , Change Address , Customize Accounts , and Manage Mobile Banking Settings .
Accounting Software Integration	There are many Accounting and Money Management solutions available to consumers and businesses that offer various tools for budgeting, saving, bill tracking, categorizing and monitoring spending, consolidating finances, and much more. These third-party applications connect with online banking systems (like Personal and Business Online Banking at Southern First) in order to download transaction and balance activity into their software applications. These connections, often referred to as <i>Bank Feeds</i> , eliminate the need for manual entry by allowing automatic downloading. Some of the most popular solutions include QuickBooks , Mint , and Xero .
Alerts and Notifications	<p>Alerts are messages that inform a user that a specific event has taken place. There are mandatory and optional alerts that can be received by e-mail or text message. All alerts can be viewed and managed in Business and Personal Online Banking.</p> <p>Alerts reduce the risk of fraud and help keep our clients informed about their account activity, payments, transactions, and changes to their contact information.</p> <p>Mandatory alerts notify users of very important events and cannot be turned off. Optional alerts can be added, edited, or deleted within Business and Personal Online Banking.</p>
Bill Pay	Bill Pay is an automated payment service that we offer our clients through Online Banking as well as Mobile Banking, although the functionality varies between the channels. Clients can set up payees in Online Banking or through the Mobile App and schedule payments to be sent.
Check Services	Southern First's Check Services include initiating stop payments and ordering checks . We offer Clients the flexibility to make stop pay requests in person, over the phone, through email, or through both Business and Personal Online Banking. Check orders can also be made in person, over the phone, or through email but the online capability is only available in Personal Online Banking. Currently, clients are not able to order checks through Business Online Banking.
External Transfer	An External Transfer moves funds between a deposit account that a client owns at Southern First Bank and a deposit account that the client owns at another financial institution. Before External Transfers can be initiated, an External Account must be added and confirmed. This confirmation process usually takes 2-3 business days. Transfers can be made one time or scheduled to be recurring. Currently, the External Transfers feature is only available in Consumer Online Banking (CeB).
Internal Transfer	An Internal Transfer moves funds between accounts that a client owns at Southern First Bank. Transfers can be made one time or scheduled to be recurring. There are no fees to process Internal Transfers and limits are based on the availability of funds in the account that is being debited. The capability to complete an internal transfer, exists across all digital channels.
Loan Management	Through Southern First's digital channels, clients are able to manage their loans by making payments and requesting advances. Most of the customization (repeating payments, pay additional principal, etc.) is only available in Online Banking but there are some basic features available in Mobile/Tablet.
Report Lost Card	Exclusive to Personal Online Banking, is the ability to "Report Lost Card." With this feature, clients are able to not only notify the bank of a lost debit card but also report a stolen card, unauthorized use of a card, or a card not received.
eStatements	Clients can choose to receive eStatements through the Business or Personal Online Banking system. eStatements allow a client to view their account statements over the Internet. Clients with eStatements, experience a personalized statement home page to access all documents archived by Southern First. Email notifications can be sent to the client each time a new document is available.

Digital Banking Solutions

Personal Mobile App

Offering	Overview
Bill Pay	Bill Pay is an automated payment service that we offer our clients through Online Banking as well as Mobile Banking, although the functionality varies between the channels. Clients can set up payees in Online Banking or through the Mobile App and schedule payments to be sent.
Financial Calculators	The Financial Calculators feature is only available in the Personal Banking Mobile and Table Apps. There are three calculator options within the feature: Home Loan, Saving for a Goal, and CD (Certificate of Deposit). Clients can use these calculators to determine things like the potential monthly payment amount on a mortgage or the amount to save each month to meet a particular savings goal. Once the calculation is complete, a graph is displayed with the financial results, and Clients can choose to email themselves the results. Clients also have the ability to click on "Apply Now" which will take them to Southernfirst.com where they can create an account in Mortgage Center, open an eFirst Savings Online, or "find a banker" to begin the process of opening a Certificate of Deposit (CD).
Internal Transfer	An Internal Transfer moves funds between accounts that a client owns at Southern First Bank. Transfers can be made one time or scheduled to be recurring. There are no fees to process Internal Transfers and limits are based on the availability of funds in the account that is being debited. The capability to complete an internal transfer, exists across all digital channels.
Mobile Deposit	The Mobile Deposit feature in the Southern First Business and Personal Mobile Banking Apps allows clients to deposit a check into their bank account using their smartphone or tablet.
Zelle	<i>Zelle</i> replaced the People Pay service on August 27th. <i>Zelle</i> is a fast, safe and easy way to send money directly between almost any bank account in the U.S., typically within minutes. With just an email address or U.S. mobile phone number, you can send money to friends, family and people you trust, regardless of where they bank. <i>Zelle</i> is a consumer only service and is exclusive to our personal mobile banking app. However, <i>Zelle</i> offers much faster processing, a more modern user experience, and greater name recognition along with numerous other benefits.

Personal Tablet App

Offering	Overview
Bill Pay	Bill Pay is an automated payment service that we offer our clients through Online Banking as well as Mobile Banking, although the functionality varies between the channels. Clients can set up payees in Online Banking or through the Mobile App and schedule payments to be sent.
Financial Calculators	The Financial Calculators feature is only available in the Personal Banking Mobile and Table Apps. There are three calculator options within the feature: Home Loan, Saving for a Goal, and CD (Certificate of Deposit). Clients can use these calculators to determine things like the potential monthly payment amount on a mortgage or the amount to save each month to meet a particular savings goal. Once the calculation is complete, a graph is displayed with the financial results, and Clients can choose to email themselves the results. Clients also have the ability to click on "Apply Now" which will take them to Southernfirst.com where they can create an account in Mortgage Center, open an eFirst Savings Online, or "find a banker" to begin the process of opening a Certificate of Deposit (CD).
Internal Transfer	An Internal Transfer moves funds between accounts that a client owns at Southern First Bank. Transfers can be made one time or scheduled to be recurring. There are no fees to process Internal Transfers and limits are based on the availability of funds in the account that is being debited. The capability to complete an internal transfer, exists across all digital channels.
Mobile Deposit	The Mobile Deposit feature in the Southern First Business and Personal Mobile Banking Apps allows clients to deposit a check into their bank account using their smartphone or tablet.

SecurLock Equip

SecurLOCK Equip is a standalone app that gives our clients the ability to control their debit card settings with In-App controls. Once their debit cards are synced with the app, clients have the ability to switch their cards off and on in real time, set transaction size and type limits, control transactions by merchant or location, and receive instant transaction alerts. This application can be instrumental in reducing debit card fraud for our clients

Products

Loan Products

Real Estate Mortgages (Fixed or Adjustable Rate)

- Owner-Occupied First Lien 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)
- Mobile Homes
- Other Titled Collateral
- Unsecured
- Single Payment Loans
- Overdraft Lines of Credit

Commercial Loans

- Small Business
- Various Collateralized Loans
- Various Unsecured Commercial Loans
- Land development
- Agriculture
- Lines of Credit



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.

*Certain fees may apply.



Greenville | Columbia | Charleston | Raleigh | Atlanta | Greensboro | Summerville | Charlotte

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



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 additional fee



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



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



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

1-877-679-9646

contactus@southernfirst.com | www.southernfirst.com

Version 1.0



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



Greenville | Columbia | Charleston | Raleigh | Atlanta | Greensboro | Summerville | Charlotte

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 excess withdrawal or transfer fee in excess of six per statement cycle
- 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 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

1-877-679-9646

contactus@southernfirst.com | www.southernfirst.com

Version 1.0

Consumer and Business Account - Fee Schedule



FEE SCHEDULE

EFFECTIVE DATE: December 15, 2018

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account. Common features subject to change at any time. We will give you reasonable notice in writing or by any other method permitted by law of these changes.

ATM/debit card replacement fee	.....\$6.00
ATM/Debit Card Emergency Rush Fee	.....\$75.00
Check Printing	.....(fee depends on style and quantity of check ordered)
Official checks (client)	.....\$7.00
Official checks (non-client)	.....\$20.00
Giftcards – per card	.....\$4.00
Deposited checks (and other items) returned unpaid	.....\$10.00

An account is dormant if for two years you have made no deposits or withdrawals to the account. (We will notify you by letter if your account becomes dormant.)

Dormant account fee – monthly (checking)	.....\$10.00
Dormant account fee - charged monthly, assessed quarterly (savings)	.....\$30.00
Garnishments/Executions/Levies	.....\$125.00

The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: check, in-person withdrawal, ATM withdrawal, or other electronic means.

Recurring Overdraft Charge, after five business days	.....\$10.00 per day
Overdraft Funds Paid Charge	.....\$38.00
Nonsufficient Funds Return Charge	.....\$38.00
Account research	.....\$35.00 per hour
Account balancing assistance	.....\$25.00 per hour
Stop Payment fee – each	.....\$36.00
Account closed within 90 days of opening	.....\$25.00
Collection: Domestic (per item)	.....\$25.00
Collection: Foreign (per item) (plus correspondent bank fee)	.....\$40.00
Copy of check or statement	.....\$5.00
Automatic transfer to pay NSF	.....\$1.00
Coin and currency	.....\$0.10 per \$100.00
Deposit verification	.....\$20.00
Mortgage or other loan verification	.....\$20.00
Deposit correction	.....\$10.00

Night depository bag	.....	\$15.00
Notary public services (clients)	.....	No fee
Signature guarantee (clients)	.....	No fee
24 Hour Account Information Line	.....	No fee
IRA transfer outgoing fee	.....	\$25.00

Annual safe deposit box rental

3X5	.....	\$45.00
5X5	.....	\$55.00
3X10	.....	\$65.00
5X10	.....	\$75.00
10X10	.....	\$125.00

Lost safe deposit box key	.....	\$50.00
Drilling fee (both keys lost)	.....	\$250.00

Wire Transfers

Domestic- Outgoing (In person or online banking)	.....	\$20.00
Domestic- Outgoing (Not in person or not online banking)	.....	\$30.00
Domestic-Incoming	.....	\$15.00
International- Outgoing (In person or online banking)	.....	\$50.00
International- Outgoing(Not in person or not online banking)	.....	\$50.00
International- Incoming	.....	\$15.00

Paper statement fee

Consumer	.....	\$5.00 per month
Business	.....	\$5.00 per month

Currency Conversion and Cross-Border Transaction Fees. If you conduct a transaction with your Card in a currency other than US Dollars, Mastercard will convert the charge into a US Dollar amount. The Mastercard currency conversion procedure includes use of either a government-mandated exchange rate, or a wholesale exchange rate selected by Mastercard. The exchange rate Mastercard uses will be a rate in effect on the day the transaction is processed. This rate may differ from the rate in effect on the date of purchase or the date the transaction was posted to your account.

Mastercard charges us a Currency Conversion Assessment of 20 basis points (.2% of the transaction) for performing the currency conversion. In addition, Mastercard charges us an Issuer Cross-Border Assessment of 90 basis points (.9% of the transaction) on all cross-border transactions regardless of whether there is a currency conversion. As a result, we charge you a Currency Conversion fee of .2% and a Cross-Border Transaction fee of .9%. The Cross-Border Transaction fee is charged on all cross-border transactions regardless of whether there is a currency conversion. A cross-border transaction is a transaction processed through the Global Clearing Management System or the Mastercard Debit Switch in which the country of the merchant is different than the country of the cardholder.

CRA Performance Evaluation

PUBLIC DISCLOSURE

February 12, 2018

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Southern First Bank
Certificate Number: 35295

100 Verdae Boulevard, Suite 100
Greenville, South Carolina 29607-3857

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

Ten 10th Street NW, 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 **Satisfactory**. An institution in this group has a satisfactory record of helping to meet the credit needs of its assessment areas, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Southern First Bank's satisfactory Community Reinvestment Act (CRA) performance under the Lending Test and Community Development Test supports the overall rating. The FDIC identified a violation of the Equal Credit Opportunity Act regarding certain practices of the bank. The violation did not impact the bank's overall CRA rating. Refer to page 40 for additional details. The following points summarize the bank's Lending Test and Community Development Test performance.

The Lending Test is rated Satisfactory.

- The loan-to-deposit ratio is more than reasonable given the institution's size, financial condition, and assessment areas' credit needs.
- The bank made a majority of its small business and home mortgage loans inside the assessment areas.
- The bank's geographic distribution of small business and home mortgage loans reflects a reasonable dispersion throughout the assessment areas.
- The bank's distribution of borrowers reflects poor penetration of loans to businesses of different sizes and generally reasonable penetration of loans to individuals of different income levels.
- The institution has not received any CRA-related complaints since the previous evaluation; therefore, this factor did not affect the Lending Test rating.

The Community Development Test is rated Satisfactory.

- The institution demonstrated a generally adequate responsiveness to the community development needs of its assessment areas. The institution met those needs through a relatively low level of community development loans, an adequate level of qualified investments, and adequate level of community development services. Examiners considered the institution's capacity and the need and availability of such opportunities for community development in its assessment areas.

SCOPE OF EVALUATION

General Information

This evaluation covers the period from the prior evaluation dated March 16, 2015, to the current evaluation dated February 12, 2018. The CRA performance of Southern First Bank was reviewed using the FFIEC's CRA Examination Procedures for Intermediate Small Institutions (Banks). The procedures include two tests: the CRA Small Bank Lending Test and the Community Development Test.

The Lending Test considered the institution's performance based on the following criteria:

- Loan-to-deposit ratio
- Assessment area concentration
- Geographic distribution
- Borrower profile
- Response to CRA-related complaints

The Community Development Test considered the following factors:

- Number and dollar amount of community development loans and qualified investments, and the level and types of community development services;
- The responsiveness of such activities to the community development needs of the assessment areas

An institution must achieve at least a Satisfactory rating on both tests to obtain an overall Satisfactory rating.

Loan Products Reviewed

The CRA regulation requires a review of the lending performance of an institution in its defined assessment areas with respect to home mortgage, small business, small farm, and consumer lending, if significant. A review of the bank's December 31, 2017 Consolidated Reports of Condition and Income (Call Report) reflect that business loans represent the largest loan category by dollar volume at 47.7 percent, while home mortgage loans represent the second largest loan category at 39.6 percent. Both of these loan categories are considered integral components of the bank's lending focus. Therefore, for purposes of this evaluation, loan distribution analyses were conducted on small business and home mortgage loans. Neither farm loans, which include farmland and agricultural production, nor consumer loans were reviewed, since these loan categories do not constitute a substantial portion of the bank's loan portfolio, or represent a major product line. Specifically, farm and consumer loans represent 0.4 percent and 1.6 percent of the bank's loan portfolio, respectively.

With regard to the business loan analysis, small business loans are defined as loans originated in the amount of \$1 million or less and include loans secured by non-farm, non-residential properties and commercial and industrial loans. From January 1, 2017, through December 31, 2017, the bank originated or renewed 813 small business loans totaling \$172,498,704. From this universe of loans, examiners analyzed a sample of 90 business loans totaling \$21,553,562 to

assess the bank's performance in meeting the credit needs of its assessment areas. Dunn &

Bradstreet (D&B) business demographic data for 2017 provided a standard of comparison for the sampled small business loans.

Southern First Bank is subject to the Home Mortgage Disclosure Act (HMDA) and, as such, is required to collect and report certain data concerning applications for home purchase, home refinance, and home improvement loans. This evaluation includes an analysis of the bank's HMDA loans originated from January 1, 2016, through December 31, 2017. During 2016, the bank originated 1,255 HMDA loans totaling \$367,240,000. During 2017, the bank originated 1,017 HMDA loans totaling \$301,819,000. The percentage of families by income level, the percentage of owner-occupied housing units by geography, and 2016 lending of other HMDA reporters within the assessment areas (aggregate lending data) were used for comparison purposes. Aggregate lending data for 2017 was not available for comparison purposes at the time of this CRA evaluation.

Given the bank's business focus and its volume of commercial lending, small business loans received more weight than home mortgage loans for the Lending Test. The lending analyses focused on the number rather than the dollar volume of loans, as loans extended to small businesses and low- and moderate-income borrowers are generally for smaller dollar amounts.

For the Community Development Test, all community development activities since the prior CRA evaluation, including community development loans, qualified investments, and community development services were reviewed. Qualified community development activities throughout all five assessment areas were considered during the evaluation.

Southern First Bank has delineated five assessments areas, which encompass Charleston, Greenville, Lexington, and Richland Counties in South Carolina (SC); Fulton County in Georgia (GA); and Wake County in North Carolina (NC). The Greenville Assessment Area includes Greenville County; the Columbia SC Assessment Area includes Lexington and Richland Counties; the Charleston Assessment area includes Charleston County; the Raleigh Assessment Area includes Wake County; and the Atlanta Assessment Area includes Fulton County. A detailed description of each assessment area is provided under the *Description of Assessment Areas* section within this document.

Full-scope analyses were conducted for Greenville, Columbia, and Charleston Assessment Areas given the volume of lending in these areas. The bank's lending performance within the Greenville and Columbia Assessment Areas received the most weight at arriving at the overall CRA rating, given that a majority of lending occurred within these assessment areas. As it pertains to the Raleigh and Atlanta Assessment Areas, community development activities within these assessment areas are included in the institution-wide analysis, but due to the banks limited lending and duration of its operations in these markets, no further analysis was performed relative to the "*Geographic and Income Distribution*" performance criteria. The bank opened its Wake County,

NC branch on January 19, 2017. Since that time, only nine small business loans totaling \$4.5 million and nine HMDA loans totaling \$1.7 million have been originated within the Raleigh Assessment Area. The bank opened its Fulton County, GA branch on August 14, 2017, and since that time, only five small business loans totaling \$2.4 million and four HMDA loans totaling \$3.6 million have been originated within the Atlanta Assessment Area.

DESCRIPTION OF INSTITUTION

Background

Southern First Bank is a state-chartered community bank headquartered in Greenville, Greenville County, SC. The bank is wholly-owned by Southern First Bancshares, Incorporated, a one-bank holding company in Greenville, SC. There have been no changes in control nor has the bank's business strategy changed since the previous examination. Southern First Bank does not have any subsidiaries; however, there are two non-operational affiliates. The bank received a "Satisfactory" rating at its previous CRA evaluation, which was conducted using the FFIEC's Interagency Small Institution Examination Procedures.

Operations

As of the evaluation date, Southern First Bank operates 11 full-service banking offices in three states and six counties within the institution-wide assessment area. The bank's main office and three branches are located in Greenville County, SC; two branches are in Lexington County, SC; one branch is in Richland County, SC; two branches are in Charleston County, SC; one branch is in Wake County, NC; and, one branch is in Fulton County, GA. One of the 11 offices is in a moderate-income census tract; two are in middle-income census tracts, and eight are located in upper-income census tracts. As previously mentioned, the bank opened its Wake County, NC branch office on January 19, 2017, and its Fulton County, GA branch office on August 14, 2017. The bank did not close any branches, and no mergers or acquisitions have occurred since the previous evaluation.

Southern First Bank's full-service offices are reasonably accessible within its assessment areas. While non-deposit taking automated teller machines (ATMs) are available at eight of the nine SC's branches, drive-thru banking facilities are offered at all of the SC locations. Southern First Bank also makes other financial institution's ATMs readily accessible to its customers by virtue of refunding all non-Southern First Bank's ATM fees incurred by customers throughout the United States. Business hours are reasonable and consistent across the branch network. Lobby hours are Monday through Friday, 9:00 a.m. to 5:00 p.m., and drive-through hours, where available, are 8:30 a.m. to 5:00 p.m.

Southern First Bank offers an array of lending and deposit products to help meet the needs of individuals and businesses in its assessment areas. The bank's lending focus is multi-faceted, with an emphasis on commercial and residential lending. Business purpose loans offered include construction and land development, commercial real estate, residential income property, secured and unsecured term, lines of credit, and agricultural loans. Consumer loan products offered include personal, new and used auto, 1-4 family residential, home equity, lines of credit, and other types of secured and unsecured consumer installment loans. To further demonstrate the

bank's commitment to mortgage lending, the bank offers long-term home mortgage loans to consumers through its lending relationships with secondary market investors.

The bank offers a variety of business and consumer deposit products, including checking, savings, money market, certificates of deposit, health savings, and individual retirement accounts. Additional deposit-related services include safe deposit boxes, domestic and international wire transfers, and direct deposit.

The bank offers alternative delivery systems to make financial services more accessible to its customers. In addition to its main office, branch offices, and access to ATMs, the bank offers business and personal online banking and bill payment, mobile and tablet banking with mobile check deposit, and telephone banking. The bank also offers person-to-person payments (People Pay) that allows customers to transfer funds from their bank account to another individual's account via the internet or a mobile phone. The bank provides a 24-hour telephone response service that allows customers to access loan and deposit account information, transfer funds between accounts, make loan payments, order checks, and place stop payments. The bank's website, www.southernfirst.com, provides information on available bank products and services.

Ability and Capacity

Southern First Bank's assets total \$1,624,291,000 as of December 31, 2017, and included total loans of \$1,398,860,000, total deposits of \$1,388,638,000, total securities of \$67,603,000, and tier one capital of \$159,037,000. Loans represent 86.1 percent of total assets. The loan portfolio as of the December 31, 2017 Call Report is illustrated in the following table.

Loan Portfolio Distribution as of 12/31/2017		
Loan Category	\$(000s)	%
Construction and Land Development, and Other Land Loans	150,057	10.7
Secured by Farmland	4,921	0.4
Secured by 1-4 Family Residential Properties	544,531	38.9
Secured by Multi-family (5 or more) Residential Properties	9,356	0.7
Secured by Non-farm Non-residential Properties	480,018	34.3
Total Real Estate Loans	1,188,883	85.0
Commercial and Industrial Loans	187,573	13.4
Agricultural Production and Other Loans to Farmers	-	-
Consumer	22,106	1.6
Obligations of States and Political Subdivisions in the United States	-	-
Other Loans	298	-
Lease Financing Receivables (net of unearned income)	-	-
Less: Unearned Income	-	-
Total Loans and Leases	1,398,860	100.0
<i>Source: Report of Income and Condition.</i>		

Southern First Bank provides for the credit needs of its assessment areas in a manner consistent with its size, financial capacity, resources, and local economic conditions. There are no legal, financial, or other impediments that prevent Southern First Bank from meeting the credit needs of its assessment areas. However, the environment in which the bank operates includes numerous financial institutions, credit unions, and non-depository mortgage lenders, which provide strong competition for loans within the assessment areas.

DESCRIPTION OF ASSESSMENT AREAS

The CRA requires each financial institution to define one or more assessment areas within which its CRA performance will be evaluated. Southern First Bank currently operates in five separate assessment areas based on the location of its offices, including two new assessment areas added since the previous CRA evaluation. As previously noted, the opening of branches in Wake County, NC and Fulton County, GA was the basis for adding these new assessment areas.

The Greenville Assessment Area includes all of Greenville County, which is part of the Greenville-Anderson-Mauldin, SC Metropolitan Statistical Area (MSA). The Columbia Assessment Area includes all of Lexington and Richland Counties, which are part of the Columbia, SC MSA. The Charleston Assessment Area includes all of Charleston County, which is part of the Charleston-North Charleston, SC MSA. The Raleigh Assessment Area includes all of Wake County, which is part of the Raleigh, NC MSA. The Atlanta Assessment Area includes all of Fulton County, which is part of the Atlanta-Sandy Springs-Roswell, GA MSA. The assessment areas are defined in accordance with the technical requirements of the CRA regulations, include whole geographies, and do not arbitrarily exclude any low- or moderate-income census areas that the bank could reasonably be expected to serve. The following tables detail the bank's changes in branch distribution, census tracts, and income level by AA based on the 2010 U.S. Census data and the 2015 American Community Survey (ACS) data. .

Description of Assessment Areas - 2010 U.S. Census Data			
Assessment Area	Counties in Assessment Area	# of Census Tracts	# of Branches
Greenville	Greenville, SC	111	4
Columbia	Lexington, SC	74	2
	Richland, SC	89	1
Charleston	Charleston, SC	86	2
Raleigh(*)	Wake, NC	187	1
Atlanta(*)	Fulton, GA	204	1
<i>Source: Bank Records and 2010 U.S. Census Data and 2015 ACS Data. (*) Represents the two new AAs added in 2017.</i>			

Assessment Area Geographies – 2010 U.S. Census Data						
Assessment Area	Low-Income	Moderate-Income	Middle-Income	Upper-Income	No-Income	Total
Greenville	10	27	39	35		111
Columbia	10	42	54	35	5	163
Charleston	9	22	29	25	1	86
Total	29	91	122	95	6	360
<i>Source: 2010 U. S. Census</i>						

Assessment Area Geographies – 2015 ACS Data						
Assessment Area	Low-Income	Moderate-Income	Middle-Income	Upper-Income	No-Income	Total
Greenville	11	25	38	37		111
Columbia	15	40	50	53	5	163
Charleston	14	15	23	31	3	86
Raleigh	12	36	57	79	3	187
Atlanta	50	38	22	89	5	204
Total	102	154	190	289	16	751
<i>Source: 2010 U. S. Census</i>						

The demographic composition of the bank's assessment areas changed as a result of the 2015 ACS data released by the FFIEC on July 7, 2017. This survey updated data gathered during the 2010 U.S. Census and resulted in a reclassification of the income characteristics of a number of individual census tracts within the bank's assessment areas. These updates also changed the demographic make-up of individual census tracts, as well as demographic distributions throughout the bank's assessment areas. Therefore, this evaluation presents performance context issues and bank performance results for 2016 based on the 2010 U.S. Census data and during 2017 based on 2015 ACS data. While the bank's Raleigh and Atlanta Assessment Areas are included in the 2017 institution-wide assessment area discussion below, as noted previously, the bank's lending performance within these assessment areas was not assessed.

The following is a discussion of the demographics for each assessment area using the 2015 ACS data. Any significant changes from the 2010 U.S. Census demographic data are also provided.

Economic and Demographic Data

As previously mentioned, Southern First Bank expanded to 11 branch offices with the opening of two new offices in 2017. As a result, the bank's combined assessment area expanded to include the Raleigh and Atlanta Assessment Areas. Of the 11 branches, two are located in middle-income census tracts (one in the Columbia Assessment and one in the Raleigh Assessment Area) and the other nine are located in upper-income census tracts. All but the two new branches and one Charleston County branch offer ATM access and all but two new branches offer drive-thru facilities. The following sections discuss demographic and economic information for the 2017 institution-wide assessment area based on ACS data.

Assessment Area Overview

The bank's institution-wide assessment area consists 111 census tracts in the Greenville Assessment Area, 163 census tracts in the Columbia Assessment Area, 86 census tracts in the Charleston Assessment Area, 187 census tracts in the Raleigh Assessment Area, and 204 in the Atlanta Assessment Area for a total of 751 census tracts. The 751 census tracts consist of 102 low- (13.6 percent), 154 moderate- (20.5 percent), 190 middle- (25.3 percent), 289 upper- (38.5 percent), and 16 no-income census tracts (2.1 percent).

Family and Housing Characteristics

The institution-wide assessment area had total families of 820,137. Of these families, 7.9 percent, 18.9 percent, 28.4 percent, and 44.7 percent are low-, moderate-, middle-, upper-income census tracts, respectively, and 0.1 have no reported income. Families living below the poverty level account for 10.9 percent of total families. Further, approximately 50.3 percent of the low-income families in the institution-wide assessment area live below the poverty level. In addition, there are 1,495,667 housing units in the institution-wide assessment area. Of these, 53.7 percent are owner-occupied, 34.8 percent are occupied rental units, and 11.5 percent are vacant. Of the 1,495,667 housing units, 69.7 percent are single-family units, 24.9 percent are multi-family units, 5.3 percent are mobile home units, and 0.1 percent are "Other" units. The *Geographic Distribution* criterion compares home mortgage loans to the distribution of owner-occupied housing units. The following table illustrates select demographic characteristics of the institution-wide assessment area based on 2015 ACS data.

Demographic Information of the Institution-Wide Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	751	13.6	20.5	25.3	38.5	2.1
Population by Geography	3,479,471	9.9	20.3	27.2	41.5	1.2
Housing Units by Geography	1,495,667	10.4	20.8	27.1	41.4	0.4
Owner-Occupied Units by Geography	803,523	4.4	16.9	29.2	49.5	0.1
Occupied Rental Units by Geography	520,689	17.5	25.8	25.2	30.9	0.7
Vacant Units by Geography	171,455	17.5	23.7	22.8	35.2	0.8
Businesses by Geography	293,636	7.4	16.7	23.9	50.6	1.3
Farms by Geography	5,316	4.3	15.3	35.4	44.7	0.2
Family Distribution by Income Level	820,137	21.7	15.1	17.6	45.6	-
Household Distribution by Income Level	1,324,212	23.8	15.5	16.7	44.0	-
Median Family Income		\$61,948	Median Housing Value			\$224,367
FFIEC-Estimated Median Family Income for 2016		\$63,144	Median Gross Rent			\$956
			Families Below Poverty Level			10.9%
Source: 2015 ACS Data, 2017 D&B Data, and 2017 FFIEC Estimated Median Family Income, (*) The NA category consists of geographies that have not been assigned an income classification, and Percentage totals do not add to 100.0 percent due to rounding.						

Revenue and Income Demographic Characteristics

According to the 2017 D&B data, there are 293,636 non-farm businesses in the institution-wide assessment area. The GAR for these businesses are below.

- 83.7 percent have \$1 million or less.
- 5.9 percent have more than \$1million.
- 10.4 percent have unknown revenues.

Service industries represent the largest portion of businesses at 48.4 percent, followed by retail trade at 12.1 percent, non-classified establishments at 10.5 percent, finance, insurance, and real estate at 10.2 percent, and construction at 5.7 percent.

Borrower income levels for the MSAs within the bank's assessment areas are presented in the following table. The FFIEC's median family income (MFI) estimates were used in the analysis of the 2017 home mortgage lending under the *Borrower Profile* criterion. The low-, moderate-, middle-, and upper-income categories are presented in the following table.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
Atlanta-Sandy Springs-Roswell, GA MSA Median Family Income				
2017 (\$69,200)	<\$34,600	\$34,600 to <\$55,360	\$55,360 to <\$83,040	≥\$83,040
Charleston-North Charleston, SC MSA Median Family Income				
2017 (\$68,800)	<\$34,400	\$34,400 to <\$55,040	\$55,040 to <\$82,560	≥\$82,560
Columbia, SC MSA Median Family Income				
2017 (\$64,800)	<\$32,400	\$32,400 to <\$51,840	\$51,840 to <\$77,760	≥\$77,760
Greenville-Anderson-Mauldin, SC MSA Median Family Income				
2017 (\$57,800)	<\$28,900	\$28,900 to <\$46,240	\$46,240 to <\$69,360	≥\$69,360
Raleigh, NC MSA Median Family Income				
2017 (\$80,200)	<\$40,100	\$40,100 to <\$64,160	\$64,160 to <\$96,240	≥\$96,240
<i>Source: FFIEC - Estimated Median Family Income Data.</i>				

GREENVILLE ASSESSMENT AREA

Southern First Bank operates four (36.4 percent) full-service branch offices in the Greenville Assessment Area. The four branches include the Main, Augusta Street, Parkway, and Woodruff Road offices, all of which are located in upper-income census tracts based on the 2010 U.S. Census data and the 2015 ACS data. Each of the branches offers ATM access and drive-thru facilities. The following sections discuss demographic and economic information for the Greenville Assessment Area based on the 2015 ACS data for 2017 comparisons.

Economic and Demographic Data

Based on the 2015 ACS data, the Greenville Assessment Area includes 111 census tracts in Greenville County. The 111 census tracts consist of 11 low-, 25 moderate-, 38 middle-, and 37 upper-income census tracts. There are 199,369 housing units in the assessment area. Of the 199,369 housing units, 59.5 percent are owner-occupied units, 30.7 percent are occupied rental units, and 9.8 percent are vacant units. The following table illustrates select demographic characteristics of the Greenville Assessment Area based on 2015 ACS data.

Demographic Information of the Greenville Assessment Area						
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	29,879	6.6	15.3	32.0	46.1	-
Farms by Geography	617	3.4	12.8	42.6	41.2	-
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		\$58,097	Median Housing Value			\$159,446
FFIEC-Estimated Median Family Income for 2017		\$53,100	Median Gross Rent			\$776
			Families Below Poverty Level			11.8%
Source: 2015 ACS Data, 2017 D&B Data, and 2017 FFIEC Estimated Median Family Income, (*) The NA category consists of geographies that have not been assigned an income classification, and percentage totals do not add to 100.0 percent due to rounding.						

According to the 2017 D&B data, there were 29,879 businesses operating in Greenville County. The GARs for these businesses are below.

- 80.6 percent have \$1 million or less.
- 6.9 percent have more than \$1 million.
- 12.5 percent have unknown revenues.

The services industry represents the largest portion of businesses at 43.5 percent, followed by retail trade at 14.2 percent, finance, insurance, and real estate at 10.1 percent, non-classified establishments at 9.7 percent, and construction at 7.4 percent.

Greenville County

Greenville County is located in the northwestern portion of SC. As of January 2018, employment conditions have been over the past 12 months. The unemployment rate decreased to 3.4 percent and is below the average U.S. rate of 4.1 percent. The household job growth rate of 0.9 percent continues to decline and is below the average U.S. percentage of 1.4. The population growth rate of 1.7 percent represents a slight decline over the past 12 months, but is still above the average U.S. rate of 0.7 percent. The median household income increased over the past 12 months, but remains below the national median household income. The percentage

of County residents in poverty decreased to 10.9 percent and is below the national average of 14.0. Growth in government transfer payments, such as unemployment benefits, decreased from a year ago, but continues to exceed the national average. Consumer credit conditions improved, as personal bankruptcy filings declined. Real estate conditions are mixed. Growth of single-family permits declined over the past 12 months and is well below the average U.S. growth rate. The housing affordability index declined. The decrease in affordability is indicative of rising home prices in the area. The top two employment industries in the county are other and professional and business services. Major employers in the County include Greenville Healthcare, Greenville County School District, and Bon Secours St. Francis Health Systems.

Competition

Southern First Bank faces strong competition within its Greenville Assessment Area. According to the June 30, 2017 *Federal Deposit Insurance Corporation's Summary of Deposit*, there are 30 other financial institutions with 154 offices operating in the assessment area. The market includes other community banks, branches of national and large regional financial institutions, and a number of finance companies and credit unions. The bank is ranked 5th with 6.8 percent of the deposit market share. The top five financial institutions control 57.0 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 2016, Southern First Bank was ranked 9th in market share among 407 lenders. The lenders originated or purchased 18,774 residential mortgage loans totaling \$4.0 billion in the Greenville Assessment Area. Southern First Bank's home mortgage market share was 2.47 percent. The top five home mortgage lenders account for 24.3 percent of the total market share.

The bank is not required to collect or report its small business loan data, and has elected to not report such information. Therefore, the analysis of small business loans under the Lending Test does not include comparisons against aggregate data. The aggregate data, however, reflects the level of demand for small business loans and is therefore included. Aggregate data for 2016 indicates 91 institutions reported 10,862 small business loans in the assessment area, indicating a high degree of competition for this product. The top five institutions account for 62.3 percent of the small business market share.

COLUMBIA ASSESSMENT AREA

Southern First Bank operates three (27.3 percent) full-service branch offices in the Columbia Assessment Area. The Columbia and Lexington branches are located in Lexington County and the Forest Drive branch is located in Richland County. The Lexington and Forest Drive offices are located in upper-income census tracts, while the Columbia office is located in a middle-income census tract based on both the 2010 U.S. Census data and the 2015 ACS data. Each of the branches offers ATM access and drive-thru facilities. The following sections discuss demographic and economic information for the Columbia Assessment Area based the 2015 ACS data for 2017 comparisons.

Economic and Demographic Data

Based on 2015 ACS data, the Columbia Assessment Area consist of 163 census tracts; 74 in Lexington and 89 in Richland Counties. The 163 census tracts consist of 15 low-, 40 moderate-, 50 middle-, 53 upper-, and 5 no-income census tracts. There are 205,729 housing units in the assessment area. Of the 283,117 housing units, 58.1 percent are owner-occupied units, 30.8 percent are occupied rental units, and 11.1 percent are vacant units. The following table illustrates select demographic characteristics of the Columbia Assessment Area based on the 2015 ACS data.

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	37,677	9.9	20.4	31.6	37.4	0.7
Farms by Geography	976	3.1	18.4	37.8	40.7	-
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		\$62,665	Median Housing Value			\$154,808
FFIEC-Estimated Median Family Income for 2017		\$67,000	Median Gross Rent			\$878
			Families Below Poverty Level			11.5%
Source: 2015 ACS Data, 2017 D&B Data, and 2017 FFIEC Estimated Median Family Income, (*) The NA category consists of geographies that have not been assigned an income classification, and Percentage totals do not add to 100.0 percent due to rounding.						

According to 2017 D&B data, there were 37,677 businesses operating in the Columbia Assessment Area. The GARs for these businesses are below.

- 80.0 percent have \$1 million or less.
- 6.1 percent have more than \$1 million.
- 13.9 percent have unknown revenues.

The services industry represents the largest portion of businesses at 45.0 percent, followed by retail trade at 14.5 percent, finance, insurance, and real estate at 9.0 percent, non-classified establishments at 8.7, and construction at 7.6 percent.

Lexington County

Lexington County is located in the west central portion of SC, just east of Richland County. As of January 2018, employment conditions improved slightly from a year ago. The unemployment rate remains steady at 3.4 percent and is well below the average U.S. rate of 4.1 percent. The household job growth rate of 0.5 percent reflects a slight increase, but remains below the average U.S. percentage of 1.4. The population growth rate of 1.6 percent represents a slight increase over the past 12 months and remains above the average U.S. rate of 0.7 percent. The median household income increased over the past 12 months and is now in line with the National median household

income of average of 14.0. Growth in government transfer payments, such as unemployment benefits, decreased from a year ago, but exceeds the national average. Consumer credit conditions have declined, as personal bankruptcy filings increased slightly. Real estate conditions declined. Growth of single-family permits declined over the past 12 months and is below the average U.S. growth rate. The housing affordability index declined slightly. The decrease in affordability is indicative of rising home prices in the area. The top two employment industries in the county are other and government. Major employees in the County include Amazon.com, Michelin North America, Inc., and Medical University of South Carolina Medical Center.

Richland County

Richland County is located in the west central portion of SC, adjacent to Lexington County. As of January 2018, employment conditions improved slightly over the past 12 months. The unemployment rate decreased slightly to 4.1 percent and is equal to the average U.S. rate. The household job growth rate of 0.6 percent remains unchanged and is below the average U.S. percentage of 1.4. The population growth rate of 0.7 percent represents a decrease over the past 12 months and equals the average U.S. rate. The median household income increased over the past 12 months, but remains below the National median household income. The percentage of County residents in poverty increased slightly to 16.4 percent and remains above the National average of 14.0. Growth in government transfer payments, such as unemployment benefits, decreased from a year ago and is below the National average. Consumer credit conditions improved, as personal bankruptcy filings declined. Real estate conditions have declined. Growth of single-family permits also declined over the past 12 months and is well below the average U.S. growth rate. The housing affordability index declined slightly. The decrease in affordability is indicative of rising home prices in the area. The top two employment industries in the County are government and other. Major employees in the County include Palmetto Health, Blue Cross & Blue Shield of South Carolina, and the University of South Carolina.

Competition

Southern First Bank faces strong competition within its Columbia Assessment Area. According to the June 30, 2017 *Federal Deposit Insurance Corporation's Summary of Deposit*, there are 21 other financial institutions with 158 offices operating in the assessment area. The market includes other community banks, branches of national and large regional financial institutions, and a number of finance companies and credit unions. The bank is ranked 9th with 1.4 percent of the deposit market share. The top five financial institutions control 84.5 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 2016, Southern First Bank was ranked 11th in market share among 388 lenders. The lenders originated or purchased 23,651 residential mortgage loans totaling \$4.6 billion in the assessment area. Southern First Bank's home mortgage market share was 1.86 percent. The top five home mortgage lenders account for 27.1 percent of the total market share. Aggregate small business data for 2016 indicates 92 institutions reported 12,039 small business loans in the assessment area, indicating a high degree of competition for this product. The top five institutions account for 57.2 percent of the small business market share.

CHARLESTON ASSESSMENT AREA

Southern First Bank operates two (18.2 percent) full-service branch offices in the Charleston Assessment Area. The Mount Pleasant branch and the Calhoun branch are both located in upper-income census tracts. In 2016, the Calhoun branch was located in a middle-income census tract; however, based on the 2015 ACS data, that branch is now located in an upper-income census tract for 2017. Only the Mouth Pleasant branch offers ATM access, while both branches offer drive-thru facilities. The following sections discuss demographic and economic information for the Charleston Assessment Area based on the 2010 U.S. Census data for 2016 comparisons and 2015 ACS data for 2017 comparisons.

Economic and Demographic Data

Based on the 2015 ACS data, the Charleston Assessment Area consists of 86 census tracts in Charleston County. The 86 census tracts consist of 14 low-, 15 moderate-, 23 middle-, 31 upper, and 3 no-income census tracts. There are 175,607 housing units in the assessment area. Of the 175,607 housing units, 51.1 percent are owner-occupied units, 33.2 percent are occupied rental units, and 15.7 percent are vacant units. The following table illustrates select demographic characteristics of the Charleston Assessment Area based on 2015 ACS data.

Demographic Information of the Columbia Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	86	16.3	17.4	26.7	36.0	3.5
Population by Geography	372,904	12.7	17.2	29.8	38.7	1.5
Housing Units by Geography	175,607	11.9	17.2	29.2	40.3	1.4
Owner-Occupied Units by Geography	89,750	6.4	14.8	31.4	46.9	0.5
Occupied Rental Units by Geography	58,268	20.3	21.1	29.7	26.6	2.3
Vacant Units by Geography	27,589	11.8	17.1	20.9	47.8	2.4
Businesses by Geography	29,661	11.5	17.4	25.0	43.7	2.4
Farms by Geography	672	5.4	15.5	39.4	39.0	0.7
Family Distribution by Income Level	87,214	22.8	15.2	17.6	44.4	-
Household Distribution by Income Level	148,018	26.0	15.0	16.4	42.6	-
Median Family Income		\$65,558	Median Housing Value			\$299,955
FFIEC-Estimated Median Family Income for 2017		\$68,800	Median Gross Rent			\$1,044
			Families Below Poverty Level			12.2%
Source: 2015 ACS Data, 2017 D&B Data, 2017 FFIEC Estimated Median Family Income, (*) The NA category consists of geographies that have not been assigned an income classification, and Percentage totals do not add to 100.0 percent due to rounding.						

According to the 2017 D&B data, there were 29,661 businesses operating in the Charleston Assessment Area. The GARs for these businesses are below.

- 81.1 percent have \$1 million or less.
- 6.4 percent have more than \$1 million.
- 12.5 percent have unknown revenues.

The services industry represents the largest portion of businesses at 44.6 percent, followed by retail trade at 15.0 percent, non-classified establishments at 10.0 percent, finance, insurance, and real estate at 9.0 percent, and construction at 7.2 percent.

Charleston County

Charleston County is located along the Atlantic coast of SC. As of January 2018, employment conditions have been mixed over the past 12 months. The unemployment rate decreased to 3.2 percent and is well below the average U.S. rate of 4.1 percent. The household job growth rate decreased to 3.2 and remains above the average U.S. percentage of 1.4. The population growth rate of 1.8 percent represents a decline over the past 12 months, but is still above the average U.S. rate of 0.7 percent. The median household income increased over the past 12 months, but remains below the National median household income. The percentage of County residents in poverty increased slightly to 15.0 percent and is above the National average of 14.0. Growth in government transfer payments, such as unemployment benefits, decreased from a year ago, but exceeds the National average. Consumer credit conditions have remained generally unchanged, as personal bankruptcy filings have remained steady. Real estate conditions improved. Growth of single-family permits improved from a year ago and is well above the average U.S. growth rate. The housing affordability index declined. The decrease in affordability is indicative of rising home prices in the area. The top two employment industries in the County are other and government. Major employers in the County include Joint Base Charleston, Medical University of South Carolina, and Boeing South Carolina.

Competition

Southern First Bank faces strong competition within the Charleston Assessment Area. According to the June 30, 2017 *Federal Deposit Insurance Corporation's Summary of Deposit*, there are 27 financial institutions with 129 offices operating in the assessment area. The market includes other community banks, branches of national and large regional financial institutions, and a number of finance companies and credit unions. The bank is ranked eleventh with 2.3 percent of the deposit market share. The top five financial institutions, two national and three regional institutions, control 67.2 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 2016, Southern First Bank was ranked 36th in market share among 456 lenders. The lenders originated or purchased 18,354 residential mortgage loans totaling \$5.9 billion in the assessment area. Southern First Bank's home mortgage market share was 0.9 percent. The top five home mortgage lenders account for 25.1 percent of the total market share. Aggregate small business data for 2016 indicates 99 institutions reported 11,661 small business loans in the assessment area, indicating a high degree of competition for this product. The top five institutions account for 65.2 percent of the small business market share.

RALEIGH ASSESSMENT AREA

Southern First Bank operates one (9.1 percent) full-service branch office in the Raleigh Assessment Area. The Wade Park Office is located in a middle-income census tract. This branch does not offer ATM access or a drive-thru facility. The following sections discuss demographic and economic information for the Raleigh Assessment Area based on the 2015 ACS data.

Economic and Demographic Data

Based on the 2015 ACS data, the Raleigh Assessment Area consists of 187 census tracts in Wake County. The 187 census tracts consist of 12 low-, 36 moderate-, 57 middle-, 79 upper-, and 3 no-income census tracts. There are 392,813 housing units in the assessment area. Of the 392,813 housing units, 59.6 percent are owner-occupied units, 33.2 percent are occupied rental units, and 7.2 percent are vacant units. The following table illustrates select demographic characteristics of the Raleigh Assessment Area based on 2015 ACS data.

Demographic Information of the Raleigh Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
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	83,829	3.9	19.2	31.9	44.7	0.2
Farms by Geography	1,793	2.6	16.4	42.2	38.8	0.1
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		\$78,057	Median Housing Value			\$247,494
FFIEC-Estimated Median Family Income for 2017		\$80,200	Median Gross Rent			\$966
			Families Below Poverty Level			7.9%
Source: 2015 ACS Data, 2017 D&B Data, and 2017 FFIEC Estimated Median Family Income, (*) The NA category consists of geographies that have not been assigned an income classification, and Percentage totals do not add to 100.0 percent due to rounding.						

According to the 2017 D&B data, there were 83,829 businesses operating in the Raleigh Assessment Area. The GARs for these businesses are below.

- 85.8 percent have \$1 million or less.
- 4.9 percent have more than \$1 million.
- 9.3 percent have unknown revenues.

The services industry represents the largest portion of businesses at 48.4 percent, followed by non-classified establishments at 11.1 percent, retail trade at 10.9 percent, finance, insurance, and real estate at 8.7 percent, and construction at 6.9 percent.

Wake County

Wake County is located in central NC. As of January 2018, employment conditions improved over the past 12 months. The unemployment rate decreased to 3.6 percent and is below the average U.S. rate of 4.1 percent. The household job growth rate of 3.4 percent declined, but remains above the average U.S. percentage of 1.4. The population growth rate of 2.4 percent remained unchanged from a year ago and continues to exceed the average U.S. rate of 0.7 percent. The median household income grew to \$77,543 over the past 12 months and is well above the National average of \$58,229. The percentage of County residents in poverty decreased to 9.2 percent and is below the national average of 14.0. Growth in government transfer payments, such as unemployment benefits, decreased from a year ago, but remains above the National average. Consumer credit conditions improved, as personal bankruptcy filings declined. Real estate conditions are mixed. Growth of single-family permits declined over the past 12 months, and is well below the average U.S. growth rate. The housing affordability index declined. The decrease in affordability is indicative of rising home prices in the area. The top two employment industries in the County are other and professional and business services. Major employers in the County include the Wake County Public School System, IBM Corporation, and North Carolina State University.

ATLANTA ASSESSMENT AREA

Southern First Bank operates one (9.1 percent) full-service branch in the Atlanta Assessment Area, which is located in an upper-income census tract. This branch does not offer ATM access or a drive-thru facility. The following sections discuss demographic and economic information for the Atlanta Assessment Area based on the 2015 ACS data.

Economic and Demographic Data

Based on the 2015 ACS data, the Atlanta Assessment Area consists of 204 census tracts in Fulton County. The 204 census tracts consist of 50 low-, 38 moderate-, 22 middle-, 89 upper-, and 5 no-income census tracts. There are 444,761 housing units in the assessment area. Of these, 44.2 percent are owner-occupied units, 41.2 percent are occupied rental units, and 14.6 percent are vacant units. The following table illustrates select demographic characteristics of 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	112,590	8.3	13.8	13.1	62.5	2.3
Farms by Geography	1,258	7.8	12.6	18.3	60.8	0.6
Family Distribution by Income Level	207,569	23.4	13.2	14.5	48.9	-
Household Distribution by Income Level	379,957	26.5	14.8	15.3	43.4	-
Median Family Income		\$67,322	Median Housing Value			\$247,476
FFIEC-Estimated Median Family Income for 2017		\$69,700	Median Gross Rent			\$1,015
			Families Below Poverty Level			13.0%
Source: 2015 ACS Data, 2017 D&B Data, and 2017 FFIEC Estimated Median Family Income, (*) The NA category consists of geographies that have not been assigned an income classification, and Percentage totals do not add to 100.0 percent due to rounding.						

According to the 2017 D&B data, there were 112,590 businesses operating in the Fulton Assessment Area. The GARs for these businesses are below.

- 84.8 percent have \$1 million or less.
- 6.2 percent have more than \$1 million.
- 9.0 percent have unknown revenues.

The services industry represents the largest portion of businesses at 52.0 percent, followed by finance, insurance, and real estate at 10.9 percent, non-classified establishments at 10.9 percent, retail trade at 10.8 percent, and transportation and communication at 4.1 percent.

Fulton County

Fulton County is located in north central GA. As of January 2018, employment conditions improved over the past 12 months. The unemployment rate decreased to 4.4 percent, but remains above the average U.S. rate of 4.1 percent. The household job growth rate of 3.8 percent also declined, but remains above the average U.S. percentage of 1.4. The population growth rate of 1.5 percent represents a slight increase over the past 12 month and remains above the average U.S. rate of 0.7 percent. The median household income increased over the past 12 months and remains above the National median household income. The percentage of County residents in poverty remained steady at 16.0 percent and exceeds the National average of 14.0. Growth in government transfer payments, such as unemployment benefits, decreased from a year ago and is in line with the National average. Consumer credit conditions improved, as personal bankruptcy filings decreased slightly. Real estate conditions are strong. Growth of single-family permits improved from a year ago and is well above the average U.S. growth rate. The housing affordability index declined. The decrease in affordability is indicative of rising home prices in the area. The top two employment industries in the County are other and professional and business services. Major employers in the County include Delta Airlines, Wal-Mart Stores, and Emory University.

Community Contact

As part of the CRA evaluation process, examiners typically contact third parties knowledgeable of and active in the assessment areas to assist in identifying credit and community development needs and to obtain information helpful in developing a performance context for the bank. The information also helps in determining if local financial institutions are being responsive to identified needs.

Examiners used information from three recently conducted community contacts, including one from each of the three SC's assessment areas. The contacts stated that as a result of recent economic improvements and a generally strong economy, affordable housing is a growing need, particularly in the Greenville Assessment Area. The growing economy is also creating a need for small business loans in each assessment area. The contacts also indicated a need for financial literacy training for low- and moderate-income individuals, as well as increased marketing of available loan programs to start-up businesses and small business community.

In addition, each of the contacts indicated increased participation by financial institution is needed, particularly with respect to educating and banking low- and moderate-income individuals and funding start-up businesses. The community contacts' observations were directed towards financial institutions in general, and no individual bank was specifically commented on by any of the contacts.

Credit and Community Development Needs and Opportunities

Considering information from the community contact, Bank management, and demographic and economic data, examiners determined that small business and start-up loans represent a continuing credit need within each assessment area. The significant percentage of businesses with GARs of \$1 million or less further supports this observation. The strengthening economy is also increasing the need for affordable housing within each of the assessment areas.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

Southern First Bank's overall Lending Test performance is "Satisfactory". This rating is based on the bank's more than reasonable loan-to-deposit ratio, a majority of the loans being made inside the assessment areas, a reasonable dispersion of lending throughout the assessment areas, and a poor penetration of loans to businesses of different sizes and a generally reasonable penetration of loans to borrowers of different income levels. Only loans extended within the bank's assessment areas were analyzed.

Loan-to-Deposit Ratio

Southern First Bank's net loan-to-deposit (NLTD) ratio is more than reasonable, given its size, financial condition, and assessment areas' credit needs. The bank's NLTD ratio averaged 102.6 percent over the previous 12 calendar quarters from March 31, 2015, to December 31, 2017. Over this time period, the bank's NLTD ratio ranged from a low of 97.9 percent as of September

30, 2017, to a high of 107.2 as of June 30, 2015. As of December 31, 2017, the average NLTD ratio was 99.6 percent.

While Southern First Bank has many competitors, none are similarly in terms of total assets, markets served, products offered, and office locations. As a result, the bank's average NLTD ratio was compared to the Uniform Bank Performance Report (UBPR) Peer Group's ratio. The Peer Group, as defined by the UBPR, includes 371 insured commercial banks with total assets between \$300 million and \$1 billion. The Peer Group's average NLTD ratio, over the same 12 quarters, was 82.9; lower than Southern First Bank's average NLTD ratio of 102.6 percent. The UBPR Peer Group's NLTD ratio ranged from a high of 85.2 percent on September 30, 2017, to a low of 78.9 percent on March 31, 2015. As of December 31, 2017, the Peer Group's NLTD ratio was 85.0.

The assessment of the NLTD ratio also considered Southern First Bank's secondary market lending activities, which further supports the bank's strong NLTD ratio performance. Southern First Bank operates a secondary mortgage department, which offers and facilitates long-term mortgage loans that are sold to investors on the secondary market. This lending activity, which is accounted for in the Lending Test by virtue of the loans being reported on the bank's HMDA Loan Application Register, may not be accounted for in the NLTD ratio since most of the loans are sold shortly after origination. During 2016 and 2017, the bank originated 987 residential mortgage loans totaling \$252.0 million, and 677 residential mortgage loans totaling \$172.0 million, respectively, through the secondary mortgage department for investors.

Assessment Area Concentration

Southern First Bank originated a majority of its small business and home mortgage loans within the institution-wide assessment area during the evaluation period, which indicates reasonable performance. For small business loans, 84.4 percent by number and 86.0 percent by dollar volume were extended to borrowers within the institution-wide assessment area. For home mortgage loans, 83.5 percent by number and 84.0 percent by dollar volume were originated within the institution-wide assessment area. The following table details the bank's dispersion of loan originations inside and outside the institution-wide assessment area.

Lending Inside and Outside of the Assessment Area										
	Number of Loans					Dollar Amount of Loans \$(000s)				
Loan Category	Inside		Outside		Total	Inside		Outside		Total
	#	%	#	%	#	\$	%	\$	%	\$(000s)
Small Business	76	84.4	14	15.6	90	18,544	86.0	3,010	14.0	21,554
Home Mortgage										
2016	1,069	85.2	186	14.8	1,255	312,996	85.2	54,244	14.8	367,240
2017	827	81.3	190	18.7	1,017	249,211	82.6	52,608	17.4	301,819
Subtotal	1,896	83.5	376	16.5	2,272	562,207	84.0	106,852	16.0	669,059
<i>Source: 2016 and 2017 HMDA Reported Data and 2017 Small Business Data -Bank Records.</i>										

As reflected below, a majority of both small business and home mortgage loans were originated within the Greenville and Columbia Assessment Areas. The following tables illustrate the bank's small business and home mortgage lending within each assessment area.

Small Business Lending by Assessment Area				
Assessment Area Name	#	%	\$(000s)	%
Greenville	29	38.2	7,072	38.1
Columbia	29	38.2	6,500	35.1
Charleston	18	23.6	4,972	26.8
Raleigh(*)	-	-	-	-
Atlanta(*)	-	-	-	-
TOTALS	76	100.0	18,544	100.0
<i>Source: 2017 Bank Records, (*) Random sample did not include loans in these assessment areas.</i>				

Home Mortgage Lending by Assessment Area				
Assessment Area Name	#	%	\$(000s)	%
Greenville	791	41.7	240,957	42.9
Columbia	794	41.9	187,941	33.4
Charleston	298	15.7	128,065	22.8
Raleigh	9	0.5	1,686	0.3
Atlanta	4	0.2	3,558	0.6
TOTALS	1,896	100.0	562,207	100.0
<i>Source: 2016 and 2017 HMDA Reported Data</i>				

Geographic Distribution

Southern First Bank's geographic distribution of loans reflects an overall reasonable dispersion throughout the assessment areas. Examiners focused on the percentage of loans by number originated in low- and moderate-income census tracts within the assessment areas. Only loans extended within the assessment areas are included in the analyses.

GREENVILLE ASSESSMENT AREA

Small Business Loans

Southern First Bank's geographic distribution of small business loans reflects a reasonable dispersion within the Greenville Assessment Area. Small business lending in the low-income census tracts (6.9 percent) slightly exceeded demographics (6.6 percent). For the moderate-income census tracts (17.2 percent), the bank's lending level also exceeded demographics (15.3 percent). The following table reflects the geographic dispersion of the bank's small business loans within the Greenville Assessment Area.

Geographic Distribution of Small Business Loans					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Low	6.6	2	6.9	105	1.5
Moderate	15.3	5	17.2	1,960	27.7
Middle	32.0	5	17.2	1,140	16.1
Upper	46.1	17	58.7	3,867	54.7
Total	100.0	29	100.0	7,072	100.0
<i>Source: 2017 D&B Data and Bank Records.</i>					

Home Mortgage Loans

Southern First Bank's geographic distribution of home mortgage loans reflects a reasonable dispersion within the Greenville Assessment Area.

In 2016, the bank's home mortgage lending in the low-income census tracts (1.9 percent) slightly exceeded aggregate lending data (1.8 percent), but lagged demographics (3.8 percent). Within the moderate-income census tracts, home mortgage lending (7.5 percent) lagged aggregate lending data (9.6 percent), but was well below demographics (14.7 percent).

In 2017, the bank's home mortgage lending performance increased in the low-income census tracts, but declined in the moderate-income census tracts from a year ago. Within the low-income census tracts, home mortgage lending (5.2 percent) exceeded demographics (3.9 percent). For moderate-income census tracts, home mortgage lending (4.9 percent) was well below demographics (13.9 percent). The following table reflects the geographic dispersion of the bank's home mortgage lending within the Greenville Assessment Area.

Geographic Distribution of Home Mortgage Loans						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2016	3.8	1.8	9	1.9	1,618	1.1
2017	3.9	-	17	5.2	3,878	4.0
Moderate						
2016	14.7	9.6	35	7.5	8,971	6.3
2017	13.9	-	16	4.9	3,520	3.6
Middle						
2016	41.1	38.0	85	18.3	20,592	14.4
2017	36.4	-	65	19.9	14,584	14.9
Upper						
2016	40.4	50.6	335	72.2	112,199	78.3
2017	45.9	-	229	70.0	75,595	77.5
Totals						
2016	100.0	100.0	464	100.0	143,380	100.0
2017	100.0	-	327	100.0	97,577	100.0
<i>Source: 2010 U.S. Census Data, 2015 ACS Data; 1/1/2016 - 12/31/2017 Bank Data, 2016 HMDA Aggregate Data, Percentage total does not add to 100.0 percent due to rounding.</i>						

COLUMBIA ASSESSMENT AREA

Small Business Loans

Southern First Bank's geographic distribution of small business loans reflects a reasonable dispersion within the Columbia Assessment Area. Small business lending in the low-income census tracts (17.2 percent) significantly exceeded demographics (9.9 percent), while in the moderate-income census tracts (17.2 percent), the bank's lending level was slightly below demographics (20.4 percent), but reasonable. The following table reflects the geographic dispersion of the bank's small business loans within the Columbia Assessment Area.

Geographic Distribution of Small Business Loans					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Low	9.9	5	17.2	1,969	30.3
Moderate	20.4	5	17.2	1,905	29.3
Middle	31.6	9	31.1	1,222	18.8
Upper	37.4	10	34.5	1,404	21.6
Not Available	0.7	-	-	-	-
Total	100.0	29	100.0	6,500	100.0
<i>Source: 2017 D&B Data and Bank Records.</i>					

Home Mortgage Loans

Southern First Bank's geographic distribution of home mortgage loans reflects a reasonable dispersion within the Columbia Assessment Area.

In 2016, the bank's home mortgage lending in the low-income census tracts (0.7 percent) slightly exceeded aggregate lending data (0.6 percent) and lagged demographics (1.2 percent), but still considered reasonable. Within the moderate-income census tracts, the bank's home mortgage lending (6.1 percent) lagged aggregate lending data (9.5 percent) and was below demographics (20.5 percent).

In 2017, the bank's home mortgage lending performance increased in the low-income census tracts from a year ago. Within the low-income census tracts, home mortgage lending (1.5 percent) was below demographics (2.6 percent). For the moderate-income census tracts, home mortgage lending (7.4 percent) increased slightly in terms of the percentage of number of loans from a year ago, and remained well below demographics (19.1 percent).

The strong competition in the assessment area appears to have limited the bank's lending opportunities within this assessment area. The following table reflects the geographic dispersion of the bank's home mortgage lending in the Columbia Assessment Area.

Geographic Distribution of Home Mortgage Loans						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2016	1.2	0.6	3	0.7	335	0.3
2017	2.6	-	5	1.5	715	0.8
Moderate						
2016	20.5	9.5	27	6.1	3,115	3.1
2017	19.1	-	26	7.4	3,386	3.9
Middle						
2016	37.0	33.8	108	24.5	17,571	17.4
2017	34.2	-	79	22.4	14,581	16.7
Upper						
2016	41.3	56.1	303	68.7	79,773	79.1
2017	44.0	-	243	68.8	68,465	78.6
Totals						
2016	100.0	100.0	441	100.0	100,794	100.0*
2017	100.0	-	353	100.0	87,147	100.0
<i>Source: 2010 U.S. Census Data, 2015 ACS Data; 1/1/2016 - 12/31/2017 Bank Data, 2016 HMDA Aggregate Data, Percentage total does not add to 100.0 percent due to rounding.</i>						

CHARLESTON ASSESSMENT AREA

Small Business Loans

Southern First Bank's geographic distribution of small business loans reflects reasonable dispersion within the Charleston Assessment Area. Small business lending in the low-income census tracts (11.1 percent) is in line with demographics (11.5 percent), while in the moderate-income census tracts (11.1 percent), the level of lending is below demographics (17.4 percent). The following table reflects the geographic dispersion of the bank's small business loans within the Charleston Assessment Area.

Geographic Distribution of Small Business Loans					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Low	11.5	2	11.1	650	13.1
Moderate	17.4	2	11.1	1,045	21.0
Middle	25.0	5	27.8	1,085	21.8
Upper	43.7	9	50.0	2,192	44.1
NA	2.4	-	-	-	-
Total	100.0	18	100.0	4,972	100.0
<i>Source: 2017 D&B Data and Bank Records.</i>					

Home Mortgage Loans

Southern First Bank's geographic distribution of home mortgage loans reflects a marginally reasonable dispersion within the Charleston Assessment Area.

In 2016, the bank's home mortgage lending in the low-income census tracts (1.2 percent) was slightly below aggregate lending data (3.3 percent) and demographics (3.3 percent), and is considered reasonable. Within the moderate-income census tracts, the bank's home mortgage lending (6.1 percent) was significantly below aggregate lending data (12.6 percent) and demographics (17.1 percent).

In 2017, the bank's home mortgage lending performance increased significantly in the low-income census tracts from a year ago. Within the low-income census tracts, home mortgage lending (7.5 percent) exceeded demographics (6.4 percent). For the moderate-income census tracts, home mortgage lending (7.4 percent) declined from a year ago, and remained well below demographics (14.8 percent).

The strong competition in the assessment area have limited the bank's lending opportunities within this assessment area. The following table reflects the geographic dispersion of the bank's home mortgage lending in the Charleston Assessment Area.

Geographic Distribution of Home Mortgage Loans						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2016	3.3	2.0	2	1.2	456	0.7
2017	6.4	-	10	7.5	3,803	6.4
Moderate						
2016	17.1	12.6	10	6.1	5,185	7.5
2017	14.8	-	8	6.0	1,177	2.0
Middle						
2016	39.1	37.7	53	32.3	18,039	26.2
2017	31.4	-	34	25.4	10,703	18.1
Upper						
2016	40.4	47.6	99	60.4	45,142	65.6
2017	46.9	-	81	60.4	42,740	72.1
Not Available						
2016	-	-	-	-	-	-
2017	0.5	-	1	0.7	820	1.4
Totals						
2016	100.0	100.0	164	100.0	68,822	100.0
2017	100.0	--	134	100.0	59,243	100.0
<i>Source: 2010 U.S. Census Data, 2015 ACS Data; 1/1/2016 - 12/31/2017 Bank Data, 2016 HMDA Aggregate Data, Percentage total does not add to 100.0 percent due to rounding.</i>						

Borrower Profile

The distribution of borrowers reflects an overall poor penetration of loans to businesses of different sizes and an overall generally reasonable penetration of loans to individuals of different income levels. Only loans originated in the assessment areas were included in this analysis.

GREENVILLE ASSESSMENT AREA

Small Business Loans

Southern First Bank achieved poor penetration of lending to small businesses within the Greenville Assessment Area. As illustrated in the following table, 37.9 percent of the sampled small business loans were originated to businesses with GARs of \$1 million or less. This level of lending reflects less than half of the sampled small business loans with reported revenues were to businesses with GARs of \$1 million or less, which is significantly below demographics (80.6 percent). It should be noted that the bank originated seven loans (24.2 percent) to businesses where revenue information was not collected or relied on in making the credit decision, and the revenue characteristics of the businesses are unknown. Thus, the seven loans were not included in the calculations of business loans based on revenue size. The following table reflects the borrower revenue profile of the bank's small business lending in the Greenville Assessment Area.

Distribution of Small Business Loans by Gross Annual Revenue Category					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
<=\$1,000,000	80.6	11	37.9	2,363	33.4
>1,000,000	6.9	11	37.9	2,651	37.5
Revenue Not Available	12.5	7	24.2	2,058	29.1
Total	100.0	29	100.0	7,072	100.0
Source: 2017 D&B Data and Bank Records.					

Home Mortgage Loans

Southern First Bank's distribution of home mortgage loans to individuals of different income levels, including low- and moderate-income borrowers, is poor in the Greenville Assessment Area.

In 2016, the bank's home mortgage lending to low-income borrowers (1.1 percent) lagged aggregate lending data (4.8 percent), and was significantly below demographics (20.5 percent). However, in assessing the bank's lending performance to low-income borrowers, it is noted that 55.8 percent of the low-income families in the assessment area live below the poverty level, which is high. Typically, these families have difficulty qualifying for a home mortgage loan due to their lower-income levels. Home mortgage lending to moderate-income borrowers (6.0 percent) was significantly below aggregate lending data (14.1 percent) and demographics (16.3 percent).

In 2017, the bank's home mortgage lending performance declined to low-income borrowers (0.9 percent) from a year ago. This level of lending continues to significantly lag demographics (21.1 percent). The bank's home mortgage lending performance also declined, although slightly, to moderate-income borrowers (5.5 percent) from a year ago, and is significantly below demographics (14.2 percent). The high poverty level amongst low-income families continues to hinder the bank's lending capacity within the assessment area.

It is also noted that the strong competition in the assessment area has limited the bank's lending opportunities within this assessment area. The following table reflects the borrower profile dispersion of the bank's home mortgage loans in the Greenville Assessment Area.

Distribution of Home Mortgage Loans by Borrower Income Level						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2016	20.5	4.8	5	1.1	862	0.6
2017	21.1	-	3	0.9	349	0.4
Moderate						
2016	16.3	14.1	28	6.0	3,981	2.8
2017	15.2	-	18	5.5	2,641	2.7
Middle						
2016	18.2	20.3	49	10.6	8,813	6.1
2017	18.1	-	43	13.1	8,855	9.1
Upper						
2016	44.9	44.3	348	75.0	120,896	84.3
2017	45.5	-	234	71.6	79,681	81.7
Income Not Available						
2016	-	16.5	34	7.3	8,828	6.2
2017	-	-	29	8.9	6,051	6.2
Totals						
2016	100.0	100.0	464	100.0	143,380	100.0
2017	100.0	-	327	100.0	97,577	100.0
<i>Source: Source: 2010 U.S. Census Data, 2015 ACS Data; 2016 and 2017 HMDA Reported Bank Data, 2016 HMDA Aggregate Data, and "2017 HMDA Aggregate Data not available. Percentages do not total to 100.0 percent due to rounding.</i>						

COLUMBIA ASSESSMENT AREA

Small Business Loans

Southern First Bank achieved poor penetration of lending to small businesses within the Columbia Assessment Area. As illustrated in the following table, 27.6 percent of the sampled small business loans were originated to businesses with GARs of \$1 million or less. This level of lending reflects that less than the majority of the sampled small business loans with reported revenues were to businesses with GARs of \$1 million or less, which is significantly below demographics (80.0 percent). It should be noted that the bank originated 14 loans (48.3 percent) to businesses where revenue information was not collected or relied on in making the credit

decision, and the revenue characteristics of the businesses are unknown. Thus, the 14 loans were not included in the calculations of business loans based on revenue size. The following table reflects the borrower revenue profile of the bank's small business lending in the Columbia Assessment Area.

Distribution of Small Business Loans by Gross Annual Revenue Category					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
<=\$1,000,000	80.0	8	27.6	950	14.6
>1,000,000	6.1	7	24.1	2,435	37.5
Revenue Not Available	13.9	14	48.3	3,115	47.9
Total	100.0	29	100.0	6,500	100.0
<i>Source: 2017 D&B Data and Bank Records.</i>					

Home Mortgage Loans

Southern First Bank's distribution of home mortgage loans to individuals of different income levels, including low- and moderate-income borrowers, is generally reasonable in the Columbia Assessment Area.

In 2016, the bank's home mortgage lending to low-income borrowers (5.7 percent) was slightly below aggregate lending data (6.1 percent) and significantly below demographics (20.4 percent). However, in assessing the bank's lending performance to low-income borrowers, it is noted that 52.5 percent of the low-income families in the assessment area live below the poverty level, which is high. Typically, these families have difficulty qualifying for a home mortgage loan due to their lower-income levels. Home mortgage lending to moderate-income borrowers (12.9 percent) was below aggregate lending data (16.7 percent) and in line with demographics (16.8 percent).

In 2017, the bank's home mortgage lending performance increased to low-income borrowers (7.4 percent) from a year ago, but continues to significantly lag demographics (21.9 percent). The bank's home mortgage lending performance also increased to moderate-income borrowers (14.2 percent) from a year ago. This level of lending also continues to lag demographics (15.9 percent), but not to a significant extent.

It is also noted that the strong competition in the assessment area appears to have limited the bank's lending opportunities within this assessment area. The following table reflects the borrower profile dispersion of the bank's home mortgage loans in the Columbia Assessment Area.

Distribution of Home Mortgage Loans by Borrower Income Level						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2016	20.4	6.1	25	5.7	2,543	2.5
2017	21.9	-	26	7.4	2,887	3.3
Moderate						
2016	16.8	16.7	57	12.9	7,603	7.5
2017	15.9	-	50	14.2	6,704	7.7
Middle						
2016	20.3	18.2	78	17.7	13,368	13.3
2017	19.3	-	74	21.0	14,032	16.1
Upper						
2016	42.5	34.3	268	60.8	73,015	72.4
2017	42.9	-	190	53.8	58,126	66.7
Income Not Available						
2016	-	24.7	13	2.9	4,265	4.2
2017	-	-	13	3.7	5,398	6.2
Totals						
2016	100.0	100.0	441	100.0	100,794	100.0
2017	100.0	-	353	100.0	87,147	100.0
Source: 2010 U.S. Census Data, 2015 ACS Data; 2016 and 2017 HMDA Reported Bank Data, 2016 HMDA Aggregate Data, and "2017 HMDA Aggregate Data not available. Percentages do not total to 100.0 percent due to rounding.						

CHARLESTON ASSESSMENT AREA

Small Business Loans

Southern First Bank achieved poor penetration of lending to small businesses within the Charleston Assessment Area. As illustrated in the following table, 38.9 percent of the sampled small business loans were originated to businesses with GARs of \$1 million or less. This level of lending reflects that less than the majority of the sampled small business loans with reported revenues were to businesses with GARs of \$1 million or less, and is significantly below demographics (81.1 percent). It should be noted that the bank originated five loans (27.8 percent) to businesses where revenue information was not collected or relied on in making the credit decision, and the revenue characteristics of the businesses are unknown. Thus, the five loans were not included in the calculations of business loans based on revenue size. The following table reflects the borrower revenue profile of the bank's small business lending in the Charleston Assessment Area.

Distribution of Small Business Loans by Gross Annual Revenue Category					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
<=\$1,000,000	81.1	7	38.9	2,355	47.4
>1,000,000	6.4	6	33.3	1,343	27.0
Revenue Not Available	12.5	5	27.8	1,274	25.6
Total	100.0	18	100.0	4,972	100.0
Source: 2017 D&B Data and Bank Records.					

Home Mortgage Loans

Southern First Bank's distribution of home mortgage loans to individuals of different income levels, including low- and moderate-income borrowers, is generally reasonable in the Charleston Assessment Area.

In 2016, the bank's home mortgage lending to low-income borrowers (3.7 percent) slightly exceeded aggregate lending data (3.4 percent), but was significantly below demographics (23.0 percent). However, in assessing the bank's lending performance to low-income borrowers, it is noted that 53.4 percent of the low-income families in the assessment area live below the poverty level, which is high. Typically, these families have difficulty qualifying for a home mortgage loan due to their lower-income levels. Home mortgage lending to moderate-income borrowers (7.9 percent) was below both aggregate lending data (12.3 percent) and demographics (16.6 percent).

In 2017, the bank's home mortgage lending declined to both low- and moderate-income borrowers from a year ago. Home mortgage lending to low-income borrowers (0.7 percent) continued to significantly lag demographics (22.8 percent). Lending to moderate-income borrowers (5.2 percent) continued to significantly lag demographics (15.2 percent), as well.

It is also noted that the strong competition in the assessment area limited the bank's lending opportunities within this assessment area. The following table reflects the borrower profile dispersion of the bank's home mortgage loans in the Charleston Assessment Area.

Distribution of Home Mortgage Loans by Borrower Income Level						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2016	23.0	3.4	6	3.7	821	1.2
2017	22.8	-	1	0.7	87	0.1
Moderate						
2016	16.6	12.3	13	7.9	2,534	3.7
2017	15.2	-	7	5.2	1,638	2.8
Middle						
2016	18.0	17.7	24	14.6	6,363	9.2
2017	17.6	-	24	17.9	5,171	8.7
Upper						
2016	42.4	52.1	103	62.8	47,512	69.0
2017	44.4	-	80	59.7	40,612	68.6
Income Not Available						
2016	-	14.5	18	11.0	11,592	16.8
2017	-	-	22	16.4	11,735	19.8
Totals						
2016	100.0	100.0	164	100.0	68,822	100.0
2017	100.0	-	134	100.0	59,243	100.0
<i>Source: 2010 U.S. Census Data, 2015 ACS Data; 2016 and 2017 HMDA Reported Bank Data, 2016 HMDA Aggregate Data, and "2017 HMDA Aggregate Data not available. Percentages do not total to 100.0 percent due to rounding.</i>						

Response to Complaints

The bank has not received any CRA-related complaints since the previous evaluation. Therefore, this criterion did not impact the Lending Test rating.

COMMUNITY DEVELOPMENT TEST

Overall, Southern First Bank has demonstrated a generally adequate responsiveness to the community development needs of its assessment areas through a low level of community development loans, an adequate level of qualified investments, and adequate community development services. Examiners considered the bank's capacity and the need and availability of such opportunities in arriving at this conclusion.

Community Development Loans

Southern First Bank's has made a low level of community development loans since the previous evaluation. The bank originated, renewed, or refinanced 26 community development loans totaling \$3,915,948 compared to 31 community development loans totaling \$8,500,000 at the previous evaluation. Based on dollar volume, the bank's current level of community development loans represents 0.3 percent of total loans and 0.2 percent of total assets, as of December 31, 2017. Compared to the previous evaluation, Southern First Bank's level of community development loans decreased in terms of both number and dollar volume of loans, but decreased to a greater extent relative to the dollar volume. Also, there is a notable decrease in the percentages of loans to total assets and total loans. At the previous evaluation, the percentages were 1.0 percent of total loans and 0.8 percent of total assets, respectively. The bank's performance is considered marginally adequate given the relatively high level of competition in the assessment areas.

The majority of the bank's community development loans were originated, renewed, or refinanced in the Greenville Assessment Area. Based on the total number of originations, 20 community development loans (76.9 percent) were originated, renewed, or refinanced in the Greenville Assessment Area, four loans (15.4 percent) were originated or renewed in the Charleston Assessment Area, and two loans (7.7 percent) were originated or renewed in the Columbia Assessment Area. There were no loans originated in the Atlanta Assessment Area or the Raleigh Assessment Area, although as previously noted, Southern First Bank is a new entrant to both of these markets. The following tables detail the bank's community development lending activity by assessment area, year, and purpose during the evaluation period.

Community Development Lending by Assessment Area												
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Neighborhood Stabilization		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Greenville	16	2,131	4	475	-	-	-	-	-	-	20	2,606
Columbia	2	1,000	-	-	-	-	-	-	-	-	2	1,000
Charleston	4	310	-	-	-	-	-	-	-	-	4	310
Total	22	3,441	2	475	-	-	-	-	-	-	26	3,916
<i>Source: Bank Records.</i>												

Community Development Lending by Year												
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Neighborhood Stabilization		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2015	7	781	2	350	-	-	-	-	-	-	9	1,131
2016	7	1,403	1	100	-	-	-	-	-	-	8	1,503
2017	8	1,257	1	25	-	-	-	-	-	-	9	1,282
Total	22	3,441	4	475	-	-	-	-	-	-	26	3,916
<i>Source: Bank Records.</i>												

Below is a brief summary of the bank's community development loans originated during the evaluation period:

Calendar Year 2015

- Renewal of three loans totaling \$268,662 to a non-profit affordable housing organization, whose primary mission is to revitalize low- and moderate- income neighborhoods in the Greenville, SC area (Greenville Assessment Area). The organization is a certified Community Development Corporation (CDC) that offers several affordable housing programs that are targeted exclusively to low- and moderate-income individuals and families.
- Working capital line of credit totaling \$50,000 to a non-profit organization to fund the operations of a free medical clinic operating in Greenville, SC. The medical clinic provides free medical and dental services to the uninsured populace in the Greenville area (Greenville Assessment Area), subject to income restrictions, as well as to low- and moderate-income individuals and families in the area that are otherwise unable to afford necessary medical care.

- Renewal of a \$20,000 line of credit to a subsidiary of a national non-profit affordable housing organization. The subsidiary organization offers several affordable housing-related service programs in the Charleston, SC area (Charleston Assessment Area) that are targeted to the low- and moderate-income populace. The programs include prevention of homelessness and rental/emergency financial assistance to qualifying individuals and families.
- Renewal of three loans totaling \$492,318 to a non-profit affordable housing organization. The loans originally funded the construction of various affordable housing rental duplexes located in Greenville, SC (Greenville Assessment Area). Income restrictions imposed by the organization require the duplexes be rented by individuals or families having an annual income at or below 80.0 percent of the median area income level.
- Renewal of a loan totaling \$300,000 to a non-profit organization serving the Greenville area (Greenville Assessment Area) that provides a variety of social services exclusively to low- and moderate-income individuals and families residing in the area. These services include food assistance, homeless services, emergency financial assistance, and rent/utility assistance.

Calendar Year 2016

- Working capital loan totaling \$500,000 to a non-profit organization serving the Columbia, SC area (Columbia Assessment Area). Proceeds from the loan were used for various business related purposes during the construction of a new homeless shelter in Columbia, SC. The primary mission of this non-profit organization is to provide transitional housing assistance and meals to the homeless populace in the Columbia area.
- Line of credit totaling \$20,000 to a subsidiary of a national non-profit affordable housing organization. The subsidiary offers several affordable housing-related programs in the Charleston, SC area (Charleston Assessment Area) that are targeted to the low- and moderate- income populace. The programs focus on the prevention of homelessness and include rental/emergency financial assistance to qualifying individuals and families.
- Renewal of a working capital line of credit totaling \$100,000 to help fund the operations of a free medical clinic operating in the Greenville, SC area. The medical clinic provides free medical and dental services to the uninsured populace in the Greenville area (Greenville Assessment Area), subject to income restrictions, as well as to low- and moderate-income individuals and families in the area who are unable to otherwise afford necessary medical care.
- Working capital line of credit totaling \$50,000 to a non-profit affordable housing organization whose primary mission is to revitalize low- and moderate- income neighborhoods in the Greenville, SC area (Greenville Assessment Area). The organization is a certified CDC that offers several affordable housing programs exclusively for low- and moderate-income families and individuals to rent and own properties.

- Renewal of a working capital line of credit totaling \$75,000 to a non-profit organization that provides affordable housing for rent and ownership, and specializes in providing affordable rental housing for seniors in the Greenville, SC area (Greenville Assessment Area). The organization has partnered with many other organizations in the area that provide affordable housing and support housing activities that are for qualifying families and individuals.
- Construction loan totaling \$190,400 to a non-profit affordable housing organization. The loan funded the construction of three affordable housing duplexes located in Greenville, SC (Greenville Assessment Area). Income restrictions imposed by the organization require the duplexes be occupied by individuals or families having an annual income at or below 80.0 percent of the median area income level.
- Renewal of a working capital loan totaling \$96,644 to a non-profit organization headquartered in Greenville, SC. In partnership with other local entities, the organization arranges transitional housing for homeless individuals and families in the Greenville area (Greenville Assessment Area).
- Renewal of a loan totaling \$470,806 to a non-profit organization that provides affordable housing for rent and ownership, as well as specializes in providing affordable rental housing for senior citizens in the Greenville, SC area (Greenville Assessment Area). The loan is secured by 27 residential affordable housing units with rents ranging from 70.0 to 85.0 percent of the median area's rent in the Greenville area. The organization has partnered with many other organizations in the Greenville area to provide affordable housing and supports affordable housing activities for qualifying families and individuals.

Calendar Year 2017

- Renewal of a working capital loan totaling \$500,000 to a non-profit organization serving the Columbia, SC area (Columbia Assessment Area). Proceeds from the loan were used for business purposes during the construction of a new homeless shelter in Columbia, SC. The primary mission of the non-profit entity is to provide transitional housing assistance and meals to the homeless populace in the Columbia area.
- Working capital line of credit totaling \$250,000 to a non-profit developer who builds affordable housing for the Charleston, SC area (Charleston Assessment Area). This entity builds affordable housing for rent and homeownership. The entity also operates a rent assistance program to benefit the local populace facing financial hardship. All of the services and activities provided are targeted to low- and moderate-income individuals including the area homeless.
- Renewal of a \$20,000 line of credit to a subsidiary of a national non-profit affordable housing organization. The subsidiary operates several affordable housing-related programs in the Charleston, SC area (Charleston Assessment Area) that are targeted to the low- and moderate-income populace. The programs include financial assistance for the prevention of homelessness and rental/emergency to qualifying individuals and families.

- Renewal of a working capital line of credit totaling \$50,000 to a non-profit affordable housing organization whose primary mission is to revitalize low- and moderate-income neighborhoods in the Greenville, SC area (Greenville Assessment Area). The organization is a certified CDC, which offers several affordable housing programs that allow individuals to rent or own properties. These programs are targeted exclusively to low- and moderate-income individuals and families.
- Renewal of a working capital line of credit totaling \$75,000 to a non-profit organization that provides affordable housing that allows individuals to rent and own properties. It also specializes in providing affordable housing for rent to seniors in the Greenville, SC area (Greenville Assessment Area). The organization partners with many other organizations in the Greenville, SC area to provide affordable housing and support housing activities for qualifying families and individuals.
- Construction loan totaling \$80,000 to a non-profit affordable housing organization whose primary mission is to revitalize low- and moderate-income neighborhoods in the Greenville, SC area (Greenville Assessment Area). The organization is a certified CDC that offers affordable housing exclusively to low- and moderate-income individuals and families.
- Renewal of a working capital loan totaling \$76,446 to a non-profit organization headquartered in Greenville, SC. The organization arranges transitional housing for homeless individuals and families in the Greenville area (Greenville Assessment Area).
- Refinance of a construction loan totaling \$205,672 to a non-profit affordable housing organization. The loan was used to fund the construction of three affordable housing duplexes located in Greenville, SC (Greenville Assessment Area). Income restrictions imposed by the organization require the duplexes be rented by individuals or families having an annual income at or below 80.0 percent of the median area income.
- Working capital line of credit totaling \$25,000 to a non-profit organization that provides free, year round academic support, as well as a variety of other out-of-school social programs to disadvantaged children, specifically children from low- and moderate-income families in the Greenville, SC area (Greenville Assessment Area).

Qualified Investments

Southern First Bank has purchased and maintained an adequate level of CRA qualified investments during the evaluation period. Qualified investments made since the previous evaluation consists of deposit investments in a CDFI, mortgage-backed securities (MBS), and donations to community development organizations.

The bank invested in 72 qualified investments totaling \$2,725,846, which included three deposit investments with a CDFI totaling \$325,906, two Government National Mortgage Association (GNMA) MBS totaling \$2,295,260, and 67 donations totaling \$104,680. Total qualified investments equate to 0.2 percent of total assets, 4.0 percent of total securities, and 1.7 percent of

tier one capital, as of December 31, 2017. This level of investment activity increased in terms of dollar volume and percent of total assets and securities compared to the previous evaluation. At the previous evaluation, qualified investments totaled \$302,698 and the percentages were 0.03 percent of total assets and 0.6 percent of total securities.

In terms of dollar volume, approximately 53.7 percent of the bank's CRA qualified donations made during the evaluation period benefitted the Greenville Assessment Area, while 31.3 percent benefitted the Columbia Assessment Area, and 15.0 percent benefitted the Charleston Assessment Area. Excluding donations, the pro-rata benefit based on dollar volume relative to total CRA qualified investment activity among the bank's assessment areas is as follows: Greenville Assessment Area (\$1,279,712 - 48.8 percent); Columbia Assessment Area (\$774,424 - 29.6 percent); Charleston Assessment Area (\$479,952 - 18.3 percent); and Raleigh Assessment Area (\$87,078 - 3.3 percent). There was no investment activity within the Atlanta Assessment Area. The following table details the bank's investment activities since the previous evaluation by year and type of activity.

Qualified Investments												
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Neighborhood Stabilization		Totals	
	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)
Prior Period	-	-	-	-	-	-	-	-	-	-	-	-
2015	-	-	-	-	-	-	-	-	-	-	-	-
2016	1	1,064	1	108	-	-	-	-	-	-	2	1,172
2017	1	1,231	1	109	-	-	-	-	-	-	2	1,340
YTD 2018	-	-	1	109	-	-	-	-	-	-	1	109
Subtotal	2	2,295	3	326	-	-	-	-	-	-	5	2,621
Qualified Grants and Donations	18	34	35	47	14	24	-	-	-	-	67	105
Total	20	2,329	38	373	14	24	-	-	-	-	72	2,726

Source: Bank Records.

Below is a brief summary of the bank's qualified investments made since the previous evaluation:

- Three renewals of a Certificates of Deposit (CD) totaling \$325,906, including interest, which occurred in 2016 (\$108,193), 2017 (\$108,627), and 2018 (\$109,086). The original CD in the amount of \$99,000 was purchased by Southern First Bank in 2007 from a Minority-Owned CDFI headquartered in SC. The CD has renewed annually since inception.
- Two GNMA MBS totaling \$2,295,260 secured solely by residential mortgage loans to low- and moderate-income borrowers. One of the MBS was purchased on November 15, 2016, in the amount of \$1,064,048. The other MBS was purchased on November 15, 2017, in the amount of \$1,231,212.

Southern First Bank made 67 CRA qualified donations totaling \$104,680 during the evaluation period. Qualified donations represent 63.2 percent of all donations made by the bank based on number of donations, and 70.1 percent based on dollar volume of donations. The CRA qualified donations have supported organizations that promote economic development and provide services to low- and moderate-income individuals, including affordable housing, homeless shelters, medical care, food banks, and other social services. The donations also provide support to various programs for at-risk youth from low- and moderate-income families.

Community Development Services

Southern First Bank has provided an adequate level of community development services that have helped to address the needs within the assessment areas. The bank's qualified community development services have been primarily in SC, with an emphasis on the Greenville Assessment Area. These services meet the definition of community development and also relate to the provision of financial services as required by the regulation for consideration under the CRA. Several of the institution's directors, officers, and other employees have served in various financial capacities providing financial expertise to community organizations that provide services and promote affordable housing for low- and moderate-income families. During the evaluation period, these individuals provided more than 577 hours of financial expertise or technical assistance to 13 organizations within the assessment areas.

The following table details the bank's involvement in community development services during the evaluation period.

Community Development Services				
Brief Service Description	Community Development Purpose	Bank Sponsored Event, Program or Seminar	Technical Assistance or Direct Involvement by Bank Employee	Bank Product or Service
<i>Institution-Wide Assessment Area</i>				
The bank offers a free checking account (non-interest bearing) that has no minimum balance requirements and no monthly maintenance or check charge fees. The account is beneficial to the low- and moderate-income populace within the assessment areas.	Community Service			2015 - 2018
The bank offers a free Community FIRST checking account to non-profit 501(c)(3) organizations. The account is interest bearing, has no minimum balance requirements, and offers many account features (i.e. online banking, bill pay, and debit cards) free of charge.	Community Service			2015 - 2018

The bank offers 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 legal services.	Community Service			2015 -2018
Greenville Assessment Area				
Bank employees participated in the Junior Achievement Program in which they taught five financial literacy classes at three Title 1 schools and/or schools where greater than 50.0 percent of students qualified for free or reduced meals.	Community Service		2016 - 2017	
Bank employee worked with United Way School Tools to lead an oral presentation on financial literacy and provided the parents of Greenville students backpacks filled with school supplies. All of the students qualified for free or reduced meals.	Community Service		2017	
Bank employee conducted a financial literacy training presentation to students for Bridges to A Brighter Future, an organization that works with Greenville County school guidance counselors to identify at-risk youth. All of the students served by this organization come from low- and moderate-income families.	Community Service		2017	
Bank officer serves on the Board of Directors (Board) of the Genesis Homes, a certified CDC that builds affordable housing for low- and moderate-income families.	Affordable Housing		2015 - 2017	
Bank employees' serves on the Board of Meals-on-Wheels, an organization dedicated to ensuring senior citizens are appropriately fed, regardless of income and other hardships. The employees also assist the organization by volunteering time to deliver meals to home bound seniors.	Community Service		2015 - 2017	
Bank employee serves on the Board of the Greenville Housing Futures. This is a private, non-profit organization that provides affordable housing for ownership and rent within the Greenville Assessment Area. The organization also specializes in making affordable rental units to senior citizens.	Affordable Housing		2015 - 2017	

Bank employee served on the Board of the Family Effect organization, whose mission is to reduce addiction, which is a leading cause of family collapse and harm to children in Upstate SC. This goal is achieved by raising funds and recruiting volunteers for effective research-based programs for low- and moderate-income families and children in the assessment area.	Community Service		2015	
Bank employee serves on the Board of the Miracle Hill, a leading provider of shelter and food for homeless children and adults in Upstate SC. This organization maintains nine facility locations and transitional housing throughout Greenville County and surrounding areas.	Affordable Housing and Community Services		2015 - 2017	
Bank employee served as a volunteer for the Frazee Center's Mentor Greenville Program. The organization targets children from low- and moderate-income families and mentors the children in a variety of areas including financial education. The employee provided financial advice to the organization.	Community Service		2016	
Bank employee served as the Treasury Officer of the All In Foundation and provided financial advice in that role. The Foundation's mission is to raise awareness of critical education and health issues to change lives of people across SC. This organization targets low- and moderate-income families in the Greenville Assessment Area.	Community Service		2015	
Bank employees participated in the Angel Tree Program, whose mission is to provide opportunities for area churches, businesses, and individuals to adopt and donate personalized or necessity gifts to underprivileged children throughout the Greenville Assessment Area. The employee provided financial advice to the organization.	Community Service		2015 - 2017	
<i>Columbia Assessment Area</i>				
Bank employee presented a financial literacy class for the <i>Junior Achievement</i> Program at a Title 1 school where greater than 50.0 percent of the students qualified for free or reduced meals.	Community Service		2016	
Bank employee served as the Treasury Officer of the All in Foundation and provided financial advice in that role. The foundation's mission is to raise awareness of critical education and health issues to	Community Service		2015	

change lives of people across SC. This outreach event was targeted to low- and moderate-income families in the Columbia Assessment Area.				
Bank employees serve in the <i>Angel Tree</i> Program, whose mission is to provide opportunities for area churches, businesses, and individuals to adopt and donate personalized or necessity gifts to underprivileged children throughout the Columbia Assessment Area.	Community Service		2015 - 2017	
Bank employee conducted financial literacy training for high school students on behalf of the Department of Social Services/Department of Juvenile Justice (DSS) on two occasions. All of the students were in DSS foster care.	Community Services		2016	
<i>Charleston Assessment Area</i>				
Bank employee served as the Treasury Officer of the All In Foundation and provided financial advice in that role. The foundation's mission is to raise awareness of critical education and health issues to change lives of people across South Carolina. This outreach event targeted low- and moderate-income families in the Charleston Assessment Area.	Community Service		2015	
Bank employees participated in the Angel Tree Program, whose mission is to provide opportunities for area churches, businesses, and individuals to adopt and donate personalized or necessity gifts to underprivileged children throughout the Charleston Assessment Area.	Community Service		2015 - 2017	
<i>Raleigh Assessment Area</i>				
Bank employee participates with the North Carolina Bankers in Schools organization to teach a financial literacy class at a Title 1 high school.	Community Service		2017	
<i>Source: Bank Records.</i>				

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Examiners evaluated Southern First Bank for compliance with the antidiscrimination laws and regulations, as well as other consumer protection laws and regulations. The FDIC identified a violation of the Equal Credit Opportunity Act and its implementing Regulation B in connection with the bank's secondary market lending activities. The violation pertained to the bank's policy and practice of charging different credit report fees based on one of the prohibited factors. Management promptly ceased the practice and enhanced fair lending policies and procedures during the examination. Management also agreed to provide restitution to consumers harmed by

the violation, train employees on regulatory requirements, and enhance monitoring and audit procedures to effectively address the violation. Based on these factors, as well as the non-willful nature of the violation, the bank's CRA rating was not impacted.

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.

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;
- (4) Provide activities that revitalize or stabilize low- and moderate-income geographies, designated disaster areas, or distressed or underserved nonmetropolitan middle-income geographies; or
- (5) Enable or facilitate projects or activities that address needs regarding foreclosed or abandoned residential properties in designated target areas.

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).

Family Income: Includes the income of all members of a family that are age 15 and older.

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 Disclosure Loan Application Register (HMDA LAR): The HMDA LARs record all applications received for residential purchase, refinance, home improvement, and temporary-to-permanent construction loans.

Home Mortgage Loans: Includes home purchase and home improvement loans as defined in the HMDA regulation. This definition also includes multi-family (five or more families) dwelling loans, loans to purchase manufactured homes, and refinancings of home improvement and home purchase loans.

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Household Income: Includes the income of the householder and all other persons that are age 15 and older in the household, whether related to the householder or not. Because many households are only one person, median household income is usually less than median family income.

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: 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.

Assessment Area Maps and Census Tracts

Assessment Area Map: Greenville County, South Carolina

2020 FFIEC Census Report - Summary Census Demographic Information
State: 45 - SOUTH CAROLINA (SC)
County: 045 - GREENVILLE COUNTY
Tract: All Tracts


State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2020 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2020 Est. Tract Median Family Income	2015 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
45	045	0001.00	Upper	No	166.90	\$69,400	\$115,829	\$96,964	2111	35.29	745	281	550
45	045	0002.00	Upper	No	215.32	\$69,400	\$149,432	\$125,096	941	13.28	125	188	174
45	045	0004.00	Upper	No	184.17	\$69,400	\$127,814	\$107,000	1103	24.75	273	275	427
45	045	0005.00	Moderate	No	58.20	\$69,400	\$40,391	\$33,813	1505	73.49	1106	217	583
45	045	0007.00	Low	No	37.68	\$69,400	\$26,150	\$21,894	1981	72.99	1446	261	682
45	045	0008.00	Low	No	33.44	\$69,400	\$23,207	\$19,432	1308	86.39	1130	115	515
45	045	0009.00	Moderate	No	55.20	\$69,400	\$38,309	\$32,070	1287	75.76	975	124	500
45	045	0010.00	Upper	No	126.55	\$69,400	\$87,826	\$73,523	2198	28.89	635	432	794
45	045	0011.01	Upper	No	137.46	\$69,400	\$95,397	\$79,861	3793	16.95	643	1219	1733
45	045	0011.02	Upper	No	187.72	\$69,400	\$130,278	\$109,063	1910	16.49	315	519	829
45	045	0012.03	Middle	No	103.90	\$69,400	\$72,107	\$60,368	2995	17.16	514	129	269
45	045	0012.04	Middle	No	82.52	\$69,400	\$57,269	\$47,944	2645	32.67	864	459	852
45	045	0012.05	Middle	No	88.21	\$69,400	\$61,218	\$51,250	1246	41.97	523	222	466
45	045	0013.02	Middle	No	106.60	\$69,400	\$73,980	\$61,932	1516	15.96	242	495	760
45	045	0014.00	Upper	No	207.19	\$69,400	\$143,790	\$120,375	3574	13.63	487	1039	1440
45	045	0015.01	Upper	No	176.42	\$69,400	\$122,435	\$102,500	3928	8.88	349	1256	1717
45	045	0015.02	Low	No	37.90	\$69,400	\$26,303	\$22,020	2620	84.85	2223	458	1022
45	045	0016.00	Upper	No	122.83	\$69,400	\$85,244	\$71,364	5037	15.86	799	1427	1964
45	045	0017.00	Moderate	No	77.21	\$69,400	\$53,584	\$44,858	4199	37.68	1582	790	1614
45	045	0018.03	Moderate	No	77.94	\$69,400	\$54,090	\$45,286	4241	30.35	1287	1088	1573
45	045	0018.04	Middle	No	106.22	\$69,400	\$73,717	\$61,711	4106	20.04	823	1073	1341
45	045	0018.05	Middle	No	111.02	\$69,400	\$77,048	\$64,500	4067	11.88	483	1404	1732
45	045	0018.07	Upper	No	124.69	\$69,400	\$86,535	\$72,444	5378	21.68	1166	1309	1597
45	045	0018.08	Middle	No	99.74	\$69,400	\$69,220	\$57,946	4015	43.49	1746	82	418
45	045	0018.09	Middle	No	93.44	\$69,400	\$64,847	\$54,286	3202	29.42	942	469	662
45	045	0018.10	Moderate	No	76.34	\$69,400	\$52,980	\$44,352	3723	57.70	2148	376	715

* Will automatically be included in the 2021 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2020 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2020 Est. Tract Median Family Income	2015 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
45	045	0019.00	Upper	No	194.78	\$69,400	\$135,177	\$113,162	5266	20.34	1071	1506	1772
45	045	0020.01	Moderate	No	57.26	\$69,400	\$39,738	\$33,271	3287	93.85	3085	458	966
45	045	0020.03	Moderate	No	51.56	\$69,400	\$35,783	\$29,955	4513	79.57	3591	634	1701
45	045	0020.05	Moderate	No	57.39	\$69,400	\$39,829	\$33,342	4061	78.63	3193	655	1344
45	045	0021.03	Upper	No	128.35	\$69,400	\$89,075	\$74,569	3326	49.49	1646	941	1370
45	045	0021.04	Moderate	No	52.92	\$69,400	\$36,726	\$30,750	1545	58.19	899	240	566
45	045	0021.05	Low	No	36.80	\$69,400	\$25,539	\$21,382	2443	71.72	1752	380	1121
45	045	0021.06	Moderate	No	53.69	\$69,400	\$37,261	\$31,197	2982	48.22	1438	663	1557
45	045	0021.07	Moderate	No	51.58	\$69,400	\$35,797	\$29,971	3004	53.86	1618	599	1331
45	045	0021.08	Moderate	No	55.60	\$69,400	\$38,586	\$32,305	1485	48.42	719	301	618
45	045	0022.01	Low	No	40.10	\$69,400	\$27,829	\$23,298	6592	52.40	3454	710	2300
45	045	0022.02	Low	No	43.52	\$69,400	\$30,203	\$25,288	2355	47.01	1107	351	842
45	045	0023.01	Moderate	No	72.79	\$69,400	\$50,516	\$42,292	3805	45.68	1738	796	1693
45	045	0023.02	Low	No	44.79	\$69,400	\$31,084	\$26,027	3622	50.61	1833	673	1312
45	045	0023.03	Low	No	36.57	\$69,400	\$25,380	\$21,250	2008	62.55	1256	186	757
45	045	0023.04	Low	No	36.70	\$69,400	\$25,470	\$21,324	2622	70.52	1849	331	853
45	045	0024.02	Upper	No	125.57	\$69,400	\$87,146	\$72,956	6976	8.37	584	2464	2809
45	045	0024.03	Middle	No	93.90	\$69,400	\$65,167	\$54,557	4681	4.87	228	1364	1768
45	045	0024.04	Upper	No	120.34	\$69,400	\$83,516	\$69,917	3476	2.79	97	1252	1938
45	045	0025.03	Middle	No	112.64	\$69,400	\$78,172	\$65,444	9820	31.99	3141	2369	3182
45	045	0025.04	Middle	No	83.19	\$69,400	\$57,734	\$48,333	1915	42.25	809	342	760
45	045	0025.05	Moderate	No	70.76	\$69,400	\$49,107	\$41,111	3769	29.77	1122	418	1158
45	045	0025.06	Upper	No	133.75	\$69,400	\$92,823	\$77,708	3562	8.56	305	1283	1537
45	045	0025.07	Middle	No	94.37	\$69,400	\$65,493	\$54,828	4939	23.18	1145	1140	1752
45	045	0026.02	Middle	No	107.32	\$69,400	\$74,480	\$62,354	3995	27.73	1108	1197	1559
45	045	0026.04	Middle	No	98.97	\$69,400	\$68,685	\$57,500	5690	31.11	1770	1603	2124
45	045	0026.06	Upper	No	133.48	\$69,400	\$92,635	\$77,548	5613	10.53	591	1950	2253
45	045	0026.08	Upper	No	191.82	\$69,400	\$133,123	\$111,445	9125	20.99	1915	2883	3212
45	045	0026.09	Upper	No	151.24	\$69,400	\$104,961	\$87,868	6999	15.93	1115	1531	1852

* Will automatically be included in the 2021 Distressed or Underserved Tract List

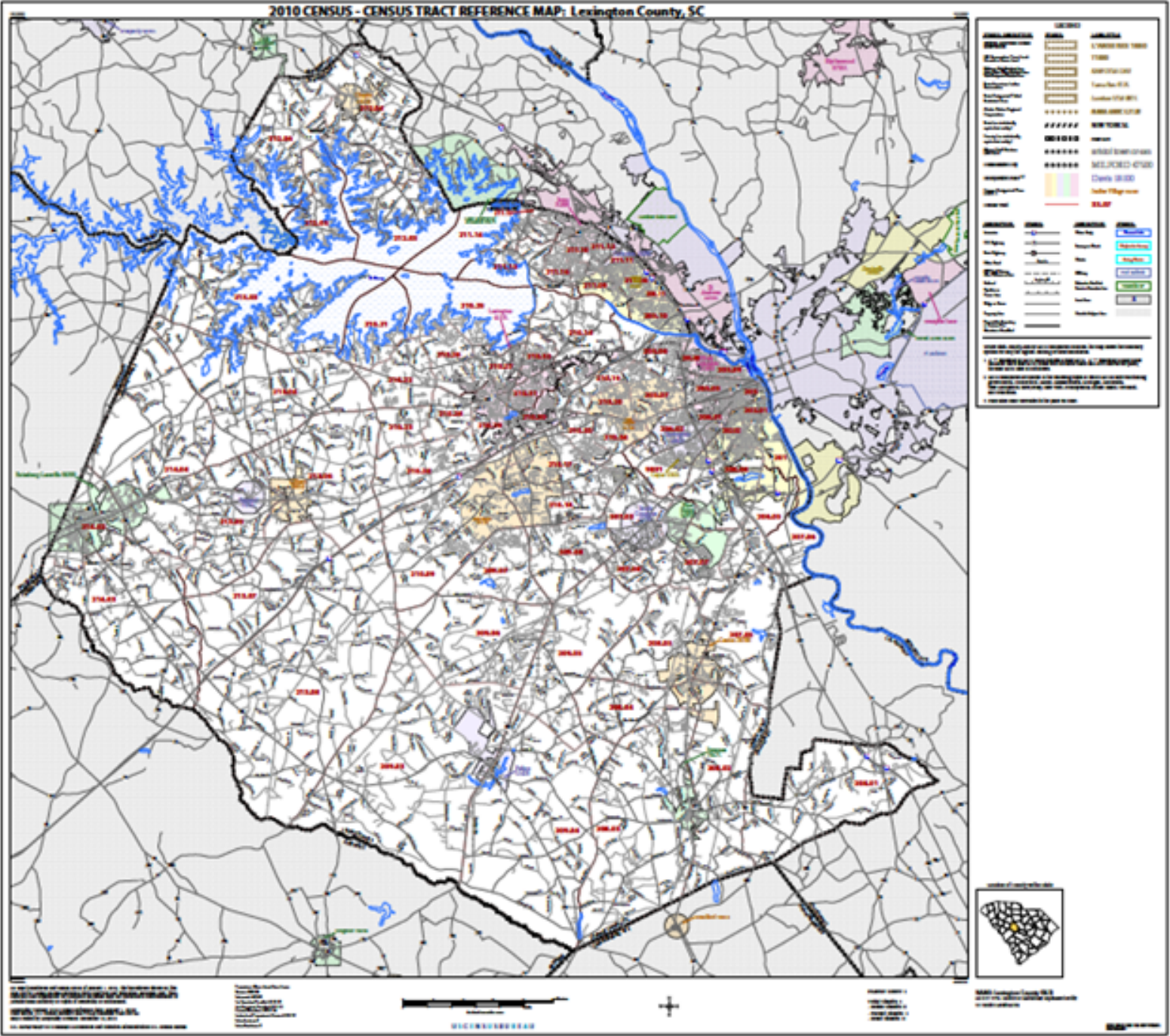
State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2020 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2020 Est. Tract Median Family Income	2015 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
45	045	0026.10	Middle	No	83.23	\$69,400	\$57,762	\$48,359	2929	27.93	818	690	880
45	045	0026.11	Middle	No	95.18	\$69,400	\$66,055	\$55,300	5452	30.21	1647	1618	2120
45	045	0027.01	Upper	No	133.43	\$69,400	\$92,600	\$77,520	4112	5.45	224	1422	1721
45	045	0027.02	Middle	No	118.76	\$69,400	\$82,419	\$69,000	8198	8.43	691	2319	2745
45	045	0028.03	Upper	No	147.81	\$69,400	\$102,580	\$85,875	8209	20.70	1699	1911	2165
45	045	0028.04	Upper	No	159.87	\$69,400	\$110,950	\$92,880	2291	14.14	324	843	944
45	045	0028.05	Upper	No	144.80	\$69,400	\$100,491	\$84,125	5101	25.88	1320	1317	1622
45	045	0028.08	Upper	No	125.50	\$69,400	\$87,097	\$72,917	7357	30.16	2219	1790	2169
45	045	0028.11	Upper	No	125.03	\$69,400	\$86,771	\$72,639	8227	29.38	2417	1799	2370
45	045	0028.12	Upper	No	177.42	\$69,400	\$123,129	\$103,079	7076	22.06	1561	2388	2799
45	045	0028.13	Upper	No	268.31	\$69,400	\$186,207	\$155,884	4444	18.36	816	1359	1457
45	045	0028.14	Upper	No	196.34	\$69,400	\$136,260	\$114,073	6096	17.34	1057	1811	1998
45	045	0028.15	Upper	No	225.72	\$69,400	\$156,650	\$131,142	5903	17.38	1026	1730	2004
45	045	0028.16	Upper	No	158.53	\$69,400	\$110,020	\$92,104	9839	18.28	1799	2589	3104
45	045	0029.01	Middle	No	86.80	\$69,400	\$60,239	\$50,432	5504	46.71	2571	1095	1653
45	045	0029.03	Middle	No	94.04	\$69,400	\$65,264	\$54,638	7213	46.54	3357	1681	2490
45	045	0029.04	Middle	No	100.20	\$69,400	\$69,539	\$58,214	4867	47.15	2295	1399	1870
45	045	0029.05	Upper	No	139.24	\$69,400	\$96,633	\$80,898	4653	37.95	1766	1487	1597
45	045	0030.05	Middle	No	85.20	\$69,400	\$59,129	\$49,500	2377	40.26	957	511	954
45	045	0030.08	Upper	No	176.69	\$69,400	\$122,623	\$102,656	6880	14.85	1022	2055	2359
45	045	0030.09	Upper	No	148.74	\$69,400	\$103,226	\$86,419	6110	21.70	1326	1980	2268
45	045	0030.10	Upper	No	123.16	\$69,400	\$85,473	\$71,554	5991	31.16	1867	2047	2464
45	045	0030.11	Upper	No	135.54	\$69,400	\$94,065	\$78,750	5815	25.19	1465	1550	1859
45	045	0030.12	Middle	No	106.37	\$69,400	\$73,821	\$61,801	5629	30.84	1736	1342	1859
45	045	0030.13	Middle	No	119.34	\$69,400	\$82,822	\$69,337	6586	32.39	2133	1735	2089
45	045	0030.14	Middle	No	117.04	\$69,400	\$81,226	\$67,997	4634	25.68	1190	1576	1847
45	045	0030.15	Upper	No	167.95	\$69,400	\$116,557	\$97,578	8407	19.56	1644	2484	2845
45	045	0031.01	Middle	No	91.15	\$69,400	\$63,258	\$52,956	7129	30.86	2200	2035	3014

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45	045	0031.03	Middle	No	118.28	\$69,400	\$82,086	\$68,721	2943	11.96	352	864	1076
45	045	0031.04	Middle	No	100.40	\$69,400	\$69,678	\$58,333	2000	6.80	136	643	838
45	045	0032.01	Middle	No	94.78	\$69,400	\$65,777	\$55,069	5572	29.54	1646	1210	1814
45	045	0032.02	Middle	No	98.25	\$69,400	\$68,186	\$57,083	3351	6.00	201	1098	1504
45	045	0033.01	Moderate	No	68.24	\$69,400	\$47,359	\$39,646	5908	27.93	1650	1584	2578
45	045	0033.03	Middle	No	97.91	\$69,400	\$67,950	\$56,885	5116	29.24	1496	1317	2133
45	045	0033.04	Middle	No	100.77	\$69,400	\$69,934	\$58,549	6826	49.68	3391	2079	2615
45	045	0034.01	Moderate	No	53.67	\$69,400	\$37,247	\$31,181	1146	67.54	774	176	484
45	045	0035.00	Moderate	No	64.54	\$69,400	\$44,791	\$37,500	2636	48.10	1268	458	827
45	045	0036.01	Moderate	No	67.04	\$69,400	\$46,526	\$38,953	5643	49.25	2779	1510	2228
45	045	0036.02	Low	No	48.64	\$69,400	\$33,756	\$28,259	2658	73.89	1964	494	946
45	045	0037.01	Moderate	No	79.95	\$69,400	\$55,485	\$46,454	5474	29.92	1638	1772	2111
45	045	0037.04	Moderate	No	60.82	\$69,400	\$42,209	\$35,337	3313	60.16	1993	604	986
45	045	0037.05	Moderate	No	73.55	\$69,400	\$51,044	\$42,734	1698	41.76	709	458	741
45	045	0037.06	Moderate	No	58.71	\$69,400	\$40,745	\$34,111	3561	41.93	1493	577	1031
45	045	0037.07	Moderate	No	73.92	\$69,400	\$51,300	\$42,946	3733	43.24	1614	945	1378
45	045	0038.01	Upper	No	136.02	\$69,400	\$94,398	\$79,028	6907	19.36	1337	1388	1734
45	045	0038.02	Middle	No	94.40	\$69,400	\$65,514	\$54,844	5063	26.37	1335	1191	1624
45	045	0039.02	Middle	No	111.18	\$69,400	\$77,159	\$64,596	3578	9.14	327	1131	1539
45	045	0039.03	Middle	No	90.42	\$69,400	\$62,751	\$52,534	4123	6.82	281	1185	1647
45	045	0039.04	Middle	No	108.35	\$69,400	\$75,195	\$62,952	6448	21.93	1414	1404	2122
45	045	0040.01	Middle	No	93.96	\$69,400	\$65,208	\$54,591	3112	5.85	182	980	1362
45	045	0040.02	Middle	No	95.62	\$69,400	\$66,360	\$55,556	5777	10.61	613	1329	1889
45	045	0041.01	Moderate	No	67.41	\$69,400	\$46,783	\$39,167	3657	18.18	665	752	1733
45	045	0041.02	Middle	No	106.14	\$69,400	\$73,661	\$61,667	1022	2.05	21	411	815
45	045	0042.00	Upper	No	174.38	\$69,400	\$121,020	\$101,313	2494	12.15	303	711	879
45	045	0043.00	Low	No	47.29	\$69,400	\$32,819	\$27,478	3971	81.74	3246	624	1716
45	045	0044.00	Moderate	No	52.31	\$69,400	\$36,303	\$30,391	2039	51.69	1054	236	510

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Assessment Area Map: Lexington County, South Carolina



2020 FFIEC Census Report - Summary Census Demographic Information

State: 45 - SOUTH CAROLINA (SC)

County: 063 - LEXINGTON COUNTY

Tract: All Tracts



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2020 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2020 Est. Tract Median Family Income	2015 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
45	063	0201.00	Moderate	No	51.45	\$71,400	\$36,735	\$32,244	2648	30.74	814	695	1227
45	063	0202.01	Middle	No	90.70	\$71,400	\$64,760	\$56,838	2971	22.99	683	617	1122
45	063	0202.02	Middle	No	80.61	\$71,400	\$57,556	\$50,515	2265	33.29	754	625	1100
45	063	0203.00	Middle	No	95.99	\$71,400	\$68,537	\$60,156	4198	44.69	1876	544	1447
45	063	0205.05	Moderate	No	63.53	\$71,400	\$45,360	\$39,817	3744	53.79	2014	839	1646
45	063	0205.06	Middle	No	98.71	\$71,400	\$70,479	\$61,857	4521	34.62	1565	1157	1741
45	063	0205.07	Middle	No	97.65	\$71,400	\$69,722	\$61,198	6417	28.53	1831	1760	2738
45	063	0205.08	Upper	No	129.65	\$71,400	\$92,570	\$81,250	2161	5.09	110	824	918
45	063	0205.09	Moderate	No	61.08	\$71,400	\$43,611	\$38,281	3325	41.11	1367	843	1270
45	063	0205.10	Middle	No	102.93	\$71,400	\$73,492	\$64,506	5196	46.63	2423	1190	1444
45	063	0205.11	Middle	No	82.42	\$71,400	\$58,848	\$51,650	3330	50.99	1698	519	812
45	063	0206.01	Middle	No	80.24	\$71,400	\$57,291	\$50,286	4164	38.81	1616	986	1924
45	063	0206.02	Middle	No	95.81	\$71,400	\$68,408	\$60,045	3990	21.33	851	1160	1562
45	063	0206.04	Upper	No	125.46	\$71,400	\$89,578	\$78,625	3126	22.39	700	1067	1310
45	063	0206.05	Middle	No	100.87	\$71,400	\$72,021	\$63,214	1964	19.76	388	507	789
45	063	0207.03	Moderate	No	70.93	\$71,400	\$50,644	\$44,449	3886	14.31	556	1092	1790
45	063	0207.05	Moderate	No	71.96	\$71,400	\$51,379	\$45,095	3959	40.26	1594	875	1435
45	063	0207.06	Moderate	No	72.39	\$71,400	\$51,686	\$45,364	3416	79.27	2708	869	1231
45	063	0207.07	Middle	No	88.24	\$71,400	\$63,003	\$55,300	3448	29.09	1003	1004	1468
45	063	0207.08	Moderate	No	76.32	\$71,400	\$54,492	\$47,829	2379	4.96	118	619	1115
45	063	0208.01	Middle	No	83.86	\$71,400	\$59,876	\$52,556	1654	30.83	510	511	684
45	063	0208.02	Moderate	No	76.39	\$71,400	\$54,542	\$47,870	2614	34.77	909	852	1262
45	063	0208.03	Middle	No	84.01	\$71,400	\$59,983	\$52,645	3351	42.76	1433	915	1442
45	063	0208.04	Moderate	No	69.12	\$71,400	\$49,352	\$43,320	2642	33.31	880	776	1189
45	063	0208.05	Moderate	No	64.85	\$71,400	\$46,303	\$40,640	5262	28.32	1490	1375	2117
45	063	0209.03	Moderate	No	68.71	\$71,400	\$49,059	\$43,063	5204	23.41	1218	1443	1966

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45	063	0209.04	Middle	No	89.48	\$71,400	\$63,889	\$56,078	3058	14.68	449	971	1332
45	063	0209.05	Moderate	No	65.40	\$71,400	\$46,696	\$40,985	3564	16.02	571	946	1398
45	063	0209.06	Middle	No	114.91	\$71,400	\$82,046	\$72,009	4090	1.32	54	1163	1666
45	063	0209.07	Middle	No	100.03	\$71,400	\$71,421	\$62,684	6055	25.50	1544	1850	2270
45	063	0209.08	Moderate	No	69.81	\$71,400	\$49,844	\$43,750	3265	18.13	592	844	1442
45	063	0210.09	Middle	No	95.92	\$71,400	\$68,487	\$60,109	9433	19.56	1845	2843	3590
45	063	0210.14	Upper	No	164.91	\$71,400	\$117,746	\$103,347	6414	21.25	1363	1879	2200
45	063	0210.17	Middle	No	100.02	\$71,400	\$71,414	\$62,679	8295	19.63	1628	2408	3119
45	063	0210.18	Moderate	No	73.71	\$71,400	\$52,629	\$46,193	4697	6.09	286	1311	2155
45	063	0210.19	Upper	No	125.12	\$71,400	\$89,336	\$78,409	1583	19.65	311	580	653
45	063	0210.20	Upper	No	122.87	\$71,400	\$87,729	\$77,000	4137	24.20	1001	1247	1637
45	063	0210.21	Upper	No	146.15	\$71,400	\$104,351	\$91,591	1559	3.01	47	599	692
45	063	0210.22	Upper	No	130.24	\$71,400	\$92,991	\$81,616	4650	11.33	527	1368	1566
45	063	0210.23	Middle	No	115.12	\$71,400	\$82,196	\$72,143	2715	9.54	259	875	1102
45	063	0210.24	Upper	No	134.21	\$71,400	\$95,826	\$84,107	4668	15.30	714	1319	1651
45	063	0210.25	Upper	No	175.32	\$71,400	\$125,178	\$109,868	3438	0.79	27	1260	1410
45	063	0210.26	Upper	No	173.12	\$71,400	\$123,608	\$108,490	4749	8.82	419	1471	1598
45	063	0210.27	Upper	No	170.76	\$71,400	\$121,923	\$107,012	4181	12.08	505	1258	1427
45	063	0210.28	Upper	No	144.45	\$71,400	\$103,137	\$90,524	3283	22.39	735	984	1223
45	063	0210.29	Middle	No	105.16	\$71,400	\$75,084	\$65,900	4047	38.89	1574	710	989
45	063	0210.30	Middle	No	118.71	\$71,400	\$84,759	\$74,394	4860	19.65	955	1015	1177
45	063	0210.31	Upper	No	136.52	\$71,400	\$97,475	\$85,553	3908	25.46	995	1225	1381
45	063	0210.32	Upper	No	122.78	\$71,400	\$87,665	\$76,944	3776	5.72	216	987	1197
45	063	0210.33	Middle	No	94.65	\$71,400	\$67,580	\$59,313	4409	24.04	1060	1350	1737
45	063	0210.34	Upper	No	120.34	\$71,400	\$85,923	\$75,417	4589	25.17	1155	1375	1778
45	063	0211.06	Upper	No	149.85	\$71,400	\$106,993	\$93,906	3034	20.86	633	1124	1262
45	063	0211.09	Middle	No	108.64	\$71,400	\$77,569	\$68,083	3295	33.63	1108	906	1117
45	063	0211.10	Upper	No	130.46	\$71,400	\$93,148	\$81,758	2975	27.53	819	1088	1235
45	063	0211.11	Moderate	No	79.69	\$71,400	\$56,899	\$49,943	2627	50.59	1329	599	860

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45	063	0211.12	Upper	No	161.38	\$71,400	\$115,225	\$101,131	3216	17.69	569	976	1159
45	063	0211.13	Upper	No	126.42	\$71,400	\$90,264	\$79,223	3364	37.87	1274	985	1365
45	063	0211.14	Upper	No	185.67	\$71,400	\$132,568	\$116,356	3585	17.99	645	1264	1413
45	063	0211.15	Upper	No	161.35	\$71,400	\$115,204	\$101,115	2273	9.50	216	740	929
45	063	0211.16	Upper	No	131.43	\$71,400	\$93,841	\$82,361	3262	29.98	978	970	1170
45	063	0212.03	Upper	No	147.74	\$71,400	\$105,486	\$92,582	5252	5.75	302	1863	2294
45	063	0212.04	Middle	No	106.97	\$71,400	\$76,377	\$67,039	3777	15.86	599	1339	1654
45	063	0212.05	Upper	No	170.68	\$71,400	\$121,866	\$106,957	2959	4.22	125	1154	1355
45	063	0212.06	Upper	No	134.28	\$71,400	\$95,876	\$84,150	3127	23.63	739	1018	1291
45	063	0213.03	Upper	No	154.78	\$71,400	\$110,513	\$96,996	3075	2.63	81	1238	1986
45	063	0213.04	Middle	No	114.32	\$71,400	\$81,624	\$71,641	4569	15.76	720	1440	1841
45	063	0213.05	Middle	No	84.40	\$71,400	\$60,262	\$52,891	3078	12.44	383	903	1203
45	063	0213.06	Middle	No	101.98	\$71,400	\$72,814	\$63,906	4074	12.37	504	1138	1590
45	063	0213.07	Moderate	No	63.07	\$71,400	\$45,032	\$39,524	2093	29.86	625	574	787
45	063	0213.08	Middle	No	83.90	\$71,400	\$59,905	\$52,578	4185	13.24	554	1218	1768
45	063	0214.02	Moderate	No	51.86	\$71,400	\$37,028	\$32,500	3724	56.98	2122	967	1637
45	063	0214.03	Moderate	No	51.68	\$71,400	\$36,900	\$32,386	2396	34.89	836	564	989
45	063	0214.04	Middle	No	83.60	\$71,400	\$59,690	\$52,394	2645	25.29	669	906	1334
45	063	9801.00	Unknown	No	0.00	\$71,400	\$0	\$0	0	0.00	0	0	0

* Will automatically be included in the 2021 Distressed or Underserved Tract List

Assessment Area Map: Charleston County, South Carolina

2020 FFIEC Census Report - Summary Census Demographic Information

State: 45 - SOUTH CAROLINA (SC)

County: 019 - CHARLESTON COUNTY

Tract: All Tracts



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2020 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2020 Est. Tract Median Family Income	2015 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
45	019	0001.00	Upper	No	209.63	\$81,000	\$169,800	\$137,431	2784	17.64	491	529	993
45	019	0002.00	Upper	No	244.47	\$81,000	\$198,021	\$160,274	1382	0.36	5	531	841
45	019	0004.00	Unknown	No	0.00	\$81,000	\$0	\$0	3481	20.28	706	124	606
45	019	0005.00	Upper	No	231.01	\$81,000	\$187,118	\$151,447	1951	5.59	109	414	724
45	019	0006.00	Middle	No	105.50	\$81,000	\$85,455	\$69,167	1165	17.17	200	184	322
45	019	0007.00	Upper	No	206.96	\$81,000	\$167,638	\$135,682	3188	29.58	943	124	622
45	019	0009.00	Low	No	45.95	\$81,000	\$37,220	\$30,125	1403	70.42	988	136	629
45	019	0010.00	Low	No	44.25	\$81,000	\$35,843	\$29,015	2179	34.01	741	228	1026
45	019	0011.00	Unknown	No	0.00	\$81,000	\$0	\$0	2266	65.45	1483	367	877
45	019	0015.00	Moderate	No	75.20	\$81,000	\$60,912	\$49,306	1457	68.84	1003	350	688
45	019	0016.00	Upper	No	136.64	\$81,000	\$110,678	\$89,583	1710	33.27	569	501	694
45	019	0019.01	Upper	No	127.35	\$81,000	\$103,154	\$83,494	4250	11.67	496	1410	2082
45	019	0019.02	Middle	No	116.96	\$81,000	\$94,738	\$76,678	4181	26.26	1098	815	1301
45	019	0020.02	Middle	No	115.49	\$81,000	\$93,547	\$75,718	6362	22.24	1415	1913	2804
45	019	0020.03	Middle	No	107.67	\$81,000	\$87,213	\$70,590	8545	39.74	3396	2186	3280
45	019	0020.04	Upper	No	156.73	\$81,000	\$126,951	\$102,750	2244	6.73	151	597	1965
45	019	0020.05	Upper	No	156.70	\$81,000	\$126,927	\$102,733	6120	8.20	502	2316	2681
45	019	0020.06	Middle	No	117.84	\$81,000	\$95,450	\$77,256	4695	21.13	992	1661	2026
45	019	0020.07	Upper	No	167.17	\$81,000	\$135,408	\$109,596	3823	6.88	263	1220	1422
45	019	0021.01	Middle	No	117.59	\$81,000	\$95,248	\$77,091	13324	33.04	4402	3558	4776
45	019	0021.03	Middle	No	94.44	\$81,000	\$76,496	\$61,917	3651	47.71	1742	1004	1635
45	019	0021.04	Upper	No	221.81	\$81,000	\$179,666	\$145,417	1432	2.79	40	738	2894
45	019	0021.05	Upper	No	158.37	\$81,000	\$128,280	\$103,828	1749	2.57	45	837	1855
45	019	0022.00	Middle	No	99.65	\$81,000	\$80,717	\$65,333	2993	55.43	1659	958	1337
45	019	0023.00	Middle	No	92.98	\$81,000	\$75,314	\$60,956	1547	50.23	777	647	1085
45	019	0024.00	Moderate	No	75.91	\$81,000	\$61,487	\$49,768	4709	57.00	2684	1408	2116

* Will automatically be included in the 2021 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2020 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2020 Est. Tract Median Family Income	2015 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
45	019	0025.02	Middle	No	98.06	\$81,000	\$79,429	\$64,289	7338	42.22	3098	2783	3748
45	019	0026.04	Middle	No	116.20	\$81,000	\$94,122	\$76,181	3798	20.70	786	959	1272
45	019	0026.05	Moderate	No	75.25	\$81,000	\$60,953	\$49,333	3855	47.89	1846	1037	1575
45	019	0026.06	Upper	No	143.30	\$81,000	\$116,073	\$93,947	2191	12.32	270	755	847
45	019	0026.11	Middle	No	102.43	\$81,000	\$82,968	\$67,157	3171	22.99	729	810	854
45	019	0026.12	Moderate	No	76.53	\$81,000	\$61,989	\$50,177	6268	47.00	2946	1075	1574
45	019	0026.13	Upper	No	121.37	\$81,000	\$98,310	\$79,571	5505	24.94	1373	1312	1565
45	019	0026.14	Middle	No	97.73	\$81,000	\$79,161	\$64,076	4017	40.55	1629	620	922
45	019	0027.01	Moderate	No	63.00	\$81,000	\$51,030	\$41,306	2266	65.18	1477	317	540
45	019	0027.02	Moderate	No	72.22	\$81,000	\$58,498	\$47,348	4393	70.27	3087	798	1775
45	019	0028.01	Upper	No	127.52	\$81,000	\$103,291	\$83,603	4666	18.09	844	1549	1876
45	019	0028.02	Middle	No	107.17	\$81,000	\$86,808	\$70,263	2726	8.29	226	868	1261
45	019	0029.00	Middle	No	86.68	\$81,000	\$70,211	\$56,827	2707	29.29	793	753	1117
45	019	0030.00	Upper	No	159.52	\$81,000	\$129,211	\$104,583	3388	3.07	104	938	1566
45	019	0031.04	Low	No	48.89	\$81,000	\$39,601	\$32,052	4894	74.32	3637	528	1350
45	019	0031.05	Low	No	40.60	\$81,000	\$32,886	\$26,623	4016	80.45	3231	530	1048
45	019	0031.06	Moderate	No	79.52	\$81,000	\$64,411	\$52,137	6478	47.18	3056	1771	2739
45	019	0031.07	Moderate	No	63.36	\$81,000	\$51,322	\$41,538	4617	70.33	3247	882	1305
45	019	0031.08	Moderate	No	67.08	\$81,000	\$54,335	\$43,981	3142	77.21	2426	407	1244
45	019	0031.09	Moderate	No	62.77	\$81,000	\$50,844	\$41,153	3800	57.82	2197	920	1471
45	019	0031.10	Low	No	34.10	\$81,000	\$27,621	\$22,356	7512	66.52	4997	1141	2284
45	019	0031.11	Moderate	No	66.73	\$81,000	\$54,051	\$43,750	5416	86.04	4660	866	1790
45	019	0031.13	Moderate	No	58.70	\$81,000	\$47,547	\$38,484	2864	66.45	1903	575	1091
45	019	0031.14	Middle	No	86.59	\$81,000	\$70,138	\$56,767	8004	46.79	3745	1298	2124
45	019	0031.15	Moderate	No	57.02	\$81,000	\$46,186	\$37,384	7883	58.20	4588	1077	1704
45	019	0032.00	Middle	No	99.14	\$81,000	\$80,303	\$65,000	921	38.22	352	0	212
45	019	0033.00	Low	No	45.78	\$81,000	\$37,082	\$30,016	3833	82.94	3179	493	1545
45	019	0034.00	Low	No	43.66	\$81,000	\$35,365	\$28,625	4719	77.79	3671	458	1526
45	019	0035.00	Middle	No	81.06	\$81,000	\$65,659	\$53,143	2713	24.92	676	917	1439

* Will automatically be included in the 2021 Distressed or Underserved Tract List

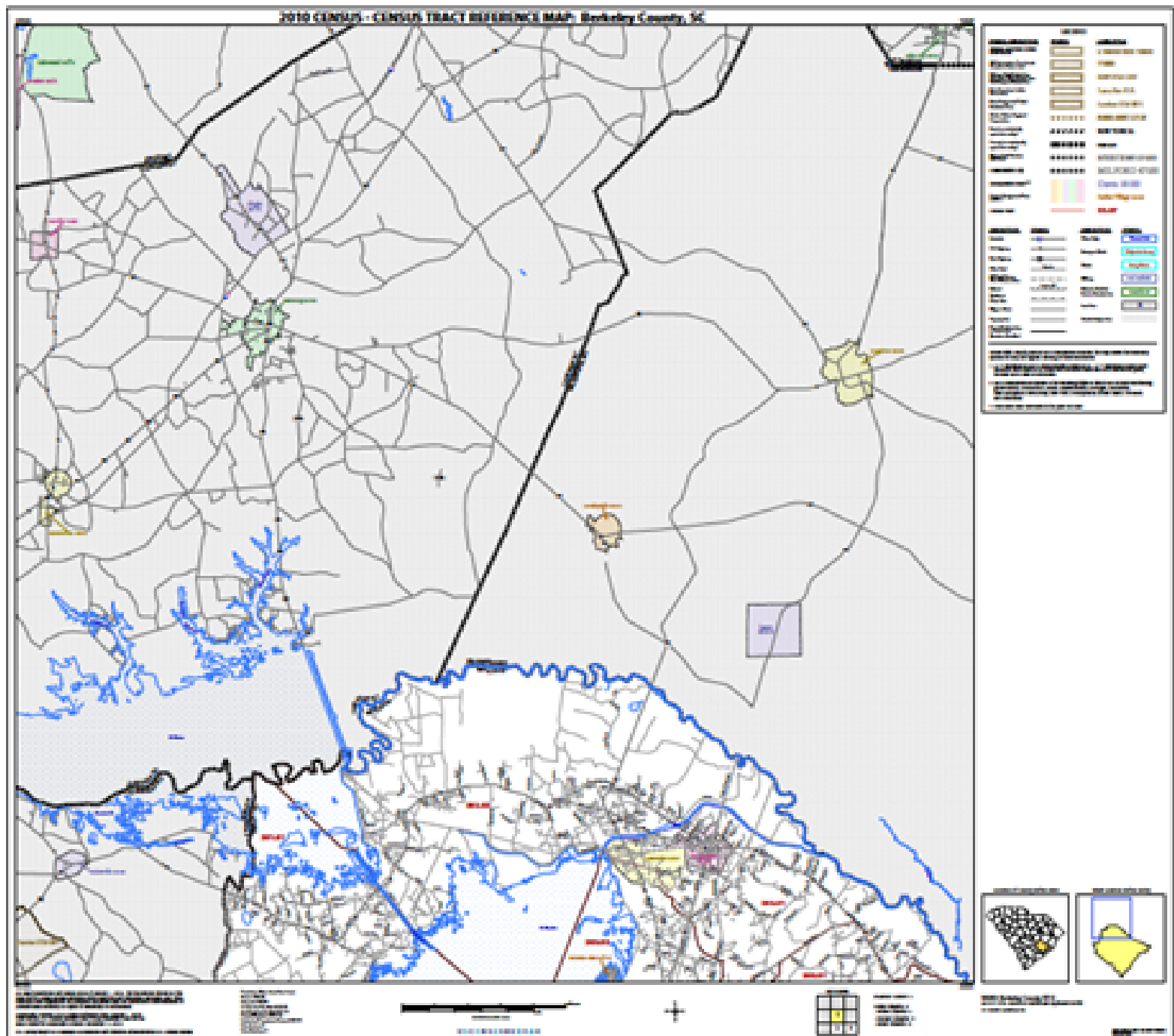
State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2020 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2020 Est. Tract Median Family Income	2015 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
45	019	0036.00	Middle	No	89.26	\$81,000	\$72,301	\$58,523	2461	41.69	1026	489	1078
45	019	0037.00	Low	No	28.63	\$81,000	\$23,190	\$18,772	3279	85.12	2791	171	1023
45	019	0038.00	Low	No	49.73	\$81,000	\$40,281	\$32,608	3407	86.29	2940	661	1346
45	019	0039.00	Middle	No	88.25	\$81,000	\$71,483	\$57,857	6189	66.18	4096	542	955
45	019	0040.00	Low	No	42.93	\$81,000	\$34,773	\$28,148	2538	91.17	2314	413	1048
45	019	0043.00	Moderate	No	50.77	\$81,000	\$41,124	\$33,286	2561	90.47	2317	283	1035
45	019	0044.00	Low	No	46.78	\$81,000	\$37,892	\$30,673	2567	88.27	2266	291	705
45	019	0046.06	Upper	No	160.47	\$81,000	\$129,981	\$105,205	9264	16.72	1549	2573	3367
45	019	0046.07	Upper	No	120.54	\$81,000	\$97,637	\$79,025	5727	7.47	428	1089	1718
45	019	0046.08	Upper	No	173.12	\$81,000	\$140,227	\$113,499	22552	11.43	2578	6826	7355
45	019	0046.09	Upper	No	138.16	\$81,000	\$111,910	\$90,577	7120	23.31	1660	2037	2431
45	019	0046.10	Upper	No	125.14	\$81,000	\$101,363	\$82,045	3180	30.50	970	1015	1271
45	019	0046.11	Upper	No	162.61	\$81,000	\$131,714	\$106,607	8606	7.56	651	2651	3227
45	019	0046.12	Middle	No	118.61	\$81,000	\$96,074	\$77,760	7025	15.09	1060	1872	2288
45	019	0046.13	Upper	No	184.12	\$81,000	\$149,137	\$120,707	1817	6.33	115	446	569
45	019	0046.14	Upper	No	162.55	\$81,000	\$131,666	\$106,565	7149	18.49	1322	1894	2385
45	019	0047.01	Upper	No	144.09	\$81,000	\$116,713	\$94,464	5543	13.44	745	1765	2339
45	019	0047.02	Middle	No	93.65	\$81,000	\$75,857	\$61,397	2421	11.65	282	665	1040
45	019	0048.00	Upper	No	198.09	\$81,000	\$160,453	\$129,866	2067	3.97	82	683	1084
45	019	0049.01	Upper	No	169.26	\$81,000	\$137,101	\$110,966	2012	3.78	76	578	1415
45	019	0049.02	Upper	No	166.88	\$81,000	\$135,173	\$109,405	2262	6.45	146	939	2196
45	019	0050.00	Moderate	No	78.96	\$81,000	\$63,958	\$51,768	4536	55.25	2506	1493	2449
45	019	0051.00	Upper	No	163.68	\$81,000	\$132,581	\$107,308	1762	29.51	520	387	663
45	019	0052.00	Upper	No	152.85	\$81,000	\$123,809	\$100,208	4518	30.19	1364	565	968
45	019	0053.00	Low	No	30.92	\$81,000	\$25,045	\$20,274	3784	77.09	2917	342	949
45	019	0054.00	Low	No	26.19	\$81,000	\$21,214	\$17,174	2076	86.46	1795	245	440
45	019	0055.00	Low	No	29.39	\$81,000	\$23,806	\$19,271	1228	72.80	894	91	401
45	019	0056.00	Middle	No	118.66	\$81,000	\$96,115	\$77,797	11140	28.10	3130	2671	3133

* Will automatically be included in the 2021 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2020 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2020 Est. Tract Median Family Income	2015 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
45	019	0057.00	Upper	No	147.04	\$81,000	\$119,102	\$96,400	8386	15.65	1312	2941	3566
45	019	0058.00	Upper	No	121.02	\$81,000	\$98,026	\$79,341	6035	28.47	1718	1939	2325
45	019	9901.00	Unknown	No	0.00	\$81,000	\$0	\$0	0	0.00	0	0	0

* Will automatically be included in the 2021 Distressed or Underserved Tract List

Assessment Area Map: Berkeley County, South Carolina



2020 FFIEC Census Report - Summary Census Income Information

State: 45 - SOUTH CAROLINA (SC)

County: 015 - BERKELEY COUNTY

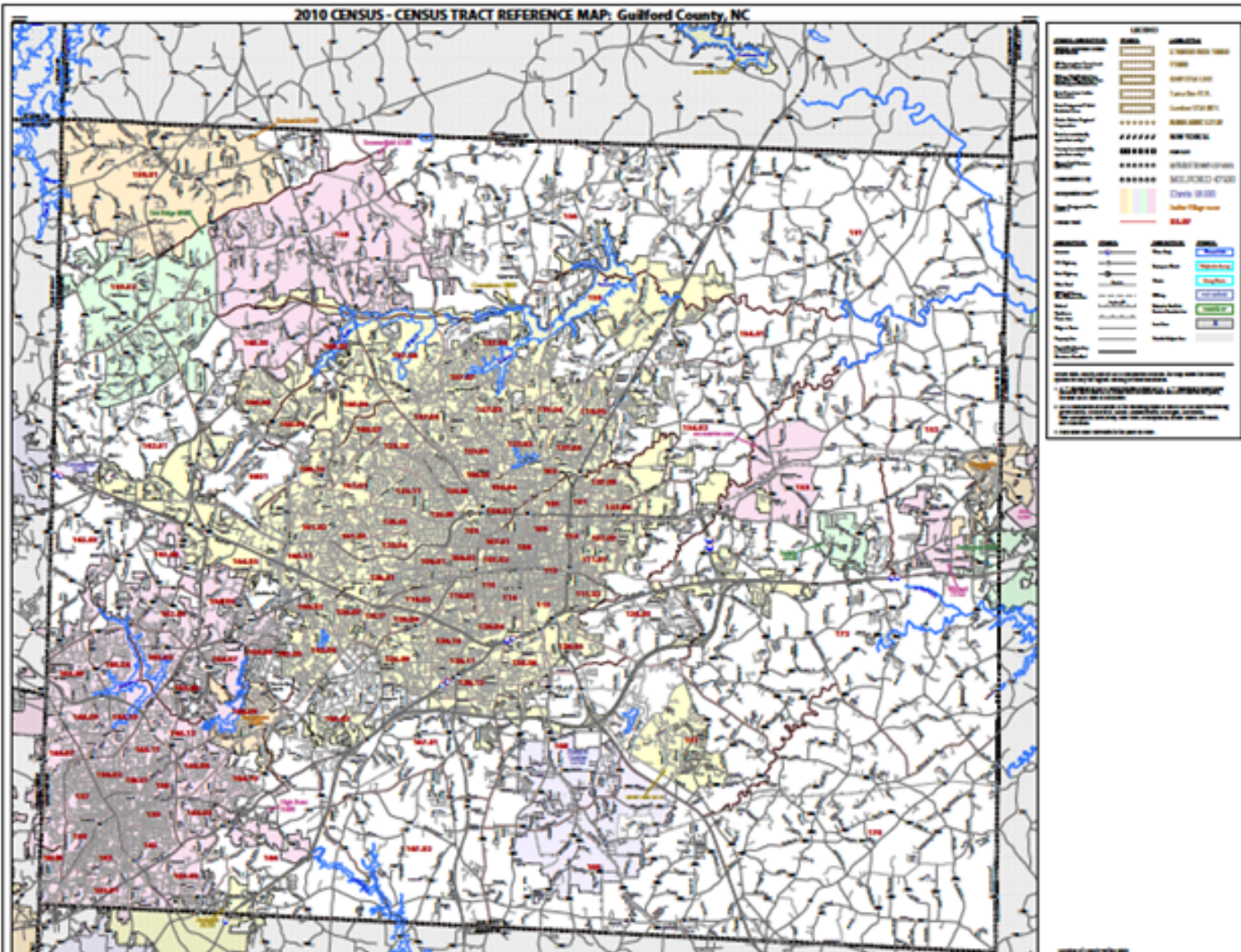
Tract: All Tracts



State Code	County Code	Tract Code	Tract Income Level	2015 MSA/MD Statewide non-MSA/MD Median Family Income	2020 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2015 Tract Median Family Income	2020 Est. Tract Median Family Income	2015 Tract Median Household Income
45	015	0201.01	Moderate	\$65,558	\$81,000	16.11	63.47	\$41,615	\$51,411	\$35,815
45	015	0201.02	Moderate	\$65,558	\$81,000	24.61	59.88	\$39,258	\$48,503	\$36,832
45	015	0202.01	Moderate	\$65,558	\$81,000	28.90	75.89	\$49,756	\$61,471	\$36,806
45	015	0202.02	Moderate	\$65,558	\$81,000	35.49	53.77	\$35,253	\$43,554	\$30,938
45	015	0203.01	Middle	\$65,558	\$81,000	14.47	86.34	\$56,607	\$69,935	\$50,046
45	015	0203.02	Middle	\$65,558	\$81,000	23.28	82.10	\$53,828	\$66,501	\$44,228
45	015	0204.01	Moderate	\$65,558	\$81,000	16.93	61.67	\$40,430	\$49,953	\$38,476
45	015	0204.03	Upper	\$65,558	\$81,000	3.50	224.71	\$147,321	\$182,015	\$108,372
45	015	0204.04	Upper	\$65,558	\$81,000	3.46	143.00	\$93,750	\$115,830	\$70,458
45	015	0204.05	Middle	\$65,558	\$81,000	16.32	103.31	\$67,729	\$83,681	\$46,397
45	015	0205.03	Middle	\$65,558	\$81,000	22.05	92.15	\$60,417	\$74,642	\$40,362
45	015	0205.04	Middle	\$65,558	\$81,000	15.86	84.72	\$55,543	\$68,623	\$41,230
45	015	0205.05	Middle	\$65,558	\$81,000	16.54	88.73	\$58,173	\$71,871	\$59,267
45	015	0205.06	Middle	\$65,558	\$81,000	19.13	81.26	\$53,278	\$65,821	\$38,848
45	015	0206.00	Upper	\$65,558	\$81,000	7.85	123.87	\$81,212	\$100,335	\$74,650
45	015	0207.07	Middle	\$65,558	\$81,000	9.16	93.93	\$61,582	\$76,083	\$63,030
45	015	0207.10	Middle	\$65,558	\$81,000	3.39	104.57	\$68,558	\$84,702	\$62,500
45	015	0207.11	Middle	\$65,558	\$81,000	8.81	99.98	\$65,547	\$80,984	\$63,634
45	015	0207.12	Moderate	\$65,558	\$81,000	15.55	79.51	\$52,131	\$64,403	\$44,484
45	015	0207.13	Middle	\$65,558	\$81,000	10.11	92.96	\$60,948	\$75,298	\$50,365
45	015	0207.14	Middle	\$65,558	\$81,000	14.74	97.72	\$64,068	\$79,153	\$56,424
45	015	0207.15	Middle	\$65,558	\$81,000	19.42	80.58	\$52,833	\$65,270	\$50,572
45	015	0207.16	Middle	\$65,558	\$81,000	8.26	87.04	\$57,063	\$70,502	\$56,339
45	015	0207.17	Moderate	\$65,558	\$81,000	11.40	72.15	\$47,306	\$58,442	\$44,033
45	015	0207.18	Middle	\$65,558	\$81,000	12.34	80.42	\$52,723	\$65,140	\$49,609
45	015	0207.19	Middle	\$65,558	\$81,000	7.70	95.66	\$62,718	\$77,485	\$55,875
45	015	0207.20	Middle	\$65,558	\$81,000	1.86	115.71	\$75,862	\$93,725	\$74,025
45	015	0207.21	Upper	\$65,558	\$81,000	2.04	148.15	\$97,125	\$120,002	\$82,331
45	015	0207.22	Upper	\$65,558	\$81,000	8.45	124.31	\$81,500	\$100,691	\$78,714
45	015	0207.23	Middle	\$65,558	\$81,000	15.83	101.02	\$66,231	\$81,826	\$47,370
45	015	0207.24	Moderate	\$65,558	\$81,000	10.79	65.32	\$42,826	\$52,909	\$42,250
45	015	0207.25	Moderate	\$65,558	\$81,000	7.40	64.06	\$42,000	\$51,889	\$42,841
45	015	0208.04	Middle	\$65,558	\$81,000	16.02	84.17	\$55,185	\$68,178	\$44,676
45	015	0208.06	Moderate	\$65,558	\$81,000	12.45	75.68	\$49,615	\$61,301	\$45,429
45	015	0208.07	Middle	\$65,558	\$81,000	12.69	107.26	\$70,319	\$86,881	\$62,223
45	015	0208.08	Middle	\$65,558	\$81,000	22.44	87.23	\$57,188	\$70,656	\$54,934
45	015	0208.09	Middle	\$65,558	\$81,000	16.87	85.21	\$55,865	\$69,020	\$52,222
45	015	0208.10	Middle	\$65,558	\$81,000	24.08	83.30	\$54,612	\$67,473	\$52,716
45	015	0208.11	Moderate	\$65,558	\$81,000	22.25	52.87	\$34,662	\$42,825	\$34,698
45	015	0208.12	Upper	\$65,558	\$81,000	3.56	130.84	\$85,779	\$105,980	\$83,224
45	015	0209.01	Moderate	\$65,558	\$81,000	23.85	65.78	\$43,125	\$53,282	\$41,176

State Code	County Code	Tract Code	Tract Income Level	2015 MSA/MD Statewide non-MSA/MD Median Family Income	2020 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2015 Tract Median Family Income	2020 Est. Tract Median Family Income	2015 Tract Median Household Income
45	015	0209.03	Moderate	\$65,558	\$81,000	17.36	75.88	\$49,750	\$61,463	\$44,653
45	015	0209.04	Middle	\$65,558	\$81,000	3.95	107.42	\$70,428	\$87,010	\$65,536
45	015	0210.00	Moderate	\$65,558	\$81,000	22.87	59.70	\$39,139	\$48,357	\$36,238
45	015	9801.00	Unknown	\$65,558	\$81,000	0.00	0.00	\$0	\$0	\$0

Assessment Area Map: Guilford County, North Carolina



2020 FFIEC Census Report - Summary Census Demographic Information

State: 37 - NORTH CAROLINA (NC)

County: 081 - GUILFORD COUNTY

Tract: All Tracts



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2020 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2020 Est. Tract Median Family Income	2015 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
37	081	0101.00	Moderate	No	50.83	\$65,800	\$33,446	\$28,068	1811	82.05	1486	177	588
37	081	0102.00	Moderate	No	65.81	\$65,800	\$43,303	\$36,344	4407	54.07	2383	687	1246
37	081	0103.00	Moderate	No	58.35	\$65,800	\$38,394	\$32,222	2705	78.11	2113	445	992
37	081	0104.01	Upper	No	150.62	\$65,800	\$99,108	\$83,173	1579	11.08	175	419	774
37	081	0104.03	Upper	No	129.03	\$65,800	\$84,902	\$71,250	1641	18.46	303	510	799
37	081	0104.04	Upper	No	277.93	\$65,800	\$182,878	\$153,472	2647	15.79	418	1021	1097
37	081	0105.00	Upper	No	207.46	\$65,800	\$136,509	\$114,559	2336	8.69	203	690	1187
37	081	0106.01	Middle	No	102.72	\$65,800	\$67,590	\$56,722	2984	27.68	826	602	1272
37	081	0106.02	Upper	No	156.04	\$65,800	\$102,674	\$86,163	3752	25.51	957	621	1134
37	081	0107.01	Upper	No	127.61	\$65,800	\$83,967	\$70,469	1846	13.43	248	381	859
37	081	0107.02	Middle	No	89.11	\$65,800	\$58,634	\$49,205	4751	38.77	1842	198	515
37	081	0108.00	Upper	No	149.06	\$65,800	\$98,081	\$82,308	2661	37.81	1006	316	427
37	081	0109.00	Middle	No	119.41	\$65,800	\$78,572	\$65,938	2111	60.02	1267	263	732
37	081	0110.00	Moderate	No	50.51	\$65,800	\$33,236	\$27,891	4723	89.05	4206	108	597
37	081	0111.01	Low	No	47.63	\$65,800	\$31,341	\$26,303	4335	94.19	4083	525	1232
37	081	0111.02	Moderate	No	58.50	\$65,800	\$38,493	\$32,308	2969	99.39	2951	634	1324
37	081	0112.00	Moderate	No	51.73	\$65,800	\$34,038	\$28,566	4850	83.05	4028	493	1671
37	081	0113.00	Moderate	No	56.64	\$65,800	\$37,269	\$31,280	3166	98.83	3129	523	1359
37	081	0114.00	Low	No	24.35	\$65,800	\$16,022	\$13,447	4944	96.28	4760	375	1420
37	081	0115.00	Moderate	No	50.85	\$65,800	\$33,459	\$28,083	2280	62.37	1422	485	1224
37	081	0116.01	Moderate	No	73.92	\$65,800	\$48,639	\$40,821	2547	61.52	1567	480	1080
37	081	0116.02	Moderate	No	74.74	\$65,800	\$49,179	\$41,275	3465	75.32	2610	537	1027
37	081	0119.04	Moderate	No	67.91	\$65,800	\$44,685	\$37,500	4591	73.97	3396	697	1301
37	081	0119.05	Moderate	No	56.53	\$65,800	\$37,197	\$31,216	4473	74.18	3318	876	1725
37	081	0125.03	Upper	No	123.57	\$65,800	\$81,309	\$68,233	4491	25.94	1165	1422	1737
37	081	0125.04	Middle	No	85.04	\$65,800	\$55,956	\$46,958	3639	60.70	2209	414	775

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2020 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2020 Est. Tract Median Family Income	2015 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
37	081	0125.05	Upper	No	210.52	\$65,800	\$138,522	\$116,250	4551	9.91	451	1773	1951
37	081	0125.08	Middle	No	115.94	\$65,800	\$76,289	\$64,024	3294	12.72	419	1187	1554
37	081	0125.09	Upper	No	170.12	\$65,800	\$111,939	\$93,938	2318	13.07	303	947	1056
37	081	0125.10	Upper	No	220.75	\$65,800	\$145,254	\$121,897	3169	12.34	391	1188	1315
37	081	0125.11	Upper	No	190.57	\$65,800	\$125,395	\$105,234	4984	5.68	283	1980	2106
37	081	0126.01	Moderate	No	59.79	\$65,800	\$39,342	\$33,015	5932	62.31	3696	469	1479
37	081	0126.04	Moderate	No	73.46	\$65,800	\$48,337	\$40,566	5339	79.42	4240	1073	1662
37	081	0126.07	Middle	No	99.74	\$65,800	\$65,629	\$55,078	2250	48.09	1082	762	785
37	081	0126.08	Low	No	48.17	\$65,800	\$31,696	\$26,600	2792	82.95	2316	141	366
37	081	0126.09	Middle	No	92.07	\$65,800	\$60,582	\$50,842	8310	72.06	5988	1365	2236
37	081	0126.10	Middle	No	97.41	\$65,800	\$64,096	\$53,793	3344	76.17	2547	746	1155
37	081	0126.11	Moderate	No	57.32	\$65,800	\$37,717	\$31,653	3920	85.94	3369	528	1070
37	081	0126.12	Moderate	No	66.97	\$65,800	\$44,066	\$36,980	6402	76.35	4888	1253	2122
37	081	0126.17	Middle	No	94.13	\$65,800	\$61,938	\$51,982	3427	80.92	2773	579	1084
37	081	0127.03	Upper	No	138.54	\$65,800	\$91,159	\$76,500	4644	46.15	2143	1044	1402
37	081	0127.04	Moderate	No	60.13	\$65,800	\$39,566	\$33,207	3591	82.40	2959	581	1138
37	081	0127.05	Moderate	No	50.93	\$65,800	\$33,512	\$28,125	3487	97.36	3395	943	1556
37	081	0127.06	Low	No	40.39	\$65,800	\$26,577	\$22,308	3221	95.53	3077	455	1215
37	081	0127.07	Low	No	47.64	\$65,800	\$31,347	\$26,311	2388	95.85	2289	354	1068
37	081	0128.03	Middle	No	106.49	\$65,800	\$70,070	\$58,804	7744	72.11	5584	2102	2879
37	081	0128.04	Middle	No	80.06	\$65,800	\$52,679	\$44,212	4178	93.32	3899	769	1137
37	081	0128.05	Middle	No	97.65	\$65,800	\$64,254	\$53,922	3153	85.70	2702	752	926
37	081	0136.01	Moderate	No	58.93	\$65,800	\$38,776	\$32,542	2557	47.01	1202	172	417
37	081	0136.02	Moderate	No	76.96	\$65,800	\$50,640	\$42,500	3797	59.57	2262	664	1590
37	081	0137.00	Upper	No	144.65	\$65,800	\$95,180	\$79,875	3997	20.44	817	1157	1614
37	081	0138.00	Moderate	No	51.90	\$65,800	\$34,150	\$28,661	4285	90.22	3866	782	1728
37	081	0139.00	Low	No	27.98	\$65,800	\$18,411	\$15,450	4691	95.50	4480	337	1385
37	081	0140.00	Low	No	47.53	\$65,800	\$31,275	\$26,250	3459	52.21	1806	322	1097
37	081	0142.00	Low	No	45.27	\$65,800	\$29,788	\$25,000	3747	83.27	3120	406	1388

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37	081	0143.00	Low	No	43.31	\$65,800	\$28,498	\$23,919	2954	82.09	2425	249	1062
37	081	0144.06	Moderate	No	76.05	\$65,800	\$50,041	\$41,994	2354	81.01	1907	705	926
37	081	0144.07	Middle	No	116.13	\$65,800	\$76,414	\$64,125	6393	29.52	1887	1534	1893
37	081	0144.08	Moderate	No	72.18	\$65,800	\$47,494	\$39,861	2400	74.96	1799	324	751
37	081	0144.09	Middle	No	86.55	\$65,800	\$56,950	\$47,794	3021	22.74	687	828	1043
37	081	0144.10	Moderate	No	71.16	\$65,800	\$46,823	\$39,298	3924	45.77	1796	755	1071
37	081	0144.11	Moderate	No	66.62	\$65,800	\$43,836	\$36,790	5216	75.96	3962	822	1507
37	081	0144.12	Upper	No	120.20	\$65,800	\$79,092	\$66,375	2492	31.98	797	627	948
37	081	0145.01	Moderate	No	63.72	\$65,800	\$41,928	\$35,188	1405	54.09	760	129	499
37	081	0145.02	Moderate	No	51.43	\$65,800	\$33,841	\$28,402	4800	69.90	3355	790	1558
37	081	0145.03	Low	No	46.94	\$65,800	\$30,887	\$25,922	3729	80.72	3010	555	1300
37	081	0151.00	Middle	No	115.82	\$65,800	\$76,210	\$63,958	4310	23.81	1026	1407	1869
37	081	0152.00	Middle	No	114.40	\$65,800	\$75,275	\$63,174	9087	32.55	2958	2591	3234
37	081	0153.00	Middle	No	114.77	\$65,800	\$75,519	\$63,375	8362	42.94	3591	2645	3106
37	081	0154.01	Middle	No	117.01	\$65,800	\$76,993	\$64,611	5492	41.17	2261	1798	2273
37	081	0154.02	Moderate	No	68.30	\$65,800	\$44,941	\$37,716	8514	70.93	6039	1591	2334
37	081	0155.00	Middle	No	87.27	\$65,800	\$57,424	\$48,191	6674	68.31	4559	1507	1911
37	081	0156.00	Upper	No	162.81	\$65,800	\$107,129	\$89,902	10053	16.19	1628	3034	3595
37	081	0157.03	Middle	No	113.16	\$65,800	\$74,459	\$62,490	6352	35.42	2250	1646	2127
37	081	0157.04	Upper	No	147.89	\$65,800	\$97,312	\$81,667	6545	36.91	2416	1633	1782
37	081	0157.05	Moderate	No	66.36	\$65,800	\$43,665	\$36,646	3211	29.24	939	534	732
37	081	0157.06	Upper	No	237.02	\$65,800	\$155,959	\$130,880	5720	34.46	1971	1812	2143
37	081	0157.07	Upper	No	148.84	\$65,800	\$97,937	\$82,190	6891	23.38	1611	2179	2221
37	081	0158.00	Upper	No	201.20	\$65,800	\$132,390	\$111,103	8011	11.22	899	2562	2983
37	081	0159.01	Upper	No	159.25	\$65,800	\$104,787	\$87,935	5229	21.74	1137	1528	2065
37	081	0159.02	Upper	No	197.01	\$65,800	\$129,633	\$108,790	3939	17.19	677	1299	1498
37	081	0160.03	Upper	No	221.24	\$65,800	\$145,576	\$122,167	4620	18.81	869	1223	1477
37	081	0160.05	Upper	No	173.50	\$65,800	\$114,163	\$95,804	1790	22.74	407	529	597

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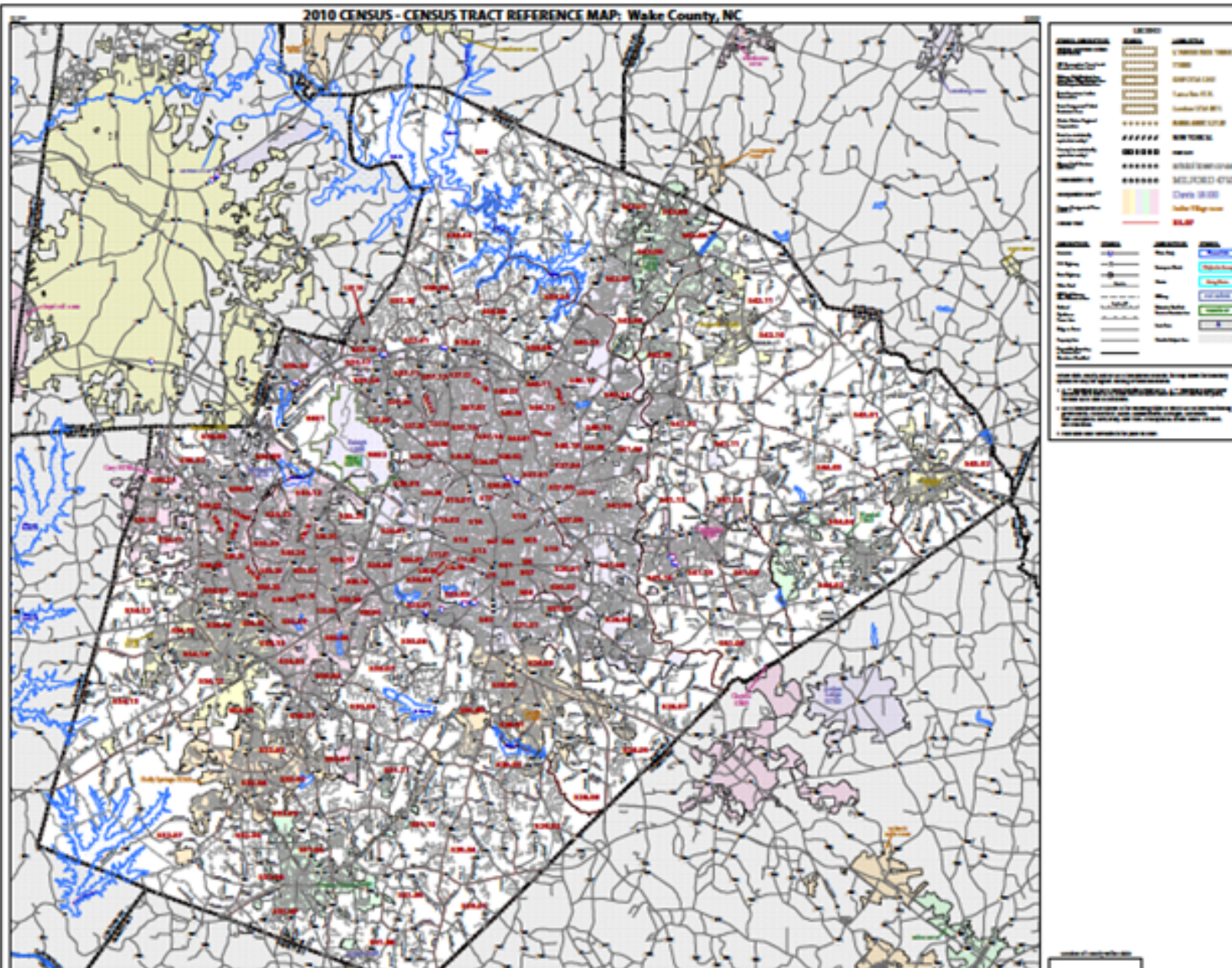
State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2020 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2020 Est. Tract Median Family Income	2015 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
37	081	0160.06	Middle	No	112.64	\$65,800	\$74,117	\$62,202	3905	41.87	1635	812	1011
37	081	0160.07	Upper	No	136.59	\$65,800	\$89,876	\$75,424	5193	31.97	1660	1256	1589
37	081	0160.08	Upper	No	162.10	\$65,800	\$106,662	\$89,512	7036	20.45	1439	2241	2619
37	081	0160.09	Upper	No	155.47	\$65,800	\$102,299	\$85,852	3829	31.99	1225	1393	1548
37	081	0160.10	Middle	No	107.03	\$65,800	\$70,426	\$59,100	2571	29.99	771	561	734
37	081	0160.11	Middle	No	88.15	\$65,800	\$58,003	\$48,678	5990	58.90	3528	946	979
37	081	0161.01	Upper	No	146.16	\$65,800	\$96,173	\$80,708	5215	24.97	1302	1255	1470
37	081	0161.02	Moderate	No	67.45	\$65,800	\$44,382	\$37,246	4344	56.47	2453	522	857
37	081	0161.03	Middle	No	95.84	\$65,800	\$63,063	\$52,924	5074	44.28	2247	1050	1439
37	081	0162.01	Upper	No	205.49	\$65,800	\$135,212	\$113,472	5775	19.93	1151	1847	2081
37	081	0162.03	Upper	No	164.41	\$65,800	\$108,182	\$90,789	3997	28.75	1149	1181	1528
37	081	0162.04	Upper	No	184.74	\$65,800	\$121,559	\$102,014	3343	26.11	873	983	1128
37	081	0162.05	Upper	No	135.39	\$65,800	\$89,087	\$74,764	3944	38.11	1503	919	1201
37	081	0163.03	Upper	No	124.50	\$65,800	\$81,921	\$68,750	3468	19.93	691	1268	1427
37	081	0163.04	Upper	No	182.33	\$65,800	\$119,973	\$100,682	3714	21.11	784	1313	1422
37	081	0163.05	Upper	No	163.69	\$65,800	\$107,708	\$90,391	3344	30.83	1031	1050	1193
37	081	0163.06	Middle	No	103.23	\$65,800	\$67,925	\$57,007	5018	46.57	2337	1522	1648
37	081	0164.05	Middle	No	96.50	\$65,800	\$63,497	\$53,287	1784	61.60	1099	544	398
37	081	0164.06	Upper	No	127.30	\$65,800	\$83,763	\$70,298	3594	49.44	1777	843	745
37	081	0164.07	Upper	No	163.59	\$65,800	\$107,642	\$90,333	4894	39.76	1946	1166	1383
37	081	0164.08	Upper	No	201.75	\$65,800	\$132,752	\$111,406	1902	18.40	350	721	781
37	081	0164.09	Upper	No	156.66	\$65,800	\$103,082	\$86,505	2712	23.08	626	861	973
37	081	0164.10	Middle	No	84.66	\$65,800	\$55,706	\$46,750	6269	55.83	3500	1461	1942
37	081	0165.02	Upper	No	187.63	\$65,800	\$123,461	\$103,611	5935	27.06	1606	1815	2365
37	081	0165.03	Middle	No	104.65	\$65,800	\$68,860	\$57,786	4371	53.12	2322	559	894
37	081	0165.05	Middle	No	118.28	\$65,800	\$77,828	\$65,313	5838	38.01	2219	875	1158
37	081	0165.06	Upper	No	128.30	\$65,800	\$84,421	\$70,848	4712	33.17	1563	1492	1781
37	081	0166.00	Middle	No	119.10	\$65,800	\$78,368	\$65,766	2602	20.68	538	836	1087
37	081	0167.01	Middle	No	84.85	\$65,800	\$55,831	\$46,855	5617	66.03	3709	1311	2134

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37	081	0167.02	Middle	No	106.45	\$65,800	\$70,044	\$58,781	3297	11.71	386	1241	1624
37	081	0168.00	Middle	No	102.57	\$65,800	\$67,491	\$56,641	6854	41.98	2877	1714	2340
37	081	0169.00	Middle	No	110.77	\$65,800	\$72,887	\$61,167	4076	9.54	389	1445	1871
37	081	0170.00	Middle	No	106.01	\$65,800	\$69,755	\$58,538	4480	9.89	443	1561	2132
37	081	0171.00	Upper	No	138.98	\$65,800	\$91,449	\$76,747	6897	20.81	1435	2548	3037
37	081	0172.00	Upper	No	128.51	\$65,800	\$84,560	\$70,962	7006	33.93	2377	2298	3087
37	081	9801.00	Unknown	No	0.00	\$65,800	\$0	\$0	0	0.00	0	0	0

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Assessment Area Map: Wake County, North Carolina



2020 FFIEC Census Report - Summary Census Demographic Information

State: 37 - NORTH CAROLINA (NC)

County: 183 - WAKE COUNTY

Tract: All Tracts



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2020 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2020 Est. Tract Median Family Income	2015 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
37	183	0501.00	Upper	No	136.34	\$94,100	\$128,296	\$106,429	3575	45.96	1643	520	457
37	183	0503.00	Upper	No	155.33	\$94,100	\$146,166	\$121,250	2627	25.20	662	673	481
37	183	0504.00	Upper	No	125.74	\$94,100	\$118,321	\$98,155	1771	21.34	378	385	618
37	183	0505.00	Moderate	No	61.06	\$94,100	\$57,457	\$47,667	3736	35.63	1331	954	1557
37	183	0506.00	Low	No	40.25	\$94,100	\$37,875	\$31,422	3948	69.53	2745	410	1228
37	183	0507.00	Moderate	No	61.38	\$94,100	\$57,759	\$47,917	3510	87.29	3064	642	1323
37	183	0508.00	Low	No	32.39	\$94,100	\$30,479	\$25,284	4528	76.94	3484	116	884
37	183	0509.00	Low	No	22.26	\$94,100	\$20,947	\$17,381	2858	83.66	2391	145	737
37	183	0510.00	Middle	No	88.61	\$94,100	\$83,382	\$69,167	2302	22.63	521	314	668
37	183	0511.01	Low	No	36.11	\$94,100	\$33,980	\$28,194	5519	34.34	1895	48	394
37	183	0511.02	Unknown	No	0.00	\$94,100	\$0	\$0	4310	31.93	1376	0	17
37	183	0512.00	Upper	No	120.46	\$94,100	\$113,353	\$94,028	3895	14.97	583	453	1291
37	183	0514.00	Middle	No	118.02	\$94,100	\$111,057	\$92,125	5069	19.16	971	932	2011
37	183	0515.01	Upper	No	182.38	\$94,100	\$171,620	\$142,368	3005	7.65	230	1008	1209
37	183	0515.02	Upper	No	130.69	\$94,100	\$122,979	\$102,019	2665	19.89	530	613	871
37	183	0516.00	Upper	No	187.14	\$94,100	\$176,099	\$146,080	4729	2.39	113	1517	1971
37	183	0517.00	Upper	No	224.65	\$94,100	\$211,396	\$175,357	3217	2.70	87	1064	1270
37	183	0518.00	Upper	No	122.60	\$94,100	\$115,367	\$95,703	4765	17.00	810	1233	1897
37	183	0519.00	Moderate	No	51.24	\$94,100	\$48,217	\$40,000	5057	76.88	3888	1044	1873
37	183	0520.01	Low	No	34.03	\$94,100	\$32,022	\$26,563	4520	88.05	3980	92	726
37	183	0520.02	Low	No	40.99	\$94,100	\$38,572	\$32,003	5184	98.07	5084	989	1860
37	183	0521.01	Moderate	No	60.41	\$94,100	\$56,846	\$47,158	7613	92.60	7050	1544	2707
37	183	0521.02	Moderate	No	61.19	\$94,100	\$57,580	\$47,767	6055	96.02	5814	1110	1646
37	183	0523.01	Moderate	No	65.59	\$94,100	\$61,720	\$51,199	6471	36.72	2376	440	922
37	183	0523.02	Moderate	No	75.37	\$94,100	\$70,923	\$58,839	7743	35.65	2760	909	1735
37	183	0524.01	Middle	No	104.35	\$94,100	\$98,193	\$81,458	4104	35.26	1447	389	544

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37	183	0524.04	Upper	No	120.16	\$94,100	\$113,071	\$93,798	4566	32.85	1500	829	1515
37	183	0524.06	Low	No	44.37	\$94,100	\$41,752	\$34,635	7022	52.24	3668	675	1386
37	183	0524.07	Moderate	No	56.98	\$94,100	\$53,618	\$44,482	3828	45.87	1756	575	1171
37	183	0524.08	Low	No	29.49	\$94,100	\$27,750	\$23,021	2819	42.18	1189	248	759
37	183	0524.09	Low	No	41.08	\$94,100	\$38,656	\$32,072	4323	55.03	2379	5	434
37	183	0525.03	Upper	No	157.98	\$94,100	\$148,659	\$123,322	6388	19.82	1266	1346	1726
37	183	0525.04	Middle	No	115.49	\$94,100	\$108,676	\$90,154	5535	26.85	1486	1377	1750
37	183	0525.05	Middle	No	100.69	\$94,100	\$94,749	\$78,598	5477	27.17	1488	909	1334
37	183	0525.06	Upper	No	140.92	\$94,100	\$132,606	\$110,000	1948	14.43	281	532	679
37	183	0525.07	Middle	No	87.22	\$94,100	\$82,074	\$68,086	3139	35.11	1102	752	910
37	183	0526.01	Upper	No	161.20	\$94,100	\$151,689	\$125,833	2979	11.58	345	967	1111
37	183	0526.02	Middle	No	101.52	\$94,100	\$95,530	\$79,250	4164	21.85	910	1189	1405
37	183	0526.03	Upper	No	164.05	\$94,100	\$154,371	\$128,056	2742	16.27	446	637	832
37	183	0527.01	Moderate	No	63.75	\$94,100	\$59,989	\$49,767	5747	49.52	2846	924	1403
37	183	0527.04	Moderate	No	51.91	\$94,100	\$48,847	\$40,521	7114	84.50	6011	511	1537
37	183	0527.05	Moderate	No	70.81	\$94,100	\$66,632	\$55,278	4419	45.10	1993	1181	1520
37	183	0527.06	Moderate	No	53.55	\$94,100	\$50,391	\$41,802	4422	70.49	3117	816	1191
37	183	0527.07	Moderate	No	78.34	\$94,100	\$73,718	\$61,151	6641	56.29	3738	1707	2412
37	183	0528.01	Middle	No	100.70	\$94,100	\$94,759	\$78,611	7017	31.17	2187	1999	2435
37	183	0528.02	Middle	No	80.29	\$94,100	\$75,553	\$62,674	6450	54.57	3520	1564	2181
37	183	0528.03	Moderate	No	69.25	\$94,100	\$65,164	\$54,055	10174	83.30	8475	2139	3587
37	183	0528.06	Moderate	No	68.14	\$94,100	\$64,120	\$53,194	16788	88.71	14892	4237	5198
37	183	0528.07	Moderate	No	70.21	\$94,100	\$66,068	\$54,806	5562	64.98	3614	1442	1953
37	183	0528.08	Moderate	No	77.61	\$94,100	\$73,031	\$60,583	9324	45.62	4254	2115	3191
37	183	0528.09	Moderate	No	76.66	\$94,100	\$72,137	\$59,844	3162	32.45	1026	862	1027
37	183	0529.01	Middle	No	98.76	\$94,100	\$92,933	\$77,091	2345	17.10	401	810	1100
37	183	0529.02	Middle	No	106.42	\$94,100	\$100,141	\$83,071	5723	20.78	1189	1762	2182
37	183	0529.03	Upper	No	129.00	\$94,100	\$121,389	\$100,694	2981	21.23	633	1024	1138
37	183	0529.04	Middle	No	102.51	\$94,100	\$96,462	\$80,021	7479	23.23	1737	2602	2815

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2020 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2020 Est. Tract Median Family Income	2015 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
37	183	0530.03	Middle	No	106.25	\$94,100	\$99,981	\$82,937	6544	30.33	1985	920	1085
37	183	0530.04	Upper	No	171.82	\$94,100	\$161,683	\$134,122	2657	17.91	476	910	909
37	183	0530.05	Upper	No	185.36	\$94,100	\$174,424	\$144,688	4991	15.45	771	1703	1830
37	183	0530.06	Upper	No	157.15	\$94,100	\$147,878	\$122,672	3014	15.69	473	1079	1142
37	183	0530.07	Upper	No	143.89	\$94,100	\$135,400	\$112,321	3088	9.65	298	1100	1200
37	183	0530.08	Middle	No	89.71	\$94,100	\$84,417	\$70,026	8476	33.47	2837	2086	2653
37	183	0530.09	Middle	No	88.43	\$94,100	\$83,213	\$69,030	8074	47.34	3822	2002	2694
37	183	0531.05	Middle	No	109.17	\$94,100	\$102,729	\$85,221	3966	29.15	1156	1252	1529
37	183	0531.06	Middle	No	100.35	\$94,100	\$94,429	\$78,333	3637	47.84	1740	805	1103
37	183	0531.07	Moderate	No	78.29	\$94,100	\$73,671	\$61,117	10748	34.59	3718	2632	3531
37	183	0531.08	Middle	No	88.65	\$94,100	\$83,420	\$69,205	7101	19.01	1350	2027	2755
37	183	0531.09	Middle	No	99.82	\$94,100	\$93,931	\$77,924	8706	29.59	2576	2590	3039
37	183	0531.10	Middle	No	104.39	\$94,100	\$98,231	\$81,490	5589	23.87	1334	1628	2121
37	183	0531.11	Middle	No	97.03	\$94,100	\$91,305	\$75,742	6034	36.71	2215	1722	1979
37	183	0532.01	Upper	No	139.44	\$94,100	\$131,213	\$108,843	12184	21.80	2656	3624	3965
37	183	0532.02	Upper	No	158.53	\$94,100	\$149,177	\$123,750	4673	11.60	542	1391	1507
37	183	0532.03	Upper	No	120.75	\$94,100	\$113,626	\$94,256	7751	26.15	2027	2124	2253
37	183	0532.04	Middle	No	108.23	\$94,100	\$101,844	\$84,483	4893	35.38	1731	1366	1702
37	183	0532.05	Upper	No	135.15	\$94,100	\$127,176	\$105,500	1944	17.39	338	619	696
37	183	0532.06	Middle	No	102.32	\$94,100	\$96,283	\$79,873	4306	35.49	1528	1153	1626
37	183	0532.07	Upper	No	129.23	\$94,100	\$121,605	\$100,875	7903	18.45	1458	2461	2750
37	183	0534.05	Upper	No	199.84	\$94,100	\$188,049	\$155,994	4807	17.66	849	1325	1414
37	183	0534.08	Upper	No	182.55	\$94,100	\$171,780	\$142,500	4445	28.93	1286	1216	1391
37	183	0534.09	Upper	No	175.42	\$94,100	\$165,070	\$136,932	7216	32.22	2325	2022	2264
37	183	0534.10	Upper	No	218.29	\$94,100	\$205,411	\$170,392	5315	46.42	2467	1592	1464
37	183	0534.11	Upper	No	198.80	\$94,100	\$187,071	\$155,179	7232	31.00	2242	1675	1872
37	183	0534.12	Upper	No	169.74	\$94,100	\$159,725	\$132,500	6802	26.40	1796	1636	1808
37	183	0534.13	Upper	No	144.05	\$94,100	\$135,551	\$112,446	5771	21.83	1260	1562	1876

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37	183	0534.14	Upper	No	134.94	\$94,100	\$126,979	\$105,337	8595	22.93	1971	2388	2945
37	183	0534.15	Upper	No	161.64	\$94,100	\$152,103	\$126,179	3450	33.30	1149	926	1079
37	183	0534.16	Upper	No	141.52	\$94,100	\$133,170	\$110,469	6427	32.92	2116	1366	1829
37	183	0534.17	Middle	No	83.86	\$94,100	\$78,912	\$65,459	2995	41.20	1234	556	1013
37	183	0534.18	Middle	No	112.45	\$94,100	\$105,815	\$87,778	6145	26.98	1658	1373	2006
37	183	0534.19	Upper	No	170.67	\$94,100	\$160,600	\$133,220	2977	7.46	222	977	1030
37	183	0534.20	Middle	No	110.98	\$94,100	\$104,432	\$86,635	6221	33.60	2090	1604	1918
37	183	0534.21	Upper	No	132.93	\$94,100	\$125,087	\$103,767	5350	30.60	1637	1369	1671
37	183	0534.22	Upper	No	159.22	\$94,100	\$149,826	\$124,286	2516	15.78	397	823	882
37	183	0534.23	Upper	No	134.31	\$94,100	\$126,386	\$104,844	2075	12.39	257	645	803
37	183	0534.24	Upper	No	161.83	\$94,100	\$152,282	\$126,324	4579	27.76	1271	1394	1606
37	183	0534.25	Upper	No	163.10	\$94,100	\$153,477	\$127,315	2917	45.29	1321	595	713
37	183	0535.05	Upper	No	134.31	\$94,100	\$126,386	\$104,839	3621	14.00	507	1257	1390
37	183	0535.06	Middle	No	119.80	\$94,100	\$112,732	\$93,514	5210	12.67	660	1577	1979
37	183	0535.07	Middle	No	81.73	\$94,100	\$76,908	\$63,802	4090	38.44	1572	817	1293
37	183	0535.09	Upper	No	156.84	\$94,100	\$147,586	\$122,426	5244	22.60	1185	1697	1944
37	183	0535.12	Upper	No	144.94	\$94,100	\$136,389	\$113,140	6061	29.91	1813	1460	1589
37	183	0535.13	Moderate	No	76.86	\$94,100	\$72,325	\$60,000	4126	41.52	1713	732	1101
37	183	0535.16	Middle	No	107.14	\$94,100	\$100,819	\$83,636	4034	54.93	2216	614	863
37	183	0535.17	Moderate	No	55.90	\$94,100	\$52,602	\$43,640	5350	62.82	3361	847	1443
37	183	0535.18	Middle	No	114.46	\$94,100	\$107,707	\$89,350	3712	7.06	262	1324	1591
37	183	0535.19	Moderate	No	60.03	\$94,100	\$56,488	\$46,861	4696	51.21	2405	987	1312
37	183	0535.20	Moderate	No	73.53	\$94,100	\$69,192	\$57,401	5967	52.84	3153	677	1321
37	183	0535.21	Upper	No	127.74	\$94,100	\$120,203	\$99,716	3792	24.47	928	1196	1345
37	183	0535.22	Upper	No	149.84	\$94,100	\$140,999	\$116,961	5733	49.99	2866	873	1146
37	183	0535.23	Upper	No	152.55	\$94,100	\$143,550	\$119,078	5776	32.10	1854	1188	1267
37	183	0535.24	Middle	No	99.69	\$94,100	\$93,808	\$77,821	3729	20.35	759	895	1132
37	183	0535.25	Upper	No	128.91	\$94,100	\$121,304	\$100,625	2464	22.61	557	795	943
37	183	0536.01	Upper	No	146.69	\$94,100	\$138,035	\$114,508	8953	52.17	4671	1549	2093

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37	183	0536.02	Upper	No	140.35	\$94,100	\$132,069	\$109,556	5551	65.11	3614	1367	1763
37	183	0536.03	Upper	No	172.25	\$94,100	\$162,087	\$134,459	4287	33.08	1418	1287	1452
37	183	0536.04	Upper	No	188.41	\$94,100	\$177,294	\$147,074	4466	32.42	1448	1239	1468
37	183	0536.05	Upper	No	197.07	\$94,100	\$185,443	\$153,833	2079	36.22	753	675	720
37	183	0536.06	Middle	No	117.84	\$94,100	\$110,887	\$91,989	2472	36.57	904	331	490
37	183	0536.07	Upper	No	135.05	\$94,100	\$127,082	\$105,417	8714	62.15	5416	2157	2532
37	183	0536.08	Upper	No	127.50	\$94,100	\$119,978	\$99,527	3381	56.52	1911	812	879
37	183	0536.09	Middle	No	103.28	\$94,100	\$97,186	\$80,625	706	50.28	355	86	176
37	183	0536.10	Upper	No	127.67	\$94,100	\$120,137	\$99,658	9841	38.57	3796	1868	2572
37	183	0537.07	Middle	No	94.48	\$94,100	\$88,906	\$73,750	6380	26.13	1667	1781	2524
37	183	0537.09	Middle	No	110.09	\$94,100	\$103,595	\$85,938	7065	31.95	2257	1711	2328
37	183	0537.11	Upper	No	149.19	\$94,100	\$140,388	\$116,458	5600	19.14	1072	1500	1709
37	183	0537.12	Upper	No	148.32	\$94,100	\$139,569	\$115,781	2828	15.66	443	928	997
37	183	0537.13	Moderate	No	61.37	\$94,100	\$57,749	\$47,909	3850	42.60	1640	267	394
37	183	0537.14	Middle	No	119.27	\$94,100	\$112,233	\$93,100	4596	25.50	1172	1230	1435
37	183	0537.15	Upper	No	142.25	\$94,100	\$133,857	\$111,042	3451	19.91	687	1081	1356
37	183	0537.16	Middle	No	94.76	\$94,100	\$89,169	\$73,967	3853	40.07	1544	785	1362
37	183	0537.17	Upper	No	128.91	\$94,100	\$121,304	\$100,625	2591	33.38	865	673	1025
37	183	0537.18	Upper	No	144.08	\$94,100	\$135,579	\$112,470	3357	20.67	694	1095	1208
37	183	0537.19	Upper	No	141.52	\$94,100	\$133,170	\$110,474	4063	14.00	569	1281	1377
37	183	0537.20	Upper	No	214.01	\$94,100	\$201,383	\$167,054	4125	15.85	654	1326	1554
37	183	0537.21	Upper	No	181.51	\$94,100	\$170,801	\$141,688	3385	12.76	432	1278	1406
37	183	0537.22	Upper	No	133.74	\$94,100	\$125,849	\$104,397	4607	13.46	620	1306	1635
37	183	0537.23	Middle	No	106.64	\$94,100	\$100,348	\$83,242	3388	22.02	746	1038	949
37	183	0537.24	Upper	No	148.52	\$94,100	\$139,757	\$115,938	6488	27.37	1776	1928	2228
37	183	0537.25	Upper	No	147.94	\$94,100	\$139,212	\$115,481	5147	25.65	1320	1232	1348
37	183	0537.26	Middle	No	82.21	\$94,100	\$77,360	\$64,176	3377	48.42	1635	642	1053
37	183	0538.03	Upper	No	212.98	\$94,100	\$200,414	\$166,250	3966	14.80	587	1259	1339

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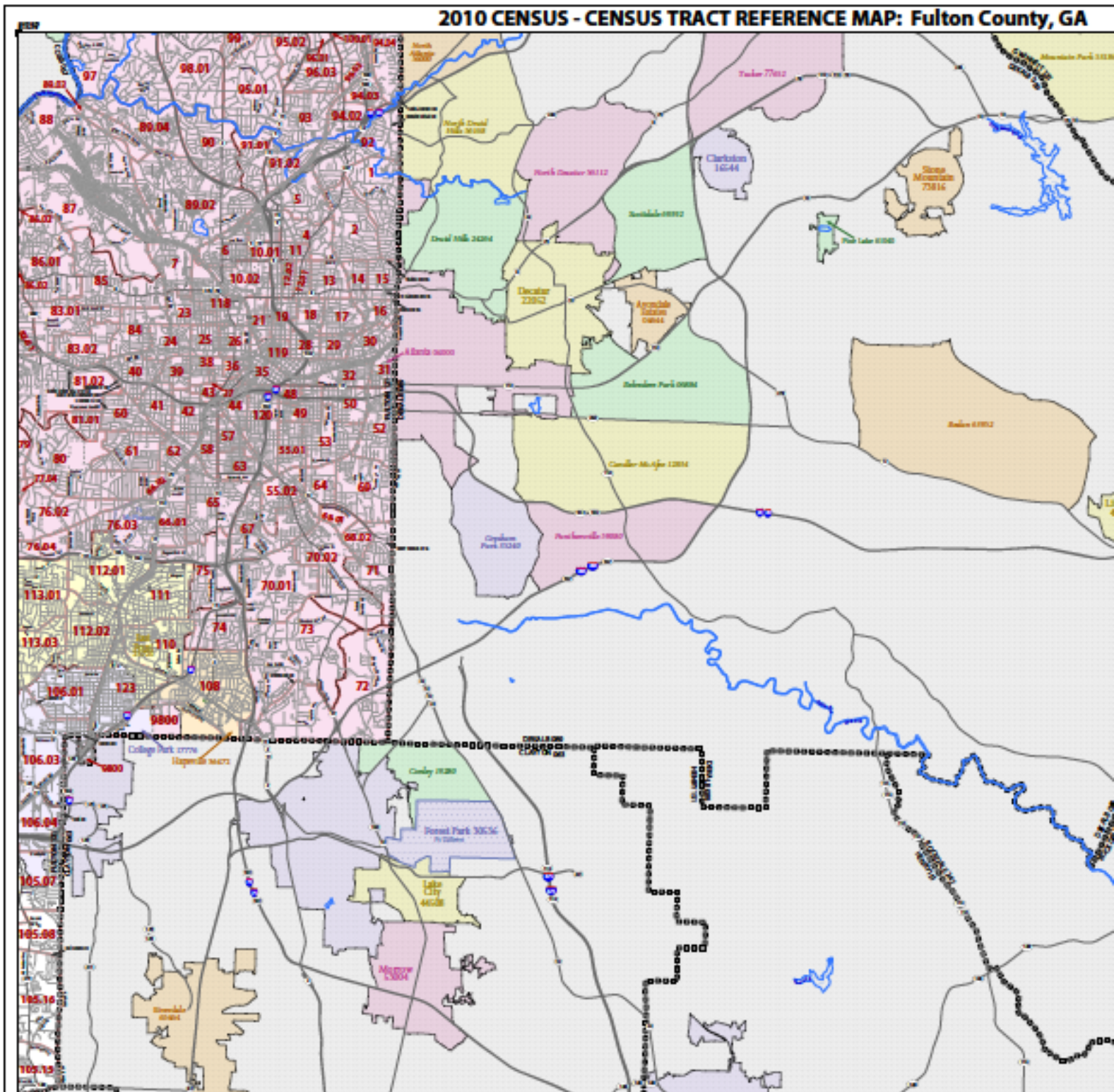
State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2020 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2020 Est. Tract Median Family Income	2015 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
37	183	0538.04	Upper	No	176.53	\$94,100	\$166,115	\$137,800	3510	15.73	552	1081	1260
37	183	0538.05	Upper	No	224.55	\$94,100	\$211,302	\$175,278	1982	8.73	173	662	726
37	183	0538.06	Upper	No	158.71	\$94,100	\$149,346	\$123,889	3222	7.05	227	1151	1271
37	183	0538.07	Upper	No	185.10	\$94,100	\$174,179	\$144,485	3856	12.53	483	1169	1377
37	183	0538.08	Upper	No	196.59	\$94,100	\$184,991	\$153,459	5263	13.85	729	1843	2021
37	183	0539.00	Upper	No	158.40	\$94,100	\$149,054	\$123,650	8230	12.99	1069	2488	3025
37	183	0540.01	Moderate	No	74.04	\$94,100	\$69,672	\$57,798	5146	40.98	2109	1439	1718
37	183	0540.04	Moderate	No	60.93	\$94,100	\$57,335	\$47,566	5402	47.89	2587	1177	1792
37	183	0540.06	Moderate	No	72.64	\$94,100	\$68,354	\$56,705	3386	39.99	1354	660	868
37	183	0540.07	Middle	No	104.09	\$94,100	\$97,949	\$81,250	3959	31.47	1246	1239	1633
37	183	0540.08	Low	No	45.60	\$94,100	\$42,910	\$35,599	6850	82.47	5649	439	1174
37	183	0540.11	Upper	No	143.11	\$94,100	\$134,667	\$111,713	2909	18.77	546	933	1116
37	183	0540.12	Upper	No	137.33	\$94,100	\$129,228	\$107,198	3948	19.10	754	1123	1387
37	183	0540.13	Upper	No	136.81	\$94,100	\$128,738	\$106,797	13321	20.27	2700	3984	4521
37	183	0540.14	Moderate	No	63.99	\$94,100	\$60,215	\$49,950	13715	71.74	9839	3104	4101
37	183	0540.15	Middle	No	86.39	\$94,100	\$81,293	\$67,440	2501	54.18	1355	580	872
37	183	0540.16	Middle	No	113.29	\$94,100	\$106,606	\$88,438	5754	20.02	1152	1666	2023
37	183	0540.17	Moderate	No	75.08	\$94,100	\$70,650	\$58,611	3052	40.79	1245	437	743
37	183	0540.18	Low	No	41.18	\$94,100	\$38,750	\$32,144	3673	71.06	2610	263	612
37	183	0541.04	Middle	No	84.78	\$94,100	\$79,778	\$66,180	10859	70.92	7701	2711	3554
37	183	0541.05	Middle	No	94.55	\$94,100	\$88,972	\$73,804	12606	53.19	6705	3718	4920
37	183	0541.06	Moderate	No	68.02	\$94,100	\$64,007	\$53,098	8174	80.41	6573	1624	2249
37	183	0541.08	Moderate	No	65.88	\$94,100	\$61,993	\$51,429	6808	66.19	4506	1631	2424
37	183	0541.09	Middle	No	116.24	\$94,100	\$109,382	\$90,735	3847	43.59	1677	1121	1464
37	183	0541.10	Middle	No	114.94	\$94,100	\$108,159	\$89,724	9224	43.22	3987	2849	3388
37	183	0541.11	Middle	No	85.50	\$94,100	\$80,456	\$66,741	1994	35.86	715	638	823
37	183	0541.12	Moderate	No	64.15	\$94,100	\$60,365	\$50,081	3957	70.28	2781	692	1023
37	183	0541.13	Middle	No	80.91	\$94,100	\$76,136	\$63,162	2575	50.83	1309	472	757
37	183	0541.14	Middle	No	108.12	\$94,100	\$101,741	\$84,397	4930	51.87	2557	1502	1743

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37	183	0541.15	Middle	No	97.81	\$94,100	\$92,039	\$76,351	8103	50.51	4093	1973	2279
37	183	0542.03	Upper	No	161.46	\$94,100	\$151,934	\$126,037	3672	14.98	550	1158	1211
37	183	0542.04	Middle	No	81.67	\$94,100	\$76,851	\$63,750	4810	24.51	1179	1172	1799
37	183	0542.05	Moderate	No	77.93	\$94,100	\$73,332	\$60,833	4907	32.57	1598	995	1520
37	183	0542.06	Middle	No	93.41	\$94,100	\$87,899	\$72,917	5891	13.80	813	1291	1809
37	183	0542.07	Upper	No	166.37	\$94,100	\$156,554	\$129,864	8766	33.55	2941	2003	2396
37	183	0542.08	Middle	No	106.84	\$94,100	\$100,536	\$83,398	7078	20.98	1485	1609	2277
37	183	0542.09	Upper	No	144.56	\$94,100	\$136,031	\$112,847	9860	42.72	4212	2858	3380
37	183	0542.10	Middle	No	93.34	\$94,100	\$87,833	\$72,863	9678	26.61	2575	2971	3539
37	183	0542.11	Middle	No	118.19	\$94,100	\$111,217	\$92,262	10785	23.99	2587	2839	3577
37	183	0543.01	Middle	No	84.57	\$94,100	\$79,580	\$66,019	5802	37.66	2185	1748	2403
37	183	0543.02	Moderate	No	75.16	\$94,100	\$70,726	\$58,669	6620	51.80	3429	1452	2479
37	183	0544.02	Middle	No	93.01	\$94,100	\$87,522	\$72,608	5620	37.97	2134	1590	2149
37	183	0544.03	Moderate	No	77.27	\$94,100	\$72,711	\$60,317	3649	44.78	1634	950	1279
37	183	0544.04	Moderate	No	68.49	\$94,100	\$64,449	\$53,464	5744	48.57	2790	1381	2092
37	183	0545.00	Low	No	48.00	\$94,100	\$45,168	\$37,471	8912	59.29	5284	1481	2573
37	183	9801.00	Unknown	No	0.00	\$94,100	\$0	\$0	28	0.00	0	0	14
37	183	9802.00	Unknown	No	0.00	\$94,100	\$0	\$0	101	1.98	2	51	51

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Assessment Area Map: Fulton County, Georgia



2020 FFIEC Census Report - Summary Census Demographic Information

State: 13 - GEORGIA (GA)

County: 121 - FULTON COUNTY

Tract: All Tracts



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2020 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2020 Est. Tract Median Family Income	2015 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
13	121	0001.00	Upper	No	304.72	\$82,200	\$250,480	\$205,147	4650	7.31	340	1521	1874
13	121	0002.00	Upper	No	280.36	\$82,200	\$230,456	\$188,750	6278	12.52	786	2032	2241
13	121	0004.00	Upper	No	212.97	\$82,200	\$175,061	\$143,382	1592	14.26	227	502	364
13	121	0005.00	Upper	No	186.86	\$82,200	\$153,599	\$125,799	5471	33.74	1846	1271	1122
13	121	0006.00	Moderate	No	72.20	\$82,200	\$59,348	\$48,611	5906	59.75	3529	307	694
13	121	0007.00	Upper	No	132.04	\$82,200	\$108,537	\$88,897	2934	76.62	2248	209	367
13	121	0010.01	Upper	No	136.57	\$82,200	\$112,261	\$91,944	2677	46.47	1244	404	154
13	121	0010.02	Unknown	No	0.00	\$82,200	\$0	\$0	7230	50.94	3683	4	38
13	121	0011.00	Upper	No	238.77	\$82,200	\$196,269	\$160,745	4245	30.72	1304	1354	259
13	121	0012.01	Upper	No	132.85	\$82,200	\$109,203	\$89,444	3903	27.70	1081	970	664
13	121	0012.02	Upper	No	167.61	\$82,200	\$137,775	\$112,841	3898	41.66	1624	1237	177
13	121	0013.00	Upper	No	165.71	\$82,200	\$136,214	\$111,563	4529	40.38	1829	933	1340
13	121	0014.00	Upper	No	149.46	\$82,200	\$122,856	\$100,625	2237	17.70	396	535	693
13	121	0015.00	Upper	No	172.67	\$82,200	\$141,935	\$116,250	4366	24.51	1070	790	1167
13	121	0016.00	Upper	No	121.92	\$82,200	\$100,218	\$82,083	2090	24.78	518	266	302
13	121	0017.00	Moderate	No	68.59	\$82,200	\$56,381	\$46,179	3731	66.18	2469	362	709
13	121	0018.00	Low	No	38.26	\$82,200	\$31,450	\$25,761	4529	59.46	2693	886	426
13	121	0019.00	Upper	No	124.40	\$82,200	\$102,257	\$83,750	4977	48.80	2429	460	54
13	121	0021.00	Moderate	No	72.28	\$82,200	\$59,414	\$48,661	2785	72.57	2021	344	162
13	121	0023.00	Low	No	36.93	\$82,200	\$30,356	\$24,865	1244	95.02	1182	122	808
13	121	0024.00	Moderate	No	61.18	\$82,200	\$50,290	\$41,188	2504	98.88	2476	381	1262
13	121	0025.00	Low	No	33.29	\$82,200	\$27,364	\$22,417	2205	96.69	2132	204	584
13	121	0026.00	Low	No	43.36	\$82,200	\$35,642	\$29,196	1229	87.31	1073	30	234
13	121	0028.00	Low	No	29.36	\$82,200	\$24,134	\$19,771	4654	72.15	3358	125	191
13	121	0029.00	Upper	No	128.88	\$82,200	\$105,939	\$86,771	2578	46.82	1207	446	460
13	121	0030.00	Upper	No	210.82	\$82,200	\$173,294	\$141,932	3077	27.30	840	863	902

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13	121	0031.00	Middle	No	119.57	\$82,200	\$98,287	\$80,500	1887	48.07	907	350	636
13	121	0032.00	Upper	No	134.49	\$82,200	\$110,551	\$90,547	2150	38.88	836	693	826
13	121	0035.00	Upper	No	171.08	\$82,200	\$140,628	\$115,179	2107	67.58	1424	231	65
13	121	0036.00	Moderate	No	50.13	\$82,200	\$41,207	\$33,750	1453	85.96	1249	221	109
13	121	0037.00	Unknown	No	0.00	\$82,200	\$0	\$0	54	100.00	54	0	28
13	121	0038.00	Middle	No	86.47	\$82,200	\$71,078	\$58,214	3872	81.97	3174	25	200
13	121	0039.00	Low	No	44.11	\$82,200	\$36,258	\$29,698	1940	98.87	1918	239	811
13	121	0040.00	Moderate	No	53.98	\$82,200	\$44,372	\$36,346	2408	99.34	2392	455	1205
13	121	0041.00	Low	No	39.48	\$82,200	\$32,453	\$26,579	1906	95.33	1817	200	903
13	121	0042.00	Low	No	39.78	\$82,200	\$32,699	\$26,786	2227	91.06	2028	223	606
13	121	0043.00	Low	No	36.59	\$82,200	\$30,077	\$24,637	2774	84.72	2350	105	84
13	121	0044.00	Low	No	30.28	\$82,200	\$24,890	\$20,390	2509	100.00	2509	23	120
13	121	0048.00	Low	No	30.94	\$82,200	\$25,433	\$20,833	1048	80.73	846	18	158
13	121	0049.00	Middle	No	116.82	\$82,200	\$96,026	\$78,646	2891	56.04	1620	719	960
13	121	0050.00	Upper	No	174.35	\$82,200	\$143,316	\$117,381	2065	30.99	640	499	723
13	121	0052.00	Upper	No	155.20	\$82,200	\$127,574	\$104,485	5181	38.04	1971	1497	1821
13	121	0053.00	Upper	No	156.24	\$82,200	\$128,429	\$105,184	3703	41.43	1534	988	1455
13	121	0055.01	Low	No	38.35	\$82,200	\$31,524	\$25,820	2533	84.60	2143	312	960
13	121	0055.02	Low	No	28.72	\$82,200	\$23,608	\$19,338	2422	95.75	2319	174	435
13	121	0057.00	Low	No	32.10	\$82,200	\$26,386	\$21,613	1655	96.80	1602	74	486
13	121	0058.00	Low	No	34.14	\$82,200	\$28,063	\$22,989	2023	87.05	1761	197	649
13	121	0060.00	Low	No	42.76	\$82,200	\$35,149	\$28,793	3260	95.71	3120	503	1273
13	121	0061.00	Moderate	No	52.26	\$82,200	\$42,958	\$35,183	3672	98.77	3627	712	1771
13	121	0062.00	Low	No	38.75	\$82,200	\$31,853	\$26,094	1475	94.44	1393	175	673
13	121	0063.00	Low	No	32.67	\$82,200	\$26,855	\$22,000	1650	95.76	1580	221	1036
13	121	0064.00	Low	No	47.16	\$82,200	\$38,766	\$31,750	1175	86.47	1016	121	477
13	121	0065.00	Moderate	No	60.08	\$82,200	\$49,386	\$40,450	4283	87.86	3763	920	1768
13	121	0066.01	Moderate	No	68.69	\$82,200	\$56,463	\$46,250	2217	83.63	1854	421	982
13	121	0066.02	Low	No	24.47	\$82,200	\$20,114	\$16,477	1369	100.00	1369	70	523

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13	121	0067.00	Low	No	31.83	\$82,200	\$26,164	\$21,433	3741	91.77	3433	579	1438
13	121	0068.01	Unknown	No	0.00	\$82,200	\$0	\$0	2382	77.08	1836	0	7
13	121	0068.02	Low	No	3.71	\$82,200	\$3,050	\$2,499	1992	100.00	1992	66	167
13	121	0069.00	Moderate	No	58.26	\$82,200	\$47,890	\$39,222	3551	65.19	2315	609	1415
13	121	0070.01	Low	No	39.33	\$82,200	\$32,329	\$26,481	4764	98.07	4672	551	1457
13	121	0070.02	Low	No	38.44	\$82,200	\$31,598	\$25,882	1888	94.23	1779	296	1045
13	121	0071.00	Low	No	40.61	\$82,200	\$33,381	\$27,344	2019	99.75	2014	290	826
13	121	0072.00	Low	No	45.79	\$82,200	\$37,639	\$30,833	2029	98.97	2008	317	591
13	121	0073.00	Low	No	31.96	\$82,200	\$26,271	\$21,522	7952	98.25	7813	638	1579
13	121	0074.00	Low	No	32.67	\$82,200	\$26,855	\$22,000	3025	92.96	2812	224	721
13	121	0075.00	Low	No	30.55	\$82,200	\$25,112	\$20,572	3259	93.34	3042	380	1025
13	121	0076.02	Moderate	No	57.25	\$82,200	\$47,060	\$38,542	2570	99.65	2561	383	789
13	121	0076.03	Low	No	20.92	\$82,200	\$17,196	\$14,090	4515	97.10	4384	143	703
13	121	0076.04	Low	No	33.46	\$82,200	\$27,504	\$22,526	2331	100.00	2331	151	381
13	121	0077.03	Moderate	No	69.02	\$82,200	\$56,734	\$46,467	4152	100.00	4152	895	1400
13	121	0077.04	Moderate	No	52.22	\$82,200	\$42,925	\$35,156	5317	98.61	5243	996	1427
13	121	0077.05	Low	No	44.12	\$82,200	\$36,267	\$29,707	5021	98.45	4943	427	771
13	121	0077.06	Moderate	No	64.52	\$82,200	\$53,035	\$43,441	9490	98.67	9364	1073	2024
13	121	0078.02	Middle	No	90.37	\$82,200	\$74,284	\$60,845	10014	99.64	9978	2006	2874
13	121	0078.05	Moderate	No	69.40	\$82,200	\$57,047	\$46,724	3144	98.41	3094	442	674
13	121	0078.06	Moderate	No	56.23	\$82,200	\$46,221	\$37,857	6594	100.00	6594	1048	1652
13	121	0078.07	Low	No	30.19	\$82,200	\$24,816	\$20,329	3203	100.00	3203	351	967
13	121	0078.08	Low	No	14.68	\$82,200	\$12,067	\$9,886	4487	99.64	4471	136	406
13	121	0079.00	Middle	No	99.53	\$82,200	\$81,814	\$67,008	5801	98.64	5722	1538	2231
13	121	0080.00	Moderate	No	67.29	\$82,200	\$55,312	\$45,307	5422	96.07	5209	1133	2198
13	121	0081.01	Low	No	44.37	\$82,200	\$36,472	\$29,875	1138	99.47	1132	254	444
13	121	0081.02	Low	No	32.10	\$82,200	\$26,386	\$21,615	7031	100.00	7031	638	1077
13	121	0082.01	Moderate	No	51.57	\$82,200	\$42,391	\$34,719	5999	97.18	5830	1353	2079

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13	121	0082.02	Low	No	47.46	\$82,200	\$39,012	\$31,957	2048	99.07	2029	292	783
13	121	0083.01	Low	No	46.53	\$82,200	\$38,248	\$31,325	2295	94.60	2171	325	1106
13	121	0083.02	Moderate	No	65.30	\$82,200	\$53,677	\$43,967	1941	98.87	1919	316	910
13	121	0084.00	Low	No	30.32	\$82,200	\$24,923	\$20,417	3318	94.18	3125	326	1049
13	121	0085.00	Moderate	No	52.27	\$82,200	\$42,966	\$35,192	3035	98.48	2989	453	1586
13	121	0086.01	Low	No	31.11	\$82,200	\$25,572	\$20,945	4426	98.08	4341	487	1490
13	121	0086.02	Moderate	No	53.63	\$82,200	\$44,084	\$36,111	1063	90.97	967	173	361
13	121	0087.00	Low	No	44.53	\$82,200	\$36,604	\$29,984	4364	93.56	4083	536	1166
13	121	0088.00	Upper	No	164.70	\$82,200	\$135,383	\$110,882	4569	40.29	1841	1400	2027
13	121	0089.02	Upper	No	147.40	\$82,200	\$121,163	\$99,236	6537	45.10	2948	1165	1717
13	121	0089.03	Moderate	No	65.41	\$82,200	\$53,767	\$44,038	1684	71.32	1201	313	594
13	121	0089.04	Upper	No	165.25	\$82,200	\$135,836	\$111,250	4572	28.74	1314	1479	1779
13	121	0090.00	Upper	No	206.60	\$82,200	\$169,825	\$139,091	4948	18.96	938	1206	1403
13	121	0091.01	Upper	No	146.04	\$82,200	\$120,045	\$98,319	4562	24.40	1113	1054	851
13	121	0091.02	Upper	No	355.11	\$82,200	\$291,900	\$239,073	3246	37.43	1215	611	489
13	121	0092.00	Middle	No	118.57	\$82,200	\$97,465	\$79,826	7083	47.06	3333	798	1038
13	121	0093.00	Upper	No	181.75	\$82,200	\$149,399	\$122,361	4658	16.96	790	1454	1743
13	121	0094.02	Upper	No	136.19	\$82,200	\$111,948	\$91,688	5022	55.34	2779	235	245
13	121	0094.03	Moderate	No	75.69	\$82,200	\$62,217	\$50,962	4972	61.85	3075	515	453
13	121	0094.04	Upper	No	159.56	\$82,200	\$131,158	\$107,422	4821	35.22	1698	1297	1135
13	121	0095.01	Upper	No	333.75	\$82,200	\$274,343	\$224,688	3794	2.74	104	1301	1213
13	121	0095.02	Upper	No	141.49	\$82,200	\$116,305	\$95,259	3064	22.42	687	823	635
13	121	0096.01	Upper	No	228.68	\$82,200	\$187,975	\$153,958	2417	18.41	445	538	438
13	121	0096.02	Upper	No	211.79	\$82,200	\$174,091	\$142,582	4625	21.47	993	1345	1124
13	121	0096.03	Upper	No	210.21	\$82,200	\$172,793	\$141,518	4194	33.50	1405	921	940
13	121	0097.00	Upper	No	319.55	\$82,200	\$262,670	\$215,134	3923	8.85	347	1272	1525
13	121	0098.01	Upper	No	313.32	\$82,200	\$257,549	\$210,938	4893	6.46	316	1459	1587
13	121	0098.02	Upper	No	325.42	\$82,200	\$267,495	\$219,083	4484	18.24	818	1191	1428
13	121	0099.00	Upper	No	371.35	\$82,200	\$305,250	\$250,001	4768	8.03	383	1570	1583

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13	121	0100.01	Upper	No	240.96	\$82,200	\$198,069	\$162,222	4504	16.72	753	1719	1430
13	121	0100.02	Upper	No	337.99	\$82,200	\$277,828	\$227,543	7409	15.78	1169	2214	1957
13	121	0101.06	Upper	No	150.20	\$82,200	\$123,464	\$101,122	4067	31.20	1269	1015	1056
13	121	0101.07	Upper	No	242.57	\$82,200	\$199,393	\$163,304	1947	6.52	127	633	695
13	121	0101.08	Upper	No	313.54	\$82,200	\$257,730	\$211,086	3599	13.53	487	1227	1277
13	121	0101.10	Upper	No	124.40	\$82,200	\$102,257	\$83,750	5483	34.29	1880	1211	1205
13	121	0101.13	Moderate	No	75.57	\$82,200	\$62,119	\$50,878	6748	59.43	4010	462	690
13	121	0101.14	Upper	No	133.41	\$82,200	\$109,663	\$89,815	7349	42.18	3100	1296	1507
13	121	0101.15	Upper	No	318.16	\$82,200	\$261,528	\$214,196	2342	21.82	511	655	715
13	121	0101.17	Middle	No	84.71	\$82,200	\$69,632	\$57,034	3332	58.28	1942	191	241
13	121	0101.18	Moderate	No	59.90	\$82,200	\$49,238	\$40,330	5434	71.90	3907	494	824
13	121	0101.19	Moderate	No	64.50	\$82,200	\$53,019	\$43,424	5084	76.40	3884	306	579
13	121	0101.20	Middle	No	90.72	\$82,200	\$74,572	\$61,077	2302	50.96	1173	463	534
13	121	0101.21	Upper	No	206.09	\$82,200	\$169,406	\$138,750	2199	20.51	451	809	503
13	121	0101.22	Upper	No	144.53	\$82,200	\$118,804	\$97,305	6269	50.49	3165	765	1090
13	121	0101.23	Middle	No	91.27	\$82,200	\$75,024	\$61,447	5898	62.12	3664	989	733
13	121	0102.04	Upper	No	260.82	\$82,200	\$214,394	\$175,591	4896	7.80	382	1746	1928
13	121	0102.05	Upper	No	222.06	\$82,200	\$182,533	\$149,500	4978	7.51	374	1652	1909
13	121	0102.06	Upper	No	365.36	\$82,200	\$300,326	\$245,972	5260	12.97	682	1918	2021
13	121	0102.08	Upper	No	141.48	\$82,200	\$116,297	\$95,250	4193	50.27	2108	549	663
13	121	0102.09	Middle	No	104.37	\$82,200	\$85,792	\$70,268	5775	65.07	3758	639	597
13	121	0102.10	Upper	No	153.87	\$82,200	\$126,481	\$103,594	5788	34.97	2024	1418	1485
13	121	0102.11	Upper	No	267.37	\$82,200	\$219,778	\$180,000	3257	15.93	519	902	1135
13	121	0102.12	Middle	No	89.52	\$82,200	\$73,585	\$60,268	5028	53.80	2705	766	898
13	121	0103.01	Middle	No	103.77	\$82,200	\$85,299	\$69,865	16219	92.67	15030	4174	5371
13	121	0103.03	Middle	No	112.92	\$82,200	\$92,820	\$76,026	9494	99.63	9459	2167	2925
13	121	0103.04	Upper	No	170.84	\$82,200	\$140,430	\$115,019	15388	97.02	14930	3882	5088
13	121	0104.00	Middle	No	84.76	\$82,200	\$69,673	\$57,067	8463	51.45	4354	2060	3293

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13	121	0105.07	Low	No	46.21	\$82,200	\$37,985	\$31,113	8399	99.20	8332	1376	2115
13	121	0105.08	Moderate	No	70.32	\$82,200	\$57,803	\$47,344	4009	97.13	3894	958	1422
13	121	0105.10	Moderate	No	69.70	\$82,200	\$57,293	\$46,924	15835	94.49	14963	2830	4717
13	121	0105.11	Middle	No	94.65	\$82,200	\$77,802	\$63,723	8333	93.87	7822	1933	2527
13	121	0105.12	Low	No	49.89	\$82,200	\$41,010	\$33,588	6649	95.73	6365	541	1433
13	121	0105.13	Moderate	No	72.59	\$82,200	\$59,669	\$48,873	13037	90.04	11738	3072	5002
13	121	0105.14	Middle	No	88.12	\$82,200	\$72,435	\$59,327	11805	89.07	10515	2778	3827
13	121	0105.15	Middle	No	81.99	\$82,200	\$67,396	\$55,202	4809	86.28	4149	1116	1718
13	121	0105.16	Moderate	No	73.65	\$82,200	\$60,540	\$49,583	8933	98.25	8777	1866	3100
13	121	0106.01	Moderate	No	57.82	\$82,200	\$47,528	\$38,929	3587	72.65	2606	497	1305
13	121	0106.03	Low	No	40.77	\$82,200	\$33,513	\$27,452	3809	99.19	3778	220	356
13	121	0106.04	Moderate	No	64.16	\$82,200	\$52,740	\$43,194	2763	95.58	2641	354	694
13	121	0108.00	Moderate	No	70.58	\$82,200	\$58,017	\$47,516	6649	68.94	4584	939	2303
13	121	0110.00	Low	No	36.68	\$82,200	\$30,151	\$24,696	3097	93.99	2911	280	1158
13	121	0111.00	Middle	No	90.54	\$82,200	\$74,424	\$60,956	2309	59.12	1365	716	1272
13	121	0112.01	Low	No	48.11	\$82,200	\$39,546	\$32,392	4166	88.26	3677	515	1589
13	121	0112.02	Moderate	No	54.54	\$82,200	\$44,832	\$36,719	4870	78.95	3845	746	1924
13	121	0113.01	Moderate	No	63.04	\$82,200	\$51,819	\$42,446	4469	89.37	3994	1194	1937
13	121	0113.03	Moderate	No	70.91	\$82,200	\$58,288	\$47,740	9110	95.61	8710	1278	2406
13	121	0113.05	Low	No	47.22	\$82,200	\$38,815	\$31,795	5143	98.04	5042	378	642
13	121	0113.06	Moderate	No	57.55	\$82,200	\$47,306	\$38,750	2436	97.87	2384	358	606
13	121	0114.05	Middle	No	96.71	\$82,200	\$79,496	\$65,111	7886	55.01	4338	1196	1674
13	121	0114.10	Upper	No	186.60	\$82,200	\$153,385	\$125,625	6696	19.92	1334	1986	2155
13	121	0114.11	Upper	No	150.73	\$82,200	\$123,900	\$101,481	8396	28.85	2422	2271	2481
13	121	0114.12	Upper	No	154.31	\$82,200	\$126,843	\$103,889	9314	34.94	3254	2164	2576
13	121	0114.14	Upper	No	128.38	\$82,200	\$105,528	\$86,434	7543	39.89	3009	1402	1780
13	121	0114.16	Upper	No	155.85	\$82,200	\$128,109	\$104,922	5256	19.73	1037	1910	2004
13	121	0114.17	Upper	No	185.43	\$82,200	\$152,423	\$124,839	4796	17.95	861	1590	1684
13	121	0114.18	Upper	No	190.35	\$82,200	\$156,468	\$128,149	6309	8.15	514	2052	2281

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2020 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2020 Est. Tract Median Family Income	2015 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
13	121	0114.19	Upper	No	173.46	\$82,200	\$142,584	\$116,779	5638	27.95	1576	2127	2467
13	121	0114.20	Low	No	41.36	\$82,200	\$33,998	\$27,847	7826	86.77	6791	331	865
13	121	0114.21	Moderate	No	67.95	\$82,200	\$55,855	\$45,750	3843	67.06	2577	407	772
13	121	0114.22	Upper	No	123.33	\$82,200	\$101,377	\$83,029	4199	39.75	1669	901	944
13	121	0114.23	Upper	No	187.96	\$82,200	\$154,503	\$126,542	4994	22.07	1102	1447	1752
13	121	0114.24	Upper	No	181.14	\$82,200	\$148,897	\$121,953	5675	32.62	1851	1791	2004
13	121	0114.25	Upper	No	293.09	\$82,200	\$240,920	\$197,315	7238	30.56	2212	1866	2033
13	121	0114.26	Upper	No	150.86	\$82,200	\$124,007	\$101,563	2555	40.74	1041	635	790
13	121	0114.27	Upper	No	179.14	\$82,200	\$147,253	\$120,604	7802	27.19	2121	2730	3057
13	121	0115.03	Upper	No	233.64	\$82,200	\$192,052	\$157,292	10045	16.34	1641	2971	3270
13	121	0115.04	Upper	No	258.99	\$82,200	\$212,890	\$174,358	12821	21.71	2784	3621	4001
13	121	0115.05	Upper	No	240.74	\$82,200	\$197,888	\$162,073	4631	21.38	990	1306	1442
13	121	0115.06	Upper	No	244.74	\$82,200	\$201,176	\$164,766	6337	15.64	991	2003	2293
13	121	0116.10	Upper	No	164.09	\$82,200	\$134,882	\$110,469	5850	25.83	1511	1414	1748
13	121	0116.11	Middle	No	99.67	\$82,200	\$81,929	\$67,102	7197	48.37	3481	1135	1568
13	121	0116.12	Upper	No	194.53	\$82,200	\$159,904	\$130,962	3381	30.70	1038	1076	1192
13	121	0116.13	Upper	No	164.96	\$82,200	\$135,597	\$111,061	6919	42.55	2944	1493	1959
13	121	0116.14	Upper	No	121.20	\$82,200	\$99,626	\$81,596	14477	51.20	7412	2517	4126
13	121	0116.15	Upper	No	222.69	\$82,200	\$183,051	\$149,926	9978	23.60	2355	2829	3416
13	121	0116.16	Middle	No	97.47	\$82,200	\$80,120	\$65,625	4944	59.20	2927	727	1067
13	121	0116.17	Upper	No	174.53	\$82,200	\$143,464	\$117,500	7678	28.12	2159	2254	2573
13	121	0116.18	Upper	No	212.46	\$82,200	\$174,642	\$143,039	4426	32.96	1459	934	1287
13	121	0116.19	Upper	No	146.60	\$82,200	\$120,505	\$98,698	8394	62.37	5235	1019	1267
13	121	0116.20	Upper	No	171.71	\$82,200	\$141,146	\$115,600	10634	39.51	4202	2738	3008
13	121	0116.21	Upper	No	220.26	\$82,200	\$181,054	\$148,286	7218	33.90	2447	1738	2025
13	121	0116.22	Upper	No	208.32	\$82,200	\$171,239	\$140,247	10014	58.79	5887	2823	2892
13	121	0116.23	Upper	No	147.12	\$82,200	\$120,933	\$99,048	12001	49.31	5918	3027	3407
13	121	0116.24	Upper	No	244.60	\$82,200	\$201,061	\$164,671	4301	30.20	1299	1136	1199

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13	121	0116.25	Upper	No	158.55	\$82,200	\$130,328	\$106,742	7594	45.51	3456	1535	1967
13	121	0116.26	Upper	No	131.33	\$82,200	\$107,953	\$88,419	9299	57.39	5337	1559	2087
13	121	0118.00	Low	No	29.25	\$82,200	\$24,044	\$19,696	2892	83.92	2427	79	470
13	121	0119.00	Unknown	No	0.00	\$82,200	\$0	\$0	3166	62.41	1976	182	132
13	121	0120.00	Low	No	39.17	\$82,200	\$32,198	\$26,372	2769	96.39	2669	286	661
13	121	0123.00	Middle	No	118.62	\$82,200	\$97,506	\$79,861	2464	59.21	1459	426	1029
13	121	9800.00	Unknown	No	0.00	\$82,200	\$0	\$0	0	0.00	0	0	0

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Assessment Area Map: Mecklenburg County , NC



2020 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 %	2020 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2020 Est. Tract Median Family Income	2015 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
37	119	0001.00	Upper	No	233.34	\$74,200	\$173,138	\$149,779	4548	23.86	1085	829	155
37	119	0003.00	Upper	No	196.88	\$74,200	\$146,085	\$126,375	530	31.70	168	174	48
37	119	0004.00	Upper	No	216.16	\$74,200	\$160,391	\$138,750	2372	27.66	656	364	328
37	119	0005.00	Upper	No	172.99	\$74,200	\$128,359	\$111,042	4858	34.79	1690	901	640
37	119	0006.00	Middle	No	93.47	\$74,200	\$69,355	\$60,000	2864	49.58	1420	289	279
37	119	0007.00	Middle	No	107.81	\$74,200	\$79,995	\$69,205	736	59.92	441	167	232
37	119	0008.00	Low	No	34.70	\$74,200	\$25,747	\$22,273	2534	90.73	2299	246	684
37	119	0009.00	Moderate	No	54.88	\$74,200	\$40,721	\$35,227	1733	74.50	1291	237	742
37	119	0010.00	Upper	No	195.85	\$74,200	\$145,321	\$125,714	2526	17.02	430	814	1135
37	119	0011.00	Upper	No	142.31	\$74,200	\$105,594	\$91,350	2158	14.27	308	625	952
37	119	0012.00	Moderate	No	65.94	\$74,200	\$48,927	\$42,328	5441	52.09	2834	1155	1449
37	119	0013.00	Moderate	No	55.56	\$74,200	\$41,226	\$35,665	3886	58.70	2281	700	1779
37	119	0014.00	Middle	No	114.78	\$74,200	\$85,167	\$73,674	2648	40.75	1079	665	1145
37	119	0015.04	Moderate	No	58.56	\$74,200	\$43,452	\$37,594	7383	91.30	6741	1035	1908
37	119	0015.05	Middle	No	93.89	\$74,200	\$69,666	\$60,266	3389	66.60	2257	929	1303
37	119	0015.07	Low	No	46.87	\$74,200	\$34,778	\$30,087	4083	95.40	3895	212	893
37	119	0015.08	Middle	No	83.22	\$74,200	\$61,749	\$53,417	6065	72.68	4408	1316	1876
37	119	0015.09	Moderate	No	52.51	\$74,200	\$38,962	\$33,706	3203	95.60	3062	736	1125
37	119	0015.10	Moderate	No	57.76	\$74,200	\$42,858	\$37,076	2975	90.42	2690	632	1009
37	119	0016.03	Moderate	No	53.06	\$74,200	\$39,371	\$34,063	4813	66.84	3217	677	1039
37	119	0016.05	Moderate	No	58.56	\$74,200	\$43,452	\$37,589	2128	77.21	1643	178	391
37	119	0016.06	Moderate	No	70.80	\$74,200	\$52,534	\$45,449	4298	72.24	3105	712	1077
37	119	0016.07	Low	No	48.25	\$74,200	\$35,802	\$30,972	3271	77.68	2541	267	407
37	119	0016.08	Low	No	48.96	\$74,200	\$36,328	\$31,429	3772	81.97	3092	542	1203
37	119	0016.09	Moderate	No	56.30	\$74,200	\$41,775	\$36,141	3027	82.29	2491	419	615
37	119	0017.01	Moderate	No	58.00	\$74,200	\$43,036	\$37,232	4341	72.52	3148	249	593

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37	119	0017.02	Low	No	47.44	\$74,200	\$35,200	\$30,451	5583	70.80	3953	600	1254
37	119	0018.01	Moderate	No	59.98	\$74,200	\$44,505	\$38,500	1307	44.30	579	210	497
37	119	0018.02	Middle	No	83.73	\$74,200	\$62,128	\$53,750	2739	43.34	1187	499	1048
37	119	0019.10	Moderate	No	52.28	\$74,200	\$38,792	\$33,560	5740	86.62	4972	583	965
37	119	0019.11	Moderate	No	71.11	\$74,200	\$52,764	\$45,645	6165	67.43	4157	1489	1905
37	119	0019.12	Low	No	43.18	\$74,200	\$32,040	\$27,717	6948	90.18	6266	728	1280
37	119	0019.14	Moderate	No	74.95	\$74,200	\$55,613	\$48,111	3835	68.29	2619	616	1052
37	119	0019.15	Low	No	46.98	\$74,200	\$34,859	\$30,158	6651	74.29	4941	549	937
37	119	0019.16	Middle	No	83.87	\$74,200	\$62,232	\$53,837	3551	69.70	2475	933	1305
37	119	0019.17	Moderate	No	73.47	\$74,200	\$54,515	\$47,159	4459	60.69	2706	865	1421
37	119	0019.18	Moderate	No	65.92	\$74,200	\$48,913	\$42,313	3723	67.93	2529	475	768
37	119	0019.19	Moderate	No	58.94	\$74,200	\$43,733	\$37,833	4514	74.19	3349	663	1145
37	119	0019.20	Moderate	No	54.58	\$74,200	\$40,498	\$35,035	4573	83.97	3840	557	1271
37	119	0019.21	Middle	No	90.84	\$74,200	\$67,403	\$58,311	2411	67.86	1636	532	859
37	119	0019.22	Moderate	No	60.98	\$74,200	\$45,247	\$39,146	4850	81.11	3934	1044	1609
37	119	0019.23	Moderate	No	56.70	\$74,200	\$42,071	\$36,397	4433	81.07	3594	569	1023
37	119	0020.02	Upper	No	149.69	\$74,200	\$111,070	\$96,086	6438	17.21	1108	1691	2226
37	119	0020.03	Upper	No	145.93	\$74,200	\$108,280	\$93,673	5555	17.98	999	1691	2090
37	119	0020.04	Middle	No	110.40	\$74,200	\$81,917	\$70,868	4899	36.44	1785	1015	1312
37	119	0021.00	Moderate	No	60.28	\$74,200	\$44,728	\$38,692	2694	43.50	1172	428	859
37	119	0022.00	Upper	No	225.20	\$74,200	\$167,098	\$144,554	4746	10.70	508	1273	1643
37	119	0023.00	Low	No	21.33	\$74,200	\$15,827	\$13,696	3032	93.70	2841	173	743
37	119	0024.00	Upper	No	201.55	\$74,200	\$149,550	\$129,375	3144	14.95	470	603	906
37	119	0025.00	Upper	No	162.05	\$74,200	\$120,241	\$104,018	1817	19.43	353	247	486
37	119	0026.00	Upper	No	162.71	\$74,200	\$120,731	\$104,444	912	44.08	402	182	259
37	119	0027.01	Upper	No	320.06	\$74,200	\$237,485	\$205,441	2283	6.75	154	844	674
37	119	0027.02	Upper	No	341.77	\$74,200	\$253,593	\$219,375	5849	8.07	472	1740	1886
37	119	0028.00	Upper	No	389.48	\$74,200	\$288,994	\$250,001	3755	5.67	213	1275	1327
37	119	0029.03	Upper	No	205.29	\$74,200	\$152,325	\$131,771	3654	10.43	381	1011	1135

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37	119	0029.04	Upper	No	196.18	\$74,200	\$145,566	\$125,927	6764	22.21	1502	1533	1938
37	119	0029.05	Upper	No	389.48	\$74,200	\$288,994	\$250,001	3115	7.83	244	966	1031
37	119	0029.06	Upper	No	214.36	\$74,200	\$159,055	\$137,596	4474	12.67	567	1100	1343
37	119	0030.06	Upper	No	164.94	\$74,200	\$122,385	\$105,875	4309	10.63	458	1377	1385
37	119	0030.07	Upper	No	236.67	\$74,200	\$175,609	\$151,917	7115	19.58	1393	2256	2319
37	119	0030.08	Upper	No	161.12	\$74,200	\$119,551	\$103,420	5638	29.53	1665	1373	1761
37	119	0030.11	Upper	No	189.32	\$74,200	\$140,475	\$121,520	6024	11.84	713	2035	2044
37	119	0030.12	Upper	No	180.27	\$74,200	\$133,760	\$115,714	4655	25.52	1188	1076	1248
37	119	0030.13	Upper	No	194.76	\$74,200	\$144,512	\$125,011	5526	17.30	956	1589	1718
37	119	0030.15	Upper	No	175.18	\$74,200	\$129,984	\$112,448	4404	17.08	752	1643	1827
37	119	0030.16	Upper	No	178.91	\$74,200	\$132,751	\$114,839	4513	24.40	1101	955	1104
37	119	0030.17	Upper	No	182.43	\$74,200	\$135,363	\$117,098	3405	17.94	611	1157	1334
37	119	0030.18	Upper	No	163.82	\$74,200	\$121,554	\$105,156	2768	22.83	632	787	960
37	119	0031.02	Middle	No	84.74	\$74,200	\$62,877	\$54,397	4428	44.29	1961	1071	1472
37	119	0031.03	Upper	No	133.55	\$74,200	\$99,094	\$85,727	4894	27.50	1346	1380	1635
37	119	0031.05	Upper	No	177.62	\$74,200	\$131,794	\$114,013	3720	8.95	333	1426	1534
37	119	0031.06	Middle	No	90.15	\$74,200	\$66,891	\$57,868	3432	57.11	1960	777	1056
37	119	0031.08	Moderate	No	62.47	\$74,200	\$46,353	\$40,101	3109	65.39	2033	538	814
37	119	0031.09	Low	No	45.83	\$74,200	\$34,006	\$29,423	3856	87.09	3358	76	392
37	119	0032.01	Moderate	No	70.54	\$74,200	\$52,341	\$45,278	2581	56.37	1455	620	953
37	119	0032.03	Moderate	No	50.90	\$74,200	\$37,768	\$32,672	2808	48.25	1355	466	517
37	119	0032.04	Upper	No	134.07	\$74,200	\$99,480	\$86,056	3501	21.71	760	1046	1199
37	119	0033.00	Middle	No	107.74	\$74,200	\$79,943	\$69,159	2996	28.91	866	655	1483
37	119	0034.00	Upper	No	235.78	\$74,200	\$174,949	\$151,346	4781	3.95	189	1319	1888
37	119	0035.00	Upper	No	304.39	\$74,200	\$225,857	\$195,385	2622	10.79	283	638	776
37	119	0036.00	Low	No	41.88	\$74,200	\$31,075	\$26,886	3789	80.15	3037	546	1258
37	119	0037.00	Low	No	25.35	\$74,200	\$18,810	\$16,272	2946	73.08	2153	23	734
37	119	0038.02	Low	No	47.89	\$74,200	\$35,534	\$30,740	3546	95.43	3384	594	1073

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37	119	0038.05	Upper	No	126.07	\$74,200	\$93,544	\$80,926	2014	73.98	1490	108	178
37	119	0038.06	Moderate	No	69.82	\$74,200	\$51,806	\$44,821	10028	81.30	8153	1524	2789
37	119	0038.07	Low	No	48.47	\$74,200	\$35,965	\$31,116	4607	94.12	4336	508	928
37	119	0038.08	Low	No	47.36	\$74,200	\$35,141	\$30,403	6075	95.93	5828	127	402
37	119	0039.02	Low	No	44.55	\$74,200	\$33,056	\$28,596	4980	99.10	4935	531	1404
37	119	0039.03	Low	No	23.20	\$74,200	\$17,214	\$14,896	1632	94.98	1550	32	378
37	119	0040.00	Moderate	No	52.75	\$74,200	\$39,141	\$33,864	4363	77.31	3373	741	1657
37	119	0041.00	Moderate	No	66.76	\$74,200	\$49,536	\$42,852	3501	63.04	2207	515	1264
37	119	0042.00	Low	No	32.97	\$74,200	\$24,464	\$21,164	3203	88.35	2830	376	1354
37	119	0043.02	Low	No	45.89	\$74,200	\$34,050	\$29,457	4711	80.13	3775	597	1531
37	119	0043.03	Moderate	No	79.07	\$74,200	\$58,670	\$50,759	2669	73.17	1953	652	990
37	119	0043.04	Moderate	No	71.68	\$74,200	\$53,187	\$46,012	3659	79.15	2896	538	1271
37	119	0043.05	Moderate	No	70.98	\$74,200	\$52,667	\$45,563	5626	91.41	5143	579	1473
37	119	0044.00	Moderate	No	68.19	\$74,200	\$50,597	\$43,774	5089	90.59	4610	1079	1626
37	119	0045.00	Low	No	43.16	\$74,200	\$32,025	\$27,704	3261	93.07	3035	321	1206
37	119	0046.00	Low	No	49.34	\$74,200	\$36,610	\$31,676	3456	96.33	3329	457	1256
37	119	0047.00	Low	No	46.85	\$74,200	\$34,763	\$30,074	1869	79.61	1488	147	487
37	119	0048.00	Moderate	No	54.45	\$74,200	\$40,402	\$34,952	3354	98.81	3314	669	1595
37	119	0049.00	Moderate	No	55.98	\$74,200	\$41,537	\$35,938	593	94.27	559	163	195
37	119	0050.00	Low	No	38.94	\$74,200	\$28,893	\$25,000	1674	94.86	1588	179	339
37	119	0051.00	Low	No	39.92	\$74,200	\$29,621	\$25,625	2562	95.12	2437	353	900
37	119	0052.00	Low	No	35.35	\$74,200	\$26,230	\$22,692	2515	89.58	2253	298	851
37	119	0053.01	Low	No	48.73	\$74,200	\$36,158	\$31,280	4068	90.71	3690	295	778
37	119	0053.05	Moderate	No	50.85	\$74,200	\$37,731	\$32,643	4849	94.20	4568	913	1531
37	119	0053.06	Low	No	49.84	\$74,200	\$36,981	\$31,992	2255	93.92	2118	308	823
37	119	0053.07	Low	No	41.79	\$74,200	\$31,008	\$26,829	3428	96.15	3296	222	613
37	119	0053.08	Low	No	41.09	\$74,200	\$30,489	\$26,379	3085	95.07	2933	72	271
37	119	0054.01	Moderate	No	56.64	\$74,200	\$42,027	\$36,360	7238	95.32	6899	1417	2224
37	119	0054.03	Moderate	No	53.89	\$74,200	\$39,986	\$34,591	4406	87.45	3853	877	1556

* Will automatically be included in the 2021 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2020 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2020 Est. Tract Median Family Income	2015 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
37	119	0054.04	Moderate	No	62.78	\$74,200	\$46,583	\$40,302	4938	84.04	4150	1118	1900
37	119	0055.08	Upper	No	134.37	\$74,200	\$99,703	\$86,250	4444	37.94	1686	1243	1534
37	119	0055.09	Middle	No	108.37	\$74,200	\$80,411	\$69,560	5229	57.03	2982	1716	2226
37	119	0055.10	Moderate	No	65.93	\$74,200	\$48,920	\$42,321	5818	84.70	4928	988	1761
37	119	0055.11	Middle	No	94.57	\$74,200	\$70,171	\$60,702	4326	71.27	3083	503	762
37	119	0055.12	Moderate	No	75.43	\$74,200	\$55,969	\$48,418	4870	81.40	3964	1299	1988
37	119	0055.13	Upper	No	140.62	\$74,200	\$104,340	\$90,265	4100	55.98	2295	1197	1489
37	119	0055.14	Upper	No	122.81	\$74,200	\$91,125	\$78,833	7039	52.05	3664	1483	1976
37	119	0055.15	Upper	No	165.17	\$74,200	\$122,556	\$106,023	2431	32.99	802	823	1119
37	119	0055.16	Upper	No	172.93	\$74,200	\$128,314	\$111,000	1838	27.86	512	528	620
37	119	0055.17	Upper	No	150.27	\$74,200	\$111,500	\$96,458	4569	40.75	1862	1261	1766
37	119	0055.18	Upper	No	143.43	\$74,200	\$106,425	\$92,067	5198	58.04	3017	1133	1552
37	119	0055.19	Upper	No	130.52	\$74,200	\$96,846	\$83,780	5122	50.41	2582	1135	1549
37	119	0055.20	Upper	No	149.54	\$74,200	\$110,959	\$95,990	4524	76.86	3477	1026	1500
37	119	0055.21	Middle	No	118.42	\$74,200	\$87,868	\$76,016	7651	68.08	5209	1369	1735
37	119	0055.22	Middle	No	103.85	\$74,200	\$77,057	\$66,663	4427	77.82	3445	526	802
37	119	0055.23	Middle	No	108.52	\$74,200	\$80,522	\$69,659	4897	68.63	3361	198	634
37	119	0055.24	Middle	No	96.22	\$74,200	\$71,395	\$61,765	8517	84.31	7181	1502	2341
37	119	0056.04	Unknown	No	0.00	\$74,200	\$0	\$0	5301	44.97	2384	90	313
37	119	0056.05	Moderate	No	60.23	\$74,200	\$44,691	\$38,661	5552	59.71	3315	693	739
37	119	0056.09	Low	No	38.65	\$74,200	\$28,678	\$24,810	3727	63.19	2355	60	250
37	119	0056.10	Moderate	No	68.01	\$74,200	\$50,463	\$43,654	3895	67.27	2620	471	612
37	119	0056.11	Middle	No	104.02	\$74,200	\$77,183	\$66,771	2677	59.69	1598	575	784
37	119	0056.12	Middle	No	93.08	\$74,200	\$69,065	\$59,750	4770	78.78	3758	1292	1767
37	119	0056.13	Moderate	No	76.53	\$74,200	\$56,785	\$49,125	1997	81.12	1620	351	497
37	119	0056.14	Upper	No	137.93	\$74,200	\$102,344	\$88,534	6531	71.67	4681	1999	2558
37	119	0056.15	Upper	No	138.26	\$74,200	\$102,589	\$88,750	1202	59.90	720	363	485
37	119	0056.16	Middle	No	95.01	\$74,200	\$70,497	\$60,990	1975	73.47	1451	472	566

* Will automatically be included in the 2021 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2020 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2020 Est. Tract Median Family Income	2015 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
37	119	0056.17	Middle	No	93.01	\$74,200	\$69,013	\$59,702	1963	82.02	1610	549	786
37	119	0056.18	Upper	No	120.35	\$74,200	\$89,300	\$77,250	3668	54.36	1994	1055	1156
37	119	0056.19	Middle	No	109.97	\$74,200	\$81,598	\$70,590	4220	65.81	2777	1128	1516
37	119	0056.20	Middle	No	83.65	\$74,200	\$62,068	\$53,696	7063	68.84	4862	2053	2733
37	119	0056.21	Middle	No	116.80	\$74,200	\$86,666	\$74,973	4544	54.67	2484	1266	1538
37	119	0057.06	Middle	No	98.18	\$74,200	\$72,850	\$63,025	6758	35.75	2416	1912	2499
37	119	0057.09	Upper	No	123.43	\$74,200	\$91,585	\$79,231	4067	28.06	1141	1265	1408
37	119	0057.10	Moderate	No	59.76	\$74,200	\$44,342	\$38,359	4146	65.27	2706	868	1158
37	119	0057.11	Upper	No	122.68	\$74,200	\$91,029	\$78,750	6549	16.05	1051	2097	2334
37	119	0057.12	Upper	No	121.64	\$74,200	\$90,257	\$78,080	3903	15.30	597	1332	1414
37	119	0057.13	Upper	No	159.36	\$74,200	\$118,245	\$102,292	3885	12.59	489	1221	1437
37	119	0057.14	Upper	No	155.34	\$74,200	\$115,262	\$99,710	5107	19.56	999	1573	1876
37	119	0057.15	Upper	No	126.40	\$74,200	\$93,789	\$81,136	2626	10.02	263	786	984
37	119	0057.16	Middle	No	88.66	\$74,200	\$65,786	\$56,911	4248	58.22	2473	1268	1710
37	119	0057.17	Middle	No	85.58	\$74,200	\$63,500	\$54,936	6456	51.60	3331	1375	1652
37	119	0058.11	Middle	No	118.79	\$74,200	\$88,142	\$76,250	4012	16.77	673	1480	1695
37	119	0058.12	Middle	No	80.33	\$74,200	\$59,605	\$51,563	6620	34.52	2285	723	861
37	119	0058.15	Upper	No	166.37	\$74,200	\$123,447	\$106,792	3770	20.42	770	1084	1155
37	119	0058.16	Upper	No	212.96	\$74,200	\$158,016	\$136,696	4188	20.87	874	1224	1376
37	119	0058.17	Upper	No	164.08	\$74,200	\$121,747	\$105,324	4169	18.18	758	1443	1557
37	119	0058.23	Upper	No	159.01	\$74,200	\$117,985	\$102,066	8167	18.98	1550	2619	2860
37	119	0058.24	Moderate	No	53.45	\$74,200	\$39,660	\$34,310	3327	85.66	2850	306	573
37	119	0058.25	Middle	No	80.72	\$74,200	\$59,894	\$51,813	5063	47.70	2415	952	1322
37	119	0058.26	Middle	No	98.12	\$74,200	\$72,805	\$62,986	2929	38.92	1140	752	1128
37	119	0058.27	Moderate	No	62.99	\$74,200	\$46,739	\$40,432	2995	72.79	2180	427	582
37	119	0058.28	Upper	No	215.63	\$74,200	\$159,997	\$138,409	4046	5.54	224	1443	1577
37	119	0058.29	Moderate	No	73.49	\$74,200	\$54,530	\$47,176	2315	51.36	1189	180	284
37	119	0058.30	Middle	No	94.77	\$74,200	\$70,319	\$60,833	3519	26.31	926	1113	1460
37	119	0058.31	Middle	No	117.60	\$74,200	\$87,259	\$75,486	5079	28.45	1445	711	1101

* Will automatically be included in the 2021 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2020 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2020 Est. Tract Median Family Income	2015 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
37	119	0058.32	Upper	No	296.34	\$74,200	\$219,884	\$190,217	2925	25.30	740	713	765
37	119	0058.33	Upper	No	161.38	\$74,200	\$119,744	\$103,590	5027	6.82	343	1527	1555
37	119	0058.34	Middle	No	107.75	\$74,200	\$79,951	\$69,167	4429	30.64	1357	1107	1373
37	119	0058.35	Upper	No	161.81	\$74,200	\$120,063	\$103,864	2833	11.93	338	949	1038
37	119	0058.36	Upper	No	143.08	\$74,200	\$106,165	\$91,841	4108	36.76	1510	1056	1408
37	119	0058.37	Upper	No	188.90	\$74,200	\$140,164	\$121,250	6840	36.11	2470	1659	1428
37	119	0058.38	Upper	No	176.31	\$74,200	\$130,822	\$113,172	7902	43.69	3452	2065	2392
37	119	0058.39	Upper	No	177.77	\$74,200	\$131,905	\$114,107	2744	20.74	569	497	563
37	119	0058.40	Upper	No	182.30	\$74,200	\$135,267	\$117,016	2498	19.42	485	599	649
37	119	0058.41	Upper	No	227.34	\$74,200	\$168,686	\$145,929	6335	28.30	1793	1505	1664
37	119	0058.42	Upper	No	143.65	\$74,200	\$106,588	\$92,210	6669	30.80	2054	2005	2314
37	119	0058.43	Upper	No	128.30	\$74,200	\$95,199	\$82,358	3183	27.84	886	891	1072
37	119	0058.44	Upper	No	200.27	\$74,200	\$148,600	\$128,553	8010	29.69	2378	2117	2394
37	119	0058.45	Upper	No	191.09	\$74,200	\$141,789	\$122,656	4397	42.44	1866	1057	1328
37	119	0058.46	Upper	No	255.52	\$74,200	\$189,596	\$164,013	3915	16.88	661	1270	1336
37	119	0058.47	Upper	No	188.27	\$74,200	\$139,696	\$120,850	4469	25.89	1157	1337	1503
37	119	0058.48	Upper	No	206.84	\$74,200	\$153,475	\$132,765	5577	19.17	1069	1665	1735
37	119	0059.06	Moderate	No	70.74	\$74,200	\$52,489	\$45,406	4005	49.01	1963	1114	1813
37	119	0059.07	Upper	No	140.58	\$74,200	\$104,310	\$90,238	5005	54.03	2704	1435	1667
37	119	0059.08	Upper	No	196.69	\$74,200	\$145,944	\$126,250	1490	20.40	304	587	687
37	119	0059.09	Middle	No	111.41	\$74,200	\$82,666	\$71,512	7686	70.14	5391	1642	2120
37	119	0059.10	Upper	No	121.93	\$74,200	\$90,472	\$78,268	5244	61.69	3235	882	1162
37	119	0059.11	Upper	No	148.41	\$74,200	\$110,120	\$95,265	5093	35.11	1788	1579	1907
37	119	0059.12	Middle	No	94.69	\$74,200	\$70,260	\$60,781	4957	72.58	3598	1183	1509
37	119	0059.13	Middle	No	102.64	\$74,200	\$76,159	\$65,882	6724	69.29	4659	1547	1934
37	119	0059.14	Middle	No	89.41	\$74,200	\$66,342	\$57,395	5908	60.77	3590	1368	2142
37	119	0059.15	Upper	No	121.50	\$74,200	\$90,153	\$77,988	2152	61.38	1321	249	418
37	119	0059.16	Moderate	No	58.55	\$74,200	\$43,444	\$37,586	2178	88.11	1919	180	398

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2020 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2020 Est. Tract Median Family Income	2015 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
37	119	0059.17	Upper	No	122.05	\$74,200	\$90,561	\$78,345	5911	52.95	3130	1440	1823
37	119	0059.18	Middle	No	108.79	\$74,200	\$80,722	\$69,830	3726	61.92	2307	985	1333
37	119	0060.05	Middle	No	104.04	\$74,200	\$77,198	\$66,786	2717	55.80	1516	852	1173
37	119	0060.06	Moderate	No	76.30	\$74,200	\$56,615	\$48,979	6490	64.90	4212	1639	2244
37	119	0060.07	Middle	No	115.86	\$74,200	\$85,968	\$74,370	7232	56.15	4061	2268	2672
37	119	0060.08	Middle	No	112.77	\$74,200	\$83,675	\$72,386	3881	54.16	2102	1139	1488
37	119	0060.09	Middle	No	118.12	\$74,200	\$87,645	\$75,822	2687	53.74	1444	748	1226
37	119	0060.10	Middle	No	82.13	\$74,200	\$60,940	\$52,723	6951	70.88	4927	1575	2600
37	119	0061.03	Upper	No	153.36	\$74,200	\$113,793	\$98,438	3748	37.41	1402	1011	1304
37	119	0061.04	Middle	No	90.98	\$74,200	\$67,507	\$58,400	9268	58.82	5451	2304	3313
37	119	0061.05	Middle	No	112.95	\$74,200	\$83,809	\$72,500	3128	60.93	1906	720	1058
37	119	0061.06	Middle	No	112.38	\$74,200	\$83,386	\$72,135	3643	50.21	1829	1046	1333
37	119	0061.07	Upper	No	132.45	\$74,200	\$98,278	\$85,016	4834	63.59	3074	980	1361
37	119	0061.08	Middle	No	96.93	\$74,200	\$71,922	\$62,222	4558	78.89	3596	1164	1617
37	119	0061.09	Middle	No	80.37	\$74,200	\$59,635	\$51,588	4503	90.01	4053	717	1173
37	119	0062.03	Upper	No	177.44	\$74,200	\$131,660	\$113,897	4939	5.22	258	1614	1947
37	119	0062.04	Upper	No	219.41	\$74,200	\$162,802	\$140,833	7291	8.12	592	2486	3270
37	119	0062.08	Middle	No	117.68	\$74,200	\$87,319	\$75,536	2774	24.26	673	462	718
37	119	0062.09	Upper	No	143.13	\$74,200	\$106,202	\$91,875	3893	17.08	665	717	895
37	119	0062.10	Upper	No	204.12	\$74,200	\$151,457	\$131,019	4347	11.78	512	1164	1446
37	119	0062.11	Upper	No	192.72	\$74,200	\$142,998	\$123,705	6048	14.07	851	1765	1757
37	119	0062.12	Upper	No	157.98	\$74,200	\$117,221	\$101,406	3398	29.13	990	776	935
37	119	0062.13	Upper	No	175.32	\$74,200	\$130,087	\$112,537	6144	16.96	1042	1835	2158
37	119	0062.14	Upper	No	131.77	\$74,200	\$97,773	\$84,583	4440	15.70	697	1321	1537
37	119	0062.15	Middle	No	109.34	\$74,200	\$81,130	\$70,184	4590	32.57	1495	1232	1725
37	119	0063.02	Upper	No	143.97	\$74,200	\$106,826	\$92,415	7122	31.63	2253	1995	2417
37	119	0063.03	Upper	No	136.08	\$74,200	\$100,971	\$87,350	5283	18.38	971	1445	1789
37	119	0063.04	Upper	No	185.07	\$74,200	\$137,322	\$118,794	6165	17.81	1098	1666	2166
37	119	0064.03	Upper	No	157.74	\$74,200	\$117,043	\$101,250	5886	30.24	1780	1025	1428

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2020 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2020 Est. Tract Median Family Income	2015 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
37	119	0064.04	Upper	No	269.98	\$74,200	\$200,325	\$173,295	5270	12.71	670	1570	1742
37	119	0064.05	Upper	No	148.58	\$74,200	\$110,246	\$95,375	3423	19.92	682	816	1180
37	119	0064.06	Upper	No	127.59	\$74,200	\$94,672	\$81,902	6397	24.06	1539	1685	2266
37	119	0064.07	Upper	No	173.09	\$74,200	\$128,433	\$111,103	4000	19.70	788	970	1319
37	119	9801.00	Unknown	No	0.00	\$74,200	\$0	\$0	0	0.00	0	0	0
37	119	9802.00	Unknown	No	0.00	\$74,200	\$0	\$0	0	0.00	0	0	0
37	119	9803.00	Unknown	No	0.00	\$74,200	\$0	\$0	0	0.00	0	0	7

* Will automatically be included in the 2021 Distressed or Underserved Tract List

CRA Disclosure Statement

Loans by County

Small Business Loans - Originations

Institution: SOUTHERN FIRST BANK

Respondent ID: 0000035295

Agency: FDIC - 3

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)
BROWARD COUNTY (011), FL										
MSA 22744										
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	1	150	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	150	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: SOUTHERN FIRST BANK

Respondent ID: 0000035295

Agency: FDIC - 3

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	1	150	0	0	1	100	0	0
STATE TOTAL	1	100	1	150	0	0	1	100	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)
BARROW COUNTY (013), 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	51	1	130	0	0	2	181	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	51	1	130	0	0	2	181	0	0
CLAYTON COUNTY (063), GA										
MSA 12060										
Outside Assessment Area										
Low Income	0	0	0	0	1	500	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	500	0	0	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)
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%	0	0	0	0	1	400	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	75	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	1	75	0	0	1	400	0	0	0	0
COLUMBIA COUNTY (073), GA										
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	1	559	1	559	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	559	1	559	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)
DEKALB COUNTY (089), GA 2/										
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	1	502	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	2	881	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	3	1,383	0	0	0	0
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	1	944	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	944	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

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)
FULTON COUNTY (121), GA 2/										
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	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%	2	200	0	0	2	1,270	2	1,095	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	0	0	2	1,270	2	1,095	0	0
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

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

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)
Median Family Income ≥ 120%	2	100	0	0	3	1,520	2	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	2	100	0	0	3	1,520	2	100	0	0
Totals For County: (121) 2/										
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%	4	300	0	0	5	2,790	4	1,195	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	4	300	0	0	5	2,790	4	1,195	0	0
HALL COUNTY (139), GA										
MSA 23580										
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	445	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	445	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

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)
OCONEE COUNTY (219), GA										
MSA 12020										
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	25	0	0	0	0	1	25	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	0	0	1	25	0	0
TOTAL INSIDE AA IN STATE	2	200	0	0	2	1,270	2	1,095	0	0
TOTAL OUTSIDE AA IN STATE	5	251	1	130	11	5,751	6	865	0	0
STATE TOTAL	7	451	1	130	13	7,021	8	1,960	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: SOUTHERN FIRST BANK

Respondent ID: 0000035295

Agency: FDIC - 3

State: NEW JERSEY (34)

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)
ESSEX COUNTY (013), NJ										
MSA 35084										
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	84	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	1	84	0	0	0	0	0	0	0	0
MERCER COUNTY (021), NJ										
MSA 45940										
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	53	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	53	0	0	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	2	137	0	0	0	0	0	0	0	0
STATE TOTAL	2	137	0	0	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: SOUTHERN FIRST BANK

Respondent ID: 0000035295

Agency: FDIC - 3

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)
BUNCOMBE COUNTY (021), NC										
MSA 11700										
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	319	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	319	0	0	0	0
DURHAM COUNTY (063), NC										
MSA 20500										
Outside Assessment Area										
Low Income	0	0	0	0	1	271	1	271	0	0
Moderate Income	1	14	0	0	2	1,428	2	639	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	100	0	0	1	935	2	1,035	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	114	0	0	4	2,634	5	1,945	0	0
FORSYTH COUNTY (067), 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	0	0	0	0	0	0
Upper Income	1	100	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

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: SOUTHERN FIRST BANK

Respondent ID: 0000035295

Agency: FDIC - 3

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 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	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	2	700	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	1,000	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	0	0	3	1,700	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: SOUTHERN FIRST BANK

Respondent ID: 0000035295

Agency: FDIC - 3

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										
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	0	0	1	554	1	554	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	554	1	554	0	0
NEW HANOVER COUNTY (129), NC										
MSA 48900										
Outside Assessment Area										
Low Income	0	0	0	0	1	300	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	300	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: SOUTHERN FIRST BANK

Respondent ID: 0000035295

Agency: FDIC - 3

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	1	23	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	23	0	0	0	0	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	0	0	0	0	0	0	0	0
Upper Income	1	100	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
SURRY COUNTY (171), 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	685	1	685	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	685	1	685	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: SOUTHERN FIRST BANK

Respondent ID: 0000035295

Agency: FDIC - 3

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)
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	0	0	0	0	0	0
Upper Income	1	51	0	0	0	0	1	51	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	51	0	0	0	0	1	51	0	0
WAKE COUNTY (183), NC										
MSA 39580										
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	1	268	0	0	0	0
Median Family Income 60-70%	2	150	2	400	1	1,000	1	50	0	0
Median Family Income 70-80%	1	80	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	2	1,175	0	0	0	0
Median Family Income 90-100%	1	100	0	0	1	757	2	857	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	1	350	0	0	0	0
Median Family Income ≥ 120%	4	285	2	385	4	1,516	6	1,166	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	8	615	4	785	10	5,066	9	2,073	0	0
TOTAL INSIDE AA IN STATE	8	615	4	785	13	6,766	9	2,073	0	0
TOTAL OUTSIDE AA IN STATE	6	388	0	0	8	4,492	8	3,235	0	0
STATE TOTAL	14	1,003	4	785	21	11,258	17	5,308	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: SOUTHERN FIRST BANK

Respondent ID: 0000035295

Agency: FDIC - 3

State: PENNSYLVANIA (42)

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)
NORTHAMPTON COUNTY (095), PA										
MSA 10900										
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	83	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	83	0	0	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	1	83	0	0	0	0	0	0	0	0
STATE TOTAL	1	83	0	0	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

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)
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	1	195	0	0	1	195	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	1	195	0	0
ANDERSON COUNTY (007), 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	11	443	2	375	2	1,092	7	846	0	0
Upper Income	2	75	1	128	1	575	2	625	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	13	518	3	503	3	1,667	9	1,471	0	0
BEAUFORT COUNTY (013), SC										
MSA 25940										
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	310	1	310	0	0
Upper Income	1	50	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	50	0	0	1	310	1	310	0	0

Footnote:

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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)
BERKELEY COUNTY (015), SC										
MSA 16700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	160	1	360	0	0	0	0
Middle Income	3	81	2	383	3	1,975	5	1,279	0	0
Upper Income	4	224	2	375	2	1,100	5	1,225	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	305	5	918	6	3,435	10	2,504	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	2	61	1	248	0	0	0	0	0	0
Middle Income	2	95	0	0	0	0	1	10	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	4	156	1	248	0	0	1	10	0	0
CHARLESTON COUNTY (019), SC										
MSA 16700										
Inside AA 0001										
Low Income	8	447	1	150	6	3,459	7	2,112	0	0
Moderate Income	9	696	8	1,401	4	2,484	9	1,966	0	0
Middle Income	9	477	4	788	8	5,550	9	2,631	0	0
Upper Income	36	2,081	9	1,830	21	11,795	27	5,450	0	0
Income Not Known	1	60	3	550	1	650	3	860	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	63	3,761	25	4,719	40	23,938	55	13,019	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

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)
DORCHESTER COUNTY (035), SC										
MSA 16700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	53	0	0	4	3,040	3	1,415	0	0
Middle Income	0	0	2	290	4	2,183	2	1,140	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	53	2	290	8	5,223	5	2,555	0	0
EDGEFIELD COUNTY (037), 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	1	208	0	0	1	208	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	208	0	0	1	208	0	0
FAIRFIELD COUNTY (039), SC										
MSA 17900										
Outside Assessment Area										
Low Income	0	0	0	0	1	331	0	0	0	0
Moderate Income	0	0	1	201	1	325	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	201	2	656	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

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)
FLORENCE COUNTY (041), SC										
MSA 22500										
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	252	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	252	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	1	65	0	0	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	1	65	0	0	1	400	0	0	0	0
GREENVILLE COUNTY (045), SC										
MSA 24860										
Inside AA 0001										
Low Income	8	485	7	1,179	8	5,043	10	2,206	0	0
Moderate Income	16	1,006	6	1,068	7	3,355	11	1,858	0	0
Middle Income	25	1,358	12	2,060	21	9,616	20	4,649	0	0
Upper Income	118	6,591	51	9,228	45	23,890	91	14,173	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	167	9,440	76	13,535	81	41,904	132	22,886	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

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)
HAMPTON COUNTY (049), 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	106	1	550	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	106	1	550	0	0	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	1	25	1	250	0	0	0	0	0	0
Middle Income	1	41	1	250	0	0	1	41	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	66	2	500	0	0	1	41	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	2	80	1	150	1	325	4	555	0	0
Middle Income	1	50	0	0	1	400	2	450	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	130	1	150	2	725	6	1,005	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

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)
LEXINGTON COUNTY (063), SC										
MSA 17900										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	166	2	500	2	948	4	166	0	0
Middle Income	18	853	5	805	12	7,328	10	2,294	0	0
Upper Income	13	582	8	1,431	8	3,056	11	1,430	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	35	1,601	15	2,736	22	11,332	25	3,890	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	100	0	0	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	1	100	0	0	0	0	1	100	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	0	0	0	0	0	0	0	0
Upper Income	0	0	1	120	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	120	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

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)
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	177	4	1,989	1	538	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	177	4	1,989	1	538	0	0
RICHLAND COUNTY (079), SC										
MSA 17900										
Inside AA 0001										
Low Income	9	439	2	377	9	4,548	6	1,640	0	0
Moderate Income	6	211	7	1,391	9	5,844	4	1,243	0	0
Middle Income	10	574	8	1,466	6	2,252	11	2,652	0	0
Upper Income	24	1,326	14	2,733	10	5,357	21	5,086	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	49	2,550	31	5,967	34	18,001	42	10,621	0	0
SALUDA COUNTY (081), 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	58	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	58	0	0	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

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)
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	0	0	0	0	0	0	0	0
Middle Income	1	50	3	599	2	781	1	500	0	0
Upper Income	1	56	0	0	4	2,429	2	924	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	106	3	599	6	3,210	3	1,424	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	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
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	0	0	1	500	1	500	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
TOTAL INSIDE AA IN STATE	314	17,352	147	26,957	177	95,175	254	50,416	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

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	37	1,607	23	4,215	37	19,317	41	10,861	0	0
STATE TOTAL	351	18,959	170	31,172	214	114,492	295	61,277	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: SOUTHERN FIRST BANK

Respondent ID: 0000035295

Agency: FDIC - 3

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 COUNTY (059), VA										
MSA 47894										
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	250	0	0	1	250	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	1	250	0	0
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	0	0	0	0	0	0	0	0	0	0
Upper Income	1	20	0	0	0	0	1	20	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	20	0	0	0	0	1	20	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	20	1	250	0	0	2	270	0	0
STATE TOTAL	1	20	1	250	0	0	2	270	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000035295

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

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 ACROSS ALL STATES										
TOTAL INSIDE AA	324	18,167	151	27,742	192	103,211	265	53,584	0	0
TOTAL OUTSIDE AA	53	2,586	26	4,745	56	29,560	58	15,331	0	0
TOTAL INSIDE & OUTSIDE	377	20,753	177	32,487	248	132,771	323	68,915	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Farm 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 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)
CHARLESTON COUNTY (019), SC										
MSA 16700										
Inside AA 0001										
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	2	351	0	0	1	181	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	351	0	0	1	181	0	0
GREENVILLE COUNTY (045), SC										
MSA 24860										
Inside AA 0001										
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	440	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	440	0	0	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	70	0	0	0	0	1	70	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	70	0	0	0	0	1	70	0	0

Loans by County

Small Farm 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 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)
RICHLAND COUNTY (079), SC										
MSA 17900										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	137	0	0	0	0	0	0
Middle Income	1	40	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	2	932	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	1	137	2	932	0	0	0	0
WILLIAMSBURG COUNTY (089), 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	285	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	285	0	0	0	0
TOTAL INSIDE AA IN STATE	1	40	3	488	3	1,372	1	181	0	0
TOTAL OUTSIDE AA IN STATE	1	70	0	0	1	285	1	70	0	0
STATE TOTAL	2	110	3	488	4	1,657	2	251	0	0

Loans by County

Small Farm Loans - Originations

Institution: SOUTHERN FIRST BANK

Respondent ID: 0000035295

Agency: FDIC - 3

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 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)
RUTHERFORD COUNTY (149), TN										
MSA 34980										
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	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
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	150	0	0	0	0	0	0
STATE TOTAL	0	0	1	150	0	0	0	0	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	1	40	3	488	3	1,372	1	181	0	0
TOTAL OUTSIDE AA	1	70	1	150	1	285	1	70	0	0
TOTAL INSIDE & OUTSIDE	2	110	4	638	4	1,657	2	251	0	0

2018 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: SOUTHERN FIRST BANK

PAGE: 1 OF 1

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 2/	4	1,470	2	1,095	0	0
NC - GUILFORD COUNTY (081) - MSA 24660	3	1,700	0	0	0	0
NC - WAKE COUNTY (183) - MSA 39580	22	6,466	9	2,073	0	0
SC - CHARLESTON COUNTY (019) - MSA 16700	128	32,418	55	13,019	0	0
SC - GREENVILLE COUNTY (045) - MSA 24860	324	64,879	132	22,886	0	0
SC - LEXINGTON COUNTY (063) - MSA 17900	72	15,669	25	3,890	0	0
SC - RICHLAND COUNTY (079) - MSA 17900	114	26,518	42	10,621	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2018 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 - CHARLESTON COUNTY (019) - MSA 16700	2	351	1	181	0	0
SC - GREENVILLE COUNTY (045) - MSA 24860	1	440	0	0	0	0
SC - RICHLAND COUNTY (079) - MSA 17900	4	1,109	0	0	0	0

Memo Item: Loans by Affiliates				
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	7	1,358	0	0
Purchased	0	0	0	0
Total	7	1,358	0	0
Consortium/Third Party Loans (optional)				

2018 Institution Disclosure Statement - Table 6

PAGE: 1 OF 13

Assessment Area(s) by Tract

Respondent ID: 0000035295

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

ASSESSMENT AREA - 0001

DEKALB COUNTY (089), GA 2/

MSA: 12060

Median Family Income 40-50%

0214.17*

Median Family Income 50-60%

0214.13* 0214.14*

Median Family Income 90-100%

0214.16*

Median Family Income >= 120%

0211.02* 0214.05* 0214.11* 0214.15*

FULTON COUNTY (121), GA 2/

MSA: 12060

Median Family Income 70-80%

0094.03*

Median Family Income >= 120%

0094.04* 0095.02 0096.01* 0096.02* 0096.03 0099.00* 0100.01 0100.02*

GUILFORD COUNTY (081), NC

MSA: 24660

Median Family Income 20-30%

0114.00* 0139.00*

Median Family Income 40-50%

0111.01* 0126.08* 0127.06* 0127.07* 0140.00* 0142.00* 0143.00* 0145.03*

Median Family Income 50-60%

0101.00* 0103.00* 0110.00* 0111.02* 0112.00* 0113.00* 0115.00* 0119.05* 0126.01* 0126.11* 0127.05*

0136.01* 0138.00* 0145.02*

Median Family Income 60-70%

0102.00* 0119.04* 0126.12* 0127.04* 0144.11* 0145.01* 0154.02* 0157.05* 0161.02*

Median Family Income 70-80%

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2018 Institution Disclosure Statement - Table 6

PAGE: 2 OF 13

Assessment Area(s) by Tract

Respondent ID: 0000035295

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

0116.01* 0116.02* 0126.04* 0136.02* 0144.06* 0144.08* 0144.10*
Median Family Income 80-90%

0107.02* 0125.04* 0128.04* 0144.09* 0155.00* 0160.11 0164.10* 0167.01*
Median Family Income 90-100%

0126.07* 0126.09* 0126.10* 0126.17* 0128.05* 0161.03* 0164.05
Median Family Income 100-110%

0106.01* 0128.03* 0160.10* 0163.06* 0165.03* 0167.02* 0168.00* 0170.00*
Median Family Income 110-120%

0109.00* 0125.08* 0144.07* 0151.00* 0152.00* 0153.00* 0154.01* 0157.03* 0160.06* 0165.05* 0166.00*
0169.00*
Median Family Income >= 120%

0104.01* 0104.03* 0104.04* 0105.00* 0106.02* 0107.01* 0108.00* 0125.03* 0125.05* 0125.09* 0125.10*
0125.11* 0127.03* 0137.00* 0144.12* 0156.00* 0157.04* 0157.06* 0157.07* 0158.00* 0159.01* 0159.02*
0160.03* 0160.05* 0160.07* 0160.08* 0160.09* 0161.01* 0162.01* 0162.03* 0162.04* 0162.05* 0163.03*
0163.04* 0163.05* 0164.06* 0164.07* 0164.08* 0164.09* 0165.02* 0165.06* 0171.00* 0172.00*
Median Family Income Not Known

9801.00*
WAKE COUNTY (183), NC
MSA: 39580
Median Family Income 20-30%

0509.00* 0524.08*
Median Family Income 30-40%

0508.00* 0511.01* 0520.01*
Median Family Income 40-50%

0506.00* 0520.02* 0524.06* 0524.09* 0540.08* 0540.18* 0545.00*
Median Family Income 50-60%

0519.00* 0524.07* 0527.04* 0527.06* 0535.17
Median Family Income 60-70%

0505.00* 0507.00* 0521.01* 0521.02* 0523.01* 0527.01 0528.03* 0528.06* 0535.19 0537.13* 0540.04*
0540.14* 0541.06* 0541.08* 0541.12* 0544.04*

Footnote:

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2018 Institution Disclosure Statement - Table 6

PAGE: 3 OF 13

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 70-80%

0523.02* 0527.05* 0527.07* 0528.07* 0528.08* 0528.09* 0531.07* 0535.13* 0535.20* 0540.01* 0540.06
0540.17* 0542.05* 0543.02* 0544.03*

Median Family Income 80-90%

0510.00* 0525.07* 0528.02* 0530.08 0530.09* 0531.08 0534.17* 0535.07* 0537.26* 0540.15* 0541.04*
0541.11* 0541.13* 0542.04* 0543.01*

Median Family Income 90-100%

0529.01* 0531.09* 0531.11* 0535.24* 0537.07* 0537.16* 0541.05* 0541.15* 0542.06 0542.10* 0544.02*

Median Family Income 100-110%

0524.01* 0525.05* 0526.02* 0528.01* 0529.02* 0529.04* 0530.03* 0531.05* 0531.06* 0531.10* 0532.04*
0532.06* 0535.16* 0536.09* 0537.23* 0540.07* 0541.14* 0542.08*

Median Family Income 110-120%

0514.00* 0525.04* 0534.18* 0534.20 0535.06* 0535.18* 0536.06* 0537.09* 0537.14* 0540.16* 0541.09*
0541.10* 0542.11*

Median Family Income >= 120%

0501.00 0503.00* 0504.00* 0512.00* 0515.01 0515.02* 0516.00* 0517.00* 0518.00* 0524.04* 0525.03
0525.06* 0526.01* 0526.03* 0529.03* 0530.04* 0530.05* 0530.06* 0530.07* 0532.01* 0532.02* 0532.03*
0532.05* 0532.07* 0534.05* 0534.08* 0534.09* 0534.10* 0534.11* 0534.12* 0534.13* 0534.14* 0534.15*
0534.16 0534.19* 0534.21* 0534.22* 0534.23* 0534.24* 0534.25* 0535.05* 0535.09* 0535.12* 0535.21*
0535.22* 0535.23 0535.25* 0536.01* 0536.02* 0536.03* 0536.04* 0536.05* 0536.07* 0536.08* 0536.10*
0537.11 0537.12* 0537.15* 0537.17* 0537.18* 0537.19* 0537.20* 0537.21* 0537.22 0537.24* 0537.25*
0538.03* 0538.04* 0538.05* 0538.06* 0538.07* 0538.08* 0539.00* 0540.11* 0540.12* 0540.13* 0542.03*
0542.07* 0542.09*

Median Family Income Not Known

0511.02* 9801.00* 9802.00*

CHARLESTON COUNTY (019), SC

MSA: 16700

Low Income

0009.00 0010.00 0031.04 0031.05* 0031.10* 0033.00* 0034.00 0037.00* 0038.00* 0040.00* 0044.00*

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Assessment Area(s) by Tract

Institution: SOUTHERN FIRST BANK

Respondent ID: 0000035295

Agency: FDIC - 3

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2018 Institution Disclosure Statement - Table 6

PAGE: 5 OF 13

Assessment Area(s) by Tract

Respondent ID: 0000035295

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

0021.03 0024.02* 0024.04* 0025.06* 0026.06* 0026.08 0026.09 0027.01 0028.03 0028.04* 0028.05
0028.08 0028.11 0028.12 0028.13 0028.14 0028.15 0028.16 0029.05 0030.08 0030.09 0030.10
0030.11* 0030.15 0038.01* 0042.00

LEXINGTON COUNTY (063), SC

MSA: 17900

Moderate Income

0201.00* 0205.05 0205.09* 0207.03 0207.05* 0207.06 0207.08* 0208.02* 0208.04* 0208.05* 0209.03*
0209.05* 0209.08* 0210.18* 0211.11* 0213.07* 0214.02* 0214.03*

Middle Income

0202.01 0202.02* 0203.00 0205.06 0205.07 0205.10* 0205.11* 0206.01 0206.02 0206.05 0207.07*
0208.01* 0208.03* 0209.04 0209.06* 0209.07* 0210.09* 0210.17 0210.23* 0210.29 0210.30* 0210.33*
0211.09 0212.04 0213.04 0213.05* 0213.06 0213.08* 0214.04*

Upper Income

0205.08 0206.04* 0210.14 0210.19* 0210.20* 0210.21 0210.22* 0210.24 0210.25 0210.26 0210.27
0210.28* 0210.31 0210.32 0210.34* 0211.06 0211.10* 0211.12 0211.13* 0211.14 0211.15 0211.16
0212.03* 0212.05* 0212.06* 0213.03

Income Not Known

9801.00*

RICHLAND COUNTY (079), SC

MSA: 17900

Low Income

0001.00 0003.00* 0005.00* 0009.00* 0010.00* 0013.00 0026.03* 0026.04* 0031.00 0104.11* 0104.13
0106.00* 0108.05* 0109.00* 0110.00

Moderate Income

0002.00* 0011.00 0028.00 0103.04* 0104.03* 0104.07* 0104.09* 0104.10 0104.12* 0105.01* 0105.02*
0107.01* 0107.03* 0108.03* 0113.03* 0113.04* 0113.05* 0116.07 0116.08* 0117.01 0117.02 0118.00

Middle Income

0004.00* 0016.00 0022.00 0026.02* 0030.00 0103.05* 0107.02* 0108.04* 0111.01 0113.01 0114.04
0114.12 0114.14* 0114.17* 0114.18 0114.19* 0115.02* 0116.06* 0119.01* 0119.02 0120.00

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2018 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: SOUTHERN FIRST BANK

Respondent ID: 0000035295

Agency: FDIC - 3

Upper Income

0006.00* 0007.00 0012.00 0021.00 0023.00 0024.00 0025.00 0027.00 0029.00* 0101.02 0101.03*
0101.04 0102.00 0103.06 0103.07 0103.08 0103.09* 0111.02* 0112.01 0112.02 0114.07* 0114.11*
0114.13* 0114.15* 0114.16* 0116.03 0116.04

Income Not Known

0104.08* 0108.06* 0115.01* 9801.00*

OUTSIDE ASSESSMENT AREA

BROWARD COUNTY (011), FL

MSA: 22744

Median Family Income 110-120%

0802.00

PALM BEACH COUNTY (099), FL

MSA: 48424

Median Family Income >= 120%

0070.08

BARROW COUNTY (013), GA

MSA: 12060

Middle Income

1803.01

CLAYTON COUNTY (063), GA

MSA: 12060

Low Income

0402.02

COBB COUNTY (067), GA

MSA: 12060

Median Family Income 100-110%

0303.45

Median Family Income >= 120%

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2018 Institution Disclosure Statement - Table 6

PAGE: 7 OF 13

Assessment Area(s) by Tract

Respondent ID: 0000035295

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

0301.01

COLUMBIA COUNTY (073), GA

MSA: 12260

Upper Income

0303.09

DEKALB COUNTY (089), GA 2/

MSA: 12060

Median Family Income 50-60%

0220.05

Median Family Income >= 120%

0224.03 0226.00

FORSYTH COUNTY (117), GA

MSA: 12060

Upper Income

1306.03

FULTON COUNTY (121), GA 2/

MSA: 12060

Median Family Income >= 120%

0004.00 0029.00 0089.02 0098.01 0101.10

HALL COUNTY (139), GA

MSA: 23580

Upper Income

0015.02

OCONEE COUNTY (219), GA

MSA: 12020

Upper Income

0301.00

ESSEX COUNTY (013), NJ

Footnote:

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2018 Institution Disclosure Statement - Table 6

PAGE: 8 OF 13

Assessment Area(s) by Tract

Respondent ID: 0000035295

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

MSA: 35084

Median Family Income >= 120%

0206.00

MERCER COUNTY (021), NJ

MSA: 45940

Middle Income

0030.04

0016.00

DURHAM COUNTY (063), NC

MSA: 20500

Low Income

0023.00

Moderate Income

0001.02 0013.03 0020.15

Upper Income

0017.07

FORSYTH COUNTY (067), NC

MSA: 49180

Upper Income

0012.00

MECKLENBURG COUNTY (119), NC

MSA: 16740

Median Family Income >= 120%

0058.48

NEW HANOVER COUNTY (129), NC

MSA: 48900

Low Income

0110.00

ORANGE COUNTY (135), NC

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2018 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: SOUTHERN FIRST BANK

Respondent ID: 0000035295

Agency: FDIC - 3

MSA: 20500
Upper Income
0107.06
STOKES COUNTY (169), NC
MSA: 49180
Upper Income
0705.03
SURRY COUNTY (171), NC
MSA: NA
Middle Income
9312.00
TRANSYLVANIA COUNTY (175), NC
MSA: NA
Upper Income
9604.02
NORTHAMPTON COUNTY (095), PA
MSA: 10900
Upper Income
0169.02
AIKEN COUNTY (003), SC
MSA: 12260
Upper Income
0212.01
ANDERSON COUNTY (007), SC
MSA: 24860
Middle Income
0002.00 0010.00 0101.02 0102.00 0106.00 0107.00 0109.00
Upper Income

Footnote:
2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2018 Institution Disclosure Statement - Table 6

PAGE: 10 OF 13

Assessment Area(s) by Tract

Respondent ID: 0000035295

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

0101.03 0101.04 0105.00

BEAUFORT COUNTY (013), SC

MSA: 25940

Middle Income

0005.02

Upper Income

0022.02

BERKELEY COUNTY (015), SC

MSA: 16700

Moderate Income

0201.02 0210.00

Middle Income

0204.05 0205.03 0207.07 0207.13 0207.14 0207.15 0207.20

Upper Income

0204.03 0204.04 0206.00 0207.22

CALHOUN COUNTY (017), SC

MSA: 17900

Moderate Income

9504.00

Middle Income

9501.00

DORCHESTER COUNTY (035), SC

MSA: 16700

Moderate Income

0103.00 0107.00 0108.18

Middle Income

0105.04 0105.05 0108.08 0108.13 0108.16

EDGEFIELD COUNTY (037), SC

MSA: 12260

Footnote:

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2018 Institution Disclosure Statement - Table 6

PAGE: 11 OF 13

Assessment Area(s) by Tract

Respondent ID: 0000035295

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

Middle Income

9705.01

FAIRFIELD COUNTY (039), SC

MSA: 17900

Low Income

9604.00

Moderate Income

9602.00

FLORENCE COUNTY (041), SC

MSA: 22500

Middle Income

0011.00

GEORGETOWN COUNTY (043), SC

MSA: NA

Upper Income

9203.02 9205.01

HAMPTON COUNTY (049), SC

MSA: NA

Middle Income

9202.00 9204.00

KERSHAW COUNTY (055), SC

MSA: 17900

Moderate Income

9706.01 9707.00

Middle Income

9704.01 9704.03 9709.04

LAURENS COUNTY (059), SC

MSA: 24860

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2018 Institution Disclosure Statement - Table 6

PAGE: 12 OF 13

Assessment Area(s) by Tract

Respondent ID: 0000035295

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

Moderate Income

9201.01 9203.02 9204.00

Middle Income

9203.01

NEWBERRY COUNTY (071), SC

MSA: NA

Upper Income

9506.01

OCONEE COUNTY (073), SC

MSA: NA

Upper Income

0303.00

PICKENS COUNTY (077), SC

MSA: 24860

Middle Income

0102.00 0106.02 0108.04

SALUDA COUNTY (081), SC

MSA: 17900

Middle Income

9601.00

SPARTANBURG COUNTY (083), SC

MSA: 43900

Middle Income

0220.07 0231.02

Upper Income

0212.00 0232.01 0234.04

SUMTER COUNTY (085), SC

MSA: 44940

Footnote:

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2018 Institution Disclosure Statement - Table 6

PAGE: 13 OF 13

Assessment Area(s) by Tract

Respondent ID: 0000035295

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

Middle Income

0001.00

WILLIAMSBURG COUNTY (089), SC

MSA: NA

Middle Income

9709.00

YORK COUNTY (091), SC

MSA: 16740

Middle Income

0617.05

RUTHERFORD COUNTY (149), TN

MSA: 34980

Upper Income

0410.00

FAIRFAX COUNTY (059), VA

MSA: 47894

Median Family Income >= 120%

4922.02

FAIRFAX CITY (600), VA

MSA: 47894

Upper Income

3003.00

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2018 Institution Disclosure Statement - Table E-1

PAGE: 1 OF 1

Error Status Information

Respondent ID: 0000035295

Institution: SOUTHERN FIRST BANK

Agency: FDIC - 3

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity ¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	305	305	0	0.00%
Small Farm Loans	9	9	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	23	23	0	0.00%
Total	339	339	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

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)
CLAYTON COUNTY (063), GA										
MSA 12060										
Outside Assessment Area										
Low Income	0	0	0	0	2	1,375	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	1,375	0	0	0	0
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%	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%	2	100	1	109	2	1,474	1	25	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	100	1	109	2	1,474	1	25	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)
DEKALB COUNTY (089), GA 2/										
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%	1	100	0	0	0	0	1	100	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	79	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	2	179	0	0	0	0	1	100	0	0
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	200	0	0	1	200	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

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

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)
Median Family Income ≥ 120%	2	73	3	442	2	917	1	50	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	73	4	642	2	917	2	250	0	0
Totals For County: (089) 2/										
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	0	0	0	0	1	100	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	200	0	0	1	200	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%	3	152	3	442	2	917	1	50	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	4	252	4	642	2	917	3	350	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

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)
FULTON COUNTY (121), GA 2/										
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	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%	4	285	3	539	9	4,755	7	1,861	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	4	285	3	539	9	4,755	7	1,861	0	0
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	1	850	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	168	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	1	450	0	0	0	0
Median Family Income 90-100%	1	50	0	0	1	422	1	50	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

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

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)
Median Family Income ≥ 120%	4	350	11	1,778	11	6,842	8	1,934	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	400	12	1,946	14	8,564	9	1,984	0	0
Totals For County: (121) 2/										
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	1	850	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	168	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	1	450	0	0	0	0
Median Family Income 90-100%	1	50	0	0	1	422	1	50	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%	8	635	14	2,317	20	11,597	15	3,795	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	9	685	15	2,485	23	13,319	16	3,845	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

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)
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	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	2	274	0	0	1	150	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	2	274	0	0	1	150	0	0
HALL COUNTY (139), GA										
MSA 23580										
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	124	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	124	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

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)
HENRY COUNTY (151), GA										
MSA 12060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	38	0	0	0	0	2	38	0	0
Middle Income	1	15	0	0	0	0	1	15	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	53	0	0	0	0	3	53	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	1	250	1	400	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	250	1	400	0	0	0	0
TOTAL INSIDE AA IN STATE	6	464	3	539	9	4,755	8	1,961	0	0
TOTAL OUTSIDE AA IN STATE	12	626	21	3,345	21	12,730	16	2,462	0	0
STATE TOTAL	18	1,090	24	3,884	30	17,485	24	4,423	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: SOUTHERN FIRST BANK

Respondent ID: 0000035295

Agency: FDIC - 3

State: MARYLAND (24)

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)
ANNE ARUNDEL COUNTY (003), MD										
MSA 12580										
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	0	0	2	1,120	2	1,120	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	2	1,120	2	1,120	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	2	1,120	2	1,120	0	0
STATE TOTAL	0	0	0	0	2	1,120	2	1,120	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: SOUTHERN FIRST BANK

Respondent ID: 0000035295

Agency: FDIC - 3

State: MICHIGAN (26)

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)
ST. JOSEPH COUNTY (149), MI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	735	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	735	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	0	0	1	735	0	0	0	0
STATE TOTAL	0	0	0	0	1	735	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: SOUTHERN FIRST BANK

Respondent ID: 0000035295

Agency: FDIC - 3

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)
BUNCOMBE COUNTY (021), NC										
MSA 11700										
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	300	1	300	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	300	1	300	0	0
CHATHAM COUNTY (037), 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	0	0	3	1,625	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	1,625	1	500	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	1	100	0	0	0	0	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	0	0	1	100	0	0

Footnote:

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Loans by County

Small Business Loans - Originations

Institution: SOUTHERN FIRST BANK

Respondent ID: 0000035295

Agency: FDIC - 3

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	182	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	333	1	333	0	0
Middle Income	0	0	0	0	1	697	1	697	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	182	0	0	2	1,030	2	1,030	0	0
FORSYTH COUNTY (067), NC										
MSA 49180										
Outside Assessment Area										
Low Income	0	0	0	0	1	800	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	60	0	0	2	775	0	0	0	0
Upper Income	0	0	4	684	0	0	3	434	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	4	684	3	1,575	3	434	0	0
GASTON COUNTY (071), 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	146	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	146	0	0	0	0	0	0

Footnote:

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Loans by County

Small Business Loans - Originations

Institution: SOUTHERN FIRST BANK

Respondent ID: 0000035295

Agency: FDIC - 3

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 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%	6	195	0	0	0	0	2	60	0	0
Median Family Income 60-70%	0	0	0	0	1	694	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	100	1	250	2	854	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	2	855	2	855	0	0
Median Family Income ≥ 120%	4	305	4	671	7	4,495	13	5,063	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	11	600	5	921	12	6,898	17	5,978	0	0

Footnote:

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Loans by County

Small Business Loans - Originations

Institution: SOUTHERN FIRST BANK

Respondent ID: 0000035295

Agency: FDIC - 3

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										
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	1	800	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	2	810	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	3	1,610	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	0	0	0	0	0	0	0	0	0	0
Upper Income	1	77	1	250	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	77	1	250	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: SOUTHERN FIRST BANK

Respondent ID: 0000035295

Agency: FDIC - 3

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	0	0	1	110	0	0	1	110	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	110	0	0	1	110	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	0	0	0	0	0	0	0	0
Upper Income	1	100	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

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: SOUTHERN FIRST BANK

Respondent ID: 0000035295

Agency: FDIC - 3

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 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%	1	50	2	438	0	0	3	488	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	40	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	2	500	2	1,514	1	664	0	0
Median Family Income 100-110%	1	60	2	476	0	0	2	286	0	0
Median Family Income 110-120%	0	0	0	0	1	350	0	0	0	0
Median Family Income ≥ 120%	3	250	3	570	10	5,019	6	2,457	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	400	9	1,984	13	6,883	12	3,895	0	0
TOTAL INSIDE AA IN STATE	17	1,000	14	2,905	25	13,781	29	9,873	0	0
TOTAL OUTSIDE AA IN STATE	6	519	7	1,190	12	6,140	9	2,474	0	0
STATE TOTAL	23	1,519	21	4,095	37	19,921	38	12,347	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

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)
ANDERSON COUNTY (007), 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	5	161	0	0	0	0	2	70	0	0
Upper Income	0	0	0	0	1	540	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	161	0	0	1	540	2	70	0	0
BAMBERG COUNTY (009), 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	875	1	875	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	875	1	875	0	0
BARNWELL COUNTY (011), 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	335	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	335	0	0	0	0

Footnote:

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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)
BEAUFORT COUNTY (013), SC										
MSA 25940										
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	412	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	412	0	0	0	0
BERKELEY COUNTY (015), SC										
MSA 16700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	48	2	380	3	1,790	2	1,190	0	0
Middle Income	3	142	3	533	3	1,030	4	633	0	0
Upper Income	3	245	2	325	3	1,518	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	7	435	7	1,238	9	4,338	7	1,948	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	1	60	0	0	0	0	0	0	0	0
Middle Income	7	342	2	311	2	1,023	3	157	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	8	402	2	311	2	1,023	3	157	0	0

Footnote:

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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)
CHARLESTON COUNTY (019), SC										
MSA 16700										
Inside AA 0001										
Low Income	3	225	4	780	5	2,417	3	688	0	0
Moderate Income	6	442	5	1,008	3	1,511	7	1,593	0	0
Middle Income	10	620	6	1,029	11	4,858	11	2,608	0	0
Upper Income	36	2,178	16	3,037	18	9,310	34	6,972	0	0
Income Not Known	0	0	1	200	1	950	1	950	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	55	3,465	32	6,054	38	19,046	56	12,811	0	0
DARLINGTON COUNTY (031), SC										
MSA 22500										
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	5	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	5	0	0	0	0	0	0	0	0
DORCHESTER COUNTY (035), SC										
MSA 16700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	50	1	150	1	450	0	0	0	0
Middle Income	4	219	5	756	2	851	3	215	0	0
Upper Income	1	88	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	357	6	906	3	1,301	3	215	0	0

Footnote:

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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)
FLORENCE COUNTY (041), SC										
MSA 22500										
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	2	127	1	218	2	805	1	460	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	127	1	218	2	805	1	460	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	1	65	0	0	1	500	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	1	65	0	0	1	500	1	500	0	0
GREENVILLE COUNTY (045), SC										
MSA 24860										
Inside AA 0001										
Low Income	10	577	12	2,281	3	1,566	6	1,094	0	0
Moderate Income	22	1,341	6	1,298	9	4,229	12	1,996	0	0
Middle Income	23	1,165	14	2,339	11	5,946	13	1,866	0	0
Upper Income	97	5,208	60	11,370	51	24,714	85	14,821	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	152	8,291	92	17,288	74	36,455	116	19,777	0	0

Footnote:

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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)
HAMPTON COUNTY (049), 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	50	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	50	0	0	0	0	0	0	0	0
JASPER COUNTY (053), SC										
MSA 25940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	50	0	0	1	350	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	1	50	0	0	1	350	0	0	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	1	50	0	0	0	0	1	50	0	0
Middle Income	3	79	1	250	0	0	1	29	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	4	129	1	250	0	0	2	79	0	0

Footnote:

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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)
LAURENS COUNTY (059), SC										
MSA 24860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	35	0	0	1	278	2	313	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	1	35	0	0	2	678	2	313	0	0
LEXINGTON COUNTY (063), SC										
MSA 17900										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	237	0	0	1	644	2	134	0	0
Middle Income	12	633	6	1,168	6	3,375	8	3,125	0	0
Upper Income	16	743	5	841	8	3,857	7	982	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	32	1,613	11	2,009	15	7,876	17	4,241	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	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

Footnote:

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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)
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	0	0	0	0	0	0	0	0
Upper Income	0	0	1	125	1	452	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	125	1	452	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	2	130	0	0	4	1,548	4	898	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	130	0	0	4	1,548	4	898	0	0
RICHLAND COUNTY (079), SC										
MSA 17900										
Inside AA 0001										
Low Income	3	130	3	600	6	2,752	3	930	0	0
Moderate Income	4	152	10	1,503	2	1,083	8	908	0	0
Middle Income	6	458	5	956	4	2,454	5	1,132	0	0
Upper Income	29	1,465	13	2,171	6	2,914	27	3,795	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	42	2,205	31	5,230	18	9,203	43	6,765	0	0

Footnote:

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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)
SALUDA COUNTY (081), 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	51	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	51	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0
Middle Income	5	192	2	376	1	500	2	60	0	0
Upper Income	0	0	1	200	3	1,751	2	1,323	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	192	3	576	4	2,251	4	1,383	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	150	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

Footnote:

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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)
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	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	630	1	630	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	630	1	630	0	0
TOTAL INSIDE AA IN STATE	281	15,574	166	30,581	145	72,580	232	43,594	0	0
TOTAL OUTSIDE AA IN STATE	46	2,289	22	3,774	34	16,038	31	7,528	0	0
STATE TOTAL	327	17,863	188	34,355	179	88,618	263	51,122	0	0

Footnote:

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Loans by County

Small Business Loans - Originations

Institution: SOUTHERN FIRST BANK

Respondent ID: 0000035295

Agency: FDIC - 3

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	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	148	0	0	1	148	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	148	0	0	1	148	0	0
RICHMOND CITY (760), VA										
MSA 40060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	75	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	1	75	0	0	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	1	75	1	148	0	0	1	148	0	0
STATE TOTAL	1	75	1	148	0	0	1	148	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	304	17,038	183	34,025	179	91,116	269	55,428	0	0
TOTAL OUTSIDE AA	65	3,509	51	8,457	70	36,763	59	13,732	0	0
TOTAL INSIDE & OUTSIDE	369	20,547	234	42,482	249	127,879	328	69,160	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Farm 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 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	0	0	0	0	0	0	0	0
Middle Income	1	60	0	0	0	0	1	60	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	0	0	1	60	0	0
RICHLAND COUNTY (079), SC										
MSA 17900										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	350	1	350	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	350	1	350	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	1	350	1	350	0	0
TOTAL OUTSIDE AA IN STATE	1	60	0	0	0	0	1	60	0	0
STATE TOTAL	1	60	0	0	1	350	2	410	0	0

Loans by County

Small Farm Loans - Originations

Institution: SOUTHERN FIRST BANK

Respondent ID: 0000035295

Agency: FDIC - 3

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 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)
WASHINGTON COUNTY (179), TN										
MSA 27740										
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	55	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	55	0	0	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	1	55	0	0	0	0	0	0	0	0
STATE TOTAL	1	55	0	0	0	0	0	0	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	0	0	0	0	1	350	1	350	0	0
TOTAL OUTSIDE AA	2	115	0	0	0	0	1	60	0	0
TOTAL INSIDE & OUTSIDE	2	115	0	0	1	350	2	410	0	0

2019 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: SOUTHERN FIRST BANK

PAGE: 1 OF 1

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 - DEKALB COUNTY (089) - MSA 12060 2/	2	179	1	100	0	0
GA - FULTON COUNTY (121) - MSA 12060 2/	16	5,579	7	1,861	0	0
NC - GUILFORD COUNTY (081) - MSA 24660	28	8,419	17	5,978	0	0
NC - WAKE COUNTY (183) - MSA 39580	28	9,267	12	3,895	0	0
SC - CHARLESTON COUNTY (019) - MSA 16700	125	28,565	56	12,811	0	0
SC - GREENVILLE COUNTY (045) - MSA 24860	318	62,034	116	19,777	0	0
SC - LEXINGTON COUNTY (063) - MSA 17900	58	11,498	17	4,241	0	0
SC - RICHLAND COUNTY (079) - MSA 17900	91	16,638	43	6,765	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2019 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 - RICHLAND COUNTY (079) - MSA 17900	1	350	1	350	0	0

2019 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: SOUTHERN FIRST BANK

Respondent ID: 0000035295
Agency: FDIC - 3

Memo Item: Loans by Affiliates				
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	25	11,863	0	0
Purchased	0	0	0	0
Total	25	11,863	0	0
Consortium/Third Party Loans (optional)				

2019 Institution Disclosure Statement - Table 6

PAGE: 1 OF 13

Assessment Area(s) by Tract

Respondent ID: 0000035295

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

ASSESSMENT AREA - 0001

DEKALB COUNTY (089), GA 2/

MSA: 12060

Median Family Income 40-50%

0214.17

Median Family Income 50-60%

0214.13* 0214.14*

Median Family Income 90-100%

0214.16*

Median Family Income >= 120%

0211.02 0214.05* 0214.11* 0214.15*

FULTON COUNTY (121), GA 2/

MSA: 12060

Median Family Income 70-80%

0094.03*

Median Family Income >= 120%

0094.04* 0095.02 0096.01* 0096.02 0096.03 0099.00 0100.01 0100.02

GUILFORD COUNTY (081), NC

MSA: 24660

Median Family Income 20-30%

0114.00* 0139.00*

Median Family Income 40-50%

0111.01* 0126.08* 0127.06* 0127.07* 0140.00* 0142.00* 0143.00* 0145.03*

Median Family Income 50-60%

0101.00* 0103.00* 0110.00* 0111.02* 0112.00* 0113.00 0115.00* 0119.05* 0126.01 0126.11* 0127.05*

0136.01* 0138.00* 0145.02*

Median Family Income 60-70%

0102.00 0119.04* 0126.12* 0127.04* 0144.11* 0145.01* 0154.02* 0157.05* 0161.02*

Median Family Income 70-80%

Footnote:

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2019 Institution Disclosure Statement - Table 6

PAGE: 2 OF 13

Assessment Area(s) by Tract

Respondent ID: 0000035295

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

0116.01* 0116.02* 0126.04* 0136.02* 0144.06* 0144.08* 0144.10*
Median Family Income 80-90%

0107.02* 0125.04* 0128.04* 0144.09* 0155.00* 0160.11 0164.10* 0167.01
Median Family Income 90-100%

0126.07* 0126.09* 0126.10* 0126.17* 0128.05* 0161.03* 0164.05*
Median Family Income 100-110%

0106.01* 0128.03* 0160.10* 0163.06* 0165.03* 0167.02* 0168.00* 0170.00*
Median Family Income 110-120%

0109.00* 0125.08* 0144.07* 0151.00* 0152.00 0153.00* 0154.01* 0157.03* 0160.06* 0165.05 0166.00*
0169.00*
Median Family Income >= 120%

0104.01* 0104.03* 0104.04 0105.00* 0106.02* 0107.01* 0108.00 0125.03* 0125.05* 0125.09* 0125.10
0125.11* 0127.03* 0137.00* 0144.12* 0156.00* 0157.04 0157.06* 0157.07* 0158.00 0159.01* 0159.02
0160.03 0160.05* 0160.07 0160.08* 0160.09* 0161.01* 0162.01* 0162.03* 0162.04* 0162.05* 0163.03*
0163.04* 0163.05* 0164.06 0164.07* 0164.08* 0164.09* 0165.02 0165.06* 0171.00* 0172.00*
Median Family Income Not Known

9801.00*

WAKE COUNTY (183), NC

MSA: 39580

Median Family Income 20-30%

0509.00* 0524.08*
Median Family Income 30-40%

0508.00* 0511.01* 0520.01*
Median Family Income 40-50%

0506.00* 0520.02* 0524.06* 0524.09* 0540.08* 0540.18* 0545.00*
Median Family Income 50-60%

0519.00* 0524.07* 0527.04* 0527.06* 0535.17*
Median Family Income 60-70%

0505.00 0507.00* 0521.01* 0521.02* 0523.01* 0527.01* 0528.03* 0528.06* 0535.19 0537.13* 0540.04*
0540.14* 0541.06* 0541.08* 0541.12* 0544.04*

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2019 Institution Disclosure Statement - Table 6

PAGE: 3 OF 13

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 70-80%

0523.02* 0527.05* 0527.07* 0528.07* 0528.08* 0528.09* 0531.07* 0535.13* 0535.20* 0540.01* 0540.06*
0540.17* 0542.05* 0543.02* 0544.03*

Median Family Income 80-90%

0510.00* 0525.07* 0528.02* 0530.08* 0530.09* 0531.08* 0534.17 0535.07* 0537.26* 0540.15* 0541.04*
0541.11* 0541.13* 0542.04* 0543.01*

Median Family Income 90-100%

0529.01* 0531.09* 0531.11 0535.24* 0537.07* 0537.16* 0541.05* 0541.15* 0542.06 0542.10* 0544.02*

Median Family Income 100-110%

0524.01* 0525.05 0526.02* 0528.01* 0529.02* 0529.04* 0530.03 0531.05* 0531.06 0531.10* 0532.04*
0532.06* 0535.16* 0536.09* 0537.23* 0540.07* 0541.14* 0542.08*

Median Family Income 110-120%

0514.00* 0525.04* 0534.18* 0534.20 0535.06* 0535.18* 0536.06* 0537.09* 0537.14* 0540.16* 0541.09*
0541.10* 0542.11*

Median Family Income >= 120%

0501.00 0503.00* 0504.00* 0512.00* 0515.01* 0515.02* 0516.00 0517.00* 0518.00* 0524.04* 0525.03
0525.06* 0526.01* 0526.03* 0529.03* 0530.04* 0530.05* 0530.06* 0530.07* 0532.01* 0532.02* 0532.03*
0532.05* 0532.07* 0534.05* 0534.08* 0534.09* 0534.10* 0534.11* 0534.12 0534.13* 0534.14* 0534.15*
0534.16 0534.19* 0534.21* 0534.22* 0534.23* 0534.24* 0534.25* 0535.05* 0535.09* 0535.12 0535.21
0535.22* 0535.23* 0535.25* 0536.01 0536.02* 0536.03* 0536.04* 0536.05* 0536.07* 0536.08* 0536.10*
0537.11* 0537.12* 0537.15* 0537.17* 0537.18* 0537.19* 0537.20* 0537.21* 0537.22 0537.24* 0537.25*
0538.03* 0538.04* 0538.05* 0538.06* 0538.07* 0538.08* 0539.00* 0540.11* 0540.12* 0540.13* 0542.03*
0542.07* 0542.09*

Median Family Income Not Known

0511.02* 9801.00* 9802.00*

CHARLESTON COUNTY (019), SC

MSA: 16700

Low Income

0009.00* 0010.00 0031.04 0031.05* 0031.10* 0033.00* 0034.00 0037.00* 0038.00* 0040.00* 0044.00*

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2019 Institution Disclosure Statement - Table 6

PAGE: 4 OF 13

Assessment Area(s) by Tract

Respondent ID: 0000035295

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

0053.00*	0054.00	0055.00*									
Moderate Income											
0015.00	0024.00*	0026.05*	0026.12*	0027.01	0027.02	0031.06*	0031.07	0031.08	0031.09*	0031.11*	
0031.13	0031.15*	0043.00	0050.00								
Middle Income											
0006.00*	0019.02	0020.02	0020.03	0020.06*	0021.01	0021.03*	0022.00*	0023.00*	0025.02	0026.04	
0026.11*	0026.14	0028.02*	0029.00*	0031.14	0032.00*	0035.00*	0036.00*	0039.00	0046.12	0047.02	
0056.00*											
Upper Income											
0001.00*	0002.00	0005.00	0007.00	0016.00*	0019.01	0020.04*	0020.05*	0020.07*	0021.04*	0021.05*	
0026.06*	0026.13	0028.01*	0030.00	0046.06	0046.07	0046.08	0046.09	0046.10	0046.11	0046.13	
0046.14	0047.01	0048.00*	0049.01	0049.02	0051.00	0052.00*	0057.00*	0058.00*			
Income Not Known											
0004.00	0011.00*	9901.00*									
GREENVILLE COUNTY (045), SC											
MSA: 24860											
Low Income											
0007.00	0008.00	0015.02*	0021.05	0022.01	0022.02	0023.02*	0023.03*	0023.04	0036.02	0043.00	
Moderate Income											
0005.00	0009.00	0017.00*	0018.03	0018.10	0020.01*	0020.03*	0020.05	0021.04*	0021.06*	0021.07	
0021.08	0023.01*	0025.05*	0033.01*	0034.01	0035.00*	0036.01	0037.01	0037.04*	0037.05*	0037.06	
0037.07*	0041.01*	0044.00									
Middle Income											
0012.03*	0012.04	0012.05*	0013.02	0018.04	0018.05	0018.08	0018.09	0024.03*	0025.03	0025.04*	
0025.07*	0026.02*	0026.04	0026.10*	0026.11*	0027.02	0029.01	0029.03	0029.04	0030.05*	0030.12*	
0030.13*	0030.14*	0031.01	0031.03*	0031.04*	0032.01*	0032.02*	0033.03	0033.04	0038.02*	0039.02	
0039.03*	0039.04*	0040.01*	0040.02*	0041.02*							
Upper Income											
0001.00	0002.00	0004.00*	0010.00	0011.01	0011.02	0014.00	0015.01	0016.00	0018.07	0019.00	

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2019 Institution Disclosure Statement - Table 6

PAGE: 5 OF 13

Assessment Area(s) by Tract

Respondent ID: 0000035295

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

0021.03 0024.02* 0024.04* 0025.06 0026.06* 0026.08 0026.09 0027.01* 0028.03 0028.04* 0028.05
0028.08 0028.11 0028.12 0028.13 0028.14 0028.15 0028.16 0029.05 0030.08 0030.09 0030.10
0030.11* 0030.15 0038.01* 0042.00

LEXINGTON COUNTY (063), SC

MSA: 17900

Moderate Income

0201.00* 0205.05 0205.09* 0207.03 0207.05 0207.06* 0207.08* 0208.02* 0208.04* 0208.05* 0209.03*
0209.05* 0209.08* 0210.18* 0211.11* 0213.07* 0214.02* 0214.03*

Middle Income

0202.01* 0202.02 0203.00 0205.06* 0205.07 0205.10 0205.11* 0206.01* 0206.02 0206.05* 0207.07*
0208.01* 0208.03* 0209.04 0209.06* 0209.07* 0210.09* 0210.17* 0210.23* 0210.29 0210.30* 0210.33*
0211.09 0212.04 0213.04 0213.05* 0213.06* 0213.08* 0214.04*

Upper Income

0205.08* 0206.04* 0210.14 0210.19* 0210.20* 0210.21 0210.22* 0210.24 0210.25 0210.26 0210.27
0210.28 0210.31 0210.32 0210.34* 0211.06 0211.10 0211.12 0211.13 0211.14 0211.15 0211.16
0212.03 0212.05 0212.06* 0213.03

Income Not Known

9801.00*

RICHLAND COUNTY (079), SC

MSA: 17900

Low Income

0001.00* 0003.00* 0005.00* 0009.00* 0010.00* 0013.00* 0026.03 0026.04 0031.00 0104.11 0104.13*
0106.00* 0108.05* 0109.00* 0110.00*

Moderate Income

0002.00* 0011.00 0028.00 0103.04* 0104.03* 0104.07* 0104.09* 0104.10 0104.12 0105.01* 0105.02*
0107.01* 0107.03* 0108.03* 0113.03 0113.04* 0113.05* 0116.07* 0116.08* 0117.01 0117.02 0118.00*

Middle Income

0004.00* 0016.00 0022.00 0026.02* 0030.00* 0103.05* 0107.02* 0108.04 0111.01 0113.01 0114.04
0114.12 0114.14 0114.17* 0114.18* 0114.19 0115.02* 0116.06* 0119.01* 0119.02* 0120.00*

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2019 Institution Disclosure Statement - Table 6

PAGE: 6 OF 13

Assessment Area(s) by Tract

Respondent ID: 0000035295

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

Upper Income

0006.00 0007.00 0012.00 0021.00 0023.00 0024.00 0025.00 0027.00 0029.00 0101.02* 0101.03
 0101.04 0102.00* 0103.06 0103.07* 0103.08* 0103.09 0111.02* 0112.01 0112.02 0114.07 0114.11
 0114.13 0114.15* 0114.16* 0116.03 0116.04

Income Not Known

0104.08* 0108.06* 0115.01* 9801.00*

OUTSIDE ASSESSMENT AREA

CLAYTON COUNTY (063), GA

MSA: 12060

Low Income

0402.02

COBB COUNTY (067), GA

MSA: 12060

Median Family Income >= 120%

0301.01 0303.11 0303.18 0303.31 0303.34

DEKALB COUNTY (089), GA 2/

MSA: 12060

Median Family Income 80-90%

0222.03

Median Family Income >= 120%

0211.01 0212.14 0212.15 0216.04 0224.03 0225.00

FULTON COUNTY (121), GA 2/

MSA: 12060

Median Family Income 50-60%

0101.18

Median Family Income 70-80%

0101.13

Median Family Income 80-90%

0105.14

Footnote:

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2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: SOUTHERN FIRST BANK

Respondent ID: 0000035295

Agency: FDIC - 3

Median Family Income 90-100%

0116.16

Median Family Income >= 120%

0004.00 0005.00 0011.00 0030.00 0088.00 0089.02 0090.00 0091.02 0093.00 0095.01 0097.00

0098.01 0101.10 0101.14 0102.08 0102.11 0115.05 0116.12

GWINNETT COUNTY (135), GA

MSA: 12060

Median Family Income >= 120%

0503.11 0506.07

HALL COUNTY (139), GA

MSA: 23580

Upper Income

0013.02

HENRY COUNTY (151), GA

MSA: 12060

Moderate Income

0701.14

Middle Income

0701.04

WALTON COUNTY (297), GA

MSA: 12060

Moderate Income

1108.00

ANNE ARUNDEL COUNTY (003), MD

MSA: 12580

Median Family Income >= 120%

7026.02

ST. JOSEPH COUNTY (149), MI

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2019 Institution Disclosure Statement - Table 6

PAGE: 8 OF 13

Assessment Area(s) by Tract

Respondent ID: 0000035295

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

MSA: NA

Moderate Income

0407.00

BUNCOMBE COUNTY (021), NC

MSA: 11700

Middle Income

0016.00

CHATHAM COUNTY (037), NC

MSA: 20500

Upper Income

0201.04 0207.01

DAVIDSON COUNTY (057), NC

MSA: 49180

Middle Income

0617.01

DURHAM COUNTY (063), NC

MSA: 20500

Low Income

0011.00

Moderate Income

0020.27

Middle Income

0020.22

FORSYTH COUNTY (067), NC

MSA: 49180

Low Income

0016.02

Middle Income

0028.08 0038.05

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2019 Institution Disclosure Statement - Table 6

PAGE: 9 OF 13

Assessment Area(s) by Tract

Respondent ID: 0000035295

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

Upper Income

0022.00 0028.01 0040.14

GASTON COUNTY (071), NC

MSA: 16740

Middle Income

0307.00

MECKLENBURG COUNTY (119), NC

MSA: 16740

Median Family Income 40-50%

0047.00

Median Family Income >= 120%

0020.02 0058.48

ORANGE COUNTY (135), NC

MSA: 20500

Upper Income

0118.00 0121.00

RUTHERFORD COUNTY (161), NC

MSA: NA

Moderate Income

9608.00

STOKES COUNTY (169), NC

MSA: 49180

Upper Income

0705.03

ANDERSON COUNTY (007), SC

MSA: 24860

Middle Income

0002.00 0102.00 0109.00 0111.00

Footnote:

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2019 Institution Disclosure Statement - Table 6

PAGE: 10 OF 13

Assessment Area(s) by Tract

Respondent ID: 0000035295

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

Upper Income

0101.04

BAMBERG COUNTY (009), SC

MSA: NA

Middle Income

9602.00

BARNWELL COUNTY (011), SC

MSA: NA

Middle Income

9704.00

BEAUFORT COUNTY (013), SC

MSA: 25940

Upper Income

0022.01

BERKELEY COUNTY (015), SC

MSA: 16700

Moderate Income

0201.02 0210.00

Middle Income

0204.05 0207.07 0207.13 0207.14

Upper Income

0204.03 0204.04 0206.00

CALHOUN COUNTY (017), SC

MSA: 17900

Moderate Income

9504.00

Middle Income

9501.00 9502.00

DARLINGTON COUNTY (031), SC

Footnote:

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2019 Institution Disclosure Statement - Table 6

PAGE: 11 OF 13

Assessment Area(s) by Tract

Respondent ID: 0000035295

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

MSA: 22500

Upper Income

0105.00

DORCHESTER COUNTY (035), SC

MSA: 16700

Moderate Income

0107.00 0108.18

Middle Income

0105.04 0105.05 0106.04 0108.08 0108.16

Upper Income

0106.06

FLORENCE COUNTY (041), SC

MSA: 22500

Middle Income

0011.00 0015.04

GEORGETOWN COUNTY (043), SC

MSA: NA

Upper Income

9203.02 9205.01

HAMPTON COUNTY (049), SC

MSA: NA

Middle Income

9202.00

JASPER COUNTY (053), SC

MSA: 25940

Moderate Income

9502.02

KERSHAW COUNTY (055), SC

Footnote:

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2019 Institution Disclosure Statement - Table 6

PAGE: 12 OF 13

Assessment Area(s) by Tract

Respondent ID: 0000035295

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

MSA: 17900

Moderate Income

9706.02

Middle Income

9709.03 9709.04

LAURENS COUNTY (059), SC

MSA: 24860

Moderate Income

9203.02 9204.00

Middle Income

9203.01

NEWBERRY COUNTY (071), SC

MSA: NA

Middle Income

9506.01

OCONEE COUNTY (073), SC

MSA: NA

Upper Income

0302.00 0306.02

PICKENS COUNTY (077), SC

MSA: 24860

Middle Income

0106.02 0108.04 0109.03

SALUDA COUNTY (081), SC

MSA: 17900

Middle Income

9601.00

SPARTANBURG COUNTY (083), SC

Footnote:

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2019 Institution Disclosure Statement - Table 6

PAGE: 13 OF 13

Assessment Area(s) by Tract

Respondent ID: 0000035295

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SOUTHERN FIRST BANK

MSA: 43900

Middle Income

0206.02 0220.07 0226.00 0230.02 0232.02

Upper Income

0212.00 0221.02 0234.03 0234.05

SUMTER COUNTY (085), SC

MSA: 44940

Moderate Income

0009.01

YORK COUNTY (091), SC

MSA: 16740

Upper Income

0610.04

WASHINGTON COUNTY (179), TN

MSA: 27740

Upper Income

0604.00

FAIRFAX CITY (600), VA

MSA: 47894

Upper Income

3003.00

RICHMOND CITY (760), VA

MSA: 40060

Moderate Income

0402.00

Footnote:

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2019 Institution Disclosure Statement - Table E-1

PAGE: 1 OF 1

Error Status Information

Respondent ID: 0000035295

Institution: SOUTHERN FIRST BANK

Agency: FDIC - 3

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity ¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	347	347	0	0.00%
Small Farm Loans	3	3	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	23	23	0	0.00%
Total	375	375	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.