

CRA Disclosure Statement

§228.43(b)(1)(ii)

CRA Disclosure Statement

BankFirst Financial Services is a CRA-reporting financial institution. The bank's 2022 and 2023 CRA Disclosure Statements are following.

Additional Disclosure Reports can be found at the following website:

<https://www.ffiec.gov/cra/craproducts.htm>

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: ALABAMA (01)

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)
BALDWIN COUNTY (003), AL										
MSA 19300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	3	0	0	1	382	2	385	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	3	0	0	1	382	2	385	0	0
BIBB COUNTY (007), AL										
MSA 13820										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	889	1	889	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	889	1	889	0	0
CALHOUN COUNTY (015), AL										
MSA 11500										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	133	0	0	1	133	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	133	0	0	1	133	0	0

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	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)
COLBERT COUNTY (033), AL										
MSA 22520										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	99	1	124	0	0	1	124	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	99	1	124	0	0	1	124	0	0
CULLMAN COUNTY (043), AL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	35	0	0	1	439	4	474	0	0
Upper Income	1	12	0	0	0	0	1	12	0	0
Income Not Known	0	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	47	0	0	1	439	5	486	0	0
DEKALB COUNTY (049), AL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	60	0	0	0	0	2	60	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	60	0	0	0	0	2	60	0	0

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Respondent ID: 0000914648

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State: ALABAMA (01)

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	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)
FAYETTE COUNTY (057), AL										
MSA NA										
Inside AA 0009										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	46	1,466	6	948	2	1,350	36	1,272	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	46	1,466	6	948	2	1,350	36	1,272	0	0
FRANKLIN COUNTY (059), AL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	67	0	0	0	0	3	67	0	0
Upper Income	2	36	0	0	0	0	2	36	0	0
Income Not Known	0	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	103	0	0	0	0	5	103	0	0
GREENE COUNTY (063), AL										
MSA 46220										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	16	0	0	0	0	1	16	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	16	0	0	0	0	1	16	0	0

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JEFFERSON COUNTY (073), AL										
MSA 13820										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	50	0	0	0	0	1	50	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	1	425	1	425	0	0
Median Family Income 90-100%	0	0	0	0	1	940	1	940	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	84	1	242	2	1,526	3	1,001	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	134	1	242	4	2,891	6	2,416	0	0
LAMAR COUNTY (075), AL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	3	99	1	107	0	0	4	206	0	0
Income Not Known	0	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	99	1	107	0	0	4	206	0	0

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	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)
LAWRENCE COUNTY (079), AL										
MSA 19460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	28	0	0	1	330	3	358	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	28	0	0	1	330	3	358	0	0
LEE COUNTY (081), AL										
MSA 12220										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	116	0	0	0	0	2	116	0	0
Income Not Known	0	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	116	0	0	0	0	2	116	0	0
MADISON COUNTY (089), AL										
MSA 26620										
Outside Assessment Area										
Low Income	0	0	0	0	1	302	0	0	0	0
Moderate Income	0	0	0	0	1	662	1	662	0	0
Middle Income	1	50	0	0	0	0	1	50	0	0
Upper Income	2	100	1	115	1	685	3	215	0	0
Income Not Known	0	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	150	1	115	3	1,649	5	927	0	0

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	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)
MARENGO COUNTY (091), AL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	467	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	467	0	0	0	0
MARION COUNTY (093), AL										
MSA NA										
Inside AA 0009										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	9	275	0	0	0	0	8	211	0	0
Middle Income	10	318	1	171	0	0	10	318	0	0
Upper Income	3	116	0	0	0	0	3	116	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	22	709	1	171	0	0	21	645	0	0
MOBILE COUNTY (097), AL										
MSA 33660										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	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	1	30	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	30	0	0	0	0	1	30	0	0

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PICKENS COUNTY (107), AL										
MSA 46220										
Inside AA 0008										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	148	0	0	1	366	4	148	0	0
Middle Income	9	403	3	401	3	1,750	12	1,534	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	13	551	3	401	4	2,116	16	1,682	0	0
ST. CLAIR COUNTY (115), AL										
MSA 13820										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	97	0	0	0	0	2	97	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	97	0	0	0	0	2	97	0	0
SHELBY COUNTY (117), AL										
MSA 13820										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	4	784	0	0	0	0	0	0
Upper Income	0	0	1	157	2	961	1	625	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	5	941	2	961	1	625	0	0

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SUMTER COUNTY (119), AL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	40	1	151	0	0	3	191	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	40	1	151	0	0	3	191	0	0
TUSCALOOSA COUNTY (125), AL										
MSA 46220										
Inside AA 0008										
Low Income	1	100	4	554	2	1,391	2	591	0	0
Moderate Income	2	125	3	409	3	1,850	4	1,681	0	0
Middle Income	17	876	16	2,513	13	7,094	25	3,575	0	0
Upper Income	26	864	9	1,623	4	3,158	29	3,103	0	0
Income Not Known	1	47	1	182	2	1,076	3	705	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	47	2,012	33	5,281	24	14,569	63	9,655	0	0
WALKER COUNTY (127), AL										
MSA NA										
Inside AA 0009										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	166	0	0	0	0	3	166	0	0
Middle Income	15	451	4	728	1	381	19	1,543	0	0
Upper Income	2	25	0	0	0	0	2	25	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	20	642	4	728	1	381	24	1,734	0	0

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State: ALABAMA (01)

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WINSTON COUNTY (133), AL										
MSA NA										
Inside AA 0009										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	197	1	200	1	251	4	397	0	0
Middle Income	39	1,243	4	621	5	2,180	38	1,326	0	0
Upper Income	10	117	0	0	0	0	9	97	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	53	1,557	5	821	6	2,431	51	1,820	0	0
TOTAL INSIDE AA IN STATE	201	6,937	52	8,350	37	20,847	211	16,808	0	0
TOTAL OUTSIDE AA IN STATE	32	1,022	11	1,813	14	8,008	45	7,162	0	0
STATE TOTAL	233	7,959	63	10,163	51	28,855	256	23,970	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: ARKANSAS (05)

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)
WHITE COUNTY (145), AR										
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	53	0	0	0	0	1	53	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	53	0	0	0	0	1	53	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	53	0	0	0	0	1	53	0	0
STATE TOTAL	1	53	0	0	0	0	1	53	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: COLORADO (08)

Area Income Characteristics	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)
LARIMER COUNTY (069), CO										
MSA 22660										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	200	0	0	1	200	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	0	0	1	200	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	200	0	0	1	200	0	0
STATE TOTAL	0	0	1	200	0	0	1	200	0	0

Loans by County

Small Business Loans - Originations

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Respondent ID: 0000914648

Agency: FRS - 2

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)
BAY COUNTY (005), FL										
MSA 37460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	50	0	0	0	0	1	50	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	1	50	0	0
ST. JOHNS COUNTY (109), FL										
MSA 27260										
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	46	0	0	0	0	1	46	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	46	0	0	0	0	1	46	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	96	0	0	0	0	2	96	0	0
STATE TOTAL	2	96	0	0	0	0	2	96	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: KENTUCKY (21)

Area Income Characteristics	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)
MASON COUNTY (161), KY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	50	0	0	0	0	1	50	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	1	50	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	50	0	0	0	0	1	50	0	0
STATE TOTAL	1	50	0	0	0	0	1	50	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: LOUISIANA (22)

Area Income Characteristics	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)
LAFAYETTE PARISH (055), LA										
MSA 29180										
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
ORLEANS PARISH (071), LA										
MSA 35380										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	250	0	0	1	250	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	0	0	1	250	0	0
PLAQUEMINES PARISH (075), LA										
MSA 35380										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	161	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	161	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: LOUISIANA (22)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ST. TAMMANY PARISH (103), LA										
MSA 35380										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	68	1	195	1	650	4	913	0	0
Upper Income	0	0	0	0	1	483	0	0	0	0
Income Not Known	0	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	68	1	195	2	1,133	4	913	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	68	4	756	2	1,133	6	1,313	0	0
STATE TOTAL	2	68	4	756	2	1,133	6	1,313	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: MISSISSIPPI (28)

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)
CHOCTAW COUNTY (019), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	33	0	0	0	0	1	33	0	0
Middle Income	1	29	0	0	0	0	1	29	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	62	0	0	0	0	2	62	0	0
CLAY COUNTY (025), MS										
MSA NA										
Inside AA 0001										
Low Income	4	171	0	0	0	0	3	122	0	0
Moderate Income	5	147	0	0	0	0	5	147	0	0
Middle Income	12	390	3	440	2	1,104	17	1,934	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	21	708	3	440	2	1,104	25	2,203	0	0
COPIAH COUNTY (029), MS										
MSA 27140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	301	1	301	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	301	1	301	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: MISSISSIPPI (28)

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)
COVINGTON COUNTY (031), MS										
MSA 25620										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	25	0	0	1	451	1	25	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	1	451	1	25	0	0
DESOTO COUNTY (033), MS										
MSA 32820										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	100	0	0	0	0	2	100	0	0
Middle Income	4	153	1	111	1	460	4	613	0	0
Upper Income	12	288	2	450	0	0	13	488	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	18	541	3	561	1	460	19	1,201	0	0
FORREST COUNTY (035), MS										
MSA 25620										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	5	200	1	114	0	0	0	0	0	0
Middle Income	7	322	1	247	0	0	5	196	0	0
Upper Income	0	0	0	0	2	800	2	800	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	12	522	2	361	2	800	7	996	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: MISSISSIPPI (28)

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)
HARRISON COUNTY (047), MS										
MSA 25060										
Outside Assessment Area										
Low Income	0	0	0	0	1	803	1	803	0	0
Moderate Income	0	0	1	127	1	500	1	127	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	127	2	1,303	2	930	0	0
HINDS COUNTY (049), MS										
MSA 27140										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	152	2	755	1	255	0	0
Middle Income	4	158	0	0	0	0	3	104	0	0
Upper Income	22	1,086	3	577	1	838	14	771	0	0
Income Not Known	1	86	0	0	1	500	1	86	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	27	1,330	4	729	4	2,093	19	1,216	0	0
ITAWAMBA COUNTY (057), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	257	1	257	0	0
Upper Income	1	21	0	0	1	343	2	364	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	21	0	0	2	600	3	621	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: MISSISSIPPI (28)

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)
JACKSON COUNTY (059), MS										
MSA 25060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	2	727	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	727	0	0	0	0
JASPER COUNTY (061), MS										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	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	7	133	0	0	0	0	7	133	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	133	0	0	0	0	7	133	0	0
JONES COUNTY (067), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	22	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	3	151	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	173	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: MISSISSIPPI (28)

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)
KEMPER COUNTY (069), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	8	367	2	377	2	577	6	517	0	0
Middle Income	3	126	1	142	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	11	493	3	519	2	577	6	517	0	0
LAFAYETTE COUNTY (071), MS										
MSA NA										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	114	0	0	0	0	4	114	0	0
Middle Income	7	203	0	0	2	817	8	524	0	0
Upper Income	4	193	3	510	2	1,350	8	1,803	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	15	510	3	510	4	2,167	20	2,441	0	0
LAMAR COUNTY (073), MS										
MSA 25620										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	20	0	0	1	357	1	20	0	0
Middle Income	2	91	1	156	0	0	3	247	0	0
Upper Income	10	580	3	594	3	1,195	3	276	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	13	691	4	750	4	1,552	7	543	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: MISSISSIPPI (28)

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)
LAUDERDALE COUNTY (075), MS										
MSA NA										
Outside Assessment Area										
Low Income	1	5	0	0	0	0	1	5	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	90	0	0	1	279	2	369	0	0
Upper Income	4	250	1	149	2	1,475	6	1,399	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	345	1	149	3	1,754	9	1,773	0	0
LEAKE COUNTY (079), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	23	0	0	0	0	1	23	0	0
Middle Income	2	59	0	0	0	0	2	59	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	82	0	0	0	0	3	82	0	0
LEE COUNTY (081), MS										
MSA NA										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	8	286	4	834	0	0	7	296	0	0
Upper Income	11	383	2	330	4	1,861	12	1,736	0	0
Income Not Known	0	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	669	6	1,164	4	1,861	19	2,032	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: MISSISSIPPI (28)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LINCOLN COUNTY (085), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	72	0	0	1	1,000	2	1,072	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	16	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	88	0	0	1	1,000	2	1,072	0	0
LOWNDES COUNTY (087), MS										
MSA NA										
Inside AA 0001										
Low Income	4	118	0	0	1	300	4	118	0	0
Moderate Income	4	101	0	0	0	0	4	101	0	0
Middle Income	21	541	8	1,375	1	475	27	2,000	0	0
Upper Income	72	2,496	12	1,762	4	1,663	69	3,234	0	0
Income Not Known	9	350	1	125	0	0	10	475	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	110	3,606	21	3,262	6	2,438	114	5,928	0	0
MADISON COUNTY (089), MS										
MSA 27140										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	120	1	250	0	0	3	120	0	0
Middle Income	1	100	1	174	3	1,657	3	574	0	0
Upper Income	21	1,070	11	2,007	8	3,600	27	3,425	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	25	1,290	13	2,431	11	5,257	33	4,119	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: MISSISSIPPI (28)

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)
MONROE COUNTY (095), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	5	253	1	178	0	0	4	228	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	253	1	178	0	0	4	228	0	0
NESHOBAMA COUNTY (099), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	75	0	0	0	0	1	75	0	0
Upper Income	2	108	0	0	0	0	2	108	0	0
Income Not Known	0	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	183	0	0	0	0	3	183	0	0
NEWTON COUNTY (101), MS										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	5	92	1	167	0	0	4	45	0	0
Middle Income	13	315	0	0	0	0	13	315	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	18	407	1	167	0	0	17	360	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: MISSISSIPPI (28)

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)
NOXUBEE COUNTY (103), MS										
MSA NA										
Inside AA 0001										
Low Income	7	160	0	0	0	0	7	160	0	0
Moderate Income	26	798	2	355	2	780	23	837	0	0
Middle Income	32	1,089	5	918	1	750	33	1,511	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	65	2,047	7	1,273	3	1,530	63	2,508	0	0
OKTIBBEHA COUNTY (105), MS										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	118	1	150	0	0	4	118	0	0
Middle Income	17	628	3	467	2	561	17	1,018	0	0
Upper Income	11	331	1	103	2	860	13	1,243	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	32	1,077	5	720	4	1,421	34	2,379	0	0
PANOLA COUNTY (107), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	104	1	147	0	0	4	251	0	0
Middle Income	7	268	0	0	0	0	6	245	0	0
Upper Income	0	0	1	250	1	296	1	296	0	0
Income Not Known	0	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	372	2	397	1	296	11	792	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: MISSISSIPPI (28)

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)
PERRY COUNTY (111), MS										
MSA 25620										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	383	1	383	0	0
Middle Income	1	30	0	0	0	0	1	30	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	30	0	0	1	383	2	413	0	0
PONTOTOC COUNTY (115), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	9	1	102	0	0	1	9	0	0
Upper Income	0	0	1	171	0	0	0	0	0	0
Income Not Known	0	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	9	2	273	0	0	1	9	0	0
PRENTISS COUNTY (117), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	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

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: MISSISSIPPI (28)

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)
RANKIN COUNTY (121), MS										
MSA 27140										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	181	0	0	3	1,414	2	389	0	0
Middle Income	3	105	0	0	3	1,648	6	1,753	0	0
Upper Income	9	395	4	994	6	2,739	17	4,056	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	16	681	4	994	12	5,801	25	6,198	0	0
SCOTT COUNTY (123), MS										
MSA NA										
Inside AA 0002										
Low Income	0	0	1	230	0	0	1	230	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	96	0	0	1	527	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	96	1	230	1	527	1	230	0	0
SIMPSON COUNTY (127), MS										
MSA 27140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	12	0	0	0	0	1	12	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	12	0	0	0	0	1	12	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: MISSISSIPPI (28)

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)
SMITH COUNTY (129), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	17	0	0	0	0	1	17	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	17	0	0	0	0	1	17	0	0
TATE COUNTY (137), MS										
MSA 32820										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	46	1,342	1	126	6	2,583	49	3,225	0	0
Upper Income	13	394	1	120	0	0	14	514	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	59	1,736	2	246	6	2,583	63	3,739	0	0
UNION COUNTY (145), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	2	1,188	1	908	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	1,188	1	908	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: MISSISSIPPI (28)

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)
WEBSTER COUNTY (155), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	5	120	0	0	0	0	3	54	0	0
Income Not Known	0	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	120	0	0	0	0	3	54	0	0
WINSTON COUNTY (159), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	130	0	0	1	130	0	0
Middle Income	3	94	0	0	0	0	3	94	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	94	1	130	0	0	4	224	0	0
YAZOO COUNTY (163), MS										
MSA 27140										
Outside Assessment Area										
Low Income	0	0	0	0	1	279	1	279	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	279	1	279	0	0
TOTAL INSIDE AA IN STATE	458	16,044	79	13,838	64	29,594	473	36,226	0	0

Loans by County
Small Business Loans - Originations
Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648
Agency: FRS - 2
State: MISSISSIPPI (28)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	61	2,454	11	1,773	19	8,859	62	8,577	0	0
STATE TOTAL	519	18,498	90	15,611	83	38,453	535	44,803	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BERKELEY COUNTY (015), SC										
MSA 16700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	59	0	0	0	0	1	59	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	59	0	0	0	0	1	59	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	59	0	0	0	0	1	59	0	0
STATE TOTAL	1	59	0	0	0	0	1	59	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DAVIDSON COUNTY (037), TN										
MSA 34980										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	2	105	0	0	0	0	2	105	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	105	0	0	0	0	2	105	0	0
LINCOLN COUNTY (103), TN										
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	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

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

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)
MCNAIRY COUNTY (109), TN										
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	607	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	607	0	0	0	0
SHELBY COUNTY (157), TN										
MSA 32820										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	302	1	302	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	306	1	306	0	0
Median Family Income Not Known	0	0	1	134	0	0	1	134	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	134	2	608	3	742	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	105	1	134	4	1,965	5	847	0	0
STATE TOTAL	2	105	1	134	4	1,965	5	847	0	0

Loans by County

Respondent ID: 0000914648

Small Business Loans - Originations

Agency: FRS - 2

Institution: BANKFIRST FINANCIAL SERVICES

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)
COLLIN COUNTY (085), TX										
MSA 19124										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	20	0	0	0	0	1	20	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	20	0	0	0	0	1	20	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: TEXAS (48)

Area Income Characteristics	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%	2	150	0	0	0	0	2	150	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	150	0	0	0	0	2	150	0	0
WEBB COUNTY (479), TX										
MSA 29700										
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	32	0	0	0	0	1	32	0	0
Income Not Known	0	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	32	0	0	0	0	1	32	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	4	202	0	0	0	0	4	202	0	0
STATE TOTAL	4	202	0	0	0	0	4	202	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FAIRFAX COUNTY (059), VA										
MSA 47894										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	53	0	0	0	0	1	53	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	53	0	0	0	0	1	53	0	0
FREDERICK COUNTY (069), VA										
MSA 49020										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	150	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	0	0	1	150	0	0	1	150	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	53	1	150	0	0	2	203	0	0
STATE TOTAL	1	53	1	150	0	0	2	203	0	0

Loans by County
Small Business Loans - Originations
Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648
Agency: FRS - 2

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	659	22,981	131	22,188	101	50,441	684	53,034	0	0
TOTAL OUTSIDE AA	107	4,162	29	4,826	39	19,965	130	18,762	0	0
TOTAL INSIDE & OUTSIDE	766	27,143	160	27,014	140	70,406	814	71,796	0	0

Loans by County

Respondent ID: 0000914648

Small Farm Loans - Originations

Agency: FRS - 2

Institution: BANKFIRST FINANCIAL SERVICES

State: ALABAMA (01)

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)
CULLMAN COUNTY (043), AL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	163	1	135	0	0	4	298	0	0
Upper Income	1	23	0	0	0	0	1	23	0	0
Income Not Known	0	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	186	1	135	0	0	5	321	0	0
FAYETTE COUNTY (057), AL										
MSA NA										
Inside AA 0009										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	24	1,111	1	115	1	403	18	807	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	24	1,111	1	115	1	403	18	807	0	0
FRANKLIN COUNTY (059), AL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	36	0	0	0	0	1	36	0	0
Upper Income	0	0	0	0	1	341	1	341	0	0
Income Not Known	0	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	36	0	0	1	341	2	377	0	0

Loans by County

Respondent ID: 0000914648

Small Farm Loans - Originations

Agency: FRS - 2

Institution: BANKFIRST FINANCIAL SERVICES

State: ALABAMA (01)

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)
GREENE COUNTY (063), AL										
MSA 46220										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	70	0	0	0	0	1	70	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	70	0	0	0	0	1	70	0	0
HALE COUNTY (065), AL										
MSA 46220										
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	407	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	407	0	0	0	0
MARION COUNTY (093), AL										
MSA NA										
Inside AA 0009										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	70	0	0	0	0	1	70	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	70	0	0	0	0	1	70	0	0

Loans by County

Small Farm Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: ALABAMA (01)

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)
PERRY COUNTY (105), AL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	50	0	0	0	0	1	50	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	1	50	0	0
PICKENS COUNTY (107), AL										
MSA 46220										
Inside AA 0008										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	61	0	0	0	0	1	61	0	0
Middle Income	2	43	0	0	0	0	2	43	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	104	0	0	0	0	3	104	0	0
SHELBY COUNTY (117), AL										
MSA 13820										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	450	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	450	0	0	0	0

Loans by County

Small Farm Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: ALABAMA (01)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SUMTER COUNTY (119), AL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	9	335	0	0	1	500	9	335	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	9	335	0	0	1	500	9	335	0	0
TUSCALOOSA COUNTY (125), AL										
MSA 46220										
Inside AA 0008										
Low Income	1	59	0	0	0	0	1	59	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	59	0	0	0	0	1	59	0	0
WINSTON COUNTY (133), AL										
MSA NA										
Inside AA 0009										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	340	1	340	0	0
Middle Income	3	41	0	0	0	0	3	41	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	41	0	0	1	340	4	381	0	0
TOTAL INSIDE AA IN STATE	32	1,385	1	115	2	743	27	1,421	0	0

Loans by County
Small Farm Loans - Originations
Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648
Agency: FRS - 2
State: ALABAMA (01)

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)
TOTAL OUTSIDE AA IN STATE	16	677	1	135	4	1,698	18	1,153	0	0
STATE TOTAL	48	2,062	2	250	6	2,441	45	2,574	0	0

Loans by County

Small Farm Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: MISSISSIPPI (28)

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)
CARROLL COUNTY (015), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	448	1	448	0	0
Income Not Known	0	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	448	1	448	0	0
CHICKASAW COUNTY (017), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	69	0	0	1	300	2	69	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	69	0	0	1	300	2	69	0	0
CHOCTAW COUNTY (019), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	0	0	0	0	1	50	0	0
Upper Income	2	95	0	0	0	0	2	95	0	0
Income Not Known	0	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	145	0	0	0	0	3	145	0	0

Loans by County

Small Farm Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: MISSISSIPPI (28)

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)
CLAY COUNTY (025), MS										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	5	159	0	0	0	0	4	144	0	0
Middle Income	6	215	3	481	0	0	7	616	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	11	374	3	481	0	0	11	760	0	0
DESOTO COUNTY (033), MS										
MSA 32820										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	255	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	380	1	380	0	0
Income Not Known	0	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	635	1	380	0	0
FORREST COUNTY (035), MS										
MSA 25620										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	76	1	158	0	0	1	158	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	76	1	158	0	0	1	158	0	0

Loans by County

Small Farm Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: MISSISSIPPI (28)

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)
ITAWAMBA COUNTY (057), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	2	257	0	0	2	257	0	0
Income Not Known	0	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	257	0	0	2	257	0	0
JEFFERSON DAVIS COUNTY (065), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	106	0	0	0	0	2	106	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	106	0	0	0	0	2	106	0	0
KEMPER COUNTY (069), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	71	0	0	0	0	2	71	0	0
Middle Income	2	54	0	0	0	0	2	54	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	125	0	0	0	0	4	125	0	0

Loans by County

Respondent ID: 0000914648

Small Farm Loans - Originations

Agency: FRS - 2

Institution: BANKFIRST FINANCIAL SERVICES

State: MISSISSIPPI (28)

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)
LAFAYETTE COUNTY (071), MS										
MSA NA										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	51	0	0	0	0	2	51	0	0
Middle Income	4	80	0	0	0	0	3	65	0	0
Upper Income	0	0	1	142	0	0	1	142	0	0
Income Not Known	0	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	131	1	142	0	0	6	258	0	0
LAMAR COUNTY (073), MS										
MSA 25620										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	2	777	2	777	0	0
Upper Income	3	159	0	0	0	0	1	64	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	159	0	0	2	777	3	841	0	0
LEAKE COUNTY (079), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	150	1	101	0	0	3	251	0	0
Middle Income	1	25	0	0	0	0	1	25	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	175	1	101	0	0	4	276	0	0

Loans by County

Small Farm Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: MISSISSIPPI (28)

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)
LEE COUNTY (081), MS										
MSA NA										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	21	0	0	0	0	1	21	0	0
Upper Income	2	82	1	138	0	0	3	220	0	0
Income Not Known	0	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	103	1	138	0	0	4	241	0	0
LOWNDES COUNTY (087), MS										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	7	227	0	0	0	0	7	227	0	0
Upper Income	5	335	3	407	2	556	8	896	0	0
Income Not Known	1	4	0	0	0	0	1	4	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	13	566	3	407	2	556	16	1,127	0	0
MADISON COUNTY (089), MS										
MSA 27140										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	118	1	224	0	0	3	342	0	0
Upper Income	0	0	0	0	1	290	1	290	0	0
Income Not Known	0	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	118	1	224	1	290	4	632	0	0

Loans by County

Small Farm Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: MISSISSIPPI (28)

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)
MONROE COUNTY (095), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	5	203	2	255	0	0	7	458	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	203	2	255	0	0	7	458	0	0
NESHOBAMA COUNTY (099), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	8	0	0	0	0	1	8	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	8	0	0	0	0	1	8	0	0
NEWTON COUNTY (101), MS										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	192	1	202	2	774	6	1,168	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	192	1	202	2	774	6	1,168	0	0

Loans by County

Small Farm Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: MISSISSIPPI (28)

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)
NOXUBEE COUNTY (103), MS										
MSA NA										
Inside AA 0001										
Low Income	3	151	0	0	0	0	3	151	0	0
Moderate Income	21	931	3	591	6	2,520	25	2,685	0	0
Middle Income	25	1,256	17	2,978	13	4,295	46	6,690	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	49	2,338	20	3,569	19	6,815	74	9,526	0	0
OKTIBBEHA COUNTY (105), MS										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	44	2	345	0	0	3	389	0	0
Upper Income	2	130	0	0	0	0	2	130	0	0
Income Not Known	0	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	174	2	345	0	0	5	519	0	0
PANOLA COUNTY (107), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	160	3	440	1	400	6	600	0	0
Upper Income	1	8	0	0	0	0	1	8	0	0
Income Not Known	0	0	0	0	1	380	1	380	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	168	3	440	2	780	8	988	0	0

Loans by County

Respondent ID: 0000914648

Small Farm Loans - Originations

Agency: FRS - 2

Institution: BANKFIRST FINANCIAL SERVICES

State: MISSISSIPPI (28)

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)
PEARL RIVER COUNTY (109), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	186	0	0	1	186	0	0
Income Not Known	0	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	186	0	0	1	186	0	0
TATE COUNTY (137), MS										
MSA 32820										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	14	629	8	1,215	1	491	19	1,763	0	0
Upper Income	3	79	0	0	0	0	3	79	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	17	708	8	1,215	1	491	22	1,842	0	0
WEBSTER COUNTY (155), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	173	1	404	1	173	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	173	1	404	1	173	0	0

Loans by County

Small Farm Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: MISSISSIPPI (28)

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)
WINSTON COUNTY (159), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	18	0	0	0	0	1	18	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	18	0	0	0	0	1	18	0	0
TOTAL INSIDE AA IN STATE	111	4,939	41	6,881	29	10,338	153	17,452	0	0
TOTAL OUTSIDE AA IN STATE	25	1,017	10	1,412	5	1,932	37	3,257	0	0
STATE TOTAL	136	5,956	51	8,293	34	12,270	190	20,709	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	143	6,324	42	6,996	31	11,081	180	18,873	0	0
TOTAL OUTSIDE AA	41	1,694	11	1,547	9	3,630	55	4,410	0	0
TOTAL INSIDE & OUTSIDE	184	8,018	53	8,543	40	14,711	235	23,283	0	0

2023 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: BANKFIRST FINANCIAL SERVICES

PAGE: 1 OF 1

Respondent ID: 0000914648
Agency: FRS - 2

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)
MS - CLAY COUNTY (025) - MSA NA	26	2,252	25	2,203	0	0
MS - LOWNDES COUNTY (087) - MSA NA	137	9,306	114	5,928	0	0
MS - NOXUBEE COUNTY (103) - MSA NA	75	4,850	63	2,508	0	0
MS - OKTIBBEHA COUNTY (105) - MSA NA	41	3,218	34	2,379	0	0
MS - JASPER COUNTY (061) - MSA NA	7	133	7	133	0	0
MS - NEWTON COUNTY (101) - MSA NA	19	574	17	360	0	0
MS - SCOTT COUNTY (123) - MSA NA	3	853	1	230	0	0
MS - HINDS COUNTY (049) - MSA 27140	35	4,152	19	1,216	0	0
MS - MADISON COUNTY (089) - MSA 27140	49	8,978	33	4,119	0	0
MS - RANKIN COUNTY (121) - MSA 27140	32	7,476	25	6,198	0	0
MS - FORREST COUNTY (035) - MSA 25620	16	1,683	7	996	0	0
MS - LAMAR COUNTY (073) - MSA 25620	21	2,993	7	543	0	0
MS - DESOTO COUNTY (033) - MSA 32820	22	1,562	19	1,201	0	0
MS - TATE COUNTY (137) - MSA 32820	67	4,565	63	3,739	0	0
MS - LAFAYETTE COUNTY (071) - MSA NA	22	3,187	20	2,441	0	0
MS - LEE COUNTY (081) - MSA NA	29	3,694	19	2,032	0	0
AL - PICKENS COUNTY (107) - MSA 46220	20	3,068	16	1,682	0	0
AL - TUSCALOOSA COUNTY (125) - MSA 46220	104	21,862	63	9,655	0	0
AL - FAYETTE COUNTY (057) - MSA NA	54	3,764	36	1,272	0	0
AL - MARION COUNTY (093) - MSA NA	23	880	21	645	0	0
AL - WALKER COUNTY (127) - MSA NA	25	1,751	24	1,734	0	0
AL - WINSTON COUNTY (133) - MSA NA	64	4,809	51	1,820	0	0

2023 Institution Disclosure Statement - Table 4
Assessment Area/Non-Assessment Area Activity
Small Farm Loans
Institution: BANKFIRST FINANCIAL SERVICES

PAGE: 1 OF 1

Respondent ID: 0000914648

Agency: FRS - 2

ASSESSMENT AREA LOANS	Originations		Originations to Farms with ≤ \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MS - CLAY COUNTY (025) - MSA NA	14	855	11	760	0	0
MS - LOWNDES COUNTY (087) - MSA NA	18	1,529	16	1,127	0	0
MS - NOXUBEE COUNTY (103) - MSA NA	88	12,722	74	9,526	0	0
MS - OKTIBBEHA COUNTY (105) - MSA NA	5	519	5	519	0	0
MS - NEWTON COUNTY (101) - MSA NA	6	1,168	6	1,168	0	0
MS - MADISON COUNTY (089) - MSA 27140	4	632	4	632	0	0
MS - FORREST COUNTY (035) - MSA 25620	2	234	1	158	0	0
MS - LAMAR COUNTY (073) - MSA 25620	5	936	3	841	0	0
MS - DESOTO COUNTY (033) - MSA 32820	2	635	1	380	0	0
MS - TATE COUNTY (137) - MSA 32820	26	2,414	22	1,842	0	0
MS - LAFAYETTE COUNTY (071) - MSA NA	7	273	6	258	0	0
MS - LEE COUNTY (081) - MSA NA	4	241	4	241	0	0
AL - PICKENS COUNTY (107) - MSA 46220	3	104	3	104	0	0
AL - TUSCALOOSA COUNTY (125) - MSA 46220	1	59	1	59	0	0
AL - FAYETTE COUNTY (057) - MSA NA	26	1,629	18	807	0	0
AL - MARION COUNTY (093) - MSA NA	1	70	1	70	0	0
AL - WINSTON COUNTY (133) - MSA NA	4	381	4	381	0	0

Memo Item: Loans by Affiliates				
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	21	24,999	0	0
Purchased	0	0	0	0
Total	21	24,999	0	0
Consortium/Third Party Loans (optional)				
Originated	1	49		
Purchased	0	0		
Total	1	49		

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

ASSESSMENT AREA - 0001

CLAY COUNTY (025), MS

MSA: NA

Low Income

9503.00

Moderate Income

9501.00

Middle Income

9502.00 9504.00 9505.00

LOWNDES COUNTY (087), MS

MSA: NA

Low Income

0006.00

Moderate Income

0008.00

Middle Income

0005.00 0007.00 0009.01 0011.00

Upper Income

0001.02 0001.03 0001.04 0003.01 0003.02 0004.03 0004.04 0004.05 0004.06 0010.00 9800.00*

Income Not Known

0009.02

NOXUBEE COUNTY (103), MS

MSA: NA

Low Income

9503.00

Moderate Income

9502.00

Middle Income

9501.00

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

OKTIBBEHA COUNTY (105), MS

MSA: NA

Moderate Income

9503.00

Middle Income

9501.02 9502.02 9505.00 9506.03 9506.04 9507.02

Upper Income

9501.01 9502.01 9504.01* 9504.02 9506.01 9507.01

ASSESSMENT AREA - 0002

JASPER COUNTY (061), MS

MSA: NA

Moderate Income

9504.02*

Middle Income

9501.02* 9502.00* 9503.01* 9503.02* 9504.01*

Income Not Known

9501.01

NEWTON COUNTY (101), MS

MSA: NA

Moderate Income

0503.02 0505.00

Middle Income

0501.00 0502.00 0503.01 0504.00

SCOTT COUNTY (123), MS

MSA: NA

Low Income

0204.00

Moderate Income

0201.02*

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: BANKFIRST FINANCIAL SERVICES

PAGE: 3 OF 19

Respondent ID: 0000914648

Agency: FRS - 2

Middle Income

0202.00* 0203.01 0205.00* 0206.00

Upper Income

0201.01* 0203.02*

ASSESSMENT AREA - 0003

HINDS COUNTY (049), MS

MSA: 27140

Low Income

0003.01* 0008.00* 0009.00* 0010.00* 0011.00* 0012.00* 0016.00* 0021.00* 0024.00* 0035.00* 0102.03*

0108.01* 0109.02* 0114.00* 0116.00*

Moderate Income

0003.02* 0005.00* 0006.00* 0007.00* 0022.00* 0023.00* 0025.00* 0030.00 0033.00* 0034.00* 0036.00*

0037.00* 0038.00* 0102.01 0103.01* 0108.04* 0109.01* 0110.01* 0113.00* 0115.00*

Middle Income

0004.00* 0101.02* 0101.03* 0101.04* 0103.04* 0103.05* 0104.00* 0105.01 0105.02* 0106.00* 0107.00*

0108.05* 0108.08* 0108.09* 0110.02* 0111.01* 0111.03 0111.04 0111.05* 0112.03* 0112.04*

Upper Income

0001.00 0002.00 0013.00* 0014.00 0015.00 0102.02 0108.06* 0108.07* 0112.01*

Income Not Known

0027.00 0032.00*

MADISON COUNTY (089), MS

MSA: 27140

Low Income

0305.01* 0305.02*

Moderate Income

0301.08 0306.00 0311.00

Middle Income

0301.04 0301.05 0301.11* 0301.12* 0309.00 0310.00

Upper Income

2023 Institution Disclosure Statement - Table 6

PAGE: 4 OF 19

Assessment Area(s) by Tract

Respondent ID: 0000914648

* denotes no loans made in specified tracts

Agency: FRS - 2

Institution: BANKFIRST FINANCIAL SERVICES

0301.07* 0301.09 0301.10 0302.02 0302.03 0302.04 0302.05 0302.06 0302.07* 0302.08 0303.01
0303.02 0304.01 0304.02 0304.03*

RANKIN COUNTY (121), MS

MSA: 27140

Moderate Income

0201.05* 0202.17 0203.04 0207.05* 0208.05*

Middle Income

0201.01* 0202.13* 0203.01* 0204.01 0204.02* 0206.01* 0206.02* 0207.03 0208.04 0209.02* 0210.01*
0210.03* 0210.05*

Upper Income

0201.03 0201.04 0202.08* 0202.09 0202.10 0202.12* 0202.14 0202.15 0202.16 0202.18 0202.19
0203.03 0205.00* 0208.01* 0208.03* 0208.06 0209.01* 0210.04* 9800.00*

ASSESSMENT AREA - 0004

FORREST COUNTY (035), MS

MSA: 25620

Moderate Income

0002.00* 0005.00* 0006.02* 0009.00* 0010.00* 0011.00* 0102.02

Middle Income

0003.00* 0007.00 0101.03 0102.01 0103.00* 0104.00* 0105.00 0106.01 0106.02*

Upper Income

0008.00* 0101.01 0101.04*

Income Not Known

0006.01* 0107.00*

LAMAR COUNTY (073), MS

MSA: 25620

Moderate Income

0203.05 0203.06*

Middle Income

0201.01 0202.03* 0204.01 0206.00

2023 Institution Disclosure Statement - Table 6

PAGE: 5 OF 19

Assessment Area(s) by Tract

Respondent ID: 0000914648

* denotes no loans made in specified tracts

Agency: FRS - 2

Institution: BANKFIRST FINANCIAL SERVICES

Upper Income

0201.02 0202.04* 0202.05 0202.06 0203.03* 0203.04* 0203.08* 0204.02 0205.01* 0205.02

Income Not Known

0203.07*

ASSESSMENT AREA - 0005

DESOTO COUNTY (033), MS

MSA: 32820

Moderate Income

0701.01* 0703.10* 0703.23* 0703.24* 0703.25* 0704.11* 0704.12* 0704.22* 0705.21* 0711.24

Middle Income

0701.02 0702.21 0702.22* 0703.22 0704.21* 0705.22* 0705.23 0706.10* 0708.12* 0708.21* 0708.22*
0711.21* 0712.00*

Upper Income

0702.10* 0705.24 0706.31* 0706.32* 0706.33* 0706.34 0706.35* 0707.21* 0707.22 0707.23* 0707.24*
0708.11* 0708.30* 0709.00 0710.01 0710.02 0711.22* 0711.23

TATE COUNTY (137), MS

MSA: 32820

Middle Income

9501.00 9502.02 9503.01 9503.02 9504.00

Upper Income

9502.01

ASSESSMENT AREA - 0006

LAFAYETTE COUNTY (071), MS

MSA: NA

Moderate Income

9504.02

Middle Income

9501.00 9502.03 9503.01 9503.03* 9505.02 9505.04 9505.05 9505.07

Upper Income

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: BANKFIRST FINANCIAL SERVICES

PAGE: 6 OF 19

Respondent ID: 0000914648

Agency: FRS - 2

9502.01 9502.04 9503.04 9504.03 9504.04 9505.06

YALOBUSHA COUNTY (161), MS

MSA: NA

Middle Income

9501.00* 9502.00* 9503.01* 9503.02*

ASSESSMENT AREA - 0007

LEE COUNTY (081), MS

MSA: NA

Middle Income

9501.02* 9502.02* 9504.01 9505.01* 9506.02* 9507.00 9508.00* 9510.01 9510.02 9511.01*

Upper Income

9501.01* 9502.03* 9502.04 9503.01 9503.02* 9504.03 9504.04 9505.02 9506.01 9509.01* 9509.02

9511.02

Income Not Known

9800.00*

ASSESSMENT AREA - 0008

PICKENS COUNTY (107), AL

MSA: 46220

Moderate Income

0501.00 0503.00 0504.01

Middle Income

0500.00 0502.00 0504.02

TUSCALOOSA COUNTY (125), AL

MSA: 46220

Low Income

0117.01* 0117.03* 0118.00 0119.02 0124.07

Moderate Income

0103.02 0104.04 0105.00* 0108.03* 0121.02 0123.04* 0124.08* 0125.01 0128.00*

Middle Income

2023 Institution Disclosure Statement - Table 6

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Assessment Area(s) by Tract

Respondent ID: 0000914648

* denotes no loans made in specified tracts

Agency: FRS - 2

Institution: BANKFIRST FINANCIAL SERVICES

0101.05 0103.03* 0103.04* 0103.05* 0104.03 0104.07 0106.01* 0106.04* 0107.04 0107.06 0107.07
0108.02* 0108.04* 0112.00* 0114.02 0116.00 0119.01 0121.01* 0123.05* 0123.06 0124.03 0124.06*
0126.00* 0127.00*

Upper Income

0101.01* 0101.02 0101.04 0102.01* 0102.03 0102.04 0102.05* 0102.06 0104.05 0104.06 0106.03*
0107.03 0107.05* 0114.01* 0124.04 0125.03 0125.04*

Income Not Known

0120.01 0120.02 0123.07* 0125.05

ASSESSMENT AREA - 0009

FAYETTE COUNTY (057), AL

MSA: NA

Middle Income

0200.00 0201.00 0202.00 0203.00 0204.00

MARION COUNTY (093), AL

MSA: NA

Moderate Income

9640.02 9641.00* 9647.01

Middle Income

9640.01 9642.00 9643.00 9644.01* 9644.02 9645.00 9646.00

Upper Income

9647.02

WALKER COUNTY (127), AL

MSA: NA

Moderate Income

0211.00

Middle Income

0202.00 0204.00* 0206.00* 0207.00* 0208.01* 0208.02 0209.00 0210.00* 0212.00* 0213.00* 0214.00*
0215.00* 0216.00* 0217.00* 0218.00* 0219.00*

Upper Income

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: BANKFIRST FINANCIAL SERVICES

PAGE: 8 OF 19

Respondent ID: 0000914648

Agency: FRS - 2

0201.00* 0203.01 0203.02

WINSTON COUNTY (133), AL

MSA: NA

Moderate Income

9659.00

Middle Income

9655.01 9655.02 9656.01 9656.02 9657.00 9658.00

Upper Income

9655.03

OUTSIDE ASSESSMENT AREA

BALDWIN COUNTY (003), AL

MSA: 19300

Upper Income

0111.04 0114.14

BIBB COUNTY (007), AL

MSA: 13820

Moderate Income

0100.07

CALHOUN COUNTY (015), AL

MSA: 11500

Moderate Income

0011.02

COLBERT COUNTY (033), AL

MSA: 22520

Middle Income

0207.04 0207.06

CULLMAN COUNTY (043), AL

MSA: NA

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: BANKFIRST FINANCIAL SERVICES

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Respondent ID: 0000914648

Agency: FRS - 2

Middle Income

9643.00 9645.00 9654.02

Upper Income

9650.01 9656.00

DEKALB COUNTY (049), AL

MSA: NA

Middle Income

9605.00

FRANKLIN COUNTY (059), AL

MSA: NA

Middle Income

9730.00 9737.02

Upper Income

9737.03

GREENE COUNTY (063), AL

MSA: 46220

Moderate Income

0601.02

HALE COUNTY (065), AL

MSA: 46220

Middle Income

0405.00

JEFFERSON COUNTY (073), AL

MSA: 13820

Median Family Income 30-40%

0102.00

Median Family Income 80-90%

0056.00

Median Family Income 90-100%

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

0107.06

Median Family Income >= 120%

0049.02 0107.02 0128.02 0144.10 0144.12

LAMAR COUNTY (075), AL

MSA: NA

Upper Income

0301.02 0302.00

LAWRENCE COUNTY (079), AL

MSA: 19460

Middle Income

9795.02 9798.00

LEE COUNTY (081), AL

MSA: 12220

Upper Income

0403.00

MADISON COUNTY (089), AL

MSA: 26620

Low Income

0025.01

Moderate Income

0006.01

Middle Income

0009.02

Upper Income

0019.03 0031.00 0110.23 0112.03

MARENGO COUNTY (091), AL

MSA: NA

Moderate Income

9731.00

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: BANKFIRST FINANCIAL SERVICES

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Respondent ID: 0000914648

Agency: FRS - 2

MOBILE COUNTY (097), AL

MSA: 33660

Upper Income

0037.06

PERRY COUNTY (105), AL

MSA: NA

Moderate Income

6870.02

ST. CLAIR COUNTY (115), AL

MSA: 13820

Middle Income

0401.07 0404.01

SHELBY COUNTY (117), AL

MSA: 13820

Middle Income

0301.03 0302.12

Upper Income

0303.04 0303.05

SUMTER COUNTY (119), AL

MSA: NA

Moderate Income

0114.00

WHITE COUNTY (145), AR

MSA: NA

Middle Income

0701.00

LARIMER COUNTY (069), CO

MSA: 22660

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: BANKFIRST FINANCIAL SERVICES

PAGE: 12 OF 19

Respondent ID: 0000914648

Agency: FRS - 2

Middle Income

0011.10

BAY COUNTY (005), FL

MSA: 37460

Upper Income

0002.04

ST. JOHNS COUNTY (109), FL

MSA: 27260

Middle Income

0213.02

MASON COUNTY (161), KY

MSA: NA

Upper Income

9604.00

LAFAYETTE PARISH (055), LA

MSA: 29180

Upper Income

0014.21

ORLEANS PARISH (071), LA

MSA: 35380

Upper Income

0134.00

PLAQUEMINES PARISH (075), LA

MSA: 35380

Middle Income

0508.00

ST. TAMMANY PARISH (103), LA

MSA: 35380

2023 Institution Disclosure Statement - Table 6

PAGE: 13 OF 19

Assessment Area(s) by Tract

Respondent ID: 0000914648

* denotes no loans made in specified tracts

Agency: FRS - 2

Institution: BANKFIRST FINANCIAL SERVICES

Middle Income

0407.12 0410.02 0412.02

Upper Income

0403.09

CARROLL COUNTY (015), MS

MSA: NA

Upper Income

9502.02

CHICKASAW COUNTY (017), MS

MSA: NA

Middle Income

9504.01

CHOCTAW COUNTY (019), MS

MSA: NA

Moderate Income

9503.00

Middle Income

9501.00

Upper Income

9502.00

COPIAH COUNTY (029), MS

MSA: 27140

Middle Income

9505.02

COVINGTON COUNTY (031), MS

MSA: 25620

Middle Income

9503.00 9504.02

HARRISON COUNTY (047), MS

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

MSA: 25060
Low Income
0012.07
Moderate Income
0033.07
ITAWAMBA COUNTY (057), MS
MSA: NA
Middle Income
9503.00
Upper Income
9502.01
JACKSON COUNTY (059), MS
MSA: 25060
Middle Income
0403.02 0404.02
JEFFERSON DAVIS COUNTY (065), MS
MSA: NA
Middle Income
9501.02 9502.01
JONES COUNTY (067), MS
MSA: NA
Moderate Income
9504.02
Upper Income
9506.02
KEMPER COUNTY (069), MS
MSA: NA
Moderate Income

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

0301.00

Middle Income

0302.00

LAUDERDALE COUNTY (075), MS

MSA: NA

Low Income

0004.02

Middle Income

0010.00 0102.04

Upper Income

0102.03 0102.05 0105.01 0105.02

LEAKE COUNTY (079), MS

MSA: NA

Moderate Income

0401.00 0404.02

Middle Income

0405.00

LINCOLN COUNTY (085), MS

MSA: NA

Moderate Income

9502.02

Upper Income

9501.00

MONROE COUNTY (095), MS

MSA: NA

Middle Income

9501.01 9505.01 9506.00

NESHOPA COUNTY (099), MS

MSA: NA

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: BANKFIRST FINANCIAL SERVICES

PAGE: 16 OF 19

Respondent ID: 0000914648

Agency: FRS - 2

Middle Income

0107.00

Upper Income

0101.01

PANOLA COUNTY (107), MS

MSA: NA

Moderate Income

9501.01 9502.01

Middle Income

9501.02 9503.01 9504.00

Upper Income

9506.01

Income Not Known

9503.02

PEARL RIVER COUNTY (109), MS

MSA: NA

Upper Income

9502.01

PERRY COUNTY (111), MS

MSA: 25620

Moderate Income

9501.01

Middle Income

9502.00

PONTOTOC COUNTY (115), MS

MSA: NA

Middle Income

9501.01 9503.00

Upper Income

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

9505.00
PRENTISS COUNTY (117), MS
MSA: NA
Middle Income

9504.00
SIMPSON COUNTY (127), MS
MSA: 27140
Middle Income

9503.02
SMITH COUNTY (129), MS
MSA: NA
Middle Income

9501.00
UNION COUNTY (145), MS
MSA: NA
Middle Income

9503.00 9506.00
WEBSTER COUNTY (155), MS
MSA: NA
Middle Income

9502.00
Upper Income

9501.00 9503.00
WINSTON COUNTY (159), MS
MSA: NA
Moderate Income

9503.00
Middle Income

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: BANKFIRST FINANCIAL SERVICES

PAGE: 18 OF 19

Respondent ID: 0000914648

Agency: FRS - 2

9505.00

YAZOO COUNTY (163), MS

MSA: 27140

Low Income

9502.00

BERKELEY COUNTY (015), SC

MSA: 16700

Middle Income

0207.13

DAVIDSON COUNTY (037), TN

MSA: 34980

Median Family Income >= 120%

0178.00 0182.01

LINCOLN COUNTY (103), TN

MSA: NA

Middle Income

9753.00

MCNAIRY COUNTY (109), TN

MSA: NA

Middle Income

9302.00

SHELBY COUNTY (157), TN

MSA: 32820

Median Family Income 100-110%

0217.53

Median Family Income >= 120%

0211.42

Median Family Income Not Known

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

0046.00
COLLIN COUNTY (085), TX
MSA: 19124
Median Family Income >= 120%
0305.19
TRAVIS COUNTY (453), TX
MSA: 12420
Median Family Income >= 120%
0354.00
WEBB COUNTY (479), TX
MSA: 29700
Upper Income
0018.26
FAIRFAX COUNTY (059), VA
MSA: 47894
Median Family Income 90-100%
4223.01
FREDERICK COUNTY (069), VA
MSA: 49020
Middle Income
0510.02

2023 Institution Disclosure Statement - Table E-1

Error Status Information

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

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	333	333	0	0.00%
Small Farm Loans	91	91	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	1	1	0	0.00%
Assessment Area	426	426	0	0.00%
Total	853	853	0	0.00%

Footnote:

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

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

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: ALABAMA (01)

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)
BALDWIN COUNTY (003), AL										
MSA 19300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	3	0	0	1	382	2	385	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	3	0	0	1	382	2	385	0	0
BIBB COUNTY (007), AL										
MSA 13820										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	889	1	889	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	889	1	889	0	0
CALHOUN COUNTY (015), AL										
MSA 11500										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	133	0	0	1	133	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	133	0	0	1	133	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: ALABAMA (01)

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)
COLBERT COUNTY (033), AL										
MSA 22520										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	99	1	124	0	0	1	124	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	99	1	124	0	0	1	124	0	0
CULLMAN COUNTY (043), AL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	35	0	0	1	439	4	474	0	0
Upper Income	1	12	0	0	0	0	1	12	0	0
Income Not Known	0	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	47	0	0	1	439	5	486	0	0
DEKALB COUNTY (049), AL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	60	0	0	0	0	2	60	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	60	0	0	0	0	2	60	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: ALABAMA (01)

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)
FAYETTE COUNTY (057), AL										
MSA NA										
Inside AA 0009										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	46	1,466	6	948	2	1,350	36	1,272	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	46	1,466	6	948	2	1,350	36	1,272	0	0
FRANKLIN COUNTY (059), AL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	67	0	0	0	0	3	67	0	0
Upper Income	2	36	0	0	0	0	2	36	0	0
Income Not Known	0	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	103	0	0	0	0	5	103	0	0
GREENE COUNTY (063), AL										
MSA 46220										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	16	0	0	0	0	1	16	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	16	0	0	0	0	1	16	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: ALABAMA (01)

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)
JEFFERSON COUNTY (073), AL										
MSA 13820										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	50	0	0	0	0	1	50	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	1	425	1	425	0	0
Median Family Income 90-100%	0	0	0	0	1	940	1	940	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	84	1	242	2	1,526	3	1,001	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	134	1	242	4	2,891	6	2,416	0	0
LAMAR COUNTY (075), AL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	3	99	1	107	0	0	4	206	0	0
Income Not Known	0	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	99	1	107	0	0	4	206	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: ALABAMA (01)

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)
LAWRENCE COUNTY (079), AL										
MSA 19460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	28	0	0	1	330	3	358	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	28	0	0	1	330	3	358	0	0
LEE COUNTY (081), AL										
MSA 12220										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	116	0	0	0	0	2	116	0	0
Income Not Known	0	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	116	0	0	0	0	2	116	0	0
MADISON COUNTY (089), AL										
MSA 26620										
Outside Assessment Area										
Low Income	0	0	0	0	1	302	0	0	0	0
Moderate Income	0	0	0	0	1	662	1	662	0	0
Middle Income	1	50	0	0	0	0	1	50	0	0
Upper Income	2	100	1	115	1	685	3	215	0	0
Income Not Known	0	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	150	1	115	3	1,649	5	927	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: ALABAMA (01)

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)
MARENGO COUNTY (091), AL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	467	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	467	0	0	0	0
MARION COUNTY (093), AL										
MSA NA										
Inside AA 0009										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	9	275	0	0	0	0	8	211	0	0
Middle Income	10	318	1	171	0	0	10	318	0	0
Upper Income	3	116	0	0	0	0	3	116	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	22	709	1	171	0	0	21	645	0	0
MOBILE COUNTY (097), AL										
MSA 33660										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	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	1	30	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	30	0	0	0	0	1	30	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: ALABAMA (01)

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 (107), AL										
MSA 46220										
Inside AA 0008										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	148	0	0	1	366	4	148	0	0
Middle Income	9	403	3	401	3	1,750	12	1,534	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	13	551	3	401	4	2,116	16	1,682	0	0
ST. CLAIR COUNTY (115), AL										
MSA 13820										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	97	0	0	0	0	2	97	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	97	0	0	0	0	2	97	0	0
SHELBY COUNTY (117), AL										
MSA 13820										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	4	784	0	0	0	0	0	0
Upper Income	0	0	1	157	2	961	1	625	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	5	941	2	961	1	625	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: ALABAMA (01)

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 (119), AL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	40	1	151	0	0	3	191	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	40	1	151	0	0	3	191	0	0
TUSCALOOSA COUNTY (125), AL										
MSA 46220										
Inside AA 0008										
Low Income	1	100	4	554	2	1,391	2	591	0	0
Moderate Income	2	125	3	409	3	1,850	4	1,681	0	0
Middle Income	17	876	16	2,513	13	7,094	25	3,575	0	0
Upper Income	26	864	9	1,623	4	3,158	29	3,103	0	0
Income Not Known	1	47	1	182	2	1,076	3	705	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	47	2,012	33	5,281	24	14,569	63	9,655	0	0
WALKER COUNTY (127), AL										
MSA NA										
Inside AA 0009										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	166	0	0	0	0	3	166	0	0
Middle Income	15	451	4	728	1	381	19	1,543	0	0
Upper Income	2	25	0	0	0	0	2	25	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	20	642	4	728	1	381	24	1,734	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: ALABAMA (01)

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)
WINSTON COUNTY (133), AL										
MSA NA										
Inside AA 0009										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	197	1	200	1	251	4	397	0	0
Middle Income	39	1,243	4	621	5	2,180	38	1,326	0	0
Upper Income	10	117	0	0	0	0	9	97	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	53	1,557	5	821	6	2,431	51	1,820	0	0
TOTAL INSIDE AA IN STATE	201	6,937	52	8,350	37	20,847	211	16,808	0	0
TOTAL OUTSIDE AA IN STATE	32	1,022	11	1,813	14	8,008	45	7,162	0	0
STATE TOTAL	233	7,959	63	10,163	51	28,855	256	23,970	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: ARKANSAS (05)

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)
WHITE COUNTY (145), AR										
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	53	0	0	0	0	1	53	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	53	0	0	0	0	1	53	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	53	0	0	0	0	1	53	0	0
STATE TOTAL	1	53	0	0	0	0	1	53	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: COLORADO (08)

Area Income Characteristics	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)
LARIMER COUNTY (069), CO										
MSA 22660										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	200	0	0	1	200	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	0	0	1	200	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	200	0	0	1	200	0	0
STATE TOTAL	0	0	1	200	0	0	1	200	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: FLORIDA (12)

Area Income Characteristics	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)
BAY COUNTY (005), FL										
MSA 37460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	50	0	0	0	0	1	50	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	1	50	0	0
ST. JOHNS COUNTY (109), FL										
MSA 27260										
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	46	0	0	0	0	1	46	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	46	0	0	0	0	1	46	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	96	0	0	0	0	2	96	0	0
STATE TOTAL	2	96	0	0	0	0	2	96	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: KENTUCKY (21)

Area Income Characteristics	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)
MASON COUNTY (161), KY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	50	0	0	0	0	1	50	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	1	50	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	50	0	0	0	0	1	50	0	0
STATE TOTAL	1	50	0	0	0	0	1	50	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: LOUISIANA (22)

Area Income Characteristics	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)
LAFAYETTE PARISH (055), LA										
MSA 29180										
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
ORLEANS PARISH (071), LA										
MSA 35380										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	250	0	0	1	250	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	0	0	1	250	0	0
PLAQUEMINES PARISH (075), LA										
MSA 35380										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	161	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	161	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: LOUISIANA (22)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ST. TAMMANY PARISH (103), LA										
MSA 35380										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	68	1	195	1	650	4	913	0	0
Upper Income	0	0	0	0	1	483	0	0	0	0
Income Not Known	0	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	68	1	195	2	1,133	4	913	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	68	4	756	2	1,133	6	1,313	0	0
STATE TOTAL	2	68	4	756	2	1,133	6	1,313	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: MISSISSIPPI (28)

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)
CHOCTAW COUNTY (019), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	33	0	0	0	0	1	33	0	0
Middle Income	1	29	0	0	0	0	1	29	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	62	0	0	0	0	2	62	0	0
CLAY COUNTY (025), MS										
MSA NA										
Inside AA 0001										
Low Income	4	171	0	0	0	0	3	122	0	0
Moderate Income	5	147	0	0	0	0	5	147	0	0
Middle Income	12	390	3	440	2	1,104	17	1,934	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	21	708	3	440	2	1,104	25	2,203	0	0
COPIAH COUNTY (029), MS										
MSA 27140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	301	1	301	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	301	1	301	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: MISSISSIPPI (28)

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)
COVINGTON COUNTY (031), MS										
MSA 25620										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	25	0	0	1	451	1	25	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	1	451	1	25	0	0
DESOTO COUNTY (033), MS										
MSA 32820										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	100	0	0	0	0	2	100	0	0
Middle Income	4	153	1	111	1	460	4	613	0	0
Upper Income	12	288	2	450	0	0	13	488	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	18	541	3	561	1	460	19	1,201	0	0
FORREST COUNTY (035), MS										
MSA 25620										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	5	200	1	114	0	0	0	0	0	0
Middle Income	7	322	1	247	0	0	5	196	0	0
Upper Income	0	0	0	0	2	800	2	800	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	12	522	2	361	2	800	7	996	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: MISSISSIPPI (28)

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)
HARRISON COUNTY (047), MS										
MSA 25060										
Outside Assessment Area										
Low Income	0	0	0	0	1	803	1	803	0	0
Moderate Income	0	0	1	127	1	500	1	127	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	127	2	1,303	2	930	0	0
HINDS COUNTY (049), MS										
MSA 27140										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	152	2	755	1	255	0	0
Middle Income	4	158	0	0	0	0	3	104	0	0
Upper Income	22	1,086	3	577	1	838	14	771	0	0
Income Not Known	1	86	0	0	1	500	1	86	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	27	1,330	4	729	4	2,093	19	1,216	0	0
ITAWAMBA COUNTY (057), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	257	1	257	0	0
Upper Income	1	21	0	0	1	343	2	364	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	21	0	0	2	600	3	621	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: MISSISSIPPI (28)

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)
JACKSON COUNTY (059), MS										
MSA 25060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	2	727	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	727	0	0	0	0
JASPER COUNTY (061), MS										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	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	7	133	0	0	0	0	7	133	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	133	0	0	0	0	7	133	0	0
JONES COUNTY (067), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	22	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	3	151	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	173	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: MISSISSIPPI (28)

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)
KEMPER COUNTY (069), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	8	367	2	377	2	577	6	517	0	0
Middle Income	3	126	1	142	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	11	493	3	519	2	577	6	517	0	0
LAFAYETTE COUNTY (071), MS										
MSA NA										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	114	0	0	0	0	4	114	0	0
Middle Income	7	203	0	0	2	817	8	524	0	0
Upper Income	4	193	3	510	2	1,350	8	1,803	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	15	510	3	510	4	2,167	20	2,441	0	0
LAMAR COUNTY (073), MS										
MSA 25620										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	20	0	0	1	357	1	20	0	0
Middle Income	2	91	1	156	0	0	3	247	0	0
Upper Income	10	580	3	594	3	1,195	3	276	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	13	691	4	750	4	1,552	7	543	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: MISSISSIPPI (28)

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)
LAUDERDALE COUNTY (075), MS										
MSA NA										
Outside Assessment Area										
Low Income	1	5	0	0	0	0	1	5	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	90	0	0	1	279	2	369	0	0
Upper Income	4	250	1	149	2	1,475	6	1,399	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	345	1	149	3	1,754	9	1,773	0	0
LEAKE COUNTY (079), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	23	0	0	0	0	1	23	0	0
Middle Income	2	59	0	0	0	0	2	59	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	82	0	0	0	0	3	82	0	0
LEE COUNTY (081), MS										
MSA NA										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	8	286	4	834	0	0	7	296	0	0
Upper Income	11	383	2	330	4	1,861	12	1,736	0	0
Income Not Known	0	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	669	6	1,164	4	1,861	19	2,032	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: MISSISSIPPI (28)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LINCOLN COUNTY (085), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	72	0	0	1	1,000	2	1,072	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	16	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	88	0	0	1	1,000	2	1,072	0	0
LOWNDES COUNTY (087), MS										
MSA NA										
Inside AA 0001										
Low Income	4	118	0	0	1	300	4	118	0	0
Moderate Income	4	101	0	0	0	0	4	101	0	0
Middle Income	21	541	8	1,375	1	475	27	2,000	0	0
Upper Income	72	2,496	12	1,762	4	1,663	69	3,234	0	0
Income Not Known	9	350	1	125	0	0	10	475	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	110	3,606	21	3,262	6	2,438	114	5,928	0	0
MADISON COUNTY (089), MS										
MSA 27140										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	120	1	250	0	0	3	120	0	0
Middle Income	1	100	1	174	3	1,657	3	574	0	0
Upper Income	21	1,070	11	2,007	8	3,600	27	3,425	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	25	1,290	13	2,431	11	5,257	33	4,119	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: MISSISSIPPI (28)

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)
MONROE COUNTY (095), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	5	253	1	178	0	0	4	228	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	253	1	178	0	0	4	228	0	0
NESHOBA COUNTY (099), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	75	0	0	0	0	1	75	0	0
Upper Income	2	108	0	0	0	0	2	108	0	0
Income Not Known	0	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	183	0	0	0	0	3	183	0	0
NEWTON COUNTY (101), MS										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	5	92	1	167	0	0	4	45	0	0
Middle Income	13	315	0	0	0	0	13	315	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	18	407	1	167	0	0	17	360	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: MISSISSIPPI (28)

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)
NOXUBEE COUNTY (103), MS										
MSA NA										
Inside AA 0001										
Low Income	7	160	0	0	0	0	7	160	0	0
Moderate Income	26	798	2	355	2	780	23	837	0	0
Middle Income	32	1,089	5	918	1	750	33	1,511	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	65	2,047	7	1,273	3	1,530	63	2,508	0	0
OKTIBBEHA COUNTY (105), MS										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	118	1	150	0	0	4	118	0	0
Middle Income	17	628	3	467	2	561	17	1,018	0	0
Upper Income	11	331	1	103	2	860	13	1,243	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	32	1,077	5	720	4	1,421	34	2,379	0	0
PANOLA COUNTY (107), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	104	1	147	0	0	4	251	0	0
Middle Income	7	268	0	0	0	0	6	245	0	0
Upper Income	0	0	1	250	1	296	1	296	0	0
Income Not Known	0	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	372	2	397	1	296	11	792	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: MISSISSIPPI (28)

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)
PERRY COUNTY (111), MS										
MSA 25620										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	383	1	383	0	0
Middle Income	1	30	0	0	0	0	1	30	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	30	0	0	1	383	2	413	0	0
PONTOTOC COUNTY (115), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	9	1	102	0	0	1	9	0	0
Upper Income	0	0	1	171	0	0	0	0	0	0
Income Not Known	0	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	9	2	273	0	0	1	9	0	0
PRENTISS COUNTY (117), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	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

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: MISSISSIPPI (28)

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)
RANKIN COUNTY (121), MS										
MSA 27140										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	181	0	0	3	1,414	2	389	0	0
Middle Income	3	105	0	0	3	1,648	6	1,753	0	0
Upper Income	9	395	4	994	6	2,739	17	4,056	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	16	681	4	994	12	5,801	25	6,198	0	0
SCOTT COUNTY (123), MS										
MSA NA										
Inside AA 0002										
Low Income	0	0	1	230	0	0	1	230	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	96	0	0	1	527	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	96	1	230	1	527	1	230	0	0
SIMPSON COUNTY (127), MS										
MSA 27140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	12	0	0	0	0	1	12	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	12	0	0	0	0	1	12	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: MISSISSIPPI (28)

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)
SMITH COUNTY (129), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	17	0	0	0	0	1	17	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	17	0	0	0	0	1	17	0	0
TATE COUNTY (137), MS										
MSA 32820										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	46	1,342	1	126	6	2,583	49	3,225	0	0
Upper Income	13	394	1	120	0	0	14	514	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	59	1,736	2	246	6	2,583	63	3,739	0	0
UNION COUNTY (145), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	2	1,188	1	908	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	1,188	1	908	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: MISSISSIPPI (28)

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)
WEBSTER COUNTY (155), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	5	120	0	0	0	0	3	54	0	0
Income Not Known	0	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	120	0	0	0	0	3	54	0	0
WINSTON COUNTY (159), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	130	0	0	1	130	0	0
Middle Income	3	94	0	0	0	0	3	94	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	94	1	130	0	0	4	224	0	0
YAZOO COUNTY (163), MS										
MSA 27140										
Outside Assessment Area										
Low Income	0	0	0	0	1	279	1	279	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	279	1	279	0	0
TOTAL INSIDE AA IN STATE	458	16,044	79	13,838	64	29,594	473	36,226	0	0

Loans by County
Small Business Loans - Originations
Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648
Agency: FRS - 2
State: MISSISSIPPI (28)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	61	2,454	11	1,773	19	8,859	62	8,577	0	0
STATE TOTAL	519	18,498	90	15,611	83	38,453	535	44,803	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BERKELEY COUNTY (015), SC										
MSA 16700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	59	0	0	0	0	1	59	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	59	0	0	0	0	1	59	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	59	0	0	0	0	1	59	0	0
STATE TOTAL	1	59	0	0	0	0	1	59	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DAVIDSON COUNTY (037), TN										
MSA 34980										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	2	105	0	0	0	0	2	105	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	105	0	0	0	0	2	105	0	0
LINCOLN COUNTY (103), TN										
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	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

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

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)
MCNAIRY COUNTY (109), TN										
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	607	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	607	0	0	0	0
SHELBY COUNTY (157), TN										
MSA 32820										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	302	1	302	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	306	1	306	0	0
Median Family Income Not Known	0	0	1	134	0	0	1	134	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	134	2	608	3	742	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	105	1	134	4	1,965	5	847	0	0
STATE TOTAL	2	105	1	134	4	1,965	5	847	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: TEXAS (48)

Area Income Characteristics	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)
COLLIN COUNTY (085), TX										
MSA 19124										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	20	0	0	0	0	1	20	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	20	0	0	0	0	1	20	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: TEXAS (48)

Area Income Characteristics	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%	2	150	0	0	0	0	2	150	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	150	0	0	0	0	2	150	0	0
WEBB COUNTY (479), TX										
MSA 29700										
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	32	0	0	0	0	1	32	0	0
Income Not Known	0	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	32	0	0	0	0	1	32	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	4	202	0	0	0	0	4	202	0	0
STATE TOTAL	4	202	0	0	0	0	4	202	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FAIRFAX COUNTY (059), VA										
MSA 47894										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	53	0	0	0	0	1	53	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	53	0	0	0	0	1	53	0	0
FREDERICK COUNTY (069), VA										
MSA 49020										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	150	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	0	0	1	150	0	0	1	150	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	53	1	150	0	0	2	203	0	0
STATE TOTAL	1	53	1	150	0	0	2	203	0	0

Loans by County
Small Business Loans - Originations
Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648
Agency: FRS - 2

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	659	22,981	131	22,188	101	50,441	684	53,034	0	0
TOTAL OUTSIDE AA	107	4,162	29	4,826	39	19,965	130	18,762	0	0
TOTAL INSIDE & OUTSIDE	766	27,143	160	27,014	140	70,406	814	71,796	0	0

Loans by County

Small Farm Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: ALABAMA (01)

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)
CULLMAN COUNTY (043), AL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	163	1	135	0	0	4	298	0	0
Upper Income	1	23	0	0	0	0	1	23	0	0
Income Not Known	0	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	186	1	135	0	0	5	321	0	0
FAYETTE COUNTY (057), AL										
MSA NA										
Inside AA 0009										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	24	1,111	1	115	1	403	18	807	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	24	1,111	1	115	1	403	18	807	0	0
FRANKLIN COUNTY (059), AL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	36	0	0	0	0	1	36	0	0
Upper Income	0	0	0	0	1	341	1	341	0	0
Income Not Known	0	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	36	0	0	1	341	2	377	0	0

Loans by County

Small Farm Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: ALABAMA (01)

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)
GREENE COUNTY (063), AL										
MSA 46220										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	70	0	0	0	0	1	70	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	70	0	0	0	0	1	70	0	0
HALE COUNTY (065), AL										
MSA 46220										
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	407	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	407	0	0	0	0
MARION COUNTY (093), AL										
MSA NA										
Inside AA 0009										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	70	0	0	0	0	1	70	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	70	0	0	0	0	1	70	0	0

Loans by County

Small Farm Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: ALABAMA (01)

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)
PERRY COUNTY (105), AL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	50	0	0	0	0	1	50	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	1	50	0	0
PICKENS COUNTY (107), AL										
MSA 46220										
Inside AA 0008										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	61	0	0	0	0	1	61	0	0
Middle Income	2	43	0	0	0	0	2	43	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	104	0	0	0	0	3	104	0	0
SHELBY COUNTY (117), AL										
MSA 13820										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	450	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	450	0	0	0	0

Loans by County

Small Farm Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: ALABAMA (01)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SUMTER COUNTY (119), AL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	9	335	0	0	1	500	9	335	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	9	335	0	0	1	500	9	335	0	0
TUSCALOOSA COUNTY (125), AL										
MSA 46220										
Inside AA 0008										
Low Income	1	59	0	0	0	0	1	59	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	59	0	0	0	0	1	59	0	0
WINSTON COUNTY (133), AL										
MSA NA										
Inside AA 0009										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	340	1	340	0	0
Middle Income	3	41	0	0	0	0	3	41	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	41	0	0	1	340	4	381	0	0
TOTAL INSIDE AA IN STATE	32	1,385	1	115	2	743	27	1,421	0	0

Loans by County
Small Farm Loans - Originations
Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648
Agency: FRS - 2
State: ALABAMA (01)

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)
TOTAL OUTSIDE AA IN STATE	16	677	1	135	4	1,698	18	1,153	0	0
STATE TOTAL	48	2,062	2	250	6	2,441	45	2,574	0	0

Loans by County

Small Farm Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: MISSISSIPPI (28)

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)
CARROLL COUNTY (015), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	448	1	448	0	0
Income Not Known	0	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	448	1	448	0	0
CHICKASAW COUNTY (017), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	69	0	0	1	300	2	69	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	69	0	0	1	300	2	69	0	0
CHOCTAW COUNTY (019), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	0	0	0	0	1	50	0	0
Upper Income	2	95	0	0	0	0	2	95	0	0
Income Not Known	0	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	145	0	0	0	0	3	145	0	0

Loans by County

Small Farm Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: MISSISSIPPI (28)

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)
CLAY COUNTY (025), MS										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	5	159	0	0	0	0	4	144	0	0
Middle Income	6	215	3	481	0	0	7	616	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	11	374	3	481	0	0	11	760	0	0
DESOTO COUNTY (033), MS										
MSA 32820										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	255	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	380	1	380	0	0
Income Not Known	0	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	635	1	380	0	0
FORREST COUNTY (035), MS										
MSA 25620										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	76	1	158	0	0	1	158	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	76	1	158	0	0	1	158	0	0

Loans by County

Small Farm Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: MISSISSIPPI (28)

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)
ITAWAMBA COUNTY (057), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	2	257	0	0	2	257	0	0
Income Not Known	0	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	257	0	0	2	257	0	0
JEFFERSON DAVIS COUNTY (065), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	106	0	0	0	0	2	106	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	106	0	0	0	0	2	106	0	0
KEMPER COUNTY (069), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	71	0	0	0	0	2	71	0	0
Middle Income	2	54	0	0	0	0	2	54	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	125	0	0	0	0	4	125	0	0

Loans by County

Small Farm Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: MISSISSIPPI (28)

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)
LAFAYETTE COUNTY (071), MS										
MSA NA										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	51	0	0	0	0	2	51	0	0
Middle Income	4	80	0	0	0	0	3	65	0	0
Upper Income	0	0	1	142	0	0	1	142	0	0
Income Not Known	0	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	131	1	142	0	0	6	258	0	0
LAMAR COUNTY (073), MS										
MSA 25620										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	2	777	2	777	0	0
Upper Income	3	159	0	0	0	0	1	64	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	159	0	0	2	777	3	841	0	0
LEAKE COUNTY (079), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	150	1	101	0	0	3	251	0	0
Middle Income	1	25	0	0	0	0	1	25	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	175	1	101	0	0	4	276	0	0

Loans by County

Small Farm Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: MISSISSIPPI (28)

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)
LEE COUNTY (081), MS										
MSA NA										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	21	0	0	0	0	1	21	0	0
Upper Income	2	82	1	138	0	0	3	220	0	0
Income Not Known	0	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	103	1	138	0	0	4	241	0	0
LOWNDES COUNTY (087), MS										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	7	227	0	0	0	0	7	227	0	0
Upper Income	5	335	3	407	2	556	8	896	0	0
Income Not Known	1	4	0	0	0	0	1	4	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	13	566	3	407	2	556	16	1,127	0	0
MADISON COUNTY (089), MS										
MSA 27140										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	118	1	224	0	0	3	342	0	0
Upper Income	0	0	0	0	1	290	1	290	0	0
Income Not Known	0	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	118	1	224	1	290	4	632	0	0

Loans by County

Small Farm Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: MISSISSIPPI (28)

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)
MONROE COUNTY (095), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	5	203	2	255	0	0	7	458	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	203	2	255	0	0	7	458	0	0
NESHOBA COUNTY (099), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	8	0	0	0	0	1	8	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	8	0	0	0	0	1	8	0	0
NEWTON COUNTY (101), MS										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	192	1	202	2	774	6	1,168	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	192	1	202	2	774	6	1,168	0	0

Loans by County

Small Farm Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: MISSISSIPPI (28)

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)
NOXUBEE COUNTY (103), MS										
MSA NA										
Inside AA 0001										
Low Income	3	151	0	0	0	0	3	151	0	0
Moderate Income	21	931	3	591	6	2,520	25	2,685	0	0
Middle Income	25	1,256	17	2,978	13	4,295	46	6,690	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	49	2,338	20	3,569	19	6,815	74	9,526	0	0
OKTIBBEHA COUNTY (105), MS										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	44	2	345	0	0	3	389	0	0
Upper Income	2	130	0	0	0	0	2	130	0	0
Income Not Known	0	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	174	2	345	0	0	5	519	0	0
PANOLA COUNTY (107), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	160	3	440	1	400	6	600	0	0
Upper Income	1	8	0	0	0	0	1	8	0	0
Income Not Known	0	0	0	0	1	380	1	380	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	168	3	440	2	780	8	988	0	0

Loans by County

Small Farm Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: MISSISSIPPI (28)

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)
PEARL RIVER COUNTY (109), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	186	0	0	1	186	0	0
Income Not Known	0	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	186	0	0	1	186	0	0
TATE COUNTY (137), MS										
MSA 32820										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	14	629	8	1,215	1	491	19	1,763	0	0
Upper Income	3	79	0	0	0	0	3	79	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	17	708	8	1,215	1	491	22	1,842	0	0
WEBSTER COUNTY (155), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	173	1	404	1	173	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	173	1	404	1	173	0	0

Loans by County

Small Farm Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: MISSISSIPPI (28)

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)
WINSTON COUNTY (159), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	18	0	0	0	0	1	18	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	18	0	0	0	0	1	18	0	0
TOTAL INSIDE AA IN STATE	111	4,939	41	6,881	29	10,338	153	17,452	0	0
TOTAL OUTSIDE AA IN STATE	25	1,017	10	1,412	5	1,932	37	3,257	0	0
STATE TOTAL	136	5,956	51	8,293	34	12,270	190	20,709	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	143	6,324	42	6,996	31	11,081	180	18,873	0	0
TOTAL OUTSIDE AA	41	1,694	11	1,547	9	3,630	55	4,410	0	0
TOTAL INSIDE & OUTSIDE	184	8,018	53	8,543	40	14,711	235	23,283	0	0

2023 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: BANKFIRST FINANCIAL SERVICES

PAGE: 1 OF 1

Respondent ID: 0000914648
Agency: FRS - 2

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)
MS - CLAY COUNTY (025) - MSA NA	26	2,252	25	2,203	0	0
MS - LOWNDES COUNTY (087) - MSA NA	137	9,306	114	5,928	0	0
MS - NOXUBEE COUNTY (103) - MSA NA	75	4,850	63	2,508	0	0
MS - OKTIBBEHA COUNTY (105) - MSA NA	41	3,218	34	2,379	0	0
MS - JASPER COUNTY (061) - MSA NA	7	133	7	133	0	0
MS - NEWTON COUNTY (101) - MSA NA	19	574	17	360	0	0
MS - SCOTT COUNTY (123) - MSA NA	3	853	1	230	0	0
MS - HINDS COUNTY (049) - MSA 27140	35	4,152	19	1,216	0	0
MS - MADISON COUNTY (089) - MSA 27140	49	8,978	33	4,119	0	0
MS - RANKIN COUNTY (121) - MSA 27140	32	7,476	25	6,198	0	0
MS - FORREST COUNTY (035) - MSA 25620	16	1,683	7	996	0	0
MS - LAMAR COUNTY (073) - MSA 25620	21	2,993	7	543	0	0
MS - DESOTO COUNTY (033) - MSA 32820	22	1,562	19	1,201	0	0
MS - TATE COUNTY (137) - MSA 32820	67	4,565	63	3,739	0	0
MS - LAFAYETTE COUNTY (071) - MSA NA	22	3,187	20	2,441	0	0
MS - LEE COUNTY (081) - MSA NA	29	3,694	19	2,032	0	0
AL - PICKENS COUNTY (107) - MSA 46220	20	3,068	16	1,682	0	0
AL - TUSCALOOSA COUNTY (125) - MSA 46220	104	21,862	63	9,655	0	0
AL - FAYETTE COUNTY (057) - MSA NA	54	3,764	36	1,272	0	0
AL - MARION COUNTY (093) - MSA NA	23	880	21	645	0	0
AL - WALKER COUNTY (127) - MSA NA	25	1,751	24	1,734	0	0
AL - WINSTON COUNTY (133) - MSA NA	64	4,809	51	1,820	0	0

2023 Institution Disclosure Statement - Table 4
Assessment Area/Non-Assessment Area Activity
Small Farm Loans
Institution: BANKFIRST FINANCIAL SERVICES

PAGE: 1 OF 1

Respondent ID: 0000914648

Agency: FRS - 2

ASSESSMENT AREA LOANS	Originations		Originations to Farms with ≤ \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MS - CLAY COUNTY (025) - MSA NA	14	855	11	760	0	0
MS - LOWNDES COUNTY (087) - MSA NA	18	1,529	16	1,127	0	0
MS - NOXUBEE COUNTY (103) - MSA NA	88	12,722	74	9,526	0	0
MS - OKTIBBEHA COUNTY (105) - MSA NA	5	519	5	519	0	0
MS - NEWTON COUNTY (101) - MSA NA	6	1,168	6	1,168	0	0
MS - MADISON COUNTY (089) - MSA 27140	4	632	4	632	0	0
MS - FORREST COUNTY (035) - MSA 25620	2	234	1	158	0	0
MS - LAMAR COUNTY (073) - MSA 25620	5	936	3	841	0	0
MS - DESOTO COUNTY (033) - MSA 32820	2	635	1	380	0	0
MS - TATE COUNTY (137) - MSA 32820	26	2,414	22	1,842	0	0
MS - LAFAYETTE COUNTY (071) - MSA NA	7	273	6	258	0	0
MS - LEE COUNTY (081) - MSA NA	4	241	4	241	0	0
AL - PICKENS COUNTY (107) - MSA 46220	3	104	3	104	0	0
AL - TUSCALOOSA COUNTY (125) - MSA 46220	1	59	1	59	0	0
AL - FAYETTE COUNTY (057) - MSA NA	26	1,629	18	807	0	0
AL - MARION COUNTY (093) - MSA NA	1	70	1	70	0	0
AL - WINSTON COUNTY (133) - MSA NA	4	381	4	381	0	0

2023 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648
Agency: FRS - 2

Memo Item: Loans by Affiliates				
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	21	24,999	0	0
Purchased	0	0	0	0
Total	21	24,999	0	0
Consortium/Third Party Loans (optional)				
Originated	1	49		
Purchased	0	0		
Total	1	49		

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

ASSESSMENT AREA - 0001

CLAY COUNTY (025), MS

MSA: NA

Low Income

9503.00

Moderate Income

9501.00

Middle Income

9502.00 9504.00 9505.00

LOWNDES COUNTY (087), MS

MSA: NA

Low Income

0006.00

Moderate Income

0008.00

Middle Income

0005.00 0007.00 0009.01 0011.00

Upper Income

0001.02 0001.03 0001.04 0003.01 0003.02 0004.03 0004.04 0004.05 0004.06 0010.00 9800.00*

Income Not Known

0009.02

NOXUBEE COUNTY (103), MS

MSA: NA

Low Income

9503.00

Moderate Income

9502.00

Middle Income

9501.00

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

OKTIBBEHA COUNTY (105), MS

MSA: NA

Moderate Income

9503.00

Middle Income

9501.02 9502.02 9505.00 9506.03 9506.04 9507.02

Upper Income

9501.01 9502.01 9504.01* 9504.02 9506.01 9507.01

ASSESSMENT AREA - 0002

JASPER COUNTY (061), MS

MSA: NA

Moderate Income

9504.02*

Middle Income

9501.02* 9502.00* 9503.01* 9503.02* 9504.01*

Income Not Known

9501.01

NEWTON COUNTY (101), MS

MSA: NA

Moderate Income

0503.02 0505.00

Middle Income

0501.00 0502.00 0503.01 0504.00

SCOTT COUNTY (123), MS

MSA: NA

Low Income

0204.00

Moderate Income

0201.02*

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: BANKFIRST FINANCIAL SERVICES

PAGE: 3 OF 19

Respondent ID: 0000914648

Agency: FRS - 2

Middle Income

0202.00* 0203.01 0205.00* 0206.00

Upper Income

0201.01* 0203.02*

ASSESSMENT AREA - 0003

HINDS COUNTY (049), MS

MSA: 27140

Low Income

0003.01* 0008.00* 0009.00* 0010.00* 0011.00* 0012.00* 0016.00* 0021.00* 0024.00* 0035.00* 0102.03*

0108.01* 0109.02* 0114.00* 0116.00*

Moderate Income

0003.02* 0005.00* 0006.00* 0007.00* 0022.00* 0023.00* 0025.00* 0030.00 0033.00* 0034.00* 0036.00*

0037.00* 0038.00* 0102.01 0103.01* 0108.04* 0109.01* 0110.01* 0113.00* 0115.00*

Middle Income

0004.00* 0101.02* 0101.03* 0101.04* 0103.04* 0103.05* 0104.00* 0105.01 0105.02* 0106.00* 0107.00*

0108.05* 0108.08* 0108.09* 0110.02* 0111.01* 0111.03 0111.04 0111.05* 0112.03* 0112.04*

Upper Income

0001.00 0002.00 0013.00* 0014.00 0015.00 0102.02 0108.06* 0108.07* 0112.01*

Income Not Known

0027.00 0032.00*

MADISON COUNTY (089), MS

MSA: 27140

Low Income

0305.01* 0305.02*

Moderate Income

0301.08 0306.00 0311.00

Middle Income

0301.04 0301.05 0301.11* 0301.12* 0309.00 0310.00

Upper Income

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: BANKFIRST FINANCIAL SERVICES

PAGE: 4 OF 19

Respondent ID: 0000914648

Agency: FRS - 2

0301.07* 0301.09 0301.10 0302.02 0302.03 0302.04 0302.05 0302.06 0302.07* 0302.08 0303.01
0303.02 0304.01 0304.02 0304.03*

RANKIN COUNTY (121), MS

MSA: 27140

Moderate Income

0201.05* 0202.17 0203.04 0207.05* 0208.05*

Middle Income

0201.01* 0202.13* 0203.01* 0204.01 0204.02* 0206.01* 0206.02* 0207.03 0208.04 0209.02* 0210.01*
0210.03* 0210.05*

Upper Income

0201.03 0201.04 0202.08* 0202.09 0202.10 0202.12* 0202.14 0202.15 0202.16 0202.18 0202.19
0203.03 0205.00* 0208.01* 0208.03* 0208.06 0209.01* 0210.04* 9800.00*

ASSESSMENT AREA - 0004

FORREST COUNTY (035), MS

MSA: 25620

Moderate Income

0002.00* 0005.00* 0006.02* 0009.00* 0010.00* 0011.00* 0102.02

Middle Income

0003.00* 0007.00 0101.03 0102.01 0103.00* 0104.00* 0105.00 0106.01 0106.02*

Upper Income

0008.00* 0101.01 0101.04*

Income Not Known

0006.01* 0107.00*

LAMAR COUNTY (073), MS

MSA: 25620

Moderate Income

0203.05 0203.06*

Middle Income

0201.01 0202.03* 0204.01 0206.00

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: BANKFIRST FINANCIAL SERVICES

PAGE: 5 OF 19

Respondent ID: 0000914648

Agency: FRS - 2

Upper Income

0201.02 0202.04* 0202.05 0202.06 0203.03* 0203.04* 0203.08* 0204.02 0205.01* 0205.02

Income Not Known

0203.07*

ASSESSMENT AREA - 0005

DESOTO COUNTY (033), MS

MSA: 32820

Moderate Income

0701.01* 0703.10* 0703.23* 0703.24* 0703.25* 0704.11* 0704.12* 0704.22* 0705.21* 0711.24

Middle Income

0701.02 0702.21 0702.22* 0703.22 0704.21* 0705.22* 0705.23 0706.10* 0708.12* 0708.21* 0708.22*

0711.21* 0712.00*

Upper Income

0702.10* 0705.24 0706.31* 0706.32* 0706.33* 0706.34 0706.35* 0707.21* 0707.22 0707.23* 0707.24*

0708.11* 0708.30* 0709.00 0710.01 0710.02 0711.22* 0711.23

TATE COUNTY (137), MS

MSA: 32820

Middle Income

9501.00 9502.02 9503.01 9503.02 9504.00

Upper Income

9502.01

ASSESSMENT AREA - 0006

LAFAYETTE COUNTY (071), MS

MSA: NA

Moderate Income

9504.02

Middle Income

9501.00 9502.03 9503.01 9503.03* 9505.02 9505.04 9505.05 9505.07

Upper Income

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: BANKFIRST FINANCIAL SERVICES

PAGE: 6 OF 19

Respondent ID: 0000914648

Agency: FRS - 2

9502.01 9502.04 9503.04 9504.03 9504.04 9505.06

YALOBUSHA COUNTY (161), MS

MSA: NA

Middle Income

9501.00* 9502.00* 9503.01* 9503.02*

ASSESSMENT AREA - 0007

LEE COUNTY (081), MS

MSA: NA

Middle Income

9501.02* 9502.02* 9504.01 9505.01* 9506.02* 9507.00 9508.00* 9510.01 9510.02 9511.01*

Upper Income

9501.01* 9502.03* 9502.04 9503.01 9503.02* 9504.03 9504.04 9505.02 9506.01 9509.01* 9509.02

9511.02

Income Not Known

9800.00*

ASSESSMENT AREA - 0008

PICKENS COUNTY (107), AL

MSA: 46220

Moderate Income

0501.00 0503.00 0504.01

Middle Income

0500.00 0502.00 0504.02

TUSCALOOSA COUNTY (125), AL

MSA: 46220

Low Income

0117.01* 0117.03* 0118.00 0119.02 0124.07

Moderate Income

0103.02 0104.04 0105.00* 0108.03* 0121.02 0123.04* 0124.08* 0125.01 0128.00*

Middle Income

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: BANKFIRST FINANCIAL SERVICES

PAGE: 7 OF 19

Respondent ID: 0000914648

Agency: FRS - 2

0101.05 0103.03* 0103.04* 0103.05* 0104.03 0104.07 0106.01* 0106.04* 0107.04 0107.06 0107.07
0108.02* 0108.04* 0112.00* 0114.02 0116.00 0119.01 0121.01* 0123.05* 0123.06 0124.03 0124.06*
0126.00* 0127.00*

Upper Income

0101.01* 0101.02 0101.04 0102.01* 0102.03 0102.04 0102.05* 0102.06 0104.05 0104.06 0106.03*
0107.03 0107.05* 0114.01* 0124.04 0125.03 0125.04*

Income Not Known

0120.01 0120.02 0123.07* 0125.05

ASSESSMENT AREA - 0009

FAYETTE COUNTY (057), AL

MSA: NA

Middle Income

0200.00 0201.00 0202.00 0203.00 0204.00

MARION COUNTY (093), AL

MSA: NA

Moderate Income

9640.02 9641.00* 9647.01

Middle Income

9640.01 9642.00 9643.00 9644.01* 9644.02 9645.00 9646.00

Upper Income

9647.02

WALKER COUNTY (127), AL

MSA: NA

Moderate Income

0211.00

Middle Income

0202.00 0204.00* 0206.00* 0207.00* 0208.01* 0208.02 0209.00 0210.00* 0212.00* 0213.00* 0214.00*
0215.00* 0216.00* 0217.00* 0218.00* 0219.00*

Upper Income

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

0201.00* 0203.01 0203.02

WINSTON COUNTY (133), AL

MSA: NA

Moderate Income

9659.00

Middle Income

9655.01 9655.02 9656.01 9656.02 9657.00 9658.00

Upper Income

9655.03

OUTSIDE ASSESSMENT AREA

BALDWIN COUNTY (003), AL

MSA: 19300

Upper Income

0111.04 0114.14

BIBB COUNTY (007), AL

MSA: 13820

Moderate Income

0100.07

CALHOUN COUNTY (015), AL

MSA: 11500

Moderate Income

0011.02

COLBERT COUNTY (033), AL

MSA: 22520

Middle Income

0207.04 0207.06

CULLMAN COUNTY (043), AL

MSA: NA

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

Middle Income

9643.00 9645.00 9654.02

Upper Income

9650.01 9656.00

DEKALB COUNTY (049), AL

MSA: NA

Middle Income

9605.00

FRANKLIN COUNTY (059), AL

MSA: NA

Middle Income

9730.00 9737.02

Upper Income

9737.03

GREENE COUNTY (063), AL

MSA: 46220

Moderate Income

0601.02

HALE COUNTY (065), AL

MSA: 46220

Middle Income

0405.00

JEFFERSON COUNTY (073), AL

MSA: 13820

Median Family Income 30-40%

0102.00

Median Family Income 80-90%

0056.00

Median Family Income 90-100%

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

0107.06

Median Family Income >= 120%

0049.02 0107.02 0128.02 0144.10 0144.12

LAMAR COUNTY (075), AL

MSA: NA

Upper Income

0301.02 0302.00

LAWRENCE COUNTY (079), AL

MSA: 19460

Middle Income

9795.02 9798.00

LEE COUNTY (081), AL

MSA: 12220

Upper Income

0403.00

MADISON COUNTY (089), AL

MSA: 26620

Low Income

0025.01

Moderate Income

0006.01

Middle Income

0009.02

Upper Income

0019.03 0031.00 0110.23 0112.03

MARENGO COUNTY (091), AL

MSA: NA

Moderate Income

9731.00

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

MOBILE COUNTY (097), AL

MSA: 33660

Upper Income

0037.06

PERRY COUNTY (105), AL

MSA: NA

Moderate Income

6870.02

ST. CLAIR COUNTY (115), AL

MSA: 13820

Middle Income

0401.07 0404.01

SHELBY COUNTY (117), AL

MSA: 13820

Middle Income

0301.03 0302.12

Upper Income

0303.04 0303.05

SUMTER COUNTY (119), AL

MSA: NA

Moderate Income

0114.00

WHITE COUNTY (145), AR

MSA: NA

Middle Income

0701.00

LARIMER COUNTY (069), CO

MSA: 22660

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

Middle Income

0011.10

BAY COUNTY (005), FL

MSA: 37460

Upper Income

0002.04

ST. JOHNS COUNTY (109), FL

MSA: 27260

Middle Income

0213.02

MASON COUNTY (161), KY

MSA: NA

Upper Income

9604.00

LAFAYETTE PARISH (055), LA

MSA: 29180

Upper Income

0014.21

ORLEANS PARISH (071), LA

MSA: 35380

Upper Income

0134.00

PLAQUEMINES PARISH (075), LA

MSA: 35380

Middle Income

0508.00

ST. TAMMANY PARISH (103), LA

MSA: 35380

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

Middle Income

0407.12 0410.02 0412.02

Upper Income

0403.09

CARROLL COUNTY (015), MS

MSA: NA

Upper Income

9502.02

CHICKASAW COUNTY (017), MS

MSA: NA

Middle Income

9504.01

CHOCTAW COUNTY (019), MS

MSA: NA

Moderate Income

9503.00

Middle Income

9501.00

Upper Income

9502.00

COPIAH COUNTY (029), MS

MSA: 27140

Middle Income

9505.02

COVINGTON COUNTY (031), MS

MSA: 25620

Middle Income

9503.00 9504.02

HARRISON COUNTY (047), MS

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

MSA: 25060

Low Income

0012.07

Moderate Income

0033.07

ITAWAMBA COUNTY (057), MS

MSA: NA

Middle Income

9503.00

Upper Income

9502.01

JACKSON COUNTY (059), MS

MSA: 25060

Middle Income

0403.02 0404.02

JEFFERSON DAVIS COUNTY (065), MS

MSA: NA

Middle Income

9501.02 9502.01

JONES COUNTY (067), MS

MSA: NA

Moderate Income

9504.02

Upper Income

9506.02

KEMPER COUNTY (069), MS

MSA: NA

Moderate Income

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

0301.00

Middle Income

0302.00

LAUDERDALE COUNTY (075), MS

MSA: NA

Low Income

0004.02

Middle Income

0010.00 0102.04

Upper Income

0102.03 0102.05 0105.01 0105.02

LEAKE COUNTY (079), MS

MSA: NA

Moderate Income

0401.00 0404.02

Middle Income

0405.00

LINCOLN COUNTY (085), MS

MSA: NA

Moderate Income

9502.02

Upper Income

9501.00

MONROE COUNTY (095), MS

MSA: NA

Middle Income

9501.01 9505.01 9506.00

NESHOPA COUNTY (099), MS

MSA: NA

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

Middle Income

0107.00

Upper Income

0101.01

PANOLA COUNTY (107), MS

MSA: NA

Moderate Income

9501.01 9502.01

Middle Income

9501.02 9503.01 9504.00

Upper Income

9506.01

Income Not Known

9503.02

PEARL RIVER COUNTY (109), MS

MSA: NA

Upper Income

9502.01

PERRY COUNTY (111), MS

MSA: 25620

Moderate Income

9501.01

Middle Income

9502.00

PONTOTOC COUNTY (115), MS

MSA: NA

Middle Income

9501.01 9503.00

Upper Income

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

9505.00

PRENTISS COUNTY (117), MS

MSA: NA

Middle Income

9504.00

SIMPSON COUNTY (127), MS

MSA: 27140

Middle Income

9503.02

SMITH COUNTY (129), MS

MSA: NA

Middle Income

9501.00

UNION COUNTY (145), MS

MSA: NA

Middle Income

9503.00 9506.00

WEBSTER COUNTY (155), MS

MSA: NA

Middle Income

9502.00

Upper Income

9501.00 9503.00

WINSTON COUNTY (159), MS

MSA: NA

Moderate Income

9503.00

Middle Income

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

9505.00

YAZOO COUNTY (163), MS

MSA: 27140

Low Income

9502.00

BERKELEY COUNTY (015), SC

MSA: 16700

Middle Income

0207.13

DAVIDSON COUNTY (037), TN

MSA: 34980

Median Family Income >= 120%

0178.00 0182.01

LINCOLN COUNTY (103), TN

MSA: NA

Middle Income

9753.00

MCNAIRY COUNTY (109), TN

MSA: NA

Middle Income

9302.00

SHELBY COUNTY (157), TN

MSA: 32820

Median Family Income 100-110%

0217.53

Median Family Income >= 120%

0211.42

Median Family Income Not Known

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: BANKFIRST FINANCIAL SERVICES

0046.00

COLLIN COUNTY (085), TX

MSA: 19124

Median Family Income >= 120%

0305.19

TRAVIS COUNTY (453), TX

MSA: 12420

Median Family Income >= 120%

0354.00

WEBB COUNTY (479), TX

MSA: 29700

Upper Income

0018.26

FAIRFAX COUNTY (059), VA

MSA: 47894

Median Family Income 90-100%

4223.01

FREDERICK COUNTY (069), VA

MSA: 49020

Middle Income

0510.02

2023 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000914648

Institution: BANKFIRST FINANCIAL SERVICES

Agency: FRS - 2

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	333	333	0	0.00%
Small Farm Loans	91	91	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	1	1	0	0.00%
Assessment Area	426	426	0	0.00%
Total	853	853	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.
11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: ALABAMA (01)

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)
BALDWIN COUNTY (003), AL										
MSA 19300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	2	453	1	275	3	728	0	0
Upper Income	1	3	0	0	0	0	1	3	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	3	2	453	1	275	4	731	0	0
BIBB COUNTY (007), AL										
MSA 13820										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	76	0	0	0	0	1	76	0	0
Middle Income	0	0	0	0	1	736	1	736	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	76	0	0	1	736	2	812	0	0
CHAMBERS COUNTY (017), AL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	343	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	343	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: ALABAMA (01)

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)
CHILTON COUNTY (021), AL										
MSA 13820										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	817	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	817	0	0	0	0
COLBERT COUNTY (033), AL										
MSA 22520										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	342	1	342	0	0
Middle Income	2	114	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	114	0	0	1	342	1	342	0	0
CULLMAN COUNTY (043), AL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	11	520	0	0	0	0	9	394	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	11	520	0	0	0	0	9	394	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: ALABAMA (01)

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)
FRANKLIN COUNTY (059), AL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	57	0	0	0	0	2	57	0	0
Upper Income	1	6	0	0	0	0	1	6	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	63	0	0	0	0	3	63	0	0
GREENE COUNTY (063), AL										
MSA 46220										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	53	0	0	0	0	3	53	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	53	0	0	0	0	3	53	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: ALABAMA (01)

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)
JEFFERSON COUNTY (073), AL										
MSA 13820										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	3	86	0	0	0	0	3	86	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	45	0	0	1	283	2	328	0	0
Median Family Income 80-90%	1	78	0	0	0	0	1	78	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	2	99	0	0	0	0	1	21	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	308	0	0	1	283	7	513	0	0
LAMAR COUNTY (075), AL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	26	0	0	0	0	1	26	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	26	0	0	0	0	1	26	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: ALABAMA (01)

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)
LAUDERDALE COUNTY (077), AL										
MSA 22520										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	21	1	147	1	304	2	451	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	21	1	147	1	304	2	451	0	0
LEE COUNTY (081), AL										
MSA 12220										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	25	0	0	0	0	1	25	0	0
Middle Income	1	51	0	0	0	0	1	51	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	76	0	0	0	0	2	76	0	0
MARENGO COUNTY (091), AL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	136	0	0	0	0	0	0	0	0
Middle Income	1	23	0	0	0	0	1	23	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	159	0	0	0	0	1	23	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: ALABAMA (01)

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)
MARION COUNTY (093), AL										
MSA NA										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	6	206	0	0	0	0	6	206	0	0
Middle Income	4	104	1	112	1	400	5	216	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	310	1	112	1	400	11	422	0	0
MOBILE COUNTY (097), AL										
MSA 33660										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	25	0	0	1	364	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	1	364	0	0	0	0
MONTGOMERY COUNTY (101), AL										
MSA 33860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	2	988	1	379	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	988	1	379	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: ALABAMA (01)

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 (107), AL										
MSA 46220										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	126	2	306	2	926	4	246	0	0
Middle Income	13	510	3	513	0	0	11	487	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	16	636	5	819	2	926	15	733	0	0
PIKE COUNTY (109), AL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	53	0	0	0	0	1	53	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	53	0	0	0	0	1	53	0	0
SHELBY COUNTY (117), AL										
MSA 13820										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	200	1	250	0	0	1	100	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	200	1	250	0	0	1	100	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: ALABAMA (01)

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 (119), AL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	107	0	0	2	1,102	5	1,209	0	0
Middle Income	1	18	1	226	0	0	2	244	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	125	1	226	2	1,102	7	1,453	0	0
TUSCALOOSA COUNTY (125), AL										
MSA 46220										
Inside AA 0002										
Low Income	1	100	3	576	5	2,445	7	2,671	0	0
Moderate Income	10	479	6	1,057	6	3,588	11	2,309	0	0
Middle Income	28	1,267	9	1,417	13	6,827	37	5,041	0	0
Upper Income	27	1,160	6	1,154	8	4,146	29	4,121	0	0
Income Not Known	1	50	0	0	3	1,220	3	670	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	67	3,056	24	4,204	35	18,226	87	14,812	0	0
WALKER COUNTY (127), AL										
MSA NA										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	86	0	0	0	0	2	86	0	0
Middle Income	14	629	2	300	0	0	15	844	0	0
Upper Income	2	40	0	0	0	0	2	40	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	18	755	2	300	0	0	19	970	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: ALABAMA (01)

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)
WINSTON COUNTY (133), AL										
MSA NA										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	101	0	0	0	0	3	101	0	0
Middle Income	45	1,212	5	932	3	1,529	44	2,080	0	0
Upper Income	9	201	0	0	0	0	9	201	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	57	1,514	5	932	3	1,529	56	2,382	0	0
TOTAL INSIDE AA IN STATE	168	6,271	37	6,367	41	21,081	188	19,319	0	0
TOTAL OUTSIDE AA IN STATE	43	1,822	5	1,076	12	5,554	45	5,469	0	0
STATE TOTAL	211	8,093	42	7,443	53	26,635	233	24,788	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: COLORADO (08)

Area Income Characteristics	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)
LARIMER COUNTY (069), CO										
MSA 22660										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	200	0	0	1	200	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	0	0	1	200	0	0
WELD COUNTY (123), CO										
MSA 24540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	25	0	0	0	0	1	25	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	0	0	1	25	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	25	1	200	0	0	2	225	0	0
STATE TOTAL	1	25	1	200	0	0	2	225	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: FLORIDA (12)

Area Income Characteristics	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)
ESCAMBIA COUNTY (033), FL										
MSA 37860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	4	0	0	0	0	1	4	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	4	0	0	0	0	1	4	0	0
LAKE COUNTY (069), FL										
MSA 36740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	175	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	175	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: FLORIDA (12)

Area Income Characteristics	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)
MIAMI-DADE COUNTY (086), FL										
MSA 33124										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	58	0	0	0	0	1	58	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	58	0	0	0	0	1	58	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ORANGE COUNTY (095), FL										
MSA 36740										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	1	208	0	0	1	208	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	208	0	0	1	208	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	62	2	383	0	0	3	270	0	0
STATE TOTAL	2	62	2	383	0	0	3	270	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FULTON COUNTY (121), GA										
MSA 12060										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	1	150	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	150	0	0	0	0	0	0
STATE TOTAL	0	0	1	150	0	0	0	0	0	0

Loans by County

Respondent ID: 0000914648

Small Business Loans - Originations

Agency: FRS - 2

Institution: BANKFIRST FINANCIAL SERVICES

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)
MASON COUNTY (161), KY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	50	0	0	0	0	1	50	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	1	50	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	50	0	0	0	0	1	50	0	0
STATE TOTAL	1	50	0	0	0	0	1	50	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: LOUISIANA (22)

Area Income Characteristics	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)
ASCENSION PARISH (005), LA										
MSA 12940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	25	0	0	0	0	1	25	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	0	0	1	25	0	0
EAST BATON ROUGE PARISH (033), LA										
MSA 12940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	265	1	265	0	0
Middle Income	0	0	1	234	0	0	1	234	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	234	1	265	2	499	0	0
JEFFERSON PARISH (051), LA										
MSA 35380										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	190	0	0	1	190	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	190	0	0	1	190	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: LOUISIANA (22)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ST. TAMMANY PARISH (103), LA										
MSA 35380										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	250	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	25	3	674	1	265	4	714	0	0
STATE TOTAL	1	25	3	674	1	265	4	714	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: MISSISSIPPI (28)

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)
ADAMS COUNTY (001), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	1	187	0	0	1	187	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	187	0	0	1	187	0	0
ATTALA COUNTY (007), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	122	0	0	1	122	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	122	0	0	1	122	0	0
BOLIVAR COUNTY (011), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	362	1	362	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	362	1	362	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: MISSISSIPPI (28)

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 (013), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	628	1	628	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	628	1	628	0	0
CHICKASAW COUNTY (017), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	56	0	0	0	0	4	56	0	0
Middle Income	1	49	0	0	0	0	1	49	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	105	0	0	0	0	5	105	0	0
CHOCTAW COUNTY (019), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	0	0	0	0	1	50	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	1	50	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: MISSISSIPPI (28)

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)
CLARKE COUNTY (023), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	202	0	0	1	202	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	202	0	0	1	202	0	0
CLAY COUNTY (025), MS										
MSA NA										
Inside AA 0004										
Low Income	4	177	1	148	2	1,450	5	325	0	0
Moderate Income	5	85	0	0	0	0	5	85	0	0
Middle Income	17	454	1	101	2	700	17	845	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	26	716	2	249	4	2,150	27	1,255	0	0
DESOTO COUNTY (033), MS										
MSA 32820										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	221	0	0	1	221	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	221	0	0	1	221	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: MISSISSIPPI (28)

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)
FORREST COUNTY (035), MS										
MSA 25620										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	131	0	0	0	0	0	0	0	0
Middle Income	6	243	0	0	1	545	1	50	0	0
Upper Income	1	50	0	0	1	658	1	50	0	0
Income Not Known	0	0	1	226	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	424	1	226	2	1,203	2	100	0	0
HARRISON COUNTY (047), MS										
MSA 25060										
Outside Assessment Area										
Low Income	0	0	0	0	1	581	1	581	0	0
Moderate Income	2	74	0	0	0	0	2	74	0	0
Middle Income	0	0	1	204	1	861	1	204	0	0
Upper Income	2	95	0	0	1	710	3	805	0	0
Income Not Known	0	0	0	0	1	725	1	725	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	169	1	204	4	2,877	8	2,389	0	0
HINDS COUNTY (049), MS										
MSA 27140										
Inside AA 0001										
Low Income	1	28	0	0	2	944	3	972	0	0
Moderate Income	3	116	4	755	2	1,031	5	935	0	0
Middle Income	4	167	2	423	0	0	6	590	0	0
Upper Income	14	791	3	568	4	1,908	12	952	0	0
Income Not Known	0	0	1	163	0	0	1	163	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	22	1,102	10	1,909	8	3,883	27	3,612	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: MISSISSIPPI (28)

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)
ITAWAMBA COUNTY (057), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	401	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	401	0	0	0	0
JACKSON COUNTY (059), MS										
MSA 25060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	23	0	0	1	551	0	0	0	0
Upper Income	4	203	0	0	1	647	5	850	0	0
Income Not Known	1	83	0	0	0	0	1	83	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	309	0	0	2	1,198	6	933	0	0
JASPER COUNTY (061), MS										
MSA NA										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	53	0	0	0	0	1	53	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	6	106	1	112	0	0	7	218	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	159	1	112	0	0	8	271	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: MISSISSIPPI (28)

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)
JONES COUNTY (067), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	5	284	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	294	0	0	0	0
Upper Income	1	60	1	192	0	0	2	252	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	344	1	192	1	294	2	252	0	0
KEMPER COUNTY (069), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	9	478	3	447	0	0	8	645	0	0
Middle Income	4	163	0	0	0	0	2	35	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	13	641	3	447	0	0	10	680	0	0
LAFAYETTE COUNTY (071), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	6	226	0	0	0	0	6	226	0	0
Upper Income	1	93	2	261	2	1,088	5	1,442	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	319	2	261	2	1,088	11	1,668	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: MISSISSIPPI (28)

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)
LAMAR COUNTY (073), MS										
MSA 25620										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	20	0	0	1	506	2	526	0	0
Middle Income	1	50	0	0	0	0	0	0	0	0
Upper Income	14	475	4	684	6	4,179	6	749	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	16	545	4	684	7	4,685	8	1,275	0	0
LAUDERDALE COUNTY (075), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	90	0	0	0	0	1	90	0	0
Upper Income	3	231	2	392	1	798	6	1,421	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	321	2	392	1	798	7	1,511	0	0
LEAKE COUNTY (079), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	51	0	0	1	412	3	463	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	51	0	0	1	412	3	463	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: MISSISSIPPI (28)

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 (081), MS										
MSA NA										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	27	1,385	1	126	3	1,973	5	436	0	0
Upper Income	6	237	1	140	0	0	7	377	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	33	1,622	2	266	3	1,973	12	813	0	0
LINCOLN COUNTY (085), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	60	0	0	0	0	1	60	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	4	153	0	0	0	0	1	51	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	213	0	0	0	0	2	111	0	0
LOWNDES COUNTY (087), MS										
MSA NA										
Inside AA 0004										
Low Income	1	20	1	250	1	300	1	20	0	0
Moderate Income	7	388	1	198	4	1,791	7	769	0	0
Middle Income	94	4,939	13	2,358	5	2,492	40	4,339	0	0
Upper Income	80	3,005	5	856	8	2,859	82	5,081	0	0
Income Not Known	9	265	3	388	0	0	11	603	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	191	8,617	23	4,050	18	7,442	141	10,812	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: MISSISSIPPI (28)

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 (089), MS										
MSA 27140										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	10	1	200	4	1,446	6	1,656	0	0
Middle Income	2	125	1	113	2	600	4	538	0	0
Upper Income	16	765	10	1,591	4	1,825	26	3,556	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	19	900	12	1,904	10	3,871	36	5,750	0	0
MARION COUNTY (091), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	255	1	255	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	255	1	255	0	0
MONROE COUNTY (095), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	93	4	692	2	1,286	2	30	0	0
Upper Income	0	0	1	200	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	93	5	892	2	1,286	2	30	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: MISSISSIPPI (28)

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)
NESHOBAMA COUNTY (099), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	31	1	103	0	0	2	134	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	31	1	103	0	0	2	134	0	0
NEWTON COUNTY (101), MS										
MSA NA										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	10	289	1	145	1	406	12	840	0	0
Middle Income	15	409	1	198	2	890	13	1,078	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	25	698	2	343	3	1,296	25	1,918	0	0
NOXUBEE COUNTY (103), MS										
MSA NA										
Inside AA 0004										
Low Income	7	103	1	219	1	300	7	363	0	0
Moderate Income	25	736	0	0	2	1,100	20	598	0	0
Middle Income	29	1,152	12	1,995	1	252	36	2,590	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	61	1,991	13	2,214	4	1,652	63	3,551	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: MISSISSIPPI (28)

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)
OKTIBBEHA COUNTY (105), MS										
MSA NA										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	83	2	300	0	0	5	233	0	0
Middle Income	13	410	4	551	3	1,478	14	745	0	0
Upper Income	22	643	3	416	3	1,608	24	2,124	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	39	1,136	9	1,267	6	3,086	43	3,102	0	0
PONTOTOC COUNTY (115), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	16	0	0	0	0	1	16	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	16	0	0	0	0	1	16	0	0
RANKIN COUNTY (121), MS										
MSA 27140										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	12	726	1	101	2	814	5	319	0	0
Middle Income	2	100	3	487	6	2,416	10	2,878	0	0
Upper Income	14	648	6	862	5	2,676	19	2,827	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	28	1,474	10	1,450	13	5,906	34	6,024	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: MISSISSIPPI (28)

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)
SCOTT COUNTY (123), MS										
MSA NA										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	110	2	755	2	495	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	110	2	755	2	495	0	0
SIMPSON COUNTY (127), MS										
MSA 27140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	12	0	0	0	0	1	12	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	12	0	0	0	0	1	12	0	0
SMITH COUNTY (129), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	5	173	0	0	0	0	5	173	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	173	0	0	0	0	5	173	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: MISSISSIPPI (28)

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)
TATE COUNTY (137), MS										
MSA 32820										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	8	0	0	0	0	1	8	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	8	0	0	0	0	1	8	0	0
WARREN COUNTY (149), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	1	171	0	0	1	171	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	793	1	793	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	171	1	793	2	964	0	0
WEBSTER COUNTY (155), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	64	1	105	0	0	3	169	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	64	1	105	0	0	3	169	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: MISSISSIPPI (28)

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)
WINSTON COUNTY (159), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	105	0	0	1	105	0	0
Middle Income	8	202	1	117	0	0	9	319	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	202	2	222	0	0	10	424	0	0
YAZOO COUNTY (163), MS										
MSA 27140										
Outside Assessment Area										
Low Income	0	0	1	213	1	310	2	523	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	213	1	310	2	523	0	0
TOTAL INSIDE AA IN STATE	477	19,384	90	14,784	80	37,902	428	38,978	0	0
TOTAL OUTSIDE AA IN STATE	76	3,121	24	3,934	19	10,702	91	12,592	0	0
STATE TOTAL	553	22,505	114	18,718	99	48,604	519	51,570	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: TENNESSEE (47)

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

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: TENNESSEE (47)

Area Income Characteristics	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)
SHELBY COUNTY (157), TN										
MSA 32820										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	14	0	0	1	779	2	793	0	0
Median Family Income Not Known	0	0	1	177	0	0	1	177	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	14	1	177	1	779	3	970	0	0
SUMNER COUNTY (165), TN										
MSA 34980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	749	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	749	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: TENNESSEE (47)

Area Income Characteristics	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)
WILLIAMSON COUNTY (187), TN										
MSA 34980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	37	0	0	0	0	1	37	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	37	0	0	0	0	1	37	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	3	81	1	177	2	1,528	5	1,037	0	0
STATE TOTAL	3	81	1	177	2	1,528	5	1,037	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: TEXAS (48)

Area Income Characteristics	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)
COLLIN COUNTY (085), TX										
MSA 19124										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	10	0	0	0	0	1	10	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	1	10	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: TEXAS (48)

Area Income Characteristics	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)
MONTGOMERY COUNTY (339), TX										
MSA 26420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	1	126	0	0	1	126	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	126	0	0	1	126	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	10	1	126	0	0	2	136	0	0
STATE TOTAL	1	10	1	126	0	0	2	136	0	0

Loans by County

Small Business Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: VIRGINIA (51)

Area Income Characteristics	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)
FREDERICK COUNTY (069), VA										
MSA 49020										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	151	0	0	1	151	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	151	0	0	1	151	0	0
HOPEWELL CITY (670), VA										
MSA 40060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	61	0	0	0	0	1	61	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	61	0	0	0	0	1	61	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	61	1	151	0	0	2	212	0	0
STATE TOTAL	1	61	1	151	0	0	2	212	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	645	25,655	127	21,151	121	58,983	616	58,297	0	0
TOTAL OUTSIDE AA	129	5,257	39	6,871	34	18,049	155	20,705	0	0
TOTAL INSIDE & OUTSIDE	774	30,912	166	28,022	155	77,032	771	79,002	0	0

Loans by County

Respondent ID: 0000914648

Small Farm Loans - Originations

Agency: FRS - 2

Institution: BANKFIRST FINANCIAL SERVICES

State: ALABAMA (01)

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)
CULLMAN COUNTY (043), AL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	152	0	0	0	0	4	152	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	152	0	0	0	0	4	152	0	0
FAYETTE COUNTY (057), AL										
MSA NA										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	435	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	435	0	0	0	0
FRANKLIN COUNTY (059), AL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	75	0	0	0	0	1	75	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	0	0	0	0	1	75	0	0

Loans by County

Respondent ID: 0000914648

Small Farm Loans - Originations

Agency: FRS - 2

Institution: BANKFIRST FINANCIAL SERVICES

State: ALABAMA (01)

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)
GREENE COUNTY (063), AL										
MSA 46220										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	70	0	0	0	0	1	70	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	70	0	0	0	0	1	70	0	0
MARION COUNTY (093), AL										
MSA NA										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	87	0	0	0	0	1	87	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	87	0	0	0	0	1	87	0	0
PERRY COUNTY (105), AL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	50	0	0	0	0	1	50	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	1	50	0	0

Loans by County

Small Farm Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: ALABAMA (01)

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)
PICKENS COUNTY (107), AL										
MSA 46220										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	107	1	203	0	0	5	310	0	0
Middle Income	4	179	1	105	1	400	6	684	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	286	2	308	1	400	11	994	0	0
SUMTER COUNTY (119), AL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	151	0	0	1	400	5	551	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	151	0	0	1	400	5	551	0	0
TUSCALOOSA COUNTY (125), AL										
MSA 46220										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	17	1	156	0	0	3	173	0	0
Upper Income	0	0	0	0	1	500	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	17	1	156	1	500	3	173	0	0

Loans by County

Small Farm Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: ALABAMA (01)

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)
WALKER COUNTY (127), AL										
MSA NA										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	51	0	0	0	0	1	51	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	51	0	0	0	0	1	51	0	0
WINSTON COUNTY (133), AL										
MSA NA										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	8	193	0	0	0	0	8	193	0	0
Upper Income	1	26	0	0	0	0	1	26	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	219	0	0	0	0	9	219	0	0
TOTAL INSIDE AA IN STATE	21	660	3	464	3	1,335	25	1,524	0	0
TOTAL OUTSIDE AA IN STATE	11	498	0	0	1	400	12	898	0	0
STATE TOTAL	32	1,158	3	464	4	1,735	37	2,422	0	0

Loans by County

Small Farm Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: MISSISSIPPI (28)

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)
CHICKASAW COUNTY (017), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	26	0	0	0	0	1	26	0	0
Middle Income	2	177	2	337	1	485	3	699	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	203	2	337	1	485	4	725	0	0
CHOCTAW COUNTY (019), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	0	0	0	0	1	50	0	0
Upper Income	2	66	0	0	0	0	2	66	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	116	0	0	0	0	3	116	0	0
CLARKE COUNTY (023), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	205	0	0	1	205	0	0
Upper Income	1	92	0	0	0	0	1	92	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	92	1	205	0	0	2	297	0	0

Loans by County

Small Farm Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: MISSISSIPPI (28)

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)
CLAY COUNTY (025), MS										
MSA NA										
Inside AA 0004										
Low Income	1	70	0	0	0	0	1	70	0	0
Moderate Income	9	290	0	0	0	0	8	275	0	0
Middle Income	8	275	1	131	0	0	8	356	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	18	635	1	131	0	0	17	701	0	0
COPIAH COUNTY (029), MS										
MSA 27140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	500	1	500	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	1	500	0	0
FORREST COUNTY (035), MS										
MSA 25620										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	106	0	0	1	106	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	106	0	0	1	106	0	0

Loans by County

Small Farm Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: MISSISSIPPI (28)

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)
JASPER COUNTY (061), MS										
MSA NA										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	1	4	0	0	1	305	2	309	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	4	0	0	1	305	2	309	0	0
JEFFERSON DAVIS COUNTY (065), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	23	0	0	0	0	1	23	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	23	0	0	0	0	1	23	0	0
KEMPER COUNTY (069), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	126	0	0	0	0	2	26	0	0
Middle Income	3	178	0	0	0	0	2	121	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	304	0	0	0	0	4	147	0	0

Loans by County

Small Farm Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: MISSISSIPPI (28)

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)
LAFAYETTE COUNTY (071), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	53	1	201	0	0	1	53	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	84	0	0	2	593	2	377	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	137	1	201	2	593	3	430	0	0
LAMAR COUNTY (073), MS										
MSA 25620										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	61	1	155	0	0	2	216	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	61	1	155	0	0	2	216	0	0
LEAKE COUNTY (079), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	299	1	153	0	0	5	452	0	0
Middle Income	2	119	2	229	1	494	5	842	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	418	3	382	1	494	10	1,294	0	0

Loans by County

Small Farm Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: MISSISSIPPI (28)

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)
LEE COUNTY (081), MS										
MSA NA										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	23	0	0	0	0	1	23	0	0
Upper Income	0	0	1	150	0	0	1	150	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	23	1	150	0	0	2	173	0	0
LOWNDES COUNTY (087), MS										
MSA NA										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	404	1	404	0	0
Middle Income	9	167	0	0	0	0	9	167	0	0
Upper Income	8	233	6	1,090	2	827	13	1,300	0	0
Income Not Known	1	3	0	0	0	0	1	3	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	18	403	6	1,090	3	1,231	24	1,874	0	0
MADISON COUNTY (089), MS										
MSA 27140										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	15	0	0	0	0	1	15	0	0
Middle Income	2	125	0	0	0	0	2	125	0	0
Upper Income	2	75	0	0	0	0	2	75	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	215	0	0	0	0	5	215	0	0

Loans by County

Small Farm Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: MISSISSIPPI (28)

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)
MONROE COUNTY (095), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	6	238	1	204	0	0	7	442	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	238	1	204	0	0	7	442	0	0
NESHOPA COUNTY (099), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	65	0	0	0	0	1	65	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	65	0	0	0	0	1	65	0	0
NEWTON COUNTY (101), MS										
MSA NA										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	26	1	152	0	0	2	178	0	0
Middle Income	2	85	4	673	0	0	4	493	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	111	5	825	0	0	6	671	0	0

Loans by County

Respondent ID: 0000914648

Small Farm Loans - Originations

Agency: FRS - 2

Institution: BANKFIRST FINANCIAL SERVICES

State: MISSISSIPPI (28)

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)
NOXUBEE COUNTY (103), MS										
MSA NA										
Inside AA 0004										
Low Income	5	200	0	0	0	0	4	196	0	0
Moderate Income	21	820	5	812	7	2,613	30	4,081	0	0
Middle Income	26	1,362	17	3,206	22	8,535	59	11,127	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	52	2,382	22	4,018	29	11,148	93	15,404	0	0
OKTIBBEHA COUNTY (105), MS										
MSA NA										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	5	199	1	250	1	405	6	604	0	0
Upper Income	2	80	2	319	0	0	4	399	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	279	3	569	1	405	10	1,003	0	0
PEARL RIVER COUNTY (109), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	58	0	0	0	0	1	58	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	58	0	0	0	0	1	58	0	0

Loans by County

Small Farm Loans - Originations

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

State: MISSISSIPPI (28)

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)
PONTOTOC COUNTY (115), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	3	620	0	0	3	620	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	3	620	0	0	3	620	0	0
RANKIN COUNTY (121), MS										
MSA 27140										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	75	0	0	0	0	1	75	0	0
Upper Income	1	5	0	0	0	0	1	5	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	80	0	0	0	0	2	80	0	0
SMITH COUNTY (129), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	0	0	0	0	1	50	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	1	50	0	0

Loans by County

Respondent ID: 0000914648

Small Farm Loans - Originations

Agency: FRS - 2

Institution: BANKFIRST FINANCIAL SERVICES

State: MISSISSIPPI (28)

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)
WALTHALL COUNTY (147), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	334	1	334	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	334	1	334	0	0
WINSTON COUNTY (159), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	74	0	0	0	0	1	74	0	0
Middle Income	4	120	1	102	1	375	6	597	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	194	1	102	1	375	7	671	0	0
YALOBUSHA COUNTY (161), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	76	0	0	0	0	1	76	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	76	0	0	0	0	1	76	0	0
TOTAL INSIDE AA IN STATE	108	4,193	40	7,044	34	13,089	164	20,752	0	0

Loans by County

Respondent ID: 0000914648

Small Farm Loans - Originations

Agency: FRS - 2

Institution: BANKFIRST FINANCIAL SERVICES

State: MISSISSIPPI (28)

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)
TOTAL OUTSIDE AA IN STATE	37	1,974	12	2,051	7	2,781	50	5,848	0	0
STATE TOTAL	145	6,167	52	9,095	41	15,870	214	26,600	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	129	4,853	43	7,508	37	14,424	189	22,276	0	0
TOTAL OUTSIDE AA	48	2,472	12	2,051	8	3,181	62	6,746	0	0
TOTAL INSIDE & OUTSIDE	177	7,325	55	9,559	45	17,605	251	29,022	0	0

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

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Respondent ID: 0000914648
Agency: FRS - 2

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

2022 Institution Disclosure Statement - Table 4
Assessment Area/Non-Assessment Area Activity
Small Farm Loans
Institution: BANKFIRST FINANCIAL SERVICES

PAGE: 1 OF 1

Respondent ID: 0000914648

Agency: FRS - 2

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

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

Respondent ID: 0000914648
Agency: FRS - 2

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

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: BANKFIRST FINANCIAL SERVICES

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Respondent ID: 0000914648

Agency: FRS - 2

ASSESSMENT AREA - 0001

HINDS COUNTY (049), MS

MSA: 27140

Low Income

0003.01* 0008.00* 0009.00* 0010.00* 0011.00* 0012.00* 0016.00 0021.00* 0024.00* 0035.00 0102.03*
0108.01* 0109.02* 0114.00* 0116.00*

Moderate Income

0003.02* 0005.00 0006.00* 0007.00* 0022.00* 0023.00* 0025.00* 0030.00 0033.00* 0034.00* 0036.00*
0037.00* 0038.00 0102.01 0103.01* 0108.04 0109.01* 0110.01* 0113.00 0115.00*

Middle Income

0004.00* 0101.02 0101.03* 0101.04* 0103.04* 0103.05* 0104.00 0105.01* 0105.02* 0106.00* 0107.00*
0108.05* 0108.08* 0108.09 0110.02* 0111.01* 0111.03* 0111.04 0111.05* 0112.03* 0112.04*

Upper Income

0001.00* 0002.00 0013.00 0014.00 0015.00 0102.02 0108.06 0108.07* 0112.01*

Income Not Known

0027.00* 0032.00

MADISON COUNTY (089), MS

MSA: 27140

Low Income

0305.01* 0305.02*

Moderate Income

0301.08 0306.00 0311.00

Middle Income

0301.04 0301.05* 0301.11* 0301.12 0309.00 0310.00

Upper Income

0301.07 0301.09 0301.10 0302.02 0302.03* 0302.04 0302.05 0302.06 0302.07 0302.08* 0303.01
0303.02 0304.01 0304.02* 0304.03*

RANKIN COUNTY (121), MS

MSA: 27140

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: BANKFIRST FINANCIAL SERVICES

PAGE: 2 OF 19

Respondent ID: 0000914648

Agency: FRS - 2

Moderate Income

0201.05* 0202.17 0203.04 0207.05 0208.05*

Middle Income

0201.01 0202.13 0203.01 0204.01* 0204.02 0206.01 0206.02* 0207.03 0208.04* 0209.02* 0210.01*
0210.03 0210.05*

Upper Income

0201.03 0201.04 0202.08* 0202.09 0202.10 0202.12* 0202.14 0202.15 0202.16 0202.18 0202.19
0203.03 0205.00 0208.01* 0208.03* 0208.06 0209.01* 0210.04* 9800.00*

ASSESSMENT AREA - 0002

PICKENS COUNTY (107), AL

MSA: 46220

Moderate Income

0501.00 0503.00 0504.01

Middle Income

0500.00 0502.00 0504.02

TUSCALOOSA COUNTY (125), AL

MSA: 46220

Low Income

0117.01* 0117.03 0118.00 0119.02 0124.07*

Moderate Income

0103.02 0104.04 0105.00* 0108.03* 0121.02* 0123.04* 0124.08 0125.01 0128.00

Middle Income

0101.05 0103.03* 0103.04 0103.05 0104.03 0104.07 0106.01 0106.04* 0107.04* 0107.06 0107.07
0108.02* 0108.04* 0112.00* 0114.02 0116.00 0119.01* 0121.01* 0123.05* 0123.06* 0124.03 0124.06*
0126.00 0127.00*

Upper Income

0101.01* 0101.02 0101.04 0102.01 0102.03 0102.04 0102.05 0102.06 0104.05 0104.06 0106.03
0107.03 0107.05* 0114.01 0124.04* 0125.03* 0125.04*

Income Not Known

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: BANKFIRST FINANCIAL SERVICES

PAGE: 3 OF 19

Respondent ID: 0000914648

Agency: FRS - 2

0120.01 0120.02 0123.07 0125.05*

ASSESSMENT AREA - 0003

FORREST COUNTY (035), MS

MSA: 25620

Moderate Income

0002.00* 0005.00* 0006.02* 0009.00* 0010.00* 0011.00* 0102.02

Middle Income

0003.00* 0007.00* 0101.03 0102.01 0103.00 0104.00* 0105.00* 0106.01 0106.02*

Upper Income

0008.00 0101.01* 0101.04

Income Not Known

0006.01* 0107.00

LAMAR COUNTY (073), MS

MSA: 25620

Moderate Income

0203.05 0203.06*

Middle Income

0201.01* 0202.03* 0204.01* 0206.00

Upper Income

0201.02 0202.04* 0202.05 0202.06 0203.03 0203.04* 0203.08 0204.02 0205.01* 0205.02

Income Not Known

0203.07*

ASSESSMENT AREA - 0004

CLAY COUNTY (025), MS

MSA: NA

Low Income

9503.00

Moderate Income

9501.00

Institution: BANKFIRST FINANCIAL SERVICES

Agency: FRS - 2

Upper Income

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: BANKFIRST FINANCIAL SERVICES

PAGE: 5 OF 19

Respondent ID: 0000914648

Agency: FRS - 2

9501.01 9502.01 9504.01 9504.02 9506.01 9507.01

ASSESSMENT AREA - 0005

JASPER COUNTY (061), MS

MSA: NA

Moderate Income

9504.02*

Middle Income

9501.02* 9502.00* 9503.01* 9503.02* 9504.01

Income Not Known

9501.01

NEWTON COUNTY (101), MS

MSA: NA

Moderate Income

0503.02 0505.00

Middle Income

0501.00 0502.00 0503.01 0504.00

SCOTT COUNTY (123), MS

MSA: NA

Low Income

0204.00*

Moderate Income

0201.02*

Middle Income

0202.00 0203.01* 0205.00 0206.00

Upper Income

0201.01* 0203.02*

ASSESSMENT AREA - 0006

FAYETTE COUNTY (057), AL

MSA: NA

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: BANKFIRST FINANCIAL SERVICES

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Respondent ID: 0000914648

Agency: FRS - 2

Middle Income

0200.00* 0201.00* 0202.00* 0203.00 0204.00*

MARION COUNTY (093), AL

MSA: NA

Moderate Income

9640.02 9641.00* 9647.01*

Middle Income

9640.01 9642.00* 9643.00* 9644.01* 9644.02* 9645.00* 9646.00*

Upper Income

9647.02*

WALKER COUNTY (127), AL

MSA: NA

Moderate Income

0211.00

Middle Income

0202.00 0204.00* 0206.00* 0207.00* 0208.01 0208.02 0209.00 0210.00* 0212.00 0213.00* 0214.00*

0215.00* 0216.00* 0217.00* 0218.00* 0219.00*

Upper Income

0201.00* 0203.01 0203.02

WINSTON COUNTY (133), AL

MSA: NA

Moderate Income

9659.00

Middle Income

9655.01 9655.02 9656.01 9656.02 9657.00 9658.00

Upper Income

9655.03

ASSESSMENT AREA - 0007

LEE COUNTY (081), MS

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

MSA: NA

Middle Income

9501.02* 9502.02 9504.01 9505.01* 9506.02 9507.00 9508.00* 9510.01 9510.02* 9511.01*

Upper Income

9501.01* 9502.03 9502.04 9503.01 9503.02* 9504.03 9504.04* 9505.02 9506.01* 9509.01* 9509.02*

9511.02

Income Not Known

9800.00*

OUTSIDE ASSESSMENT AREA

BALDWIN COUNTY (003), AL

MSA: 19300

Middle Income

0103.00 0115.04

Upper Income

0111.04

BIBB COUNTY (007), AL

MSA: 13820

Moderate Income

0100.01

Middle Income

0100.10

CHAMBERS COUNTY (017), AL

MSA: NA

Middle Income

9539.00

CHILTON COUNTY (021), AL

MSA: 13820

Middle Income

0601.04

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: BANKFIRST FINANCIAL SERVICES

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Respondent ID: 0000914648

Agency: FRS - 2

COLBERT COUNTY (033), AL

MSA: 22520

Moderate Income

0210.00

Middle Income

0207.04

CULLMAN COUNTY (043), AL

MSA: NA

Middle Income

9644.00 9645.00 9647.00 9650.02 9654.02 9657.00

FRANKLIN COUNTY (059), AL

MSA: NA

Middle Income

9730.00 9737.02

Upper Income

9737.03

GREENE COUNTY (063), AL

MSA: 46220

Moderate Income

0601.01 0601.02 0602.00

JEFFERSON COUNTY (073), AL

MSA: 13820

Median Family Income 30-40%

0102.00

Median Family Income 70-80%

0117.07 0126.02

Median Family Income 80-90%

0141.04

Median Family Income >= 120%

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: BANKFIRST FINANCIAL SERVICES

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Respondent ID: 0000914648

Agency: FRS - 2

0128.02 0143.03

LAMAR COUNTY (075), AL

MSA: NA

Upper Income

0302.00

LAUDERDALE COUNTY (077), AL

MSA: 22520

Middle Income

0109.01 0118.01

LEE COUNTY (081), AL

MSA: 12220

Moderate Income

0416.00

Middle Income

0405.02

MARENGO COUNTY (091), AL

MSA: NA

Moderate Income

9731.00

Middle Income

9730.01

MOBILE COUNTY (097), AL

MSA: 33660

Moderate Income

0021.00

MONTGOMERY COUNTY (101), AL

MSA: 33860

Upper Income

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: BANKFIRST FINANCIAL SERVICES

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Respondent ID: 0000914648

Agency: FRS - 2

0014.00 0027.00

PERRY COUNTY (105), AL

MSA: NA

Moderate Income

6870.02

PIKE COUNTY (109), AL

MSA: NA

Upper Income

1891.02

SHELBY COUNTY (117), AL

MSA: 13820

Middle Income

0303.06 0306.14

SUMTER COUNTY (119), AL

MSA: NA

Moderate Income

0114.00

Middle Income

0113.01 0113.02

LARIMER COUNTY (069), CO

MSA: 22660

Middle Income

0011.10

WELD COUNTY (123), CO

MSA: 24540

Middle Income

0018.00

ESCAMBIA COUNTY (033), FL

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: BANKFIRST FINANCIAL SERVICES

PAGE: 11 OF 19

Respondent ID: 0000914648

Agency: FRS - 2

MSA: 37860

Middle Income

0035.07

LAKE COUNTY (069), FL

MSA: 36740

Middle Income

0313.24

MIAMI-DADE COUNTY (086), FL

MSA: 33124

Median Family Income 90-100%

0039.17

ORANGE COUNTY (095), FL

MSA: 36740

Median Family Income >= 120%

0141.00

FULTON COUNTY (121), GA

MSA: 12060

Median Family Income >= 120%

0019.02

MASON COUNTY (161), KY

MSA: NA

Upper Income

9604.00

ASCENSION PARISH (005), LA

MSA: 12940

Middle Income

0305.02

EAST BATON ROUGE PARISH (033), LA

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: BANKFIRST FINANCIAL SERVICES

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Respondent ID: 0000914648

Agency: FRS - 2

MSA: 12940

Moderate Income

0025.00

Middle Income

0042.04

JEFFERSON PARISH (051), LA

MSA: 35380

Moderate Income

0237.00

ST. TAMMANY PARISH (103), LA

MSA: 35380

Upper Income

0403.06

ADAMS COUNTY (001), MS

MSA: NA

Low Income

0004.00

ATTALA COUNTY (007), MS

MSA: NA

Moderate Income

0606.00

BOLIVAR COUNTY (011), MS

MSA: NA

Moderate Income

9507.01

CALHOUN COUNTY (013), MS

MSA: NA

Middle Income

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: BANKFIRST FINANCIAL SERVICES

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Respondent ID: 0000914648

Agency: FRS - 2

9505.00

CHICKASAW COUNTY (017), MS

MSA: NA

Moderate Income

9501.00

Middle Income

9504.01 9504.02

CHOCTAW COUNTY (019), MS

MSA: NA

Middle Income

9501.00

Upper Income

9502.00

CLARKE COUNTY (023), MS

MSA: NA

Middle Income

9501.00

Upper Income

9502.01

COPIAH COUNTY (029), MS

MSA: 27140

Middle Income

9506.00

DESOTO COUNTY (033), MS

MSA: 32820

Upper Income

0707.23

HARRISON COUNTY (047), MS

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

MSA: 25060

Low Income

0017.03

Moderate Income

0032.15 0036.00

Middle Income

0032.11

Upper Income

0012.05 0029.00

Income Not Known

0033.05

ITAWAMBA COUNTY (057), MS

MSA: NA

Middle Income

9503.00

JACKSON COUNTY (059), MS

MSA: 25060

Middle Income

0402.07 0403.02

Upper Income

0402.08 0407.02

Income Not Known

0410.01

JEFFERSON DAVIS COUNTY (065), MS

MSA: NA

Middle Income

9501.02

JONES COUNTY (067), MS

MSA: NA

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: BANKFIRST FINANCIAL SERVICES

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Respondent ID: 0000914648

Agency: FRS - 2

Moderate Income

9507.00

Middle Income

9503.02

Upper Income

9506.02

KEMPER COUNTY (069), MS

MSA: NA

Moderate Income

0301.00

Middle Income

0302.00

LAFAYETTE COUNTY (071), MS

MSA: NA

Moderate Income

9504.02

Middle Income

9501.00 9502.03 9505.05

Upper Income

9502.01 9502.04 9504.03 9504.04

LAUDERDALE COUNTY (075), MS

MSA: NA

Middle Income

0102.04

Upper Income

0102.03 0102.05 0103.03 0105.02

LEAKE COUNTY (079), MS

MSA: NA

Moderate Income

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

0401.00 0404.02

Middle Income

0405.00

LINCOLN COUNTY (085), MS

MSA: NA

Moderate Income

9502.02

Upper Income

9501.00 9506.01

MARION COUNTY (091), MS

MSA: NA

Middle Income

9504.00

MONROE COUNTY (095), MS

MSA: NA

Middle Income

9502.02 9505.01 9506.00

Upper Income

9502.01

NESHOPA COUNTY (099), MS

MSA: NA

Middle Income

0102.00 0104.00 0107.00

PEARL RIVER COUNTY (109), MS

MSA: NA

Upper Income

9501.02

PONTOTOC COUNTY (115), MS

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: BANKFIRST FINANCIAL SERVICES

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Respondent ID: 0000914648

Agency: FRS - 2

MSA: NA

Middle Income

9501.01 9504.00

SIMPSON COUNTY (127), MS

MSA: 27140

Middle Income

9503.02

SMITH COUNTY (129), MS

MSA: NA

Middle Income

9501.00 9502.02 9503.01

TATE COUNTY (137), MS

MSA: 32820

Middle Income

9503.02

WALTHALL COUNTY (147), MS

MSA: NA

Upper Income

9501.02

WARREN COUNTY (149), MS

MSA: NA

Low Income

9503.00

Upper Income

9507.00

WEBSTER COUNTY (155), MS

MSA: NA

Upper Income

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: BANKFIRST FINANCIAL SERVICES

Respondent ID: 0000914648

Agency: FRS - 2

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

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: BANKFIRST FINANCIAL SERVICES

0211.04

WILLIAMSON COUNTY (187), TN

MSA: 34980

Upper Income

0501.05

COLLIN COUNTY (085), TX

MSA: 19124

Median Family Income >= 120%

0305.19

MONTGOMERY COUNTY (339), TX

MSA: 26420

Median Family Income 100-110%

6947.00

FREDERICK COUNTY (069), VA

MSA: 49020

Middle Income

0510.02

HOPEWELL CITY (670), VA

MSA: 40060

Moderate Income

8205.00

Error Status Information

Respondent ID: 0000914648

Institution: BANKFIRST FINANCIAL SERVICES

Agency: FRS - 2

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity ¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	314	314	0	0.00%
Small Farm Loans	90	90	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	19	19	0	0.00%
Total	425	425	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.
11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.