CRA Disclosure Statement

§228.43(b)(1)(ii)

CRA Disclosure Statement

BankFirst Financial Services is a CRA-reporting financial institution; however, we have not received the 2023 CRA Disclosure Statement

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Area Income Characteristics	Origi	mount at nation 00,000	Orig \$100<	amount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: Ins by Iliates
	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)
BALDWIN COUNTY (003), AL										
MSA 19300										
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	2	453	1	275	3	728	0	0
Upper Income	1	3	0	0	0	0	1	3	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	3	2	453	1	275	4	731	0	0
BIBB COUNTY (007), AL										
MSA 13820										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	76	0	0	0	0	1	76	0	0
Middle Income	0	0	0	0	1	736	1	736	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	76	0	0	1	736	2	812	0	0
CHAMBERS COUNTY (017), AL										
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	343	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	343	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	amount at ination ,000 But 250,000	Origi	mount at ination 50,000	with Gros Revenu	3usinesses ss Annual es <= \$1 lion	Loa	o Item: ins by iliates
	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)
CHILTON COUNTY (021), AL										
MSA 13820										
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	817	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	817	0	0	0	0
COLBERT COUNTY (033), AL										
MSA 22520										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	342	1	342	0	0
Middle Income	2	114	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	114	0	0	1	342	1	342	0	0
CULLMAN COUNTY (043), AL										
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	11	520	0	0	0	0	9	394	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	11	520	0	0	0	0	9	394	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Area Income Characteristics	Origi	mount at nation 00,000	Orig \$100<	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	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)
FRANKLIN COUNTY (059), AL										
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	2	57	0	0	0	0	2	57	0	0
Upper Income	1	6	0	0	0	0	1	6	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	63	0	0	0	0	3	63	0	0
GREENE COUNTY (063), AL										
MSA 46220										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	53	0	0	0	0	3	53	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	3	53	0	0	0	0	3	53	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Area Income Characteristics	Origi	mount at nation 00,000	Origination Origination >\$100,000 But >\$250,000 <=\$250,000		nation	with Gros Revenu	Businesses ss Annual es <= \$1 lion	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)
JEFFERSON COUNTY (073), AL										
MSA 13820										
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%	3	86	0	0	0	0	3	86	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%	1	45	0	0	1	283	2	328	0	0
Median Family Income 80-90%	1	78	0	0	0	0	1	78	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	99	0	0	0	0	1	21	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	7	308	0	0	1	283	7	513	0	0
LAMAR COUNTY (075), AL										
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	26	0	0	0	0	1	26	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	26	0	0	0	0	1	26	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Area Income Characteristics	Origi	mount at nation 00,000	Orig \$100<	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	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)
LAUDERDALE COUNTY (077), AL										
MSA 22520										
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	21	1	147	1	304	2	451	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	21	1	147	1	304	2	451	0	0
LEE COUNTY (081), AL										
MSA 12220										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	25	0	0	0	0	1	25	0	0
Middle Income	1	51	0	0	0	0	1	51	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	76	0	0	0	0	2	76	0	0
MARENGO COUNTY (091), AL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	136	0	0	0	0	0	0	0	0
Middle Income	1	23	0	0	0	0	1	23	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	159	0	0	0	0	1	23	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Area Income Characteristics	Origi	mount at nation 00,000	Orig \$100<	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	8usinesses ss Annual es <= \$1 lion	Loa	o Item: ins by iliates
	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)
MARION COUNTY (093), AL										
MSA NA										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	6	206	0	0	0	0	6	206	0	0
Middle Income	4	104	1	112	1	400	5	216	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	10	310	1	112	1	400	11	422	0	0
MOBILE COUNTY (097), AL										
MSA 33660										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	25	0	0	1	364	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	25	0	0	1	364	0	0	0	0
MONTGOMERY COUNTY (101), AL										
MSA 33860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	2	988	1	379	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	988	1	379	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Area Income Characteristics	Origi	mount at nation 00,000	Orig \$100<	amount at ination 0,000 But 250,000	Origi	mount at ination 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: Ins by liates
	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 (107), AL										
MSA 46220										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	126	2	306	2	926	4	246	0	0
Middle Income	13	510	3	513	0	0	11	487	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	16	636	5	819	2	926	15	733	0	0
PIKE COUNTY (109), AL										
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	53	0	0	0	0	1	53	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	1	53	0	0
SHELBY COUNTY (117), AL										
MSA 13820										
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	200	1	250	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	2	200	1	250	0	0	1	100	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Area Income Characteristics	Origi	mount at nation 00,000	Orig \$100<	mount at ination 0,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SUMTER COUNTY (119), AL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	107	0	0	2	1,102	5	1,209	0	0
Middle Income	1	18	1	226	0	0	2	244	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	125	1	226	2	1,102	7	1,453	0	0
TUSCALOOSA COUNTY (125), AL										
MSA 46220										
Inside AA 0002										
Low Income	1	100	3	576	5	2,445	7	2,671	0	0
Moderate Income	10	479	6	1,057	6	3,588	11	2,309	0	0
Middle Income	28	1,267	9	1,417	13	6,827	37	5,041	0	0
Upper Income	27	1,160	6	1,154	8	4,146	29	4,121	0	0
Income Not Known	1	50	0	0	3	1,220	3	670	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	67	3,056	24	4,204	35	18,226	87	14,812	0	0
WALKER COUNTY (127), AL										
MSA NA										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	86	0	0	0	0	2	86	0	0
Middle Income	14	629	2	300	0	0	15	844	0	0
Upper Income	2	40	0	0	0	0	2	40	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	18	755	2	300	0	0	19	970	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

PAGE: 9 OF 37

Respondent ID: 0000914648

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	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)
WINSTON COUNTY (133), AL										
MSA NA										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	101	0	0	0	0	3	101	0	0
Middle Income	45	1,212	5	932	3	1,529	44	2,080	0	0
Upper Income	9	201	0	0	0	0	9	201	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	57	1,514	5	932	3	1,529	56	2,382	0	0
TOTAL INSIDE AA IN STATE	168	6,271	37	6,367	41	21,081	188	19,319	0	0
TOTAL OUTSIDE AA IN STATE	43	1,822	5	1,076	12	5,554	45	5,469	0	0
STATE TOTAL	211	8,093	42	7,443	53	26,635	233	24,788	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2 State: COLORADO (08)

Area Income Characteristics	Origi	mount at nation 00,000	Orig \$100<	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros	es <= \$1	Loa	o Item: ns by liates
	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)
LARIMER COUNTY (069), CO										
MSA 22660										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	200	0	0	1	200	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	0	0	1	200	0	0
WELD COUNTY (123), CO										
MSA 24540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	25	0	0	0	0	1	25	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	25	0	0	0	0	1	25	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	25	1	200	0	0	2	225	0	0
STATE TOTAL	1	25	1	200	0	0	2	225	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2 State: FLORIDA (12)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ins by iliates
	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)
ESCAMBIA COUNTY (033), FL										
MSA 37860										
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	4	0	0	0	0	1	4	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	4	0	0	0	0	1	4	0	0
LAKE COUNTY (069), FL										
MSA 36740										
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	175	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	175	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2 State: FLORIDA (12)

Area Income Characteristics	Origi	mount at nation 00,000	Orig \$100<	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	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)
MIAMI-DADE COUNTY (086), FL										
MSA 33124										
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%	1	58	0	0	0	0	1	58	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	1	58	0	0	0	0	1	58	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2 State: FLORIDA (12)

Area Income Characteristics	Origi	mount at nation 00,000	Orig \$100<	mount at ination ,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 (095), FL										
MSA 36740										
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	208	0	0	1	208	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	208	0	0	1	208	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	62	2	383	0	0	3	270	0	0
STATE TOTAL	2	62	2	383	0	0	3	270	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2 State: GEORGIA (13)

Area Income Characteristics	Origi	mount at nation 00,000	OriginationOriginationwith Gross AnnualLo>\$100,000 But>\$250,000Revenues <= \$1A<=\$250,000Million		Loa	o Item: ns by liates				
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FULTON COUNTY (121), GA										
MSA 12060										
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	150	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
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

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2 State: KENTUCKY (21)

Area Income Characteristics	Origi	mount at nation 00,000	Orig \$100<	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	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)
MASON COUNTY (161), KY										
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	50	0	0	0	0	1	50	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	1	50	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	50	0	0	0	0	1	50	0	0
STATE TOTAL	1	50	0	0	0	0	1	50	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2 State: LOUISIANA (22)

Area Income Characteristics	Origi	mount at ination 00,000	Orig \$100<	Amount at ination 9,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	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)	
ASCENSION PARISH (005), LA											
MSA 12940											
Outside Assessment Area											
Low Income	0	0	0	0	0	0	0	0	0	0	
Moderate Income	0	0	0	0	0	0	0	0	0	0	
Middle Income	1	25	0	0	0	0	1	25	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	25	0	0	0	0	1	25	0	0	
EAST BATON ROUGE PARISH (033), LA											
MSA 12940											
Outside Assessment Area											
Low Income	0	0	0	0	0	0	0	0	0	0	
Moderate Income	0	0	0	0	1	265	1	265	0	0	
Middle Income	0	0	1	234	0	0	1	234	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	234	1	265	2	499	0	0	
JEFFERSON PARISH (051), LA											
MSA 35380											
Outside Assessment Area											
Low Income	0	0	0	0	0	0	0	0	0	0	
Moderate Income	0	0	1	190	0	0	1	190	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	190	0	0	1	190	0	0	

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2 State: LOUISIANA (22)

Area Income Characteristics	Origi	mount at nation 00,000	Origi >\$100	mount at ination ,000 But 50,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	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. TAMMANY PARISH (103), LA										
MSA 35380										
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	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	0	0	1	250	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	25	3	674	1	265	4	714	0	0
STATE TOTAL	1	25	3	674	1	265	4	714	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Area Income Characteristics	Origi	mount at nation 00,000	Orig \$100<	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	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)
ADAMS COUNTY (001), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	1	187	0	0	1	187	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	187	0	0	1	187	0	0
ATTALA COUNTY (007), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	122	0	0	1	122	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	122	0	0	1	122	0	0
BOLIVAR COUNTY (011), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	362	1	362	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	362	1	362	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Loan Amount at Origination >\$250,000 Million		ss Annual es <= \$1	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)
CALHOUN COUNTY (013), MS										
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	628	1	628	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	628	1	628	0	0
CHICKASAW COUNTY (017), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	56	0	0	0	0	4	56	0	0
Middle Income	1	49	0	0	0	0	1	49	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	5	105	0	0	0	0	5	105	0	0
CHOCTAW COUNTY (019), MS										
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	1	50	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	1	50	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Area Income Characteristics	Origi	mount at nation 00,000	Orig \$100<	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	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)
CLARKE COUNTY (023), MS										
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	202	0	0	1	202	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	202	0	0	1	202	0	0
CLAY COUNTY (025), MS										
MSA NA										
Inside AA 0004										
Low Income	4	177	1	148	2	1,450	5	325	0	0
Moderate Income	5	85	0	0	0	0	5	85	0	0
Middle Income	17	454	1	101	2	700	17	845	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	26	716	2	249	4	2,150	27	1,255	0	0
DESOTO COUNTY (033), MS										
MSA 32820										
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	221	0	0	1	221	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	221	0	0	1	221	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Area Income Characteristics	Origi	mount at nation 00,000	Orig \$100<	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	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)
FORREST COUNTY (035), MS										
MSA 25620										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	131	0	0	0	0	0	0	0	0
Middle Income	6	243	0	0	1	545	1	50	0	0
Upper Income	1	50	0	0	1	658	1	50	0	0
Income Not Known	0	0	1	226	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	424	1	226	2	1,203	2	100	0	0
HARRISON COUNTY (047), MS										
MSA 25060										
Outside Assessment Area										
Low Income	0	0	0	0	1	581	1	581	0	0
Moderate Income	2	74	0	0	0	0	2	74	0	0
Middle Income	0	0	1	204	1	861	1	204	0	0
Upper Income	2	95	0	0	1	710	3	805	0	0
Income Not Known	0	0	0	0	1	725	1	725	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	169	1	204	4	2,877	8	2,389	0	0
HINDS COUNTY (049), MS										
MSA 27140										
Inside AA 0001										
Low Income	1	28	0	0	2	944	3	972	0	0
Moderate Income	3	116	4	755	2	1,031	5	935	0	0
Middle Income	4	167	2	423	0	0	6	590	0	0
Upper Income	14	791	3	568	4	1,908	12	952	0	0
Income Not Known	0	0	1	163	0	0	1	163	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	22	1,102	10	1,909	8	3,883	27	3,612	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Area Income Characteristics	Origi	mount at nation 00,000	Orig \$100<	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	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)
ITAWAMBA COUNTY (057), MS										
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	401	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	401	0	0	0	0
JACKSON COUNTY (059), MS										
MSA 25060										
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	23	0	0	1	551	0	0	0	0
Upper Income	4	203	0	0	1	647	5	850	0	0
Income Not Known	1	83	0	0	0	0	1	83	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	309	0	0	2	1,198	6	933	0	0
JASPER COUNTY (061), MS										
MSA NA										
Inside AA 0005										
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	1	53	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	6	106	1	112	0	0	7	218	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	159	1	112	0	0	8	271	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Area Income Characteristics	Origi	mount at ination 00,000	Orig \$100<	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	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)
JONES COUNTY (067), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	5	284	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	294	0	0	0	0
Upper Income	1	60	1	192	0	0	2	252	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	344	1	192	1	294	2	252	0	0
KEMPER COUNTY (069), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	9	478	3	447	0	0	8	645	0	0
Middle Income	4	163	0	0	0	0	2	35	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	13	641	3	447	0	0	10	680	0	0
LAFAYETTE COUNTY (071), MS										
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	6	226	0	0	0	0	6	226	0	0
Upper Income	1	93	2	261	2	1,088	5	1,442	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	319	2	261	2	1,088	11	1,668	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origination ut >\$250,000		Origination with Gross Annual >\$250,000 Revenues <= \$1 Million		ss Annual es <= \$1	Loa	o Item: ns by liates
	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)	
LAMAR COUNTY (073), MS											
MSA 25620											
Inside AA 0003											
Low Income	0	0	0	0	0	0	0	0	0	0	
Moderate Income	1	20	0	0	1	506	2	526	0	0	
Middle Income	1	50	0	0	0	0	0	0	0	0	
Upper Income	14	475	4	684	6	4,179	6	749	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	16	545	4	684	7	4,685	8	1,275	0	0	
LAUDERDALE COUNTY (075), MS											
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	90	0	0	0	0	1	90	0	0	
Upper Income	3	231	2	392	1	798	6	1,421	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	321	2	392	1	798	7	1,511	0	0	
LEAKE COUNTY (079), MS											
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	2	51	0	0	1	412	3	463	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	51	0	0	1	412	3	463	0	0	

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Area Income Characteristics	Origi	mount at ination 00,000	Orig \$100<	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LEE COUNTY (081), MS										
MSA NA										
Inside AA 0007										
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	27	1,385	1	126	3	1,973	5	436	0	0
Upper Income	6	237	1	140	0	0	7	377	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	33	1,622	2	266	3	1,973	12	813	0	0
LINCOLN COUNTY (085), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	60	0	0	0	0	1	60	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	4	153	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	5	213	0	0	0	0	2	111	0	0
LOWNDES COUNTY (087), MS										
MSA NA										
Inside AA 0004										
Low Income	1	20	1	250	1	300	1	20	0	0
Moderate Income	7	388	1	198	4	1,791	7	769	0	0
Middle Income	94	4,939	13	2,358	5	2,492	40	4,339	0	0
Upper Income	80	3,005	5	856	8	2,859	82	5,081	0	0
Income Not Known	9	265	3	388	0	0	11	603	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	191	8,617	23	4,050	18	7,442	141	10,812	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Area Income Characteristics	Origi	mount at ination 00,000	Orig \$100<	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	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)
MADISON COUNTY (089), MS										
MSA 27140										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	10	1	200	4	1,446	6	1,656	0	0
Middle Income	2	125	1	113	2	600	4	538	0	0
Upper Income	16	765	10	1,591	4	1,825	26	3,556	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	19	900	12	1,904	10	3,871	36	5,750	0	0
MARION COUNTY (091), MS										
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	255	1	255	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	255	1	255	0	0
MONROE COUNTY (095), MS										
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	4	93	4	692	2	1,286	2	30	0	0
Upper Income	0	0	1	200	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	93	5	892	2	1,286	2	30	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Area Income Characteristics	Origi	mount at ination 00,000	Orig \$100<	Mount at ination 0,000 But 250,000	Loan Amount at Origination >\$250,000 Crown at 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)
NESHOBA COUNTY (099), MS										
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	31	1	103	0	0	2	134	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	31	1	103	0	0	2	134	0	0
NEWTON COUNTY (101), MS										
MSA NA										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	10	289	1	145	1	406	12	840	0	0
Middle Income	15	409	1	198	2	890	13	1,078	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	25	698	2	343	3	1,296	25	1,918	0	0
NOXUBEE COUNTY (103), MS										
MSA NA										
Inside AA 0004										
Low Income	7	103	1	219	1	300	7	363	0	0
Moderate Income	25	736	0	0	2	1,100	20	598	0	0
Middle Income	29	1,152	12	1,995	1	252	36	2,590	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	61	1,991	13	2,214	4	1,652	63	3,551	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Area Income Characteristics	Origi	mount at nation 00,000	Orig \$100<	mount at ination 0,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Loans to Businesses with Gross Annual Revenues <= \$1 Million		o Item: ns by liates
	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)
OKTIBBEHA COUNTY (105), MS										
MSA NA										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	83	2	300	0	0	5	233	0	0
Middle Income	13	410	4	551	3	1,478	14	745	0	0
Upper Income	22	643	3	416	3	1,608	24	2,124	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	39	1,136	9	1,267	6	3,086	43	3,102	0	0
PONTOTOC COUNTY (115), MS										
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	16	0	0	0	0	1	16	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	16	0	0	0	0	1	16	0	0
RANKIN COUNTY (121), MS										
MSA 27140										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	12	726	1	101	2	814	5	319	0	0
Middle Income	2	100	3	487	6	2,416	10	2,878	0	0
Upper Income	14	648	6	862	5	2,676	19	2,827	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	28	1,474	10	1,450	13	5,906	34	6,024	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Area Income Characteristics	Origi	mount at nation 00,000	Orig \$100<	Origination Origination with Gross Annual Lo		Loa	o Item: ns by liates			
	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)
SCOTT COUNTY (123), MS										
MSA NA										
Inside AA 0005										
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	110	2	755	2	495	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	2	755	2	495	0	0
SIMPSON COUNTY (127), MS										
MSA 27140										
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	12	0	0	0	0	1	12	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	12	0	0	0	0	1	12	0	0
SMITH COUNTY (129), MS										
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	5	173	0	0	0	0	5	173	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	5	173	0	0	0	0	5	173	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Area Income Characteristics	Origi	mount at ination 00,000	Orig \$100<	mount at ination ,000 But 250,000	Loan Amount at Origination >\$250,000 Crigination Crigi		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)
TATE COUNTY (137), MS										
MSA 32820										
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	8	0	0	0	0	1	8	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	8	0	0	0	0	1	8	0	0
WARREN COUNTY (149), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	1	171	0	0	1	171	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	793	1	793	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	171	1	793	2	964	0	0
WEBSTER COUNTY (155), MS										
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	2	64	1	105	0	0	3	169	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	64	1	105	0	0	3	169	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Area Income Characteristics	Origi	mount at nation 00,000	Orig \$100<	Origination Origination with		with Gros Revenu	Businesses ss Annual les <= \$1 lion	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)
WINSTON COUNTY (159), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	105	0	0	1	105	0	0
Middle Income	8	202	1	117	0	0	9	319	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	202	2	222	0	0	10	424	0	0
YAZOO COUNTY (163), MS										
MSA 27140										
Outside Assessment Area										
Low Income	0	0	1	213	1	310	2	523	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	213	1	310	2	523	0	0
TOTAL INSIDE AA IN STATE	477	19,384	90	14,784	80	37,902	428	38,978	0	0
TOTAL OUTSIDE AA IN STATE	76	3,121	24	3,934	19	10,702	91	12,592	0	0
STATE TOTAL	553	22,505	114	18,718	99	48,604	519	51,570	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2 State: TENNESSEE (47)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DAVIDSON COUNTY (037), TN										
MSA 34980										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	30	0	0	0	0	1	30	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	30	0	0	0	0	1	30	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2 State: TENNESSEE (47)

Area Income Characteristics	Origi	mount at nation 00,000	Orig \$100<	Mount at ination 9,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	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)
SHELBY COUNTY (157), TN										
MSA 32820										
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	14	0	0	1	779	2	793	0	0
Median Family Income Not Known	0	0	1	177	0	0	1	177	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	14	1	177	1	779	3	970	0	0
SUMNER COUNTY (165), TN										
MSA 34980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	749	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	749	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2 State: TENNESSEE (47)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	Origination Origination wi				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)	
WILLIAMSON COUNTY (187), 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	1	37	0	0	0	0	1	37	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	37	0	0	0	0	1	37	0	0	
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0	
TOTAL OUTSIDE AA IN STATE	3	81	1	177	2	1,528	5	1,037	0	0	
STATE TOTAL	3	81	1	177	2	1,528	5	1,037	0	0	

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2 State: TEXAS (48)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	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)	
COLLIN COUNTY (085), TX											
MSA 19124											
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	10	0	0	0	0	1	10	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	10	0	0	0	0	1	10	0	0	

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2 State: TEXAS (48)

Area Income Characteristics	Origi	mount at nation 00,000	Orig \$100<	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	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)
MONTGOMERY COUNTY (339), TX										
MSA 26420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	1	126	0	0	1	126	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	126	0	0	1	126	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	10	1	126	0	0	2	136	0	0
STATE TOTAL	1	10	1	126	0	0	2	136	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2 State: VIRGINIA (51)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	amount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	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)
FREDERICK COUNTY (069), VA										
MSA 49020										
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	151	0	0	1	151	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	151	0	0	1	151	0	0
HOPEWELL CITY (670), VA										
MSA 40060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	61	0	0	0	0	1	61	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	61	0	0	0	0	1	61	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	61	1	151	0	0	2	212	0	0
STATE TOTAL	1	61	1	151	0	0	2	212	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	645	25,655	127	21,151	121	58,983	616	58,297	0	0
TOTAL OUTSIDE AA	129	5,257	39	6,871	34	18,049	155	20,705	0	0
TOTAL INSIDE & OUTSIDE	774	30,912	166	28,022	155	77,032	771	79,002	0	0

Loans by County

Small Farm Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

Area Income Characteristics	Origi	mount at ination 00,000	Origir \$100,0<	nount at nation 000 But 50,000	Loan Ar Origir >\$25	nation	Gross Revenu	Farms with Annual les <= \$1 llion	th 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)
CULLMAN COUNTY (043), AL										
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	4	152	0	0	0	0	4	152	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	152	0	0	0	0	4	152	0	0
FAYETTE COUNTY (057), AL										
MSA NA										
Inside AA 0006										
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	435	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	435	0	0	0	0
FRANKLIN COUNTY (059), AL										
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	75	0	0	0	0	1	75	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	1	75	0	0

Loans by County

Small Farm Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

Area Income Characteristics	Origi	mount at nation 00,000	Origir >\$100,0	nount at nation 000 But 50,000	Origination Gros >\$250,000 Reve		Gross Revenu	Farms with Annual es <= \$1 lion	Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GREENE COUNTY (063), AL										
MSA 46220										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	70	0	0	0	0	1	70	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	70	0	0	0	0	1	70	0	0
MARION COUNTY (093), AL										
MSA NA										
Inside AA 0006										
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	87	0	0	0	0	1	87	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	87	0	0	0	0	1	87	0	0
PERRY COUNTY (105), AL										
MSA NA										
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	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	0	0	1	50	0	0

Loans by County

Small Farm Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

Area Income Characteristics	Orig	mount at ination 00,000				nount at nation 0,000	Gross Revenu	Farms with Annual les <= \$1 llion	Loa	no Item: ans by iliates
	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 (107), AL										
MSA 46220										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	107	1	203	0	0	5	310	0	0
Middle Income	4	179	1	105	1	400	6	684	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	286	2	308	1	400	11	994	0	0
SUMTER COUNTY (119), AL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	151	0	0	1	400	5	551	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	4	151	0	0	1	400	5	551	0	0
TUSCALOOSA COUNTY (125), AL										
MSA 46220										
Inside AA 0002										
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	17	1	156	0	0	3	173	0	0
Upper Income	0	0	0	0	1	500	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	17	1	156	1	500	3	173	0	0

Loans by County

Small Farm Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

Area Income Characteristics	Origi	mount at nation 00,000	Origination >\$100,000 But <=\$250,000		Origi	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)	
WALKER COUNTY (127), AL											
MSA NA											
Inside AA 0006											
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	1	51	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	1	51	0	0	
WINSTON COUNTY (133), AL											
MSA NA											
Inside AA 0006											
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	8	193	0	0	0	0	8	193	0	0	
Upper Income	1	26	0	0	0	0	1	26	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	9	219	0	0	0	0	9	219	0	0	
TOTAL INSIDE AA IN STATE	21	660	3	464	3	1,335	25	1,524	0	0	
TOTAL OUTSIDE AA IN STATE	11	498	0	0	1	400	12	898	0	0	
STATE TOTAL	32	1,158	3	464	4	1,735	37	2,422	0	0	

Loans by County

Small Farm Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

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Respondent ID: 0000914648

Agency: FRS - 2

Area Income Characteristics	Origi	mount at nation 00,000	Origir \$100,0<	nount at nation 000 But 50,000	Loan Ar Origir >\$25		Gross Revenu	Farms with Annual les <= \$1 llion	Loa	o Item: ans by iliates
	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)
CHICKASAW COUNTY (017), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	26	0	0	0	0	1	26	0	0
Middle Income	2	177	2	337	1	485	3	699	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	203	2	337	1	485	4	725	0	0
CHOCTAW COUNTY (019), MS										
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	1	50	0	0
Upper Income	2	66	0	0	0	0	2	66	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	116	0	0	0	0	3	116	0	0
CLARKE COUNTY (023), MS										
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	205	0	0	1	205	0	0
Upper Income	1	92	0	0	0	0	1	92	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	92	1	205	0	0	2	297	0	0

Loans by County

Small Farm Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

PAGE: 6 OF 14

Respondent ID: 0000914648

Agency: FRS - 2

Area Income Characteristics	Area Income CharacteristicsOriginationOriginationOriginationArea Income Characteristics<=\$100,000>\$100,000 But>\$25<=\$250,000				Origir	mount at Loans to Farms with ination Gross Annual 50,000 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)
CLAY COUNTY (025), MS										
MSA NA										
Inside AA 0004										
Low Income	1	70	0	0	0	0	1	70	0	0
Moderate Income	9	290	0	0	0	0	8	275	0	0
Middle Income	8	275	1	131	0	0	8	356	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	18	635	1	131	0	0	17	701	0	0
COPIAH COUNTY (029), MS										
MSA 27140										
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
FORREST COUNTY (035), MS										
MSA 25620										
Inside AA 0003										
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	0	0	1	106	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	0	0	1	106	0	0

Loans by County

Small Farm Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

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Respondent ID: 0000914648

Agency: FRS - 2

Area Income Characteristics	Origi	Origination Origination Origination Gross <=\$100,000 >\$100,000 But >\$250,000 Revenu		Farms with Annual les <= \$1 lion	Loa	o Item: ans by iliates				
	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)
JASPER COUNTY (061), MS										
MSA NA										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	1	4	0	0	1	305	2	309	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	4	0	0	1	305	2	309	0	0
JEFFERSON DAVIS COUNTY (065), MS										
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	23	0	0	0	0	1	23	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	23	0	0	0	0	1	23	0	0
KEMPER COUNTY (069), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	126	0	0	0	0	2	26	0	0
Middle Income	3	178	0	0	0	0	2	121	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	6	304	0	0	0	0	4	147	0	0

Loans by County

Small Farm Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

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Respondent ID: 0000914648

Agency: FRS - 2

Area Income Characteristics	Origi	mount at nation 00,000	Loan An Origir >\$100,0 <=\$25	nation 000 But	Loan An Origir >\$25	nation	Gross Revenu	Farms with Annual les <= \$1 lion	Loa	o Item: ans by iliates
	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)
LAFAYETTE COUNTY (071), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	53	1	201	0	0	1	53	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	84	0	0	2	593	2	377	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	137	1	201	2	593	3	430	0	0
LAMAR COUNTY (073), MS										
MSA 25620										
Inside AA 0003										
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	61	1	155	0	0	2	216	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	61	1	155	0	0	2	216	0	0
LEAKE COUNTY (079), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	299	1	153	0	0	5	452	0	0
Middle Income	2	119	2	229	1	494	5	842	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	6	418	3	382	1	494	10	1,294	0	0

Loans by County

Small Farm Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

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Respondent ID: 0000914648

Agency: FRS - 2

Area Income Characteristics	Loan Amount at Origination Loan Amount at Origination Loan Amount at Origination Loans to Farms with Gross Annual <=\$100,000 >\$100,000 But <=\$250,000 >\$250,000 Revenues <= \$1 Million			Memo Item: Loans by Affiliates						
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LEE COUNTY (081), MS										
MSA NA										
Inside AA 0007										
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	23	0	0	0	0	1	23	0	0
Upper Income	0	0	1	150	0	0	1	150	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	23	1	150	0	0	2	173	0	0
LOWNDES COUNTY (087), MS										
MSA NA										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	404	1	404	0	0
Middle Income	9	167	0	0	0	0	9	167	0	0
Upper Income	8	233	6	1,090	2	827	13	1,300	0	0
Income Not Known	1	3	0	0	0	0	1	3	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	18	403	6	1,090	3	1,231	24	1,874	0	0
MADISON COUNTY (089), MS										
MSA 27140										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	15	0	0	0	0	1	15	0	0
Middle Income	2	125	0	0	0	0	2	125	0	0
Upper Income	2	75	0	0	0	0	2	75	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	215	0	0	0	0	5	215	0	0

Loans by County

Small Farm Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

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Respondent ID: 0000914648

Agency: FRS - 2

Area Income Characteristics	Origi	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)	
MONROE COUNTY (095), MS											
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	6	238	1	204	0	0	7	442	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	6	238	1	204	0	0	7	442	0	0	
NESHOBA COUNTY (099), MS											
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	65	0	0	0	0	1	65	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	65	0	0	0	0	1	65	0	0	
NEWTON COUNTY (101), MS											
MSA NA											
Inside AA 0005											
Low Income	0	0	0	0	0	0	0	0	0	0	
Moderate Income	1	26	1	152	0	0	2	178	0	0	
Middle Income	2	85	4	673	0	0	4	493	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	111	5	825	0	0	6	671	0	0	

Loans by County

Small Farm Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

Area Income Characteristics	Origi	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)	
NOXUBEE COUNTY (103), MS											
MSA NA											
Inside AA 0004											
Low Income	5	200	0	0	0	0	4	196	0	0	
Moderate Income	21	820	5	812	7	2,613	30	4,081	0	0	
Middle Income	26	1,362	17	3,206	22	8,535	59	11,127	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	52	2,382	22	4,018	29	11,148	93	15,404	0	0	
OKTIBBEHA COUNTY (105), MS											
MSA NA											
Inside AA 0004											
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	199	1	250	1	405	6	604	0	0	
Upper Income	2	80	2	319	0	0	4	399	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	279	3	569	1	405	10	1,003	0	0	
PEARL RIVER COUNTY (109), MS											
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	58	0	0	0	0	1	58	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	1	58	0	0	

Loans by County

Small Farm Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

Area Income Characteristics	Origi	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		nount at nation 0,000	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)
PONTOTOC COUNTY (115), MS										
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	3	620	0	0	3	620	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	3	620	0	0	3	620	0	0
RANKIN COUNTY (121), MS										
MSA 27140										
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	1	75	0	0	0	0	1	75	0	0
Upper Income	1	5	0	0	0	0	1	5	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	80	0	0	0	0	2	80	0	0
SMITH COUNTY (129), MS										
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	1	50	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	1	50	0	0

Loans by County

Small Farm Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

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Respondent ID: 0000914648

Agency: FRS - 2

Area Income Characteristics	Origi	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		nount at nation 0,000	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)
WALTHALL COUNTY (147), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	334	1	334	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	334	1	334	0	0
WINSTON COUNTY (159), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	74	0	0	0	0	1	74	0	0
Middle Income	4	120	1	102	1	375	6	597	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	5	194	1	102	1	375	7	671	0	0
YALOBUSHA COUNTY (161), MS										
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	76	0	0	0	0	1	76	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	76	0	0	0	0	1	76	0	0
TOTAL INSIDE AA IN STATE	108	4,193	40	7,044	34	13,089	164	20,752	0	0

Loans by County

Small Farm Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

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Respondent ID: 0000914648

Agency: FRS - 2

Area Income Characteristics	Origi	mount at nation 00,000			Loan An Origir >\$250		Gross Revenu	Farms with Annual es <= \$1 lion	Loa	o Item: ins by iliates
	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	1,974	12	2,051	7	2,781	50	5,848	0	0
STATE TOTAL	145	6,167	52	9,095	41	15,870	214	26,600	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	129	4,853	43	7,508	37	14,424	189	22,276	0	0
TOTAL OUTSIDE AA	48	2,472	12	2,051	8	3,181	62	6,746	0	0
TOTAL INSIDE & OUTSIDE	177	7,325	55	9,559	45	17,605	251	29,022	0	0

2022 Institution Disclosure Statement - Table 3 Assessment Area/Non-Assessment Area Activity Small Business Loans Institution: BANKFIRST FINANCIAL SERVICES

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Respondent ID: 0000914648 Agency: FRS - 2

ASSESSMENT AREA LOANS	Origir	nations		to Businesses nillion revenue	Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MS - HINDS COUNTY (049) - MSA 27140	40	6,894	27	3,612	0	0
MS - MADISON COUNTY (089) - MSA 27140	41	6,675	36	5,750	0	0
MS - RANKIN COUNTY (121) - MSA 27140	51	8,830	34	6,024	0	0
AL - PICKENS COUNTY (107) - MSA 46220	23	2,381	15	733	0	0
AL - TUSCALOOSA COUNTY (125) - MSA 46220	126	25,486	87	14,812	0	0
MS - FORREST COUNTY (035) - MSA 25620	13	1,853	2	100	0	0
MS - LAMAR COUNTY (073) - MSA 25620	27	5,914	8	1,275	0	0
MS - CLAY COUNTY (025) - MSA NA	32	3,115	27	1,255	0	0
MS - LOWNDES COUNTY (087) - MSA NA	232	20,109	141	10,812	0	0
MS - NOXUBEE COUNTY (103) - MSA NA	78	5,857	63	3,551	0	0
MS - OKTIBBEHA COUNTY (105) - MSA NA	54	5,489	43	3,102	0	0
MS - JASPER COUNTY (061) - MSA NA	8	271	8	271	0	0
MS - NEWTON COUNTY (101) - MSA NA	30	2,337	25	1,918	0	0
MS - SCOTT COUNTY (123) - MSA NA	3	865	2	495	0	0
AL - MARION COUNTY (093) - MSA NA	12	822	11	422	0	0
AL - WALKER COUNTY (127) - MSA NA	20	1,055	19	970	0	0
AL - WINSTON COUNTY (133) - MSA NA	65	3,975	56	2,382	0	0
MS - LEE COUNTY (081) - MSA NA	38	3,861	12	813	0	0

2022 Institution Disclosure Statement - Table 4 Assessment Area/Non-Assessment Area Activity Small Farm Loans

Institution: BANKFIRST FINANCIAL SERVICES

PAGE: 1 OF 1

Respondent ID: 0000914648 Agency: FRS - 2

ASSESSMENT AREA LOANS	Origir	nations	•	to Farms with ion revenue	Purchases		
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	
MS - MADISON COUNTY (089) - MSA 27140	5	215	5	215	0	0	
MS - RANKIN COUNTY (121) - MSA 27140	2	80	2	80	0	0	
AL - PICKENS COUNTY (107) - MSA 46220	11	994	11	994	0	0	
AL - TUSCALOOSA COUNTY (125) - MSA 46220	4	673	3	173	0	0	
MS - FORREST COUNTY (035) - MSA 25620	1	106	1	106	0	0	
MS - LAMAR COUNTY (073) - MSA 25620	2	216	2	216	0	0	
MS - CLAY COUNTY (025) - MSA NA	19	766	17	701	0	0	
MS - LOWNDES COUNTY (087) - MSA NA	27	2,724	24	1,874	0	0	
MS - NOXUBEE COUNTY (103) - MSA NA	103	17,548	93	15,404	0	0	
MS - OKTIBBEHA COUNTY (105) - MSA NA	11	1,253	10	1,003	0	0	
MS - JASPER COUNTY (061) - MSA NA	2	309	2	309	0	0	
MS - NEWTON COUNTY (101) - MSA NA	8	936	6	671	0	0	
AL - FAYETTE COUNTY (057) - MSA NA	1	435	0	0	0	0	
AL - MARION COUNTY (093) - MSA NA	1	87	1	87	0	0	
AL - WALKER COUNTY (127) - MSA NA	1	51	1	51	0	0	
AL - WINSTON COUNTY (133) - MSA NA	9	219	9	219	0	0	
MS - LEE COUNTY (081) - MSA NA	2	173	2	173	0	0	

2022 Institution Disclosure Statement - Table 5 Community Development/Consortium-Third Party Activity Institution: BANKFIRST FINANCIAL SERVICES

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Respondent ID: 0000914648

Agency: FRS - 2

Memo Item: Loans by Affiliates

	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	45	48,429	0	0
Purchased	0	0	0	0
Total	45	48,429	0	0
Consortium/Third Party Loans (optional)				

2022 Institution Disclosure Statement - Table 6 Assessment Area(s) by Tract * denotes no loans made in specified tracts Institution: BANKFIRST FINANCIAL SERVICES **ASSESSMENT AREA - 0001** HINDS COUNTY (049), MS MSA: 27140 Low Income 0003.01* 0008.00* 0009.00* 0010.00* 0011.00* 0012.00* 0016.00 0021.00* 0024.00* 0035.00 0102.03* 0108.01* 0109.02* 0114.00* 0116.00* **Moderate Income** 0003.02* 0005.00 0006.00* 0007.00* 0022.00* 0023.00* 0025.00* 0030.00 0033.00* 0034.00* 0036.00* 0037.00* 0038.00 0102.01 0103.01* 0108.04 0109.01* 0110.01* 0113.00 0115.00* **Middle Income** 0004.00* 0101.02 0101.03* 0101.04* 0103.04* 0103.05* 0104.00 0105.01* 0105.02* 0106.00* 0107.00* 0108.05* 0108.08* 0108.09 0110.02* 0111.01* 0111.03* 0111.04 0111.05* 0112.03* 0112.04* **Upper Income** 0001.00* 0002.00 0013.00 0014.00 0015.00 0102.02 0108.06 0108.07* 0112.01* **Income Not Known** 0027.00* 0032.00 MADISON COUNTY (089), MS MSA: 27140 Low Income 0305.01* 0305.02* **Moderate Income** 0301.08 0306.00 0311.00 Middle Income 0301.04 0301.05* 0301.11* 0301.12 0309.00 0310.00 **Upper Income** 0301.07 0301.09 0301.10 0302.02 0302.03* 0302.04 0302.05 0302.06 0302.07 0302.08* 0303.01 0303.02 0304.01 0304.02* 0304.03* **RANKIN COUNTY (121), MS** MSA: 27140

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2022 Institution Disclosure Statement - Table 6	PAGE: 2 OF 19
Assessment Area(s) by Tract	Respondent ID: 0000914648
* denotes no loans made in specified tracts	Agency: FRS - 2
Institution: BANKFIRST FINANCIAL SERVICES	
Moderate Income	
0201.05* 0202.17 0203.04 0207.05 0208.05* Middle Income	
0201.01 0202.13 0203.01 0204.01* 0204.02 0206.01 0206	4* 0209.02* 0210.01*
0210.03 0210.05*	
Upper Income	
0201.03 0201.04 0202.08* 0202.09 0202.10 0202.12* 0202	6 0202.18 0202.19
0203.03 0205.00 0208.01* 0208.03* 0208.06 0209.01* 0210	
ASSESSMENT AREA - 0002	
PICKENS COUNTY (107), AL	
MSA: 46220	
Moderate Income	
0501.00 0503.00 0504.01 Middle Income	
0500.00 0502.00 0504.02	
TUSCALOOSA COUNTY (125), AL	
MSA: 46220	
Low Income	
0117.01* 0117.03 0118.00 0119.02 0124.07* Moderate Income	
0103.02 0104.04 0105.00* 0108.03* 0121.02* 0123.04* 0124 Middle Income	00
0101.05 0103.03* 0103.04 0103.05 0104.03 0104.07 0106	4* 0107.06 0107.07
0108.02* 0108.04* 0112.00* 0114.02 0116.00 0119.01* 012	06* 0124.03 0124.06*
0126.00 0127.00* Upper Income	
0101.01* 0101.02 0101.04 0102.01 0102.03 0102.04 0102	5 0104.06 0106.03
0107.03 0107.05* 0114.01 0124.04* 0125.03* 0125.04* Income Not Known	

FORREST COUNTY (035), MS MSA: 25620 Moderate Income 0002.00* 0005.00* 0006.02* 0010.00* 011.00* 0102.02 Middle Income 0003.00* 0007.00* 0101.03 0102.01 0103.00* 0105.00* 0106.01* 0106.02* Upper Income 0008.00 0101.01* 0101.03 0102.01 0105.00* 0106.01* 0106.02* Upper Income 0006.01* 0101.04 0105.00* 0106.01* 0106.02* 0006.01* 0107.00 LAMAR COUNTY (073), MS MSA: 25620 Moderate Income 0203.05 0203.06* 0203.05 0203.06* 0203.05 0203.06* 0203.05 0203.06* 0203.03 0203.04* 0203.08 0204.02 0205.01* 0205.02 0201.02 0202.04* 0202.05 0202.06 0203.03 0203.04* 0203.08 0204.02 0205.01* 0205.02 0203.07* ASSESSMENT AREA - 0004 CLAY COUNTY (025), MS MSA: NA Upwer Income Upwer	0120.01 0120.02 ASSESSMENT ARE		0125.05*						
Moderate Income 0002.00* 0005.00* 0006.02* 0009.00* 0011.00* 0102.02 Middle Income 0003.00* 0007.00* 0101.03 0102.01 0103.00 0105.00* 0106.01 0106.02* Upper Income 0008.00 0101.01* 0101.04 0105.00* 0106.01 0106.02* Upper Income 0006.01* 0107.00 006.01* 0107.00 006.01* 0107.00 LAMAR COUNTY (073), MS MSA: 25620 Moderate Income 0203.05 0203.06* Middle Income 0201.01* 0202.03* 0204.01* 0206.00 Upper Income 0201.02 0202.04* 0202.05 0202.06 0203.03 0203.08 0204.02 0205.01* 0205.02 Income Not Known 0203.07* ASSESSMENT AREA - 0004 CLAY COUNTY (025), MS MSA: NA MSA: NA NA NA NA NA NA	FORREST COUNTY	(035), MS							
0002.00* 0005.00* 0006.02* 0009.00* 0010.00* 0011.00* 0102.02 Middle Income 0003.00* 0007.00* 0101.03 0102.01 0103.00 0104.00* 0105.00* 0106.01 0106.02* Upper Income 0008.00 0101.01* 0101.04 Income Not Known 0006.01* 0107.00 LAMAR COUNTY (073), MS MSA: 25620 Moderate Income 0203.05 0203.06* Middle Income 0201.01* 0202.03* 0204.01* 0206.00 Upper Income 0201.02 0202.04* 0202.05 0202.06 0203.03 0203.04* 0203.08 0204.02 0205.01* 0205.02 Income Not Known 0203.07* ASSESSMENT AREA - 0004 CLAY COUNTY (025), MS MSA: NA Low Income	MSA: 25620								
Middle Income 0003.00* 0007.00* 0101.03 0102.01 0103.00 0104.00* 0105.00* 0106.01 0106.02* Upper Income 0008.00 0101.01* 0101.04 Income Not Known 0006.01* 0107.00 LAMAR COUNTY (073), MS MSA: 25620 Moderate Income 0203.05 0203.06* Middle Income 0201.01* 0202.03* 0204.01* 0206.00 Upper Income 0203.07* ASSESSMENT AREA - 0004 CLAY COUNTY (025), MS MSA: NA Low Income	Moderate Income								
Upper Income 0008.00 0101.01* 0101.04 Income Not Known 0006.01* 0107.00 LAMAR COUNTY (073), MS MSA: 25620 Moderate Income 0203.05 0203.06* Middle Income 0201.01* 0206.00 Upper Income 0201.02* 0202.05* 0202.06 0203.03 0203.04* 0203.08 0204.02 0205.01* 0205.02 Income Not Known 0203.07* ASSESSMENT AREA - 0004 CLAY COUNTY (025), MS MSA: NA MSA: NA MSA: NA MSA: NA MSA: NA MSA: NA		0006.02*	0009.00*	0010.00*	0011.00*	0102.02			
Income Not Known 0006.01* 0107.00 LAMAR COUNTY (073), MS MSA: 25620 Moderate Income 0203.05 0203.06* Middle Income 0201.01* 0202.03* 0204.01* 0206.00 Upper Income 0201.02 0202.04* 0202.05 0202.06 0203.03 0203.04* 0203.08 0204.02 0205.01* 0205.02 Income Not Known 0203.07* <u>ASSESSMENT AREA - 0004</u> CLAY COUNTY (025), MS MSA: NA Low Income		0101.03	0102.01	0103.00	0104.00*	0105.00*	0106.01	0106.02*	
LAMAR COUNTY (073), MS MSA: 25620 Moderate Income 0203.05 0203.06* Middle Income 0201.01* 0202.03* 0204.01* 0206.00 Upper Income 0201.02 0202.04* 0202.05 0202.06 0203.03 0203.04* 0203.08 0204.02 0205.01* 0205.02 Income Not Known 0203.07* ASSESSMENT AREA - 0004 CLAY COUNTY (025), MS MSA: NA Low Income		0101.04							
MSA: 25620 Moderate Income 0203.05 0203.06* Middle Income 0201.01* 0202.03* 0204.01* 0206.00 Upper Income 0201.02 0202.04* 0202.05 0202.06 0203.03 0203.04* 0203.08 0204.02 0205.01* 0205.02 Income Not Known 0203.07* <u>ASSESSMENT AREA - 0004</u> CLAY COUNTY (025), MS MSA: NA Low Income	0006.01* 0107.00								
Moderate Income 0203.05 0203.06* Middle Income 0201.01* 0202.03* 0204.01* 0206.00 Upper Income 0201.02 0202.04* 0202.05 0202.06 0203.03 0203.04* 0203.08 0204.02 0205.01* 0205.02 Income Not Known 0203.07* ASSESSMENT AREA - 0004 CLAY COUNTY (025), MS MSA: NA Low Income	LAMAR COUNTY (07	73), MS							
0203.05 0203.06* Middle Income 0201.01* 0202.03* 0204.01* 0206.00 Upper Income 0201.02 0202.04* 0202.05 0202.06 0203.03 0203.04* 0203.08 0204.02 0205.01* 0205.02 Income Not Known 0203.07* ASSESSMENT AREA - 0004 CLAY COUNTY (025), MS MSA: NA Low Income	MSA: 25620								
Middle Income 0201.01* 0202.03* 0204.01* 0206.00 Upper Income 0201.02 0202.04* 0202.05 0202.06 0203.03 0203.04* 0203.08 0204.02 0205.01* 0205.02 Income Not Known 0203.07* ASSESSMENT AREA - 0004 CLAY COUNTY (025), MS MSA: NA Low Income	Moderate Income								
Upper Income 0201.02 0202.04* 0202.05 0202.06 0203.03 0203.04* 0203.08 0204.02 0205.01* 0205.02 Income Not Known 0203.07* <u>ASSESSMENT AREA - 0004</u> CLAY COUNTY (025), MS MSA: NA Low Income									
Income Not Known 0203.07* <u>ASSESSMENT AREA - 0004</u> CLAY COUNTY (025), MS MSA: NA Low Income		0204.01*	0206.00						
ASSESSMENT AREA - 0004 CLAY COUNTY (025), MS MSA: NA Low Income		0202.05	0202.06	0203.03	0203.04*	0203.08	0204.02	0205.01*	0205.02
CLAY COUNTY (025), MS MSA: NA Low Income	0203.07*								
MSA: NA Low Income	ASSESSMENT ARE	A - 0004							
Low Income	CLAY COUNTY (025), MS							
	MSA: NA								
9503.00	Low Income								
	9503.00								

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2022 Institution Disclosure Statement - Table 6 Respondent ID: 0000914648 Assessment Area(s) by Tract Agency: FRS - 2 * denotes no loans made in specified tracts Institution: BANKFIRST FINANCIAL SERVICES Middle Income 9502.00 9504.00 9505.00 LOWNDES COUNTY (087), MS MSA: NA Low Income 0006.00 **Moderate Income** 0008.00 Middle Income 0005.00 0007.00 0009.01 0011.00 Upper Income 0001.02 0001.03 0001.04 0003.01 0003.02* 0004.03 0004.04 0004.05 0004.06 0010.00 9800.00* **Income Not Known** 0009.02 NOXUBEE COUNTY (103), MS MSA: NA Low Income 9503.00 **Moderate Income** 9502.00 Middle Income 9501.00 **OKTIBBEHA COUNTY (105), MS** MSA: NA Moderate Income 9503.00 Middle Income 9501.02* 9502.02 9505.00 9506.03 9506.04 9507.02 **Upper Income**

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Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: BANKFIRST FINANCIAL SERVICES

9501.01 9502.01 9504.01 9504.02 9506.01 9507.01

ASSESSMENT AREA - 0005

JASPER COUNTY (061), MS

MSA: NA

Moderate Income

9504.02*

Middle Income

9501.02* 9502.00* 9503.01* 9503.02* 9504.01

Income Not Known

9501.01

NEWTON COUNTY (101), MS

MSA: NA

Moderate Income

0503.02 0505.00 Middle Income

0501.00 0502.00 0503.01 0504.00

SCOTT COUNTY (123), MS

MSA: NA

Low Income

0204.00* Moderate Income

0201.02*

Middle Income

0202.00 0203.01* 0205.00 0206.00

Upper Income

0201.01* 0203.02*

ASSESSMENT AREA - 0006

FAYETTE COUNTY (057), AL

MSA: NA

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2022 Institution Disclosure Statement - Table 6 Assessment Area(s) by Tract * denotes no loans made in specified tracts Institution: BANKFIRST FINANCIAL SERVICES Middle Income 0200.00* 0201.00* 0202.00* 0203.00 0204.00* MARION COUNTY (093), AL MSA: NA Moderate Income 9640.02 9641.00* 9647.01* Middle Income 9640.01 9642.00* 9643.00* 9644.01* 9644.02* 9645.00* 9646.00* Upper Income 9647.02* WALKER COUNTY (127), AL MSA: NA Moderate Income 0211.00 Middle Income 0202.00 0204.00* 0206.00* 0207.00* 0208.01 0208.02 0209.00 0210.00* 0212.00 0213.00* 0214.00* 0215.00* 0216.00* 0217.00* 0218.00* 0219.00* **Upper Income** 0201.00* 0203.01 0203.02 WINSTON COUNTY (133), AL MSA: NA **Moderate Income** 9659.00 Middle Income 9655.01 9655.02 9656.01 9656.02 9657.00 9658.00 **Upper Income** 9655.03 ASSESSMENT AREA - 0007 LEE COUNTY (081), MS

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2022 Institution Disclosure Statement - Table 6 PAGE: 7 OF 19 **Respondent ID: 0000914648** Assessment Area(s) by Tract Agency: FRS - 2 * denotes no loans made in specified tracts Institution: BANKFIRST FINANCIAL SERVICES MSA: NA Middle Income 9501.02* 9502.02 9504.01 9505.01* 9506.02 9507.00 9508.00* 9510.01 9510.02* 9511.01* **Upper Income** 9501.01* 9502.03 9502.04 9503.01 9503.02* 9504.03 9504.04* 9505.02 9506.01* 9509.01* 9509.02* 9511.02 Income Not Known 9800.00* **OUTSIDE ASSESSMENT AREA** BALDWIN COUNTY (003), AL MSA: 19300 Middle Income 0103.00 0115.04 Upper Income 0111.04 **BIBB COUNTY (007), AL** MSA: 13820 Moderate Income 0100.01 Middle Income 0100.10 CHAMBERS COUNTY (017), AL MSA: NA Middle Income 9539.00 CHILTON COUNTY (021), AL MSA: 13820 Middle Income 0601.04

2022 Institution Disclosure Statement - Table 6 Assessment Area(s) by Tract * denotes no loans made in specified tracts Institution: BANKFIRST FINANCIAL SERVICES COLBERT COUNTY (033), AL MSA: 22520 **Moderate Income** 0210.00 Middle Income 0207.04 CULLMAN COUNTY (043), AL MSA: NA Middle Income 9644.00 9645.00 9647.00 9650.02 9654.02 9657.00 FRANKLIN COUNTY (059), AL MSA: NA Middle Income 9730.00 9737.02 **Upper Income** 9737.03 GREENE COUNTY (063), AL MSA: 46220 Moderate Income 0601.01 0601.02 0602.00 JEFFERSON COUNTY (073), AL MSA: 13820 Median Family Income 30-40% 0102.00 Median Family Income 70-80% 0117.07 0126.02 Median Family Income 80-90% 0141.04 Median Family Income >= 120%

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0128.02 0143.03 LAMAR COUNTY (075), AL MSA: NA **Upper Income** 0302.00 LAUDERDALE COUNTY (077), AL MSA: 22520 Middle Income 0109.01 0118.01 LEE COUNTY (081), AL MSA: 12220 Moderate Income 0416.00 Middle Income 0405.02 MARENGO COUNTY (091), AL MSA: NA Moderate Income 9731.00 Middle Income 9730.01 MOBILE COUNTY (097), AL MSA: 33660 Moderate Income 0021.00 **MONTGOMERY COUNTY (101), AL** MSA: 33860 Upper Income

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0014.00 0027.00 PERRY COUNTY (105), AL MSA: NA Moderate Income 6870.02 PIKE COUNTY (109), AL MSA: NA **Upper Income** 1891.02 SHELBY COUNTY (117), AL MSA: 13820 Middle Income 0303.06 0306.14 SUMTER COUNTY (119), AL MSA: NA Moderate Income 0114.00 Middle Income 0113.01 0113.02 LARIMER COUNTY (069), CO MSA: 22660 Middle Income 0011.10 WELD COUNTY (123), CO MSA: 24540 Middle Income 0018.00 ESCAMBIA COUNTY (033), FL PAGE: 10 OF 19 Respondent ID: 0000914648 Agency: FRS - 2

MSA: 37860 Middle Income 0035.07 LAKE COUNTY (069), FL MSA: 36740 Middle Income 0313.24 MIAMI-DADE COUNTY (086), FL MSA: 33124 Median Family Income 90-100% 0039.17 ORANGE COUNTY (095), FL MSA: 36740 Median Family Income >= 120% 0141.00 FULTON COUNTY (121), GA MSA: 12060 Median Family Income >= 120% 0019.02 MASON COUNTY (161), KY MSA: NA **Upper Income** 9604.00 ASCENSION PARISH (005), LA MSA: 12940 Middle Income 0305.02 EAST BATON ROUGE PARISH (033), LA PAGE: 11 OF 19 Respondent ID: 0000914648 Agency: FRS - 2

Assessment Area(s) by Tract * denotes no loans made in specified tracts Institution: BANKFIRST FINANCIAL SERVICES MSA: 12940 Moderate Income 0025.00 Middle Income 0042.04 JEFFERSON PARISH (051), LA MSA: 35380 Moderate Income 0237.00 ST. TAMMANY PARISH (103), LA MSA: 35380 **Upper Income** 0403.06 ADAMS COUNTY (001), MS MSA: NA Low Income 0004.00 ATTALA COUNTY (007), MS MSA: NA Moderate Income 0606.00 **BOLIVAR COUNTY (011), MS** MSA: NA Moderate Income 9507.01 CALHOUN COUNTY (013), MS MSA: NA Middle Income

2022 Institution Disclosure Statement - Table 6

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2022 Institution Disclosure Statement - Table 6 Assessment Area(s) by Tract * denotes no loans made in specified tracts

Institution: BANKFIRST FINANCIAL SERVICES

9505.00

CHICKASAW COUNTY (017), MS MSA: NA Moderate Income 9501.00 Middle Income 9504.01 9504.02 CHOCTAW COUNTY (019), MS MSA: NA

Middle Income

9501.00 Upper Income

9502.00

CLARKE COUNTY (023), MS

MSA: NA

Middle Income

9501.00 Upper Income

9502.01

COPIAH COUNTY (029), MS

MSA: 27140

Middle Income

9506.00

DESOTO COUNTY (033), MS

MSA: 32820

Upper Income

0707.23

HARRISON COUNTY (047), MS

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Institution: BANKFIRST FINANCIAL SERVICES

MSA: 25060

Low Income

0017.03

Moderate Income

0032.15 0036.00 Middle Income

0032.11

Upper Income

0012.05 0029.00 Income Not Known

0033.05

ITAWAMBA COUNTY (057), MS

MSA: NA

Middle Income

9503.00

JACKSON COUNTY (059), MS

MSA: 25060

Middle Income

0402.07 0403.02

Upper Income

0402.08 0407.02 Income Not Known

0410.01

JEFFERSON DAVIS COUNTY (065), MS

MSA: NA

Middle Income

9501.02

JONES COUNTY (067), MS

MSA: NA

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Institution: BANKFIRST FINANCIAL SERVICES

Moderate Income 9507.00 Middle Income 9503.02 **Upper Income** 9506.02 **KEMPER COUNTY (069), MS** MSA: NA Moderate Income 0301.00 Middle Income 0302.00 LAFAYETTE COUNTY (071), MS MSA: NA Moderate Income 9504.02 Middle Income 9501.00 9502.03 9505.05 Upper Income 9502.01 9502.04 9504.03 9504.04 LAUDERDALE COUNTY (075), MS MSA: NA Middle Income 0102.04 **Upper Income** 0102.03 0102.05 0103.03 0105.02 LEAKE COUNTY (079), MS MSA: NA Moderate Income

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0401.00 0404.02 Middle Income 0405.00 LINCOLN COUNTY (085), MS MSA: NA Moderate Income 9502.02 Upper Income 9501.00 9506.01 MARION COUNTY (091), MS MSA: NA Middle Income 9504.00 MONROE COUNTY (095), MS MSA: NA Middle Income 9502.02 9505.01 9506.00 Upper Income 9502.01 NESHOBA COUNTY (099), MS MSA: NA Middle Income 0102.00 0104.00 0107.00 PEARL RIVER COUNTY (109), MS MSA: NA **Upper Income** 9501.02 PONTOTOC COUNTY (115), MS

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2022 Institution Disclosure Statement - Table 6 Assessment Area(s) by Tract * denotes no loans made in specified tracts Institution: BANKFIRST FINANCIAL SERVICES MSA: NA Middle Income 9501.01 9504.00 SIMPSON COUNTY (127), MS MSA: 27140 Middle Income 9503.02 SMITH COUNTY (129), MS MSA: NA Middle Income 9501.00 9502.02 9503.01 TATE COUNTY (137), MS

MSA: 32820

Middle Income

9503.02

WALTHALL COUNTY (147), MS

MSA: NA

Upper Income

9501.02

WARREN COUNTY (149), MS

MSA: NA

Low Income

9503.00

Upper Income

9507.00

WEBSTER COUNTY (155), MS

MSA: NA

Upper Income

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9501.00 WINSTON COUNTY (159), MS MSA: NA Moderate Income 9503.00 Middle Income 9501.00 9504.00 9505.00 YALOBUSHA COUNTY (161), MS MSA: NA Middle Income 9502.00 YAZOO COUNTY (163), MS MSA: 27140 Low Income 9502.00 **DAVIDSON COUNTY (037), TN** MSA: 34980 Median Family Income >= 120% 0182.01 SHELBY COUNTY (157), TN MSA: 32820 Median Family Income >= 120% 0213.11 0215.30 Median Family Income Not Known 0046.00 SUMNER COUNTY (165), TN MSA: 34980 Moderate Income

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0211.04 WILLIAMSON COUNTY (187), TN MSA: 34980 Upper Income 0501.05 COLLIN COUNTY (085), TX MSA: 19124 Median Family Income >= 120% 0305.19 MONTGOMERY COUNTY (339), TX MSA: 26420 Median Family Income 100-110% 6947.00 FREDERICK COUNTY (069), VA MSA: 49020 Middle Income 0510.02 HOPEWELL CITY (670), VA MSA: 40060 Moderate Income 8205.00

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Error Status Information

Institution: BANKFIRST FINANCIAL SERVICES

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Respondent ID: 0000914648

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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	314	314	0	0.00%
Small Farm Loans	90	90	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	19	19	0	0.00%
Total	425	425	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.