CRA Disclosure Statements

The Heartland Bank and Trust CRA Disclosure Statements are available for review at the Federal Financial Institution Examination Council (FFIEC) website. To view Disclosure Statement, follow the link below and enter the year you wish to review and the Respondent ID (0000020369) or Institution Name (Heartland Bank and Trust Company (IL). **(www.ffiec.gov/craadweb/DisRptMain.aspx)**

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Heartland Bank & Trust Company

Respondent ID: 0000020369
Agency: FDIC - 3
State: ARIZONA (04)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MARICOPA COUNTY (013), AZ										
MSA 38060										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	100	0	0	0	0	1	100	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	1	100	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	100	0	0	0	0	1	100	0	0
STATE TOTAL	1	100	0	0	0	0	1	100	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Heartland Bank & Trust Company

Respondent ID: 0000020369
Agency: FDIC - 3
State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
EL PASO COUNTY (041), CO										
MSA 17820										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	250	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	0	0	0	0	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Heartland Bank & Trust Company

Respondent ID: 0000020369
Agency: FDIC - 3
State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JEFFERSON COUNTY (059), CO										
MSA 19740										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	1	1,000	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	250	1	1,000	0	0	0	0
STATE TOTAL	0	0	1	250	1	1,000	0	0	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Heartland Bank & Trust Company

Respondent ID: 0000020369

Agency: FDIC - 3

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COLLIER COUNTY (021), FL										
MSA 34940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	50	1	250	0	0	0	0	0	0
Middle Income	0	0	1	200	1	300	1	300	0	0
Upper Income	0	0	3	700	3	1,875	5	1,875	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	5	1,150	4	2,175	6	2,175	0	0
HILLSBOROUGH COUNTY (057), FL										
MSA 45294										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	2	500	1	300	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	500	1	300	0	0	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Heartland Bank & Trust Company

Respondent ID: 0000020369
Agency: FDIC - 3
State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LEE COUNTY (071), FL										
MSA 15980										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	475	1	475	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	475	1	475	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Heartland Bank & Trust Company

Respondent ID: 0000020369

Agency: FDIC - 3

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MIAMI-DADE COUNTY (086), FL										
MSA 33124										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	15	0	0	0	0	1	15	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	15	0	0	0	0	1	15	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	65	7	1,650	6	2,950	8	2,665	0	0
STATE TOTAL	2	65	7	1,650	6	2,950	8	2,665	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Heartland Bank & Trust Company

Respondent ID: 0000020369
Agency: FDIC - 3
State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ADAMS COUNTY (001), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	500	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	0	0	0	0
BOND COUNTY (005), IL										
MSA 41180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	611	1	611	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	611	1	611	0	0
BUREAU COUNTY (011), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	41	1,531	8	1,367	4	1,712	37	2,181	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	41	1,531	8	1,367	4	1,712	37	2,181	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Heartland Bank & Trust Company

Respondent ID: 0000020369
Agency: FDIC - 3
State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CHAMPAIGN COUNTY (019), IL										
MSA 16580										
Inside AA 0016										
Low Income	1	50	1	150	1	753	3	953	0	0
Moderate Income	1	10	3	600	3	1,912	4	1,210	0	0
Middle Income	4	229	1	250	4	2,760	4	979	0	0
Upper Income	7	255	3	550	6	3,490	9	2,050	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	13	544	8	1,550	14	8,915	20	5,192	0	0
COLES COUNTY (029), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	500	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	0	0	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Heartland Bank & Trust Company

Respondent ID: 0000020369
Agency: FDIC - 3
State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COOK COUNTY (031), IL										
MSA 16984										
Inside AA 0015										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	2	804	1	270	0	0
Median Family Income 60-70%	1	100	2	260	4	2,361	1	129	0	0
Median Family Income 70-80%	1	50	1	200	7	4,335	2	1,101	0	0
Median Family Income 80-90%	0	0	2	377	2	1,100	3	1,228	0	0
Median Family Income 90-100%	0	0	1	125	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	2	1,330	1	810	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	8	452	8	1,353	20	11,663	22	8,355	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	602	14	2,315	37	21,593	30	11,893	0	0
DEKALB COUNTY (037), IL										
MSA 20994										
Inside AA 0014										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	9	555	4	678	7	3,048	7	1,233	0	0
Middle Income	5	140	4	578	2	1,050	5	248	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	1	50	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	15	745	8	1,256	9	4,098	12	1,481	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Heartland Bank & Trust Company

Respondent ID: 0000020369
Agency: FDIC - 3
State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DE WITT COUNTY (039), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	9	351	0	0	3	1,600	6	203	0	0
Upper Income	1	10	1	102	2	1,500	2	112	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	361	1	102	5	3,100	8	315	0	0
DOUGLAS COUNTY (041), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	40	0	0	1	500	2	540	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	40	0	0	1	500	2	540	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Heartland Bank & Trust Company

Respondent ID: 0000020369

Agency: FDIC - 3

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DUPAGE COUNTY (043), IL										
MSA 16984										
Inside AA 0015										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	100	1	250	0	0	1	250	0	0
Median Family Income 90-100%	2	88	0	0	2	991	3	738	0	0
Median Family Income 100-110%	0	0	1	200	0	0	0	0	0	0
Median Family Income 110-120%	2	26	1	125	1	300	1	5	0	0
Median Family Income >= 120%	6	269	3	619	14	8,929	12	4,909	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	11	483	6	1,194	17	10,220	17	5,902	0	0
EFFINGHAM COUNTY (049), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	71	0	0	0	0	1	71	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	71	0	0	0	0	1	71	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Heartland Bank & Trust Company

Respondent ID: 0000020369
Agency: FDIC - 3
State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FAYETTE COUNTY (051), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	150	0	0	1	150	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	0	0	1	150	0	0
FORD COUNTY (053), IL										
MSA 16580										
Inside AA 0016										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	6	275	0	0	1	850	2	50	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	275	0	0	1	850	2	50	0	0
FRANKLIN COUNTY (055), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	452	1	452	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	452	1	452	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Heartland Bank & Trust Company

Respondent ID: 0000020369
Agency: FDIC - 3
State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FULTON COUNTY (057), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	127	0	0	1	127	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	127	0	0	1	127	0	0
IROQUOIS COUNTY (075), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	700	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	700	0	0	0	0
JERSEY COUNTY (083), IL										
MSA 41180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	500	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	0	0	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Heartland Bank & Trust Company

Respondent ID: 0000020369

Agency: FDIC - 3

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JO DAVIESS COUNTY (085), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	50	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	0	0	0	0
KANE COUNTY (089), IL										
MSA 20994										
Inside AA 0014										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	10	1	250	2	1,041	2	923	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	4	175	1	250	1	700	3	155	0	0
Median Family Income 110-120%	4	130	0	0	0	0	3	80	0	0
Median Family Income >= 120%	3	103	2	450	2	911	5	1,233	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	12	418	4	950	5	2,652	13	2,391	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Heartland Bank & Trust Company

Respondent ID: 0000020369

Agency: FDIC - 3

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KENDALL COUNTY (093), IL										
MSA 20994										
Inside AA 0014										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	9	348	1	150	2	676	8	361	0	0
Upper Income	3	137	1	250	3	1,785	3	1,310	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	12	485	2	400	5	2,461	11	1,671	0	0
KNOX COUNTY (095), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	20	0	0	0	0	1	20	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	20	0	0	0	0	1	20	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Heartland Bank & Trust Company

Respondent ID: 0000020369

Agency: FDIC - 3

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LAKE COUNTY (097), IL										
MSA 29404										
Inside AA 0011										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	3	140	0	0	0	0	1	5	0	0
Median Family Income 90-100%	0	0	2	415	0	0	1	165	0	0
Median Family Income 100-110%	3	225	0	0	0	0	1	100	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	365	2	415	0	0	3	270	0	0
LASALLE COUNTY (099), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	35	1	240	2	1,075	2	483	0	0
Middle Income	14	515	5	823	1	906	12	811	0	0
Upper Income	6	144	1	173	1	460	4	98	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	21	694	7	1,236	4	2,441	18	1,392	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Heartland Bank & Trust Company

Respondent ID: 0000020369
Agency: FDIC - 3
State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LIVINGSTON COUNTY (105), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	20	0	0	0	0	1	20	0	0
Upper Income	2	28	1	118	0	0	3	146	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	48	1	118	0	0	4	166	0	0
LOGAN COUNTY (107), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	8	230	4	580	1	300	8	445	0	0
Upper Income	4	88	1	200	2	690	3	580	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	12	318	5	780	3	990	11	1,025	0	0
MCHENRY COUNTY (111), IL										
MSA 16984										
Inside AA 0015										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	710	1	710	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	960	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,670	1	710	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Heartland Bank & Trust Company

Respondent ID: 0000020369

Agency: FDIC - 3

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MCLEAN COUNTY (113), IL										
MSA 14010										
Inside AA 0017										
Low Income	1	72	0	0	0	0	1	72	0	0
Moderate Income	16	539	8	1,477	12	5,963	15	2,459	0	0
Middle Income	50	2,088	21	4,145	26	12,544	55	7,488	0	0
Upper Income	15	794	6	1,265	3	1,092	15	2,036	0	0
Income Not Known	3	101	2	238	1	1,000	3	264	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	85	3,594	37	7,125	42	20,599	89	12,319	0	0
MACON COUNTY (115), IL										
MSA 19500										
Inside AA 0013										
Low Income	3	157	1	200	0	0	1	2	0	0
Moderate Income	4	195	0	0	2	780	2	95	0	0
Middle Income	10	329	4	708	1	400	10	728	0	0
Upper Income	1	100	1	200	0	0	1	100	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	18	781	6	1,108	3	1,180	14	925	0	0
MADISON COUNTY (119), IL										
MSA 41180										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	357	3	690	0	0	4	357	0	0
Middle Income	1	5	4	692	1	300	5	747	0	0
Upper Income	2	78	1	200	0	0	2	210	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	440	8	1,582	1	300	11	1,314	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Heartland Bank & Trust Company

Respondent ID: 0000020369

Agency: FDIC - 3

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MARION COUNTY (121), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	600	1	600	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	600	1	600	0	0
MARSHALL COUNTY (123), IL										
MSA 37900										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	5	70	3	650	1	445	5	310	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	70	3	650	1	445	5	310	0	0
MENARD COUNTY (129), IL										
MSA 44100										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	118	0	0	0	0	1	68	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	118	0	0	0	0	1	68	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Heartland Bank & Trust Company

Respondent ID: 0000020369

Agency: FDIC - 3

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONTGOMERY COUNTY (135), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	26	0	0	0	0	1	26	0	0
Upper Income	1	56	0	0	0	0	1	56	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	82	0	0	0	0	2	82	0	0
MORGAN COUNTY (137), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	46	1	200	1	500	1	46	0	0
Middle Income	0	0	2	311	1	300	3	611	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	46	3	511	2	800	4	657	0	0
MOULTRIE COUNTY (139), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	27	0	0	0	0	1	27	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	27	0	0	0	0	1	27	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Heartland Bank & Trust Company

Respondent ID: 0000020369

Agency: FDIC - 3

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PEORIA COUNTY (143), IL										
MSA 37900										
Inside AA 0007										
Low Income	2	45	2	334	1	1,000	2	149	0	0
Moderate Income	6	280	3	625	0	0	6	480	0	0
Middle Income	8	479	3	454	6	3,674	8	1,423	0	0
Upper Income	3	141	1	175	3	1,373	3	540	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	19	945	9	1,588	10	6,047	19	2,592	0	0
PIATT COUNTY (147), IL										
MSA 16580										
Inside AA 0016										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	30	0	0	0	0	1	30	0	0
Middle Income	0	0	2	375	0	0	1	125	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	30	2	375	0	0	2	155	0	0
PIKE COUNTY (149), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	150	2	876	1	315	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	2	876	1	315	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Heartland Bank & Trust Company

Respondent ID: 0000020369
Agency: FDIC - 3
State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PUTNAM COUNTY (155), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	70	0	0	0	0	2	45	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	70	0	0	0	0	2	45	0	0
ROCK ISLAND COUNTY (161), IL										
MSA 19340										
Outside Assessment Area										
Low Income	0	0	0	0	1	253	1	253	0	0
Moderate Income	0	0	1	107	0	0	1	107	0	0
Middle Income	1	20	0	0	0	0	1	20	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	20	1	107	1	253	3	380	0	0
ST. CLAIR COUNTY (163), IL										
MSA 41180										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	140	2	436	3	1,766	5	1,592	0	0
Middle Income	3	184	1	107	3	2,100	3	241	0	0
Upper Income	2	170	0	0	1	481	2	551	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	494	3	543	7	4,347	10	2,384	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Heartland Bank & Trust Company

Respondent ID: 0000020369

Agency: FDIC - 3

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SANGAMON COUNTY (167), IL										
MSA 44100										
Inside AA 0006										
Low Income	2	72	2	413	3	2,247	5	1,835	0	0
Moderate Income	7	430	5	701	2	760	3	217	0	0
Middle Income	4	250	2	400	3	1,088	5	941	0	0
Upper Income	5	331	4	865	5	2,767	10	1,913	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	18	1,083	13	2,379	13	6,862	23	4,906	0	0
SHELBY COUNTY (173), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	200	0	0	1	200	0	0
Upper Income	1	50	0	0	0	0	1	50	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	1	200	0	0	2	250	0	0
STARK COUNTY (175), IL										
MSA 37900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	200	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	0	0	0	0	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Heartland Bank & Trust Company

Respondent ID: 0000020369
Agency: FDIC - 3
State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TAZEWELL COUNTY (179), IL										
MSA 37900										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	90	1	120	0	0	2	70	0	0
Middle Income	13	651	8	1,515	3	1,776	13	860	0	0
Upper Income	4	186	2	412	1	515	4	340	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	20	927	11	2,047	4	2,291	19	1,270	0	0
VERMILION COUNTY (183), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	20	0	0	0	0	1	20	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	20	0	0	0	0	1	20	0	0
WARREN COUNTY (187), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	2	562	2	562	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	562	2	562	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Heartland Bank & Trust Company

Respondent ID: 0000020369

Agency: FDIC - 3

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WHITESIDE COUNTY (195), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	161	0	0	1	161	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	161	0	0	1	161	0	0
WILL COUNTY (197), IL										
MSA 16984										
Inside AA 0015										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	3	1,899	1	700	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	20	0	0	2	1,075	2	595	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	1	250	1	1,000	0	0	0	0
Median Family Income 100-110%	2	170	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	70	0	0	1	450	1	70	0	0
Median Family Income >= 120%	9	414	5	1,073	5	3,317	8	1,904	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	13	674	6	1,323	12	7,741	12	3,269	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Heartland Bank & Trust Company

Respondent ID: 0000020369

Agency: FDIC - 3

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WOODFORD COUNTY (203), IL										
MSA 37900										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	24	1,057	6	1,119	8	4,075	22	1,598	0	0
Upper Income	6	181	2	400	1	550	6	181	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	30	1,238	8	1,519	9	4,625	28	1,779	0	0
TOTAL INSIDE AA IN STATE	308	14,193	150	28,319	192	106,896	341	60,783	0	0
TOTAL OUTSIDE AA IN STATE	103	3,566	32	5,209	31	15,097	107	10,217	0	0
STATE TOTAL	411	17,759	182	33,528	223	121,993	448	71,000	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Heartland Bank & Trust Company

Respondent ID: 0000020369
Agency: FDIC - 3
State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GRANT COUNTY (053), IN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	1	767	1	767	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	767	1	767	0	0
HAMILTON COUNTY (057), IN										
MSA 26900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	0	0	0	0
LAPORTE COUNTY (091), IN										
MSA 33140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	818	1	818	0	0
Middle Income	0	0	0	0	1	742	1	742	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,560	2	1,560	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Heartland Bank & Trust Company

Respondent ID: 0000020369
Agency: FDIC - 3
State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MARION COUNTY (097), IN										
MSA 26900										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	130	0	0	1	130	0	0
Median Family Income Not Known	1	15	0	0	0	0	1	15	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	15	1	130	0	0	2	145	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	115	1	130	3	2,327	5	2,472	0	0
STATE TOTAL	2	115	1	130	3	2,327	5	2,472	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Heartland Bank & Trust Company

Respondent ID: 0000020369
Agency: FDIC - 3
State: IOWA (19)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BLACK HAWK COUNTY (013), IA										
MSA 47940										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	130	0	0	2	1,500	3	130	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	130	0	0	2	1,500	3	130	0	0
BOONE COUNTY (015), IA										
MSA 11180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	449	1	449	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	449	1	449	0	0
BUTLER COUNTY (023), IA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	0	0	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Heartland Bank & Trust Company

Respondent ID: 0000020369
Agency: FDIC - 3
State: IOWA (19)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CLINTON COUNTY (045), IA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	28	0	0	1	340	2	368	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	28	0	0	1	340	2	368	0	0
JOHNSON COUNTY (103), IA										
MSA 26980										
Inside AA 0003										
Low Income	1	75	0	0	0	0	1	75	0	0
Moderate Income	2	199	1	250	0	0	3	449	0	0
Middle Income	1	76	0	0	1	477	2	553	0	0
Upper Income	4	268	3	525	4	2,760	6	993	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	618	4	775	5	3,237	12	2,070	0	0
JONES COUNTY (105), IA										
MSA 16300										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	34	0	0	0	0	2	34	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	34	0	0	0	0	2	34	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Heartland Bank & Trust Company

Respondent ID: 0000020369
Agency: FDIC - 3
State: IOWA (19)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LINN COUNTY (113), IA										
MSA 16300										
Inside AA 0004										
Low Income	0	0	1	150	1	300	1	300	0	0
Moderate Income	0	0	0	0	1	950	1	950	0	0
Middle Income	3	123	3	469	1	464	7	1,056	0	0
Upper Income	1	50	0	0	0	0	1	50	0	0
Income Not Known	1	30	0	0	1	255	1	255	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	203	4	619	4	1,969	11	2,611	0	0
POLK COUNTY (153), IA										
MSA 19780										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	87	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	87	0	0	0	0	0	0	0	0
WASHINGTON COUNTY (183), IA										
MSA 26980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	0	0	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Heartland Bank & Trust Company

Respondent ID: 0000020369

Agency: FDIC - 3

State: IOWA (19)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WRIGHT COUNTY (197), IA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	633	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	633	0	0	0	0
TOTAL INSIDE AA IN STATE	18	985	8	1,394	11	6,706	28	4,845	0	0
TOTAL OUTSIDE AA IN STATE	4	265	0	0	3	1,422	3	817	0	0
STATE TOTAL	22	1,250	8	1,394	14	8,128	31	5,662	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Heartland Bank & Trust Company

Respondent ID: 0000020369

Agency: FDIC - 3

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MUSKEGON COUNTY (121), MI										
MSA 34740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	200	0	0	0	0	0	0
Middle Income	1	50	0	0	0	0	0	0	0	0
Upper Income	1	10	0	0	0	0	1	10	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	60	1	200	0	0	1	10	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	60	1	200	0	0	1	10	0	0
STATE TOTAL	2	60	1	200	0	0	1	10	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Heartland Bank & Trust Company

Respondent ID: 0000020369

Agency: FDIC - 3

State: MISSISSIPPI (28)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SUNFLOWER COUNTY (133), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	560	1	560	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	560	1	560	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	560	1	560	0	0
STATE TOTAL	0	0	0	0	1	560	1	560	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Heartland Bank & Trust Company

Respondent ID: 0000020369
Agency: FDIC - 3
State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LAWRENCE COUNTY (109), MO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	2	898	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	898	0	0	0	0
ST. LOUIS COUNTY (189), MO										
MSA 41180										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	80	0	0	0	0	1	80	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	80	0	0	0	0	1	80	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Heartland Bank & Trust Company

Respondent ID: 0000020369

Agency: FDIC - 3

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ST. LOUIS CITY (510), MO										
MSA 41180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	78	1	210	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	78	1	210	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	158	1	210	2	898	1	80	0	0
STATE TOTAL	2	158	1	210	2	898	1	80	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Heartland Bank & Trust Company

Respondent ID: 0000020369

Agency: FDIC - 3

State: NEW MEXICO (35)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GRANT COUNTY (017), NM										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	871	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	871	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	871	0	0	0	0
STATE TOTAL	0	0	0	0	1	871	0	0	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Heartland Bank & Trust Company

Respondent ID: 0000020369
Agency: FDIC - 3
State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NEW YORK COUNTY (061), NY										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	500	1	500	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	1	500	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	500	1	500	0	0
STATE TOTAL	0	0	0	0	1	500	1	500	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Heartland Bank & Trust Company

Respondent ID: 0000020369
Agency: FDIC - 3
State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CLEVELAND COUNTY (045), NC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	1	536	1	536	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	536	1	536	0	0
NEW HANOVER COUNTY (129), NC										
MSA 48900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	150	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	150	1	536	1	536	0	0
STATE TOTAL	0	0	1	150	1	536	1	536	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Heartland Bank & Trust Company

Respondent ID: 0000020369
Agency: FDIC - 3
State: OKLAHOMA (40)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
OKLAHOMA COUNTY (109), OK										
MSA 36420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	84	0	0	1	930	2	1,014	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	84	0	0	1	930	2	1,014	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	84	0	0	1	930	2	1,014	0	0
STATE TOTAL	1	84	0	0	1	930	2	1,014	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Heartland Bank & Trust Company

Respondent ID: 0000020369

Agency: FDIC - 3

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LOUDON COUNTY (105), TN										
MSA 28940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	0	0	0	0	1	50	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	1	50	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	50	0	0	0	0	1	50	0	0
STATE TOTAL	1	50	0	0	0	0	1	50	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Heartland Bank & Trust Company

Respondent ID: 0000020369
Agency: FDIC - 3
State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DALLAS COUNTY (113), TX										
MSA 19124										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	11	0	0	0	0	1	11	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	11	0	0	0	0	1	11	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Heartland Bank & Trust Company

Respondent ID: 0000020369

Agency: FDIC - 3

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HARRIS COUNTY (201), TX										
MSA 26420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	100	0	0	0	0	1	100	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	1	100	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	111	0	0	0	0	2	111	0	0
STATE TOTAL	2	111	0	0	0	0	2	111	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Heartland Bank & Trust Company

Respondent ID: 0000020369
Agency: FDIC - 3
State: WISCONSIN (55)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
RACINE COUNTY (101), WI										
MSA 39540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	125	0	0	1	125	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	125	0	0	1	125	0	0
SAUK COUNTY (111), WI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	28	0	0	0	0	1	28	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	28	0	0	0	0	1	28	0	0
SAWYER COUNTY (113), WI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	32	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	32	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Heartland Bank & Trust Company

Respondent ID: 0000020369

Agency: FDIC - 3

State: WISCONSIN (55)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	2	60	1	125	0	0	2	153	0	0
STATE TOTAL	2	60	1	125	0	0	2	153	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	326	15,178	158	29,713	203	113,602	369	65,628	0	0
TOTAL OUTSIDE AA	122	4,634	45	7,924	51	27,091	136	19,285	0	0
TOTAL INSIDE & OUTSIDE	448	19,812	203	37,637	254	140,693	505	84,913	0	0

2025 Institution Disclosure Statement - Table 1-2
Loans by County
Small Business Loans - Purchases
Institution: Heartland Bank & Trust Company

Respondent ID: 0000020369
Agency: FDIC - 3
State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SANGAMON COUNTY (167), IL										
MSA 44100										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	500	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	1	500	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	0	0	0	0	1	500	0	0	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	0	0	0	0	1	500	0	0	0	0
TOTAL OUTSIDE AA	0	0	0	0	0	0	0	0	0	0
TOTAL INSIDE & OUTSIDE	0	0	0	0	1	500	0	0	0	0

2025 Institution Disclosure Statement - Table 2-1

Loans by County

Small Farm Loans - Originations

Institution: Heartland Bank & Trust Company

Respondent ID: 0000020369

Agency: FDIC - 3

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ADAMS COUNTY (001), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	82	0	0	0	0	1	82	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	82	0	0	0	0	1	82	0	0
BUREAU COUNTY (011), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	65	3,421	25	4,273	11	4,163	83	9,542	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	65	3,421	25	4,273	11	4,163	83	9,542	0	0
CHAMPAIGN COUNTY (019), IL										
MSA 16580										
Inside AA 0016										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	50	0	0	0	0	1	50	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	3	225	2	421	0	0	4	396	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	275	2	421	0	0	5	446	0	0

2025 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: Heartland Bank & Trust Company

Respondent ID: 0000020369
Agency: FDIC - 3
State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CLAY COUNTY (025), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	60	0	0	0	0	1	60	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	60	0	0	0	0	1	60	0	0
CLINTON COUNTY (027), IL										
MSA 41180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	93	0	0	0	0	1	93	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	93	0	0	0	0	1	93	0	0

2025 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: Heartland Bank & Trust Company

Respondent ID: 0000020369
Agency: FDIC - 3
State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COOK COUNTY (031), IL										
MSA 16984										
Inside AA 0015										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	90	0	0	0	0	1	90	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	90	0	0	0	0	1	90	0	0
DEKALB COUNTY (037), IL										
MSA 20994										
Inside AA 0014										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	60	2	375	0	0	2	185	0	0
Middle Income	21	1,248	17	2,840	24	8,884	45	7,073	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	22	1,308	19	3,215	24	8,884	47	7,258	0	0

2025 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: Heartland Bank & Trust Company

Respondent ID: 0000020369
Agency: FDIC - 3
State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DE WITT COUNTY (039), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	120	0	0	1	365	2	385	0	0
Upper Income	2	105	0	0	1	320	2	105	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	225	0	0	2	685	4	490	0	0
DOUGLAS COUNTY (041), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	2	799	1	359	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	799	1	359	0	0
FORD COUNTY (053), IL										
MSA 16580										
Inside AA 0016										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	110	4	825	2	900	6	735	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	110	4	825	2	900	6	735	0	0

2025 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: Heartland Bank & Trust Company

Respondent ID: 0000020369
Agency: FDIC - 3
State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KANE COUNTY (089), IL										
MSA 20994										
Inside AA 0014										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	4	714	3	1,351	3	926	0	0
Median Family Income 110-120%	1	40	1	120	0	0	2	160	0	0
Median Family Income >= 120%	0	0	1	180	2	776	2	656	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	40	6	1,014	5	2,127	7	1,742	0	0
KENDALL COUNTY (093), IL										
MSA 20994										
Inside AA 0014										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	22	3	544	2	575	5	841	0	0
Upper Income	5	351	8	1,398	1	500	11	1,913	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	373	11	1,942	3	1,075	16	2,754	0	0

2025 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: Heartland Bank & Trust Company

Respondent ID: 0000020369
Agency: FDIC - 3
State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KNOX COUNTY (095), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	2	350	2	800	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	350	2	800	0	0	0	0
LASALLE COUNTY (099), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	14	928	9	1,735	5	1,875	24	3,538	0	0
Upper Income	3	133	5	716	1	350	6	778	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	17	1,061	14	2,451	6	2,225	30	4,316	0	0
LEE COUNTY (103), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	53	0	0	0	0	1	11	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	53	0	0	0	0	1	11	0	0

2025 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: Heartland Bank & Trust Company

Respondent ID: 0000020369
Agency: FDIC - 3
State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LIVINGSTON COUNTY (105), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	100	1	250	0	0	2	350	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	1	250	0	0	2	350	0	0
LOGAN COUNTY (107), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	265	5	889	1	345	7	984	0	0
Upper Income	16	1,055	18	2,898	13	4,575	37	5,975	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	20	1,320	23	3,787	14	4,920	44	6,959	0	0
MCLEAN COUNTY (113), IL										
MSA 14010										
Inside AA 0017										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	5	264	4	820	1	370	7	654	0	0
Middle Income	43	2,599	23	4,062	19	6,511	64	8,847	0	0
Upper Income	1	65	3	650	2	800	4	950	0	0
Income Not Known	1	100	1	200	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	50	3,028	31	5,732	22	7,681	75	10,451	0	0

2025 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: Heartland Bank & Trust Company

Respondent ID: 0000020369
Agency: FDIC - 3
State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MADISON COUNTY (119), IL										
MSA 41180										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	134	0	0	1	134	0	0
Upper Income	1	23	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	23	1	134	0	0	1	134	0	0
MARSHALL COUNTY (123), IL										
MSA 37900										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	10	5	749	1	500	2	134	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	5	749	1	500	2	134	0	0
MORGAN COUNTY (137), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	75	0	0	0	0	2	75	0	0
Middle Income	1	40	0	0	0	0	1	40	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	115	0	0	0	0	3	115	0	0

2025 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: Heartland Bank & Trust Company

Respondent ID: 0000020369
Agency: FDIC - 3
State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MOULTRIE COUNTY (139), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	258	0	0	0	0
Upper Income	1	100	0	0	0	0	1	100	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	1	258	1	100	0	0
OGLE COUNTY (141), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	150	0	0	1	150	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	0	0	1	150	0	0
PEORIA COUNTY (143), IL										
MSA 37900										
Inside AA 0007										
Low Income	0	0	1	110	0	0	1	110	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	271	1	271	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	110	1	271	2	381	0	0

2025 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: Heartland Bank & Trust Company

Respondent ID: 0000020369
Agency: FDIC - 3
State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PIATT COUNTY (147), IL										
MSA 16580										
Inside AA 0016										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	328	1	328	0	0
Middle Income	1	35	0	0	2	800	2	435	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	35	0	0	3	1,128	3	763	0	0
PUTNAM COUNTY (155), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	240	7	1,384	3	981	11	2,070	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	240	7	1,384	3	981	11	2,070	0	0
SANGAMON COUNTY (167), IL										
MSA 44100										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	152	2	390	1	400	4	860	0	0
Upper Income	0	0	1	150	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	152	3	540	1	400	4	860	0	0

2025 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: Heartland Bank & Trust Company

Respondent ID: 0000020369
Agency: FDIC - 3
State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TAZEWELL COUNTY (179), IL										
MSA 37900										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	75	1	125	0	0	2	200	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	1	125	0	0	2	200	0	0
WHITESIDE COUNTY (195), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	300	1	300	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	300	1	300	0	0
WOODFORD COUNTY (203), IL										
MSA 37900										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	25	1,492	7	1,209	5	1,620	30	3,072	0	0
Upper Income	3	155	2	325	0	0	4	455	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	28	1,647	9	1,534	5	1,620	34	3,527	0	0
TOTAL INSIDE AA IN STATE	121	7,166	93	16,341	67	24,586	205	29,475	0	0

2025 Institution Disclosure Statement - Table 2-1

Loans by County

Small Farm Loans - Originations

Institution: Heartland Bank & Trust Company

Respondent ID: 0000020369

Agency: FDIC - 3

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	120	6,870	73	12,645	42	15,131	185	24,997	0	0
STATE TOTAL	241	14,036	166	28,986	109	39,717	390	54,472	0	0

2025 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: Heartland Bank & Trust Company

Respondent ID: 0000020369
Agency: FDIC - 3
State: IOWA (19)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BLACK HAWK COUNTY (013), IA										
MSA 47940										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	75	1	250	0	0	2	325	0	0
Upper Income	1	75	0	0	0	0	1	75	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	150	1	250	0	0	3	400	0	0
BUCHANAN COUNTY (019), IA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	0	0	0	0	1	50	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	1	50	0	0
DELAWARE COUNTY (055), IA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	168	1	150	1	470	5	777	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	168	1	150	1	470	5	777	0	0

2025 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: Heartland Bank & Trust Company

Respondent ID: 0000020369
Agency: FDIC - 3
State: IOWA (19)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JOHNSON COUNTY (103), IA										
MSA 26980										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	342	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	342	0	0	0	0
JONES COUNTY (105), IA										
MSA 16300										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	65	1	125	0	0	2	175	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	65	1	125	0	0	2	175	0	0
LINN COUNTY (113), IA										
MSA 16300										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	10	533	13	2,227	2	605	21	2,865	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	533	13	2,227	2	605	21	2,865	0	0

2025 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: Heartland Bank & Trust Company

Respondent ID: 0000020369
Agency: FDIC - 3
State: IOWA (19)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONROE COUNTY (135), IA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	65	0	0	0	0	1	65	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	65	0	0	0	0	1	65	0	0
TAMA COUNTY (171), IA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	132	0	0	1	132	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	132	0	0	1	132	0	0
TOTAL INSIDE AA IN STATE	14	748	15	2,602	3	947	26	3,440	0	0
TOTAL OUTSIDE AA IN STATE	6	283	2	282	1	470	8	1,024	0	0
STATE TOTAL	20	1,031	17	2,884	4	1,417	34	4,464	0	0

2025 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: Heartland Bank & Trust Company

Respondent ID: 0000020369
Agency: FDIC - 3
State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONTGOMERY COUNTY (125), TN										
MSA 17300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	17	0	0	0	0	1	17	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	17	0	0	0	0	1	17	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	17	0	0	0	0	1	17	0	0
STATE TOTAL	1	17	0	0	0	0	1	17	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	135	7,914	108	18,943	70	25,533	231	32,915	0	0
TOTAL OUTSIDE AA	127	7,170	75	12,927	43	15,601	194	26,038	0	0
TOTAL INSIDE & OUTSIDE	262	15,084	183	31,870	113	41,134	425	58,953	0	0

2025 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: Heartland Bank & Trust Company

Respondent ID: 0000020369
Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= $1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
IA - BLACK HAWK COUNTY (013) - MSA 47940	5	1,630	3	130	0	0
IA - JOHNSON COUNTY (103) - MSA 26980	17	4,630	12	2,070	0	0
IA - JONES COUNTY (105) - MSA 16300	2	34	2	34	0	0
IA - LINN COUNTY (113) - MSA 16300	13	2,791	11	2,611	0	0
IL - MADISON COUNTY (119) - MSA 41180	16	2,322	11	1,314	0	0
IL - ST. CLAIR COUNTY (163) - MSA 41180	17	5,384	10	2,384	0	0
IL - SANGAMON COUNTY (167) - MSA 44100	44	10,324	23	4,906	1	500
IL - MARSHALL COUNTY (123) - MSA 37900	9	1,165	5	310	0	0
IL - PEORIA COUNTY (143) - MSA 37900	38	8,580	19	2,592	0	0
IL - TAZEWELL COUNTY (179) - MSA 37900	35	5,265	19	1,270	0	0
IL - WOODFORD COUNTY (203) - MSA 37900	47	7,382	28	1,779	0	0
IL - LAKE COUNTY (097) - MSA 29404	8	780	3	270	0	0
IL - MACON COUNTY (115) - MSA 19500	27	3,069	14	925	0	0
IL - DEKALB COUNTY (037) - MSA 20994	32	6,099	12	1,481	0	0
IL - KANE COUNTY (089) - MSA 20994	21	4,020	13	2,391	0	0
IL - KENDALL COUNTY (093) - MSA 20994	19	3,346	11	1,671	0	0
IL - COOK COUNTY (031) - MSA 16984	61	24,510	30	11,893	0	0
IL - DUPAGE COUNTY (043) - MSA 16984	34	11,897	17	5,902	0	0
IL - MCHENRY COUNTY (111) - MSA 16984	2	1,670	1	710	0	0
IL - WILL COUNTY (197) - MSA 16984	31	9,738	12	3,269	0	0
IL - CHAMPAIGN COUNTY (019) - MSA 16580	35	11,009	20	5,192	0	0
IL - FORD COUNTY (053) - MSA 16580	7	1,125	2	50	0	0
IL - PIATT COUNTY (147) - MSA 16580	3	405	2	155	0	0

2025 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: Heartland Bank & Trust Company

Respondent ID: 0000020369
Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= $1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
IL - MCLEAN COUNTY (113) - MSA 14010	164	31,318	89	12,319	0	0

2025 Institution Disclosure Statement - Table 4
Assessment Area/Non-Assessment Area Activity
Small Farm Loans
Institution: Heartland Bank & Trust Company

Respondent ID: 0000020369
Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Farms with <= $1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
IA - BLACK HAWK COUNTY (013) - MSA 47940	3	400	3	400	0	0
IA - JOHNSON COUNTY (103) - MSA 26980	1	342	0	0	0	0
IA - JONES COUNTY (105) - MSA 16300	3	190	2	175	0	0
IA - LINN COUNTY (113) - MSA 16300	25	3,365	21	2,865	0	0
IL - MADISON COUNTY (119) - MSA 41180	2	157	1	134	0	0
IL - SANGAMON COUNTY (167) - MSA 44100	6	1,092	4	860	0	0
IL - MARSHALL COUNTY (123) - MSA 37900	7	1,259	2	134	0	0
IL - PEORIA COUNTY (143) - MSA 37900	2	381	2	381	0	0
IL - TAZEWELL COUNTY (179) - MSA 37900	2	200	2	200	0	0
IL - WOODFORD COUNTY (203) - MSA 37900	42	4,801	34	3,527	0	0
IL - DEKALB COUNTY (037) - MSA 20994	65	13,407	47	7,258	0	0
IL - KANE COUNTY (089) - MSA 20994	12	3,181	7	1,742	0	0
IL - KENDALL COUNTY (093) - MSA 20994	20	3,390	16	2,754	0	0
IL - COOK COUNTY (031) - MSA 16984	1	90	1	90	0	0
IL - CHAMPAIGN COUNTY (019) - MSA 16580	6	696	5	446	0	0
IL - FORD COUNTY (053) - MSA 16580	9	1,835	6	735	0	0
IL - PIATT COUNTY (147) - MSA 16580	4	1,163	3	763	0	0
IL - MCLEAN COUNTY (113) - MSA 14010	103	16,441	75	10,451	0	0

2025 Institution Disclosure Statement - Table 5

Community Development/Consortium-Third Party Activity

Respondent ID: 0000020369

Institution: Heartland Bank & Trust Company

Agency: FDIC - 3

			Memo Item: Loans by Affiliates	
	Num of Loans	**Amount (000s)**	**Num of Loans**	**Amount (000s)**
Community Development Loans				
Originated	159	368,721	0	0
Purchased	61	638	0	0
Total	220	369,359	0	0
Consortium/Third Party Loans (optional)				

2025 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract
*** denotes no loans made in specified tracts**
Institution: Heartland Bank & Trust Company

Respondent ID: 0000020369
Agency: FDIC - 3

ASSESSMENT AREA - 0002

BLACK HAWK COUNTY (013), IA

MSA: 47940

Low Income

0003.00* 0005.00* 0009.00* 0017.01* 0018.00*

Moderate Income

0001.00* 0002.00* 0007.00* 0008.00* 0015.02* 0016.00* 0017.02* 0019.00*

Middle Income

0004.00 0010.00 0011.00* 0012.00* 0013.01 0013.02 0014.00* 0015.01 0015.03* 0020.00* 0022.00*
0023.01* 0023.03* 0026.01* 0026.04* 0027.00* 0028.00 0029.01* 0029.02 0030.01*

Upper Income

0023.04* 0024.00* 0025.00* 0026.05* 0026.06* 0030.02

ASSESSMENT AREA - 0003

JOHNSON COUNTY (103), IA

MSA: 26980

Low Income

0004.01* 0016.01* 0021.00

Moderate Income

0002.00 0003.03* 0003.04* 0003.07 0005.01* 0006.00* 0011.00* 0018.01* 0018.02* 0104.01* 0104.02

Middle Income

0005.02 0013.00* 0014.00* 0015.00* 0016.02* 0017.00* 0103.03 0103.05 0105.01* 0105.02*

Upper Income

0103.08
0001.00 0003.05* 0003.06* 0004.02 0012.00* 0023.00* 0101.00 0102.00* 0103.04* 0103.06 0103.07*

ASSESSMENT AREA - 0004

JONES COUNTY (105), IA

MSA: 16300

Moderate Income

0703.02*

Middle Income

0701.00 0703.01* 0704.01 0704.02* 0705.00 0706.00*

LINN COUNTY (113), IA

MSA: 16300

Low Income

0019.00

Moderate Income

0002.01* 0002.12* 0007.00* 0008.00* 0010.05* 0011.01* 0012.00* 0013.00* 0014.00* 0018.00* 0022.00*
0024.00* 0025.00* 0026.00* 0027.00

Middle Income

0001.02* 0001.03 0003.00* 0004.00* 0005.00 0006.00* 0009.01* 0010.01* 0010.02* 0010.04* 0011.02*
0015.00* 0016.00* 0017.00* 0023.00* 0028.00* 0029.00* 0030.03* 0030.04* 0030.05 0030.06* 0101.00
0102.00* 0103.00 0104.00* 0105.00* 0108.01* 0108.02*

Upper Income

0001.01* 0002.05* 0002.08* 0002.09* 0002.10* 0002.11* 0009.02 0106.00* 0107.00*

Income Not Known

0002.13

ASSESSMENT AREA - 0005

MADISON COUNTY (119), IL

MSA: 41180

Low Income

4006.00* 4007.00* 4021.00* 4025.00*

Moderate Income

4020.00* 4022.00* 4023.00* 4024.00* 4026.00* 4032.00 4033.00 4034.01* 4034.03 4034.04* 4041.00*
4001.02* 4002.00* 4009.03* 4009.04* 4009.52* 4010.00* 4011.01 4013.00* 4014.00* 4017.01* 4019.05*

Middle Income

4036.04* 4038.01* 4038.02*
4001.01* 4008.01* 4008.02* 4009.51 4011.02* 4012.00* 4015.00* 4017.21* 4017.22* 4018.00* 4019.01*
4027.01* 4027.21* 4027.22* 4028.03 4028.04* 4028.05* 4030.01 4035.02* 4035.31 4035.34 4036.01*

2025 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract
*** denotes no loans made in specified tracts**
Institution: Heartland Bank & Trust Company

Respondent ID: 0000020369
Agency: FDIC - 3

Upper Income

4028.01* 4029.00* 4030.02* 4031.01* 4031.21* 4031.22* 4035.32* 4035.33* 4036.03 4037.01 4037.02

Income Not Known

4040.00*

ST. CLAIR COUNTY (163), IL

MSA: 41180

Low Income

5029.00* 5045.01* 5045.02* 5046.00*

5004.00* 5005.00* 5009.00* 5011.00* 5022.00* 5023.00* 5024.01* 5026.02* 5026.03* 5027.00* 5028.00*

Moderate Income

5012.00* 5013.00* 5014.00* 5016.02 5016.04* 5016.06 5017.00 5018.01* 5021.00* 5024.04 5025.00*

5031.02* 5033.01* 5034.11

Middle Income

5033.32* 5033.34* 5034.13 5034.14* 5034.15* 5034.16* 5039.06* 5039.08* 5040.01* 5040.02* 5043.52

5043.54* 5043.56 5043.57* 5043.58 5043.59*

5015.01* 5015.02 5016.05* 5016.07* 5018.02* 5019.00* 5031.01* 5032.02* 5033.04 5033.22* 5033.24*

Upper Income

5032.03 5032.11* 5033.23* 5034.04* 5034.12 5038.00* 5039.03* 5039.05* 5039.07* 5043.51 5043.53*

5043.55*

ASSESSMENT AREA - 0006

SANGAMON COUNTY (167), IL

MSA: 44100

Low Income

0006.00* 0007.00 0008.00* 0009.00 0014.00 0016.00* 0023.00* 0024.00 0028.02 0042.00

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

Middle Income

0035.00* 0038.02* 0040.00

0001.00 0002.01* 0005.01* 0005.04* 0010.03* 0010.04 0022.00 0029.00 0030.00 0033.00* 0034.00*

Upper Income

0036.04 0037.01 0037.02 0039.01* 0039.02*

0010.01* 0020.01 0020.02 0021.00 0031.00 0032.01* 0032.02* 0032.03 0036.01* 0036.02* 0036.03

ASSESSMENT AREA - 0007

MARSHALL COUNTY (123), IL

MSA: 37900

Middle Income

9611.00 9612.00 9613.00 9614.00* 9615.00*

PEORIA COUNTY (143), IL

MSA: 37900

Low Income

0002.00* 0003.00* 0009.00 0012.00 0013.00* 0015.00* 0016.00* 0050.00* 0051.00*

Moderate Income

0044.00* 0045.00

0006.00* 0018.00 0021.00 0022.00* 0024.00* 0025.00* 0027.01* 0038.00* 0041.02* 0042.00 0043.00*

Middle Income

0036.02 0040.00 0046.00 0048.01 0048.02* 0049.01* 0049.02*

0019.00* 0023.00 0026.00 0027.02 0028.00 0029.00* 0030.00 0031.01 0031.03 0032.00 0036.01*

Upper Income

0020.00* 0031.04 0033.00* 0034.02* 0034.03 0034.04 0037.00* 0039.00 0041.01

TAZEWELL COUNTY (179), IL

MSA: 37900

Moderate Income

0204.00* 0207.00 0208.00 0209.00

Middle Income

0203.01 0203.02 0205.00* 0206.00 0210.00 0211.01* 0211.02* 0212.03 0215.00 0216.04 0216.05*

0217.01 0217.02 0218.01* 0218.02* 0219.00 0220.00 0221.00 0222.00 0224.00*

Upper Income

0201.00 0212.01* 0212.02 0216.03 0216.06 0223.00

WOODFORD COUNTY (203), IL

MSA: 37900

Middle Income

0301.00 0302.00 0303.00 0305.02 0306.01 0307.00

Upper Income

0304.00 0305.01 0306.02

ASSESSMENT AREA - 0011

LAKE COUNTY (097), IL

MSA: 29404

Median Family Income 10-20%

8623.00*

Median Family Income 20-30%

8626.05*

Median Family Income 30-40%

8627.00* 8631.00*

Median Family Income 40-50%

8603.01* 8603.02* 8605.00* 8619.02* 8624.01* 8626.03* 8628.00* 8629.01* 8630.04*

Median Family Income 50-60%

8602.00* 8606.00* 8614.03* 8618.04* 8620.00* 8621.00* 8624.02* 8625.01* 8626.04* 8661.00*

Median Family Income 60-70%

8604.00* 8609.03* 8613.01* 8613.03* 8613.04* 8614.04* 8618.03* 8619.01* 8629.02* 8640.02* 8642.06*

Median Family Income 70-80%

8641.10*

8609.05* 8614.02* 8615.04* 8615.06* 8616.07* 8617.02* 8622.00* 8625.02* 8632.01* 8639.02* 8640.01*

Median Family Income 80-90%

8612.02* 8615.07* 8616.08* 8617.01* 8641.08* 8645.10* 8652.00* 8660.00*

8601.03* 8601.04* 8601.06* 8608.05 8608.06 8608.07* 8608.08* 8609.08* 8610.12 8611.05* 8612.01*

Median Family Income 90-100%

8644.09* 8645.11* 8645.24

8601.05* 8608.13 8609.06* 8610.10* 8610.11* 8610.14* 8615.08* 8615.10* 8637.02* 8642.04* 8642.08*

Median Family Income 100-110%

8608.09* 8608.12 8609.07* 8610.08* 8610.13* 8611.08* 8615.05* 8615.09* 8641.06* 8642.03* 8644.08*

8654.00*

Median Family Income 110-120%

8608.11* 8611.06* 8641.07* 8642.07*

Median Family Income >= 120%

8645.13* 8645.14* 8645.15* 8645.16* 8645.17* 8645.18* 8645.19* 8645.20* 8645.21* 8645.22* 8645.23*

8643.05* 8643.06* 8643.07* 8643.08* 8644.02* 8644.03* 8644.07* 8644.10* 8644.11* 8644.12* 8645.12*

8610.07* 8610.09* 8611.07* 8616.03* 8616.04* 8616.09* 8616.10* 8616.11* 8632.02* 8633.00* 8634.00*

8635.00* 8636.01* 8636.03* 8636.04* 8637.01* 8638.01* 8639.03* 8639.04* 8641.05* 8641.09* 8643.03*

8646.01* 8646.02* 8647.00* 8648.01* 8648.02* 8649.01* 8649.03* 8649.04* 8650.00* 8653.00* 8655.01*

8655.02* 8656.00* 8657.00* 8658.01* 8658.02* 8662.00*

Median Family Income Not Known

8630.03* 8630.05* 8630.06* 9900.00*

ASSESSMENT AREA - 0013

MACON COUNTY (115), IL

MSA: 19500

Low Income

0006.00* 0009.00* 0010.00 0021.00* 0031.00

Moderate Income

0002.00* 0003.00* 0005.02 0011.00 0014.00 0019.00* 0020.01* 0020.02 0029.06

Middle Income

0026.02* 0027.00 0028.00 0029.02* 0029.04 0029.05* 0030.00*

0004.00* 0012.00* 0013.00* 0015.00 0016.00* 0017.00* 0018.01* 0018.02 0023.00 0024.02* 0026.01

Upper Income

0022.00 0024.01* 0025.00 0029.01*

Income Not Known

0005.01*

ASSESSMENT AREA - 0014

DEKALB COUNTY (037), IL

MSA: 20994

Low Income

0010.02*

Moderate Income

0005.00 0008.00 0015.00 0020.00 0021.00

Middle Income

0001.00* 0002.00* 0003.00 0004.01* 0004.02 0006.00 0007.00 0009.00* 0010.04 0013.00 0014.00
0016.00 0017.00 0018.00 0019.00

Income Not Known

0010.03* 0022.00

KANE COUNTY (089), IL

MSA: 20994

Median Family Income 40-50%

8513.01*

Median Family Income 50-60%

8513.02* 8529.05* 8532.00* 8533.00* 8534.02* 8542.00* 8544.01* 8544.03* 8546.00*

Median Family Income 60-70%

8502.01* 8502.02* 8503.01* 8503.02* 8507.04* 8510.00* 8511.01 8514.00* 8529.04* 8529.07 8530.05*
8530.07* 8530.08* 8531.00 8534.01* 8536.02 8541.00* 8543.01* 8547.00* 8549.00*

Median Family Income 70-80%

8508.00* 8511.02* 8516.00* 8519.12* 8530.04* 8530.06* 8535.00* 8540.02* 8543.02*

Median Family Income 80-90%

8501.01* 8515.00* 8519.08* 8529.06* 8530.01* 8539.00*

Median Family Income 90-100%

8504.00* 8507.08* 8518.01* 8522.03* 8529.03* 8540.01* 8544.02*

Median Family Income 100-110%

8505.00* 8507.10* 8519.04* 8519.09* 8519.10* 8520.01* 8520.02* 8524.03 8525.00

Median Family Income 110-120%

8507.05 8507.07* 8519.07* 8519.13* 8522.01* 8523.00* 8528.03* 8528.05

Median Family Income >= 120%

8527.00* 8528.06* 8528.07* 8528.08* 8545.04 8545.05* 8545.06 8545.07* 8545.08* 8545.09 8548.00*
8521.03 8521.04* 8522.04* 8524.04 8524.05 8524.06 8524.07* 8524.08 8526.06* 8526.07* 8526.08
8501.03* 8501.05* 8501.06* 8506.00* 8507.03 8507.09* 8507.11* 8519.11* 8520.04* 8520.05* 8521.01*

Median Family Income Not Known

8507.06* 8536.01*

KENDALL COUNTY (093), IL

MSA: 20994

Moderate Income

8902.01* 8902.02*

Middle Income

8907.03
8901.05* 8901.07 8903.01* 8903.02* 8904.01* 8904.03* 8904.04 8905.01 8905.02* 8906.01 8907.01*

Upper Income

8901.03 8901.04 8901.06 8901.08* 8904.02 8906.02 8907.02

ASSESSMENT AREA - 0015

COOK COUNTY (031), IL

MSA: 16984

Median Family Income 10-20%

3406.00* 3511.00*

Median Family Income 20-30%

2518.00* 2714.00* 2809.00* 3008.00* 3016.00* 3405.00* 3504.00* 3514.00* 3814.00* 3815.00* 4008.00*
8386.00* 8417.00* 8425.00* 8429.00* 8435.00*
6812.00* 6813.00* 6904.00* 6911.00* 6915.00* 7108.00* 8269.01* 8355.00* 8361.00* 8368.00* 8369.00*
4303.00* 4305.00* 4401.01* 5103.00* 5401.01* 6117.00* 6603.01* 6607.00* 6714.00* 6809.00* 6811.00*

Median Family Income 30-40%

2705.00*	2713.00*	2909.00*	2912.00*	3009.00*	3012.00*	4003.00*	4004.00*	4005.00*	4201.00*	4204.00*
6706.00*	6708.00*	6709.00*	6711.00*	6713.00*	6810.00*	6903.00*	6905.00*	6912.00*	6914.00*	7101.00*
4205.00*	4206.00*	4207.00*	4301.01*	4302.00*	4313.02*	4314.00*	4408.00*	4602.00*	4608.00*	4914.00*
2312.00*	2511.00*	2513.00*	2516.00*	2519.00*	2520.00*	2601.00*	2606.00*	2607.00*	2608.00*	2609.00*
5002.00*	5401.02*	6103.00*	6112.00*	6115.00*	6122.00*	6304.00*	6606.00*	6702.00*	6703.00*	6704.00*
7109.00*	8263.04*	8269.02*	8273.00*	8290.00*	8294.01*	8314.00*	8339.00*	8346.00*	8347.00*	8356.00*
8373.00*	8374.00*	8387.00*	8415.00*	8428.00*	8430.00*	8434.00*				

Median Family Income 40-50%

8262.02*	8265.00*	8266.00*	8268.00*	8270.00*	8276.00*	8285.03*	8285.04*	8291.00*	8293.02*	8305.00*
6716.00*	6718.00*	6805.00*	6806.00*	6814.00*	7102.00*	7103.00*	7105.00*	7110.00*	7114.00*	7705.00*
2315.00*	2503.00*	2521.02*	2522.01*	2522.02*	2602.00*	2605.00*	2610.00*	2712.00*	2718.00*	2804.00*
5203.00*	5204.00*	5301.00*	5705.00*	5802.00*	5805.01*	5805.02*	6006.00*	6007.00*	6104.00*	6113.00*
4307.00*	4313.01*	4601.00*	4603.01*	4603.02*	4906.00*	4909.01*	4910.00*	4913.00*	5101.00*	5202.00*
3006.00*	3007.00*	3017.02*	3018.01*	3018.02*	3107.00*	3109.00*	3403.00*	3602.00*	3903.00*	4212.00*
8020.04*	8047.15*	8113.02*	8133.01*	8133.02*	8138.01*	8141.00*	8165.00*	8166.00*	8215.00*	8249.00*
6114.00*	6116.00*	6119.00*	6121.00*	6305.00*	6603.02*	6605.00*	6608.00*	6609.00*	6610.00*	6707.00*
8312.00*	8345.00*	8349.00*	8350.00*	8351.00*	8370.00*	8371.00*	8380.00*	8388.00*	8408.00*	8418.00*
0209.01*	0209.02*	0306.03*	0312.00*	0315.01*	0315.02*	1406.02*	2104.00*	2305.00*	2306.00*	2307.00*
8421.00*	8431.00*									

Median Family Income 50-60%

8258.01*	8259.00*	8260.00*	8263.03*	8267.00*	8271.00*	8274.00*	8275.00*	8281.00*	8295.00*	8297.00*
1912.00*	2105.01*	2209.01*	2303.00*	2309.00*	2504.00*	2507.00*	2508.00*	2514.00*	2604.00*	2715.00*
7303.00*	7306.00*	7307.00*	8016.03*	8036.12*	8036.14*	8065.01*	8092.00*	8134.00*	8142.00*	8143.00*
2922.00*	2924.00*	2925.00*	3005.00*	3011.00*	3017.01*	3018.03*	3103.00*	3806.00*	3819.00*	4203.00*
5302.00*	5303.00*	5305.01*	5306.00*	5801.00*	5807.00*	6306.00*	6309.00*	6401.00*	6501.00*	6503.02*
6604.00*	6611.00*	6712.00*	6715.00*	6719.00*	6720.00*	6913.00*	7104.00*	7106.00*	7107.00*	7115.00*
8313.00*	8340.00*	8348.00*	8364.00*	8365.00*	8378.00*	8412.00*	8413.00*	8424.00*	8432.00*	8438.00*
0102.01*	0102.02*	0105.03*	0201.00*	0205.00*	0208.02*	0306.01*	0402.02*	1401.00*	1907.02*	1911.00*
4208.00*	4301.02*	4304.00*	4402.02*	4604.00*	4610.00*	4908.00*	4912.00*	5003.00*	5102.00*	5201.00*

8149.00*	8164.02*	8176.00*	8203.00	8204.00*	8206.04*	8206.05*	8213.00	8214.01*	8256.00*	8257.00*

Median Family Income 60-70%

0105.01*	0105.02*	0107.01*	0206.01*	0206.02*	0207.02*	0301.01*	0301.02*	1402.00*	1403.01*	1407.02*
8237.03	8243.00	8244.00*	8245.05*	8248.00	8255.03*	8258.02*	8261.00*	8263.01*	8264.01*	8264.02*
3501.00*	3510.00*	3802.00*	4309.00*	4312.00*	4401.02*	4503.00*	4802.00*	4803.00*	4907.00*	5305.02*
8277.00*	8279.02*	8285.08*	8287.02*	8289.00*	8292.00*	8294.02*	8300.07*	8303.00*	8304.00*	8306.00*
6406.00*	6407.00*	6408.00*	6504.00*	6705.00*	6909.00*	7111.00*	7113.00*	7301.00*	7302.01*	7505.00*
8173.00*	8209.01*	8210.01*	8220.00*	8224.00*	8230.01*	8231.01*	8233.02*	8233.04*	8234.00*	8236.03*
8315.00*	8342.00*	8367.00*	8392.00*	8396.00*	8401.00*	8402.00*	8404.00*	8411.00*	8433.00*	8447.00*
1605.01*	1608.00*	1612.00*	1613.00*	1904.01*	1906.01*	1908.00*	1913.02*	2002.00*	2004.01*	2004.02*
5305.03*	5701.00*	5703.00*	5804.00*	5806.00*	5808.00*	5906.00*	6120.00*	6203.00*	6303.00*	6308.00*
7506.00*	8024.04*	8025.05*	8045.10*	8045.11*	8050.02*	8060.02*	8061.04*	8062.01	8107.01*	8136.00*
2108.00*	2209.02*	2304.00*	2308.00*	2502.00*	2506.00*	2512.00*	2517.00*	2521.01*	2827.00*	3105.00*
8137.01*	8138.02*	8139.00*	8144.00*	8148.00*	8152.00*	8163.00	8164.01*	8167.00*	8171.01*	8172.00*

Median Family Income 70-80%

8150.00*	8168.00*	8170.00*	8171.02*	8174.00*	8180.00	8202.02	8205.02	8210.02*	8212.00*	8230.02*
1701.00*	1708.00*	1902.00*	1904.02*	1906.02*	2105.02*	2207.01*	2207.02*	2227.00*	2301.00*	2302.00*
8073.00*	8081.00*	8102.00*	8111.00*	8116.00	8117.01	8117.02*	8135.00*	8137.02*	8140.00*	8146.00*
8026.09*	8036.11*	8036.13*	8043.08*	8044.05*	8045.05*	8045.08*	8051.05*	8060.01*	8068.01*	8070.00*
6201.00*	6202.00*	6204.00*	6403.00*	6503.01*	6910.00*	7003.01*	7004.02*	7305.00*	7501.00*	7608.03*
8300.01*	8300.06*	8316.00*	8318.00*	8321.00*	8343.00*	8358.00*	8366.00*	8403.00*	8436.00*	
0107.02*	0203.01*	0208.01*	0303.00*	0307.01*	0307.06*	0701.03*	1303.00*	1407.01*	1511.00*	1606.02*
2410.00*	2426.00	2515.00*	3108.00*	3404.00*	3905.00*	4202.00*	4308.00*	4406.00*	4409.00*	4902.00*
8235.00*	8237.05*	8238.05*	8238.06*	8245.07*	8255.01*	8255.05*	8258.03*	8278.01*	8284.02	8288.02*
4905.00*	4911.00*	5001.00*	5205.00*	5501.00*	5602.00*	5603.00*	5604.00*	5803.00*	6009.00*	6118.00*

Median Family Income 80-90%

8156.00*	8162.00*	8169.00*	8175.00*	8179.00	8183.00*	8184.01*	8191.00*	8194.00*	8205.01*	8208.00*
5206.00*	5304.00*	5502.00*	5601.00*	5607.00*	5702.00*	5704.00*	5905.00*	6004.00*	6108.00*	6405.00*
8211.01*	8211.02*	8214.02*	8221.01*	8221.02*	8225.00*	8227.01*	8227.02*	8231.02*	8232.00*	8236.02*

1605.02*	1707.00*	1709.00*	1801.00*	1901.00*	1907.01*	1909.00*	2106.02*	2107.00*	2311.00*	2427.00*
2828.00*	2916.00*	3818.00*	4102.00*	4108.00*	4306.00*	4407.00*	4701.00*	4801.00*	4805.00*	4909.02*
8030.14*	8044.04*	8044.06*	8047.11*	8048.03*	8048.06*	8051.08	8051.11*	8060.04*	8062.02	8065.02*
6502.00*	6505.00*	7001.00*	7005.01	7112.00*	7608.01*	7706.02*	7707.00*	7708.00*	7709.02*	8024.02*
8241.16*	8241.24*	8245.08*	8247.02*	8250.00*	8252.00*	8253.03*	8255.04*	8262.01*	8272.00*	8280.00*
8282.01*	8283.00*	8284.01*	8299.03*	8302.01*	8398.00*	8407.00*	8426.00*	8439.00*		
8068.02*	8080.02*	8106.00*	8109.00*	8112.00*	8113.01*	8118.00*	8145.00*	8147.00*	8154.00*	8155.00*
0101.00*	0103.00*	0301.04*	0304.00*	0403.00*	1104.00*	1405.00*	1406.01*	1508.00*	1510.02*	1512.00*

Median Family Income 90-100%

1507.00*	1510.01*	1601.00*	1603.00*	1604.00*	1607.00*	1702.00*	1704.00*	1706.00*	1903.00*	1910.00*
8233.03*	8237.02*	8241.15*	8241.21*	8241.28*	8245.03*	8246.01*	8278.02*	8285.05*	8285.07*	8286.01*
0204.00*	0306.04*	0313.00*	0608.00*	1001.00*	1006.00*	1301.00*	1302.00*	1503.00*	1504.01*	1506.00*
8046.03*	8046.10*	8047.05*	8047.09*	8048.04*	8048.07*	8048.10*	8051.07*	8051.12*	8060.05*	8069.00*
7608.02*	7702.01	7702.02*	7703.00*	8025.04*	8026.08*	8030.12*	8036.04*	8043.05*	8044.03*	8045.09*
8153.00*	8161.00*	8177.00*	8192.00*	8193.00*	8201.03*	8206.03*	8207.00*	8216.00*	8223.02*	8229.00*
2425.00*	2832.00*	3106.00*	3812.00*	4107.00*	4403.00*	5907.00*	7002.00*	7003.02*	7004.01*	7302.02*
8076.00*	8077.00*	8082.00*	8103.01*	8105.01*	8107.02*	8108.00*	8114.01*	8114.02*	8115.00*	8151.00*
8287.01*	8296.00*	8299.02*	8301.00*	8302.02*	8307.00*	8311.00*	8317.00*	8344.00*		
1913.01*	2001.00*	2106.01*	2109.00*	2206.02*	2210.00*	2211.00*	2215.00*	2228.00*	2409.00*	2411.00*

Median Family Income 100-110%

1404.00*	1502.00*	1504.02*	1505.02*	1703.00*	1711.00*	2003.00*	2101.00*	2205.00*	2206.01*	2213.00*
2225.00*	2226.00*	2407.00*	2416.00*	2434.00*	3102.00*	4110.00*	4605.00*	5608.00	5611.00*	6404.00*
7304.00*	7704.00*	7709.01*	8024.03*	8025.06*	8036.16*	8039.01*	8039.02*	8040.00*	8041.08*	8043.06*
8237.04*	8241.07*	8241.23*	8247.01*	8253.02*	8253.04*	8278.04*	8293.01*	8300.08*	8352.00*	8397.00*
8184.02*	8201.04*	8206.06*	8209.02	8217.00*	8219.00*	8222.00*	8223.01*	8226.02*	8228.02*	8236.05*
8053.01*	8053.02*	8059.01*	8060.06*	8061.03*	8066.00*	8074.00*	8105.02*	8128.01*	8128.02*	8159.00*
0104.00*	0106.00*	0202.00*	0301.03*	0302.00*	0321.00*	0402.01*	1102.00*	1103.00*	1105.02*	1403.02*
8043.09*	8043.15*	8045.13*	8047.01*	8047.12*	8047.13*	8047.14*	8047.16*	8048.05*	8051.09*	8051.10*
8399.00*										

Median Family Income 110-120%

0307.02*	0311.00*	0314.00*	0404.01*	1101.00*	1408.00*	1505.01*	1606.01*	1705.00*	1710.00*	2838.00*
8083.02*	8101.00*	8126.00*	8158.00*	8182.00*	8218.00*	8226.01*	8238.03*	8241.06*	8241.19*	8241.25*
8043.13*	8043.16*	8046.11*	8049.02*	8051.06*	8052.01*	8054.02*	8063.00*	8072.00*	8080.01*	8083.01*
8245.09*	8246.02*	8278.05*	8279.01*	8282.02*	8286.02*	8288.01*	8299.04*	8400.00*		
3902.00*	4101.00*	7005.02*	7202.00*	7204.00*	7502.00*	7706.01*	8025.03*	8027.01*	8030.07*	8036.05*

Median Family Income >= 120%

7401.00*	7402.00*	7403.00*	7404.00*	7503.00*	7504.00*	8001.00*	8002.00*	8003.00*	8004.00*	8005.00
1007.00*	1105.01*	1201.00*	1202.00	1203.00*	1204.00*	1602.00*	1609.00*	1610.00	1611.00*	2203.00*
8006.00*	8007.00*	8008.00*	8009.00*	8010.00*	8011.00*	8012.00*	8013.00*	8014.00*	8015.00*	8016.01*
0609.00*	0610.00*	0611.00*	0612.00*	0615.00*	0618.00*	0619.01*	0619.02*	0620.00*	0621.00*	0622.00*
0509.00*	0510.00*	0511.00*	0512.00*	0513.00*	0514.00*	0601.00*	0602.00*	0603.00*	0604.00*	0605.00*
0802.02*	0803.00*	0810.00*	0811.00*	0812.01*	0812.02*	0813.00*	0814.01*	0814.02*	0814.03*	0815.00
8130.00*	8131.00*	8132.00*	8157.01*	8157.02*	8160.00*	8181.00*	8185.00*	8186.00*	8187.00*	8188.00*
0816.00*	0817.00*	0818.00*	0819.00*	0901.00*	0902.00	0903.00*	1002.00*	1003.00*	1004.00*	1005.00*
2204.00*	2212.00*	2214.00*	2216.00	2222.00*	2402.00*	2403.00*	2405.00*	2406.00*	2408.00*	2412.00*
8075.00*	8078.00*	8079.00*	8084.00*	8085.00	8086.00*	8087.02*	8088.00*	8089.00*	8090.00*	8091.00*
8046.08*	8046.09*	8047.06*	8047.10*	8048.08*	8048.09*	8049.01*	8050.01*	8052.02*	8054.01*	8055.01*
0203.02*	0207.01*	0305.00*	0308.00*	0309.00*	0310.00*	0317.00*	0318.00*	0319.00*	0401.00*	0404.02*
3206.00*	3301.01*	3301.02*	3301.03*	3302.00*	3801.00*	3901.00*	3906.00*	3907.00*	4105.00*	4106.00*
8055.02*	8056.00*	8057.01*	8057.02*	8058.01	8058.02*	8059.02*	8061.02	8064.00*	8067.00*	8071.00*
2431.00*	2432.00	2433.00*	2435.00	2505.00*	2801.00	2819.00*	3104.00*	3201.01*	3201.02*	3204.00*
0633.02*	0633.03*	0634.00*	0701.01*	0701.02*	0702.00*	0703.00*	0704.00*	0705.00*	0706.00*	0707.00*
8300.05*	8308.00*	8309.00*	8310.00*	8319.00*	8320.00*	8322.00*	8323.00	8324.00*	8325.00*	8326.00*
8041.09*	8042.02	8042.03*	8042.04*	8043.12*	8043.14*	8045.06*	8045.12*	8045.14*	8046.06*	8046.07*
0406.00*	0407.00*	0408.00*	0409.00*	0501.00	0502.00	0503.00*	0505.00*	0506.00*	0507.00*	0508.00*
8202.04*	8228.01*	8236.04*	8238.01*	8239.01*	8239.03*	8239.04*	8240.03*	8240.04*	8240.05*	8240.06*
8189.00*	8190.00*	8195.00	8196.00*	8197.00*	8198.01	8198.02	8199.00*	8200.00*	8201.01	8202.03*
0710.00*	0711.00*	0712.00*	0713.00*	0714.00*	0715.00*	0716.00*	0717.00*	0718.00*	0801.00*	0802.01*
4109.00*	4111.00*	4112.00*	4804.00*	5609.00*	5610.00*	7201.00*	7203.00*	7205.00*	7206.00*	7207.00*

8036.03 8036.07* 8036.08* 8036.15* 8037.01* 8037.02* 8038.00* 8041.02* 8041.04* 8041.05* 8041.06*
8021.00* 8022.00* 8023.00* 8026.05* 8026.07* 8026.10* 8027.02* 8028.01* 8028.02* 8029.00* 8030.05*
8093.00* 8094.01* 8094.02* 8095.00* 8096.00* 8097.00* 8098.00* 8099.00* 8100.00* 8103.02* 8104.00*
0623.00* 0624.00* 0625.00 0626.00* 0627.00 0628.00* 0629.00* 0630.00* 0631.00* 0632.00* 0633.01*
2413.00* 2414.00* 2415.00* 2420.00* 2421.00* 2422.00 2423.00* 2424.00* 2428.00* 2429.00* 2430.00*
8391.00* 8395.00* 8410.00* 8419.00 8420.00* 8422.00 8423.00 8437.00*
8241.05* 8241.13* 8241.14* 8241.22* 8241.26* 8241.27* 8241.29* 8254.00* 8298.00* 8300.03* 8300.04*
8110.00* 8119.00* 8120.00* 8121.00* 8122.00* 8123.01* 8123.02* 8124.00* 8125.00* 8127.00* 8129.00*
8016.05* 8016.06* 8016.07* 8016.08* 8017.01* 8017.02* 8018.00 8019.01 8019.02* 8020.02* 8020.03*
8030.08* 8030.10* 8030.13* 8030.15* 8030.16* 8030.17 8031.00* 8032.00* 8033.00* 8034.00* 8035.00*
8329.00* 8330.00 8331.00* 8333.00* 8360.00* 8362.00* 8363.00* 8381.00* 8382.00* 8383.00* 8390.00

Median Family Income Not Known

6701.00* 8446.00* 9800.00* 9801.00* 9900.00*
0307.03* 0804.00* 2229.00* 2510.00* 2603.00* 2808.00* 2831.00* 3515.00* 3817.00* 3904.00* 4402.01*

DUPAGE COUNTY (043), IL

MSA: 16984

Median Family Income 40-50%

8409.04*

Median Family Income 50-60%

8401.04*

Median Family Income 60-70%

8403.03* 8409.06* 8417.07*

Median Family Income 70-80%

8408.01* 8409.10* 8411.09* 8412.08* 8413.12* 8415.01* 8415.04* 8417.08* 8463.10* 8466.03*

Median Family Income 80-90%

8436.01* 8443.05* 8443.07* 8458.03* 8467.02*
8400.00* 8401.01 8407.03* 8407.04* 8411.08* 8412.07* 8413.20* 8416.03* 8417.06* 8431.00* 8433.01*

Median Family Income 90-100%

8465.11* 8466.04 8467.01*

8401.02* 8407.06* 8409.11* 8410.03* 8411.02* 8412.04* 8412.10* 8413.13* 8413.15* 8415.03* 8416.05*
8417.05* 8432.00 8443.06* 8443.08* 8443.10 8455.06* 8457.04* 8458.10* 8458.11* 8463.08* 8463.12*

Median Family Income 100-110%

8442.01* 8445.01* 8455.02* 8458.02* 8465.15*
8403.04* 8408.02* 8409.07* 8411.10* 8411.13* 8416.04* 8416.07 8424.00* 8427.04* 8433.02* 8436.02*

Median Family Income 110-120%

8401.03* 8402.02* 8407.05* 8409.01* 8409.08 8411.03* 8411.04* 8411.11* 8411.14* 8412.06* 8413.18*
8413.22* 8413.23* 8414.01 8427.10* 8437.00* 8438.00 8443.04* 8450.00* 8455.05* 8455.10* 8457.03*
8460.04* 8461.02* 8463.07* 8463.11* 8464.04* 8464.11* 8464.12* 8465.07* 8465.09* 8465.10* 8465.17*

Median Family Income >= 120%

8434.00* 8435.00* 8439.00* 8440.01* 8440.02* 8441.00* 8442.02* 8443.09* 8444.01* 8444.02 8445.02
8458.08* 8458.09* 8459.01* 8459.02* 8460.02* 8460.03* 8461.03* 8461.04* 8461.05* 8461.06* 8462.01*
8446.01* 8446.02* 8447.01* 8447.02* 8448.01* 8448.02* 8449.01* 8449.02 8451.00 8452.00 8453.00
8426.04* 8426.05* 8427.02* 8427.03* 8427.06* 8427.08* 8427.09* 8427.11* 8428.00* 8429.00* 8430.00*
8463.15* 8464.05* 8464.08* 8464.09* 8464.10* 8464.13* 8465.04 8465.13* 8465.14* 8465.18* 8465.19
8413.16* 8413.21* 8413.24* 8413.25* 8413.26* 8413.27* 8414.03* 8414.04* 8416.06* 8417.04 8418.01
8402.01 8406.00* 8410.02* 8410.04* 8411.12* 8412.05* 8412.09* 8413.07* 8413.08* 8413.10* 8413.14*
8465.21* 8465.22* 8465.23* 8465.24*
8462.02* 8462.03* 8462.05* 8462.06* 8462.07* 8462.08* 8462.09* 8463.04* 8463.05* 8463.13* 8463.14*
8418.02* 8419.01* 8419.02* 8420.00* 8421.00 8422.00* 8423.00* 8425.00 8426.01* 8426.02* 8426.03*
8454.01* 8454.02* 8455.07* 8455.08 8455.09* 8456.01* 8456.02* 8457.01* 8457.02* 8458.05* 8458.07*

GRUNDY COUNTY (063), IL

MSA: 16984

Moderate Income

0003.00*

Middle Income

0001.02* 0001.03* 0002.00* 0004.00* 0005.00* 0006.00* 0007.00* 0008.00* 0009.00*

MCHENRY COUNTY (111), IL

MSA: 16984

2025 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract
*** denotes no loans made in specified tracts**
Institution: Heartland Bank & Trust Company

Respondent ID: 0000020369
Agency: FDIC - 3

Moderate Income

8703.01 8703.02* 8704.02* 8705.02* 8706.03* 8709.03* 8709.05* 8711.15* 8712.02* 8712.09* 8713.13*

Middle Income

8708.11* 8708.12* 8709.04* 8709.06* 8709.07* 8710.03* 8710.04* 8711.05* 8712.01* 8712.05* 8713.01*
8713.04* 8713.07* 8713.11* 8714.04* 8715.01*
8701.03* 8701.04* 8702.00* 8704.03* 8704.04* 8706.04* 8706.05* 8706.06* 8707.02* 8707.04* 8708.10*

Upper Income

8711.09* 8711.10* 8711.11* 8711.12* 8711.13* 8711.14* 8712.06* 8712.07* 8712.08* 8713.05* 8713.10*
8701.05* 8701.06* 8705.01* 8707.03* 8708.07* 8708.08 8708.09* 8708.13* 8708.14* 8711.07* 8711.08*
8713.12* 8714.02* 8715.02* 8716.00*

WILL COUNTY (197), IL

MSA: 16984

Median Family Income 30-40%

8819.00* 8825.00*

Median Family Income 40-50%

8812.01* 8813.02* 8820.00 8828.02

Median Family Income 50-60%

8813.01* 8816.03* 8822.00* 8824.00* 8829.00* 8836.05* 8838.03*

Median Family Income 60-70%

8828.01* 8830.00* 8831.00 8837.00* 8838.09*
8801.14* 8807.02* 8809.01* 8809.03* 8809.05* 8812.02* 8814.01* 8816.04* 8818.00 8821.00* 8826.01*

Median Family Income 70-80%

8801.07* 8801.13* 8801.17* 8805.03* 8807.01* 8823.00* 8826.02* 8840.04* 8840.05*

Median Family Income 80-90%

8801.06* 8801.11* 8801.15* 8802.04* 8805.10* 8814.02* 8815.00* 8832.08* 8832.17* 8834.01* 8834.02*
8836.03* 8838.04* 8838.11* 8840.06*

Median Family Income 90-100%

8801.05* 8802.03* 8804.08* 8805.09* 8816.01* 8827.01* 8832.11 8836.06* 8838.06* 8839.04* 8841.01*

Median Family Income 100-110%

8801.12* 8801.16* 8802.02 8804.12 8804.14* 8804.16* 8804.25* 8804.26* 8804.28* 8805.02* 8805.08*

8806.02* 8817.00* 8827.02* 8832.06* 8832.09* 8833.06* 8835.09* 8836.02* 8840.03*

Median Family Income 110-120%

8804.17* 8804.23 8804.27* 8804.32* 8810.01* 8810.05* 8810.06* 8810.09* 8810.12* 8811.11* 8832.14*
8833.04* 8833.05* 8833.07 8835.17* 8838.08* 8839.02* 8841.03*

Median Family Income >= 120%

8811.13* 8811.15* 8811.16 8832.10* 8832.12* 8832.13 8832.16* 8832.18* 8832.19 8833.03* 8835.04
8801.09* 8801.18* 8801.19* 8801.22* 8801.23* 8801.24* 8801.25* 8803.03* 8803.04* 8803.05* 8803.07
8835.05* 8835.07* 8835.10* 8835.11* 8835.13* 8835.14* 8835.15* 8835.16* 8835.19 8835.21* 8835.22*
8803.09 8803.14 8803.15* 8803.16* 8803.17* 8803.18 8803.19* 8803.20* 8803.21* 8803.22* 8803.23
8805.11* 8806.01* 8810.02* 8810.07* 8810.10* 8810.11* 8811.05* 8811.07* 8811.08* 8811.09* 8811.12
8803.24* 8803.25* 8803.26* 8804.11* 8804.18* 8804.21* 8804.22 8804.24 8804.29* 8804.30 8804.31
8838.10* 8839.03*

Median Family Income Not Known

9800.00* 9801.00*

ASSESSMENT AREA - 0016

CHAMPAIGN COUNTY (019), IL

MSA: 16580

Low Income

0002.00* 0003.01* 0004.02 0053.00 0054.01 0103.00*

Moderate Income

0007.00 0009.01* 0012.01 0054.02* 0055.00 0056.01 0101.00* 0102.04*

Middle Income

0003.02* 0008.00* 0009.02 0010.00 0012.03* 0013.01 0057.01* 0104.00* 0106.04 0108.00* 0109.02*

Upper Income

0005.00* 0011.00 0012.04 0012.05 0012.06 0013.02 0014.00* 0056.02* 0057.02* 0058.00* 0059.01*
0105.00 0106.01 0106.03 0107.01* 0107.02 0109.01* 0110.02*

Income Not Known

0004.01* 0059.02* 0060.00* 0110.01* 0111.00*

FORD COUNTY (053), IL

MSA: 16580

Moderate Income

9616.00* 9617.00*

Middle Income

9618.00* 9619.00 9620.00

PIATT COUNTY (147), IL

MSA: 16580

Moderate Income

9547.00

Middle Income

9545.00 9546.00 9548.00*

ASSESSMENT AREA - 0017

MCLEAN COUNTY (113), IL

MSA: 14010

Low Income

0015.00

Moderate Income

0058.00 0059.00

0005.01 0005.04 0011.06 0013.01 0013.02* 0013.03 0014.04 0017.00 0021.01 0056.01 0056.02

Middle Income

0014.03 0018.00 0021.02* 0051.02 0051.04 0052.02 0054.02 0055.01 0055.02 0057.00 0060.00

0001.06 0001.07 0003.01 0003.02 0004.00 0005.02 0011.03 0011.05 0011.08 0012.00 0014.02

Upper Income

0001.05 0001.09 0005.06 0005.07* 0011.07* 0051.03 0052.01 0054.01

Income Not Known

0001.08 0002.00* 0016.00

OUTSIDE ASSESSMENT AREA

MARICOPA COUNTY (013), AZ

MSA: 38060

Median Family Income >= 120%

2168.32

EL PASO COUNTY (041), CO

MSA: 17820

Median Family Income >= 120%

0071.04

JEFFERSON COUNTY (059), CO

MSA: 19740

Median Family Income 80-90%

0117.33

COLLIER COUNTY (021), FL

MSA: 34940

Moderate Income

0106.01

Middle Income

0102.16 0108.07

Upper Income

0003.01 0109.02

HILLSBOROUGH COUNTY (057), FL

MSA: 45294

Median Family Income >= 120%

0051.02

LEE COUNTY (071), FL

MSA: 15980

Median Family Income >= 120%

0019.03

MIAMI-DADE COUNTY (086), FL

MSA: 33124

Median Family Income 60-70%

0051.03

ADAMS COUNTY (001), IL

MSA: NA

Middle Income

0101.00

Upper Income

0104.00

BOND COUNTY (005), IL

MSA: 41180

Middle Income

9515.00

BUREAU COUNTY (011), IL

MSA: NA

Middle Income

9647.00 9648.00 9649.00 9650.00 9651.00 9652.00 9653.00 9654.00 9655.00 9656.00

CLAY COUNTY (025), IL

MSA: NA

Middle Income

9720.00

CLINTON COUNTY (027), IL

MSA: 41180

Middle Income

9006.02

COLES COUNTY (029), IL

MSA: NA

Middle Income

0008.00

DE WITT COUNTY (039), IL

MSA: NA

Middle Income

9715.00 9717.00 9718.00

Upper Income

9714.00 9716.00

DOUGLAS COUNTY (041), IL

MSA: NA

Middle Income

9521.00

EFFINGHAM COUNTY (049), IL

MSA: NA

Upper Income

9506.00

FAYETTE COUNTY (051), IL

MSA: NA

Middle Income

9511.00

FRANKLIN COUNTY (055), IL

MSA: NA

Middle Income

0406.00

FULTON COUNTY (057), IL

MSA: NA

Middle Income

9536.00

IROQUOIS COUNTY (075), IL

MSA: NA

Middle Income

9508.00

JERSEY COUNTY (083), IL

MSA: 41180

Middle Income

0105.00

JO DAVIESS COUNTY (085), IL

MSA: NA

Upper Income

0202.00

KNOX COUNTY (095), IL

MSA: NA

Middle Income

0001.00 0002.00 0016.00

LASALLE COUNTY (099), IL

MSA: NA

Moderate Income

9627.00 9633.00

Middle Income

9617.02 9618.00 9619.00 9621.00 9626.00 9630.00 9631.00 9632.00 9634.00

Upper Income

9617.01 9622.00 9623.00 9640.00 9641.00

LEE COUNTY (103), IL

MSA: NA

Upper Income

0007.00

LIVINGSTON COUNTY (105), IL

MSA: NA

Middle Income

9606.00

Upper Income

9604.00 9608.00

LOGAN COUNTY (107), IL

MSA: NA

Middle Income

9529.00 9531.00 9532.00 9533.00

Upper Income

9530.00 9534.00 9535.00 9536.00

MARION COUNTY (121), IL

MSA: NA

Moderate Income

9518.00

MENARD COUNTY (129), IL

MSA: 44100

Middle Income

0101.00 0103.00

MONTGOMERY COUNTY (135), IL

MSA: NA

Middle Income

9575.00

Upper Income

9576.00

MORGAN COUNTY (137), IL

MSA: NA

Moderate Income

9516.00 9517.00

Middle Income

9515.00 9521.00 9523.00

MOULTRIE COUNTY (139), IL

MSA: NA

Middle Income

9770.00

Upper Income

9769.00

OGLE COUNTY (141), IL

MSA: NA

Middle Income

9610.01

PIKE COUNTY (149), IL

MSA: NA

Middle Income

9526.00 9527.00

PUTNAM COUNTY (155), IL

MSA: NA

Middle Income

9545.00 9546.00

ROCK ISLAND COUNTY (161), IL

MSA: 19340

Low Income

0223.00

Moderate Income

0219.00

Middle Income

0211.00

SHELBY COUNTY (173), IL

MSA: NA

Middle Income

9592.00

Upper Income

9591.00

STARK COUNTY (175), IL

MSA: 37900

Middle Income

9515.00

VERMILION COUNTY (183), IL

MSA: NA

Middle Income

0103.00

WARREN COUNTY (187), IL

MSA: NA

Middle Income

8705.00

WHITESIDE COUNTY (195), IL

MSA: NA

Middle Income

0001.00 0003.00

GRANT COUNTY (053), IN

MSA: NA

Low Income

0002.00

HAMILTON COUNTY (057), IN

MSA: 26900

Middle Income

1104.05

LAPORTE COUNTY (091), IN

MSA: 33140

Moderate Income

0413.00

Middle Income

0405.00

MARION COUNTY (097), IN

MSA: 26900

Median Family Income >= 120%

3202.02

Median Family Income Not Known

3910.01

BOONE COUNTY (015), IA

MSA: 11180

Middle Income

0205.00

BUCHANAN COUNTY (019), IA

MSA: NA

Middle Income

9506.00

BUTLER COUNTY (023), IA

MSA: NA

Middle Income

0704.00

CLINTON COUNTY (045), IA

MSA: NA

Upper Income

0004.00

DELAWARE COUNTY (055), IA

MSA: NA

Middle Income

9502.00 9504.00

MONROE COUNTY (135), IA

MSA: NA

Middle Income

0702.00

POLK COUNTY (153), IA

MSA: 19780

Moderate Income

0105.00

TAMA COUNTY (171), IA

MSA: NA

Upper Income

2901.00

WASHINGTON COUNTY (183), IA

MSA: 26980

Middle Income

9601.01

WRIGHT COUNTY (197), IA

MSA: NA

Middle Income

6803.00

MUSKEGON COUNTY (121), MI

MSA: 34740

Moderate Income

0043.00
Middle Income

0010.00
Upper Income

0016.00
SUNFLOWER COUNTY (133), MS
MSA: NA
Upper Income

9504.01
LAWRENCE COUNTY (109), MO
MSA: NA
Middle Income

4705.01
ST. LOUIS COUNTY (189), MO
MSA: 41180
Median Family Income >= 120%

2216.31
ST. LOUIS CITY (510), MO
MSA: 41180
Middle Income

1186.00
GRANT COUNTY (017), NM
MSA: NA
Middle Income

9643.00
NEW YORK COUNTY (061), NY
MSA: 35614
Median Family Income >= 120%

0148.02

CLEVELAND COUNTY (045), NC

MSA: NA

Low Income

9511.00

NEW HANOVER COUNTY (129), NC

MSA: 48900

Upper Income

0117.03

OKLAHOMA COUNTY (109), OK

MSA: 36420

Median Family Income >= 120%

1009.00

LOUDON COUNTY (105), TN

MSA: 28940

Middle Income

0605.04

MONTGOMERY COUNTY (125), TN

MSA: 17300

Upper Income

1018.06

DALLAS COUNTY (113), TX

MSA: 19124

Median Family Income 60-70%

0014.00

HARRIS COUNTY (201), TX

MSA: 26420

Median Family Income 40-50%

5503.06

RACINE COUNTY (101), WI

MSA: 39540

Upper Income

0017.03

SAUK COUNTY (111), WI

MSA: NA

Middle Income

0009.02

SAWYER COUNTY (113), WI

MSA: NA

Middle Income

1005.01

2025 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000020369

Institution: Heartland Bank & Trust Company

Agency: FDIC - 3

Record Identifier: [11]	Total Composite Records on File	Total Composite Records Without Errors	Total Validity Errors[10]	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	464	464	0	0.00%
Small Farm Loans	121	121	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	25	25	0	0.00%
Total	612	612	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Heartland Bank and Trust Compa

Respondent ID: 0000020369

Agency: FDIC - 3

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
EL PASO COUNTY (041), CO										
MSA 17820										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	250	1	292	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	1	292	0	0	0	0

2024 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: Heartland Bank and Trust Compa

Respondent ID: 0000020369
Agency: FDIC - 3
State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JEFFERSON COUNTY (059), CO										
MSA 19740										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	1	1,000	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	250	2	1,292	0	0	0	0
STATE TOTAL	0	0	1	250	2	1,292	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Heartland Bank and Trust Compa

Respondent ID: 0000020369
Agency: FDIC - 3
State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BREVARD COUNTY (009), FL										
MSA 37340										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	96	0	0	1	705	2	801	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	33	0	0	0	0	1	33	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	129	0	0	1	705	3	834	0	0
COLLIER COUNTY (021), FL										
MSA 34940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	50	0	0	1	350	0	0	0	0
Middle Income	1	50	1	200	1	300	1	300	0	0
Upper Income	0	0	3	700	3	1,975	2	1,050	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	100	4	900	5	2,625	3	1,350	0	0

Loans by County

Small Business Loans - Originations

Institution: Heartland Bank and Trust Compa

Respondent ID: 0000020369
Agency: FDIC - 3
State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HILLSBOROUGH COUNTY (057), FL										
MSA 45294										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	2	500	2	1,075	4	1,575	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	500	2	1,075	4	1,575	0	0

Loans by County
Small Business Loans - Originations
Institution: Heartland Bank and Trust Compa
Respondent ID: 0000020369
Agency: FDIC - 3
State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LEE COUNTY (071), FL										
MSA 15980										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	1	122	0	0	1	122	0	0
Median Family Income 100-110%	1	30	0	0	0	0	1	30	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	475	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	30	1	122	1	475	2	152	0	0

Loans by County

Small Business Loans - Originations

Institution: Heartland Bank and Trust Compa

Respondent ID: 0000020369
Agency: FDIC - 3
State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
VOLUSIA COUNTY (127), FL										
MSA 19660										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	2	152	0	0	1	351	3	503	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	152	0	0	1	351	3	503	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	7	411	7	1,522	10	5,231	15	4,414	0	0
STATE TOTAL	7	411	7	1,522	10	5,231	15	4,414	0	0

Loans by County

Small Business Loans - Originations

Institution: Heartland Bank and Trust Compa

Respondent ID: 0000020369
Agency: FDIC - 3
State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ADAMS COUNTY (001), IL										
MSA NA										
Inside AA 0018										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	9	0	0	0	0	1	9	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	9	0	0	0	0	1	9	0	0
BOND COUNTY (005), IL										
MSA 41180										
Inside AA 0015										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	139	1	495	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	139	1	495	0	0	0	0
BUREAU COUNTY (011), IL										
MSA NA										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	43	1,624	6	1,106	2	781	37	2,127	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	43	1,624	6	1,106	2	781	37	2,127	0	0

2024 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: Heartland Bank and Trust Compa

Respondent ID: 0000020369
Agency: FDIC - 3
State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CHAMPAIGN COUNTY (019), IL										
MSA 16580										
Inside AA 0002										
Low Income	1	46	1	150	0	0	2	196	0	0
Moderate Income	0	0	2	380	0	0	2	380	0	0
Middle Income	5	219	5	1,071	3	2,250	4	375	0	0
Upper Income	9	401	6	1,250	8	4,514	17	4,579	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	15	666	14	2,851	11	6,764	25	5,530	0	0
CHRISTIAN COUNTY (021), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	750	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	750	0	0	0	0
COLES COUNTY (029), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	500	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Heartland Bank and Trust Compa

Respondent ID: 0000020369
Agency: FDIC - 3
State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COOK COUNTY (031), IL										
MSA 16984										
Inside AA 0003										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	1	500	1	500	0	0
Median Family Income 30-40%	0	0	0	0	1	750	0	0	0	0
Median Family Income 40-50%	0	0	1	120	0	0	1	120	0	0
Median Family Income 50-60%	0	0	1	128	0	0	1	128	0	0
Median Family Income 60-70%	4	254	0	0	2	943	3	154	0	0
Median Family Income 70-80%	0	0	1	200	7	4,603	2	900	0	0
Median Family Income 80-90%	1	88	3	652	4	2,404	7	2,895	0	0
Median Family Income 90-100%	3	158	2	375	2	692	2	334	0	0
Median Family Income 100-110%	0	0	1	250	0	0	1	250	0	0
Median Family Income 110-120%	0	0	0	0	1	351	0	0	0	0
Median Family Income >= 120%	10	400	7	1,214	13	8,265	15	5,060	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	18	900	16	2,939	31	18,508	33	10,341	0	0
DEKALB COUNTY (037), IL										
MSA 20994										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	6	320	5	820	3	1,550	7	980	0	0
Middle Income	5	160	3	580	3	1,386	7	684	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	11	480	8	1,400	6	2,936	14	1,664	0	0

Loans by County
Small Business Loans - Originations
Institution: Heartland Bank and Trust Compa
Respondent ID: 0000020369
Agency: FDIC - 3
State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DE WITT COUNTY (039), IL										
MSA NA										
Inside AA 0008										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	10	313	2	271	4	2,800	8	293	0	0
Upper Income	1	35	0	0	2	1,500	1	35	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	11	348	2	271	6	4,300	9	328	0	0
DUPAGE COUNTY (043), IL										
MSA 16984										
Inside AA 0003										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	700	0	0	0	0
Median Family Income 80-90%	1	50	1	250	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	2	366	0	0	0	0	0	0
Median Family Income 110-120%	5	208	1	125	2	1,300	1	1,000	0	0
Median Family Income >= 120%	10	607	5	1,050	8	4,709	10	1,605	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	16	865	9	1,791	11	6,709	11	2,605	0	0

Loans by County

Small Business Loans - Originations

Institution: Heartland Bank and Trust Compa

Respondent ID: 0000020369
Agency: FDIC - 3
State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
EFFINGHAM COUNTY (049), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	94	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	94	0	0	0	0	0	0	0	0
FAYETTE COUNTY (051), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	150	0	0	1	150	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	0	0	1	150	0	0
FORD COUNTY (053), IL										
MSA 16580										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	6	356	0	0	1	850	2	131	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	356	0	0	1	850	2	131	0	0

Loans by County
Small Business Loans - Originations
Institution: Heartland Bank and Trust Compa

Respondent ID: 0000020369
Agency: FDIC - 3
State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GREENE COUNTY (061), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	26	1	150	0	0	1	150	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	26	1	150	0	0	1	150	0	0
GRUNDY COUNTY (063), IL										
MSA 16984										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	35	0	0	0	0	2	35	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	35	0	0	0	0	2	35	0	0
IROQUOIS COUNTY (075), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	3	0	0	1	370	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	3	0	0	1	370	0	0	0	0

Loans by County
Small Business Loans - Originations
Institution: Heartland Bank and Trust Compa
Respondent ID: 0000020369
Agency: FDIC - 3
State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JERSEY COUNTY (083), IL										
MSA 41180										
Inside AA 0015										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	300	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	300	0	0	0	0
KANE COUNTY (089), IL										
MSA 20994										
Inside AA 0004										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	1	364	1	364	0	0
Median Family Income 60-70%	0	0	1	250	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	1	222	0	0	1	222	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	3	155	1	200	3	1,790	2	135	0	0
Median Family Income 110-120%	3	93	1	165	1	750	3	793	0	0
Median Family Income >= 120%	8	365	2	450	3	1,150	7	1,239	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	14	613	6	1,287	8	4,054	14	2,753	0	0

Loans by County

Small Business Loans - Originations

Institution: Heartland Bank and Trust Compa

Respondent ID: 0000020369
Agency: FDIC - 3
State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KANKAKEE COUNTY (091), IL										
MSA 28100										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	409	1	409	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	409	1	409	0	0
KENDALL COUNTY (093), IL										
MSA 20994										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	320	2	350	2	1,610	6	1,370	0	0
Upper Income	7	215	1	200	1	500	6	115	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	11	535	3	550	3	2,110	12	1,485	0	0
KNOX COUNTY (095), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	1	189	0	0	1	189	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	189	0	0	1	189	0	0

Loans by County

Small Business Loans - Originations

Institution: Heartland Bank and Trust Compa

Respondent ID: 0000020369
Agency: FDIC - 3
State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LAKE COUNTY (097), IL										
MSA 29404										
Inside AA 0005										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	100	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	1	250	0	0	0	0	0	0
Median Family Income 100-110%	1	50	2	340	0	0	2	340	0	0
Median Family Income 110-120%	0	0	0	0	1	303	1	303	0	0
Median Family Income >= 120%	0	0	1	219	1	1,000	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	150	4	809	2	1,303	3	643	0	0
LASALLE COUNTY (099), IL										
MSA NA										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	96	0	0	1	714	4	789	0	0
Middle Income	8	195	3	626	0	0	10	816	0	0
Upper Income	4	203	2	363	1	520	2	66	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	16	494	5	989	2	1,234	16	1,671	0	0

Loans by County
Small Business Loans - Originations
Institution: Heartland Bank and Trust Compa

Respondent ID: 0000020369
Agency: FDIC - 3
State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LEE COUNTY (103), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	6	0	0	0	0	1	6	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	6	0	0	0	0	1	6	0	0
LIVINGSTON COUNTY (105), IL										
MSA NA										
Inside AA 0010										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	20	0	0	0	0	1	20	0	0
Upper Income	2	80	0	0	0	0	2	80	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	100	0	0	0	0	3	100	0	0
LOGAN COUNTY (107), IL										
MSA NA										
Inside AA 0009										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	9	503	8	1,180	3	1,399	10	1,707	0	0
Upper Income	10	330	3	516	4	1,766	10	1,034	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	19	833	11	1,696	7	3,165	20	2,741	0	0

Loans by County
Small Business Loans - Originations
Institution: Heartland Bank and Trust Compa

Respondent ID: 0000020369
Agency: FDIC - 3
State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MCDONOUGH COUNTY (109), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	70	0	0	0	0	1	70	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	70	0	0	0	0	1	70	0	0
MCHENRY COUNTY (111), IL										
MSA 16984										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	73	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	73	0	0	0	0	0	0	0	0
MCLEAN COUNTY (113), IL										
MSA 14010										
Inside AA 0001										
Low Income	1	10	0	0	0	0	1	10	0	0
Moderate Income	16	596	10	1,646	10	6,018	15	936	0	0
Middle Income	54	2,512	19	3,520	23	11,831	56	6,973	0	0
Upper Income	18	859	8	1,586	4	1,399	14	1,717	0	0
Income Not Known	4	112	2	375	0	0	3	402	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	93	4,089	39	7,127	37	19,248	89	10,038	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Heartland Bank and Trust Compa

Respondent ID: 0000020369

Agency: FDIC - 3

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MACON COUNTY (115), IL										
MSA 19500										
Inside AA 0016										
Low Income	3	185	1	200	0	0	1	30	0	0
Moderate Income	2	150	0	0	1	500	1	50	0	0
Middle Income	10	572	3	600	2	1,021	5	402	0	0
Upper Income	2	140	3	605	0	0	5	745	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	17	1,047	7	1,405	3	1,521	12	1,227	0	0
MACOUPIN COUNTY (117), IL										
MSA 41180										
Inside AA 0015										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	50	0	0	0	0	1	50	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	1	50	0	0
MADISON COUNTY (119), IL										
MSA 41180										
Inside AA 0015										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	300	2	450	0	0	2	200	0	0
Middle Income	3	275	1	103	1	826	2	175	0	0
Upper Income	3	109	2	408	1	498	4	732	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	684	5	961	2	1,324	8	1,107	0	0

Loans by County

Small Business Loans - Originations

Institution: Heartland Bank and Trust Compa

Respondent ID: 0000020369
Agency: FDIC - 3
State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MARSHALL COUNTY (123), IL										
MSA 37900										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	121	0	0	0	0	2	91	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	121	0	0	0	0	2	91	0	0
MASON COUNTY (125), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	100	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	0	0	0	0
MENARD COUNTY (129), IL										
MSA 44100										
Inside AA 0014										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	68	0	0	0	0	1	68	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	68	0	0	0	0	1	68	0	0

Loans by County

Small Business Loans - Originations

Institution: Heartland Bank and Trust Compa

Respondent ID: 0000020369
Agency: FDIC - 3
State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONTGOMERY COUNTY (135), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	10	0	0	2	1,300	3	1,310	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	2	1,300	3	1,310	0	0
MORGAN COUNTY (137), IL										
MSA NA										
Inside AA 0017										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	249	1	827	1	827	0	0
Middle Income	3	76	0	0	1	300	3	310	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	76	1	249	2	1,127	4	1,137	0	0
MOULTRIE COUNTY (139), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	75	0	0	0	0	1	75	0	0
Upper Income	1	100	0	0	1	390	1	390	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	175	0	0	1	390	2	465	0	0

Loans by County

Small Business Loans - Originations

Institution: Heartland Bank and Trust Compa

Respondent ID: 0000020369
Agency: FDIC - 3
State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PEORIA COUNTY (143), IL										
MSA 37900										
Inside AA 0006										
Low Income	5	168	1	200	1	1,000	2	98	0	0
Moderate Income	4	120	1	240	1	1,000	5	360	0	0
Middle Income	8	381	4	617	4	1,900	9	1,043	0	0
Upper Income	2	89	1	135	3	2,148	2	89	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	19	758	7	1,192	9	6,048	18	1,590	0	0
PIATT COUNTY (147), IL										
MSA 16580										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	125	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	125	0	0	0	0	0	0
PIKE COUNTY (149), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	150	1	601	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	1	601	0	0	0	0

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PUTNAM COUNTY (155), IL										
MSA NA										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	34	1	150	0	0	2	165	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	34	1	150	0	0	2	165	0	0
ST. CLAIR COUNTY (163), IL										
MSA 41180										
Inside AA 0015										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	229	1	137	2	1,657	1	137	0	0
Middle Income	5	187	3	573	6	3,210	5	841	0	0
Upper Income	4	252	1	150	0	0	2	77	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	12	668	5	860	8	4,867	8	1,055	0	0
SALINE COUNTY (165), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	42	0	0	0	0	1	42	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	42	0	0	0	0	1	42	0	0

Loans by County

Small Business Loans - Originations

Institution: Heartland Bank and Trust Compa

Respondent ID: 0000020369
Agency: FDIC - 3
State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SANGAMON COUNTY (167), IL										
MSA 44100										
Inside AA 0014										
Low Income	3	110	3	460	4	1,754	4	337	0	0
Moderate Income	5	300	2	361	3	1,350	2	79	0	0
Middle Income	4	246	1	200	4	1,575	3	363	0	0
Upper Income	9	541	2	362	7	4,207	12	2,265	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	21	1,197	8	1,383	18	8,886	21	3,044	0	0
SCOTT COUNTY (171), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	33	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	33	0	0	0	0	0	0	0	0
SHELBY COUNTY (173), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	50	0	0	0	0	1	50	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	1	50	0	0

Loans by County
Small Business Loans - Originations
Institution: Heartland Bank and Trust Compa
Respondent ID: 0000020369
Agency: FDIC - 3
State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
STARK COUNTY (175), IL										
MSA 37900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	1	200	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	1	200	0	0	0	0	0	0
TAZEWELL COUNTY (179), IL										
MSA 37900										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	9	474	4	925	2	1,350	5	251	0	0
Upper Income	5	252	5	799	1	689	10	1,540	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	14	726	9	1,724	3	2,039	15	1,791	0	0
VERMILION COUNTY (183), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	48	1	128	0	0	3	48	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	48	1	128	0	0	3	48	0	0

2024 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: Heartland Bank and Trust Compa

Respondent ID: 0000020369
Agency: FDIC - 3
State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WILL COUNTY (197), IL										
MSA 16984										
Inside AA 0003										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	1	750	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	1,000	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	44	1	250	1	1,000	1	44	0	0
Median Family Income 100-110%	2	170	1	250	1	650	1	650	0	0
Median Family Income 110-120%	0	0	0	0	2	850	1	400	0	0
Median Family Income >= 120%	7	418	4	805	5	2,868	7	1,301	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	632	6	1,305	11	7,118	10	2,395	0	0
WOODFORD COUNTY (203), IL										
MSA 37900										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	20	857	8	1,512	10	4,051	19	1,684	0	0
Upper Income	5	179	1	250	1	550	4	79	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	25	1,036	9	1,762	11	4,601	23	1,763	0	0
TOTAL INSIDE AA IN STATE	420	19,267	183	34,071	196	110,288	416	57,684	0	0
TOTAL OUTSIDE AA IN STATE	16	757	6	967	8	4,320	16	2,889	0	0
STATE TOTAL	436	20,024	189	35,038	204	114,608	432	60,573	0	0

Loans by County

Small Business Loans - Originations

Institution: Heartland Bank and Trust Compa

Respondent ID: 0000020369
Agency: FDIC - 3
State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HAMILTON COUNTY (057), IN										
MSA 26900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	0	0	0	0
HENDRICKS COUNTY (063), IN										
MSA 26900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	0	0	0	0	1	100	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	1	100	0	0
LAKE COUNTY (089), IN										
MSA 29414										
Outside Assessment Area										
Low Income	0	0	0	0	1	544	1	544	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	544	1	544	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Heartland Bank and Trust Compa

Respondent ID: 0000020369

Agency: FDIC - 3

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LAPORTE COUNTY (091), IN										
MSA 33140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	100	0	0	0	0	1	100	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	1	100	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	3	300	0	0	1	544	3	744	0	0
STATE TOTAL	3	300	0	0	1	544	3	744	0	0

Loans by County

Small Business Loans - Originations

Institution: Heartland Bank and Trust Compa

Respondent ID: 0000020369
Agency: FDIC - 3
State: IOWA (19)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BENTON COUNTY (011), IA										
MSA 16300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	158	0	0	1	158	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	158	0	0	1	158	0	0
BLACK HAWK COUNTY (013), IA										
MSA 47940										
Inside AA 0011										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	130	0	0	0	0	0	0	0	0
Middle Income	5	224	0	0	2	760	6	484	0	0
Upper Income	2	34	0	0	0	0	2	34	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	388	0	0	2	760	8	518	0	0
BUTLER COUNTY (023), IA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	0	0	0	0

Loans by County
Small Business Loans - Originations
Institution: Heartland Bank and Trust Compa
Respondent ID: 0000020369
Agency: FDIC - 3
State: IOWA (19)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DELAWARE COUNTY (055), IA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	25	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	0	0	0	0	0	0
JOHNSON COUNTY (103), IA										
MSA 26980										
Inside AA 0013										
Low Income	1	75	0	0	0	0	1	75	0	0
Moderate Income	0	0	1	250	2	1,053	3	1,303	0	0
Middle Income	0	0	1	150	3	1,950	2	1,300	0	0
Upper Income	7	408	6	1,137	3	2,000	5	438	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	483	8	1,537	8	5,003	11	3,116	0	0
JONES COUNTY (105), IA										
MSA 16300										
Inside AA 0012										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	26	0	0	0	0	2	26	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	26	0	0	0	0	2	26	0	0

Loans by County

Small Business Loans - Originations

Institution: Heartland Bank and Trust Compa

Respondent ID: 0000020369
Agency: FDIC - 3
State: IOWA (19)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LINN COUNTY (113), IA										
MSA 16300										
Inside AA 0012										
Low Income	0	0	1	150	1	300	1	300	0	0
Moderate Income	0	0	2	270	0	0	1	120	0	0
Middle Income	7	224	4	753	0	0	10	962	0	0
Upper Income	2	150	0	0	0	0	2	150	0	0
Income Not Known	1	20	1	140	0	0	2	160	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	394	8	1,313	1	300	16	1,692	0	0
POLK COUNTY (153), IA										
MSA 19780										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	800	0	0	0	0
Middle Income	0	0	0	0	2	1,033	1	415	0	0
Upper Income	0	0	0	0	2	1,168	1	868	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	5	3,001	2	1,283	0	0
SCOTT COUNTY (163), IA										
MSA 19340										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	300	1	300	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	300	1	300	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Heartland Bank and Trust Compa

Respondent ID: 0000020369

Agency: FDIC - 3

State: IOWA (19)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
STORY COUNTY (169), IA										
MSA 11180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	61	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	114	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	61	1	114	0	0	0	0	0	0
WASHINGTON COUNTY (183), IA										
MSA 26980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	776	1	776	0	0
Middle Income	2	67	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	67	0	0	1	776	1	776	0	0
TOTAL INSIDE AA IN STATE	29	1,291	16	2,850	11	6,063	37	5,352	0	0
TOTAL OUTSIDE AA IN STATE	5	253	2	272	7	4,077	5	2,517	0	0
STATE TOTAL	34	1,544	18	3,122	18	10,140	42	7,869	0	0

2024 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: Heartland Bank and Trust Compa

Respondent ID: 0000020369
Agency: FDIC - 3
State: KENTUCKY (21)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HOPKINS COUNTY (107), KY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	100	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	100	0	0	0	0	0	0	0	0
STATE TOTAL	1	100	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Heartland Bank and Trust Compa

Respondent ID: 0000020369
Agency: FDIC - 3
State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MUSKEGON COUNTY (121), MI										
MSA 34740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	200	0	0	0	0	0	0
Middle Income	1	50	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	1	200	0	0	0	0	0	0
OTTAWA COUNTY (139), MI										
MSA 24340										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	10	0	0	0	0	1	10	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	1	10	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	60	1	200	0	0	1	10	0	0
STATE TOTAL	2	60	1	200	0	0	1	10	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Heartland Bank and Trust Compa

Respondent ID: 0000020369

Agency: FDIC - 3

State: MINNESOTA (27)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GOODHUE COUNTY (049), MN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	0	0	0	0	1	100	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	1	100	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	100	0	0	0	0	1	100	0	0
STATE TOTAL	1	100	0	0	0	0	1	100	0	0

Loans by County

Small Business Loans - Originations

Institution: Heartland Bank and Trust Compa

Respondent ID: 0000020369
Agency: FDIC - 3
State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GREENE COUNTY (077), MO										
MSA 44180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	383	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	700	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,083	0	0	0	0
LAWRENCE COUNTY (109), MO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	500	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Heartland Bank and Trust Compa

Respondent ID: 0000020369
Agency: FDIC - 3
State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ST. LOUIS COUNTY (189), MO										
MSA 41180										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	80	0	0	0	0	1	80	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	80	0	0	0	0	1	80	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	80	0	0	3	1,583	1	80	0	0
STATE TOTAL	1	80	0	0	3	1,583	1	80	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Heartland Bank and Trust Compa

Respondent ID: 0000020369

Agency: FDIC - 3

State: NEW MEXICO (35)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GRANT COUNTY (017), NM										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	756	1	756	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	756	1	756	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	756	1	756	0	0
STATE TOTAL	0	0	0	0	1	756	1	756	0	0

Loans by County
Small Business Loans - Originations
Institution: Heartland Bank and Trust Compa
Respondent ID: 0000020369
Agency: FDIC - 3
State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NEW HANOVER COUNTY (129), NC										
MSA 48900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	200	1	150	0	0	3	350	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	200	1	150	0	0	3	350	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	200	1	150	0	0	3	350	0	0
STATE TOTAL	2	200	1	150	0	0	3	350	0	0

Loans by County

Small Business Loans - Originations

Institution: Heartland Bank and Trust Compa

Respondent ID: 0000020369
Agency: FDIC - 3
State: OKLAHOMA (40)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
OKLAHOMA COUNTY (109), OK										
MSA 36420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	86	0	0	0	0	1	86	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	86	0	0	0	0	1	86	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	86	0	0	0	0	1	86	0	0
STATE TOTAL	1	86	0	0	0	0	1	86	0	0

Loans by County

Small Business Loans - Originations

Institution: Heartland Bank and Trust Compa

Respondent ID: 0000020369
Agency: FDIC - 3
State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ALLEGHENY COUNTY (003), PA										
MSA 38300										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	95	0	0	0	0	1	95	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	95	0	0	0	0	1	95	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	95	0	0	0	0	1	95	0	0
STATE TOTAL	1	95	0	0	0	0	1	95	0	0

Loans by County

Small Business Loans - Originations

Institution: Heartland Bank and Trust Compa

Respondent ID: 0000020369
Agency: FDIC - 3
State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DALLAS COUNTY (113), TX										
MSA 19124										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	68	0	0	0	0	1	68	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	68	0	0	0	0	1	68	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Heartland Bank and Trust Compa

Respondent ID: 0000020369

Agency: FDIC - 3

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HARRIS COUNTY (201), TX										
MSA 26420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	100	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	168	0	0	0	0	1	68	0	0
STATE TOTAL	2	168	0	0	0	0	1	68	0	0

Loans by County

Small Business Loans - Originations

Institution: Heartland Bank and Trust Compa

Respondent ID: 0000020369
Agency: FDIC - 3
State: WASHINGTON (53)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SPOKANE COUNTY (063), WA										
MSA 44060										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	425	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	425	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	425	0	0	0	0
STATE TOTAL	0	0	0	0	1	425	0	0	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Heartland Bank and Trust Compa

Respondent ID: 0000020369

Agency: FDIC - 3

State: WISCONSIN (55)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KENOSHA COUNTY (059), WI										
MSA 28450										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	75	0	0	0	0	1	75	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	0	0	0	0	1	75	0	0
RACINE COUNTY (101), WI										
MSA 39540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	742	0	0	0	0
Upper Income	0	0	1	125	0	0	1	125	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	125	1	742	1	125	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	75	1	125	1	742	2	200	0	0
STATE TOTAL	1	75	1	125	1	742	2	200	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	449	20,558	199	36,921	207	116,351	453	63,036	0	0
TOTAL OUTSIDE AA	43	2,685	19	3,486	34	18,970	51	12,309	0	0
TOTAL INSIDE & OUTSIDE	492	23,243	218	40,407	241	135,321	504	75,345	0	0

2024 Institution Disclosure Statement - Table 1-2
Loans by County
Small Business Loans - Purchases
Institution: Heartland Bank and Trust Compa

Respondent ID: 0000020369
Agency: FDIC - 3
State: ALABAMA (01)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DALLAS COUNTY (047), AL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	368	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	368	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	368	0	0	0	0
STATE TOTAL	0	0	0	0	1	368	0	0	0	0

Loans by County
Small Business Loans - Purchases
Institution: Heartland Bank and Trust Compa
Respondent ID: 0000020369
Agency: FDIC - 3
State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ORANGE COUNTY (059), CA										
MSA 11244										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	77	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	77	0	0	0	0	0	0	0	0

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SACRAMENTO COUNTY (067), CA										
MSA 40900										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	1	280	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	280	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	77	0	0	1	280	0	0	0	0
STATE TOTAL	1	77	0	0	1	280	0	0	0	0

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CAPITOL PLANNING REGION (110), CT										
MSA 25540										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	184	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	184	0	0	0	0	0	0
NAUGATUCK VALLEY PLANNING REGION (140), CT										
MSA 47930										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	662	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	662	0	0	0	0

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NORTHWEST HILLS PLANNING REGION (160), CT										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	119	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	119	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	2	303	1	662	0	0	0	0
STATE TOTAL	0	0	2	303	1	662	0	0	0	0

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DUVAL COUNTY (031), FL										
MSA 27260										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	1	199	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	199	0	0	0	0	0	0

Loans by County
Small Business Loans - Purchases
Institution: Heartland Bank and Trust Compa
Respondent ID: 0000020369
Agency: FDIC - 3
State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PALM BEACH COUNTY (099), FL										
MSA 48424										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	80	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	80	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	80	1	199	0	0	0	0	0	0
STATE TOTAL	1	80	1	199	0	0	0	0	0	0

2024 Institution Disclosure Statement - Table 1-2
Loans by County
Small Business Loans - Purchases
Institution: Heartland Bank and Trust Compa

Respondent ID: 0000020369
Agency: FDIC - 3
State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MADISON COUNTY (119), IL										
MSA 41180										
Inside AA 0015										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	1,000	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	1	1,000	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	0	0	0	0	1	1,000	0	0	0	0

2024 Institution Disclosure Statement - Table 1-2
Loans by County
Small Business Loans - Purchases
Institution: Heartland Bank and Trust Compa

Respondent ID: 0000020369
Agency: FDIC - 3
State: IOWA (19)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DAVIS COUNTY (051), IA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	682	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	682	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	682	0	0	0	0
STATE TOTAL	0	0	0	0	1	682	0	0	0	0

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WYANDOTTE COUNTY (209), KS										
MSA 28140										
Outside Assessment Area										
Low Income	1	86	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	86	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	86	0	0	0	0	0	0	0	0
STATE TOTAL	1	86	0	0	0	0	0	0	0	0

2024 Institution Disclosure Statement - Table 1-2
Loans by County
Small Business Loans - Purchases
Institution: Heartland Bank and Trust Compa

Respondent ID: 0000020369
Agency: FDIC - 3
State: MAINE (23)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CUMBERLAND COUNTY (005), ME										
MSA 38860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	313	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	313	0	0	0	0
YORK COUNTY (031), ME										
MSA 38860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	87	1	205	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	87	1	205	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	87	1	205	1	313	0	0	0	0
STATE TOTAL	1	87	1	205	1	313	0	0	0	0

2024 Institution Disclosure Statement - Table 1-2
Loans by County
Small Business Loans - Purchases
Institution: Heartland Bank and Trust Compa

Respondent ID: 0000020369
Agency: FDIC - 3
State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HOWARD COUNTY (027), MD										
MSA 12580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	110	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	110	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	110	0	0	0	0	0	0
STATE TOTAL	0	0	1	110	0	0	0	0	0	0

Loans by County
Respondent ID: 0000020369
Small Business Loans - Purchases
Agency: FDIC - 3
Institution: Heartland Bank and Trust Compa
State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PLYMOUTH COUNTY (023), MA										
MSA 14454										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	85	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	85	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	85	0	0	0	0	0	0	0	0
STATE TOTAL	1	85	0	0	0	0	0	0	0	0

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MERCER COUNTY (021), NJ										
MSA 45940										
Outside Assessment Area										
Low Income	0	0	1	102	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	102	0	0	0	0	0	0
PASSAIC COUNTY (031), NJ										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	1	433	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	1	218	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	218	1	433	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	2	320	1	433	0	0	0	0
STATE TOTAL	0	0	2	320	1	433	0	0	0	0

2024 Institution Disclosure Statement - Table 1-2
Loans by County
Small Business Loans - Purchases
Institution: Heartland Bank and Trust Compa

Respondent ID: 0000020369
Agency: FDIC - 3
State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CLINTON COUNTY (019), NY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	258	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	258	0	0	0	0
RICHMOND COUNTY (085), NY										
MSA 35614										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	327	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	327	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	2	585	0	0	0	0
STATE TOTAL	0	0	0	0	2	585	0	0	0	0

Loans by County
Small Business Loans - Purchases
Institution: Heartland Bank and Trust Compa
Respondent ID: 0000020369
Agency: FDIC - 3
State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SUMMIT COUNTY (153), OH										
MSA 10420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	100	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	100	0	0	0	0	0	0	0	0
STATE TOTAL	1	100	0	0	0	0	0	0	0	0

2024 Institution Disclosure Statement - Table 1-2
Loans by County
Small Business Loans - Purchases
Institution: Heartland Bank and Trust Compa

Respondent ID: 0000020369
Agency: FDIC - 3
State: OKLAHOMA (40)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WAGONER COUNTY (145), OK										
MSA 46140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	2	438	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	438	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	2	438	0	0	0	0	0	0
STATE TOTAL	0	0	2	438	0	0	0	0	0	0

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONTGOMERY COUNTY (091), PA										
MSA 33874										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	1	139	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	139	0	0	0	0	0	0
SUSQUEHANNA COUNTY (115), PA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	201	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	201	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	2	340	0	0	0	0	0	0
STATE TOTAL	0	0	2	340	0	0	0	0	0	0

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SHELBY COUNTY (157), TN										
MSA 32820										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	100	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	100	0	0	0	0	0	0	0	0
STATE TOTAL	1	100	0	0	0	0	0	0	0	0

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ORLEANS COUNTY (019), VT										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	79	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	79	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	79	0	0	0	0	0	0	0	0
STATE TOTAL	1	79	0	0	0	0	0	0	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	0	0	0	0	1	1,000	0	0	0	0
TOTAL OUTSIDE AA	8	694	11	1,915	8	3,323	0	0	0	0
TOTAL INSIDE & OUTSIDE	8	694	11	1,915	9	4,323	0	0	0	0

2024 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: Heartland Bank and Trust Compa

Respondent ID: 0000020369
Agency: FDIC - 3
State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BUREAU COUNTY (011), IL										
MSA NA										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	58	3,348	29	5,061	16	5,611	79	9,977	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	58	3,348	29	5,061	16	5,611	79	9,977	0	0
CHAMPAIGN COUNTY (019), IL										
MSA 16580										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	200	0	0	0	0	0	0
Upper Income	7	414	1	250	0	0	6	364	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	414	2	450	0	0	6	364	0	0
CLINTON COUNTY (027), IL										
MSA 41180										
Inside AA 0015										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	49	1	125	0	0	3	174	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	49	1	125	0	0	3	174	0	0

2024 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: Heartland Bank and Trust Compa

Respondent ID: 0000020369
Agency: FDIC - 3
State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COOK COUNTY (031), IL										
MSA 16984										
Inside AA 0003										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	180	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	180	0	0	0	0	0	0
DEKALB COUNTY (037), IL										
MSA 20994										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	114	1	125	0	0	3	214	0	0
Middle Income	12	620	17	2,815	20	7,423	29	5,066	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	15	734	18	2,940	20	7,423	32	5,280	0	0

Loans by County
Small Farm Loans - Originations
Institution: Heartland Bank and Trust Compa
Respondent ID: 0000020369
Agency: FDIC - 3
State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DE WITT COUNTY (039), IL										
MSA NA										
Inside AA 0008										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	45	3	515	2	877	6	1,012	0	0
Upper Income	3	205	0	0	0	0	3	205	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	250	3	515	2	877	9	1,217	0	0
DOUGLAS COUNTY (041), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	441	1	441	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	441	1	441	0	0
FORD COUNTY (053), IL										
MSA 16580										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	203	3	575	2	746	2	140	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	203	3	575	2	746	2	140	0	0

2024 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: Heartland Bank and Trust Compa

Respondent ID: 0000020369
Agency: FDIC - 3
State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FULTON COUNTY (057), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	175	0	0	1	175	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	175	0	0	1	175	0	0
JERSEY COUNTY (083), IL										
MSA 41180										
Inside AA 0015										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	6	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	6	0	0	0	0	0	0	0	0

2024 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: Heartland Bank and Trust Compa

Respondent ID: 0000020369
Agency: FDIC - 3
State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KANE COUNTY (089), IL										
MSA 20994										
Inside AA 0004										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	6	1,177	1	400	5	1,250	0	0
Median Family Income 110-120%	0	0	2	270	0	0	2	270	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	8	1,447	1	400	7	1,520	0	0
KENDALL COUNTY (093), IL										
MSA 20994										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	125	3	452	4	1,375	7	1,302	0	0
Upper Income	1	70	9	1,499	1	500	10	1,929	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	195	12	1,951	5	1,875	17	3,231	0	0

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KNOX COUNTY (095), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	2	375	2	800	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	375	2	800	0	0	0	0
LASALLE COUNTY (099), IL										
MSA NA										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	17	867	9	1,725	3	1,037	24	2,514	0	0
Upper Income	4	225	4	695	2	750	7	1,080	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	21	1,092	13	2,420	5	1,787	31	3,594	0	0
LEE COUNTY (103), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	85	2	334	1	300	4	694	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	85	2	334	1	300	4	694	0	0

Loans by County
Small Farm Loans - Originations
Institution: Heartland Bank and Trust Compa
Respondent ID: 0000020369
Agency: FDIC - 3
State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LOGAN COUNTY (107), IL										
MSA NA										
Inside AA 0009										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	220	9	1,589	5	1,810	9	2,025	0	0
Upper Income	21	1,255	19	3,195	15	5,537	40	6,005	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	24	1,475	28	4,784	20	7,347	49	8,030	0	0
MCDONOUGH COUNTY (109), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	125	0	0	1	125	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	125	0	0	1	125	0	0
MCLEAN COUNTY (113), IL										
MSA 14010										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	5	300	5	969	2	730	8	939	0	0
Middle Income	41	2,398	21	3,395	15	5,300	55	6,646	0	0
Upper Income	0	0	3	650	2	1,000	4	1,150	0	0
Income Not Known	1	100	1	200	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	47	2,798	30	5,214	19	7,030	67	8,735	0	0

2024 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: Heartland Bank and Trust Compa

Respondent ID: 0000020369
Agency: FDIC - 3
State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MACOUPIN COUNTY (117), IL										
MSA 41180										
Inside AA 0015										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	107	0	0	1	107	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	107	0	0	1	107	0	0
MARSHALL COUNTY (123), IL										
MSA 37900										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	55	2	345	1	500	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	55	2	345	1	500	0	0	0	0
MORGAN COUNTY (137), IL										
MSA NA										
Inside AA 0017										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	40	0	0	0	0	1	40	0	0
Middle Income	3	190	1	237	0	0	4	427	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	230	1	237	0	0	5	467	0	0

2024 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: Heartland Bank and Trust Compa

Respondent ID: 0000020369
Agency: FDIC - 3
State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MOULTRIE COUNTY (139), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	239	1	258	1	239	0	0
Upper Income	2	124	2	375	1	311	3	399	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	124	3	614	2	569	4	638	0	0
OGLE COUNTY (141), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	150	0	0	1	150	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	0	0	1	150	0	0
PEORIA COUNTY (143), IL										
MSA 37900										
Inside AA 0006										
Low Income	0	0	1	110	0	0	1	110	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	110	0	0	1	110	0	0

2024 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: Heartland Bank and Trust Compa

Respondent ID: 0000020369
Agency: FDIC - 3
State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PIATT COUNTY (147), IL										
MSA 16580										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	35	1	157	4	1,350	6	1,542	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	35	1	157	4	1,350	6	1,542	0	0
PUTNAM COUNTY (155), IL										
MSA NA										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	5	394	5	991	1	275	9	1,310	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	394	5	991	1	275	9	1,310	0	0
SANGAMON COUNTY (167), IL										
MSA 44100										
Inside AA 0014										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	152	1	145	1	300	3	515	0	0
Upper Income	1	100	2	334	0	0	2	334	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	252	3	479	1	300	5	849	0	0

2024 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: Heartland Bank and Trust Compa

Respondent ID: 0000020369
Agency: FDIC - 3
State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SCOTT COUNTY (171), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	340	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	340	0	0	0	0
SHELBY COUNTY (173), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	116	0	0	0	0	2	116	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	116	0	0	0	0	2	116	0	0
TAZEWELL COUNTY (179), IL										
MSA 37900										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	5	263	2	306	1	326	8	895	0	0
Upper Income	1	75	0	0	0	0	1	75	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	338	2	306	1	326	9	970	0	0

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WHITESIDE COUNTY (195), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	300	1	300	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	300	1	300	0	0
WILL COUNTY (197), IL										
MSA 16984										
Inside AA 0003										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	2	350	1	292	3	642	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	350	1	292	3	642	0	0

2024 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: Heartland Bank and Trust Compa

Respondent ID: 0000020369
Agency: FDIC - 3
State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WOODFORD COUNTY (203), IL										
MSA 37900										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	23	1,592	4	711	7	2,312	30	3,713	0	0
Upper Income	7	424	2	325	1	500	9	1,205	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	30	2,016	6	1,036	8	2,812	39	4,918	0	0
TOTAL INSIDE AA IN STATE	237	13,884	172	29,780	107	38,951	380	53,177	0	0
TOTAL OUTSIDE AA IN STATE	6	325	10	1,773	8	2,750	15	2,639	0	0
STATE TOTAL	243	14,209	182	31,553	115	41,701	395	55,816	0	0

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BLACK HAWK COUNTY (013), IA										
MSA 47940										
Inside AA 0011										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	160	3	635	0	0	2	160	0	0
Upper Income	1	75	0	0	0	0	1	75	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	235	3	635	0	0	3	235	0	0
BUCHANAN COUNTY (019), IA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	0	0	0	0	1	100	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	1	100	0	0
DELAWARE COUNTY (055), IA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	200	1	176	0	0	4	376	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	200	1	176	0	0	4	376	0	0

2024 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: Heartland Bank and Trust Compa

Respondent ID: 0000020369
Agency: FDIC - 3
State: IOWA (19)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JOHNSON COUNTY (103), IA										
MSA 26980										
Inside AA 0013										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	342	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	342	0	0	0	0
JONES COUNTY (105), IA										
MSA 16300										
Inside AA 0012										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	0	0	0	0	1	50	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	1	50	0	0
LINN COUNTY (113), IA										
MSA 16300										
Inside AA 0012										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	7	342	8	1,435	1	427	12	1,454	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	342	8	1,435	1	427	12	1,454	0	0
TOTAL INSIDE AA IN STATE	11	627	11	2,070	2	769	16	1,739	0	0

2024 Institution Disclosure Statement - Table 2-1

Loans by County

Small Farm Loans - Originations

Institution: Heartland Bank and Trust Compa

Respondent ID: 0000020369

Agency: FDIC - 3

State: IOWA (19)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	4	300	1	176	0	0	5	476	0	0
STATE TOTAL	15	927	12	2,246	2	769	21	2,215	0	0

2024 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: Heartland Bank and Trust Compa

Respondent ID: 0000020369
Agency: FDIC - 3
State: OKLAHOMA (40)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PAYNE COUNTY (119), OK										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	10	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	10	0	0	0	0	0	0	0	0
STATE TOTAL	1	10	0	0	0	0	0	0	0	0

2024 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: Heartland Bank and Trust Compa

Respondent ID: 0000020369
Agency: FDIC - 3
State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HARRIS COUNTY (201), TX										
MSA 26420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	135	0	0	1	135	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	135	0	0	1	135	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	135	0	0	1	135	0	0
STATE TOTAL	0	0	1	135	0	0	1	135	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	248	14,511	183	31,850	109	39,720	396	54,916	0	0
TOTAL OUTSIDE AA	11	635	12	2,084	8	2,750	21	3,250	0	0
TOTAL INSIDE & OUTSIDE	259	15,146	195	33,934	117	42,470	417	58,166	0	0

2024 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: Heartland Bank and Trust Compa

Respondent ID: 0000020369
Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= $1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
IL - MCLEAN COUNTY (113) - MSA 14010	169	30,464	89	10,038	0	0
IL - CHAMPAIGN COUNTY (019) - MSA 16580	40	10,281	25	5,530	0	0
IL - FORD COUNTY (053) - MSA 16580	7	1,206	2	131	0	0
IL - PIATT COUNTY (147) - MSA 16580	1	125	0	0	0	0
IL - COOK COUNTY (031) - MSA 16984	65	22,347	33	10,341	0	0
IL - DUPAGE COUNTY (043) - MSA 16984	36	9,365	11	2,605	0	0
IL - GRUNDY COUNTY (063) - MSA 16984	2	35	2	35	0	0
IL - MCHENRY COUNTY (111) - MSA 16984	1	73	0	0	0	0
IL - WILL COUNTY (197) - MSA 16984	27	9,055	10	2,395	0	0
IL - DEKALB COUNTY (037) - MSA 20994	25	4,816	14	1,664	0	0
IL - KANE COUNTY (089) - MSA 20994	28	5,954	14	2,753	0	0
IL - KENDALL COUNTY (093) - MSA 20994	17	3,195	12	1,485	0	0
IL - LAKE COUNTY (097) - MSA 29404	8	2,262	3	643	0	0
IL - MARSHALL COUNTY (123) - MSA 37900	4	121	2	91	0	0
IL - PEORIA COUNTY (143) - MSA 37900	35	7,998	18	1,590	0	0
IL - TAZEWELL COUNTY (179) - MSA 37900	26	4,489	15	1,791	0	0
IL - WOODFORD COUNTY (203) - MSA 37900	45	7,399	23	1,763	0	0
IL - BUREAU COUNTY (011) - MSA NA	51	3,511	37	2,127	0	0
IL - LASALLE COUNTY (099) - MSA NA	23	2,717	16	1,671	0	0
IL - PUTNAM COUNTY (155) - MSA NA	3	184	2	165	0	0
IL - DE WITT COUNTY (039) - MSA NA	19	4,919	9	328	0	0
IL - LOGAN COUNTY (107) - MSA NA	37	5,694	20	2,741	0	0
IL - LIVINGSTON COUNTY (105) - MSA NA	3	100	3	100	0	0

2024 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: Heartland Bank and Trust Compa

Respondent ID: 0000020369
Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= $1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
IA - BLACK HAWK COUNTY (013) - MSA 47940	11	1,148	8	518	0	0
IA - JONES COUNTY (105) - MSA 16300	2	26	2	26	0	0
IA - LINN COUNTY (113) - MSA 16300	19	2,007	16	1,692	0	0
IA - JOHNSON COUNTY (103) - MSA 26980	24	7,023	11	3,116	0	0
IL - MENARD COUNTY (129) - MSA 44100	1	68	1	68	0	0
IL - SANGAMON COUNTY (167) - MSA 44100	47	11,466	21	3,044	0	0
IL - BOND COUNTY (005) - MSA 41180	2	634	0	0	0	0
IL - JERSEY COUNTY (083) - MSA 41180	1	300	0	0	0	0
IL - MACOUPIN COUNTY (117) - MSA 41180	1	50	1	50	0	0
IL - MADISON COUNTY (119) - MSA 41180	16	2,969	8	1,107	1	1,000
IL - ST. CLAIR COUNTY (163) - MSA 41180	25	6,395	8	1,055	0	0
IL - MACON COUNTY (115) - MSA 19500	27	3,973	12	1,227	0	0
IL - MORGAN COUNTY (137) - MSA NA	6	1,452	4	1,137	0	0
IL - ADAMS COUNTY (001) - MSA NA	1	9	1	9	0	0

2024 Institution Disclosure Statement - Table 4
Assessment Area/Non-Assessment Area Activity
Small Farm Loans
Institution: Heartland Bank and Trust Compa

Respondent ID: 0000020369
Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Farms with <= $1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
IL - MCLEAN COUNTY (113) - MSA 14010	96	15,042	67	8,735	0	0
IL - CHAMPAIGN COUNTY (019) - MSA 16580	9	864	6	364	0	0
IL - FORD COUNTY (053) - MSA 16580	9	1,524	2	140	0	0
IL - PIATT COUNTY (147) - MSA 16580	6	1,542	6	1,542	0	0
IL - COOK COUNTY (031) - MSA 16984	1	180	0	0	0	0
IL - WILL COUNTY (197) - MSA 16984	3	642	3	642	0	0
IL - DEKALB COUNTY (037) - MSA 20994	53	11,097	32	5,280	0	0
IL - KANE COUNTY (089) - MSA 20994	9	1,847	7	1,520	0	0
IL - KENDALL COUNTY (093) - MSA 20994	20	4,021	17	3,231	0	0
IL - MARSHALL COUNTY (123) - MSA 37900	4	900	0	0	0	0
IL - PEORIA COUNTY (143) - MSA 37900	1	110	1	110	0	0
IL - TAZEWELL COUNTY (179) - MSA 37900	9	970	9	970	0	0
IL - WOODFORD COUNTY (203) - MSA 37900	44	5,864	39	4,918	0	0
IL - BUREAU COUNTY (011) - MSA NA	103	14,020	79	9,977	0	0
IL - LASALLE COUNTY (099) - MSA NA	39	5,299	31	3,594	0	0
IL - PUTNAM COUNTY (155) - MSA NA	11	1,660	9	1,310	0	0
IL - DE WITT COUNTY (039) - MSA NA	10	1,642	9	1,217	0	0
IL - LOGAN COUNTY (107) - MSA NA	72	13,606	49	8,030	0	0
IA - BLACK HAWK COUNTY (013) - MSA 47940	6	870	3	235	0	0
IA - JONES COUNTY (105) - MSA 16300	1	50	1	50	0	0
IA - LINN COUNTY (113) - MSA 16300	16	2,204	12	1,454	0	0
IA - JOHNSON COUNTY (103) - MSA 26980	1	342	0	0	0	0
IL - SANGAMON COUNTY (167) - MSA 44100	7	1,031	5	849	0	0
IL - CLINTON COUNTY (027) - MSA 41180	3	174	3	174	0	0

2024 Institution Disclosure Statement - Table 4
Assessment Area/Non-Assessment Area Activity
Small Farm Loans
Institution: Heartland Bank and Trust Compa

Respondent ID: 0000020369
Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Farms with <= $1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
IL - JERSEY COUNTY (083) - MSA 41180	1	6	0	0	0	0
IL - MACOUPIN COUNTY (117) - MSA 41180	1	107	1	107	0	0
IL - MORGAN COUNTY (137) - MSA NA	5	467	5	467	0	0

2024 Institution Disclosure Statement - Table 5

Community Development/Consortium-Third Party Activity

Respondent ID: 0000020369

Institution: Heartland Bank and Trust Compa

Agency: FDIC - 3

			Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	179	280,408	0	0
Purchased	0	0	0	0
Total	179	280,408	0	0
Consortium/Third Party Loans (optional)				

ASSESSMENT AREA - 0001

MCLEAN COUNTY (113), IL

MSA: 14010

Low Income

0015.00

Moderate Income

0005.01* 0005.04 0011.06 0013.01 0013.02* 0013.03 0014.04 0017.00 0021.01 0056.01 0056.02
0058.00 0059.00

Middle Income

0001.06 0001.07 0003.01 0003.02 0004.00* 0005.02* 0011.03 0011.05 0011.08 0012.00 0014.02
0014.03 0018.00 0021.02 0051.02 0051.04 0052.02 0054.02 0055.01 0055.02 0057.00 0060.00

Upper Income

0001.05 0001.09 0005.06 0005.07 0011.07* 0051.03 0052.01 0054.01

Income Not Known

0001.08 0002.00* 0016.00

ASSESSMENT AREA - 0002

CHAMPAIGN COUNTY (019), IL

MSA: 16580

Low Income

0002.00* 0003.01* 0004.02 0053.00* 0054.01 0103.00*

Moderate Income

0007.00 0009.01* 0012.01* 0054.02* 0055.00* 0056.01* 0101.00* 0102.04*

Middle Income

0003.02* 0008.00 0009.02 0010.00 0012.03 0013.01 0057.01* 0104.00* 0106.04 0108.00* 0109.02*

Upper Income

0005.00* 0011.00 0012.04 0012.05 0012.06 0013.02 0014.00* 0056.02* 0057.02* 0058.00* 0059.01*
0105.00 0106.01 0106.03* 0107.01* 0107.02 0109.01 0110.02*

Income Not Known

0004.01* 0059.02* 0060.00* 0110.01* 0111.00*

FORD COUNTY (053), IL

MSA: 16580

Moderate Income

9616.00* 9617.00*

Middle Income

9618.00* 9619.00 9620.00

PIATT COUNTY (147), IL

MSA: 16580

Moderate Income

9547.00*

Middle Income

9545.00 9546.00 9548.00*

ASSESSMENT AREA - 0003

COOK COUNTY (031), IL

MSA: 16984

Median Family Income 10-20%

3406.00* 3511.00*

Median Family Income 20-30%

2518.00* 2714.00* 2809.00* 3008.00* 3016.00* 3405.00* 3504.00* 3514.00* 3814.00* 3815.00* 4008.00*
4303.00* 4305.00* 4401.01* 5103.00* 5401.01* 6117.00* 6603.01* 6607.00* 6714.00* 6809.00* 6811.00*
6812.00* 6813.00* 6904.00* 6911.00* 6915.00* 7108.00* 8269.01* 8355.00* 8361.00* 8368.00* 8369.00*
8386.00* 8417.00 8425.00* 8429.00* 8435.00*

Median Family Income 30-40%

2312.00* 2511.00* 2513.00* 2516.00* 2519.00* 2520.00* 2601.00* 2606.00* 2607.00* 2608.00* 2609.00*
2705.00* 2713.00* 2909.00* 2912.00* 3009.00* 3012.00* 4003.00* 4004.00* 4005.00* 4201.00* 4204.00*
4205.00* 4206.00* 4207.00* 4301.01* 4302.00* 4313.02* 4314.00* 4408.00* 4602.00* 4608.00* 4914.00*
5002.00* 5401.02* 6103.00* 6112.00* 6115.00* 6122.00* 6304.00* 6606.00* 6702.00* 6703.00* 6704.00*
6706.00* 6708.00* 6709.00* 6711.00* 6713.00* 6810.00* 6903.00* 6905.00* 6912.00* 6914.00* 7101.00*
7109.00* 8263.04* 8269.02* 8273.00* 8290.00* 8294.01* 8314.00* 8339.00* 8346.00* 8347.00* 8356.00*

8373.00* 8374.00* 8387.00* 8415.00* 8428.00 8430.00* 8434.00*

Median Family Income 40-50%

0209.01* 0209.02* 0306.03* 0312.00* 0315.01* 0315.02* 1406.02* 2104.00* 2305.00* 2306.00* 2307.00*
2315.00* 2503.00* 2521.02* 2522.01* 2522.02* 2602.00* 2605.00* 2610.00* 2712.00* 2718.00* 2804.00*
3006.00* 3007.00* 3017.02* 3018.01* 3018.02* 3107.00* 3109.00* 3403.00* 3602.00* 3903.00* 4212.00*
4307.00* 4313.01* 4601.00* 4603.01* 4603.02* 4906.00* 4909.01* 4910.00* 4913.00* 5101.00* 5202.00*
5203.00* 5204.00* 5301.00* 5705.00* 5802.00* 5805.01* 5805.02* 6006.00* 6007.00* 6104.00* 6113.00*
6114.00* 6116.00* 6119.00* 6121.00* 6305.00* 6603.02* 6605.00* 6608.00* 6609.00* 6610.00* 6707.00*
6716.00* 6718.00* 6805.00* 6806.00* 6814.00* 7102.00* 7103.00* 7105.00* 7110.00* 7114.00* 7705.00*
8020.04* 8047.15* 8113.02* 8133.01* 8133.02* 8138.01* 8141.00* 8165.00* 8166.00* 8215.00* 8249.00*
8262.02* 8265.00* 8266.00* 8268.00* 8270.00* 8276.00* 8285.03* 8285.04* 8291.00* 8293.02* 8305.00*
8312.00* 8345.00* 8349.00* 8350.00* 8351.00* 8370.00* 8371.00 8380.00* 8388.00* 8408.00* 8418.00*
8421.00* 8431.00*

Median Family Income 50-60%

0102.01* 0102.02* 0105.03* 0201.00* 0205.00* 0208.02* 0306.01* 0402.02* 1401.00* 1907.02* 1911.00*
1912.00* 2105.01* 2209.01* 2303.00* 2309.00* 2504.00* 2507.00* 2508.00* 2514.00* 2604.00* 2715.00*
2922.00* 2924.00* 2925.00* 3005.00* 3011.00* 3017.01* 3018.03* 3103.00* 3806.00* 3819.00* 4203.00*
4208.00* 4301.02* 4304.00* 4402.02* 4604.00* 4610.00* 4908.00* 4912.00* 5003.00* 5102.00* 5201.00*
5302.00* 5303.00* 5305.01* 5306.00* 5801.00* 5807.00* 6306.00* 6309.00* 6401.00* 6501.00* 6503.02*
6604.00* 6611.00* 6712.00* 6715.00* 6719.00* 6720.00* 6913.00* 7104.00* 7106.00* 7107.00* 7115.00*
7303.00* 7306.00* 7307.00* 8016.03* 8036.12* 8036.14* 8065.01* 8092.00* 8134.00* 8142.00* 8143.00*
8149.00* 8164.02* 8176.00* 8203.00 8204.00* 8206.04* 8206.05* 8213.00* 8214.01* 8256.00* 8257.00*
8258.01* 8259.00* 8260.00* 8263.03* 8267.00* 8271.00* 8274.00* 8275.00* 8281.00* 8295.00* 8297.00*
8313.00* 8340.00* 8348.00* 8364.00* 8365.00* 8378.00* 8412.00* 8413.00* 8424.00* 8432.00* 8438.00*

Median Family Income 60-70%

0105.01* 0105.02* 0107.01* 0206.01* 0206.02* 0207.02* 0301.01* 0301.02* 1402.00* 1403.01* 1407.02*
1605.01* 1608.00* 1612.00* 1613.00* 1904.01* 1906.01* 1908.00* 1913.02* 2002.00* 2004.01* 2004.02*
2108.00* 2209.02* 2304.00* 2308.00* 2502.00* 2506.00* 2512.00* 2517.00* 2521.01* 2827.00* 3105.00*
3501.00* 3510.00* 3802.00* 4309.00* 4312.00* 4401.02* 4503.00* 4802.00* 4803.00* 4907.00* 5305.02*

5305.03* 5701.00* 5703.00* 5804.00* 5806.00* 5808.00* 5906.00* 6120.00* 6203.00* 6303.00* 6308.00*
6406.00* 6407.00* 6408.00* 6504.00* 6705.00* 6909.00* 7111.00* 7113.00* 7301.00* 7302.01* 7505.00*
7506.00* 8024.04* 8025.05* 8045.10* 8045.11* 8050.02* 8060.02* 8061.04* 8062.01* 8107.01* 8136.00*
8137.01* 8138.02* 8139.00* 8144.00* 8148.00* 8152.00* 8163.00 8164.01* 8167.00* 8171.01* 8172.00*
8173.00* 8209.01* 8210.01* 8220.00* 8224.00* 8230.01 8231.01* 8233.02* 8233.04* 8234.00* 8236.03*
8237.03 8243.00 8244.00* 8245.05* 8248.00 8255.03* 8258.02* 8261.00* 8263.01* 8264.01* 8264.02*
8277.00* 8279.02* 8285.08* 8287.02* 8289.00* 8292.00* 8294.02* 8300.07* 8303.00* 8304.00* 8306.00*
8315.00* 8342.00* 8367.00* 8392.00* 8396.00* 8401.00* 8402.00* 8404.00* 8411.00* 8433.00* 8447.00*

Median Family Income 70-80%

0107.02* 0203.01* 0208.01* 0303.00* 0307.01* 0307.06* 0701.03* 1303.00* 1407.01* 1511.00* 1606.02*
1701.00* 1708.00* 1902.00* 1904.02 1906.02* 2105.02* 2207.01* 2207.02* 2227.00* 2301.00* 2302.00*
2410.00* 2426.00* 2515.00 3108.00* 3404.00* 3905.00* 4202.00* 4308.00* 4406.00* 4409.00* 4902.00*
4905.00* 4911.00* 5001.00* 5205.00* 5501.00* 5602.00* 5603.00* 5604.00* 5803.00* 6009.00* 6118.00*
6201.00* 6202.00* 6204.00* 6403.00* 6503.01* 6910.00* 7003.01* 7004.02* 7305.00* 7501.00* 7608.03*
8026.09* 8036.11* 8036.13* 8043.08* 8044.05* 8045.05* 8045.08* 8051.05* 8060.01* 8068.01* 8070.00*
8073.00* 8081.00* 8102.00* 8111.00* 8116.00 8117.01* 8117.02* 8135.00* 8137.02* 8140.00* 8146.00*
8150.00* 8168.00* 8170.00* 8171.02* 8174.00* 8180.00 8202.02* 8205.02 8210.02* 8212.00* 8230.02*
8235.00* 8237.05* 8238.05* 8238.06* 8245.07* 8255.01* 8255.05* 8258.03* 8278.01* 8284.02* 8288.02*
8300.01* 8300.06* 8316.00* 8318.00* 8321.00* 8343.00* 8358.00* 8366.00* 8403.00* 8436.00*

Median Family Income 80-90%

0101.00* 0103.00* 0301.04* 0304.00* 0403.00* 1104.00* 1405.00* 1406.01* 1508.00* 1510.02* 1512.00*
1605.02 1707.00* 1709.00* 1801.00* 1901.00* 1907.01* 1909.00* 2106.02 2107.00* 2311.00* 2427.00*
2828.00* 2916.00* 3818.00* 4102.00* 4108.00* 4306.00* 4407.00* 4701.00* 4801.00* 4805.00* 4909.02*
5206.00* 5304.00* 5502.00* 5601.00* 5607.00* 5702.00* 5704.00* 5905.00* 6004.00* 6108.00* 6405.00*
6502.00* 6505.00* 7001.00* 7005.01 7112.00* 7608.01* 7706.02* 7707.00* 7708.00* 7709.02* 8024.02*
8030.14* 8044.04* 8044.06* 8047.11* 8048.03* 8048.06* 8051.08* 8051.11 8060.04* 8062.02 8065.02*
8068.02* 8080.02* 8106.00* 8109.00* 8112.00* 8113.01* 8118.00* 8145.00* 8147.00* 8154.00* 8155.00*
8156.00* 8162.00* 8169.00* 8175.00* 8179.00* 8183.00* 8184.01* 8191.00* 8194.00* 8205.01* 8208.00*
8211.01* 8211.02* 8214.02* 8221.01* 8221.02* 8225.00* 8227.01* 8227.02* 8231.02* 8232.00* 8236.02*

8241.16* 8241.24* 8245.08* 8247.02* 8250.00* 8252.00* 8253.03* 8255.04* 8262.01* 8272.00* 8280.00*
8282.01* 8283.00* 8284.01* 8299.03* 8302.01* 8398.00* 8407.00* 8426.00* 8439.00*

Median Family Income 90-100%

0204.00* 0306.04* 0313.00* 0608.00* 1001.00* 1006.00* 1301.00* 1302.00* 1503.00* 1504.01* 1506.00*
1507.00* 1510.01* 1601.00* 1603.00* 1604.00* 1607.00* 1702.00* 1704.00* 1706.00* 1903.00* 1910.00*
1913.01* 2001.00* 2106.01* 2109.00* 2206.02* 2210.00* 2211.00* 2215.00* 2228.00* 2409.00* 2411.00*
2425.00* 2832.00* 3106.00* 3812.00* 4107.00* 4403.00* 5907.00* 7002.00* 7003.02* 7004.01* 7302.02*
7608.02* 7702.01 7702.02 7703.00* 8025.04 8026.08* 8030.12* 8036.04* 8043.05* 8044.03* 8045.09*
8046.03* 8046.10* 8047.05* 8047.09 8048.04* 8048.07* 8048.10* 8051.07* 8051.12* 8060.05* 8069.00*
8076.00* 8077.00* 8082.00* 8103.01* 8105.01* 8107.02* 8108.00* 8114.01* 8114.02* 8115.00 8151.00*
8153.00* 8161.00* 8177.00* 8192.00* 8193.00* 8201.03* 8206.03* 8207.00* 8216.00* 8223.02* 8229.00*
8233.03* 8237.02* 8241.15* 8241.21* 8241.28* 8245.03* 8246.01* 8278.02* 8285.05* 8285.07* 8286.01*
8287.01* 8296.00* 8299.02* 8301.00* 8302.02* 8307.00* 8311.00* 8317.00* 8344.00*

Median Family Income 100-110%

0104.00* 0106.00* 0202.00* 0301.03* 0302.00* 0321.00* 0402.01* 1102.00* 1103.00* 1105.02* 1403.02*
1404.00* 1502.00* 1504.02* 1505.02* 1703.00* 1711.00* 2003.00* 2101.00* 2205.00* 2206.01* 2213.00*
2225.00* 2226.00* 2407.00* 2416.00* 2434.00* 3102.00* 4110.00* 4605.00* 5608.00* 5611.00* 6404.00*
7304.00* 7704.00* 7709.01* 8024.03* 8025.06* 8036.16* 8039.01* 8039.02* 8040.00* 8041.08* 8043.06*
8043.09* 8043.15* 8045.13* 8047.01* 8047.12* 8047.13* 8047.14* 8047.16* 8048.05* 8051.09* 8051.10*
8053.01* 8053.02* 8059.01* 8060.06* 8061.03* 8066.00* 8074.00* 8105.02* 8128.01* 8128.02* 8159.00*
8184.02* 8201.04 8206.06* 8209.02* 8217.00* 8219.00* 8222.00* 8223.01* 8226.02* 8228.02* 8236.05*
8237.04* 8241.07* 8241.23* 8247.01* 8253.02* 8253.04* 8278.04* 8293.01* 8300.08* 8352.00* 8397.00*
8399.00*

Median Family Income 110-120%

0307.02* 0311.00* 0314.00* 0404.01 1101.00* 1408.00* 1505.01* 1606.01* 1705.00* 1710.00* 2838.00*
3902.00* 4101.00* 7005.02* 7202.00* 7204.00* 7502.00* 7706.01* 8025.03* 8027.01* 8030.07* 8036.05*
8043.13* 8043.16* 8046.11* 8049.02* 8051.06* 8052.01* 8054.02* 8063.00* 8072.00* 8080.01* 8083.01*
8083.02* 8101.00* 8126.00* 8158.00* 8182.00* 8218.00* 8226.01* 8238.03* 8241.06* 8241.19* 8241.25*
8245.09* 8246.02* 8278.05* 8279.01* 8282.02* 8286.02* 8288.01* 8299.04* 8400.00*

Median Family Income >= 120%

0203.02*	0207.01*	0305.00*	0308.00*	0309.00*	0310.00*	0317.00*	0318.00*	0319.00*	0401.00*	0404.02
0406.00*	0407.00*	0408.00*	0409.00*	0501.00*	0502.00	0503.00*	0505.00*	0506.00*	0507.00*	0508.00*
0509.00*	0510.00*	0511.00*	0512.00*	0513.00*	0514.00*	0601.00*	0602.00*	0603.00*	0604.00*	0605.00*
0609.00*	0610.00*	0611.00*	0612.00*	0615.00*	0618.00*	0619.01*	0619.02*	0620.00*	0621.00*	0622.00*
0623.00*	0624.00*	0625.00*	0626.00*	0627.00*	0628.00*	0629.00*	0630.00*	0631.00*	0632.00*	0633.01*
0633.02*	0633.03*	0634.00*	0701.01*	0701.02*	0702.00*	0703.00*	0704.00*	0705.00	0706.00*	0707.00*
0710.00*	0711.00*	0712.00*	0713.00*	0714.00*	0715.00*	0716.00*	0717.00*	0718.00*	0801.00*	0802.01*
0802.02*	0803.00*	0810.00*	0811.00*	0812.01*	0812.02*	0813.00	0814.01*	0814.02*	0814.03*	0815.00*
0816.00*	0817.00*	0818.00*	0819.00*	0901.00*	0902.00	0903.00*	1002.00*	1003.00*	1004.00*	1005.00*
1007.00*	1105.01*	1201.00*	1202.00*	1203.00*	1204.00*	1602.00*	1609.00*	1610.00*	1611.00*	2203.00*
2204.00*	2212.00*	2214.00*	2216.00	2222.00*	2402.00*	2403.00*	2405.00*	2406.00*	2408.00*	2412.00*
2413.00*	2414.00*	2415.00*	2420.00	2421.00*	2422.00*	2423.00*	2424.00*	2428.00*	2429.00*	2430.00*
2431.00*	2432.00*	2433.00*	2435.00*	2505.00*	2801.00*	2819.00*	3104.00*	3201.01*	3201.02*	3204.00*
3206.00*	3301.01*	3301.02*	3301.03*	3302.00*	3801.00*	3901.00*	3906.00*	3907.00*	4105.00*	4106.00*
4109.00*	4111.00*	4112.00*	4804.00*	5609.00*	5610.00*	7201.00*	7203.00*	7205.00*	7206.00*	7207.00*
7401.00*	7402.00*	7403.00*	7404.00*	7503.00*	7504.00*	8001.00*	8002.00*	8003.00*	8004.00*	8005.00*
8006.00*	8007.00*	8008.00*	8009.00*	8010.00*	8011.00*	8012.00*	8013.00*	8014.00*	8015.00*	8016.01*
8016.05*	8016.06*	8016.07*	8016.08*	8017.01*	8017.02*	8018.00	8019.01	8019.02*	8020.02*	8020.03*
8021.00*	8022.00*	8023.00*	8026.05*	8026.07*	8026.10*	8027.02*	8028.01*	8028.02*	8029.00*	8030.05*
8030.08*	8030.10*	8030.13*	8030.15*	8030.16*	8030.17*	8031.00*	8032.00*	8033.00*	8034.00*	8035.00*
8036.03*	8036.07*	8036.08*	8036.15*	8037.01*	8037.02*	8038.00*	8041.02*	8041.04*	8041.05*	8041.06*
8041.09*	8042.02	8042.03	8042.04*	8043.12*	8043.14*	8045.06*	8045.12*	8045.14*	8046.06*	8046.07*
8046.08*	8046.09	8047.06*	8047.10*	8048.08*	8048.09*	8049.01*	8050.01*	8052.02*	8054.01*	8055.01*
8055.02*	8056.00*	8057.01*	8057.02*	8058.01*	8058.02*	8059.02*	8061.02	8064.00*	8067.00*	8071.00*
8075.00*	8078.00*	8079.00*	8084.00*	8085.00	8086.00*	8087.02*	8088.00*	8089.00*	8090.00*	8091.00*
8093.00*	8094.01	8094.02*	8095.00*	8096.00*	8097.00*	8098.00*	8099.00*	8100.00*	8103.02*	8104.00*
8110.00*	8119.00*	8120.00	8121.00*	8122.00*	8123.01*	8123.02*	8124.00*	8125.00*	8127.00*	8129.00
8130.00*	8131.00*	8132.00*	8157.01*	8157.02*	8160.00*	8181.00*	8185.00*	8186.00*	8187.00*	8188.00*
8189.00*	8190.00*	8195.00	8196.00*	8197.00*	8198.01	8198.02*	8199.00*	8200.00*	8201.01*	8202.03*

8202.04 8228.01* 8236.04* 8238.01* 8239.01* 8239.03* 8239.04* 8240.03* 8240.04* 8240.05* 8240.06*
8241.05* 8241.13* 8241.14* 8241.22* 8241.26* 8241.27* 8241.29* 8254.00* 8298.00* 8300.03* 8300.04*
8300.05* 8308.00* 8309.00 8310.00* 8319.00* 8320.00* 8322.00* 8323.00* 8324.00* 8325.00* 8326.00*
8329.00* 8330.00* 8331.00* 8333.00* 8360.00* 8362.00* 8363.00* 8381.00* 8382.00* 8383.00* 8390.00
8391.00* 8395.00* 8410.00* 8419.00 8420.00* 8422.00 8423.00 8437.00*

Median Family Income Not Known

0307.03* 0804.00* 2229.00* 2510.00* 2603.00* 2808.00* 2831.00* 3515.00* 3817.00* 3904.00* 4402.01*
6701.00* 8446.00* 9800.00* 9801.00* 9900.00*

DUPAGE COUNTY (043), IL

MSA: 16984

Median Family Income 40-50%

8409.04*

Median Family Income 50-60%

8401.04*

Median Family Income 60-70%

8403.03* 8409.06* 8417.07*

Median Family Income 70-80%

8408.01* 8409.10* 8411.09* 8412.08* 8413.12* 8415.01 8415.04* 8417.08* 8463.10* 8466.03*

Median Family Income 80-90%

8400.00* 8401.01 8407.03* 8407.04* 8411.08* 8412.07* 8413.20* 8416.03* 8417.06* 8431.00* 8433.01*
8436.01* 8443.05* 8443.07* 8458.03* 8467.02*

Median Family Income 90-100%

8401.02* 8407.06* 8409.11* 8410.03* 8411.02* 8412.04* 8412.10* 8413.13* 8413.15* 8415.03* 8416.05*
8417.05* 8432.00* 8443.06* 8443.08* 8443.10* 8455.06* 8457.04* 8458.10* 8458.11* 8463.08* 8463.12*
8465.11* 8466.04* 8467.01*

Median Family Income 100-110%

8403.04 8408.02* 8409.07* 8411.10* 8411.13* 8416.04* 8416.07* 8424.00* 8427.04* 8433.02* 8436.02*
8442.01* 8445.01* 8455.02* 8458.02* 8465.15*

Median Family Income 110-120%

8401.03* 8402.02* 8407.05* 8409.01* 8409.08 8411.03* 8411.04 8411.11* 8411.14* 8412.06* 8413.18*
8413.22* 8413.23* 8414.01 8427.10* 8437.00* 8438.00* 8443.04* 8450.00* 8455.05* 8455.10* 8457.03*
8460.04 8461.02* 8463.07* 8463.11* 8464.04* 8464.11* 8464.12* 8465.07* 8465.09* 8465.10* 8465.17*

Median Family Income >= 120%

8402.01 8406.00* 8410.02* 8410.04* 8411.12* 8412.05* 8412.09* 8413.07* 8413.08* 8413.10* 8413.14*
8413.16* 8413.21* 8413.24* 8413.25* 8413.26* 8413.27* 8414.03* 8414.04* 8416.06* 8417.04 8418.01*
8418.02* 8419.01* 8419.02* 8420.00* 8421.00 8422.00* 8423.00* 8425.00 8426.01* 8426.02* 8426.03*
8426.04* 8426.05* 8427.02* 8427.03 8427.06* 8427.08* 8427.09* 8427.11* 8428.00* 8429.00* 8430.00*
8434.00* 8435.00* 8439.00* 8440.01* 8440.02* 8441.00* 8442.02* 8443.09* 8444.01* 8444.02* 8445.02*
8446.01* 8446.02* 8447.01* 8447.02* 8448.01* 8448.02* 8449.01* 8449.02 8451.00* 8452.00* 8453.00
8454.01* 8454.02* 8455.07* 8455.08 8455.09* 8456.01* 8456.02* 8457.01* 8457.02* 8458.05* 8458.07*
8458.08* 8458.09* 8459.01* 8459.02* 8460.02 8460.03* 8461.03 8461.04* 8461.05* 8461.06* 8462.01*
8462.02 8462.03* 8462.05* 8462.06* 8462.07* 8462.08* 8462.09* 8463.04* 8463.05* 8463.13* 8463.14*
8463.15* 8464.05* 8464.08* 8464.09* 8464.10* 8464.13* 8465.04* 8465.13* 8465.14* 8465.18* 8465.19*
8465.21* 8465.22* 8465.23* 8465.24*

GRUNDY COUNTY (063), IL

MSA: 16984

Moderate Income

0003.00*

Middle Income

0001.02 0001.03* 0002.00* 0004.00 0005.00* 0006.00* 0007.00* 0008.00* 0009.00*

MCHENRY COUNTY (111), IL

MSA: 16984

Moderate Income

8703.01* 8703.02* 8704.02* 8705.02* 8706.03* 8709.03 8709.05* 8711.15* 8712.02* 8712.09* 8713.13*

Middle Income

8701.03* 8701.04* 8702.00* 8704.03* 8704.04* 8706.04* 8706.05* 8706.06* 8707.02* 8707.04* 8708.10*
8708.11* 8708.12* 8709.04* 8709.06* 8709.07* 8710.03* 8710.04* 8711.05* 8712.01* 8712.05* 8713.01*
8713.04* 8713.07* 8713.11* 8714.04* 8715.01*

Upper Income

8701.05* 8701.06* 8705.01* 8707.03* 8708.07* 8708.08* 8708.09* 8708.13* 8708.14* 8711.07* 8711.08*
8711.09* 8711.10* 8711.11* 8711.12* 8711.13* 8711.14* 8712.06* 8712.07* 8712.08* 8713.05* 8713.10*
8713.12* 8714.02* 8715.02* 8716.00*

WILL COUNTY (197), IL

MSA: 16984

Median Family Income 30-40%

8819.00* 8825.00*

Median Family Income 40-50%

8812.01* 8813.02* 8820.00* 8828.02

Median Family Income 50-60%

8813.01* 8816.03* 8822.00* 8824.00* 8829.00* 8836.05* 8838.03*

Median Family Income 60-70%

8801.14* 8807.02* 8809.01* 8809.03* 8809.05* 8812.02* 8814.01* 8816.04* 8818.00* 8821.00* 8826.01*
8828.01* 8830.00* 8831.00 8837.00* 8838.09*

Median Family Income 70-80%

8801.07* 8801.13* 8801.17* 8805.03* 8807.01* 8823.00* 8826.02* 8840.04* 8840.05*

Median Family Income 80-90%

8801.06* 8801.11* 8801.15* 8802.04* 8805.10* 8814.02* 8815.00* 8832.08* 8832.17* 8834.01* 8834.02*
8836.03* 8838.04* 8838.11* 8840.06*

Median Family Income 90-100%

8801.05* 8802.03* 8804.08 8805.09* 8816.01* 8827.01* 8832.11 8836.06* 8838.06* 8839.04* 8841.01*

Median Family Income 100-110%

8801.12* 8801.16* 8802.02 8804.12 8804.14* 8804.16* 8804.25* 8804.26* 8804.28* 8805.02* 8805.08*
8806.02 8817.00* 8827.02* 8832.06* 8832.09* 8833.06* 8835.09* 8836.02* 8840.03*

Median Family Income 110-120%

8804.17 8804.23 8804.27* 8804.32* 8810.01* 8810.05* 8810.06* 8810.09* 8810.12* 8811.11* 8832.14*
8833.04* 8833.05* 8833.07 8835.17* 8838.08* 8839.02* 8841.03*

Median Family Income >= 120%

8801.09* 8801.18* 8801.19* 8801.22* 8801.23* 8801.24* 8801.25* 8803.03* 8803.04* 8803.05* 8803.07

8803.09 8803.14 8803.15* 8803.16* 8803.17* 8803.18 8803.19* 8803.20* 8803.21* 8803.22* 8803.23
8803.24* 8803.25* 8803.26* 8804.11* 8804.18* 8804.21 8804.22 8804.24 8804.29* 8804.30* 8804.31
8805.11* 8806.01* 8810.02* 8810.07* 8810.10* 8810.11* 8811.05* 8811.07* 8811.08* 8811.09* 8811.12*
8811.13* 8811.15* 8811.16* 8832.10* 8832.12* 8832.13 8832.16* 8832.18* 8832.19* 8833.03* 8835.04
8835.05* 8835.07* 8835.10* 8835.11* 8835.13* 8835.14* 8835.15* 8835.16* 8835.19* 8835.21* 8835.22*
8838.10* 8839.03*

Median Family Income Not Known

9800.00* 9801.00*

ASSESSMENT AREA - 0004

DEKALB COUNTY (037), IL

MSA: 20994

Low Income

0010.02*

Moderate Income

0005.00 0008.00* 0015.00 0020.00 0021.00

Middle Income

0001.00 0002.00* 0003.00 0004.01* 0004.02 0006.00 0007.00* 0009.00* 0010.04 0013.00 0014.00
0016.00 0017.00 0018.00 0019.00

Income Not Known

0010.03* 0022.00*

KANE COUNTY (089), IL

MSA: 20994

Median Family Income 40-50%

8513.01*

Median Family Income 50-60%

8513.02* 8529.05* 8532.00* 8533.00 8534.02* 8542.00* 8544.01* 8544.03* 8546.00*

Median Family Income 60-70%

8502.01* 8502.02* 8503.01* 8503.02* 8507.04* 8510.00* 8511.01* 8514.00* 8529.04* 8529.07 8530.05*
8530.07* 8530.08* 8531.00* 8534.01* 8536.02* 8541.00* 8543.01* 8547.00* 8549.00*

Median Family Income 70-80%

8508.00* 8511.02* 8516.00* 8519.12* 8530.04* 8530.06* 8535.00* 8540.02* 8543.02*

Median Family Income 80-90%

8501.01* 8515.00* 8519.08* 8529.06* 8530.01* 8539.00

Median Family Income 90-100%

8504.00* 8507.08* 8518.01* 8522.03* 8529.03* 8540.01* 8544.02*

Median Family Income 100-110%

8505.00* 8507.10* 8519.04* 8519.09* 8519.10* 8520.01* 8520.02* 8524.03 8525.00

Median Family Income 110-120%

8507.05 8507.07* 8519.07* 8519.13* 8522.01* 8523.00* 8528.03* 8528.05

Median Family Income >= 120%

8501.03* 8501.05* 8501.06* 8506.00* 8507.03* 8507.09* 8507.11 8519.11* 8520.04* 8520.05* 8521.01*
8521.03 8521.04* 8522.04 8524.04 8524.05* 8524.06 8524.07* 8524.08 8526.06* 8526.07* 8526.08*
8527.00* 8528.06* 8528.07* 8528.08* 8545.04 8545.05* 8545.06 8545.07 8545.08* 8545.09 8548.00*

Median Family Income Not Known

8507.06* 8536.01*

KENDALL COUNTY (093), IL

MSA: 20994

Moderate Income

8902.01* 8902.02*

Middle Income

8901.05 8901.07 8903.01* 8903.02* 8904.01* 8904.03* 8904.04* 8905.01 8905.02* 8906.01 8907.01*
8907.03

Upper Income

8901.03 8901.04 8901.06* 8901.08* 8904.02 8906.02 8907.02*

ASSESSMENT AREA - 0005

LAKE COUNTY (097), IL

MSA: 29404

Median Family Income 10-20%

8623.00*
Median Family Income 20-30%

8626.05*
Median Family Income 30-40%

8627.00* 8631.00*
Median Family Income 40-50%

8603.01* 8603.02* 8605.00* 8619.02* 8624.01* 8626.03* 8628.00* 8629.01* 8630.04*
Median Family Income 50-60%

8602.00* 8606.00* 8614.03* 8618.04* 8620.00* 8621.00* 8624.02* 8625.01* 8626.04* 8661.00*
Median Family Income 60-70%

8604.00* 8609.03* 8613.01* 8613.03* 8613.04* 8614.04* 8618.03* 8619.01* 8629.02* 8640.02* 8642.06*
Median Family Income 70-80%

8609.05* 8614.02* 8615.04* 8615.06* 8616.07* 8617.02* 8622.00* 8625.02* 8632.01* 8639.02* 8640.01*
8641.10*
Median Family Income 80-90%

8601.03* 8601.04* 8601.06* 8608.05* 8608.06* 8608.07* 8608.08* 8609.08* 8610.12 8611.05* 8612.01*
8612.02* 8615.07* 8616.08* 8617.01* 8641.08* 8645.10* 8652.00* 8660.00*
Median Family Income 90-100%

8601.05* 8608.13* 8609.06* 8610.10* 8610.11* 8610.14* 8615.08* 8615.10* 8637.02* 8642.04* 8642.08*
8644.09* 8645.11* 8645.24
Median Family Income 100-110%

8608.09* 8608.12 8609.07* 8610.08* 8610.13* 8611.08* 8615.05* 8615.09* 8641.06* 8642.03* 8644.08*
8654.00
Median Family Income 110-120%

8608.11 8611.06* 8641.07* 8642.07*
Median Family Income >= 120%

8610.07* 8610.09* 8611.07* 8616.03* 8616.04* 8616.09* 8616.10* 8616.11* 8632.02* 8633.00* 8634.00*
8635.00* 8636.01* 8636.03* 8636.04* 8637.01* 8638.01* 8639.03* 8639.04* 8641.05* 8641.09* 8643.03*
8643.05* 8643.06* 8643.07* 8643.08* 8644.02* 8644.03 8644.07* 8644.10* 8644.11* 8644.12* 8645.12*
8645.13* 8645.14* 8645.15* 8645.16* 8645.17* 8645.18* 8645.19* 8645.20* 8645.21* 8645.22* 8645.23*

8646.01* 8646.02* 8647.00* 8648.01* 8648.02* 8649.01* 8649.03* 8649.04 8650.00* 8653.00* 8655.01*
8655.02* 8656.00* 8657.00* 8658.01* 8658.02* 8662.00*
Median Family Income Not Known

8630.03* 8630.05* 8630.06* 9900.00*

ASSESSMENT AREA - 0006

MARSHALL COUNTY (123), IL

MSA: 37900
Middle Income

9611.00 9612.00 9613.00 9614.00* 9615.00*

PEORIA COUNTY (143), IL

MSA: 37900
Low Income

0002.00* 0003.00* 0009.00 0012.00 0013.00* 0015.00* 0016.00* 0050.00* 0051.00*
Moderate Income

0006.00* 0018.00 0021.00 0022.00* 0024.00* 0025.00* 0027.01* 0038.00* 0041.02* 0042.00 0043.00*
0044.00* 0045.00
Middle Income

0019.00* 0023.00 0026.00 0027.02* 0028.00 0029.00 0030.00* 0031.01* 0031.03 0032.00 0036.01*
0036.02* 0040.00 0046.00* 0048.01 0048.02* 0049.01* 0049.02*
Upper Income

0020.00* 0031.04* 0033.00 0034.02* 0034.03 0034.04 0037.00* 0039.00 0041.01

TAZEWELL COUNTY (179), IL

MSA: 37900
Moderate Income

0204.00* 0207.00* 0208.00* 0209.00*
Middle Income

0203.01* 0203.02* 0205.00* 0206.00* 0210.00* 0211.01* 0211.02* 0212.03 0215.00 0216.04 0216.05*
0217.01 0217.02 0218.01* 0218.02* 0219.00* 0220.00 0221.00 0222.00 0224.00*
Upper Income

0201.00 0212.01* 0212.02 0216.03 0216.06 0223.00

WOODFORD COUNTY (203), IL

MSA: 37900

Middle Income

0301.00* 0302.00 0303.00 0305.02 0306.01 0307.00

Upper Income

0304.00 0305.01 0306.02

ASSESSMENT AREA - 0007

BUREAU COUNTY (011), IL

MSA: NA

Middle Income

9647.00 9648.00 9649.00 9650.00 9651.00 9652.00 9653.00 9654.00 9655.00 9656.00

LASALLE COUNTY (099), IL

MSA: NA

Moderate Income

9627.00 9633.00

Middle Income

9617.02 9618.00 9619.00 9620.00* 9621.00 9626.00 9628.00* 9629.00* 9630.00 9631.00 9632.00
9634.00 9635.00* 9636.00* 9637.00* 9638.00* 9639.00* 9642.00* 9643.00*

Upper Income

9617.01 9622.00 9623.00 9624.00* 9625.00* 9640.00* 9641.00*

PUTNAM COUNTY (155), IL

MSA: NA

Middle Income

9545.00 9546.00

ASSESSMENT AREA - 0008

DE WITT COUNTY (039), IL

MSA: NA

Middle Income

9715.00 9717.00 9718.00

Upper Income

9714.00* 9716.00

ASSESSMENT AREA - 0009

LOGAN COUNTY (107), IL

MSA: NA

Middle Income

9529.00 9531.00 9532.00 9533.00

Upper Income

9530.00 9534.00 9535.00 9536.00

ASSESSMENT AREA - 0010

LIVINGSTON COUNTY (105), IL

MSA: NA

Moderate Income

9605.00*

Middle Income

9601.00* 9603.00* 9606.00 9607.00* 9609.00* 9610.00*

Upper Income

9602.00* 9604.00 9608.00*

ASSESSMENT AREA - 0011

BLACK HAWK COUNTY (013), IA

MSA: 47940

Low Income

0003.00* 0005.00* 0009.00* 0017.01* 0018.00*

Moderate Income

0001.00 0002.00* 0007.00* 0008.00* 0015.02* 0016.00* 0017.02* 0019.00*

Middle Income

0004.00* 0010.00 0011.00* 0012.00* 0013.01* 0013.02 0014.00* 0015.01 0015.03 0020.00* 0022.00*

0023.01* 0023.03* 0026.01* 0026.04* 0027.00* 0028.00 0029.01* 0029.02* 0030.01*
Upper Income

0023.04* 0024.00* 0025.00* 0026.05 0026.06* 0030.02

ASSESSMENT AREA - 0012

JONES COUNTY (105), IA

MSA: 16300

Moderate Income

0703.02*
Middle Income

0701.00 0703.01* 0704.01* 0704.02* 0705.00* 0706.00*

LINN COUNTY (113), IA

MSA: 16300

Low Income

0019.00
Moderate Income

0002.01* 0002.12* 0007.00* 0008.00* 0010.05* 0011.01* 0012.00* 0013.00* 0014.00* 0018.00* 0022.00*
0024.00* 0025.00* 0026.00* 0027.00
Middle Income

0001.02* 0001.03* 0003.00* 0004.00* 0005.00 0006.00* 0009.01* 0010.01* 0010.02* 0010.04* 0011.02*
0015.00 0016.00* 0017.00* 0023.00* 0028.00* 0029.00 0030.03* 0030.04* 0030.05 0030.06* 0101.00
0102.00 0103.00 0104.00* 0105.00 0108.01* 0108.02*
Upper Income

0001.01* 0002.05* 0002.08* 0002.09* 0002.10* 0002.11 0009.02 0106.00* 0107.00*
Income Not Known

0002.13

ASSESSMENT AREA - 0013

JOHNSON COUNTY (103), IA

MSA: 26980

Low Income

0004.01* 0016.01* 0021.00
Moderate Income
0002.00 0003.03 0003.04* 0003.07* 0005.01* 0006.00* 0011.00* 0018.01* 0018.02* 0104.01* 0104.02*
Middle Income
0005.02* 0013.00* 0014.00* 0015.00* 0016.02* 0017.00 0103.03 0103.05 0105.01* 0105.02*
Upper Income
0001.00 0003.05* 0003.06* 0004.02 0012.00* 0023.00* 0101.00 0102.00* 0103.04 0103.06 0103.07*
0103.08

ASSESSMENT AREA - 0014

MENARD COUNTY (129), IL

MSA: 44100
Middle Income
0101.00* 0102.00* 0103.00
SANGAMON COUNTY (167), IL
MSA: 44100
Low Income
0006.00* 0007.00 0008.00* 0009.00 0014.00 0016.00* 0023.00* 0024.00 0028.02 0042.00
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
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
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

ASSESSMENT AREA - 0015

BOND COUNTY (005), IL

MSA: 41180

Moderate Income

9513.00*

Middle Income

9512.00* 9514.00* 9515.00

CALHOUN COUNTY (013), IL

MSA: 41180

Middle Income

9512.00*

Upper Income

9513.00*

CLINTON COUNTY (027), IL

MSA: 41180

Moderate Income

9004.01* 9004.04* 9005.00*

Middle Income

9002.00* 9003.00* 9004.03* 9006.01 9006.02

Upper Income

9001.00*

JERSEY COUNTY (083), IL

MSA: 41180

Middle Income

0101.00 0102.00* 0104.02* 0105.00

Upper Income

0103.00* 0104.01*

MACOUPIN COUNTY (117), IL

MSA: 41180

Moderate Income

9561.00* 9562.00 9564.00* 9568.00* 9569.00* 9570.00* 9571.00* 9572.00*

Middle Income

9560.00* 9563.00* 9565.00* 9566.00 9567.00*

MADISON COUNTY (119), IL

MSA: 41180

Low Income

4006.00* 4007.00* 4021.00* 4025.00*

Moderate Income

4001.02* 4002.00* 4009.03* 4009.04* 4009.52* 4010.00* 4011.01 4013.00* 4014.00* 4017.01* 4019.05*
4020.00* 4022.00* 4023.00* 4024.00* 4026.00* 4032.00 4033.00* 4034.01* 4034.03 4034.04* 4041.00*

Middle Income

4001.01* 4008.01* 4008.02* 4009.51* 4011.02* 4012.00* 4015.00* 4017.21* 4017.22* 4018.00 4019.01*
4027.01* 4027.21* 4027.22* 4028.03* 4028.04* 4028.05* 4030.01 4035.02* 4035.31* 4035.34* 4036.01*
4036.04* 4038.01 4038.02

Upper Income

4028.01* 4029.00* 4030.02* 4031.01 4031.21 4031.22* 4035.32 4035.33 4036.03 4037.01* 4037.02

Income Not Known

4040.00*

MONROE COUNTY (133), IL

MSA: 41180

Middle Income

6001.03* 6004.02* 6005.02*

Upper Income

6001.02* 6001.04* 6004.01* 6005.01*

ST. CLAIR COUNTY (163), IL

MSA: 41180

Low Income

5004.00* 5005.00* 5009.00* 5011.00* 5022.00* 5023.00* 5024.01* 5026.02* 5026.03* 5027.00* 5028.00*
5029.00* 5045.01* 5045.02* 5046.00*

Moderate Income

5012.00* 5013.00* 5014.00* 5016.02* 5016.04* 5016.06* 5017.00 5018.01* 5021.00* 5024.04 5025.00*

5031.02* 5033.01* 5034.11*
Middle Income
5015.01* 5015.02* 5016.05* 5016.07 5018.02* 5019.00* 5031.01* 5032.02* 5033.04* 5033.22* 5033.24*
5033.32 5033.34* 5034.13* 5034.14 5034.15* 5034.16 5039.06* 5039.08* 5040.01* 5040.02* 5043.52
5043.54* 5043.56 5043.57* 5043.58 5043.59
Upper Income
5032.03 5032.11* 5033.23 5034.04* 5034.12 5038.00* 5039.03* 5039.05* 5039.07* 5043.51 5043.53*
5043.55*

ASSESSMENT AREA - 0016

MACON COUNTY (115), IL

MSA: 19500

Low Income
0006.00* 0009.00* 0010.00 0021.00* 0031.00
Moderate Income
0002.00* 0003.00* 0005.02 0011.00* 0014.00 0019.00* 0020.01* 0020.02 0029.06*
Middle Income
0004.00* 0012.00* 0013.00* 0015.00 0016.00* 0017.00* 0018.01* 0018.02 0023.00 0024.02* 0026.01
0026.02* 0027.00 0028.00 0029.02 0029.04 0029.05* 0030.00*
Upper Income
0022.00 0024.01 0025.00 0029.01*
Income Not Known
0005.01*

ASSESSMENT AREA - 0017

MORGAN COUNTY (137), IL

MSA: NA

Moderate Income
9516.00 9517.00 9520.00
Middle Income
9514.00 9515.00 9518.00* 9521.00 9522.00* 9523.00

Upper Income

9519.00*

ASSESSMENT AREA - 0018

ADAMS COUNTY (001), IL

MSA: NA

Low Income

0007.00* 0008.00*

Moderate Income

0004.00* 0005.00

Middle Income

0001.00* 0002.01* 0002.02* 0006.00* 0009.00* 0010.01* 0010.02* 0011.00* 0101.00* 0102.00* 0103.01* 0103.02*

Upper Income

0104.00* 0105.00* 0106.00*

OUTSIDE ASSESSMENT AREA

DALLAS COUNTY (047), AL

MSA: NA

Upper Income

9567.01

ORANGE COUNTY (059), CA

MSA: 11244

Median Family Income >= 120%

0992.33

SACRAMENTO COUNTY (067), CA

MSA: 40900

Median Family Income 20-30%

0053.01

EL PASO COUNTY (041), CO

MSA: 17820

Median Family Income >= 120%

0071.04

JEFFERSON COUNTY (059), CO

MSA: 19740

Median Family Income 80-90%

0117.33

CAPITOL PLANNING REGION (110), CT

MSA: 25540

Median Family Income >= 120%

4871.00

NAUGATUCK VALLEY PLANNING REGION (140), CT

MSA: 47930

Upper Income

3472.00

NORTHWEST HILLS PLANNING REGION (160), CT

MSA: NA

Upper Income

2681.00

BREVARD COUNTY (009), FL

MSA: 37340

Median Family Income 50-60%

0601.04

Median Family Income 100-110%

0631.09

COLLIER COUNTY (021), FL

MSA: 34940

Moderate Income

0106.01

Middle Income

0102.16 0108.07 0112.08

Upper Income

0003.01 0102.05

DUVAL COUNTY (031), FL

MSA: 27260

Median Family Income 30-40%

0015.00

HILLSBOROUGH COUNTY (057), FL

MSA: 45294

Median Family Income >= 120%

0051.02

LEE COUNTY (071), FL

MSA: 15980

Median Family Income 90-100%

0505.02

Median Family Income 100-110%

0502.11

Median Family Income >= 120%

0019.03

PALM BEACH COUNTY (099), FL

MSA: 48424

Median Family Income 110-120%

0078.38

VOLUSIA COUNTY (127), FL

MSA: 19660

Median Family Income 100-110%

0830.03
CHRISTIAN COUNTY (021), IL
MSA: NA
Middle Income

9584.00
COLES COUNTY (029), IL
MSA: NA
Middle Income

0008.00
DOUGLAS COUNTY (041), IL
MSA: NA
Middle Income

9521.00
EFFINGHAM COUNTY (049), IL
MSA: NA
Upper Income

9506.00
FAYETTE COUNTY (051), IL
MSA: NA
Middle Income

9511.00
FULTON COUNTY (057), IL
MSA: NA
Upper Income

9529.00
GREENE COUNTY (061), IL
MSA: NA
Moderate Income

9737.00

IROQUOIS COUNTY (075), IL

MSA: NA

Middle Income

9506.00 9508.00

KANKAKEE COUNTY (091), IL

MSA: 28100

Upper Income

0101.00

KNOX COUNTY (095), IL

MSA: NA

Middle Income

0001.00 0002.00 0016.00

Income Not Known

0008.00

LEE COUNTY (103), IL

MSA: NA

Middle Income

0005.00

Upper Income

0001.00 0007.00

MCDONOUGH COUNTY (109), IL

MSA: NA

Middle Income

0111.00

MASON COUNTY (125), IL

MSA: NA

Upper Income

9567.00

MONTGOMERY COUNTY (135), IL

MSA: NA

Middle Income

9575.00 9579.00

MOULTRIE COUNTY (139), IL

MSA: NA

Middle Income

9770.00

Upper Income

9769.00 9771.00

OGLE COUNTY (141), IL

MSA: NA

Middle Income

9610.01

PIKE COUNTY (149), IL

MSA: NA

Middle Income

9527.00

SALINE COUNTY (165), IL

MSA: NA

Moderate Income

9559.00

SCOTT COUNTY (171), IL

MSA: NA

Middle Income

9707.00

SHELBY COUNTY (173), IL

MSA: NA
Middle Income
9596.00
Upper Income
9591.00
STARK COUNTY (175), IL
MSA: 37900
Middle Income
9515.00
VERMILION COUNTY (183), IL
MSA: NA
Middle Income
0103.00 0108.00
WHITESIDE COUNTY (195), IL
MSA: NA
Middle Income
0001.00
HAMILTON COUNTY (057), IN
MSA: 26900
Middle Income
1104.05
HENDRICKS COUNTY (063), IN
MSA: 26900
Middle Income
2102.04
LAKE COUNTY (089), IN
MSA: 29414
Low Income

0304.00
LAPORTE COUNTY (091), IN
MSA: 33140
Moderate Income

0413.00
BENTON COUNTY (011), IA
MSA: 16300
Moderate Income

9603.00
BUCHANAN COUNTY (019), IA
MSA: NA
Middle Income

9506.00
BUTLER COUNTY (023), IA
MSA: NA
Middle Income

0704.00
DAVIS COUNTY (051), IA
MSA: NA
Middle Income

0801.00
DELAWARE COUNTY (055), IA
MSA: NA
Middle Income

9504.00
POLK COUNTY (153), IA
MSA: 19780
Moderate Income

0105.00
Middle Income

0104.06 0104.08
Upper Income

0051.01 0101.02
SCOTT COUNTY (163), IA

MSA: 19340
Middle Income

0137.05
STORY COUNTY (169), IA

MSA: 11180
Moderate Income

0010.00
Upper Income

0001.01
WASHINGTON COUNTY (183), IA

MSA: 26980
Moderate Income

9601.02
Middle Income

9601.01
WYANDOTTE COUNTY (209), KS

MSA: 28140
Low Income

0423.00
HOPKINS COUNTY (107), KY

MSA: NA
Upper Income

9713.00

CUMBERLAND COUNTY (005), ME
MSA: 38860
Upper Income
0046.00
YORK COUNTY (031), ME
MSA: 38860
Moderate Income
0240.01
HOWARD COUNTY (027), MD
MSA: 12580
Upper Income
6012.03
PLYMOUTH COUNTY (023), MA
MSA: 14454
Median Family Income 90-100%
5117.01
MUSKEGON COUNTY (121), MI
MSA: 34740
Moderate Income
0043.00
Middle Income
0010.00
OTTAWA COUNTY (139), MI
MSA: 24340
Middle Income
0209.00
GOODHUE COUNTY (049), MN
MSA: NA

Middle Income

0801.01

GREENE COUNTY (077), MO

MSA: 44180

Moderate Income

0017.00

Upper Income

0037.01

LAWRENCE COUNTY (109), MO

MSA: NA

Middle Income

4705.01

ST. LOUIS COUNTY (189), MO

MSA: 41180

Median Family Income 110-120%

2173.00

MERCER COUNTY (021), NJ

MSA: 45940

Low Income

0016.00

PASSAIC COUNTY (031), NJ

MSA: 35614

Median Family Income 40-50%

1808.00

Median Family Income 90-100%

1246.02

GRANT COUNTY (017), NM

MSA: NA

Middle Income

9643.00

CLINTON COUNTY (019), NY

MSA: NA

Middle Income

1021.00

RICHMOND COUNTY (085), NY

MSA: 35614

Middle Income

0291.02

NEW HANOVER COUNTY (129), NC

MSA: 48900

Upper Income

0117.03

SUMMIT COUNTY (153), OH

MSA: 10420

Median Family Income 50-60%

5038.00

OKLAHOMA COUNTY (109), OK

MSA: 36420

Median Family Income >= 120%

1009.00

PAYNE COUNTY (119), OK

MSA: NA

Middle Income

0111.04

WAGONER COUNTY (145), OK

MSA: 46140

Middle Income

0306.05

ALLEGHENY COUNTY (003), PA

MSA: 38300

Median Family Income >= 120%

4560.03

MONTGOMERY COUNTY (091), PA

MSA: 33874

Median Family Income 40-50%

2005.02

SUSQUEHANNA COUNTY (115), PA

MSA: NA

Middle Income

0321.00

SHELBY COUNTY (157), TN

MSA: 32820

Median Family Income 80-90%

0202.10

DALLAS COUNTY (113), TX

MSA: 19124

Median Family Income 60-70%

0014.00

HARRIS COUNTY (201), TX

MSA: 26420

Median Family Income 40-50%

5503.06

Median Family Income >= 120%

4113.01

ORLEANS COUNTY (019), VT

MSA: NA

Middle Income

9516.00

SPOKANE COUNTY (063), WA

MSA: 44060

Median Family Income >= 120%

0107.01

KENOSHA COUNTY (059), WI

MSA: 28450

Middle Income

0029.03

RACINE COUNTY (101), WI

MSA: 39540

Middle Income

0017.06

Upper Income

0017.03

2024 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000020369

Institution: Heartland Bank and Trust Compa

Agency: FDIC - 3

Record Identifier: [11]	Total Composite Records on File	Total Composite Records Without Errors	Total Validity[10] Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	480	480	0	0.00%
Small Farm Loans	124	124	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	23	23	0	0.00%
Total	629	629	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.