CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Southern First Bancshares, Inc., Southern First Bank, National Association
Person to be contacted about this report: Julie Fairchild
Submission date: 5/12/09

RSSD (for Bank Holding Companies): 2849801
Holding Company Docket Number (for Thrift Holding Companies):
FDIC Certificate Number (for depository institutions): 35295

LENDING ACTIVITY (Thousands $)	2009 FEB	2009 MAR	Key	Comments
1. Loan Balances				
a. Average Consumer Loans	$142,264	$142,873	Loans reflect loans made by our subsidiary and not the holding company. Includes Consumer Real Estate and "other" Consumer loans as well as Credit Lines.	
b. Average Commercial Loans	$424,351	$424,354	Loans reflect loans made by our subsidiary and not the holding company. Includes Commercial Real Estate Loans and Commercial Business loans as well as Loan Suspense, Overdrafts, and net FASB fees.	
c. Total Loans (sum of lines a and b)	$566,615	$567,227		

2. General Market Commentary (optional)