





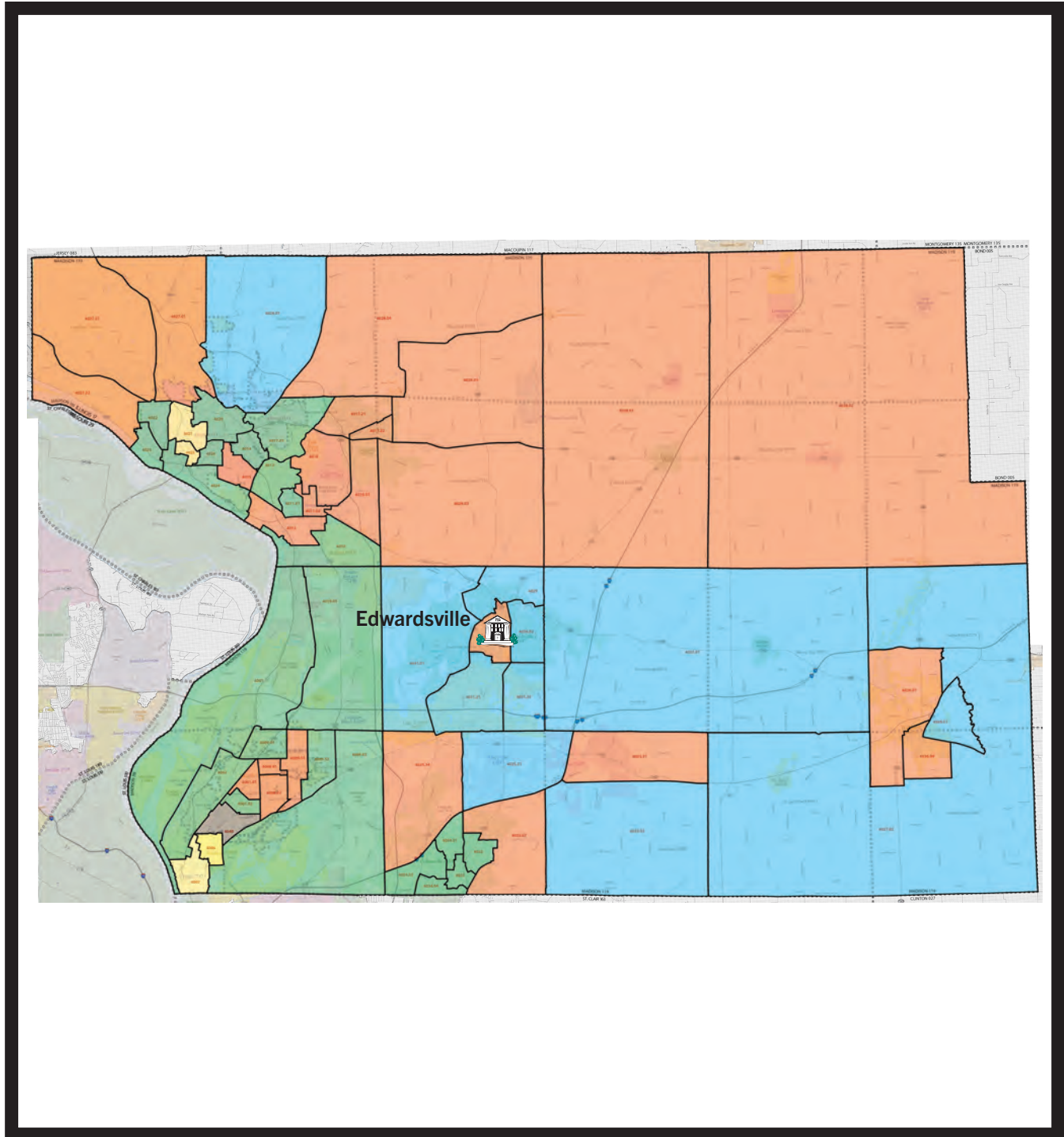




### Census Tracts

-  0 :: NA Income
-  1 :: Low Income
-  2 :: Moderate Income
-  3 :: Middle Income
-  4 :: Upper Income
-  Heartland Bank Office



2023 FFIEC Census Report - Summary Census Demographic Information

State: 17 - ILLINOIS (IL)

County: 119 - MADISON 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	119	4001.01	Middle	No	91.32	\$100,800	\$92,051	\$77,404	2510	19.80	497	867	1338
17	119	4001.02	Moderate	No	63.23	\$100,800	\$63,736	\$53,596	5137	32.84	1687	944	2154
17	119	4002.00	Moderate	No	52.10	\$100,800	\$52,517	\$44,167	3815	33.45	1276	982	1905
17	119	4006.00	Low	No	41.71	\$100,800	\$42,044	\$35,360	2378	78.17	1859	508	1431
17	119	4007.00	Low	No	31.73	\$100,800	\$31,984	\$26,902	1498	97.40	1459	374	993
17	119	4008.01	Middle	No	105.22	\$100,800	\$106,062	\$89,183	1784	15.30	273	704	820
17	119	4008.02	Middle	No	82.39	\$100,800	\$83,049	\$69,838	5869	22.39	1314	1992	2859
17	119	4009.03	Moderate	No	71.85	\$100,800	\$72,425	\$60,907	5201	34.59	1799	1170	2353
17	119	4009.04	Moderate	No	64.38	\$100,800	\$64,895	\$54,570	3162	12.37	391	1352	1590
17	119	4009.51	Middle	No	109.68	\$100,800	\$110,557	\$92,966	5001	16.94	847	1325	1868
17	119	4009.52	Moderate	No	77.25	\$100,800	\$77,868	\$65,481	3127	26.38	825	926	1523
17	119	4010.00	Moderate	No	58.00	\$100,800	\$58,464	\$49,167	2314	12.66	293	714	1250
17	119	4011.01	Moderate	No	58.13	\$100,800	\$58,595	\$49,271	2739	13.76	377	744	1272
17	119	4011.02	Middle	No	86.24	\$100,800	\$86,930	\$73,102	3520	9.46	333	1061	1593
17	119	4012.00	Middle	No	85.97	\$100,800	\$86,658	\$72,869	1853	10.20	189	587	957
17	119	4013.00	Moderate	No	64.52	\$100,800	\$65,036	\$54,692	4715	17.56	828	1123	2361
17	119	4014.00	Moderate	No	70.44	\$100,800	\$71,004	\$59,706	3032	21.93	665	979	1602
17	119	4015.00	Middle	No	80.81	\$100,800	\$81,456	\$68,500	2440	27.46	670	668	1313
17	119	4017.01	Moderate	No	55.00	\$100,800	\$55,440	\$46,625	2556	21.40	547	578	862
17	119	4017.21	Middle	No	89.72	\$100,800	\$90,438	\$76,045	5532	9.47	524	1870	2450
17	119	4017.22	Middle	No	95.86	\$100,800	\$96,627	\$81,250	2796	8.80	246	977	1249
17	119	4018.00	Middle	No	99.59	\$100,800	\$100,387	\$84,412	5977	10.14	606	2052	2513
17	119	4019.01	Middle	No	81.89	\$100,800	\$82,545	\$69,414	1830	8.03	147	663	730
17	119	4019.05	Moderate	No	68.41	\$100,800	\$68,957	\$57,990	4748	13.33	633	1498	2045
17	119	4020.00	Moderate	No	71.89	\$100,800	\$72,465	\$60,938	4086	36.32	1484	1332	2031
17	119	4021.00	Low	No	44.13	\$100,800	\$44,483	\$37,406	3061	52.04	1593	733	1254

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

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







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

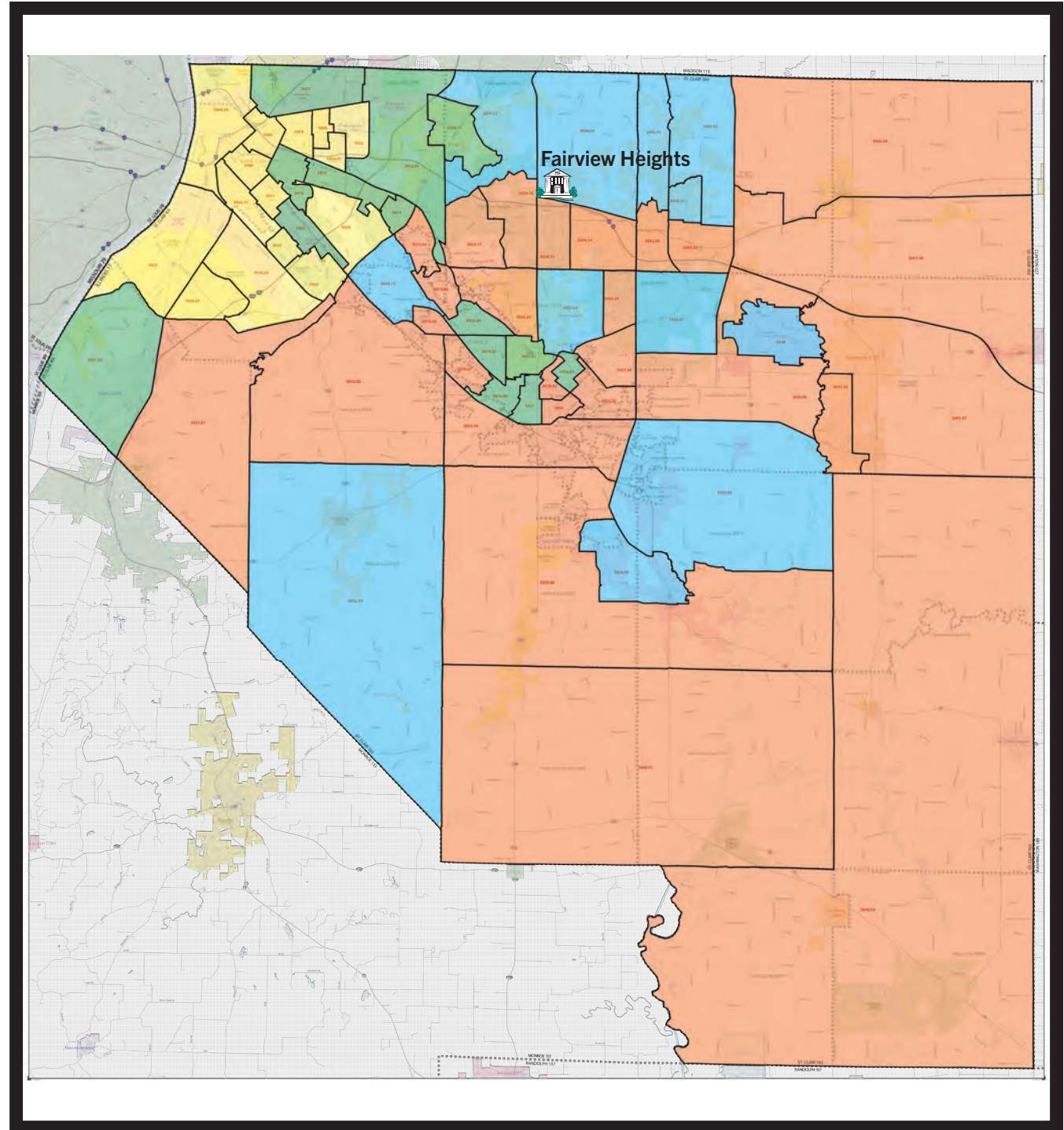
State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied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

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



### Census Tracts

-  0 :: NA Income
-  1 :: Low Income
-  2 :: Moderate Income
-  3 :: Middle Income
-  4 :: Upper Income
-  Heartland Bank Office



2023 FFIEC Census Report - Summary Census Demographic Information

State: 17 - ILLINOIS (IL)

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

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

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

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

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

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