

Community Reinvestment Act | Security Bank

Public File



Written Comments

Security Bank has not had any public comments in the current year or prior two calendar years.

PUBLIC DISCLOSURE

January 25, 2022

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Security Bank, s.b.
Certificate Number: 27723

510 East Monroe Street
Springfield, IL 62701

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.

Security Bank, s.b.'s (Security Bank) satisfactory Community Reinvestment Act (CRA) performance under the Lending Test supports the overall rating. The following points summarize the bank's performance.

- The net loan-to-deposit (LTD) ratio is reasonable (considering seasonal variations and taking into account lending related activities) given the institution's size, financial condition, and assessment area (AA) credit needs.
- A majority of loans are in the institution's AA.
- The geographic distribution of loans reflects reasonable dispersion throughout the AA.
- The distribution of borrowers reflects, given the demographics of the AA, reasonable penetration among individuals of different income levels (including low- and moderate-income) and businesses of different sizes.
- The institution did not receive any CRA-related complaints since the previous evaluation; therefore, this factor did not affect the Lending Test rating.

DESCRIPTION OF INSTITUTION

Security Bank is headquartered in Springfield, Sangamon County, Illinois. It is a mutual savings bank and is not affiliated with a holding company. Security Bank does not have any subsidiaries or affiliates. The bank did not open or close any branches, and no merger or acquisition activities occurred since the prior evaluation. The institution received a Satisfactory rating at its previous FDIC Performance Evaluation, dated December 14, 2015, based on Small Institution Examination Procedures.

Security Bank operates from its main office in downtown Springfield and has two additional branches located throughout the city. The bank offers a range of loan and deposit products and primarily focuses on home mortgage lending. Retail credit products include consumer installment loans; home mortgage loans for home purchase, refinance, construction; and home equity lines of credit. Deposit products and services include checking, savings, money market accounts; and certificates of deposit. The bank offers alternative banking services such as internet banking, electronic bill pay, and bank-owned automated teller machines (ATMs) at each branch location.

Commercial products include a variety of business deposit accounts; as well as real estate, commercial and industrial, construction, and equipment loans; and working capital lines of credit. In addition, Security Bank is an active Small Business Administration (SBA) lender. Credits extended through SBA programs are considerably more flexible than conventional financing, which enables banks to lend to small businesses when funding is otherwise not available.

As of the September 30, 2021, Consolidated Reports of Condition and Income (Call Report), the bank's assets totaled \$257.5 million, deposits totaled \$239.8 million, loans totaled \$109.5 million, and securities totaled \$64.7 million. The loan portfolio is illustrated in the following table.

Loan Portfolio Distribution as of 09/30/2021		
Loan Category	\$(000s)	%
Construction, Land Development, and Other Land Loans	4,682	4.3
Secured by Farmland	4,360	4.0
Secured by 1-4 Family Residential Properties	39,857	36.4
Secured by Multifamily (5 or more) Residential Properties	3,829	3.5
Secured by Nonfarm Nonresidential Properties	30,815	28.1
Total Real Estate Loans	83,543	76.3
Commercial and Industrial Loans	17,772	16.2
Agricultural Production and Other Loans to Farmers	1,826	1.7
Consumer Loans	4,773	4.4
Obligations of State and Political Subdivisions in the U.S.	0	0.0
Other Loans	1,610	1.5
Lease Financing Receivable (net of unearned income)	0	0.0
Less: Unearned Income	0	0.0
Total Loans	109,524	100.0
<i>Source: Reports of Condition and Income Due to rounding, totals may not equal 100.0%</i>		

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

DESCRIPTION OF ASSESSMENT AREA

The CRA requires each financial institution to define one or more AAs within which its CRA performance will be evaluated. Security Bank designated a single AA comprised of Sangamon County, Illinois. Sangamon County is located approximately 100 miles northeast of St. Louis, Missouri and 200 miles southwest of Chicago, Illinois. It is part of the Springfield, Illinois Metropolitan Statistical Area (MSA), which is a two-county area located in central Illinois. The assessment area only consists of whole geographies, includes tracts where the institution's main office and branches are located, does not reflect illegal discrimination or arbitrarily exclude any low- or moderate-income areas. The following sections discuss demographic and economic information for the AA.

The bank is headquartered and operates a full-service office in downtown Springfield, which is in a middle-income census tract. There are two other full-service branches in Springfield that are located in middle- and upper-income census tracts.

Economic and Demographic Data

According to 2015 American Community Survey (ACS) data, there are 53 census tracts in the AA. Of the 53 census tracts in the AA, there are 11 low-income tracts, 10 moderate-income tracts, 21 middle-income tracts, 11 upper-income tracts, and zero tracts with no income designation. These census tract income level designations reflect a slight change from the prior evaluation. Since the 2010 Census, there was an increase in the number of low-income tracts from nine to 11, and a decrease in the number

of moderate-income tracts from 11 to 10. The following table illustrates select demographic characteristics of the AA.

Demographic Information of the Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	53	20.8	18.9	39.6	20.8	0.0
Population by Geography	199,016	15.9	14.6	40.8	28.7	0.0
Housing Units by Geography	90,433	16.3	16.9	40.0	26.8	0.0
Owner-Occupied Units by Geography	57,654	9.9	13.3	42.2	34.6	0.0
Occupied Rental Units by Geography	25,231	28.6	21.7	36.8	12.8	0.0
Vacant Units by Geography	7,548	24.2	28.7	33.9	13.2	0.0
Businesses by Geography	13,278	15.0	17.3	37.1	30.6	0.0
Farms by Geography	595	6.6	7.9	48.7	36.8	0.0
Family Distribution by Income Level	50,928	22.8	16.2	20.4	40.5	0.0
Household Distribution by Income Level	82,885	25.4	15.7	17.2	41.7	0.0
Median Family Income MSA - 44100 Springfield, IL MSA		\$73,402	Median Housing Value			\$126,507
			Median Gross Rent			\$737
			Families Below Poverty Level			10.8%
Sources: 2015 ACS and 2020 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 AA consists of 22.8 percent low-income families, of which, 10.8 percent are generating incomes below the poverty level. This demographic, in conjunction with the stark contrast between median family income levels and median housing values, highlights difficulties that home mortgage lenders may face in providing traditional financing options to this segment, especially to low-income borrowers.

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

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
2020 (\$85,200)	<\$42,600	\$42,600 to <\$68,160	\$68,160 to <\$102,240	≥\$102,240
Source: FFIEC				

According to 2020 D&B data, there were 13,278 businesses in the AA. The analysis of small business loans under the borrower profile criterion compares the distribution of loans to the distribution of businesses by revenue category. Gross annual revenues (GARs) for these businesses are below:

- 78.2 percent have GARs of \$1 million or less,
- 6.0 percent have GARs over \$1 million, and
- 15.8 percent have unknown GARs.

Service industries represent the largest portion of businesses at 39.8 percent; followed by retail trade at 13.1 percent; finance, insurance, and real estate at 9.5 percent; and construction at 6.4 percent. In addition, 58.8 percent of businesses in the AA have four or fewer employees, and 83.2 percent operate from a single location. This highlights the prevalence of very small businesses in the AA.

During the evaluation period, the Coronavirus Disease 2019 (COVID-19) pandemic considerably affected national and global markets. As previously stated, the service industry represents the largest portion of businesses in the AA. The stay-at-home orders and temporary closures of non-essential businesses that became effective in March 2020, contributed to financial hardships for some non-essential workers and businesses. Throughout the majority of the review period, unemployment rates were steadily improving. However, the COVID-19 pandemic triggered dramatic increases in statewide and national unemployment rates. The following table outlines the unemployment rates of the bank's AA during the review period.

Unemployment Rates						
Area	2016	2017	2018	2019	2020	September 2021
	%	%	%	%	%	%
Sangamon County, Illinois	5.0	4.4	4.4	3.9	8.2	4.4
State of Illinois	5.9	5.0	4.4	4.0	9.5	6.2
National Average	4.9	4.4	3.9	3.7	8.1	4.7
<i>Source: U.S. Bureau of Labor Statistics</i>						

Competition

The AA is moderately competitive in the financial services market. According to the FDIC Deposit Market Share data as of June 30, 2021, there were 24 financial institutions that operated 77 full-service branches within the AA. Of these institutions, Security Bank ranked 11th with 2.8 percent of the deposit market share. Large national and regional financial institutions that operate offices within the AA hold the majority of the market share.

There is a high level of competition for home mortgage loans among several banks, credit unions, and non-depository mortgage lenders operating in the AA. The aggregate lending data for 2020 shows that 231 lenders reported 11,013 residential mortgage loans originated or purchased in the AA. The five most prominent home mortgage lenders accounted for 51.9 percent of the total market share. Security Bank is not required to collect or report its small business loan data, and has elected not to do so. As a result, aggregate small business lending data is not presented in the small

business lending tables or used as a comparative factor for the bank's performance. However, aggregate small business lending data gives insight into the level of demand for small business loans in the AA. The aggregate data for 2020 shows that 83 institutions reported 2,830 small business loans in the AA. The five most prominent small business lenders accounted for 65.5 percent of the total market share.

Community Contact

As part of the evaluation process, examiners contact third-parties active in the AA to assist in identifying the credit needs. This information helps determine whether local financial institutions are responsive to these needs. Examiners contacted a representative of an economic development organization in the AA. The contact stated that the AA's population has been declining and indicated that in spite of the population changes, the housing market is currently doing very well, particularly on the west side of Springfield and nearby, smaller cities like Rochester and Chatham. The contact stated that mortgage lenders were especially busy in 2020 due to the booming housing market and refinancing activity due to low interest rates. The contact indicated that local banks are very involved in meeting community credit needs and looking for ways to be active in the community.

SCOPE OF EVALUATION

General Information

This evaluation covers the period from the previous evaluation dated December 14, 2015, to the current evaluation dated January 25, 2022. Examiners used Interagency Small Institution CRA Examination Procedures to evaluate Security Bank's performance.

Activities Reviewed

Examiners determined that the bank's major product lines are home mortgage and small business loans. This conclusion considered the bank's business strategy and the number and dollar volume of loans originated during the evaluation period. Home mortgage loans received greater weight in this evaluation, as they represent a higher concentration of originations during the evaluation period. No other loan types, such as small farm or consumer loans, represent a major product line. Therefore, they provided no material support for conclusions or ratings and are not presented.

Examiners analyzed the universe of home mortgage and small business loans originated or purchased from January 1, 2019, through December 31, 2020. The bank's records indicate that the lending focus and product mix remained generally consistent throughout the evaluation period. Therefore, all loans reviewed were considered representative of the bank's performance during the entire evaluation period.

Security Bank originated and reported 137 home mortgage loans totaling \$15.7 million in 2019 and 338 home mortgage loans totaling \$47.0 million in 2020 on its Home Mortgage Disclosure Act (HMDA) Loan Application Registers. The increase in home mortgage loans from 2019 to 2020 was sparked by refinance activity and increased home sales coupled with a low interest rate

environment and depositors who were granted stimulus money from the pandemic. The 2015 ACS data and HMDA aggregate lending data provided a standard of comparison for the bank's home mortgage lending performance. The bank originated 23 small business loans totaling \$1.5 million in 2019 and 27 small business loans in 2020 totaling \$2.2 million. D&B data was used as a standard of comparison for the bank's small business lending.

While the number and dollar volume of loans were reviewed, examiners emphasized and presented performance by number of loans because this is a better indicator of the bank's record of serving individuals and businesses. Performance based on the dollar volume of loans was generally consistent with performance based on the number of loans.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

Security Bank demonstrated reasonable performance. The Geographic Distribution and Borrower Profile performance primarily supports this conclusion.

Loan-to-Deposit Ratio

The net LTD ratio is reasonable given the institution's size, financial condition, and AA credit needs. The bank's net LTD ratio, calculated from Call Report data, averaged 71.6 percent over the past 24 calendar quarters from December 31, 2015, to September 30, 2021. The ratio fluctuated during the evaluation period, from a high of 91.6 percent as of June 30, 2018, to a low of 45.1 percent as of September 30, 2021.

Examiners evaluated Security Bank's average net LTD ratio by comparing it to three similarly-situated banks (SSBs). Examiners selected the SSBs based on asset size, geographic location, and lending focus. The following table shows that Security Bank's average net LTD ratio was lower than two SSBs and higher than the other SSB. The bank's LTD ratio is reasonable and reflects a willingness to lend.

Loan-to-Deposit Ratio Comparison		
Bank	Total Assets as of 09/30/2021 (\$000s)	Average Net LTD Ratio (%)
Security Bank, s.b.	257,525	71.6
Similarly-Situated Institution #1	248,684	78.7
Similarly-Situated Institution #2	236,494	47.1
Similarly-Situated Institution #3	197,992	85.2
<i>Source: Reports of Condition and Income 12/31/2015 – 09/30/2021</i>		

Assessment Area Concentration

The bank made a majority of its home mortgage and small business loans, by number and dollar volume, within its AA. The following table details the loan concentrations inside and outside of the AA. Only loans in the AA are included in the analyses.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage										
2019	117	85.4	20	14.6	137	13,562	86.3	2,149	13.7	15,711
2020	317	93.8	21	6.2	338	44,537	94.7	2,486	5.3	47,023
Subtotal	434	91.4	41	8.6	475	58,099	92.6	4,635	7.4	62,733
Small Business										
2019	19	82.6	4	17.4	23	928	61.3	585	38.7	1,513
2020	26	96.3	1	3.7	27	2,160	98.7	29	1.3	2,189
Subtotal	45	90.0	5	10.0	50	3,088	83.4	614	16.6	3,702
Total	479	91.2	46	8.8	525	61,187	92.1	5,249	7.9	66,435
Source: Bank Data Due to rounding, totals may not equal 100.0%										

Geographic Distribution

The geographic distribution of loans reflects reasonable penetration throughout the AA. For this criterion, examiners focused on the percentage by number of loans in low- and moderate-income census tracts.

Home Mortgage Loans

The geographic distribution of home mortgage loans reflects reasonable dispersion throughout the AA. Examiners compared the bank's performance to the 2019 and 2020 Home Mortgage Disclosure Act (HMDA) aggregate lending data and to the percentage of owner-occupied housing units by tract income category. As shown in the following table, the bank's lending in low-income tracts exceeded both the aggregate lending data in 2019 and 2020 and the demographic data in 2019. The bank's lending in moderate-income tracts was also greater than the aggregate lending data and slightly below the demographic data in 2019 and 2020.

Geographic Distribution of Home Mortgage Loans						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2019	9.9	5.7	20	17.1	758	5.6
2020	9.9	3.7	19	6.0	874	2.0
Moderate						
2019	13.3	11.3	15	12.8	1,003	7.4
2020	13.3	9.5	39	12.3	2,844	6.4
Middle						
2019	42.2	43.7	38	32.5	4,052	29.9
2020	42.2	40.0	94	29.7	11,531	25.9
Upper						
2019	34.6	39.2	44	37.6	7,750	57.1
2020	34.6	46.8	165	52.1	29,288	65.8
Not Available						
2019	0.0	0.0	0	0.0	0	0.0
2020	0.0	0.0	0	0.0	0	0.0
Totals						
2019	100.0	100.0	117	100.0	13,562	100.0
2020	100.0	100.0	317	100.0	44,537	100.0
Sources: 2015 ACS; Bank Data, 2019 & 2020 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 reasonable dispersion throughout the AA. Examiners compared the bank's small business lending to the distribution of businesses by tract income level throughout the AA.

As shown in the following table, in 2019, the bank's level of originating small business loans in low-income geographies was slightly above the percentage of businesses operating within low-income tracts in AA. In 2020, the bank's level of originations in low-income census tracts was less than the demographic data. In 2019, the bank's level of lending to small businesses in moderate-income tracts lagged the percent of businesses operating in those tracts; and in 2020, the bank's performance in moderate-income geographies exceeded the demographic data.

Examiners use the demographic data to determine the total number of businesses that exist within each tract income designation and to provide insight to the degree of opportunity to originate loans throughout the AA. However, the demographic data is not representative of all businesses seeking traditional financing. Given this factor, and the bank's level of lending performance throughout the review period, the geographic distribution is reasonable.

Geographic Distribution of Small Business Loans					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Low					
2019	15.0	3	15.8	115	12.4
2020	15.0	3	11.5	363	16.8
Moderate					
2019	17.4	2	10.5	80	8.6
2020	17.3	6	23.1	746	34.5
Middle					
2019	37.2	8	42.1	312	33.6
2020	37.1	13	50.0	814	37.7
Upper					
2019	30.4	6	31.6	421	45.4
2020	30.6	4	15.4	237	11.0
Not Available					
2019	0.0	0	0.0	0	0.0
2020	0.0	0	0.0	0	0.0
Totals					
2019	100.0	19	100.0	928	100.0
2020	100.0	26	100.0	2,160	100.0
Sources: 2019 & 2020 D&B Data; Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0%					

Borrower Profile

The distribution of loans to borrowers reflects reasonable penetration to individuals of different income levels and among businesses of different sizes. The bank's reasonable home mortgage and small business performance supports this conclusion. Examiners focused on the percentage of home mortgage loans to low- and moderate-income borrowers and the percentage of small businesses with gross annual revenues of \$1.0 million or less.

Home Mortgage Loans

The distribution of home mortgage loans to individuals of different income levels, including low-and moderate-income borrowers, is reasonable. Examiners compared the bank's performance to both aggregate lending and demographic data.

The following table shows the percentage of low-income borrowers in the AA is 22.8 percent. However, 10.8 percent of the families residing in the AA had incomes below the poverty level. Families within this income designation typically do not have the financial means to qualify for, or afford a home mortgage loan due to financial constraints. In 2019, Security Bank originated 7.7 percent of its home mortgage loans to low-income borrowers. This level of lending is less than the aggregate lending performance and the demographic data. However, when considering the poverty

level and the percentage of low-income families, the bank's performance is reasonable. In 2020, Security Bank's originations to low-income borrowers increased and was greater than the aggregate lending performance.

In 2019, Security Bank's performance in moderate-income geographies slightly lagged the aggregate lending performance but exceeded the percentage of moderate-income families in the AA. The bank's originations to moderate-income borrowers exceeded the aggregate lending data and the demographic data in 2020. This information is presented in the following table.

Distribution of Home Mortgage Loans by Borrower Income Level						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2019	22.8	8.9	9	7.7	589	4.3
2020	22.8	8.8	29	9.1	2,334	5.2
Moderate						
2019	16.2	18.3	20	17.1	1,924	14.2
2020	16.2	17.9	67	21.1	5,419	12.2
Middle						
2019	20.4	20.3	22	18.8	2,161	15.9
2020	20.4	21.3	66	20.8	9,245	20.8
Upper						
2019	40.5	35.9	50	42.7	7,109	52.4
2020	40.5	36.6	140	44.2	25,561	57.4
Not Available						
2019	0.0	16.6	16	13.7	1,780	13.1
2020	0.0	15.4	15	4.7	1,978	4.4
Totals						
2019	100.0	100.0	117	100.0	13,562	100.0
2020	100.0	100.0	317	100.0	44,537	100.0
Sources: 2015 ACS; Bank Data, 2019 & 2020 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%						

Small Business Loans

The distribution of small business loans reflects reasonable penetration of loans to businesses with revenues of \$1.0 million or less. As shown in the following table, in 2019, Security Bank's lending performance to businesses with GARs of \$1.0 million or less exceeded the percentage of businesses in the AA. While the bank's performance is slightly below the demographic data in 2020, not all small businesses in the AA are seeking traditional financing. For many small businesses, credit needs are often met through credit card and home equity financing. As a measure of demand, the aggregate lending data was considered but not directly compared to the bank's performance. In

2019 and 2020, the bank's lending performance exceeded the aggregate lending performance to businesses with GARs of \$1.0 million or less. Given this context, the bank's lending to businesses with GARs of \$1.0 million or less demonstrates reasonable performance.

Distribution of Small Business Loans by Gross Annual Revenue Category					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
<=\$1,000,000					
2019	77.2	16	84.2	798	86.0
2020	78.2	20	76.9	1,607	74.4
>\$1,000,000					
2019	6.4	3	15.8	130	14.0
2020	6.0	6	23.1	553	25.6
Revenue Not Available					
2019	16.4	0	0.0	0	0.0
2020	15.8	0	0.0	0	0.0
Totals					
2019	100.0	19	100.0	928	100.0
2020	100.0	26	100.0	2,160	100.0
Sources: 2019 & 2020 D&B Data; Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0%					

Response to Complaints

The bank has not received any CRA-related complaints since the previous evaluation. Therefore, this criterion did not impact the Lending Test rating.

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Examiners did not identify any evidence of discriminatory or other illegal credit practices; therefore, this consideration did not affect the institution's CRA rating.

APPENDICES

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).

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.

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.

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.

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.

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 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.

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.

Branch Information

**510 East Monroe Street
Springfield, IL 62701**

Lobby: Monday-Friday: 9:00 am -4:00 pm
Saturday: Closed

Sangamon County; MSA/MD Code: 44100

Census Tract: 14.00

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

Data taken from the Geocoding System at FFIEC.gov

**3001 Chatham Road
Springfield, IL 62704**

Lobby: Monday-Friday: 9:00 am – 5:00 pm
Saturday: 9:00 am – 12:00 pm

Sangamon County; MSA/MD Code: 44100

Census Tract: 20.00

Tract Income Level	Upper	Tract Population	2450
Underserved or Distressed Tract	No	Tract Minority %	16.94
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$99,300	Minority Population	415
2023 Est. Tract Median Family Income	\$123,996	Owner-Occupied Units	832
2020 Tract Median Family Income	\$104,828	1 -to- 4 Family Units	920
Tract Median Family Income %	124.87		

Data taken from the Geocoding System at FFIEC.gov

**2500 Adlai Stevenson Drive
Springfield, IL 62703**

Lobby: Monday-Friday: 9:00 am – 5:00 pm
Saturday: 9:00 am – 12:00 pm

Sangamon County; MSA/MD Code: 44100

Census Tract: 25.00

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

Data taken from the Geocoding System at FFIEC.gov

Home Mortgage Disclosure Act Notice

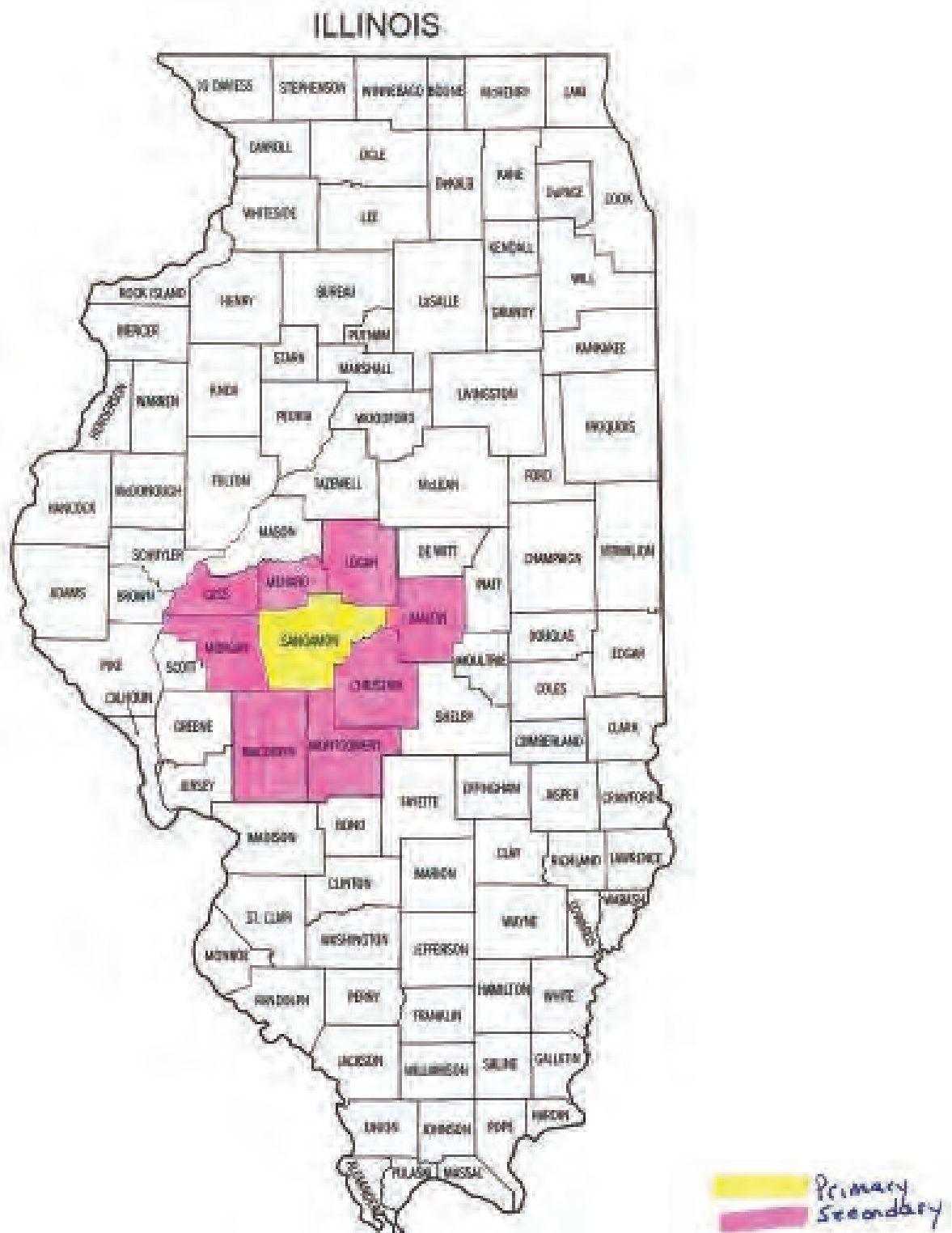
The HMDA data about our residential mortgage lending is available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age and income of applicants and borrowers; and information about loan approvals and denials. HMDA data for many other financial institutions is also available online. For more information, visit the Consumer Financial Protection Bureau's Website (www.consumerfinance.gov/hmda).

Security Bank's Respondent ID is 000277723-3.

Branch Opening / Closing

Security Bank has not opened or closed any branches within the current year or prior two years.

Map Of Assessment Area



Consumer Products and Services

Attached is a booklet that details the Consumer products and services, the current fee schedule, and a list of Business products and services offered by Security Bank.

Following are the differences products and services offered at the branches, see the Branch information for addresses, hours and geographies:

- Mortgage lending is available at the Chatham Road, Monroe Street, and Stevenson Drive branches.
- Consumer Installment lending (such as automobile, personal, or home equity loans) is available at all three branches.
- Retail account (such as checking, savings, CD or IRA) transactions may be conducted at all three branches.
- Retail accounts may be opened at all three branches.
- Safe Deposit boxes are available at all three branches.
- There is no difference in the cost of services at each branch.
- Each branch has an exterior ATM machine.



CONSUMER PRODUCTS AND SERVICES



SECURITYBK.COM | 217-789-3500 | SUPPORT@SECURITYBK.COM

*about us*

BANK LOCAL. SECURING YOUR FINANCIAL FUTURE.

Security Bank, SB is the only mutual savings bank located in Springfield, Illinois and has been servicing the community for over 144 years. We are a full-service financial institution that offers its customers both consumer and commercial credit products with a variety of deposit solutions. Security Bank, SB is the combination of 5 separate legacy banks which date back to 1874 (Workingmen's Savings and Homestead Association (1874), Sangamon Savings and Homestead Association (1886), Springfield Bank and Loan Association (1886), Washington Park Bank and Savings Association (1902) and Security Improvement and Loan Association (1906)). Springfield is the state capital of Illinois and is the geographical center of Sangamon County which has a population of 197,499 as of 2016 according to U.S. Department of Commerce.

LOCATIONS

510 E. Monroe
Springfield, IL 62701

3001 Chatham Road
Springfield, IL 62704

2500 Stevenson
Drive
Springfield, IL 62703

Monroe

Lobby Hours

Monday – Friday 9:00 am – 4:00 pm

Chatham Road and Stevenson Drive Lobby and Drive-Thru Hours

Monday – Friday 9:00 am – 5:00 pm
Saturdays 9:00 am – 12:00 pm



PRODUCTS AND SERVICES

Security Bank gets to know you and your needs and connects you with the best banking solutions for your financial needs. Manage your money with ease – conveniently and efficiently.

- Checking
- Savings
- Digital conveniences
- Certificate of Deposits
- IRA
- Safe Deposit Boxes
- Money Market Accounts
- Health Savings Accounts
- Mortgage Loans
- Home equity loans
- Auto loans
- Personal loans
- Credit Cards
- Investment Services



Questions? Contact a Bank representative at 217-789-3500 or support@securitybk.com.



CHECKING



SMART ✓ REWARDS

Checking that earns interest and refunds ATM fees.

- \$100 minimum to open
- No minimum balance required
- No monthly service charge
- Earn Interest*
- ATM fees are refunded nationwide*
- Qualifiers must be satisfied per cycle to receive rewards.

***Qualifiers:** 10 debit card transactions posted and cleared each qualification cycle, 1 direct deposit or ACH debit, access digital banking or mobile banking, receive electronic statements.



SENIOR CHECKING

For our clients over 50, we want to salute you with this account full of special perks.

- Minimum daily balance of \$1,000
- Interest earned on balances over \$2,500; tiered interest structure
- Free digital banking & E-statements
- 24 Hour Phone Banking
- \$100 to open



SAVINGS

SMART ✓ REWARDS SAVINGS

Automatically save and earn interest. Companion product to SmartCheck Rewards Checking.

- Interest from the SmartCheck Rewards Checking account transfers into the SmartCheck Rewards Checking qualifiers are met.
- ATM fees are refunded from SmartCheck checking transfer into the SmartCheck Rewards savings when qualifiers are met.
- Qualifiers must be satisfied per cycle to receive rewards.
- Companion product to SmartCheck rewards checking
- \$10 minimum deposit to open
- No minimum balance required
- No monthly service charge

To compliment your accounts:

- Visa Debit Card
- Digital Banking
- SPIN (Person 2 Person) payment service.
- Digital Bill Pay, Move Money
- Mobile App Banking
- Mobile Deposit
- Electronic Statements
- 24-Hour Telebanking 888-821-7115
- Overdraft Protection

HEALTH SAVINGS ACCOUNTS

With a health savings account (HSA), you can pay for qualified medical expenses in a tax-advantaged way.*

- Interest bearing
- Direct Deposit available
- \$50 to open
- Free Visa debit card

*Please consult your tax advisor for more information to have your HSA work for you.

STATEMENT SAVINGS

When saving for a large purchase or future expenses, building a healthy savings is a good idea.

- \$100 minimum to open
- \$100 minimum balance required
- Interest compounded daily and credited quarterly





MORE SAVINGS OPTIONS

YOUTH SAVINGS

Starting to save at a young age, teaches financial literacy.

- Interest bearing
- Only \$10 to open

HOLIDAY OR VACATION SAVINGS

Save all year long for any holiday gift-giving season or for other special events or expenses.

- Interest bearing
- No monthly fee
- Low \$10 minimum balance
- Direct Deposit available
- Interest compounded daily
- Unlimited deposits or transfers into the account
- Only \$10 to open

MONEY MARKET ACCOUNT

Make the most of your money with tiered rates so that as your balance goes up, so do your returns.

- Tiered interest rates
- Low \$2,500 minimum balance
- \$2,500 to open

CERTIFICATE OF DEPOSITS

Maximize invested funds with flexible terms.

- \$1000 minimum to open
- Auto-renew with a 10-day grace period
- Interest compounded daily, credited quarterly, and at maturity
- Terms available from 182 days to 60 months





MORE SAVINGS OPTIONS

IRAs

A way to save for retirement and earn interest.

- Traditional IRAs
 - \$1000 minimum to open IRA CDs
 - \$50 minimum to open IRA Savings
 - Interest is compounded daily and credited quarterly
 - No fees
 - Possible tax deferments and tax deductions
- Roth IRAs
 - \$1000 minimum to open IRA CDs
 - \$50 minimum to open IRA Savings
 - Interest is compounded daily and credited quarterly
 - Possible tax-free withdrawals
- Variable IRA CDs
 - \$100 minimum to open
 - Additional deposits may be made at any time
 - Interest is compounded daily and credited quarterly
- Coverdell Education Savings
 - Make contributions to save for a child's educational expenses
 - \$1000 minimum to open IRA CDs
 - \$50 minimum to open IRA Savings
 - Available for anyone to open the account and make contributions for a child

CDARS

Obtain FDIC insurance on deposited funds beyond the normal FDIC coverage without having to go to numerous financial institutions

- \$10000 minimum to open
- Flexible terms to meet your needs
- Interest compounded daily, credited either at maturity, monthly, quarterly, semi-annually[®], or annually depending on the payment schedule you prefer
- One statement and one financial institution to maintain your funds





510 East Monroe
2500 Stevenson Drive
3001 Chatham Road
Springfield, IL



securitybk.com | 217-789-3500



Commercial Products and Services

As a full-service mutual savings bank, we offer several business products and services to assist our community with all their business needs. Following is a listing of the business products and services:

- Interest Business Checking
- Small Business Checking
- High Volume Business Checking
- CDARS Program
- Business Savings Account
- Business Sweep Account
- Retirement IRA
- E-Corp Business Online Banking
- Commercial Loans
 - Commercial Real Estate Loans
 - Commercial Operating Lines of Credit
 - Commercial Term Loans
 - Equipment & Vehicle Loans
 - Letters of Credit

Security Bank
Quarterly Loan to Deposit Ratio
2023

	<u>1st Qtr 2023</u>	<u>2nd Qtr 2023</u>	<u>3rd Qtr 2023</u>	<u>4th Qtr 2023</u>	<u>Annual Average</u>
<i>Using CALL Report Data</i>					
Total Loans-net	\$ 94,451,616	\$ 102,034,979	\$ 109,140,611	\$ 107,920,713	\$ 103,386,980
Total Deposits	\$ 210,603,762	\$ 177,856,105	\$ 177,666,701	\$ 178,432,795	\$ 186,139,841
Loan to Deposit Ratio*	44.85%	57.37%	61.43%	60.48%	55.54%

Security Bank
Quarterly Loan to Deposit Ratio
2022

	<u>1st Qtr 2022</u>	<u>2nd Qtr 2022</u>	<u>3rd Qtr 2022</u>	<u>4th Qtr 2022</u>	<u>Annual Average</u>
<i>Using CALL Report Data</i>					
Total Loans-net	\$ 101,476,000	\$ 99,860,000	\$ 97,343,000	\$ 96,828,000	\$ 98,876,750
Total Deposits	\$ 261,877,000	\$ 216,309,000	\$ 211,229,000	\$ 209,011,000	\$ 224,606,500
Loan to Deposit Ratio*	38.7%	46.2%	46.1%	46.3%	44.0%

2023 FFIEC Census Report - Summary Census Demographic Information
MSA/MD: 44100 - SPRINGFIELD, IL
State: 17 - ILLINOIS (IL)



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	129	0101.00	Middle	No	117.19	\$99,300	\$116,370	\$98,385	6004	6.71	403	1976	2607
17	129	0102.00	Middle	No	104.89	\$99,300	\$104,156	\$88,056	3988	7.47	298	1238	1811
17	129	0103.00	Middle	No	97.44	\$99,300	\$96,758	\$81,806	2305	4.08	94	884	1153
17	129	9999.99	Middle	No	106.86	\$99,300	\$106,112	\$89,715	12297	6.46	795	4098	5571
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

* 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	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
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	6535	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

* 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 EsLMSA/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	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: 017 - CASS COUNTY



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	017	9601.00	Middle	No	89.29	\$82,300	\$73,486	\$61,574	2251	4.71	106	745	1115
17	017	9602.00	Middle	No	106.19	\$82,300	\$87,394	\$73,229	2501	7.92	198	799	1156
17	017	9603.00	Middle	No	102.97	\$82,300	\$84,744	\$71,012	3054	25.57	781	886	1196
17	017	9604.00	Moderate	No	73.31	\$82,300	\$60,334	\$50,556	2545	48.61	1237	716	1058
17	017	9605.00	Moderate	No	72.82	\$82,300	\$59,931	\$50,217	2691	61.65	1659	674	1107
17	017	9999.99	Middle	No	92.15	\$82,300	\$75,839	\$63,551	13042	30.52	3981	3820	5632

* 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: 021 - CHRISTIAN COUNTY



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	021	9581.00	Middle	No	111.39	\$82,300	\$91,674	\$76,818	2835	5.93	168	1008	1292
17	021	9582.00	Upper	No	123.17	\$82,300	\$101,369	\$84,938	3593	6.23	224	1170	1555
17	021	9583.00	Moderate	No	75.52	\$82,300	\$62,153	\$52,080	3975	6.99	278	1208	2046
17	021	9584.00	Middle	No	111.27	\$82,300	\$91,575	\$76,736	3719	5.59	208	1199	1688
17	021	9585.00	Middle	No	90.35	\$82,300	\$74,358	\$62,308	2138	8.56	183	567	994
17	021	9586.00	Upper	No	122.81	\$82,300	\$101,073	\$84,688	2155	5.06	109	668	1016
17	021	9587.00	Middle	No	109.38	\$82,300	\$90,020	\$75,431	5819	18.96	1103	1160	1476
17	021	9588.00	Middle	No	81.24	\$82,300	\$66,861	\$56,028	2448	4.62	113	881	1245
17	021	9589.00	Moderate	No	62.01	\$82,300	\$51,034	\$42,763	2554	5.44	139	757	1355
17	021	9590.00	Middle	No	114.05	\$82,300	\$93,863	\$78,648	4796	5.86	281	1711	1963

* 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: 107 - LOGAN COUNTY



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	107	9529.00	Middle	No	103.74	\$82,300	\$85,378	\$71,540	3532	7.56	267	1238	1509
17	107	9530.00	Upper	No	129.06	\$82,300	\$106,216	\$89,000	2365	5.41	128	699	1050
17	107	9531.00	Middle	No	87.12	\$82,300	\$71,700	\$60,083	3103	12.83	398	984	1336
17	107	9532.00	Middle	No	88.06	\$82,300	\$72,473	\$60,729	3692	11.21	414	1146	1651
17	107	9533.00	Middle	No	86.24	\$82,300	\$70,976	\$59,474	3335	9.84	328	899	1639
17	107	9534.00	Upper	No	125.76	\$82,300	\$103,500	\$86,726	3783	9.73	368	976	1484
17	107	9535.00	Upper	No	123.39	\$82,300	\$101,550	\$85,089	5069	30.18	1530	872	1191
17	107	9536.00	Upper	No	120.54	\$82,300	\$99,204	\$83,125	3108	3.28	102	1001	1247
17	107	9999.99	Middle	No	107.29	\$82,300	\$88,300	\$73,988	27987	12.63	3535	7815	11107

* 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	115	0002.00	Moderate	No	57.36	\$82,200	\$47,150	\$40,882	2327	61.50	1431	326	1143
17	115	0003.00	Moderate	No	71.15	\$82,200	\$58,485	\$50,714	3523	63.18	2226	618	1590
17	115	0004.00	Middle	No	116.63	\$82,200	\$95,870	\$83,125	1175	63.15	742	327	521
17	115	0005.01	Unknown	No	0.00	\$82,200	\$0	\$0	797	58.59	467	86	114
17	115	0005.02	Moderate	No	54.58	\$82,200	\$44,865	\$38,906	2415	47.58	1149	294	856
17	115	0006.00	Low	No	21.09	\$82,200	\$17,336	\$15,037	1625	78.22	1271	280	565
17	115	0009.00	Low	No	43.68	\$82,200	\$35,905	\$31,136	1682	72.24	1215	271	825
17	115	0010.00	Low	No	48.79	\$82,200	\$40,105	\$34,779	1158	34.80	403	322	603
17	115	0011.00	Moderate	No	69.41	\$82,200	\$57,055	\$49,469	3194	29.02	927	1277	1742
17	115	0012.00	Middle	No	82.09	\$82,200	\$67,478	\$58,508	2694	40.57	1093	825	1486
17	115	0013.00	Middle	No	114.44	\$82,200	\$94,070	\$81,563	2275	15.47	352	962	1125
17	115	0014.00	Moderate	No	78.04	\$82,200	\$64,149	\$55,625	2374	18.03	428	643	943
17	115	0015.00	Middle	No	110.99	\$82,200	\$91,234	\$79,103	3961	19.31	765	1494	1820
17	115	0016.00	Middle	No	94.81	\$82,200	\$77,934	\$67,578	2136	30.85	659	476	732
17	115	0017.00	Middle	No	93.75	\$82,200	\$77,063	\$66,818	2129	34.10	726	659	984
17	115	0018.01	Middle	No	101.02	\$82,200	\$83,038	\$72,000	2209	34.09	753	825	1018
17	115	0018.02	Middle	No	81.19	\$82,200	\$66,738	\$57,868	2148	29.52	634	578	1140
17	115	0019.00	Moderate	No	61.19	\$82,200	\$50,298	\$43,611	2476	48.59	1203	538	957
17	115	0020.01	Moderate	No	56.65	\$82,200	\$46,566	\$40,375	1039	36.09	375	84	116
17	115	0020.02	Moderate	No	55.39	\$82,200	\$45,531	\$39,479	2745	59.09	1622	578	1203
17	115	0021.00	Low	No	39.06	\$82,200	\$32,107	\$27,845	1270	30.08	382	373	801
17	115	0022.00	Upper	No	128.44	\$82,200	\$105,578	\$91,544	5293	20.61	1091	1829	2129
17	115	0023.00	Middle	No	114.88	\$82,200	\$94,431	\$81,875	2898	6.52	189	1029	1210
17	115	0024.01	Upper	No	125.18	\$82,200	\$102,898	\$89,222	2464	16.23	400	1063	1104
17	115	0024.02	Middle	No	113.80	\$82,200	\$93,544	\$81,110	5327	11.90	634	1860	2198
17	115	0025.00	Upper	No	124.49	\$82,200	\$102,331	\$88,729	7213	7.65	552	2159	2505

* 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	115	0026.01	Middle	No	116.92	\$82,200	\$96,108	\$83,333	3938	8.53	336	1612	1865
17	115	0026.02	Middle	No	117.90	\$82,200	\$96,914	\$84,028	1990	4.02	80	612	798
17	115	0027.00	Middle	No	108.44	\$82,200	\$89,138	\$77,292	2233	6.18	138	774	987
17	115	0028.00	Middle	No	107.86	\$82,200	\$88,661	\$76,875	4090	5.75	235	1382	1707
17	115	0029.01	Upper	No	176.10	\$82,200	\$144,754	\$125,513	4242	18.13	769	1326	1505
17	115	0029.02	Middle	No	117.71	\$82,200	\$96,758	\$83,897	4597	28.17	1295	1574	1720
17	115	0029.04	Middle	No	107.32	\$82,200	\$88,217	\$76,488	5120	19.53	1000	1526	2172
17	115	0029.05	Middle	No	90.79	\$82,200	\$74,629	\$64,710	1549	32.54	504	188	324
17	115	0029.06	Moderate	No	56.67	\$82,200	\$46,583	\$40,395	2721	49.69	1352	360	883
17	115	0030.00	Middle	No	117.25	\$82,200	\$96,380	\$83,571	3230	6.19	200	1069	1416
17	115	0031.00	Low	No	30.58	\$82,200	\$25,137	\$21,801	1741	73.69	1283	66	691

* 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



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

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	129	0101.00	Middle	No	117.19	\$99,300	\$116,370	\$98,385	6004	6.71	403	1976	2607
17	129	0102.00	Middle	No	104.89	\$99,300	\$104,156	\$88,056	3988	7.47	298	1238	1811
17	129	0103.00	Middle	No	97.44	\$99,300	\$96,758	\$81,806	2305	4.08	94	884	1153
17	129	9999.99	Middle	No	106.86	\$99,300	\$106,112	\$89,715	12297	6.46	795	4098	5571

* 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: 135 - MONTGOMERY COUNTY



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	135	9573.00	Middle	No	113.47	\$82,300	\$93,386	\$78,250	3286	5.11	168	1080	1545
17	135	9574.00	Middle	No	114.65	\$82,300	\$94,357	\$79,063	2236	4.79	107	717	1068
17	135	9575.00	Middle	No	107.55	\$82,300	\$88,514	\$74,167	2990	5.85	175	980	1396
17	135	9576.00	Upper	No	132.39	\$82,300	\$108,957	\$91,296	3455	5.76	199	1297	1648
17	135	9577.00	Middle	No	85.06	\$82,300	\$70,004	\$58,659	2935	8.42	247	982	1404
17	135	9578.00	Middle	No	81.79	\$82,300	\$67,313	\$56,406	3217	6.06	195	1007	1556
17	135	9579.00	Middle	No	102.13	\$82,300	\$84,053	\$70,431	4590	7.39	339	1375	2010
17	135	9580.00	Middle	No	106.58	\$82,300	\$87,715	\$73,500	5579	20.60	1149	1437	1929
17	135	9999.99	Middle	No	101.94	\$82,300	\$83,897	\$70,301	28288	9.12	2579	8875	12556

* 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



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	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

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2023 FFIEC Census Report - Summary Census Demographic Information

State: 17 - ILLINOIS (IL)

County: 167 - SANGAMON COUNTY



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	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	6535	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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2022 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	129	0101.00	Middle	No	117.19	\$95,400	\$111,799	\$98,385	6004	6.71	403	1976	2607
17	129	0102.00	Middle	No	104.89	\$95,400	\$100,065	\$88,056	3988	7.47	298	1238	1811
17	129	0103.00	Middle	No	97.44	\$95,400	\$92,958	\$81,806	2305	4.08	94	884	1153
17	129	9999.99	Middle	No	106.86	\$95,400	\$101,944	\$89,715	12297	6.46	795	4098	5571
17	167	0001.00	Middle	No	88.00	\$95,400	\$83,952	\$73,882	3517	13.62	479	1444	2124
17	167	0002.01	Middle	No	84.82	\$95,400	\$80,918	\$71,208	2296	21.17	486	964	1058
17	167	0002.02	Moderate	No	57.10	\$95,400	\$54,473	\$47,940	3330	35.65	1187	871	1396
17	167	0003.00	Moderate	No	72.14	\$95,400	\$68,822	\$60,568	2405	35.97	865	693	1061
17	167	0004.00	Moderate	No	77.00	\$95,400	\$73,458	\$64,648	2640	26.74	706	669	1229
17	167	0005.01	Middle	No	104.64	\$95,400	\$99,827	\$87,848	2130	19.58	417	927	1015
17	167	0005.03	Moderate	No	67.98	\$95,400	\$64,853	\$57,070	3667	25.88	949	1043	1682
17	167	0005.04	Middle	No	86.42	\$95,400	\$82,445	\$72,556	2802	23.45	657	1059	1305
17	167	0006.00	Low	No	44.75	\$95,400	\$42,692	\$37,575	4791	24.73	1185	1414	2380
17	167	0007.00	Low	No	48.22	\$95,400	\$46,002	\$40,481	2077	25.47	529	536	1005
17	167	0008.00	Low	No	31.75	\$95,400	\$30,290	\$26,660	1889	71.89	1358	159	868
17	167	0009.00	Low	No	31.75	\$95,400	\$30,290	\$26,654	2183	48.88	1067	472	786
17	167	0010.01	Upper	No	133.72	\$95,400	\$127,569	\$112,263	2151	22.59	486	599	783
17	167	0010.03	Middle	No	108.45	\$95,400	\$103,461	\$91,048	1377	24.55	338	510	630
17	167	0010.04	Middle	No	101.63	\$95,400	\$96,955	\$85,321	4729	33.35	1577	1146	1933
17	167	0011.00	Moderate	No	67.93	\$95,400	\$64,805	\$57,029	2358	17.56	414	882	1104
17	167	0012.00	Moderate	No	79.21	\$95,400	\$75,566	\$66,500	3377	27.01	912	989	1580
17	167	0013.00	Moderate	No	56.78	\$95,400	\$54,168	\$47,670	1724	45.59	786	239	619
17	167	0014.00	Low	No	30.94	\$95,400	\$29,517	\$25,978	1183	44.38	525	28	61
17	167	0016.00	Low	No	38.23	\$95,400	\$36,471	\$32,100	2930	79.73	2336	473	1630
17	167	0018.00	Moderate	No	72.87	\$95,400	\$69,518	\$61,173	1982	42.03	833	399	916
17	167	0019.00	Moderate	No	51.78	\$95,400	\$49,398	\$43,472	3066	40.51	1242	512	1277

* Will automatically be included in the 2023 Distressed or Underserved Tract List.

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 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	0020.01	Upper	No	133.22	\$95,400	\$127,092	\$111,838	3711	15.66	581	1610	1766
17	167	0020.02	Upper	No	124.87	\$95,400	\$119,126	\$104,828	2450	16.94	415	832	920
17	167	0021.00	Upper	No	123.73	\$95,400	\$118,038	\$103,869	3582	16.36	586	1065	1393
17	167	0022.00	Middle	No	88.84	\$95,400	\$84,753	\$74,583	3212	20.30	652	1098	1524
17	167	0023.00	Low	No	41.74	\$95,400	\$39,820	\$35,046	2184	58.15	1270	365	882
17	167	0024.00	Low	No	42.83	\$95,400	\$40,860	\$35,962	3310	72.93	2414	658	1390
17	167	0025.00	Moderate	No	75.45	\$95,400	\$71,979	\$63,347	5104	39.18	2000	1573	1935
17	167	0026.00	Moderate	No	61.72	\$95,400	\$58,881	\$51,818	2514	35.76	899	1012	1630
17	167	0027.00	Moderate	No	67.53	\$95,400	\$64,424	\$56,696	3044	20.50	624	933	1380
17	167	0028.01	Moderate	No	72.74	\$95,400	\$69,394	\$61,071	2974	33.32	991	872	1459
17	167	0028.02	Low	No	36.23	\$95,400	\$34,563	\$30,417	3174	58.55	1890	259	751
17	167	0029.00	Middle	No	102.62	\$95,400	\$97,899	\$86,150	4921	27.21	1339	1561	2367
17	167	0030.00	Middle	No	100.18	\$95,400	\$95,572	\$84,107	5798	29.63	1718	1385	1897
17	167	0031.00	Upper	No	137.51	\$95,400	\$131,185	\$115,438	7518	11.03	829	3018	3155
17	167	0032.01	Upper	No	137.77	\$95,400	\$131,433	\$115,662	5125	19.16	982	1486	1670
17	167	0032.02	Upper	No	123.32	\$95,400	\$117,647	\$103,526	5052	16.59	838	1219	1602
17	167	0032.03	Upper	No	141.77	\$95,400	\$135,249	\$119,020	6535	10.83	708	1922	2232
17	167	0033.00	Middle	No	90.83	\$95,400	\$86,652	\$76,250	4845	6.38	309	1579	2182
17	167	0034.00	Middle	No	119.37	\$95,400	\$113,879	\$100,216	5930	7.52	446	1976	2370
17	167	0035.00	Middle	No	95.41	\$95,400	\$91,021	\$80,096	5175	6.24	323	1650	2156
17	167	0036.01	Upper	No	128.59	\$95,400	\$122,675	\$107,955	2720	6.32	172	993	1050
17	167	0036.02	Upper	No	135.62	\$95,400	\$129,381	\$113,854	4703	10.44	491	1430	1770
17	167	0036.03	Upper	No	154.20	\$95,400	\$147,107	\$129,453	5693	14.74	839	2074	2244
17	167	0036.04	Upper	No	168.52	\$95,400	\$160,768	\$141,471	5750	21.30	1225	1641	1921
17	167	0037.01	Upper	No	152.31	\$95,400	\$145,304	\$127,868	4575	6.10	279	1302	1499
17	167	0037.02	Upper	No	160.69	\$95,400	\$153,298	\$134,904	4234	6.78	287	1502	1730
17	167	0038.01	Moderate	No	68.06	\$95,400	\$64,929	\$57,143	2559	13.01	333	769	952
17	167	0038.02	Middle	No	85.83	\$95,400	\$81,882	\$72,056	5864	9.41	552	2013	2819
17	167	0039.01	Upper	No	128.88	\$95,400	\$122,952	\$108,198	5325	8.08	430	1834	1967

* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 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	0039.02	Upper	No	125.60	\$95,400	\$119,822	\$105,441	3953	8.30	328	1447	1649
17	167	0040.00	Middle	No	104.56	\$95,400	\$99,750	\$87,784	4212	5.75	242	1479	1877
17	167	0042.00	Low	No	34.41	\$95,400	\$32,827	\$28,889	1993	77.77	1550	276	833

* Will automatically be included in the 2023 Distressed or Underserved Tract List

2022 FFIEC Census Report - Summary Census Demographic Information

State: 17 - ILLINOIS (IL)

County: 017 - CASS COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 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	017	9601.00	Middle	No	89.29	\$76,100	\$67,950	\$61,574	2251	4.71	106	745	1115
17	017	9602.00	Middle	No	106.19	\$76,100	\$80,811	\$73,229	2501	7.92	198	799	1156
17	017	9603.00	Middle	No	102.97	\$76,100	\$78,360	\$71,012	3054	25.57	781	886	1196
17	017	9604.00	Moderate	No	73.31	\$76,100	\$55,789	\$50,556	2545	48.61	1237	716	1058
17	017	9605.00	Moderate	No	72.82	\$76,100	\$55,416	\$50,217	2691	61.65	1659	674	1107
17	017	9999.99	Middle	No	92.15	\$76,100	\$70,126	\$63,551	13042	30.52	3981	3820	5632

* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 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	021	9581.00	Middle	No	111.39	\$76,100	\$84,768	\$76,818	2835	5.93	168	1008	1292
17	021	9582.00	Upper	No	123.17	\$76,100	\$93,732	\$84,938	3593	6.23	224	1170	1555
17	021	9583.00	Moderate	No	75.52	\$76,100	\$57,471	\$52,080	3975	6.99	278	1208	2046
17	021	9584.00	Middle	No	111.27	\$76,100	\$84,676	\$76,736	3719	5.59	208	1199	1688
17	021	9585.00	Middle	No	90.35	\$76,100	\$68,756	\$62,308	2138	8.56	183	567	994
17	021	9586.00	Upper	No	122.81	\$76,100	\$93,458	\$84,688	2155	5.06	109	668	1016
17	021	9587.00	Middle	No	109.38	\$76,100	\$83,238	\$75,431	5819	18.96	1103	1160	1476
17	021	9588.00	Middle	No	81.24	\$76,100	\$61,824	\$56,028	2448	4.62	113	881	1245
17	021	9589.00	Moderate	No	62.01	\$76,100	\$47,190	\$42,763	2554	5.44	139	757	1355
17	021	9590.00	Middle	No	114.05	\$76,100	\$86,792	\$78,648	4796	5.86	281	1711	1963

* Will automatically be included in the 2023 Distressed or Underserved Tract List

2022 FFIEC Census Report - Summary Census Demographic Information

State: 17 - ILLINOIS (IL)

County: 107 - LOGAN COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2022 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	107	9529.00	Middle	No	103.74	\$76,100	\$78,946	\$71,540	3532	7.56	267	1238	1509
17	107	9530.00	Upper	No	129.06	\$76,100	\$98,215	\$89,000	2365	5.41	128	699	1050
17	107	9531.00	Middle	No	87.12	\$76,100	\$66,298	\$60,083	3103	12.83	398	984	1336
17	107	9532.00	Middle	No	88.06	\$76,100	\$67,014	\$60,729	3692	11.21	414	1146	1651
17	107	9533.00	Middle	No	86.24	\$76,100	\$65,629	\$59,474	3335	9.84	328	899	1639
17	107	9534.00	Upper	No	125.76	\$76,100	\$95,703	\$86,726	3783	9.73	368	976	1484
17	107	9535.00	Upper	No	123.39	\$76,100	\$93,900	\$85,089	5069	30.18	1530	872	1191
17	107	9536.00	Upper	No	120.54	\$76,100	\$91,731	\$83,125	3108	3.28	102	1001	1247
17	107	9999.99	Middle	No	107.29	\$76,100	\$81,648	\$73,988	27987	12.63	3535	7815	11107

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 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	115	0002.00	Moderate	No	57.36	\$84,100	\$48,240	\$40,882	2327	61.50	1431	326	1143
17	115	0003.00	Moderate	No	71.15	\$84,100	\$59,837	\$50,714	3523	63.18	2226	618	1590
17	115	0004.00	Middle	No	116.63	\$84,100	\$98,086	\$83,125	1175	63.15	742	327	521
17	115	0005.01	Unknown	No	0.00	\$84,100	\$0	\$0	797	58.59	467	86	114
17	115	0005.02	Moderate	No	54.58	\$84,100	\$45,902	\$38,906	2415	47.58	1149	294	856
17	115	0006.00	Low	No	21.09	\$84,100	\$17,737	\$15,037	1625	78.22	1271	280	565
17	115	0009.00	Low	No	43.68	\$84,100	\$36,735	\$31,136	1682	72.24	1215	271	825
17	115	0010.00	Low	No	48.79	\$84,100	\$41,032	\$34,779	1158	34.80	403	322	603
17	115	0011.00	Moderate	No	69.41	\$84,100	\$58,374	\$49,469	3194	29.02	927	1277	1742
17	115	0012.00	Middle	No	82.09	\$84,100	\$69,038	\$58,508	2694	40.57	1093	825	1486
17	115	0013.00	Middle	No	114.44	\$84,100	\$96,244	\$81,563	2275	15.47	352	962	1125
17	115	0014.00	Moderate	No	78.04	\$84,100	\$65,632	\$55,625	2374	18.03	428	643	943
17	115	0015.00	Middle	No	110.99	\$84,100	\$93,343	\$79,103	3961	19.31	765	1494	1820
17	115	0016.00	Middle	No	94.81	\$84,100	\$79,735	\$67,578	2136	30.85	659	476	732
17	115	0017.00	Middle	No	93.75	\$84,100	\$78,844	\$66,818	2129	34.10	726	659	984
17	115	0018.01	Middle	No	101.02	\$84,100	\$84,958	\$72,000	2209	34.09	753	825	1018
17	115	0018.02	Middle	No	81.19	\$84,100	\$68,281	\$57,868	2148	29.52	634	578	1140
17	115	0019.00	Moderate	No	61.19	\$84,100	\$51,461	\$43,611	2476	48.59	1203	538	957
17	115	0020.01	Moderate	No	56.65	\$84,100	\$47,643	\$40,375	1039	36.09	375	84	116
17	115	0020.02	Moderate	No	55.39	\$84,100	\$46,583	\$39,479	2745	59.09	1622	578	1203
17	115	0021.00	Low	No	39.06	\$84,100	\$32,849	\$27,845	1270	30.08	382	373	801
17	115	0022.00	Upper	No	128.44	\$84,100	\$108,018	\$91,544	5293	20.61	1091	1829	2129
17	115	0023.00	Middle	No	114.88	\$84,100	\$96,614	\$81,875	2898	6.52	189	1029	1210
17	115	0024.01	Upper	No	125.18	\$84,100	\$105,276	\$89,222	2464	16.23	400	1063	1104
17	115	0024.02	Middle	No	113.80	\$84,100	\$95,706	\$81,110	5327	11.90	634	1860	2198
17	115	0025.00	Upper	No	124.49	\$84,100	\$104,696	\$88,729	7213	7.65	552	2159	2505

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 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	115	0026.01	Middle	No	116.92	\$84,100	\$98,330	\$83,333	3938	8.53	336	1612	1865
17	115	0026.02	Middle	No	117.90	\$84,100	\$99,154	\$84,028	1990	4.02	80	612	798
17	115	0027.00	Middle	No	108.44	\$84,100	\$91,198	\$77,292	2233	6.18	138	774	987
17	115	0028.00	Middle	No	107.86	\$84,100	\$90,710	\$76,875	4090	5.75	235	1382	1707
17	115	0029.01	Upper	No	176.10	\$84,100	\$148,100	\$125,513	4242	18.13	769	1326	1505
17	115	0029.02	Middle	No	117.71	\$84,100	\$98,994	\$83,897	4597	28.17	1295	1574	1720
17	115	0029.04	Middle	No	107.32	\$84,100	\$90,256	\$76,488	5120	19.53	1000	1526	2172
17	115	0029.05	Middle	No	90.79	\$84,100	\$76,354	\$64,710	1549	32.54	504	188	324
17	115	0029.06	Moderate	No	56.67	\$84,100	\$47,659	\$40,395	2721	49.69	1352	360	883
17	115	0030.00	Middle	No	117.25	\$84,100	\$98,607	\$83,571	3230	6.19	200	1069	1416
17	115	0031.00	Low	No	30.58	\$84,100	\$25,718	\$21,801	1741	73.69	1283	66	691

* Will automatically be included in the 2023 Distressed or Underserved Tract List

2022 FFIEC Census Report - Summary Census Demographic Information

State: 17 - ILLINOIS (IL)

County: 117 - MACOUPIN COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 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	\$96,800	\$78,466	\$68,713	3064	5.68	174	909	1505
17	117	9561.00	Moderate	No	77.90	\$96,800	\$75,407	\$66,034	3099	6.52	202	932	1529
17	117	9562.00	Moderate	No	61.79	\$96,800	\$59,813	\$52,373	2333	4.59	107	845	1337
17	117	9563.00	Middle	No	103.23	\$96,800	\$99,927	\$87,500	3073	6.80	209	991	1366
17	117	9564.00	Moderate	No	76.55	\$96,800	\$74,100	\$64,883	5329	9.35	498	1389	2166
17	117	9565.00	Middle	No	101.94	\$96,800	\$98,678	\$86,406	2506	5.79	145	921	1215
17	117	9566.00	Middle	No	89.12	\$96,800	\$86,268	\$75,542	4575	5.42	248	1446	1995
17	117	9567.00	Middle	No	86.10	\$96,800	\$83,345	\$72,981	4011	11.29	453	1197	1785
17	117	9568.00	Moderate	No	77.86	\$96,800	\$75,368	\$66,000	2664	5.44	145	821	1143
17	117	9569.00	Moderate	No	61.84	\$96,800	\$59,861	\$52,419	3579	6.12	219	1060	1728
17	117	9570.00	Moderate	No	79.35	\$96,800	\$76,811	\$67,262	3474	6.82	237	1170	1955
17	117	9571.00	Moderate	No	76.68	\$96,800	\$74,226	\$65,000	2584	5.11	132	923	1287
17	117	9572.00	Moderate	No	69.08	\$96,800	\$66,869	\$58,551	4676	7.44	348	1382	2033

* Will automatically be included in the 2023 Distressed or Underserved Tract List

2022 FFIEC Census Report - Summary Census Demographic Information

State: 17 - ILLINOIS (IL)

County: 129 - MENARD COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 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	129	0101.00	Middle	No	117.19	\$95,400	\$111,799	\$98,385	6004	6.71	403	1976	2607
17	129	0102.00	Middle	No	104.89	\$95,400	\$100,065	\$88,056	3988	7.47	298	1238	1811
17	129	0103.00	Middle	No	97.44	\$95,400	\$92,958	\$81,806	2305	4.08	94	884	1153
17	129	9999.99	Middle	No	106.86	\$95,400	\$101,944	\$89,715	12297	6.46	795	4098	5571

* Will automatically be included in the 2023 Distressed or Underserved Tract List

2022 FFIEC Census Report - Summary Census Demographic Information

State: 17 - ILLINOIS (IL)

County: 135 - MONTGOMERY COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 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	135	9573.00	Middle	No	113.47	\$76,100	\$86,351	\$78,250	3286	5.11	168	1080	1545
17	135	9574.00	Middle	No	114.65	\$76,100	\$87,249	\$79,063	2236	4.79	107	717	1068
17	135	9575.00	Middle	No	107.55	\$76,100	\$81,846	\$74,167	2990	5.85	175	980	1396
17	135	9576.00	Upper	No	132.39	\$76,100	\$100,749	\$91,296	3455	5.76	199	1297	1648
17	135	9577.00	Middle	No	85.06	\$76,100	\$64,731	\$58,659	2935	8.42	247	982	1404
17	135	9578.00	Middle	No	81.79	\$76,100	\$62,242	\$56,406	3217	6.06	195	1007	1556
17	135	9579.00	Middle	No	102.13	\$76,100	\$77,721	\$70,431	4590	7.39	339	1375	2010
17	135	9580.00	Middle	No	106.58	\$76,100	\$81,107	\$73,500	5579	20.60	1149	1437	1929
17	135	9999.99	Middle	No	101.94	\$76,100	\$77,576	\$70,301	28288	9.12	2579	8875	12556

* Will automatically be included in the 2023 Distressed or Underserved Tract List

2022 FFIEC Census Report - Summary Census Demographic Information

State: 17 - ILLINOIS (IL)

County: 137 - MORGAN COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 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	\$76,100	\$63,148	\$57,228	2400	4.46	107	863	1298
17	137	9515.00	Middle	No	111.69	\$76,100	\$84,996	\$77,024	2894	4.46	129	921	1257
17	137	9516.00	Moderate	No	71.60	\$76,100	\$54,488	\$49,375	3146	24.09	758	676	1440
17	137	9517.00	Moderate	No	56.09	\$76,100	\$42,684	\$38,684	2888	21.19	612	615	1223
17	137	9518.00	Middle	No	92.32	\$76,100	\$70,256	\$63,667	3453	18.07	624	914	1428
17	137	9519.00	Upper	No	139.21	\$76,100	\$105,939	\$96,000	4620	9.33	431	1508	1854
17	137	9520.00	Moderate	No	68.70	\$76,100	\$52,281	\$47,378	3786	28.34	1073	746	1230
17	137	9521.00	Middle	No	107.39	\$76,100	\$81,724	\$74,056	3538	9.81	347	1011	1532
17	137	9522.00	Middle	No	106.49	\$76,100	\$81,039	\$73,438	2980	5.64	168	1110	1428
17	137	9523.00	Middle	No	102.17	\$76,100	\$77,751	\$70,458	3210	5.51	177	1058	1480

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2022 FFIEC Census Report - Summary Census Demographic Information

State: 17 - ILLINOIS (IL)

County: 167 - SANGAMON COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 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	\$95,400	\$83,952	\$73,882	3517	13.62	479	1444	2124
17	167	0002.01	Middle	No	84.82	\$95,400	\$80,918	\$71,208	2296	21.17	486	964	1058
17	167	0002.02	Moderate	No	57.10	\$95,400	\$54,473	\$47,940	3330	35.65	1187	871	1396
17	167	0003.00	Moderate	No	72.14	\$95,400	\$68,822	\$60,568	2405	35.97	865	693	1061
17	167	0004.00	Moderate	No	77.00	\$95,400	\$73,458	\$64,648	2640	26.74	706	669	1229
17	167	0005.01	Middle	No	104.64	\$95,400	\$99,827	\$87,848	2130	19.58	417	927	1015
17	167	0005.03	Moderate	No	67.98	\$95,400	\$64,853	\$57,070	3667	25.88	949	1043	1682
17	167	0005.04	Middle	No	86.42	\$95,400	\$82,445	\$72,556	2802	23.45	657	1059	1305
17	167	0006.00	Low	No	44.75	\$95,400	\$42,692	\$37,575	4791	24.73	1185	1414	2380
17	167	0007.00	Low	No	48.22	\$95,400	\$46,002	\$40,481	2077	25.47	529	536	1005
17	167	0008.00	Low	No	31.75	\$95,400	\$30,290	\$26,660	1889	71.89	1358	159	888
17	167	0009.00	Low	No	31.75	\$95,400	\$30,290	\$26,654	2183	48.88	1067	472	786
17	167	0010.01	Upper	No	133.72	\$95,400	\$127,569	\$112,263	2151	22.59	486	599	783
17	167	0010.03	Middle	No	108.45	\$95,400	\$103,461	\$91,048	1377	24.55	338	510	630
17	167	0010.04	Middle	No	101.63	\$95,400	\$96,955	\$85,321	4729	33.35	1577	1146	1933
17	167	0011.00	Moderate	No	67.93	\$95,400	\$64,805	\$57,029	2358	17.56	414	882	1104
17	167	0012.00	Moderate	No	79.21	\$95,400	\$75,566	\$66,500	3377	27.01	912	989	1580
17	167	0013.00	Moderate	No	56.78	\$95,400	\$54,168	\$47,670	1724	45.59	786	239	619
17	167	0014.00	Low	No	30.94	\$95,400	\$29,517	\$25,978	1183	44.38	525	28	61
17	167	0016.00	Low	No	38.23	\$95,400	\$36,471	\$32,100	2930	79.73	2336	473	1630
17	167	0018.00	Moderate	No	72.87	\$95,400	\$69,518	\$61,173	1982	42.03	833	399	916
17	167	0019.00	Moderate	No	51.78	\$95,400	\$49,398	\$43,472	3066	40.51	1242	512	1277
17	167	0020.01	Upper	No	133.22	\$95,400	\$127,092	\$111,838	3711	15.66	581	1610	1766
17	167	0020.02	Upper	No	124.87	\$95,400	\$119,126	\$104,828	2450	16.94	415	832	920
17	167	0021.00	Upper	No	123.73	\$95,400	\$118,038	\$103,869	3582	16.36	586	1065	1393
17	167	0022.00	Middle	No	88.84	\$95,400	\$84,753	\$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 %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 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	\$95,400	\$39,820	\$35,046	2184	58.15	1270	365	882
17	167	0024.00	Low	No	42.83	\$95,400	\$40,860	\$35,962	3310	72.93	2414	658	1390
17	167	0025.00	Moderate	No	75.45	\$95,400	\$71,979	\$63,347	5104	39.18	2000	1573	1935
17	167	0026.00	Moderate	No	61.72	\$95,400	\$58,881	\$51,818	2514	35.76	899	1012	1630
17	167	0027.00	Moderate	No	67.53	\$95,400	\$64,424	\$56,696	3044	20.50	624	933	1380
17	167	0028.01	Moderate	No	72.74	\$95,400	\$69,394	\$61,071	2974	33.32	991	872	1459
17	167	0028.02	Low	No	36.23	\$95,400	\$34,563	\$30,417	3174	59.55	1890	259	751
17	167	0029.00	Middle	No	102.62	\$95,400	\$97,899	\$86,150	4921	27.21	1339	1561	2367
17	167	0030.00	Middle	No	100.18	\$95,400	\$95,572	\$84,107	5798	29.63	1718	1385	1897
17	167	0031.00	Upper	No	137.51	\$95,400	\$131,185	\$115,438	7518	11.03	829	3018	3155
17	167	0032.01	Upper	No	137.77	\$95,400	\$131,433	\$115,662	5125	19.16	982	1486	1670
17	167	0032.02	Upper	No	123.32	\$95,400	\$117,647	\$103,526	5052	16.59	838	1219	1602
17	167	0032.03	Upper	No	141.77	\$95,400	\$135,249	\$119,020	6535	10.83	708	1922	2232
17	167	0033.00	Middle	No	90.83	\$95,400	\$86,652	\$76,250	4845	6.38	309	1579	2182
17	167	0034.00	Middle	No	119.37	\$95,400	\$113,879	\$100,216	5930	7.52	446	1976	2370
17	167	0035.00	Middle	No	95.41	\$95,400	\$91,021	\$80,096	5175	6.24	323	1650	2156
17	167	0036.01	Upper	No	128.59	\$95,400	\$122,675	\$107,955	2720	6.32	172	993	1050
17	167	0036.02	Upper	No	135.62	\$95,400	\$129,381	\$113,854	4703	10.44	491	1430	1770
17	167	0036.03	Upper	No	154.20	\$95,400	\$147,107	\$129,453	5693	14.74	839	2074	2244
17	167	0036.04	Upper	No	168.52	\$95,400	\$160,768	\$141,471	5750	21.30	1225	1641	1921
17	167	0037.01	Upper	No	152.31	\$95,400	\$145,304	\$127,868	4575	6.10	279	1302	1499
17	167	0037.02	Upper	No	160.69	\$95,400	\$153,298	\$134,904	4234	6.78	287	1502	1730
17	167	0038.01	Moderate	No	68.06	\$95,400	\$64,929	\$57,143	2559	13.01	333	769	952
17	167	0038.02	Middle	No	85.83	\$95,400	\$81,882	\$72,056	5864	9.41	552	2013	2819
17	167	0039.01	Upper	No	128.88	\$95,400	\$122,952	\$108,198	5325	8.08	430	1834	1967
17	167	0039.02	Upper	No	125.60	\$95,400	\$119,822	\$105,441	3953	8.30	328	1447	1649
17	167	0040.00	Middle	No	104.56	\$95,400	\$99,750	\$87,784	4212	5.75	242	1479	1877
17	167	0042.00	Low	No	34.41	\$95,400	\$32,827	\$28,889	1993	77.77	1550	276	833

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