

2026

COMMUNITY REINVESTMENT ACT PUBLIC FILE

Last Updated 11/10/2026

General Disclosure

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

Your involvement is encouraged.

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

Home Mortgage Disclosure Act (HMDA) - Notice

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

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

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

Written Comments from the Public

Current Year

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

Prior Two Calendar Years

During 2024 and 2025, Southern First Bank did not receive any written public comments related to the Bank's assessment area needs and opportunities in helping to meet community credit needs as they pertain to the Community Reinvestment Act.

Client Support

Phone Banking/Email Banking	
Client Support	877-679-9646
Telephone Banking	877-336-2093
Lost/Stolen Debit Card	877-336-2093
Lost/Stolen Commercial Credit Card	866-839-3485
Report Fraud	877-679-9646 Outside US: 727-227-2447
Contact Us – Web Message	https://www.southernfirst.com/contact/send-a-message

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

Open & Closed Locations

Current Year & Prior Two Calendar Years.

Opened Locations: None
Closed Locations: None

South Carolina Locations

SC Main Office



Greenville – Verdae Boulevard

6 Verdae Blvd, Greenville, SC 29607

Mailing Address: PO Box 17465, Greenville, SC 29606

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

864-679-9000

MSA/MD Code: 24860, State Code: 45, County Code 045, Tract code 0019.00, Income Level: Upper

Opened in 2022



Cayce – Knox Abbott Drive

190 Knox Abbott Dr., Cayce, SC 29033

Mailing Address: PO Box 7908, Columbia, SC 29202

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

803-223-6400

MSA/MD Code: 17900, State Code: 45, County Code 063, Tract Code 0203.00, Income Level: Middle

Opened in 2009



Charleston – Calhoun Street

80 Calhoun St., Charleston, SC 29401

Mailing Address: PO Box 22588, Charleston, SC 29413

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

843-725-5099

MSA/MD Code: 16700, State Code: 45, County Code 019, Tract Code 0051.00, Income Level: Upper

Opened in 2017



Columbia – Dream Mortgage Center

452 Killian Road, Suite B, Columbia, SC 29203

Mailing Address: PO Box 7908, Columbia, SC 29202

Lobby Hours: By appointment
No ATM or Drive-Through

888-544-3288

MSA/MD Code: 17900, State Code 45, County Code 079, Tract Code 0101.05, Income Level: Middle

Opened in 2023



Greenville – Augusta Street

2125 Augusta St., Greenville, SC 29605

Mailing Address: PO Box 17465, Greenville, SC 29606

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

864-679-9480

MSA/MD Code: 24860, State Code: 45, County Code 045, Tract Code 0014.00, Income Level: Upper

Opened in 2005



Greenville – Woodruff Road

1900 Woodruff Rd., Greenville, SC 29607

Mailing Address: PO Box 17465, Greenville, SC 29606

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

864-679-9300

MSA/MD Code: 24860, State Code: 45, County Code 045, Tract Code 0028.12, Income Level: Upper

Opened in 2008



Greer – The Parkway

307 The Parkway, Greer, SC 29650

Mailing Address: PO Box 17465, Greenville, SC 29606

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

864-662-2000

MSA/MD Code: 24860, State Code: 45, County Code 045, Tract Code 0026.09, Income Level: Upper

Opened in 2005



Mount Pleasant – Johnnie Dodds Boulevard

691 Johnnie Dodds Blvd., Mount Pleasant, SC 29464

Mailing Address: PO Box 22588, Charleston, SC 29413

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

843-606-4300

MSA/MD Code: 16700, State Code: 45, County Code 019, Tract Code 0046.07, Income Level: Upper

Opened in 2014



Summerville – Front Street

105 Front St., Summerville, SC 29486

Mailing Address: PO Box 3138, Summerville, SC 29484

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

843-285-7089

MSA/MD Code: 16700, State Code: 45, County Code 0015, Tract Code 0207.13, Income Level: Middle

Opened in 2019

North Carolina Locations

NC Main Office



Raleigh – Wade Park Boulevard

5444 Wade Park Blvd. Suite 100, Raleigh, NC 27607

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

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

919-532-1585

MSA/MD Code: 39580, State Code: 37, County Code 183, Tract code 0524.01, Income Level: Middle

Opened in 2017



Charlotte – Colony Road

4064 Colony Rd, Suite 100, Charlotte, NC 28211

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

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

704-817-0800

MSA/MD Code: 16740, State Code: 37, County Code 119, Tract Code 0029.03, Income Level: Upper

Opened in 2021



Greensboro – Elm Street

100 S Elm St. Suite 100, Greensboro, NC 27401

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

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

336-544-6160

MSA/MD Code: 24660, State Code: 37, County Code 081, Tract Code 0108.00, Income Level: Upper

Opened in 2019

Georgia Locations

GA Main Office



Atlanta – East Paces Ferry Road

309 East Paces Ferry Road NE, Suite 102 Atlanta, GA 30305

Mailing Address: PO Box 550687, Atlanta, GA 30355

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

404-418-9300

MSA/MD Code: 12054, State Code: 13, County Code 121, Tract Code 0096.05, Income Level: Unknown

Opened in 2018

SouthernFirst

Member FDIC



Personal BANKING

BUILT FOR YOU.

Convenient banking on a first-name basis.

What you can expect:

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

Southern First Bank PO Box 17465 Greenville, SC 29606- 8465 (NMLS #754127). *Accept the ATM usage fee at other bank ATMs and we'll waive the fee. **Transactions typically occur in minutes when the recipient's email address or U.S. mobile number is already enrolled with Zelle®. Zelle® does not offer purchase protection for goods or services. Zelle® and third-party wallets (Apple Pay®, Google Pay™, Samsung Pay®) are not owned or controlled by Southern First. FDIC insurance applies only to funds in your Southern First deposit accounts at FDIC-insured banks, not to payments in transit or balances stored in third-party apps. Use only with people and services you trust. Southern First is not responsible for the security, privacy, or functionality of these third-party providers. The Zelle® related marks are used under license from Early Warning Services, LLC.

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

ACCOUNTS WE OFFER

CHECKING



SOUTHERN FIRST

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



CLIENTFIRST

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



SOUTHERN LEGACY

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

SAVINGS



FIRST SAVINGS

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



CERTIFICATES OF DEPOSIT

- $1,000 minimum balance to open
- Penalties may apply for early withdrawals. Please call for current rates
- Earn a competitive rate of return on your time deposit over a relatively short period of time
- Choose terms from seven days to 36 months



CLIENTFIRST MONEY MARKET

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

SouthernFirst

ONLINE BANKING SERVICES



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



ACCOUNT SETTINGS
Change password, user ID, address, and contact information.



INTEGRATIONS*
Connectivity to Quicken using Web/Direct Connect.



CHECK ORDERS*
Order checks online or in the app.



STOP PAYMENTS*
Add stop check payments online or in the app on a single check or range of checks. Search and download existing stop payments.



eSTATEMENTS
Access statements and documents online or in the app. View and download monthly account statements, loan notices, check images, and more.



PREMIUM ALERTS*
Stay informed about profile changes, balance activity, and transactions. Full range of custom alerts can be received through text message, email, and app notifications. Manage alerts online or in the app.



CARD CONTROLS
Enable/disable debit cards, set transaction size and type limits, control transactions by merchant or location and receive instant alerts.



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



BILL PAY*
Easily keep track of bills, schedule payments, and view history. Expedite payments for fast delivery.



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



MANAGE LOANS
Easily make and schedule advances and payments from your internal or external account. View full loan details and payment activity.



MOBILE & TABLET APPS*
Deposit checks, transfer money, and pay bills. Send money to friends and family with Zelle®.



ZELLE®*
Send money to family and friends easily, safely, and securely, online or in the app.



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

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

SouthernFirst

ONLINE BANKING SERVICES



SHARED ACCESS
Share online banking access with others. View and make transfers or bill payments. Set limits. Online access only.



TRANSFER FUNDS TO ANOTHER SOUTHERN FIRST CLIENT
Transfer funds to another client. All you need is their account number and last name.



ACTIONABLE ALERTS
Make a transfer if you receive a low balance text alert if you have enrolled in text banking.



BROWSER COMPATABILITY
Test Compatibility and Troubleshoot browser issues



ACCOUNT PREFERENCES
Reorder account display and add nicknames in Settings. Customize account and mobile banking settings.



CHAT
Have questions about a feature? Chat with us!



SPANISH LANGUAGE
Spanish language is available for online and may also display in mobile based on your phone settings.

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

Retail Loan Products

Real Estate Mortgages

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

Construction Loans

- Residential Construction
- Renovation

Lines of Credit

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

Consumer Loans

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

FEE SCHEDULE
Fee Schedule for Deposit Account Services



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

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

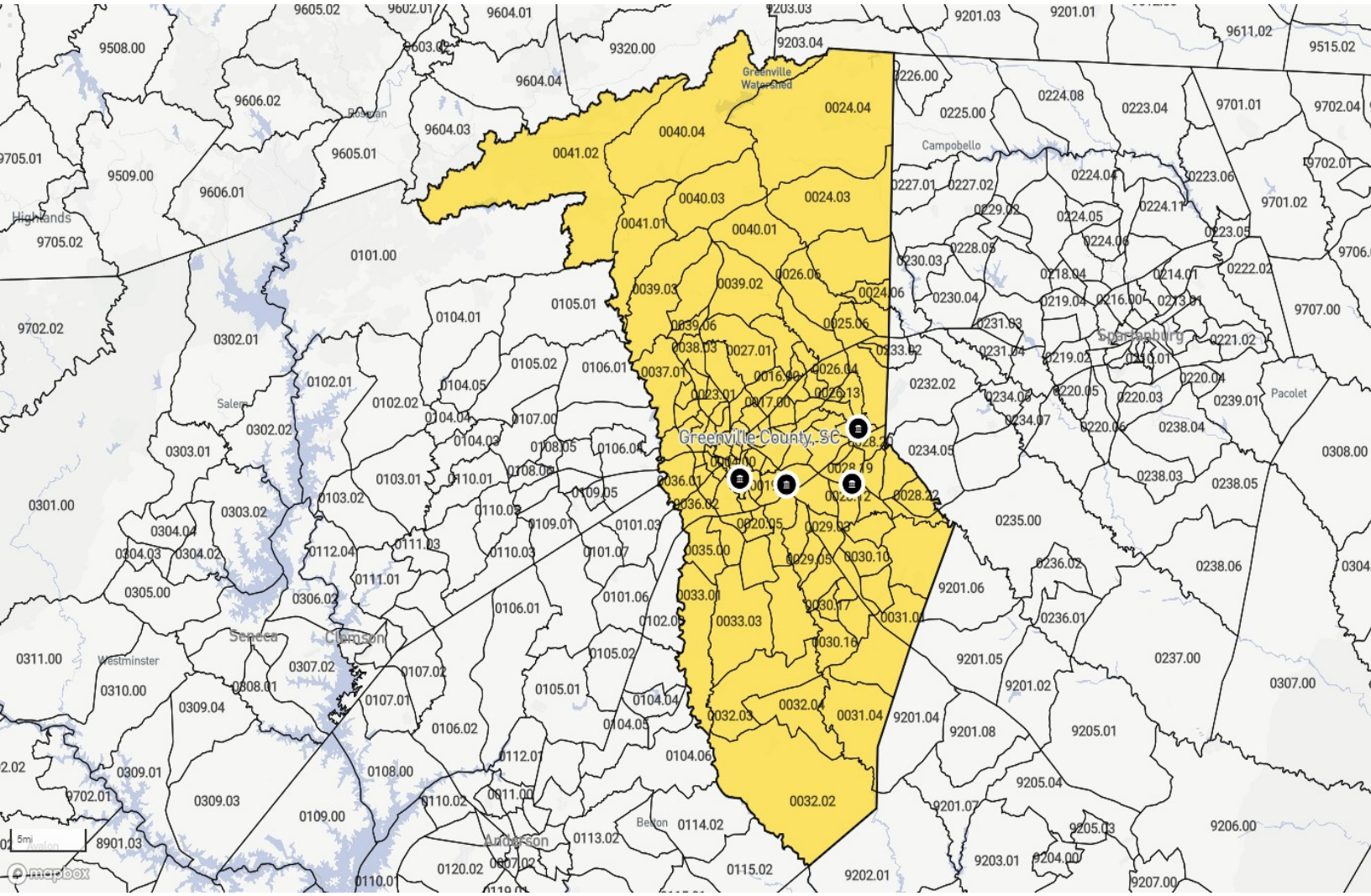
Check printing fees vary by the style of check ordered.

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

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ASSESSMENT AREA MAPS AND CENSUS TRACTS

Assessment Area Map: Greenville County, South Carolina



2025 FFIEC Census Report - Summary Census Overview Information
State: SOUTH CAROLINA
County: 045 - GREENVILLE COUNTY
All Tracts: 123

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
SC	GREENVILLE COUNTY	0001.00	4 - Upper	169.36	No	$93,100	$121,875	2643	760	28.76	274	549
SC	GREENVILLE COUNTY	0002.00	4 - Upper	241.46	No	$93,100	$173,750	1530	235	15.36	317	213
SC	GREENVILLE COUNTY	0004.00	4 - Upper	176.83	No	$93,100	$127,250	1404	283	20.16	335	516
SC	GREENVILLE COUNTY	0005.00	4 - Upper	181.09	No	$93,100	$130,313	1387	778	56.09	213	610
SC	GREENVILLE COUNTY	0007.00	0 - Unknown	0.00	No	$93,100	$0	3318	1529	46.08	304	757
SC	GREENVILLE COUNTY	0008.00	2 - Moderate	54.05	No	$93,100	$38,897	1343	1124	83.69	185	458
SC	GREENVILLE COUNTY	0009.00	3 - Middle	106.39	No	$93,100	$76,563	1189	722	60.72	170	467
SC	GREENVILLE COUNTY	0010.00	4 - Upper	160.89	No	$93,100	$115,774	2210	605	27.38	596	990
SC	GREENVILLE COUNTY	0011.01	4 - Upper	133.20	No	$93,100	$95,855	4269	617	14.45	1241	1647
SC	GREENVILLE COUNTY	0011.02	4 - Upper	234.51	No	$93,100	$168,750	1855	258	13.91	699	916
SC	GREENVILLE COUNTY	0012.03	3 - Middle	106.68	No	$93,100	$76,771	2353	453	19.25	110	253
SC	GREENVILLE COUNTY	0012.04	3 - Middle	108.32	No	$93,100	$77,946	3008	1177	39.13	674	1102
SC	GREENVILLE COUNTY	0012.05	2 - Moderate	62.47	No	$93,100	$44,958	1402	719	51.28	252	441
SC	GREENVILLE COUNTY	0013.02	3 - Middle	119.16	No	$93,100	$85,750	1534	195	12.71	528	736
SC	GREENVILLE	0014.00	4 - Upper	277.50	No	$93,100	$199,688	3832	590	15.40	1012	1236

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
	COUNTY											
SC	GREENVILLE COUNTY	0015.01	4 - Upper	193.43	No	$93,100	$139,191	4383	387	8.83	1546	1980
SC	GREENVILLE COUNTY	0015.02	1 - Low	37.63	No	$93,100	$27,079	2668	2124	79.61	483	992
SC	GREENVILLE COUNTY	0016.00	3 - Middle	113.57	No	$93,100	$81,726	4795	1108	23.11	1499	2010
SC	GREENVILLE COUNTY	0017.00	2 - Moderate	79.74	No	$93,100	$57,386	4440	2143	48.27	807	1557
SC	GREENVILLE COUNTY	0018.03	2 - Moderate	79.86	No	$93,100	$57,469	4115	1513	36.77	949	1509
SC	GREENVILLE COUNTY	0018.04	4 - Upper	133.03	No	$93,100	$95,729	4982	1467	29.45	1228	1391
SC	GREENVILLE COUNTY	0018.05	4 - Upper	150.78	No	$93,100	$108,500	4699	1021	21.73	1553	1840
SC	GREENVILLE COUNTY	0018.07	4 - Upper	129.96	No	$93,100	$93,523	5704	1831	32.10	1373	1679
SC	GREENVILLE COUNTY	0018.08	3 - Middle	104.78	No	$93,100	$75,398	4331	1787	41.26	51	503
SC	GREENVILLE COUNTY	0018.09	2 - Moderate	76.59	No	$93,100	$55,114	3337	1263	37.85	592	846
SC	GREENVILLE COUNTY	0018.10	2 - Moderate	75.21	No	$93,100	$54,120	3400	1847	54.32	337	822
SC	GREENVILLE COUNTY	0019.00	4 - Upper	219.96	No	$93,100	$158,279	7665	1677	21.88	2197	2500
SC	GREENVILLE COUNTY	0020.01	1 - Low	40.47	No	$93,100	$29,122	2898	2628	90.68	663	949
SC	GREENVILLE COUNTY	0020.03	1 - Low	42.07	No	$93,100	$30,275	4827	3861	79.99	721	1661
SC	GREENVILLE COUNTY	0020.05	3 - Middle	81.08	No	$93,100	$58,349	3767	2860	75.92	909	1559
SC	GREENVILLE COUNTY	0021.03	4 - Upper	169.25	No	$93,100	$121,792	3475	1609	46.30	1133	1482

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
SC	GREENVILLE COUNTY	0021.04	2 - Moderate	67.67	No	$93,100	$48,699	1542	1037	67.25	248	573
SC	GREENVILLE COUNTY	0021.05	2 - Moderate	57.05	No	$93,100	$41,058	2859	1983	69.36	396	883
SC	GREENVILLE COUNTY	0021.06	1 - Low	44.23	No	$93,100	$31,833	3628	2235	61.60	543	1410
SC	GREENVILLE COUNTY	0021.07	2 - Moderate	59.38	No	$93,100	$42,734	2676	1378	51.49	629	1250
SC	GREENVILLE COUNTY	0021.08	2 - Moderate	53.92	No	$93,100	$38,800	1513	679	44.88	370	604
SC	GREENVILLE COUNTY	0022.02	1 - Low	42.84	No	$93,100	$30,833	2768	1882	67.99	409	713
SC	GREENVILLE COUNTY	0022.03	2 - Moderate	65.04	No	$93,100	$46,802	3265	2036	62.36	424	1208
SC	GREENVILLE COUNTY	0022.04	2 - Moderate	53.85	No	$93,100	$38,750	3099	1942	62.67	294	990
SC	GREENVILLE COUNTY	0023.01	2 - Moderate	67.55	No	$93,100	$48,611	4024	1643	40.83	888	1558
SC	GREENVILLE COUNTY	0023.02	2 - Moderate	57.40	No	$93,100	$41,310	3993	2211	55.37	784	1509
SC	GREENVILLE COUNTY	0023.03	1 - Low	40.12	No	$93,100	$28,875	1845	1282	69.49	178	669
SC	GREENVILLE COUNTY	0023.04	4 - Upper	146.42	No	$93,100	$105,365	2846	1891	66.44	465	1304
SC	GREENVILLE COUNTY	0024.03	3 - Middle	103.82	No	$93,100	$74,709	4524	384	8.49	1399	1965
SC	GREENVILLE COUNTY	0024.04	4 - Upper	120.37	No	$93,100	$86,618	4085	249	6.10	1388	1899
SC	GREENVILLE COUNTY	0024.05	4 - Upper	123.05	No	$93,100	$88,545	7757	1099	14.17	2582	3001
SC	GREENVILLE COUNTY	0024.06	3 - Middle	97.56	No	$93,100	$70,208	1790	349	19.50	625	729
SC	GREENVILLE COUNTY	0025.03	3 - Middle	119.80	No	$93,100	$86,207	11447	3744	32.71	2917	3546

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
SC	GREENVILLE COUNTY	0025.04	2 - Moderate	73.95	No	$93,100	$53,214	1796	835	46.49	346	585
SC	GREENVILLE COUNTY	0025.05	2 - Moderate	63.46	No	$93,100	$45,667	3662	1917	52.35	717	1344
SC	GREENVILLE COUNTY	0025.06	3 - Middle	119.76	No	$93,100	$86,179	4003	675	16.86	1348	1653
SC	GREENVILLE COUNTY	0025.07	3 - Middle	101.97	No	$93,100	$73,382	5142	1395	27.13	1283	1586
SC	GREENVILLE COUNTY	0026.02	3 - Middle	83.90	No	$93,100	$60,375	4295	1425	33.18	1557	1857
SC	GREENVILLE COUNTY	0026.04	3 - Middle	117.33	No	$93,100	$84,435	6557	2553	38.94	1715	2281
SC	GREENVILLE COUNTY	0026.06	4 - Upper	140.57	No	$93,100	$101,156	6599	925	14.02	1978	2197
SC	GREENVILLE COUNTY	0026.09	4 - Upper	152.72	No	$93,100	$109,896	7094	1626	22.92	1750	1959
SC	GREENVILLE COUNTY	0026.10	3 - Middle	90.45	No	$93,100	$65,089	3069	1111	36.20	780	914
SC	GREENVILLE COUNTY	0026.11	3 - Middle	109.24	No	$93,100	$78,613	5885	1633	27.75	1812	2366
SC	GREENVILLE COUNTY	0026.12	4 - Upper	141.66	No	$93,100	$101,937	8199	2550	31.10	2565	3041
SC	GREENVILLE COUNTY	0026.13	4 - Upper	156.83	No	$93,100	$112,857	1711	249	14.55	508	508
SC	GREENVILLE COUNTY	0027.01	4 - Upper	130.54	No	$93,100	$93,941	4551	579	12.72	1510	1777
SC	GREENVILLE COUNTY	0027.03	3 - Middle	101.34	No	$93,100	$72,927	5402	881	16.31	1875	2156
SC	GREENVILLE COUNTY	0027.04	3 - Middle	83.22	No	$93,100	$59,889	2370	598	25.23	729	814
SC	GREENVILLE COUNTY	0028.04	4 - Upper	161.69	No	$93,100	$116,354	2418	265	10.96	891	917
SC	GREENVILLE COUNTY	0028.05	4 - Upper	132.94	No	$93,100	$95,664	5340	1491	27.92	1124	1476

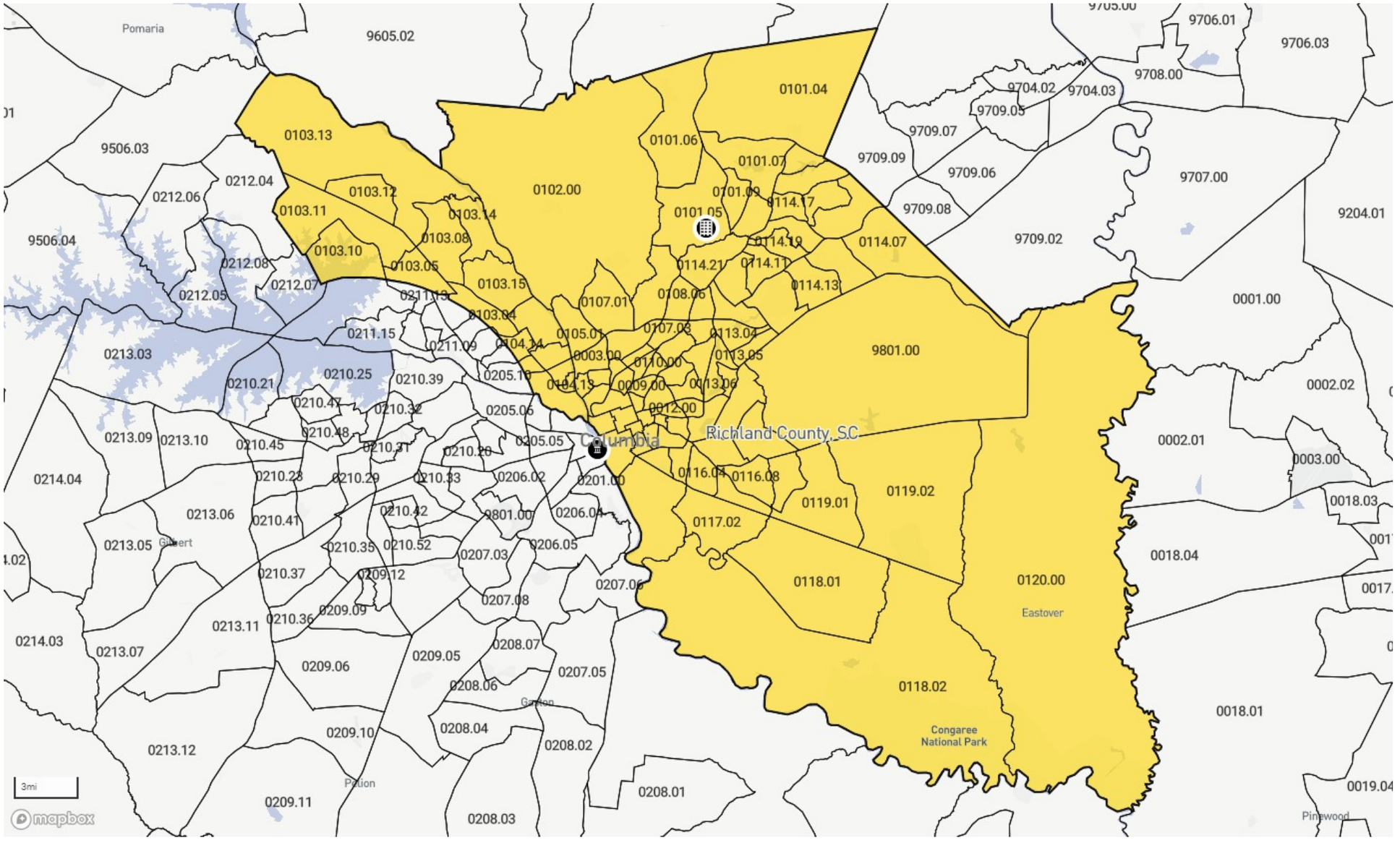
State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
SC	GREENVILLE COUNTY	0028.11	4 - Upper	128.89	No	$93,100	$92,753	10439	4041	38.71	1860	2356
SC	GREENVILLE COUNTY	0028.12	4 - Upper	142.79	No	$93,100	$102,750	7396	1965	26.57	2290	2696
SC	GREENVILLE COUNTY	0028.13	4 - Upper	182.50	No	$93,100	$131,326	4529	832	18.37	1603	1717
SC	GREENVILLE COUNTY	0028.14	4 - Upper	181.65	No	$93,100	$130,717	6513	1416	21.74	1874	2009
SC	GREENVILLE COUNTY	0028.15	4 - Upper	186.26	No	$93,100	$134,030	6313	1187	18.80	2241	2293
SC	GREENVILLE COUNTY	0028.17	4 - Upper	132.89	No	$93,100	$95,625	4766	794	16.66	1320	1571
SC	GREENVILLE COUNTY	0028.18	3 - Middle	110.57	No	$93,100	$79,565	3291	1335	40.57	283	595
SC	GREENVILLE COUNTY	0028.19	4 - Upper	146.07	No	$93,100	$105,114	5254	1577	30.02	1198	1665
SC	GREENVILLE COUNTY	0028.20	3 - Middle	112.83	No	$93,100	$81,191	2587	1188	45.92	345	616
SC	GREENVILLE COUNTY	0028.21	4 - Upper	122.97	No	$93,100	$88,493	6556	1947	29.70	1424	1864
SC	GREENVILLE COUNTY	0028.22	4 - Upper	158.20	No	$93,100	$113,839	6757	1999	29.58	2055	2163
SC	GREENVILLE COUNTY	0029.01	3 - Middle	89.97	No	$93,100	$64,741	6059	3525	58.18	1436	2040
SC	GREENVILLE COUNTY	0029.03	3 - Middle	92.06	No	$93,100	$66,250	7366	3085	41.88	1919	2426
SC	GREENVILLE COUNTY	0029.04	3 - Middle	102.80	No	$93,100	$73,973	5864	2774	47.31	1576	2067
SC	GREENVILLE COUNTY	0029.05	4 - Upper	121.10	No	$93,100	$87,143	4946	2083	42.11	1536	1786
SC	GREENVILLE COUNTY	0030.05	3 - Middle	91.89	No	$93,100	$66,129	2779	1112	40.01	723	1183
SC	GREENVILLE COUNTY	0030.08	4 - Upper	133.32	No	$93,100	$95,938	7245	1416	19.54	2304	2664

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
SC	GREENVILLE COUNTY	0030.09	4 - Upper	136.78	No	$93,100	$98,425	9608	2206	22.96	2603	2893
SC	GREENVILLE COUNTY	0030.10	4 - Upper	142.48	No	$93,100	$102,528	8180	2360	28.85	2613	3050
SC	GREENVILLE COUNTY	0030.11	4 - Upper	127.96	No	$93,100	$92,083	5747	1742	30.31	2004	2249
SC	GREENVILLE COUNTY	0030.12	3 - Middle	96.67	No	$93,100	$69,567	5806	2459	42.35	1234	1458
SC	GREENVILLE COUNTY	0030.13	3 - Middle	114.16	No	$93,100	$82,150	8256	3201	38.77	1875	2424
SC	GREENVILLE COUNTY	0030.14	4 - Upper	140.43	No	$93,100	$101,051	6464	2123	32.84	1723	1968
SC	GREENVILLE COUNTY	0030.16	4 - Upper	165.02	No	$93,100	$118,750	5131	1404	27.36	1301	1502
SC	GREENVILLE COUNTY	0030.17	4 - Upper	153.41	No	$93,100	$110,396	5545	1557	28.08	1458	1596
SC	GREENVILLE COUNTY	0031.01	3 - Middle	97.37	No	$93,100	$70,072	8662	3757	43.37	2320	3429
SC	GREENVILLE COUNTY	0031.03	4 - Upper	125.07	No	$93,100	$90,000	2902	608	20.95	832	1000
SC	GREENVILLE COUNTY	0031.04	2 - Moderate	70.39	No	$93,100	$50,652	2597	432	16.63	1003	1136
SC	GREENVILLE COUNTY	0032.02	3 - Middle	96.26	No	$93,100	$69,267	3620	495	13.67	1256	1697
SC	GREENVILLE COUNTY	0032.03	3 - Middle	90.33	No	$93,100	$65,000	3948	1149	29.10	971	1181
SC	GREENVILLE COUNTY	0032.04	3 - Middle	82.80	No	$93,100	$59,583	1746	249	14.26	505	743
SC	GREENVILLE COUNTY	0033.01	2 - Moderate	74.43	No	$93,100	$53,564	6571	2244	34.15	2007	2806
SC	GREENVILLE COUNTY	0033.03	2 - Moderate	78.64	No	$93,100	$56,594	5732	2563	44.71	1530	2316
SC	GREENVILLE COUNTY	0033.04	3 - Middle	87.57	No	$93,100	$63,019	8367	4805	57.43	2590	3132

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
SC	GREENVILLE COUNTY	0034.01	1 - Low	42.46	No	$93,100	$30,556	1111	792	71.29	213	440
SC	GREENVILLE COUNTY	0035.00	2 - Moderate	71.82	No	$93,100	$51,681	2870	1575	54.88	510	947
SC	GREENVILLE COUNTY	0036.01	3 - Middle	97.32	No	$93,100	$70,033	6215	3761	60.51	1536	2237
SC	GREENVILLE COUNTY	0036.02	2 - Moderate	57.26	No	$93,100	$41,208	2664	2102	78.90	587	968
SC	GREENVILLE COUNTY	0037.01	3 - Middle	98.14	No	$93,100	$70,625	5792	1973	34.06	1821	2237
SC	GREENVILLE COUNTY	0037.04	2 - Moderate	50.45	No	$93,100	$36,304	4057	2766	68.18	667	980
SC	GREENVILLE COUNTY	0037.05	2 - Moderate	58.50	No	$93,100	$42,102	2022	1000	49.46	477	708
SC	GREENVILLE COUNTY	0037.06	2 - Moderate	58.39	No	$93,100	$42,018	3683	2353	63.89	692	1006
SC	GREENVILLE COUNTY	0037.07	2 - Moderate	58.08	No	$93,100	$41,797	4280	1999	46.71	842	1354
SC	GREENVILLE COUNTY	0038.02	3 - Middle	82.19	No	$93,100	$59,145	6074	1662	27.36	1240	1583
SC	GREENVILLE COUNTY	0038.03	3 - Middle	100.40	No	$93,100	$72,246	4575	593	12.96	1142	1128
SC	GREENVILLE COUNTY	0038.04	2 - Moderate	72.77	No	$93,100	$52,368	2805	698	24.88	876	952
SC	GREENVILLE COUNTY	0039.02	3 - Middle	102.20	No	$93,100	$73,545	4091	536	13.10	1472	1664
SC	GREENVILLE COUNTY	0039.03	3 - Middle	87.22	No	$93,100	$62,765	4470	586	13.11	1471	1911
SC	GREENVILLE COUNTY	0039.05	2 - Moderate	70.41	No	$93,100	$50,671	4317	839	19.43	1334	2119
SC	GREENVILLE COUNTY	0039.06	3 - Middle	107.86	No	$93,100	$77,614	2535	793	31.28	496	653
SC	GREENVILLE COUNTY	0040.01	3 - Middle	86.59	No	$93,100	$62,309	3206	393	12.26	1085	1251

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
SC	GREENVILLE COUNTY	0040.03	3 - Middle	106.52	No	$93,100	$76,654	3676	568	15.45	790	1078
SC	GREENVILLE COUNTY	0040.04	4 - Upper	134.27	No	$93,100	$96,625	1793	114	6.36	841	1127
SC	GREENVILLE COUNTY	0041.01	2 - Moderate	79.78	No	$93,100	$57,413	3867	608	15.72	1138	1824
SC	GREENVILLE COUNTY	0041.02	3 - Middle	94.78	No	$93,100	$68,207	1069	83	7.76	305	691
SC	GREENVILLE COUNTY	0042.00	4 - Upper	275.44	No	$93,100	$198,207	2453	286	11.66	782	1023
SC	GREENVILLE COUNTY	0043.00	2 - Moderate	60.60	No	$93,100	$43,611	3891	2923	75.12	800	2000
SC	GREENVILLE COUNTY	0044.00	2 - Moderate	70.24	No	$93,100	$50,550	1959	1101	56.20	238	541

Assessment Area Map: Richland County, South Carolina



2025 FFIEC Census Report - Summary Census Overview Information
State: SOUTH CAROLINA
County: 079 - RICHLAND COUNTY
All Tracts: 98

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
SC	RICHLAND COUNTY	0001.00	1 - Low	45.76	No	$92,000	$32,946	2176	1925	88.47	304	781
SC	RICHLAND COUNTY	0002.00	2 - Moderate	57.37	No	$92,000	$41,304	1385	1143	82.53	211	829
SC	RICHLAND COUNTY	0003.00	2 - Moderate	60.36	No	$92,000	$43,456	2528	2329	92.13	431	1198
SC	RICHLAND COUNTY	0004.00	2 - Moderate	79.06	No	$92,000	$56,923	1905	1222	64.15	445	832
SC	RICHLAND COUNTY	0005.00	1 - Low	31.92	No	$92,000	$22,986	2163	2083	96.30	242	599
SC	RICHLAND COUNTY	0006.00	3 - Middle	107.26	No	$92,000	$77,222	2332	775	33.23	659	1259
SC	RICHLAND COUNTY	0007.00	4 - Upper	128.05	No	$92,000	$92,188	1722	497	28.86	504	943
SC	RICHLAND COUNTY	0009.00	1 - Low	24.80	No	$92,000	$17,857	2160	2095	96.99	210	863
SC	RICHLAND COUNTY	0010.00	1 - Low	42.60	No	$92,000	$30,673	2692	2071	76.93	183	467
SC	RICHLAND COUNTY	0011.00	2 - Moderate	71.01	No	$92,000	$51,125	3817	2004	52.50	1008	1658
SC	RICHLAND COUNTY	0012.00	4 - Upper	195.56	No	$92,000	$140,795	1791	224	12.51	447	618
SC	RICHLAND COUNTY	0013.00	2 - Moderate	73.28	No	$92,000	$52,763	1713	1505	87.86	196	676
SC	RICHLAND COUNTY	0016.00	3 - Middle	114.24	No	$92,000	$82,250	2272	773	34.02	197	276
SC	RICHLAND COUNTY	0021.00	4 - Upper	178.83	No	$92,000	$128,750	2808	602	21.44	657	1268
SC	RICHLAND	0022.00	4 - Upper	143.65	No	$92,000	$103,421	1273	307	24.12	317	595

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	COUNTY											
SC	RICHLAND COUNTY	0023.00	4 - Upper	298.64	No	$92,000	$215,000	2421	151	6.24	808	960
SC	RICHLAND COUNTY	0024.00	4 - Upper	218.77	No	$92,000	$157,500	4732	706	14.92	1236	1547
SC	RICHLAND COUNTY	0025.00	4 - Upper	156.51	No	$92,000	$112,679	3660	600	16.39	1292	1959
SC	RICHLAND COUNTY	0026.02	3 - Middle	100.55	No	$92,000	$72,392	2951	798	27.04	885	1487
SC	RICHLAND COUNTY	0026.05	2 - Moderate	52.73	No	$92,000	$37,969	5467	2885	52.77	679	2067
SC	RICHLAND COUNTY	0027.00	4 - Upper	181.52	No	$92,000	$130,685	2647	506	19.12	517	1128
SC	RICHLAND COUNTY	0028.00	2 - Moderate	78.92	No	$92,000	$56,818	7956	1881	23.64	242	803
SC	RICHLAND COUNTY	0029.00	0 - Unknown	0.00	No	$92,000	$0	5124	1154	22.52	142	54
SC	RICHLAND COUNTY	0030.00	4 - Upper	212.31	No	$92,000	$152,850	2701	644	23.84	203	314
SC	RICHLAND COUNTY	0031.00	2 - Moderate	73.55	No	$92,000	$52,955	3264	1106	33.88	48	222
SC	RICHLAND COUNTY	0101.04	3 - Middle	102.11	No	$92,000	$73,519	5057	2471	48.86	1586	1967
SC	RICHLAND COUNTY	0101.05	3 - Middle	117.21	No	$92,000	$84,387	7088	5236	73.87	1498	2126
SC	RICHLAND COUNTY	0101.06	4 - Upper	197.90	No	$92,000	$142,475	5267	2770	52.59	1284	1774
SC	RICHLAND COUNTY	0101.07	4 - Upper	168.12	No	$92,000	$121,037	10964	6349	57.91	3262	3707
SC	RICHLAND COUNTY	0101.08	3 - Middle	97.96	No	$92,000	$70,526	5667	4603	81.22	1452	1939
SC	RICHLAND COUNTY	0101.09	3 - Middle	115.49	No	$92,000	$83,148	7125	5951	83.52	1378	2466

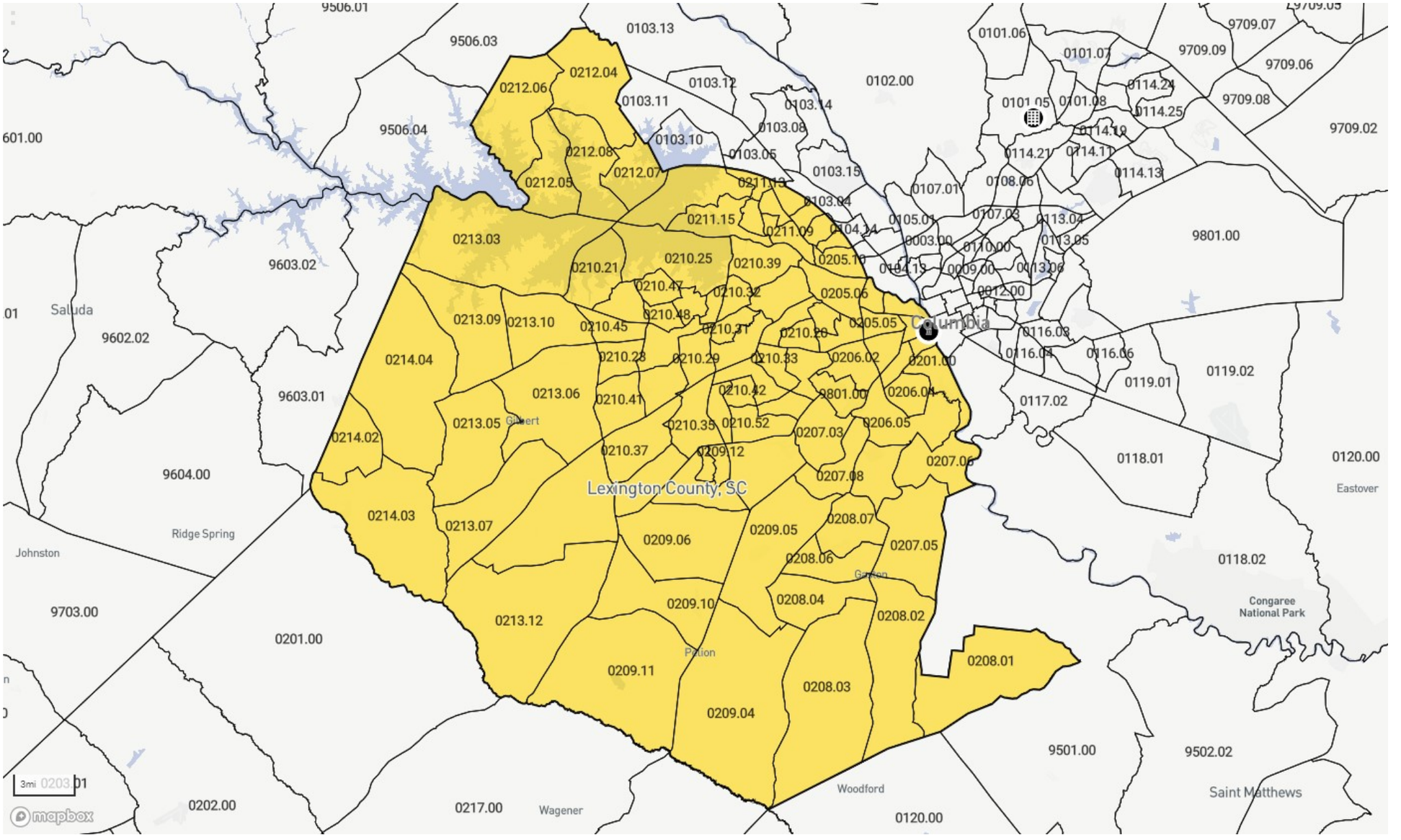
State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
SC	RICHLAND COUNTY	0102.00	3 - Middle	108.84	No	$92,000	$78,359	6066	3198	52.72	1953	2779
SC	RICHLAND COUNTY	0103.04	2 - Moderate	50.11	No	$92,000	$36,080	7646	4749	62.11	1608	2201
SC	RICHLAND COUNTY	0103.05	3 - Middle	118.83	No	$92,000	$85,556	7165	3407	47.55	2155	2828
SC	RICHLAND COUNTY	0103.08	4 - Upper	120.89	No	$92,000	$87,039	5687	1956	34.39	1793	2026
SC	RICHLAND COUNTY	0103.10	4 - Upper	152.35	No	$92,000	$109,688	5170	778	15.05	1480	1750
SC	RICHLAND COUNTY	0103.11	4 - Upper	161.53	No	$92,000	$116,297	7162	1875	26.18	1961	2109
SC	RICHLAND COUNTY	0103.12	4 - Upper	148.46	No	$92,000	$106,883	6149	1694	27.55	1721	1860
SC	RICHLAND COUNTY	0103.13	4 - Upper	163.82	No	$92,000	$117,944	5650	1026	18.16	1877	2042
SC	RICHLAND COUNTY	0103.14	4 - Upper	126.34	No	$92,000	$90,960	4523	1753	38.76	1308	1465
SC	RICHLAND COUNTY	0103.15	3 - Middle	97.19	No	$92,000	$69,975	4472	2319	51.86	1441	1921
SC	RICHLAND COUNTY	0104.03	3 - Middle	81.49	No	$92,000	$58,671	4073	2594	63.69	629	986
SC	RICHLAND COUNTY	0104.07	2 - Moderate	64.53	No	$92,000	$46,458	4179	3434	82.17	953	1542
SC	RICHLAND COUNTY	0104.08	0 - Unknown	0.00	No	$92,000	$0	4495	2482	55.22	0	0
SC	RICHLAND COUNTY	0104.11	2 - Moderate	65.48	No	$92,000	$47,143	3325	2741	82.44	94	568
SC	RICHLAND COUNTY	0104.12	2 - Moderate	53.56	No	$92,000	$38,565	3428	2559	74.65	393	986
SC	RICHLAND COUNTY	0104.13	2 - Moderate	74.06	No	$92,000	$53,321	2061	1563	75.84	105	144
SC	RICHLAND COUNTY	0104.14	2 - Moderate	51.33	No	$92,000	$36,958	5730	4718	82.34	616	1305

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
SC	RICHLAND COUNTY	0105.01	1 - Low	46.57	No	$92,000	$33,529	1674	964	57.59	222	682
SC	RICHLAND COUNTY	0105.02	1 - Low	30.22	No	$92,000	$21,759	1101	1060	96.28	117	461
SC	RICHLAND COUNTY	0106.00	1 - Low	48.35	No	$92,000	$34,811	4382	4142	94.52	768	1695
SC	RICHLAND COUNTY	0107.01	2 - Moderate	66.98	No	$92,000	$48,222	2677	2598	97.05	576	1175
SC	RICHLAND COUNTY	0107.02	2 - Moderate	79.14	No	$92,000	$56,979	3397	3224	94.91	1143	1614
SC	RICHLAND COUNTY	0107.03	1 - Low	48.41	No	$92,000	$34,854	3064	3026	98.76	817	1450
SC	RICHLAND COUNTY	0108.03	1 - Low	41.93	No	$92,000	$30,192	2056	1756	85.41	404	814
SC	RICHLAND COUNTY	0108.04	2 - Moderate	52.28	No	$92,000	$37,639	2142	1977	92.30	559	1022
SC	RICHLAND COUNTY	0108.05	2 - Moderate	50.01	No	$92,000	$36,009	2531	2282	90.16	93	187
SC	RICHLAND COUNTY	0108.06	0 - Unknown	0.00	No	$92,000	$0	1176	683	58.08	0	0
SC	RICHLAND COUNTY	0109.00	1 - Low	25.17	No	$92,000	$18,125	2786	2754	98.85	161	769
SC	RICHLAND COUNTY	0110.00	2 - Moderate	71.66	No	$92,000	$51,593	1296	1229	94.83	429	614
SC	RICHLAND COUNTY	0111.01	3 - Middle	93.10	No	$92,000	$67,029	3549	1594	44.91	908	1187
SC	RICHLAND COUNTY	0111.02	4 - Upper	128.20	No	$92,000	$92,298	3881	893	23.01	1335	1759
SC	RICHLAND COUNTY	0112.01	4 - Upper	214.33	No	$92,000	$154,306	2040	238	11.67	687	897
SC	RICHLAND COUNTY	0112.02	4 - Upper	133.14	No	$92,000	$95,855	3625	870	24.00	1450	1658
SC	RICHLAND COUNTY	0113.03	3 - Middle	85.07	No	$92,000	$61,250	5265	4439	84.31	630	1160

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
SC	RICHLAND COUNTY	0113.04	2 - Moderate	56.93	No	$92,000	$40,987	5118	4424	86.44	861	1521
SC	RICHLAND COUNTY	0113.05	2 - Moderate	69.58	No	$92,000	$50,095	5058	4074	80.55	1266	1981
SC	RICHLAND COUNTY	0113.06	4 - Upper	195.38	No	$92,000	$140,667	3582	1170	32.66	1053	1099
SC	RICHLAND COUNTY	0113.07	3 - Middle	110.39	No	$92,000	$79,476	2952	1596	54.07	510	1102
SC	RICHLAND COUNTY	0114.07	4 - Upper	150.17	No	$92,000	$108,114	5878	3123	53.13	1360	1786
SC	RICHLAND COUNTY	0114.11	4 - Upper	130.15	No	$92,000	$93,704	4312	2352	54.55	1535	1778
SC	RICHLAND COUNTY	0114.12	0 - Unknown	0.00	No	$92,000	$0	5959	4545	76.27	1273	1838
SC	RICHLAND COUNTY	0114.13	4 - Upper	142.02	No	$92,000	$102,250	9125	5163	56.58	2198	3033
SC	RICHLAND COUNTY	0114.14	3 - Middle	116.49	No	$92,000	$83,870	5751	3446	59.92	1271	1683
SC	RICHLAND COUNTY	0114.17	3 - Middle	83.15	No	$92,000	$59,867	8261	6746	81.66	2084	3670
SC	RICHLAND COUNTY	0114.18	3 - Middle	96.47	No	$92,000	$69,455	4146	2518	60.73	1050	1394
SC	RICHLAND COUNTY	0114.19	3 - Middle	102.39	No	$92,000	$73,718	4984	3489	70.00	1420	1705
SC	RICHLAND COUNTY	0114.20	3 - Middle	84.85	No	$92,000	$61,089	4301	3254	75.66	830	1653
SC	RICHLAND COUNTY	0114.21	3 - Middle	84.74	No	$92,000	$61,009	4720	4011	84.98	948	1411
SC	RICHLAND COUNTY	0114.22	4 - Upper	130.19	No	$92,000	$93,729	4965	2672	53.82	1191	1735
SC	RICHLAND COUNTY	0114.23	3 - Middle	107.13	No	$92,000	$77,128	9096	6755	74.26	2804	3333
SC	RICHLAND COUNTY	0114.24	4 - Upper	133.69	No	$92,000	$96,250	7008	4799	68.48	1997	2531

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
SC	RICHLAND COUNTY	0114.25	3 - Middle	82.85	No	$92,000	$59,651	4677	2921	62.45	1432	1816
SC	RICHLAND COUNTY	0115.01	0 - Unknown	0.00	No	$92,000	$0	6957	3662	52.64	0	0
SC	RICHLAND COUNTY	0115.02	3 - Middle	115.58	No	$92,000	$83,214	1156	655	56.66	0	853
SC	RICHLAND COUNTY	0116.03	4 - Upper	140.07	No	$92,000	$100,843	5660	2120	37.46	1501	1935
SC	RICHLAND COUNTY	0116.04	4 - Upper	172.71	No	$92,000	$124,346	5989	1244	20.77	1937	2287
SC	RICHLAND COUNTY	0116.06	3 - Middle	115.73	No	$92,000	$83,323	4717	3277	69.47	1603	1974
SC	RICHLAND COUNTY	0116.07	3 - Middle	98.60	No	$92,000	$70,987	4720	3517	74.51	517	1117
SC	RICHLAND COUNTY	0116.08	2 - Moderate	79.17	No	$92,000	$57,003	7511	5251	69.91	1680	2570
SC	RICHLAND COUNTY	0117.01	2 - Moderate	56.21	No	$92,000	$40,469	3993	2011	50.36	400	590
SC	RICHLAND COUNTY	0117.02	2 - Moderate	67.93	No	$92,000	$48,911	3208	2936	91.52	725	1407
SC	RICHLAND COUNTY	0118.01	3 - Middle	82.80	No	$92,000	$59,612	2892	2395	82.81	825	1313
SC	RICHLAND COUNTY	0118.02	2 - Moderate	68.18	No	$92,000	$49,085	2676	2433	90.92	834	1212
SC	RICHLAND COUNTY	0119.01	3 - Middle	85.07	No	$92,000	$61,250	8422	6953	82.56	1772	3184
SC	RICHLAND COUNTY	0119.02	3 - Middle	80.16	No	$92,000	$57,713	4829	2559	52.99	1422	2320
SC	RICHLAND COUNTY	0120.00	3 - Middle	111.37	No	$92,000	$80,182	4610	3211	69.65	1723	2557
SC	RICHLAND COUNTY	9801.00	0 - Unknown	0.00	No	$92,000	$0	463	280	60.48	5	5

Assessment Area Map: Lexington County, South Carolina



2025 FFIEC Census Report - Summary Census Overview Information
State: SOUTH CAROLINA
County: 063 - LEXINGTON COUNTY
All Tracts: 92

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
SC	LEXINGTON COUNTY	0201.00	3 - Middle	102.31	No	$92,000	$73,663	2549	1318	51.71	788	1344
SC	LEXINGTON COUNTY	0202.01	3 - Middle	114.71	No	$92,000	$82,589	2535	636	25.09	633	979
SC	LEXINGTON COUNTY	0202.02	2 - Moderate	77.15	No	$92,000	$55,547	2168	987	45.53	528	1120
SC	LEXINGTON COUNTY	0203.00	3 - Middle	93.75	No	$92,000	$67,500	4333	1486	34.29	532	1487
SC	LEXINGTON COUNTY	0205.05	2 - Moderate	63.79	No	$92,000	$45,927	3846	2155	56.03	1243	2017
SC	LEXINGTON COUNTY	0205.06	3 - Middle	110.83	No	$92,000	$79,792	4562	1444	31.65	1371	1806
SC	LEXINGTON COUNTY	0205.08	4 - Upper	121.53	No	$92,000	$87,500	2086	247	11.84	895	956
SC	LEXINGTON COUNTY	0205.09	3 - Middle	99.54	No	$92,000	$71,667	3146	1251	39.76	672	990
SC	LEXINGTON COUNTY	0205.10	3 - Middle	96.10	No	$92,000	$69,192	4644	2496	53.75	1215	1788
SC	LEXINGTON COUNTY	0205.11	3 - Middle	86.98	No	$92,000	$62,625	2981	1766	59.24	508	778
SC	LEXINGTON COUNTY	0205.12	4 - Upper	121.00	No	$92,000	$87,115	3249	926	28.50	1035	1539
SC	LEXINGTON COUNTY	0205.13	2 - Moderate	71.04	No	$92,000	$51,150	3271	1591	48.64	867	1407
SC	LEXINGTON COUNTY	0206.01	2 - Moderate	64.24	No	$92,000	$46,250	3965	1569	39.57	944	1789
SC	LEXINGTON COUNTY	0206.02	3 - Middle	101.68	No	$92,000	$73,203	4415	1304	29.54	1218	1739
SC	LEXINGTON	0206.04	4 - Upper	126.21	No	$92,000	$90,865	3352	1162	34.67	1066	1248

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
	COUNTY											
SC	LEXINGTON COUNTY	0206.05	3 - Middle	82.99	No	$92,000	$59,750	2397	800	33.38	734	999
SC	LEXINGTON COUNTY	0207.03	2 - Moderate	57.77	No	$92,000	$41,597	4341	1243	28.63	1318	2048
SC	LEXINGTON COUNTY	0207.05	2 - Moderate	68.91	No	$92,000	$49,613	3719	1879	50.52	975	1787
SC	LEXINGTON COUNTY	0207.06	2 - Moderate	61.61	No	$92,000	$44,355	2977	2360	79.27	734	1184
SC	LEXINGTON COUNTY	0207.07	3 - Middle	86.81	No	$92,000	$62,500	3753	1488	39.65	1179	1800
SC	LEXINGTON COUNTY	0207.08	3 - Middle	95.68	No	$92,000	$68,889	2470	541	21.90	652	1026
SC	LEXINGTON COUNTY	0208.01	3 - Middle	82.31	No	$92,000	$59,261	1437	435	30.27	419	579
SC	LEXINGTON COUNTY	0208.02	3 - Middle	80.64	No	$92,000	$58,056	2798	932	33.31	863	1323
SC	LEXINGTON COUNTY	0208.03	2 - Moderate	68.75	No	$92,000	$49,500	3320	1016	30.60	903	1424
SC	LEXINGTON COUNTY	0208.04	2 - Moderate	50.87	No	$92,000	$36,629	2828	1044	36.92	875	1144
SC	LEXINGTON COUNTY	0208.06	2 - Moderate	62.08	No	$92,000	$44,697	2633	932	35.40	818	1377
SC	LEXINGTON COUNTY	0208.07	2 - Moderate	77.83	No	$92,000	$56,033	2862	1162	40.60	629	1147
SC	LEXINGTON COUNTY	0209.04	3 - Middle	93.37	No	$92,000	$67,222	2974	595	20.01	822	1210
SC	LEXINGTON COUNTY	0209.05	2 - Moderate	53.07	No	$92,000	$38,207	3677	1100	29.92	823	1396
SC	LEXINGTON COUNTY	0209.06	3 - Middle	87.09	No	$92,000	$62,704	3992	750	18.79	1141	1605
SC	LEXINGTON COUNTY	0209.08	3 - Middle	118.22	No	$92,000	$85,114	3828	1036	27.06	1306	1591

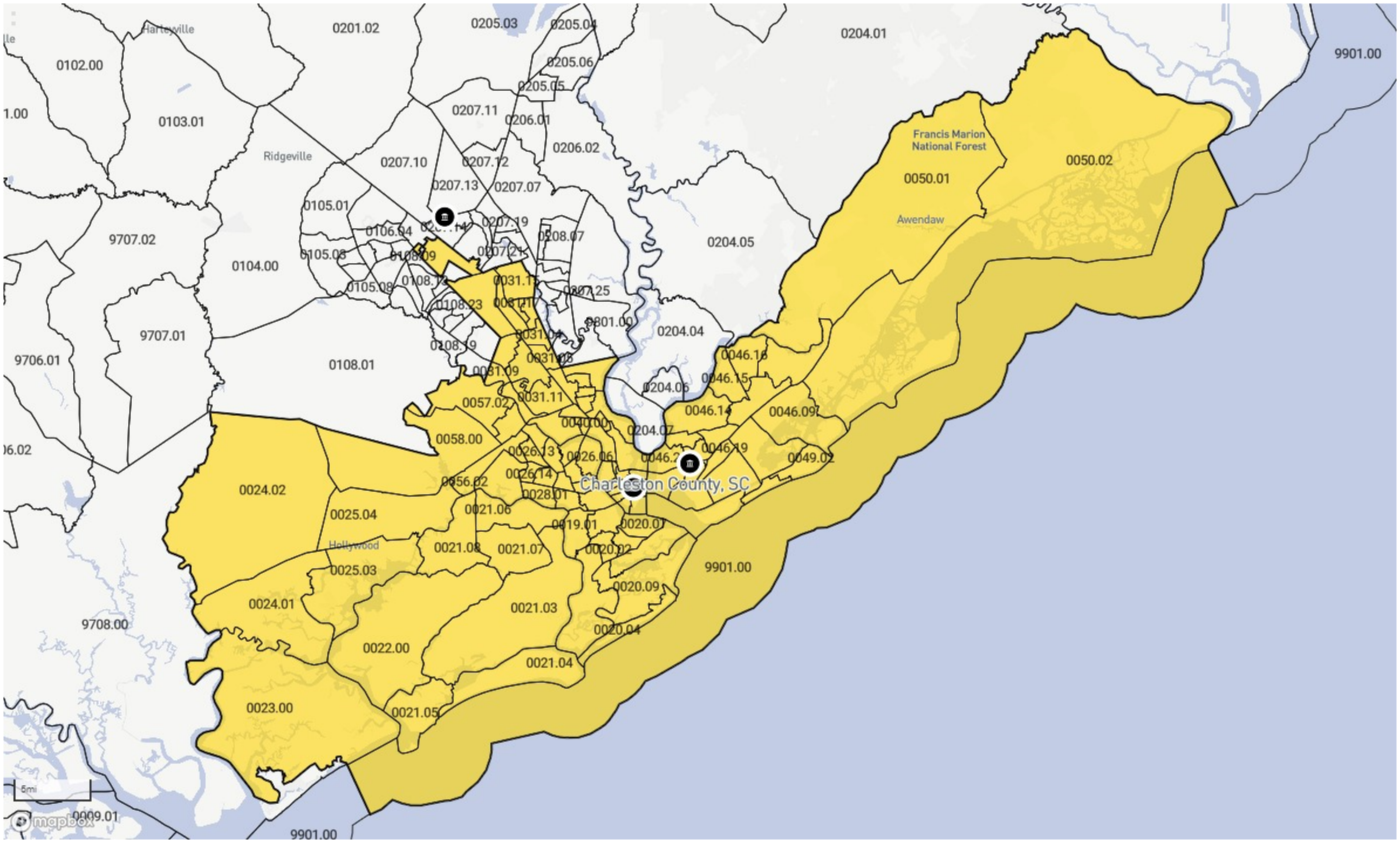
State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
SC	LEXINGTON COUNTY	0209.09	3 - Middle	81.28	No	$92,000	$58,523	2570	517	20.12	752	1025
SC	LEXINGTON COUNTY	0209.10	2 - Moderate	76.56	No	$92,000	$55,119	2381	473	19.87	674	886
SC	LEXINGTON COUNTY	0209.11	2 - Moderate	66.88	No	$92,000	$48,154	2187	424	19.39	902	1247
SC	LEXINGTON COUNTY	0209.12	3 - Middle	91.01	No	$92,000	$65,524	3042	1321	43.43	736	989
SC	LEXINGTON COUNTY	0209.13	4 - Upper	138.46	No	$92,000	$99,688	2429	956	39.36	575	691
SC	LEXINGTON COUNTY	0210.19	4 - Upper	124.05	No	$92,000	$89,313	2529	720	28.47	744	856
SC	LEXINGTON COUNTY	0210.20	3 - Middle	95.49	No	$92,000	$68,750	4125	1051	25.48	1294	1809
SC	LEXINGTON COUNTY	0210.21	4 - Upper	163.93	No	$92,000	$118,021	1957	167	8.53	788	885
SC	LEXINGTON COUNTY	0210.23	4 - Upper	125.87	No	$92,000	$90,618	3018	679	22.50	1061	1211
SC	LEXINGTON COUNTY	0210.25	4 - Upper	173.62	No	$92,000	$125,000	3879	296	7.63	1465	1706
SC	LEXINGTON COUNTY	0210.28	3 - Middle	98.75	No	$92,000	$71,094	3785	977	25.81	1203	1612
SC	LEXINGTON COUNTY	0210.29	3 - Middle	103.40	No	$92,000	$74,444	2995	1026	34.26	719	1101
SC	LEXINGTON COUNTY	0210.30	4 - Upper	134.07	No	$92,000	$96,522	5186	1428	27.54	1010	1146
SC	LEXINGTON COUNTY	0210.31	4 - Upper	131.43	No	$92,000	$94,625	4224	867	20.53	1072	1353
SC	LEXINGTON COUNTY	0210.32	4 - Upper	167.14	No	$92,000	$120,333	4006	746	18.62	1206	1344
SC	LEXINGTON COUNTY	0210.33	3 - Middle	117.22	No	$92,000	$84,395	4420	1362	30.81	1676	1964
SC	LEXINGTON COUNTY	0210.34	3 - Middle	100.42	No	$92,000	$72,300	4766	1375	28.85	1324	1759

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
SC	LEXINGTON COUNTY	0210.35	3 - Middle	91.34	No	$92,000	$65,761	3006	793	26.38	1215	1371
SC	LEXINGTON COUNTY	0210.36	3 - Middle	112.88	No	$92,000	$81,270	4486	1429	31.85	1197	1355
SC	LEXINGTON COUNTY	0210.37	4 - Upper	159.18	No	$92,000	$114,600	4189	1167	27.86	1097	1156
SC	LEXINGTON COUNTY	0210.38	4 - Upper	144.04	No	$92,000	$103,700	4294	1456	33.91	1040	1335
SC	LEXINGTON COUNTY	0210.39	4 - Upper	201.92	No	$92,000	$145,372	4102	572	13.94	1213	1335
SC	LEXINGTON COUNTY	0210.40	4 - Upper	189.56	No	$92,000	$136,471	5274	1244	23.59	1801	1828
SC	LEXINGTON COUNTY	0210.41	3 - Middle	110.59	No	$92,000	$79,620	2786	661	23.73	713	914
SC	LEXINGTON COUNTY	0210.42	3 - Middle	85.55	No	$92,000	$61,591	3072	739	24.06	884	1055
SC	LEXINGTON COUNTY	0210.43	3 - Middle	108.01	No	$92,000	$77,764	2879	802	27.86	765	959
SC	LEXINGTON COUNTY	0210.44	3 - Middle	104.59	No	$92,000	$75,298	2622	683	26.05	660	1100
SC	LEXINGTON COUNTY	0210.45	4 - Upper	133.69	No	$92,000	$96,250	3395	777	22.89	854	1109
SC	LEXINGTON COUNTY	0210.46	4 - Upper	175.11	No	$92,000	$126,071	2656	373	14.04	693	792
SC	LEXINGTON COUNTY	0210.47	4 - Upper	153.83	No	$92,000	$110,750	3116	423	13.58	1109	1133
SC	LEXINGTON COUNTY	0210.48	3 - Middle	114.73	No	$92,000	$82,603	2590	487	18.80	731	839
SC	LEXINGTON COUNTY	0210.49	4 - Upper	163.08	No	$92,000	$117,411	2790	691	24.77	617	709
SC	LEXINGTON COUNTY	0210.50	4 - Upper	179.70	No	$92,000	$129,375	2452	632	25.77	736	857
SC	LEXINGTON COUNTY	0210.51	3 - Middle	108.19	No	$92,000	$77,891	2428	680	28.01	639	783

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
SC	LEXINGTON COUNTY	0210.52	2 - Moderate	66.52	No	$92,000	$47,893	2948	807	27.37	757	1338
SC	LEXINGTON COUNTY	0211.06	3 - Middle	97.03	No	$92,000	$69,855	2750	883	32.11	1349	1533
SC	LEXINGTON COUNTY	0211.09	4 - Upper	121.53	No	$92,000	$87,500	3264	1211	37.10	1058	1189
SC	LEXINGTON COUNTY	0211.10	4 - Upper	126.36	No	$92,000	$90,975	2819	906	32.14	985	1185
SC	LEXINGTON COUNTY	0211.11	3 - Middle	104.25	No	$92,000	$75,054	2449	1292	52.76	613	961
SC	LEXINGTON COUNTY	0211.12	4 - Upper	120.51	No	$92,000	$86,759	2730	916	33.55	952	1110
SC	LEXINGTON COUNTY	0211.13	3 - Middle	82.37	No	$92,000	$59,302	3156	1390	44.04	1025	1299
SC	LEXINGTON COUNTY	0211.14	4 - Upper	129.44	No	$92,000	$93,194	3668	711	19.38	1316	1640
SC	LEXINGTON COUNTY	0211.15	4 - Upper	127.69	No	$92,000	$91,929	2700	667	24.70	578	633
SC	LEXINGTON COUNTY	0211.16	4 - Upper	138.69	No	$92,000	$99,850	3183	1056	33.18	973	1198
SC	LEXINGTON COUNTY	0212.04	3 - Middle	105.43	No	$92,000	$75,903	4873	986	20.23	1508	1777
SC	LEXINGTON COUNTY	0212.05	4 - Upper	188.42	No	$92,000	$135,650	3336	263	7.88	1319	1527
SC	LEXINGTON COUNTY	0212.06	4 - Upper	123.27	No	$92,000	$88,750	3208	519	16.18	1239	1527
SC	LEXINGTON COUNTY	0212.07	4 - Upper	216.10	No	$92,000	$155,577	2248	180	8.01	895	976
SC	LEXINGTON COUNTY	0212.08	4 - Upper	135.29	No	$92,000	$97,406	4582	542	11.83	1706	1971
SC	LEXINGTON COUNTY	0213.03	4 - Upper	148.24	No	$92,000	$106,728	4577	291	6.36	1501	2265
SC	LEXINGTON COUNTY	0213.05	3 - Middle	89.27	No	$92,000	$64,271	3002	581	19.35	840	1234

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
SC	LEXINGTON COUNTY	0213.06	3 - Middle	94.10	No	$92,000	$67,750	3997	746	18.66	1259	1685
SC	LEXINGTON COUNTY	0213.07	2 - Moderate	76.57	No	$92,000	$55,129	1854	415	22.38	514	808
SC	LEXINGTON COUNTY	0213.09	3 - Middle	105.81	No	$92,000	$76,179	1894	163	8.61	828	1079
SC	LEXINGTON COUNTY	0213.10	4 - Upper	142.98	No	$92,000	$102,936	2549	486	19.07	810	1064
SC	LEXINGTON COUNTY	0213.11	3 - Middle	95.49	No	$92,000	$68,750	2405	457	19.00	853	1284
SC	LEXINGTON COUNTY	0213.12	2 - Moderate	78.16	No	$92,000	$56,276	1992	560	28.11	439	737
SC	LEXINGTON COUNTY	0214.02	2 - Moderate	75.90	No	$92,000	$54,646	3835	1947	50.77	848	1510
SC	LEXINGTON COUNTY	0214.03	3 - Middle	93.59	No	$92,000	$67,381	2178	618	28.37	665	979
SC	LEXINGTON COUNTY	0214.04	3 - Middle	108.09	No	$92,000	$77,821	3047	897	29.44	1048	1541
SC	LEXINGTON COUNTY	9801.00	0 - Unknown	0.00	No	$92,000	$0	3	2	66.67	0	0

Assessment Area Map: Charleston County, South Carolina



2025 FFIEC Census Report - Summary Census Overview Information
State: SOUTH CAROLINA
County: 019 - CHARLESTON COUNTY
All Tracts: 99

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
SC	CHARLESTON COUNTY	0001.00	4 - Upper	263.32	No	$110,900	$216,250	2087	392	18.78	666	888
SC	CHARLESTON COUNTY	0002.00	4 - Upper	287.30	No	$110,900	$235,938	1372	61	4.45	499	774
SC	CHARLESTON COUNTY	0004.00	4 - Upper	193.30	No	$110,900	$158,750	3213	688	21.41	306	684
SC	CHARLESTON COUNTY	0005.00	4 - Upper	199.77	No	$110,900	$164,063	1761	105	5.96	475	905
SC	CHARLESTON COUNTY	0006.00	4 - Upper	193.30	No	$110,900	$158,750	1074	191	17.78	155	350
SC	CHARLESTON COUNTY	0007.00	0 - Unknown	0.00	No	$110,900	$0	2432	520	21.38	103	550
SC	CHARLESTON COUNTY	0009.00	3 - Middle	97.56	No	$110,900	$80,125	1560	764	48.97	159	650
SC	CHARLESTON COUNTY	0010.00	3 - Middle	92.88	No	$110,900	$76,282	2331	560	24.02	259	1128
SC	CHARLESTON COUNTY	0011.00	0 - Unknown	0.00	No	$110,900	$0	2988	1447	48.43	514	1100
SC	CHARLESTON COUNTY	0015.00	3 - Middle	112.00	No	$110,900	$91,979	1520	680	44.74	353	710
SC	CHARLESTON COUNTY	0019.01	3 - Middle	109.93	No	$110,900	$90,278	4394	712	16.20	1353	1876
SC	CHARLESTON COUNTY	0019.02	3 - Middle	103.37	No	$110,900	$84,894	4601	933	20.28	912	1086
SC	CHARLESTON COUNTY	0020.02	3 - Middle	108.79	No	$110,900	$89,346	6128	1037	16.92	1665	2551
SC	CHARLESTON COUNTY	0020.04	0 - Unknown	0.00	No	$110,900	$0	1595	91	5.71	584	1854
SC	CHARLESTON	0020.05	4 - Upper	132.95	No	$110,900	$109,185	7122	766	10.76	2370	2851

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
	COUNTY											
SC	CHARLESTON COUNTY	0020.06	4 - Upper	124.77	No	$110,900	$102,468	5022	1066	21.23	1563	1937
SC	CHARLESTON COUNTY	0020.07	4 - Upper	180.26	No	$110,900	$148,036	3749	321	8.56	1174	1327
SC	CHARLESTON COUNTY	0020.08	2 - Moderate	74.72	No	$110,900	$61,366	4703	1329	28.26	1015	1562
SC	CHARLESTON COUNTY	0020.09	4 - Upper	126.76	No	$110,900	$104,103	4264	1703	39.94	1475	1881
SC	CHARLESTON COUNTY	0021.03	3 - Middle	101.98	No	$110,900	$83,750	4771	1967	41.23	1288	1632
SC	CHARLESTON COUNTY	0021.04	4 - Upper	281.59	No	$110,900	$231,250	2012	97	4.82	900	2745
SC	CHARLESTON COUNTY	0021.05	4 - Upper	157.79	No	$110,900	$129,583	2184	75	3.43	1025	1870
SC	CHARLESTON COUNTY	0021.06	4 - Upper	128.36	No	$110,900	$105,417	3543	667	18.83	911	1162
SC	CHARLESTON COUNTY	0021.07	3 - Middle	109.98	No	$110,900	$90,321	11798	3447	29.22	2610	3330
SC	CHARLESTON COUNTY	0021.08	3 - Middle	110.31	No	$110,900	$90,590	2742	836	30.49	726	1110
SC	CHARLESTON COUNTY	0022.00	3 - Middle	107.98	No	$110,900	$88,676	2848	1429	50.18	904	1218
SC	CHARLESTON COUNTY	0023.00	3 - Middle	81.86	No	$110,900	$67,232	1884	689	36.57	676	1174
SC	CHARLESTON COUNTY	0024.01	2 - Moderate	57.50	No	$110,900	$47,226	1468	761	51.84	474	653
SC	CHARLESTON COUNTY	0024.02	1 - Low	48.52	No	$110,900	$39,848	2627	1677	63.84	814	1200
SC	CHARLESTON COUNTY	0025.03	2 - Moderate	75.84	No	$110,900	$62,284	2382	1319	55.37	629	1039
SC	CHARLESTON COUNTY	0025.04	3 - Middle	87.79	No	$110,900	$72,102	5169	2335	45.17	1621	2331

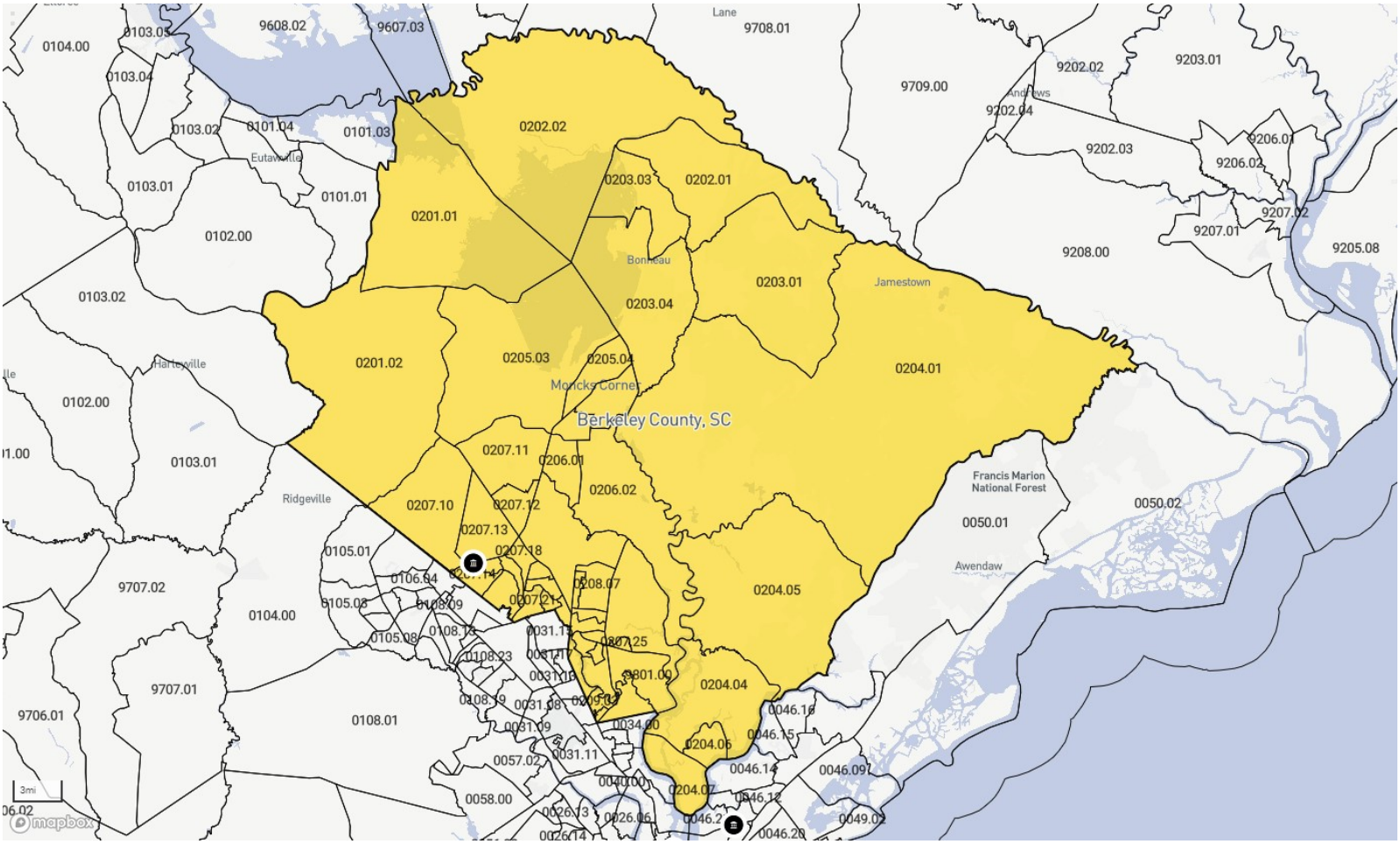
State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
SC	CHARLESTON COUNTY	0026.04	4 - Upper	120.05	No	$110,900	$98,594	3619	1092	30.17	912	1138
SC	CHARLESTON COUNTY	0026.05	2 - Moderate	72.11	No	$110,900	$59,219	3907	1857	47.53	1010	1547
SC	CHARLESTON COUNTY	0026.06	4 - Upper	130.14	No	$110,900	$106,875	2130	262	12.30	840	932
SC	CHARLESTON COUNTY	0026.11	3 - Middle	103.12	No	$110,900	$84,688	3007	746	24.81	623	852
SC	CHARLESTON COUNTY	0026.12	3 - Middle	82.62	No	$110,900	$67,857	6677	3126	46.82	982	1632
SC	CHARLESTON COUNTY	0026.13	3 - Middle	97.49	No	$110,900	$80,063	5255	1648	31.36	1354	1733
SC	CHARLESTON COUNTY	0026.14	3 - Middle	83.32	No	$110,900	$68,425	3469	1390	40.07	718	1010
SC	CHARLESTON COUNTY	0027.01	3 - Middle	94.44	No	$110,900	$77,560	2597	1557	59.95	263	603
SC	CHARLESTON COUNTY	0027.02	2 - Moderate	60.39	No	$110,900	$49,595	4679	3147	67.26	896	1531
SC	CHARLESTON COUNTY	0028.01	4 - Upper	132.87	No	$110,900	$109,118	4409	974	22.09	1565	1951
SC	CHARLESTON COUNTY	0028.02	4 - Upper	132.42	No	$110,900	$108,750	2663	269	10.10	988	1260
SC	CHARLESTON COUNTY	0029.00	3 - Middle	87.18	No	$110,900	$71,599	2839	945	33.29	995	1280
SC	CHARLESTON COUNTY	0030.00	4 - Upper	182.29	No	$110,900	$149,701	3897	353	9.06	1108	1386
SC	CHARLESTON COUNTY	0031.04	1 - Low	28.27	No	$110,900	$23,223	5741	4388	76.43	496	1230
SC	CHARLESTON COUNTY	0031.05	1 - Low	40.64	No	$110,900	$33,382	4018	3323	82.70	562	1098
SC	CHARLESTON COUNTY	0031.06	2 - Moderate	63.69	No	$110,900	$52,308	8631	4989	57.80	2817	3815
SC	CHARLESTON COUNTY	0031.07	2 - Moderate	63.09	No	$110,900	$51,818	7501	4896	65.27	1226	1817

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
SC	CHARLESTON COUNTY	0031.08	2 - Moderate	77.70	No	$110,900	$63,813	3797	2961	77.98	907	1716
SC	CHARLESTON COUNTY	0031.09	3 - Middle	118.59	No	$110,900	$97,396	3376	2025	59.98	1068	1675
SC	CHARLESTON COUNTY	0031.10	2 - Moderate	50.89	No	$110,900	$41,798	7197	5118	71.11	1630	2660
SC	CHARLESTON COUNTY	0031.11	2 - Moderate	63.00	No	$110,900	$51,743	5102	4153	81.40	784	1783
SC	CHARLESTON COUNTY	0031.13	2 - Moderate	63.88	No	$110,900	$52,462	4771	3063	64.20	466	1014
SC	CHARLESTON COUNTY	0031.15	1 - Low	47.11	No	$110,900	$38,695	7372	3933	53.35	1275	2084
SC	CHARLESTON COUNTY	0031.16	2 - Moderate	56.69	No	$110,900	$46,563	4736	2875	60.71	488	791
SC	CHARLESTON COUNTY	0031.17	3 - Middle	80.84	No	$110,900	$66,394	3686	1872	50.79	1474	1811
SC	CHARLESTON COUNTY	0032.00	2 - Moderate	64.61	No	$110,900	$53,065	1638	605	36.94	0	393
SC	CHARLESTON COUNTY	0033.00	2 - Moderate	62.05	No	$110,900	$50,962	3763	3123	82.99	558	1620
SC	CHARLESTON COUNTY	0034.00	1 - Low	37.36	No	$110,900	$30,688	4870	3568	73.26	521	1524
SC	CHARLESTON COUNTY	0035.00	3 - Middle	118.91	No	$110,900	$97,656	3333	644	19.32	1030	1494
SC	CHARLESTON COUNTY	0036.00	3 - Middle	103.45	No	$110,900	$84,958	2729	900	32.98	697	1263
SC	CHARLESTON COUNTY	0037.00	2 - Moderate	68.41	No	$110,900	$56,184	3291	2679	81.40	336	1518
SC	CHARLESTON COUNTY	0038.00	2 - Moderate	62.64	No	$110,900	$51,447	3187	2722	85.41	836	1548
SC	CHARLESTON COUNTY	0039.00	3 - Middle	82.52	No	$110,900	$67,770	2973	1559	52.44	404	821
SC	CHARLESTON COUNTY	0040.00	1 - Low	49.76	No	$110,900	$40,867	2411	2212	91.75	238	932

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
SC	CHARLESTON COUNTY	0043.00	1 - Low	30.77	No	$110,900	$25,273	2144	1962	91.51	322	1036
SC	CHARLESTON COUNTY	0044.00	2 - Moderate	64.52	No	$110,900	$52,986	2240	1894	84.55	365	883
SC	CHARLESTON COUNTY	0046.07	4 - Upper	145.99	No	$110,900	$119,896	5719	611	10.68	1127	1811
SC	CHARLESTON COUNTY	0046.09	4 - Upper	133.20	No	$110,900	$109,394	7846	1856	23.66	2421	3475
SC	CHARLESTON COUNTY	0046.10	4 - Upper	153.65	No	$110,900	$126,188	5007	1122	22.41	1405	1690
SC	CHARLESTON COUNTY	0046.12	3 - Middle	85.94	No	$110,900	$70,579	7245	959	13.24	1897	3041
SC	CHARLESTON COUNTY	0046.13	4 - Upper	292.31	No	$110,900	$240,055	1595	123	7.71	619	668
SC	CHARLESTON COUNTY	0046.14	4 - Upper	162.23	No	$110,900	$133,231	7689	1549	20.15	2104	2313
SC	CHARLESTON COUNTY	0046.15	4 - Upper	282.77	No	$110,900	$232,221	5406	650	12.02	1681	1854
SC	CHARLESTON COUNTY	0046.16	4 - Upper	154.32	No	$110,900	$126,737	9300	1284	13.81	2919	3425
SC	CHARLESTON COUNTY	0046.17	4 - Upper	192.94	No	$110,900	$158,451	9958	1317	13.23	2898	2922
SC	CHARLESTON COUNTY	0046.18	4 - Upper	133.35	No	$110,900	$109,513	6534	951	14.55	1667	1700
SC	CHARLESTON COUNTY	0046.19	4 - Upper	142.45	No	$110,900	$116,985	5467	793	14.51	1502	1727
SC	CHARLESTON COUNTY	0046.20	3 - Middle	110.58	No	$110,900	$90,813	5455	529	9.70	1384	1705
SC	CHARLESTON COUNTY	0046.21	4 - Upper	214.38	No	$110,900	$176,055	5968	731	12.25	1958	2247
SC	CHARLESTON COUNTY	0046.22	4 - Upper	203.14	No	$110,900	$166,823	4013	699	17.42	1844	1967
SC	CHARLESTON COUNTY	0047.01	4 - Upper	165.12	No	$110,900	$135,604	5804	565	9.73	2025	2699

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
SC	CHARLESTON COUNTY	0047.02	4 - Upper	130.14	No	$110,900	$106,875	2332	420	18.01	577	1044
SC	CHARLESTON COUNTY	0048.00	4 - Upper	202.67	No	$110,900	$166,442	1891	121	6.40	646	963
SC	CHARLESTON COUNTY	0049.01	4 - Upper	176.71	No	$110,900	$145,119	1838	122	6.64	662	1372
SC	CHARLESTON COUNTY	0049.02	4 - Upper	185.31	No	$110,900	$152,188	2509	140	5.58	1022	2103
SC	CHARLESTON COUNTY	0050.01	3 - Middle	97.92	No	$110,900	$80,417	1696	761	44.87	551	634
SC	CHARLESTON COUNTY	0050.02	2 - Moderate	71.79	No	$110,900	$58,958	3111	1577	50.69	1036	1483
SC	CHARLESTON COUNTY	0051.00	4 - Upper	181.78	No	$110,900	$149,286	1639	477	29.10	346	569
SC	CHARLESTON COUNTY	0053.00	2 - Moderate	55.81	No	$110,900	$45,833	3629	2367	65.22	419	1277
SC	CHARLESTON COUNTY	0054.00	1 - Low	37.40	No	$110,900	$30,719	2100	1708	81.33	277	540
SC	CHARLESTON COUNTY	0055.00	2 - Moderate	67.08	No	$110,900	$55,094	1377	1176	85.40	239	501
SC	CHARLESTON COUNTY	0056.01	4 - Upper	121.86	No	$110,900	$100,080	10428	3060	29.34	1942	2218
SC	CHARLESTON COUNTY	0056.02	4 - Upper	131.11	No	$110,900	$107,678	6558	1828	27.87	1786	2129
SC	CHARLESTON COUNTY	0057.01	4 - Upper	148.40	No	$110,900	$121,875	5736	989	17.24	1818	2034
SC	CHARLESTON COUNTY	0057.02	4 - Upper	122.18	No	$110,900	$100,337	3790	877	23.14	995	1071
SC	CHARLESTON COUNTY	0058.00	4 - Upper	131.66	No	$110,900	$108,125	8075	2375	29.41	1893	2306
SC	CHARLESTON COUNTY	0059.00	4 - Upper	150.86	No	$110,900	$123,897	5521	1443	26.14	997	1585
SC	CHARLESTON COUNTY	9901.00	0 - Unknown	0.00	No	$110,900	$0	0	0	0.00	0	0

Assessment Area Map: Berkeley County, South Carolina



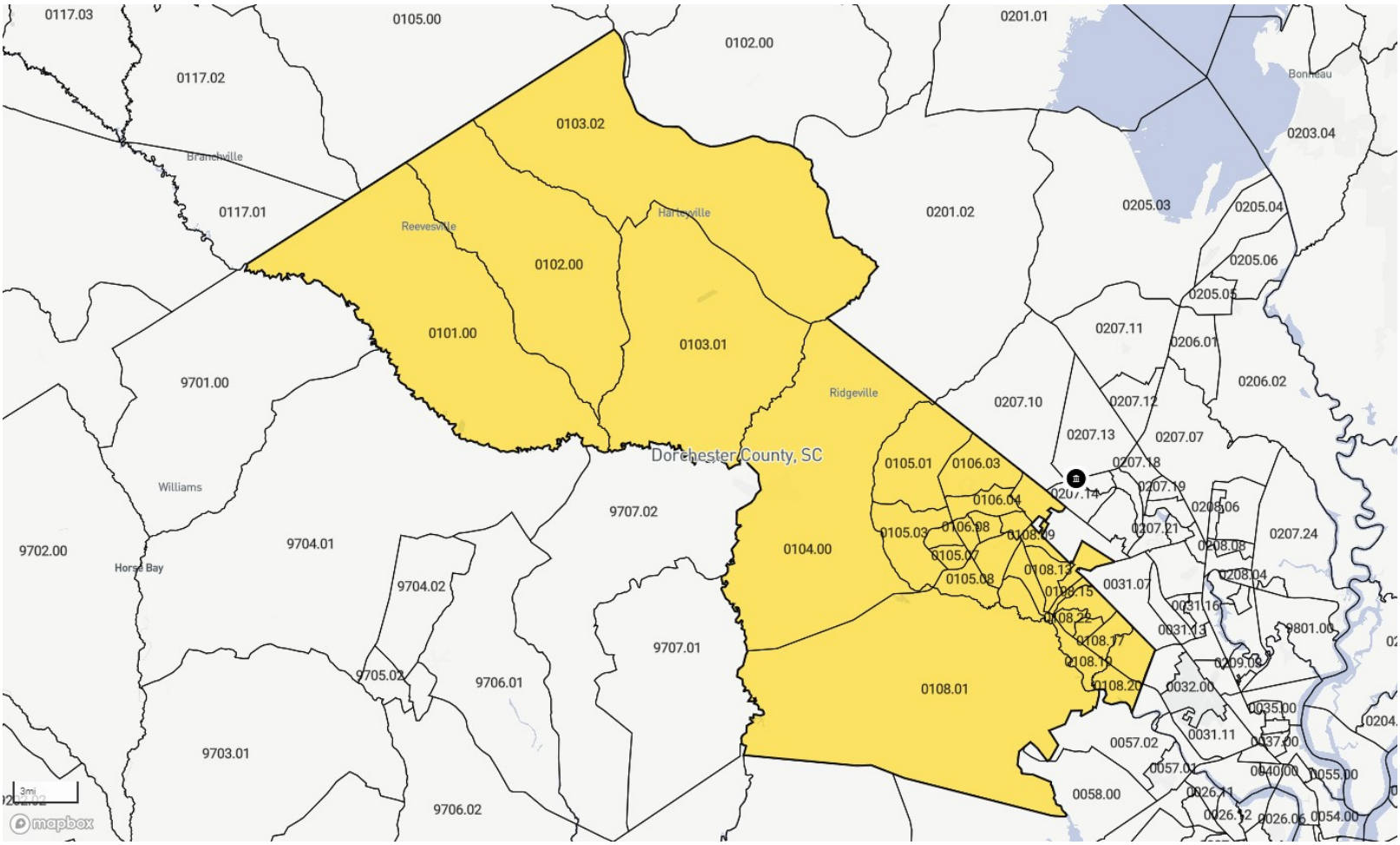
2025 FFIEC Census Report - Summary Census Overview Information
State: SOUTH CAROLINA
County: 015 - BERKELEY COUNTY
All Tracts: 48

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
SC	BERKELEY COUNTY	0201.01	2 - Moderate	57.52	No	$110,900	$47,237	2974	1803	60.63	1009	1617
SC	BERKELEY COUNTY	0201.02	2 - Moderate	74.30	No	$110,900	$61,020	4063	1704	41.94	899	1548
SC	BERKELEY COUNTY	0202.01	1 - Low	34.30	No	$110,900	$28,173	3507	1859	53.01	938	1605
SC	BERKELEY COUNTY	0202.02	1 - Low	38.22	No	$110,900	$31,395	2926	2547	87.05	821	1703
SC	BERKELEY COUNTY	0203.01	2 - Moderate	71.69	No	$110,900	$58,878	3062	567	18.52	1163	1455
SC	BERKELEY COUNTY	0203.03	2 - Moderate	67.95	No	$110,900	$55,802	1833	985	53.74	742	871
SC	BERKELEY COUNTY	0203.04	2 - Moderate	71.09	No	$110,900	$58,382	4476	983	21.96	1325	2071
SC	BERKELEY COUNTY	0204.01	1 - Low	49.08	No	$110,900	$40,313	3890	1447	37.20	1182	1833
SC	BERKELEY COUNTY	0204.04	4 - Upper	150.79	No	$110,900	$123,839	6963	1457	20.92	1368	1767
SC	BERKELEY COUNTY	0204.05	2 - Moderate	65.15	No	$110,900	$53,510	3447	1995	57.88	1037	1328
SC	BERKELEY COUNTY	0204.06	4 - Upper	304.42	No	$110,900	$250,001	2858	357	12.49	476	427
SC	BERKELEY COUNTY	0204.07	4 - Upper	152.09	No	$110,900	$124,907	9274	1145	12.35	1638	1744
SC	BERKELEY COUNTY	0205.03	3 - Middle	109.27	No	$110,900	$89,741	5227	1776	33.98	1696	2480
SC	BERKELEY COUNTY	0205.04	2 - Moderate	74.64	No	$110,900	$61,304	4151	1993	48.01	1250	1814
SC	BERKELEY	0205.05	3 - Middle	89.62	No	$110,900	$73,600	4699	2401	51.10	1164	1395

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
	COUNTY											
SC	BERKELEY COUNTY	0205.06	2 - Moderate	79.09	No	$110,900	$64,951	6008	2833	47.15	1459	1805
SC	BERKELEY COUNTY	0206.01	3 - Middle	113.78	No	$110,900	$93,446	4792	1669	34.83	1160	1373
SC	BERKELEY COUNTY	0206.02	3 - Middle	112.59	No	$110,900	$92,468	7949	3077	38.71	1893	2189
SC	BERKELEY COUNTY	0207.07	3 - Middle	102.66	No	$110,900	$84,310	7411	3528	47.60	1797	2082
SC	BERKELEY COUNTY	0207.10	3 - Middle	89.33	No	$110,900	$73,367	7202	2876	39.93	1857	2269
SC	BERKELEY COUNTY	0207.11	4 - Upper	121.33	No	$110,900	$99,639	14020	3925	28.00	3800	3915
SC	BERKELEY COUNTY	0207.12	2 - Moderate	72.48	No	$110,900	$59,524	3411	708	20.76	971	1459
SC	BERKELEY COUNTY	0207.13	3 - Middle	108.10	No	$110,900	$88,778	7268	2312	31.81	1279	1608
SC	BERKELEY COUNTY	0207.14	3 - Middle	114.02	No	$110,900	$93,642	6016	2305	38.31	1372	1800
SC	BERKELEY COUNTY	0207.15	2 - Moderate	73.98	No	$110,900	$60,757	3912	1480	37.83	1156	1774
SC	BERKELEY COUNTY	0207.16	3 - Middle	93.36	No	$110,900	$76,676	8619	3833	44.47	2140	2971
SC	BERKELEY COUNTY	0207.17	2 - Moderate	60.37	No	$110,900	$49,583	5246	2686	51.20	1327	2141
SC	BERKELEY COUNTY	0207.18	2 - Moderate	66.89	No	$110,900	$54,935	6953	3879	55.79	985	1435
SC	BERKELEY COUNTY	0207.19	2 - Moderate	77.36	No	$110,900	$63,531	5283	2227	42.15	1407	1714
SC	BERKELEY COUNTY	0207.20	3 - Middle	118.12	No	$110,900	$97,009	4816	1228	25.50	1383	1543
SC	BERKELEY COUNTY	0207.21	4 - Upper	152.72	No	$110,900	$125,417	3384	1297	38.33	848	1044

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
SC	BERKELEY COUNTY	0207.22	4 - Upper	138.00	No	$110,900	$113,333	3151	760	24.12	1155	1261
SC	BERKELEY COUNTY	0207.23	3 - Middle	100.01	No	$110,900	$82,138	3093	1243	40.19	844	1263
SC	BERKELEY COUNTY	0207.24	3 - Middle	81.91	No	$110,900	$67,273	4034	1240	30.74	0	447
SC	BERKELEY COUNTY	0207.25	2 - Moderate	62.02	No	$110,900	$50,938	1562	503	32.20	21	586
SC	BERKELEY COUNTY	0208.04	2 - Moderate	65.80	No	$110,900	$54,041	3030	1861	61.42	987	1156
SC	BERKELEY COUNTY	0208.06	2 - Moderate	65.03	No	$110,900	$53,412	3717	1834	49.34	887	1357
SC	BERKELEY COUNTY	0208.07	4 - Upper	125.42	No	$110,900	$103,000	10031	5296	52.80	2527	3128
SC	BERKELEY COUNTY	0208.08	3 - Middle	83.62	No	$110,900	$68,676	3802	2210	58.13	785	1209
SC	BERKELEY COUNTY	0208.09	2 - Moderate	77.92	No	$110,900	$63,997	3294	1776	53.92	976	1288
SC	BERKELEY COUNTY	0208.10	2 - Moderate	75.28	No	$110,900	$61,827	3861	2344	60.71	1001	1424
SC	BERKELEY COUNTY	0208.11	2 - Moderate	62.40	No	$110,900	$51,250	4779	3021	63.21	652	847
SC	BERKELEY COUNTY	0208.12	4 - Upper	134.99	No	$110,900	$110,861	6008	1556	25.90	2237	2567
SC	BERKELEY COUNTY	0209.01	1 - Low	48.58	No	$110,900	$39,896	1652	746	45.16	377	709
SC	BERKELEY COUNTY	0209.03	3 - Middle	101.11	No	$110,900	$83,036	3412	1002	29.37	1095	1293
SC	BERKELEY COUNTY	0209.04	3 - Middle	110.77	No	$110,900	$90,972	4129	1582	38.31	1229	1656
SC	BERKELEY COUNTY	0210.00	2 - Moderate	51.48	No	$110,900	$42,281	4666	2165	46.40	1239	2034
SC	BERKELEY COUNTY	9801.00	0 - Unknown	0.00	No	$110,900	$0	0	0	0.00	0	0

Assessment Area: Dorchester County, South Carolina

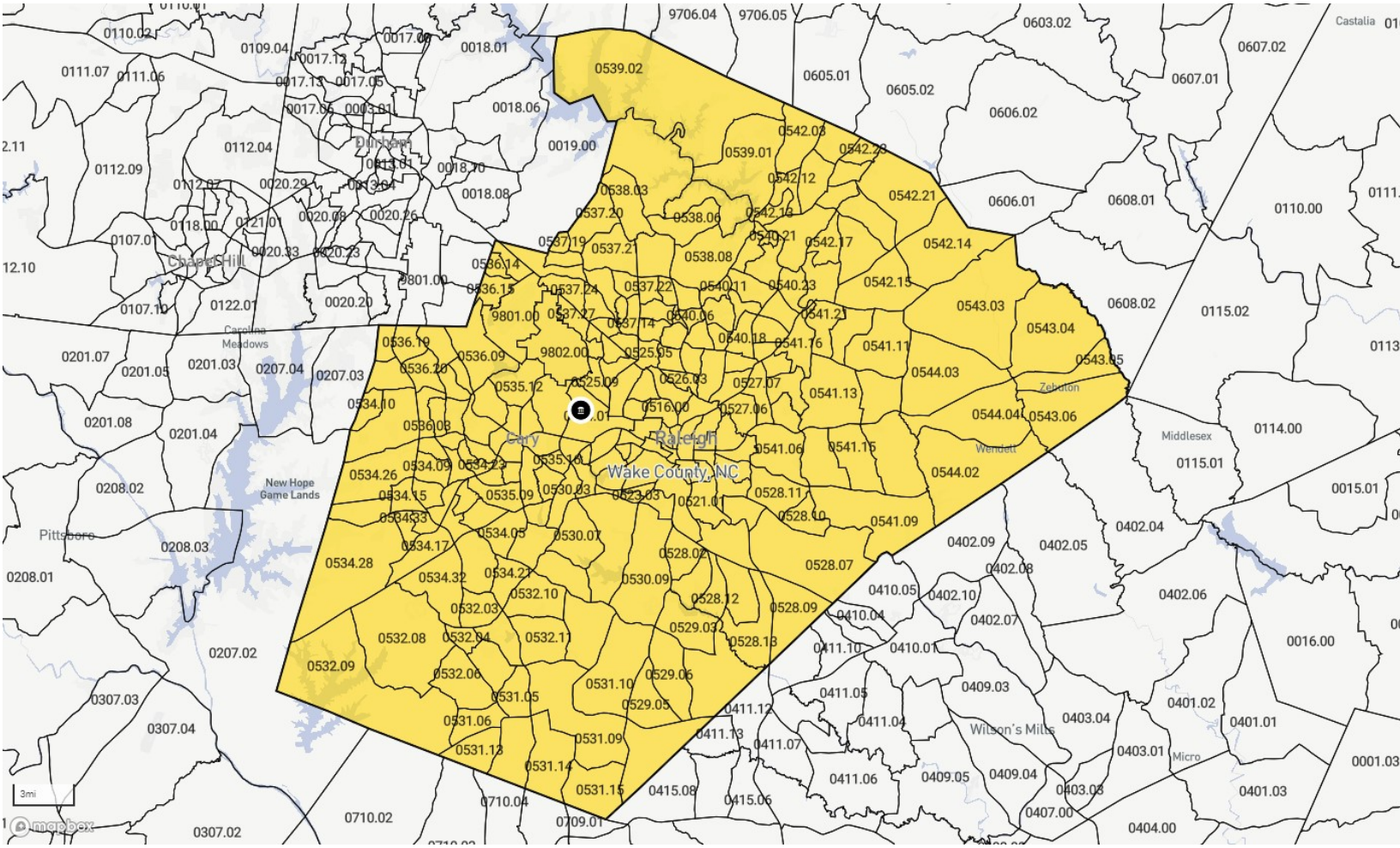


2025 FFIEC Census Report - Summary Census Overview Information
State: SOUTH CAROLINA
County: 035 - DORCHESTER COUNTY
All Tracts: 31

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
SC	DORCHESTER COUNTY	0101.00	2 - Moderate	62.40	No	$110,900	$51,250	2527	1078	42.66	778	1198
SC	DORCHESTER COUNTY	0102.00	1 - Low	47.66	No	$110,900	$39,141	4745	2586	54.50	1389	2265
SC	DORCHESTER COUNTY	0103.01	2 - Moderate	75.94	No	$110,900	$62,368	2127	828	38.93	564	907
SC	DORCHESTER COUNTY	0103.02	2 - Moderate	65.26	No	$110,900	$53,599	3433	1447	42.15	1455	1909
SC	DORCHESTER COUNTY	0104.00	3 - Middle	89.58	No	$110,900	$73,568	6367	2971	46.66	1495	2034
SC	DORCHESTER COUNTY	0105.01	3 - Middle	114.90	No	$110,900	$94,365	7294	2368	32.47	1844	2190
SC	DORCHESTER COUNTY	0105.03	3 - Middle	112.91	No	$110,900	$92,730	5966	1420	23.80	1384	1750
SC	DORCHESTER COUNTY	0105.05	3 - Middle	107.57	No	$110,900	$88,345	6635	1895	28.56	2511	2852
SC	DORCHESTER COUNTY	0105.06	3 - Middle	89.16	No	$110,900	$73,226	2060	705	34.22	683	748
SC	DORCHESTER COUNTY	0105.07	3 - Middle	91.05	No	$110,900	$74,776	2389	1021	42.74	572	632
SC	DORCHESTER COUNTY	0105.08	4 - Upper	126.55	No	$110,900	$103,929	3691	1277	34.60	932	966
SC	DORCHESTER COUNTY	0106.03	4 - Upper	124.63	No	$110,900	$102,351	8338	2638	31.64	1972	2670
SC	DORCHESTER COUNTY	0106.04	4 - Upper	124.06	No	$110,900	$101,882	4449	1440	32.37	1641	2026
SC	DORCHESTER COUNTY	0106.06	4 - Upper	131.91	No	$110,900	$108,333	1898	341	17.97	700	888
SC	DORCHESTER	0106.07	3 - Middle	80.12	No	$110,900	$65,804	5272	1742	33.04	1442	1625

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
	COUNTY											
SC	DORCHESTER COUNTY	0106.08	2 - Moderate	79.79	No	$110,900	$65,526	3654	995	27.23	1066	1306
SC	DORCHESTER COUNTY	0107.00	2 - Moderate	67.08	No	$110,900	$55,094	5738	2776	48.38	1293	2294
SC	DORCHESTER COUNTY	0108.01	4 - Upper	158.45	No	$110,900	$130,125	6861	1538	22.42	1905	2232
SC	DORCHESTER COUNTY	0108.07	3 - Middle	114.81	No	$110,900	$94,291	5254	1427	27.16	1670	1952
SC	DORCHESTER COUNTY	0108.08	3 - Middle	95.26	No	$110,900	$78,235	7394	2239	30.28	1587	2367
SC	DORCHESTER COUNTY	0108.09	3 - Middle	102.99	No	$110,900	$84,583	3663	1067	29.13	1216	1447
SC	DORCHESTER COUNTY	0108.13	2 - Moderate	71.65	No	$110,900	$58,846	9041	3558	39.35	1620	3003
SC	DORCHESTER COUNTY	0108.14	3 - Middle	108.50	No	$110,900	$89,107	6622	2659	40.15	1809	2248
SC	DORCHESTER COUNTY	0108.15	2 - Moderate	72.27	No	$110,900	$59,353	2986	1401	46.92	553	850
SC	DORCHESTER COUNTY	0108.17	3 - Middle	118.00	No	$110,900	$96,908	6773	2729	40.29	1537	1775
SC	DORCHESTER COUNTY	0108.18	2 - Moderate	63.07	No	$110,900	$51,797	9316	6535	70.15	1661	2699
SC	DORCHESTER COUNTY	0108.19	4 - Upper	142.53	No	$110,900	$117,050	5009	1947	38.87	1254	1492
SC	DORCHESTER COUNTY	0108.20	3 - Middle	107.99	No	$110,900	$88,684	7209	3206	44.47	2039	2547
SC	DORCHESTER COUNTY	0108.21	3 - Middle	100.16	No	$110,900	$82,256	2322	855	36.82	325	541
SC	DORCHESTER COUNTY	0108.22	4 - Upper	121.27	No	$110,900	$99,591	3866	1662	42.99	758	877
SC	DORCHESTER COUNTY	0108.23	3 - Middle	84.57	No	$110,900	$69,454	8641	4044	46.80	1615	2057

Assessment Area Map: Wake County, North Carolina



2025 FFIEC Census Report - Summary Census Overview Information
State: NORTH CAROLINA
County: 183 - WAKE COUNTY
All Tracts: 230

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NC	WAKE COUNTY	0501.00	4 - Upper	170.44	No	$132,700	$165,208	5199	1562	30.04	511	387
NC	WAKE COUNTY	0503.00	4 - Upper	136.51	No	$132,700	$132,321	3498	822	23.50	753	802
NC	WAKE COUNTY	0504.00	4 - Upper	141.85	No	$132,700	$137,500	1655	487	29.43	470	747
NC	WAKE COUNTY	0505.00	3 - Middle	110.16	No	$132,700	$106,784	3880	1287	33.17	1533	1941
NC	WAKE COUNTY	0506.00	2 - Moderate	68.99	No	$132,700	$66,875	3460	1985	57.37	476	1194
NC	WAKE COUNTY	0507.00	2 - Moderate	50.40	No	$132,700	$48,859	3073	2140	69.64	649	1298
NC	WAKE COUNTY	0508.00	1 - Low	32.56	No	$132,700	$31,568	4086	2546	62.31	198	830
NC	WAKE COUNTY	0509.00	1 - Low	28.76	No	$132,700	$27,885	2672	1919	71.82	199	771
NC	WAKE COUNTY	0510.00	4 - Upper	120.44	No	$132,700	$116,750	2798	740	26.45	426	671
NC	WAKE COUNTY	0511.01	1 - Low	27.71	No	$132,700	$26,866	4099	1762	42.99	83	413
NC	WAKE COUNTY	0511.02	0 - Unknown	0.00	No	$132,700	$0	3940	1432	36.35	4	38
NC	WAKE COUNTY	0512.00	4 - Upper	138.05	No	$132,700	$133,819	4466	778	17.42	664	1192
NC	WAKE COUNTY	0514.00	4 - Upper	142.56	No	$132,700	$138,182	5962	1031	17.29	1105	1784
NC	WAKE COUNTY	0515.01	4 - Upper	217.08	No	$132,700	$210,417	3519	334	9.49	1208	1266
NC	WAKE COUNTY	0515.02	4 - Upper	167.28	No	$132,700	$162,143	2695	309	11.47	551	805
NC	WAKE COUNTY	0516.00	4 - Upper	186.87	No	$132,700	$181,136	4958	409	8.25	1671	2135
NC	WAKE COUNTY	0517.00	4 - Upper	257.92	No	$132,700	$250,001	4044	317	7.84	1067	1272
NC	WAKE COUNTY	0518.00	4 - Upper	153.35	No	$132,700	$148,646	5147	667	12.96	1546	2300
NC	WAKE COUNTY	0519.00	2 - Moderate	71.78	No	$132,700	$69,583	4911	3148	64.10	1157	1740
NC	WAKE COUNTY	0520.01	1 - Low	34.96	No	$132,700	$33,894	3782	3392	89.69	205	511
NC	WAKE COUNTY	0520.02	1 - Low	49.31	No	$132,700	$47,805	5085	4634	91.13	1007	1864
NC	WAKE COUNTY	0521.01	2 - Moderate	54.58	No	$132,700	$52,905	8750	7774	88.85	1881	3181
NC	WAKE COUNTY	0521.02	2 - Moderate	61.81	No	$132,700	$59,919	5966	5583	93.58	982	1777
NC	WAKE COUNTY	0523.03	2 - Moderate	66.15	No	$132,700	$64,122	3759	1370	36.45	369	841
NC	WAKE COUNTY	0523.04	2 - Moderate	54.04	No	$132,700	$52,388	2803	1217	43.42	589	652

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NC	WAKE COUNTY	0523.05	0 - Unknown	0.00	No	$132,700	$0	3053	1222	40.03	42	309
NC	WAKE COUNTY	0523.06	4 - Upper	125.17	No	$132,700	$121,328	1382	505	36.54	241	465
NC	WAKE COUNTY	0523.07	0 - Unknown	0.00	No	$132,700	$0	4619	2089	45.23	547	1000
NC	WAKE COUNTY	0524.01	3 - Middle	102.84	No	$132,700	$99,688	6315	1851	29.31	569	728
NC	WAKE COUNTY	0524.04	3 - Middle	106.24	No	$132,700	$102,981	4001	1580	39.49	842	1291
NC	WAKE COUNTY	0524.07	3 - Middle	85.44	No	$132,700	$82,818	4401	1916	43.54	809	1508
NC	WAKE COUNTY	0524.08	1 - Low	43.89	No	$132,700	$42,543	3025	1643	54.31	156	828
NC	WAKE COUNTY	0524.09	1 - Low	36.44	No	$132,700	$35,329	4865	2822	58.01	21	521
NC	WAKE COUNTY	0524.10	2 - Moderate	79.89	No	$132,700	$77,443	1790	837	46.76	221	334
NC	WAKE COUNTY	0524.11	2 - Moderate	73.96	No	$132,700	$71,696	6285	3520	56.01	419	1111
NC	WAKE COUNTY	0525.04	4 - Upper	127.60	No	$132,700	$123,682	7187	2217	30.85	1683	2237
NC	WAKE COUNTY	0525.05	3 - Middle	108.05	No	$132,700	$104,740	5050	1692	33.50	932	1384
NC	WAKE COUNTY	0525.06	4 - Upper	143.79	No	$132,700	$139,375	2488	607	24.40	577	736
NC	WAKE COUNTY	0525.07	4 - Upper	127.51	No	$132,700	$123,603	2861	1223	42.75	834	951
NC	WAKE COUNTY	0525.08	4 - Upper	177.10	No	$132,700	$171,667	3384	815	24.08	778	1090
NC	WAKE COUNTY	0525.09	3 - Middle	91.25	No	$132,700	$88,456	3989	1048	26.27	633	868
NC	WAKE COUNTY	0526.01	4 - Upper	185.14	No	$132,700	$179,457	3386	339	10.01	1096	1220
NC	WAKE COUNTY	0526.02	4 - Upper	127.99	No	$132,700	$124,063	5219	877	16.80	1243	1584
NC	WAKE COUNTY	0526.03	4 - Upper	190.49	No	$132,700	$184,643	3613	411	11.38	853	1050
NC	WAKE COUNTY	0527.01	3 - Middle	89.13	No	$132,700	$86,400	6052	2873	47.47	1222	1798
NC	WAKE COUNTY	0527.04	1 - Low	37.86	No	$132,700	$36,699	6809	5897	86.61	611	1465
NC	WAKE COUNTY	0527.05	2 - Moderate	61.04	No	$132,700	$59,167	5558	2839	51.08	889	1378
NC	WAKE COUNTY	0527.06	2 - Moderate	74.11	No	$132,700	$71,842	4848	3558	73.39	839	1244
NC	WAKE COUNTY	0527.07	2 - Moderate	74.30	No	$132,700	$72,022	6958	4712	67.72	1531	2225
NC	WAKE COUNTY	0528.01	3 - Middle	98.11	No	$132,700	$95,100	6140	2345	38.19	1716	2169
NC	WAKE COUNTY	0528.02	2 - Moderate	62.95	No	$132,700	$61,018	5972	3094	51.81	1467	1941
NC	WAKE COUNTY	0528.07	2 - Moderate	67.24	No	$132,700	$65,179	6737	4683	69.51	1709	2392
NC	WAKE COUNTY	0528.09	2 - Moderate	79.01	No	$132,700	$76,588	2772	1396	50.36	682	943
NC	WAKE COUNTY	0528.10	2 - Moderate	71.01	No	$132,700	$68,832	8391	7167	85.41	1867	2645

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NC	WAKE COUNTY	0528.11	1 - Low	49.36	No	$132,700	$47,845	8517	7693	90.33	1967	2613
NC	WAKE COUNTY	0528.12	3 - Middle	111.05	No	$132,700	$107,648	4215	1600	37.96	1103	1244
NC	WAKE COUNTY	0528.13	2 - Moderate	53.40	No	$132,700	$51,763	2939	1443	49.10	229	286
NC	WAKE COUNTY	0528.14	3 - Middle	87.49	No	$132,700	$84,808	5061	2738	54.10	1009	1364
NC	WAKE COUNTY	0528.15	1 - Low	42.29	No	$132,700	$41,000	4648	3169	68.18	1177	1872
NC	WAKE COUNTY	0528.16	2 - Moderate	63.58	No	$132,700	$61,634	5842	5361	91.77	1789	2165
NC	WAKE COUNTY	0529.01	3 - Middle	116.55	No	$132,700	$112,972	2906	764	26.29	724	868
NC	WAKE COUNTY	0529.02	3 - Middle	83.18	No	$132,700	$80,632	5824	1926	33.07	2164	2453
NC	WAKE COUNTY	0529.03	3 - Middle	118.54	No	$132,700	$114,900	3257	943	28.95	1080	1290
NC	WAKE COUNTY	0529.05	3 - Middle	102.60	No	$132,700	$99,453	3286	911	27.72	1224	1332
NC	WAKE COUNTY	0529.06	3 - Middle	94.07	No	$132,700	$91,183	5131	1532	29.86	1377	1721
NC	WAKE COUNTY	0530.03	3 - Middle	111.16	No	$132,700	$107,750	6105	2050	33.58	868	1036
NC	WAKE COUNTY	0530.04	4 - Upper	136.49	No	$132,700	$132,300	2938	658	22.40	877	862
NC	WAKE COUNTY	0530.05	4 - Upper	163.64	No	$132,700	$158,618	4880	718	14.71	1673	1766
NC	WAKE COUNTY	0530.06	4 - Upper	135.18	No	$132,700	$131,029	3126	427	13.66	1213	1260
NC	WAKE COUNTY	0530.07	4 - Upper	150.74	No	$132,700	$146,111	3545	900	25.39	1055	1237
NC	WAKE COUNTY	0530.09	3 - Middle	96.02	No	$132,700	$93,079	9254	4338	46.88	2405	3171
NC	WAKE COUNTY	0530.10	4 - Upper	134.26	No	$132,700	$130,139	4665	1364	29.24	1426	1778
NC	WAKE COUNTY	0530.11	2 - Moderate	70.15	No	$132,700	$68,000	4224	1784	42.23	575	1176
NC	WAKE COUNTY	0531.05	3 - Middle	84.72	No	$132,700	$82,121	5462	1539	28.18	1088	1421
NC	WAKE COUNTY	0531.06	3 - Middle	84.30	No	$132,700	$81,719	3999	1522	38.06	703	1130
NC	WAKE COUNTY	0531.09	3 - Middle	111.67	No	$132,700	$108,250	10138	2384	23.52	2296	2879
NC	WAKE COUNTY	0531.10	4 - Upper	123.63	No	$132,700	$119,835	6424	2267	35.29	1790	2196
NC	WAKE COUNTY	0531.11	3 - Middle	116.28	No	$132,700	$112,714	6905	2507	36.31	1644	1963
NC	WAKE COUNTY	0531.12	3 - Middle	93.84	No	$132,700	$90,966	6549	1943	29.67	1711	2025
NC	WAKE COUNTY	0531.13	3 - Middle	84.74	No	$132,700	$82,143	5592	2030	36.30	923	1471
NC	WAKE COUNTY	0531.14	3 - Middle	89.94	No	$132,700	$87,181	7140	1917	26.85	1801	2046
NC	WAKE COUNTY	0531.15	2 - Moderate	69.51	No	$132,700	$67,377	2747	798	29.05	536	794
NC	WAKE COUNTY	0532.02	3 - Middle	111.64	No	$132,700	$108,214	4367	732	16.76	1539	1727

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NC	WAKE COUNTY	0532.03	4 - Upper	144.56	No	$132,700	$140,127	10600	2891	27.27	2355	2695
NC	WAKE COUNTY	0532.04	3 - Middle	97.91	No	$132,700	$94,911	4982	1733	34.79	1170	1659
NC	WAKE COUNTY	0532.05	4 - Upper	121.90	No	$132,700	$118,163	6082	1568	25.78	1220	1330
NC	WAKE COUNTY	0532.06	3 - Middle	110.47	No	$132,700	$107,083	5759	2050	35.60	1440	1588
NC	WAKE COUNTY	0532.08	4 - Upper	134.22	No	$132,700	$130,106	12130	2727	22.48	2755	3251
NC	WAKE COUNTY	0532.09	4 - Upper	137.40	No	$132,700	$133,185	3023	821	27.16	623	831
NC	WAKE COUNTY	0532.10	4 - Upper	165.51	No	$132,700	$160,435	5363	1236	23.05	1510	1736
NC	WAKE COUNTY	0532.11	4 - Upper	163.00	No	$132,700	$158,000	8124	1656	20.38	1912	2203
NC	WAKE COUNTY	0534.05	4 - Upper	150.39	No	$132,700	$145,781	5376	1244	23.14	1282	1579
NC	WAKE COUNTY	0534.08	4 - Upper	147.93	No	$132,700	$143,393	4278	1947	45.51	992	1242
NC	WAKE COUNTY	0534.09	4 - Upper	148.84	No	$132,700	$144,277	6807	2459	36.12	2045	2248
NC	WAKE COUNTY	0534.10	4 - Upper	203.02	No	$132,700	$196,791	6673	3742	56.08	1736	1848
NC	WAKE COUNTY	0534.11	4 - Upper	170.82	No	$132,700	$165,575	14610	8945	61.23	2738	3199
NC	WAKE COUNTY	0534.15	4 - Upper	155.62	No	$132,700	$150,849	4917	1845	37.52	1100	1296
NC	WAKE COUNTY	0534.17	3 - Middle	110.30	No	$132,700	$106,922	4634	1808	39.02	1063	1397
NC	WAKE COUNTY	0534.19	4 - Upper	131.94	No	$132,700	$127,891	3010	552	18.34	983	1167
NC	WAKE COUNTY	0534.21	3 - Middle	115.52	No	$132,700	$111,979	5922	2106	35.56	1269	1507
NC	WAKE COUNTY	0534.22	4 - Upper	160.73	No	$132,700	$155,795	2449	568	23.19	708	768
NC	WAKE COUNTY	0534.23	3 - Middle	111.33	No	$132,700	$107,917	2172	598	27.53	636	707
NC	WAKE COUNTY	0534.24	4 - Upper	143.66	No	$132,700	$139,250	4728	1864	39.42	1360	1561
NC	WAKE COUNTY	0534.25	4 - Upper	153.03	No	$132,700	$148,333	3140	1623	51.69	637	745
NC	WAKE COUNTY	0534.26	0 - Unknown	0.00	No	$132,700	$0	7522	4885	64.94	1862	2117
NC	WAKE COUNTY	0534.27	4 - Upper	175.06	No	$132,700	$169,693	5698	1716	30.12	1109	1356
NC	WAKE COUNTY	0534.28	4 - Upper	148.15	No	$132,700	$143,602	13307	4498	33.80	2839	3267
NC	WAKE COUNTY	0534.29	3 - Middle	117.52	No	$132,700	$113,917	3185	827	25.97	771	959
NC	WAKE COUNTY	0534.30	4 - Upper	120.05	No	$132,700	$116,369	4201	1450	34.52	991	1217
NC	WAKE COUNTY	0534.31	3 - Middle	97.00	No	$132,700	$94,028	5562	2544	45.74	1045	1367
NC	WAKE COUNTY	0534.32	3 - Middle	99.42	No	$132,700	$96,375	3173	1163	36.65	739	789
NC	WAKE COUNTY	0534.33	4 - Upper	128.78	No	$132,700	$124,826	4434	803	18.11	1976	2045

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NC	WAKE COUNTY	0534.34	4 - Upper	138.07	No	$132,700	$133,839	4931	1576	31.96	1336	1478
NC	WAKE COUNTY	0534.35	4 - Upper	141.03	No	$132,700	$136,705	3741	963	25.74	885	1084
NC	WAKE COUNTY	0534.36	3 - Middle	94.44	No	$132,700	$91,542	3255	1055	32.41	873	1381
NC	WAKE COUNTY	0535.05	4 - Upper	125.30	No	$132,700	$121,458	3791	883	23.29	1170	1368
NC	WAKE COUNTY	0535.06	4 - Upper	125.67	No	$132,700	$121,814	5943	1385	23.30	1830	1961
NC	WAKE COUNTY	0535.07	3 - Middle	103.72	No	$132,700	$100,542	3923	1331	33.93	894	1270
NC	WAKE COUNTY	0535.09	4 - Upper	176.02	No	$132,700	$170,619	5201	1059	20.36	1887	2015
NC	WAKE COUNTY	0535.12	3 - Middle	104.94	No	$132,700	$101,726	7112	2545	35.78	1697	1964
NC	WAKE COUNTY	0535.13	3 - Middle	83.22	No	$132,700	$80,667	4461	2349	52.66	701	1135
NC	WAKE COUNTY	0535.16	3 - Middle	83.98	No	$132,700	$81,402	3543	1536	43.35	622	969
NC	WAKE COUNTY	0535.17	2 - Moderate	65.90	No	$132,700	$63,882	4663	3062	65.67	986	1388
NC	WAKE COUNTY	0535.18	3 - Middle	109.77	No	$132,700	$106,406	3528	697	19.76	1585	1816
NC	WAKE COUNTY	0535.19	2 - Moderate	78.14	No	$132,700	$75,750	3954	1753	44.33	803	1266
NC	WAKE COUNTY	0535.20	3 - Middle	88.28	No	$132,700	$85,573	5857	2919	49.84	877	1366
NC	WAKE COUNTY	0535.21	4 - Upper	145.58	No	$132,700	$141,113	3638	1186	32.60	1311	1511
NC	WAKE COUNTY	0535.22	4 - Upper	135.56	No	$132,700	$131,397	8495	4989	58.73	1122	1530
NC	WAKE COUNTY	0535.23	4 - Upper	196.68	No	$132,700	$190,647	5779	2550	44.13	1259	1448
NC	WAKE COUNTY	0535.24	3 - Middle	86.70	No	$132,700	$84,044	3778	1487	39.36	989	1132
NC	WAKE COUNTY	0535.25	3 - Middle	117.73	No	$132,700	$114,116	2898	920	31.75	1044	1175
NC	WAKE COUNTY	0536.03	4 - Upper	192.31	No	$132,700	$186,406	4457	2197	49.29	1258	1400
NC	WAKE COUNTY	0536.04	4 - Upper	188.55	No	$132,700	$182,768	4336	1973	45.50	1433	1623
NC	WAKE COUNTY	0536.08	4 - Upper	145.04	No	$132,700	$140,595	7746	5759	74.35	1981	2500
NC	WAKE COUNTY	0536.09	3 - Middle	89.75	No	$132,700	$87,000	1653	1011	61.16	142	266
NC	WAKE COUNTY	0536.11	4 - Upper	138.57	No	$132,700	$134,318	6852	4672	68.18	1829	2336
NC	WAKE COUNTY	0536.12	3 - Middle	105.84	No	$132,700	$102,596	3664	2766	75.49	435	734
NC	WAKE COUNTY	0536.13	4 - Upper	131.75	No	$132,700	$127,708	4419	2266	51.28	569	721
NC	WAKE COUNTY	0536.14	4 - Upper	145.86	No	$132,700	$141,389	2572	979	38.06	681	855
NC	WAKE COUNTY	0536.15	4 - Upper	136.44	No	$132,700	$132,250	5038	2864	56.85	666	843
NC	WAKE COUNTY	0536.16	4 - Upper	161.06	No	$132,700	$156,118	5488	2202	40.12	1077	1297

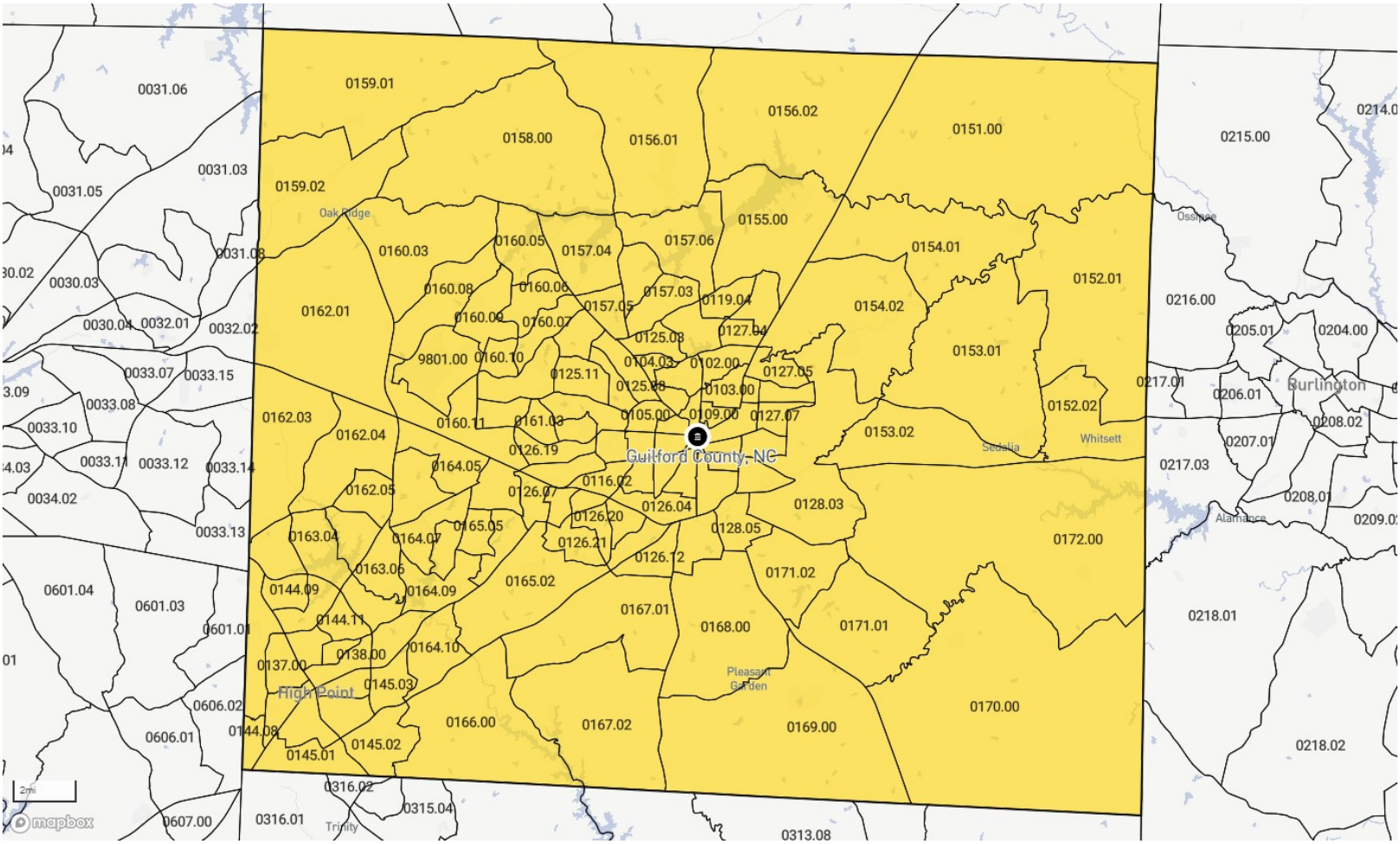
State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NC	WAKE COUNTY	0536.17	4 - Upper	157.81	No	$132,700	$152,964	10385	6253	60.21	1909	2702
NC	WAKE COUNTY	0536.18	3 - Middle	116.00	No	$132,700	$112,439	4931	3534	71.67	429	527
NC	WAKE COUNTY	0536.19	2 - Moderate	53.61	No	$132,700	$51,964	501	311	62.08	24	58
NC	WAKE COUNTY	0536.20	4 - Upper	128.51	No	$132,700	$124,570	6758	4647	68.76	1490	2423
NC	WAKE COUNTY	0537.11	4 - Upper	153.91	No	$132,700	$149,185	5339	1302	24.39	1374	1541
NC	WAKE COUNTY	0537.12	4 - Upper	137.82	No	$132,700	$133,594	2805	483	17.22	999	1098
NC	WAKE COUNTY	0537.13	1 - Low	45.71	No	$132,700	$44,310	3799	1756	46.22	366	519
NC	WAKE COUNTY	0537.14	4 - Upper	121.76	No	$132,700	$118,030	5297	1493	28.19	1530	1987
NC	WAKE COUNTY	0537.15	3 - Middle	109.70	No	$132,700	$106,333	3489	691	19.81	1290	1443
NC	WAKE COUNTY	0537.16	3 - Middle	96.09	No	$132,700	$93,145	4233	1542	36.43	1027	1432
NC	WAKE COUNTY	0537.17	3 - Middle	86.71	No	$132,700	$84,053	4806	2448	50.94	795	1169
NC	WAKE COUNTY	0537.18	4 - Upper	131.98	No	$132,700	$127,936	3458	914	26.43	1045	1124
NC	WAKE COUNTY	0537.19	4 - Upper	144.85	No	$132,700	$140,404	4017	938	23.35	1287	1386
NC	WAKE COUNTY	0537.20	4 - Upper	153.20	No	$132,700	$148,500	4360	648	14.86	1428	1551
NC	WAKE COUNTY	0537.21	4 - Upper	164.68	No	$132,700	$159,632	3980	753	18.92	1263	1348
NC	WAKE COUNTY	0537.22	4 - Upper	134.52	No	$132,700	$130,391	4958	787	15.87	1438	1732
NC	WAKE COUNTY	0537.23	2 - Moderate	79.82	No	$132,700	$77,371	3359	890	26.50	1361	1358
NC	WAKE COUNTY	0537.24	4 - Upper	137.04	No	$132,700	$132,832	6316	2381	37.70	1397	2027
NC	WAKE COUNTY	0537.25	3 - Middle	117.71	No	$132,700	$114,100	5663	1909	33.71	1395	1781
NC	WAKE COUNTY	0537.26	3 - Middle	82.58	No	$132,700	$80,048	3366	1639	48.69	580	1049
NC	WAKE COUNTY	0537.27	4 - Upper	152.45	No	$132,700	$147,772	5204	1557	29.92	1343	1868
NC	WAKE COUNTY	0537.28	2 - Moderate	73.83	No	$132,700	$71,563	2722	1238	45.48	474	740
NC	WAKE COUNTY	0537.29	3 - Middle	117.85	No	$132,700	$114,231	4285	1123	26.21	1331	1603
NC	WAKE COUNTY	0537.30	2 - Moderate	62.42	No	$132,700	$60,509	2412	1156	47.93	448	818
NC	WAKE COUNTY	0538.03	4 - Upper	209.74	No	$132,700	$203,302	3917	653	16.67	1212	1354
NC	WAKE COUNTY	0538.04	4 - Upper	150.27	No	$132,700	$145,660	3928	710	18.08	1040	1385
NC	WAKE COUNTY	0538.05	4 - Upper	181.18	No	$132,700	$175,625	2007	274	13.65	725	758
NC	WAKE COUNTY	0538.06	4 - Upper	137.93	No	$132,700	$133,702	3582	452	12.62	1049	1151
NC	WAKE COUNTY	0538.07	4 - Upper	125.66	No	$132,700	$121,810	4146	731	17.63	1377	1519

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NC	WAKE COUNTY	0538.08	4 - Upper	165.26	No	$132,700	$160,192	5581	897	16.07	1876	1976
NC	WAKE COUNTY	0539.01	4 - Upper	162.89	No	$132,700	$157,895	4583	912	19.90	1229	1264
NC	WAKE COUNTY	0539.02	4 - Upper	166.44	No	$132,700	$161,333	6091	1117	18.34	2115	2204
NC	WAKE COUNTY	0540.01	3 - Middle	86.56	No	$132,700	$83,910	5511	2243	40.70	1339	1868
NC	WAKE COUNTY	0540.04	2 - Moderate	68.53	No	$132,700	$66,434	5286	2405	45.50	1278	1786
NC	WAKE COUNTY	0540.06	2 - Moderate	78.45	No	$132,700	$76,042	3288	1587	48.27	726	1057
NC	WAKE COUNTY	0540.07	3 - Middle	81.12	No	$132,700	$78,631	4101	1430	34.87	1237	1843
NC	WAKE COUNTY	0540.08	1 - Low	45.34	No	$132,700	$43,950	6474	5450	84.18	482	1162
NC	WAKE COUNTY	0540.11	4 - Upper	142.66	No	$132,700	$138,281	2838	441	15.54	1070	1130
NC	WAKE COUNTY	0540.12	3 - Middle	112.67	No	$132,700	$109,214	3734	735	19.68	1099	1303
NC	WAKE COUNTY	0540.15	2 - Moderate	57.66	No	$132,700	$55,893	4122	2863	69.46	568	763
NC	WAKE COUNTY	0540.16	4 - Upper	136.81	No	$132,700	$132,614	6058	1630	26.91	2183	2377
NC	WAKE COUNTY	0540.17	3 - Middle	90.55	No	$132,700	$87,774	2813	1358	48.28	549	899
NC	WAKE COUNTY	0540.18	1 - Low	48.77	No	$132,700	$47,276	3741	2694	72.01	203	512
NC	WAKE COUNTY	0540.19	4 - Upper	146.42	No	$132,700	$141,927	5208	1248	23.96	1275	1511
NC	WAKE COUNTY	0540.20	3 - Middle	116.86	No	$132,700	$113,274	4849	1357	27.99	1370	1509
NC	WAKE COUNTY	0540.21	4 - Upper	153.53	No	$132,700	$148,816	3101	547	17.64	800	861
NC	WAKE COUNTY	0540.22	3 - Middle	82.95	No	$132,700	$80,408	6181	4709	76.19	987	1455
NC	WAKE COUNTY	0540.23	2 - Moderate	72.51	No	$132,700	$70,284	7951	5734	72.12	1617	2259
NC	WAKE COUNTY	0541.06	2 - Moderate	68.48	No	$132,700	$66,377	8332	6973	83.69	1537	2459
NC	WAKE COUNTY	0541.08	2 - Moderate	68.31	No	$132,700	$66,214	7771	5172	66.56	1923	2491
NC	WAKE COUNTY	0541.09	3 - Middle	118.01	No	$132,700	$114,388	4824	2553	52.92	1234	1419
NC	WAKE COUNTY	0541.11	3 - Middle	89.35	No	$132,700	$86,611	2605	1242	47.68	630	860
NC	WAKE COUNTY	0541.12	2 - Moderate	75.08	No	$132,700	$72,778	3999	2739	68.49	1005	1063
NC	WAKE COUNTY	0541.13	3 - Middle	90.51	No	$132,700	$87,739	4887	3297	67.46	945	1418
NC	WAKE COUNTY	0541.14	3 - Middle	91.54	No	$132,700	$88,729	7613	4729	62.12	2041	2513
NC	WAKE COUNTY	0541.15	3 - Middle	91.51	No	$132,700	$88,704	9855	5992	60.80	2545	2966
NC	WAKE COUNTY	0541.16	2 - Moderate	67.72	No	$132,700	$65,650	6623	4651	70.22	1526	2037
NC	WAKE COUNTY	0541.17	3 - Middle	83.71	No	$132,700	$81,146	6300	4598	72.98	1386	1917

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NC	WAKE COUNTY	0541.18	2 - Moderate	76.66	No	$132,700	$74,309	5662	3309	58.44	1303	1633
NC	WAKE COUNTY	0541.19	3 - Middle	87.18	No	$132,700	$84,510	7087	4091	57.73	2966	3736
NC	WAKE COUNTY	0541.20	4 - Upper	127.98	No	$132,700	$124,050	1475	400	27.12	575	805
NC	WAKE COUNTY	0541.21	3 - Middle	100.35	No	$132,700	$97,272	8953	4753	53.09	2518	2729
NC	WAKE COUNTY	0542.03	4 - Upper	162.03	No	$132,700	$157,061	3818	720	18.86	1294	1504
NC	WAKE COUNTY	0542.04	3 - Middle	87.54	No	$132,700	$84,857	4957	1455	29.35	1250	1758
NC	WAKE COUNTY	0542.06	3 - Middle	93.65	No	$132,700	$90,775	6566	1796	27.35	1207	1835
NC	WAKE COUNTY	0542.12	3 - Middle	107.14	No	$132,700	$103,850	6171	2529	40.98	1202	1732
NC	WAKE COUNTY	0542.13	4 - Upper	171.75	No	$132,700	$166,484	4462	1582	35.45	1048	1040
NC	WAKE COUNTY	0542.14	4 - Upper	124.08	No	$132,700	$120,278	2122	383	18.05	630	770
NC	WAKE COUNTY	0542.15	3 - Middle	97.84	No	$132,700	$94,836	4978	2239	44.98	1235	1558
NC	WAKE COUNTY	0542.16	3 - Middle	105.14	No	$132,700	$101,920	5706	1949	34.16	1463	1615
NC	WAKE COUNTY	0542.17	4 - Upper	130.87	No	$132,700	$126,860	4573	1437	31.42	1552	1613
NC	WAKE COUNTY	0542.18	3 - Middle	101.80	No	$132,700	$98,674	8672	4692	54.11	2383	2971
NC	WAKE COUNTY	0542.19	4 - Upper	162.66	No	$132,700	$157,670	4130	993	24.04	1126	1243
NC	WAKE COUNTY	0542.20	3 - Middle	111.27	No	$132,700	$107,857	6573	2916	44.36	1276	1627
NC	WAKE COUNTY	0542.21	3 - Middle	110.62	No	$132,700	$107,229	7537	2343	31.09	1857	1968
NC	WAKE COUNTY	0542.22	4 - Upper	152.84	No	$132,700	$148,151	8084	2230	27.59	2107	2193
NC	WAKE COUNTY	0542.23	2 - Moderate	69.68	No	$132,700	$67,546	2723	919	33.75	614	850
NC	WAKE COUNTY	0542.24	2 - Moderate	69.11	No	$132,700	$66,995	4651	1933	41.56	1038	1517
NC	WAKE COUNTY	0543.03	0 - Unknown	0.00	No	$132,700	$0	2783	1475	53.00	949	1233
NC	WAKE COUNTY	0543.04	3 - Middle	110.71	No	$132,700	$107,315	5628	2428	43.14	1298	1445
NC	WAKE COUNTY	0543.05	2 - Moderate	78.22	No	$132,700	$75,827	3551	1935	54.49	976	1288
NC	WAKE COUNTY	0543.06	1 - Low	43.76	No	$132,700	$42,420	3635	2166	59.59	680	1476
NC	WAKE COUNTY	0544.02	3 - Middle	89.37	No	$132,700	$86,628	8201	3486	42.51	2024	2728
NC	WAKE COUNTY	0544.03	3 - Middle	83.65	No	$132,700	$81,083	4159	2149	51.67	934	1239
NC	WAKE COUNTY	0544.04	2 - Moderate	64.06	No	$132,700	$62,102	6927	3795	54.79	1824	2397
NC	WAKE COUNTY	0545.01	3 - Middle	87.08	No	$132,700	$84,408	5763	3010	52.23	1153	2299
NC	WAKE COUNTY	0545.02	1 - Low	41.42	No	$132,700	$40,156	3898	2575	66.06	488	954

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NC	WAKE COUNTY	9801.00	0 - Unknown	0.00	No	$132,700	$0	2	2	100.00	0	0
NC	WAKE COUNTY	9802.00	0 - Unknown	0.00	No	$132,700	$0	0	0	0.00	0	0

Assessment Area Map: Guilford County, North Carolina



2025 FFIEC Census Report - Summary Census Overview Information
State: NORTH CAROLINA
County: 081 - GUILFORD COUNTY
All Tracts: 126

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NC	GUILFORD COUNTY	0101.00	2 - Moderate	62.75	No	$85,200	$41,311	1626	1478	90.90	207	644
NC	GUILFORD COUNTY	0102.00	2 - Moderate	68.85	No	$85,200	$45,329	4659	3032	65.08	520	1006
NC	GUILFORD COUNTY	0103.00	2 - Moderate	65.47	No	$85,200	$43,100	2633	2087	79.26	436	1060
NC	GUILFORD COUNTY	0104.01	4 - Upper	165.38	No	$85,200	$108,875	1484	255	17.18	459	706
NC	GUILFORD COUNTY	0104.03	4 - Upper	122.52	No	$85,200	$80,658	1634	392	23.99	414	739
NC	GUILFORD COUNTY	0104.04	4 - Upper	323.09	No	$85,200	$212,697	2533	143	5.65	890	1074
NC	GUILFORD COUNTY	0105.00	4 - Upper	145.61	No	$85,200	$95,861	2102	361	17.17	705	1069
NC	GUILFORD COUNTY	0106.01	3 - Middle	100.28	No	$85,200	$66,016	2857	672	23.52	714	1376
NC	GUILFORD COUNTY	0106.02	3 - Middle	108.50	No	$85,200	$71,429	6114	2861	46.79	500	968
NC	GUILFORD COUNTY	0107.01	4 - Upper	149.83	No	$85,200	$98,636	2036	628	30.84	401	796
NC	GUILFORD COUNTY	0107.02	4 - Upper	123.24	No	$85,200	$81,131	6928	3751	54.14	195	459
NC	GUILFORD COUNTY	0108.00	4 - Upper	131.42	No	$85,200	$86,520	2946	1155	39.21	377	438
NC	GUILFORD COUNTY	0109.00	4 - Upper	123.86	No	$85,200	$81,544	2387	1456	61.00	254	775
NC	GUILFORD COUNTY	0110.00	1 - Low	40.63	No	$85,200	$26,750	5224	5133	98.26	74	667
NC	GUILFORD	0111.01	2 - Moderate	58.35	No	$85,200	$38,415	4194	4066	96.95	525	1315

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
	COUNTY											
NC	GUILFORD COUNTY	0111.02	2 - Moderate	65.17	No	$85,200	$42,907	2753	2690	97.71	614	1270
NC	GUILFORD COUNTY	0112.01	0 - Unknown	0.00	No	$85,200	$0	3378	2851	84.40	219	439
NC	GUILFORD COUNTY	0112.02	0 - Unknown	0.00	No	$85,200	$0	2818	2729	96.84	444	1328
NC	GUILFORD COUNTY	0113.00	1 - Low	40.08	No	$85,200	$26,389	2956	2786	94.25	758	1764
NC	GUILFORD COUNTY	0114.00	1 - Low	39.65	No	$85,200	$26,105	5547	5134	92.55	385	1600
NC	GUILFORD COUNTY	0115.00	1 - Low	33.70	No	$85,200	$22,190	3866	2674	69.17	580	1264
NC	GUILFORD COUNTY	0116.01	2 - Moderate	60.43	No	$85,200	$39,784	2578	1821	70.64	491	1137
NC	GUILFORD COUNTY	0116.02	2 - Moderate	63.84	No	$85,200	$42,031	3140	2532	80.64	359	846
NC	GUILFORD COUNTY	0119.04	3 - Middle	81.71	No	$85,200	$53,791	5263	4373	83.09	913	1466
NC	GUILFORD COUNTY	0119.05	2 - Moderate	63.72	No	$85,200	$41,952	4781	3955	82.72	1017	1754
NC	GUILFORD COUNTY	0125.03	4 - Upper	148.76	No	$85,200	$97,935	4361	1161	26.62	1322	1707
NC	GUILFORD COUNTY	0125.04	3 - Middle	95.26	No	$85,200	$62,716	3645	2299	63.07	436	696
NC	GUILFORD COUNTY	0125.05	4 - Upper	196.50	No	$85,200	$129,358	4410	503	11.41	1574	1718
NC	GUILFORD COUNTY	0125.08	3 - Middle	97.29	No	$85,200	$64,050	3411	655	19.20	1048	1445
NC	GUILFORD COUNTY	0125.09	4 - Upper	161.30	No	$85,200	$106,188	2325	311	13.38	873	966
NC	GUILFORD COUNTY	0125.10	4 - Upper	237.26	No	$85,200	$156,196	3262	676	20.72	1350	1389

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NC	GUILFORD COUNTY	0125.11	4 - Upper	181.25	No	$85,200	$119,321	5059	629	12.43	1831	2011
NC	GUILFORD COUNTY	0126.04	2 - Moderate	70.95	No	$85,200	$46,709	4778	4014	84.01	811	1470
NC	GUILFORD COUNTY	0126.07	3 - Middle	103.12	No	$85,200	$67,885	2698	1540	57.08	776	929
NC	GUILFORD COUNTY	0126.08	1 - Low	35.85	No	$85,200	$23,601	2504	2185	87.26	107	462
NC	GUILFORD COUNTY	0126.10	3 - Middle	83.78	No	$85,200	$55,156	3219	2672	83.01	808	1308
NC	GUILFORD COUNTY	0126.11	1 - Low	48.64	No	$85,200	$32,023	3855	3268	84.77	497	1056
NC	GUILFORD COUNTY	0126.12	3 - Middle	84.43	No	$85,200	$55,585	6304	5402	85.69	1180	1657
NC	GUILFORD COUNTY	0126.17	2 - Moderate	71.52	No	$85,200	$47,083	3475	2891	83.19	701	1175
NC	GUILFORD COUNTY	0126.18	1 - Low	49.45	No	$85,200	$32,554	3479	2803	80.57	103	1480
NC	GUILFORD COUNTY	0126.19	3 - Middle	84.60	No	$85,200	$55,699	3446	2096	60.82	311	587
NC	GUILFORD COUNTY	0126.20	2 - Moderate	58.38	No	$85,200	$38,433	3806	3115	81.84	358	892
NC	GUILFORD COUNTY	0126.21	1 - Low	37.93	No	$85,200	$24,974	3914	3002	76.70	1022	1424
NC	GUILFORD COUNTY	0127.03	4 - Upper	142.51	No	$85,200	$93,819	5505	2780	50.50	964	1500
NC	GUILFORD COUNTY	0127.04	2 - Moderate	70.65	No	$85,200	$46,513	3654	3032	82.98	563	1074
NC	GUILFORD COUNTY	0127.05	2 - Moderate	56.73	No	$85,200	$37,351	4168	4044	97.02	771	1389
NC	GUILFORD COUNTY	0127.06	1 - Low	39.90	No	$85,200	$26,273	3399	3204	94.26	390	1275
NC	GUILFORD COUNTY	0127.07	1 - Low	46.94	No	$85,200	$30,906	2677	2478	92.57	193	1020

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NC	GUILFORD COUNTY	0128.03	3 - Middle	96.12	No	$85,200	$63,281	9306	7619	81.87	2287	3272
NC	GUILFORD COUNTY	0128.04	1 - Low	48.81	No	$85,200	$32,138	4299	3980	92.58	828	1665
NC	GUILFORD COUNTY	0128.05	2 - Moderate	78.75	No	$85,200	$51,842	2817	2490	88.39	459	672
NC	GUILFORD COUNTY	0136.01	2 - Moderate	58.67	No	$85,200	$38,625	4668	1433	30.70	249	493
NC	GUILFORD COUNTY	0136.02	2 - Moderate	63.79	No	$85,200	$42,000	4111	2730	66.41	684	1639
NC	GUILFORD COUNTY	0137.00	4 - Upper	174.49	No	$85,200	$114,875	4123	1105	26.80	1238	1634
NC	GUILFORD COUNTY	0138.00	1 - Low	49.82	No	$85,200	$32,802	3977	3494	87.86	694	2026
NC	GUILFORD COUNTY	0139.00	1 - Low	38.07	No	$85,200	$25,063	4425	4035	91.19	326	1619
NC	GUILFORD COUNTY	0140.00	1 - Low	48.74	No	$85,200	$32,090	3197	2065	64.59	418	1025
NC	GUILFORD COUNTY	0142.00	2 - Moderate	52.96	No	$85,200	$34,866	4043	3528	87.26	473	1633
NC	GUILFORD COUNTY	0143.00	1 - Low	48.53	No	$85,200	$31,948	2943	2424	82.36	157	1094
NC	GUILFORD COUNTY	0144.06	3 - Middle	105.73	No	$85,200	$69,605	2511	2109	83.99	854	1096
NC	GUILFORD COUNTY	0144.07	4 - Upper	124.46	No	$85,200	$81,938	6129	2556	41.70	1590	2021
NC	GUILFORD COUNTY	0144.08	2 - Moderate	76.38	No	$85,200	$50,288	2427	1902	78.37	456	916
NC	GUILFORD COUNTY	0144.09	3 - Middle	93.59	No	$85,200	$61,616	3038	1324	43.58	884	1133
NC	GUILFORD COUNTY	0144.10	2 - Moderate	72.33	No	$85,200	$47,617	3974	2180	54.86	634	907
NC	GUILFORD COUNTY	0144.11	2 - Moderate	67.60	No	$85,200	$44,505	5480	4021	73.38	1009	1568

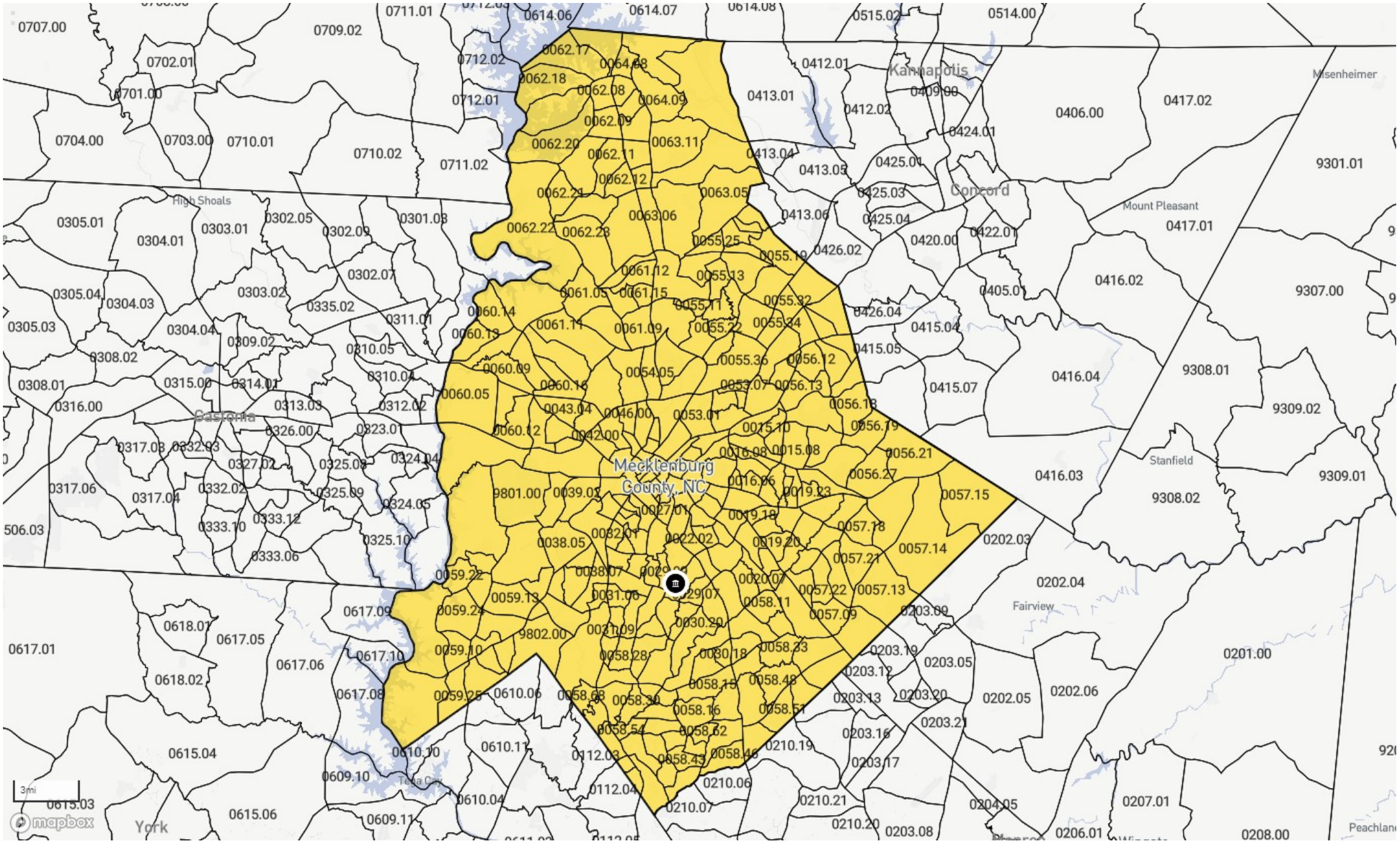
State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NC	GUILFORD COUNTY	0144.12	3 - Middle	85.83	No	$85,200	$56,506	2823	1240	43.92	744	1023
NC	GUILFORD COUNTY	0145.01	1 - Low	49.22	No	$85,200	$32,408	1225	745	60.82	197	532
NC	GUILFORD COUNTY	0145.02	2 - Moderate	58.80	No	$85,200	$38,713	4692	3426	73.02	820	1636
NC	GUILFORD COUNTY	0145.03	2 - Moderate	75.34	No	$85,200	$49,600	3435	2911	84.75	545	1213
NC	GUILFORD COUNTY	0151.00	3 - Middle	99.03	No	$85,200	$65,197	5594	2298	41.08	1586	2117
NC	GUILFORD COUNTY	0152.01	3 - Middle	97.31	No	$85,200	$64,063	5363	1717	32.02	1252	1844
NC	GUILFORD COUNTY	0152.02	3 - Middle	115.98	No	$85,200	$76,354	6477	3283	50.69	1262	1518
NC	GUILFORD COUNTY	0153.01	4 - Upper	153.16	No	$85,200	$100,833	5506	2363	42.92	1883	2323
NC	GUILFORD COUNTY	0153.02	3 - Middle	94.28	No	$85,200	$62,067	4621	3074	66.52	809	1329
NC	GUILFORD COUNTY	0154.01	4 - Upper	131.20	No	$85,200	$86,371	5446	2603	47.80	1856	2421
NC	GUILFORD COUNTY	0154.02	2 - Moderate	77.40	No	$85,200	$50,956	7760	5234	67.45	1444	2406
NC	GUILFORD COUNTY	0155.00	3 - Middle	84.08	No	$85,200	$55,352	7211	5292	73.39	1465	2347
NC	GUILFORD COUNTY	0156.01	4 - Upper	226.99	No	$85,200	$149,432	5439	951	17.48	1481	1667
NC	GUILFORD COUNTY	0156.02	4 - Upper	133.48	No	$85,200	$87,875	6245	1996	31.96	1882	2200
NC	GUILFORD COUNTY	0157.03	4 - Upper	126.91	No	$85,200	$83,550	6590	2542	38.57	1538	2022
NC	GUILFORD COUNTY	0157.04	4 - Upper	136.60	No	$85,200	$89,926	6347	2186	34.44	1400	1382
NC	GUILFORD COUNTY	0157.05	3 - Middle	82.14	No	$85,200	$54,076	2966	1215	40.96	475	753

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NC	GUILFORD COUNTY	0157.06	4 - Upper	176.58	No	$85,200	$116,250	6193	2532	40.88	2295	2547
NC	GUILFORD COUNTY	0157.07	4 - Upper	162.34	No	$85,200	$106,875	6473	2009	31.04	1912	2150
NC	GUILFORD COUNTY	0158.00	4 - Upper	203.17	No	$85,200	$133,750	8668	1765	20.36	2628	3153
NC	GUILFORD COUNTY	0159.01	4 - Upper	164.98	No	$85,200	$108,611	6175	976	15.81	1613	1987
NC	GUILFORD COUNTY	0159.02	4 - Upper	211.99	No	$85,200	$139,559	4615	971	21.04	1528	1656
NC	GUILFORD COUNTY	0160.03	4 - Upper	175.90	No	$85,200	$115,800	4902	1285	26.21	1271	1396
NC	GUILFORD COUNTY	0160.05	4 - Upper	157.54	No	$85,200	$103,711	1837	467	25.42	453	519
NC	GUILFORD COUNTY	0160.06	4 - Upper	148.67	No	$85,200	$97,874	4211	1967	46.71	644	1119
NC	GUILFORD COUNTY	0160.07	4 - Upper	143.60	No	$85,200	$94,537	5059	1623	32.08	1350	1686
NC	GUILFORD COUNTY	0160.08	4 - Upper	128.16	No	$85,200	$84,375	7620	2602	34.15	2388	2802
NC	GUILFORD COUNTY	0160.09	4 - Upper	156.17	No	$85,200	$102,813	3888	1075	27.65	1376	1503
NC	GUILFORD COUNTY	0160.10	3 - Middle	104.29	No	$85,200	$68,661	2698	915	33.91	713	819
NC	GUILFORD COUNTY	0160.11	3 - Middle	92.24	No	$85,200	$60,723	5733	3581	62.46	693	979
NC	GUILFORD COUNTY	0161.01	3 - Middle	118.31	No	$85,200	$77,891	4684	1207	25.77	1458	1594
NC	GUILFORD COUNTY	0161.02	2 - Moderate	63.98	No	$85,200	$42,125	3788	2127	56.15	622	922
NC	GUILFORD COUNTY	0161.03	3 - Middle	104.58	No	$85,200	$68,851	5299	3092	58.35	923	1646
NC	GUILFORD COUNTY	0162.01	4 - Upper	160.17	No	$85,200	$105,442	6753	1554	23.01	1972	2243

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NC	GUILFORD COUNTY	0162.03	4 - Upper	154.17	No	$85,200	$101,496	5221	1689	32.35	1498	1738
NC	GUILFORD COUNTY	0162.04	4 - Upper	172.75	No	$85,200	$113,726	4557	2070	45.42	1457	1555
NC	GUILFORD COUNTY	0162.05	4 - Upper	145.90	No	$85,200	$96,053	4650	2413	51.89	1009	1194
NC	GUILFORD COUNTY	0163.03	4 - Upper	148.92	No	$85,200	$98,039	3380	894	26.45	1255	1524
NC	GUILFORD COUNTY	0163.04	4 - Upper	164.32	No	$85,200	$108,177	3688	1048	28.42	1454	1580
NC	GUILFORD COUNTY	0163.05	4 - Upper	144.30	No	$85,200	$95,000	3484	1089	31.26	999	1093
NC	GUILFORD COUNTY	0163.06	3 - Middle	100.63	No	$85,200	$66,250	5452	2873	52.70	1711	1667
NC	GUILFORD COUNTY	0164.05	2 - Moderate	58.73	No	$85,200	$38,667	1770	1167	65.93	432	249
NC	GUILFORD COUNTY	0164.06	3 - Middle	119.54	No	$85,200	$78,697	4228	2156	50.99	993	1067
NC	GUILFORD COUNTY	0164.07	4 - Upper	153.30	No	$85,200	$100,921	4496	2049	45.57	1224	1549
NC	GUILFORD COUNTY	0164.08	4 - Upper	172.54	No	$85,200	$113,589	1972	344	17.44	719	771
NC	GUILFORD COUNTY	0164.09	4 - Upper	146.08	No	$85,200	$96,167	2496	634	25.40	885	1025
NC	GUILFORD COUNTY	0164.10	3 - Middle	103.19	No	$85,200	$67,937	5450	3092	56.73	1636	1985
NC	GUILFORD COUNTY	0165.02	3 - Middle	103.31	No	$85,200	$68,016	6553	2483	37.89	1979	2264
NC	GUILFORD COUNTY	0165.03	3 - Middle	117.79	No	$85,200	$77,548	5480	3360	61.31	986	1291
NC	GUILFORD COUNTY	0165.05	4 - Upper	131.49	No	$85,200	$86,567	5239	2844	54.29	1220	1452
NC	GUILFORD COUNTY	0165.06	4 - Upper	163.02	No	$85,200	$107,321	4845	2133	44.02	1769	1975

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NC	GUILFORD COUNTY	0166.00	3 - Middle	99.02	No	$85,200	$65,192	2452	791	32.26	663	927
NC	GUILFORD COUNTY	0167.01	3 - Middle	103.17	No	$85,200	$67,920	6046	4317	71.40	1769	2373
NC	GUILFORD COUNTY	0167.02	3 - Middle	89.19	No	$85,200	$58,715	3754	811	21.60	1142	1561
NC	GUILFORD COUNTY	0168.00	3 - Middle	109.01	No	$85,200	$71,765	7802	4343	55.67	1877	2657
NC	GUILFORD COUNTY	0169.00	3 - Middle	102.24	No	$85,200	$67,306	4697	676	14.39	1401	1725
NC	GUILFORD COUNTY	0170.00	3 - Middle	104.74	No	$85,200	$68,952	4675	508	10.87	1407	2013
NC	GUILFORD COUNTY	0171.01	4 - Upper	159.32	No	$85,200	$104,886	5582	1571	28.14	1799	2081
NC	GUILFORD COUNTY	0171.02	3 - Middle	104.85	No	$85,200	$69,028	2366	857	36.22	728	943
NC	GUILFORD COUNTY	0172.00	3 - Middle	117.81	No	$85,200	$77,559	9369	3853	41.12	2789	3438
NC	GUILFORD COUNTY	9801.00	0 - Unknown	0.00	No	$85,200	$0	0	0	0.00	0	0

Assessment Area Map: Mecklenburg County , NC



2025 FFIEC Census Report - Summary Census Overview Information
State: NORTH CAROLINA
County: 119 - MECKLENBURG COUNTY
All Tracts: 305

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NC	MECKLENBURG COUNTY	0001.01	3 - Middle	114.01	No	$108,800	$91,764	1182	349	29.53	32	90
NC	MECKLENBURG COUNTY	0001.02	4 - Upper	199.00	No	$108,800	$160,173	2749	888	32.30	290	0
NC	MECKLENBURG COUNTY	0001.03	4 - Upper	209.06	No	$108,800	$168,271	2000	697	34.85	201	57
NC	MECKLENBURG COUNTY	0001.04	4 - Upper	289.28	No	$108,800	$232,833	1876	616	32.84	432	119
NC	MECKLENBURG COUNTY	0003.01	3 - Middle	104.18	No	$108,800	$83,854	1239	358	28.89	98	8
NC	MECKLENBURG COUNTY	0003.02	4 - Upper	202.64	No	$108,800	$163,098	1586	598	37.70	122	34
NC	MECKLENBURG COUNTY	0004.01	4 - Upper	157.89	No	$108,800	$127,083	1886	473	25.08	146	123
NC	MECKLENBURG COUNTY	0004.02	4 - Upper	187.44	No	$108,800	$150,870	2132	477	22.37	94	197
NC	MECKLENBURG COUNTY	0005.01	4 - Upper	298.52	No	$108,800	$240,270	2448	1116	45.59	371	477
NC	MECKLENBURG COUNTY	0005.02	0 - Unknown	0.00	No	$108,800	$0	1585	828	52.24	85	70
NC	MECKLENBURG COUNTY	0005.03	4 - Upper	126.03	No	$108,800	$101,438	1931	798	41.33	543	298
NC	MECKLENBURG COUNTY	0006.00	2 - Moderate	58.70	No	$108,800	$47,250	2753	1483	53.87	355	353
NC	MECKLENBURG COUNTY	0007.00	3 - Middle	83.01	No	$108,800	$66,813	2480	914	36.85	147	249
NC	MECKLENBURG COUNTY	0008.00	1 - Low	48.99	No	$108,800	$39,432	2885	1929	66.86	476	876
NC	MECKLENBURG	0009.00	4 - Upper	163.97	No	$108,800	$131,979	1853	874	47.17	529	684

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	COUNTY											
NC	MECKLENBURG COUNTY	0010.00	4 - Upper	176.85	No	$108,800	$142,344	3466	640	18.47	795	1070
NC	MECKLENBURG COUNTY	0011.00	4 - Upper	152.97	No	$108,800	$123,125	3317	623	18.78	664	1241
NC	MECKLENBURG COUNTY	0012.00	4 - Upper	132.73	No	$108,800	$106,831	5404	2618	48.45	1216	1782
NC	MECKLENBURG COUNTY	0013.00	3 - Middle	114.57	No	$108,800	$92,218	3850	1988	51.64	814	1782
NC	MECKLENBURG COUNTY	0014.00	3 - Middle	97.45	No	$108,800	$78,438	3594	1159	32.25	850	1287
NC	MECKLENBURG COUNTY	0015.04	2 - Moderate	52.92	No	$108,800	$42,598	6620	5781	87.33	1160	1644
NC	MECKLENBURG COUNTY	0015.05	2 - Moderate	54.74	No	$108,800	$44,063	4325	3370	77.92	1122	1367
NC	MECKLENBURG COUNTY	0015.07	1 - Low	45.42	No	$108,800	$36,563	4372	4086	93.46	353	688
NC	MECKLENBURG COUNTY	0015.08	2 - Moderate	76.55	No	$108,800	$61,619	6762	5424	80.21	1347	2145
NC	MECKLENBURG COUNTY	0015.09	2 - Moderate	67.76	No	$108,800	$54,543	3045	2785	91.46	556	1065
NC	MECKLENBURG COUNTY	0015.10	2 - Moderate	61.79	No	$108,800	$49,738	3202	2948	92.07	618	1006
NC	MECKLENBURG COUNTY	0016.03	2 - Moderate	55.91	No	$108,800	$45,000	3974	2430	61.15	644	1298
NC	MECKLENBURG COUNTY	0016.05	2 - Moderate	52.54	No	$108,800	$42,292	1651	1116	67.60	159	353
NC	MECKLENBURG COUNTY	0016.06	2 - Moderate	58.88	No	$108,800	$47,396	4104	2886	70.32	534	1012
NC	MECKLENBURG COUNTY	0016.07	1 - Low	39.71	No	$108,800	$31,967	2629	2249	85.55	242	345
NC	MECKLENBURG COUNTY	0016.08	2 - Moderate	52.76	No	$108,800	$42,471	4104	3566	86.89	682	1433

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NC	MECKLENBURG COUNTY	0016.09	2 - Moderate	57.87	No	$108,800	$46,580	3202	2702	84.38	492	707
NC	MECKLENBURG COUNTY	0017.01	1 - Low	36.91	No	$108,800	$29,712	4004	2525	63.06	377	802
NC	MECKLENBURG COUNTY	0017.02	2 - Moderate	54.92	No	$108,800	$44,205	6094	4602	75.52	909	1582
NC	MECKLENBURG COUNTY	0018.01	3 - Middle	102.11	No	$108,800	$82,188	1299	560	43.11	183	527
NC	MECKLENBURG COUNTY	0018.02	2 - Moderate	69.36	No	$108,800	$55,833	3453	1503	43.53	736	1320
NC	MECKLENBURG COUNTY	0019.10	2 - Moderate	56.20	No	$108,800	$45,240	5007	4423	88.34	818	988
NC	MECKLENBURG COUNTY	0019.11	2 - Moderate	71.60	No	$108,800	$57,629	5812	4372	75.22	1338	2038
NC	MECKLENBURG COUNTY	0019.14	2 - Moderate	52.38	No	$108,800	$42,162	3464	2202	63.57	545	1033
NC	MECKLENBURG COUNTY	0019.16	2 - Moderate	79.64	No	$108,800	$64,107	4641	3547	76.43	997	1405
NC	MECKLENBURG COUNTY	0019.17	2 - Moderate	66.22	No	$108,800	$53,301	3775	2443	64.72	714	1386
NC	MECKLENBURG COUNTY	0019.18	2 - Moderate	55.29	No	$108,800	$44,508	3690	2963	80.30	459	851
NC	MECKLENBURG COUNTY	0019.19	2 - Moderate	61.51	No	$108,800	$49,514	4467	3563	79.76	986	1226
NC	MECKLENBURG COUNTY	0019.20	2 - Moderate	68.65	No	$108,800	$55,259	4883	4108	84.13	969	1384
NC	MECKLENBURG COUNTY	0019.21	2 - Moderate	67.11	No	$108,800	$54,015	2454	1877	76.49	623	896
NC	MECKLENBURG COUNTY	0019.22	2 - Moderate	55.38	No	$108,800	$44,574	4594	3851	83.83	1258	1791
NC	MECKLENBURG COUNTY	0019.23	2 - Moderate	66.46	No	$108,800	$53,491	3756	3133	83.41	766	1094
NC	MECKLENBURG COUNTY	0019.24	2 - Moderate	69.78	No	$108,800	$56,168	2878	2548	88.53	366	728

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NC	MECKLENBURG COUNTY	0019.25	2 - Moderate	54.03	No	$108,800	$43,488	4180	3780	90.43	428	873
NC	MECKLENBURG COUNTY	0019.26	2 - Moderate	77.75	No	$108,800	$62,583	3564	2596	72.84	562	749
NC	MECKLENBURG COUNTY	0019.27	2 - Moderate	55.25	No	$108,800	$44,469	2948	2447	83.01	0	158
NC	MECKLENBURG COUNTY	0020.04	4 - Upper	122.94	No	$108,800	$98,951	5189	2188	42.17	1139	1360
NC	MECKLENBURG COUNTY	0020.05	4 - Upper	139.00	No	$108,800	$111,882	2568	731	28.47	280	895
NC	MECKLENBURG COUNTY	0020.06	4 - Upper	186.62	No	$108,800	$150,208	3998	690	17.26	1187	1539
NC	MECKLENBURG COUNTY	0020.07	2 - Moderate	76.20	No	$108,800	$61,335	2578	1059	41.08	563	866
NC	MECKLENBURG COUNTY	0020.08	4 - Upper	140.60	No	$108,800	$113,165	3143	561	17.85	1287	1385
NC	MECKLENBURG COUNTY	0021.00	2 - Moderate	72.49	No	$108,800	$58,350	2764	1127	40.77	554	861
NC	MECKLENBURG COUNTY	0022.01	4 - Upper	251.76	No	$108,800	$202,639	2718	588	21.63	564	776
NC	MECKLENBURG COUNTY	0022.02	4 - Upper	191.87	No	$108,800	$154,432	3184	537	16.87	743	908
NC	MECKLENBURG COUNTY	0023.00	1 - Low	24.10	No	$108,800	$19,398	2937	2668	90.84	252	584
NC	MECKLENBURG COUNTY	0024.00	4 - Upper	221.77	No	$108,800	$178,500	3100	648	20.90	604	964
NC	MECKLENBURG COUNTY	0025.00	4 - Upper	215.53	No	$108,800	$173,472	2498	631	25.26	272	535
NC	MECKLENBURG COUNTY	0026.00	4 - Upper	196.20	No	$108,800	$157,917	1521	673	44.25	231	387
NC	MECKLENBURG COUNTY	0027.01	4 - Upper	310.61	No	$108,800	$250,001	2307	265	11.49	1053	1007
NC	MECKLENBURG COUNTY	0027.02	4 - Upper	251.02	No	$108,800	$202,042	6123	747	12.20	1741	1702

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NC	MECKLENBURG COUNTY	0028.00	4 - Upper	310.61	No	$108,800	$250,001	3901	280	7.18	1437	1391
NC	MECKLENBURG COUNTY	0029.03	4 - Upper	310.61	No	$108,800	$250,001	4711	963	20.44	956	1345
NC	MECKLENBURG COUNTY	0029.05	4 - Upper	310.61	No	$108,800	$250,001	3784	519	13.72	918	996
NC	MECKLENBURG COUNTY	0029.07	4 - Upper	242.58	No	$108,800	$195,250	3509	974	27.76	648	844
NC	MECKLENBURG COUNTY	0029.08	4 - Upper	210.50	No	$108,800	$169,429	3813	663	17.39	970	1112
NC	MECKLENBURG COUNTY	0029.09	4 - Upper	253.55	No	$108,800	$204,076	1570	225	14.33	291	401
NC	MECKLENBURG COUNTY	0029.10	4 - Upper	171.76	No	$108,800	$138,250	3452	620	17.96	593	915
NC	MECKLENBURG COUNTY	0030.06	4 - Upper	220.06	No	$108,800	$177,125	4490	937	20.87	1255	1449
NC	MECKLENBURG COUNTY	0030.08	4 - Upper	181.48	No	$108,800	$146,067	5742	1777	30.95	1659	2050
NC	MECKLENBURG COUNTY	0030.12	4 - Upper	141.00	No	$108,800	$113,490	4419	1388	31.41	1090	1423
NC	MECKLENBURG COUNTY	0030.13	4 - Upper	241.68	No	$108,800	$194,519	5841	1195	20.46	1758	1792
NC	MECKLENBURG COUNTY	0030.15	4 - Upper	168.31	No	$108,800	$135,469	4691	879	18.74	1744	1959
NC	MECKLENBURG COUNTY	0030.16	4 - Upper	123.38	No	$108,800	$99,304	5117	1845	36.06	780	984
NC	MECKLENBURG COUNTY	0030.17	4 - Upper	170.64	No	$108,800	$137,344	3808	764	20.06	1332	1445
NC	MECKLENBURG COUNTY	0030.18	4 - Upper	137.76	No	$108,800	$110,882	2743	785	28.62	720	887
NC	MECKLENBURG COUNTY	0030.19	4 - Upper	210.18	No	$108,800	$169,167	2482	518	20.87	638	736
NC	MECKLENBURG COUNTY	0030.20	4 - Upper	266.73	No	$108,800	$214,688	4648	474	10.20	1570	1664

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NC	MECKLENBURG COUNTY	0030.21	4 - Upper	129.21	No	$108,800	$104,004	2614	524	20.05	587	752
NC	MECKLENBURG COUNTY	0030.22	4 - Upper	194.44	No	$108,800	$156,500	3822	463	12.11	1367	1334
NC	MECKLENBURG COUNTY	0031.02	3 - Middle	96.50	No	$108,800	$77,670	4455	2017	45.27	918	1541
NC	MECKLENBURG COUNTY	0031.05	4 - Upper	165.02	No	$108,800	$132,824	3733	674	18.06	1466	1572
NC	MECKLENBURG COUNTY	0031.06	3 - Middle	100.34	No	$108,800	$80,764	4069	2021	49.67	1268	1619
NC	MECKLENBURG COUNTY	0031.08	2 - Moderate	56.76	No	$108,800	$45,688	3228	2177	67.44	465	727
NC	MECKLENBURG COUNTY	0031.09	1 - Low	45.70	No	$108,800	$36,786	4076	3504	85.97	35	303
NC	MECKLENBURG COUNTY	0031.10	4 - Upper	154.37	No	$108,800	$124,250	2141	420	19.62	708	904
NC	MECKLENBURG COUNTY	0031.11	0 - Unknown	0.00	No	$108,800	$0	3251	844	25.96	769	789
NC	MECKLENBURG COUNTY	0032.01	2 - Moderate	66.10	No	$108,800	$53,203	2430	1179	48.52	836	1184
NC	MECKLENBURG COUNTY	0032.03	4 - Upper	134.42	No	$108,800	$108,194	2888	1290	44.67	396	555
NC	MECKLENBURG COUNTY	0032.04	4 - Upper	157.48	No	$108,800	$126,750	3512	642	18.28	1025	1126
NC	MECKLENBURG COUNTY	0033.01	4 - Upper	310.61	No	$108,800	$250,001	1808	428	23.67	101	427
NC	MECKLENBURG COUNTY	0033.02	4 - Upper	145.34	No	$108,800	$116,979	2581	610	23.63	670	1085
NC	MECKLENBURG COUNTY	0034.01	4 - Upper	265.43	No	$108,800	$213,641	2168	421	19.42	410	384
NC	MECKLENBURG COUNTY	0034.02	4 - Upper	292.75	No	$108,800	$235,625	4111	547	13.31	1203	1515
NC	MECKLENBURG COUNTY	0035.00	4 - Upper	231.09	No	$108,800	$186,000	2901	406	14.00	911	815

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NC	MECKLENBURG COUNTY	0036.00	2 - Moderate	77.86	No	$108,800	$62,667	3777	2072	54.86	692	1494
NC	MECKLENBURG COUNTY	0037.01	4 - Upper	161.66	No	$108,800	$130,114	1978	576	29.12	0	405
NC	MECKLENBURG COUNTY	0037.02	1 - Low	31.06	No	$108,800	$25,000	2280	1423	62.41	92	426
NC	MECKLENBURG COUNTY	0038.02	1 - Low	49.34	No	$108,800	$39,716	3615	3306	91.45	488	925
NC	MECKLENBURG COUNTY	0038.05	3 - Middle	90.30	No	$108,800	$72,679	3228	2052	63.57	378	530
NC	MECKLENBURG COUNTY	0038.07	2 - Moderate	53.43	No	$108,800	$43,009	4569	4241	92.82	562	930
NC	MECKLENBURG COUNTY	0038.08	2 - Moderate	62.46	No	$108,800	$50,273	5562	5183	93.19	369	490
NC	MECKLENBURG COUNTY	0038.09	3 - Middle	80.72	No	$108,800	$64,973	3362	2855	84.92	677	1009
NC	MECKLENBURG COUNTY	0038.10	3 - Middle	91.84	No	$108,800	$73,926	4100	3443	83.98	422	825
NC	MECKLENBURG COUNTY	0038.11	2 - Moderate	51.53	No	$108,800	$41,481	2793	2205	78.95	390	894
NC	MECKLENBURG COUNTY	0039.02	1 - Low	49.53	No	$108,800	$39,870	4850	4582	94.47	574	1656
NC	MECKLENBURG COUNTY	0039.03	1 - Low	26.12	No	$108,800	$21,029	2411	2312	95.89	31	395
NC	MECKLENBURG COUNTY	0040.00	2 - Moderate	67.15	No	$108,800	$54,047	4546	3958	87.07	799	1837
NC	MECKLENBURG COUNTY	0041.01	2 - Moderate	53.95	No	$108,800	$43,427	2061	1101	53.42	314	577
NC	MECKLENBURG COUNTY	0041.02	3 - Middle	83.34	No	$108,800	$67,083	2858	1414	49.48	544	1024
NC	MECKLENBURG COUNTY	0042.00	2 - Moderate	56.68	No	$108,800	$45,625	3300	2882	87.33	366	1347
NC	MECKLENBURG COUNTY	0043.02	2 - Moderate	56.73	No	$108,800	$45,663	5118	4661	91.07	669	1663

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NC	MECKLENBURG COUNTY	0043.03	2 - Moderate	72.70	No	$108,800	$58,514	2910	2345	80.58	594	909
NC	MECKLENBURG COUNTY	0043.04	2 - Moderate	59.66	No	$108,800	$48,024	3878	3422	88.24	710	1239
NC	MECKLENBURG COUNTY	0043.06	2 - Moderate	56.77	No	$108,800	$45,694	2570	2457	95.60	52	717
NC	MECKLENBURG COUNTY	0043.07	3 - Middle	93.61	No	$108,800	$75,350	3298	2862	86.78	1084	1522
NC	MECKLENBURG COUNTY	0044.00	2 - Moderate	51.79	No	$108,800	$41,684	4500	4094	90.98	856	1494
NC	MECKLENBURG COUNTY	0045.00	1 - Low	44.66	No	$108,800	$35,951	3121	2694	86.32	683	1136
NC	MECKLENBURG COUNTY	0046.00	2 - Moderate	54.39	No	$108,800	$43,782	2987	2864	95.88	490	1201
NC	MECKLENBURG COUNTY	0047.00	1 - Low	46.66	No	$108,800	$37,557	1719	1428	83.07	187	497
NC	MECKLENBURG COUNTY	0048.00	1 - Low	43.36	No	$108,800	$34,900	3701	3507	94.76	612	1548
NC	MECKLENBURG COUNTY	0049.00	2 - Moderate	54.26	No	$108,800	$43,672	702	663	94.44	161	244
NC	MECKLENBURG COUNTY	0050.00	2 - Moderate	56.33	No	$108,800	$45,341	2566	2093	81.57	469	510
NC	MECKLENBURG COUNTY	0051.00	1 - Low	43.64	No	$108,800	$35,125	2522	2369	93.93	300	1023
NC	MECKLENBURG COUNTY	0052.00	2 - Moderate	50.71	No	$108,800	$40,819	2419	2082	86.07	237	701
NC	MECKLENBURG COUNTY	0053.01	1 - Low	44.42	No	$108,800	$35,758	3637	3151	86.64	495	998
NC	MECKLENBURG COUNTY	0053.05	2 - Moderate	64.00	No	$108,800	$51,514	4528	4365	96.40	745	1413
NC	MECKLENBURG COUNTY	0053.06	1 - Low	48.26	No	$108,800	$38,846	2587	2349	90.80	432	886
NC	MECKLENBURG COUNTY	0053.07	1 - Low	45.80	No	$108,800	$36,865	4222	3856	91.33	213	527

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NC	MECKLENBURG COUNTY	0053.08	1 - Low	38.24	No	$108,800	$30,784	3110	3067	98.62	53	179
NC	MECKLENBURG COUNTY	0054.03	3 - Middle	83.52	No	$108,800	$67,222	5333	4750	89.07	1233	1806
NC	MECKLENBURG COUNTY	0054.04	2 - Moderate	78.68	No	$108,800	$63,333	5315	4800	90.31	1091	1759
NC	MECKLENBURG COUNTY	0054.05	2 - Moderate	51.82	No	$108,800	$41,711	3295	2970	90.14	760	1158
NC	MECKLENBURG COUNTY	0054.06	1 - Low	39.79	No	$108,800	$32,031	3986	3818	95.79	904	1422
NC	MECKLENBURG COUNTY	0055.08	4 - Upper	123.77	No	$108,800	$99,620	4140	2265	54.71	1309	1591
NC	MECKLENBURG COUNTY	0055.10	2 - Moderate	66.24	No	$108,800	$53,314	6875	6179	89.88	1377	2196
NC	MECKLENBURG COUNTY	0055.11	3 - Middle	87.27	No	$108,800	$70,243	4242	3345	78.85	551	717
NC	MECKLENBURG COUNTY	0055.12	2 - Moderate	79.67	No	$108,800	$64,127	5246	4494	85.67	1422	2196
NC	MECKLENBURG COUNTY	0055.13	3 - Middle	108.84	No	$108,800	$87,604	4581	2841	62.02	1428	1664
NC	MECKLENBURG COUNTY	0055.15	3 - Middle	117.57	No	$108,800	$94,632	2634	1302	49.43	818	1018
NC	MECKLENBURG COUNTY	0055.16	4 - Upper	121.29	No	$108,800	$97,629	1726	688	39.86	541	660
NC	MECKLENBURG COUNTY	0055.17	4 - Upper	130.58	No	$108,800	$105,100	4347	2097	48.24	1367	1898
NC	MECKLENBURG COUNTY	0055.19	3 - Middle	103.27	No	$108,800	$83,125	6605	4179	63.27	1219	1406
NC	MECKLENBURG COUNTY	0055.20	4 - Upper	151.45	No	$108,800	$121,902	4829	3853	79.79	1424	1692
NC	MECKLENBURG COUNTY	0055.22	3 - Middle	101.87	No	$108,800	$81,996	4793	3981	83.06	413	891
NC	MECKLENBURG COUNTY	0055.25	3 - Middle	94.59	No	$108,800	$76,136	4350	3030	69.66	858	1413

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NC	MECKLENBURG COUNTY	0055.26	3 - Middle	119.58	No	$108,800	$96,250	3622	2584	71.34	936	1029
NC	MECKLENBURG COUNTY	0055.27	3 - Middle	99.07	No	$108,800	$79,742	2622	1400	53.39	805	921
NC	MECKLENBURG COUNTY	0055.28	3 - Middle	110.33	No	$108,800	$88,804	4253	2972	69.88	899	1339
NC	MECKLENBURG COUNTY	0055.29	3 - Middle	81.29	No	$108,800	$65,435	1783	1360	76.28	221	446
NC	MECKLENBURG COUNTY	0055.30	4 - Upper	130.80	No	$108,800	$105,278	3832	2628	68.58	882	1079
NC	MECKLENBURG COUNTY	0055.31	3 - Middle	118.94	No	$108,800	$95,734	5678	4514	79.50	1306	1613
NC	MECKLENBURG COUNTY	0055.32	3 - Middle	83.23	No	$108,800	$66,995	3657	3052	83.46	313	466
NC	MECKLENBURG COUNTY	0055.33	3 - Middle	101.78	No	$108,800	$81,923	1277	837	65.54	50	92
NC	MECKLENBURG COUNTY	0055.34	3 - Middle	94.44	No	$108,800	$76,019	4990	3690	73.95	182	347
NC	MECKLENBURG COUNTY	0055.35	3 - Middle	96.56	No	$108,800	$77,725	3945	3590	91.00	427	726
NC	MECKLENBURG COUNTY	0055.36	3 - Middle	101.93	No	$108,800	$82,046	5887	4795	81.45	1216	1551
NC	MECKLENBURG COUNTY	0056.04	3 - Middle	92.14	No	$108,800	$74,167	8512	4229	49.68	242	434
NC	MECKLENBURG COUNTY	0056.09	2 - Moderate	56.49	No	$108,800	$45,469	4240	2982	70.33	82	215
NC	MECKLENBURG COUNTY	0056.10	2 - Moderate	72.61	No	$108,800	$58,448	3315	2513	75.81	453	642
NC	MECKLENBURG COUNTY	0056.11	3 - Middle	92.47	No	$108,800	$74,428	3561	2716	76.27	792	1009
NC	MECKLENBURG COUNTY	0056.12	3 - Middle	108.28	No	$108,800	$87,153	5780	4617	79.88	1551	2283
NC	MECKLENBURG COUNTY	0056.13	4 - Upper	124.43	No	$108,800	$100,152	3313	2785	84.06	800	960

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NC	MECKLENBURG COUNTY	0056.15	3 - Middle	110.78	No	$108,800	$89,167	2548	2006	78.73	520	649
NC	MECKLENBURG COUNTY	0056.16	2 - Moderate	60.27	No	$108,800	$48,514	1822	1406	77.17	370	652
NC	MECKLENBURG COUNTY	0056.17	3 - Middle	88.11	No	$108,800	$70,917	2906	2344	80.66	664	783
NC	MECKLENBURG COUNTY	0056.18	4 - Upper	120.13	No	$108,800	$96,691	3272	2142	65.46	842	1051
NC	MECKLENBURG COUNTY	0056.19	2 - Moderate	75.39	No	$108,800	$60,679	4713	3525	74.79	1231	1564
NC	MECKLENBURG COUNTY	0056.21	2 - Moderate	77.47	No	$108,800	$62,354	5038	2711	53.81	1552	1853
NC	MECKLENBURG COUNTY	0056.22	0 - Unknown	0.00	No	$108,800	$0	3219	1854	57.60	193	315
NC	MECKLENBURG COUNTY	0056.23	3 - Middle	116.77	No	$108,800	$93,990	4654	3490	74.99	457	653
NC	MECKLENBURG COUNTY	0056.24	3 - Middle	99.89	No	$108,800	$80,402	2486	2020	81.26	633	787
NC	MECKLENBURG COUNTY	0056.25	4 - Upper	131.34	No	$108,800	$105,718	5752	4555	79.19	1727	2231
NC	MECKLENBURG COUNTY	0056.26	2 - Moderate	64.91	No	$108,800	$52,245	3637	3057	84.05	965	1240
NC	MECKLENBURG COUNTY	0056.27	3 - Middle	80.71	No	$108,800	$64,968	7602	6003	78.97	1716	2411
NC	MECKLENBURG COUNTY	0057.09	4 - Upper	137.07	No	$108,800	$110,326	3840	1348	35.10	1208	1528
NC	MECKLENBURG COUNTY	0057.10	2 - Moderate	72.68	No	$108,800	$58,500	4523	3222	71.24	753	1214
NC	MECKLENBURG COUNTY	0057.12	4 - Upper	121.27	No	$108,800	$97,607	3814	979	25.67	1232	1342
NC	MECKLENBURG COUNTY	0057.13	4 - Upper	124.20	No	$108,800	$99,965	4376	1016	23.22	1528	1825
NC	MECKLENBURG COUNTY	0057.14	4 - Upper	122.73	No	$108,800	$98,786	5816	1573	27.05	2097	2273

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NC	MECKLENBURG COUNTY	0057.15	3 - Middle	111.66	No	$108,800	$89,875	3067	798	26.02	844	933
NC	MECKLENBURG COUNTY	0057.16	3 - Middle	93.51	No	$108,800	$75,265	4892	3180	65.00	1521	1835
NC	MECKLENBURG COUNTY	0057.18	4 - Upper	122.33	No	$108,800	$98,464	3677	1731	47.08	1202	1423
NC	MECKLENBURG COUNTY	0057.19	2 - Moderate	65.76	No	$108,800	$52,935	3778	1349	35.71	1268	1618
NC	MECKLENBURG COUNTY	0057.20	4 - Upper	144.19	No	$108,800	$116,058	2510	731	29.12	709	977
NC	MECKLENBURG COUNTY	0057.21	4 - Upper	122.57	No	$108,800	$98,654	3447	848	24.60	1159	1536
NC	MECKLENBURG COUNTY	0057.22	3 - Middle	102.09	No	$108,800	$82,170	2731	1360	49.80	811	1001
NC	MECKLENBURG COUNTY	0057.23	2 - Moderate	74.06	No	$108,800	$59,612	3573	2372	66.39	545	892
NC	MECKLENBURG COUNTY	0058.11	4 - Upper	139.33	No	$108,800	$112,143	4433	1336	30.14	1474	1729
NC	MECKLENBURG COUNTY	0058.15	4 - Upper	158.87	No	$108,800	$127,875	3566	861	24.14	1044	1209
NC	MECKLENBURG COUNTY	0058.16	4 - Upper	167.04	No	$108,800	$134,444	4303	1165	27.07	1330	1403
NC	MECKLENBURG COUNTY	0058.17	4 - Upper	158.50	No	$108,800	$127,574	4363	986	22.60	1331	1657
NC	MECKLENBURG COUNTY	0058.24	2 - Moderate	73.85	No	$108,800	$59,444	4618	3195	69.19	822	1228
NC	MECKLENBURG COUNTY	0058.26	2 - Moderate	76.31	No	$108,800	$61,422	2912	1449	49.76	706	1125
NC	MECKLENBURG COUNTY	0058.27	2 - Moderate	78.09	No	$108,800	$62,857	2772	2086	75.25	438	654
NC	MECKLENBURG COUNTY	0058.28	4 - Upper	154.10	No	$108,800	$124,034	3783	633	16.73	1417	1709
NC	MECKLENBURG COUNTY	0058.29	2 - Moderate	65.61	No	$108,800	$52,813	2511	1630	64.91	98	176

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NC	MECKLENBURG COUNTY	0058.30	3 - Middle	102.96	No	$108,800	$82,875	3718	1321	35.53	1134	1469
NC	MECKLENBURG COUNTY	0058.32	4 - Upper	253.66	No	$108,800	$204,167	3406	851	24.99	669	714
NC	MECKLENBURG COUNTY	0058.33	4 - Upper	156.85	No	$108,800	$126,250	4941	723	14.63	1626	1680
NC	MECKLENBURG COUNTY	0058.34	4 - Upper	134.54	No	$108,800	$108,287	4260	1398	32.82	1105	1466
NC	MECKLENBURG COUNTY	0058.35	4 - Upper	140.20	No	$108,800	$112,844	2666	550	20.63	896	1062
NC	MECKLENBURG COUNTY	0058.36	3 - Middle	113.50	No	$108,800	$91,359	4064	1861	45.79	990	1204
NC	MECKLENBURG COUNTY	0058.39	4 - Upper	148.70	No	$108,800	$119,688	2763	986	35.69	555	635
NC	MECKLENBURG COUNTY	0058.40	4 - Upper	180.15	No	$108,800	$145,000	2156	619	28.71	538	662
NC	MECKLENBURG COUNTY	0058.43	4 - Upper	154.01	No	$108,800	$123,958	3362	1213	36.08	872	1167
NC	MECKLENBURG COUNTY	0058.45	4 - Upper	173.67	No	$108,800	$139,788	5926	3308	55.82	1213	1451
NC	MECKLENBURG COUNTY	0058.46	4 - Upper	248.36	No	$108,800	$199,896	4059	927	22.84	1239	1268
NC	MECKLENBURG COUNTY	0058.47	4 - Upper	222.45	No	$108,800	$179,044	5101	1377	26.99	1439	1687
NC	MECKLENBURG COUNTY	0058.48	4 - Upper	185.07	No	$108,800	$148,963	5333	1191	22.33	1537	1659
NC	MECKLENBURG COUNTY	0058.49	4 - Upper	149.89	No	$108,800	$120,645	3826	1242	32.46	1049	1066
NC	MECKLENBURG COUNTY	0058.50	4 - Upper	178.60	No	$108,800	$143,750	2848	1001	35.15	358	384
NC	MECKLENBURG COUNTY	0058.51	4 - Upper	136.24	No	$108,800	$109,659	4378	1589	36.30	1219	1475
NC	MECKLENBURG COUNTY	0058.52	4 - Upper	182.93	No	$108,800	$147,237	2140	818	38.22	583	673

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NC	MECKLENBURG COUNTY	0058.53	0 - Unknown	0.00	No	$108,800	$0	2074	891	42.96	293	492
NC	MECKLENBURG COUNTY	0058.54	4 - Upper	135.42	No	$108,800	$109,001	2308	1480	64.12	169	294
NC	MECKLENBURG COUNTY	0058.55	4 - Upper	128.80	No	$108,800	$103,672	5222	2210	42.32	1166	1502
NC	MECKLENBURG COUNTY	0058.56	4 - Upper	135.60	No	$108,800	$109,147	2848	1669	58.60	582	793
NC	MECKLENBURG COUNTY	0058.57	4 - Upper	223.89	No	$108,800	$180,208	2587	1312	50.72	696	510
NC	MECKLENBURG COUNTY	0058.58	4 - Upper	126.87	No	$108,800	$102,115	4962	3007	60.60	704	1249
NC	MECKLENBURG COUNTY	0058.59	4 - Upper	133.43	No	$108,800	$107,396	3102	1029	33.17	774	832
NC	MECKLENBURG COUNTY	0058.60	4 - Upper	182.74	No	$108,800	$147,083	4157	1951	46.93	754	780
NC	MECKLENBURG COUNTY	0058.61	3 - Middle	103.65	No	$108,800	$83,431	3120	1076	34.49	934	1112
NC	MECKLENBURG COUNTY	0058.62	4 - Upper	144.38	No	$108,800	$116,211	3095	1142	36.90	974	1159
NC	MECKLENBURG COUNTY	0058.63	4 - Upper	142.10	No	$108,800	$114,375	3706	1625	43.85	1001	1134
NC	MECKLENBURG COUNTY	0058.64	4 - Upper	174.31	No	$108,800	$140,299	5400	2555	47.31	1250	1573
NC	MECKLENBURG COUNTY	0058.65	4 - Upper	171.34	No	$108,800	$137,910	2248	604	26.87	653	760
NC	MECKLENBURG COUNTY	0058.66	2 - Moderate	70.94	No	$108,800	$57,100	4190	2509	59.88	37	123
NC	MECKLENBURG COUNTY	0058.67	3 - Middle	81.99	No	$108,800	$65,994	4281	2646	61.81	425	630
NC	MECKLENBURG COUNTY	0058.68	2 - Moderate	79.16	No	$108,800	$63,714	1961	781	39.83	495	601
NC	MECKLENBURG COUNTY	0059.08	4 - Upper	202.47	No	$108,800	$162,961	2241	705	31.46	618	700

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NC	MECKLENBURG COUNTY	0059.10	3 - Middle	100.75	No	$108,800	$81,092	5524	3906	70.71	770	1203
NC	MECKLENBURG COUNTY	0059.13	3 - Middle	102.71	No	$108,800	$82,673	6679	4886	73.15	1805	2006
NC	MECKLENBURG COUNTY	0059.15	3 - Middle	89.67	No	$108,800	$72,179	2477	1646	66.45	175	404
NC	MECKLENBURG COUNTY	0059.16	2 - Moderate	56.72	No	$108,800	$45,655	2526	2345	92.83	217	413
NC	MECKLENBURG COUNTY	0059.18	3 - Middle	117.97	No	$108,800	$94,950	4852	3069	63.25	1057	1443
NC	MECKLENBURG COUNTY	0059.19	3 - Middle	83.01	No	$108,800	$66,818	3636	1788	49.17	771	1115
NC	MECKLENBURG COUNTY	0059.20	3 - Middle	95.25	No	$108,800	$76,667	2401	1591	66.26	446	830
NC	MECKLENBURG COUNTY	0059.21	4 - Upper	181.48	No	$108,800	$146,071	3426	2150	62.76	648	742
NC	MECKLENBURG COUNTY	0059.22	4 - Upper	129.24	No	$108,800	$104,028	4903	3240	66.08	1183	1317
NC	MECKLENBURG COUNTY	0059.23	3 - Middle	115.11	No	$108,800	$92,651	4997	4040	80.85	784	1041
NC	MECKLENBURG COUNTY	0059.24	3 - Middle	118.85	No	$108,800	$95,660	5197	2978	57.30	1385	1936
NC	MECKLENBURG COUNTY	0059.25	4 - Upper	132.73	No	$108,800	$106,835	3254	1775	54.55	761	949
NC	MECKLENBURG COUNTY	0059.26	4 - Upper	210.48	No	$108,800	$169,412	7166	2916	40.69	1540	1776
NC	MECKLENBURG COUNTY	0059.27	3 - Middle	98.69	No	$108,800	$79,438	5109	3998	78.25	1055	1448
NC	MECKLENBURG COUNTY	0059.28	3 - Middle	99.44	No	$108,800	$80,039	1576	1093	69.35	426	541
NC	MECKLENBURG COUNTY	0059.29	3 - Middle	118.47	No	$108,800	$95,353	3925	2604	66.34	1153	1419
NC	MECKLENBURG COUNTY	0059.30	3 - Middle	90.80	No	$108,800	$73,086	2702	1853	68.58	336	782

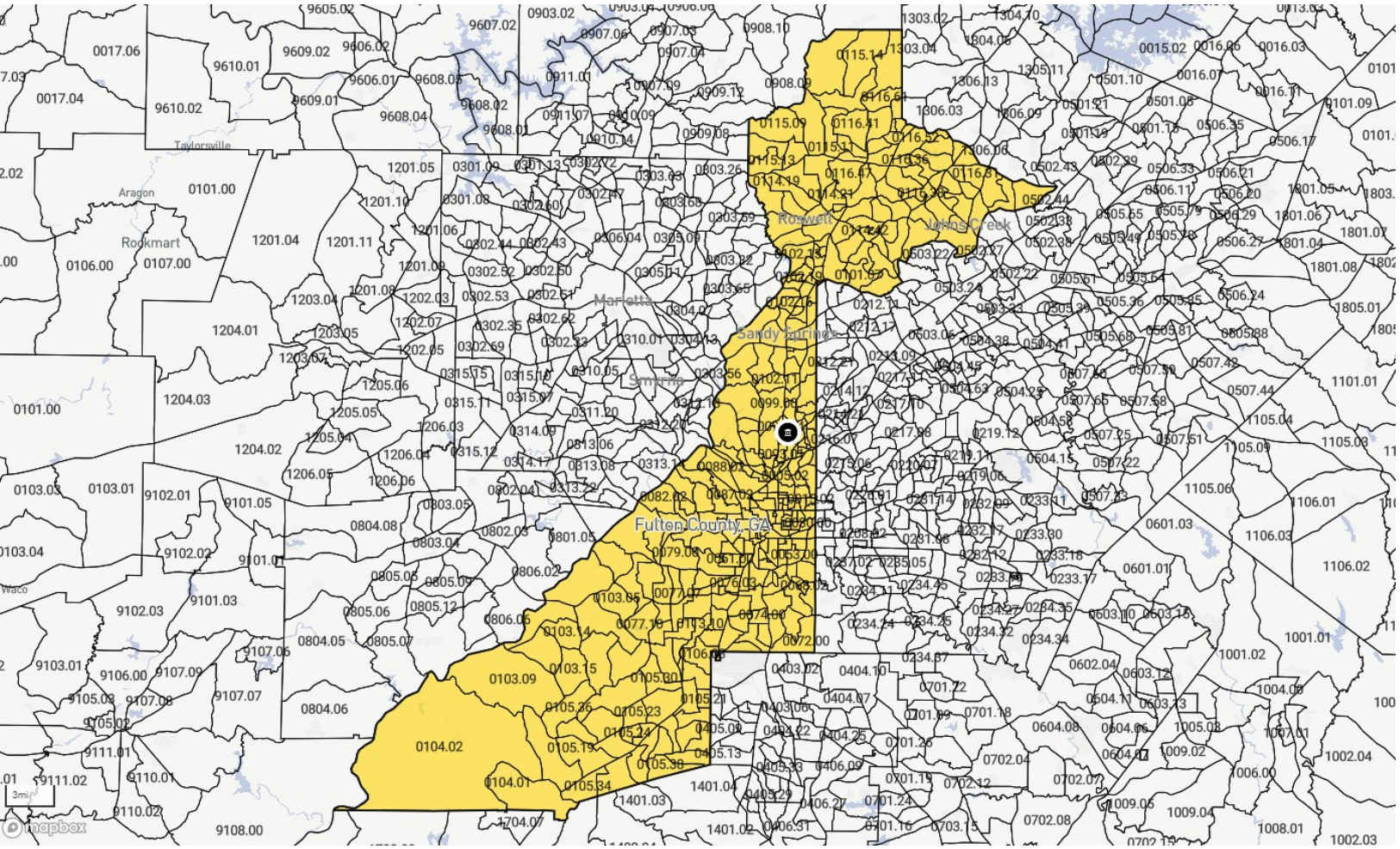
State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NC	MECKLENBURG COUNTY	0059.31	3 - Middle	91.11	No	$108,800	$73,333	4005	2375	59.30	806	1137
NC	MECKLENBURG COUNTY	0059.32	3 - Middle	99.28	No	$108,800	$79,911	2465	1703	69.09	581	674
NC	MECKLENBURG COUNTY	0060.05	2 - Moderate	78.01	No	$108,800	$62,791	3621	2376	65.62	842	1081
NC	MECKLENBURG COUNTY	0060.08	3 - Middle	109.87	No	$108,800	$88,438	3795	2329	61.37	1056	1318
NC	MECKLENBURG COUNTY	0060.09	3 - Middle	83.11	No	$108,800	$66,896	3289	2223	67.59	991	1328
NC	MECKLENBURG COUNTY	0060.11	2 - Moderate	72.85	No	$108,800	$58,635	3535	2928	82.83	678	859
NC	MECKLENBURG COUNTY	0060.12	2 - Moderate	59.11	No	$108,800	$47,583	5100	4023	78.88	1233	1644
NC	MECKLENBURG COUNTY	0060.13	3 - Middle	97.04	No	$108,800	$78,108	4002	3337	83.38	1150	1572
NC	MECKLENBURG COUNTY	0060.14	4 - Upper	168.16	No	$108,800	$135,349	4374	2118	48.42	1045	1403
NC	MECKLENBURG COUNTY	0060.15	2 - Moderate	74.41	No	$108,800	$59,891	4053	2742	67.65	1090	1451
NC	MECKLENBURG COUNTY	0060.16	2 - Moderate	78.27	No	$108,800	$63,000	3426	3047	88.94	444	1040
NC	MECKLENBURG COUNTY	0061.03	4 - Upper	125.07	No	$108,800	$100,667	4517	2082	46.09	897	1126
NC	MECKLENBURG COUNTY	0061.05	3 - Middle	116.11	No	$108,800	$93,458	3144	2003	63.71	689	1037
NC	MECKLENBURG COUNTY	0061.08	3 - Middle	85.28	No	$108,800	$68,639	4808	4111	85.50	1275	1729
NC	MECKLENBURG COUNTY	0061.09	2 - Moderate	74.74	No	$108,800	$60,163	4833	4328	89.55	679	1014
NC	MECKLENBURG COUNTY	0061.10	3 - Middle	85.33	No	$108,800	$68,684	5619	4475	79.64	1411	2455
NC	MECKLENBURG COUNTY	0061.11	3 - Middle	110.88	No	$108,800	$89,250	4461	3172	71.11	794	1268

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NC	MECKLENBURG COUNTY	0061.12	2 - Moderate	52.44	No	$108,800	$42,208	2214	1813	81.89	273	398
NC	MECKLENBURG COUNTY	0061.13	4 - Upper	143.56	No	$108,800	$115,553	3528	2194	62.19	775	820
NC	MECKLENBURG COUNTY	0061.14	3 - Middle	102.50	No	$108,800	$82,500	4374	3690	84.36	720	1016
NC	MECKLENBURG COUNTY	0061.15	0 - Unknown	0.00	No	$108,800	$0	3330	2625	78.83	0	218
NC	MECKLENBURG COUNTY	0062.08	4 - Upper	135.44	No	$108,800	$109,015	3471	949	27.34	768	916
NC	MECKLENBURG COUNTY	0062.09	4 - Upper	151.78	No	$108,800	$122,169	4870	1282	26.32	811	947
NC	MECKLENBURG COUNTY	0062.10	4 - Upper	152.31	No	$108,800	$122,589	4744	1053	22.20	1224	1557
NC	MECKLENBURG COUNTY	0062.11	4 - Upper	137.05	No	$108,800	$110,313	6457	1363	21.11	1972	2060
NC	MECKLENBURG COUNTY	0062.12	4 - Upper	150.02	No	$108,800	$120,750	3749	1419	37.85	796	1250
NC	MECKLENBURG COUNTY	0062.14	4 - Upper	131.35	No	$108,800	$105,721	4263	981	23.01	1206	1338
NC	MECKLENBURG COUNTY	0062.16	4 - Upper	190.41	No	$108,800	$153,261	2062	227	11.01	666	678
NC	MECKLENBURG COUNTY	0062.17	4 - Upper	127.74	No	$108,800	$102,813	3661	482	13.17	957	1241
NC	MECKLENBURG COUNTY	0062.18	4 - Upper	189.15	No	$108,800	$152,241	2853	334	11.71	968	1087
NC	MECKLENBURG COUNTY	0062.19	4 - Upper	310.61	No	$108,800	$250,001	2341	281	12.00	986	1020
NC	MECKLENBURG COUNTY	0062.20	4 - Upper	167.50	No	$108,800	$134,817	2960	326	11.01	1247	1156
NC	MECKLENBURG COUNTY	0062.21	4 - Upper	158.89	No	$108,800	$127,885	3865	1132	29.29	996	1228
NC	MECKLENBURG COUNTY	0062.22	4 - Upper	159.54	No	$108,800	$128,409	3976	1086	27.31	1204	1271

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NC	MECKLENBURG COUNTY	0062.23	4 - Upper	130.50	No	$108,800	$105,042	2684	1125	41.92	733	838
NC	MECKLENBURG COUNTY	0062.24	2 - Moderate	57.52	No	$108,800	$46,298	3395	1740	51.25	531	801
NC	MECKLENBURG COUNTY	0063.05	4 - Upper	188.63	No	$108,800	$151,827	3824	1439	37.63	1161	1207
NC	MECKLENBURG COUNTY	0063.06	4 - Upper	132.73	No	$108,800	$106,833	1744	570	32.68	383	429
NC	MECKLENBURG COUNTY	0063.07	4 - Upper	176.27	No	$108,800	$141,875	5792	2126	36.71	1024	1257
NC	MECKLENBURG COUNTY	0063.08	4 - Upper	122.69	No	$108,800	$98,750	4247	876	20.63	969	1238
NC	MECKLENBURG COUNTY	0063.09	3 - Middle	102.65	No	$108,800	$82,623	2251	1087	48.29	366	420
NC	MECKLENBURG COUNTY	0063.10	3 - Middle	102.94	No	$108,800	$82,857	2911	981	33.70	773	1114
NC	MECKLENBURG COUNTY	0063.11	4 - Upper	211.80	No	$108,800	$170,473	4373	768	17.56	1207	1290
NC	MECKLENBURG COUNTY	0064.03	4 - Upper	155.73	No	$108,800	$125,341	6588	1470	22.31	1133	1352
NC	MECKLENBURG COUNTY	0064.04	4 - Upper	253.37	No	$108,800	$203,935	7065	1056	14.95	2042	2142
NC	MECKLENBURG COUNTY	0064.07	4 - Upper	138.71	No	$108,800	$111,645	3734	1075	28.79	1001	1419
NC	MECKLENBURG COUNTY	0064.08	4 - Upper	129.60	No	$108,800	$104,310	2969	685	23.07	477	631
NC	MECKLENBURG COUNTY	0064.09	4 - Upper	200.19	No	$108,800	$161,125	3623	621	17.14	894	1124
NC	MECKLENBURG COUNTY	0064.10	3 - Middle	105.67	No	$108,800	$85,050	3531	888	25.15	990	1137
NC	MECKLENBURG COUNTY	0064.11	3 - Middle	91.90	No	$108,800	$73,971	2915	959	32.90	823	1124
NC	MECKLENBURG COUNTY	9801.00	0 - Unknown	0.00	No	$108,800	$0	0	0	0.00	0	0

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NC	MECKLENBURG COUNTY	9802.00	0 - Unknown	0.00	No	$108,800	$0	6	6	100.00	0	0
NC	MECKLENBURG COUNTY	9803.00	0 - Unknown	0.00	No	$108,800	$0	57	24	42.11	12	0

Assessment Area Map: Fulton County, Georgia



2025 FFIEC Census Report - Summary Census Overview Information
State: GEORGIA
County: 121 - FULTON COUNTY
All Tracts: 327

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	FULTON COUNTY	0001.00	4 - Upper	246.81	No	$110,700	$202,266	5679	1146	20.18	1607	2002
GA	FULTON COUNTY	0002.01	4 - Upper	252.08	No	$110,700	$206,583	2751	550	19.99	734	657
GA	FULTON COUNTY	0002.02	4 - Upper	305.06	No	$110,700	$250,001	3316	560	16.89	1277	1540
GA	FULTON COUNTY	0004.00	4 - Upper	219.90	No	$110,700	$180,217	1865	385	20.64	672	424
GA	FULTON COUNTY	0005.01	4 - Upper	238.01	No	$110,700	$195,054	4281	2478	57.88	855	556
GA	FULTON COUNTY	0005.02	4 - Upper	173.67	No	$110,700	$142,328	1959	397	20.27	644	706
GA	FULTON COUNTY	0006.01	4 - Upper	125.72	No	$110,700	$103,036	4243	2239	52.77	222	457
GA	FULTON COUNTY	0006.02	4 - Upper	147.41	No	$110,700	$120,809	3288	2067	62.86	495	218
GA	FULTON COUNTY	0007.00	4 - Upper	138.80	No	$110,700	$113,750	3500	2791	79.74	219	416
GA	FULTON COUNTY	0010.01	4 - Upper	215.51	No	$110,700	$176,618	4895	2230	45.56	520	331
GA	FULTON COUNTY	0010.02	0 - Unknown	0.00	No	$110,700	$0	7010	2381	33.97	12	6
GA	FULTON COUNTY	0011.01	4 - Upper	207.91	No	$110,700	$170,391	3523	1266	35.94	1320	101
GA	FULTON COUNTY	0011.02	4 - Upper	207.51	No	$110,700	$170,060	3997	1348	33.73	452	118
GA	FULTON COUNTY	0012.03	4 - Upper	185.49	No	$110,700	$152,019	2028	905	44.63	157	215
GA	FULTON	0012.04	4 - Upper	163.73	No	$110,700	$134,183	2127	539	25.34	536	318

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
	COUNTY											
GA	FULTON COUNTY	0012.05	0 - Unknown	0.00	No	$110,700	$0	2615	1276	48.80	682	33
GA	FULTON COUNTY	0012.06	4 - Upper	183.18	No	$110,700	$150,125	4296	1630	37.94	1111	117
GA	FULTON COUNTY	0013.01	0 - Unknown	0.00	No	$110,700	$0	2299	736	32.01	352	1041
GA	FULTON COUNTY	0013.02	4 - Upper	129.20	No	$110,700	$105,885	2179	918	42.13	433	325
GA	FULTON COUNTY	0014.00	4 - Upper	193.56	No	$110,700	$158,625	2504	539	21.53	680	606
GA	FULTON COUNTY	0015.01	0 - Unknown	0.00	No	$110,700	$0	2445	774	31.66	330	378
GA	FULTON COUNTY	0015.02	4 - Upper	305.06	No	$110,700	$250,001	2364	612	25.89	517	584
GA	FULTON COUNTY	0016.00	4 - Upper	142.36	No	$110,700	$116,667	2460	607	24.67	427	470
GA	FULTON COUNTY	0017.01	0 - Unknown	0.00	No	$110,700	$0	2204	1468	66.61	387	580
GA	FULTON COUNTY	0017.02	4 - Upper	177.22	No	$110,700	$145,240	3531	1104	31.27	563	313
GA	FULTON COUNTY	0018.01	0 - Unknown	0.00	No	$110,700	$0	2037	1311	64.36	416	299
GA	FULTON COUNTY	0018.02	4 - Upper	135.66	No	$110,700	$111,181	2474	1495	60.43	755	251
GA	FULTON COUNTY	0019.01	0 - Unknown	0.00	No	$110,700	$0	2227	752	33.77	0	0
GA	FULTON COUNTY	0019.02	4 - Upper	197.62	No	$110,700	$161,956	2258	1609	71.26	732	150
GA	FULTON COUNTY	0021.00	4 - Upper	194.65	No	$110,700	$159,519	2521	1867	74.06	495	83
GA	FULTON COUNTY	0023.00	1 - Low	28.26	No	$110,700	$23,163	1225	1194	97.47	137	786

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GA	FULTON COUNTY	0024.00	1 - Low	46.54	No	$110,700	$38,148	2504	2348	93.77	434	1361
GA	FULTON COUNTY	0025.00	1 - Low	42.36	No	$110,700	$34,716	2273	2220	97.67	165	510
GA	FULTON COUNTY	0026.00	1 - Low	28.98	No	$110,700	$23,750	1123	1053	93.77	73	200
GA	FULTON COUNTY	0028.01	0 - Unknown	0.00	No	$110,700	$0	4441	3208	72.24	68	66
GA	FULTON COUNTY	0028.02	0 - Unknown	0.00	No	$110,700	$0	3462	2676	77.30	31	41
GA	FULTON COUNTY	0029.00	4 - Upper	170.93	No	$110,700	$140,083	2553	1078	42.22	454	487
GA	FULTON COUNTY	0030.00	4 - Upper	192.06	No	$110,700	$157,396	4058	927	22.84	976	975
GA	FULTON COUNTY	0031.00	4 - Upper	177.97	No	$110,700	$145,851	2250	935	41.56	445	723
GA	FULTON COUNTY	0032.00	4 - Upper	162.61	No	$110,700	$133,261	2426	738	30.42	827	755
GA	FULTON COUNTY	0035.00	4 - Upper	160.15	No	$110,700	$131,250	4258	3180	74.68	241	74
GA	FULTON COUNTY	0036.00	4 - Upper	138.73	No	$110,700	$113,698	902	807	89.47	421	124
GA	FULTON COUNTY	0037.00	0 - Unknown	0.00	No	$110,700	$0	191	189	98.95	0	0
GA	FULTON COUNTY	0038.00	2 - Moderate	79.69	No	$110,700	$65,313	3456	3422	99.02	16	151
GA	FULTON COUNTY	0039.00	2 - Moderate	50.73	No	$110,700	$41,576	1756	1684	95.90	230	778
GA	FULTON COUNTY	0040.00	2 - Moderate	61.88	No	$110,700	$50,714	2325	2112	90.84	472	1258
GA	FULTON COUNTY	0041.00	3 - Middle	96.90	No	$110,700	$79,417	1949	1666	85.48	498	1093
GA	FULTON COUNTY	0042.00	1 - Low	36.00	No	$110,700	$29,509	2443	2286	93.57	334	392

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	FULTON COUNTY	0043.00	1 - Low	40.10	No	$110,700	$32,868	2475	2346	94.79	242	107
GA	FULTON COUNTY	0044.00	1 - Low	31.84	No	$110,700	$26,096	2667	2599	97.45	63	259
GA	FULTON COUNTY	0048.00	0 - Unknown	0.00	No	$110,700	$0	1175	1077	91.66	0	50
GA	FULTON COUNTY	0049.00	4 - Upper	194.69	No	$110,700	$159,554	2871	1391	48.45	713	1026
GA	FULTON COUNTY	0050.00	4 - Upper	131.17	No	$110,700	$107,500	3366	1429	42.45	467	733
GA	FULTON COUNTY	0052.00	4 - Upper	188.47	No	$110,700	$154,458	4719	1693	35.88	1593	1740
GA	FULTON COUNTY	0053.00	4 - Upper	190.49	No	$110,700	$156,111	4165	1642	39.42	1507	1759
GA	FULTON COUNTY	0055.01	1 - Low	37.96	No	$110,700	$31,116	2505	1787	71.34	346	955
GA	FULTON COUNTY	0055.03	1 - Low	28.64	No	$110,700	$23,472	1786	1776	99.44	0	51
GA	FULTON COUNTY	0055.04	2 - Moderate	61.01	No	$110,700	$50,000	1235	1079	87.37	262	340
GA	FULTON COUNTY	0057.00	1 - Low	46.93	No	$110,700	$38,463	1550	1483	95.68	90	466
GA	FULTON COUNTY	0058.00	2 - Moderate	56.43	No	$110,700	$46,250	1528	1172	76.70	300	639
GA	FULTON COUNTY	0060.00	2 - Moderate	58.41	No	$110,700	$47,868	3140	2668	84.97	654	1429
GA	FULTON COUNTY	0061.00	1 - Low	38.04	No	$110,700	$31,181	3269	2997	91.68	705	1628
GA	FULTON COUNTY	0062.00	0 - Unknown	0.00	No	$110,700	$0	1253	1127	89.94	385	882
GA	FULTON COUNTY	0063.00	1 - Low	47.06	No	$110,700	$38,571	1757	1608	91.52	244	986
GA	FULTON COUNTY	0064.00	2 - Moderate	66.60	No	$110,700	$54,583	902	683	75.72	182	402

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	FULTON COUNTY	0065.00	2 - Moderate	53.04	No	$110,700	$43,470	3697	2941	79.55	1000	1882
GA	FULTON COUNTY	0066.01	3 - Middle	83.80	No	$110,700	$68,676	2034	1647	80.97	419	830
GA	FULTON COUNTY	0066.02	1 - Low	37.17	No	$110,700	$30,469	1050	1003	95.52	113	420
GA	FULTON COUNTY	0067.01	2 - Moderate	67.15	No	$110,700	$55,035	2090	2024	96.84	219	739
GA	FULTON COUNTY	0067.02	0 - Unknown	0.00	No	$110,700	$0	1862	1667	89.53	336	730
GA	FULTON COUNTY	0068.01	0 - Unknown	0.00	No	$110,700	$0	2297	1799	78.32	0	0
GA	FULTON COUNTY	0068.02	1 - Low	16.74	No	$110,700	$13,720	1384	1379	99.64	64	183
GA	FULTON COUNTY	0069.00	3 - Middle	107.70	No	$110,700	$88,264	3733	2274	60.92	827	1431
GA	FULTON COUNTY	0070.01	1 - Low	46.18	No	$110,700	$37,849	4055	3876	95.59	539	1660
GA	FULTON COUNTY	0070.02	1 - Low	47.18	No	$110,700	$38,667	2871	2710	94.39	541	1160
GA	FULTON COUNTY	0071.00	1 - Low	34.53	No	$110,700	$28,299	2267	2204	97.22	445	874
GA	FULTON COUNTY	0072.00	2 - Moderate	52.22	No	$110,700	$42,802	1968	1935	98.32	642	962
GA	FULTON COUNTY	0073.01	2 - Moderate	50.63	No	$110,700	$41,492	4435	4360	98.31	396	1034
GA	FULTON COUNTY	0073.02	1 - Low	37.73	No	$110,700	$30,925	3031	2976	98.19	351	682
GA	FULTON COUNTY	0074.00	1 - Low	35.43	No	$110,700	$29,042	3141	3011	95.86	188	896
GA	FULTON COUNTY	0075.00	1 - Low	43.09	No	$110,700	$35,313	3447	3266	94.75	410	954
GA	FULTON COUNTY	0076.02	2 - Moderate	50.35	No	$110,700	$41,267	2309	2218	96.06	444	841

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GA	FULTON COUNTY	0076.03	1 - Low	22.70	No	$110,700	$18,608	3979	3913	98.34	128	783
GA	FULTON COUNTY	0076.04	1 - Low	32.67	No	$110,700	$26,780	3191	3163	99.12	129	369
GA	FULTON COUNTY	0077.03	2 - Moderate	59.55	No	$110,700	$48,810	3869	3828	98.94	767	1376
GA	FULTON COUNTY	0077.05	1 - Low	37.39	No	$110,700	$30,648	3969	3933	99.09	582	795
GA	FULTON COUNTY	0077.07	2 - Moderate	74.37	No	$110,700	$60,950	2225	2199	98.83	673	981
GA	FULTON COUNTY	0077.08	2 - Moderate	72.59	No	$110,700	$59,490	3283	3245	98.84	661	817
GA	FULTON COUNTY	0077.09	3 - Middle	84.95	No	$110,700	$69,623	4211	4130	98.08	788	1076
GA	FULTON COUNTY	0077.10	0 - Unknown	0.00	No	$110,700	$0	2891	2837	98.13	327	423
GA	FULTON COUNTY	0077.11	2 - Moderate	73.89	No	$110,700	$60,560	2550	2516	98.67	516	675
GA	FULTON COUNTY	0078.05	2 - Moderate	70.48	No	$110,700	$57,766	3780	3713	98.23	322	945
GA	FULTON COUNTY	0078.06	3 - Middle	85.89	No	$110,700	$70,388	5390	5351	99.28	1047	1367
GA	FULTON COUNTY	0078.07	2 - Moderate	54.37	No	$110,700	$44,563	2619	2583	98.63	415	1018
GA	FULTON COUNTY	0078.08	1 - Low	15.59	No	$110,700	$12,780	3749	3718	99.17	129	343
GA	FULTON COUNTY	0078.09	3 - Middle	82.84	No	$110,700	$67,895	4380	4317	98.56	1402	1852
GA	FULTON COUNTY	0078.10	2 - Moderate	60.41	No	$110,700	$49,511	4498	4451	98.96	542	1333
GA	FULTON COUNTY	0079.00	3 - Middle	88.60	No	$110,700	$72,614	5067	4965	97.99	2031	2525
GA	FULTON COUNTY	0080.00	2 - Moderate	63.13	No	$110,700	$51,739	4672	4413	94.46	1445	2631

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GA	FULTON COUNTY	0081.03	2 - Moderate	56.66	No	$110,700	$46,435	4361	4325	99.17	189	533
GA	FULTON COUNTY	0081.04	2 - Moderate	51.89	No	$110,700	$42,527	3413	3285	96.25	767	1364
GA	FULTON COUNTY	0082.02	1 - Low	31.71	No	$110,700	$25,993	2031	2006	98.77	351	1009
GA	FULTON COUNTY	0082.03	2 - Moderate	55.84	No	$110,700	$45,767	2520	2456	97.46	458	929
GA	FULTON COUNTY	0082.04	2 - Moderate	76.42	No	$110,700	$62,630	3260	3187	97.76	783	1232
GA	FULTON COUNTY	0083.01	2 - Moderate	53.38	No	$110,700	$43,750	2524	2436	96.51	456	1199
GA	FULTON COUNTY	0083.02	1 - Low	36.28	No	$110,700	$29,732	1657	1610	97.16	330	735
GA	FULTON COUNTY	0084.00	0 - Unknown	0.00	No	$110,700	$0	2865	2730	95.29	943	1646
GA	FULTON COUNTY	0085.00	1 - Low	43.90	No	$110,700	$35,982	2818	2600	92.26	302	1309
GA	FULTON COUNTY	0086.01	1 - Low	25.19	No	$110,700	$20,650	4993	4863	97.40	500	1551
GA	FULTON COUNTY	0086.02	1 - Low	38.97	No	$110,700	$31,941	1413	1361	96.32	186	349
GA	FULTON COUNTY	0087.01	1 - Low	38.13	No	$110,700	$31,250	3333	3120	93.61	270	1065
GA	FULTON COUNTY	0087.02	0 - Unknown	0.00	No	$110,700	$0	2287	1862	81.42	471	573
GA	FULTON COUNTY	0088.01	4 - Upper	175.61	No	$110,700	$143,922	2654	1428	53.81	745	1072
GA	FULTON COUNTY	0088.02	4 - Upper	235.91	No	$110,700	$193,333	3689	1529	41.45	822	995
GA	FULTON COUNTY	0089.03	2 - Moderate	79.41	No	$110,700	$65,078	2419	1880	77.72	423	666
GA	FULTON COUNTY	0089.05	4 - Upper	129.77	No	$110,700	$106,355	5536	2787	50.34	915	1047

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GA	FULTON COUNTY	0089.06	4 - Upper	218.19	No	$110,700	$178,812	2247	434	19.31	820	909
GA	FULTON COUNTY	0089.07	3 - Middle	97.08	No	$110,700	$79,560	3065	1271	41.47	862	649
GA	FULTON COUNTY	0089.08	0 - Unknown	0.00	No	$110,700	$0	2272	1228	54.05	247	433
GA	FULTON COUNTY	0089.09	4 - Upper	230.21	No	$110,700	$188,661	1641	507	30.90	587	549
GA	FULTON COUNTY	0090.01	4 - Upper	207.69	No	$110,700	$170,208	2611	991	37.95	213	382
GA	FULTON COUNTY	0090.02	4 - Upper	305.06	No	$110,700	$250,001	2981	283	9.49	817	913
GA	FULTON COUNTY	0091.03	4 - Upper	209.67	No	$110,700	$171,827	3261	1131	34.68	693	494
GA	FULTON COUNTY	0091.04	4 - Upper	132.38	No	$110,700	$108,490	2830	883	31.20	795	375
GA	FULTON COUNTY	0091.05	4 - Upper	305.06	No	$110,700	$250,001	1220	142	11.64	394	334
GA	FULTON COUNTY	0091.06	3 - Middle	102.56	No	$110,700	$84,055	2170	1296	59.72	388	271
GA	FULTON COUNTY	0092.01	0 - Unknown	0.00	No	$110,700	$0	1873	1337	71.38	281	305
GA	FULTON COUNTY	0092.02	4 - Upper	182.91	No	$110,700	$149,904	2733	1222	44.71	269	506
GA	FULTON COUNTY	0092.03	4 - Upper	182.83	No	$110,700	$149,837	2762	1559	56.44	348	360
GA	FULTON COUNTY	0093.01	4 - Upper	305.06	No	$110,700	$250,001	2835	446	15.73	1475	1159
GA	FULTON COUNTY	0093.02	4 - Upper	289.06	No	$110,700	$236,888	2276	458	20.12	472	523
GA	FULTON COUNTY	0094.05	3 - Middle	104.10	No	$110,700	$85,313	4332	2861	66.04	63	126
GA	FULTON COUNTY	0094.06	0 - Unknown	0.00	No	$110,700	$0	2380	1697	71.30	299	112

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GA	FULTON COUNTY	0094.07	4 - Upper	142.19	No	$110,700	$116,534	964	533	55.29	292	67
GA	FULTON COUNTY	0094.08	4 - Upper	139.26	No	$110,700	$114,129	1861	1206	64.80	216	98
GA	FULTON COUNTY	0094.09	3 - Middle	83.50	No	$110,700	$68,434	1639	937	57.17	255	237
GA	FULTON COUNTY	0094.10	0 - Unknown	0.00	No	$110,700	$0	1883	759	40.31	492	508
GA	FULTON COUNTY	0094.11	4 - Upper	129.08	No	$110,700	$105,788	2657	1131	42.57	1210	591
GA	FULTON COUNTY	0095.01	4 - Upper	305.06	No	$110,700	$250,001	4580	518	11.31	1367	1038
GA	FULTON COUNTY	0095.03	0 - Unknown	0.00	No	$110,700	$0	2010	911	45.32	332	35
GA	FULTON COUNTY	0095.04	0 - Unknown	0.00	No	$110,700	$0	3330	1015	30.48	570	391
GA	FULTON COUNTY	0096.01	4 - Upper	157.91	No	$110,700	$129,417	2979	1128	37.87	520	320
GA	FULTON COUNTY	0096.04	4 - Upper	250.95	No	$110,700	$205,662	4112	1181	28.72	927	688
GA	FULTON COUNTY	0096.05	0 - Unknown	0.00	No	$110,700	$0	2667	1111	41.66	237	36
GA	FULTON COUNTY	0096.06	4 - Upper	305.06	No	$110,700	$250,001	1511	270	17.87	406	463
GA	FULTON COUNTY	0096.07	4 - Upper	163.77	No	$110,700	$134,219	4709	1537	32.64	1032	330
GA	FULTON COUNTY	0097.00	4 - Upper	305.06	No	$110,700	$250,001	4580	1111	24.26	1514	1557
GA	FULTON COUNTY	0098.02	4 - Upper	302.85	No	$110,700	$248,194	4154	912	21.95	1032	1271
GA	FULTON COUNTY	0098.03	4 - Upper	294.20	No	$110,700	$241,106	3062	824	26.91	796	811
GA	FULTON COUNTY	0098.04	4 - Upper	305.06	No	$110,700	$250,001	2514	318	12.65	775	842

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GA	FULTON COUNTY	0099.00	4 - Upper	305.06	No	$110,700	$250,001	5509	901	16.36	1426	1478
GA	FULTON COUNTY	0100.03	4 - Upper	220.10	No	$110,700	$180,381	3963	1180	29.78	1157	705
GA	FULTON COUNTY	0100.04	4 - Upper	305.06	No	$110,700	$250,001	1712	336	19.63	736	731
GA	FULTON COUNTY	0100.05	4 - Upper	305.06	No	$110,700	$250,001	3728	523	14.03	1021	1220
GA	FULTON COUNTY	0100.06	2 - Moderate	74.80	No	$110,700	$61,303	4688	1996	42.58	773	93
GA	FULTON COUNTY	0100.07	4 - Upper	305.06	No	$110,700	$250,001	1914	344	17.97	507	557
GA	FULTON COUNTY	0101.06	4 - Upper	168.05	No	$110,700	$137,719	4280	1832	42.80	1014	956
GA	FULTON COUNTY	0101.07	4 - Upper	264.80	No	$110,700	$217,014	1859	284	15.28	738	787
GA	FULTON COUNTY	0101.08	4 - Upper	198.79	No	$110,700	$162,917	3935	989	25.13	1388	1496
GA	FULTON COUNTY	0101.15	4 - Upper	210.31	No	$110,700	$172,357	2797	802	28.67	663	775
GA	FULTON COUNTY	0101.17	3 - Middle	85.20	No	$110,700	$69,828	3812	2637	69.18	507	346
GA	FULTON COUNTY	0101.20	4 - Upper	155.27	No	$110,700	$127,250	2492	1203	48.27	659	865
GA	FULTON COUNTY	0101.21	4 - Upper	229.81	No	$110,700	$188,333	2518	814	32.33	951	608
GA	FULTON COUNTY	0101.24	0 - Unknown	0.00	No	$110,700	$0	1726	1373	79.55	355	511
GA	FULTON COUNTY	0101.25	2 - Moderate	61.24	No	$110,700	$50,189	3251	2287	70.35	705	765
GA	FULTON COUNTY	0101.26	3 - Middle	107.75	No	$110,700	$88,306	2681	1647	61.43	837	332
GA	FULTON COUNTY	0101.27	4 - Upper	141.21	No	$110,700	$115,724	2557	1250	48.89	585	625

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GA	FULTON COUNTY	0101.28	2 - Moderate	69.78	No	$110,700	$57,188	1501	1291	86.01	126	16
GA	FULTON COUNTY	0101.29	4 - Upper	140.27	No	$110,700	$114,955	4590	2362	51.46	620	605
GA	FULTON COUNTY	0101.30	4 - Upper	151.00	No	$110,700	$123,750	4524	2985	65.98	537	611
GA	FULTON COUNTY	0101.31	4 - Upper	244.53	No	$110,700	$200,398	2354	1332	56.58	440	502
GA	FULTON COUNTY	0101.32	4 - Upper	178.71	No	$110,700	$146,458	3301	1540	46.65	800	558
GA	FULTON COUNTY	0101.33	4 - Upper	135.98	No	$110,700	$111,442	5923	2853	48.17	842	1052
GA	FULTON COUNTY	0101.34	3 - Middle	104.55	No	$110,700	$85,685	2397	1761	73.47	369	326
GA	FULTON COUNTY	0101.35	3 - Middle	81.87	No	$110,700	$67,095	2566	1769	68.94	337	714
GA	FULTON COUNTY	0101.36	4 - Upper	231.44	No	$110,700	$189,671	3422	1296	37.87	655	920
GA	FULTON COUNTY	0101.37	4 - Upper	128.60	No	$110,700	$105,395	3464	1266	36.55	755	698
GA	FULTON COUNTY	0102.04	4 - Upper	192.57	No	$110,700	$157,821	5113	752	14.71	1878	2042
GA	FULTON COUNTY	0102.11	4 - Upper	305.06	No	$110,700	$250,001	3373	691	20.49	921	1028
GA	FULTON COUNTY	0102.12	4 - Upper	135.58	No	$110,700	$111,117	5782	3800	65.72	1030	1111
GA	FULTON COUNTY	0102.13	3 - Middle	83.55	No	$110,700	$68,477	1113	774	69.54	155	190
GA	FULTON COUNTY	0102.14	3 - Middle	105.11	No	$110,700	$86,146	1938	1115	57.53	377	497
GA	FULTON COUNTY	0102.15	4 - Upper	271.54	No	$110,700	$222,532	1869	786	42.05	522	626
GA	FULTON COUNTY	0102.16	3 - Middle	115.35	No	$110,700	$94,531	3577	1617	45.21	760	946

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GA	FULTON COUNTY	0102.17	4 - Upper	163.43	No	$110,700	$133,933	2422	987	40.75	749	872
GA	FULTON COUNTY	0102.18	4 - Upper	305.06	No	$110,700	$250,001	2010	972	48.36	284	168
GA	FULTON COUNTY	0102.19	3 - Middle	111.31	No	$110,700	$91,223	2443	1610	65.90	58	52
GA	FULTON COUNTY	0102.20	4 - Upper	184.91	No	$110,700	$151,539	4717	1321	28.01	1293	1334
GA	FULTON COUNTY	0102.21	3 - Middle	107.06	No	$110,700	$87,740	2154	787	36.54	790	894
GA	FULTON COUNTY	0102.22	4 - Upper	270.90	No	$110,700	$222,011	2671	511	19.13	879	1098
GA	FULTON COUNTY	0102.23	4 - Upper	287.44	No	$110,700	$235,568	3189	679	21.29	1190	1102
GA	FULTON COUNTY	0103.05	3 - Middle	83.39	No	$110,700	$68,344	4307	4270	99.14	1291	1532
GA	FULTON COUNTY	0103.06	4 - Upper	148.40	No	$110,700	$121,616	5156	5058	98.10	1517	1631
GA	FULTON COUNTY	0103.07	3 - Middle	106.64	No	$110,700	$87,400	5425	5307	97.82	1571	1818
GA	FULTON COUNTY	0103.08	3 - Middle	117.74	No	$110,700	$96,492	5787	5547	95.85	1334	1549
GA	FULTON COUNTY	0103.09	3 - Middle	108.44	No	$110,700	$88,872	3685	3127	84.86	676	1396
GA	FULTON COUNTY	0103.10	3 - Middle	105.84	No	$110,700	$86,741	4901	4797	97.88	1432	1541
GA	FULTON COUNTY	0103.11	3 - Middle	108.50	No	$110,700	$88,922	4615	4538	98.33	1489	1903
GA	FULTON COUNTY	0103.12	4 - Upper	181.17	No	$110,700	$148,472	3336	3301	98.95	908	1102
GA	FULTON COUNTY	0103.13	4 - Upper	152.55	No	$110,700	$125,021	3931	3884	98.80	784	882
GA	FULTON COUNTY	0103.14	0 - Unknown	0.00	No	$110,700	$0	2161	2034	94.12	725	757

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GA	FULTON COUNTY	0103.15	3 - Middle	101.30	No	$110,700	$83,022	5387	5237	97.22	896	1516
GA	FULTON COUNTY	0104.01	3 - Middle	81.45	No	$110,700	$66,754	4589	3686	80.32	828	1502
GA	FULTON COUNTY	0104.02	3 - Middle	81.12	No	$110,700	$66,480	3831	1538	40.15	1264	1659
GA	FULTON COUNTY	0105.08	3 - Middle	80.13	No	$110,700	$65,673	3738	3665	98.05	972	1334
GA	FULTON COUNTY	0105.17	2 - Moderate	74.73	No	$110,700	$61,250	5335	5222	97.88	1204	1701
GA	FULTON COUNTY	0105.18	2 - Moderate	73.14	No	$110,700	$59,947	3897	3830	98.28	602	1315
GA	FULTON COUNTY	0105.19	0 - Unknown	0.00	No	$110,700	$0	4472	4061	90.81	517	851
GA	FULTON COUNTY	0105.20	2 - Moderate	58.26	No	$110,700	$47,746	5652	5319	94.11	922	1782
GA	FULTON COUNTY	0105.21	2 - Moderate	69.55	No	$110,700	$57,000	2215	2160	97.52	420	604
GA	FULTON COUNTY	0105.22	2 - Moderate	52.34	No	$110,700	$42,894	5467	5416	99.07	1046	1594
GA	FULTON COUNTY	0105.23	2 - Moderate	51.13	No	$110,700	$41,906	1988	1920	96.58	153	335
GA	FULTON COUNTY	0105.24	2 - Moderate	53.63	No	$110,700	$43,954	3035	2949	97.17	248	753
GA	FULTON COUNTY	0105.25	1 - Low	48.80	No	$110,700	$40,000	2753	2706	98.29	209	383
GA	FULTON COUNTY	0105.26	3 - Middle	81.28	No	$110,700	$66,615	6894	6677	96.85	1167	1891
GA	FULTON COUNTY	0105.27	0 - Unknown	0.00	No	$110,700	$0	5847	5519	94.39	905	2230
GA	FULTON COUNTY	0105.28	1 - Low	32.71	No	$110,700	$26,812	4398	4125	93.79	435	743
GA	FULTON COUNTY	0105.29	2 - Moderate	75.44	No	$110,700	$61,827	6290	6150	97.77	1543	1992

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GA	FULTON COUNTY	0105.30	2 - Moderate	77.14	No	$110,700	$63,220	2804	2739	97.68	618	1015
GA	FULTON COUNTY	0105.31	0 - Unknown	0.00	No	$110,700	$0	3166	3112	98.29	693	849
GA	FULTON COUNTY	0105.32	1 - Low	35.44	No	$110,700	$29,050	3765	3671	97.50	784	1136
GA	FULTON COUNTY	0105.33	2 - Moderate	66.59	No	$110,700	$54,572	2201	2154	97.86	354	873
GA	FULTON COUNTY	0105.34	0 - Unknown	0.00	No	$110,700	$0	3847	3530	91.76	443	566
GA	FULTON COUNTY	0105.35	4 - Upper	134.52	No	$110,700	$110,244	3129	2741	87.60	686	823
GA	FULTON COUNTY	0105.36	3 - Middle	100.07	No	$110,700	$82,009	3887	3751	96.50	595	976
GA	FULTON COUNTY	0105.37	3 - Middle	104.12	No	$110,700	$85,330	3821	3777	98.85	851	1149
GA	FULTON COUNTY	0105.38	4 - Upper	130.21	No	$110,700	$106,710	3181	2641	83.02	697	921
GA	FULTON COUNTY	0105.39	3 - Middle	91.71	No	$110,700	$75,160	3927	3794	96.61	991	1208
GA	FULTON COUNTY	0105.40	4 - Upper	155.87	No	$110,700	$127,741	3800	3557	93.61	526	1039
GA	FULTON COUNTY	0106.01	3 - Middle	98.22	No	$110,700	$80,500	3064	2219	72.42	608	1649
GA	FULTON COUNTY	0106.03	2 - Moderate	69.14	No	$110,700	$56,667	3466	3348	96.60	250	519
GA	FULTON COUNTY	0106.04	2 - Moderate	61.56	No	$110,700	$50,455	3372	3300	97.86	330	497
GA	FULTON COUNTY	0108.01	2 - Moderate	51.58	No	$110,700	$42,277	2637	1956	74.18	378	803
GA	FULTON COUNTY	0108.02	3 - Middle	100.55	No	$110,700	$82,406	3916	3023	77.20	937	1649
GA	FULTON COUNTY	0110.00	1 - Low	45.30	No	$110,700	$37,124	3085	2958	95.88	404	978

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	FULTON COUNTY	0111.00	3 - Middle	94.26	No	$110,700	$77,250	2524	1688	66.88	738	1202
GA	FULTON COUNTY	0112.02	2 - Moderate	66.75	No	$110,700	$54,706	4989	4053	81.24	955	2031
GA	FULTON COUNTY	0112.03	2 - Moderate	71.06	No	$110,700	$58,235	2498	2048	81.99	413	998
GA	FULTON COUNTY	0112.04	2 - Moderate	70.92	No	$110,700	$58,125	1620	1539	95.00	148	340
GA	FULTON COUNTY	0113.01	2 - Moderate	66.84	No	$110,700	$54,781	4508	4109	91.15	1360	2020
GA	FULTON COUNTY	0113.06	2 - Moderate	65.35	No	$110,700	$53,558	3371	3332	98.84	387	635
GA	FULTON COUNTY	0113.07	1 - Low	39.65	No	$110,700	$32,500	4631	4565	98.57	193	425
GA	FULTON COUNTY	0113.08	2 - Moderate	51.36	No	$110,700	$42,095	1396	1366	97.85	219	412
GA	FULTON COUNTY	0113.09	3 - Middle	95.95	No	$110,700	$78,636	3655	3504	95.87	734	1010
GA	FULTON COUNTY	0113.10	1 - Low	48.71	No	$110,700	$39,925	5137	4930	95.97	554	1415
GA	FULTON COUNTY	0114.16	4 - Upper	149.11	No	$110,700	$122,198	5612	1589	28.31	1791	1973
GA	FULTON COUNTY	0114.17	4 - Upper	145.99	No	$110,700	$119,647	5115	1151	22.50	1781	1911
GA	FULTON COUNTY	0114.19	4 - Upper	175.14	No	$110,700	$143,529	5798	1193	20.58	2296	2603
GA	FULTON COUNTY	0114.21	3 - Middle	89.15	No	$110,700	$73,063	3933	2826	71.85	617	1095
GA	FULTON COUNTY	0114.22	4 - Upper	124.91	No	$110,700	$102,371	3746	1204	32.14	1033	1235
GA	FULTON COUNTY	0114.23	4 - Upper	201.66	No	$110,700	$165,270	5484	1363	24.85	1687	1834
GA	FULTON COUNTY	0114.24	4 - Upper	155.31	No	$110,700	$127,281	5435	2036	37.46	1904	2174

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	FULTON COUNTY	0114.26	4 - Upper	194.07	No	$110,700	$159,050	2432	1023	42.06	717	845
GA	FULTON COUNTY	0114.28	4 - Upper	197.93	No	$110,700	$162,208	2776	595	21.43	930	1020
GA	FULTON COUNTY	0114.29	4 - Upper	153.50	No	$110,700	$125,796	5546	2225	40.12	1494	2023
GA	FULTON COUNTY	0114.30	2 - Moderate	60.33	No	$110,700	$49,448	4338	3692	85.11	198	551
GA	FULTON COUNTY	0114.31	3 - Middle	83.75	No	$110,700	$68,637	1970	1764	89.54	341	447
GA	FULTON COUNTY	0114.32	2 - Moderate	76.82	No	$110,700	$62,955	4784	3008	62.88	423	651
GA	FULTON COUNTY	0114.33	4 - Upper	164.73	No	$110,700	$135,000	3034	834	27.49	1016	1086
GA	FULTON COUNTY	0114.34	4 - Upper	127.00	No	$110,700	$104,083	3209	1452	45.25	1107	1171
GA	FULTON COUNTY	0114.35	2 - Moderate	78.95	No	$110,700	$64,706	4271	1858	43.50	1091	1145
GA	FULTON COUNTY	0114.36	4 - Upper	157.34	No	$110,700	$128,942	3190	736	23.07	1102	1114
GA	FULTON COUNTY	0114.37	4 - Upper	137.05	No	$110,700	$112,315	2911	1285	44.14	555	809
GA	FULTON COUNTY	0114.38	4 - Upper	140.99	No	$110,700	$115,550	4399	2342	53.24	886	1054
GA	FULTON COUNTY	0114.39	4 - Upper	139.85	No	$110,700	$114,616	4138	1404	33.93	1402	1510
GA	FULTON COUNTY	0114.40	4 - Upper	175.71	No	$110,700	$144,000	2352	742	31.55	719	653
GA	FULTON COUNTY	0114.41	4 - Upper	165.89	No	$110,700	$135,950	3919	1292	32.97	1077	1154
GA	FULTON COUNTY	0114.42	4 - Upper	130.72	No	$110,700	$107,130	2344	995	42.45	418	498
GA	FULTON COUNTY	0114.43	4 - Upper	200.68	No	$110,700	$164,464	3303	1490	45.11	670	827

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	FULTON COUNTY	0114.44	4 - Upper	297.18	No	$110,700	$243,542	3756	1193	31.76	1496	1573
GA	FULTON COUNTY	0114.45	4 - Upper	226.02	No	$110,700	$185,231	3158	535	16.94	950	1088
GA	FULTON COUNTY	0114.46	4 - Upper	216.32	No	$110,700	$177,283	3428	560	16.34	894	1003
GA	FULTON COUNTY	0115.05	4 - Upper	213.07	No	$110,700	$174,615	4316	924	21.41	1334	1441
GA	FULTON COUNTY	0115.07	4 - Upper	305.06	No	$110,700	$250,001	4947	823	16.64	1128	1147
GA	FULTON COUNTY	0115.08	4 - Upper	305.06	No	$110,700	$250,001	4262	1149	26.96	1743	1755
GA	FULTON COUNTY	0115.09	4 - Upper	237.70	No	$110,700	$194,799	2501	540	21.59	602	772
GA	FULTON COUNTY	0115.10	4 - Upper	230.57	No	$110,700	$188,962	6164	1812	29.40	1912	1993
GA	FULTON COUNTY	0115.11	4 - Upper	178.38	No	$110,700	$146,189	2794	920	32.93	616	738
GA	FULTON COUNTY	0115.12	4 - Upper	251.73	No	$110,700	$206,298	2968	516	17.39	1004	1218
GA	FULTON COUNTY	0115.13	4 - Upper	184.07	No	$110,700	$150,850	3450	526	15.25	1055	1124
GA	FULTON COUNTY	0115.14	4 - Upper	259.41	No	$110,700	$212,594	3589	658	18.33	1031	1031
GA	FULTON COUNTY	0115.15	4 - Upper	305.06	No	$110,700	$250,001	2531	479	18.93	824	783
GA	FULTON COUNTY	0116.12	4 - Upper	197.33	No	$110,700	$161,719	3462	1327	38.33	1238	1284
GA	FULTON COUNTY	0116.18	4 - Upper	177.69	No	$110,700	$145,625	4647	2431	52.31	1115	1213
GA	FULTON COUNTY	0116.24	4 - Upper	243.20	No	$110,700	$199,313	4015	1725	42.96	1156	1198
GA	FULTON COUNTY	0116.27	4 - Upper	140.45	No	$110,700	$115,108	4418	2743	62.09	978	1006

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	FULTON COUNTY	0116.28	4 - Upper	120.58	No	$110,700	$98,824	2857	1517	53.10	339	630
GA	FULTON COUNTY	0116.29	4 - Upper	209.34	No	$110,700	$171,563	4712	2436	51.70	1231	1406
GA	FULTON COUNTY	0116.30	4 - Upper	156.41	No	$110,700	$128,182	4262	2237	52.49	836	934
GA	FULTON COUNTY	0116.31	4 - Upper	141.71	No	$110,700	$116,138	4542	2725	60.00	1173	1343
GA	FULTON COUNTY	0116.32	4 - Upper	160.79	No	$110,700	$131,776	3641	2851	78.30	549	810
GA	FULTON COUNTY	0116.33	4 - Upper	164.24	No	$110,700	$134,597	4008	1809	45.13	1067	1292
GA	FULTON COUNTY	0116.34	4 - Upper	123.23	No	$110,700	$100,991	2721	1593	58.54	436	664
GA	FULTON COUNTY	0116.35	4 - Upper	171.78	No	$110,700	$140,777	4075	3334	81.82	973	1111
GA	FULTON COUNTY	0116.36	3 - Middle	85.56	No	$110,700	$70,119	2134	1641	76.90	47	201
GA	FULTON COUNTY	0116.37	4 - Upper	296.42	No	$110,700	$242,925	2836	1086	38.29	785	830
GA	FULTON COUNTY	0116.38	4 - Upper	139.67	No	$110,700	$114,464	4709	1839	39.05	1282	1672
GA	FULTON COUNTY	0116.39	4 - Upper	152.83	No	$110,700	$125,246	1952	970	49.69	163	140
GA	FULTON COUNTY	0116.40	4 - Upper	138.64	No	$110,700	$113,620	5189	2000	38.54	993	1506
GA	FULTON COUNTY	0116.41	4 - Upper	305.06	No	$110,700	$250,001	4291	1091	25.43	1477	1564
GA	FULTON COUNTY	0116.42	4 - Upper	151.69	No	$110,700	$124,312	3559	1629	45.77	1006	1286
GA	FULTON COUNTY	0116.43	3 - Middle	92.66	No	$110,700	$75,941	4671	3366	72.06	160	160
GA	FULTON COUNTY	0116.44	3 - Middle	105.29	No	$110,700	$86,292	3686	2324	63.05	1216	1535

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	FULTON COUNTY	0116.45	4 - Upper	154.31	No	$110,700	$126,463	4220	2417	57.27	1055	1341
GA	FULTON COUNTY	0116.46	3 - Middle	108.61	No	$110,700	$89,013	3059	1507	49.26	791	914
GA	FULTON COUNTY	0116.47	2 - Moderate	78.46	No	$110,700	$64,303	5160	2663	51.61	925	1262
GA	FULTON COUNTY	0116.48	4 - Upper	180.39	No	$110,700	$147,838	2898	1878	64.80	726	778
GA	FULTON COUNTY	0116.49	4 - Upper	185.39	No	$110,700	$151,934	5387	3616	67.12	1485	1580
GA	FULTON COUNTY	0116.50	4 - Upper	254.75	No	$110,700	$208,771	4094	2482	60.63	1117	1226
GA	FULTON COUNTY	0116.51	4 - Upper	170.41	No	$110,700	$139,655	2299	1264	54.98	480	495
GA	FULTON COUNTY	0116.52	4 - Upper	168.26	No	$110,700	$137,898	3372	2316	68.68	565	686
GA	FULTON COUNTY	0116.53	4 - Upper	267.34	No	$110,700	$219,095	3753	1381	36.80	1215	1331
GA	FULTON COUNTY	0116.54	4 - Upper	143.37	No	$110,700	$117,500	2794	1094	39.16	566	644
GA	FULTON COUNTY	0116.55	4 - Upper	187.83	No	$110,700	$153,934	2977	611	20.52	793	886
GA	FULTON COUNTY	0116.56	4 - Upper	225.27	No	$110,700	$184,615	4213	1677	39.81	1287	1322
GA	FULTON COUNTY	0116.57	4 - Upper	179.90	No	$110,700	$147,432	3082	1697	55.06	933	1036
GA	FULTON COUNTY	0116.58	4 - Upper	142.43	No	$110,700	$116,731	3931	2188	55.66	934	1355
GA	FULTON COUNTY	0116.59	4 - Upper	180.05	No	$110,700	$147,558	2824	1367	48.41	630	706
GA	FULTON COUNTY	0116.60	4 - Upper	151.93	No	$110,700	$124,514	4431	1905	42.99	1392	1663
GA	FULTON COUNTY	0116.61	4 - Upper	221.96	No	$110,700	$181,906	2187	528	24.14	553	677

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	FULTON COUNTY	0118.01	0 - Unknown	0.00	No	$110,700	$0	1322	943	71.33	0	18
GA	FULTON COUNTY	0118.02	1 - Low	47.15	No	$110,700	$38,646	1370	1279	93.36	160	490
GA	FULTON COUNTY	0119.01	0 - Unknown	0.00	No	$110,700	$0	1859	1349	72.57	246	42
GA	FULTON COUNTY	0119.02	0 - Unknown	0.00	No	$110,700	$0	1377	939	68.19	92	187
GA	FULTON COUNTY	0120.00	1 - Low	30.24	No	$110,700	$24,788	3408	3163	92.81	254	693
GA	FULTON COUNTY	0123.00	3 - Middle	97.00	No	$110,700	$79,500	2777	2104	75.77	425	945
GA	FULTON COUNTY	9800.00	0 - Unknown	0.00	No	$110,700	$0	0	0	0.00	0	0

CRA DISCLOSURE STATEMENTS

The CRA Disclosure Statements pertaining to Southern First Bank may also be obtained on FFIEC's website at https://www.ffiec.gov.

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: SOUTHERN FIRST BANK

Respondent ID: 0000035295
Agency: FDIC - 3
State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SAN LUIS OBISPO COUNTY (079), CA										
MSA 42020										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	55	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	55	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	55	0	0	0	0	0	0	0	0
STATE TOTAL	1	55	0	0	0	0	0	0	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: SOUTHERN FIRST BANK

Respondent ID: 0000035295

Agency: FDIC - 3

State: DELAWARE (10)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NEW CASTLE COUNTY (003), DE										
MSA 48864										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	1	75	0	0	1	1,000	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	0	0	1	1,000	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	75	0	0	1	1,000	0	0	0	0
STATE TOTAL	1	75	0	0	1	1,000	0	0	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: SOUTHERN FIRST BANK

Respondent ID: 0000035295

Agency: FDIC - 3

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CHATHAM COUNTY (051), GA										
MSA 42340										
Outside Assessment Area										
Low Income	1	100	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	0	0	0	0
COBB COUNTY (067), GA										
MSA 31924										
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%	3	198	4	794	1	960	2	1,195	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	198	4	794	1	960	2	1,195	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: SOUTHERN FIRST BANK

Respondent ID: 0000035295
Agency: FDIC - 3
State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DEKALB COUNTY (089), GA										
MSA 12054										
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%	1	87	0	0	0	0	1	87	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	1	701	0	0	0	0
Median Family Income >= 120%	1	100	2	450	1	435	1	250	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	187	2	450	2	1,136	2	337	0	0
DOUGLAS COUNTY (097), GA										
MSA 12054										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	0	0	1	480	2	580	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	1	480	2	580	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: SOUTHERN FIRST BANK

Respondent ID: 0000035295
Agency: FDIC - 3
State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FORSYTH COUNTY (117), GA										
MSA 12054										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	100	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	289	1	289	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	1	289	1	289	0	0
FULTON COUNTY (121), GA										
MSA 12054										
Inside AA 0002										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	1	125	0	0	1	125	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	1	250	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	372	1	372	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	11	814	7	957	15	7,786	7	1,192	0	0
Median Family Income Not Known	2	75	0	0	1	500	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	13	889	9	1,332	17	8,658	9	1,689	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: SOUTHERN FIRST BANK

Respondent ID: 0000035295
Agency: FDIC - 3
State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GREENE COUNTY (133), GA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	2	385	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	385	0	0	0	0	0	0
GWINNETT COUNTY (135), GA										
MSA 12054										
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%	1	30	0	0	1	910	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	2	1,476	0	0	0	0
Median Family Income 90-100%	0	0	2	360	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	30	2	360	3	2,386	0	0	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: SOUTHERN FIRST BANK

Respondent ID: 0000035295
Agency: FDIC - 3
State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HALL COUNTY (139), GA										
MSA 23580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	870	1	870	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	870	1	870	0	0
HENRY COUNTY (151), GA										
MSA 12054										
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	375	1	375	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	375	1	375	0	0
LAURENS COUNTY (175), GA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	500	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	0	0	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: SOUTHERN FIRST BANK

Respondent ID: 0000035295
Agency: FDIC - 3
State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PAULDING COUNTY (223), GA										
MSA 31924										
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	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	65	0	0	0	0	0	0	0	0
WALTON COUNTY (297), GA										
MSA 12054										
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	750	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	750	0	0	0	0
TOTAL INSIDE AA IN STATE	13	889	9	1,332	17	8,658	9	1,689	0	0
TOTAL OUTSIDE AA IN STATE	10	780	10	1,989	12	7,746	9	3,646	0	0
STATE TOTAL	23	1,669	19	3,321	29	16,404	18	5,335	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: SOUTHERN FIRST BANK

Respondent ID: 0000035295

Agency: FDIC - 3

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ALAMANCE COUNTY (001), NC										
MSA 15500										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	1,000	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	700	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,700	0	0	0	0
BRUNSWICK COUNTY (019), NC										
MSA 48900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	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
BURKE COUNTY (023), NC										
MSA 25860										
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	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	0	0	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: SOUTHERN FIRST BANK

Respondent ID: 0000035295
Agency: FDIC - 3
State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CABARRUS COUNTY (025), NC										
MSA 16740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	2	700	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	700	0	0	0	0
CASWELL COUNTY (033), NC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	500	1	500	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	1	500	0	0
DAVIDSON COUNTY (057), NC										
MSA 49180										
Outside Assessment Area										
Low Income	0	0	0	0	1	438	1	438	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	240	0	0	1	415	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	240	0	0	2	853	1	438	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: SOUTHERN FIRST BANK

Respondent ID: 0000035295

Agency: FDIC - 3

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DAVIE COUNTY (059), NC										
MSA 49180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	0	0	0	0
DURHAM COUNTY (063), NC										
MSA 20500										
Outside Assessment Area										
Low Income	0	0	0	0	1	765	1	765	0	0
Moderate Income	1	100	1	125	1	600	2	700	0	0
Middle Income	1	75	1	202	1	300	0	0	0	0
Upper Income	1	35	0	0	2	1,399	2	934	0	0
Income Not Known	0	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	210	2	327	5	3,064	5	2,399	0	0
FORSYTH COUNTY (067), NC										
MSA 49180										
Outside Assessment Area										
Low Income	6	192	0	0	1	450	0	0	0	0
Moderate Income	0	0	0	0	5	3,304	1	525	0	0
Middle Income	3	88	1	150	0	0	3	213	0	0
Upper Income	1	75	1	200	3	1,127	1	400	0	0
Income Not Known	0	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	355	2	350	9	4,881	5	1,138	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: SOUTHERN FIRST BANK

Respondent ID: 0000035295

Agency: FDIC - 3

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GUILFORD COUNTY (081), NC										
MSA 24660										
Inside AA 0004										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	5	258	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	300	1	300	0	0
Median Family Income 80-90%	5	191	1	175	1	864	2	1,039	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	50	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	1	770	1	770	0	0
Median Family Income >= 120%	8	455	3	656	6	3,686	11	3,439	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	19	954	4	831	9	5,620	15	5,548	0	0
HARNETT COUNTY (085), NC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	15	2	300	0	0	1	150	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	15	2	300	0	0	1	150	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: SOUTHERN FIRST BANK

Respondent ID: 0000035295

Agency: FDIC - 3

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HENDERSON COUNTY (089), NC										
MSA 11700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	2	420	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	2	420	0	0	0	0	0	0
IREDELL COUNTY (097), NC										
MSA 16740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	3	1,925	1	625	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	3	1,925	1	625	0	0
JOHNSTON COUNTY (101), NC										
MSA 39580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	2	262	1	500	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	262	1	500	0	0	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: SOUTHERN FIRST BANK

Respondent ID: 0000035295
Agency: FDIC - 3
State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LEE COUNTY (105), NC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	75	0	0	1	750	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	0	0	1	750	0	0	0	0
LINCOLN COUNTY (109), NC										
MSA 16740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	1	250	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	1	250	0	0	0	0	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: SOUTHERN FIRST BANK

Respondent ID: 0000035295

Agency: FDIC - 3

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MECKLENBURG COUNTY (119), NC										
MSA 16740										
Inside AA 0006										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	1	800	1	800	0	0
Median Family Income 40-50%	0	0	1	200	1	600	0	0	0	0
Median Family Income 50-60%	0	0	2	400	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	3	591	1	820	2	1,070	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	2	1,650	0	0	0	0
Median Family Income 100-110%	0	0	0	0	3	1,473	3	1,473	0	0
Median Family Income 110-120%	0	0	1	200	0	0	0	0	0	0
Median Family Income >= 120%	7	493	4	648	5	2,427	5	750	0	0
Median Family Income Not Known	1	100	1	196	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	593	12	2,235	13	7,770	11	4,093	0	0
MOORE COUNTY (125), NC										
MSA 38240										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	35	0	0	0	0	3	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	3	35	0	0	0	0	3	35	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: SOUTHERN FIRST BANK

Respondent ID: 0000035295

Agency: FDIC - 3

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NASH COUNTY (127), NC										
MSA 40580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	122	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	0	0	0	0
NEW HANOVER COUNTY (129), NC										
MSA 48900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	396	1	396	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	396	1	396	0	0
ORANGE COUNTY (135), NC										
MSA 20500										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	180	0	0	1	180	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	180	0	0	1	180	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: SOUTHERN FIRST BANK

Respondent ID: 0000035295

Agency: FDIC - 3

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
RANDOLPH COUNTY (151), NC										
MSA 24660										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	148	0	0	0	0	0	0
Middle Income	0	0	0	0	3	2,487	2	1,487	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	0	0	1	148	3	2,487	2	1,487	0	0
ROCKINGHAM COUNTY (157), NC										
MSA 24660										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	2	854	1	318	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	854	1	318	0	0
ROWAN COUNTY (159), NC										
MSA 16740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	1,000	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	0	0	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: SOUTHERN FIRST BANK

Respondent ID: 0000035295

Agency: FDIC - 3

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
STOKES COUNTY (169), NC										
MSA 49180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	265	2	450	1	500	1	200	0	0
Middle Income	0	0	1	152	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	265	3	602	1	500	1	200	0	0
SURRY COUNTY (171), NC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	250	0	0	0	0	0	0
Middle Income	0	0	0	0	1	744	1	744	0	0
Upper Income	5	405	1	200	1	300	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	405	2	450	2	1,044	1	744	0	0
TRANSYLVANIA COUNTY (175), NC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	500	1	500	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	1	500	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: SOUTHERN FIRST BANK

Respondent ID: 0000035295

Agency: FDIC - 3

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
UNION COUNTY (179), NC										
MSA 16740										
Outside Assessment Area										
Low Income	1	50	0	0	0	0	1	50	0	0
Moderate Income	0	0	1	246	0	0	0	0	0	0
Middle Income	0	0	1	200	0	0	1	200	0	0
Upper Income	0	0	0	0	2	700	2	700	0	0
Income Not Known	0	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	2	446	2	700	4	950	0	0
WAKE COUNTY (183), NC										
MSA 39580										
Inside AA 0007										
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%	7	390	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	3	597	3	2,298	0	0	0	0
Median Family Income 50-60%	0	0	0	0	1	875	1	875	0	0
Median Family Income 60-70%	1	100	5	900	2	1,175	4	650	0	0
Median Family Income 70-80%	0	0	1	200	3	1,170	0	0	0	0
Median Family Income 80-90%	8	464	2	333	3	1,260	3	402	0	0
Median Family Income 90-100%	3	175	4	850	5	3,600	5	1,425	0	0
Median Family Income 100-110%	1	47	0	0	1	400	1	47	0	0
Median Family Income 110-120%	3	250	3	526	1	500	2	291	0	0
Median Family Income >= 120%	3	215	3	600	6	4,550	2	850	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	26	1,641	21	4,006	25	15,828	18	4,540	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: SOUTHERN FIRST BANK

Respondent ID: 0000035295

Agency: FDIC - 3

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WILSON COUNTY (195), NC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	250	1	361	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	1	361	0	0	0	0
TOTAL INSIDE AA IN STATE	53	3,188	37	7,072	47	29,218	44	14,181	0	0
TOTAL OUTSIDE AA IN STATE	35	1,850	23	4,357	40	22,715	29	10,060	0	0
STATE TOTAL	88	5,038	60	11,429	87	51,933	73	24,241	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: SOUTHERN FIRST BANK

Respondent ID: 0000035295
Agency: FDIC - 3
State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
AIKEN COUNTY (003), SC										
MSA 12260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	370	1	370	0	0
Middle Income	1	100	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	1	370	1	370	0	0
ANDERSON COUNTY (007), SC										
MSA 24860										
Outside Assessment Area										
Low Income	0	0	0	0	1	382	1	382	0	0
Moderate Income	0	0	1	180	0	0	0	0	0	0
Middle Income	6	376	4	711	2	1,405	5	755	0	0
Upper Income	1	50	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	426	5	891	3	1,787	6	1,137	0	0
BEAUFORT COUNTY (013), SC										
MSA 25940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	25	0	0	0	0	0	0	0	0
Middle Income	1	50	0	0	1	994	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	75	0	0	1	994	0	0	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: SOUTHERN FIRST BANK

Respondent ID: 0000035295

Agency: FDIC - 3

State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BERKELEY COUNTY (015), SC										
MSA 16700										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	2	357	3	1,500	1	211	0	0
Middle Income	4	135	4	767	0	0	4	357	0	0
Upper Income	3	174	3	525	3	1,985	3	300	0	0
Income Not Known	0	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	309	9	1,649	6	3,485	8	868	0	0
CHARLESTON COUNTY (019), SC										
MSA 16700										
Inside AA 0001										
Low Income	0	0	2	450	4	1,576	2	720	0	0
Moderate Income	6	328	4	700	8	3,984	6	2,484	0	0
Middle Income	9	460	4	765	11	7,045	9	2,930	0	0
Upper Income	32	2,187	16	2,659	16	8,072	29	4,230	0	0
Income Not Known	1	50	1	200	4	2,361	1	50	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	48	3,025	27	4,774	43	23,038	47	10,414	0	0
COLLETON COUNTY (029), SC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	418	0	0	0	0
Middle Income	0	0	0	0	2	1,628	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	3	2,046	0	0	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: SOUTHERN FIRST BANK

Respondent ID: 0000035295

Agency: FDIC - 3

State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DORCHESTER COUNTY (035), SC										
MSA 16700										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	180	2	370	5	3,681	4	873	0	0
Middle Income	0	0	3	528	5	2,568	3	1,469	0	0
Upper Income	2	125	2	275	0	0	3	275	0	0
Income Not Known	0	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	305	7	1,173	10	6,249	10	2,617	0	0
FAIRFIELD COUNTY (039), SC										
MSA 17900										
Outside Assessment Area										
Low Income	0	0	0	0	1	253	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	253	0	0	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: SOUTHERN FIRST BANK

Respondent ID: 0000035295
Agency: FDIC - 3
State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GREENVILLE COUNTY (045), SC										
MSA 24860										
Inside AA 0003										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	2	55	0	0	2	740	2	390	0	0
Median Family Income 50-60%	3	209	3	650	4	2,351	4	1,359	0	0
Median Family Income 60-70%	7	497	0	0	3	2,100	6	1,325	0	0
Median Family Income 70-80%	6	420	3	522	5	2,630	8	1,092	0	0
Median Family Income 80-90%	2	161	1	176	2	1,500	0	0	0	0
Median Family Income 90-100%	6	394	2	360	7	4,055	10	3,256	0	0
Median Family Income 100-110%	8	508	5	1,125	4	2,060	6	458	0	0
Median Family Income 110-120%	12	708	4	795	7	4,685	11	3,836	0	0
Median Family Income >= 120%	55	3,598	54	10,102	43	22,919	50	10,413	0	0
Median Family Income Not Known	3	215	4	850	1	780	3	1,030	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	104	6,765	76	14,580	78	43,820	100	23,159	0	0
HORRY COUNTY (051), SC										
MSA 34820										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	0	0	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: SOUTHERN FIRST BANK

Respondent ID: 0000035295
Agency: FDIC - 3
State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KERSHAW COUNTY (055), SC										
MSA 17900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	40	0	0	0	0	1	40	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	40	0	0	0	0	1	40	0	0
LANCASTER COUNTY (057), SC										
MSA 16740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	500	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	0	0	0	0
LAURENS COUNTY (059), SC										
MSA 24860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	21	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	21	0	0	0	0	0	0	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: SOUTHERN FIRST BANK

Respondent ID: 0000035295

Agency: FDIC - 3

State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LEXINGTON COUNTY (063), SC										
MSA 17900										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	50	2	474	0	0	1	224	0	0
Middle Income	5	190	1	103	2	729	3	395	0	0
Upper Income	3	167	0	0	2	1,317	3	624	0	0
Income Not Known	0	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	407	3	577	4	2,046	7	1,243	0	0
NEWBERRY COUNTY (071), SC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	30	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	30	0	0	0	0	0	0	0	0
ORANGEBURG COUNTY (075), SC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	65	0	0	0	0	1	65	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	65	0	0	0	0	1	65	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: SOUTHERN FIRST BANK

Respondent ID: 0000035295

Agency: FDIC - 3

State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PICKENS COUNTY (077), SC										
MSA 24860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	0	0	3	1,595	2	430	0	0
Upper Income	1	50	0	0	2	700	2	700	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	150	0	0	5	2,295	4	1,130	0	0
RICHLAND COUNTY (079), SC										
MSA 17900										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	20	5	909	5	2,738	8	1,185	0	0
Middle Income	0	0	2	450	3	1,879	2	1,155	0	0
Upper Income	5	264	8	1,498	3	1,382	6	912	0	0
Income Not Known	1	78	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	362	15	2,857	11	5,999	16	3,252	0	0
SPARTANBURG COUNTY (083), SC										
MSA 43900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	50	1	224	1	400	1	50	0	0
Middle Income	4	171	2	300	1	370	4	625	0	0
Upper Income	2	200	1	150	2	1,650	2	950	0	0
Income Not Known	0	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	421	4	674	4	2,420	7	1,625	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: SOUTHERN FIRST BANK

Respondent ID: 0000035295

Agency: FDIC - 3

State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SUMTER COUNTY (085), SC										
MSA 44940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	100	0	0	0	0	0	0	0	0
Middle Income	1	100	0	0	0	0	1	100	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	200	0	0	0	0	1	100	0	0
YORK COUNTY (091), SC										
MSA 16740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	69	3	650	1	711	4	1,180	0	0
Middle Income	0	0	0	0	1	1,000	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	69	3	650	2	1,711	4	1,180	0	0
TOTAL INSIDE AA IN STATE	181	11,173	137	25,610	152	84,637	188	41,553	0	0
TOTAL OUTSIDE AA IN STATE	28	1,697	12	2,215	21	12,376	25	5,647	0	0
STATE TOTAL	209	12,870	149	27,825	173	97,013	213	47,200	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: SOUTHERN FIRST BANK

Respondent ID: 0000035295
Agency: FDIC - 3
State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DAVIDSON COUNTY (037), TN										
MSA 34980										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	2	450	0	0	1	200	0	0
Median Family Income 70-80%	0	0	0	0	1	386	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	450	1	386	1	200	0	0
KNOX COUNTY (093), TN										
MSA 28940										
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	975	1	975	0	0
Income Not Known	0	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	975	1	975	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	2	450	2	1,361	2	1,175	0	0
STATE TOTAL	0	0	2	450	2	1,361	2	1,175	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: SOUTHERN FIRST BANK

Respondent ID: 0000035295
Agency: FDIC - 3
State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DALLAS COUNTY (113), 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	67	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	67	0	0	0	0	0	0	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: SOUTHERN FIRST BANK

Respondent ID: 0000035295

Agency: FDIC - 3

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TRAVIS COUNTY (453), TX										
MSA 12420										
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	51	0	0	1	500	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	51	0	0	1	500	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	118	0	0	1	500	0	0	0	0
STATE TOTAL	2	118	0	0	1	500	0	0	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	247	15,250	183	34,014	216	122,513	241	57,423	0	0
TOTAL OUTSIDE AA	77	4,575	47	9,011	77	45,698	65	20,528	0	0
TOTAL INSIDE & OUTSIDE	324	19,825	230	43,025	293	168,211	306	77,951	0	0

2025 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: SOUTHERN FIRST BANK

Respondent ID: 0000035295
Agency: FDIC - 3
State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CHARLESTON COUNTY (019), SC										
MSA 16700										
Inside AA 0001										
Low Income	1	90	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	90	0	0	0	0	0	0	0	0
CLARENDON COUNTY (027), SC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	68	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	68	0	0	0	0	0	0	0	0

2025 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: SOUTHERN FIRST BANK

Respondent ID: 0000035295
Agency: FDIC - 3
State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GREENVILLE COUNTY (045), SC										
MSA 24860										
Inside AA 0003										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	500	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	0	0	0	0
TOTAL INSIDE AA IN STATE	1	90	0	0	1	500	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	68	0	0	0	0	0	0	0	0
STATE TOTAL	2	158	0	0	1	500	0	0	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	1	90	0	0	1	500	0	0	0	0
TOTAL OUTSIDE AA	1	68	0	0	0	0	0	0	0	0
TOTAL INSIDE & OUTSIDE	2	158	0	0	1	500	0	0	0	0

2025 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: SOUTHERN FIRST BANK

Respondent ID: 0000035295
Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= $1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SC - BERKELEY COUNTY (015) - MSA 16700	22	5,443	8	868	0	0
SC - CHARLESTON COUNTY (019) - MSA 16700	118	30,837	47	10,414	0	0
SC - DORCHESTER COUNTY (035) - MSA 16700	22	7,727	10	2,617	0	0
GA - FULTON COUNTY (121) - MSA 12054	39	10,879	9	1,689	0	0
SC - GREENVILLE COUNTY (045) - MSA 24860	258	65,165	100	23,159	0	0
NC - GUILFORD COUNTY (081) - MSA 24660	32	7,405	15	5,548	0	0
SC - LEXINGTON COUNTY (063) - MSA 17900	16	3,030	7	1,243	0	0
SC - RICHLAND COUNTY (079) - MSA 17900	34	9,218	16	3,252	0	0
NC - MECKLENBURG COUNTY (119) - MSA 16740	33	10,598	11	4,093	0	0
NC - WAKE COUNTY (183) - MSA 39580	72	21,475	18	4,540	0	0

2025 Institution Disclosure Statement - Table 4

Assessment Area/Non-Assessment Area Activity

Small Farm Loans

Institution: SOUTHERN FIRST BANK

Respondent ID: 0000035295

Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Farms with <= $1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SC - CHARLESTON COUNTY (019) - MSA 16700	1	90	0	0	0	0
SC - GREENVILLE COUNTY (045) - MSA 24860	1	500	0	0	0	0

2025 Institution Disclosure Statement - Table 5

Community Development/Consortium-Third Party Activity

Respondent ID: 0000035295

Institution: SOUTHERN FIRST BANK

Agency: FDIC - 3

			Memo Item: Loans by Affiliates	
	Num of Loans	**Amount (000s)**	**Num of Loans**	**Amount (000s)**
Community Development Loans				
Originated	43	149,940	0	0
Purchased	0	0	0	0
Total	43	149,940	0	0
Consortium/Third Party Loans (optional)				

2025 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract
* denotes no loans made in specified tracts
Institution: SOUTHERN FIRST BANK

Respondent ID: 0000035295
Agency: FDIC - 3

ASSESSMENT AREA - 0001

BERKELEY COUNTY (015), SC

MSA: 16700

Low Income

0202.01* 0202.02* 0204.01* 0209.01*

Moderate Income

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

Middle Income

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

Upper Income

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

Income Not Known

9801.00*

CHARLESTON COUNTY (019), SC

MSA: 16700

Low Income

0024.02 0031.04 0031.05 0031.15* 0034.00 0040.00* 0043.00 0054.00

Moderate Income

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

Middle Income

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

Upper Income

0021.06 0026.04 0026.06 0028.01* 0028.02* 0030.00 0046.07 0046.09 0046.10* 0046.13* 0046.14
0046.15 0046.16 0046.17 0046.18 0046.19 0046.21 0046.22 0047.01 0047.02 0048.00 0049.01*

2025 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract
*** denotes no loans made in specified tracts**
Institution: SOUTHERN FIRST BANK

Respondent ID: 0000035295
Agency: FDIC - 3

0001.00* 0002.00 0004.00 0005.00* 0006.00 0020.05 0020.06 0020.07* 0020.09* 0021.04* 0021.05*
0049.02* 0051.00 0056.01* 0056.02* 0057.01* 0057.02* 0058.00* 0059.00

Income Not Known

0007.00 0011.00 0020.04* 9901.00*

DORCHESTER COUNTY (035), SC

MSA: 16700

Low Income

0102.00*

Moderate Income

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

Middle Income

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

Upper Income

0105.08* 0106.03 0106.04* 0106.06 0108.01 0108.19* 0108.22*

ASSESSMENT AREA - 0002

FULTON COUNTY (121), GA

MSA: 12054

Median Family Income 10-20%

0068.02* 0078.08*

Median Family Income 20-30%

0023.00* 0026.00* 0055.03* 0076.03* 0086.01*

Median Family Income 30-40%

0042.00* 0044.00* 0055.01* 0061.00* 0066.02* 0071.00* 0073.02* 0074.00* 0076.04* 0077.05* 0082.02*
0083.02* 0086.02* 0087.01* 0105.28* 0105.32* 0113.07* 0120.00*

Median Family Income 40-50%

0113.10* 0118.02*
0024.00* 0025.00* 0043.00 0057.00* 0063.00* 0070.01* 0070.02* 0075.00* 0085.00* 0105.25* 0110.00*

Median Family Income 50-60%

0082.03* 0083.01* 0105.20* 0105.22* 0105.23* 0105.24* 0108.01* 0113.08*
0039.00* 0058.00* 0060.00* 0065.00* 0072.00* 0073.01* 0076.02* 0077.03* 0078.07* 0081.03* 0081.04*

Median Family Income 60-70%

0106.04* 0112.02* 0113.01* 0113.06* 0114.30*
0040.00* 0055.04* 0064.00* 0067.01* 0078.10* 0080.00* 0101.25* 0101.28* 0105.21* 0105.33* 0106.03*

Median Family Income 70-80%

0038.00* 0077.07* 0077.08* 0077.11* 0078.05* 0082.04* 0089.03* 0100.06 0105.17* 0105.18* 0105.29*
0105.30* 0112.03* 0112.04* 0114.32* 0114.35* 0116.47*

Median Family Income 80-90%

0066.01* 0077.09* 0078.06* 0078.09* 0079.00* 0094.09* 0101.17* 0101.35* 0102.13* 0103.05* 0104.01*
0104.02* 0105.08* 0105.26* 0114.21* 0114.31* 0116.36*

Median Family Income 90-100%

0041.00* 0089.07* 0105.39* 0106.01* 0111.00* 0113.09* 0116.43* 0123.00*

Median Family Income 100-110%

0069.00* 0091.06 0094.05* 0101.26* 0101.34* 0102.14* 0102.21* 0103.07* 0103.09* 0103.10* 0103.11*
0103.15* 0105.36* 0105.37* 0108.02* 0116.44* 0116.46*

Median Family Income 110-120%

0102.16* 0102.19* 0103.08*

Median Family Income >= 120%

0021.00* 0029.00* 0030.00 0031.00* 0032.00* 0035.00* 0036.00* 0049.00* 0050.00* 0052.00* 0053.00*
0116.31* 0116.32* 0116.33* 0116.34* 0116.35* 0116.37 0116.38* 0116.39* 0116.40* 0116.41* 0116.42*
0115.12* 0115.13* 0115.14* 0115.15* 0116.12* 0116.18* 0116.24* 0116.27* 0116.28* 0116.29* 0116.30*
0088.01* 0088.02* 0089.05 0089.06* 0089.09* 0090.01* 0090.02* 0091.03* 0091.04 0091.05* 0092.02*
0116.45* 0116.48* 0116.49* 0116.50* 0116.51* 0116.52* 0116.53* 0116.54* 0116.55* 0116.56* 0116.57*
0001.00 0002.01* 0002.02* 0004.00 0005.01* 0005.02* 0006.01* 0006.02* 0007.00* 0010.01* 0011.01
0103.12* 0103.13* 0105.35* 0105.38* 0105.40* 0114.16* 0114.17 0114.19* 0114.22* 0114.23* 0114.24*
0097.00 0098.02 0098.03* 0098.04 0099.00 0100.03 0100.04* 0100.05 0100.07* 0101.06* 0101.07*
0092.03* 0093.01 0093.02* 0094.07* 0094.08* 0094.11* 0095.01* 0096.01* 0096.04* 0096.06* 0096.07*
0101.08* 0101.15* 0101.20* 0101.21* 0101.27* 0101.29 0101.30* 0101.31* 0101.32 0101.33* 0101.36*
0114.42* 0114.43* 0114.44* 0114.45* 0114.46* 0115.05* 0115.07* 0115.08* 0115.09* 0115.10* 0115.11*

0101.37* 0102.04* 0102.11* 0102.12 0102.15* 0102.17* 0102.18* 0102.20* 0102.22* 0102.23* 0103.06*
0011.02* 0012.03* 0012.04* 0012.06* 0013.02 0014.00* 0015.02* 0016.00* 0017.02* 0018.02* 0019.02*
0116.58* 0116.59* 0116.60 0116.61*
0114.26* 0114.28 0114.29* 0114.33* 0114.34* 0114.36* 0114.37* 0114.38* 0114.39* 0114.40* 0114.41

Median Family Income Not Known

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

ASSESSMENT AREA - 0003

GREENVILLE COUNTY (045), SC

MSA: 24860

Median Family Income 30-40%

0015.02*

Median Family Income 40-50%

0020.01* 0020.03 0021.06* 0022.02* 0023.03* 0034.01

Median Family Income 50-60%

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

Median Family Income 60-70%

0012.05 0021.04* 0022.03* 0023.01 0025.05* 0043.00

Median Family Income 70-80%

0041.01* 0044.00
0017.00 0018.03 0018.09* 0018.10 0025.04* 0031.04* 0033.01* 0033.03 0035.00* 0038.04 0039.05*

Median Family Income 80-90%

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

Median Family Income 90-100%

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

Median Family Income 100-110%

0039.06* 0040.03*

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

Median Family Income 110-120%

0013.02 0016.00 0025.03 0025.06 0026.04 0028.18 0028.20 0030.13

Median Family Income >= 120%

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

Median Family Income Not Known

0007.00

ASSESSMENT AREA - 0004

GUILFORD COUNTY (081), NC

MSA: 24660

Median Family Income 30-40%

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

Median Family Income 40-50%

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

Median Family Income 50-60%

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

Median Family Income 60-70%

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

Median Family Income 70-80%

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

Median Family Income 80-90%

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

Median Family Income 90-100%

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

Median Family Income 100-110%

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

0169.00* 0170.00* 0171.02

Median Family Income 110-120%

0152.02* 0161.01* 0164.06* 0165.03 0172.00*

Median Family Income >= 120%

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

Median Family Income Not Known

0112.01* 0112.02* 9801.00*

ASSESSMENT AREA - 0005

LEXINGTON COUNTY (063), SC

MSA: 17900

Moderate Income

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

Middle Income

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

Upper Income

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

Income Not Known

9801.00*

RICHLAND COUNTY (079), SC

2025 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract
*** denotes no loans made in specified tracts**
Institution: SOUTHERN FIRST BANK

Respondent ID: 0000035295
Agency: FDIC - 3

MSA: 17900

Low Income

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

Moderate Income

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

Middle Income

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

Upper Income

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

Income Not Known

0029.00* 0104.08* 0108.06* 0114.12 0115.01* 9801.00*

ASSESSMENT AREA - 0006

MECKLENBURG COUNTY (119), NC

MSA: 16740

Median Family Income 20-30%

0023.00* 0039.03*

Median Family Income 30-40%

0016.07* 0017.01* 0037.02 0053.08* 0054.06*

Median Family Income 40-50%

0008.00* 0015.07* 0031.09* 0038.02 0039.02* 0045.00* 0047.00* 0048.00* 0051.00* 0053.01* 0053.06
0053.07*

Median Family Income 50-60%

0062.24*

0006.00* 0015.04* 0015.05* 0016.03* 0016.05* 0016.06* 0016.08* 0016.09* 0017.02* 0019.10* 0019.14*
0019.18* 0019.22* 0019.25* 0019.27* 0031.08* 0038.07* 0038.11* 0041.01* 0042.00* 0043.02* 0043.04*
0043.06* 0044.00* 0046.00* 0049.00* 0050.00* 0052.00* 0054.05* 0056.09* 0059.16 0060.12* 0061.12*

Median Family Income 60-70%

0040.00* 0053.05* 0055.10* 0056.16* 0056.26* 0057.19* 0058.29*
0015.09* 0015.10* 0018.02* 0019.17* 0019.19* 0019.20* 0019.21* 0019.23* 0019.24* 0032.01* 0038.08*

Median Family Income 70-80%

0015.08* 0019.11* 0019.16* 0019.26* 0020.07* 0021.00* 0036.00* 0043.03* 0054.04* 0055.12* 0056.10*
0060.15* 0060.16* 0061.09
0056.19* 0056.21* 0057.10* 0057.23* 0058.24 0058.26* 0058.27* 0058.66 0058.68* 0060.05* 0060.11*

Median Family Income 80-90%

0059.19* 0060.09* 0061.08* 0061.10*
0007.00* 0038.09* 0041.02* 0054.03* 0055.11* 0055.29* 0055.32* 0056.17* 0056.27* 0058.67* 0059.15*

Median Family Income 90-100%

0014.00* 0031.02* 0038.05* 0038.10* 0043.07* 0055.25* 0055.27* 0055.34* 0055.35* 0056.04* 0056.11*
0056.24* 0057.16* 0059.20* 0059.27* 0059.28 0059.30* 0059.31* 0059.32 0060.13* 0064.11*

Median Family Income 100-110%

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

Median Family Income 110-120%

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

Median Family Income >= 120%

0012.00* 0020.04* 0020.05* 0020.06* 0020.08* 0022.01 0022.02* 0024.00* 0025.00* 0026.00 0027.01*
0063.06* 0063.07* 0063.08* 0063.11 0064.03* 0064.04* 0064.07* 0064.08* 0064.09*
0027.02* 0028.00* 0029.03* 0029.05* 0029.07* 0029.08* 0029.09* 0029.10 0030.06* 0030.08 0030.12
0057.21* 0058.11* 0058.15* 0058.16* 0058.17* 0058.28* 0058.32* 0058.33* 0058.34 0058.35 0058.39*
0055.20* 0055.30* 0056.13* 0056.18* 0056.25* 0057.09* 0057.12* 0057.13* 0057.14 0057.18* 0057.20*
0001.02* 0001.03* 0001.04* 0003.02* 0004.01* 0004.02* 0005.01* 0005.03* 0009.00* 0010.00* 0011.00*
0058.55* 0058.56* 0058.57* 0058.58* 0058.59* 0058.60* 0058.62* 0058.63* 0058.64* 0058.65* 0059.08*

0032.03* 0032.04* 0033.01* 0033.02* 0034.01* 0034.02 0035.00* 0037.01* 0055.08* 0055.16* 0055.17*
0058.40* 0058.43* 0058.45* 0058.46* 0058.47* 0058.48* 0058.49* 0058.50* 0058.51* 0058.52* 0058.54
0030.13* 0030.15* 0030.16* 0030.17* 0030.18* 0030.19* 0030.20* 0030.21 0030.22* 0031.05* 0031.10*
0062.12* 0062.14* 0062.16* 0062.17* 0062.18* 0062.19* 0062.20* 0062.21* 0062.22* 0062.23* 0063.05*
0059.21* 0059.22* 0059.25* 0059.26* 0060.14* 0061.03* 0061.13* 0062.08* 0062.09* 0062.10* 0062.11*

Median Family Income Not Known

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

ASSESSMENT AREA - 0007

WAKE COUNTY (183), NC

MSA: 39580

Median Family Income 20-30%

0509.00* 0511.01*

Median Family Income 30-40%

0508.00 0520.01* 0524.09* 0527.04*

Median Family Income 40-50%

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

Median Family Income 50-60%

0507.00 0521.01* 0523.04* 0528.13* 0536.19* 0540.15*

Median Family Income 60-70%

0506.00 0521.02* 0523.03* 0527.05* 0528.02* 0528.07* 0528.16* 0531.15* 0535.17* 0537.30* 0540.04*
0541.06 0541.08* 0541.16* 0542.23* 0542.24 0544.04*

Median Family Income 70-80%

0540.06* 0540.23* 0541.12* 0541.18* 0543.05*
0519.00* 0524.10* 0524.11* 0527.06* 0527.07* 0528.09 0528.10* 0530.11 0535.19 0537.23* 0537.28*

Median Family Income 80-90%

0524.07 0527.01* 0528.14* 0529.02* 0531.05* 0531.06* 0531.13* 0531.14* 0535.13* 0535.16* 0535.20*
0544.02 0544.03* 0545.01*
0535.24* 0536.09 0537.17* 0537.26* 0540.01* 0540.07 0540.22* 0541.11* 0541.17* 0541.19* 0542.04*

Median Family Income 90-100%

0541.13* 0541.14* 0541.15* 0542.06 0542.15
0525.09 0528.01* 0529.06* 0530.09* 0531.12 0532.04 0534.31* 0534.32* 0534.36* 0537.16 0540.17

Median Family Income 100-110%

0524.01 0524.04* 0525.05* 0529.05* 0535.07* 0535.12 0535.18* 0536.12* 0537.15* 0541.21* 0542.12*
0542.16* 0542.18*

Median Family Income 110-120%

0543.04*
0534.23* 0534.29* 0535.25 0536.18* 0537.25* 0537.29* 0540.12 0540.20* 0541.09* 0542.20* 0542.21
0505.00 0528.12* 0529.01* 0529.03* 0530.03* 0531.09 0531.11 0532.02* 0532.06* 0534.17* 0534.21*

Median Family Income >= 120%

0523.06* 0525.04* 0525.06* 0525.07* 0525.08* 0526.01* 0526.02* 0526.03 0530.04* 0530.05* 0530.06*
0530.07* 0530.10* 0531.10* 0532.03* 0532.05* 0532.08 0532.09* 0532.10* 0532.11* 0534.05* 0534.08*
0501.00 0503.00* 0504.00 0510.00* 0512.00* 0514.00* 0515.01* 0515.02* 0516.00* 0517.00* 0518.00*
0534.33* 0534.34* 0534.35* 0535.05* 0535.06 0535.09* 0535.21 0535.22* 0535.23* 0536.03* 0536.04*
0537.18* 0537.19* 0537.20* 0537.21* 0537.22 0537.24* 0537.27* 0538.03* 0538.04* 0538.05* 0538.06*
0542.14* 0542.17* 0542.19* 0542.22*
0536.08* 0536.11* 0536.13* 0536.14* 0536.15* 0536.16* 0536.17* 0536.20* 0537.11* 0537.12* 0537.14*
0534.09* 0534.10* 0534.11* 0534.15* 0534.19 0534.22* 0534.24* 0534.25* 0534.27* 0534.28* 0534.30*
0538.07* 0538.08* 0539.01* 0539.02* 0540.11* 0540.16 0540.19* 0540.21* 0541.20* 0542.03* 0542.13*

Median Family Income Not Known

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

OUTSIDE ASSESSMENT AREA

SAN LUIS OBISPO COUNTY (079), CA

MSA: 42020

Upper Income

0123.06

NEW CASTLE COUNTY (003), DE

MSA: 48864

Median Family Income Not Known

0028.00

CHATHAM COUNTY (051), GA

MSA: 42340

Low Income

0011.00

COBB COUNTY (067), GA

MSA: 31924

Median Family Income >= 120%

0301.08 0303.35 0303.52 0303.54 0306.02

DEKALB COUNTY (089), GA

MSA: 12054

Median Family Income 80-90%

0212.24

Median Family Income 110-120%

0225.01

Median Family Income >= 120%

0212.19 0212.30 0214.12 0215.05

DOUGLAS COUNTY (097), GA

MSA: 12054

Middle Income

0803.04

FORSYTH COUNTY (117), GA

MSA: 12054

Moderate Income

1301.05

Middle Income

1304.09

GREENE COUNTY (133), GA

MSA: NA

Upper Income

9503.01

GWINNETT COUNTY (135), GA

MSA: 12054

Median Family Income 60-70%

0503.06

Median Family Income 80-90%

0503.24 0503.35

Median Family Income 90-100%

0501.18

HALL COUNTY (139), GA

MSA: 23580

Middle Income

0014.06

HENRY COUNTY (151), GA

MSA: 12054

Middle Income

0704.11

LAURENS COUNTY (175), GA

MSA: NA

Moderate Income

9505.00

PAULDING COUNTY (223), GA

MSA: 31924

Middle Income

1201.07

WALTON COUNTY (297), GA

MSA: 12054

Middle Income

1108.01

ALAMANCE COUNTY (001), NC

MSA: 15500

Moderate Income

0211.01

Upper Income

0212.05

BRUNSWICK COUNTY (019), NC

MSA: 48900

Upper Income

0205.12

BURKE COUNTY (023), NC

MSA: 25860

Upper Income

0202.03

CABARRUS COUNTY (025), NC

MSA: 16740

Upper Income

0415.05

CASWELL COUNTY (033), NC

MSA: NA

Upper Income

9306.00

DAVIDSON COUNTY (057), NC

MSA: 49180

Low Income

0615.01
Middle Income

0619.03
DAVIE COUNTY (059), NC

MSA: 49180

Middle Income

0802.00
DURHAM COUNTY (063), NC

MSA: 20500

Low Income

0015.04
Moderate Income

0020.15 0020.26
Middle Income

0017.05 0020.31
Upper Income

0017.13 0020.38
FORSYTH COUNTY (067), NC

MSA: 49180

Low Income

0008.02 0034.04
Moderate Income

0027.04 0034.03 0038.04
Middle Income

0026.01 0038.05
Upper Income

0001.00 0011.00
HARNETT COUNTY (085), NC

MSA: NA

Middle Income

0709.02 0709.04

HENDERSON COUNTY (089), NC

MSA: 11700

Middle Income

9308.00

IREDELL COUNTY (097), NC

MSA: 16740

Moderate Income

0608.02 0616.03

JOHNSTON COUNTY (101), NC

MSA: 39580

Moderate Income

0409.04 0409.05

LEE COUNTY (105), NC

MSA: NA

Middle Income

0301.01 0304.01

LINCOLN COUNTY (109), NC

MSA: 16740

Middle Income

0711.01

MOORE COUNTY (125), NC

MSA: 38240

Middle Income

9509.00

NASH COUNTY (127), NC

MSA: 40580

Middle Income

0102.00

NEW HANOVER COUNTY (129), NC

MSA: 48900

Moderate Income

0119.05

ORANGE COUNTY (135), NC

MSA: 20500

Middle Income

0121.01

RANDOLPH COUNTY (151), NC

MSA: 24660

Moderate Income

0302.01

Middle Income

0305.03 0312.00

ROCKINGHAM COUNTY (157), NC

MSA: 24660

Moderate Income

0412.00

ROWAN COUNTY (159), NC

MSA: 16740

Moderate Income

0514.00

STOKES COUNTY (169), NC

MSA: 49180

Moderate Income

0702.00 0705.06

Middle Income

0706.00

SURRY COUNTY (171), NC

MSA: NA

Moderate Income

9305.02

Middle Income

9306.00

Upper Income

9312.00

TRANSYLVANIA COUNTY (175), NC

MSA: NA

Upper Income

9602.02

UNION COUNTY (179), NC

MSA: 16740

Low Income

0204.06

Moderate Income

0206.01

Middle Income

0203.18

Upper Income

0210.07

WILSON COUNTY (195), NC

MSA: NA

Middle Income

0009.00 0017.00

AIKEN COUNTY (003), SC

2025 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract
*** denotes no loans made in specified tracts**
Institution: SOUTHERN FIRST BANK

Respondent ID: 0000035295
Agency: FDIC - 3

MSA: 12260

Moderate Income

0203.03

Middle Income

0215.00

ANDERSON COUNTY (007), SC

MSA: 24860

Low Income

0123.00

Moderate Income

0114.02

Middle Income

0002.00 0010.00 0011.00 0101.05 0102.00

Upper Income

0101.07

BEAUFORT COUNTY (013), SC

MSA: 25940

Moderate Income

0008.00

Middle Income

0007.00 0009.02

CLARENDON COUNTY (027), SC

MSA: NA

Moderate Income

9607.02

COLLETON COUNTY (029), SC

MSA: NA

Moderate Income

9707.01

Middle Income

9706.01

FAIRFIELD COUNTY (039), SC

MSA: 17900

Low Income

9604.01

HORRY COUNTY (051), SC

MSA: 34820

Middle Income

0514.05

KERSHAW COUNTY (055), SC

MSA: 17900

Upper Income

9709.05

LANCASTER COUNTY (057), SC

MSA: 16740

Middle Income

0111.00

LAURENS COUNTY (059), SC

MSA: 24860

Moderate Income

9201.06

NEWBERRY COUNTY (071), SC

MSA: NA

Upper Income

9506.04

ORANGEBURG COUNTY (075), SC

MSA: NA

Moderate Income

0102.00

PICKENS COUNTY (077), SC

MSA: 24860

Middle Income

0108.02 0108.04 0109.03

Upper Income

0109.05 0112.07

SPARTANBURG COUNTY (083), SC

MSA: 43900

Moderate Income

0206.03 0231.04

Middle Income

0206.02 0220.07 0224.07 0226.00 0231.01 0232.01

Upper Income

0212.00 0213.02 0224.05 0234.05

SUMTER COUNTY (085), SC

MSA: 44940

Moderate Income

0009.01

Middle Income

0004.02

YORK COUNTY (091), SC

MSA: 16740

Moderate Income

0602.00 0609.01

Middle Income

0607.00

DAVIDSON COUNTY (037), TN

MSA: 34980

Median Family Income 60-70%

0181.01

Median Family Income 70-80%

0157.00

KNOX COUNTY (093), TN

MSA: 28940

Upper Income

0058.08

DALLAS COUNTY (113), TX

MSA: 19124

Median Family Income >= 120%

0140.02

TRAVIS COUNTY (453), TX

MSA: 12420

Median Family Income >= 120%

0457.00

2025 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000035295

Institution: SOUTHERN FIRST BANK

Agency: FDIC - 3

Record Identifier: [11]	Total Composite Records on File	Total Composite Records Without Errors	Total Validity[10] Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	414	414	0	0.00%
Small Farm Loans	3	3	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	8	8	0	0.00%
Total	427	427	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.

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: SOUTHERN FIRST BANK

Respondent ID: 0000035295

Agency: FDIC - 3

State: CONNECTICUT (09)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NORTHWEST HILLS PLANNING REGION (160), CT										
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	150	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	150	0	0	0	0	0	0
STATE TOTAL	0	0	1	150	0	0	0	0	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: SOUTHERN FIRST BANK

Respondent ID: 0000035295

Agency: FDIC - 3

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COLLIER COUNTY (021), FL										
MSA 34940										
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	34	0	0	0	0	1	34	0	0
Income Not Known	0	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	34	0	0	0	0	1	34	0	0
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	200	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	34	1	200	0	0	1	34	0	0
STATE TOTAL	1	34	1	200	0	0	1	34	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: SOUTHERN FIRST BANK

Respondent ID: 0000035295

Agency: FDIC - 3

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CARROLL COUNTY (045), GA										
MSA 12054										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	75	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	0	0	0	0	0	0	0	0
CHEROKEE COUNTY (057), GA										
MSA 31924										
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	40	0	0	0	0	0	0	0	0
Upper Income	0	0	1	150	0	0	1	150	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	40	1	150	0	0	1	150	0	0
CLAYTON COUNTY (063), GA										
MSA 12054										
Outside Assessment Area										
Low Income	1	50	0	0	2	1,000	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	2	1,000	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: SOUTHERN FIRST BANK

Respondent ID: 0000035295
Agency: FDIC - 3
State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COBB COUNTY (067), GA										
MSA 31924										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	75	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	1	500	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	350	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	143	4	785	5	2,610	5	2,068	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	3	218	4	785	7	3,460	5	2,068	0	0

Loans by County

Small Business Loans - Originations

Institution: SOUTHERN FIRST BANK

Respondent ID: 0000035295

Agency: FDIC - 3

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DEKALB COUNTY (089), GA										
MSA 12054										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	1	142	1	300	1	142	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	135	1	247	1	500	2	135	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	135	2	389	2	800	3	277	0	0
FORSYTH COUNTY (117), GA										
MSA 12054										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	30	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	676	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	30	0	0	2	676	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: SOUTHERN FIRST BANK

Respondent ID: 0000035295
Agency: FDIC - 3
State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FULTON COUNTY (121), GA										
MSA 12054										
Inside AA 0002										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	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	3	700	1	478	0	0	0	0
Median Family Income 80-90%	1	70	0	0	0	0	1	70	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%	11	764	7	1,159	8	4,177	7	667	0	0
Median Family Income Not Known	0	0	0	0	3	1,750	2	1,000	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	12	834	10	1,859	12	6,405	10	1,737	0	0
GREENE COUNTY (133), GA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	388	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	388	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: SOUTHERN FIRST BANK

Respondent ID: 0000035295
Agency: FDIC - 3
State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GWINNETT COUNTY (135), GA										
MSA 12054										
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	1	109	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	1	124	0	0	0	0	0	0
Median Family Income >= 120%	2	172	0	0	0	0	1	100	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	172	2	233	0	0	1	100	0	0
PAULDING COUNTY (223), GA										
MSA 31924										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	75	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	12	834	10	1,859	12	6,405	10	1,737	0	0
TOTAL OUTSIDE AA IN STATE	12	795	9	1,557	14	6,324	10	2,595	0	0
STATE TOTAL	24	1,629	19	3,416	26	12,729	20	4,332	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: SOUTHERN FIRST BANK

Respondent ID: 0000035295

Agency: FDIC - 3

State: KENTUCKY (21)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MADISON COUNTY (151), KY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	80	1	200	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	80	1	200	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	80	1	200	0	0	0	0	0	0
STATE TOTAL	1	80	1	200	0	0	0	0	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: SOUTHERN FIRST BANK

Respondent ID: 0000035295

Agency: FDIC - 3

State: MAINE (23)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CUMBERLAND COUNTY (005), ME										
MSA 38860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	100	0	0	0	0	1	100	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	100	0	0	0	0	1	100	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	100	0	0	0	0	1	100	0	0
STATE TOTAL	1	100	0	0	0	0	1	100	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: SOUTHERN FIRST BANK

Respondent ID: 0000035295

Agency: FDIC - 3

State: NEW YORK (36)

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

2024 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: SOUTHERN FIRST BANK

Respondent ID: 0000035295
Agency: FDIC - 3
State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ALAMANCE COUNTY (001), NC										
MSA 15500										
Outside Assessment Area										
Low Income	1	60	0	0	0	0	0	0	0	0
Moderate Income	3	182	0	0	1	620	4	802	0	0
Middle Income	2	114	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	285	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	356	0	0	2	905	4	802	0	0
CABARRUS COUNTY (025), NC										
MSA 16740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	885	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	885	0	0	0	0
CASWELL COUNTY (033), NC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	750	1	750	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	750	1	750	0	0

Loans by County

Small Business Loans - Originations

Institution: SOUTHERN FIRST BANK

Respondent ID: 0000035295

Agency: FDIC - 3

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CRAVEN COUNTY (049), NC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	4	216	2	289	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	216	2	289	0	0	0	0	0	0
DAVIDSON COUNTY (057), NC										
MSA 49180										
Outside Assessment Area										
Low Income	0	0	0	0	1	292	1	292	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	292	1	292	0	0
DURHAM COUNTY (063), NC										
MSA 20500										
Outside Assessment Area										
Low Income	2	62	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	160	0	0	1	160	0	0
Middle Income	1	90	0	0	1	400	0	0	0	0
Upper Income	0	0	0	0	1	500	0	0	0	0
Income Not Known	1	5	0	0	0	0	1	5	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	157	1	160	2	900	2	165	0	0

Loans by County
Small Business Loans - Originations
Institution: SOUTHERN FIRST BANK
Respondent ID: 0000035295
Agency: FDIC - 3
State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FORSYTH COUNTY (067), NC										
MSA 49180										
Outside Assessment Area										
Low Income	2	141	0	0	1	450	0	0	0	0
Moderate Income	0	0	0	0	1	400	0	0	0	0
Middle Income	3	217	5	850	2	1,350	6	1,119	0	0
Upper Income	0	0	2	366	3	1,150	1	166	0	0
Income Not Known	0	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	358	7	1,216	7	3,350	7	1,285	0	0
GASTON COUNTY (071), NC										
MSA 16740										
Outside Assessment Area										
Low Income	0	0	0	0	1	400	1	400	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	630	1	630	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,030	2	1,030	0	0

Loans by County

Small Business Loans - Originations

Institution: SOUTHERN FIRST BANK

Respondent ID: 0000035295

Agency: FDIC - 3

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GUILFORD COUNTY (081), NC										
MSA 24660										
Inside AA 0004										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	1	520	0	0	0	0
Median Family Income 40-50%	2	80	1	250	0	0	2	80	0	0
Median Family Income 50-60%	1	30	0	0	0	0	1	30	0	0
Median Family Income 60-70%	1	100	1	113	2	1,675	2	1,038	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%	2	154	0	0	2	1,250	1	75	0	0
Median Family Income 100-110%	1	77	2	331	3	2,467	1	920	0	0
Median Family Income 110-120%	1	15	0	0	0	0	0	0	0	0
Median Family Income >= 120%	2	150	0	0	2	700	1	300	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	606	4	694	10	6,612	8	2,443	0	0
HENDERSON COUNTY (089), NC										
MSA 11700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	225	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	225	0	0	0	0	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: SOUTHERN FIRST BANK

Respondent ID: 0000035295

Agency: FDIC - 3

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JOHNSTON COUNTY (101), NC										
MSA 39580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	191	1	500	0	0	0	0
Middle Income	0	0	2	300	0	0	2	300	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	3	491	1	500	2	300	0	0
LEE COUNTY (105), NC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	75	0	0	0	0	1	75	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	0	0	0	0	1	75	0	0
LENOIR COUNTY (107), NC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	1,000	1	1,000	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	1	1,000	0	0

Loans by County

Small Business Loans - Originations

Institution: SOUTHERN FIRST BANK

Respondent ID: 0000035295

Agency: FDIC - 3

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MECKLENBURG COUNTY (119), NC										
MSA 16740										
Inside AA 0006										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	1	800	1	800	0	0
Median Family Income 40-50%	0	0	2	350	0	0	1	200	0	0
Median Family Income 50-60%	0	0	0	0	1	498	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	500	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	1	1,000	0	0	0	0
Median Family Income 90-100%	0	0	0	0	2	1,000	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	1	150	1	500	2	650	0	0
Median Family Income >= 120%	1	100	3	507	3	1,314	3	914	0	0
Median Family Income Not Known	1	100	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	6	1,007	10	5,612	7	2,564	0	0
NEW HANOVER COUNTY (129), NC										
MSA 48900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	150	0	0	1	150	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	0	0	1	150	0	0

Loans by County

Small Business Loans - Originations

Institution: SOUTHERN FIRST BANK

Respondent ID: 0000035295

Agency: FDIC - 3

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ONSLOW COUNTY (133), NC										
MSA 27340										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	40	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	40	0	0	0	0	0	0	0	0
RANDOLPH COUNTY (151), NC										
MSA 24660										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	100	1	150	0	0	1	100	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	100	1	150	0	0	1	100	0	0
STOKES COUNTY (169), NC										
MSA 49180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	3	625	1	319	1	250	0	0
Middle Income	2	146	2	255	1	593	2	185	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	146	5	880	2	912	3	435	0	0

Loans by County

Small Business Loans - Originations

Institution: SOUTHERN FIRST BANK

Respondent ID: 0000035295
Agency: FDIC - 3
State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SURRY COUNTY (171), NC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	20	0	0	1	496	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	20	0	0	1	496	0	0	0	0
UNION COUNTY (179), NC										
MSA 16740										
Outside Assessment Area										
Low Income	1	25	0	0	0	0	1	25	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	1	350	1	350	0	0
Income Not Known	0	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	1	200	1	350	3	575	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: SOUTHERN FIRST BANK

Respondent ID: 0000035295

Agency: FDIC - 3

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WAKE COUNTY (183), NC										
MSA 39580										
Inside AA 0007										
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%	13	653	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	1	250	3	1,946	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	2	125	1	250	0	0	1	35	0	0
Median Family Income 70-80%	2	113	1	200	0	0	2	113	0	0
Median Family Income 80-90%	11	644	3	594	2	1,200	1	10	0	0
Median Family Income 90-100%	1	59	2	400	1	1,000	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	50	1	200	1	500	2	250	0	0
Median Family Income >= 120%	0	0	5	971	4	2,754	3	1,346	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	30	1,644	14	2,865	11	7,400	9	1,754	0	0
TOTAL INSIDE AA IN STATE	42	2,450	24	4,566	31	19,624	24	6,761	0	0
TOTAL OUTSIDE AA IN STATE	26	1,493	22	3,761	22	11,370	29	6,959	0	0
STATE TOTAL	68	3,943	46	8,327	53	30,994	53	13,720	0	0

Loans by County

Small Business Loans - Originations

Institution: SOUTHERN FIRST BANK

Respondent ID: 0000035295

Agency: FDIC - 3

State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ANDERSON COUNTY (007), SC										
MSA 24860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	2	400	1	276	1	276	0	0
Upper Income	1	31	1	150	1	275	1	31	0	0
Income Not Known	0	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	3	550	2	551	2	307	0	0
BEAUFORT COUNTY (013), SC										
MSA 25940										
Outside Assessment Area										
Low Income	0	0	1	150	0	0	0	0	0	0
Moderate Income	1	25	0	0	0	0	0	0	0	0
Middle Income	2	150	0	0	0	0	2	150	0	0
Upper Income	0	0	1	219	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	175	2	369	0	0	2	150	0	0
BERKELEY COUNTY (015), SC										
MSA 16700										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	50	1	250	3	1,503	2	1,003	0	0
Middle Income	6	212	1	200	2	674	7	836	0	0
Upper Income	0	0	1	125	0	0	1	125	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	262	3	575	5	2,177	10	1,964	0	0

Loans by County

Small Business Loans - Originations

Institution: SOUTHERN FIRST BANK

Respondent ID: 0000035295
Agency: FDIC - 3
State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CALHOUN COUNTY (017), SC										
MSA 17900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	0	0	1	500	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	1	500	0	0	0	0
CHARLESTON COUNTY (019), SC										
MSA 16700										
Inside AA 0001										
Low Income	5	450	4	823	3	2,150	4	600	0	0
Moderate Income	14	875	4	750	3	2,164	5	1,030	0	0
Middle Income	6	285	4	750	7	3,664	7	2,184	0	0
Upper Income	32	1,941	9	1,526	11	5,814	26	3,771	0	0
Income Not Known	4	113	1	250	4	1,805	1	250	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	61	3,664	22	4,099	28	15,597	43	7,835	0	0
CHEROKEE COUNTY (021), SC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	110	0	0	1	110	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	110	0	0	1	110	0	0

Loans by County

Small Business Loans - Originations

Institution: SOUTHERN FIRST BANK

Respondent ID: 0000035295

Agency: FDIC - 3

State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COLLETON COUNTY (029), SC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	722	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	722	0	0	0	0
DORCHESTER COUNTY (035), SC										
MSA 16700										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	100	1	120	1	500	0	0	0	0
Middle Income	1	42	2	250	1	458	1	125	0	0
Upper Income	2	83	0	0	0	0	2	83	0	0
Income Not Known	0	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	225	3	370	2	958	3	208	0	0
GEORGETOWN COUNTY (043), SC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	750	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	750	0	0	0	0

2024 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: SOUTHERN FIRST BANK

Respondent ID: 0000035295
Agency: FDIC - 3
State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GREENVILLE COUNTY (045), SC										
MSA 24860										
Inside AA 0003										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	1	192	2	1,084	1	192	0	0
Median Family Income 50-60%	5	194	2	400	1	400	3	84	0	0
Median Family Income 60-70%	3	300	1	125	2	960	3	325	0	0
Median Family Income 70-80%	5	315	6	885	4	1,843	4	870	0	0
Median Family Income 80-90%	1	100	2	427	2	2,000	0	0	0	0
Median Family Income 90-100%	2	100	1	142	2	1,109	3	809	0	0
Median Family Income 100-110%	4	215	2	320	5	2,580	4	895	0	0
Median Family Income 110-120%	10	553	2	350	5	3,180	5	725	0	0
Median Family Income >= 120%	57	3,492	33	6,256	35	19,296	49	8,600	0	0
Median Family Income Not Known	3	140	0	0	3	2,400	2	70	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	90	5,409	50	9,097	61	34,852	74	12,570	0	0
KERSHAW COUNTY (055), SC										
MSA 17900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	40	0	0	0	0	1	40	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	40	0	0	0	0	1	40	0	0

Loans by County

Small Business Loans - Originations

Institution: SOUTHERN FIRST BANK

Respondent ID: 0000035295

Agency: FDIC - 3

State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LAURENS COUNTY (059), SC										
MSA 24860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	150	0	0	1	150	0	0
Middle Income	0	0	0	0	1	400	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	1	400	1	150	0	0
LEXINGTON COUNTY (063), SC										
MSA 17900										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	2	1,300	0	0	0	0
Middle Income	0	0	1	250	3	1,226	1	390	0	0
Upper Income	2	111	2	300	3	1,168	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	111	3	550	8	3,694	1	390	0	0
NEWBERRY COUNTY (071), SC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	22	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	22	0	0	0	0	0	0	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: SOUTHERN FIRST BANK

Respondent ID: 0000035295

Agency: FDIC - 3

State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PICKENS COUNTY (077), SC										
MSA 24860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	225	0	0	2	900	3	225	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	225	0	0	2	900	3	225	0	0
RICHLAND COUNTY (079), SC										
MSA 17900										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	101	3	558	2	778	3	433	0	0
Middle Income	2	150	2	400	1	550	2	600	0	0
Upper Income	5	304	5	856	1	700	3	350	0	0
Income Not Known	0	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	555	10	1,814	4	2,028	8	1,383	0	0
SPARTANBURG COUNTY (083), SC										
MSA 43900										
Outside Assessment Area										
Low Income	0	0	0	0	1	350	1	350	0	0
Moderate Income	2	115	0	0	1	350	2	365	0	0
Middle Income	4	180	2	330	1	312	3	125	0	0
Upper Income	2	115	3	560	2	924	2	314	0	0
Income Not Known	0	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	410	5	890	5	1,936	8	1,154	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: SOUTHERN FIRST BANK

Respondent ID: 0000035295

Agency: FDIC - 3

State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SUMTER COUNTY (085), SC										
MSA 44940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	50	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	0	0	0	0
YORK COUNTY (091), SC										
MSA 16740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	284	1	284	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	1	284	2	484	0	0
TOTAL INSIDE AA IN STATE	174	10,226	91	16,505	108	59,306	139	24,350	0	0
TOTAL OUTSIDE AA IN STATE	19	1,053	13	2,269	14	6,043	20	2,620	0	0
STATE TOTAL	193	11,279	104	18,774	122	65,349	159	26,970	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: SOUTHERN FIRST BANK

Respondent ID: 0000035295

Agency: FDIC - 3

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DAVIDSON COUNTY (037), TN										
MSA 34980										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	2	940	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	200	1	1,000	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	3	1,940	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	200	3	1,940	0	0	0	0
STATE TOTAL	0	0	1	200	3	1,940	0	0	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: SOUTHERN FIRST BANK

Respondent ID: 0000035295

Agency: FDIC - 3

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TRAVIS COUNTY (453), TX										
MSA 12420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	2	1,394	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,394	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	2	1,394	0	0	0	0
STATE TOTAL	0	0	0	0	2	1,394	0	0	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	228	13,510	125	22,930	151	85,335	173	32,848	0	0
TOTAL OUTSIDE AA	60	3,555	49	8,587	55	27,071	61	12,308	0	0
TOTAL INSIDE & OUTSIDE	288	17,065	174	31,517	206	112,406	234	45,156	0	0

2024 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: SOUTHERN FIRST BANK

Respondent ID: 0000035295
Agency: FDIC - 3
State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GREENVILLE COUNTY (045), SC										
MSA 24860										
Inside AA 0003										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	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	243	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	243	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	1	243	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	0	0	1	243	0	0	0	0	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	0	0	1	243	0	0	0	0	0	0
TOTAL OUTSIDE AA	0	0	0	0	0	0	0	0	0	0
TOTAL INSIDE & OUTSIDE	0	0	1	243	0	0	0	0	0	0

2024 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: SOUTHERN FIRST BANK

Respondent ID: 0000035295
Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= $1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SC - BERKELEY COUNTY (015) - MSA 16700	15	3,014	10	1,964	0	0
SC - CHARLESTON COUNTY (019) - MSA 16700	111	23,360	43	7,835	0	0
SC - DORCHESTER COUNTY (035) - MSA 16700	9	1,553	3	208	0	0
GA - FULTON COUNTY (121) - MSA 12054	34	9,098	10	1,737	0	0
SC - GREENVILLE COUNTY (045) - MSA 24860	201	49,358	74	12,570	0	0
NC - GUILFORD COUNTY (081) - MSA 24660	24	7,912	8	2,443	0	0
SC - LEXINGTON COUNTY (063) - MSA 17900	13	4,355	1	390	0	0
SC - RICHLAND COUNTY (079) - MSA 17900	24	4,397	8	1,383	0	0
NC - MECKLENBURG COUNTY (119) - MSA 16740	18	6,819	7	2,564	0	0
NC - WAKE COUNTY (183) - MSA 39580	55	11,909	9	1,754	0	0

2024 Institution Disclosure Statement - Table 4
Assessment Area/Non-Assessment Area Activity
Small Farm Loans
Institution: SOUTHERN FIRST BANK

Respondent ID: 0000035295
Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Farms with <= $1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SC - GREENVILLE COUNTY (045) - MSA 24860	1	243	0	0	0	0

2024 Institution Disclosure Statement - Table 5

Community Development/Consortium-Third Party Activity

Respondent ID: 0000035295

Institution: SOUTHERN FIRST BANK

Agency: FDIC - 3

			Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	23	68,897	0	0
Purchased	0	0	0	0
Total	23	68,897	0	0
Consortium/Third Party Loans (optional)				

ASSESSMENT AREA - 0001

BERKELEY COUNTY (015), SC

MSA: 16700

Low Income

0202.01* 0202.02* 0204.01* 0209.01*

Moderate Income

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

Middle Income

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

Upper Income

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

Income Not Known

9801.00*

CHARLESTON COUNTY (019), SC

MSA: 16700

Low Income

0024.02 0031.04 0031.05 0031.15 0034.00* 0040.00* 0043.00 0054.00

Moderate Income

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

Middle Income

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

Upper Income

0001.00* 0002.00 0004.00 0005.00* 0006.00* 0020.05* 0020.06 0020.07 0020.09* 0021.04 0021.05*
0021.06 0026.04* 0026.06* 0028.01* 0028.02* 0030.00 0046.07 0046.09* 0046.10* 0046.13 0046.14

0046.15* 0046.16 0046.17 0046.18* 0046.19 0046.21 0046.22 0047.01 0047.02 0048.00 0049.01*
0049.02* 0051.00* 0056.01* 0056.02* 0057.01* 0057.02* 0058.00* 0059.00
Income Not Known
0007.00 0011.00 0020.04 9901.00*
DORCHESTER COUNTY (035), SC
MSA: 16700
Low Income
0102.00*
Moderate Income
0101.00* 0103.01* 0103.02* 0106.08* 0107.00 0108.13* 0108.15* 0108.18
Middle Income
0104.00* 0105.01* 0105.03* 0105.05 0105.06* 0105.07* 0106.07 0108.07* 0108.08* 0108.09* 0108.14*
0108.17* 0108.20* 0108.21* 0108.23*
Upper Income
0105.08* 0106.03* 0106.04 0106.06* 0108.01 0108.19* 0108.22*

ASSESSMENT AREA - 0002

FULTON COUNTY (121), GA
MSA: 12054
Median Family Income 10-20%
0068.02* 0078.08*
Median Family Income 20-30%
0023.00* 0026.00* 0055.03* 0076.03* 0086.01*
Median Family Income 30-40%
0042.00* 0044.00* 0055.01* 0061.00* 0066.02* 0071.00* 0073.02* 0074.00* 0076.04* 0077.05* 0082.02*
0083.02* 0086.02* 0087.01* 0105.28* 0105.32* 0113.07* 0120.00*
Median Family Income 40-50%
0024.00* 0025.00* 0043.00* 0057.00* 0063.00* 0070.01* 0070.02* 0075.00* 0085.00* 0105.25* 0110.00*
0113.10* 0118.02*
Median Family Income 50-60%

0039.00* 0058.00* 0060.00* 0065.00* 0072.00* 0073.01* 0076.02* 0077.03* 0078.07* 0081.03* 0081.04*
0082.03* 0083.01* 0105.20* 0105.22* 0105.23* 0105.24* 0108.01* 0113.08*

Median Family Income 60-70%

0040.00* 0055.04* 0064.00* 0067.01* 0078.10* 0080.00* 0101.25* 0101.28* 0105.21* 0105.33* 0106.03*
0106.04* 0112.02* 0113.01* 0113.06* 0114.30*

Median Family Income 70-80%

0038.00* 0077.07* 0077.08* 0077.11* 0078.05* 0082.04* 0089.03 0100.06* 0105.17* 0105.18* 0105.29*
0105.30* 0112.03 0112.04* 0114.32* 0114.35* 0116.47

Median Family Income 80-90%

0066.01* 0077.09* 0078.06* 0078.09* 0079.00* 0094.09* 0101.17* 0101.35* 0102.13* 0103.05* 0104.01*
0104.02* 0105.08* 0105.26* 0114.21* 0114.31* 0116.36

Median Family Income 90-100%

0041.00* 0089.07* 0105.39* 0106.01* 0111.00* 0113.09* 0116.43* 0123.00*

Median Family Income 100-110%

0069.00* 0091.06* 0094.05* 0101.26* 0101.34* 0102.14* 0102.21* 0103.07* 0103.09* 0103.10* 0103.11*
0103.15* 0105.36* 0105.37* 0108.02* 0116.44* 0116.46*

Median Family Income 110-120%

0102.16* 0102.19* 0103.08*

Median Family Income >= 120%

0001.00 0002.01* 0002.02* 0004.00 0005.01* 0005.02* 0006.01* 0006.02* 0007.00* 0010.01* 0011.01*
0011.02* 0012.03* 0012.04* 0012.06* 0013.02* 0014.00* 0015.02* 0016.00* 0017.02* 0018.02* 0019.02
0021.00* 0029.00* 0030.00* 0031.00* 0032.00* 0035.00* 0036.00* 0049.00* 0050.00* 0052.00* 0053.00*
0088.01* 0088.02* 0089.05 0089.06 0089.09* 0090.01* 0090.02* 0091.03* 0091.04* 0091.05 0092.02*
0092.03* 0093.01 0093.02* 0094.07* 0094.08* 0094.11* 0095.01* 0096.01* 0096.04* 0096.06* 0096.07*
0097.00 0098.02* 0098.03* 0098.04 0099.00* 0100.03 0100.04* 0100.05 0100.07* 0101.06* 0101.07*
0101.08* 0101.15* 0101.20* 0101.21 0101.27* 0101.29 0101.30* 0101.31* 0101.32 0101.33 0101.36*
0101.37 0102.04* 0102.11* 0102.12* 0102.15* 0102.17* 0102.18* 0102.20* 0102.22* 0102.23* 0103.06*
0103.12* 0103.13* 0105.35* 0105.38* 0105.40* 0114.16* 0114.17* 0114.19* 0114.22* 0114.23* 0114.24*
0114.26* 0114.28 0114.29* 0114.33* 0114.34* 0114.36* 0114.37* 0114.38* 0114.39* 0114.40* 0114.41*
0114.42* 0114.43* 0114.44 0114.45* 0114.46* 0115.05 0115.07* 0115.08* 0115.09* 0115.10* 0115.11*

0115.12* 0115.13* 0115.14* 0115.15* 0116.12* 0116.18* 0116.24* 0116.27* 0116.28* 0116.29* 0116.30*
0116.31* 0116.32* 0116.33* 0116.34* 0116.35* 0116.37* 0116.38* 0116.39* 0116.40* 0116.41* 0116.42*
0116.45* 0116.48* 0116.49* 0116.50* 0116.51* 0116.52* 0116.53* 0116.54* 0116.55* 0116.56* 0116.57*
0116.58* 0116.59* 0116.60* 0116.61*

Median Family Income Not Known

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

ASSESSMENT AREA - 0003

GREENVILLE COUNTY (045), SC

MSA: 24860

Median Family Income 30-40%

0015.02*

Median Family Income 40-50%

0020.01* 0020.03* 0021.06* 0022.02* 0023.03 0034.01

Median Family Income 50-60%

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

Median Family Income 60-70%

0012.05 0021.04* 0022.03* 0023.01* 0025.05 0043.00

Median Family Income 70-80%

0017.00 0018.03* 0018.09* 0018.10 0025.04* 0031.04* 0033.01* 0033.03 0035.00* 0038.04* 0039.05
0041.01* 0044.00

Median Family Income 80-90%

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

Median Family Income 90-100%

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

Median Family Income 100-110%

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

0039.06 0040.03*
Median Family Income 110-120%

0013.02 0016.00 0025.03 0025.06* 0026.04 0028.18 0028.20 0030.13
Median Family Income >= 120%

0001.00 0002.00 0004.00 0005.00 0010.00 0011.01 0011.02 0014.00 0015.01 0018.04 0018.05
0018.07 0019.00 0021.03 0023.04* 0024.04* 0024.05* 0026.06* 0026.09 0026.12 0026.13* 0027.01*
0028.04* 0028.05 0028.11 0028.12 0028.13* 0028.14 0028.15 0028.17* 0028.19 0028.21 0028.22
0029.05 0030.08* 0030.09* 0030.10 0030.11 0030.14 0030.16* 0030.17 0031.03* 0040.04* 0042.00
Median Family Income Not Known

0007.00

ASSESSMENT AREA - 0004

GUILFORD COUNTY (081), NC

MSA: 24660

Median Family Income 30-40%

0114.00* 0115.00* 0126.08 0126.21* 0127.06* 0139.00*
Median Family Income 40-50%

0110.00* 0113.00* 0126.11* 0126.18 0127.07* 0128.04 0138.00* 0140.00* 0143.00* 0145.01*
Median Family Income 50-60%

0111.01 0126.20* 0127.05* 0136.01* 0142.00* 0145.02* 0164.05*
Median Family Income 60-70%

0101.00* 0102.00 0103.00* 0111.02* 0116.01* 0116.02* 0119.05* 0136.02 0144.11* 0161.02
Median Family Income 70-80%

0126.04* 0126.17* 0127.04* 0128.05* 0144.08* 0144.10* 0145.03* 0154.02*
Median Family Income 80-90%

0119.04* 0126.10* 0126.12* 0126.19* 0144.12* 0155.00* 0157.05* 0167.02*
Median Family Income 90-100%

0125.04* 0125.08* 0128.03* 0144.09* 0151.00* 0152.01 0153.02 0160.11 0166.00*
Median Family Income 100-110%

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

0169.00 0170.00 0171.02*

Median Family Income 110-120%

0152.02* 0161.01* 0164.06 0165.03* 0172.00*

Median Family Income >= 120%

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

Median Family Income Not Known

0112.01* 0112.02* 9801.00*

ASSESSMENT AREA - 0005

LEXINGTON COUNTY (063), SC

MSA: 17900

Moderate Income

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

Middle Income

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

Upper Income

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

Income Not Known

9801.00*

RICHLAND COUNTY (079), SC

MSA: 17900

Low Income

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

Moderate Income

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

Middle Income

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

Upper Income

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

Income Not Known

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

ASSESSMENT AREA - 0006

MECKLENBURG COUNTY (119), NC

MSA: 16740

Median Family Income 20-30%

0023.00* 0039.03*

Median Family Income 30-40%

0016.07* 0017.01* 0037.02 0053.08* 0054.06*

Median Family Income 40-50%

0008.00* 0015.07* 0031.09* 0038.02* 0039.02* 0045.00 0047.00* 0048.00* 0051.00* 0053.01* 0053.06
0053.07*

Median Family Income 50-60%

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

0019.18* 0019.22* 0019.25* 0019.27* 0031.08* 0038.07* 0038.11* 0041.01* 0042.00* 0043.02* 0043.04*
0043.06* 0044.00* 0046.00* 0049.00* 0050.00* 0052.00* 0054.05* 0056.09* 0059.16 0060.12* 0061.12*
0062.24*

Median Family Income 60-70%

0015.09* 0015.10* 0018.02 0019.17* 0019.19* 0019.20* 0019.21* 0019.23* 0019.24* 0032.01* 0038.08*
0040.00* 0053.05* 0055.10* 0056.16* 0056.26* 0057.19* 0058.29*

Median Family Income 70-80%

0015.08* 0019.11* 0019.16* 0019.26* 0020.07* 0021.00* 0036.00* 0043.03* 0054.04* 0055.12* 0056.10*
0056.19* 0056.21* 0057.10* 0057.23* 0058.24* 0058.26* 0058.27* 0058.66* 0058.68* 0060.05* 0060.11*
0060.15* 0060.16* 0061.09*

Median Family Income 80-90%

0007.00* 0038.09* 0041.02* 0054.03* 0055.11* 0055.29* 0055.32* 0056.17* 0056.27* 0058.67* 0059.15
0059.19* 0060.09* 0061.08* 0061.10*

Median Family Income 90-100%

0014.00* 0031.02* 0038.05* 0038.10 0043.07* 0055.25* 0055.27* 0055.34* 0055.35* 0056.04* 0056.11*
0056.24* 0057.16* 0059.20* 0059.27* 0059.28* 0059.30* 0059.31* 0059.32 0060.13* 0064.11*

Median Family Income 100-110%

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

Median Family Income 110-120%

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

Median Family Income >= 120%

0001.02* 0001.03* 0001.04* 0003.02* 0004.01* 0004.02* 0005.01* 0005.03* 0009.00* 0010.00* 0011.00*
0012.00* 0020.04* 0020.05* 0020.06* 0020.08* 0022.01* 0022.02* 0024.00* 0025.00* 0026.00 0027.01*
0027.02* 0028.00 0029.03* 0029.05* 0029.07* 0029.08* 0029.09 0029.10* 0030.06* 0030.08 0030.12
0030.13* 0030.15* 0030.16* 0030.17* 0030.18* 0030.19* 0030.20* 0030.21 0030.22* 0031.05* 0031.10*
0032.03* 0032.04* 0033.01* 0033.02* 0034.01* 0034.02 0035.00* 0037.01* 0055.08* 0055.16* 0055.17*
0055.20* 0055.30* 0056.13* 0056.18* 0056.25* 0057.09* 0057.12* 0057.13* 0057.14* 0057.18* 0057.20*
0057.21* 0058.11* 0058.15* 0058.16* 0058.17* 0058.28* 0058.32* 0058.33* 0058.34* 0058.35* 0058.39*

0058.40* 0058.43* 0058.45* 0058.46* 0058.47* 0058.48* 0058.49* 0058.50* 0058.51* 0058.52* 0058.54*
0058.55* 0058.56* 0058.57* 0058.58* 0058.59* 0058.60* 0058.62* 0058.63* 0058.64* 0058.65* 0059.08*
0059.21* 0059.22* 0059.25* 0059.26* 0060.14* 0061.03* 0061.13* 0062.08* 0062.09* 0062.10* 0062.11*
0062.12* 0062.14* 0062.16* 0062.17* 0062.18* 0062.19* 0062.20* 0062.21* 0062.22* 0062.23* 0063.05*
0063.06* 0063.07* 0063.08* 0063.11* 0064.03* 0064.04* 0064.07* 0064.08* 0064.09*

Median Family Income Not Known

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

ASSESSMENT AREA - 0007

WAKE COUNTY (183), NC

MSA: 39580

Median Family Income 20-30%

0509.00* 0511.01*

Median Family Income 30-40%

0508.00 0520.01* 0524.09* 0527.04*

Median Family Income 40-50%

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

Median Family Income 50-60%

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

Median Family Income 60-70%

0506.00* 0521.02* 0523.03* 0527.05* 0528.02* 0528.07 0528.16* 0531.15* 0535.17* 0537.30* 0540.04
0541.06 0541.08* 0541.16* 0542.23* 0542.24* 0544.04*

Median Family Income 70-80%

0519.00* 0524.10* 0524.11* 0527.06* 0527.07* 0528.09* 0528.10* 0530.11* 0535.19 0537.23* 0537.28*
0540.06* 0540.23* 0541.12* 0541.18* 0543.05*

Median Family Income 80-90%

0524.07 0527.01 0528.14* 0529.02* 0531.05* 0531.06* 0531.13* 0531.14* 0535.13* 0535.16* 0535.20*
0535.24* 0536.09 0537.17* 0537.26* 0540.01* 0540.07 0540.22* 0541.11* 0541.17* 0541.19* 0542.04*
0544.02* 0544.03* 0545.01*

Median Family Income 90-100%

0525.09 0528.01* 0529.06* 0530.09* 0531.12* 0532.04* 0534.31* 0534.32* 0534.36 0537.16* 0540.17
0541.13* 0541.14* 0541.15* 0542.06* 0542.15*

Median Family Income 100-110%

0524.01* 0524.04* 0525.05* 0529.05* 0535.07* 0535.12* 0535.18* 0536.12* 0537.15* 0541.21* 0542.12*
0542.16* 0542.18*

Median Family Income 110-120%

0505.00* 0528.12* 0529.01* 0529.03* 0530.03* 0531.09 0531.11 0532.02* 0532.06* 0534.17* 0534.21*
0534.23* 0534.29* 0535.25* 0536.18* 0537.25* 0537.29* 0540.12* 0540.20* 0541.09* 0542.20 0542.21*
0543.04*

Median Family Income >= 120%

0501.00* 0503.00* 0504.00* 0510.00* 0512.00* 0514.00* 0515.01* 0515.02* 0516.00* 0517.00* 0518.00*
0523.06* 0525.04* 0525.06* 0525.07* 0525.08* 0526.01* 0526.02* 0526.03 0530.04* 0530.05* 0530.06*
0530.07* 0530.10* 0531.10* 0532.03* 0532.05* 0532.08* 0532.09* 0532.10* 0532.11 0534.05* 0534.08*
0534.09* 0534.10* 0534.11* 0534.15* 0534.19 0534.22* 0534.24* 0534.25* 0534.27* 0534.28* 0534.30*
0534.33* 0534.34* 0534.35* 0535.05* 0535.06 0535.09* 0535.21* 0535.22* 0535.23* 0536.03 0536.04*
0536.08* 0536.11* 0536.13* 0536.14* 0536.15* 0536.16* 0536.17* 0536.20* 0537.11* 0537.12* 0537.14*
0537.18 0537.19* 0537.20* 0537.21* 0537.22* 0537.24* 0537.27* 0538.03* 0538.04* 0538.05* 0538.06*
0538.07* 0538.08* 0539.01* 0539.02* 0540.11* 0540.16* 0540.19* 0540.21* 0541.20* 0542.03* 0542.13*
0542.14* 0542.17* 0542.19* 0542.22*

Median Family Income Not Known

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

OUTSIDE ASSESSMENT AREA

NORTHWEST HILLS PLANNING REGION (160), CT

MSA: NA

Upper Income

2611.00

COLLIER COUNTY (021), FL

MSA: 34940

Upper Income

0003.01

ORANGE COUNTY (095), FL

MSA: 36740

Median Family Income >= 120%

0188.00

CARROLL COUNTY (045), GA

MSA: 12054

Moderate Income

9107.05

CHEROKEE COUNTY (057), GA

MSA: 31924

Middle Income

0908.09

Upper Income

0907.09

CLAYTON COUNTY (063), GA

MSA: 12054

Low Income

0402.02

COBB COUNTY (067), GA

MSA: 31924

Median Family Income 50-60%

0303.55

Median Family Income 80-90%

0311.16

Median Family Income 90-100%

0312.14

Median Family Income >= 120%

0303.19 0303.31 0303.54 0306.02 0312.07 0312.18

DEKALB COUNTY (089), GA

MSA: 12054

Median Family Income 80-90%

0212.24 0217.12

Median Family Income >= 120%

0211.01 0211.04 0215.05 0226.01

FORSYTH COUNTY (117), GA

MSA: 12054

Moderate Income

1301.05

Upper Income

1306.01

GREENE COUNTY (133), GA

MSA: NA

Upper Income

9503.01

GWINNETT COUNTY (135), GA

MSA: 12054

Median Family Income 90-100%

0501.18

Median Family Income 110-120%

0506.28

Median Family Income >= 120%

0501.16 0503.21

PAULDING COUNTY (223), GA

MSA: 31924

Middle Income

1201.07

MADISON COUNTY (151), KY

MSA: NA

Moderate Income

0102.02

CUMBERLAND COUNTY (005), ME

MSA: 38860

Moderate Income

0031.00

SUFFOLK COUNTY (103), NY

MSA: 35004

Median Family Income 100-110%

1246.02

ALAMANCE COUNTY (001), NC

MSA: 15500

Low Income

0210.00

Moderate Income

0211.01

Middle Income

0207.01

Upper Income

0216.00

CABARRUS COUNTY (025), NC

MSA: 16740

Middle Income

0426.04

CASWELL COUNTY (033), NC

MSA: NA

Upper Income

9306.00

CRAVEN COUNTY (049), NC

MSA: NA

Upper Income

9610.03

DAVIDSON COUNTY (057), NC

MSA: 49180

Low Income

0615.01

DURHAM COUNTY (063), NC

MSA: 20500

Low Income

0011.00

Moderate Income

0018.06

Middle Income

0017.05

Upper Income

0020.38

Income Not Known

9801.00

FORSYTH COUNTY (067), NC

MSA: 49180

Low Income

0008.02 0034.04

Moderate Income

0034.03

Middle Income

0009.00 0028.01 0038.05 0040.12
Upper Income

0001.00 0011.00
GASTON COUNTY (071), NC
MSA: 16740
Low Income

0321.00
Middle Income

0307.00
HENDERSON COUNTY (089), NC
MSA: 11700
Middle Income

9311.00
JOHNSTON COUNTY (101), NC
MSA: 39580
Moderate Income

0409.04
Middle Income

0411.12
LEE COUNTY (105), NC
MSA: NA
Middle Income

0301.01
LENOIR COUNTY (107), NC
MSA: NA
Upper Income

0108.00
NEW HANOVER COUNTY (129), NC

MSA: 48900
Upper Income
0119.04
ONSLOW COUNTY (133), NC
MSA: 27340
Upper Income
0004.05
RANDOLPH COUNTY (151), NC
MSA: 24660
Moderate Income
0301.00 0302.01
STOKES COUNTY (169), NC
MSA: 49180
Moderate Income
0702.00 0705.06
Middle Income
0705.03 0706.00
SURRY COUNTY (171), NC
MSA: NA
Upper Income
9312.00
UNION COUNTY (179), NC
MSA: 16740
Low Income
0204.06
Middle Income
0203.18
Upper Income
0210.07

ANDERSON COUNTY (007), SC

MSA: 24860

Middle Income

0010.00 0011.00 0102.00

Upper Income

0101.07 0106.01 0106.02

BEAUFORT COUNTY (013), SC

MSA: 25940

Low Income

0108.00

Moderate Income

0008.00

Middle Income

0009.02

Upper Income

0012.00

CALHOUN COUNTY (017), SC

MSA: 17900

Middle Income

9501.00

CHEROKEE COUNTY (021), SC

MSA: NA

Upper Income

9701.02

COLLETON COUNTY (029), SC

MSA: NA

Middle Income

9706.01

GEORGETOWN COUNTY (043), SC

MSA: NA
Upper Income
9203.02
KERSHAW COUNTY (055), SC
MSA: 17900
Upper Income
9709.05
LAURENS COUNTY (059), SC
MSA: 24860
Moderate Income
9201.06
Middle Income
9203.01
NEWBERRY COUNTY (071), SC
MSA: NA
Upper Income
9506.04
PICKENS COUNTY (077), SC
MSA: 24860
Middle Income
0106.04 0108.04 0109.03 0110.05
SPARTANBURG COUNTY (083), SC
MSA: 43900
Low Income
0208.00
Moderate Income
0213.01 0231.04
Middle Income

0211.00 0214.02 0220.07 0224.07 0231.01
Upper Income
0212.00 0213.03 0224.05 0234.01 0234.05 0234.06
SUMTER COUNTY (085), SC
MSA: 44940
Moderate Income
0009.01
YORK COUNTY (091), SC
MSA: 16740
Moderate Income
0609.08
Middle Income
0607.00
DAVIDSON COUNTY (037), TN
MSA: 34980
Median Family Income 70-80%
0157.00
Median Family Income >= 120%
0178.00 0187.00
TRAVIS COUNTY (453), TX
MSA: 12420
Median Family Income >= 120%
0457.00

2024 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000035295

Institution: SOUTHERN FIRST BANK

Agency: FDIC - 3

Record Identifier: [11]	Total Composite Records on File	Total Composite Records Without Errors	Total Validity[10] Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	358	358	0	0.00%
Small Farm Loans	1	1	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	8	8	0	0.00%
Total	369	369	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.

CRA PERFORMANCE EVALUATION

PUBLIC DISCLOSURE

April 15, 2024

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Southern First Bank
Certificate Number: 35295

6 Verdae Blvd
Greenville, South Carolina 29607

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

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

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

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INSTITUTION RATING

INSTITUTION'S CRA RATING: This institution is rated **Satisfactory.**

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

PERFORMANCE LEVELS	PERFORMANCE TESTS		
	Lending Test*	**Investment Test**	**Service Test**
Outstanding			
High Satisfactory		X	X
Low Satisfactory	X		
Needs to Improve			
Substantial Noncompliance			
** The Lending Test is weighted more heavily than the Investment and Service Tests when arriving at an overall rating.*			

The Lending Test is rated Low Satisfactory.

- Lending levels reflect good responsiveness to assessment area credit needs.
- An adequate percentage of loans is made in the institution's assessment areas.
- The geographic distribution of loans reflects adequate penetration throughout the assessment areas.
- The distribution of borrowers reflects, given the product lines offered by the institution, poor penetration amount retail customers of different income levels and business customers of different sizes.
- The institution has made a relatively high level of community development loans.
- The institution uses innovative and/or flexible lending practices in order to serve assessment area credit needs.

The Investment Test is rated High Satisfactory.

- The institution has a significant level of qualified community development investments and donations, occasionally in a leadership position, particularly those that are not routinely provided by private investors.
- The institution exhibits good responsiveness to credit and community development needs.
- The institution rarely uses complex investments to support community development initiatives.

The Service Test is rated <u>High Satisfactory.</u>

- Delivery systems are reasonably accessible to essentially all portions of the assessment areas.
- The institution did not open or close branches during the review period.
- Services and business hours do not vary in a way that inconveniences certain portions of the assessment areas, particularly in low- and moderate-income geographies and/or individuals.
- The institution is a leader in providing community development services.

DESCRIPTION OF INSTITUTION

Background

Southern First Bank is a $4.1 billion state-chartered community bank headquartered in Greenville, Greenville County, South Carolina (SC). The institution is wholly owned by Southern First Bancshares, Incorporated, a one-bank holding company also located in Greenville, SC. The institution received a "Needs to Improve" rating at the previous FDIC Community Reinvestment Act (CRA) evaluation, dated March 29, 2021, based on Interagency Large Institution Examination Procedures.

Operations

Southern First Bank operates 12 full-service branches in SC, Georgia (GA) and North Carolina (NC). Refer to the Description of Assessment Areas for a summary of the bank's branches in each assessment area. Since the previous evaluation, the institution did not open or close any branches. However, the bank did open one loan production office in Greenville, SC. Further, Southern First Bank relocated its main office on May 11, 2022, to a location that was a nominal distance from its prior main office, on the same street and within the same census tract. The relocation resulted in enhanced conveniences to customers. The institution has not engaged in any mergers or acquisitions.

Southern First Bank's primary business focus is residential and commercial lending. The institution offers a wide variety of credit products, including commercial and consumer real estate, agriculture/farm, and consumer installment loans. The institution provides a variety of deposit services including checking, savings, money market, certificates of deposit, and trust accounts. Alternative banking services include internet and mobile banking, electronic bill pay, automated teller machines (ATMs), and interactive teller machine (ITMs). Southern First Bank also offers no-cost personal and senior checking account, which require a low balance to open but have no minimum balance requirements or service charges.

Ability and Capacity

As of December 31, 2023, Consolidated Reports of Condition and Income, Southern First Bank had total assets of $4.1 billion, total deposits of $3.4 billion, and total loans of $3.6 billion. Total loans represent 89.0 percent of total assets. As shown in the following table, the largest segments of the loan portfolio are commercial and 1-4 family residential loans at 45.3 percent and 42.7 percent, respectively.

Loan Portfolio Distribution as of December 31, 2023		
Loan Category	**$(000s)**	**%**
Construction, Land Development, and Other Land Loans	309,820	8.6
Secured by Farmland	16,530	0.5
Secured by 1-4 Family Residential Properties	1,541,813	42.7
Secured by Multifamily (5 or more) Residential Properties	55,731	1.6
Secured by Nonfarm Nonresidential Properties	1,313,442	36.3
Total Real Estate Loans	**3,237,336**	**89.7**
Commercial and Industrial Loans	323,311	9.0
Agricultural Production and Other Loans to Farmers	-	-
Consumer Loans	48,481	1.3
Obligations of State and Political Subdivisions in the U.S.	-	-
Other Loans	182	0.0
Lease Financing Receivable (net of unearned income)	511	0.0
Total Loans	**3,609,821**	**100.0**
Source: Call Report		

There are no financial or legal impediments, other than legal lending limits, to prevent the institution from meeting the credit needs of its assessment areas.

DESCRIPTION OF ASSESSMENT AREAS

The CRA requires each financial institution to define one or more assessment areas within which its CRA performance will be evaluated. The FDIC evaluates the bank's CRA performance based on its activity within the defined assessment areas. Southern First Bank designated seven assessment areas throughout its three rated areas of South Carolina, North Carolina, and Georgia. By rated area, the assessment areas include Greenville-Anderson-Mauldin, SC Metropolitan Statistical Area (MSA) (Greenville MSA), Charleston-North Charleston, SC MSA (Charleston MSA), Columbia, SC MSA (Columbia MSA), Greensboro-High Point, NC (Greensboro MSA), Raleigh, NC (Raleigh MSA), Charlotte-Concord-Gastonia, NC-SC (Charlotte MSA), and Atlanta-Sandy Springs-Roswell, GA (Atlanta MSA).

Assessment area delineations are based on the 2015 American Community Survey (ACS) Census data. In 2022, the Federal Financial Interagency Examination Council (FFIEC) released updates to the MSA and Metropolitan Divisions, states, counties, census tracts, and income level indicators based on information collected during the 2020 United States (U.S.) Census. Consequently, the number of census tracts increased, and income classifications changed, which impacted the bank's assessment areas. A detailed description of each full-scope assessment area, including demographic and economic data, is contained within the comments for each assessment area. The following table provides general information for the assessment areas.

Description of Assessment Areas				
Assessment Area	**Counties in Assessment Area**	**# of CTs 2015 ACS**	**# of CTs 2020 U.S. Census**	**# of Branches**
South Carolina				
Greenville MSA	Greenville County	111	123	4
Charleston MSA	Charleston, Berkeley, and Dorchester Counties	156	178	3
Columbia MSA	Lexington and Richland Counties	163	190	1
North Carolina				
Greensboro MSA	Guilford County	119	126	1
Raleigh MSA	Wake County	187	230	1
Charlotte MSA	Mecklenburg County	233	305	1
Georgia				
Atlanta MSA	Fulton County	204	327	1
Source: Bank Records				

SCOPE OF EVALUATION

General Information

In evaluating Southern First Bank's CRA performance, examiners used the Interagency Large Institution Examination Procedures, which consist of three tests: Lending, Investment, and Services as described in the Appendices. The evaluation period is from March 29, 2021 to the current evaluation dated April 15, 2024. Refer to the Appendices for additional details regarding the evaluation criteria.

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

Assessment Area Breakdown of Loans, Deposits, and Branches						
Assessment Area	**Loans**		**Deposits**		**Branches**	
	$(000s)	**%**	**$(000s)**	**%**	**#**	**%**
Greenville MSA	1,039,307	49.1	1,805,698	52.3	4	33.3
Charleston MSA	459,754	21.7	584,246	16.9	3	25.0
Columbia MSA	156,319	7.4	346,513	10.1	1	8.3
South Carolina Subtotal	**1,655,380**	**78.2**	**2,736,457**	**79.3**	**8**	**66.7**
Greensboro MSA	81,792	3.9	102,946	3.0	1	8.3
Raleigh MSA	83,832	4.0	151,885	4.4	1	8.3
Charlotte MSA	73,348	3.4	49,807	1.4	1	8.3
North Carolina Subtotal	**238,972**	**11.3**	**304,638**	**8.8**	**3**	**25.0**
Atlanta MSA	223,367	10.5	410,350	11.9	1	8.3
Georgia Subtotal	**223,367**	**10.5**	**410,350**	**11.9**	**1**	**8.3**
Total	**2,117,719**	**100.0**	**3,451,445**	**100.0**	**12**	**100.0**
Source: 2021, 2022, and 2023 HMDA and CRA LARs; Branch data as of 12/31/2023; FDIC Summary of Deposits as of 6/30/2023 *Due to rounding, totals may not equal 100.0%.*						

Refer to the rated area sections for details concerning assessment areas reviewed using full- and limited-scope procedures.

Activities Reviewed

The CRA regulation requires a review of lending performance with respect to small business, home mortgage, and small farm lending, if significant. Based on the bank's business strategy, loan portfolio mix, and number and dollar volume of loans originated during the evaluation period, examiners determined the bank's major product lines are home mortgage and small business loans. Due to the nominal number and dollar volume of small farm loans, these were excluded from the review. This evaluation includes a review of the universe of loans reported pursuant to the reporting requirements of the Home Mortgage Disclosure Act (HMDA) and the CRA for 2021, 2022, and 2023, as the bank is subject to such requirements. The following table details the universe of the products reviewed.

Loan Products Reviewed				
Loan Category	**#**	**%**	**$(000s)**	**%**
Home Mortgage	5,904	72.5	2,330,599	78.9
Small Business	2,243	27.5	622,687	21.1
Total	**8,147**	**100.0**	**2,953,286**	**100.0**
Source: 2021, 2022, and 2023 HMDA and CRA Data				

For the Lending Test's Geographic Distribution and Borrower Profile performance factors, lending data for 2022 is presented, as this is the most recent year for which aggregate data is available for comparison purposes. However, examiners reviewed lending performance for 2021, 2022, and 2023 with significant performance variances among years discussed, if applicable. The Geographic Distribution and Borrower Profile discussions focus only on loans Southern First Bank originated and purchased within the assessment areas. Further, the bank's 2021 loan data was compared to the

2015 ACS Census data. The bank's 2022 and 2023 loan data were compared to the 2020 U.S. Census data and the 2021 and 2022 performance were compared to aggregate HMDA and CRA data, as well as business demographic data from Dun and Bradstreet (D&B). Finally, given the volume of loans originated during this evaluation, more weight was given to home mortgage lending.

This evaluation includes a review of all community development loans, qualified investments, and community development services identified by bank management and qualified by examiners. Specifically, community development loans and services from March 29, 2021 through April 15, 2024, were considered, unless otherwise noted. Qualified investments include new investments, as well as donations, and qualified investments from the prior evaluation that were still outstanding as of the current evaluation date.

For the Service Test, this evaluation includes a review of accessibility of delivery systems for providing retail banking services, and reasonableness of business hours, services, and alternative delivery systems. Since the bank did not open or close any branches during the evaluation period, this factor will not be further discussed. This review was attentive on services targeted toward small businesses and low- and moderate-income individuals within the assessment areas.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

The Lending Test rating for this institution is Low Satisfactory. Lending levels reflect good responsiveness to the assessment areas' credit needs. Southern First Bank made an adequate percentage of loans in the institution's assessment areas. The geographic distribution reflects adequate penetration throughout the assessment areas, and the distribution of borrowers reflects poor penetration among borrowers of different incomes and businesses of different sizes. In addition, the bank uses innovative and/or flexible lending practices and made a relatively high level of community development loans. Conclusions for each rated area are consistent with overall performance.

Lending Activity

Lending levels reflect good responsiveness to the assessment areas' credit needs. Consistent performance in the rated areas support this conclusion. Refer to each respective rated area analysis for details.

Assessment Area Concentration

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

Lending Inside and Outside of the Assessment Areas										
Loan Category	Number of Loans				Total	Dollar Amount of Loans $(000s)				Total
	Inside		Outside			Inside		Outside		
	#	%	#	%	#	$	%	$	%	$(000s)
Home Mortgage										
2021	2,026	73.7	724	26.3	**2,750**	787,524	73.8	279,979	26.2	**1,067,503**
2022	1,386	68.9	626	31.1	**2,012**	555,699	65.9	287,917	34.1	**843,616**
2023	775	67.9	367	32.1	**1,142**	294,630	70.2	124,850	29.8	**419,480**
Subtotal	**4,187**	**70.9**	**1,717**	**29.1**	**5,904**	**1,637,853**	**70.3**	**692,746**	**29.7**	**2,330,599**
Small Business										
2021	646	81.9	143	18.1	**789**	171,950	79.8	43,432	20.2	**215,382**
2022	634	74.1	222	25.9	**856**	184,417	72.8	68,903	27.2	**253,320**
2023	477	79.8	121	20.2	**598**	121,753	79.1	32,232	20.9	**153,985**
Subtotal	**1,757**	**78.3**	**486**	**21.7**	**2,243**	**478,120**	**76.8**	**144,567**	**23.2**	**622,687**
Total	**5,944**	**73.0**	**2,203**	**27.0**	**8,147**	**2,115,973**	**71.6**	**837,313**	**28.4**	**2,953,286**
Source: Bank Data *Due to rounding, totals may not equal 100.0%.*										

Geographic Distribution

The geographic distribution of loans reflects adequate penetration throughout the rated areas. Consistent performance in the rated areas supports this conclusion.

Borrower Profile

The distribution of borrowers reflects poor penetration among individuals of different income levels and businesses of different sizes. Consistent performance in the rated areas supports this conclusion.

Innovative or Flexible Lending Practices

Southern First Bank uses innovative and/or flexible lending practices in order to serve its assessment areas credit needs. During the evaluation period, the bank extended 563 loans totaling approximately $225.4 million through innovative and/or flexible lending programs within the assessment areas. Excluding the 853 Small Business Administration (SBA) Paycheck Protection Program (PPP) loans, totaling $97.5 million, originated at the previous exam, lending activity for this evaluation represents a decrease of 11.3 percent, by number of loans, but represents a significant increase of 52.7 percent by dollar volume since the previous exam.

The bank offers various mortgage loan programs tailored to assist low- and moderate-income individuals, as well as first-time homebuyers in pursuing or maintaining home ownership. The bank also offers programs to assist in providing funding to small businesses. The following table

details the bank's innovative and flexible lending programs with originations from March 29, 2021, through April 15, 2024.

Innovative or Flexible Lending Programs										
Type of Program	**2021 (Partial)**		**2022**		**2023**		**2024 (Partial)**		**Totals**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
Southern First 1st Time Homebuyer Product*	-	-	18	4,461	12	3,823	1	168	31	8,452
Southern First Dream Mortgage-SPCP	40	11,301	88	26,526	110	40,790	44	14,886	282	93,503
Federal Housing Administration	18	4,375	27	7,293	55	15,520	10	2,787	110	29,975
Habitat for Humanity	8	3,078	20	5,809	11	4,164	2	381	41	13,432
Veterans Administration	17	5,215	13	5,202	11	4,314	6	2,468	47	17,199
USDA Home Loan	2	400	-	-	4	871	-	-	6	1,271
NC Rural Center LPP	5	7,185	10	10,056	12	16,550	-	-	27	33,791
SC Local Heroes Program	1	132	-	-	1	265	-	-	2	397
Down Payment and other Assistance Programs	1	12	-	-	1	10	-	-	2	22
State Small Business Credit Initiative	-	-	2	1,416	5	6,782	1	706	8	8,904
Small Business Administration 504	-	-	3	5,180	4	13,254	-	-	7	18,434
Totals	**92**	**31,698**	**181**	**65,943**	**226**	**106,343**	**64**	**21,396**	**563**	**225,380**
Source: Bank Data **This program started in 2022.*										

Below is a description of the innovative and flexible lending programs highlighting the flexible and/or innovative underwriting standards used in the origination of loans to low- and moderate-income individuals and to businesses of different sizes.

- **Federal Housing Administration (FHA) Home Loan Program**– The program provides low down payments, down payment assistance, low closing costs, and flexible credit qualification standards.
- **Veterans Administration (VA) Home Loan Program**– The program provides low down payment options, higher debt-to-income ratios, and flexible sources of funding for closing costs.
- **Southern First Bank 1st Time Homebuyer** – The program offers 100.0 percent financing opportunities, a 30-year fixed rate amortization, and specifically targets first-time homebuyers.
- **Southern First Bank Dream Mortgage-Special Purpose Credit Program (SPCP) –** This in-house program is designed to expand access to credit for residents of majority minority and low-and moderate-income census tracts. The product provides the opportunity for 100.0 percent financing, a higher debt-to-income ratio, lower credit score, no mortgage insurance premiums, and allows applicants to use rental history rather than trade lines from a credit report.

- **United States Department of Agriculture (USDA) Home Loan Program** – The program offers 100.0 percent financing, reduced mortgage insurance premiums, and other financing flexibility.
- **Down Payment Assistance Programs** – These programs consist of partnerships with various local non-profit organizations throughout the bank's footprint to offer affordable housing assistance to low- and moderate-income borrowers. The bank has partnerships with the Federal Home Loan Bank (FHLB), SC State Housing, and the Atlanta Neighborhood Development Partnership. These non-profit organizations offer various assistance to low- and moderate-income borrowers, including down payment and closing cost assistance.
- **South Carolina Local Heroes Program** – This program consists of a partnership with a local non-profit organization that assists "local heroes" with mortgage lending fees and provides realtor commission rebates to help minimize the costs of obtaining home ownership.
- **North Carolina Rural Center Loan Participation Program (LPP)** –This is a uniquely tailored small-business lending program that works with local lenders across NC to help make more loans in the communities and region. By helping to reduce the risk-exposure of partner lenders, LPP allows more NC businesses to have access to capital that might otherwise be out of reach.
- **Habitat for Humanity** – The organization offers affordable loan products and down payment assistance, closing cost assistance, and tax credits. Southern First Bank funds habitat mortgage loans made to low- and moderate-income borrowers within the Greenville and Raleigh MSA assessment areas.
- **Small Business Administration (SBA) 504 Loans** – This program provides small business loans to business entrepreneurs who do not meet conventional underwriting standards.
- **State Small Business Credit Initiative** – This program, through loan participations, enables small businesses in South Carolina to obtain short and long-term financing to help grow and expand businesses, creating and retaining employment opportunities.

The bank offers these loan programs at a bank-wide level, as appropriate. Therefore, the Lending Test conclusions for each rated area and assessment area omit further discussion of innovative and/or flexible lending practices.

Community Development Loans

Southern First Bank made a relatively high level of community development loans. The bank originated 87 community development loans totaling $261.4 million during the evaluation period, which represents a significant increase by number and dollar volume of community development lending activity when compared to the prior evaluation. Based on the dollar volume of loans, the current level of activity represents 7.8 percent of average total assets and 8.8 percent of average total loans. The current level of activity significantly exceeds previous evaluation activity of 1.8 percent of total assets and 2.0 percent of total loans. Performance is consistent throughout the rated areas.

Southern First Bank's community development lending provides a source of capital that impacts community and economic needs. Since the previous evaluation, the bank has identified and responded to community needs by financing affordable housing, community programs, and meeting business economic development needs and revitalization and stabilization efforts within its

assessment areas. The following tables detail community development lending by activity year, type, and rated area. Refer to the Community Development Loans section of each assessment area for further details.

Community Development Lending by Rated Area										
Rated Area	**Affordable Housing**		**Community Services**		**Economic Development**		**Revitalize or Stabilize**		**Totals**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
South Carolina	4	9,721	5	10,732	13	57,196	22	42,706	**44**	**120,355**
North Carolina	2	14,600	7	15,410	3	4,571	22	61,051	**34**	**95,632**
Georgia	4	11,406	1	5,037	2	22,430	2	6,564	**9**	**45,437**
Total	**10**	**35,727**	**13**	**31,179**	**18**	**84,197**	**46**	**110,321**	**87**	**261,424**
Source: Bank Records										

Community Development Lending by Activity Year										
Activity Year	**Affordable Housing**		**Community Services**		**Economic Development**		**Revitalize or Stabilize**		**Totals**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
2021	3	4,086	3	5,231	2	6,000	16	31,496	**24**	**46,813**
2022	5	16,841	7	19,688	9	51,630	19	57,999	**40**	**146,158**
2023	2	14,800	2	3,360	6	20,331	11	20,826	**21**	**59,317**
2024	-	-	1	2,900	1	6,236	-	-	**2**	**9,136**
Total	**10**	**35,727**	**13**	**31,179**	**18**	**84,197**	**46**	**110,321**	**87**	**261,424**
Source: Bank Records										

INVESTMENT TEST

The Investment Test rating for this institution is High Satisfactory. The institution has a significant level of qualified community development investments and donations, although occasionally in a leadership position, particularly those that are not routinely provided by private investors. The institution exhibits good responsiveness to credit and community development needs. The institution rarely uses innovative and/or complex investments to support community development initiatives. The institution's overall performance was consistent among the rated areas.

Investment and Grant Activity

Southern First Bank has a significant level of qualified community development investments and donations. During the evaluation period, the bank made and maintained 392 investments and donations totaling $26.9 million compared to 108 investments and donations totaling $8.9 million at the previous evaluation. Based on dollar volume, the current level of activity represents 0.7 percent of total assets and 20.0 percent of total securities. The current level of activity exceeds previous evaluation activity of 0.4 percent of total assets and 9.4 percent of total securities. Three investments benefitted the broader regional area, including the rated areas; therefore, it was included in the overall qualified investment activity.

Prior-period investments account for $7.1 million or 26.5 percent of total qualified investments. Southern First Bank implemented its community development investment objectives through primarily mortgage-backed securities (MBS). The majority of investment securities and donations benefitted South Carolina. Additionally, Southern First Bank provided 54 instances totaling $46,300 for in-kind donations of rent-free space to 24 organizations throughout all rated areas. The following tables detail the bank's qualified investments by community development purpose, year, and rated area.

Qualified Investments by Rated Area										
Rated Area	**Affordable Housing**		**Community Services**		**Economic Development**		**Revitalize or Stabilize**		**Totals**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
South Carolina	21	8,410	248	1,420	12	1,368	7	2,787	**288**	**13,985**
North Carolina	11	6,399	61	86	2	500	-	-	**74**	**6,985**
Georgia	3	3,367	19	26	5	1,260	-	-	**27**	**4,653**
Regional Activities	1	76	-	-	2	1,250	-	-	**3**	**1,326**
Total	**36**	**18,252**	**328**	**1,532**	**21**	**4,378**	**7**	**2,787**	**392**	**26,949**
Source: March 29, 2021 through April 15, 2024 Bank Data										

Qualified Investments by Activity Year										
Activity Year	**Affordable Housing**		**Community Services**		**Economic Development**		**Revitalize or Stabilize**		**Totals**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
Prior Period	8	6,430	-	-	1	25	1	689	**10**	**7,144**
2021 (Partial)	6	7,790	-	-	3	1,361	2	2,089	**11**	**11,240**
2022	3	3,978	1	1,000	4	1,612	-	-	**8**	**6,590**
2023	-	-	-	-	6	1,371	-	-	**6**	**1,371**
2024 (YTD)	-	-	-	-	-	-	-	-	**-**	**-**
Subtotal	**17**	**18,198**	**1**	**1,000**	**14**	**4,369**	**3**	**2,778**	**35**	**26,345**
Qualified Donations & Grants	19	54	327	532	7	9	4	9	**357**	**604**
Total*	**36**	**18,252**	**328**	**1,532**	**21**	**4,378**	**7**	**2,787**	**392**	**26,949**
Source: March 29, 2021 through April 15, 2024 Bank Data										

The following qualified investments benefitted the greater regional area, which included the rated areas.

- The bank holds a prior period investment in an MBS, purchased in 2016, with a current book value of $76,484. The MBS is comprised of mortgage loans to low- and moderate-income individuals located throughout the South Carolina and North Carolina rated areas, supporting affordable housing.
- The bank holds a $250,000 Certificate of Deposit for a low-income credit union with offices in South Carolina and North Carolina, supporting economic development.
- The bank invested $1.0 million in a Rural Business Investment Company that provides loans to small businesses, supporting economic development.

Responsiveness to Credit and Community Development Needs

Southern First Bank exhibits good responsiveness to credit and community development needs throughout the rated areas and assessment areas served. Qualified investments made during the evaluation period specifically responded to the assessment areas' community development needs and opportunities within affordable housing, community services, revitalization and/or stabilization, and economic development. MBS comprise the majority of the bank's qualified investments. The bank made new qualified investments in community development financial institutions (CDFI) that provide both small business loans and affordable housing loans, as well as minority-owned depository institutions. The majority of the grants and donations, by number and dollar amounts, benefitted community service organizations in the rated areas, primarily focused on low- and moderate-income individuals and youth from low- and moderate- income families. The overall level of investment and donation activity is a significant increase since last evaluation. This responsiveness aligns to the needs identified by performance context and community contacts.

Performance in the criterion is generally consistent throughout all assessment areas. Therefore, the Investment Test conclusions for each rated area and assessment area omit further discussion of responsiveness to credit and community development needs.

Community Development Initiatives

Southern First Bank rarely uses innovative and/or complex investments to support community development initiatives. MBS and CDFI investments make up the majority of the bank's new qualified investments since the prior evaluation. These investments assist in providing economic development and to sustain affordable housing in the assessment areas but are not innovative. The MBS were structured specifically to benefit the assessment areas, adding some complexity.

Performance for this criterion is consistent in all rated areas. Therefore, the Investment Test conclusions for each rated area and assessment area omit further discussion of community development initiatives.

SERVICE TEST

The Service Test rating for Southern First Bank is High Satisfactory. Delivery systems are reasonably accessible to essentially all portions of the assessment areas. Services and business hours do not vary in a way that inconveniences certain portions of the assessment areas, particularly low- and moderate-income geographies or individuals. In addition, Southern First Bank is a leader in providing community development services within its assessment areas. The institution's overall performance is consistent with the conclusions for the rated areas.

Accessibility of Delivery Systems

Southern First Bank's delivery systems are reasonably accessible to essentially all portions of the assessment areas. The bank operates 12 branches in the assessment areas. As a result of the 2020 Census data, the income classification of one branch changed in Georgia. The classification changed from upper-income to unknown. The branches are not located in low- or moderate-income

tracts. Of note, 27.1 percent of the population resides in those census tracts. Refer to rated areas' conclusion sections for additional details regarding branch distribution.

Southern First Bank operates five ATMs and three ITMs locations, which are all located in South Carolina. Southern First Bank also has one loan production office in South Carolina that opened in September 2023. The following table details the census tracts, population, branches, and ATMs/ITMs by geographic income level.

Branch Distribution by Geography Income Level								
Tract Income Level	**Census Tracts**		**Population**		**Branches**		**ATMs/ITMs**	
	#	**%**	**#**	**%**	**#**	**%**	**#**	**%**
Low	124	8.4	402,312	6.8	-	-	-	-
Moderate	313	21.1	1,194,638	20.3	-	-	-	-
Middle	393	26.6	1,722,690	29.3	3	25.0	1	12.5
Upper	584	39.5	2,406,669	40.9	8	66.7	7	87.5
NA	65	4.4	161,900	2.7	1	8.3	-	-
Total	**1,479**	**100.0**	**5,888,209**	**100.0**	**12**	**100.0**	**8**	**100.0**
Source: 2020 U.S. Census & Bank Data								

In addition to the branch and ATM network, Southern First Bank offers alternative delivery systems to expand access to retail banking services to all individuals. This includes operation of its website, www.southernfirst.com, which contains information about products, services, and other information about the bank. The bank offers telephone banking with bi-lingual (English and Spanish) options, as well as online, and mobile banking, which gives customers access to connect consumers and businesses to their accounts 24 hours a day to perform various transactions. These systems provide the ability to check account balances, view transactions, transfer funds, pay bills, make deposits, as well as locate branches, and ATMs. There is no additional cost for these banking services, including foreign ATM fees.

Overall, these alternative delivery systems enhance the accessibility of the bank's financial services. Performance in this criterion is generally consistent throughout each rated area and related assessment areas. Therefore, the Service Test conclusions for each rated area or full-scope review assessment area omit further discussion of this performance.

Reasonableness of Business Hours and Services

Services and business hours do not vary in a way that inconveniences certain portions of the assessment areas, particularly low- and moderate-income geographies and/or individuals. Southern First Bank offers a wide range of products and services designed to meet the banking needs of its assessment areas. Consumer and commercial loan and deposit products include various affordable home mortgage programs, government loan sponsored programs for home mortgage borrowers and small businesses, low-cost deposit products including a free checking account for consumers, and affordable deposit products for small businesses and nonprofit organizations. Additionally, branch drive-thru hours are similar to lobby hours. Performance in this criterion is consistent without notable differences among each rated area and related assessment areas. Therefore, the Service Test

conclusions for each rated area and assessment areas omit further discussion of business hours and services.

Community Development Services

Southern First Bank is a leader in providing community development services within its assessment areas. Employees used their financial and banking expertise to provide 285 qualified community development services for 3,600 hours to 72 community development organizations. This level represents a significant increase in number of services from the previous CRA evaluation, where 39 services were provided. These services include bank personnel delivering financial services or technical assistance to various organizations that benefit each of the bank's assessment areas. The type and level of assistance provided varied with each employee and organization but generally is ongoing for multiple years, as some hold positions on the Board or committees of the organizations.

Of the 285 community development services, community services accounted for 87.7 percent, affordable housing accounted for 7.7 percent, economic development accounted for 3.9 percent, and revitalization/stabilization accounted for 0.7 percent of the total community development services provided during the evaluation. Given the time period covered by this evaluation, the total services equate to approximately 7.8 community development services and 99.8 community development service hours per branch per year. The following tables detail community development service activities by purpose and rated area. Refer to the discussions of Community Development Services within each assessment area analysis for additional details and examples.

Bank-Wide Community Development Services by Year										
Activity Year	**Affordable Housing**		**Community Services**		**Economic Development**		**Revitalize or Stabilize**		**Totals**	
	#	**Hours**	**#**	**Hours**	**#**	**Hours**	**#**	**Hours**	**#**	**Hours**
2021	3	14	35	836	1	11	1	36	**40**	**897**
2022	4	21	90	838	3	45	1	48	**98**	**952**
2023	9	195	94	1,133	5	114	-	-	**108**	**1,442**
2024	6	61	31	228	2	20		-	**39**	**309**
Total	**22**	**291**	**250**	**3,035**	**11**	**190**	**2**	**84**	**285**	**3,600**
Source: March 29, 2021 through April 15, 2024 Bank Records										

Bank-Wide Community Development Services by State										
State	**Affordable Housing**		**Community Services**		**Economic Development**		**Revitalize or Stabilize**		**Totals**	
	#	**Hours**	**#**	**Hours**	**#**	**Hours**	**#**	**Hours**	**#**	**Hours**
South Carolina	18	237	181	1,886	10	170	2	84	**211**	**2,377**
Georgia	2	23	25	287	-	-	-	-	**27**	**310**
North Carolina	2	31	44	862	1	20	-	-	**47**	**913**
Total	**22**	**291**	**250**	**3,035**	**11**	**190**	**2**	**84**	**285**	**3,600**
Source: March 29, 2021 through April 15, 2024 Bank Records										

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

The bank's compliance with the laws relating to discrimination and other illegal credit practices was reviewed, including the Fair Housing Act and the Equal Credit Opportunity Act. Examiners did not identify any discriminatory or other illegal credit practices.

SOUTH CAROLINA

CRA RATING FOR SOUTH CAROLINA: SATISFACTORY

The Lending Test is rated: Low Satisfactory
The Investment Test is rated: High Satisfactory
The Service Test is rated: High Satisfactory

DESCRIPTION OF INSTITUTION'S OPERATIONS IN SOUTH CAROLINA

The evaluation of the South Carolina performance considered the operations of Southern First Bank in three assessment areas, which are detailed in the Description of Assessment Areas. The bank operates eight, or 66.7 percent, of its total branch offices in South Carolina. South Carolina accounts for 79.3 percent of the bank-wide deposits. Overall, South Carolina ranks 7th in the state in deposit market share at 4.3 percent. Competitor institutions in the South Carolina assessment areas include Bank of America, N.A., Wells Fargo, N.A., and Truist Bank.

SCOPE OF EVALUATION – SOUTH CAROLINA

Based on the number of loans and branches, as well as dollar volume of deposits, examiners conducted full-scope reviews of the bank's performance in the Greenville MSA and Charleston MSA assessment areas; the Columbia MSA assessment area received a limited scope review.

CONCLUSIONS ON PERFORMANCE CRITERIA IN SOUTH CAROLINA

LENDING TEST

The Lending Test rating for South Carolina is Low Satisfactory. Lending levels reflect good responsiveness to the assessment areas' credit needs. The geographic distribution reflects adequate penetration throughout assessment areas. The distribution of borrowers reflects poor penetration to retail customers of different income levels and businesses of different sizes. In addition, the bank made a relatively high level of community development loans. Performance is consistent among the assessment areas within the rated area.

Lending Activity

Lending levels reflect good responsiveness to the assessment areas' credit needs. During the review period, Southern First Bank originated 3,465 home mortgage loans totaling $1.3 billion and 1,430 small business loans totaling $369.3 million. Limited lending opportunities, based on the relatively low percentages of owner-occupied housing units and strong competition in the low- and moderate-income census tracts in the assessment areas, were factors considered in the analysis of the bank's performance, as applicable. Southern First Bank operates in highly competitive markets for both home mortgages and small business lending.

Performance in this criterion is consistent throughout each assessment area. Therefore, the Lending Test conclusions for each assessment area omit further discussion of this performance.

Geographic Distribution

The overall geographic distribution of home mortgage and small business loans is adequate. Performance is consistent for the assessment areas in the rated area.

Borrower Profile

The overall borrower distribution of home mortgage and small business loans is poor. Performance in the Greenville MSA and Charleston MSA assessment areas is consistent with the rated area performance. Performance in the Columbia MSA assessment area is above the rated area performance, but did not impact the rated area rating.

Community Development Loans

Southern First Bank has a relatively high level of community development loans in South Carolina. During this evaluation period, the bank originated 44 community development loans totaling $120.4 million. This performance represents 50.6 percent, by number, and 46.0 percent, by dollar volume, of total bank-wide community development loans. Community development lending has increased significantly since the prior evaluation, when 15 community development loans totaling $33.1 million were made. Additionally, two loans totaling $3.1 million were originated outside of the assessment areas but within the broader statewide area. Since the bank has been responsive to community development needs and opportunities inside its assessment areas, examiners gave consideration for broader statewide lending. Performance is consistent throughout the assessment areas, with the exception of the Columbia MSA assessment area. The following table illustrates the community development loans by assessment area within this rated area.

Community Development Lending by Assessment Area										
Rated Area	**Affordable Housing**		**Community Services**		**Economic Development**		**Revitalize or Stabilize**		**Totals**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
Greenville MSA	3	6,139	4	8,263	1	2,000	11	19,651	**19**	**36,053**
Charleston MSA	1	3,582	1	2,469	6	34,438	9	19,946	**17**	**60,435**
Columbia MSA	-	-	-	-	6	20,758	-	-	**6**	**20,758**
Statewide	-	-	-	-	-	-	2	3,109	**2**	**3,109**
Total	**4**	**9,721**	**5**	**10,732**	**13**	**57,196**	**22**	**42,706**	**44**	**120,355**
Source: Bank Records										

Below are the two statewide activities in South Carolina.

- A $1.7 million loan to construct a new restaurant located in a moderate-income census tract that will attract new businesses and residents to the geography, promoting revitalization or stabilization efforts in the area.
- A $1.4 million loan to a manufacturing company for working capital that supports day-to-day operations. The company's operations support growth within the moderate-income census tract by attracting new businesses and residents to the community, promoting

revitalization or stabilization efforts in the area.

INVESTMENT TEST

The Investment Test performance is rated High Satisfactory. The institution has a significant level of qualified community development investments and donations, occasionally in a leadership position, particularly those that are not routinely provided by private investors. Consistent performance in all assessment areas supports the rated area conclusions.

Investment and Grant Activity

Southern First Bank has a significant level of qualified community development investments and donations in South Carolina. During the evaluation period, the bank made or maintained 288 qualified investments and donations totaling $14.0 million, compared to 87 investments and donations totaling $3.8 million at the previous evaluation. The investments included four prior period investments totaling $2.0 million. The level of performance in South Carolina represents 73.5 percent by number and 51.9 percent by dollar volume of the total bank-wide qualified investments and donations. Additionally, the total investments include seven statewide activities totaling $7.7 million that benefitted the broader statewide area in South Carolina, which included the assessment areas. The following table details qualified investments made in South Carolina by purpose, year, and assessment area.

Qualified Investments in South Carolina by Assessment Area										
Assessment Area	**Affordable Housing**		**Community Services**		**Economic Development**		**Revitalize or Stabilize**		**Totals**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
Greenville MSA	13	1,319	163	276	2	26	3	8	**181**	**1,629**
Charleston MSA	4	1,435	50	89	6	8	3	2,090	**63**	**3,622**
Columbia MSA	-	-	33	53	3	334	1	689	**37**	**1,076**
Statewide Activities	4	5,656	2	1,002	1	1,000	-	-	**7**	**7,658**
Total	**21**	**8,410**	**248**	**1,420**	**12**	**1,368**	**7**	**2,787**	**288**	**13,985**
Source: March 29, 2021 through April 15, 2024 Bank Data										

The following are examples of qualified statewide investments.

- In 2022, the bank made an investment in a CDFI loan fund totaling $1.0 million, which serves small businesses throughout the state, promoting economic development.
- In 2022, the bank invested $1.0 million in an organization that aids with affordable housing to low- and moderate-income individuals throughout South Carolina, including the bank's assessment areas.
- In 2022, the bank purchased a $1.5 million MBS, which provided affordable home loans for low- and moderate-income individuals in the Charleston and Columbia MSA assessment areas.

SERVICE TEST

The Service Test rating for this institution is High Satisfactory in South Carolina. Southern First Bank's delivery systems are reasonably accessible to essentially all portions of the institution's South Carolina assessment areas. The bank is a leader in providing community development services. Consistent performance in all of the assessment areas supports this conclusion.

Community Development Services

Southern First Bank is a leader in providing community development services in South Carolina. Bank employees provided 211 qualifying services totaling 2,377 hours throughout the South Carolina assessment areas. This performance represented 74.0 percent of the bank-wide community development services by number. In addition, this performance reflects a significant increase since the previous evaluation when the bank performed 35 community development services in South Carolina. Regarding this evaluation period, there are three services totaling 72 hours that benefitted the broader statewide area in South Carolina that includes the assessment areas. Additionally, community development services that benefitted the larger statewide area of South Carolina outside of the bank's assessment areas totaled two activities for four hours and are included, as the bank met the community development service needs of its assessment areas. Total community development services equate to 8.8 services and 98.0 hours per branch per year. The following table details the community development services by assessment area and purpose during the evaluation period.

Community Development Services by Assessment Area										
Assessment Area	**Affordable Housing**		**Community Services**		**Economic Development**		**Revitalize or Stabilize**		**Totals**	
	#	**Hours**	**#**	**Hours**	**#**	**Hours**	**#**	**Hours**	**#**	**Hours**
Greenville MSA	13	193	117	1,530	1	11	-	-	**131**	**1,734**
Charleston MSA	3	40	33	233	3	40	2	84	**41**	**397**
Columbia MSA	-	-	31	123	3	47			**34**	**170**
Statewide	2	4	-	-	3	72	-	-	**5**	**76**
Totals	**18**	**237**	**181**	**1,886**	**10**	**170**	**2**	**84**	**211**	**2,377**
Source: March 29, 2021 through April 15, 2024 Bank Records										

The following are examples of community development services provided in the statewide area.

- In 2022 through 2024, a bank representative served as Treasurer and on the Finance Committee for a CDFI that provides financing to small businesses and nonprofits across the state of South Carolina, promoting economic development.
- In 2023, two bank representatives taught a financial literacy course regarding homeownership for an organization that promotes affordable housing that is outside the assessment areas.

GREENVILLE MSA ASSESSMENT AREA – Full-Scope Review

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE GREENVILLE MSA ASSESSMENT AREA

Southern First Bank continues to delineate Greenville County, in its entirety, as the sole county in the Greenville MSA assessment area. Greenville County is one of four counties in the Greenville MSA. The bank operates four branches, or 50.0 percent, of its South Carolina branch offices in the Greenville MSA assessment area. The assessment area represents 62.8 percent of the rated area loans and 66.0 percent of the rated area deposits. Since the previous evaluation, the number of census tracts in the assessment area changed as a result of the 2020 U.S. Census. The following table reflects the changes in census tract income-level and number of census tracts, based on the 2015 ACS census data for years prior to 2022 and 2020 U.S. Census data for years 2022 and after.

Tract Income Designation	2015 ACS Census Tracts #	2020 U.S. Census Tracts #
Low-Income	11	7
Moderate-Income	25	30
Middle-Income	38	41
Upper-Income	37	44
No Income Designation	0	1
Total	111	123
Source: 2015 ACS Data and 2020 U.S. Census Data		

Economic and Demographic Data

According to the 2020 U.S. Census, significant changes have occurred in the assessment area. The total population, number of census tracts, and the number of small businesses increased in the assessment area; however, the percentage of low-income census tracts decreased, since the previous evaluation. The following table presents demographic information for the assessment area.

Demographic Information of the Assessment Area Assessment Area: Greenville MSA						
Demographic Characteristics	**#**	**Low % of #**	**Moderate % of #**	**Middle % of #**	**Upper % of #**	**NA* % of #**
Geographies (Census Tracts)	123	5.7	24.4	33.3	35.8	0.8
Population by Geography	525,534	3.8	18.6	35.3	41.7	0.6
Housing Units by Geography	214,785	3.7	20.2	35.1	40.2	0.8
Owner-Occupied Units by Geography	135,145	2.4	15.5	35.8	46.1	0.2
Occupied Rental Units by Geography	62,870	6.2	28.9	33.6	29.6	1.8
Vacant Units by Geography	16,770	5.2	25.5	35.5	32.6	1.3
Businesses by Geography	87,899	3.0	16.8	29.7	49.5	1.1
Farms by Geography	1,789	2.7	17.7	36.6	42.2	0.7
Family Distribution by Income Level	132,726	18.6	16.3	20.0	45.1	0.0
Household Distribution by Income Level	198,015	21.0	15.5	17.7	45.9	0.0
Median Family Income MSA - 24860 Greenville-Anderson, SC MSA		$71,958	Median Housing Value			$211,453
			Median Gross Rent			$980
			Families Below Poverty Level			7.7%

Source: 2020 U.S. Census and 2023 D&B Data
Due to rounding, totals may not equal 100.0%.
(*) The NA category consists of geographies that have not been assigned an income classification.

According to the U.S. Bureau of Labor Statistics, unemployment rates steadily decreased in 2022 and remained steady in Greenville County in 2023. Greenville County's unemployment rate was historically below the national and state average unemployment rates from 2021 through 2023.

Unemployment Rates – Greenville Assessment Area			
Area	**2021**	**2022**	**2023**
	%	**%**	**%**
Greenville County	3.4	2.8	2.8
State of South Carolina	3.9	3.2	3.0
National Average	5.3	3.6	3.6
Source: Bureau of Labor Statistics			

According to Standard Industrial Classification System, the top industries were services, non-classifiable establishments, and finance, insurance, and real estate. According to Moody's Analytics, the top employers were Prisma Health, Michelin North America, Clemson University, Milliken and Company, and Bon Secours St. Francis Health System.

Competition

Competition in this assessment area is very high. According to FDIC Deposit Market Share data as of June 30, 2023, 35 FDIC-insured institutions operate 150 branches within this area. Of these institutions, Southern First Bank ranked 4th in total deposits with a market share of 9.9 percent. The top three financial institutions account for 39.4 percent.

There is a high level of competition for home mortgage loans among a large number of banks, credit unions, and non-depository mortgage lenders. In 2022, 575 lenders reported a total of 29,950 residential mortgage loans originated or purchased. Southern First Bank ranked 3rd with a market share of 3.3 percent. The top two home mortgage lenders, Rocket Mortgage and Truist Bank, accounted for 9.4 percent of total market share.

There is a high level of competition for small business loans among lenders in the assessment area. Aggregate data for 2022 indicates that 116 lenders reported 15,244 small business loans in the assessment area. Southern First Bank ranked 12th with a market share of 1.8 percent by total number of loans. The top three small business lenders, American Express National Bank, JPMorgan Chase Bank, N.A. and Bank of America, N.A., accounted for 44.0 percent of total market share.

Credit and Community Development Needs and Opportunities

Based on demographic and economic data, some conclusions regarding the credit needs of the assessment area can be derived. The high percentage of low- and moderate-income families at 34.9 percent and median housing value of $211,453 compared to income of less than $72,000 annually for low-and moderate-income families indicates a need for affordable housing. Furthermore, small business loans are needed as 90.9 percent of businesses have gross annual revenues of $1.0 million or less, and 94.5 percent of the businesses operate with less than 10 employees. Opportunities exist for affordable housing and small business lending based on information received from demographic information.

CONCLUSIONS ON PERFORMANCE CRITERIA IN THE GREENVILLE MSA ASSESSMENT AREA

LENDING TEST

Southern First Bank's Lending Test performance in the Greenville MSA assessment area reflects good responsiveness to assessment area credit needs. The geographic distribution reflects adequate penetration throughout the assessment area, and the borrower profile reflects poor penetration. In addition, the bank originated a relatively high level of community development loans.

Geographic Distribution

The geographic distribution of home mortgage and small business loans reflects adequate penetration.

Home Mortgage
The geographic distribution of home mortgage loans reflects adequate penetration throughout the assessment area. The bank's performance in low-income census tracts was comparable to both aggregate and demographic data. The bank's 2022 performance in moderate-income census tracts was below aggregate and demographic data; however, in 2023, lending performance increased and was in line with demographic data.

Small Business
The geographic distribution of small business loans reflects adequate penetration throughout the assessment area. In 2021, the bank's performance in low-income census tracts was comparable to aggregate and demographic data. The bank did not originate any loans in low-income census tracts in 2022, which was below aggregate and demographic data. One loan was originated in 2023, which was below demographics. The percentage of businesses in low-income tracts for all three years indicated limited lending opportunities. The bank's performance in moderate-income census tracts was comparable to aggregate and demographic data.

Borrower Profile

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

Home Mortgage
The distribution of home mortgage loans reflects poor penetration among borrowers of different income levels. Lending to low-income borrowers was below aggregate and demographic data even when considering the number of families living below the poverty. Lending to moderate-income borrowers was less than half of aggregate and demographic data.

Small Business
The distribution of small business loans reflects poor penetration among businesses of different sizes. Lending to businesses with gross annual revenues of $1 million or less was significantly below aggregate and demographic data.

Community Development Loans

Southern First Bank made a relatively high level of community development loans in the Greenville MSA assessment area. The bank originated 19 community development loans totaling $36.0 million, which almost doubles the amount originated at the previous evaluation of nine loans totaling $18.3 million. This amount also represents 43.2 percent, by number, and 30.0 percent, by dollar volume, of total community development loans originated in South Carolina. The majority of loans supported revitalization and stabilization efforts. The following are examples of community development loans originated during the evaluation period.

- A $2.1 million loan to a nonprofit organization focused on providing affording housing throughout the assessment area. The loan provided funds for a 40-unit complex allocated strictly for low-income senior citizens.
- A $4.9 million loan to a finance an office park located in a low-income census tract and designated Opportunity Zone. The loan helps to retain and attract businesses to the geography, promoting revitalization or stabilization efforts in the area.
- A $2.0 million loan to a nonprofit organization whose primary purpose is to provide food and shelter to low- and moderate-income individuals experiencing hardship, supporting community services.

INVESTMENT TEST

Southern First Bank made a significant level of qualified community development investments and donations in the Greenville MSA assessment area, occasionally in a leadership position.

Investment and Grant Activity

The bank made a significant level of qualified community development investments and donations, in the assessment area, occasionally in a leadership position. The bank made 181 investments and donations totaling $1.6 million, compared to 51 investments and donations totaling $1.6 at the previous evaluation. This level of performance represents 62.8 percent by number and 11.6 percent by dollar volume of South Carolina's qualified investments and donations. In addition, two investments made in statewide investments and one investment in the bank-wide investments included the Greenville MSA assessment area. Qualified investments included three investments totaling $1.3 million, of which two totaling $1.1 million were outstanding prior period investments, and 178 donations totaling $328,107. The following are examples of qualified investments that benefitted the Greenville MSA assessment area.

- In 2020, the bank continued to maintain a $1.0 million MBS, which provided six affordable home loans for low- and moderate-income individuals.
- From 2022 to 2024, the bank made four donations totaling $22,660 to a nonprofit organization that provides affordable housing to low- and moderate-income families.
- From 2022 to 2023, the bank made three donations totaling $8,000 to an organization that provides home repairs for low- and moderate-income residents, supporting community services.

SERVICE TEST

The bank is a leader in providing community development services.

Community Development Services

Southern First Bank is a leader in providing community development services in this assessment area. During the evaluation period, bank records show that employees in the assessment area participated in 131 community development services totaling 1,734 hours. This performance represents 62.1 percent by number and 72.9 percent by hours of all activities in the state. This performance reflects a significant increase since the previous evaluation when the bank performed 29 community development services in the Greenville MSA assessment area. This level of activity reflects the bank's responsiveness to community needs in the assessment area. Community development services equate to 10.9 services and 144.5 hours per branch per year. The following are examples of community development services provided in the assessment area.

- In 2021 and 2022, a bank representative served on the Board, as well as Vice Chairman of the Board in 2023, for a nonprofit organization that supports affordable housing initiatives for low- and moderate-income individuals.

- In 2021, a representative served as Chairman of the Board, as well as an additional bank representative served on the Board from 2021 through 2024, for a community center. The community center, through a partnership with Goodwill, provides an emergency food pantry, mobile health clinic, as well as access to financial counseling assistance, and housing assistance, supporting community services to low- and moderate-income individuals.
- In 2021 through 2023, bank representatives provided 27 instances totaling 109 hours of financial literacy to students from six schools where more than 50 percent of students qualify for free or reduced lunch, supporting community service for low- and moderate-income individuals.

CHARLESTON MSA ASSESSMENT AREA – Full-Scope Review

DESCRIPTION OF INSTITUTION'S OPERATIONS IN CHARLESTON MSA ASSESSMENT AREA

Southern First Bank delineates all three counties, Charleston, Berkeley, and Dorchester, in the Charleston MSA as its assessment area. Since the previous evaluation, the bank has expanded this assessment area to include Dorchester County. The bank continues to operate three branches, or 37.5 percent, of its South Carolina branch offices in the Charleston MSA assessment area. The assessment area represents 27.8 percent of the rated area loans and 21.4 percent of the rated area deposits. The number of census tracts in the assessment area changed as a result of the 2020 U.S. Census. The following table reflects the changes in census tract income-level and number of census tracts, based on the 2015 ACS census data for years prior to 2022 and 2020 U.S. Census data for years 2022 and after.

Tract Income Designation	2015 ACS Census Tracts #	2020 U.S. Census Tracts #
Low-Income	14	13
Moderate-Income	35	48
Middle-Income	59	56
Upper-Income	44	56
No Income Designation	4	5
Total	156	178
Source: 2015 ACS Data and 2020 U.S. Census Data		

Economic and Demographic Data

According to the 2020 U.S. Census, significant changes have occurred in the assessment area. The total population, number of census tracts, and the number of small businesses increased in the assessment area. The percentage of low-income census tracts decreased, while the percentage of moderate-income census tracts increased since the previous evaluation. The following table presents demographic information from the 2020 US Census and 2023 D&B data.

Demographic Information of the Assessment Area Assessment Area: Charleston MSA						
Demographic Characteristics	**#**	**Low % of #**	**Moderate % of #**	**Middle % of #**	**Upper % of #**	**NA* % of #**
Geographies (Census Tracts)	178	7.3	27.0	31.5	31.5	2.8
Population by Geography	799,636	6.0	25.0	33.8	34.3	0.9
Housing Units by Geography	339,240	6.4	26.0	31.8	34.3	1.5
Owner-Occupied Units by Geography	200,413	4.6	22.8	33.6	38.4	0.6
Occupied Rental Units by Geography	99,534	9.4	33.9	31.4	23.9	1.4
Vacant Units by Geography	39,293	8.4	22.9	23.5	39.2	6.0
Businesses by Geography	152,151	6.7	22.7	28.1	41.4	1.2
Farms by Geography	3,281	6.1	27.2	33.2	32.9	0.6
Family Distribution by Income Level	189,753	22.1	17.2	20.1	40.6	0.0
Household Distribution by Income Level	299,947	24.0	16.1	17.9	42.0	0.0
Median Family Income MSA - 16700 Charleston-North Charleston, SC MSA		$82,122	Median Housing Value			$313,553
			Median Gross Rent			$1,233
			Families Below Poverty Level			8.2%

Source: 2020 U.S. Census and 2023 D&B Data
Due to rounding, totals may not equal 100.0%.
(*) The NA category consists of geographies that have not been assigned an income classification.

According to the U.S. Bureau of Labor Statistics, unemployment rates steadily decreased during the evaluation period. All three counties' unemployment rates were historically below the national and state average unemployment rates from 2021 through 2023.

Unemployment Rates – Charleston MSA Assessment Area			
Area	**2021**	**2022**	**2023**
	%	**%**	**%**
Charleston County	3.6	2.8	2.4
Berkeley County	3.6	3.1	2.7
Dorchester County	3.6	2.9	2.6
State of South Carolina	3.9	3.2	3.0
National Average	5.3	3.6	3.6
Source: Bureau of Labor Statistics			

According to Moody's Analytics, the top industries were government, professional and business services, and leisure and hospitality services. The top employers were Joint Base Charleston, Medical University of South Carolina, Roper St. Francis Healthcare, The Boeing Company, and Trident Health System.

Competition

Competition in this assessment area is very high. According to FDIC Deposit Market Share data as of June 30, 2023, 35 FDIC-insured institutions operate 150 branches within this area. Of these institutions, Southern First Bank ranked 8th in total deposits with a market share of 2.8 percent. The top three financial institutions account for 46.4 percent.

There is a high level of competition for home mortgage loans among a large number of banks, credit unions, and non-depository mortgage lenders. In 2022, 745 lenders reported a total of 59,094 residential mortgage loans originated or purchased. Southern First Bank ranked 61st with a market share of 0.4 percent. The top three home mortgage lenders, Rocket Mortgage, SouthState Bank, N.A., and Vanderbilt Mortgage and Finance accounted for 9.6 percent of total market share.

There is a high level of competition for small business loans among lenders in the assessment area. Aggregate data for 2022 indicates that 128 lenders reported 24,943 small business loans in the assessment area. Southern First Bank ranked 18th with a market share of 0.7 percent by total number of loans. The top three small business lenders, American Express National Bank, JPMorgan Chase Bank, N.A., and Bank of America, N.A., accounted for 45.9 percent of total market share.

Community Contacts

As part of the evaluation process, examiners contact organizations active in the area to assist in identifying the credit needs of the assessment area. This information helps identify credit and community development needs and whether local financial institutions are responsive to those opportunities. Two community contacts within the Charleston MSA assessment were conducted. One contact from an economic development organization stated that business financing and affordable housing were needed. In addition, the contact stated that the interest rates are extremely high, and financial institutions could provide lower interest rates for businesses and housing needs. The other contact from a nonprofit organization stated that donations and sponsorships are needed for food insecurity for the low- and moderate-income and elderly population.

Credit and Community Development Needs and Opportunities

Based on demographic and economic data, as well as information gathered from a community contact, some conclusions regarding the credit needs of the assessment area can be derived. The high percentage of low- and moderate-income families at 39.3 percent and median housing value of $313,553 compared to the income of less than $82,000 annually for low-and moderate-income families indicates a need for affordable housing. One community contact also stated the need for affordable housing as interest rates and housing prices have risen sharply. Furthermore, small business loans are needed as 93.3 percent of businesses have gross annual revenues of $1.0 million or less, 95.3 percent of the businesses operate with less than 10 employees, and the community contact stated many businesses struggle with obtaining cheaper financing options. Based on information received from community contact and demographic data, opportunities exist for affordable housing, small business lending, and community services.

CONCLUSIONS ON PERFORMANCE CRITERIA IN THE CHARLESTON MSA ASSESSMENT AREA

LENDING TEST

Southern First Bank's Lending Test performance in the Charleston MSA assessment area reflects good responsiveness to assessment area credit needs. The geographic distribution reflects adequate penetration throughout the assessment area, and the borrower profile reflects poor distribution. In addition, the bank originated a relatively high level of community development loans.

Geographic Distribution

The geographic distribution of home mortgage and small business loans reflects adequate penetration.

Home Mortgage
The geographic distribution of home mortgage loans reflects adequate penetration throughout the assessment area. The bank's performance in low-income census tracts was below demographic data but comparable to aggregate data. Examiners note that aggregate and demographic data indicate limited lending opportunities in low-income census tracts. The bank's performance in moderate-income census tracts was below aggregate and demographic data but is adequate considering the level of competition within the assessment area.

Small Business
The geographic distribution of small business loans reflects good penetration throughout the assessment area. The bank's performance in low-income census tracts was slightly below demographic data but comparable to aggregate data. The bank's performance in moderate-income census tracts was comparable to aggregate and demographic data. In 2023, performance increased and was well above demographic data.

Borrower Profile

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

Home Mortgage
The distribution of home mortgage loans reflects poor penetration among borrowers of different income levels. Lending to low-income borrowers was below both aggregate and demographic data even when considering the number of families living below the poverty level. Lending to moderate-income borrowers was significantly below aggregate and demographic data.

Small Business
The distribution of small business loans reflects adequate penetration among businesses of different sizes. In 2021, the bank's performance was slightly below aggregate data and significantly below demographics. In 2022, lending to businesses with gross annual revenues of $1 million or less was below aggregate data and significantly below demographic data. Performance increased in 2023

but remained below aggregate data. Given the level of competition, overall performance is adequate.

Community Development Loans

Southern First Bank made a relatively high level of community development loans in the Charleston MSA assessment area. Southern First Bank originated 17 community development loans totaling $60.4 million, which is significantly greater than the prior evaluation originations of six loans totaling $14.8 million. This amount represents 38.6 percent, by number, and 50.2 percent, by dollar volume, of total community development loans originated in South Carolina. The loans primarily supported economic development and revitalization or stabilization efforts. Below are examples of the community development loans originated during the evaluation period.

- A $3.5 million loan to a nonprofit organization whose mission is to revitalize distressed neighborhoods. The loan is for the construction of a 20-unit affordable housing development, supporting affordable housing initiatives for low- and moderate-income individuals.
- A $1.3 million loan for a business that purchased and renovated commercial property in a designated Opportunity Zone located in a low-income census tract. The loan encourages investment and growth in economically distressed areas, supporting revitalization or stabilization efforts in the area.
- A $2.5 million loan to a medical facility that is located in a moderate-income geography. The facility provides access to medical services for low- and moderate-income individuals residing in the community, supporting revitalization or stabilization efforts in the area.

INVESTMENT TEST

Southern First Bank made a significant level of qualified community development investments and donations in the Charleston MSA assessment area; however, rarely in a leadership position.

Investment and Grant Activity

The bank made a significant level of qualified community development investments and donations, in the assessment area. The bank made 63 investments and donations totaling $3.6 million, a significant increase compared to eight donations totaling $17,000 at the previous evaluation. This level of performance represents 21.9 percent by number and 25.9 percent by dollar volume of South Carolina's qualified investments and donations. In addition, two statewide investments and one bank-wide investment are included in the Charleston MSA assessment area. Qualified investments included two municipal bonds totaling $2.1 million, one MBS totaling $1.4 million, and 60 donations totaling $102,244. The following are examples of qualified investments that benefitted the assessment area.

- In 2022, the bank purchased a $1.4 million MBS, which provided five affordable home loans for low- and moderate-income individuals.
- From 2021 to 2023, the bank donated over $10,600 to a nonprofit organization that provided social services support to low- and moderate-income individuals and at-risk children,

supporting community services.
- In 2024, the bank donated $1,000 to an organization that created and rehabilitated affordable housing for low- and moderate-income individuals.

SERVICE TEST

The bank is a leader in providing community development services.

Community Development Services

Southern First Bank is a leader in providing community development services in this assessment area. During the evaluation period, bank records show that employees in the assessment area participated in 41 community development services totaling 397 hours. This performance represents 19.4 percent by number and 16.7 percent by hours of all activities in the state. This performance reflects a significant increase since the previous evaluation when the bank performed six community development services in the Charleston MSA assessment area, which reflects the bank's responsiveness to community needs in the assessment area. Community development services equate to 4.2 services and 43.1 hours per branch per year. The following are examples of community development services provided in the assessment area.

- From 2022 through 2024, a bank representative served on the Board, including Treasurer and Chairman, for an economic development organization that assists in attracting new businesses, site selections, and workforce training.
- In 2022 through 2024, a bank representative served on the Board for a nonprofit organization that bridges the gap between funding provided for basic education and resources required for the students. Over 50 percent of the schools in the district have more than 50 percent of students qualifying for free or reduced lunch, supporting community services to low- and moderate-income individuals.
- In 2022 through 2024, bank representatives provided 24 instances totaling 87 hours of financial literacy to students from four schools where more than 50 percent of students qualify for free or reduced lunch and served on an organization that provides services to low- and moderate individuals, supporting community services.

OTHER ASSESSMENT AREAS – Limited-Scope Review

DESCRIPTION OF LIMITED-SCOPE ASSESSMENT AREA

Southern First Bank delineates Lexington and Richland Counties in the Columbia MSA assessment area. The bank operates one branch, or 12.5 percent, of its South Carolina branch offices in the Columbia MSA assessment area. The assessment area represents 9.4 percent of the rated area loans and 12.7 percent of the rated area deposits. The following table shows demographic information for the assessment area.

Demographic Information of the Assessment Area Assessment Area: Columbia MSA						
Demographic Characteristics	**#**	**Low % of #**	**Moderate % of #**	**Middle % of #**	**Upper % of #**	**NA* % of #**
Geographies (Census Tracts)	190	5.3	22.6	36.8	31.6	3.7
Population by Geography	710,138	3.4	21.0	38.8	33.4	3.4
Housing Units by Geography	301,293	3.6	23.3	40.0	32.1	1.0
Owner-Occupied Units by Geography	179,685	1.9	16.9	41.3	39.1	0.8
Occupied Rental Units by Geography	91,013	6.2	33.6	38.4	20.5	1.3
Vacant Units by Geography	30,595	5.6	30.6	37.8	24.7	1.3
Businesses by Geography	116,367	3.1	21.7	36.9	36.7	1.6
Farms by Geography	2,680	2.1	18.6	42.4	36.3	0.6
Family Distribution by Income Level	170,816	21.9	16.3	19.1	42.6	0.0
Household Distribution by Income Level	270,698	23.0	16.0	17.7	43.3	0.0
Median Family Income MSA - 17900 Columbia, SC MSA		$71,993	Median Housing Value			$173,839
			Median Gross Rent			$988
			Families Below Poverty Level			10.2%

Source: 2020 U.S. Census and 2023 D&B Data
Due to rounding, totals may not equal 100.0%.
(*) The NA category consists of geographies that have not been assigned an income classification.

The assessment area's median housing value is $173,839 and the median family income is $71,993, which makes housing affordability a challenge in this assessment area. The unemployment rates for Lexington and Richland Counties for December 2023 were 2.5 percent and 3.1 percent, respectively, which is below the state and national average unemployment rates. The Columbia MSA's largest employers include Prisma Health Midlands, BlueCross BlueShield of SC, Dominion Energy, Amazon.com, and Michelin NA Incorporated.

LENDING TEST

The institution's Lending Test performance in the assessment area is consistent with the performance in the full scope assessment areas. For 2021, 2022, and 2023, Southern First Bank originated 358 home mortgage loans totaling approximately $109.5 million and 181 small business loans totaling approximately $46.4 million. Tables demonstrating the bank's geographic and borrower distribution performance for this lending are in the Appendix.

Southern First Bank's community development lending performance in the assessment area is below its performance in the full-scope assessment areas. During the review period, the institution originated six community development loans totaling $20.8 million within the assessment area.

INVESTMENT TEST

Southern First Bank's Investment Test performance in the assessment area is consistent with its performance in the full-scope assessment areas. During the review period, the institution maintained one prior period-qualified investments totaling $689,260 within the assessment area and made $53,107 in qualified donations. In addition, two investments made in statewide investments and one investment in the bank-wide investments included the Columbia assessment area.

SERVICE TEST

Southern First Bank's Service Test performance in the assessment area is consistent with its performance in the full-scope assessment areas. Products, services, and business hours are similar to those offered within the full - scope assessment areas. Employees provided 34 instances totaling 170 hours of financial and technical assistance to various qualified community development organizations in this assessment area.

NORTH CAROLINA

CRA RATING FOR NORTH CAROLINA: SATISFACTORY

The Lending Test is rated: Low Satisfactory
The Investment Test is rated: High Satisfactory
The Service Test is rated: High Satisfactory

DESCRIPTION OF INSTITUTION'S OPERATIONS IN NORTH CAROLINA

The evaluation of the North Carolina performance considered the operations of Southern First Bank in three assessment areas, which are detailed in the Description of Assessment Areas. The bank operates three, or 25.0 percent, of its total branch offices in North Carolina. North Carolina accounts for 8.8 percent of the bank-wide deposits. Overall, Southern First Bank ranks 22nd in the state in deposit market share at 0.1 percent. Competitor institutions in the North Carolina assessment areas include Bank of America, N.A., Truist Bank, and First-Citizens Bank and Trust Company.

SCOPE OF EVALUATION – NORTH CAROLINA

Based on the number of loans and branches, as well as dollar volume of deposits, examiners conducted full-scope reviews of the bank's performance in the Greensboro MSA and Raleigh MSA assessment areas; the Charlotte MSA assessment area received a limited-scope review.

CONCLUSIONS ON PERFORMANCE CRITERIA IN NORTH CAROLINA

LENDING TEST

The Lending Test rating for North Carolina is Low Satisfactory. Lending levels reflect good responsiveness to the assessment areas' credit needs. The geographic distribution reflects adequate

penetration throughout the assessment areas. The distribution of borrowers reflects poor penetration to retail customers of different income levels and businesses of different sizes. In addition, the bank made a relatively high level of community development loans. Performance is consistent among the assessment areas within the rated area.

Lending Activity

Lending levels reflect good responsiveness to the assessment areas' credit needs. Southern First Bank's lending has increased by total number and dollar volume of loans in North Carolina since the prior evaluation. During the review period, Southern First Bank originated 384 home mortgage loans totaling $154.6 million and 237 small business loans totaling $83.9 million. Limited lending opportunities based on the relatively low percentages of owner-occupied housing units and strong competition in the low- and moderate-income census tracts in the assessment areas were factors considered in the analysis of the bank's performance, as applicable. Southern First Bank operates in a highly competitive market for both home mortgages and small business lending.

Performance in this criterion is generally consistent throughout in each assessment area. Therefore, the Lending Test conclusions for each full-scope review assessment area omit further discussion of this performance.

Geographic Distribution

The overall geographic distribution of home mortgage and small business loans is adequate. Performance in all assessment areas is consistent with the rated area performance.

Borrower Profile

The overall borrower distribution of home mortgage and small business loans is poor. Performance in all assessment areas is consistent with the rated area performance.

Community Development Loans

Southern First Bank has a relatively high level of community development loans in North Carolina. During this evaluation period, the bank originated 34 community development loans totaling $95.6 million, this is a significant increase from the prior evaluation of five loans totaling $10.4 million. This performance represents 39.1 percent, by number, and 36.6 percent, by dollar volume, of total bank-wide community development loans. Additionally, 12 loans totaling $37.1 million were originated outside of the assessment areas but in a broader statewide area. Since the bank has been responsive to community development needs and opportunities inside its assessment areas, examiners gave consideration for broader statewide lending. Consistent performance throughout all assessment areas supports this conclusion. The following table illustrates the community development loans by assessment area.

Community Development Lending by Assessment Area – North Carolina										
Assessment Area	**Affordable Housing**		**Community Services**		**Economic Development**		**Revitalize or Stabilize**		**Totals**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
Greensboro MSA	-	-	3	9,300	1	1,181	7	11,424	**11**	**21,905**
Raleigh MSA	-	-	1	1,500	-	-	4	13,686	**5**	**15,186**
Charlotte MSA	1	12,800	1	2,000	1	1,950	3	4,675	**6**	**21,425**
Statewide	1	1,800	2	2,610	1	1,440	8	31,266	**12**	**37,116**
Total	**2**	**14,600**	**7**	**15,410**	**3**	**4,571**	**22**	**61,051**	**34**	**95,632**
Source: Bank Records										

The following are examples of the statewide activities in North Carolina.

- A $17.0 million loan for the construction of a new restaurant in a moderate-income area, which will bring jobs for low- and moderate-income individuals, supporting revitalization and stabilization efforts.
- A $1.8 million loan to finance the purchase of an apartment complex. The loan provided a 28-unit complex with monthly rents below fair market rents, supporting affordable housing for low- and moderate-income individuals.
- A $1.2 million loan to relocate an urgent care medical facility to a low-income census tract with minimal medical services, supporting revitalization or stabilization efforts.

INVESTMENT TEST

The Investment Test performance is rated High Satisfactory. The institution has a significant level of qualified community development investments and donations; however, rarely in a leadership position, particularly those that are not routinely provided by private investors. Performance in the Raleigh MSA and Charlotte MSA assessment areas supports the rated area conclusion. Performance in the Greensboro MSA for one factor was below the rated area conclusion, but did not materially impact conclusions.

Investment and Grant Activity

Southern First Bank has a significant level of qualified community development investments and donations in North Carolina. During the evaluation period, the bank made or maintained 74 qualified investments and donations totaling $7.0 million, compared to 12 investments and donations totaling $2.7 million at the previous evaluation. The level of performance in North Carolina represents 18.9 percent by number and 25.9 percent by dollar volume of the total bank-wide qualified investments and donations. Two investments totaling $500,000 were made to minority depository institutions that have branches throughout North Carolina, including in the bank's assessment areas. The following table details the bank's qualified investments made in North Carolina by purpose and assessment area.

Qualified Investments in North Carolina by Assessment Area										
Assessment Area	**Affordable Housing**		**Community Services**		**Economic Development**		**Revitalize or Stabilize**		**Totals**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
Greensboro MSA	3	899	24	23	-	-	-	-	**27**	**922**
Raleigh MSA	4	4,481	24	33	-	-	-	-	**28**	**4,514**
Charlotte MSA	4	1,019	13	30	-	-	-	-	**17**	**1,049**
Statewide Activities	-	-	-	-	2	500	-	-	**2**	**500**
Total	**11**	**6,399**	**61**	**86**	**2**	**500**	**-**	**-**	**74**	**6,985**
Source: March 29, 2021 through April 15, 2024 Bank Data										

SERVICE TEST

The Service Test rating for this institution is High Satisfactory in North Carolina. The bank is a leader in providing community development services. Consistent performance in all of the assessment areas contributed to this conclusion.

Community Development Services

Southern First Bank is a leader in providing community development services in North Carolina. Bank employees provided 47 qualifying services totaling 913 hours throughout the North Carolina assessment areas. This performance represented 16.5 percent of the bank-wide community development services by number. In addition, this performance reflects a significant increase since the previous evaluation when the bank performed one community development service in North Carolina. Total community development services equate to 5.2 services and 101.4 hours per branch per year. The following tables detail the bank's community development services activity by assessment area and purpose during the evaluation period.

Community Development Services by Assessment Area										
Assessment Area	**Affordable Housing**		**Community Services**		**Economic Development**		**Revitalize or Stabilize**		**Totals**	
	#	**Hours**	**#**	**Hours**	**#**	**Hours**	**#**	**Hours**	**#**	**Hours**
Greensboro MSA	-	-	11	181	-	-	-	-	**11**	**181**
Raleigh MSA	-	-	15	217	-	-	-	-	**15**	**217**
Charlotte MSA	2	31	18	464	1	20	-	-	**21**	**515**
Totals	**2**	**31**	**44**	**862**	**1**	**20**	**-**	**-**	**47**	**913**
Source: March 29, 2021 through April 15, 2024 Bank Records										

GREENSBORO MSA ASSESSEMENT AREA – Full-Scope Review

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE GREENSBORO MSA ASSESSMENT AREA

Southern First Bank continues to delineate Guilford County, in its entirety, as the sole county in the Greensboro MSA assessment area. Greensboro County is one of three counties in the Greensboro MSA. The bank operates one branch, or 33.3 percent, of its North Carolina branch offices in the Greensboro MSA assessment area. The assessment area represents 34.2 percent of the rated area loans and 33.8 percent of the rated area deposits. Since the previous evaluation, the number of

census tracts in the assessment area changed as a result of the 2020 U.S. Census. The following table reflects the changes in census tract income-level and number of census tracts, based on the 2015 ACS census data for years prior to 2022 and 2020 U.S. Census data for years 2022 and after.

Tract Income Designation	2015 ACS Census Tracts #	2020 U.S. Census Tracts #
Low-Income	10	16
Moderate-Income	30	25
Middle-Income	35	36
Upper-Income	43	46
No Income Designation	1	3
Total	119	126
Source: 2015 ACS Data and 2020 U.S. Census Data		

Economic and Demographic Data

According to the 2020 U.S. Census, significant changes have occurred in the assessment area. The total population, number of census tracts, and the number of small businesses increased in the assessment area. However, the percentage of low-income census tracts increased, while moderate-income census tracts decreased, since the previous evaluation. The following table presents demographic information from the 2020 US Census and 2023 D&B data.

Demographic Information of the Assessment Area Assessment Area: Greensboro MSA						
Demographic Characteristics	**#**	**Low % of #**	**Moderate % of #**	**Middle % of #**	**Upper % of #**	**NA* % of #**
Geographies (Census Tracts)	126	12.7	19.8	28.6	36.5	2.4
Population by Geography	541,299	10.6	17.6	32.1	38.6	1.1
Housing Units by Geography	230,065	11.5	17.7	32.9	36.8	1.1
Owner-Occupied Units by Geography	122,959	5.5	12.4	33.5	48.1	0.5
Occupied Rental Units by Geography	85,275	18.8	23.6	32.5	23.2	1.9
Vacant Units by Geography	21,831	17.2	24.6	31.1	25.7	1.4
Businesses by Geography	87,123	10.2	15.2	31.2	42.7	0.7
Farms by Geography	2,000	6.6	12.3	35.1	45.5	0.4
Family Distribution by Income Level	129,970	21.1	16.0	18.1	44.7	0.0
Household Distribution by Income Level	208,234	22.6	16.1	16.5	44.8	0.0
Median Family Income MSA - 24660 Greensboro-High Point, NC MSA		$65,831	Median Housing Value			$171,355
			Median Gross Rent			$900
			Families Below Poverty Level			11.2%

Source: 2020 U.S. Census and 2023 D&B Data
Due to rounding, totals may not equal 100.0%.
(*) The NA category consists of geographies that have not been assigned an income classification.

According to the U.S. Bureau of Labor Statistics, during the examination period, unemployment rates steadily decreased during the evaluation period. Guilford County's unemployment rate was historically above the national and state average unemployment rates for 2021 and 2022; however, it was in line with the state and national average in 2023.

Unemployment Rates – Greensboro Assessment Area			
Area	**2021**	**2022**	**2023**
	%	**%**	**%**
Guilford County	5.7	4.1	3.6
State of North Carolina	4.9	3.7	3.5
National Average	5.3	3.6	3.6
Source: Bureau of Labor Statistics			

According to Standard Industrial Classification System, the top industries in the Greensboro MSA assessment area were services, non-classifiable establishments, and finance, insurance, and real estate. According to Moody's Analytics, the top employers were Cone Health, LabCorp Incorporated, The Volvo Group, United Healthcare, and University of North Carolina.

Competition

Competition in this assessment area is very high. According to FDIC Deposit Market Share data as of June 30, 2023, 20 FDIC-insured institutions operate 102 branches within this area. Of these institutions, Southern First Bank ranked 15th in total deposits with a market share of 0.7 percent. The top three financial institutions account for 60.2 percent.

There is a high level of competition for home mortgage loans among a large number of banks, credit unions, and non-depository mortgage lenders. In 2022, 555 lenders reported a total of 25,993 residential mortgage loans originated or purchased. Southern First Bank ranked 64th with a market share of 0.3 percent. The top three home mortgage lenders, State Employees Credit Union, Truliant Federal Credit Union, and Rocket Mortgage, accounted for 23.8 percent of total market share.

There is a high level of competition for small business loans among lenders in the assessment area. Aggregate data for 2022 indicates that 115 lenders reported 14,505 small business loans in the assessment area. Southern First Bank ranked 26th with a market share of 0.3 percent by total number of loans. The top three small business lenders, American Express National Bank, Bank of America, N.A., and JPMorgan Chase Bank, N.A., accounted for 40.7 percent of total market share.

Community Contact

Examiners used an existing community contact that was recently completed with an economic development organization that serves the Greensboro MSA assessment area. The contact identified a need for more affordable multifamily properties. The contact indicated the area is thriving with younger professionals who are looking for affordable rents. The contact also indicated a need for more small businesses in the area.

Credit and Community Development Needs and Opportunities

Based on demographic and economic data, as well as information gathered from a community contact, some conclusions regarding the credit needs of the assessment area can be derived. The high percentage of low- and moderate-income families at 37.1 percent and median housing value of $171,355 compared to the income of less than $66,000 annually for low-and moderate-income families indicates a need for affordable housing. Furthermore, small business loans are needed as 90.8 percent of businesses have gross annual revenues of $1.0 million or less, and 93.6 percent of the businesses operate with less than 10 employees. Opportunities exist for affordable housing and small business lending based on information received from the community contact and demographic information.

CONCLUSIONS ON PERFORMANCE CRITERIA IN THE GREENSBORO MSA ASSESSMENT AREA

LENDING TEST

Southern First Bank's Lending Test performance in the Greensboro MSA assessment area reflects good responsiveness to assessment area credit needs. The geographic distribution reflects adequate penetration throughout the assessment area, and the borrower profile reflects poor distribution. In addition, the bank originated a relatively high level of community development loans.

Geographic Distribution

The geographic distribution of home mortgage and small business loans reflects adequate penetration.

Home Mortgage
The geographic distribution of home mortgage loans reflects adequate penetration throughout the assessment area. The bank's performance in low-income census tracts was below both aggregate and demographic data. However, given the level of competition and demand, performance is adequate. The bank's performance in moderate-income census tracts was comparable to both aggregate and demographic data.

Small Business
The geographic distribution of small business loans reflects adequate penetration throughout the assessment area. The bank's 2022 performance in low-income census tracts was comparable to both aggregate and demographic data. In 2023, the bank's performance in low-income census tracts increased and significantly exceeded demographic data. The bank's performance in moderate-income census tracts was below aggregate and demographic data, but performance is adequate considering competition levels.

Borrower Profile

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

Home Mortgage
The distribution of home mortgage loans reflects poor penetration among borrowers of different income levels. The bank did not originate any loans to low-income borrowers. Lending to moderate-income borrowers was significantly below aggregate and demographic data.

Small Business
The distribution of small business loans reflects adequate penetration among businesses of different sizes. In 2022, lending to businesses with gross annual revenues of $1 million or less was slightly below aggregate and significantly below demographic data. In 2023, lending to businesses increased; however, remained below demographic data.

Community Development Loans

Southern First Bank made a relatively high level of community development loans in the Greensboro MSA assessment area. The bank originated 11 community development loans totaling $21.9 million, which more than triples the prior evaluation of three loans totaling $5.8 million. Additionally, this amount represents 32.4 percent, by number, and 22.9 percent, by dollar volume, of total community development loans originated in North Carolina. The majority of the community development loans supported revitalization and stabilization. Below are examples of community development loans originated during the evaluation period.

- Two loans totaling $6.4 million to finance commercial property that houses a medical facility. The medical facility manages a foundation that raises funds and focuses on programs that target the health care needs for the medically underserved within the community, including grade school students, supporting community services for low- and moderate-income individuals.
- A $1.3 million loan for a new distribution center located in a low-income census tract. The loan supports growth in the low-income census tract and will create twelve permanent low- and moderate-income jobs, promoting revitalization or stabilization efforts in the area.
- A $1.3 million loan to construct a convenience store in a moderate-income geography. The business promotes growth in the moderate-income census tract by attracting new businesses and residents to the area, promoting revitalization or stabilization efforts in the area.

INVESTMENT TEST

Southern First Bank made an adequate level of qualified community development investments and donations in the Greensboro MSA assessment area; however, occasionally in a leadership position.

Investment and Grant Activity

The bank has an adequate level of qualified community development investments and donations, in the assessment area, rarely in a leadership position. The bank made 27 investments and donations totaling $921,568, compared to one investment, which totaled $1.1 million at the previous evaluation. This level of performance represents 36.5 percent by number and 13.2 percent by dollar volume of North Carolina's qualified investments and donations. Qualified investments included one prior-period MBS with a current book value of $898,095 and 26 donations totaling $23,474. The following are examples of qualified investments that benefitted the Greensboro MSA assessment area.

- A prior period MBS with a current book value of $898,095, provided seven affordable home loans for low- and moderate-income individuals.
- From 2021 to 2023, the bank provided seven donations totaling $10,175 to a nonprofit agency that provided social services including temporary shelter, food, clothing and other services to homeless and at-risk low- and moderate-income individuals, supporting community services.
- From 2021 to 2023, the bank provided four donations totaling $5,200 to a nonprofit agency that provided free medical care to area residents living below poverty level, supporting community services.

SERVICE TEST

The bank is a leader in providing community development services.

Community Development Services

Southern First Bank is a leader in providing community development services in this assessment area. During the evaluation period, bank records show that employees in the assessment area participated in 11 community development services totaling 181 hours. This performance represents 23.4 percent by number and 19.8 percent by hours of all activities in the state. This performance reflects an increase since the previous evaluation when the bank performed one community development service in the Greensboro MSA assessment area. This level of activity reflects the bank's responsiveness to community needs in the assessment area. Community development services equate to 3.7 services and 60.3 hours per branch per year. The following are examples of community development services provided in the assessment area.

- In 2021 through 2023, a bank representative served on the Board for a nonprofit community health agency that provides home health care, free wellness clinic, as well as community outreach to low- and moderate-income individuals, supporting community services.
- In 2022 and 2023, a bank representative served on the Board, as well as Treasurer in 2023, for a nonprofit organization that connects people experiencing homelessness to safe, healthy, and sustainable housing and appropriate resources, supporting community services for low- and moderate-income individuals.

- In 2021 through 2024, a bank representative served on the Board, as well as Treasurer in 2024, of a medical clinic that serves uninsured and underinsured individuals, supporting community services.

RALEIGH MSA ASSESSEMENT AREA – Full-Scope Review

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE RALEIGH MSA ASSESSMENT AREA

Southern First Bank continues to delineate Wake County, in its entirety, as the sole county in the Raleigh MSA assessment area. Wake County is one of three counties in the Raleigh MSA. The bank operates one branch, or 33.3 percent, of its North Carolina branch offices in the Raleigh MSA assessment area. The assessment area represents 35.1 percent of the rated area loans and 49.9 percent of the rated area deposits. Since the previous evaluation, the number of census tracts in the assessment area changed as a result of the 2020 U.S. Census. The following table reflects the changes in census tract income-level and number of census tracts, based on the 2015 ACS census data for years prior to 2022 and 2020 U.S. Census data for years 2022 and after.

Tract Income Designation	2015 ACS Census Tracts #	2020 U.S. Census Tracts #
Low-Income	12	15
Moderate-Income	36	39
Middle-Income	57	77
Upper-Income	79	92
No Income Designation	3	7
Total	187	230
Source: 2015 ACS Data and 2020 U.S. Census Data		

Economic and Demographic Data

According to the 2020 U.S. Census, significant changes have occurred in the assessment area. The total population, number of census tracts, and the number of small businesses increased in the assessment area; however, the percentage of low- and moderate-income census tracts decreased, since the previous evaluation. The following table presents demographic information from the 2020 US Census and 2023 D&B data.

Demographic Information of the Assessment Area Assessment Area: Raleigh MSA						
Demographic Characteristics	**#**	**Low % of #**	**Moderate % of #**	**Middle % of #**	**Upper % of #**	**NA* % of #**
Geographies (Census Tracts)	230	6.5	17.0	33.5	40.0	3.0
Population by Geography	1,129,410	6.1	16.5	35.3	40.1	1.9
Owner-Occupied Units by Geography	262,278	3.0	14.8	36.2	44.7	1.3
Housing Units by Geography	441,720	6.2	17.2	35.8	39.2	1.6
Occupied Rental Units by Geography	148,274	11.2	21.4	35.3	29.9	2.1
Businesses by Geography	211,725	4.9	15.9	34.7	43.2	1.2
Vacant Units by Geography	31,168	8.7	17.1	35.2	37.0	1.9
Farms by Geography	4,163	4.2	14.6	39.9	39.6	1.7
Family Distribution by Income Level	270,784	19.5	15.7	20.4	44.4	0.0
Household Distribution by Income Level	410,552	21.3	16.3	17.9	44.5	0.0
			Median Gross Rent			$1,221
			Families Below Poverty Level			5.4%
Median Family Income MSA - 39580 Raleigh-Cary, NC MSA		$96,929	Median Housing Value			$309,723

Source: 2020 U.S. Census and 2023 D&B Data
Due to rounding, totals may not equal 100.0%.
(*) The NA category consists of geographies that have not been assigned an income classification.

According to the U.S. Bureau of Labor Statistics, during the examination period, unemployment rates steadily decreased during the evaluation period. Wake County's unemployment rate was historically below the national and state average unemployment rates from 2021 to 2023.

Unemployment Rates – Raleigh Assessment Area			
Area	**2021**	**2022**	**2023**
	%	**%**	**%**
Wake County	4.1	3.1	2.8
State of North Carolina	4.9	3.7	3.5
National Average	5.3	3.6	3.6
Source: Bureau of Labor Statistics			

According to Standard Industrial Classification System, the top industries in the Raleigh MSA assessment area were services, non-classifiable establishments, and finance, insurance, and real estate. The top employers were WakeMed Health and Hospitals, North Carolina State University, IBM Corporation, UNC Rex Healthcare, and Cisco Systems, according to Moody's Analytics.

Competition

Competition in this assessment area is very high. According to FDIC Deposit Market Share data as of June 30, 2023, 34 FDIC-insured institutions operate 236 branches within this area. Of these institutions, Southern First Bank ranked 18th in total deposits with a market share of 0.2 percent. The top three financial institutions account for 77.2 percent.

There is a high level of competition for home mortgage loans among several banks, credit unions, and non-depository mortgage lenders. In 2022, 727 lenders reported a total of 76,352 residential mortgage loans originated or purchased. Southern First Bank ranked 155th out of this group of lenders, with a market share of 0.1 percent. The top three home mortgage lenders, State Employees Credit Union, Coastal Federal Credit Union, and Truist Bank, accounted for 21.7 percent of total market share.

There is a high level of competition for small business loans among lenders in the assessment area. Aggregate data for 2022 indicates that 141 lenders reported 36,554 small business loans in the assessment area. Southern First Bank ranked 41st with a market share of 0.1 percent by total number of loans. The top three small business lenders, American Express National Bank, JPMorgan Chase Bank, N.A., and Bank of America, N.A., accounted for 48.4 percent of total market share.

Community Contacts

Examiners used two existing community contacts that were recently completed with nonprofit organizations that serve the Raleigh MSA assessment area. Both contacts indicated a need for credit financing. One contact identified the need for short-term capital, specifically for small businesses. The other contact identified a need for credit availability for affordable housing and homeowners due to rising home costs. Financial literacy was identified as a need as well.

Credit and Community Development Needs and Opportunities

Based on demographic and economic data, as well as information gathered from the community contacts, some conclusions regarding the credit needs of the assessment area can be derived. The high percentage of low- and moderate-income families at 35.2 percent and median housing value of $309,723 compared to the income of less than $97,000 annually for low-and moderate-income families indicates a need for affordable housing. The community contact also stated the need for affordable housing due to rising costs. Furthermore, small business loans are needed as 92.4 percent of businesses have gross annual revenues of $1.0 million or less, and 94.6 percent of the businesses operate with less than 10 employees. Opportunities exist for affordable housing, small business lending, and community services for low- and moderate-income individuals based on information received from the community contact and demographic information.

CONCLUSIONS ON PERFORMANCE CRITERIA IN THE RALEIGH MSA ASSESSMENT AREA

LENDING TEST

Southern First Bank's Lending Test performance in the Raleigh MSA assessment area reflects good responsiveness to assessment area credit needs. The geographic distribution reflects adequate penetration throughout the assessment area, and the borrower profile reflects poor distribution. In addition, the bank originated a relatively high level of community development loans.

Geographic Distribution

The geographic distribution of home mortgage and small business loans reflects adequate penetration.

Home Mortgage
The geographic distribution of home mortgage loans reflects adequate penetration throughout the assessment area. The bank's performance in low-income census was comparable to aggregate and demographic data. The bank's performance in moderate-income census tracts was below aggregate and demographic data. In 2023, the bank's lending performance in moderate-income census tracts increased and significantly exceeded demographic data.

Small Business
The geographic distribution of small business loans reflects good penetration throughout the assessment area. The bank's performance in low-income census tracts significantly exceeded aggregate and demographic data. Conversely, performance in moderate-income census tracts was below aggregate and demographic data.

Borrower Profile

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

Home Mortgage
The distribution of home mortgage loans reflects poor penetration among borrowers of different income levels. The bank did not originate any loans to low-income borrowers, which was significantly below aggregate and demographic data. Lending to moderate-income borrowers was significantly below aggregate and demographic data.

Small Business
The distribution of small business loans reflects poor penetration among businesses of different sizes. Lending to businesses with gross annual revenues of $1 million or less was significantly below aggregate data and demographic data.

Community Development Loans

Sothern First Bank made a relatively high level of community development loans in the Raleigh MSA assessment area. The bank originated five community development loans totaling $15.2 million, which more than doubles the prior evaluation of two loans totaling $4.6 million. This amount represents 14.7 percent, by number, and 15.9 percent, by dollar volume, of total community development loans originated in North Carolina. The majority of community development loans supported revitalization or stabilization. Below are examples of community development loans originated during the evaluation period.

- A $6.0 million loan for the purchase of additional equipment to maintain operations for an entity located in a moderate-income census tract, supporting revitalization and stabilization

efforts in the area.

- A $5.0 million line of credit to sustain operations of a business located in a low-income census tract. The loan helps retain this business and helps stabilize the area.
- A $1.5 million loan to a nonprofit organization that provides outpatient services to individuals experiencing substance abuse and/or mental health issues. The organization is located in a moderate-income census tract, supporting essential community services to low- and moderate-income individuals.

INVESTMENT TEST

Southern First Bank made a significant level of qualified community development investments and donations in the Raleigh MSA assessment area, occasionally in a leadership position.

Investment and Grant Activity

The bank has a significant level of qualified community development investments and donations, in the assessment area, occasionally in a leadership position. The bank made 28 investments and donations totaling $4.5 million, compared to nine investments and donations totaling $1.1 million at the previous evaluation. This level of performance represents 37.8 percent by number and 64.6 percent by dollar volume of North Carolina's qualified investments and donations. Qualified investments include four MBS totaling $4.5 million, which includes two prior period investments totaling $1.8 million, and 24 donations totaling $33,160. In addition, one bank-wide investment included the Raleigh assessment area. The following are examples of qualified investments that benefitted the Raleigh MSA assessment area.

- In 2021, the bank invested $1.6 million in a loan pool to a nonprofit organization that builds affordable homes for low- and moderate-income individuals. The bank continues to maintain a prior period investment in a loan pool with a current book value of $804,207 for the same organization.
- In 2023, the bank provided a $5,000 donation to a nonprofit organization that provides free air transportation to hospitals for life saving healthcare to children from low- and moderate-income families, supporting community services.
- From 2022 to 2024, the bank provided three donations totaling $6,000 to a nonprofit organization that provides shelter and other services to homeless individuals in the assessment area, supporting community services for low- and moderate-income individuals.

SERVICE TEST

The bank is a leader in providing community development services.

Community Development Services

Southern First Bank is a leader in providing community development services in this assessment area. During the evaluation period, bank records show that employees in the assessment area participated in 15 community development services totaling 217 hours. This performance

represents 31.9 percent by number and 23.8 percent by hours of all activities in North Carolina. This performance reflects an increase since the previous evaluation when the bank had not performed any community development services in the assessment area. This level of activity reflects the bank's responsiveness to community needs in the assessment area. In addition, community development services equate to 5.0 services and 72.3 hours per branch per year. The following are examples of community development services provided in the assessment area.

- In 2022 and 2023, a bank representative served on the Board, as well as served on a finance committee and as Treasurer in 2023, for a nonprofit organization that moves homeless families to stable homes via mentoring, housing support, and connection to other resources, supporting community services for low- and moderate-income individuals.
- In 2022 through 2024, a bank representative served on the Board, as well as served on a committee in 2021, for a nonprofit that provides meals and strengthens literacy skills for low-income children, supporting community services.
- In 2023, bank representatives provided two instances totaling four hours of financial literacy to a nonprofit organization in a low-income census tract, supporting community services for low- and moderate-income individuals.

OTHER ASSESSMENT AREAS – Limited-Scope Review

DESCRIPTION OF LIMITED-SCOPE ASSESSMENT AREA

Southern First Bank delineates Mecklenburg County in its entirety, as the sole county in the Charlotte MSA assessment area. The bank operates one branch, or 33.3 percent, of its North Carolina branch offices in the Charlotte MSA assessment area. The assessment area represents 30.7 percent of the rated area loans and 16.3 percent of the rated area deposits. The following table shows demographic information for the assessment area.

Demographic Information of the Assessment Area Assessment Area: Charlotte MSA						
Demographic Characteristics	**#**	**Low % of #**	**Moderate % of #**	**Middle % of #**	**Upper % of #**	**NA* % of #**
Geographies (Census Tracts)	305	6.2	25.2	23.3	42.6	2.6
Population by Geography	1,115,482	5.6	26.0	24.5	42.6	1.2
Housing Units by Geography	455,602	5.9	25.9	23.8	42.7	1.7
Owner-Occupied Units by Geography	237,994	2.9	21.6	23.6	51.4	0.6
Occupied Rental Units by Geography	183,956	9.7	31.1	24.8	31.7	2.7
Businesses by Geography	231,555	5.0	23.8	21.2	47.4	2.5
Vacant Units by Geography	33,652	7.1	27.8	19.3	41.8	4.0
Farms by Geography	3,158	4.7	26.3	23.0	44.9	1.2
Family Distribution by Income Level	256,164	20.3	16.6	18.3	44.8	0.0
Household Distribution by Income Level	421,950	21.0	16.8	17.7	44.5	0.0
Median Family Income MSA - 16740 Charlotte-Concord-Gastonia, NC-SC MSA		$80,486	Median Housing Value			$277,941
			Median Gross Rent			$1,221
			Families Below Poverty Level			7.8%

Source: 2020 U.S. Census and 2023 D&B Data
Due to rounding, totals may not equal 100.0%.
(*) The NA category consists of geographies that have not been assigned an income classification.

The assessment area's median housing value is $277,941 and the median family income is $80,486, which makes housing affordability a challenge in this assessment area. The unemployment rate for Mecklenburg County for December 2023 was 3.2 percent, which is below the state and national average unemployment rates. The Charlotte MSA's largest employers include Atrium Health, Wells Fargo, Walmart Incorporated, Bank of America Corporation, and Novant Health Incorporated.

LENDING TEST

The institution's Lending Test performance in the assessment area is consistent with the performance in the full-scope assessment areas. For 2021, 2022, and 2023, Southern First Bank originated 87 home mortgage loans totaling approximately $56.9 million and 46 small business loans totaling approximately $16.0 million in the Charlotte MSA assessment area. Tables demonstrating the bank's geographic and borrower distribution performance for this lending are in the Appendix.

Southern First Bank's community development lending performance in the assessment area is consistent with its performance in the full-scope assessment areas. During the review period, the institution originated six community development loans totaling $21.4 million within the assessment area.

INVESTMENT TEST

Southern First Bank's Investment Test performance in the assessment area is consistent with the bank's performance in the full-scope assessment areas. During the review period, the institution purchased one qualified investment totaling $1.0 million within the assessment area and made 16 qualified donations totaling $35,250.

SERVICE TEST

Southern First Bank's Service Test performance in the assessment area is consistent with its performance in the full-scope assessment areas. Products, services, and business hours are similar to those offered within the full-scope assessment area. Employees provided 21 instances totaling 515 hours of financial and technical assistance to various qualified community development organizations in this assessment area.

GEORGIA

CRA RATING FOR GEORGIA: SATISFACTORY

The Lending Test is rated: Low Satisfactory
The Investment Test is rated: High Satisfactory
The Service Test is rated: High Satisfactory

DESCRIPTION OF INSTITUTION'S OPERATIONS IN GEORGIA

The evaluation of the Georgia performance considered the operations of Southern First Bank in the Atlanta MSA. Southern First Bank continues to delineate Fulton County, in its entirety, as the sole county in the Atlanta MSA assessment area. Fulton County is 1 of 28 counties in the Atlanta MSA. The bank operates one, or 8.3 percent, of its 12 full-service branch offices in the Atlanta MSA assessment area. The Atlanta MSA assessment area accounts for 10.5 percent of the bank-wide loans and 11.9 percent of the bank-wide deposits. Since the previous evaluation, the number of census tracts in the assessment area changed as a result of the 2020 U.S. Census. The following table reflects the changes in census tract income-level and number of census tracts, based on the 2015 ACS census data for years prior to 2022 and 2020 U.S. Census data for years 2022 and after.

Tract Income Designation	2015 ACS Census Tracts #	2020 U.S. Census Tracts #
Low-Income	50	44
Moderate-Income	38	51
Middle-Income	22	42
Upper-Income	89	156
No Income Designation	5	34
Total	204	327
Source: 2015 ACS Data and 2020 U.S. Census Data		

Economic and Demographic Data

According to the 2020 U.S. Census, significant changes have occurred in the assessment area. The total population, number of census tracts, and the number of small businesses increased in the assessment area. The percentage of low- and moderate-income census tracts decreased since the previous evaluation. The following table presents demographic information.

Demographic Information of the Assessment Area Assessment Area: Atlanta MSA						
Demographic Characteristics	**#**	**Low % of #**	**Moderate % of #**	**Middle % of #**	**Upper % of #**	**NA* % of #**
Geographies (Census Tracts)	327	13.5	15.6	12.8	47.7	10.4
Population by Geography	1,066,710	11.3	16.6	13.6	50.5	8.0
Housing Units by Geography	479,696	12.6	16.6	13.8	49.0	8.0
Owner-Occupied Units by Geography	225,903	5.8	14.1	13.7	61.4	4.9
Occupied Rental Units by Geography	201,476	17.8	18.1	14.8	38.1	11.2
Vacant Units by Geography	52,317	21.3	22.2	10.4	36.9	9.2
Businesses by Geography	378,706	6.9	13.9	13.6	56.9	8.6
Farms by Geography	3,648	7.7	17.4	14.4	54.3	6.3
Family Distribution by Income Level	229,604	22.0	13.2	15.5	49.2	0.0
Household Distribution by Income Level	427,379	25.9	14.4	15.9	43.8	0.0
Median Family Income MSA - 12060 Atlanta-Sandy Springs-Alpharetta, GA MSA		$84,791	Median Housing Value			$328,630
			Median Gross Rent			$1,264
			Families Below Poverty Level			9.6%

Source: 2020 U.S. Census and 2023 D&B Data
Due to rounding, totals may not equal 100.0%.
(*) The NA category consists of geographies that have not been assigned an income classification.

According to the U.S. Bureau of Labor Statistics, during the examination period, unemployment rates steadily decreased during the evaluation period. Fulton County's unemployment rate was historically below the national levels and generally in line with the state average unemployment rates.

Unemployment Rates – Atlanta Assessment Area			
Area	**2021**	**2022**	**2023**
	%	**%**	**%**
Fulton County	4.6	3.2	3.1
State of Georgia	3.9	3.1	3.2
National Average	5.3	3.6	3.6
Source: Bureau of Labor Statistics			

According to Standard Industrial Classification System, the top industries in the Atlanta MSA assessment area were services, non-classifiable establishments, and finance, insurance, and real

estate. According to Moody's Analytics, the top employers according to Moody's Analytics were Delta Airlines Incorporated, Emory University and Emory Healthcare, The Home Depot Incorporated, Northside Hospital, and Piedmont Healthcare.

Competition

Competition in this assessment area is very high. According to FDIC Deposit Market Share data as of June 30, 2023, 34 FDIC-insured institutions operate 236 branches within this area. Of these institutions, Southern First Bank ranked 20th in total deposits with a market share of 0.3 percent. The top three financial institutions account for 50.9 percent.

There is a high level of competition for home mortgage loans among a large number of banks, credit unions, and non-depository mortgage lenders. In 2022, 761 lenders reported a total of 62,768 residential mortgage loans originated or purchased. Southern First Bank ranked 86th out of this group of lenders, with a market share of 0.2 percent. The top three home mortgage lenders, Rocket Mortgage, Truist Bank, and Bank of America, N.A., accounted for 13.0 percent of total market share.

There is a high level of competition for small business loans among lenders in the assessment area. Aggregate data for 2022 indicates that 168 lenders reported 57,240 small business loans in the assessment area. Southern First Bank ranked 56th with a market share of 0.1 percent by total number of loans. The top three small business lenders, American Express National Bank, JPMorgan Chase Bank, N.A., and Bank of America, N.A., accounted for 60.2 percent of total market share.

Community Contact

A community contact from a nonprofit organization within the Atlanta MSA assessment area was conducted. The contact stated that donations to provide food to low- and moderate-income and elderly population is a need. The contact further stated that volunteers are needed for the organization to assist with supporting the organizations mission to improve the health and quality of life of the individuals that are served.

Credit and Community Development Needs and Opportunities

Based on demographic and economic data, as well as information gathered from a community contact, some conclusions regarding the credit needs of the assessment area can be derived. The high percentage of low- and moderate-income families at 35.2 percent and median housing value of $328,630 compared to the income of less than $85,000 annually for low-and moderate-income families indicates a need for affordable housing. Furthermore, small business loans are needed as 94.1 percent of businesses have gross annual revenues of $1.0 million or less, and 95.4 percent of the businesses operate with less than 10 employees. Opportunities exist for affordable housing, small business lending, and community development activities for low- and moderate-income individuals based on information received from demographic information.

CONCLUSIONS ON PERFORMANCE CRITERIA IN GEORGIA

LENDING TEST

The Lending Test for Georgia is Low Satisfactory. Lending levels reflect good responsiveness to assessment area credit needs. The geographic distribution reflects adequate penetration throughout the assessment area, and the borrower profile reflects poor distribution. In addition, the bank originated a relatively high level of community development loans.

Lending Activity

Lending levels reflect good responsiveness to the assessment area's credit needs. Southern First Bank's lending has increased by total number and dollar volume of loans in Georgia since the prior evaluation. During the review period, Southern First Bank originated 338 home mortgage loans totaling $198.4 million and 90 small business loans totaling $25.0 million. Limited lending opportunities based on the relatively low percentages of owner-occupied housing units and strong competition in the low- and moderate-income census tracts in the assessment areas were factors considered in the analysis of the bank's performance, as applicable. Southern First Bank operates in a highly competitive market for both home mortgages and small business lending.

Geographic Distribution

The geographic distribution of home mortgage and small business loans reflects adequate penetration.

Home Mortgage
The geographic distribution of home mortgage loans reflects adequate penetration throughout the assessment area. The bank's 2022 performance in low-income census tracts was below aggregate and demographic data. In 2023, performance in low-income census tracts increased and more than doubled demographic data. The bank's 2022 performance in moderate-income census tracts was significantly below aggregate and demographic data. However, 2023 performance increased and exceeded demographic data.

Small Business
The geographic distribution of small business loans reflects poor penetration throughout the assessment area. The bank did not originate any loans in low-income census tracts and only one loan in moderate-income census tracts each year. This performance was significantly below aggregate and demographic data.

Borrower Profile

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

Home Mortgage
The distribution of home mortgage loans reflects poor penetration among borrowers of different income levels. The bank's performance to low-income borrowers was below aggregate and significantly below demographic data even when considering the number of families living below the poverty level. Lending to moderate-income borrowers was significantly below aggregate and demographic data.

Small Business
The distribution of small business loans reflects adequate penetration among businesses of different sizes. In 2022, lending to businesses with gross annual revenues of $1 million or less was in line with aggregate data but below demographic data. In 2023, lending performance declined and remained below demographic data. Given the level of competition in the area, overall performance is adequate.

Community Development Loans

Southern First Bank made a relatively high level of community development loans in Georgia. During this evaluation period, the bank originated nine community development loans totaling $45.4 million, which is a significant increase since prior evaluation of one loan totaling $1.1 million. This performance represents 10.3 percent, by number, and 17.4 percent, by dollar volume, of total bank-wide community development loans. Six loans totaling $34.1 million were originated outside of the assessment area but in a broader statewide area. Since the bank has been responsive to community development needs and opportunities inside its assessment areas, examiners gave consideration for broader statewide lending. The following table illustrates the community development loans.

Community Development Lending by Rated Area – Georgia										
Rated Area	**Affordable Housing**		**Community Services**		**Economic Development**		**Revitalize or Stabilize**		**Totals**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
Atlanta	2	2,286	-	-	1	9,030	-	-	**3**	**11,316**
Statewide Activities	2	9,120	1	5,037	1	13,400	2	6,564	**6**	**34,121**
Total	**4**	**11,406**	**1**	**5,037**	**2**	**22,430**	**2**	**6,564**	**9**	**45,437**
Source: Bank Records										

Below are examples of the assessment area and statewide activities in Georgia.

- Two loans totaling $2.2 million to finance properties located in low-income neighborhoods within the bank's assessment area. Both loans were used to renovate multi-family properties, supporting affordable housing for low- and moderate-income individuals.
- A $1.2 million loan for a business that promotes growth for a middle-income distressed and underserved census tract that has also been designated as an Opportunity Zone. The business will help create jobs in the statewide area, supporting revitalization or stabilization efforts in the assessment area.
- A $5.0 million loan for a rehabilitation facility that is located in a moderate-income census

tract in the statewide area, supporting community services for low- and moderate-income individuals.

INVESTMENT TEST

Southern First Bank made a significant level of qualified community development investments and donations in Georgia, occasionally in a leadership position.

Investment and Grant Activity

The bank has a significant level of qualified community development investments and donations, in the assessment area. The bank made 27 investments and donations totaling $4.7 million, a significant improvement compared to seven investments and donations totaling $1.7 million at the previous evaluation. The level of performance in Georgia represents 6.9 percent by number and 17.3 percent by dollar volume of the total bank-wide qualified investments and donations. Qualified investments include two prior period investments; one new security supporting affordable housing; and five new securities supporting economic development totaling $4.6 million. Additionally, the bank made 19 donations totaling $26,363 benefitting organizations that provide community services to low-and moderate-income individuals and areas. The following are examples of qualified investments that benefitted the Georgia rated area.

- Since 2021, the bank continues to renew certificates of deposit in minority depository institutions totaling $500,000, supporting economic development.
- The bank continues to maintain a prior period MBS purchased in 2020 with a current book value of $1.2 million, which provides affordable housing for low- and moderate-income individuals.
- From 2021 through 2024, the bank provided four donations totaling $10,538 to a nonprofit organization that provides workforce development programs and community services focused on employment preparedness, retention, and career advancement for low- and moderate-income individuals, supporting community services.

SERVICE TEST

The Service Test rating for Southern First Bank in Georgia is High Satisfactory. The bank is a leader in providing community development services.

Community Development Services

Southern First Bank is a leader in providing community development services in Georgia. Bank employees provided 27 qualifying services totaling 310 hours throughout Georgia. This performance represents 9.5 percent of the bank-wide community development services by number. In addition, this performance reflects a significant increase since the previous evaluation when the bank performed three community development services in Georgia. Community development services that benefitted the larger statewide area of Georgia, totaled five activities for 35 hours, and are included, as the bank met the community development service needs of its assessment area.

Total community development services equate to 9.0 services and 103.3 hours per branch per year. The following are examples of community development services provided in the assessment area.

- In 2021 through 2024, a bank representative served as Auction Chairperson for a nonprofit that assisted low- and moderate-income women by providing a network of support, professional attire and development tools to help women enter the workforce, supporting community services.
- In 2021 through 2024, a bank representative served on the fundraising committee, as well as on the Board in 2022 through 2024, for a nonprofit health facility where 60 percent of the patients are on PeachCare for Kids, Medicaid, or uninsured, supporting community services for low- and moderate-income individuals.
- In 2023, bank representatives provided six instances totaling 42 hours of financial literacy to students from a school in the assessment area where more than 50 percent of students qualify for free or reduced lunch, supporting community services for low- and moderate-income individuals.

APPENDICES

LARGE BANK PERFORMANCE CRITERIA

Lending Test

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

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

Investment Test

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

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

Service Test

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

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

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

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

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

SCOPE OF EVALUATION

Southern First Bank	
Scope of Examination: Full scope reviews were performed on following assessment areas within the noted rated areas: State of South Carolina Greenville MSA Assessment Area Charleston MSA Assessment Area State of North Carolina Greensboro MSA Assessment Area Raleigh MSA Assessment Area State of Georgia Atlanta MSA Assessment Area	
Time Period Reviewed:	03/29/2021 to 04/15/2024
Products Reviewed: Home Mortgage: 01/01/2021 – 12/31/2023 Small Business: 01/01/2021 – 12/31/2023 Community Development Activities: 03/29/2021 - 4/15/2024	

SUMMARY OF RATINGS FOR RATED AREAS

Rated Area	Lending Test	Investment Test	Service Test	Rating
South Carolina	Low Satisfactory	High Satisfactory	High Satisfactory	Satisfactory
North Carolina	Low Satisfactory	High Satisfactory	High Satisfactory	Satisfactory
Georgia	Low Satisfactory	High Satisfactory	High Satisfactory	Satisfactory

PERFORMANCE LENDING TABLES

Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography **2022**

Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
SFB Atlanta MSA	101	64,663,790	7.3	37,184	5.8	2.0	8.3	14.1	4.0	14.9	13.7	4.0	15.4	61.4	80.2	55.2	4.9	9.9	6.2
SFB Charleston MSA	224	101,003,717	16.2	37,711	4.6	1.3	2.6	22.8	12.1	17.2	33.6	30.8	35.4	38.4	54.0	44.0	0.6	1.8	0.7
SFB Charlotte MSA	33	16,766,407	2.4	43,990	2.9	3.0	3.3	21.6	12.1	20.3	23.6	9.1	23.8	51.4	75.8	51.9	0.6	0.0	0.7
SFB Columbia MSA	60	20,327,713	4.3	25,283	1.9	0.0	1.1	16.9	13.3	12.4	41.3	21.7	41.4	39.1	65.0	44.1	0.8	0.0	0.9
SFB Greensboro MSA	63	21,927,019	4.5	16,439	5.5	1.6	5.1	12.4	11.1	12.4	33.5	20.6	34.0	48.1	66.7	47.9	0.5	0.0	0.6
SFB Greenville MSA	862	314,092,264	62.2	19,710	2.4	1.5	2.0	15.5	12.8	14.7	35.8	23.2	34.8	46.1	61.1	48.2	0.2	1.4	0.3
SFB Raleigh MSA	43	16,918,168	3.1	49,652	3.0	2.3	2.9	14.8	2.3	15.4	36.2	34.9	39.8	44.7	60.5	40.6	1.3	0.0	1.4
Total	**1,386**	**555,699,078**	**100.0**	**229,969**	**3.7**	**1.5**	**3.7**	**17.2**	**11.6**	**15.9**	**30.3**	**22.9**	**31.4**	**47.4**	**62.1**	**47.2**	**1.4**	**1.9**	**1.7**

Source: 2020 U.S. Census; 01/01/2022 - 12/31/2022 Bank Data, 2022 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography **2022**

Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
SFB Atlanta MSA	26	6,630	4.1	57,108	7.3	0.0	5.7	14.0	3.8	12.5	13.2	3.8	12.6	56.9	73.1	61.3	8.5	19.2	7.9
SFB Charleston MSA	173	50,497	27.3	24,675	7.0	4.6	5.4	19.6	17.9	19.4	27.7	19.7	30.2	44.5	54.9	43.2	1.2	2.9	1.8
SFB Charlotte MSA	23	7,778	3.6	43,026	5.1	4.3	5.2	23.5	21.7	23.8	20.6	17.4	21.3	48.3	52.2	47.6	2.5	4.3	2.1
SFB Columbia MSA	51	16,260	8.0	17,425	3.2	2.0	2.4	22.2	31.4	19.2	36.5	19.6	39.9	36.4	47.1	37.3	1.7	0.0	1.2
SFB Greensboro MSA	40	14,338	6.3	14,404	10.2	10.0	10.6	15.1	10.0	14.8	31.0	35.0	32.5	42.9	45.0	41.6	0.7	0.0	0.5
SFB Greenville MSA	279	71,829	44.0	14,880	3.1	0.0	2.8	17.1	16.5	16.4	29.7	21.1	31.8	49.0	60.2	47.7	1.1	2.2	1.3
SFB Raleigh MSA	42	17,085	6.6	36,408	4.9	26.2	4.7	15.5	11.9	15.7	34.7	40.5	34.1	43.7	21.4	44.0	1.2	0.0	1.6
Total	**634**	**184,417**	**100.0**	**207,926**	**6.0**	**3.9**	**5.2**	**17.7**	**17.0**	**17.2**	**24.4**	**21.9**	**25.3**	**48.2**	**54.4**	**48.9**	**3.6**	**2.7**	**3.3**

Source: 2023 D&B Data; 01/01/2022 - 12/31/2022 Bank Data; 2022 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower **2022**

	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
Assessment Area:	**#**	**$**	**% of Total**	**Overall Market**	**% Families**	**% Bank Loans**	**Aggregate**	**% Families**	**% Bank Loans**	**Aggregate**	**% Families**	**% Bank Loans**	**Aggregate**	**% Families**	**% Bank Loans**	**Aggregate**	**% Families**	**% Bank Loans**	**Aggregate**
SFB Atlanta MSA	101	64,663,790	7.3	37,184	22.0	1.0	4.2	13.2	1.0	13.1	15.5	7.9	16.9	49.2	80.2	47.5	0.0	9.9	18.4
SFB Charleston MSA	224	101,003,717	16.2	37,711	22.1	2.2	6.2	17.2	5.4	17.9	20.1	11.2	19.6	40.6	70.5	34.8	0.0	10.7	21.5
SFB Charlotte MSA	33	16,766,407	2.4	43,990	20.3	0.0	5.2	16.6	0.0	15.0	18.3	6.1	20.3	44.8	75.8	47.0	0.0	18.2	12.4
SFB Columbia MSA	60	20,327,713	4.3	25,283	21.9	3.3	7.8	16.3	20.0	20.7	19.1	11.7	22.5	42.6	46.7	31.1	0.0	18.3	18.0
SFB Greensboro MSA	63	21,927,019	4.5	16,439	21.1	0.0	5.5	16.0	3.2	16.2	18.2	15.9	20.7	44.7	44.4	44.7	0.0	36.5	12.9
SFB Greenville MSA	862	314,092,264	62.2	19,710	18.6	2.6	6.1	16.3	6.7	17.3	20.0	14.7	21.6	45.1	67.4	40.7	0.0	8.6	14.2
SFB Raleigh MSA	43	16,918,168	3.1	49,652	19.5	0.0	6.7	15.7	7.0	16.2	20.4	9.3	23.5	44.4	74.4	43.0	0.0	9.3	10.5
Total	**1,386**	**555,699,078**	**100.0**	**229,969**	**20.8**	**2.2**	**5.9**	**15.8**	**6.3**	**16.3**	**18.7**	**13.2**	**20.7**	**44.6**	**67.3**	**41.8**	**0.0**	**11.0**	**15.3**

Source: 2020 U.S. Census; 01/01/2022 - 12/31/2022 Bank Data, 2022 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues **2022**

Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
SFB Atlanta MSA	26	6,630	4.1	57,108	93.3	46.2	46.2	2.1	19.2	4.6	34.6
SFB Charleston MSA	173	50,497	27.3	24,675	92.8	27.7	49.8	1.9	38.7	5.3	33.5
SFB Charlotte MSA	23	7,778	3.6	43,026	91.6	43.5	51.4	2.4	21.7	6.0	34.8
SFB Columbia MSA	51	16,260	8.0	17,425	91.7	23.5	52.2	2.1	39.2	6.2	37.3
SFB Greensboro MSA	40	14,338	6.3	14,404	90.1	45.0	51.4	2.9	30.0	7.0	25.0
SFB Greenville MSA	279	71,829	44.0	14,880	90.9	34.4	50.8	2.7	33.0	6.4	32.6
SFB Raleigh MSA	42	17,085	6.6	36,408	91.8	26.2	51.2	2.2	57.1	6.0	16.7
Total	**634**	**184,417**	**100.0**	**207,926**	**92.2**	**32.7**	**49.8**	**2.2**	**35.5**	**5.6**	**31.9**

Source: 2022 D&B Data; 01/01/2022 - 12/31/2022 Bank Data; 2022 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

GLOSSARY

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

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

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

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

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

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

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

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

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

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

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

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

Community Development Loan: A loan that:

(1) Has as its primary purpose community development; and

(2) Except in the case of a wholesale or limited purpose bank:

(i) Has not been reported or collected by the bank or an affiliate for consideration in the bank's assessment area as a home mortgage, small business, small farm, or consumer loan, unless it is a multifamily dwelling loan (as described in Appendix A to Part 203 of this title); and

(ii) Benefits the bank's assessment area(s) or a broader statewide or regional area including the bank's assessment area(s).

Community Development Service: A service that:

(1) Has as its primary purpose community development;

(2) Is related to the provision of financial services; and

(3) Has not been considered in the evaluation of the bank's retail banking services under § 345.24(d).

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

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

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

(1) An unemployment rate of at least 1.5 times the national average;
(2) A poverty rate of 20 percent or more; or
(3) A population loss of 10 percent or more between the previous and most recent decennial census or a net migration loss of 5 percent or more over the 5-year period preceding the most recent census.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family. Other family is further classified into "male householder" (a family with a male householder and no wife present) or "female householder" (a family with a female householder and no husband present).

FFIEC-Estimated Income Data: The Federal Financial Institutions Examination Council (FFIEC) issues annual estimates which update median family income from the metropolitan and nonmetropolitan areas. The FFIEC uses American Community Survey data and factors in information from other sources to arrive at an annual estimate that more closely reflects current economic conditions.

Full-Scope Review: A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower profile, and total number and dollar amount of investments), and qualitative factors (for example, innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants; the amount of loan requested; and the disposition of the application (approved, denied, and withdrawn).

Home Mortgage Loans: Includes closed-end mortgage loans or open-end line of credits as defined in the HMDA regulation that are not an excluded transaction per the HMDA regulation.

Housing Unit: Includes a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied as separate living quarters.

Limited-Scope Review: A limited scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area.

Performance under applicable tests is often analyzed using only quantitative factors (for example, geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

Low-Income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent in the case of a geography.

Low Income Housing Tax Credit: The Low-Income Housing Tax Credit Program is a housing program contained within the Internal Revenue Code of 1986, as amended. It is administered by the U.S. Department of the Treasury and the Internal Revenue Service. The U.S. Treasury Department distributes low-income housing tax credits to housing credit agencies through the Internal Revenue Service. The housing agencies allocate tax credits on a competitive basis.

Developers who acquire, rehabilitate, or construct low-income rental housing may keep their tax credits. Or, they may sell them to corporations or investor groups, who, as owners of these properties, will be able to reduce their own federal tax payments. The credit can be claimed annually for ten consecutive years. For a project to be eligible, the developer must set aside a specific percentage of units for occupancy by low-income residents. The set-aside requirement remains throughout the compliance period, usually 30 years.

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Median Income: The median income divides the income distribution into two equal parts, one having incomes above the median and other having incomes below the median.

Metropolitan Division (MD): A county or group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area (MSA): CBSA associated with at least one urbanized area having a population of at least 50,000. The MSA comprises the central county or counties or equivalent entities containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

Micropolitan Statistical Area: CBSA associated with at least one urbanized area having a population of at least 10,000, but less than 50,000.

Middle-Income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 and less than 120 percent in the case of a geography.

Moderate-Income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 and less than 80 percent in the case of a geography.

Multi-family: Refers to a residential structure that contains five or more units.

Nonmetropolitan Area (also known as **non-MSA):** All areas outside of metropolitan areas. The definition of nonmetropolitan area is not consistent with the definition of rural areas. Urban and rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

Owner-Occupied Units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Qualified Investment: A lawful investment, deposit, membership share, or donation that has as its primary purpose community development.

Rated Area: A rated area is a state or multistate metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area.

Rural Area: Territories, populations, and housing units that are not classified as urban.

Small Business Investment Company (SBIC): SBICs are privately-owned investment companies which are licensed and regulated by the Small Business Administration (SBA). SBICs provide long-term loans and/or venture capital to small firms. Because money for venture or risk investments is difficult for small firms to obtain, SBA provides assistance to SBICs to stimulate and supplement the flow of private equity and long-term loan funds to small companies. Venture capitalists participate in the SBIC program to supplement their own private capital with funds borrowed at favorable rates through SBA's guarantee of SBIC debentures. These SBIC debentures are then sold to private investors. An SBIC's success is linked to the growth and profitability of the companies that it finances. Therefore, some SBICs primarily assist businesses with significant growth potential, such as new firms in innovative industries. SBICs finance small firms by providing straight loans and/or equity-type investments. This kind of financing gives them partial ownership of those businesses and the possibility of sharing in the companies' profits as they grow and prosper.

Small Business Loan: A loan included in "loans to small businesses" as defined in the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of $1 million or less and are either secured by nonfarm nonresidential properties or are classified as commercial and industrial loans.

Small Farm Loan: A loan included in "loans to small farms" as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of $500,000 or less and are either secured by farmland, including farm residential and other improvements, or are classified as loans to finance agricultural production and other loans to farmers.

Underserved Middle-Income Nonmetropolitan Geographies: A nonmetropolitan middle-income geography will be designated as underserved if it meets criteria for population size, density, and dispersion indicating the area's population is sufficiently small, thin, and distant from a population center that the tract is likely to have difficulty financing the fixed costs of meeting essential community needs.

Upper-Income: Individual income that is 120 percent or more of the area median income, or a median family income that is 120 percent or more in the case of a geography.

Urban Area: All territories, populations, and housing units in urbanized areas and in places of 2,500 or more persons outside urbanized areas. More specifically, "urban" consists of territory, persons, and housing units in places of 2,500 or more persons incorporated as cities, villages, boroughs (except in Alaska and New York), and towns (except in the New England states, New York, and Wisconsin).

"Urban" excludes the rural portions of "extended cities"; census designated place of 2,500 or more persons; and other territory, incorporated or unincorporated, including in urbanized areas.