



BANK & TRUST COMPANY ASSESSMENT AREA

Our assessment area encompasses the entire counties of Montgomery, Sangamon, & Macoupin in the state of Illinois.

Collectively, these three counties have a total of 75 census tracts.

Bank & Trust Company has 8 branches located in Montgomery County with the main office and one branch in the City of Litchfield, one branch in the City of Witt, one branch in the City of Coffeen, and one branch each in the villages of Farmersville, Raymond, Fillmore, & Irving.

We operate two full-service banking offices in Sangamon County which are located in the communities of Chatham & Rochester.

In Macoupin County, Bank & Trust Company has one branch office in the City of Carlinville.

OUR ASSESSMENT AREA GEOGRAPHIES

AS OF APRIL 1, 2024

Census Tracts by County & Income Level

MONTGOMERY COUNTY

MSA = NA

Upper Income	9576.00*
Middle Income	9573.00 9574.00* 9575.00* 9577.00 9578.00* 9579.00 9580.00*
Moderate Income	None
Low Income	None

SANGAMON COUNTY

MSA = 44100 - Springfield, IL

Upper Income	0010.01 0020.01 0020.02 0021.00 0031.00 0032.01 0032.02* 0032.03 0036.01 0036.02 0036.03 0036.04 0037.01 0037.02 0039.01* 0039.02
Middle Income	0001.00 0002.01 0005.01 0005.04 0010.03 0010.04 0022.00 0029.00 0030.00 0033.00 0034.00 0035.00 0038.02 0040.00

Moderate Income	0002.02 0003.00 0004.00 0005.03 0011.00 0012.00 0013.00 0018.00 0019.00 0025.00 0026.00 0027.00 0028.01 0038.01
Low Income	0006.00 0007.00 0008.00 0009.00 0014.00 0016.00 0023.00 0024.00 0028.02 0042.00

MACOUPIN COUNTY

MSA = 41180 - St. Louis, MO_IL

Upper Income	None
Middle Income	9560.00 9563.00 9565.00 9566.00 9567.00
Moderate Income	9561.00 9562.00 9564.00* 9568.00 9569.00 9570.00 9571.00 9572.00
Low Income	None

*denotes branch locations