



**BAYFIRST NATIONAL BANK PROMOTES CHRISTOPHER HACKNEY TO
PRESIDENT OF ITS SBA AND USDA LENDING DIVISION**
*Former SVP to Lead Nation's Top Two Small Business Lending Team,
Overseeing all Government-Guaranteed Lending*

ST. PETERSBURG, Fla. (March 8, 2024) – After years of exceptional achievement overseeing Small Business Administration (SBA) loan originations at St. Petersburg-based community bank BayFirst, Christopher Hackney has been promoted to President of SBA and USDA Lending within the bank's government-guaranteed lending division, known nationally as CreditBench.

The 12-year banking industry veteran – who began his career as a line teller at community bank in Atlanta – joined BayFirst in April 2017, quickly rising to the role of SVP, Director of Loan Originations. In that role, he led the bank to consecutive record-breaking years of production and vastly increased its overall impact on small businesses across the country.

Under Chris's leadership, the team increased its SBA 7(a) loan production from \$170 million to \$383 million in 2022 and surpassed \$495 million in 2023. With loan production up more than 560% since 2021, BayFirst finished 2023 as the No. 1 SBA Lender in the Tampa Bay area based on loan approval volume, and No. 2 in the country (out of more than 2,500) in units, out producing nationwide players, including Bank of America, Truist and Chase Bank.

"Chris has played a pivotal role in turning BayFirst into the premier community bank in the region and a nationwide small business lending powerhouse," said BayFirst CEO Thomas G. Zernick. "I look forward to celebrating even more success with Chris serving as president of our government-guaranteed lending division, and know the sky is the limit under his expanded leadership."

In addition to SBA lending, Hackney will oversee the bank's recently expanded USDA lending operations, focusing on driving growth and profitability for loan initiatives available through the U.S. Department of Agriculture (USDA) Rural Development Program as well.

Hackney holds a Bachelor of Arts in Business Administration from Presbyterian College and is a board member at Habitat for Humanity Pinellas and West Pasco, Studio @620, and the St. Pete Chamber.

If you can use it, his headshot can be found [here](#).

About BayFirst National Bank

Headquartered in St. Petersburg, BayFirst National Bank, the principal subsidiary of BayFirst Financial Corp. (NASDAQ: BAFN), operates twelve banking centers in the Tampa Bay area. In addition, BayFirst offers a broad range of retail and business banking services, including small business loans through its government-guaranteed lending division, and is one of the top-producing SBA lenders in the country. Since it opened in 1999, BayFirst has grown exponentially without losing sight of its commitment to making an impact in the community and being Here for What's Next® in the lives of its customers. For more information, visit: www.BayFirstFinancial.com.

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