

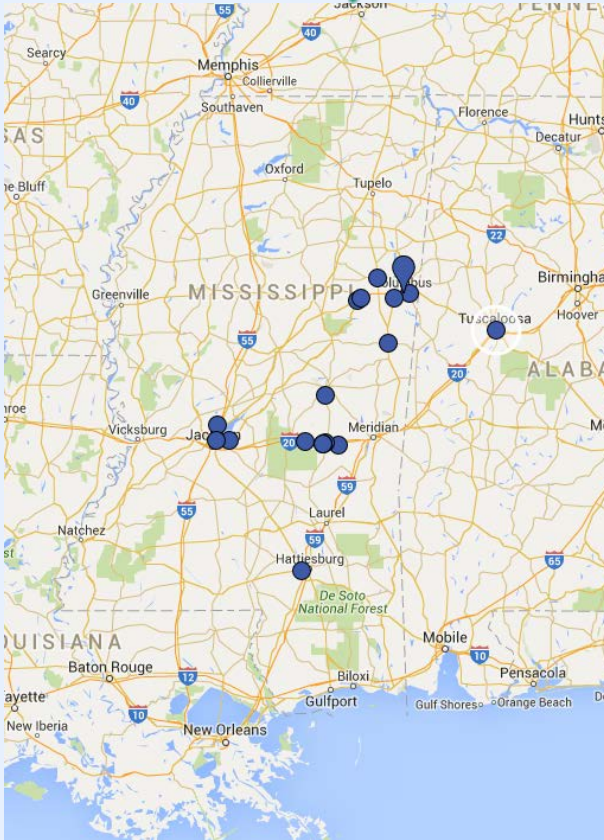
Strategies for Expanding Small Business Lending

BankFirst

Background

BANKFIRST

A Better Way to Bank



- BankFirst was founded in 1888 in Macon, MS and is currently headquartered in Columbus, MS. BankFirst currently operates 18 branch locations in Mississippi and Alabama. We have been a Community Development Financial Institution since 2010.

BankFirst

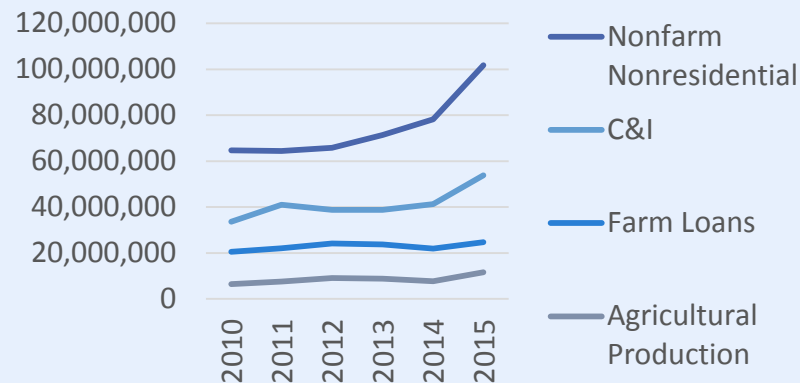
Small Business Lending Overview

Number of Small Business Loans: 2,516

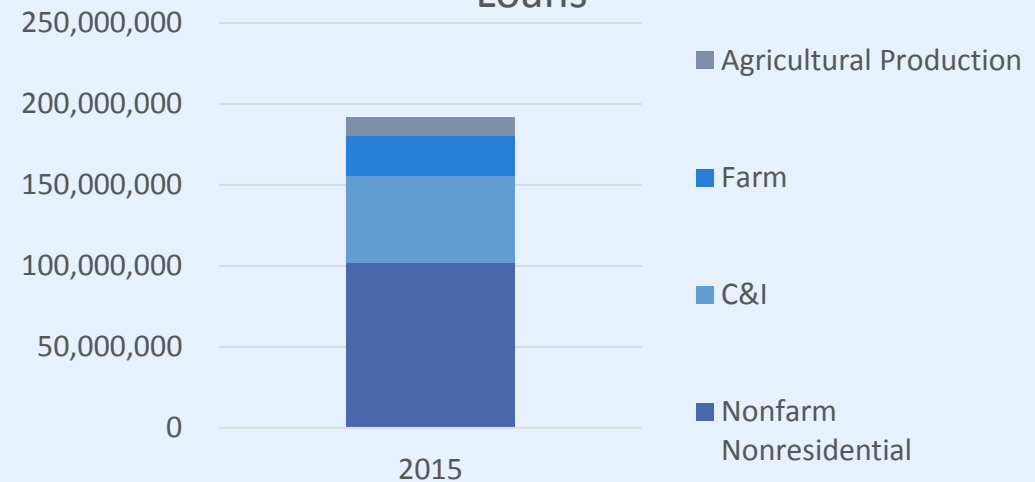
Average Loan Size: \$76,000

Total Originations in 2015: 1,036 loans; \$146,578,036

Outstanding Small Business Loans by Year



Currently Outstanding Small Business Loans



Small Business Lending Products

- BankFirst works with Farmer Mac and the Small Business Administration to offer loans to our small business and agricultural customers. The bank offers equipment loans, livestock loans, crop production loans, owner occupied real estate loans and other types of loans especially tailored to small business customers.

Top Lessons Learned

- Ask existing small business customers to be a referral source for the bank
- Communicate often with small business owners. Many times they have great product ideas, but lack the financial knowledge
- The volume of loans booked will not make up for potential losses (choose your credits wisely)