

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.

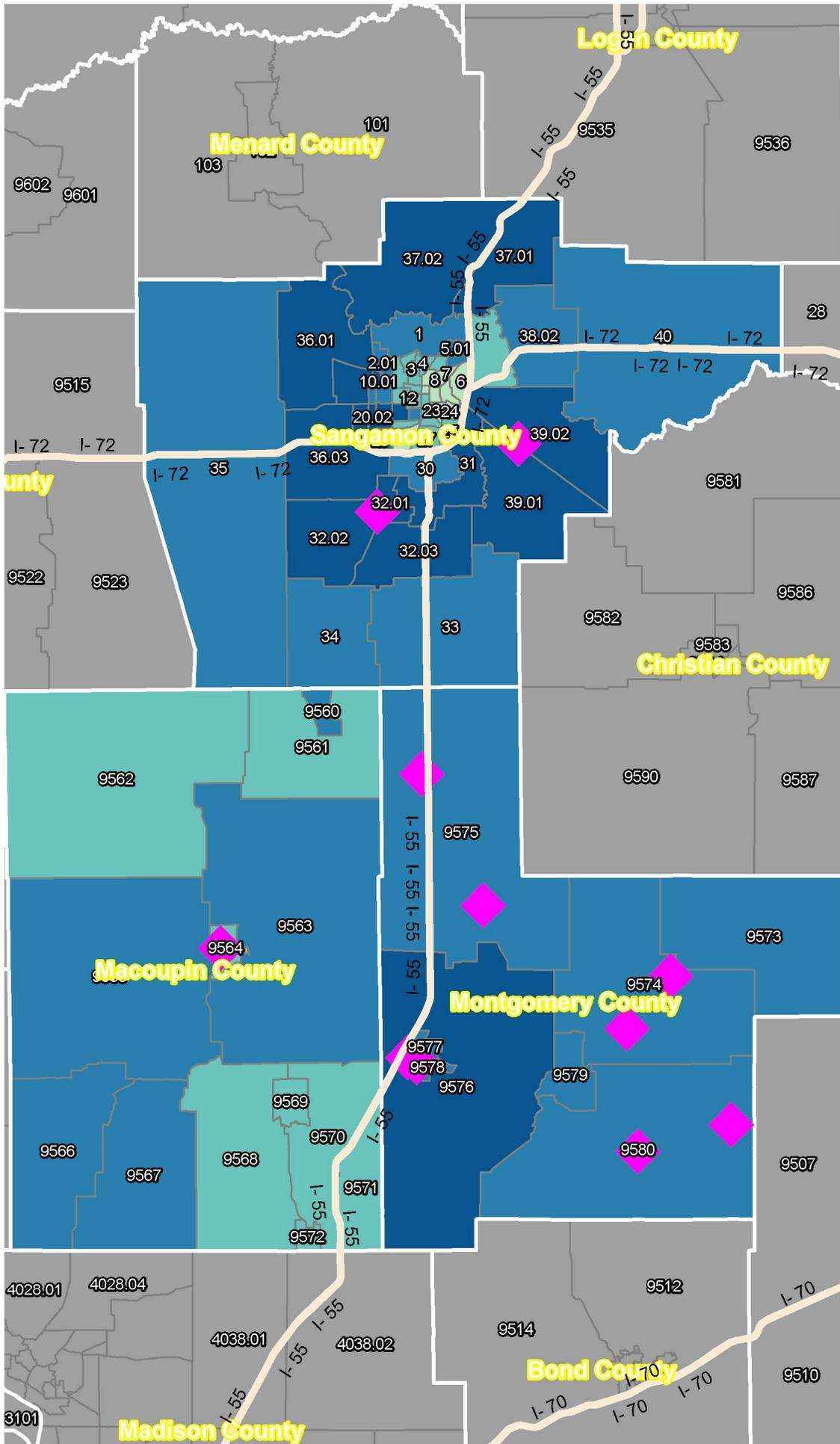
Bank & Trust Company has 8 branches located in Montgomery County with the main office and one branch in the City of Litchfield, one branch in the City of Witt, one branch in the City of Coffeen, and one branch each in the villages of Farmersville, Raymond, Fillmore, & Irving.

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

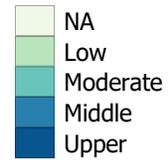
In Macoupin County, Bank & Trust Company has one branch office in the City of Carlinville.

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

All Counties*

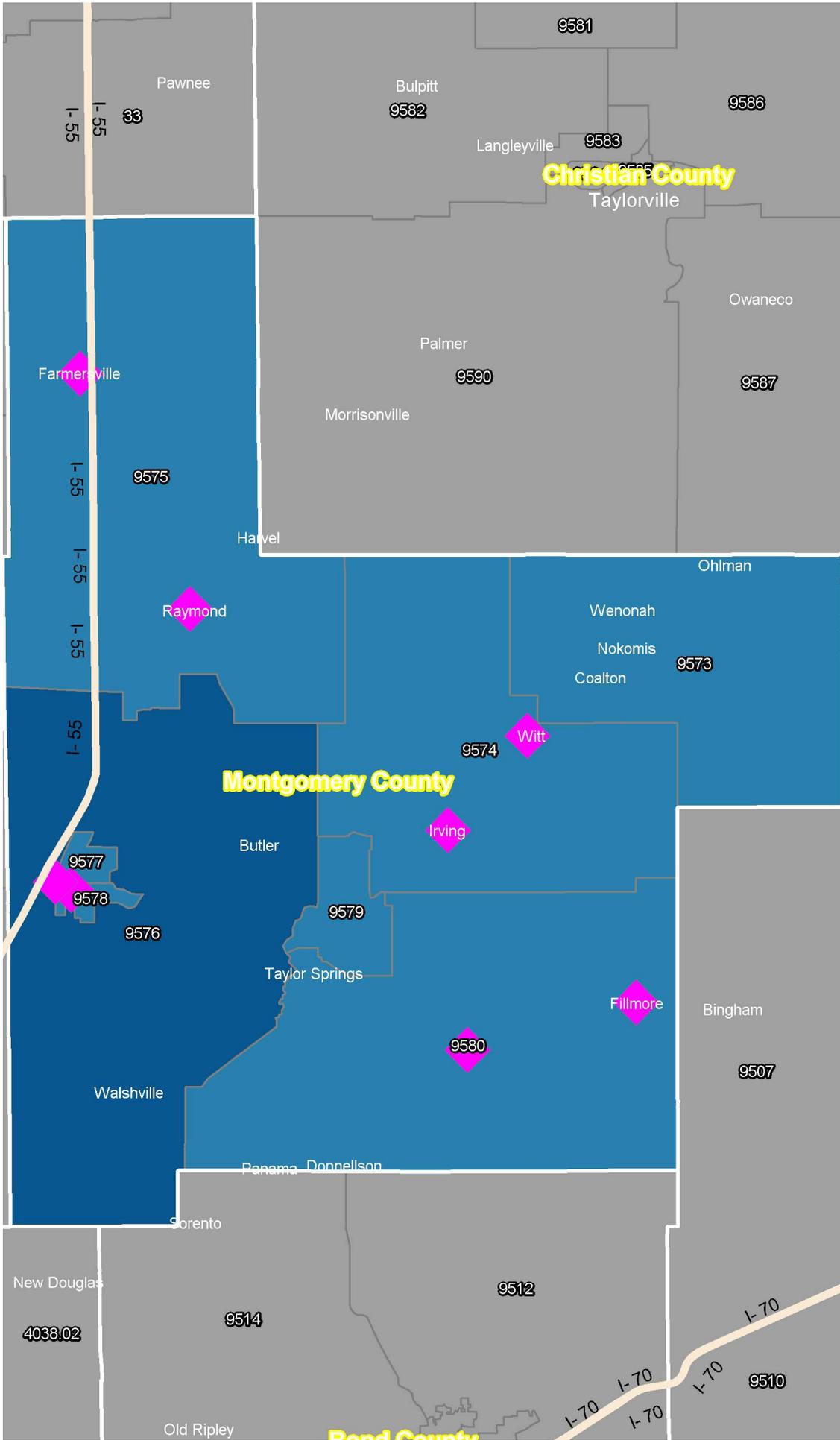


Income Level



◆ Bank Branches

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

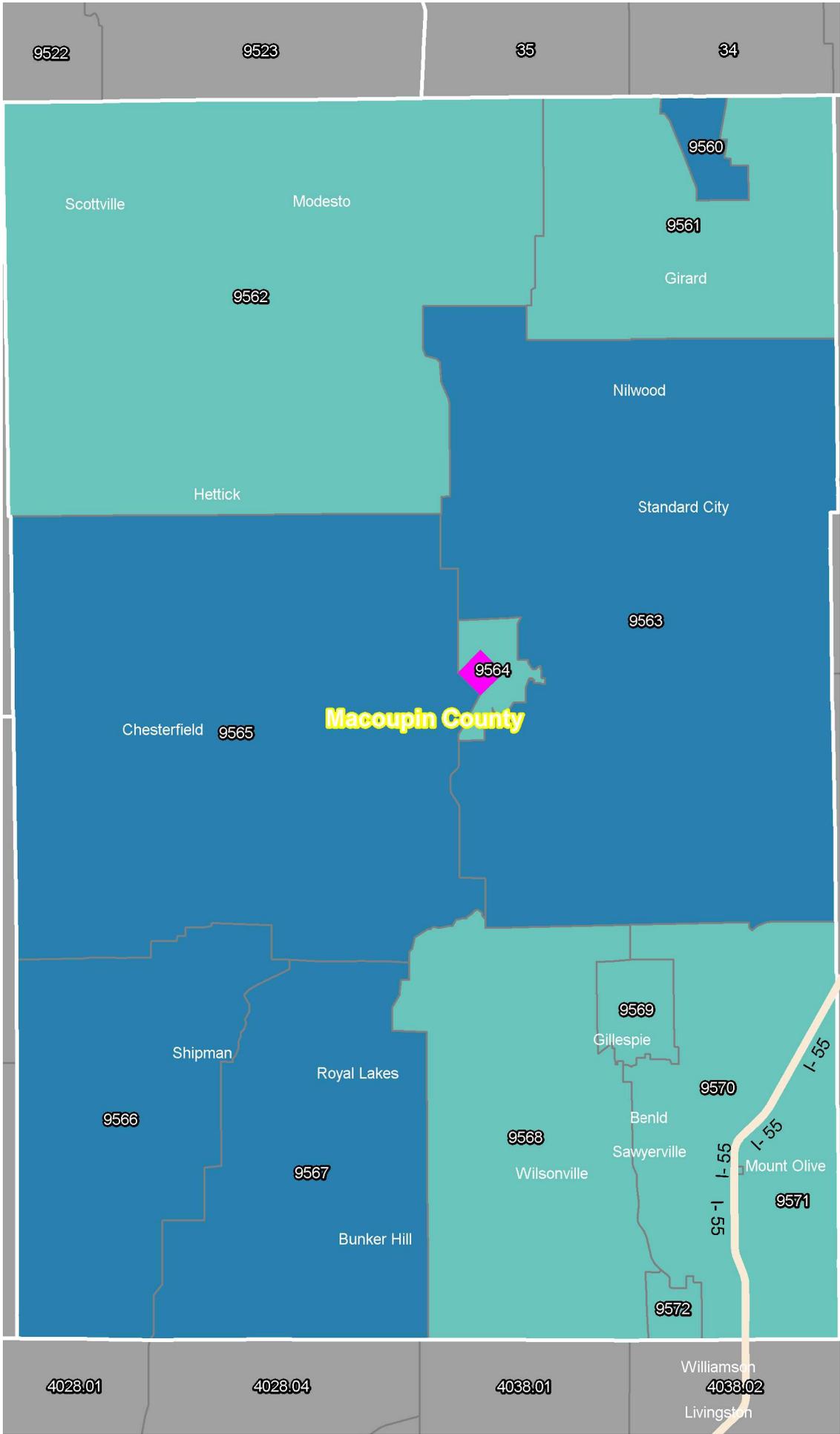


Income Level

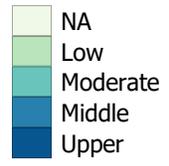
- NA
- Low
- Moderate
- Middle
- Upper

◆ Bank Branches

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

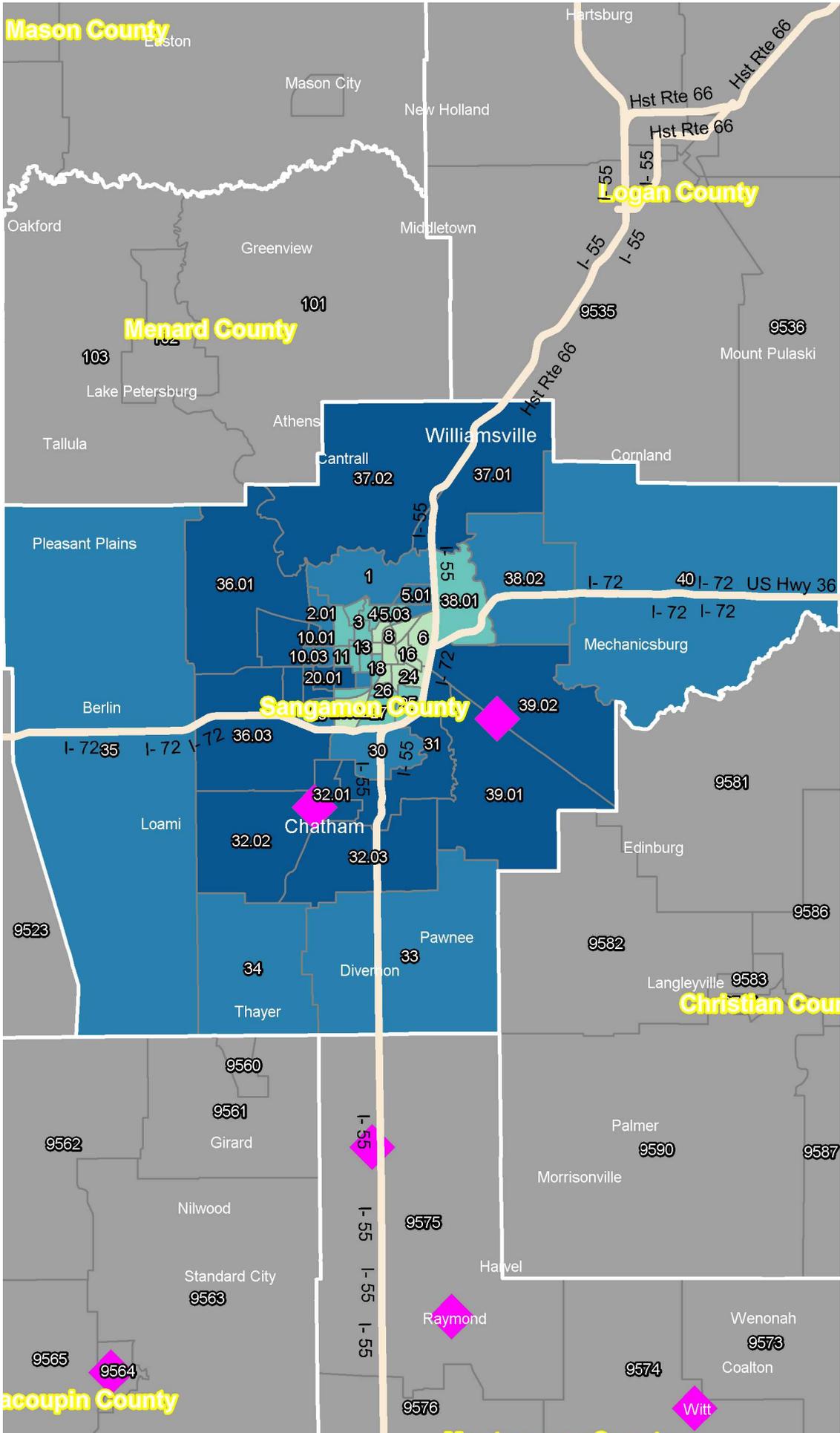


Income Level



◆ Bank Branches

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



Income Level

- NA
- Low
- Moderate
- Middle
- Upper

◆ 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