

BANKFIRST

Regions Served: Mississippi and Alabama

Lending Focus: Commercial Real Estate

Status: CDFI

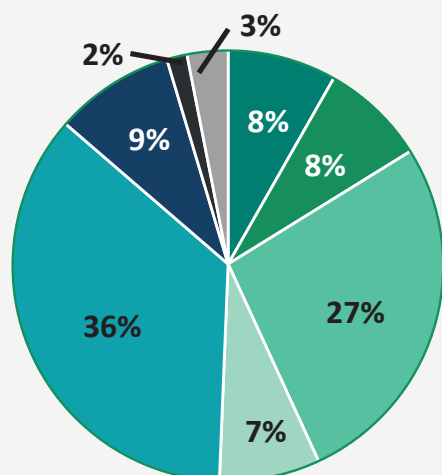
Website: www.bankfirstfs.com



**U.N. Sustainable
Development Goals ***

Founded in 1888, BankFirst is driven by strong values and a long-term, disciplined perspective that emphasizes their commitment to providing high-quality financial products and services as well as delivering exceptional customer service. BankFirst is headquartered in Columbus, Mississippi, and currently operates more than 40 branch locations and multiple loan production offices in Mississippi and Alabama. BankFirst has been a Community Development Financial Institution (CDFI) since 2010.

TOTAL OUTSTANDING PORTFOLIO



In 000's

Construction & Land Development	\$ 149,090
Farm	\$ 144,178
Single Family	\$ 489,244
Multifamily	\$ 135,743
Commercial Real Estate	\$ 647,172
Commercial & Industrial	\$ 163,884
Consumer Loans	\$ 27,896
Other	\$ 55,961
TOTAL:	\$ 1,813,168

BankFirst wholeheartedly embraces the power of imagination and the boundless opportunities it creates. Their unwavering dedication revolves around cultivating vibrant community ties.

COMMITTED TO COMMUNITY. INVESTED IN GROWTH.

BankFirst employees dedicate their time to presenting financial education topics and conducting public seminars, ensuring broad access to financial literacy. They volunteer in low-income areas, offering financial guidance and tools. Covering a diverse array of financial subjects for all age groups—from kindergarten through college—across their footprint, their mission is to provide accessible financial education to everyone. BankFirst empowers individuals with the necessary tools and skills for financial success, regardless of their location.

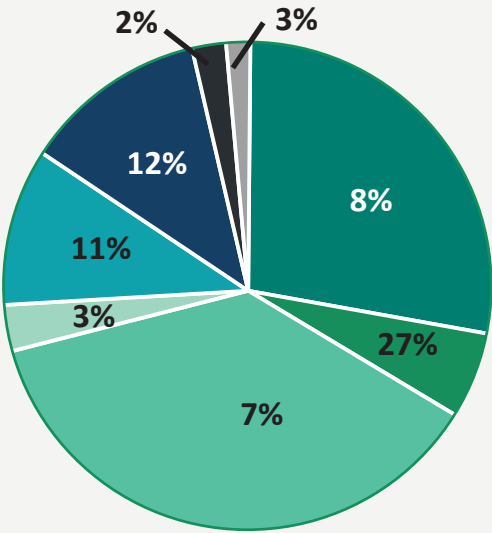


Source: Call Report Data at 12/31/2023

*Adopted by the UN in 2015, the Sustainable Development Goals (SDGs) are 17 integrated targets aimed at ending poverty, protecting the planet, and ensuring peace and prosperity for all by 2030.



TOTAL PERCENTAGE OF LOAN ORIGINATIONS



	<i>In '000's</i>
Construction & Land Development	\$ 172,831,788
Farm	\$ 36,063,776
Single Family	\$ 233,587,081
Multifamily	\$ 19,065,449
Commercial Real Estate	\$ 64,332,121
Commercial & Industrial	\$ 74,851,055
Consumer Loans	\$13,782,402
Other	\$9,748,354
TOTAL:	\$ 624,262,026

Dedicated to Serving

BankFirst employees embody the bank’s values. In 2023, employees dedicated a collective total of 6,354 service hours that benefited 268 organizations. Despite the challenges posed by the pandemic, the bank saw a 62% increase in volunteer hours in 2023, followed by a 97% rise in 2023 with each employee volunteering an average of 7.4 community hours.

2023 LOAN ORIGINATIONS

