

# **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.

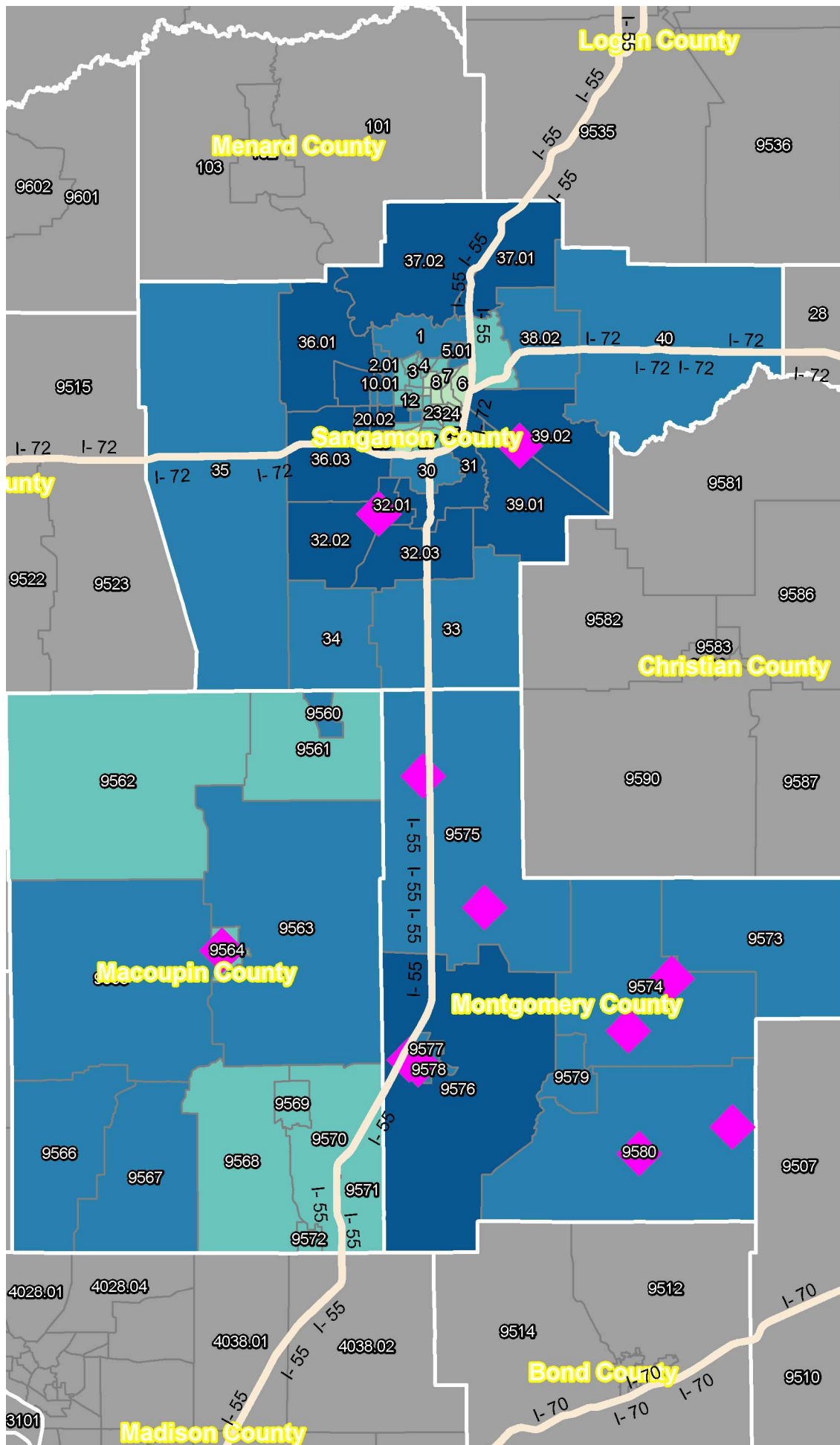
Bank & Trust Company has 8 branches located in Montgomery County with the main office and one branch in the City of Litchfield, one branch in the City of Witt, one branch in the City of Coffeen, and one branch each in the villages of Farmersville, Raymond, Fillmore, & Irving.

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

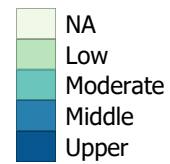
In Macoupin County, Bank & Trust Company has one branch office in the City of Carlinville.

# Bank & Trust Company - 2024 HMDA - ANALYSIS AREA INCOME MAP

All Counties\*

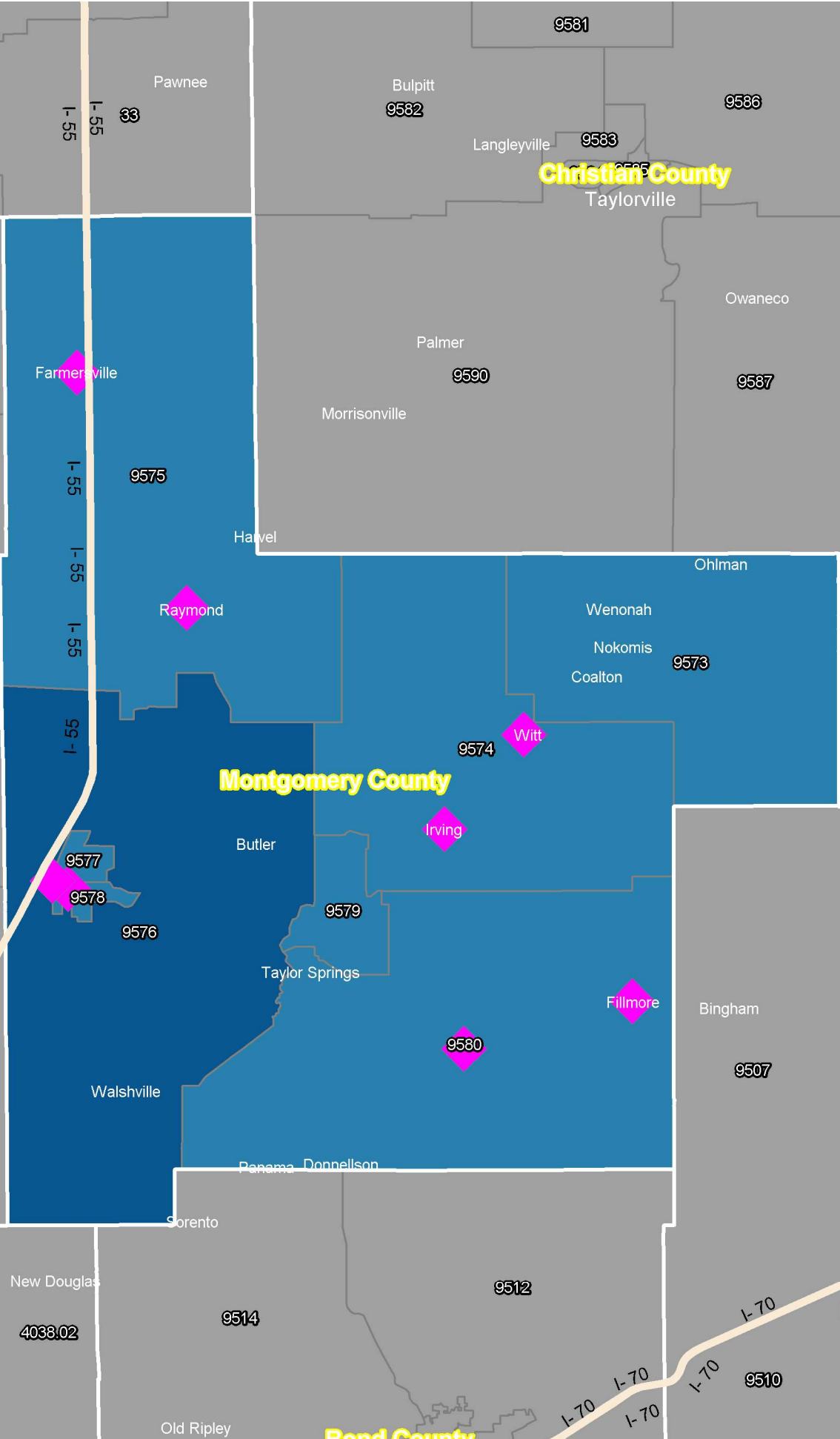


## Income Level



◆ Bank Branches

**Bank & Trust Company - 2024 HMDA - ASSESSMENT AREA INCOME MAP**  
*Montgomery County*

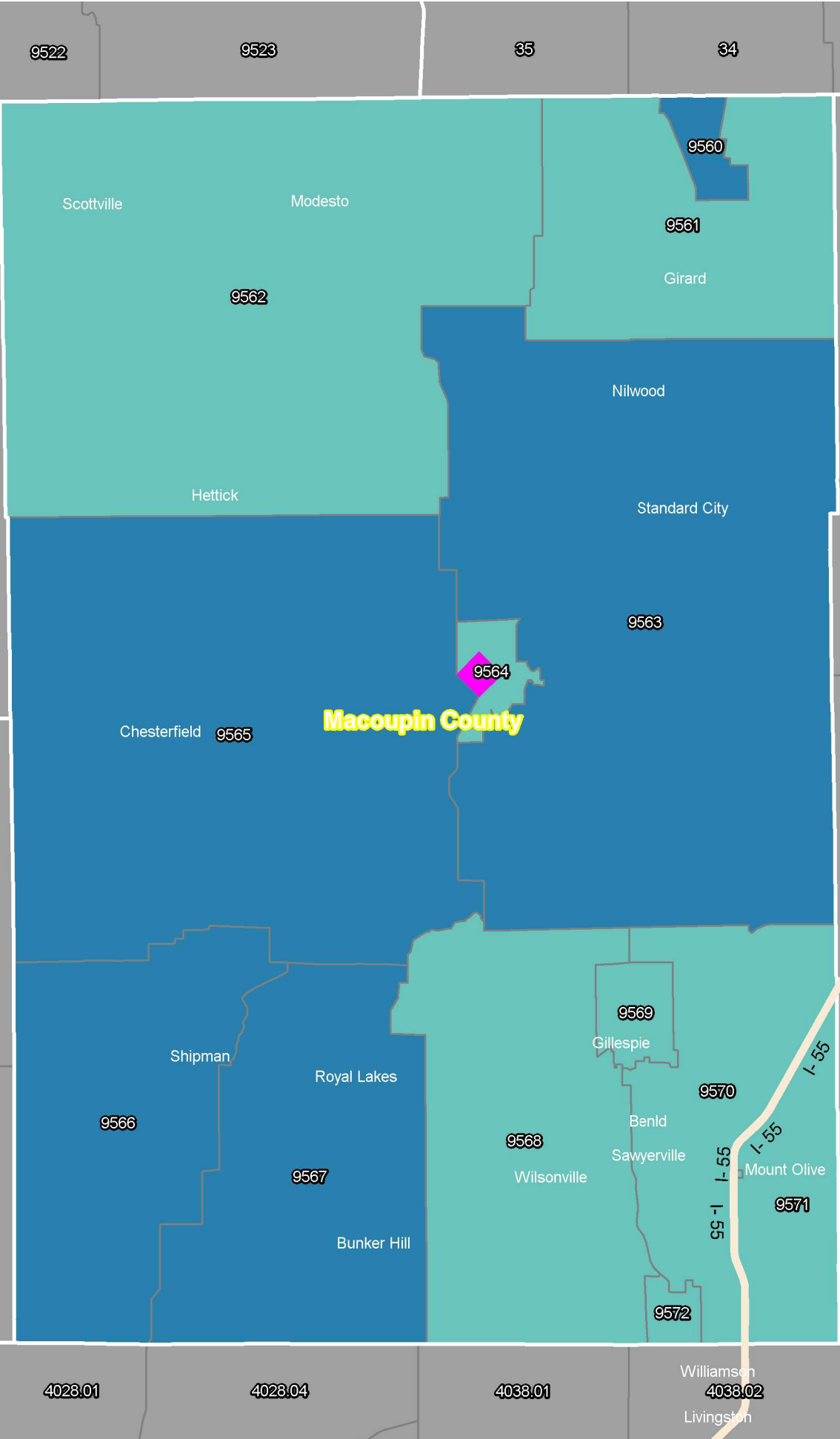


Income Level

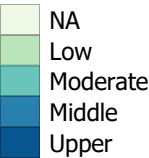
- NA
- Low
- Moderate
- Middle
- Upper

 Bank Branches

Bank & Trust Company - 2024 HMDA - ASSESSMENT AREA INCOME MAP  
Macoupin County\*

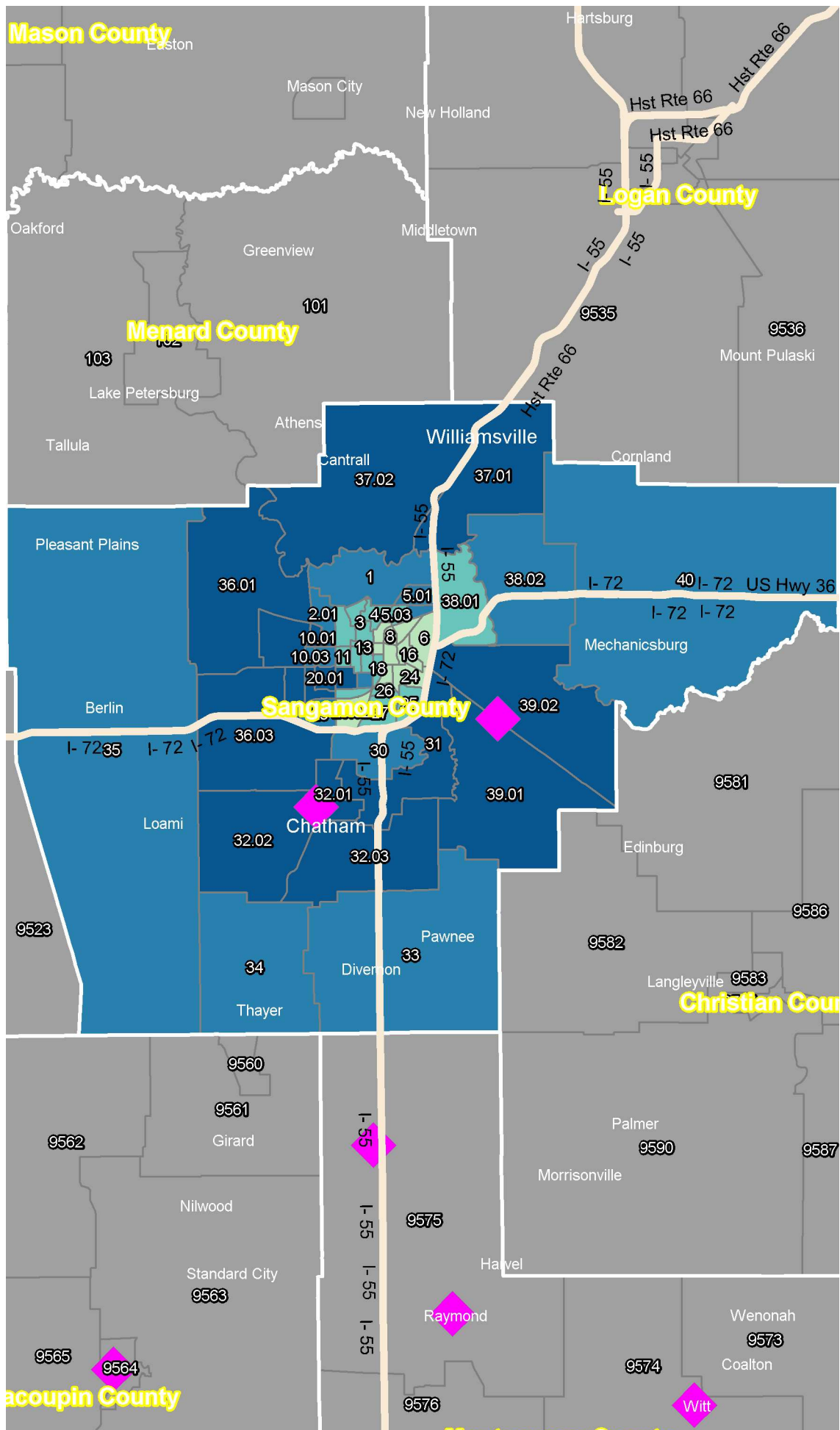


Income Level

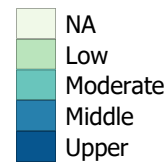


Bank Branches

**Bank & Trust Company - 2024 HMDA - ASSESSMENT AREA INCOME MAP**  
Sangamon County



Income Level



Bank Branches

# OUR ASSESSMENT AREA GEOGRAPHIES

AS OF APRIL 1, 2025

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

## **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

## **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

\*denotes branch locations