

PUBLIC DISCLOSURE

February 1, 2021

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Bank of Springfield
Certificate Number: #19506

3400 West Wabash
Springfield, Illinois 62711

Federal Deposit Insurance Corporation
Division of Depositor and Consumer Protection
Chicago Regional Office

300 South Riverside Plaza, Suite 1700
Chicago, Illinois 60606

This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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INSTITUTION RATING

INSTITUTION'S CRA RATING: This institution is rated **Satisfactory**.

An institution in this group has a satisfactory record of helping to meet the credit needs of its assessment area, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

The Lending Test is rated Satisfactory.

- The loan-to-deposit ratio is more than reasonable given the institution's size, financial condition, and assessment area needs.
- A majority of the institution's loans are within the designated assessment areas.
- The geographic distribution of loans reflects reasonable dispersion throughout the assessment areas.
- The distribution of borrowers reflects, given the demographics of the assessment areas, reasonable penetration among individuals of different income levels (including low- and moderate income) and businesses of different sizes.
- The institution has not received any complaints about its performance in meeting the credit needs of the assessment area.

The Community Development Test is rated Satisfactory.

- The institution's community development performance demonstrates adequate responsiveness to the community development needs of its assessment areas through community development loans, qualified investments, and community development services, as appropriate. Examiners considered the institution's capacity and the need and availability of such opportunities for community development in the institution's assessment areas.

DESCRIPTION OF INSTITUTION

Background

Bank of Springfield (BOS) is headquartered in Springfield, which is located in Sangamon County, Illinois. BOS is wholly owned by Spring Bancorp, Inc., a one-bank holding company. The institution received a Satisfactory rating at its previous FDIC Performance Evaluation, dated October 20, 2017, based on Interagency Intermediate Small Institution Examination Procedures.

Operations

The bank operates 13 locations throughout Central Illinois and the Metropolitan St. Louis area. Since the prior evaluation, with the exception of relocating a branch office approximately two miles from the original location in the St. Louis, MO-IL MSA AA, no changes have occurred with banking locations. The relocated branch remains in an upper-income census tract.

The bank offers an array of products and services to meet the credit and deposit needs of the local communities it serves. The primary business focus remains commercial and home mortgage lending, as confirmed by the bank's lending activity during the evaluation period. Credit products include real estate loans (for residential and business purposes), commercial loans and consumer loans (automobile and personal purposes). Traditional deposit products offered by the bank include checking, savings, money market accounts, certificates of deposit, and health savings accounts. The bank also offers investment advisory and trust services. Alternative banking services include internet and mobile banking, bill pay, person-to-person payment services, and 24 bank-owned automated teller machines (ATMs).

Ability and Capacity

Assets totaled approximately \$1.25 billion as of December 31, 2020, and included total loans of \$996.1 million and securities totaling \$61.4 million. The loan portfolio is illustrated in the following table.

Loan Category	\$(000s)	%
Construction and Land Development	97,630	9.8
Secured by Farmland	92,058	9.2
1-4 Family Residential	128,462	12.9
Multi-family (5 or more) Residential	18,540	1.8
Commercial Real Estate	289,384	29.1
Total Real Estate Loans	626,074	62.8
Commercial and Industrial	262,372	26.3
Agricultural	49,333	5.0
Consumer	5,713	0.6
Other	52,641	5.3
Total Loans	996,133	100.0

Source: Reports of Condition and Income; Due to rounding, totals may not equal 100.0

Examiners did not identify any financial, legal, or other impediments that affect the bank's ability to meet assessment area credit needs.

DESCRIPTION OF ASSESSMENT AREAS

The CRA requires each financial institution to define one or more assessment areas within which the bank will concentrate its lending efforts. These areas serve as the basis for evaluating a bank's performance. Individual assessment areas must be contiguous, consist of whole geographies, include all of the geographies where the bank's offices and deposit-taking ATMs are located, and not arbitrarily exclude low- and moderate-income geographies. BOS defined three separate assessment areas throughout the states in which it operates, all of which conform to the requirements of the regulation. Additional information regarding the assessment areas is located in each rated area and assessment area.

BOS designated the following counties as part of its assessment areas: the entire counties of Sangamon, Morgan, St. Clair, Madison, Macoupin, and Adams within Illinois, and St. Louis and St. Louis City Counties within Missouri. Sangamon and Morgan Counties are included in the Springfield-Jacksonville-Lincoln, Illinois CSA, while Adams County is located in a non-MSA of Illinois. St. Clair, Madison, Macoupin, St. Louis, and St. Louis City Counties are located within the St. Louis, MO-IL MSA. No changes to the assessment areas have occurred since the previous performance evaluation.

In aggregate, the assessment areas include a total of 520 census tracts. These tracts reflect the following income designations according to the 2015 ACS Census:

- 89 low-income tracts,
- 139 moderate-income tracts,
- 116 middle-income tracts,
- 173 upper-income tracts, and
- 3 census tracts with no income designation.

According to 2019 D&B data, there were 161,533 businesses operating in the assessment areas, of which 4,463 are farms and 157,070 are non-farm businesses. A total of 7.8 percent of businesses are located in low-income census tracts and 18.2 percent are in moderate-income census tracts. The analysis under the Geographic Distribution criterion compares the bank's distribution of small business loans by geography to the percentage of businesses located in each geography.

The analysis of small business loans under the Borrower Profile criterion compares the distribution of businesses by Gross Annual Revenue (GAR) of the business. Approximately 81.4 percent of the non-farm businesses in the assessment areas reported GARs of less than \$1 million; and 11.8 percent did not report. Service industries represent the largest portion of businesses at 43.0 percent, which is followed by retail trade at 12.5 percent. In addition, 61.1 percent of area businesses have four or fewer employees, and 86.8 percent operate from a single location.

Community Contacts

As part of the evaluation process, examiners contact third parties active in the assessment area(s) to assist in identifying the credit and community development needs. This information helps determine whether local financial institutions are responsive to these needs. It also identifies potential credit and community development opportunities. All community contacts reviewed were

performed within 12 months of the date of the current evaluation. Comments from such community contacts are included in appropriate sections later in this evaluation.

SCOPE OF EVALUATION

General Information

This evaluation covers the period from the prior evaluation dated October 20, 2017 to the current evaluation dated February 1, 2021. Examiners used the Interagency Intermediate Small Institution Examination Procedures to evaluate Bank of Springfield’s (BOS) CRA performance. These procedures include two tests: the CRA Small Bank Lending Test and the Community Development Test.

The Lending Test considered the institution’s performance according to the following criteria.

- • Loan-to-deposit ratio
- • Assessment area (AA) concentration
- • Geographic distribution
- • Borrower profile
- • Response to CRA-related complaints

The Community Development Test considered the following factors:

- Number and dollar amount of community development loans, qualified investments and community development services.
- The responsiveness of such activities to the community development needs of the assessment areas.

Banks must achieve at least a “Satisfactory” rating under each test to obtain an overall Satisfactory rating. This evaluation does not include any lending activity performed by affiliates.

BOS is considered an interstate bank because it operates 12 offices in the State of Illinois and one office in Missouri. The office in Missouri and four offices in Illinois are part of the St. Louis, MO-IL Metropolitan Statistical Area (MSA), a multi-state MSA. Since the bank is an interstate bank, this evaluation includes an overall rating, a State of Illinois rating and a rating for the St. Louis, MO-IL MSA.

Assessment Area	% of \$ Deposits	% of # Branches
Springfield-Jacksonville-Lincoln, Illinois CSA	83.3%	46.1%
Illinois Non-MSA (Adams County)	4.1%	15.4%
<i>Subtotal State of Illinois</i>	<i>87.4%</i>	<i>61.5%</i>
St. Louis, MO-IL MSA	12.6%	38.5%
<i>Source: FDIC Summary of Deposits as of 6/30/2020</i>		

The bank’s performance in the State of Illinois rating is weighed more heavily by the performance in the Springfield-Jacksonville-Lincoln Combined Statistical Area (CSA), as this area accounts for the majority of deposit and loan production. Consequently, a full scope review of the CRA performance in this CSA was conducted during the current evaluation. The Illinois Non-MSA assessment area was evaluated utilizes limited scope reviews at the prior two evaluations, therefore, a full-scope review of this AA was also performed. Since the St. Louis, MO-IL MSA is a separate rating area, a full scope review is also necessary. Lending and community development activity was also evaluated for each assessment area.

Activities Reviewed

Examiners determined that the bank’s major product lines are small business and home mortgage loans. This conclusion considered the bank’s business strategy and the number and dollar volume of loans originated during the evaluation period. Performance for both loan products carry equal weight in this evaluation as these made up the greater number and dollar volume of originations during the review period. Bank records indicated that the lending focus and product mix remained consistent throughout the evaluation period. Examiners did not analyze any other loan types, such as small farm or consumer loans, because they do not represent major product lines and would not provide material support for conclusions or ratings.

BOS is subject to the data collection requirements of the Home Mortgage Disclosure Act (HMDA). As such, data regarding home mortgage loans originated during the review period is readily available. Examiners reviewed home mortgage loans reported under HMDA data collection requirements from January 1, 2019 to December 31, 2019. Examiners also reviewed small business loans originated or renewed by the bank during the same timeframe. With the exception of multi-family loans, loans identified as community development credits were excluded from the universe because they are reviewed and given CRA credit under the Community Development Test. The loans from the period reviewed are considered representative of the bank’s performance during the entire evaluation period.

The universe of HMDA loans and a sample of small business loans were analyzed to determine whether the bank is lending inside its designated assessment area. Only loans originated inside the assessment area were analyzed to evaluate the bank’s geographic distribution of lending as well as the record of lending to borrowers of different income and size categories. To determine whether the bank is meeting the needs of borrowers of different income and size categories, examiners also reviewed the universe of HMDA loans and a sample of small business loans. The following table reflects the bank’s originations of the types of loans reviewed for this evaluation.

Table 3 – Loan Products Reviewed				
Loan Category	Universe		Sample	
	#	\$(000s)	#	\$(000s)
Home Mortgage				
2019	2,132	390,752	2,132	390,752
Small Business				
2019	430	91,753	100	16,838

Source: Bank Records from 1/01/19 through 12/21/2019.

For the Lending Test, the number and dollar volume of small business and home mortgage loans were reviewed. While the number and dollar volume of loans are presented, the performance by number of loans was emphasized because it is a better indicator of the number of businesses and individuals served.

For the Community Development Test, bank management provided data on community development loans, qualified investments, and community development services since the prior CRA evaluation dated October 20, 2017.

BOS's CRA performance was further analyzed in relation to its performance context. Performance context includes (but is not limited to) bank size and structure, financial condition, loan mix, resources and limitations, demographics of the assessment areas, economic factors, competition, credit needs, and available opportunities. The bank's lending performance was analyzed utilizing demographic data obtained from the 2015 American Community Survey (ACS). The bank's residential lending performance in 2019 was compared to 2019 aggregate HMDA data to gauge lending activity of other lenders in the bank's designated assessment areas.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

Overall, the bank's performance under the Lending test reflects reasonable responsiveness to assessment area credit needs. Examiner evaluated the Loan-to-Deposit (LTD) ratio and assessment area concentration criteria at the institution level and formed separate conclusions regarding performance under the geographic distribution and borrower profile criteria for each assessment area, as applicable. Conclusions from each assessment area are considered when assigning the overall rating for the bank, with the Springfield-Jacksonville-Lincoln, IL CSA performance providing the most weight in the overall evaluation.

Loan-to-Deposit Ratio

The loan-to-deposit (LTD) ratio is more than reasonable given the institution's size, financial condition, and assessment area credit needs. The LTD ratio, calculated from Call Report data, averaged 98.5 percent over the past 12 calendar quarters from December 31, 2017 to September 30, 2020. The ratio ranged from a low of 95.3 percent as of September 30, 2019 to a high of 101.2 percent as of December 31, 2018. The ratio remained generally stable during the evaluation period. BOS maintained a ratio higher than those of comparable institutions, as shown in the following table. The comparable institutions were select based on asset size, geographic location, and lending focus.

Table 4 - Loan-to-Deposit Ratio Comparison		
Bank	Total Assets as of 09/30/20 \$(000s)	Average Net LTD Ratio (%)
Bank of Springfield	1,247,518	98.5
Similarly-Situated Institution #1	684,159	90.3
Similarly-Situated Institution #2	866,812	89.3

Similarly-Situated Institution #3	1,432,228	79.7
Similarly-Situated Institution #4	1,079,100	63.8
<i>Source: Reports of Condition and Income 12/31/17 through 09/30/20</i>		

Assessment Area Concentration

The bank made a majority of small business and home mortgage loans, by number and dollar volume, within its overall assessment area as shown in the following table.

Table 5 - Lending Inside and Outside of the Overall Assessment Area										
Loan Category	Number of Loans					Dollar Amount of Loans \$(000s)				
	Inside		Outside		Total	Inside		Outside		Total
	#	%	#	%	#	\$	%	\$	%	\$(000s)
Home Mortgage										
2019	1,496	70.2	636	29.8	2,132	279,227	71.5	111,525	28.5	390,752
Small Business										
2019	83	83.0	17	17.0	100	14,945	88.8	1,893	11.2	16,838
<i>Sources: 2019 HMDA and Bank Records Due to rounding, totals may not equal 100.0</i>										

Geographic Distribution

The geographic distribution of loans reflects reasonable dispersion throughout the overall assessment area. This conclusion is supported by reasonable performance in all assessment areas, though the Springfield-Jacksonville-Lincoln, IL CSA assessment area carries the most weight. Only loans originated within the assessment area were considered for this review. Examiners focused on the percentage by number of loans in low- and moderate-income census tracts. Refer to the comments for each assessment area for a detailed discussion of the bank’s performance under this portion of the lending test.

Borrower Profile

The distribution of borrowers reflects reasonable penetration among businesses of different sizes and individuals of different income levels in the overall assessment area. This conclusion is supported by reasonable performance in all assessment areas, though the Springfield-Jacksonville-Lincoln, IL CSA assessment area carries the most weight. Only loans originated within the assessment area were considered for this review. Examiners focused on the percentage by number of small business loans to businesses with GARs of \$1 million or less. They also focused on the percentage by number of home mortgage loans to low- and moderate-income borrowers. Refer to the comments for each assessment area for a detailed discussion of the bank’s performance under this portion of the lending test.

Response to Complaints

The bank did not receive any CRA-related complaints since the previous evaluation; therefore, this

criterion did not affect the Lending Test rating.

COMMUNITY DEVELOPMENT TEST

The bank demonstrated adequate responsiveness to the community development needs of its assessment areas through community development loans, qualified investments, and community development services. Examiners considered the institution's capacity and the need and availability of such opportunities. The bank's level of community development activity was compared to other similarly-situated banks with similar lending focuses operating in the assessment area. The bank's community development activities were in line with the activity of similarly situated banks in the assessment areas. Information is presented below related to the combined activity in all assessment areas. The bank's community development activities are further discussed within each assessment area's section of this evaluation.

Community Development Loans

BOS originated 22 loans totaling approximately \$51.8 million during the evaluation period. This level of community development lending, by dollar volume, represents 5.2 percent of total loans and 4.1 percent of total assets as of December 31, 2020. This lending performance is lower than the prior evaluation when the bank originated 53 community development loans totaling \$105 million. The institution's level of community development lending was compared to four other similarly-situated financial institutions and were evaluated for CRA performance during the current review period. These institutions had total assets ranging from \$2.1 billion to \$609 million and community development loans to total loan ratios ranging from 17.8 percent to 6.0 percent. BOS's ratio of 5.2 percent is at the bottom of this range.

Performance during this evaluation period includes qualified loans that the bank originated outside of its assessment area to an entity that serves the counties in the broader statewide or regional area. While these loans did not directly benefit any of the bank's assessment areas, it is still considered under the Community Development Test, because the bank has demonstrated reasonable responsiveness to community development needs in all of its assessment areas. The community development loans are detailed below:

- BOS provided \$1 million in financing to a nonprofit organization that provides customized capital solutions to underserved entrepreneurs in order to build businesses and create local jobs. This loan supports economic development.
- BOS provided \$4.5 million in financing to purchase and renovate a 160-unit apartment complex with below fair market rents. The complex has a Low Income Housing Tax Credit Land Use Restriction Agreement in place until 2025. This loan supports affordable housing.

Further discussion of the bank's community development loans can be found in the separate AA sections of this evaluation. The following table reflects the community development activity by each rated area as well as broader statewide or regional activities.

Rated Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Illinois	1	68	6	4,998	3	15,031	0	0	10	20,097
St. Louis, MO-IL MSA	1	1,336	1	23	5	12,010	3	12,800	10	26,169
Statewide and Regional Activities	1	4,550	0	0	1	1,000	0	0	2	5,550
Total	3	5,954	7	5,021	9	28,041	3	12,800	22	51,816

Source: Bank Records

The following table provides additional information on the bank's qualifying lending activities by year during the review period.

Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize Or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
10/21/2017 -- 12/31/2017	0	0	0	0	0	0	3	12,800	3	12,800
2018	1	68	2	1,223	3	6,972	0	0	6	8,263
2019	0	0	3	1,950	0	0	0	0	3	1,950
2020	2	5,886	2	1,848	6	21,069	0	0	10	28,803
Totals	3	5,954	7	5,021	9	28,041	3	12,800	22	51,816

Source: Bank Records

BOS offers Small Business Administration (SBA) loans, which typically provide start-up costs or working capital for small businesses and often require an element of creating or retaining jobs. BOS demonstrated reasonable responsiveness to the credit needs of small business owners by participating in the SBA Payment Protection Program (PPP) that was developed in response to the COVID-19 crisis. Within this review period, BOS funded 1,128 PPP loans totaling just over \$139 million.

Qualified Investments

As detailed in the following tables, BOS made or held 58 qualified investments, grants, and donations totaling \$5.2 million during the current evaluation period. BOS had nine qualifying investments totaling approximately \$2.9 million that supported community services. Also, for the current review period, BOS had 44 qualifying donations and grants totaling approximately \$43,000. Due to the bank's performance in meeting the community development needs of the assessment areas through loans and services, five investments totaling approximately \$2.2 million that benefited the broader state-wide or regional area were also qualified during this review. These five investments were school bonds purchased from school districts that contained a majority of low-income students.

For the current evaluation period, BOS's investment activities is lower by number than at the prior evaluation when 121 investments qualified; however, 103 of the qualified investments consisted of donations or grants. In addition, the total dollar amount of those investments at the prior evaluation were lower at \$4.2 million. The bank's current level of qualified investment and donations activity is comparable to four similarly-situated banks used for comparative purposes. These institutions had qualified investments to total securities ratios ranging from 11.4 percent to 2.2 percent. BOS's ratio of 8.5 percent is closer to the top of this range. The separate assessment area sections of this evaluation provide further discussion of the bank's qualified community development investments.

The following table reflects the community development activity by each rated area as well as broader statewide or regional activities.

Rated Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000)
Illinois	0	0	30	392	3	2	0	0	33	394
St. Louis, MO-IL MSA	1	5	17	2,547	2	6	0	0	20	2,558
Regional/Statewide Activities	0	0	5	2,223	0	0	0	0	5	2,223
Total	1	5	52	5,162	5	8	0	0	58	5,175

Source: Bank Records

The following table provides additional information on the bank's qualifying investments by year during the review period.

Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	0	0	7	2,614	0	0	0	0	7	2,614
10/21/2017 – 12/31/2017	0	0	0	0	0	0	0	0	0	0
2018	0	0	2	590	0	0	0	0	2	590
2019	0	0	3	1,400	0	0	0	0	3	1,400
YTD 2020	0	0	2	528	0	0	0	0	2	528
Subtotal	0	0	14	5,132	0	0	0	0	14	5,132
Qualified Grants & Donations	1	5	38	30	5	8	0	0	44	43
Total	1	5	52	5,162	5	8	0	0	58	5,175

Source: Bank Records

Community Development Services

During the current evaluation period, BOS employees provided 49 instances and 580 hours of financial expertise or technical assistance to various community development organizations, as detailed in the following tables. While this level of qualified services is below the previous evaluation period, the number of hours spent by employees is greater. Many of the same activities are performed to help community development-related organizations in the area. This level of activity is slightly below the four similarly situated banks used for comparative purposes which had 531 to 64 qualified services. The separate assessment area sections of this evaluation contain further discussion of the bank's community development services.

The following table reflects the community development activity by each rated area.

Assessment Area	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
Illinois	1	40	3	0	44
St. Louis, MO-IL	2	2	1	0	5
Total	3	42	4	0	49
<i>Source: Bank Records</i>					

The following table provides additional information on the bank's qualifying services by year during the review period.

Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
10/21/2017 – 12/31/2017	0	2	0	0	2
2018	0	19	0	0	19
2019	1	19	2	0	22
2020	2	2	2	0	6
Total	3	42	4	0	49
<i>Source: Bank Records</i>					

In addition, the bank maintains three branches in moderate-income tracts in each assessment area, which provides good accessibility of banking services to low- and moderate-income individuals.

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

The bank's compliance with laws relating to discrimination and other illegal credit practices was reviewed, including the Fair Housing Act and Equal Credit Opportunity Act. Examiners did not identify any discriminatory or other illegal credit practices.

STATE OF ILLINOIS

CRA RATING FOR STATE OF ILLINOIS: SATISFACTORY

The Lending Test is rated: Satisfactory

The Community Development Test is rated: Satisfactory

SCOPE OF EVALUATION

BOS delineated two assessment areas in Illinois that include three counties: Sangamon and Morgan Counties in the Springfield-Jacksonville-Lincoln, IL CSA and Adams County in the Illinois Non-MSA. Each of the assessment areas are described separately below.

The bank's rating within the State of Illinois carries the greatest weight in the overall rating given the substantial majority of the bank's loan and deposit activity occurs within Illinois. Further, eight of the bank's thirteen offices are in Illinois.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN ILLINOIS

As of June 30, 2019, the Illinois banking offices account for 87.4 percent of the bank's total deposits. Thus, as stated previously, the bank's performance within the State of Illinois, particularly in the Springfield-Jacksonville-Lincoln, IL CSA, heavily influences the overall CRA rating assigned at this evaluation. Performance in Adams County carries less weight in the State of Illinois rating, as this assessment area generates a much lesser degree of deposit and loan activity for BOS.

CONCLUSIONS ON PERFORMANCE CRITERIA IN ILLINOIS

The institution's performance in the State of Illinois for retail lending initiatives is consistent with the overall rating, and is considered "Satisfactory." Examiners based this conclusion on reasonable responsiveness to the area's credit needs through the origination of retail loans and community development loans. Of the criteria assessed under the lending test, examiners placed more weight on the geographic distribution and borrower characteristics criterion. These criterion, in particular, measure the bank's effectiveness at meeting the credit needs in low- and moderate-income areas and of low- and moderate-income individuals and small business owners, the primary essence of CRA.

SPRINGFIELD-JACKSONVILLE-LINCOLN, IL CSA ASSESSMENT AREA-Full Scope Review

Examiners conducted a full scope review of the lending performance in the CSA, consistent with the scope of the evaluation. Separately discussed below is the bank's lending performance in this assessment area.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE SPRINGFIELD- JACKSONVILLE-LINCOLN, IL CSA ASSESSMENT AREA

Economic and Demographic Data

BOS designated Sangamon and Morgan Counties as one of the assessment areas. Sangamon, along with the Menard County, makes up the Springfield MSA, while Morgan County is generally a Non-MSA area. However, given the similarities of the areas and population, Morgan County is included in the Springfield-Jacksonville-Lincoln CSA.

Sangamon County includes the City of Springfield, which is the Capital, and sixth most populous city in the State. Sangamon County is centrally located in Illinois, approximately 200 miles southwest of Chicago and 100 miles northeast of St. Louis, Missouri. Morgan County is primarily rural and adjacent to Sangamon County. The county seat is Jacksonville (population 19,446), which is located approximately 35 miles west of Springfield.

Sangamon County continues to be where BOS originates the majority of its loans and takes the majority of its deposits. The bank operates its main office and three full-service branches within this county. It operates another two full service branches in Morgan County. As of June 30, 2019, approximately 83 percent of the bank's total deposits were derived from the banking locations in the CSA.

Data from December 2020 obtained from the Illinois Department of Employment Security indicates that the unemployment rate in Sangamon and Morgan counties was 6.4 percent and 5.3 percent, respectively. The State of Illinois unemployment rate was 7.5 percent for the same month. The unemployment rates have continued on an increasing trend since December 2019 when the unemployment rates for Sangamon and Morgan counties was 3.8 percent and 4.1 percent, respectively. The State of Illinois unemployment rate was 3.5 percent for the same month.

The local economy is based upon healthcare, professional services, state government, tourism, and agriculture. Some of the largest employers include Memorial Health System, Springfield Clinic, LLP, University of Illinois, SIU School of Medicine, and Blue Cross & Blue Shield Association. As the State Capital, a significant percentage of personnel are state government employees in the metropolitan area.

Jacksonville, IL is also an education center with two colleges located in this small town. In addition, it serves as a retail hub for the county. Several manufacturers located in Jacksonville provide employment to the area as well. Agriculture also plays a major role in the area's economic stability.

Sangamon County consists of 53 census tracts. According to the 2015 ACS Census, 11 geographies are low-income, 10 are moderate-income, 21 are middle-income, 11 are upper-income, and one is not classified. The non-classified, low-, and moderate-income census tracts are clustered together in the assessment area located within the City of Springfield. Morgan County consists of ten census tracts. According to the 2015 ACS Census, two geographies are moderate-income, four are middle-income, and four are upper-income. The moderate-income census tracts are located within the city of Jacksonville around Illinois College and downtown businesses.

The following table illustrates select demographic characteristics of this assessment area.

Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	63	17.5	19.0	39.7	23.8	0.0
Population by Geography	234,145	13.5	14.9	40.8	30.9	0.0
Housing Units by Geography	105,882	13.9	17.1	39.6	29.4	0.0
Owner-Occupied Units by Geography	67,233	8.5	13.2	41.1	37.2	0.0
Occupied Rental Units by Geography	29,477	24.5	22.5	37.6	15.5	0.0
Vacant Units by Geography	9,172	19.9	28.0	35.5	16.7	0.0
Businesses by Geography	14,592	13.0	18.2	37.0	31.8	0.0
Farms by Geography	713	5.0	8.3	47.8	38.8	0.0
Family Distribution by Income Level	59,889	22.5	16.4	20.1	41.0	0.0
Household Distribution by Income Level	96,710	25.1	15.9	17.2	41.9	0.0
Median Family Income MSA - 44100 Springfield, IL MSA for 2019		\$76,400	Median Housing Value			\$122,658
			Median Gross Rent			\$718
			Families Below Poverty Level			10.5%
<i>Sources: 2015 ACS and 2019 D&B Data Due to rounding, totals may not equal 100.0% (*) The NA category consists of geographies that have not been assigned an income classification.</i>						

According to 2019 D&B data, there were 14,592 businesses in the AA. Distributions by GAR for these businesses are below.

- 77.4 percent have \$1 million or less.
- 6.4 percent have more than \$1 million.
- 16.5 percent have unknown revenues.

The analysis of small business loans under the Borrower Profile criterion compares the distribution of businesses by GAR level. Since businesses are not required to report to D&B, some revenues are classified as unknown. Service industries represent the largest portion of businesses at 40.6 percent, which is followed by retail trade at 13.7 percent. In addition, 59.4 percent of area businesses have four or fewer employees, and 82.4 percent operate from a single location.

Although opportunities for home mortgage loans exist within the assessment area, the demographic information data tables illustrate materially lower percentages of owner-occupied units in low- and moderate-income census tracts. The Geographic Distribution criterion compares home mortgage loans to the distribution of owner-occupied units. These characteristics provide some insight into the overall affordable housing credit needs and demand in low- and moderate-income geographies, which are considered when evaluating BOS's geographic lending patterns.

According to the 2015 ACS Census data, the assessment area contains 105,882 housing units. Of these housing units, 63.5 percent are owner-occupied. The median housing values of \$122,658 present challenges to low- and moderate-income individuals in qualifying for mortgage debt. The FFIEC-updated median family income level is used to analyze home mortgage lending performance under the Borrower Profile criterion. Income categories are presented in the following tables.

Table 13 – Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
Springfield, IL MSA Median Family Income (44100)				
2019 (\$76,400)	<\$38,200	\$38,200 to <\$61,120	\$61,120 to <\$91,680	≥\$91,680
<i>Source: FFIEC</i>				

Competition

Competition for loans and deposits in this assessment area is strong. As of June 30, 2019, a total of 30 financial institutions operated 96 offices in Sangamon and Morgan Counties. Ranking by deposits, BOS is the 4th largest financial institution holding 10.1 percent market share in this AA.

Community Contact

As part of the evaluation process, examiners contact third parties active in the assessment area to assist in identifying the credit and community development needs. This information helps determine whether local financial institutions are responsive to these needs. It also identifies potential credit and community development opportunities. Examiners reached out to one community contact, in this assessment area, primarily engaged in providing professional advice and guidance to small businesses and new business start-ups. Most of its services are free and the organization heavily promotes itself to low-income and minority owners in Sangamon County.

The contact stated that the population in Sangamon County is decreasing due to high property and income tax rates and a negative perception of the state's government. The population is also trending toward an older population with the exception of younger professionals living in Springfield. Major industries are state and local governments, hospitals and healthcare, and education. Unemployment is trending up primarily due to the COVID pandemic. Most new home construction is taking place in Chatham, Rochester, and Springfield's west side. Demand for housing is high with most homes selling for list price causing values to increase dramatically.

Credit and Community Development Needs and Opportunities

Opportunities for community development lending, investments, and services are available within the assessment area. This conclusion is based upon an analysis of demographic information, the CRA public evaluations of area financial institutions, and community contact information. Specifically, the assessment area maintains reasonable concentrations of low- and moderate-income families at 28.4 percent. Furthermore, according to the most recent D&B data, 77.4 percent of the non-farm businesses in the assessment area report annual gross revenue of \$1 million or less. Additionally, Enterprise Zones and Tax Increment Financing (TIF) districts exist, which were established to promote small business development in the area. There are also numerous non-profit agencies in the area, which provide essential services to low- and moderate-income individuals. Thus, this data suggests that there are opportunities for banks to make affordable housing and small business loans and participate in community development activities within the AA.

SCOPE OF EVALUATION – SPRINGFIELD-JACKSONVILLE-LINCOLN, IL CSA ASSESSMENT AREA

BOS has designated Sangamon and Morgan Counties as one of its assessment areas. This assessment area is located within the Springfield-Jacksonville-Lincoln, IL CSA that encompasses six counties in central Illinois. Examiners conducted a full scope review of the lending performance in the Springfield-Jacksonville-Lincoln, IL CSA, consistent with the scope of the evaluation. Home mortgage and small business loans were included in the scope with each loan product weighted equally. Separately discussed below is the bank's lending performance in this assessment area.

As of June 30, 2019, BOS obtained approximately 83.3 percent of the bank's total deposits through its offices in this assessment area. Thus, as stated previously, this assessment area carries significantly more weight in the overall evaluation of the bank's CRA performance.

CONCLUSIONS ON PERFORMANCE CRITERIA IN SPRINGFIELD- JACKSONVILLE-LINCOLN, IL CSA ASSESSMENT AREA

LENDING TEST

The bank's lending performance in the Springfield-Jacksonville-Lincoln, IL CSA is satisfactory when considering the assessment area's demographics, aggregate lending distributions, and performance context.

Geographic Distribution

The geographic distribution of loans reflects reasonable dispersion throughout the assessment area. The performance of home mortgage and small business lending supports this conclusion. Examiners focused on the percentage by number of loans in low- and moderate-income census tracts in the CSA assessment area. Examiners only considered loans originated within this assessment area for the review.

Home Mortgage Loans

The geographic distribution of home mortgage loans reflects reasonable dispersion throughout the assessment area. Examiners placed more emphasis on the bank's lending performance in comparison to the aggregate data, which is more reflective of the actual lending opportunities in those census tracts.

The bank's performance in home mortgage lending in the low-income census tracts is slightly below the demographic data but similar to the aggregate data and is reasonable overall. The low percentage of owner-occupied housing in these geographies represents limited opportunities for the bank to lend in these census tracts. Additionally, 31.7 percent of families that live within the low-income census tracts have incomes below the poverty rate. As a point of comparison, the poverty rate for the entire AA is 10.5 percent; thus, poverty rates in the low-income geographies of the CSA are significantly higher than the poverty rate for the entire AA. In addition, aggregate data for 2019 reflects that only 5.1 percent of home mortgage loans were made in low-income census tracts of the assessment area, which compares more favorably to the bank's performance at 4.2 percent.

BOS's lending performance in the moderate-income tracts is also reasonable. Specifically, the bank extended 9.9 percent of its home mortgage loans in moderate-income census tracts, which is below the 13.2 percent of owner-occupied housing units in those geographies but more comparable to the 2019 HMDA aggregate lending data of 11.7 percent. The aggregate lending data is more indicative of lending opportunities as the opportunities for BOS to originate home mortgage loans in these geographies is limited as 25.7 percent of families living in moderate-income geographies have income below the poverty rate.

The following table provides further details on the geographic distribution of home mortgage loans in the AA.

Table 14 – Geographic Distribution of Home Mortgage Loans in Springfield-Jacksonville-Lincoln Combined Statistical Area						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2019	8.5	5.1	31	4.2	2,401	2.0
Moderate						
2019	13.2	11.7	72	9.9	5,855	4.8
Middle						
2019	41.1	42.4	243	33.3	33,777	27.8
Upper						
2019	37.2	40.8	384	52.6	79,308	65.4
Totals						
2019	100.0	100.0	730	100.0	121,341	100.0
<i>Sources: 2015 ACS; Bank Data, 2019 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%</i>						

Small Business Loans

The geographic distribution of small business loans reflects an overall reasonable dispersion in the low- and moderate-income census tracts in the MSA assessment area.

For small business lending in the low-income census tracts, the bank's lending performance is considered reasonable. BOS's lending performance is slightly higher than the demographic data regarding the percentage of businesses in the low-income census tracts. Similarly, for small business lending in the moderate-income census tracts, the bank's performance is also reasonable. BOS's performance is slightly below, but still comparable to the demographic data regarding the percentage of businesses in the moderate-income tracts. The following table provides further details on the geographic distribution of small business loans in the AA.

Table 15 - Geographic Distribution of Small Business Loans in Springfield-Jacksonville-Lincoln Combined Statistical Area					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Low					
2019	13.0	6	14.3	966	11.5
Moderate					
2019	18.2	6	14.3	1,769	21.1
Middle					
2019	37.0	15	35.7	2,789	33.3
Upper					
2019	31.8	15	35.7	2,863	34.1
Totals					
2019	100.0	42	100.0	8,387	100.0

Sources: 2019 D&B Data; Bank Data; "--" data not available.

Borrower Profile

The distribution of borrowers reflects reasonable penetration among individuals of different income levels and businesses of different sizes in the assessment area. The bank's reasonable performance of home mortgage and small business lending supports this conclusion. Examiners focused on the percentage of home mortgage loans to low- and moderate-income borrowers and the percentage of small business loans to businesses with GARs of \$1 million or less. Only loans located inside the assessment area are included in the analyses.

Home Mortgage Loans

The distribution of home mortgage loans to individuals of different income levels, including low- and moderate-income borrowers, is reasonable.

As shown in the following table, BOS's home mortgage lending to low-income borrowers was 7.5 percent for 2019. This level of lending is significantly lower than the 22.5 percent of families reporting low-incomes but is more consistent with HMDA aggregate lending at 9.1 percent. In addition, 10.5 percent of families reported incomes below the poverty level. Due to their limited financial resources, families with lower incomes, including those living below the poverty level,

generally do not have the capacity to support a home mortgage, particularly under conventional financing and qualify for a home mortgage loan, limiting the demand and opportunity for lending to low-income borrowers. As such, the HMDA aggregate data is more indicative of the lending opportunities, which is comparable to the bank’s lending performance to low-income borrowers.

BOS’s lending performance to moderate-income borrowers is reasonable at 17.3 percent, which is comparable to the HMDA aggregate lending of 18.1 percent and higher than the AA demographics of 16.4 percent. The following table provides further details on the income distribution of home mortgage lending in the AA.

Table 16 – Distribution of Home Mortgage Loans by Borrower Income Level in Springfield-Jacksonville-Lincoln Combined Statistical Area						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2019	22.5	9.1	55	7.5	4,050	3.3
Moderate						
2019	16.4	18.1	126	17.3	13,441	11.1
Middle						
2019	20.1	20.7	144	19.7	19,541	16.1
Upper						
2019	41.0	35.9	347	47.5	75,298	62.1
Not Available						
2019	0.0	16.2	58	7.9	9,011	7.4
Totals						
2019	100.0	100.0	730	100.0	121,341	100.0

Sources: 2015 ACS; Bank Data, 2019 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%

Small Business Loans

The distribution of small business loans to businesses of different sizes is reasonable. Examiners analyzed BOS’s performance in providing loans to businesses of different sizes using gross annual revenues of the business.

The distribution of small business loans to businesses of different sizes is reasonable. As detailed in the following table, the bank originated a majority of its small business loans to businesses with GARs of \$1 million or less. While the percentage of loans originated to such small businesses is below the percentage of businesses in this demographic, the bank’s lending performance is comparable and still considered reasonable. In addition, larger businesses typically have higher lending needs and the ability to service the higher loan amounts. Therefore, this lending performance is expected and reasonable. The following table provides further details on the revenue distribution of small business loans in the AA.

Table 17 - Distribution of Small Business Loans by Gross Annual Revenue Category in Springfield-Jacksonville-Lincoln Combined Statistical Area					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
≤\$1,000,000					
2019	77.1	28	66.7	3,140	37.4
>\$1,000,000					
2019	6.4	14	33.3	5,247	62.6
Revenue Not Available					
2019	16.5	0	0.0	0	0.0
Total					
2019	100.0	42	100.0	8,387	100.0

Sources: 2019 D&B Data; Bank Data; "--" data not available.

COMMUNITY DEVELOPMENT TEST

BOS demonstrated adequate responsiveness to the community development needs throughout the Springfield-Jacksonville-Lincoln CSA through community development loans, qualified investments and community development services. Examiners considered the institution’s capacity and the need and availability of such opportunities.

Community Development Loans

BOS originated ten community development loans totaling \$20.1 million in this assessment area during the evaluation period. The majority of loans by number were in support of community service and the majority of loans by dollar amount were originated in support of economic development. The following table illustrates community development lending activity by year and purpose.

Table 18 - Community Development Loans in Springfield-Jacksonville-Lincoln Combined Statistical Area										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize Or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
10/21/2017 -- 12/31/2017	0	0	0	0	0	0	0	0	0	0
2018	1	68	1	1,200	0	0	0	0	2	1,268
2019	0	0	3	1,950	0	0	0	0	3	1,950
2020	0	0	2	1,848	3	15,031	0	0	5	16,879
Totals	1	68	6	4,998	3	15,031	0	0	10	20,097

Source: Bank Records

Notable examples that have been particularly responsive to community development needs in the CSA include:

- Six loans totaling almost \$5 million to a local not for profit organizations that provides community services for low- and moderate-income individuals. Some of these organizations are also located in low- and moderate-income geographies.
- One loan totaling over \$8.8 million to provide economic development by financing a new hotel located in a TIF district.

Qualified Investments

In 2018, BOS purchased one school bond for \$375,000, which benefited a school district with primarily low-income students. BOS made 30 charitable donations totaling \$18,000 during the review period. A total of 29 donations or grants supported community service with one donation supporting economic development.

Community Development Services

During the evaluation period, bank employees provided 42 instances and 558 hours of financial expertise or technical assistance to different community-development related organizations in the assessment area. This compares to other institutions operating in the assessment area. BOS employees have sought opportunities to provide their financial or technical expertise to organizations that strive to meet the definition of community development. The bank has demonstrated adequate responsiveness to community development needs through its services activity. The majority of these activities supported community services. Examples of qualifying community development services include:

- Bank employees attend events with the Springfield Housing Authority (SHA) to provide financial literacy training to residents in SHA housing and other stakeholders.
- Bank employees provide financial literacy classes for Sangamon County Department of Community Resources, which assists-low income individuals with emergency rental assistance and other programs.
- Bank employees conduct financial literacy sessions at numerous local area schools.

The following table illustrates BOS’s community development services by year and purpose.

Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
10/21/2017 – 12/31/2017	0	1	0	0	1
2018	0	17	0	0	17
2019	1	18	1	0	20
2020	0	2	2	0	4
Total	1	38	3	0	42

Source: Bank Records

ILLINOIS NON-METROPOLITAN STATISTICAL AREA ADAMS COUNTY ASSESSMENT AREA – Full Scope Review

A full scope review of the bank's non-MSA assessment area was conducted consistent with the scope of the evaluation of the institution. The bank's performance in its Adams County non-MSA AA is discussed separately below. However, the bank's lending performance in this assessment area receives less weighting as this assessment area represents a much smaller portion of the bank's overall operations in the Illinois rated area.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN ADAMS COUNTY ILLINOIS NON-MSA ASSESSMENT AREA

Economic and Demographic Data

BOS has designated Adams County as one of its assessment areas. Adams County is the westernmost county of Illinois along the bank of the Mississippi River. It is located approximately 270 miles southwest of Chicago and 120 miles north of St. Louis. Most of the residents live in or near the City of Quincy, which is the county seat. Quincy serves as a healthcare, manufacturing, retail, educational, and employment hub for the Tri-State Region consisting of Western Illinois, Northeastern Missouri, and Southeastern Iowa. The majority of land outside Quincy is used for agriculture purposes.

The AA consists of 18 census tracts with five geographies identified as moderate-income, ten are middle-income, and three are upper-income. All five moderate-income census tracts are located within Quincy and are either within or adjacent to the City's core downtown business district. An Enterprise Zone encompasses most of the moderate-income geographies.

Data from December 2020 obtained from the Illinois Department of Employment Security indicates that the unemployment rate in Adams County was 4.6 percent. The State of Illinois unemployment rate was 7.5 percent for the same month. The unemployment rate has continued on an increasing trend since December 2019 when the unemployment rate was 3.2 percent. The State of Illinois unemployment rate was 3.5 percent for the same month.

BOS operates two full service branches in Adams County. One location is in a moderate-income census tract and the other office is in an upper-income tract.

According to 2019 D&B data, there were 3,766 businesses in the assessment area. GARs for these businesses are below.

- 78.7 percent have \$1 million or less.
- 6.6 percent have more than \$1 million.
- 14.7 percent have unknown revenues.

The analysis of small business loans under the Borrower Profile criterion compares the distribution of businesses by GAR level. Businesses are not required to report to D&B and therefore, some revenues are classified as unknown.

The following table illustrates select demographic characteristics of this assessment area.

Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	18	0.0	27.8	55.6	16.7	0.0
Population by Geography	67,081	0.0	18.8	62.2	19.0	0.0
Housing Units by Geography	29,976	0.0	21.1	60.3	18.6	0.0
Owner-Occupied Units by Geography	19,005	0.0	11.8	67.8	20.4	0.0
Occupied Rental Units by Geography	7,878	0.0	38.2	46.8	15.0	0.0
Vacant Units by Geography	3,093	0.0	34.4	48.6	16.9	0.0
Businesses by Geography	4,130	0.0	25.9	54.4	19.8	0.0
Farms by Geography	389	0.0	2.1	84.1	13.9	0.0
Family Distribution by Income Level	17,272	18.9	18.4	22.3	40.4	0.0
Household Distribution by Income Level	26,883	23.6	16.8	18.5	41.1	0.0
Median Family Income Non-MSAs – IL for 2019		\$64,200	Median Housing Value		\$111,495	
			Median Gross Rent		\$593	
			Families Below Poverty Level		10.3%	

*Sources: 2015 ACS and 2019 D&B Data
Due to rounding, totals may not equal 100.0%
(* The NA category consists of geographies that have not been assigned an income classification.*

The FFIEC-updated median family income level is used to analyze home mortgage lending performance under the Borrower Profile criterion. Income categories are presented in the following table.

Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
IL NA Median Family Income (99999)				
2019 (\$64,200)	<\$32,100	\$32,100 to <\$51,360	\$51,360 to <\$77,040	≥\$77,040

Source: FFIEC

Competition

As of June 30, 2019, 13 financial institutions operated 36 offices in Adams County. BOS is the 10th largest financial institution, ranked by deposits, holding 2.17 percent market share in the AA.

Community Contact

As part of the evaluation process, examiners contact third parties active in the assessment area to assist in identifying the credit and community development needs. This information helps determine whether local financial institutions are responsive to these needs. It also identifies potential credit and community development opportunities. Examiners reached out to one community contact, in this assessment area, primarily engaged in economic development.

The contact stated that Adams County's economy is healthy and stable. The pandemic mostly affected small businesses and restaurants but the community raised funds through the United Way to provide grants to those businesses to help them survive. Despite the pandemic, ten new small businesses opened this past in 2021 in downtown Quincy. Major employers in the area include Blessing hospital, ADM, Knapheide Manufacturing, Titan Industries, local government, and local educational organizations. In the last couple of years, Adams County constructed a new judicial center, Blessings Hospital expanded, Quincy has a new EMS facility, schools were remodeled, and the City expanded and improved the streets and sewer systems. Quincy Airport also expanded and now has connecting flights to St. Louis and Chicago provided by Cape Air.

Employments rates are high and available jobs exceed the supply of labor. The contact's organization has held job fairs and have traveled to Puerto Rico to try to attract individuals to locate to Adams County. The organization has collaborated with local education institutions to provide enhanced training to improve the quality of the local labor force. The local community college has expanded its truck driver-training course, as transportation is vital to local industries.

The supply of rental apartments is good but construction of new affordable housing is very limited. There is a new organization, 2X4s for Hope that has constructed ten quality small homes on lots donated by Quincy. Those homes were given to homeless people and struggling veterans without any obligation other than to live in them for at least five years. The group plans to build additional homes in the area.

Credit and Community Development Needs and Opportunities

Opportunities for community development lending, investments, and services are available within the Adams County assessment area. This conclusion is based upon an analysis of demographic and economic information, and community contact information. Specifically, the assessment area maintains reasonable concentrations of low- and moderate-income families at 37.3 percent. Furthermore, according to the most recent D&B data, 78.7 percent of the non-farm businesses in the assessment area reported gross annual revenues of \$1 million or less. Additionally, an Enterprise Zone and TIF districts are present, which were established to promote small business development in the area. There are also non-profit agencies in the area, which provide essential services to low- and moderate-income individuals. Thus, this data suggests that there are opportunities for banks to make affordable housing and small business loans and participate in community development activities within the assessment area.

SCOPE OF EVALUATION – ADAMS COUNTY ILLINOIS NON-MSA ASSESSMENT AREA

A full scope review of the bank’s non-MSA assessment area was conducted consistent with the scope of the evaluation of the institution. The bank’s performance in its Adams County non-MSA AA is discussed separately below. However, the bank’s lending performance in this assessment area received less weighting as this assessment area represents a much smaller portion of the bank’s overall operations in the Illinois rated area.

CONCLUSIONS ON PERFORMANCE CRITERIA IN THE ADAMS COUNTY NON-MSA ASSESSMENT AREA

LENDING TEST

Overall, BOS’s lending performance in the Illinois Non-MSA assessment area is reasonable when considering the assessment area’s demographics, aggregate lending distributions, and performance context.

Geographic Distribution

The geographic distribution of loans reflects more than reasonable dispersion throughout the assessment area. The excellent lending performance for home mortgage loan largely supports this conclusion. The bank’s nominal volume of small business loans originated in this AA impacted the ability to draw meaningful conclusions and carried nominal weight under this criterion. Examiners focused on the percentage by number of loans in the moderate-income census tracts in the Adams County assessment area. This AA does not contain any low-income tracts.

Home Mortgage Loans

The geographic distribution of home mortgage loans reflects excellent dispersion throughout the assessment area.

For lending in the moderate-income census tracts, BOS’s lending performance significantly exceeds the demographic data and the aggregate lending data for the moderate-income areas. The bank’s record of lending in moderate-income census tracts is excellent for the evaluation period. The following table provides further details on the geographic distribution of home mortgage loans in the AA.

Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Moderate						
2019	11.8	14.4	12	38.7	1,392	34.0
Middle						
2019	67.8	64.5	15	48.4	1,545	37.8

Table 22 – Geographic Distribution of Home Mortgage Loans in Illinois Non-MSA Assessment Area (Adams County)						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Upper						
2019	20.4	21.0	4	12.9	1,152	28.2
Not Available						
2019	0.0	0.0	0	0.0	0	0.0
Totals						
2019	100.0	100.0	31	100.0	4,088	100.0

Sources: 2015 ACS; Bank Data, 2019 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%

Small Business Loans

The bank only originated six of the sampled small business loans in this AA, which is not unexpected given that its operations, deposits and office presence is nominal in this area. While BOS’s lending performance with 2 loans or 33.3 percent is above the demographic data regarding the percentage of businesses at 25.9 percent in the moderate-income tracts, the limited number of loans impacted the ability to make more meaningful conclusions. As such, this performance carried nominal weight in the conclusions drawn for this lending test criterion.

Borrower Profile

The distribution of borrowers reflects poor penetration among individuals of difference income levels in the Adams County assessment area. The bank’s performance of home mortgage lending largely supports this conclusion. As previously noted, the low volume of small business loans sampled and originated in this AA impacted the ability to draw meaningful conclusions and contributed nominal weight to the conclusions drawn.

Home Mortgage Loans

The distribution of home mortgage loans to individuals of different income levels, including low- and moderate-income borrowers, is poor.

BOS’s lending performance to low-income borrowers at 6.5 percent is significantly lower than 18.9 percent of families in this income category in the AA. Lending opportunities are available to this income segment as 10.4 percent of HMDA aggregate lending was extended to low-income borrowers for 2019. The bank’s lending performance of 9.7 percent to moderate-income borrowers is also significantly below the demographic percentage of 18.4 percent and HMDA aggregate data of 21.0 percent.

The following table provides further details on the borrower income distribution of home mortgage loans in the AA.

Table 23 – Distribution of Home Mortgage Loans by Borrower Income Level in Illinois Non-MSA Assessment Area (Adams County)						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2019	18.9	10.4	2	6.5	113	2.8
Moderate						
2019	18.4	21.0	3	9.7	270	6.6
Middle						
2019	22.3	19.6	4	12.9	295	7.2
Upper						
2019	40.4	31.4	12	38.7	2,128	52.1
Not Available						
2019	0.0	17.6	10	32.3	1,283	31.4
Totals						
2019	100.0	100.0	31	100.0	4,088	100.0

Sources: 2015 ACS; Bank Data, 2019 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%

Small Business Loans

As previously noted, BOS only originated six of the sampled loans in this AA, which impacts the ability to draw meaningful conclusions. All of the sampled loans were originated to businesses with gross annual revenues greater than \$1 million. BOS has lending relationships with several businesses in this AA with gross annual revenues over \$1 million with multiple loans extended to these businesses, which also disproportionately impacts the lending percentages to borrowers in this income category. As previously indicated, the bank’s lending performance in this AA receives the least amount of weighting of the three assessment areas.

COMMUNITY DEVELOPMENT TEST

BOS demonstrated less than reasonable responsiveness to the community development needs throughout the Illinois Non-MSA Assessment Area. However, this AA carries significantly less weight in considering the adequate responsiveness in the overall Illinois rated area. Examiners considered the institution’s capacity and the need and availability of such opportunities.

Community Development Loans

BOS did not originate any qualifying community development loans during the evaluation period.

Qualified Investments

During the review period, BOS made two donations totaling \$1,250, which supported economic development.

Community Development Services

During the evaluation period, bank employees provided two instances of providing community services within the AA for a total of seven hours. Bank employees provided financial literacy training to a local area high school and served a Board member on a local not for profit organization. Both of these activities support community services in the AA.

ST. LOUIS, MO-IL METROPOLITAN STATISTICAL AREA

CRA RATING FOR (RATED AREA #2): SATISFACTORY

The Lending Test is rated: Satisfactory

The Community Development Test is rated: Satisfactory

SCOPE OF EVALUATION

BOS has designated St. Clair, Madison, and Macoupin Counties of Illinois and St. Louis and St. Louis City Counties of Missouri as one of its assessment areas. This assessment area is located within the multi-state St. Louis MSA that encompasses eight counties in Illinois and seven in Missouri and includes the City of St. Louis, Missouri. Examiners conducted a full scope review of the lending performance in the St. Louis MSA, consistent with the scope of the evaluation. The bank's lending performance and community development active in this assessment area is discussed below.

As of June 30, 2019, BOS obtained approximately 12.6 percent of the bank's total deposits through its offices in this assessment area. Thus, as stated previously, this rated area carries less weight than the State of Illinois rating.

ST. LOUIS, MO-IL MSA ASSESSMENT AREA – Full-Scope Review

DESCRIPTION OF INSTITUTION'S OPERATIONS IN ST. LOUIS, MO-IL MSA ASSESSMENT AREA

Economic and Demographic Data

Although, the St. Louis, MO-IL MSA is one multi-state MSA, it is separated into two distinct areas. The Illinois and Missouri areas are divided by the Mississippi River, which creates a significant barrier commuting between the two areas. The Illinois Counties are part of the semi-rural Metro East region of the St. Louis MSA. Eight bridges cross the river within the bank's assessment area. Four of these bridges go from East St. Louis, IL in St. Clair County to downtown St. Louis, MO, and one goes from

Venice, IL in Madison County to north St. Louis, MO. Another bridge goes from Madison County, IL to St. Louis County in MO. Additionally, St. Clair County is a transportation hub as several regional and international airports are located in the county. The assessment area has multiple Enterprise Zones and Tax Increment Financing (TIF) districts that are targeted for economic development to attract new and retain existing businesses.

According to the Bureau of Labor Statistics Local Area Unemployment Statistics, the unemployment rate as of December 2020 for St. Clair County was 6.1 percent, Madison County was 5.3 percent, Macoupin County was 4.9 percent, St. Louis County was 8.4 percent, and St. Louis City was 6.2 percent. These unemployment rates are comparable to the national 6.5 percent unemployment rate for the same month. These rates reflect an increasing trend from December 2019 when the unemployment rate for St. Clair County was 4.0 percent, Madison County was 3.5 percent, Macoupin County was 4.1 percent, St. Louis County was 3.9 percent, and St. Louis City was 3.1 percent.

The following table illustrates select demographic characteristics of this assessment area.

Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	439	17.8	22.6	31.4	27.6	0.7
Population by Geography	1,900,406	12.5	21.2	33.7	32.1	0.4
Housing Units by Geography	871,093	14.0	22.2	34.0	29.4	0.4
Owner-Occupied Units by Geography	501,808	7.4	18.9	36.6	36.9	0.2
Occupied Rental Units by Geography	267,946	20.5	26.7	32.2	19.9	0.7
Vacant Units by Geography	101,339	29.9	26.9	25.8	17.1	0.3
Businesses by Geography	138,348	7.9	18.3	30.5	42.1	1.2
Farms by Geography	3,361	4.0	13.4	42.7	39.3	0.5
Family Distribution by Income Level	476,979	23.8	17.0	18.8	40.4	0.0
Household Distribution by Income Level	769,754	26.5	16.4	16.8	40.4	0.0
Median Family Income MSA - 41180 St. Louis, MO-IL MSA for 2019		\$81,200	Median Housing Value			\$162,325
			Median Gross Rent			\$827
			Families Below Poverty Level			11.0%
<i>Sources: 2015 ACS and 2019 D&B Data Due to rounding, totals may not equal 100.0% (*) The NA category consists of geographies that have not been assigned an income classification.</i>						

According to 2019 D&B data, there were 138,348 businesses in the assessment area. GARs for these businesses are below.

- 82.0 percent have \$1 million or less.
- 6.8 percent have more than \$1 million.
- 11.2 percent have unknown revenues.

The analysis of small business loans under the Borrower Profile criterion compares the distribution of businesses by GAR level. Service industries represent the largest portion of businesses at 43.5 percent, which is followed by retail trade at 12.4 percent. In addition, 61.3 percent of area businesses have four or fewer employees, and 87.3 percent operate from a single location.

Although opportunities for home mortgage loans exist within the assessment area, the demographic information data tables illustrate materially lower percentages of owner-occupied units in low- and moderate-income census tracts. The Geographic Distribution criterion compares home mortgage loans to the distribution of owner-occupied units. These characteristics provide some insight into the overall affordable housing credit needs and demand in low- and moderate-income geographies, which are considered when evaluating the bank’s geographic lending patterns. According to the 2015 ASC Census data, the assessment area contains 871,093 housing units. Of these housing units, 57.6 percent are owner-occupied. The median housing value of \$162,325 presents challenges to low- and moderate-income individual in qualifying for mortgage debt.

The FFIEC-updated median family income level is used to analyze home mortgage lending performance under the Borrower Profile criterion. Income categories are presented in the following tables.

Table 25 – Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
St. Louis, MO-IL MSA Median Family Income (41180)				
2019 (\$81,200)	<\$40,600	\$40,600 to <\$64,960	\$64,960 to <\$97,440	≥\$97,440
<i>Source: FFIEC</i>				

Competition

Competition for loans and deposits in this assessment area is strong. As of June 30, 2020, 119 financial institutions operated 883 offices in the St. Louis, MO-IL MSA. Ranked by deposits, BOS fell in the lower half with only 0.12 percent market share.

Community Contact

As part of the evaluation process, examiners contact third parties active in the assessment area to assist in identifying the credit and community development needs. This information helps determine whether local financial institutions are responsive to these needs. It also identifies potential credit and community development opportunities.

Examiners reached out to one community contact in this assessment area whom was primarily engaged in economic development. The contact indicated that he is extremely busy as many regions are competing for new business and job creation. He said the area economy is doing very well and unemployment is low. He said that the pandemic has affected small businesses but he sees no slow down for large businesses. Largest employer is Boeing who just invested \$45 million in building and equipment that will create and retain jobs. Accenture just signed a lease to bring 1,400 government consulting jobs to the area. Recently, Pfizer constructed a research facility, Centene

built a 32 story headquarters, and Enterprise Holdings developed a stadium complex for professional soccer. Other large employers include Cigna and Barnes Jewish Hospital. Housing is affordable but there continues to be a need for rental apartments.

Credit and Community Development Needs and Opportunities

The St. Louis, MO-IL MSA continues to have pockets of underserved or distressed areas, which provide opportunities for community development lending, investments, and services in the MSA. This conclusion is based upon an analysis of demographic information, the CRA public evaluations of area financial institutions, and community contact information. Specifically, the demographic information shows the assessment area contains moderately high levels of low- and moderate-income families at 40.8 percent. Furthermore, according to the most recent D&B data, 82.0 percent of the non-farm businesses in the assessment area report gross annual revenues of \$1 million or less. Finally, multiple Enterprise Zones and TIF districts have been established to promote business and residential development throughout the St. Louis, MO-IL MSA.

CONCLUSIONS ON PERFORMANCE CRITERIA IN ST. LOUIS, MO-IL MSA ASSESSMENT AREA

LENDING TEST

The institution's performance in the St. Louis, MO-IL for retail lending initiatives is consistent with the overall rating, and is "Satisfactory." Examiners based this conclusion on reasonable responsiveness to the area's credit needs through the origination of retail loans, as well as, community development loans. Of the criteria assessed under the lending test, examiners placed more weight on the geographic distribution and borrower characteristics criterion. These criterion, in particular, measure the bank's effectiveness at meeting the credit needs in low- and moderate-income areas and individuals and small business owners.

Geographic Distribution

Overall, the geographic distribution of loans reflects reasonable dispersion throughout the assessment area. The performance of home mortgage and small business lending supports this conclusion. Examiners focused on the percentage by number of loans in low- and moderate-income census tracts in the MSA assessment area. Only loans located inside the assessment area are included in the analysis.

Home Mortgage Loans

The geographic distribution of home mortgage loans reflects reasonable dispersion throughout the assessment area. Examiners placed more emphasis on the bank's lending performance in comparison to the aggregate data, which is more reflective of the actual lending opportunities in those census tracts.

The bank's performance in home mortgage lending in the low-income census tracts is below the demographic data but greater than the aggregate data and is reasonable overall. The low percentage

of owner-occupied housing in these geographies represents limited opportunities for the bank to lend in these census tracts. Additionally, 30.5 percent of families that live within the low-income census tracts have incomes below the poverty rate. As a point of comparison, the poverty rate for the entire AA is 11.0 percent; thus, poverty rates in the low-income geographies of the AA are significantly higher than the poverty rate for the entire AA. In addition, aggregate data for 2019 reflects that only 2.4 percent of home mortgage loans were made in low-income census tracts of the assessment area, which compares more favorably to the bank's performance at 3.0 percent.

BOS's lending performance in the moderate-income tracts is also reasonable. Specifically, the bank extended 18.8 percent of its home mortgage loans in moderate-income census tracts, which is similar to the 18.9 percent of owner-occupied housing units in those geographies and higher than the 2019 HMDA aggregate lending data of 13.8 percent.

The following table provides further details on the geographic distribution of home mortgage loans in the AA.

Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2019	7.4	2.4	22	3.0	2,089	1.4
Moderate						
2019	18.9	13.8	138	18.8	13,690	8.9
Middle						
2019	36.6	35.6	264	35.9	42,609	27.7
Upper						
2019	36.9	47.9	311	42.3	95,410	62.0
Not Available						
2019	0.2	0.2	0	0.0	0	0.0
Totals						
2019	100.0	100.0	735	100.0	153,798	100.0

Sources: 2015 ACS; Bank Data, 2019 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%

Small Business Loans

The geographic distribution of small business loans reflects an overall reasonable dispersion in the low- and moderate-income census tracts in the assessment area.

BOS's lending performance in low-income tracts is comparable to the percentage of businesses in these geographies. Specifically, BOS originated 8.6 percent of small business loans in low-income tracts, which is comparable to the percentage of businesses in these geographies of 7.9 percent. BOS's lending performance in the moderate-income tracts exceeds the percentage of businesses in these geographies. Specifically, BOS originated 28.6 percent of its business loans compared to 18.3

percent of businesses operating in moderate-income census tracts. The following table provides further details on the geographic distribution of small business loans in the AA.

Tract Income Level	% of Businesses	#	%	\$(000s)	%
Low					
2019	7.9	3	8.6	365	6.2
Moderate					
2019	18.3	10	28.6	938	15.9
Middle					
2019	30.5	12	34.3	2,487	42.1
Upper					
2019	42.1	10	28.6	2,122	35.9
Not Available					
2019	1.2	0	0.0	0	0.0
Totals					
2019	100.0	35	100.0	5,912	100.0

Sources: 2019 D&B Data; Bank Data; "-" data not available. Due to rounding, totals may not equal 100.0%

Borrower Profile

The distribution of borrowers reflects poor penetration among individuals of different income levels and to businesses of different sizes in the assessment area. Examiners focused on the percentage of home mortgage loans to low- and moderate-income borrowers and the percentage of small business loans to businesses with GARs of \$1 million or less. Only the loans originated inside the assessment area are included in the analysis.

Home Mortgage Loans

The distribution of home mortgage loans to individuals of different income levels, including low- and moderate-income borrowers, is poor.

The following table shows the bank’s home mortgage lending to low-income borrowers at 4.8 percent. This reflects poor penetration when compared to 23.8 percent of low-income families residing in AA. However, 11.0 percent of families reported income below the poverty level. Due to their limited financial resources, families with low-incomes, including those living below the poverty level, generally do not have the capacity to support a home mortgage, particularly under conventional financing, limiting the demand and opportunity for lending to low-income borrowers. Aggregate HMDA data at 9.1 percent is a more accurate depiction of home mortgage loans originated in the assessment area by lenders required to report loan data; however, the bank’s lending performance is also much lower than the aggregate data.

The bank’s lending performance to moderate-income borrowers at 12.0 percent is also considered poor. The bank’s lending performance is lower than both the demographic data at 17.0 percent and the aggregate data at 17.1 percent. However, BOS continues to offer a number of low down payment loan programs, such as Federal Housing Administration (FHA) and United States Department of Agriculture (USDA) Rural Development loans. These product types particularly benefit low- and moderate-income borrowers, which helps to meet the credit needs within the assessment area.

The following table reflects the distribution of these loans by borrower income level.

Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2019	23.8	9.1	35	4.8	3,764	2.4
Moderate						
2019	17.0	17.1	88	12.0	13,021	8.5
Middle						
2019	18.8	19.0	122	16.6	20,893	13.6
Upper						
2019	40.4	36.9	438	59.6	107,596	70.0
Not Available						
2019	0.0	17.9	52	7.1	8,524	5.5
Totals						
2019	100.0	100.0	735	100.0	153,798	100.0

Sources: 2015 ACS; Bank Data, 2019 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%

Small Business Loans

Overall, the distribution of small business loans to businesses of different sizes is poor. Examiners analyzed BOS’s performance in providing loans to businesses of different sizes using gross annual revenue of the business.

The distribution of small business loans to businesses of different sizes is poor. As detailed in the following table, the bank originated a majority of its small business loans to businesses with GARs of \$1 million or less. However, the percentage of loans originated to small businesses with GARs of \$1 million or less is 57.1 percent, which is below the percentage of businesses in this demographic at 82.0 percent. A majority of loans by dollar volume were originated to businesses with GARs over \$1 million; however, larger businesses typically have higher lending needs and the ability to service the higher loan amounts. Therefore, this lending performance is expected. The following table provides further details on the revenue distribution of small business loans in the AA.

Table 29 - Distribution of Small Business Loans by Gross Annual Revenue Category in St. Louis, MO-IL Metropolitan Statistical Area					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
<=\$1,000,000					
2019	82.0	20	57.1	2,623	44.4
>1,000,000					
2019	6.8	15	42.9	3,289	55.6
Revenue Not Available					
2019	11.2	--	--	--	--
Totals					
2019	100.0	35	100.0	5,912	100.0
<i>Sources: 2019 D&B Data; Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0%</i>					

COMMUNITY DEVELOPMENT TEST

BOS demonstrated adequate responsiveness to the community development needs throughout the St. Louis, MO-IL Assessment Area through community development loans, investments and services. Examiners considered the institution's capacity and the need and availability of such opportunities.

Community Development Loans

BOS originated ten community development loans totaling \$26.1 million in this assessment area during the evaluation period. The majority were evenly disbursed between loans supporting economic development and revitalize or stabilize. However, loans to revitalize and stabilize had the majority by loan amount. Notable examples of the bank's community development lending in the AA that have been particular responsive to community development needs include:

- Three loans totaling \$12.8 million to develop a grocery store complex in 'food desert' that is located within a Community Improvement District and a TIF District
- Three loans totaling over \$3.1 million to facilitate the expansion of businesses located in low-income geographies with SBA (Small Business Administration) 504 financing assistance.

The following table illustrates the bank’s community development lending activity by year and purpose.

Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize Or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
10/21/2017 – 12/31/2017	0	0	0	0	0	0	3	12,800	3	12,800
2018	0	0	1	23	3	6,972	0	0	4	6,995
2019	0	0	0	0	0	0	0	0	0	0
2020	1	1,336	0	0	2	5,038	0	0	3	6,374
Totals	1	1,336	1	23	5	12,010	3	12,800	10	26,169

Source: Bank Records

Qualified Investments

During the review period, BOS held or purchased eight school bonds totaling \$2.5 million, which benefited school districts with primarily low-income students in the St. Louis MSA.

BOS made 12 charitable donations totaling \$24,000 during the review period. A total of nine donations or grants totaling \$13,000 supported community service; one donation totaling \$5,000 supported affordable housing; and two donations totaling \$6,000 supported economic development.

Community Development Services

Bank employees provided five qualifying community development services, economic development, and affordable housing for a total of 20 hours in the AA during the review period. Examples of the bank’s CD services are below:

- Bank employee serves on the Board of a local organization that provides housing and financial education to low- and moderate-income families in the metropolitan area.
- Bank employee serves as a Board member on for a local association that promotes economic development through job training and outreach.
- Bank employees provided financial literacy education at local area schools.

APPENDICES

INTERMEDIATE SMALL BANK PERFORMANCE CRITERIA

Lending Test

The Lending Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) by considering the following criteria:

- 1) The bank's loan-to-deposit ratio, adjusted for seasonal variation, and, as appropriate, other lending-related activities, such as loan originations for sale to the secondary markets, community development loans, or qualified investments;
- 2) The percentage of loans, and as appropriate, other lending-related activities located in the bank's assessment area(s);
- 3) The geographic distribution of the bank's loans;
- 4) The bank's record of lending to and, as appropriate, engaging in other lending-related activities for borrowers of different income levels and businesses and farms of different sizes; and
- 5) The bank's record of taking action, if warranted, in response to written complaints about its performance in helping to meet credit needs in its assessment area(s).

Community Development Test

The Community Development Test considers the following criteria:

- 1) The number and amount of community development loans;
- 2) The number and amount of qualified investments;
- 3) The extent to which the bank provides community development services; and
- 4) The bank's responsiveness through such activities to community development lending, investment, and service needs.

SUMMARY OF RATINGS FOR RATED AREAS

Rated Area	Lending Test	Community Development Test	Rating
State of Illinois	Satisfactory	Satisfactory	Satisfactory
St. Louis, MO-IL MSA	Satisfactory	Satisfactory	Satisfactory

GLOSSARY

Aggregate Lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

American Community Survey (ACS): A nationwide United States Census survey that produces demographic, social, housing, and economic estimates in the form of five year estimates based on population thresholds.

Area Median Income: The median family income for the MSA, if a person or geography is located in an MSA; or the statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.

Assessment Area: A geographic area delineated by the bank under the requirements of the Community Reinvestment Act.

Census Tract: A small, relatively permanent statistical subdivision of a county or equivalent entity. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of statistical data. Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people. Census tract boundaries generally follow visible and identifiable features, but they may follow nonvisible legal boundaries in some instances. State and county boundaries always are census tract boundaries.

Combined Statistical Area (CSA): A combination of several adjacent metropolitan statistical areas or micropolitan statistical areas or a mix of the two, which are linked by economic ties.

Community Development: For loans, investments, and services to qualify as community development activities, their primary purpose must:

- (1) Support affordable housing for low- and moderate-income individuals;
- (2) Target community services toward low- and moderate-income individuals;
- (3) Promote economic development by financing small businesses or farms; or
- (4) Provide activities that revitalize or stabilize low- and moderate-income geographies, designated disaster areas, or distressed or underserved nonmetropolitan middle-income geographies.

Community Development Corporation (CDC): A CDC allows banks and holding companies to make equity type of investments in community development projects. Bank CDCs can develop innovative debt instruments or provide near-equity investments tailored to the development needs of the community. Bank CDCs are also tailored to their financial and marketing needs. A CDC may purchase, own, rehabilitate, construct, manage, and sell real property. Also, it may make equity or debt investments in development projects and in local businesses. The CDC activities are expected to directly benefit low- and moderate-income groups, and the investment dollars should not represent an undue risk on the banking organization.

Community Development Financial Institutions (CDFIs): CDFIs are private intermediaries (either for profit or nonprofit) with community development as their primary mission. A CDFI facilitates the flow of lending and investment capital into distressed communities and to individuals who have been unable to take advantage of the services offered by traditional financial institutions. Some basic types of CDFIs include community development banks, community development loan funds, community development credit unions, micro enterprise funds, and community development venture capital funds.

A certified CDFI must meet eligibility requirements. These requirements include the following:

- Having a primary mission of promoting community development;
- Serving an investment area or target population;
- Providing development services;
- Maintaining accountability to residents of its investment area or targeted population through representation on its governing board of directors, or by other means;
- Not constituting an agency or instrumentality of the United States, of any state or political subdivision of a state.

Community Development Loan: A loan that:

- (1) Has as its primary purpose community development; and
- (2) Except in the case of a wholesale or limited purpose bank:
 - (i) Has not been reported or collected by the bank or an affiliate for consideration in the bank's assessment area as a home mortgage, small business, small farm, or consumer loan, unless it is a multifamily dwelling loan (as described in Appendix A to Part 203 of this title); and
 - (ii) Benefits the bank's assessment area(s) or a broader statewide or regional area including the bank's assessment area(s).

Community Development Service: A service that:

- (1) Has as its primary purpose community development;
- (2) Is related to the provision of financial services; and
- (3) Has not been considered in the evaluation of the bank's retail banking services under § 345.24(d).

Consumer Loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, home equity loans, other secured consumer loans, and other unsecured consumer loans.

Core Based Statistical Area (CBSA): The county or counties or equivalent entities associated with at least one core (urbanized area or urban cluster) of at least 10,000 population, plus adjacent counties having a high degree of social and economic integration with the core as measured through commuting ties with the counties associated with the core. Metropolitan and Micropolitan Statistical Areas are the two categories of CBSAs.

Distressed Middle-Income Nonmetropolitan Geographies: A nonmetropolitan middle-income geography will be designated as distressed if it is in a county that meets one or more of the following triggers:

- (1) An unemployment rate of at least 1.5 times the national average;
- (2) A poverty rate of 20 percent or more; or
- (3) A population loss of 10 percent or more between the previous and most recent decennial census or a net migration loss of 5 percent or more over the 5-year period preceding the most recent census.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family. Other family is further classified into “male householder” (a family with a male householder and no wife present) or “female householder” (a family with a female householder and no husband present).

FFIEC-Estimated Income Data: The Federal Financial Institutions Examination Council (FFIEC) issues annual estimates which update median family income from the metropolitan and nonmetropolitan areas. The FFIEC uses American Community Survey data and factors in information from other sources to arrive at an annual estimate that more closely reflects current economic conditions.

Full-Scope Review: A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower profile, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants; the amount of loan requested; and the disposition of the application (approved, denied, and withdrawn).

Home Mortgage Loans: Includes closed-end mortgage loans or open-end line of credits as defined in the HMDA regulation that are not an excluded transaction per the HMDA regulation.

Housing Unit: Includes a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied as separate living quarters.

Limited-Scope Review: A limited-scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area.

Performance under applicable tests is often analyzed using only quantitative factors (e.g., geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

Low-Income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent in the case of a geography.

Low Income Housing Tax Credit: The Low-Income Housing Tax Credit Program is a housing program contained within the Internal Revenue Code of 1986, as amended. It is administered by the U.S. Department of the Treasury and the Internal Revenue Service. The U.S. Treasury Department distributes low-income housing tax credits to housing credit agencies through the Internal Revenue Service. The housing agencies allocate tax credits on a competitive basis.

Developers who acquire, rehabilitate, or construct low-income rental housing may keep their tax credits. Or, they may sell them to corporations or investor groups, who, as owners of these properties, will be able to reduce their own federal tax payments. The credit can be claimed annually for ten consecutive years. For a project to be eligible, the developer must set aside a specific percentage of units for occupancy by low-income residents. The set-aside requirement remains throughout the compliance period, usually 30 years.

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Median Income: The median income divides the income distribution into two equal parts, one having incomes above the median and other having incomes below the median.

Metropolitan Division (MD): A county or group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area (MSA): CBSA associated with at least one urbanized area having a population of at least 50,000. The MSA comprises the central county or counties or equivalent entities containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

Middle-Income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 and less than 120 percent in the case of a geography.

Moderate-Income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 and less than 80 percent in the case of a geography.

Multi-family: Refers to a residential structure that contains five or more units.

Nonmetropolitan Area (also known as **non-MSA**): All areas outside of metropolitan areas. The definition of nonmetropolitan area is not consistent with the definition of rural areas. Urban and rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

Owner-Occupied Units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Qualified Investment: A lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rated Area: A rated area is a state or multistate metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area.

Rural Area: Territories, populations, and housing units that are not classified as urban.

Small Business Investment Company (SBIC): SBICs are privately-owned investment companies which are licensed and regulated by the Small Business Administration (SBA). SBICs provide long-term loans and/or venture capital to small firms. Because money for venture or risk investments is difficult for small firms to obtain, SBA provides assistance to SBICs to stimulate and supplement the flow of private equity and long-term loan funds to small companies. Venture capitalists participate in the SBIC program to supplement their own private capital with funds borrowed at favorable rates through SBA's guarantee of SBIC debentures. These SBIC debentures are then sold to private investors. An SBIC's success is linked to the growth and profitability of the companies that it finances. Therefore, some SBICs primarily assist businesses with significant growth potential, such as new firms in innovative industries. SBICs finance small firms by providing straight loans and/or equity-type investments. This kind of financing gives them partial ownership of those businesses and the possibility of sharing in the companies' profits as they grow and prosper.

Small Business Loan: A loan included in "loans to small businesses" as defined in the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$1 million or less and are either secured by nonfarm nonresidential properties or are classified as commercial and industrial loans.

Small Farm Loan: A loan included in "loans to small farms" as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, including farm residential and other improvements, or are classified as loans to finance agricultural production and other loans to farmers.

Underserved Middle-Income Nonmetropolitan Geographies: A nonmetropolitan middle-income geography will be designated as underserved if it meets criteria for population size, density, and dispersion indicating the area's population is sufficiently small, thin, and distant from a population center that the tract is likely to have difficulty financing the fixed costs of meeting essential community needs.

Upper-Income: Individual income that is 120 percent or more of the area median income, or a median family income that is 120 percent or more in the case of a geography.

Urban Area: All territories, populations, and housing units in urbanized areas and in places of 2,500 or more persons outside urbanized areas. More specifically, "urban" consists of territory, persons, and housing units in places of 2,500 or more persons incorporated as cities, villages, boroughs (except in Alaska and New York), and towns (except in the New England states, New York, and Wisconsin).

"Urban" excludes the rural portions of "extended cities"; census designated place of 2,500 or more persons; and other territory, incorporated or unincorporated, including in urbanized areas.

Bank of Springfield Products

Deposit Products

- Checking Accounts
- Savings Accounts
- Money Market Accounts
- Commercial Deposit Accounts
- Certificates of Deposit
- Individual Retirement Accounts
- Health Saving Accounts

Credit Products

- Consumer Loans
- Vehicle Loans
- Home Equity Loans and Lines of Credit
- Home Improvement Loans
- Personal Loans
- College Avenue Student Loan Program
- Debt Consolidation Loans
- Consumer Credit Card Referral Program
- Commercial Credit Cards
- Overdraft Protection and Lines of Credit

Real Estate Loans

- Fixed Rate Residential Mortgage Loans
- Balloon Residential Mortgage Loans
- Adjustable Rate Residential Mortgage Loans
- Residential Construction and Construction to Permanent
- VA Loans
- FHA Loans
- Rural Development Financing

Commercial Loans

- Commercial Real Estate Loans
- Commercial Construction Loans
- Commercial Term Loans
- Commercial Lines of Credit
- Letters of Credit
- Corporate Credit Cards

Bank of Springfield Services

24 Hour Services

- VISA Check Cards
- Online Banking
- Online Bill Payment Service
- Toll Free Account Information Line
- Business Banking Services
- Mobile Banking with Mobile Deposit
- Mobile Card Management App
- Apple Pay & Google Pay
- Zelle Person to Person Payments

Convenient Services

- Bank By Mail
- Email Statements
- Combined Account Statements
- ClickSwitch

Brokerage Services

Insurance Services

Trust Services

Additional Services

- Safety Deposit Boxes*
- Cashiers Checks
- Foreign Currency Purchases
- Wire Transfers
- International Wire Transfers
- Coupons - Treasury, Corporate and Municipal
- Collection Items
- Securities Transactions
- Travelers Checks and cards
- Gift Cards
- Positive Pay Service
- Remote Deposit Capture

* Sizes and availability may vary. Safety Deposit Boxes not available at all locations.

Bank of Springfield Branch Locations

Bank of Springfield
2600 Adlai Stevenson Drive
Springfield, IL 62703
(217) 529-5555
Located in Census Tract:
44100-17-167-0025.00 (Moderate)
Established October 1965

Bank of Springfield
3400 Wabash Avenue
Springfield, IL 62711
(217) 529-5555
Located in Census Tract:
44100-17-167-0036.04 (Upper)
Established January 1996

BOS Jacksonville
1701 West Morton Avenue
Jacksonville, IL 62650
(217) 479-8888
Located in Census Tract:
NA-17-137-9520.00 (Moderate)
Established February 2000

Bank of Springfield
850 East Madison Street
Springfield, IL 62702
(217) 529-5555
Located in Census Tract:
44100-17-167-0014.00 (Low)
Established April 2002

BOS Metro East Banking Center
1717 North Illinois Street
Swansea, IL 62226
(618) 235-9200
Located in Census Tract:
41180-17-163-5033.01 (Moderate)
Established April 2007

BOS Quincy Banking Center
1111 Maine Street
Quincy, IL 62301

(217) 641-5555
Located in Census Tract:
NA-17-001-0007.00 (Low)
Established September 2008

BOS Chatham Banking Center
1140 Commercial Court
Chatham, IL 62629
(217) 483-6666
Located in Census Tract:
44100-17-167-0032.01 (Upper)
Established August 2010

BOS Jacksonville
303 West College Avenue
Jacksonville, IL 62650
(217) 479-8888
Located in Census Tract:
NA-17-137-9517.00 (Moderate)
Established September 2010

BOS Metro East Banking Center
1770 Frank Scott Parkway East
O'Fallon, IL 62269
(618) 235-9200
Located in Census Tract:
41180-17-163-5033.24 (Middle)
Established September 2010

Bank of Springfield Operations Center
2821 South MacArthur (Locked facility)
Springfield, IL 62704
(217) 529-5555
Located in Census Tract:
44100-17-167-0028.01 (Moderate)
Established October 2000

BOS Staunton Banking Center
417 West North Street
Staunton, IL 62088
(618) 635-5100
Located in Census Tract:
41180-17-117-9572.00 (Moderate)
Established July 2014

**Bank of Springfield Branch Locations
(cont.)**

BOS Glen Carbon Banking Center
2160 South Illinois Route 157, Suite A
Glen Carbon, IL 62034
(618) 288-4407
Located in Census Tract:
41180-17-119-4031.21 (Upper)
Established July 2014

BOS Quincy Banking Center
220 N. 48th Street
Quincy, IL 62301
(217) 641-5555
Located in Census Tract:
NA-17-001-0106.00 (Upper)
Established January 2015

BOS Clayton Banking Center
7730 Carondelet
St. Louis, MO 63105
(314) 888-6900
Located in Census Tract:
41180-29-189-2164.01 (Upper)
Established May 2020

Closed Facilities

Bank of Springfield did not close any facilities, to date, in 2024.

Bank of Springfield did not close any facilities in 2023.

Bank of Springfield did not close any facilities in 2022.

Opened Facilities

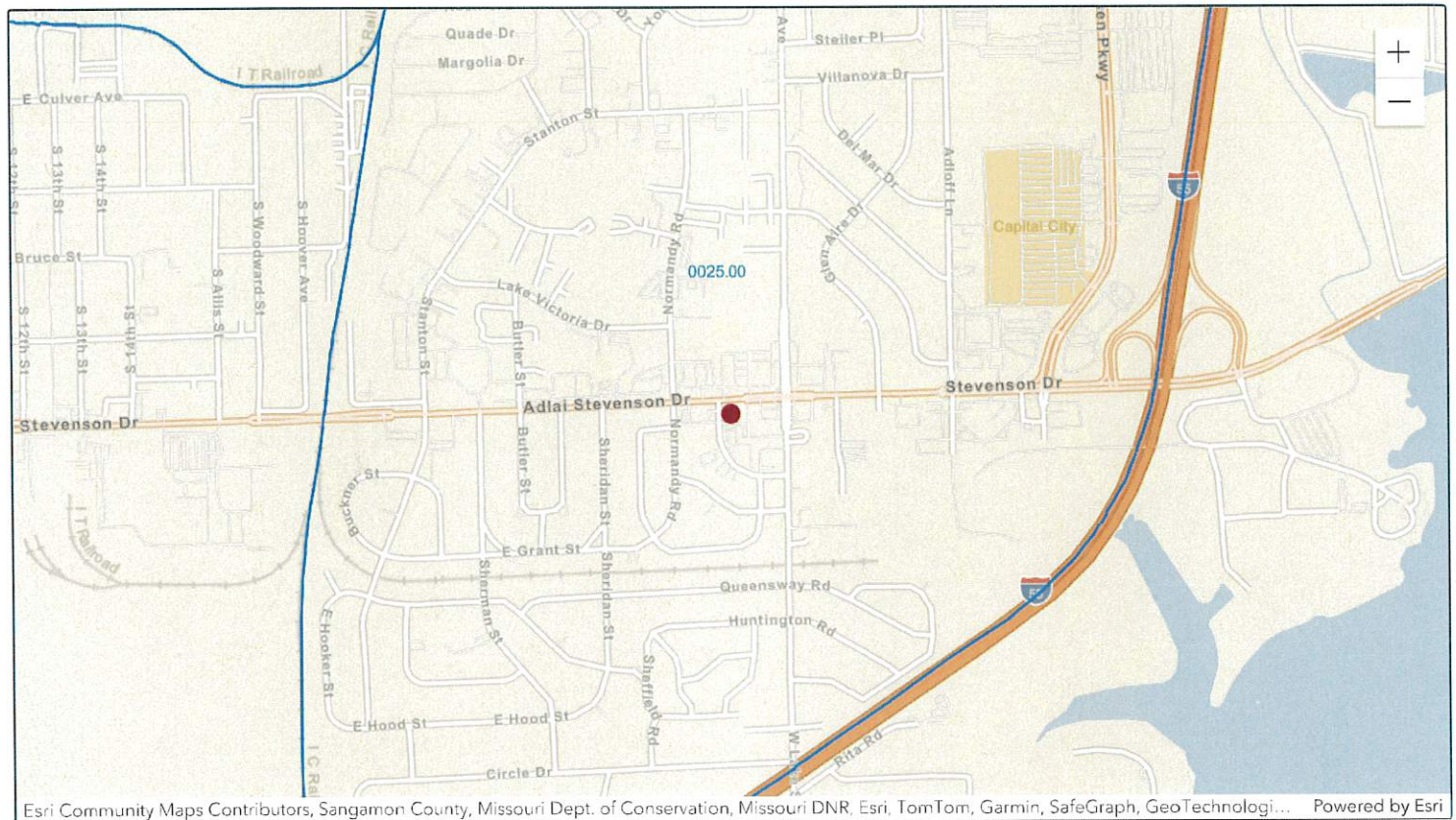
BOS Champaign Banking Center
1015 Windsor Road
Champaign, IL 61821
Phone TBD
Located in Census Tract:
16580-17-019-0013.02 (Upper)
Established TBD, 2024

BOS Normal Banking Center
1713 Fort Jesse Road, Suite F
Normal, IL 61761
(309) 280-6465
Located in Census Tract:
14010-17-113-0005.04 (Moderate)
Established September 11, 2023

BOS Springfield Loan Production Office
301 N 2nd Street
Springfield, IL 62702
(217) 529-5555
Located in Census Tract:
44100-17-167-0003.00 (Moderate)
Established July 8, 2022

BOS Liberty Loan Production Office
1170 W Kansas Street, Suite H1
Liberty, MO 64068
(816) 368-9222
Located in Census Tract:
28140-29-047-0214.04 (Middle)
Established March 3, 2022

BOS O'Fallon Banking Center
101 Laura K Drive
O'Fallon, MO 63366
(636) 224-3733
Located in Census Tract:
41180-29-183-3117.33 (Middle)
Established November 22, 2021



● Matched Address: 2600 Adlai Stevenson Dr, Springfield, Illinois, 62703
MSA: 44100 - SPRINGFIELD, IL || State: 17 - ILLINOIS || County: 167 - SANGAMON COUNTY || Tract Code: 0025.00

● Selected Tract
MSA: || State: || County: || Tract Code:



2023 FFIEC Geocode Census Report

Matched Address: 2600 Adlai Stevenson Dr, Springfield, Illinois, 62703

MSA: 44100 - SPRINGFIELD, IL

State: 17 - ILLINOIS

County: 167 - SANGAMON COUNTY

Tract Code: 0025.00

Summary Census Demographic Information

Tract Income Level	Moderate
Underserved or Distressed Tract	No
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$99,300
2023 Estimated Tract Median Family Income	\$74,922
2020 Tract Median Family Income	\$63,347
Tract Median Family Income %	75.45
Tract Population	5104
Tract Minority %	39.18
Tract Minority Population	2000
Owner-Occupied Units	1573
1- to 4- Family Units	1935

Census Population Information

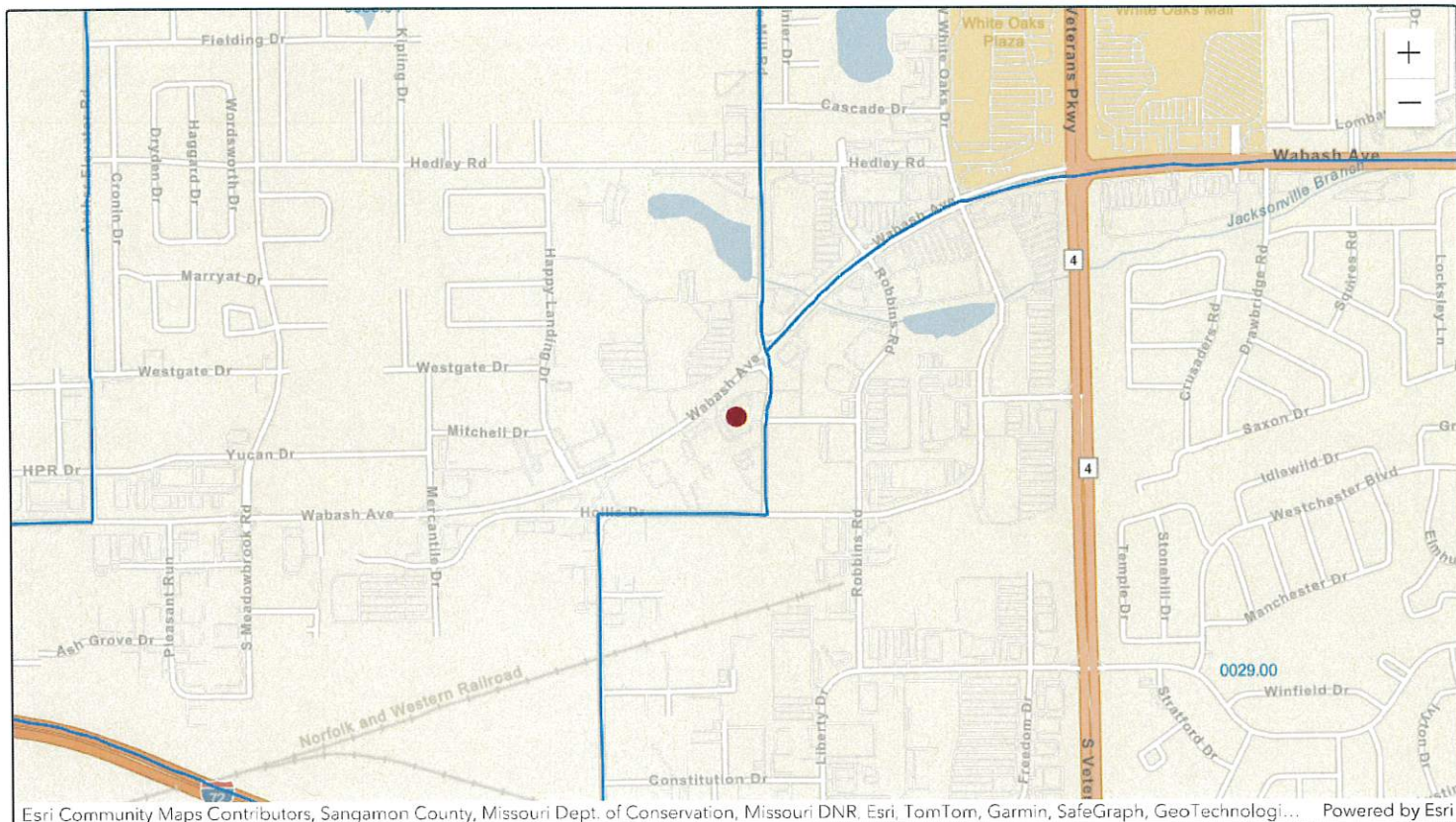
Tract Population	5104
Tract Minority %	39.18
Number of Families	1354
Number of Households	2300
Non-Hispanic White Population	3104
Tract Minority Population	2000
American Indian Population	14
Asian/Hawaiian/Pacific Islander Population	25
Black Population	1551
Hispanic Population	130
Other/Two or More Races Population	280

Census Income Information

Tract Income Level	Moderate
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$83,948
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$99,300
% below Poverty Line	30.42
Tract Median Family Income %	75.45
2020 Tract Median Family Income	\$63,347
2023 Estimated Tract Median Family Income	\$74,922
2020 Tract Median Household Income	\$48,455

Census Housing Information

Total Housing Units	2504
1- to 4- Family Units	1935
Median House Age (Years)	53
Owner-Occupied Units	1573
Renter Occupied Units	727
Owner Occupied 1- to 4- Family Units	1520
Inside Principal City?	YES
Vacant Units	204



● Matched Address: 3400 Wabash Ave, Springfield, Illinois, 62711
MSA: 44100 - SPRINGFIELD, IL || State: 17 - ILLINOIS || County: 167 - SANGAMON COUNTY || Tract Code: 0036.04

● Selected Tract
MSA: || State: || County: || Tract Code:



2023 FFIEC Geocode Census Report

Matched Address: 3400 Wabash Ave, Springfield, Illinois, 62711
 MSA: 44100 - SPRINGFIELD, IL
 State: 17 - ILLINOIS
 County: 167 - SANGAMON COUNTY
 Tract Code: 0036.04

Summary Census Demographic Information

Tract Income Level	Upper
Underserved or Distressed Tract	No
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$99,300
2023 Estimated Tract Median Family Income	\$167,340
2020 Tract Median Family Income	\$141,471
Tract Median Family Income %	168.52
Tract Population	5750
Tract Minority %	21.30
Tract Minority Population	1225
Owner-Occupied Units	1641
1- to 4- Family Units	1921

Census Population Information

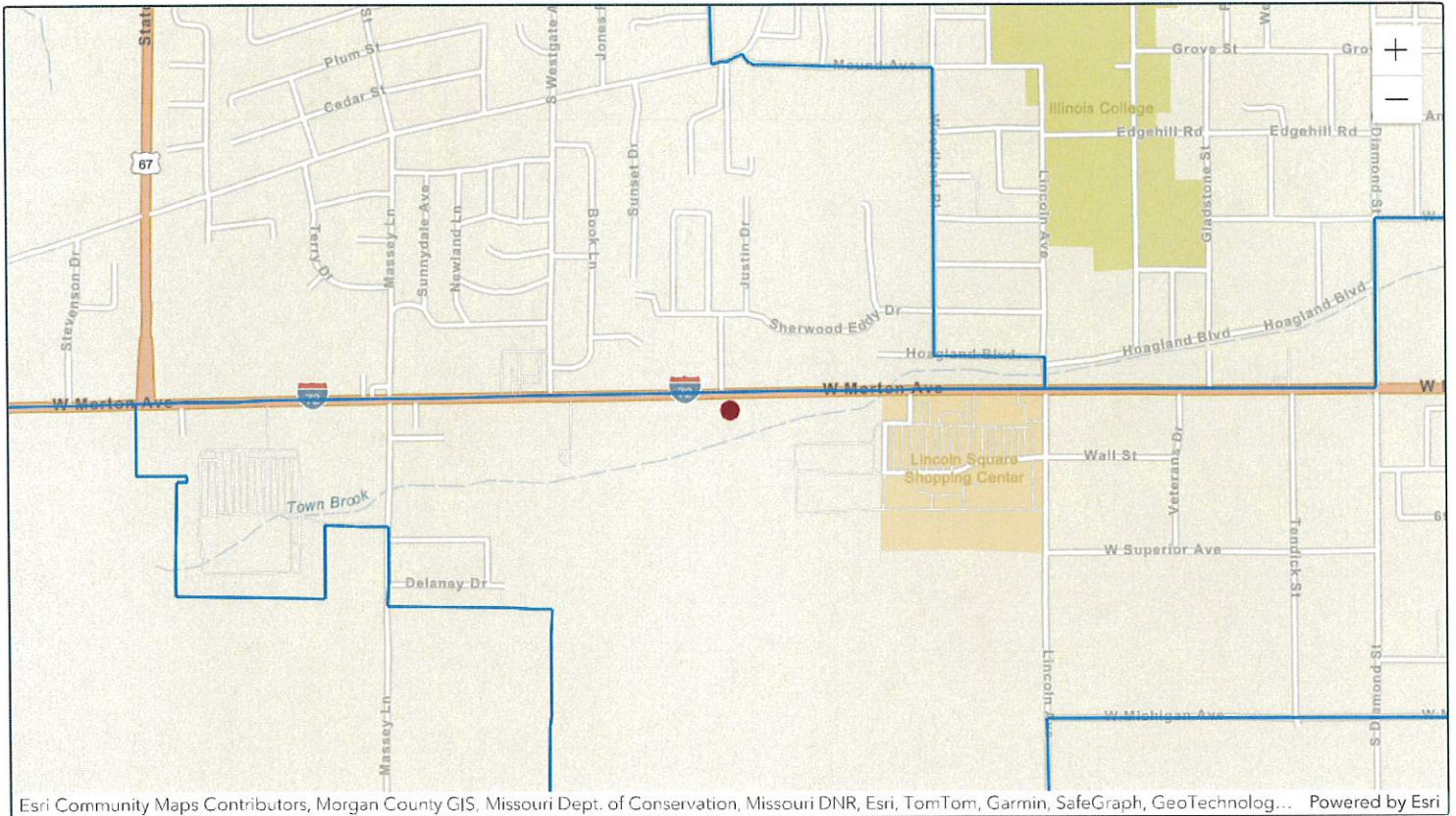
Tract Population	5750
Tract Minority %	21.30
Number of Families	1225
Number of Households	2172
Non-Hispanic White Population	4525
Tract Minority Population	1225
American Indian Population	9
Asian/Hawaiian/Pacific Islander Population	569
Black Population	372
Hispanic Population	138
Other/Two or More Races Population	137

Census Income Information

Tract Income Level	Upper
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$83,948
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$99,300
% below Poverty Line	2.21
Tract Median Family Income %	168.52
2020 Tract Median Family Income	\$141,471
2023 Estimated Tract Median Family Income	\$167,340
2020 Tract Median Household Income	\$76,682

Census Housing Information

Total Housing Units	2336
1- to 4- Family Units	1921
Median House Age (Years)	22
Owner-Occupied Units	1641
Renter Occupied Units	531
Owner Occupied 1- to 4- Family Units	1564
Inside Principal City?	YES
Vacant Units	164



● Matched Address: 1701 W Morton Ave, Jacksonville, Illinois, 62650
 MSA: NA - NA (Outside of MSA) || State: 17 - ILLINOIS || County: 137 - MORGAN COUNTY || Tract Code: 9520.00

● Selected Tract
 MSA: || State: || County: || Tract Code:



2023 FFIEC Geocode Census Report

Matched Address: 1701 W Morton Ave, Jacksonville, Illinois, 62650

MSA: NA - NA (Outside of MSA)

State: 17 - ILLINOIS

County: 137 - MORGAN COUNTY

Tract Code: 9520.00

Summary Census Demographic Information

Tract Income Level	Moderate
Underserved or Distressed Tract	No
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$82,300
2023 Estimated Tract Median Family Income	\$56,540
2020 Tract Median Family Income	\$47,378
Tract Median Family Income %	68.70
Tract Population	3786
Tract Minority %	28.34
Tract Minority Population	1073
Owner-Occupied Units	746
1- to 4- Family Units	1230

Census Population Information

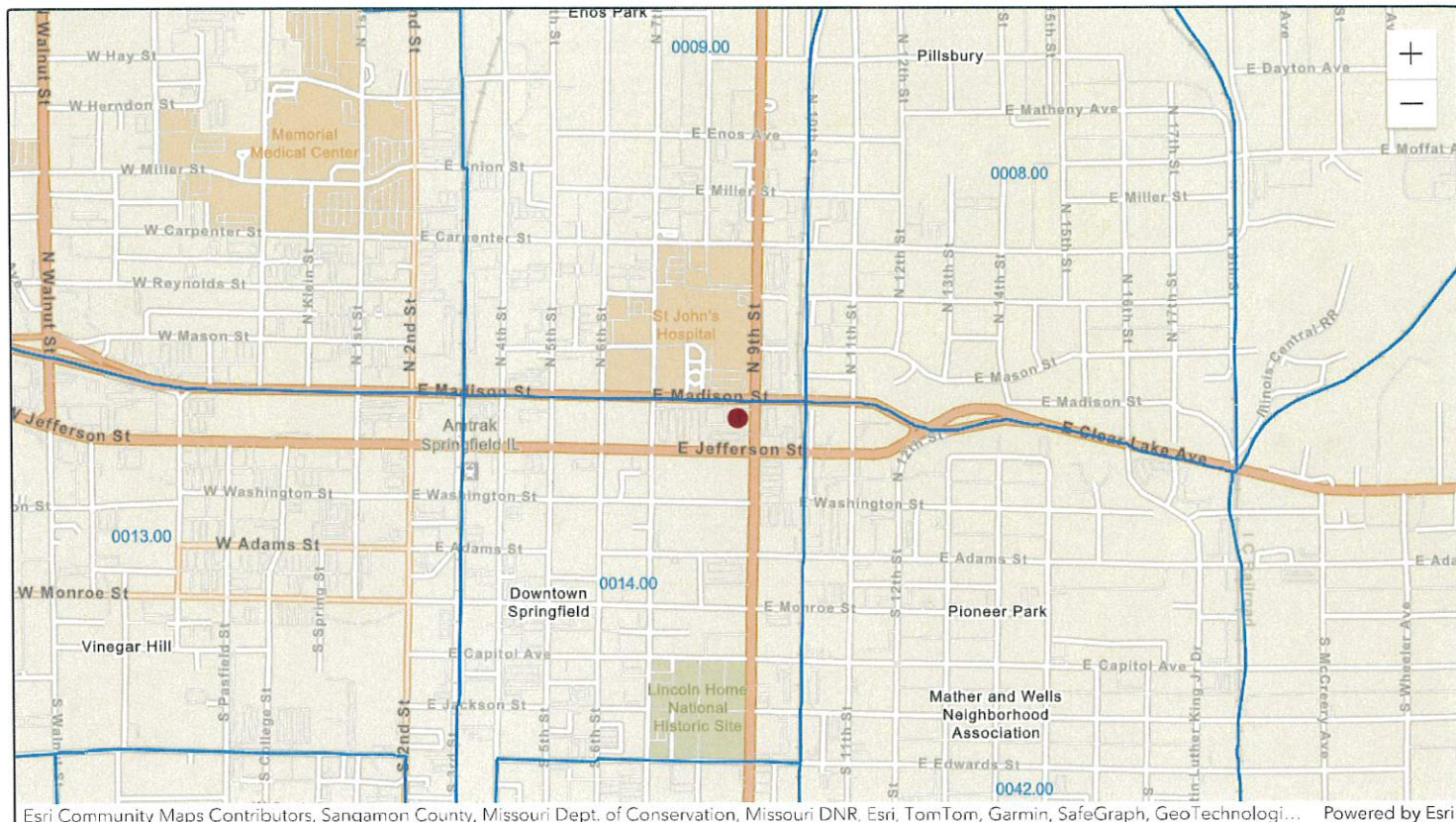
Tract Population	3786
Tract Minority %	28.34
Number of Families	720
Number of Households	1557
Non-Hispanic White Population	2713
Tract Minority Population	1073
American Indian Population	7
Asian/Hawaiian/Pacific Islander Population	44
Black Population	694
Hispanic Population	193
Other/Two or More Races Population	135

Census Income Information

Tract Income Level	Moderate
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$68,958
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$82,300
% below Poverty Line	18.74
Tract Median Family Income %	68.70
2020 Tract Median Family Income	\$47,378
2023 Estimated Tract Median Family Income	\$56,540
2020 Tract Median Household Income	\$39,769

Census Housing Information

Total Housing Units	1668
1- to 4- Family Units	1230
Median House Age (Years)	58
Owner-Occupied Units	746
Renter Occupied Units	811
Owner Occupied 1- to 4- Family Units	746
Inside Principal City?	NO
Vacant Units	111



● Matched Address: 850 E Madison St, Springfield, Illinois, 62702
 MSA: 44100 - SPRINGFIELD, IL || State: 17 - ILLINOIS || County: 167 - SANGAMON COUNTY || Tract Code: 0014.00

● Selected Tract
 MSA: || State: || County: || Tract Code:



2023 FFIEC Geocode Census Report

Matched Address: 850 E Madison St, Springfield, Illinois, 62702
 MSA: 44100 - SPRINGFIELD, IL
 State: 17 - ILLINOIS
 County: 167 - SANGAMON COUNTY
 Tract Code: 0014.00

Summary Census Demographic Information

Tract Income Level	Low
Underserved or Distressed Tract	No
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$99,300
2023 Estimated Tract Median Family Income	\$30,723
2020 Tract Median Family Income	\$25,978
Tract Median Family Income %	30.94
Tract Population	1183
Tract Minority %	44.38
Tract Minority Population	525
Owner-Occupied Units	28
1- to 4- Family Units	61

Census Population Information

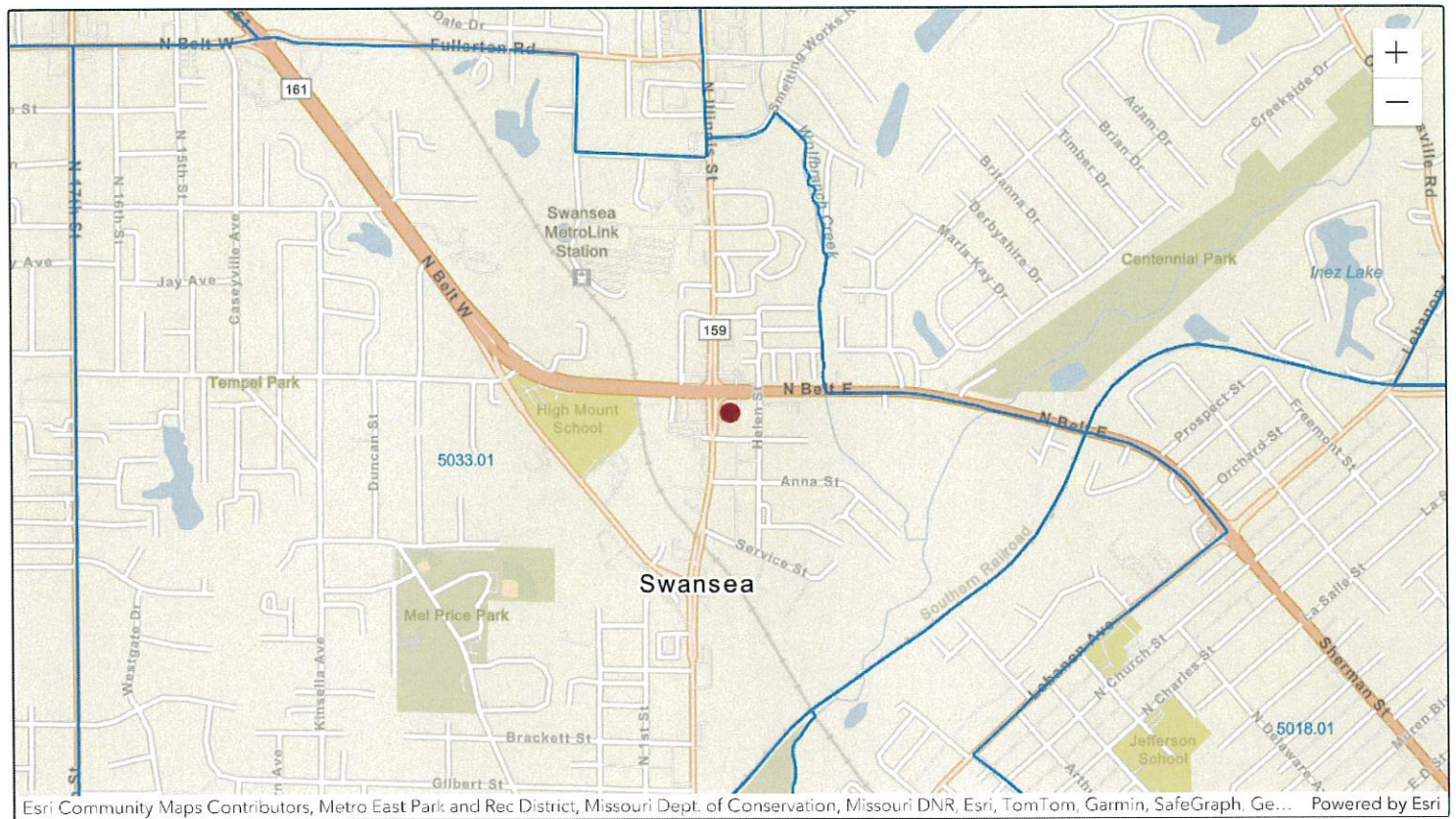
Tract Population	1183
Tract Minority %	44.38
Number of Families	70
Number of Households	532
Non-Hispanic White Population	658
Tract Minority Population	525
American Indian Population	1
Asian/Hawaiian/Pacific Islander Population	75
Black Population	356
Hispanic Population	43
Other/Two or More Races Population	50

Census Income Information

Tract Income Level	Low
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$83,948
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$99,300
% below Poverty Line	42.32
Tract Median Family Income %	30.94
2020 Tract Median Family Income	\$25,978
2023 Estimated Tract Median Family Income	\$30,723
2020 Tract Median Household Income	\$17,143

Census Housing Information

Total Housing Units	736
1- to 4- Family Units	61
Median House Age (Years)	61
Owner-Occupied Units	28
Renter Occupied Units	504
Owner Occupied 1- to 4- Family Units	11
Inside Principal City?	YES
Vacant Units	204



● Matched Address: 1717 N Illinois St, Swansea, Illinois, 62226
 MSA: 41180 - ST. LOUIS, MO-IL || State: 17 - ILLINOIS || County: 163 - ST. CLAIR COUNTY || Tract Code: 5033.01

● Selected Tract
 MSA: || State: || County: || Tract Code:

 2023 FFIEC Geocode Census Report

Matched Address: 1717 N Illinois St, Swansea, Illinois, 62226
 MSA: 41180 - ST. LOUIS, MO-IL
 State: 17 - ILLINOIS
 County: 163 - ST. CLAIR COUNTY
 Tract Code: 5033.01

Summary Census Demographic Information

Tract Income Level	Moderate
Underserved or Distressed Tract	No
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$100,800
2023 Estimated Tract Median Family Income	\$70,681
2020 Tract Median Family Income	\$59,438
Tract Median Family Income %	70.12
Tract Population	3588
Tract Minority %	37.57
Tract Minority Population	1348
Owner-Occupied Units	886
1- to 4- Family Units	1361

Census Population Information

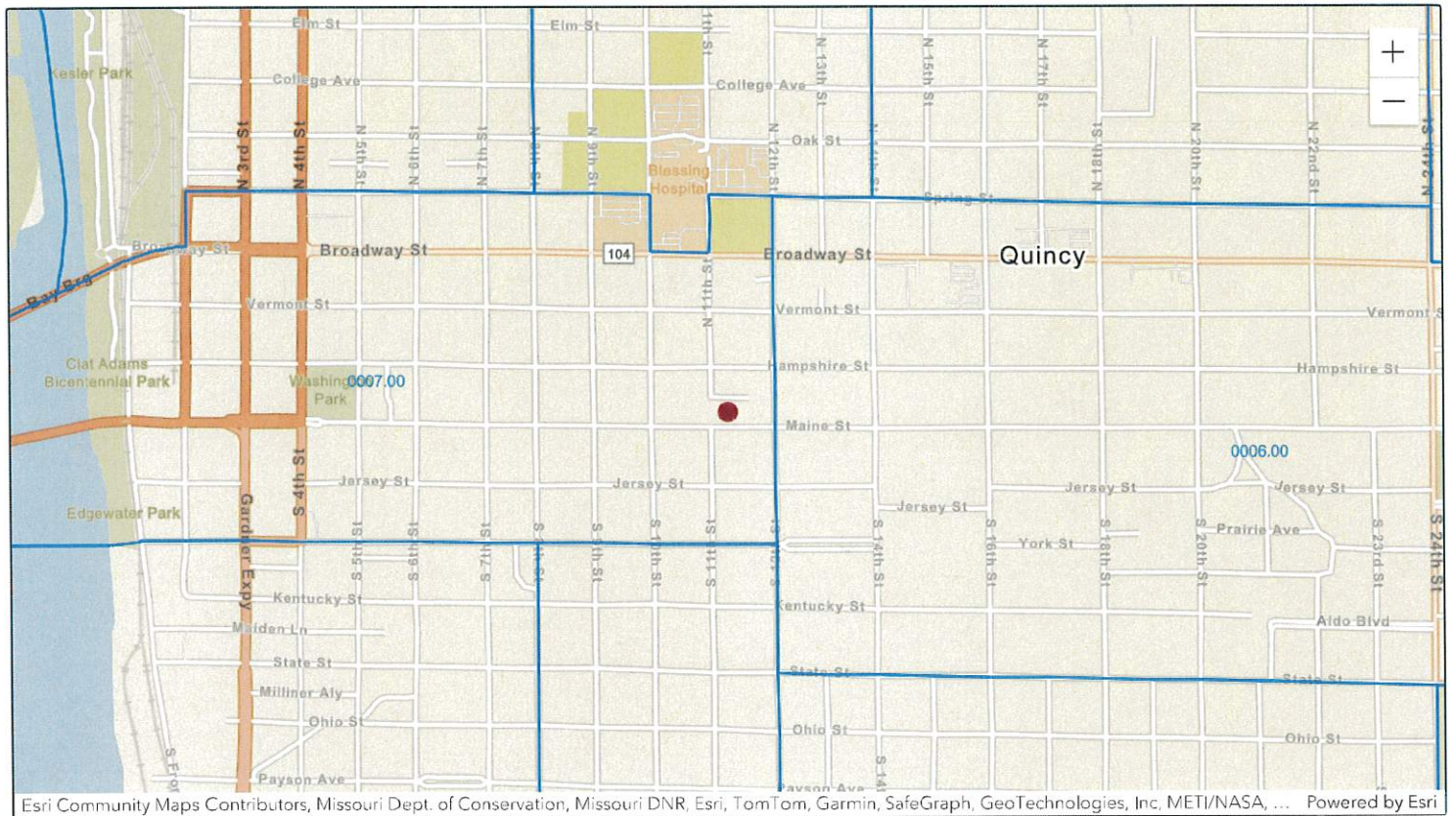
Tract Population	3588
Tract Minority %	37.57
Number of Families	672
Number of Households	1612
Non-Hispanic White Population	2240
Tract Minority Population	1348
American Indian Population	19
Asian/Hawaiian/Pacific Islander Population	42
Black Population	882
Hispanic Population	200
Other/Two or More Races Population	205

Census Income Information

Tract Income Level	Moderate
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$84,758
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$100,800
% below Poverty Line	17.43
Tract Median Family Income %	70.12
2020 Tract Median Family Income	\$59,438
2023 Estimated Tract Median Family Income	\$70,681
2020 Tract Median Household Income	\$44,423

Census Housing Information

Total Housing Units	1765
1- to 4- Family Units	1361
Median House Age (Years)	57
Owner-Occupied Units	886
Renter Occupied Units	726
Owner Occupied 1- to 4- Family Units	886
Inside Principal City?	NO
Vacant Units	153



 Matched Address: 1111 Maine St, Quincy, Illinois, 62301
MSA: NA - NA (Outside of MSA) || State: 17 - ILLINOIS || County: 001 - ADAMS COUNTY || Tract Code: 0007.00

 Selected Tract
MSA: || State: || County: || Tract Code:

 2023 FFIEC Geocode Census Report

Matched Address: 1111 Maine St, Quincy, Illinois, 62301
 MSA: NA - NA (Outside of MSA)
 State: 17 - ILLINOIS
 County: 001 - ADAMS COUNTY
 Tract Code: 0007.00

Summary Census Demographic Information

Tract Income Level	Low
Underserved or Distressed Tract	No
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$82,300
2023 Estimated Tract Median Family Income	\$31,463
2020 Tract Median Family Income	\$26,364
Tract Median Family Income %	38.23
Tract Population	1243
Tract Minority %	26.95
Tract Minority Population	335
Owner-Occupied Units	40
1- to 4- Family Units	321

Census Population Information

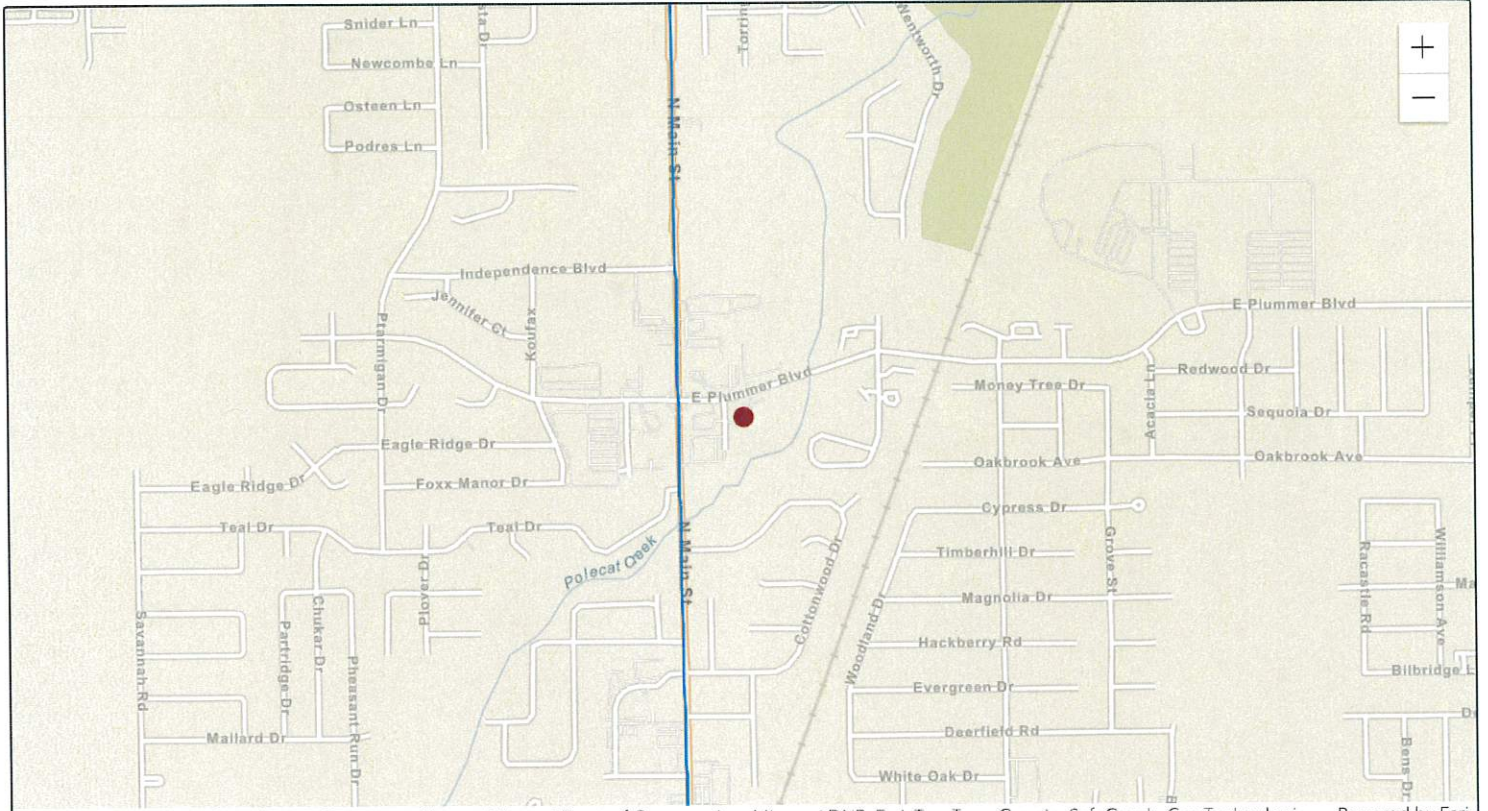
Tract Population	1243
Tract Minority %	26.95
Number of Families	88
Number of Households	765
Non-Hispanic White Population	908
Tract Minority Population	335
American Indian Population	5
Asian/Hawaiian/Pacific Islander Population	12
Black Population	153
Hispanic Population	69
Other/Two or More Races Population	96

Census Income Information

Tract Income Level	Low
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$68,958
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$82,300
% below Poverty Line	46.83
Tract Median Family Income %	38.23
2020 Tract Median Family Income	\$26,364
2023 Estimated Tract Median Family Income	\$31,463
2020 Tract Median Household Income	\$17,092

Census Housing Information

Total Housing Units	1058
1- to 4- Family Units	321
Median House Age (Years)	67
Owner-Occupied Units	40
Renter Occupied Units	725
Owner Occupied 1- to 4- Family Units	35
Inside Principal City?	NO
Vacant Units	293



Esri Community Maps Contributors, Sangamon County, Missouri Dept. of Conservation, Missouri DNR, Esri, TomTom, Garmin, SafeGraph, GeoTechnologi... Powered by Esri

● Matched Address: 1140 Commercial Ct, Chatham, Illinois, 62629
MSA: 44100 - SPRINGFIELD, IL || State: 17 - ILLINOIS || County: 167 - SANGAMON COUNTY || Tract Code: 0032.01

● Selected Tract
MSA: || State: || County: || Tract Code:



2023 FFIEC Geocode Census Report

Matched Address: 1140 Commercial Ct, Chatham, Illinois, 62629
 MSA: 44100 - SPRINGFIELD, IL
 State: 17 - ILLINOIS
 County: 167 - SANGAMON COUNTY
 Tract Code: 0032.01

Summary Census Demographic Information

Tract Income Level	Upper
Underserved or Distressed Tract	No
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$99,300
2023 Estimated Tract Median Family Income	\$136,806
2020 Tract Median Family Income	\$115,662
Tract Median Family Income %	137.77
Tract Population	5125
Tract Minority %	19.16
Tract Minority Population	982
Owner-Occupied Units	1486
1- to 4- Family Units	1670

Census Population Information

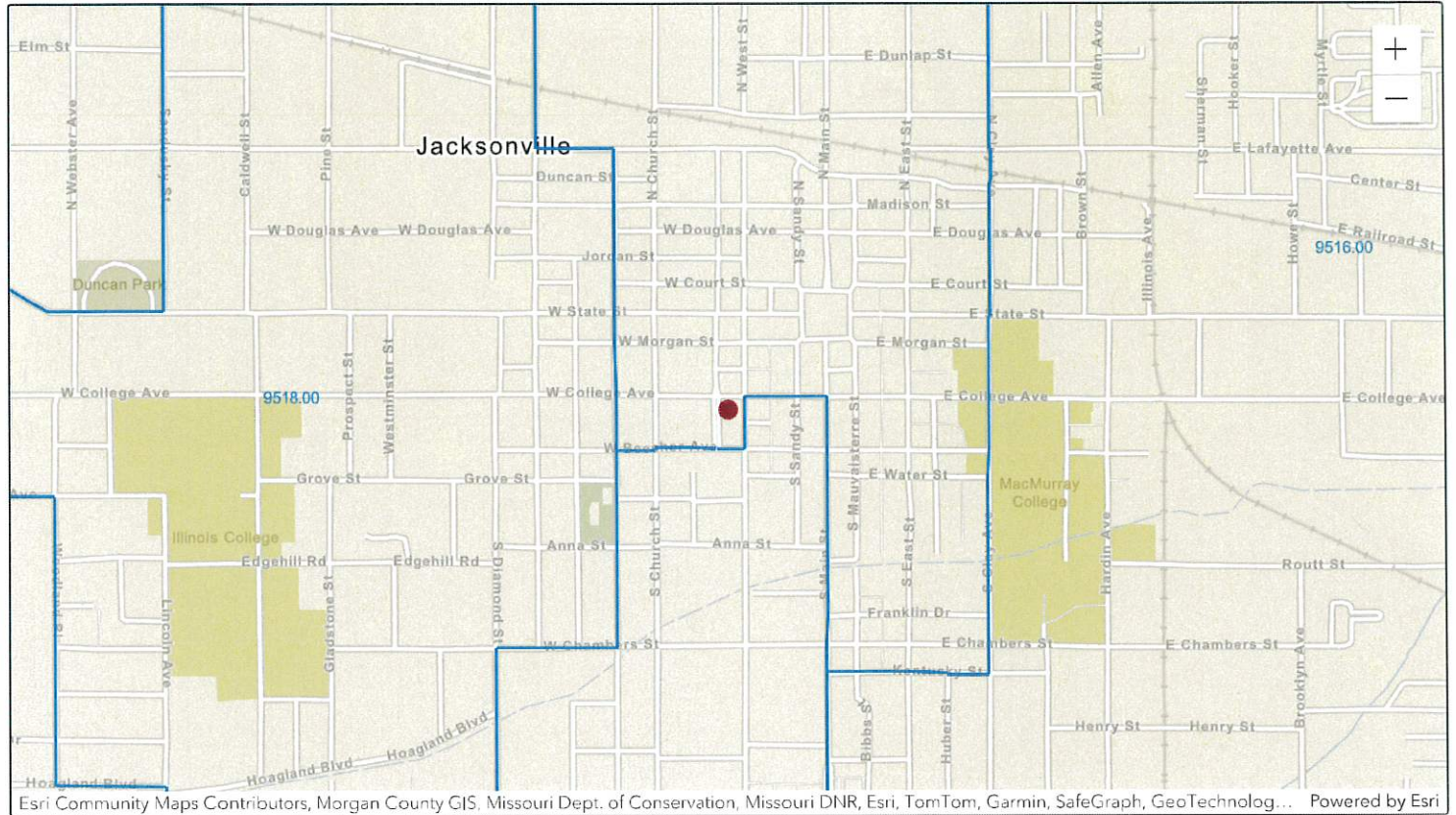
Tract Population	5125
Tract Minority %	19.16
Number of Families	1300
Number of Households	1759
Non-Hispanic White Population	4143
Tract Minority Population	982
American Indian Population	12
Asian/Hawaiian/Pacific Islander Population	283
Black Population	268
Hispanic Population	176
Other/Two or More Races Population	243

Census Income Information

Tract Income Level	Upper
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$83,948
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$99,300
% below Poverty Line	2.85
Tract Median Family Income %	137.77
2020 Tract Median Family Income	\$115,662
2023 Estimated Tract Median Family Income	\$136,806
2020 Tract Median Household Income	\$97,933

Census Housing Information

Total Housing Units	1788
1- to 4- Family Units	1670
Median House Age (Years)	21
Owner-Occupied Units	1486
Renter Occupied Units	273
Owner Occupied 1- to 4- Family Units	1478
Inside Principal City?	YES
Vacant Units	29



● Matched Address: 303 W College Ave, Jacksonville, Illinois, 62650
 MSA: NA - NA (Outside of MSA) || State: 17 - ILLINOIS || County: 137 - MORGAN COUNTY || Tract Code: 9517.00

● Selected Tract
 MSA: || State: || County: || Tract Code:


2023 FFIEC Geocode Census Report

Matched Address: 303 W College Ave, Jacksonville, Illinois, 62650
 MSA: NA - NA (Outside of MSA)
 State: 17 - ILLINOIS
 County: 137 - MORGAN COUNTY
 Tract Code: 9517.00

Summary Census Demographic Information

Tract Income Level	Moderate
Underserved or Distressed Tract	No
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$82,300
2023 Estimated Tract Median Family Income	\$46,162
2020 Tract Median Family Income	\$38,684
Tract Median Family Income %	56.09
Tract Population	2888
Tract Minority %	21.19
Tract Minority Population	612
Owner-Occupied Units	615
1- to 4- Family Units	1223

Census Population Information

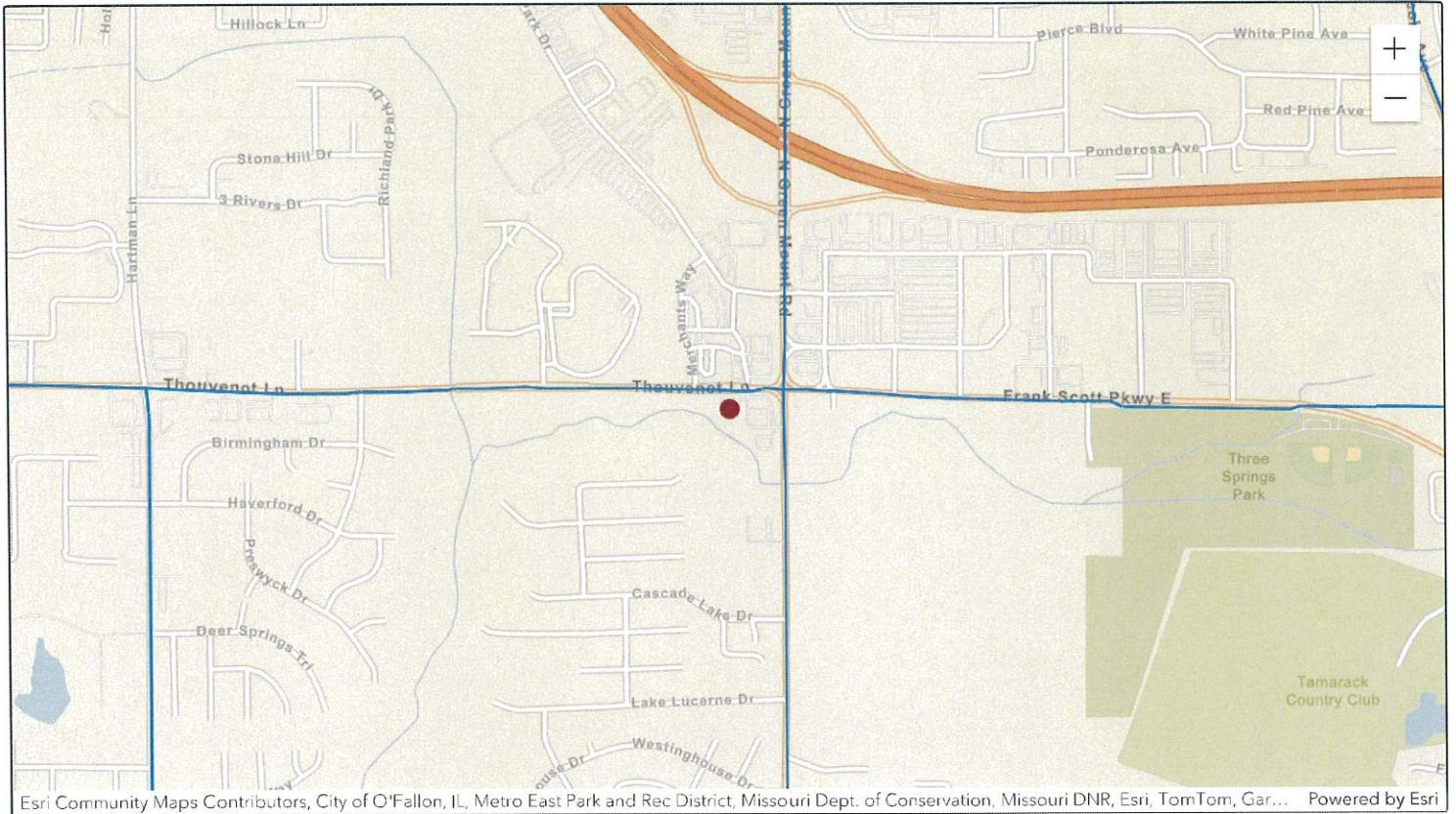
Tract Population	2888
Tract Minority %	21.19
Number of Families	590
Number of Households	953
Non-Hispanic White Population	2276
Tract Minority Population	612
American Indian Population	8
Asian/Hawaiian/Pacific Islander Population	19
Black Population	323
Hispanic Population	95
Other/Two or More Races Population	167

Census Income Information

Tract Income Level	Moderate
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$68,958
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$82,300
% below Poverty Line	15.88
Tract Median Family Income %	56.09
2020 Tract Median Family Income	\$38,684
2023 Estimated Tract Median Family Income	\$46,162
2020 Tract Median Household Income	\$36,771

Census Housing Information

Total Housing Units	1251
1- to 4- Family Units	1223
Median House Age (Years)	65
Owner-Occupied Units	615
Renter Occupied Units	338
Owner Occupied 1- to 4- Family Units	615
Inside Principal City?	NO
Vacant Units	298



● Matched Address: 1770 Frank Scott Pkwy E, O'Fallon, Illinois, 62269
MSA: 41180 - ST. LOUIS, MO-IL || State: 17 - ILLINOIS || County: 163 - ST. CLAIR COUNTY || Tract Code: 5033.24

● Selected Tract
MSA: || State: || County: || Tract Code:



2023 FFIEC Geocode Census Report

Matched Address: 1770 Frank Scott Pkwy E, O Fallon, Illinois, 62269

MSA: 41180 - ST. LOUIS, MO-IL

State: 17 - ILLINOIS

County: 163 - ST. CLAIR COUNTY

Tract Code: 5033.24

Summary Census Demographic Information

Tract Income Level	Middle
Underserved or Distressed Tract	No
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$100,800
2023 Estimated Tract Median Family Income	\$107,312
2020 Tract Median Family Income	\$90,240
Tract Median Family Income %	106.46
Tract Population	6109
Tract Minority %	55.28
Tract Minority Population	3377
Owner-Occupied Units	1669
1- to 4- Family Units	2447

Census Population Information

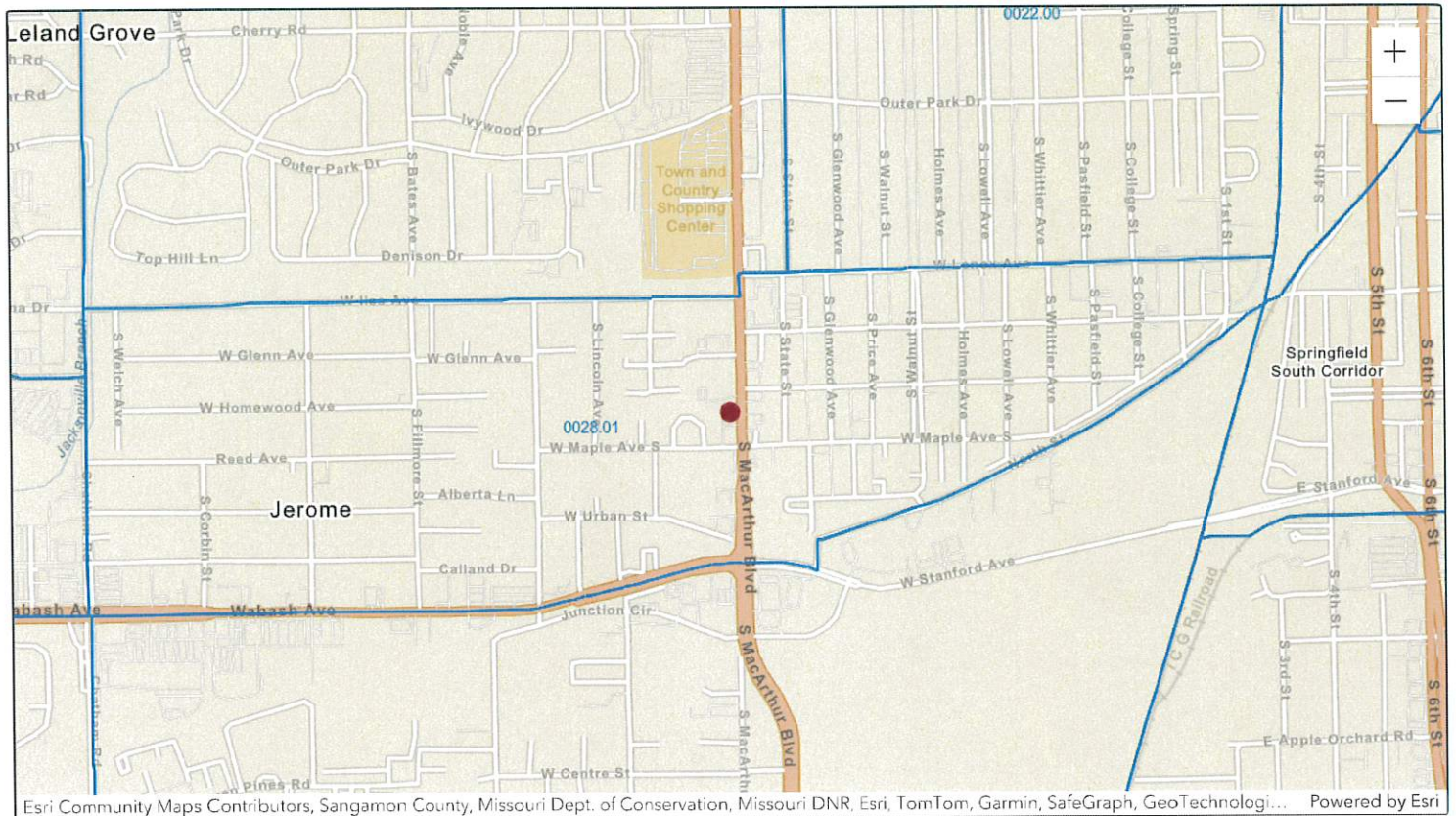
Tract Population	6109
Tract Minority %	55.28
Number of Families	2090
Number of Households	2652
Non-Hispanic White Population	2732
Tract Minority Population	3377
American Indian Population	14
Asian/Hawaiian/Pacific Islander Population	139
Black Population	2582
Hispanic Population	264
Other/Two or More Races Population	378

Census Income Information

Tract Income Level	Middle
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$84,758
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$100,800
% below Poverty Line	11.50
Tract Median Family Income %	106.46
2020 Tract Median Family Income	\$90,240
2023 Estimated Tract Median Family Income	\$107,312
2020 Tract Median Household Income	\$78,077

Census Housing Information

Total Housing Units	3046
1- to 4- Family Units	2447
Median House Age (Years)	18
Owner-Occupied Units	1669
Renter Occupied Units	983
Owner Occupied 1- to 4- Family Units	1669
Inside Principal City?	NO
Vacant Units	394



 Matched Address: 2821 S MacArthur Blvd, Springfield, Illinois, 62704
 MSA: 44100 - SPRINGFIELD, IL || State: 17 - ILLINOIS || County: 167 - SANGAMON COUNTY || Tract Code: 0028.01

 Selected Tract
 MSA: || State: || County: || Tract Code:



2023 FFIEC Geocode Census Report

Matched Address: 2821 S Macarthur Blvd, Springfield, Illinois, 62704

MSA: 44100 - SPRINGFIELD, IL

State: 17 - ILLINOIS

County: 167 - SANGAMON COUNTY

Tract Code: 0028.01

Summary Census Demographic Information

Tract Income Level	Moderate
Underserved or Distressed Tract	No
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$99,300
2023 Estimated Tract Median Family Income	\$72,231
2020 Tract Median Family Income	\$61,071
Tract Median Family Income %	72.74
Tract Population	2974
Tract Minority %	33.32
Tract Minority Population	991
Owner-Occupied Units	872
1- to 4- Family Units	1459

Census Population Information

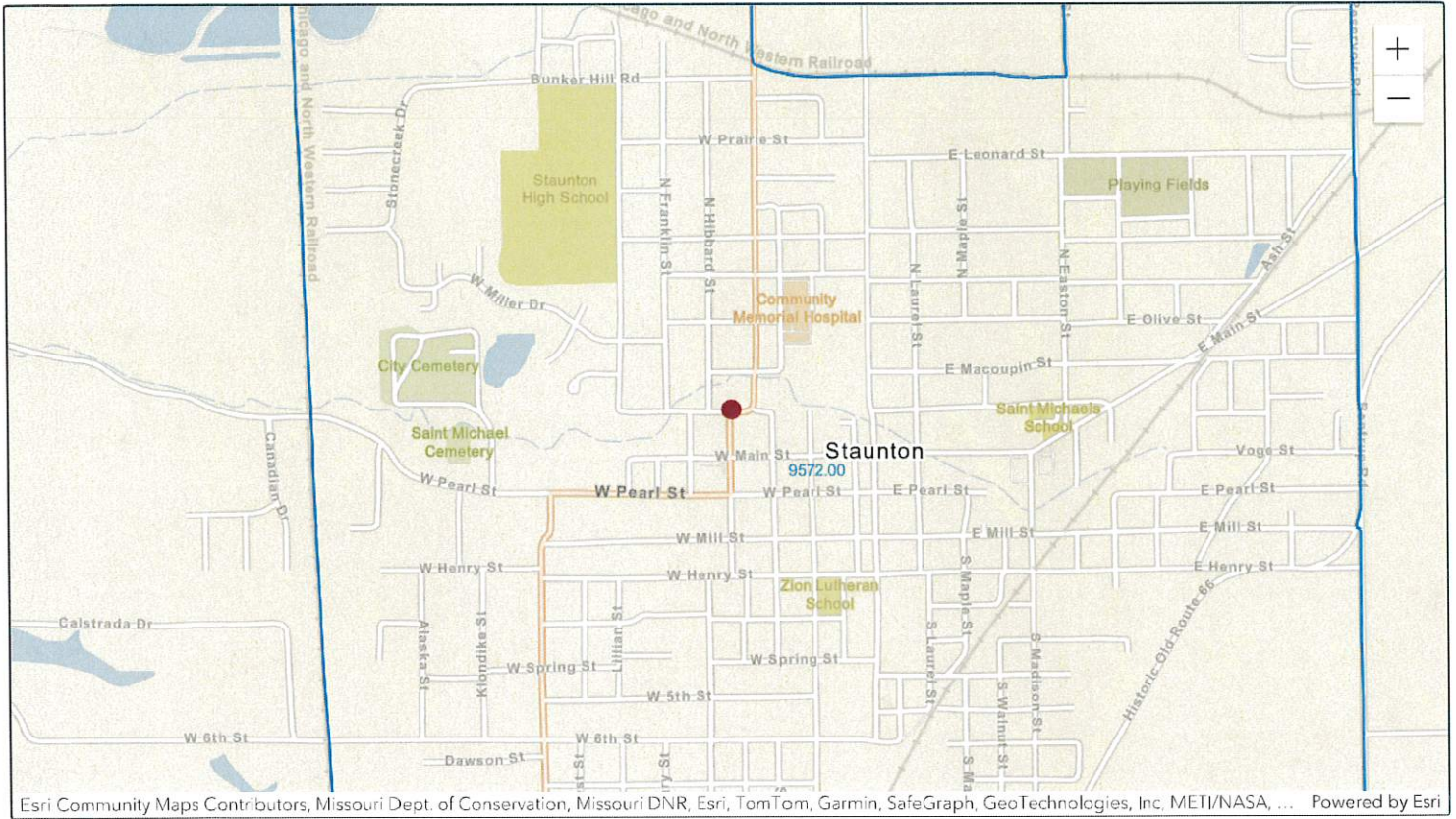
Tract Population	2974
Tract Minority %	33.32
Number of Families	704
Number of Households	1360
Non-Hispanic White Population	1983
Tract Minority Population	991
American Indian Population	10
Asian/Hawaiian/Pacific Islander Population	66
Black Population	619
Hispanic Population	119
Other/Two or More Races Population	177

Census Income Information

Tract Income Level	Moderate
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$83,948
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$99,300
% below Poverty Line	14.68
Tract Median Family Income %	72.74
2020 Tract Median Family Income	\$61,071
2023 Estimated Tract Median Family Income	\$72,231
2020 Tract Median Household Income	\$46,691

Census Housing Information

Total Housing Units	1566
1- to 4- Family Units	1459
Median House Age (Years)	62
Owner-Occupied Units	872
Renter Occupied Units	488
Owner Occupied 1- to 4- Family Units	872
Inside Principal City?	YES
Vacant Units	206



● Matched Address: 417 W North St, Staunton, Illinois, 62088
 MSA: 41180 - ST. LOUIS, MO-IL || State: 17 - ILLINOIS || County: 117 - MACOUPIN COUNTY || Tract Code: 9572.00

● Selected Tract
 MSA: || State: || County: || Tract Code:



2023 FFIEC Geocode Census Report

Matched Address: 417 W North St, Staunton, Illinois, 62088

MSA: 41180 - ST. LOUIS, MO-IL

State: 17 - ILLINOIS

County: 117 - MACOUPIN COUNTY

Tract Code: 9572.00

Summary Census Demographic Information

Tract Income Level	Moderate
Underserved or Distressed Tract	No
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$100,800
2023 Estimated Tract Median Family Income	\$69,633
2020 Tract Median Family Income	\$58,551
Tract Median Family Income %	69.08
Tract Population	4676
Tract Minority %	7.44
Tract Minority Population	348
Owner-Occupied Units	1382
1- to 4- Family Units	2033

Census Population Information

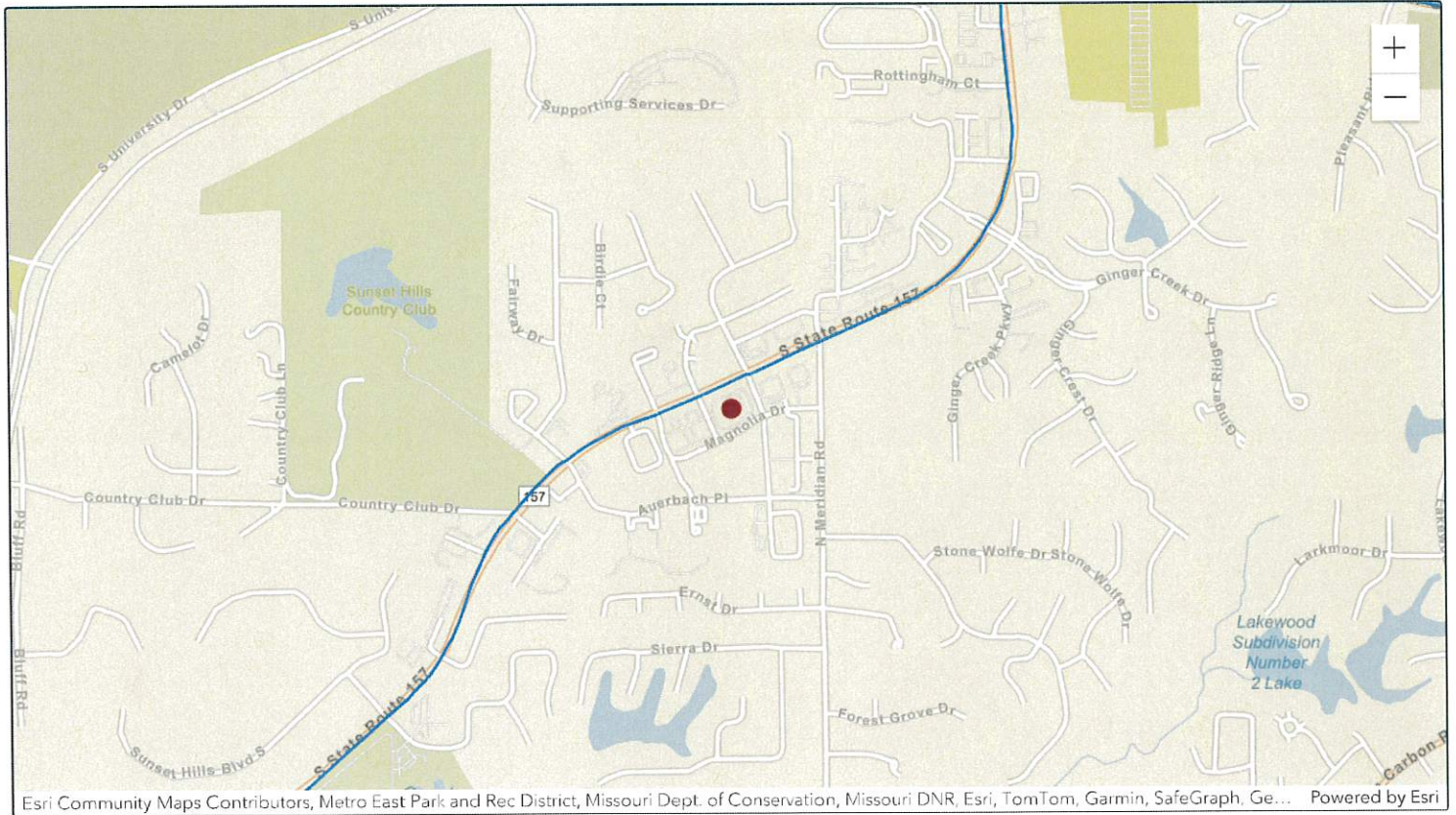
Tract Population	4676
Tract Minority %	7.44
Number of Families	1129
Number of Households	2008
Non-Hispanic White Population	4328
Tract Minority Population	348
American Indian Population	8
Asian/Hawaiian/Pacific Islander Population	23
Black Population	13
Hispanic Population	90
Other/Two or More Races Population	214

Census Income Information

Tract Income Level	Moderate
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$84,758
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$100,800
% below Poverty Line	17.05
Tract Median Family Income %	69.08
2020 Tract Median Family Income	\$58,551
2023 Estimated Tract Median Family Income	\$69,633
2020 Tract Median Household Income	\$50,690

Census Housing Information

Total Housing Units	2115
1- to 4- Family Units	2033
Median House Age (Years)	65
Owner-Occupied Units	1382
Renter Occupied Units	626
Owner Occupied 1- to 4- Family Units	1382
Inside Principal City?	NO
Vacant Units	107



 Matched Address: 2160 S State Route 157, Glen Carbon, Illinois, 62034
MSA: 41180 - ST. LOUIS, MO-IL || State: 17 - ILLINOIS || County: 119 - MADISON COUNTY || Tract Code: 4031.21

 Selected Tract
MSA: || State: || County: || Tract Code:


2023 FFIEC Geocode Census Report

Matched Address: 2160 S State Route 157, Glen Carbon, Illinois, 62034

MSA: 41180 - ST. LOUIS, MO-IL

State: 17 - ILLINOIS

County: 119 - MADISON COUNTY

Tract Code: 4031.21

Summary Census Demographic Information

Tract Income Level	Upper
Underserved or Distressed Tract	No
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$100,800
2023 Estimated Tract Median Family Income	\$133,358
2020 Tract Median Family Income	\$112,143
Tract Median Family Income %	132.30
Tract Population	9528
Tract Minority %	19.71
Tract Minority Population	1878
Owner-Occupied Units	2584
1- to 4- Family Units	3333

Census Population Information

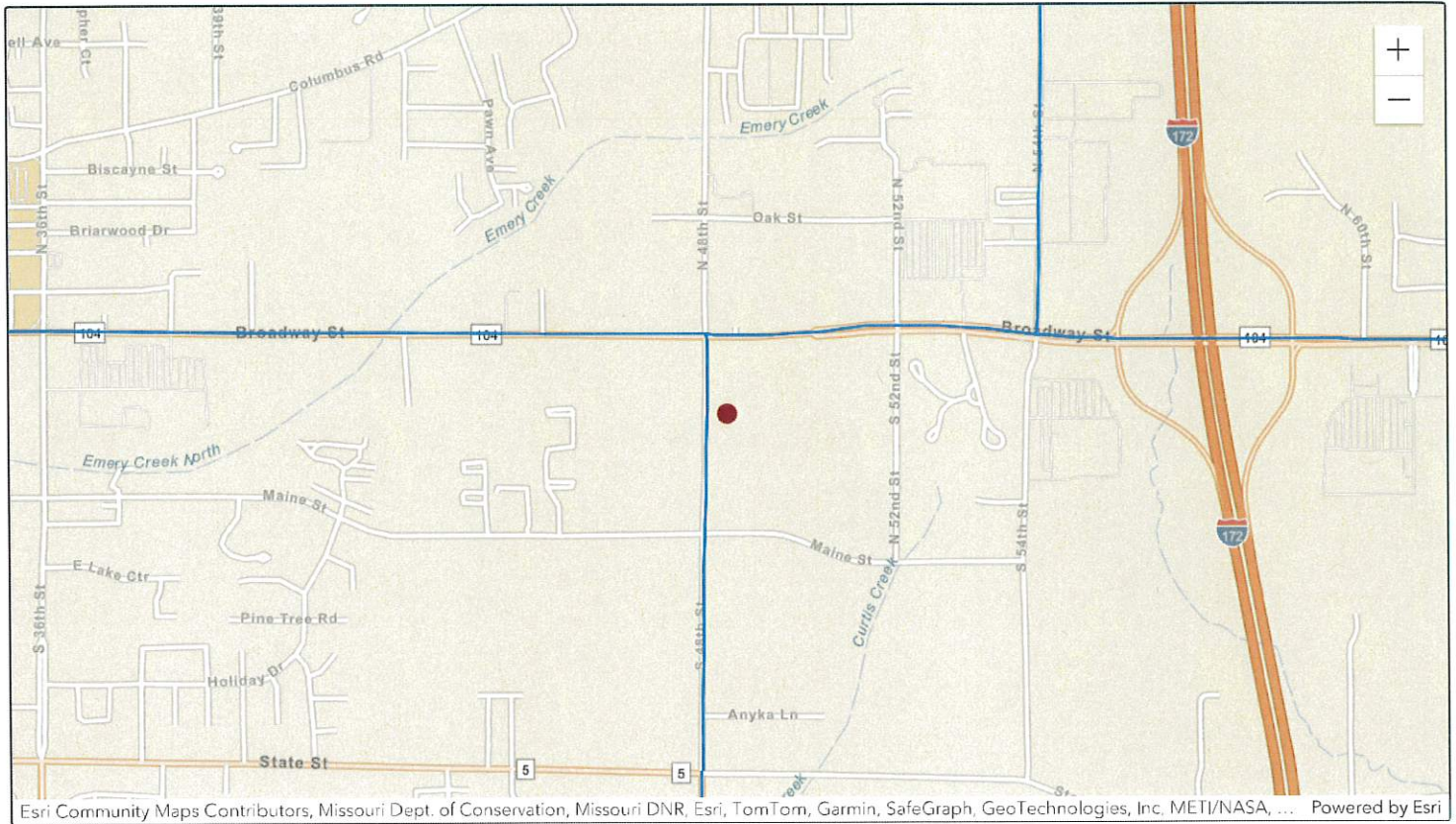
Tract Population	9528
Tract Minority %	19.71
Number of Families	2556
Number of Households	3477
Non-Hispanic White Population	7650
Tract Minority Population	1878
American Indian Population	17
Asian/Hawaiian/Pacific Islander Population	240
Black Population	529
Hispanic Population	654
Other/Two or More Races Population	438

Census Income Information

Tract Income Level	Upper
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$84,758
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$100,800
% below Poverty Line	6.37
Tract Median Family Income %	132.30
2020 Tract Median Family Income	\$112,143
2023 Estimated Tract Median Family Income	\$133,358
2020 Tract Median Household Income	\$91,719

Census Housing Information

Total Housing Units	3669
1- to 4- Family Units	3333
Median House Age (Years)	35
Owner-Occupied Units	2584
Renter Occupied Units	893
Owner Occupied 1- to 4- Family Units	2570
Inside Principal City?	NO
Vacant Units	192



 Matched Address: 220 N 48th St, Quincy, Illinois, 62305
MSA: NA - NA (Outside of MSA) || State: 17 - ILLINOIS || County: 001 - ADAMS COUNTY || Tract Code: 0106.00

 Selected Tract
MSA: || State: || County: || Tract Code:



2023 FFIEC Geocode Census Report

Matched Address: 220 N 48th St, Quincy, Illinois, 62305

MSA: NA - NA (Outside of MSA)

State: 17 - ILLINOIS

County: 001 - ADAMS COUNTY

Tract Code: 0106.00

Summary Census Demographic Information

Tract Income Level	Upper
Underserved or Distressed Tract	No
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$82,300
2023 Estimated Tract Median Family Income	\$107,755
2020 Tract Median Family Income	\$90,293
Tract Median Family Income %	130.93
Tract Population	5842
Tract Minority %	7.60
Tract Minority Population	444
Owner-Occupied Units	2102
1- to 4- Family Units	2765

Census Population Information

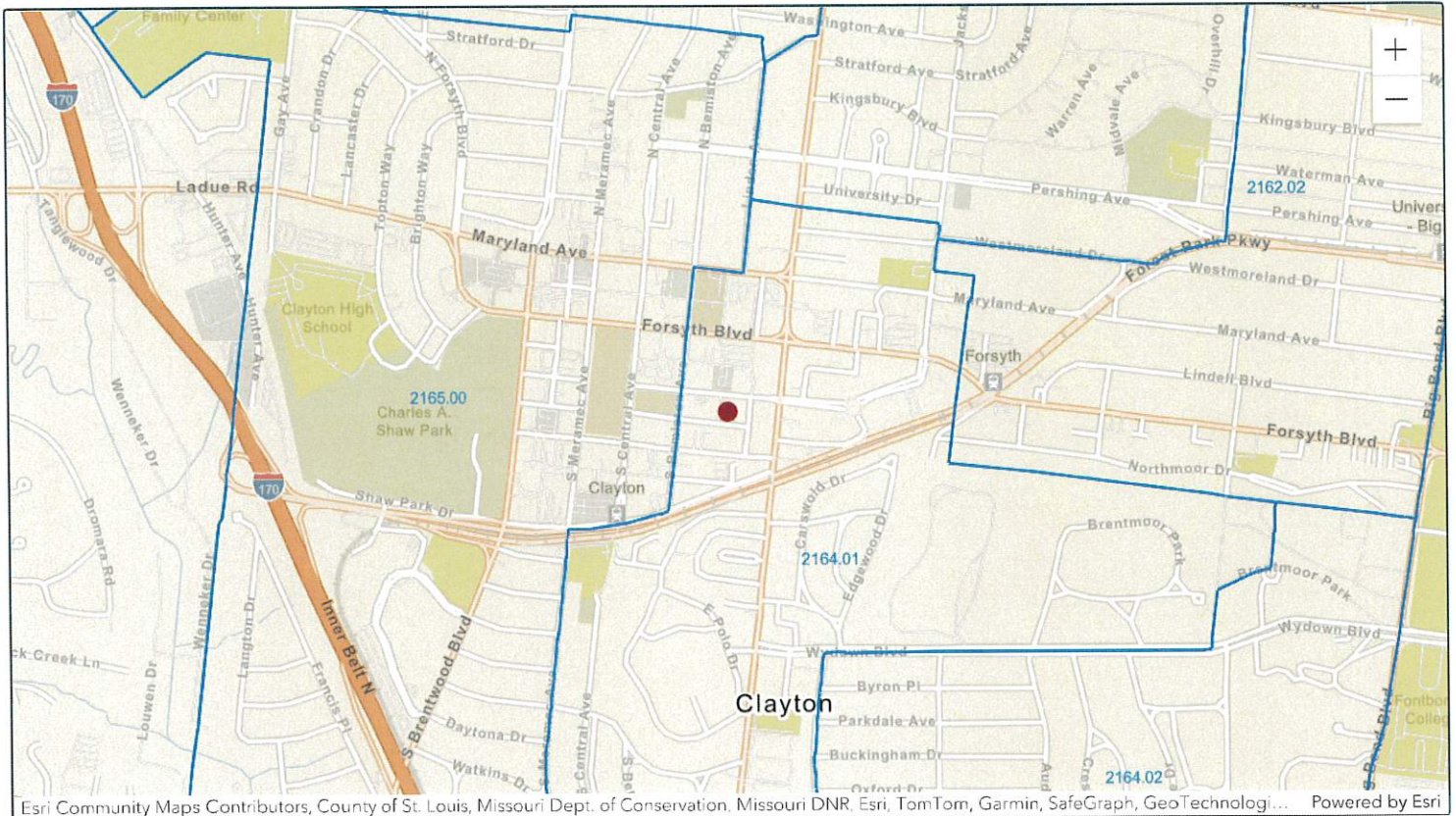
Tract Population	5842
Tract Minority %	7.60
Number of Families	1693
Number of Households	2490
Non-Hispanic White Population	5398
Tract Minority Population	444
American Indian Population	1
Asian/Hawaiian/Pacific Islander Population	45
Black Population	77
Hispanic Population	94
Other/Two or More Races Population	227

Census Income Information

Tract Income Level	Upper
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$68,958
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$82,300
% below Poverty Line	12.55
Tract Median Family Income %	130.93
2020 Tract Median Family Income	\$90,293
2023 Estimated Tract Median Family Income	\$107,755
2020 Tract Median Household Income	\$73,710

Census Housing Information

Total Housing Units	2782
1- to 4- Family Units	2765
Median House Age (Years)	41
Owner-Occupied Units	2102
Renter Occupied Units	388
Owner Occupied 1- to 4- Family Units	2102
Inside Principal City?	NO
Vacant Units	292



● Matched Address: 7730 Carondelet Ave, Saint Louis, Missouri, 63105
 MSA: 41180 - ST. LOUIS, MO-IL || State: 29 - MISSOURI || County: 189 - ST. LOUIS COUNTY || Tract Code: 2164.01

● Selected Tract
 MSA: || State: || County: || Tract Code:


2023 FFIEC Geocode Census Report

Matched Address: 7730 Carondelet Ave, Saint Louis, Missouri, 63105
 MSA: 41180 - ST. LOUIS, MO-IL
 State: 29 - MISSOURI
 County: 189 - ST. LOUIS COUNTY
 Tract Code: 2164.01

Summary Census Demographic Information

Tract Income Level	Upper
Underserved or Distressed Tract	No
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$100,800
2023 Estimated Tract Median Family Income	\$201,025
2020 Tract Median Family Income	\$169,038
Tract Median Family Income %	199.43
Tract Population	2762
Tract Minority %	21.25
Tract Minority Population	587
Owner-Occupied Units	843
1- to 4- Family Units	699

Census Population Information

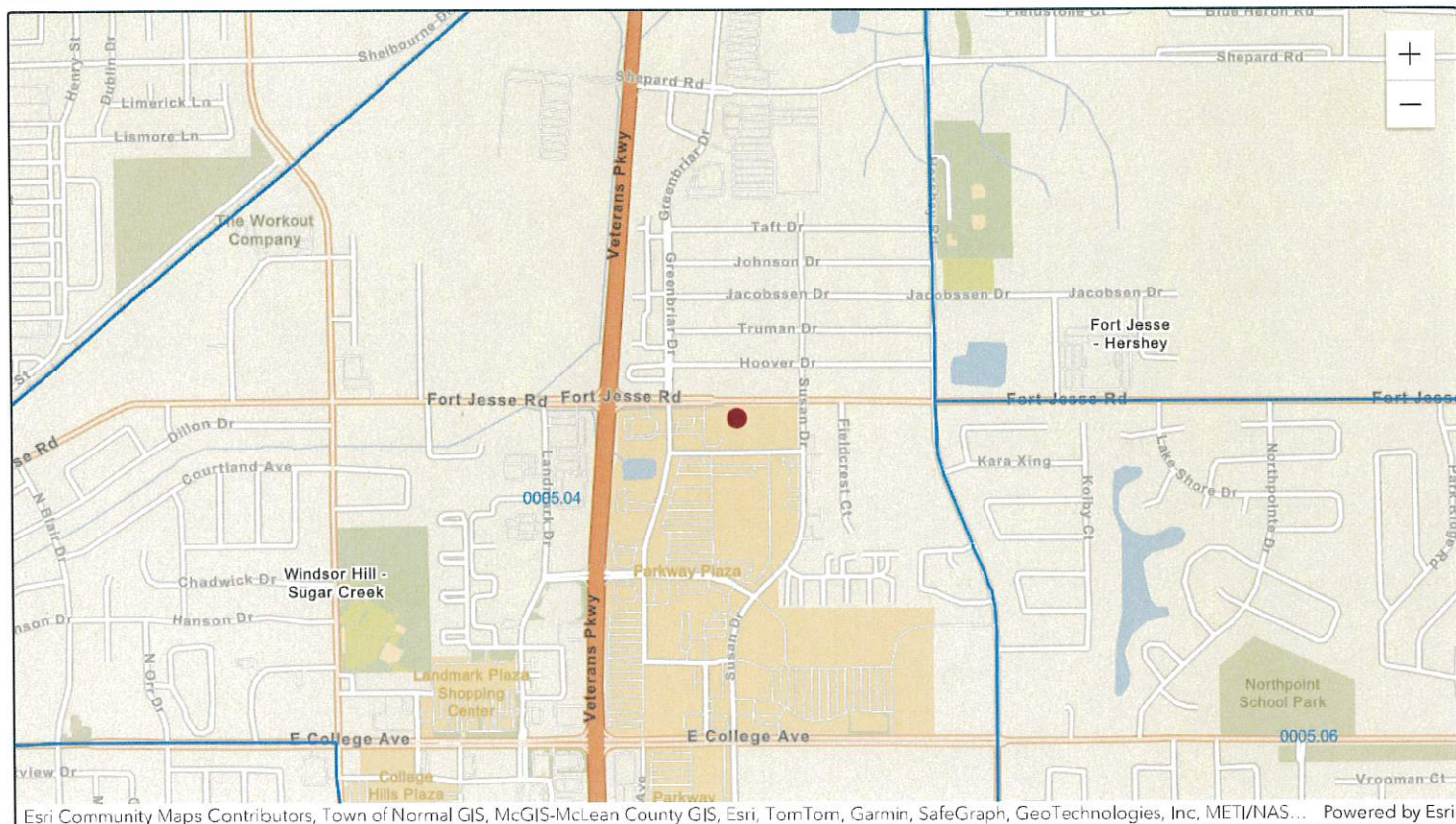
Tract Population	2762
Tract Minority %	21.25
Number of Families	784
Number of Households	1128
Non-Hispanic White Population	2175
Tract Minority Population	587
American Indian Population	0
Asian/Hawaiian/Pacific Islander Population	325
Black Population	65
Hispanic Population	80
Other/Two or More Races Population	117

Census Income Information

Tract Income Level	Upper
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$84,758
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$100,800
% below Poverty Line	1.76
Tract Median Family Income %	199.43
2020 Tract Median Family Income	\$169,038
2023 Estimated Tract Median Family Income	\$201,025
2020 Tract Median Household Income	\$138,984

Census Housing Information

Total Housing Units	1251
1- to 4- Family Units	699
Median House Age (Years)	63
Owner-Occupied Units	843
Renter Occupied Units	285
Owner Occupied 1- to 4- Family Units	595
Inside Principal City?	NO
Vacant Units	123



● Matched Address: 1713 Fort Jesse Rd, Normal, Illinois, 61761
 MSA: 14010 - BLOOMINGTON, IL || State: 17 - ILLINOIS || County: 113 - MCLEAN COUNTY || Tract Code: 0005.04

● Selected Tract
 MSA: || State: || County: || Tract Code:



2023 FFIEC Geocode Census Report

Matched Address: 1713 Fort Jesse Rd, Normal, Illinois, 61761

MSA: 14010 - BLOOMINGTON, IL

State: 17 - ILLINOIS

County: 113 - MCLEAN COUNTY

Tract Code: 0005.04

Summary Census Demographic Information

Tract Income Level	Moderate
Underserved or Distressed Tract	No
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$115,000
2023 Estimated Tract Median Family Income	\$86,837
2020 Tract Median Family Income	\$70,896
Tract Median Family Income %	75.51
Tract Population	5046
Tract Minority %	29.98
Tract Minority Population	1513
Owner-Occupied Units	1267
1- to 4- Family Units	1495

Census Population Information

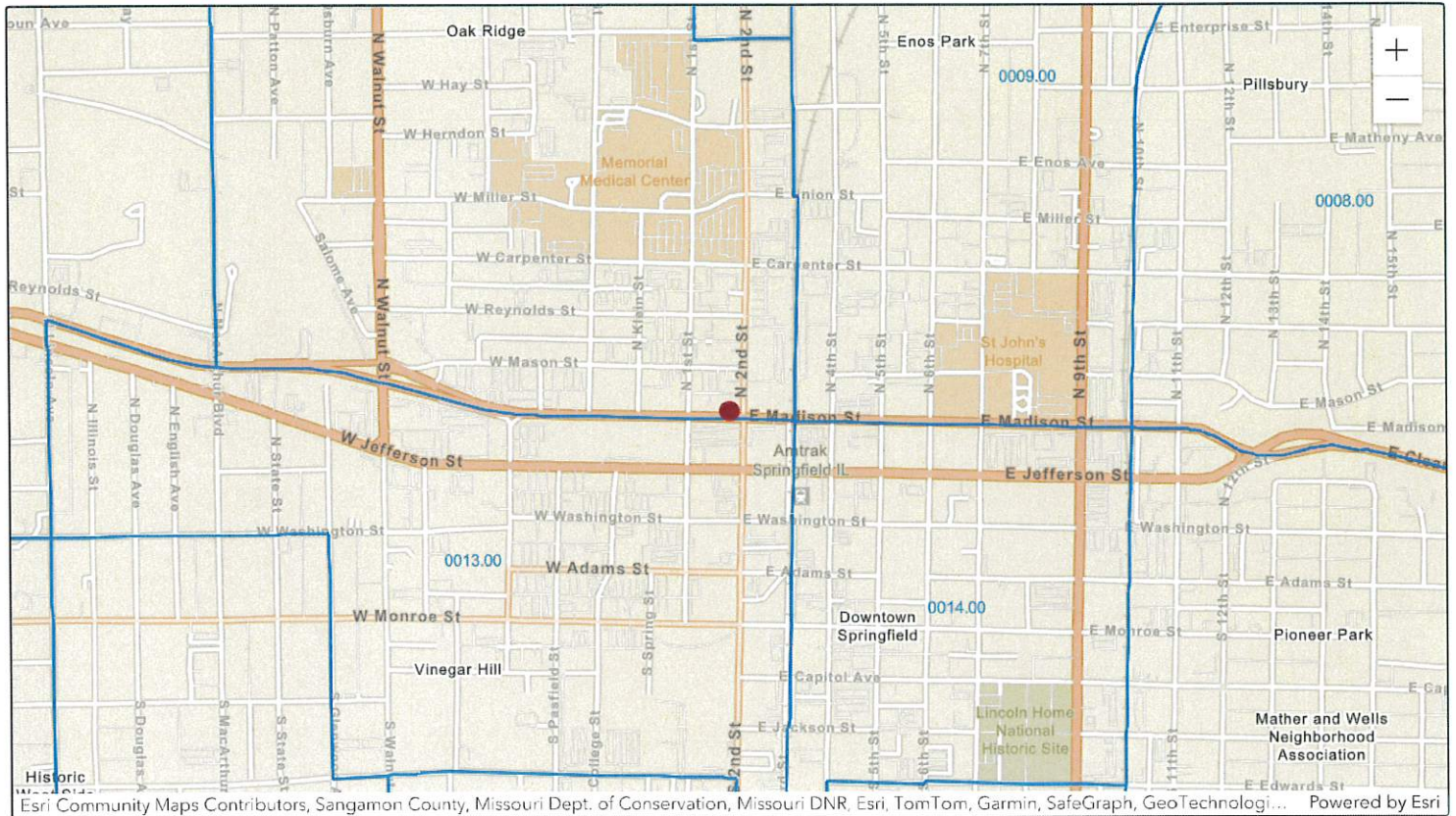
Tract Population	5046
Tract Minority %	29.98
Number of Families	1344
Number of Households	2215
Non-Hispanic White Population	3533
Tract Minority Population	1513
American Indian Population	8
Asian/Hawaiian/Pacific Islander Population	289
Black Population	671
Hispanic Population	268
Other/Two or More Races Population	277

Census Income Information

Tract Income Level	Moderate
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$93,882
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$115,000
% below Poverty Line	4.00
Tract Median Family Income %	75.51
2020 Tract Median Family Income	\$70,896
2023 Estimated Tract Median Family Income	\$86,837
2020 Tract Median Household Income	\$65,058

Census Housing Information

Total Housing Units	2334
1- to 4- Family Units	1495
Median House Age (Years)	41
Owner-Occupied Units	1267
Renter Occupied Units	948
Owner Occupied 1- to 4- Family Units	1252
Inside Principal City?	YES
Vacant Units	119



● Matched Address: 301 N 2nd St, Springfield, Illinois, 62702
 MSA: 44100 - SPRINGFIELD, IL || State: 17 - ILLINOIS || County: 167 - SANGAMON COUNTY || Tract Code: 0003.00

● Selected Tract
 MSA: || State: || County: || Tract Code:



2023 FFIEC Geocode Census Report

Matched Address: 301 N 2nd St, Springfield, Illinois, 62702

MSA: 44100 - SPRINGFIELD, IL

State: 17 - ILLINOIS

County: 167 - SANGAMON COUNTY

Tract Code: 0003.00

Summary Census Demographic Information

Tract Income Level	Moderate
Underserved or Distressed Tract	No
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$99,300
2023 Estimated Tract Median Family Income	\$71,635
2020 Tract Median Family Income	\$60,568
Tract Median Family Income %	72.14
Tract Population	2405
Tract Minority %	35.97
Tract Minority Population	865
Owner-Occupied Units	693
1- to 4- Family Units	1061

Census Population Information

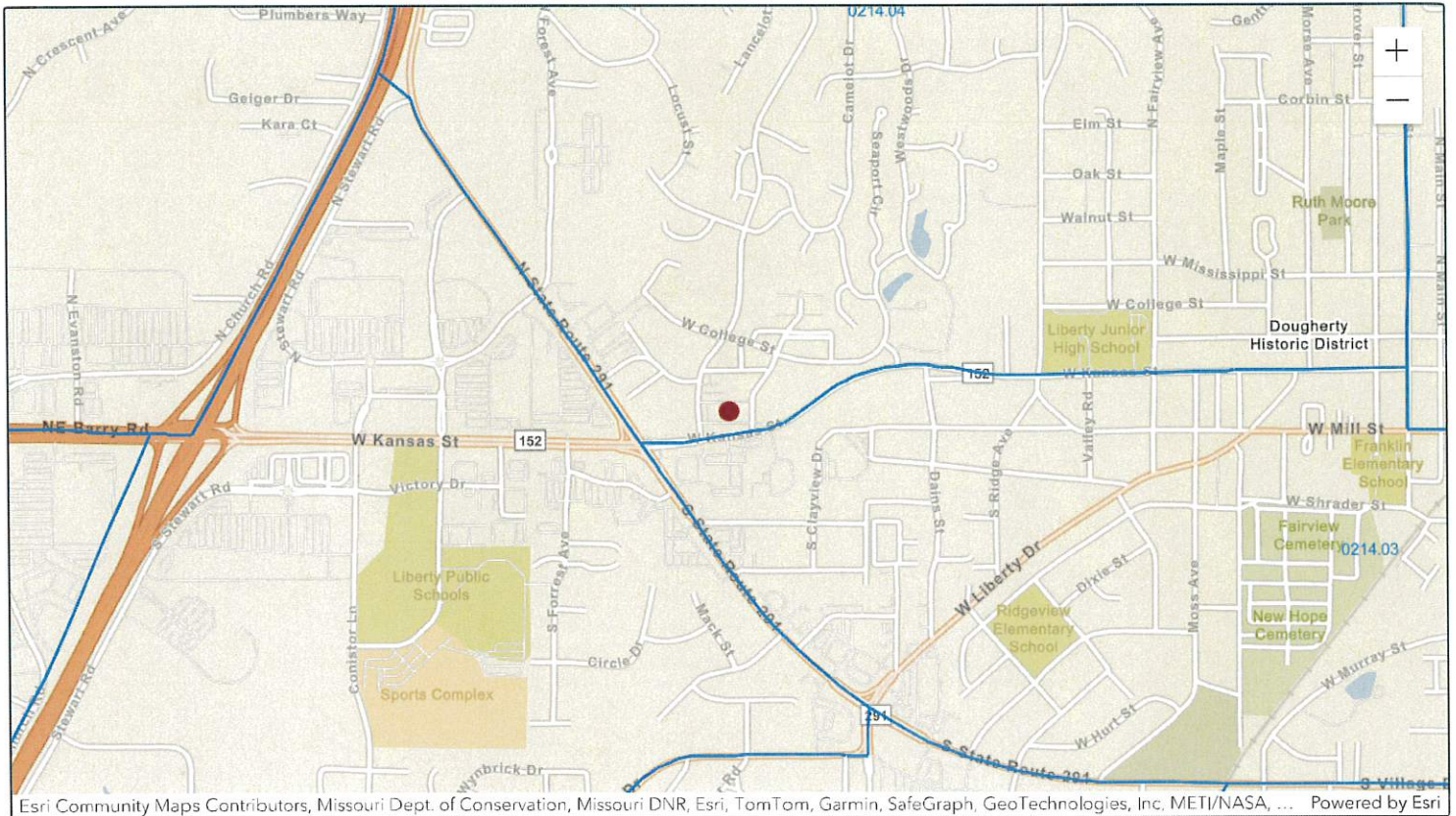
Tract Population	2405
Tract Minority %	35.97
Number of Families	625
Number of Households	1127
Non-Hispanic White Population	1540
Tract Minority Population	865
American Indian Population	10
Asian/Hawaiian/Pacific Islander Population	36
Black Population	551
Hispanic Population	119
Other/Two or More Races Population	149

Census Income Information

Tract Income Level	Moderate
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$83,948
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$99,300
% below Poverty Line	21.36
Tract Median Family Income %	72.14
2020 Tract Median Family Income	\$60,568
2023 Estimated Tract Median Family Income	\$71,635
2020 Tract Median Household Income	\$43,051

Census Housing Information

Total Housing Units	1207
1- to 4- Family Units	1061
Median House Age (Years)	0
Owner-Occupied Units	693
Renter Occupied Units	434
Owner Occupied 1- to 4- Family Units	693
Inside Principal City?	YES
Vacant Units	80



Esri Community Maps Contributors, Missouri Dept. of Conservation, Missouri DNR, Esri, TomTom, Garmin, SafeGraph, GeoTechnologies, Inc, METI/NASA, ... Powered by Esri

● Matched Address: 1170 W Kansas St, Liberty, Missouri, 64068
MSA: 28140 - KANSAS CITY, MO-KS || State: 29 - MISSOURI || County: 047 - CLAY COUNTY || Tract Code: 0214.04

● Selected Tract
MSA: || State: || County: || Tract Code:



2023 FFIEC Geocode Census Report

Matched Address: 1170 W Kansas St, Liberty, Missouri, 64068

MSA: 28140 - KANSAS CITY, MO-KS

State: 29 - MISSOURI

County: 047 - CLAY COUNTY

Tract Code: 0214.04

Summary Census Demographic Information

Tract Income Level	Middle
Underserved or Distressed Tract	No
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$104,400
2023 Estimated Tract Median Family Income	\$121,240
2020 Tract Median Family Income	\$100,531
Tract Median Family Income %	116.13
Tract Population	4816
Tract Minority %	17.48
Tract Minority Population	842
Owner-Occupied Units	1334
1- to 4- Family Units	1633

Census Population Information

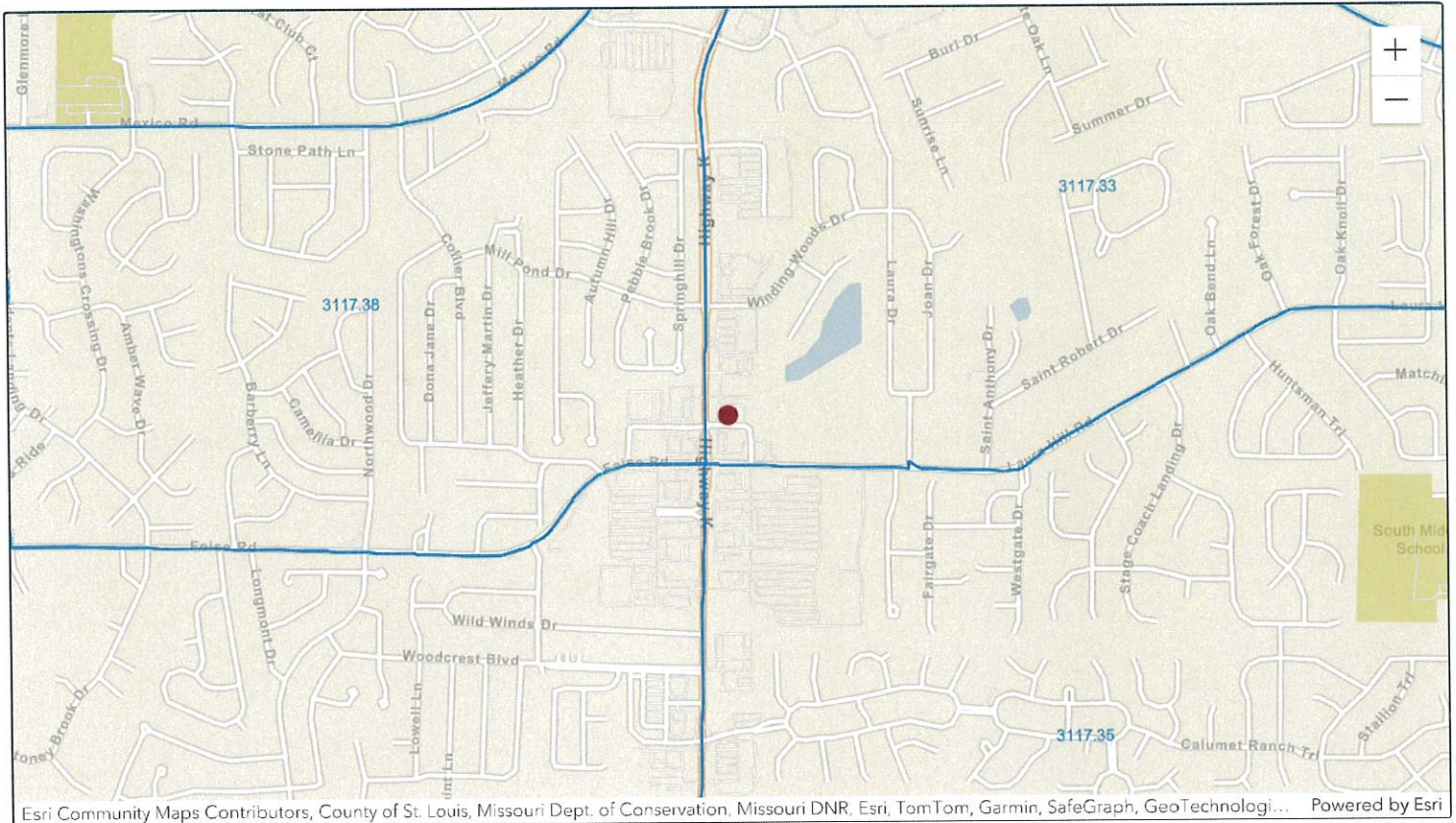
Tract Population	4816
Tract Minority %	17.48
Number of Families	1167
Number of Households	1979
Non-Hispanic White Population	3974
Tract Minority Population	842
American Indian Population	16
Asian/Hawaiian/Pacific Islander Population	50
Black Population	251
Hispanic Population	225
Other/Two or More Races Population	300

Census Income Information

Tract Income Level	Middle
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$86,562
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$104,400
% below Poverty Line	7.48
Tract Median Family Income %	116.13
2020 Tract Median Family Income	\$100,531
2023 Estimated Tract Median Family Income	\$121,240
2020 Tract Median Household Income	\$74,918

Census Housing Information

Total Housing Units	2019
1- to 4- Family Units	1633
Median House Age (Years)	46
Owner-Occupied Units	1334
Renter Occupied Units	645
Owner Occupied 1- to 4- Family Units	1334
Inside Principal City?	NO
Vacant Units	40



● Matched Address: 101 Laura K Dr, O Fallon, Missouri, 63366
MSA: 41180 - ST. LOUIS, MO-IL || State: 29 - MISSOURI || County: 183 - ST. CHARLES COUNTY || Tract Code: 3117.33

● Selected Tract
MSA: || State: || County: || Tract Code:


2023 FFIEC Geocode Census Report

Matched Address: 101 Laura K Dr, O Fallon, Missouri, 63366
 MSA: 41180 - ST. LOUIS, MO-IL
 State: 29 - MISSOURI
 County: 183 - ST. CHARLES COUNTY
 Tract Code: 3117.33

Summary Census Demographic Information

Tract Income Level	Middle
Underserved or Distressed Tract	No
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$100,800
2023 Estimated Tract Median Family Income	\$102,322
2020 Tract Median Family Income	\$86,042
Tract Median Family Income %	101.51
Tract Population	2272
Tract Minority %	17.08
Tract Minority Population	388
Owner-Occupied Units	759
1- to 4- Family Units	877

Census Population Information

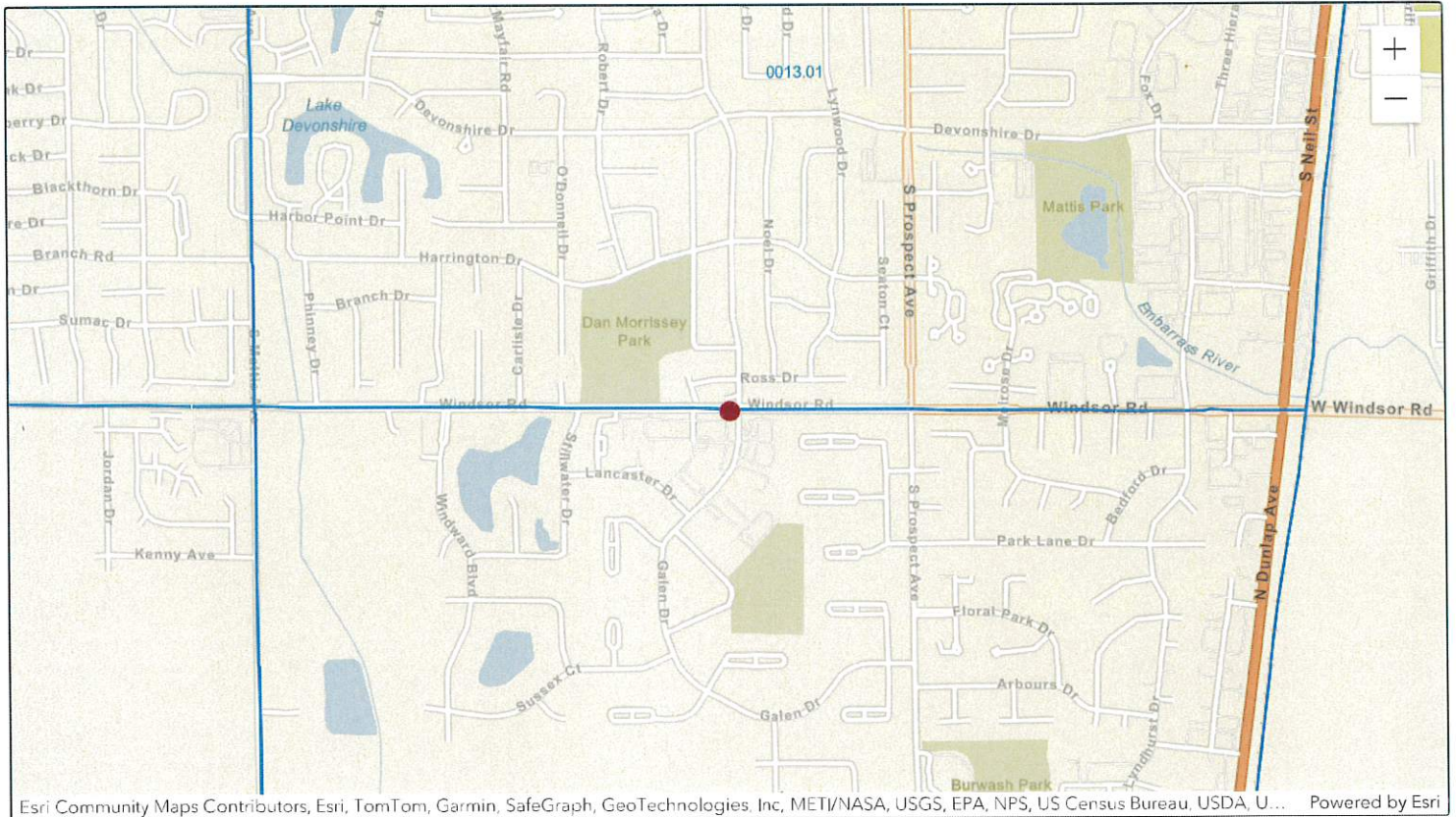
Tract Population	2272
Tract Minority %	17.08
Number of Families	731
Number of Households	877
Non-Hispanic White Population	1884
Tract Minority Population	388
American Indian Population	8
Asian/Hawaiian/Pacific Islander Population	37
Black Population	118
Hispanic Population	104
Other/Two or More Races Population	121

Census Income Information

Tract Income Level	Middle
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$84,758
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$100,800
% below Poverty Line	5.67
Tract Median Family Income %	101.51
2020 Tract Median Family Income	\$86,042
2023 Estimated Tract Median Family Income	\$102,322
2020 Tract Median Household Income	\$80,938

Census Housing Information

Total Housing Units	877
1- to 4- Family Units	877
Median House Age (Years)	29
Owner-Occupied Units	759
Renter Occupied Units	118
Owner Occupied 1- to 4- Family Units	759
Inside Principal City?	NO
Vacant Units	0



● Matched Address: 1015 Windsor Rd, Champaign, Illinois, 61821
MSA: 16580 - CHAMPAIGN-URBANA, IL || State: 17 - ILLINOIS || County: 019 - CHAMPAIGN COUNTY || Tract Code: 0013.02

● Selected Tract
MSA: || State: || County: || Tract Code:



2023 FFIEC Geocode Census Report

Matched Address: 1015 Windsor Rd, Champaign, Illinois, 61821
 MSA: 16580 - CHAMPAIGN-URBANA, IL
 State: 17 - ILLINOIS
 County: 019 - CHAMPAIGN COUNTY
 Tract Code: 0013.02

Summary Census Demographic Information

Tract Income Level	Upper
Underserved or Distressed Tract	No
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$99,900
2023 Estimated Tract Median Family Income	\$166,653
2020 Tract Median Family Income	\$138,750
Tract Median Family Income %	166.82
Tract Population	4892
Tract Minority %	26.96
Tract Minority Population	1319
Owner-Occupied Units	1581
1- to 4- Family Units	1781

Census Population Information

Tract Population	4892
Tract Minority %	26.96
Number of Families	995
Number of Households	2069
Non-Hispanic White Population	3573
Tract Minority Population	1319
American Indian Population	5
Asian/Hawaiian/Pacific Islander Population	625
Black Population	246
Hispanic Population	157
Other/Two or More Races Population	286

Census Income Information

Tract Income Level	Upper
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$83,169
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$99,900
% below Poverty Line	6.54
Tract Median Family Income %	166.82
2020 Tract Median Family Income	\$138,750
2023 Estimated Tract Median Family Income	\$166,653
2020 Tract Median Household Income	\$95,383

Census Housing Information

Total Housing Units	2251
1- to 4- Family Units	1781
Median House Age (Years)	33
Owner-Occupied Units	1581
Renter Occupied Units	488
Owner Occupied 1- to 4- Family Units	1550
Inside Principal City?	YES
Vacant Units	182

Hours of Operation

Springfield

Lobby

Monday – Thursday - 8:30 am to 5:00 pm

Friday - 8:30 am to 5:00 pm

Saturday – 8:00 am to 12:00 pm

Drive-up

Monday – Friday - 7:30 am to 5:30 pm

Saturday – 7:30 am to 12:00 pm

Chatham

Lobby

Monday – Thursday - 8:30 am to 5:00 pm

Friday - 8:30 am to 5:00 pm

Saturday – 8:00 am to 12:00 pm

Drive-up

Monday – Friday - 7:30 am to 5:30 pm

Saturday – 7:30 am to 12:00 pm

Jacksonville

Lobby

Monday – Thursday - 8:30 am to 5:00 pm

Friday – 8:30 am to 5:00 pm

Saturday – 8:00 am to 12:00 pm

Drive-up

Monday – Friday - 7:30 am to 5:30 pm

Saturday – 7:30 am to 12:00 pm

Metro-East

Lobby

Monday – Thursday - 8:30 am to 5:00 pm

Friday – 8:30 am to 5:00 pm

Saturday – 8:00 am to 12:00 pm

Drive-up

Monday – Friday - 8:00 am to 5:30 pm

Saturday – 8:00 am to 12:00 pm

Quincy

Lobby

Monday – Thursday - 8:30 am to 5:00 pm

Friday – 8:30 am to 5:00 pm

Saturday – 8:00 am to 12:00 pm (*Maine St Only*)

Drive-up

Monday – Friday - 8:00 am to 5:30 pm

Saturday – 8:00 am to 12:00 pm (*Maine St Only*)

Staunton

Lobby

Mon. – Thursday - 8:30 am to 5:00 pm

Friday – 8:30 am to 5:00 pm

Saturday - 8:00 am to 12:00 pm

Drive-up

Monday – Friday - 8:00 am to 5:30 pm

Saturday – 8:00 am to 12:00 pm

Glen Carbon

Lobby

Monday – Thursday- 8:30 am to 5:00 pm

Friday – 8:30 am to 5:00 pm

Saturday – 8:00 am to 12:00 pm

Drive-up

Monday – Friday - 8:00 am to 5:30 pm

Saturday – 8:00 am to 12:00 pm

Normal

Lobby

Monday – Friday- 10:00 am to 3:00 pm

Clayton

Lobby

Monday – Friday- 9:00 am to 5:00 pm

O'Fallon

Lobby

Monday – Thursday- 8:30 am to 5:00 pm

Friday- 8:30 am to 5:00 pm

Saturday – 9:00 am to 12:00 pm

Drive-up

Monday – Friday - 8:30 am to 5:00 pm

Saturday – 9:00 am to 12:00 pm

Liberty LPO

Lobby

Monday – Friday- 9:00 am to 5:00 pm

Bank of Springfield ATM and ITM Locations

SPRINGFIELD, IL (10) Sangamon County

Bank of Springfield Main Office*

2600 Adlai Stevenson Drive

Springfield, IL 62703

(217) 529-5555

Located in Census Tract:

44100-17-167-0025.00 (Moderate)

Bank of Springfield**

3400 Wabash Avenue

Springfield, IL 62711

(217) 529-5555

Located in Census Tract:

44100-17-167-0036.04 (Upper)

Bank of Springfield**

850 East Madison Street

Springfield, IL 62702

(217) 529-5555

Located in Census Tract:

44100-17-167-0014.00 (Low)

King Pin Bowling Alley*

Sangamon Avenue and Dirksen Parkway

3115 Sangamon Avenue

Springfield, IL 62702

Located in Census Tract:

44100-17-167-0005.01 (Middle)

Jefferson Street and Walnut Street*

(North West Corner)

719 West Jefferson Street

Springfield, IL 62702

Located in Census Tract:

44100-17-167-0013.00 (Moderate)

Montvale Shopping Center*

2665 Chatham Road

Springfield, IL 62704

Located in Census Tract:

44100-17-167-0020.01 (Upper)

Popeye's Famous Fried Chicken*

2801 South Grand Avenue East

Springfield, IL 62703

Located in Census Tract:

44100-17-167-0016.00 (Low)

Strip Mall with Davita Dialysis & Hertz*

2930 South 6th Street

Springfield, IL 62703

Located in Census Tract:

44100-17-167-0027.00 (Moderate)

Bank of Springfield Center

1 Convention Center Plaza

Springfield, IL 62701

Located in Census Tract:

44100-17-167-0014.00 (Low)

Memorial Hospital*

701 N 1st Street

Springfield, IL 62781

Located in Census Tract:

44100-17-167-0003.00 (Moderate)

CHATHAM, IL (1) Sangamon County

BOS Chatham Banking Center*

1140 Commercial Court

Chatham, IL 62629

(217) 483-6666

Located in Census Tract:

44100-17-167-0032.01 (Upper)

STAUNTON, IL (1) Macoupin County

BOS Staunton Banking Center*

417 West North Street

Staunton, IL 62088

(618) 635-5100

Located in Census Tract:

41180-17-117-9572.00 (Moderate)

Bank of Springfield ATM and ITM Locations

JACKSONVILLE, IL (2) *Morgan County*

BOS Jacksonville*
1701 West Morton Avenue
Jacksonville, IL 62650
(217) 479-8888
Located in Census Tract:
NA-17-137-9520.00 (Moderate)

BOS Jacksonville*
303 West College Avenue
Jacksonville, IL 62650
(217) 479-8888
Located in Census Tract:
NA-17-137-9517.00 (Moderate)

GLEN CARBON, IL (1) *Madison County*

BOS Glen Carbon Banking Center*
2160 South Illinois Route 157, Suite A
Glen Carbon, IL 62034
(618) 288-4407
Located in Census Tract:
41180-17-119-4031.21 (Upper)

SHILOH, IL (1) *St Clair County*

BOS Metro East Banking Center*
1770 Frank Scott Parkway East
O'Fallon, IL 62269
(618) 235-9200
Located in Census Tract:
41180-17-163-5033.24 (Middle)

SWANSEA, IL (1) *St Clair County*

BOS Metro East Banking Center*
1717 North Illinois Street
Swansea, IL 62226
(618) 235-9200
Located in Census Tract:
41180-17-163-5033.01

QUINCY, IL (2) *Adams County*

BOS Quincy Banking Center*
1111 Maine Street
Quincy, IL 62301
(217) 641-5555
Located in Census Tract:
NA-17-001-0007.00 (Low)

BOS Quincy Banking Center*
220 N. 48th Street
Quincy, IL 62301
(217) 641-5555
Located in Census Tract:
NA-17-001-0106.00 (Upper)

CLAYTON, MO (1) *St Louis County*

BOS Banking Center** (located in lobby)
7730 Carondelet
Clayton, MO 63105
(314) 888-6900
Located in Census Tract:
41180-29-189-2164.01 (Upper)

O'FALLON, MO (1) *St Charles County*

BOS Banking Center**
101 Laura K Drive
O'Fallon, MO 63366
(636) 224-3733
Located in Census Tract:
41180-29-183-3117.33 (Middle)

*ATM accepts deposits

**ITM (Interactive Teller Machine)

ILLINOIS ASSESSMENT AREA



Home Mortgage Disclosure Act Notice

The HMDA data about our residential mortgage lending is available online for review. The data shows geographic distribution of loans and applications; ethnicity, race, sex, age and income of applicants and borrowers; and information about loan approvals and denials. This data is available online at the Consumer Financial Protection Bureau's website, www.consumerfinance.gov/hmda.

HMDA data for many financial institutions is also available at this website.

2023 FFIEC Census Report - Summary Census Demographic Information

State: 17 - ILLINOIS (IL)

County: 001 - ADAMS COUNTY

Tract: All Tracts



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
17	001	0001.00	Middle	No	99.23	\$82,300	\$81,666	\$68,430	4644	8.89	413	1962	2349
17	001	0002.01	Middle	No	84.37	\$82,300	\$69,437	\$58,182	2067	11.61	240	681	886
17	001	0002.02	Middle	No	84.60	\$82,300	\$69,626	\$58,341	2870	16.62	477	622	1071
17	001	0004.00	Moderate	No	71.09	\$82,300	\$58,507	\$49,028	3793	22.15	840	693	1371
17	001	0005.00	Moderate	No	73.85	\$82,300	\$60,779	\$50,927	1719	20.54	353	461	838
17	001	0006.00	Middle	No	105.36	\$82,300	\$86,711	\$72,656	3590	11.06	397	1081	1805
17	001	0007.00	Low	No	38.23	\$82,300	\$31,463	\$26,364	1243	26.95	335	40	321
17	001	0008.00	Low	No	35.29	\$82,300	\$29,044	\$24,340	2455	23.22	570	579	1030
17	001	0009.00	Middle	No	87.93	\$82,300	\$72,366	\$60,640	2572	16.84	433	624	1221
17	001	0010.01	Middle	No	106.94	\$82,300	\$88,012	\$73,750	3245	11.09	360	1058	1450
17	001	0010.02	Middle	No	104.66	\$82,300	\$86,135	\$72,177	3109	8.68	270	826	1193
17	001	0011.00	Middle	No	115.77	\$82,300	\$95,279	\$79,836	8015	11.73	940	2220	2643
17	001	0101.00	Middle	No	112.02	\$82,300	\$92,192	\$77,250	4403	6.06	267	1412	1942
17	001	0102.00	Middle	No	100.18	\$82,300	\$82,448	\$69,087	3634	6.11	222	1134	1661
17	001	0103.01	Middle	No	114.66	\$82,300	\$94,365	\$79,073	2800	4.07	114	799	1095
17	001	0103.02	Middle	No	109.56	\$82,300	\$90,168	\$75,552	3062	5.26	161	986	1197
17	001	0104.00	Middle	No	118.91	\$82,300	\$97,863	\$82,000	3605	6.63	239	1215	1369
17	001	0105.00	Upper	No	140.91	\$82,300	\$115,969	\$97,171	3069	8.90	273	979	1251
17	001	0106.00	Upper	No	130.93	\$82,300	\$107,755	\$90,293	5842	7.60	444	2102	2765

* Will automatically be included in the 2024 Distressed or Underserved Tract List

2023 FFIEC Census Report - Summary Census Demographic Information

State: 17 - ILLINOIS (IL)

County: 113 - MCLEAN COUNTY

Tract: All Tracts



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
17	113	0001.05	Upper	No	128.93	\$115,000	\$148,270	\$121,047	3931	14.42	567	1343	1443
17	113	0001.06	Middle	No	90.60	\$115,000	\$104,190	\$85,066	2568	24.96	641	344	806
17	113	0001.07	Middle	No	103.89	\$115,000	\$119,474	\$97,535	3931	23.89	939	1062	1336
17	113	0001.08	Unknown	No	0.00	\$115,000	\$0	\$0	6024	47.84	2882	538	997
17	113	0001.09	Upper	No	138.40	\$115,000	\$159,160	\$129,934	6001	19.58	1175	1676	1798
17	113	0002.00	Unknown	No	0.00	\$115,000	\$0	\$0	5446	33.14	1805	0	31
17	113	0003.01	Middle	No	83.02	\$115,000	\$95,473	\$77,941	4221	25.11	1060	679	1014
17	113	0003.02	Middle	No	90.87	\$115,000	\$104,501	\$85,313	5585	26.23	1465	1542	1896
17	113	0004.00	Middle	No	86.15	\$115,000	\$99,073	\$80,882	2789	22.66	632	323	546
17	113	0005.01	Moderate	No	63.51	\$115,000	\$73,037	\$59,627	2523	32.26	814	494	864
17	113	0005.02	Middle	No	99.02	\$115,000	\$113,873	\$92,969	2413	12.60	304	1051	1090
17	113	0005.04	Moderate	No	75.51	\$115,000	\$86,837	\$70,896	5046	29.98	1513	1267	1495
17	113	0005.06	Upper	No	141.80	\$115,000	\$163,070	\$133,125	3752	17.80	668	1043	1092
17	113	0005.07	Upper	No	162.11	\$115,000	\$186,427	\$152,195	2779	29.22	812	845	866
17	113	0011.03	Middle	No	110.26	\$115,000	\$126,799	\$103,516	3249	31.27	1016	799	966
17	113	0011.05	Middle	No	109.42	\$115,000	\$125,833	\$102,734	4744	32.63	1548	1078	1437
17	113	0011.06	Moderate	No	63.87	\$115,000	\$73,451	\$59,963	3142	46.05	1447	524	852
17	113	0011.07	Upper	No	136.73	\$115,000	\$157,240	\$128,370	3824	24.79	948	1098	1207
17	113	0011.08	Middle	No	111.77	\$115,000	\$128,536	\$104,933	4656	29.55	1376	1091	1240
17	113	0012.00	Middle	No	83.71	\$115,000	\$96,267	\$78,594	2395	25.09	601	566	829
17	113	0013.01	Moderate	No	73.45	\$115,000	\$84,468	\$68,958	1809	22.22	402	511	827
17	113	0013.02	Moderate	No	74.79	\$115,000	\$86,009	\$70,221	2077	27.92	580	86	397
17	113	0013.03	Moderate	No	67.44	\$115,000	\$77,556	\$63,315	1526	31.00	473	408	764
17	113	0014.02	Middle	No	113.29	\$115,000	\$130,284	\$106,359	3786	23.27	881	893	1068
17	113	0014.03	Middle	No	89.52	\$115,000	\$102,948	\$84,052	3981	36.42	1450	1248	1823
17	113	0014.04	Moderate	No	52.52	\$115,000	\$60,398	\$49,310	4349	30.51	1327	1291	1517

* Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
17	113	0015.00	Low	No	39.45	\$115,000	\$45,368	\$37,045	2268	54.06	1226	359	1003
17	113	0016.00	Unknown	No	0.00	\$115,000	\$0	\$0	2425	40.58	984	265	1088
17	113	0017.00	Moderate	No	54.94	\$115,000	\$63,181	\$51,583	2179	31.16	679	358	992
17	113	0018.00	Middle	No	107.67	\$115,000	\$123,821	\$101,087	3085	15.69	484	1118	1235
17	113	0021.01	Moderate	No	76.40	\$115,000	\$87,860	\$71,726	5052	31.37	1585	1812	1926
17	113	0021.02	Middle	No	111.44	\$115,000	\$128,156	\$104,625	1542	20.69	319	687	735
17	113	0051.02	Middle	No	116.52	\$115,000	\$133,998	\$109,400	7385	9.05	668	2276	2901
17	113	0051.03	Upper	No	190.09	\$115,000	\$218,604	\$178,462	4985	21.30	1062	1423	1534
17	113	0051.04	Middle	No	117.31	\$115,000	\$134,907	\$110,139	4600	40.96	1884	1052	1093
17	113	0052.01	Upper	No	142.73	\$115,000	\$164,140	\$134,000	1197	10.36	124	386	417
17	113	0052.02	Middle	No	100.08	\$115,000	\$115,092	\$93,958	3113	8.61	268	960	1169
17	113	0054.01	Upper	No	142.99	\$115,000	\$164,439	\$134,250	7291	13.26	967	1912	2162
17	113	0054.02	Middle	No	101.11	\$115,000	\$116,277	\$94,931	3708	6.85	254	1202	1486
17	113	0055.01	Middle	No	96.17	\$115,000	\$110,596	\$90,294	2353	6.33	149	753	1010
17	113	0055.02	Middle	No	111.57	\$115,000	\$128,306	\$104,750	2420	4.79	116	823	964
17	113	0056.01	Moderate	No	63.74	\$115,000	\$73,301	\$59,844	1782	6.51	116	505	715
17	113	0056.02	Moderate	No	79.83	\$115,000	\$91,805	\$74,955	2037	8.74	178	723	897
17	113	0057.00	Middle	No	90.98	\$115,000	\$104,627	\$85,417	4981	7.95	396	1392	2059
17	113	0058.00	Moderate	No	77.53	\$115,000	\$89,160	\$72,793	4210	26.39	1111	1178	1175
17	113	0059.00	Moderate	No	78.02	\$115,000	\$89,723	\$73,247	4100	31.76	1302	1015	1686
17	113	0060.00	Middle	No	91.37	\$115,000	\$105,076	\$85,789	3694	8.55	316	1006	1450

* Will automatically be included in the 2024 Distressed or Underserved Tract List

2023 FFIEC Census Report - Summary Census Demographic Information

State: 17 - ILLINOIS (IL)

County: 117 - MACOUPIN COUNTY

Tract: All Tracts



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
17	117	9560.00	Middle	No	81.06	\$100,800	\$81,708	\$68,713	3064	5.68	174	909	1505
17	117	9561.00	Moderate	No	77.90	\$100,800	\$78,523	\$66,034	3099	6.52	202	932	1529
17	117	9562.00	Moderate	No	61.79	\$100,800	\$62,284	\$52,373	2333	4.59	107	845	1337
17	117	9563.00	Middle	No	103.23	\$100,800	\$104,056	\$87,500	3073	6.80	209	991	1366
17	117	9564.00	Moderate	No	76.55	\$100,800	\$77,162	\$64,883	5329	9.35	498	1389	2166
17	117	9565.00	Middle	No	101.94	\$100,800	\$102,756	\$86,406	2506	5.79	145	921	1215
17	117	9566.00	Middle	No	89.12	\$100,800	\$89,833	\$75,542	4575	5.42	248	1446	1995
17	117	9567.00	Middle	No	86.10	\$100,800	\$86,789	\$72,981	4011	11.29	453	1197	1785
17	117	9568.00	Moderate	No	77.86	\$100,800	\$78,483	\$66,000	2664	5.44	145	821	1143
17	117	9569.00	Moderate	No	61.84	\$100,800	\$62,335	\$52,419	3579	6.12	219	1060	1728
17	117	9570.00	Moderate	No	79.35	\$100,800	\$79,985	\$67,262	3474	6.82	237	1170	1955
17	117	9571.00	Moderate	No	76.68	\$100,800	\$77,293	\$65,000	2584	5.11	132	923	1287
17	117	9572.00	Moderate	No	69.08	\$100,800	\$69,633	\$58,551	4676	7.44	348	1382	2033

* Will automatically be included in the 2024 Distressed or Underserved Tract List

2023 FFIEC Census Report - Summary Census Demographic Information

State: 17 - ILLINOIS (IL)

County: 119 - MADISON COUNTY

Tract: All Tracts



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
17	119	4001.01	Middle	No	91.32	\$100,800	\$92,051	\$77,404	2510	19.80	497	867	1338
17	119	4001.02	Moderate	No	63.23	\$100,800	\$63,736	\$53,596	5137	32.84	1687	944	2154
17	119	4002.00	Moderate	No	52.10	\$100,800	\$52,517	\$44,167	3815	33.45	1276	982	1905
17	119	4006.00	Low	No	41.71	\$100,800	\$42,044	\$35,360	2378	78.17	1859	508	1431
17	119	4007.00	Low	No	31.73	\$100,800	\$31,984	\$26,902	1498	97.40	1459	374	993
17	119	4008.01	Middle	No	105.22	\$100,800	\$106,062	\$89,183	1784	15.30	273	704	820
17	119	4008.02	Middle	No	82.39	\$100,800	\$83,049	\$69,838	5869	22.39	1314	1992	2859
17	119	4009.03	Moderate	No	71.85	\$100,800	\$72,425	\$60,907	5201	34.59	1799	1170	2353
17	119	4009.04	Moderate	No	64.38	\$100,800	\$64,895	\$54,570	3162	12.37	391	1352	1590
17	119	4009.51	Middle	No	109.68	\$100,800	\$110,557	\$92,966	5001	16.94	847	1325	1868
17	119	4009.52	Moderate	No	77.25	\$100,800	\$77,868	\$65,481	3127	26.38	825	926	1523
17	119	4010.00	Moderate	No	58.00	\$100,800	\$58,484	\$49,167	2314	12.66	293	714	1250
17	119	4011.01	Moderate	No	58.13	\$100,800	\$58,595	\$49,271	2739	13.76	377	744	1272
17	119	4011.02	Middle	No	86.24	\$100,800	\$86,930	\$73,102	3520	9.46	333	1061	1593
17	119	4012.00	Middle	No	85.97	\$100,800	\$86,658	\$72,869	1853	10.20	189	587	957
17	119	4013.00	Moderate	No	64.52	\$100,800	\$65,036	\$54,692	4715	17.56	828	1123	2361
17	119	4014.00	Moderate	No	70.44	\$100,800	\$71,004	\$59,706	3032	21.93	665	979	1602
17	119	4015.00	Middle	No	80.81	\$100,800	\$81,456	\$68,500	2440	27.46	670	668	1313
17	119	4017.01	Moderate	No	55.00	\$100,800	\$55,440	\$46,625	2556	21.40	547	578	862
17	119	4017.21	Middle	No	89.72	\$100,800	\$90,438	\$76,045	5532	9.47	524	1870	2450
17	119	4017.22	Middle	No	95.86	\$100,800	\$96,627	\$81,250	2796	8.80	246	977	1249
17	119	4018.00	Middle	No	99.59	\$100,800	\$100,387	\$84,412	5977	10.14	606	2052	2513
17	119	4019.01	Middle	No	81.89	\$100,800	\$82,545	\$69,414	1830	8.03	147	663	730
17	119	4019.05	Moderate	No	68.41	\$100,800	\$68,957	\$57,990	4748	13.33	633	1498	2045
17	119	4020.00	Moderate	No	71.89	\$100,800	\$72,465	\$60,938	4086	36.32	1484	1332	2031
17	119	4021.00	Low	No	44.13	\$100,800	\$44,483	\$37,406	3061	52.04	1593	733	1254

* Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est. MSA/IMD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
17	119	4022.00	Moderate	No	74.64	\$100,800	\$75,237	\$63,265	3228	40.58	1310	798	1494
17	119	4023.00	Moderate	No	75.49	\$100,800	\$76,094	\$63,990	1664	22.42	373	540	871
17	119	4024.00	Moderate	No	63.08	\$100,800	\$63,585	\$53,472	1538	35.05	539	403	851
17	119	4025.00	Low	No	49.93	\$100,800	\$50,329	\$42,321	1822	56.26	1025	511	1009
17	119	4026.00	Moderate	No	50.04	\$100,800	\$50,440	\$42,419	2555	40.31	1030	464	1188
17	119	4027.01	Middle	No	110.46	\$100,800	\$111,344	\$93,628	7191	18.90	1359	2174	2860
17	119	4027.21	Middle	No	90.03	\$100,800	\$90,750	\$76,309	7722	13.43	1037	2630	3357
17	119	4027.22	Middle	No	119.39	\$100,800	\$120,345	\$101,198	2828	10.29	291	1144	1246
17	119	4028.01	Upper	No	121.06	\$100,800	\$122,028	\$102,614	3587	9.06	325	1552	1793
17	119	4028.03	Middle	No	117.12	\$100,800	\$118,057	\$99,271	3371	12.67	427	861	1285
17	119	4028.04	Middle	No	119.83	\$100,800	\$120,789	\$101,569	2540	6.10	155	901	971
17	119	4028.05	Middle	No	118.10	\$100,800	\$119,045	\$100,107	5592	7.85	439	1859	2117
17	119	4029.00	Upper	No	142.23	\$100,800	\$143,368	\$120,556	5283	19.99	1056	1350	1834
17	119	4030.01	Middle	No	99.04	\$100,800	\$99,832	\$83,952	5216	22.18	1157	1240	1983
17	119	4030.02	Upper	No	134.98	\$100,800	\$136,060	\$114,408	7212	16.50	1190	2081	2850
17	119	4031.01	Upper	No	147.77	\$100,800	\$148,952	\$125,250	6944	29.00	2014	859	1117
17	119	4031.21	Upper	No	132.30	\$100,800	\$133,358	\$112,143	9528	19.71	1878	2584	3333
17	119	4031.22	Upper	No	151.08	\$100,800	\$152,289	\$128,056	6486	21.77	1412	1522	1956
17	119	4032.00	Moderate	No	66.31	\$100,800	\$66,840	\$56,208	4466	22.53	1006	1488	2010
17	119	4033.00	Moderate	No	79.55	\$100,800	\$80,186	\$67,426	2800	29.61	829	564	1254
17	119	4034.01	Moderate	No	79.63	\$100,800	\$80,267	\$67,500	3846	33.75	1298	856	1559
17	119	4034.03	Moderate	No	74.03	\$100,800	\$74,622	\$62,750	2807	30.96	869	857	1063
17	119	4034.04	Moderate	No	67.04	\$100,800	\$67,576	\$56,827	3093	33.20	1027	981	1200
17	119	4035.02	Middle	No	104.59	\$100,800	\$105,427	\$88,654	5870	18.09	1062	1940	2350
17	119	4035.31	Middle	No	118.35	\$100,800	\$119,297	\$100,313	8319	12.51	1041	2293	2816
17	119	4035.32	Upper	No	132.17	\$100,800	\$133,227	\$112,031	5611	9.30	522	1609	1771
17	119	4035.33	Upper	No	125.72	\$100,800	\$126,726	\$106,563	10554	13.99	1476	3466	4101
17	119	4035.34	Middle	No	97.07	\$100,800	\$97,847	\$82,279	3965	15.46	613	1515	1926
17	119	4036.01	Middle	No	107.00	\$100,800	\$107,856	\$90,694	3646	7.82	285	1074	1310

* Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
17	119	4036.03	Upper	No	128.12	\$100,800	\$129,145	\$108,594	1866	6.81	127	662	754
17	119	4036.04	Middle	No	100.33	\$100,800	\$101,133	\$85,043	6247	6.90	431	1976	2672
17	119	4037.01	Upper	No	148.08	\$100,800	\$149,265	\$125,516	6759	9.08	614	1920	2189
17	119	4037.02	Upper	No	127.68	\$100,800	\$128,701	\$108,224	6271	6.92	434	1898	2185
17	119	4038.01	Middle	No	114.17	\$100,800	\$115,083	\$96,776	5198	6.87	357	1815	2076
17	119	4038.02	Middle	No	100.36	\$100,800	\$101,163	\$85,069	4431	8.26	366	1548	1991
17	119	4040.00	Unknown	No	0.00	\$100,800	\$0	\$0	2289	41.59	952	624	1332
17	119	4041.00	Moderate	No	72.69	\$100,800	\$73,272	\$61,611	2833	13.34	378	1142	1573

* Will automatically be included in the 2024 Distressed or Underserved Tract List

2023 FFIEC Census Report - Summary Census Demographic Information

State: 17 - ILLINOIS (IL)

County: 137 - MORGAN COUNTY

Tract: All Tracts



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
17	137	9514.00	Middle	No	82.98	\$82,300	\$68,293	\$57,228	2400	4.46	107	863	1298
17	137	9515.00	Middle	No	111.69	\$82,300	\$91,921	\$77,024	2894	4.46	129	921	1257
17	137	9516.00	Moderate	No	71.60	\$82,300	\$58,927	\$49,375	3146	24.09	758	676	1440
17	137	9517.00	Moderate	No	56.09	\$82,300	\$46,162	\$38,684	2888	21.19	612	615	1223
17	137	9518.00	Middle	No	92.32	\$82,300	\$75,979	\$63,667	3453	18.07	624	914	1428
17	137	9519.00	Upper	No	139.21	\$82,300	\$114,570	\$96,000	4620	9.33	431	1508	1854
17	137	9520.00	Moderate	No	68.70	\$82,300	\$56,540	\$47,378	3786	28.34	1073	746	1230
17	137	9521.00	Middle	No	107.39	\$82,300	\$88,382	\$74,056	3538	9.81	347	1011	1532
17	137	9522.00	Middle	No	106.49	\$82,300	\$87,641	\$73,438	2980	5.64	168	1110	1428
17	137	9523.00	Middle	No	102.17	\$82,300	\$84,086	\$70,458	3210	5.51	177	1058	1480

* Will automatically be included in the 2024 Distressed or Underserved Tract List

2023 FFIEC Census Report - Summary Census Demographic Information

State: 17 - ILLINOIS (IL)

County: 163 - ST. CLAIR COUNTY

Tract: All Tracts



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
17	163	5004.00	Low	No	37.82	\$100,800	\$38,123	\$32,056	1046	97.51	1020	477	724
17	163	5005.00	Low	No	48.16	\$100,800	\$48,545	\$40,822	1464	99.52	1457	350	818
17	163	5009.00	Low	No	18.87	\$100,800	\$19,021	\$16,000	2485	99.28	2467	559	1422
17	163	5011.00	Low	No	43.42	\$100,800	\$43,767	\$36,809	1216	99.67	1212	420	743
17	163	5012.00	Moderate	No	55.98	\$100,800	\$56,428	\$47,451	2626	99.20	2605	754	1526
17	163	5013.00	Moderate	No	64.16	\$100,800	\$64,673	\$54,384	2568	98.56	2531	1238	1778
17	163	5014.00	Moderate	No	59.16	\$100,800	\$59,633	\$50,147	2167	99.12	2148	949	1454
17	163	5015.01	Middle	No	85.53	\$100,800	\$86,214	\$72,500	1580	65.57	1036	654	761
17	163	5015.02	Middle	No	104.85	\$100,800	\$105,689	\$88,875	2613	42.63	1114	878	1285
17	163	5016.02	Moderate	No	69.31	\$100,800	\$69,864	\$58,750	4980	44.12	2197	1047	1980
17	163	5016.04	Moderate	No	62.23	\$100,800	\$62,728	\$52,750	4323	62.78	2714	997	1690
17	163	5016.05	Middle	No	112.14	\$100,800	\$113,037	\$95,048	2535	36.69	930	1168	1353
17	163	5016.06	Moderate	No	52.89	\$100,800	\$53,313	\$44,833	3605	38.86	1401	854	1842
17	163	5016.07	Middle	No	93.43	\$100,800	\$94,177	\$79,196	2332	55.40	1292	489	736
17	163	5017.00	Moderate	No	65.82	\$100,800	\$66,347	\$55,791	3185	43.45	1384	722	1312
17	163	5018.01	Moderate	No	75.44	\$100,800	\$76,044	\$63,946	3045	36.22	1103	1040	1353
17	163	5018.02	Middle	No	115.52	\$100,800	\$116,444	\$97,917	2481	36.24	899	497	1384
17	163	5019.00	Middle	No	90.74	\$100,800	\$91,466	\$76,917	3269	28.36	927	830	1602
17	163	5021.00	Moderate	No	52.35	\$100,800	\$52,769	\$44,375	2246	81.43	1829	422	891
17	163	5022.00	Low	No	30.52	\$100,800	\$30,764	\$25,872	1171	95.47	1118	566	1394
17	163	5023.00	Low	No	46.91	\$100,800	\$47,285	\$39,766	5205	74.51	3878	978	2827
17	163	5024.01	Low	No	26.26	\$100,800	\$26,470	\$22,258	832	97.00	807	254	935
17	163	5024.04	Moderate	No	52.53	\$100,800	\$52,950	\$44,531	3702	59.43	2200	761	1352
17	163	5025.00	Moderate	No	57.23	\$100,800	\$57,688	\$48,514	1004	97.91	983	209	536
17	163	5026.02	Low	No	37.70	\$100,800	\$38,002	\$31,954	4809	77.02	3704	940	2221
17	163	5026.03	Low	No	31.16	\$100,800	\$31,409	\$26,416	2915	80.82	2356	642	1751

* Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
17	163	5027.00	Low	No	33.18	\$100,800	\$33,445	\$28,125	975	98.97	965	197	553
17	163	5028.00	Low	No	12.94	\$100,800	\$13,044	\$10,976	2155	98.61	2125	255	795
17	163	5029.00	Low	No	49.12	\$100,800	\$49,513	\$41,635	1634	97.37	1591	506	1230
17	163	5031.01	Middle	No	103.53	\$100,800	\$104,358	\$87,750	2525	8.75	221	694	995
17	163	5031.02	Moderate	No	58.87	\$100,800	\$59,341	\$49,904	4653	15.28	711	1303	1883
17	163	5032.02	Middle	No	91.70	\$100,800	\$92,434	\$77,730	5461	23.20	1267	1755	2428
17	163	5032.03	Upper	No	120.53	\$100,800	\$121,494	\$102,159	6756	6.90	466	2226	2554
17	163	5032.11	Upper	No	123.14	\$100,800	\$124,125	\$104,375	4146	36.81	1526	1393	1845
17	163	5033.01	Moderate	No	70.12	\$100,800	\$70,681	\$59,438	3588	37.57	1348	886	1361
17	163	5033.04	Middle	No	87.50	\$100,800	\$88,200	\$74,167	6759	37.49	2534	2038	2671
17	163	5033.22	Middle	No	97.46	\$100,800	\$98,240	\$82,609	7555	33.55	2535	2274	2652
17	163	5033.23	Upper	No	180.58	\$100,800	\$182,025	\$153,064	6399	30.96	1981	2213	2400
17	163	5033.24	Middle	No	106.46	\$100,800	\$107,312	\$90,240	6109	55.28	3377	1669	2447
17	163	5033.32	Middle	No	93.20	\$100,800	\$93,946	\$79,000	5109	51.71	2642	1659	2198
17	163	5033.34	Middle	No	104.24	\$100,800	\$105,074	\$88,356	6153	44.87	2761	1581	2271
17	163	5034.04	Upper	No	173.04	\$100,800	\$174,424	\$146,667	7971	29.26	2332	1908	2322
17	163	5034.11	Moderate	No	71.97	\$100,800	\$72,546	\$61,005	3419	31.15	1065	788	1268
17	163	5034.12	Upper	No	121.47	\$100,800	\$122,442	\$102,963	6082	23.92	1455	1900	2385
17	163	5034.13	Middle	No	90.31	\$100,800	\$91,032	\$76,550	5683	51.40	2921	1180	1865
17	163	5034.14	Middle	No	88.29	\$100,800	\$88,996	\$74,833	5969	42.30	2525	894	1365
17	163	5034.15	Middle	No	107.31	\$100,800	\$108,168	\$90,956	3079	40.21	1238	909	1218
17	163	5034.16	Middle	No	83.61	\$100,800	\$84,279	\$70,868	3767	47.01	1771	933	1369
17	163	5038.00	Upper	No	145.26	\$100,800	\$146,422	\$123,125	1280	33.59	430	5	427
17	163	5039.03	Upper	No	154.56	\$100,800	\$155,796	\$131,009	3853	16.95	653	1324	1458
17	163	5039.05	Upper	No	125.22	\$100,800	\$126,222	\$106,136	2996	7.51	225	852	1033
17	163	5039.06	Middle	No	102.66	\$100,800	\$103,481	\$87,019	5295	7.29	386	1594	2089
17	163	5039.07	Upper	No	132.60	\$100,800	\$133,661	\$112,394	5444	28.56	1555	1615	1983
17	163	5039.08	Middle	No	90.43	\$100,800	\$91,153	\$76,648	6429	40.07	2576	534	1704
17	163	5040.01	Middle	No	108.46	\$100,800	\$109,328	\$91,932	5184	6.79	352	1786	2155

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
17	163	5040.02	Middle	No	85.15	\$100,800	\$85,831	\$72,174	5511	7.24	399	1692	2436
17	163	5043.51	Upper	No	139.50	\$100,800	\$140,616	\$118,244	3529	27.17	959	1136	1376
17	163	5043.52	Middle	No	106.18	\$100,800	\$107,029	\$90,000	4203	25.58	1075	1126	1438
17	163	5043.53	Upper	No	172.47	\$100,800	\$173,850	\$146,186	4362	23.20	1012	1447	1603
17	163	5043.54	Middle	No	91.80	\$100,800	\$92,534	\$77,813	6321	38.19	2414	1643	2562
17	163	5043.55	Upper	No	152.25	\$100,800	\$153,468	\$129,051	5300	26.77	1419	1466	1843
17	163	5043.56	Middle	No	109.69	\$100,800	\$110,568	\$92,976	4519	20.14	910	1157	1395
17	163	5043.57	Middle	No	95.64	\$100,800	\$96,405	\$81,071	4408	19.01	838	1001	1595
17	163	5043.58	Middle	No	85.98	\$100,800	\$86,668	\$72,879	3883	22.66	880	1075	1446
17	163	5043.59	Middle	No	97.13	\$100,800	\$97,907	\$82,329	4137	20.43	845	1028	1457
17	163	5045.01	Low	No	34.25	\$100,800	\$34,524	\$29,030	2329	97.94	2281	232	994
17	163	5045.02	Low	No	41.18	\$100,800	\$41,509	\$34,906	1301	97.62	1270	101	310
17	163	5046.00	Low	No	23.95	\$100,800	\$24,142	\$20,306	1765	99.49	1756	249	967

* Will automatically be included in the 2024 Distressed or Underserved Tract List

2023 FFIEC Census Report - Summary Census Demographic Information

State: 17 - ILLINOIS (IL)

County: 167 - SANGAMON COUNTY

Tract: All Tracts



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est. MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
17	167	0001.00	Middle	No	88.00	\$99,300	\$87,384	\$73,882	3517	13.62	479	1444	2124
17	167	0002.01	Middle	No	84.82	\$99,300	\$84,226	\$71,208	2296	21.17	486	964	1058
17	167	0002.02	Moderate	No	57.10	\$99,300	\$56,700	\$47,940	3330	35.65	1187	871	1396
17	167	0003.00	Moderate	No	72.14	\$99,300	\$71,635	\$60,568	2405	35.97	865	693	1061
17	167	0004.00	Moderate	No	77.00	\$99,300	\$76,461	\$64,648	2640	26.74	706	669	1229
17	167	0005.01	Middle	No	104.64	\$99,300	\$103,908	\$87,848	2130	19.58	417	927	1015
17	167	0005.03	Moderate	No	67.98	\$99,300	\$67,504	\$57,070	3667	25.88	949	1043	1682
17	167	0005.04	Middle	No	86.42	\$99,300	\$85,815	\$72,556	2802	23.45	657	1059	1305
17	167	0006.00	Low	No	44.75	\$99,300	\$44,437	\$37,575	4791	24.73	1185	1414	2380
17	167	0007.00	Low	No	48.22	\$99,300	\$47,882	\$40,481	2077	25.47	529	536	1005
17	167	0008.00	Low	No	31.75	\$99,300	\$31,528	\$26,660	1889	71.89	1358	159	868
17	167	0009.00	Low	No	31.75	\$99,300	\$31,528	\$26,654	2183	48.88	1067	472	786
17	167	0010.01	Upper	No	133.72	\$99,300	\$132,784	\$112,263	2151	22.59	486	599	783
17	167	0010.03	Middle	No	108.45	\$99,300	\$107,691	\$91,048	1377	24.55	338	510	630
17	167	0010.04	Middle	No	101.63	\$99,300	\$100,919	\$85,321	4729	33.35	1577	1146	1933
17	167	0011.00	Moderate	No	67.93	\$99,300	\$67,454	\$57,029	2358	17.56	414	882	1104
17	167	0012.00	Moderate	No	79.21	\$99,300	\$78,656	\$66,500	3377	27.01	912	989	1580
17	167	0013.00	Moderate	No	56.78	\$99,300	\$56,383	\$47,670	1724	45.59	786	239	619
17	167	0014.00	Low	No	30.94	\$99,300	\$30,723	\$25,978	1183	44.38	525	28	61
17	167	0016.00	Low	No	38.23	\$99,300	\$37,962	\$32,100	2930	79.73	2336	473	1630
17	167	0018.00	Moderate	No	72.87	\$99,300	\$72,360	\$61,173	1982	42.03	833	399	916
17	167	0019.00	Moderate	No	51.78	\$99,300	\$51,418	\$43,472	3066	40.51	1242	512	1277
17	167	0020.01	Upper	No	133.22	\$99,300	\$132,287	\$111,838	3711	15.66	581	1610	1766
17	167	0020.02	Upper	No	124.87	\$99,300	\$123,996	\$104,828	2450	16.94	415	832	920
17	167	0021.00	Upper	No	123.73	\$99,300	\$122,864	\$103,869	3582	16.36	586	1065	1393
17	167	0022.00	Middle	No	88.84	\$99,300	\$88,218	\$74,583	3212	20.30	652	1098	1524

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
17	167	0023.00	Low	No	41.74	\$99,300	\$41,448	\$35,046	2184	58.15	1270	365	882
17	167	0024.00	Low	No	42.83	\$99,300	\$42,530	\$35,962	3310	72.93	2414	658	1390
17	167	0025.00	Moderate	No	75.45	\$99,300	\$74,922	\$63,347	5104	39.18	2000	1573	1935
17	167	0026.00	Moderate	No	61.72	\$99,300	\$61,288	\$51,818	2514	35.76	899	1012	1630
17	167	0027.00	Moderate	No	67.53	\$99,300	\$67,057	\$56,696	3044	20.50	624	933	1380
17	167	0028.01	Moderate	No	72.74	\$99,300	\$72,231	\$61,071	2974	33.32	991	872	1459
17	167	0028.02	Low	No	36.23	\$99,300	\$35,976	\$30,417	3174	59.55	1890	259	751
17	167	0029.00	Middle	No	102.62	\$99,300	\$101,902	\$86,150	4921	27.21	1339	1561	2367
17	167	0030.00	Middle	No	100.18	\$99,300	\$99,479	\$84,107	5798	29.63	1718	1385	1897
17	167	0031.00	Upper	No	137.51	\$99,300	\$136,547	\$115,438	7518	11.03	829	3018	3155
17	167	0032.01	Upper	No	137.77	\$99,300	\$136,806	\$115,662	5125	19.16	982	1486	1670
17	167	0032.02	Upper	No	123.32	\$99,300	\$122,457	\$103,526	5052	16.59	838	1219	1602
17	167	0032.03	Upper	No	141.77	\$99,300	\$140,778	\$119,020	6635	10.83	708	1922	2232
17	167	0033.00	Middle	No	90.83	\$99,300	\$90,194	\$76,250	4845	6.38	309	1579	2182
17	167	0034.00	Middle	No	119.37	\$99,300	\$118,534	\$100,216	5930	7.52	446	1976	2370
17	167	0035.00	Middle	No	95.41	\$99,300	\$94,742	\$80,096	5175	6.24	323	1650	2156
17	167	0036.01	Upper	No	128.59	\$99,300	\$127,690	\$107,955	2720	6.32	172	993	1050
17	167	0036.02	Upper	No	135.62	\$99,300	\$134,671	\$113,854	4703	10.44	491	1430	1770
17	167	0036.03	Upper	No	154.20	\$99,300	\$153,121	\$129,453	5693	14.74	839	2074	2244
17	167	0036.04	Upper	No	168.52	\$99,300	\$167,340	\$141,471	5750	21.30	1225	1641	1921
17	167	0037.01	Upper	No	152.31	\$99,300	\$151,244	\$127,868	4575	6.10	279	1302	1499
17	167	0037.02	Upper	No	160.69	\$99,300	\$159,565	\$134,904	4234	6.78	287	1502	1730
17	167	0038.01	Moderate	No	68.06	\$99,300	\$67,584	\$57,143	2559	13.01	333	769	952
17	167	0038.02	Middle	No	85.83	\$99,300	\$85,229	\$72,056	5864	9.41	552	2013	2819
17	167	0039.01	Upper	No	128.88	\$99,300	\$127,978	\$108,198	5325	8.08	430	1834	1967
17	167	0039.02	Upper	No	125.60	\$99,300	\$124,721	\$105,441	3953	8.30	328	1447	1649
17	167	0040.00	Middle	No	104.56	\$99,300	\$103,828	\$87,784	4212	5.75	242	1479	1877
17	167	0042.00	Low	No	34.41	\$99,300	\$34,169	\$28,889	1993	77.77	1550	276	833

* Will automatically be included in the 2024 Distressed or Underserved Tract List

2023 FFIEC Census Report - Summary Census Demographic Information

State: 17 - ILLINOIS (IL)

County: 019 - CHAMPAIGN COUNTY

Tract: All Tracts



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
17	019	0002.00	Low	No	34.87	\$99,900	\$34,835	\$29,005	2266	90.25	2045	300	719
17	019	0003.01	Low	No	31.14	\$99,900	\$31,109	\$25,903	6593	64.08	4225	0	135
17	019	0003.02	Middle	No	81.24	\$99,900	\$81,159	\$67,571	3830	75.90	2907	0	140
17	019	0004.01	Unknown	No	0.00	\$99,900	\$0	\$0	5125	41.95	2150	0	19
17	019	0004.02	Low	No	19.81	\$99,900	\$19,790	\$16,477	4001	47.79	1912	0	93
17	019	0005.00	Upper	No	133.87	\$99,900	\$133,736	\$111,339	3608	29.05	1048	757	1215
17	019	0007.00	Low	No	49.25	\$99,900	\$49,201	\$40,969	3290	73.80	2428	644	1251
17	019	0008.00	Moderate	No	79.63	\$99,900	\$79,550	\$66,235	6052	58.66	3550	769	1110
17	019	0009.01	Moderate	No	51.88	\$99,900	\$51,828	\$43,152	4731	74.53	3526	607	1556
17	019	0009.02	Middle	No	102.88	\$99,900	\$102,777	\$85,568	6833	46.74	3194	1705	2280
17	019	0010.00	Middle	No	94.04	\$99,900	\$93,946	\$78,214	4366	37.95	1657	1119	1747
17	019	0011.00	Upper	No	128.66	\$99,900	\$128,531	\$107,011	3519	21.57	759	1227	1597
17	019	0012.01	Moderate	No	68.09	\$99,900	\$68,022	\$56,631	6611	55.09	3642	1613	2512
17	019	0012.03	Middle	No	101.44	\$99,900	\$101,339	\$84,367	4414	30.24	1335	1479	1909
17	019	0012.04	Upper	No	150.24	\$99,900	\$150,090	\$124,955	3453	33.59	1160	1078	1347
17	019	0012.05	Upper	No	157.38	\$99,900	\$157,223	\$130,893	7271	41.38	3009	1880	2413
17	019	0012.06	Upper	No	141.96	\$99,900	\$141,818	\$118,068	1886	17.66	333	834	994
17	019	0013.01	Middle	No	98.00	\$99,900	\$97,902	\$81,509	5796	27.54	1596	1837	2343
17	019	0013.02	Upper	No	166.82	\$99,900	\$166,653	\$138,750	4892	26.96	1319	1581	1781
17	019	0014.00	Upper	No	130.08	\$99,900	\$129,950	\$108,188	7616	48.56	3698	710	931
17	019	0053.00	Low	No	44.78	\$99,900	\$44,735	\$37,250	3800	78.08	2967	307	958
17	019	0054.01	Low	No	44.87	\$99,900	\$44,825	\$37,320	4531	55.59	2519	651	1102
17	019	0054.02	Moderate	No	65.41	\$99,900	\$65,345	\$54,407	3170	34.04	1079	1416	1898
17	019	0055.00	Moderate	No	76.23	\$99,900	\$76,154	\$63,403	5289	41.69	2205	1429	2422
17	019	0056.01	Moderate	No	73.02	\$99,900	\$72,947	\$60,735	6088	51.94	3162	1303	2056
17	019	0056.02	Upper	No	161.06	\$99,900	\$160,899	\$133,958	2441	39.21	957	419	612

* Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
17	019	0057.01	Middle	No	88.27	\$99,900	\$88,182	\$73,417	5030	40.22	2023	1250	1732
17	019	0057.02	Upper	No	144.53	\$99,900	\$144,385	\$120,208	1559	21.30	332	508	603
17	019	0058.00	Upper	No	141.45	\$99,900	\$141,309	\$117,647	3479	32.85	1143	853	1240
17	019	0059.01	Upper	No	212.60	\$99,900	\$212,387	\$176,818	2722	50.77	1382	25	71
17	019	0059.02	Unknown	No	0.00	\$99,900	\$0	\$0	2402	62.36	1498	11	54
17	019	0060.00	Unknown	No	0.00	\$99,900	\$0	\$0	3218	70.04	2254	8	261
17	019	0101.00	Moderate	No	58.95	\$99,900	\$58,891	\$49,029	4529	42.66	1932	908	2121
17	019	0102.04	Moderate	No	69.47	\$99,900	\$69,401	\$57,778	4377	45.81	2005	1344	2025
17	019	0103.00	Low	No	41.16	\$99,900	\$41,119	\$34,234	3494	58.61	2048	290	1129
17	019	0104.00	Middle	No	106.44	\$99,900	\$106,334	\$88,533	4498	12.87	579	1512	2031
17	019	0105.00	Upper	No	124.42	\$99,900	\$124,296	\$103,487	4593	6.66	306	1427	1768
17	019	0106.01	Upper	No	123.07	\$99,900	\$122,947	\$102,364	5749	10.58	608	1715	2039
17	019	0106.03	Upper	No	132.04	\$99,900	\$131,908	\$109,818	7972	11.55	921	2203	2699
17	019	0106.04	Middle	No	100.32	\$99,900	\$100,220	\$83,438	2451	16.32	400	954	1303
17	019	0107.01	Upper	No	126.88	\$99,900	\$126,753	\$105,526	3875	8.62	334	1279	1400
17	019	0107.02	Upper	No	123.16	\$99,900	\$123,037	\$102,431	3767	4.57	172	1211	1553
17	019	0108.00	Middle	No	113.72	\$99,900	\$113,606	\$94,583	4313	7.21	311	1530	1885
17	019	0109.01	Upper	No	120.14	\$99,900	\$120,020	\$99,925	6029	14.56	878	1567	1878
17	019	0109.02	Middle	No	107.33	\$99,900	\$107,223	\$89,271	4215	10.49	442	1132	1396
17	019	0110.01	Unknown	No	0.00	\$99,900	\$0	\$0	2072	30.69	636	230	635
17	019	0110.02	Upper	No	123.11	\$99,900	\$122,987	\$102,396	1888	33.32	629	426	534
17	019	0111.00	Unknown	No	0.00	\$99,900	\$0	\$0	2161	63.40	1370	40	326

* Will automatically be included in the 2024 Distressed or Underserved Tract List

2023 FFIEC Census Report - Summary Census Demographic Information

State: 29 - MISSOURI (MO)

County: 047 - CLAY COUNTY

Tract: All Tracts



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
29	047	0202.01	Moderate	No	59.45	\$104,400	\$62,066	\$51,466	5423	44.15	2394	711	1413
29	047	0202.02	Upper	No	141.99	\$104,400	\$148,238	\$122,917	4867	25.23	1228	1550	1772
29	047	0203.00	Moderate	No	76.15	\$104,400	\$79,501	\$65,924	6688	35.81	2395	1702	2317
29	047	0204.00	Middle	No	81.14	\$104,400	\$84,710	\$70,243	2561	46.97	1203	593	848
29	047	0205.00	Moderate	No	64.83	\$104,400	\$67,683	\$56,123	6252	37.59	2350	1399	2422
29	047	0206.02	Moderate	No	70.75	\$104,400	\$73,863	\$61,250	4417	46.41	2050	477	1238
29	047	0206.03	Moderate	No	60.40	\$104,400	\$63,058	\$52,292	4196	28.86	1211	1060	1650
29	047	0206.04	Moderate	No	79.90	\$104,400	\$83,416	\$69,167	5484	39.84	2185	1350	1957
29	047	0208.02	Moderate	No	77.94	\$104,400	\$81,369	\$67,475	2656	15.93	423	663	916
29	047	0208.03	Moderate	No	65.15	\$104,400	\$68,017	\$56,396	2906	21.54	626	572	951
29	047	0209.01	Middle	No	84.80	\$104,400	\$88,531	\$73,407	6107	25.27	1543	1415	1800
29	047	0209.02	Middle	No	83.45	\$104,400	\$87,122	\$72,240	2562	25.88	663	645	913
29	047	0210.01	Moderate	No	58.17	\$104,400	\$60,729	\$50,360	3716	30.65	1139	773	1312
29	047	0210.03	Middle	No	104.75	\$104,400	\$109,359	\$90,682	4115	25.64	1055	1305	1460
29	047	0210.04	Middle	No	81.31	\$104,400	\$84,888	\$70,391	3068	24.61	755	1050	1380
29	047	0211.01	Moderate	No	75.09	\$104,400	\$78,394	\$65,000	5123	24.83	1272	1199	1851
29	047	0211.03	Middle	No	92.65	\$104,400	\$96,727	\$80,208	3772	26.14	986	1388	1729
29	047	0211.04	Middle	No	89.60	\$104,400	\$93,542	\$77,560	3187	26.45	843	962	1153
29	047	0211.05	Middle	No	94.83	\$104,400	\$99,003	\$82,090	3736	29.39	1098	936	1287
29	047	0212.04	Moderate	No	77.25	\$104,400	\$80,649	\$66,875	5679	37.35	2121	1062	1637
29	047	0212.08	Moderate	No	58.30	\$104,400	\$60,865	\$50,469	6058	36.28	2198	1091	1584
29	047	0212.09	Middle	No	108.41	\$104,400	\$113,180	\$93,846	4461	22.51	1004	1257	1542
29	047	0212.10	Middle	No	89.33	\$104,400	\$93,261	\$77,328	4368	28.02	1224	1308	1435
29	047	0212.11	Moderate	No	71.70	\$104,400	\$74,855	\$62,070	2804	23.50	659	692	1111
29	047	0212.12	Upper	No	132.99	\$104,400	\$138,842	\$115,125	6754	27.79	1877	1210	1524
29	047	0212.13	Middle	No	82.79	\$104,400	\$86,433	\$71,667	3193	41.22	1316	453	786

* Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
29	047	0212.14	Middle	No	103.35	\$104,400	\$107,897	\$89,464	1417	24.56	348	231	255
29	047	0213.03	Upper	No	187.79	\$104,400	\$196,053	\$162,561	5065	16.25	823	1295	1456
29	047	0213.07	Upper	No	124.53	\$104,400	\$130,009	\$107,796	7622	27.74	2114	1208	1453
29	047	0213.09	Upper	No	210.32	\$104,400	\$219,574	\$182,059	5911	16.17	956	1295	1338
29	047	0213.11	Upper	No	139.85	\$104,400	\$146,003	\$121,065	2866	22.61	648	793	802
29	047	0213.12	Upper	No	140.49	\$104,400	\$146,672	\$121,614	7620	18.35	1398	1782	1999
29	047	0213.13	Upper	No	130.43	\$104,400	\$136,169	\$112,909	8275	24.05	1990	2171	2394
29	047	0213.14	Middle	No	96.79	\$104,400	\$101,049	\$83,788	7251	21.09	1529	2103	2192
29	047	0214.01	Middle	No	119.14	\$104,400	\$124,382	\$103,134	4628	16.62	769	926	1269
29	047	0214.03	Moderate	No	69.28	\$104,400	\$72,328	\$59,973	2995	19.20	575	629	1146
29	047	0214.04	Middle	No	116.13	\$104,400	\$121,240	\$100,531	4816	17.48	842	1334	1633
29	047	0216.01	Middle	No	112.95	\$104,400	\$117,920	\$97,778	4767	20.58	981	1324	1484
29	047	0216.02	Middle	No	94.40	\$104,400	\$98,554	\$81,715	3505	11.21	393	1384	1536
29	047	0217.01	Moderate	No	77.22	\$104,400	\$80,618	\$66,850	5379	11.19	602	1321	1738
29	047	0217.03	Moderate	No	74.67	\$104,400	\$77,955	\$64,643	2543	10.34	263	545	864
29	047	0217.04	Middle	No	97.48	\$104,400	\$101,769	\$84,385	3322	15.23	506	842	1453
29	047	0218.06	Middle	No	100.56	\$104,400	\$104,985	\$87,054	4066	10.85	441	1170	1620
29	047	0218.07	Middle	No	99.25	\$104,400	\$103,617	\$85,916	4233	22.99	973	979	1268
29	047	0218.08	Upper	No	139.19	\$104,400	\$145,314	\$120,492	4648	18.78	873	1320	1378
29	047	0218.09	Middle	No	119.71	\$104,400	\$124,977	\$103,625	4566	8.39	383	1339	1498
29	047	0218.10	Upper	No	144.13	\$104,400	\$150,472	\$124,769	3033	10.22	310	1240	1308
29	047	0218.11	Upper	No	131.58	\$104,400	\$137,370	\$113,906	3537	9.19	325	1217	1526
29	047	0218.12	Middle	No	102.99	\$104,400	\$107,522	\$89,151	5577	9.93	554	1512	2062
29	047	0219.00	Upper	No	132.09	\$104,400	\$137,902	\$114,347	6768	10.74	727	1817	2130
29	047	0220.00	Middle	No	95.68	\$104,400	\$99,890	\$82,829	6540	10.21	668	2185	2704
29	047	0221.00	Moderate	No	60.74	\$104,400	\$63,413	\$52,580	5343	30.30	1619	822	2018
29	047	0222.00	Middle	No	90.58	\$104,400	\$94,566	\$78,414	4110	28.76	1182	1070	1491
29	047	0223.01	Middle	No	94.14	\$104,400	\$98,282	\$81,490	3180	18.68	594	891	1146
29	047	0223.02	Upper	No	122.02	\$104,400	\$127,389	\$105,625	5599	15.16	849	1678	1850

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
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* Will automatically be included in the 2024 Distressed or Underserved Tract List

2023 FFIEC Census Report - Summary Census Demographic Information

State: 29 - MISSOURI (MO)

County: 183 - ST. CHARLES COUNTY

Tract: All Tracts



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
29	183	3101.00	Middle	No	89.47	\$100,800	\$90,186	\$75,833	2064	7.03	145	840	1248
29	183	3102.01	Upper	No	124.10	\$100,800	\$125,093	\$105,189	6187	18.09	1119	1561	2020
29	183	3102.02	Middle	No	99.95	\$100,800	\$100,750	\$84,722	3602	17.77	640	1122	1192
29	183	3103.01	Middle	No	112.18	\$100,800	\$113,077	\$95,083	4068	11.53	469	1509	1723
29	183	3103.02	Middle	No	84.68	\$100,800	\$85,357	\$71,776	3980	18.02	717	1224	1670
29	183	3104.00	Moderate	No	78.43	\$100,800	\$79,057	\$66,477	2035	14.50	295	547	969
29	183	3105.01	Moderate	No	61.40	\$100,800	\$61,891	\$52,044	3872	28.23	1093	549	1350
29	183	3105.02	Middle	No	85.16	\$100,800	\$85,841	\$72,188	2467	22.94	566	572	940
29	183	3106.01	Middle	No	111.19	\$100,800	\$112,080	\$94,250	3757	23.29	875	634	760
29	183	3106.02	Middle	No	114.40	\$100,800	\$115,315	\$96,964	5680	11.94	678	2009	2220
29	183	3107.00	Moderate	No	71.63	\$100,800	\$72,203	\$60,714	5232	25.65	1342	895	1630
29	183	3108.01	Upper	No	129.04	\$100,800	\$130,072	\$109,375	2487	18.86	469	814	796
29	183	3108.02	Middle	No	97.46	\$100,800	\$98,240	\$82,607	5946	18.74	1114	1763	2030
29	183	3109.01	Moderate	No	58.93	\$100,800	\$59,401	\$49,949	2375	30.95	735	655	683
29	183	3109.02	Upper	No	129.36	\$100,800	\$130,395	\$109,643	5318	24.58	1307	1669	1866
29	183	3109.03	Middle	No	98.42	\$100,800	\$99,207	\$83,419	4051	20.98	850	1041	1280
29	183	3110.01	Middle	No	93.44	\$100,800	\$94,188	\$79,206	4271	24.00	1025	1782	1895
29	183	3110.03	Middle	No	102.66	\$100,800	\$103,481	\$87,020	3149	30.01	945	539	911
29	183	3110.04	Middle	No	101.47	\$100,800	\$102,282	\$86,011	5736	29.25	1678	1487	1641
29	183	3111.03	Upper	No	170.51	\$100,800	\$171,874	\$144,523	6533	10.00	653	2444	2591
29	183	3111.14	Upper	No	146.07	\$100,800	\$147,239	\$123,811	5253	13.10	688	1731	1846
29	183	3111.22	Middle	No	115.81	\$100,800	\$116,736	\$98,162	7301	21.46	1567	1955	2255
29	183	3111.24	Upper	No	140.18	\$100,800	\$141,301	\$118,814	6907	21.43	1480	2006	2035
29	183	3111.32	Upper	No	169.27	\$100,800	\$170,624	\$143,472	3499	9.89	346	1261	1270
29	183	3111.45	Upper	No	138.19	\$100,800	\$139,296	\$117,132	4388	14.86	652	1473	1671
29	183	3111.46	Upper	No	151.28	\$100,800	\$152,490	\$128,229	4488	20.08	901	1599	1471

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIIEC Est. MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
29	183	3111.47	Upper	No	124.82	\$100,800	\$125,819	\$105,795	4031	16.15	651	1600	1649
29	183	3111.48	Upper	No	130.04	\$100,800	\$131,080	\$110,221	4317	12.35	533	1526	1629
29	183	3111.49	Middle	No	114.64	\$100,800	\$115,557	\$97,167	3835	16.38	628	1354	1614
29	183	3111.50	Upper	No	139.13	\$100,800	\$140,243	\$117,930	4720	15.47	730	1773	1841
29	183	3111.51	Upper	No	166.40	\$100,800	\$167,731	\$141,045	6413	20.58	1320	1779	1808
29	183	3111.52	Upper	No	151.83	\$100,800	\$153,045	\$128,690	4590	11.31	519	1624	1665
29	183	3111.53	Upper	No	142.56	\$100,800	\$143,700	\$120,833	6886	20.37	1403	1673	2183
29	183	3111.54	Upper	No	152.75	\$100,800	\$153,972	\$129,474	5387	14.94	805	1660	1734
29	183	3112.03	Upper	No	133.97	\$100,800	\$135,042	\$113,558	6154	17.87	1100	1965	2235
29	183	3112.11	Middle	No	110.79	\$100,800	\$111,676	\$93,906	5470	21.55	1179	2015	2197
29	183	3112.12	Upper	No	135.05	\$100,800	\$136,130	\$114,471	4243	21.94	931	1322	1431
29	183	3112.21	Middle	No	98.81	\$100,800	\$99,600	\$83,750	3613	15.55	562	1305	1452
29	183	3112.94	Middle	No	114.07	\$100,800	\$114,983	\$96,691	3826	14.56	557	1287	1506
29	183	3112.96	Middle	No	115.55	\$100,800	\$116,474	\$97,943	4110	12.53	515	1338	1509
29	183	3113.11	Middle	No	115.75	\$100,800	\$116,676	\$98,112	5880	20.88	1228	1806	2068
29	183	3113.12	Middle	No	117.32	\$100,800	\$118,259	\$99,440	7417	15.67	1162	2561	2743
29	183	3113.22	Upper	No	150.97	\$100,800	\$152,178	\$127,964	6787	16.47	1118	1937	2097
29	183	3113.31	Middle	No	117.04	\$100,800	\$117,976	\$99,201	4631	13.67	633	1394	1627
29	183	3113.91	Middle	No	103.35	\$100,800	\$104,177	\$87,601	4831	15.71	759	1668	1756
29	183	3114.22	Middle	No	95.61	\$100,800	\$96,375	\$81,040	6035	15.76	951	1791	2157
29	183	3115.00	Low	No	49.82	\$100,800	\$50,219	\$42,233	2205	22.27	491	574	867
29	183	3116.02	Middle	No	87.82	\$100,800	\$88,523	\$74,439	5980	16.49	986	1701	2024
29	183	3116.03	Upper	No	121.48	\$100,800	\$122,452	\$102,967	2780	17.34	482	806	1166
29	183	3116.04	Upper	No	131.10	\$100,800	\$132,149	\$111,125	3164	12.48	395	1042	1149
29	183	3117.12	Upper	No	142.59	\$100,800	\$143,731	\$120,862	4889	21.37	1045	1622	1857
29	183	3117.21	Upper	No	148.88	\$100,800	\$150,071	\$126,193	3765	17.88	673	1207	1272
29	183	3117.32	Upper	No	121.07	\$100,800	\$122,039	\$102,617	7074	16.30	1153	2303	2537
29	183	3117.33	Middle	No	101.51	\$100,800	\$102,322	\$86,042	2272	17.08	388	759	877
29	183	3117.34	Middle	No	111.69	\$100,800	\$112,584	\$94,670	4233	21.21	898	1261	1388

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
29	183	3117.35	Upper	No	126.41	\$100,800	\$127,421	\$107,150	5970	16.00	955	1722	1959
29	183	3117.37	Upper	No	170.12	\$100,800	\$171,481	\$144,194	3461	18.29	633	1001	1047
29	183	3117.38	Moderate	No	78.23	\$100,800	\$78,856	\$66,314	4465	25.53	1140	1182	1544
29	183	3117.39	Upper	No	156.45	\$100,800	\$157,702	\$132,604	4551	17.05	776	1518	1542
29	183	3117.40	Upper	No	152.50	\$100,800	\$153,720	\$129,261	2096	9.40	197	693	717
29	183	3118.01	Upper	No	120.79	\$100,800	\$121,756	\$102,380	6250	13.79	862	2051	2209
29	183	3118.02	Upper	No	123.63	\$100,800	\$124,619	\$104,792	6220	14.94	929	1814	2199
29	183	3119.03	Upper	No	137.38	\$100,800	\$138,479	\$116,442	6030	15.99	964	1962	2277
29	183	3119.04	Upper	No	143.08	\$100,800	\$144,225	\$121,277	6462	17.33	1120	1864	1996
29	183	3119.07	Middle	No	84.44	\$100,800	\$85,116	\$71,578	6223	19.70	1226	1910	1938
29	183	3119.08	Upper	No	130.76	\$100,800	\$131,806	\$110,833	4475	15.46	692	1439	1581
29	183	3119.09	Upper	No	147.72	\$100,800	\$148,902	\$125,208	5174	10.82	560	1747	1805
29	183	3120.01	Upper	No	154.65	\$100,800	\$155,887	\$131,081	3228	7.22	233	895	979
29	183	3120.02	Upper	No	121.89	\$100,800	\$122,865	\$103,315	4221	12.77	539	1141	1200
29	183	3120.03	Middle	No	114.86	\$100,800	\$115,779	\$97,355	6938	11.83	821	1932	2278
29	183	3120.94	Middle	No	111.47	\$100,800	\$112,362	\$94,486	5765	22.86	1318	1333	1577
29	183	3120.95	Middle	No	112.16	\$100,800	\$113,057	\$95,071	6470	18.66	1207	1915	2182
29	183	3120.96	Upper	No	125.56	\$100,800	\$126,564	\$106,429	9026	15.81	1427	2173	2274
29	183	3121.92	Middle	No	116.18	\$100,800	\$117,109	\$98,474	6266	13.90	871	1882	2130
29	183	3121.93	Upper	No	129.76	\$100,800	\$130,798	\$109,988	8915	13.44	1198	2163	2586
29	183	3121.94	Middle	No	111.36	\$100,800	\$112,251	\$94,390	3488	9.17	320	1314	1378
29	183	3121.95	Moderate	No	79.82	\$100,800	\$80,459	\$67,656	3318	17.93	595	611	1241
29	183	3122.04	Upper	No	142.05	\$100,800	\$143,186	\$120,402	5155	6.23	321	1600	2005
29	183	3122.06	Upper	No	136.56	\$100,800	\$137,652	\$115,753	4721	8.79	415	1357	1587
29	183	3122.07	Middle	No	96.84	\$100,800	\$97,615	\$82,083	4286	24.36	1044	1128	1239
29	183	3122.08	Upper	No	138.25	\$100,800	\$139,356	\$117,180	5118	16.76	858	1351	1458
29	183	3122.09	Upper	No	159.27	\$100,800	\$160,544	\$135,000	4489	15.48	695	1087	1155
29	183	3123.00	Upper	No	146.49	\$100,800	\$147,662	\$124,167	2730	11.17	305	1097	1125

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29	183	3124.00	Moderate	No	68.84	\$100,800	\$69,391	\$58,355	5555	18.20	1011	1685	2223
29	183	9800.00	Unknown	No	0.00	\$100,800	\$0	\$0	12	58.33	7	3	3

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2023 FFIEC Census Report - Summary Census Demographic Information

State: 29 - MISSOURI (MO)

County: 189 - ST. LOUIS COUNTY

Tract: All Tracts



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est. MSA/IMD non-MSA/IMD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
29	189	2101.01	Moderate	No	73.40	\$100,800	\$73,987	\$62,217	1400	67.93	951	362	508
29	189	2101.02	Moderate	No	75.28	\$100,800	\$75,882	\$63,814	3961	83.56	3310	577	1440
29	189	2102.00	Moderate	No	55.01	\$100,800	\$55,450	\$46,630	5585	90.96	5080	869	2431
29	189	2103.00	Moderate	No	60.92	\$100,800	\$61,407	\$51,643	2985	84.12	2511	745	1537
29	189	2104.00	Moderate	No	50.72	\$100,800	\$51,126	\$42,995	4142	95.41	3952	1238	2162
29	189	2105.01	Moderate	No	59.19	\$100,800	\$59,664	\$50,175	3164	97.16	3074	647	1184
29	189	2105.02	Moderate	No	53.62	\$100,800	\$54,049	\$45,449	3305	96.31	3183	979	1779
29	189	2106.00	Moderate	No	56.95	\$100,800	\$57,406	\$48,276	6645	84.18	5594	1373	2899
29	189	2107.02	Moderate	No	54.74	\$100,800	\$55,178	\$46,402	5984	90.47	5414	1453	2067
29	189	2107.03	Moderate	No	64.56	\$100,800	\$65,076	\$54,726	3550	86.08	3056	768	1239
29	189	2107.04	Moderate	No	57.76	\$100,800	\$58,222	\$48,958	3950	95.65	3778	334	1547
29	189	2108.03	Moderate	No	79.79	\$100,800	\$80,428	\$67,629	4898	78.97	3868	1223	1578
29	189	2108.05	Middle	No	85.04	\$100,800	\$85,720	\$72,083	6080	90.35	5493	1373	2108
29	189	2108.06	Middle	No	81.24	\$100,800	\$81,890	\$68,864	6151	94.15	5791	1744	2239
29	189	2108.07	Middle	No	106.04	\$100,800	\$106,888	\$89,884	5760	91.74	5284	1704	2039
29	189	2108.08	Middle	No	100.88	\$100,800	\$101,687	\$85,506	3620	91.66	3318	1000	1104
29	189	2109.12	Middle	No	109.40	\$100,800	\$110,275	\$92,727	7155	72.37	5178	2273	2550
29	189	2109.21	Middle	No	118.72	\$100,800	\$119,670	\$100,625	4072	70.19	2858	1377	1551
29	189	2109.23	Middle	No	80.69	\$100,800	\$81,336	\$68,393	5399	58.62	3165	1416	2156
29	189	2109.24	Middle	No	94.81	\$100,800	\$95,568	\$80,363	4456	74.84	3335	1111	1598
29	189	2109.25	Middle	No	94.96	\$100,800	\$95,720	\$80,489	5419	68.56	3715	1229	1705
29	189	2109.26	Moderate	No	70.74	\$100,800	\$71,306	\$59,961	2578	54.97	1417	779	1086
29	189	2109.27	Upper	No	140.06	\$100,800	\$141,180	\$118,719	4681	69.45	3251	1558	1695
29	189	2109.28	Upper	No	120.36	\$100,800	\$121,323	\$102,018	4477	78.16	3499	1757	1902
29	189	2110.01	Middle	No	96.79	\$100,800	\$97,564	\$82,039	4302	66.88	2877	1242	1641
29	189	2110.02	Middle	No	89.72	\$100,800	\$90,438	\$76,053	3368	58.52	1971	865	1102

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29	189	2111.01	Middle	No	91.93	\$100,800	\$92,665	\$77,922	7056	56.48	3985	1550	2779
29	189	2111.02	Middle	No	83.86	\$100,800	\$84,531	\$71,086	5002	76.01	3802	1042	1143
29	189	2112.01	Moderate	No	73.77	\$100,800	\$74,360	\$62,526	5337	59.57	3179	1260	1497
29	189	2112.02	Middle	No	90.56	\$100,800	\$91,284	\$76,761	3298	31.81	1049	992	1475
29	189	2113.01	Middle	No	80.35	\$100,800	\$80,993	\$68,110	6432	42.93	2761	1678	2344
29	189	2113.31	Middle	No	87.26	\$100,800	\$87,958	\$73,964	6067	44.45	2697	1473	2095
29	189	2113.32	Middle	No	89.00	\$100,800	\$89,712	\$75,438	6293	44.59	2806	1618	2495
29	189	2113.33	Middle	No	98.36	\$100,800	\$99,147	\$83,375	4918	51.77	2546	1491	1780
29	189	2113.34	Middle	No	97.84	\$100,800	\$98,623	\$82,933	4258	44.69	1903	1033	1528
29	189	2114.01	Moderate	No	62.56	\$100,800	\$63,060	\$53,025	5325	48.30	2572	1331	1758
29	189	2114.02	Moderate	No	54.70	\$100,800	\$55,138	\$46,364	2274	66.67	1516	288	532
29	189	2115.00	Low	No	48.84	\$100,800	\$49,231	\$41,403	2989	94.58	2827	476	1288
29	189	2116.00	Moderate	No	68.75	\$100,800	\$69,300	\$58,278	5855	74.36	4354	1496	2240
29	189	2117.00	Moderate	No	73.27	\$100,800	\$73,856	\$62,107	3828	72.68	2782	1303	1857
29	189	2118.01	Low	No	36.43	\$100,800	\$36,721	\$30,882	3553	91.13	3238	700	1280
29	189	2118.02	Moderate	No	58.13	\$100,800	\$58,595	\$49,271	3483	90.84	3164	689	1495
29	189	2119.00	Low	No	38.72	\$100,800	\$39,030	\$32,821	4495	95.11	4275	337	1538
29	189	2120.02	Low	No	36.69	\$100,800	\$36,984	\$31,098	2866	96.13	2755	322	1090
29	189	2120.03	Moderate	No	51.61	\$100,800	\$52,023	\$43,750	3441	93.69	3224	486	1559
29	189	2120.04	Low	No	42.40	\$100,800	\$42,739	\$35,938	3506	95.86	3361	1377	1877
29	189	2121.01	Moderate	No	57.67	\$100,800	\$58,131	\$48,880	3467	94.81	3287	694	2302
29	189	2121.02	Low	No	31.75	\$100,800	\$32,004	\$26,917	2675	94.69	2533	350	1236
29	189	2122.01	Moderate	No	59.69	\$100,800	\$60,168	\$50,599	3792	96.89	3674	1329	2017
29	189	2122.02	Low	No	29.08	\$100,800	\$29,313	\$24,653	2079	98.32	2044	278	1326
29	189	2123.00	Moderate	No	61.29	\$100,800	\$61,780	\$51,950	4623	85.57	3956	1125	1691
29	189	2124.00	Moderate	No	61.27	\$100,800	\$61,760	\$51,938	2173	89.92	1954	500	1097
29	189	2125.00	Moderate	No	61.54	\$100,800	\$62,032	\$52,162	4599	83.54	3842	731	1617
29	189	2126.00	Moderate	No	70.18	\$100,800	\$70,741	\$59,487	4374	69.96	3060	1450	2384
29	189	2127.01	Low	No	42.00	\$100,800	\$42,336	\$35,601	3069	82.93	2545	791	1586

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29	189	2127.02	Low	No	47.85	\$100,800	\$48,233	\$40,563	1881	77.25	1453	313	983
29	189	2131.02	Unknown	No	0.00	\$100,800	\$0	\$0	377	35.01	132	167	205
29	189	2131.03	Middle	No	105.64	\$100,800	\$106,485	\$89,545	3278	43.11	1413	816	1393
29	189	2131.04	Low	No	43.62	\$100,800	\$43,969	\$36,977	1029	54.81	564	34	237
29	189	2132.02	Middle	No	106.26	\$100,800	\$107,110	\$90,068	7012	37.84	2653	1775	2147
29	189	2132.03	Middle	No	104.16	\$100,800	\$104,993	\$88,292	5014	26.61	1334	1574	1718
29	189	2132.04	Middle	No	88.11	\$100,800	\$88,815	\$74,688	3905	52.04	2032	808	1222
29	189	2133.01	Moderate	No	62.86	\$100,800	\$63,363	\$53,286	3429	55.23	1894	489	1173
29	189	2133.02	Moderate	No	51.17	\$100,800	\$51,579	\$43,375	3726	63.45	2364	552	1366
29	189	2134.01	Moderate	No	61.57	\$100,800	\$62,063	\$52,188	4644	65.87	3059	1199	1930
29	189	2134.02	Moderate	No	63.23	\$100,800	\$63,736	\$53,594	1878	56.02	1052	380	724
29	189	2135.00	Moderate	No	64.70	\$100,800	\$65,218	\$54,844	5222	50.36	2630	1289	2512
29	189	2136.00	Low	No	42.44	\$100,800	\$42,780	\$35,976	3431	86.94	2983	461	1504
29	189	2137.01	Unknown	No	0.00	\$100,800	\$0	\$0	836	75.12	628	153	393
29	189	2137.02	Moderate	No	69.35	\$100,800	\$69,905	\$58,788	3986	71.93	2867	1078	1658
29	189	2138.00	Low	No	49.08	\$100,800	\$49,473	\$41,604	4720	97.99	4625	1072	2473
29	189	2139.00	Low	No	43.62	\$100,800	\$43,969	\$36,974	1437	98.68	1418	322	757
29	189	2141.00	Low	No	42.53	\$100,800	\$42,870	\$36,055	1080	98.06	1059	264	739
29	189	2142.00	Low	No	47.61	\$100,800	\$47,991	\$40,357	2882	92.64	2670	431	1417
29	189	2143.00	Low	No	46.58	\$100,800	\$46,953	\$39,484	3714	74.39	2763	694	1658
29	189	2144.00	Moderate	No	71.42	\$100,800	\$71,991	\$60,541	4789	46.88	2245	1174	2116
29	189	2145.00	Middle	No	82.20	\$100,800	\$82,858	\$69,679	3173	45.95	1458	711	1216
29	189	2146.01	Moderate	No	55.03	\$100,800	\$55,470	\$46,648	3891	46.75	1819	862	1522
29	189	2146.02	Low	No	49.68	\$100,800	\$50,077	\$42,115	4052	45.93	1861	1052	1591
29	189	2147.00	Moderate	No	70.94	\$100,800	\$71,508	\$60,129	6721	51.51	3462	1907	3360
29	189	2148.00	Moderate	No	77.24	\$100,800	\$77,858	\$65,469	5481	40.21	2204	1294	1969
29	189	2149.01	Moderate	No	69.05	\$100,800	\$69,602	\$58,528	3196	44.71	1429	885	1292
29	189	2149.02	Middle	No	80.68	\$100,800	\$81,325	\$68,385	3241	57.05	1849	576	739

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29	189	2150.01	Middle	No	89.59	\$100,800	\$90,307	\$75,938	2840	53.73	1526	426	600
29	189	2150.03	Upper	No	120.97	\$100,800	\$121,938	\$102,538	4412	24.80	1094	1554	1698
29	189	2150.04	Upper	No	121.87	\$100,800	\$122,845	\$103,295	3427	43.83	1502	686	881
29	189	2150.05	Upper	No	139.61	\$100,800	\$140,727	\$118,338	5941	40.99	2435	1484	1558
29	189	2151.02	Middle	No	83.22	\$100,800	\$83,886	\$70,538	4979	34.71	1728	1414	2232
29	189	2151.03	Upper	No	139.72	\$100,800	\$140,838	\$118,424	2577	33.49	863	769	913
29	189	2151.05	Upper	No	164.34	\$100,800	\$165,655	\$139,297	2434	26.79	652	794	735
29	189	2151.41	Upper	No	142.72	\$100,800	\$143,862	\$120,972	4229	21.68	917	1891	1966
29	189	2151.43	Middle	No	108.78	\$100,800	\$109,650	\$92,205	2901	25.51	740	967	1115
29	189	2151.44	Middle	No	101.76	\$100,800	\$102,574	\$86,250	5672	32.35	1835	1815	1842
29	189	2151.45	Middle	No	119.80	\$100,800	\$120,758	\$101,547	4914	46.58	2289	1093	1426
29	189	2151.46	Upper	No	129.10	\$100,800	\$130,133	\$109,430	2632	63.22	1664	131	257
29	189	2152.01	Upper	No	193.19	\$100,800	\$194,736	\$163,750	6657	29.94	1993	1668	1752
29	189	2152.31	Upper	No	149.18	\$100,800	\$150,373	\$126,450	4751	22.00	1045	1261	1510
29	189	2152.33	Upper	No	144.66	\$100,800	\$145,817	\$122,612	5234	30.86	1615	1804	2104
29	189	2152.34	Upper	No	294.95	\$100,800	\$297,310	\$250,001	2071	20.33	421	517	517
29	189	2152.35	Upper	No	193.28	\$100,800	\$194,826	\$163,828	4612	26.78	1235	1594	1734
29	189	2152.36	Upper	No	130.68	\$100,800	\$131,725	\$110,769	3250	14.09	458	1134	1126
29	189	2153.01	Upper	No	175.49	\$100,800	\$176,894	\$148,750	4689	27.68	1298	1419	1237
29	189	2153.02	Upper	No	190.33	\$100,800	\$191,853	\$161,328	3386	21.94	743	1084	1220
29	189	2154.00	Upper	No	294.95	\$100,800	\$297,310	\$250,001	5507	13.91	766	2061	2235
29	189	2155.00	Upper	No	175.81	\$100,800	\$177,216	\$149,018	5260	32.22	1695	1686	1886
29	189	2156.00	Middle	No	80.38	\$100,800	\$81,023	\$68,132	5042	72.65	3663	852	1455
29	189	2157.00	Moderate	No	76.07	\$100,800	\$76,679	\$64,483	5681	82.27	4674	1371	2218
29	189	2158.01	Upper	No	124.49	\$100,800	\$125,486	\$105,521	3943	26.22	1034	1350	1552
29	189	2158.02	Moderate	No	77.95	\$100,800	\$78,574	\$66,071	1602	33.46	536	70	604
29	189	2158.03	Upper	No	167.46	\$100,800	\$168,800	\$141,944	2430	34.16	830	353	1075
29	189	2159.01	Middle	No	107.23	\$100,800	\$108,088	\$90,890	3337	68.20	2276	958	1434
29	189	2159.02	Moderate	No	70.78	\$100,800	\$71,346	\$60,000	3161	84.69	2677	884	1421

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFI/EC Est./MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1-to-4-Family Units
29	189	2160.00	Moderate	No	55.83	\$100,800	\$56,277	\$47,328	1542	85.86	1324	278	688
29	189	2161.01	Upper	No	175.49	\$100,800	\$176,894	\$148,750	3337	48.31	1612	380	624
29	189	2161.02	Upper	No	206.64	\$100,800	\$208,293	\$175,147	2262	57.03	1290	365	918
29	189	2162.01	Upper	No	159.89	\$100,800	\$161,169	\$135,521	3827	24.22	927	1324	1890
29	189	2162.02	Upper	No	229.86	\$100,800	\$231,699	\$194,833	3950	25.75	1017	1050	1567
29	189	2163.00	Upper	No	174.87	\$100,800	\$176,269	\$148,221	7068	35.02	2475	621	859
29	189	2164.01	Upper	No	199.43	\$100,800	\$201,025	\$169,038	2762	21.25	587	843	699
29	189	2164.02	Upper	No	159.03	\$100,800	\$160,302	\$134,792	3071	28.95	889	487	544
29	189	2165.00	Upper	No	193.40	\$100,800	\$194,947	\$163,922	5279	30.52	1611	1234	1085
29	189	2166.00	Upper	No	270.86	\$100,800	\$273,027	\$229,583	2492	21.27	530	488	589
29	189	2167.00	Upper	No	144.74	\$100,800	\$145,898	\$122,679	3539	25.74	911	898	1681
29	189	2168.00	Upper	No	131.14	\$100,800	\$132,189	\$111,157	3189	20.57	656	829	1255
29	189	2169.00	Moderate	No	55.56	\$100,800	\$56,004	\$47,099	2333	28.72	670	340	1076
29	189	2170.00	Middle	No	90.18	\$100,800	\$90,901	\$76,435	4002	23.86	955	902	1435
29	189	2172.00	Middle	No	82.63	\$100,800	\$83,291	\$70,036	1899	32.96	626	461	712
29	189	2173.00	Middle	No	115.60	\$100,800	\$116,525	\$97,986	3064	22.88	701	820	1061
29	189	2174.00	Upper	No	155.40	\$100,800	\$156,643	\$131,719	4915	16.70	821	1748	2149
29	189	2175.00	Upper	No	226.51	\$100,800	\$228,322	\$191,987	5587	10.67	596	2044	2164
29	189	2176.00	Upper	No	204.84	\$100,800	\$206,479	\$173,622	7577	12.09	916	2375	2645
29	189	2177.01	Upper	No	230.36	\$100,800	\$232,203	\$195,250	5425	19.15	1039	2058	2227
29	189	2177.02	Upper	No	247.64	\$100,800	\$249,621	\$209,900	7813	23.41	1829	2588	2835
29	189	2178.02	Upper	No	151.78	\$100,800	\$152,994	\$128,646	7426	20.54	1525	2434	2806
29	189	2178.06	Middle	No	117.57	\$100,800	\$118,511	\$99,650	5595	20.20	1130	1764	1987
29	189	2178.07	Upper	No	158.89	\$100,800	\$160,161	\$134,679	6462	17.66	1141	2079	2372
29	189	2178.41	Upper	No	158.49	\$100,800	\$159,758	\$134,335	5280	25.11	1326	1855	1831
29	189	2178.51	Upper	No	167.33	\$100,800	\$168,669	\$141,833	3168	15.18	481	1085	1137
29	189	2178.52	Upper	No	184.15	\$100,800	\$185,623	\$156,087	6729	16.06	1081	2351	2470
29	189	2178.53	Upper	No	249.99	\$100,800	\$251,990	\$211,893	5015	31.15	1562	1286	1435

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1-to 4-Family Units
29	189	2178.54	Upper	No	219.12	\$100,800	\$220,873	\$185,722	2290	17.90	410	739	716
29	189	2179.21	Upper	No	165.51	\$100,800	\$166,834	\$140,286	4833	18.70	904	1490	1700
29	189	2179.23	Upper	No	128.90	\$100,800	\$129,931	\$109,256	7103	18.75	1332	2083	2462
29	189	2179.31	Upper	No	132.77	\$100,800	\$133,832	\$112,540	6366	18.00	1146	2157	2432
29	189	2179.32	Upper	No	147.14	\$100,800	\$148,317	\$124,720	5144	26.26	1351	1689	1763
29	189	2179.41	Middle	No	98.19	\$100,800	\$98,976	\$83,229	6016	16.57	997	2131	2321
29	189	2179.42	Upper	No	136.10	\$100,800	\$137,189	\$115,361	5402	17.72	957	2092	1912
29	189	2179.43	Upper	No	127.95	\$100,800	\$128,974	\$108,452	3505	24.42	856	1065	1187
29	189	2179.44	Upper	No	152.54	\$100,800	\$153,760	\$129,297	5818	22.02	1281	2133	2259
29	189	2180.12	Upper	No	207.59	\$100,800	\$209,251	\$175,954	4955	12.19	604	1513	1621
29	189	2180.13	Upper	No	120.35	\$100,800	\$121,313	\$102,014	5814	18.25	1061	1567	1800
29	189	2180.14	Upper	No	143.96	\$100,800	\$145,112	\$122,019	1573	9.73	153	431	496
29	189	2180.15	Middle	No	116.25	\$100,800	\$117,180	\$98,533	2914	13.11	382	960	1025
29	189	2180.16	Middle	No	95.16	\$100,800	\$95,921	\$80,660	3991	36.98	1476	657	894
29	189	2181.02	Middle	No	89.54	\$100,800	\$90,256	\$75,893	3122	18.87	589	1056	1163
29	189	2181.04	Moderate	No	63.64	\$100,800	\$64,149	\$53,945	1793	25.60	459	200	491
29	189	2181.05	Middle	No	102.18	\$100,800	\$102,997	\$86,607	3616	18.06	653	707	794
29	189	2182.01	Upper	No	146.28	\$100,800	\$147,450	\$123,992	3274	11.09	363	1014	1101
29	189	2183.00	Upper	No	149.69	\$100,800	\$150,888	\$126,875	4313	13.54	584	1113	1283
29	189	2184.01	Upper	No	160.59	\$100,800	\$161,875	\$136,116	4151	9.18	381	1368	1440
29	189	2184.02	Upper	No	147.64	\$100,800	\$148,821	\$125,139	5054	10.13	512	1481	1690
29	189	2185.00	Upper	No	157.39	\$100,800	\$158,649	\$133,406	5064	9.42	477	1782	1970
29	189	2186.00	Upper	No	152.74	\$100,800	\$153,962	\$129,464	2801	23.63	662	634	749
29	189	2188.00	Upper	No	200.95	\$100,800	\$202,558	\$170,326	6176	7.61	470	2197	2322
29	189	2189.01	Upper	No	123.01	\$100,800	\$123,994	\$104,267	3425	42.72	1463	1279	1626
29	189	2189.02	Upper	No	153.74	\$100,800	\$154,970	\$130,313	2928	29.17	854	934	1156
29	189	2191.00	Upper	No	147.89	\$100,800	\$149,073	\$125,357	3950	11.47	453	1270	1508
29	189	2192.00	Upper	No	192.17	\$100,800	\$193,707	\$162,885	2679	10.75	288	634	583
29	189	2193.00	Upper	No	168.67	\$100,800	\$170,019	\$142,969	2170	15.62	339	694	757

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29	189	2194.00	Upper	No	189.38	\$100,800	\$190,895	\$160,516	6335	8.59	544	1862	2276
29	189	2195.01	Upper	No	123.28	\$100,800	\$124,266	\$104,494	4764	13.98	666	1304	1515
29	189	2195.02	Upper	No	161.81	\$100,800	\$163,104	\$137,153	2553	6.78	173	560	717
29	189	2196.01	Middle	No	96.88	\$100,800	\$97,655	\$82,115	4176	15.23	636	1017	1178
29	189	2196.02	Upper	No	133.46	\$100,800	\$134,528	\$113,125	2579	15.16	391	1000	1145
29	189	2197.00	Middle	No	98.12	\$100,800	\$98,905	\$83,173	5887	18.50	1089	1502	2071
29	189	2198.01	Middle	No	96.35	\$100,800	\$97,121	\$81,667	3782	15.31	579	1158	1688
29	189	2198.02	Moderate	No	65.12	\$100,800	\$65,641	\$55,199	3757	17.86	671	1268	1681
29	189	2199.00	Middle	No	90.33	\$100,800	\$91,053	\$76,567	6101	21.26	1297	1800	2369
29	189	2200.01	Middle	No	97.33	\$100,800	\$98,109	\$82,500	5090	12.32	627	1803	1880
29	189	2200.02	Middle	No	100.28	\$100,800	\$101,082	\$85,000	3199	15.94	510	1138	1525
29	189	2201.01	Moderate	No	61.67	\$100,800	\$62,163	\$52,278	3231	16.71	540	1122	1623
29	189	2201.02	Middle	No	84.06	\$100,800	\$84,732	\$71,250	4503	20.21	910	1025	1530
29	189	2202.00	Moderate	No	64.82	\$100,800	\$65,339	\$54,943	5704	23.65	1349	1461	2245
29	189	2203.00	Low	No	45.77	\$100,800	\$46,136	\$38,795	1763	29.50	520	217	755
29	189	2204.41	Middle	No	97.74	\$100,800	\$98,522	\$82,845	6024	12.15	732	1800	2074
29	189	2204.42	Middle	No	106.60	\$100,800	\$107,453	\$90,354	4473	10.04	449	1690	1820
29	189	2204.43	Middle	No	94.55	\$100,800	\$95,306	\$80,142	4132	12.75	527	1064	1165
29	189	2204.45	Upper	No	136.88	\$100,800	\$137,975	\$116,023	4940	9.03	446	2155	2210
29	189	2204.46	Upper	No	133.71	\$100,800	\$134,780	\$113,333	4414	8.16	360	1620	1634
29	189	2204.47	Upper	No	134.11	\$100,800	\$135,183	\$113,676	3292	13.73	452	934	1099
29	189	2204.48	Middle	No	90.84	\$100,800	\$91,567	\$77,000	5197	15.30	795	1492	1194
29	189	2204.49	Upper	No	154.85	\$100,800	\$156,089	\$131,250	5189	10.83	562	1858	1929
29	189	2204.50	Upper	No	126.94	\$100,800	\$127,956	\$107,596	2832	9.39	266	870	921
29	189	2204.51	Upper	No	163.47	\$100,800	\$164,778	\$138,558	4075	9.01	367	1345	1325
29	189	2204.52	Upper	No	145.70	\$100,800	\$146,866	\$123,500	3881	9.92	385	1317	1344
29	189	2205.01	Middle	No	80.05	\$100,800	\$80,690	\$67,857	6421	16.12	1035	2190	2256
29	189	2205.03	Moderate	No	75.21	\$100,800	\$75,812	\$63,750	2670	14.16	378	1027	1267

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29	189	2205.04	Moderate	No	68.79	\$100,800	\$69,340	\$58,311	3873	23.32	903	957	1296
29	189	2206.01	Middle	No	106.73	\$100,800	\$107,584	\$90,466	6746	14.30	965	2205	2423
29	189	2206.02	Moderate	No	76.94	\$100,800	\$77,556	\$65,217	5760	13.89	800	1686	1970
29	189	2207.01	Middle	No	97.17	\$100,800	\$97,947	\$82,366	3329	12.41	413	859	1343
29	189	2207.02	Middle	No	108.24	\$100,800	\$109,106	\$91,746	3887	10.71	414	1587	1871
29	189	2207.03	Middle	No	97.09	\$100,800	\$97,867	\$82,292	2832	11.12	315	845	1088
29	189	2208.01	Upper	No	126.11	\$100,800	\$127,119	\$106,891	5657	14.50	820	1470	2094
29	189	2208.02	Middle	No	116.19	\$100,800	\$117,120	\$98,485	5073	13.11	665	1592	1779
29	189	2208.03	Upper	No	142.94	\$100,800	\$144,084	\$121,154	4897	9.56	468	1654	1759
29	189	2210.00	Moderate	No	70.14	\$100,800	\$70,701	\$59,453	3323	35.93	1194	759	1075
29	189	2211.00	Upper	No	166.11	\$100,800	\$167,439	\$140,792	1847	9.26	171	674	780
29	189	2212.01	Upper	No	180.01	\$100,800	\$181,450	\$152,574	3875	9.34	362	1063	1105
29	189	2212.02	Upper	No	130.25	\$100,800	\$131,292	\$110,400	6219	10.61	660	1955	2386
29	189	2213.32	Upper	No	126.65	\$100,800	\$127,663	\$107,350	4642	10.53	489	1730	1725
29	189	2213.35	Middle	No	113.43	\$100,800	\$114,337	\$96,149	5855	11.31	662	1849	2069
29	189	2213.36	Middle	No	90.49	\$100,800	\$91,214	\$76,705	3781	11.32	428	1223	1232
29	189	2213.37	Middle	No	108.32	\$100,800	\$109,187	\$91,810	3823	12.35	472	1148	1260
29	189	2213.38	Middle	No	80.57	\$100,800	\$81,215	\$68,295	3051	24.35	743	731	788
29	189	2213.39	Upper	No	134.74	\$100,800	\$135,818	\$114,208	3739	10.08	377	1406	1491
29	189	2214.21	Upper	No	143.78	\$100,800	\$144,930	\$121,866	7476	11.37	850	2332	2492
29	189	2214.23	Upper	No	131.04	\$100,800	\$132,088	\$111,071	3989	9.13	364	1372	1514
29	189	2214.24	Upper	No	125.42	\$100,800	\$126,423	\$106,304	4912	9.69	476	1569	1685
29	189	2214.25	Middle	No	114.46	\$100,800	\$115,376	\$97,021	5688	12.04	685	1751	1943
29	189	2214.26	Upper	No	126.96	\$100,800	\$127,976	\$107,616	2944	10.70	315	959	1103
29	189	2215.02	Upper	No	142.44	\$100,800	\$143,580	\$120,732	7476	9.02	674	2000	2162
29	189	2215.03	Upper	No	148.13	\$100,800	\$149,315	\$125,556	7682	17.82	1369	1685	2010
29	189	2215.06	Upper	No	159.07	\$100,800	\$160,343	\$134,833	5003	14.85	743	1473	1536
29	189	2216.21	Upper	No	170.58	\$100,800	\$171,945	\$144,588	4512	10.00	451	1613	1805
29	189	2216.24	Upper	No	152.95	\$100,800	\$154,174	\$129,643	3369	18.22	614	1105	1150

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29	189	2216.25	Upper	No	147.87	\$100,800	\$149,053	\$125,334	7131	18.23	1300	2007	2251
29	189	2216.26	Upper	No	186.31	\$100,800	\$187,800	\$157,917	5953	15.05	896	2352	2433
29	189	2216.27	Upper	No	258.74	\$100,800	\$260,810	\$219,306	6677	20.02	1337	1996	2170
29	189	2216.29	Upper	No	255.96	\$100,800	\$258,008	\$216,953	5600	24.70	1383	2055	2140
29	189	2216.30	Upper	No	128.33	\$100,800	\$129,357	\$108,773	2227	24.65	549	577	691
29	189	2216.31	Upper	No	173.90	\$100,800	\$175,291	\$147,399	5721	38.30	2191	1324	1575
29	189	2218.00	Low	No	31.40	\$100,800	\$31,651	\$26,615	3098	90.38	2800	588	1563
29	189	2219.00	Middle	No	119.42	\$100,800	\$120,375	\$101,219	3871	11.57	448	1298	1599
29	189	2220.00	Upper	No	153.16	\$100,800	\$154,385	\$129,821	3687	7.49	276	1182	1410
29	189	2221.00	Upper	No	176.36	\$100,800	\$177,771	\$149,485	5298	13.23	701	1820	1736

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2023 FFIEC Census Report - Summary Census Demographic Information

State: 29 - MISSOURI (MO)

County: 510 - ST. LOUIS CITY

Tract: All Tracts



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
29	510	1011.00	Moderate	No	71.06	\$100,800	\$71,628	\$60,233	2569	27.64	710	944	1118
29	510	1012.00	Middle	No	107.12	\$100,800	\$107,977	\$90,799	3197	27.74	887	1155	1424
29	510	1013.00	Middle	No	118.76	\$100,800	\$119,710	\$100,664	4150	27.57	1144	1035	1915
29	510	1014.00	Moderate	No	76.81	\$100,800	\$77,424	\$65,106	2704	49.82	1347	795	1333
29	510	1015.00	Low	No	29.29	\$100,800	\$29,524	\$24,826	2849	50.23	1431	493	1469
29	510	1018.00	Moderate	No	54.82	\$100,800	\$55,259	\$46,471	2829	55.11	1559	528	1536
29	510	1021.00	Middle	No	84.93	\$100,800	\$85,609	\$71,991	2737	20.79	569	648	1431
29	510	1022.00	Upper	No	120.06	\$100,800	\$121,020	\$101,765	5967	12.37	738	2259	2751
29	510	1023.00	Moderate	No	68.26	\$100,800	\$68,806	\$57,857	1814	26.79	486	695	1052
29	510	1024.00	Middle	No	88.37	\$100,800	\$89,077	\$74,904	2240	31.52	706	691	955
29	510	1025.00	Moderate	No	77.86	\$100,800	\$78,483	\$66,000	1842	23.62	435	713	1064
29	510	1031.00	Middle	No	102.45	\$100,800	\$103,270	\$86,836	3331	22.70	756	893	1476
29	510	1034.00	Upper	No	124.45	\$100,800	\$125,446	\$105,483	1778	15.02	267	783	1037
29	510	1036.00	Middle	No	87.01	\$100,800	\$87,706	\$73,750	1250	19.12	239	520	633
29	510	1037.00	Middle	No	110.20	\$100,800	\$111,082	\$93,409	2507	16.79	421	837	1289
29	510	1038.00	Middle	No	108.78	\$100,800	\$109,650	\$92,200	3823	15.38	588	1381	1919
29	510	1042.00	Middle	No	115.54	\$100,800	\$116,464	\$97,930	3406	17.94	611	834	1714
29	510	1045.00	Moderate	No	74.49	\$100,800	\$75,086	\$63,140	2520	29.68	748	357	849
29	510	1051.98	Upper	No	186.63	\$100,800	\$188,123	\$158,185	3960	44.85	1776	851	889
29	510	1052.00	Middle	No	119.89	\$100,800	\$120,849	\$101,618	2647	59.69	1580	658	779
29	510	1053.00	Unknown	No	0.00	\$100,800	\$0	\$0	2211	88.29	1952	238	520
29	510	1054.00	Moderate	No	69.10	\$100,800	\$69,653	\$58,571	2413	95.15	2296	153	523
29	510	1055.00	Middle	No	98.61	\$100,800	\$99,399	\$83,581	2546	94.93	2417	524	1173
29	510	1061.00	Low	No	39.32	\$100,800	\$39,635	\$33,333	1744	98.05	1710	386	1058
29	510	1062.00	Unknown	No	0.00	\$100,800	\$0	\$0	1260	99.52	1254	121	831
29	510	1063.00	Moderate	No	51.32	\$100,800	\$51,731	\$43,500	1480	98.24	1454	188	874

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
29	510	1064.00	Low	No	49.60	\$100,800	\$49,997	\$42,043	1650	98.42	1624	348	1395
29	510	1065.00	Moderate	No	51.80	\$100,800	\$52,214	\$43,906	2687	93.41	2510	475	1336
29	510	1066.00	Low	No	33.40	\$100,800	\$33,667	\$28,313	1250	97.12	1214	300	756
29	510	1067.00	Moderate	No	71.75	\$100,800	\$72,324	\$60,822	2502	98.20	2457	782	1724
29	510	1072.00	Moderate	No	54.32	\$100,800	\$54,755	\$46,042	974	97.74	952	167	570
29	510	1073.00	Low	No	44.71	\$100,800	\$45,068	\$37,898	3968	98.94	3926	1053	2360
29	510	1074.00	Low	No	47.58	\$100,800	\$47,961	\$40,336	1783	99.10	1767	455	987
29	510	1075.00	Moderate	No	50.02	\$100,800	\$50,420	\$42,400	2040	97.25	1984	451	1265
29	510	1076.00	Moderate	No	59.32	\$100,800	\$59,795	\$50,284	1905	98.69	1880	398	952
29	510	1081.00	Low	No	42.47	\$100,800	\$42,810	\$36,000	2535	97.20	2464	717	1473
29	510	1082.00	Low	No	45.55	\$100,800	\$45,914	\$38,611	2260	96.90	2190	392	843
29	510	1083.00	Moderate	No	53.82	\$100,800	\$54,251	\$45,625	1830	97.10	1777	451	1089
29	510	1096.00	Low	No	49.39	\$100,800	\$49,785	\$41,862	2496	98.68	2463	473	1640
29	510	1097.00	Low	No	29.10	\$100,800	\$29,333	\$24,669	1644	94.71	1557	469	1366
29	510	1101.00	Low	No	41.16	\$100,800	\$41,489	\$34,893	2264	98.90	2239	452	1563
29	510	1102.00	Low	No	46.60	\$100,800	\$46,973	\$39,500	1922	98.91	1901	344	1547
29	510	1103.00	Low	No	35.90	\$100,800	\$36,187	\$30,430	1904	98.84	1882	376	1494
29	510	1104.00	Moderate	No	52.04	\$100,800	\$52,456	\$44,112	1960	97.86	1918	375	1428
29	510	1105.00	Low	No	48.48	\$100,800	\$48,868	\$41,094	1002	96.91	971	238	740
29	510	1111.00	Moderate	No	60.21	\$100,800	\$60,692	\$51,034	1874	96.91	1816	211	964
29	510	1112.00	Low	No	37.69	\$100,800	\$37,992	\$31,949	1014	86.88	881	213	602
29	510	1113.00	Low	No	45.81	\$100,800	\$46,176	\$38,828	1199	98.25	1178	374	825
29	510	1121.00	Upper	No	147.29	\$100,800	\$148,468	\$124,844	4455	41.62	1854	747	708
29	510	1122.00	Moderate	No	59.84	\$100,800	\$60,319	\$50,724	1434	88.49	1269	223	643
29	510	1123.00	Low	No	31.68	\$100,800	\$31,933	\$26,855	1787	96.19	1719	225	940
29	510	1124.00	Upper	No	178.69	\$100,800	\$180,120	\$151,458	4492	37.33	1677	775	481
29	510	1135.00	Middle	No	104.75	\$100,800	\$105,588	\$88,790	2352	9.06	213	818	1454
29	510	1141.01	Middle	No	85.05	\$100,800	\$85,730	\$72,088	4201	31.35	1317	1117	2472
29	510	1141.02	Upper	No	148.62	\$100,800	\$149,809	\$125,972	4211	11.66	491	1045	2090

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIIC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1-to-4-Family Units
29	510	1142.00	Middle	No	95.08	\$100,800	\$95,841	\$80,595	4557	22.95	1046	1502	2291
29	510	1143.00	Middle	No	112.53	\$100,800	\$113,430	\$95,385	5242	16.27	853	2196	2917
29	510	1151.00	Moderate	No	55.26	\$100,800	\$55,702	\$46,842	3940	44.14	1739	1115	1683
29	510	1152.00	Low	No	42.96	\$100,800	\$43,304	\$36,419	2960	59.73	1768	471	1170
29	510	1153.00	Moderate	No	60.46	\$100,800	\$60,944	\$51,250	5047	64.18	3239	1287	2529
29	510	1154.00	Moderate	No	53.51	\$100,800	\$53,938	\$45,357	3054	46.89	1432	678	1197
29	510	1155.00	Low	No	38.20	\$100,800	\$38,506	\$32,381	5460	71.96	3929	700	2811
29	510	1156.00	Low	No	37.83	\$100,800	\$38,133	\$32,067	5091	65.13	3316	693	2124
29	510	1157.00	Moderate	No	57.85	\$100,800	\$58,313	\$49,038	3460	77.60	2685	590	2214
29	510	1161.00	Low	No	49.25	\$100,800	\$49,644	\$41,750	3057	52.99	1620	585	1713
29	510	1162.00	Upper	No	127.35	\$100,800	\$128,369	\$107,941	4175	29.39	1227	1071	2030
29	510	1163.01	Middle	No	113.24	\$100,800	\$114,146	\$95,987	2902	31.12	903	644	1404
29	510	1163.02	Low	No	32.39	\$100,800	\$32,649	\$27,458	3007	80.81	2430	189	1380
29	510	1164.00	Moderate	No	50.20	\$100,800	\$50,602	\$42,552	4536	79.50	3606	544	2517
29	510	1165.00	Middle	No	84.26	\$100,800	\$84,934	\$71,424	3813	50.59	1929	923	1922
29	510	1171.00	Middle	No	112.20	\$100,800	\$113,098	\$95,104	1546	28.65	443	249	996
29	510	1172.00	Upper	No	125.72	\$100,800	\$126,726	\$106,563	5460	37.14	2028	1190	2126
29	510	1174.00	Upper	No	121.83	\$100,800	\$122,805	\$103,269	4188	35.94	1505	859	1758
29	510	1181.00	Middle	No	83.94	\$100,800	\$84,612	\$71,154	1591	59.08	940	283	672
29	510	1186.00	Middle	No	117.66	\$100,800	\$118,601	\$99,728	4561	45.34	2068	566	871
29	510	1191.01	Unknown	No	0.00	\$100,800	\$0	\$0	2649	51.94	1376	522	461
29	510	1191.02	Middle	No	98.40	\$100,800	\$99,187	\$83,405	3418	39.94	1365	392	339
29	510	1192.00	Upper	No	133.42	\$100,800	\$134,487	\$113,092	1946	59.71	1162	474	564
29	510	1193.00	Middle	No	99.18	\$100,800	\$99,973	\$84,063	6100	50.05	3053	133	229
29	510	1202.00	Low	No	48.06	\$100,800	\$48,444	\$40,741	1092	95.88	1047	211	668
29	510	1212.00	Moderate	No	50.05	\$100,800	\$50,450	\$42,426	1787	97.65	1745	122	545
29	510	1231.00	Middle	No	93.40	\$100,800	\$94,147	\$79,167	3235	63.52	2055	824	1728
29	510	1232.00	Middle	No	88.21	\$100,800	\$88,916	\$74,766	2464	40.75	1004	723	1104

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFI/EC Est. MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
29	510	1233.00	Moderate	No	76.46	\$100,800	\$77,072	\$64,813	2928	37.36	1094	603	1577
29	510	1241.00	Moderate	No	53.68	\$100,800	\$54,109	\$45,500	4191	79.65	3338	434	2436
29	510	1242.00	Low	No	48.66	\$100,800	\$49,049	\$41,250	3070	68.11	2091	580	1967
29	510	1243.00	Upper	No	153.49	\$100,800	\$154,718	\$130,096	3059	35.31	1080	915	1855
29	510	1246.00	Low	No	30.23	\$100,800	\$30,472	\$25,625	1712	72.25	1237	199	761
29	510	1255.00	Middle	No	115.59	\$100,800	\$116,515	\$97,973	3810	51.78	1973	565	57
29	510	1256.00	Middle	No	92.34	\$100,800	\$93,079	\$78,269	5832	60.12	3506	808	222
29	510	1257.00	Low	No	25.01	\$100,800	\$25,210	\$21,200	2852	96.67	2757	90	744
29	510	1266.00	Low	No	44.65	\$100,800	\$45,007	\$37,849	2779	85.43	2374	437	1034
29	510	1267.00	Low	No	47.77	\$100,800	\$48,152	\$40,489	1074	85.47	918	208	910
29	510	1268.00	Middle	No	94.01	\$100,800	\$94,762	\$79,688	3371	22.22	749	1047	1727
29	510	1269.00	Moderate	No	62.11	\$100,800	\$62,607	\$52,650	3958	98.76	3909	636	2105
29	510	1270.00	Low	No	19.79	\$100,800	\$19,948	\$16,777	1221	83.87	1024	228	547
29	510	1271.00	Low	No	46.56	\$100,800	\$46,932	\$39,464	1683	95.19	1602	154	706
29	510	1272.00	Middle	No	106.41	\$100,800	\$107,261	\$90,198	4163	31.88	1327	825	1922
29	510	1273.00	Middle	No	116.25	\$100,800	\$117,180	\$98,533	3729	64.15	2392	938	1654
29	510	1274.00	Low	No	35.33	\$100,800	\$35,613	\$29,950	4705	71.77	3377	654	1404
29	510	1275.00	Low	No	35.96	\$100,800	\$36,248	\$30,485	2461	77.81	1915	127	277
29	510	1276.00	Middle	No	113.91	\$100,800	\$114,821	\$96,550	3444	31.79	1095	504	1308
29	510	1277.00	Low	No	28.44	\$100,800	\$28,668	\$24,112	1868	97.81	1827	480	1340
29	510	1278.00	Low	No	37.93	\$100,800	\$38,233	\$32,155	3961	74.22	2940	26	435

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Bank of Springfield
Net Loan to Deposit Ratios
Fiscal Year 2023
(in thousands)

	3/31/2023	6/30/2023	9/30/2023	12/31/2023
Net Loans	\$1,134,067	\$1,189,429	\$1,257,424	\$1,302,316
Deposits	\$1,203,223	\$1,255,129	\$1,299,109	\$1,319,964
Ratio	94.25%	94.77%	96.79%	98.66%

RATE AND FEE SCHEDULE

As of April 1, 2024

MISCELLANEOUS FEES AND CHARGES

Account Research - Per Hour: \$15.00
Automatic Transfer Fee (transfer from checking or savings to cover overdrawn balance): \$5.00
Automatic Transfer Fee (transfer from Instant Check to cover overdrawn balance): \$2.50
Bill Pay Same Day ACH Fee: \$9.95
Bill Pay Stop Payment Fee Per Item: \$25.00
Canadian Item Processing Fee: \$5.00
Cashiers Check - Customer: \$2.00
Cashiers Check - Non-Customer: \$5.00
Chargeback Fee: \$5.00
Check Cashing Fee - Non-Customer: \$5.00
Checkbook Balancing - Per Hour: \$15.00
Custom Image Debit Card Fee: \$5.00
Daily Overdraft Fee: \$5.00
Debit Card Replacement Fee: \$5.00
(**) Dormant Account Fee: \$5.00
Duplicate Check Copies/Per Statement Copy - Customer: \$2.00
Early Account Closure Fee (if closed in the first 6 months): \$20.00
(****) Expedited Funds Transfer Fee: \$5.00
Foreign Currency Processing Fee: Subject to Bank Costs
Foreign Item Processing Fee (excludes Canadian Items): Subject to Bank Costs
Incoming Wire Transfer Fee (Domestic): \$9.50
Instant Check Annual Fee: \$10.00
International Incoming Wire Transfer Fee: \$20.00
International Outgoing Wire Transfer Fee: \$50.00
Levy, Garnishment & Citation Fee: \$150.00
License Sticker: \$7.50
Night Deposit Bags (Lock): \$30.00
Night Deposit Bags (Zipper): \$12.00
NSF Loan Transfer Fee: \$30.00
Online Bill PMT NSF Check: \$30.00
Outgoing Wire Transfer Fee (Domestic): \$22.00
Overnight Check Tran Fee (Bill Pay): \$12.45
(*) Paid Item Overdraft Fee: \$30.00
Photocopies - Customer: \$0.50
Photocopies - Non-Customers: \$2.00
(**) Returned Item NSF Fee: \$30.00
Safe Deposit Box 5X2X21 Annual Fee: \$15.00
Safe Deposit Box 5X5X21 Annual Fee: \$30.00
Safe Deposit Box 3x5x21 Annual Fee: \$30.00
Safe Deposit Box 3x10x21 Annual Fee: \$40.00
Safe Deposit Box 5x10x21 Annual Fee: \$60.00
Safe Deposit Box 10x10x21 Annual Fee: \$100.00
Safe Deposit Box Drilling Fee: \$150.00
Safe Deposit Box Late Fee: \$5.00
Safe Deposit Box Lock Replacement: \$50.00
Stop Payment - Per Item: \$20.00

(*) An overdraft created by check, in-person withdrawals, ATM withdrawals, or other electronic means can trigger a Paid Item Overdraft Fee per item.

(**) An overdraft created by check, or some electronic means can trigger a Returned Item NSF Fee per item. (A single item can incur multiple fees if presented multiple times by the merchant.)

(***) Dormant status on an account is applied after 12 months of inactivity (not including interest or service charges) and the fee will only be assessed if the balance is less than \$200.00 at the time.

(****) There is a \$5.00 fee to use the Expedited Funds Transfer Service. This fee will be included in the funds transfer transaction that appears on your statement. There is no fee for regular three day processing.

A woman with a bright smile is holding a red BOS Visa card. She is standing at a counter in what appears to be a cafe or coffee shop. A server in a plaid shirt is interacting with her. In the background, there is a chalkboard menu with some items and prices visible, including '2.25'.

Personal Accounts

BOS

**With BOS, Personal Accounts
Mean Personalized Service**

Personal Checking Accounts

At BOS, we know each customer has unique needs. That's why we offer a wide variety of checking accounts featuring a wide range of options. Not sure which account is best for you? Not to worry. One of our personal bankers will match you with a plan that's perfect for you.

BOS Checking Plus

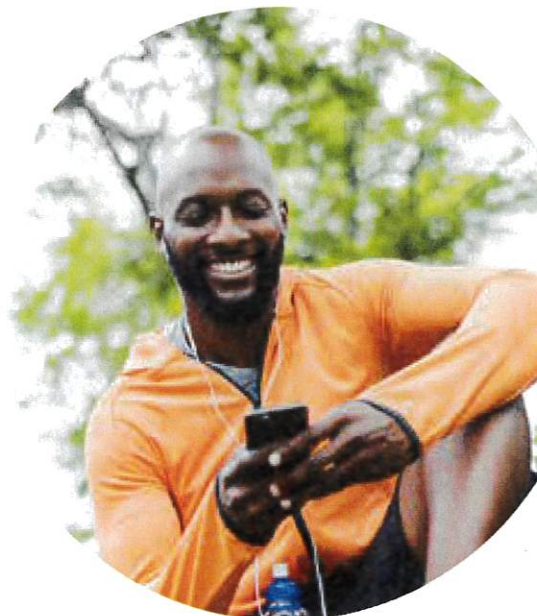
BOS Checking Plus makes it simple to keep your finances safer and take advantage of smart discounts on financial services and everyday purchases.

BOS Checking Plus requires \$100.00 to open and has an \$8.00 monthly maintenance fee. Sign up for free eStatements in Online Banking to receive a \$2.50 monthly credit making the monthly account maintenance fee \$5.50 instead of \$8.00.

Classic 50 Checking Plus


An account for customers 50 years of age or better, BOS Classic 50 Checking Plus provides you with tools to protect your identity and save on everyday purchases.

Classic 50 Checking Plus is an interest-bearing account which requires a minimum of \$100.00 to open and has a \$5.00 monthly maintenance fee. Sign up for free eStatements in Online Banking to receive a \$1.00 monthly credit making the monthly account maintenance fee \$4.00 instead of \$5.00.



BOS Checking Plus and Classic 50 Plus benefits:

- IDProtect^{®1} Identity Theft Protection with daily credit file monitoring² and comprehensive fraud protection & resolution services. (registration/activation required)
- Cellular Telephone Protection³: Receive up to \$400 of repair or replacement cost. (Guide to Benefit with complete details of coverage and exclusions enclosed. Cellular telephone bill must be paid using eligible account.)
- Accidental Death & Dismemberment Insurance³: Coverage of up to \$10,000.
- Debit Advantage[®]: Receive Buyer's Protection³ & Extended Warranty³ for items purchased with this account.
- Health Discount Savings: Enjoy savings on vision, dental services, and prescriptions. This is NOT insurance. (registration/activation required)
- \$hopping Rewards[™]: Earn cash rewards when you shop online at dozens of your favorite retailers. (registration/activation required; available online only)
- Travel and Leisure Discount Membership: Discounts at thousands of local and national businesses. (registration/activation required; available online only)



¹Benefits are available to BOS Checking Plus and Classic 50 Plus Accounts account owner(s), their joint account owners and their eligible family members subject to the terms and conditions set forth in the Guide to Benefit and/or insurance documents for the applicable Benefits. Benefits are not available to a "signer" on the account who is not an account owner or to businesses, clubs, trusts, organizations and/or churches and their members, or schools and their employees/students. Family includes: Spouse, persons qualifying as domestic partner, and children under 25 years of age and parent(s) of the account holder who are residents of the same household. Some of the benefits with IDProtect require registration and activation. ²Credit file monitoring may take several days to begin following activation. ³Special Program Notes: The descriptions herein are summaries only and do not include all terms, conditions and exclusions of the Benefits described. Please refer to the actual Guide to Benefit and/or insurance documents for complete details of coverage and exclusions. Coverage is provided through the company named in the Guide to Benefit or on the insurance document.

BOS Checking

A simple account that's full of features. Our basic checking account has no minimum daily balance and requires \$100.00 to open. Sign up for free eStatements in Online Banking and receive a \$2.50 monthly credit making the monthly account maintenance fee \$0.00 instead of \$2.50.

Personal Interest Checking

This interest-bearing account is tiered to pay a higher rate on higher balances. The Personal Interest Checking account requires \$1,000.00 to open the account and a \$1,000.00 minimum daily balance during billing cycle or an average daily balance of \$1,800.00 during billing cycle. A \$7.50 monthly account maintenance fee is charged if the account falls below the minimum balance.

Personal Power Interest Checking

With this account your checking and savings are all rolled into one, allowing for unlimited check writing. Interest is tiered to pay a higher rate on higher balances. \$5,000.00 is required to open this account. A \$25.00 monthly account maintenance fee is waived if you maintain a minimum daily balance of \$5,000.00 during billing cycle or an average daily balance of \$10,000.00 during billing cycle.





Classic 50 Interest Checking

Customers 50 years of age or better are eligible for the Classic 50 interest-bearing checking account. \$100.00 is required to open and maintain the account. A \$7.00 monthly account maintenance fee plus \$0.20 per debit charged if the daily balance falls below \$100.00 during the billing cycle.

Health Savings Account

Saving money is good for your health! BOS health savings account is a tax-beneficial savings account designed to help people with high-deductible health plans with their current and future medical expenses. Consult a tax advisor for deductibility.

Fresh Start Checking

For customers who may not qualify for a traditional checking account, we offer a Fresh Start. ACH deposits are the only type of deposit allowed on this account. Withdrawals are restricted to ATM withdrawals and debit card point-of-sale transactions only. A \$9.50 monthly account maintenance fee will be applied to your account at the end of each statement cycle.

Checking Account Comparisons

Minimum to Open
Minimum Daily Balance
Minimum Average Daily Balance
Monthly Account Maintenance Fee
Monthly Credit for eStatements***
Per Debit Fee if account falls below minimum
Balances on which Interest is Paid
Money Pass ATM Network
Visa Debit Card
Online & Mobile Banking
Bill Payment
Zelle®
eStatements
IDProtect® Identity Theft Protection
Cellular Telephone Protection
Accidental Death & Dismemberment Insurance
Debit Advantage®
Health Discount Savings (This is NOT insurance)
\$hopping Rewards™
Travel and Leisure Discount Membership
Free Personalized Checks
Free Cashier's Checks
Safe Deposit Rental Discount
Classic 50 Membership Perks

Credit approval required on all deposit accounts.

*Ask a BOS Personal Banker for benefit details for BOS Checking Plus and Classic 50 Plus.

**Monthly account maintenance fee waived if daily balance or average daily balance requirement is met during the billing cycle.

BOS Checking Plus*	Classic 50 Checking Plus*	BOS Checking	Personal Interest Checking	Personal Power Interest Checking	Classic 50 Interest Checking
\$100	\$100	\$100	\$1,000	\$5,000	\$100
None	None	None	\$1,000 daily	\$5,000 daily	\$100
None	None	None	\$1,800 average daily	\$10,000 average daily	None
\$8.00	\$5.00	\$2.50	\$7.50**	\$25.00**	\$7.00
\$2.50	\$1.00	\$2.50	None	None	None
None	None	None	None	None	\$0.20
None	****	None	Tiered ****	Tiered ****	****
✓	✓	✓	✓	✓	✓
✓	✓	✓	✓	✓	✓
✓	✓	✓	✓	✓	✓
✓	✓	✓	✓	✓	✓
✓	✓	✓	✓	✓	✓
✓	✓				
✓	✓				
✓	✓				
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	✓			✓	✓
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***Monthly credit for eStatements makes monthly account maintenance fee for BOS Checking \$0.00; BOS Checking Plus \$5.50, and Classic 50 Plus \$4.00.
 ****See a BOS Personal Banker for current annual percentage yields and tiered balance account information.

Personal Savings Accounts

BOS is here to assist you in planning and managing your savings. First, we'll listen to you to learn your future financial needs and long-term goals. Then we'll help you select the best savings plan to put you on a path to success.

Regular Savings

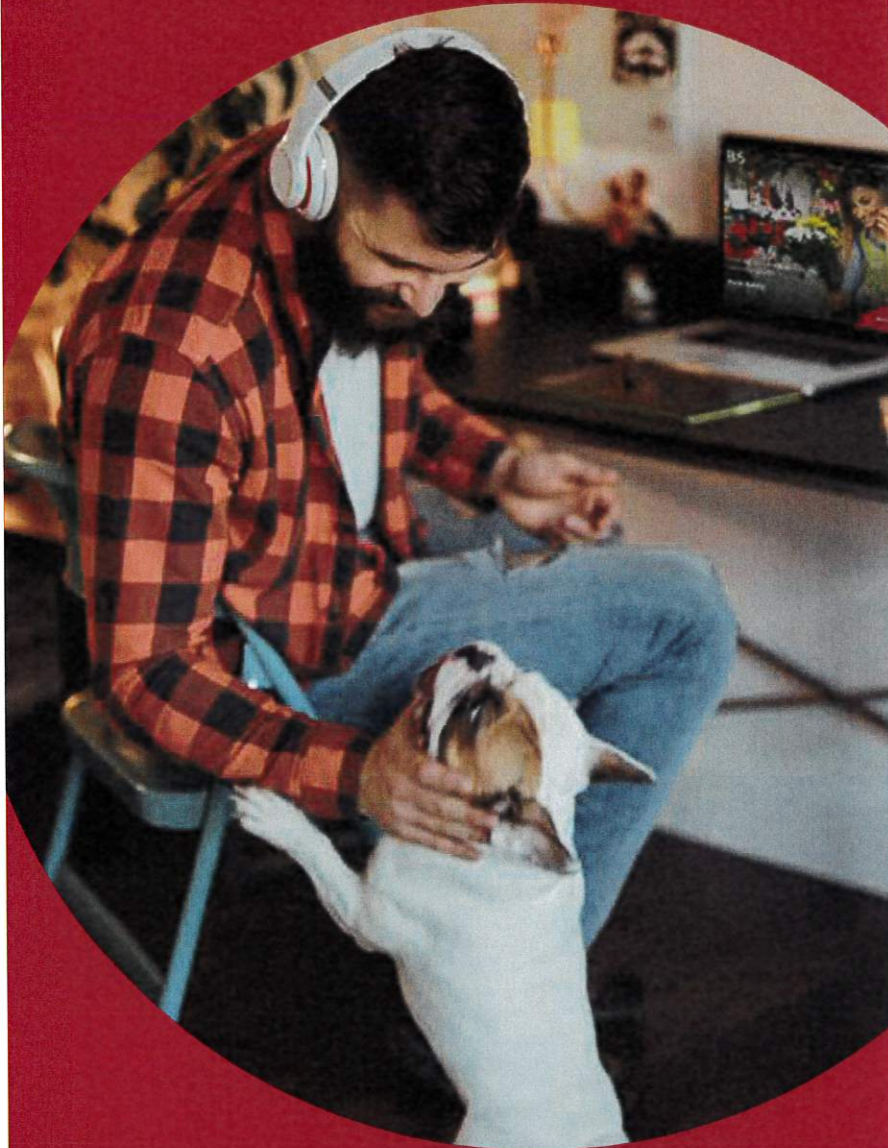
A safe and convenient option to save money so that you're ready to tackle those unexpected expenses. Our basic savings account can be opened with a \$100.00 minimum deposit.

Fall below the \$100.00 minimum daily balance requirement during billing cycle and a \$2.00 monthly account maintenance fee will be charged. After 3 withdrawals per month a \$1.00 per debit fee will be charged on each withdrawal thereafter.

Power Savings

The more you save, the more you earn. This interest-bearing account is tiered to pay a higher rate on higher balances.

A \$1,000.00 minimum is required to open a Power Savings account. A \$7.50 monthly account maintenance fee is charged if the account falls below the minimum \$1,000.00 daily balance requirement during billing cycle. After 3 withdrawals per month a \$1.00 per debit fee will be charged on each withdrawal thereafter.



Personal Money Market

A Personal Money Market account allows you to earn a better interest rate, as interest is tiered to pay a higher rate on higher balances.

This account requires a minimum of \$2,500.00 to open the account. A \$10.00 monthly maintenance fee is charged for balances that fall below the minimum daily balance requirement of \$2,500.00 during billing cycle or a minimum average daily balance of \$5,000.00 during billing cycle. After 6 withdrawals per month a \$2.00 per debit fee will be charged on each withdrawal thereafter.

Minor Savings

A great way to teach a child how to save, this basic account only requires a \$5.00 minimum deposit to open. There is no monthly balance requirement for children under 18. When a child reaches 18, the account is subject to the same requirements as the Regular Savings account.

Credit approval of parent or legal guardian is required for minor savings account.

Holiday Club

Save for the holidays with the Holiday Club account. Open a Holiday Club account anytime. Then, we will send you a check for the full amount that is in your account as of the end of the club cycle.

There is a \$5.00 minimum to open the account with no minimum balance requirement or account maintenance fees. A penalty may be charged if funds are withdrawn before the end of the club cycle.



Certificate of Deposit

For long-term savings, open a certificate of deposit (CD) account. Contact a BOS Personal Banker for current terms and interest rates.

Individual Retirement Account

A BOS Individual Retirement Account (IRA) is a personal retirement account with some tax advantages. Consult a tax advisor for deductibility.



Savings Account Comparisons

Minimum to Open

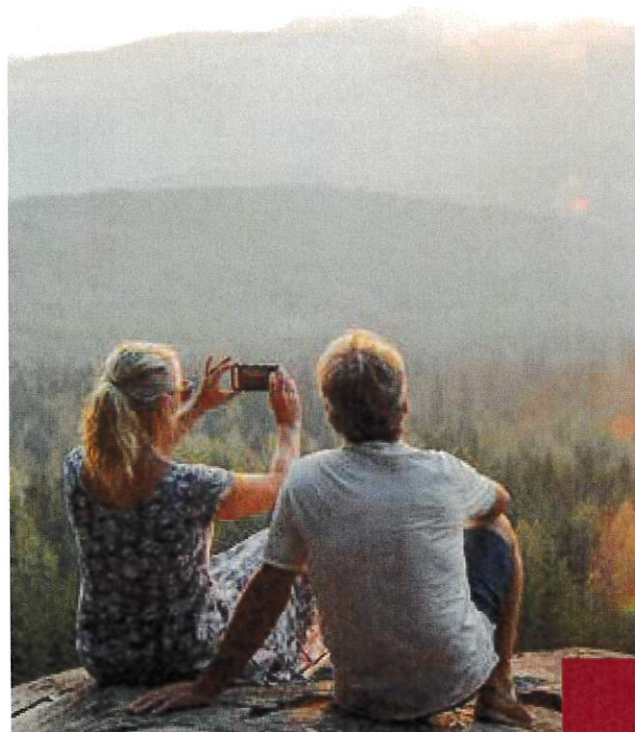
Minimum Daily Balance

Minimum Average Daily Balance

Monthly Account Maintenance Fee**

Withdrawal Fee***

Balances on which Interest is Paid



Regular Savings	Power Savings	Personal Money Market	Minor Savings	Holiday Club
\$100	\$1,000	\$2,500	\$5.00	\$5.00
\$100	\$1,000	\$2,500	None*	None
None	None	\$5,000	None	None
\$2.00	\$7.50	\$10.00	None	None
\$1.00 in excess of 3 per month.	\$1.00 in excess of 3 per month.	\$2.00 in excess of 6 per month.	None	A closure fee is charged for closing the account before the end of the club cycle.
****	Tiered ****	Tiered ****	****	****

Credit approval required on all deposit accounts.

*No minimum daily balance required for children under age of 18. Once the child reaches 18 the account is subject to the same balance and withdrawal requirements as the Regular Savings account.

**Monthly account maintenance fee waived if daily balance or average daily balance requirement is met during the billing cycle.

***Withdrawal fee is charged regardless of balance maintained.

****See a BOS Personal Banker for current annual percentage yields and tiered balance account information.

Additional Services

Online Banking

If you're like most people, there are never enough hours in the day to accomplish everything you need to do. Online Banking with BOS will make your day easier by helping you maintain your accounts, transfer money, pay bills and more – all from the convenience of your home, office or anywhere you have an Internet connection.

- Account Balances
- Mobile Deposit
- Transfer Funds
- Text and Email Alerts
- Bill Payment
- eStatements
- Online Banking Alerts
- Mobile Banking Alerts

Mobile Banking

With BOS Mobile Banking, you can securely access your accounts from your mobile phone by mobile browsing, text message or by our mobile banking app. Banking is easier than ever with the BOS Mobile Banking App and Mobile Deposit. Deposit checks in a snap, transfer money and pay bills all from your mobile phone.



BOS Card Secure

BOS Card Secure protects your debit cards by sending transaction alerts and enabling you to define when, where and how your cards are used. Download BOS Card Secure to your smartphone, then set your preferences to monitor and manage your cards.

- Location-Based Controls and Alerts
- Usage Controls and Alerts
- Card On/Off Setting

Overdraft Protection

Allowable Overdraft and Instant Check Line-of-Credit may cover occasional overdrafts. (Fees apply. See a personal banker for details.)

Toll Free Account Information

Our toll-free number 1-800-789-0511 allows you to check balances, review transactions, and transfer money 24/7 via telephone. TDD service is available at 1-877-472-9280.

Some services subject to credit approval. See a BOS personal banker for more information.





Toll Free
877-698-3278

BOS



bankwithBOS.com



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