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The HMDA data about our residential mortgage lending are available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials. HMDA data for many other financial institutions are also available online.

For more information, visit the Consumer Financial Protection Bureau's Web site (www.consumerfinance.gov/hmda).

"To receive a copy of these data, send a written request to:

**AMERICAN BANK OF FREEDOM
P.O. Box 490**

**690 NORTH SERVICE WEST
Wright City, Missouri 63390**

Attn: Carol Hopper

Compliance Officer

SECTION ONE:



PUBLIC COMMENTS FOR CURRENT YEAR AND PREVIOUS 24 MONTHS

PUBLIC FILE COMMENTS/COMPLAINTS

As of March 1, 2023, and the two years prior to March 1, 2023 American Bank of Missouri DBA American Bank of Freedom has received no complaints or comments in regards to its Community Investment Performance.

SECTION TWO



CURRENT COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

PUBLIC DISCLOSURE

October 10, 2023

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

American Bank of Freedom
Certificate Number: 15423

106 East Hudson Street
Wellsville, Missouri 63384

Federal Deposit Insurance Corporation
Division of Depositor and Consumer Protection
Kansas City Regional Office

1100 Walnut Street, Suite 2100
Kansas City, Missouri 64106

This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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INSTITUTION RATING

INSTITUTION'S CRA RATING: This institution is rated **Satisfactory**.

An institution in this group has a satisfactory record of helping to meet the credit needs of its assessment areas, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

The Lending Test is rated Satisfactory.

- The loan-to-deposit ratio is more than reasonable given the institution's size, financial condition, and the credit needs of the assessment areas.
- A majority of home mortgage and small business loans were made in the assessment areas.
- The geographic distribution of loans reflects reasonable dispersion throughout the assessment areas.
- The distribution of borrowers reflects, given the demographics of the assessment areas, poor penetration among individuals of different income levels (including low- and moderate-income) and businesses of different revenue sizes.
- The institution did not receive any Community Reinvestment Act (CRA)-related complaints since the prior evaluation.

The Community Development Test is rated Satisfactory.

- The institution's community development performance demonstrates adequate responsiveness to the community development needs of its assessment areas through community development loans, qualified investments, and community development services, considering the institution's capacity and the need and availability of such opportunities for community development in the institution's assessment areas.

DESCRIPTION OF INSTITUTION

American Bank of Freedom (American Bank) is a full-service community bank headquartered in Wellsville, Missouri. Evergreen Bancshares, Inc. in St. Louis, Missouri, a one-bank holding company, continues to wholly own the institution. The institution received a Satisfactory rating at its previous FDIC CRA Performance Evaluation dated December 7, 2020, based on Small Institution Examination Procedures. American Bank exceeded the asset thresholds for Interagency Intermediate Small Institution Examination Procedures effective January 1, 2021.

American Bank operates ten offices in its assessment areas in Missouri (eight), Illinois (one), and Indiana (one). The main office and two branches are located in Montgomery County, within the nonmetropolitan portion of east central Missouri, and five full-service offices are located in the western suburbs of St. Louis, Missouri. Since the previous evaluation, American Bank acquired an

office in Rochester, Illinois, which is located in the southern suburbs of Springfield, Illinois. The Rochester office was acquired when the holding company purchased and merged the former Rochester State Bank, Rochester, Illinois, into American Bank effective July 9, 2021. Most recently on July 10, 2023, American Bank opened a full-service office in Westfield, Indiana, which is located in the northern suburbs of Indianapolis, Indiana. Each office provides access to an ATM, none of which accept deposits. Furthermore, American Bank continues to operate a loan production office in Noblesville, Indiana, and has opened two new loan production offices in Franklin, Tennessee, and Centennial, Colorado, on July 5, 2023. American Bank previously maintained loan production offices in Fulton and Hannibal, Missouri.

American Bank offers a wide range of loan products for commercial, residential real estate, agricultural, and consumer purposes. The bank's primary business focus is residential real estate, particularly rental and investment properties, and commercial lending. Consumer residential loan offerings include short-term loans with fixed and adjustable rate mortgages, home equity lines of credit, and closed-end home equity loans. Commercial loans include commercial real estate, land development, construction, lines of credit, working capital, equipment, and inventory. In addition, the bank offers Small Business Administration (SBA) loans, including 7(a), 504, and Paycheck Protection Program (PPP) loans. In 2021, American Bank originated 136 PPP loans totaling \$20.5 million. The SBA guaranteed PPP loans under the Coronavirus Aid, Relief, and Economic Security Act.

In addition to portfolio loans, American Bank offered conventional loans and government guaranteed home loan programs in a broker capacity via several secondary market investors through December 2022. The government-guaranteed home loan programs included the Federal Housing Administration, U.S. Department of Veterans Affairs, and U.S. Department of Agriculture Rural Development. During the evaluation period, American Bank originated and sold 232 home mortgage loans totaling \$55.2 million on the secondary market. Management discontinued offering home mortgage loans via the secondary market in December 2022.

American Bank offers various types of retail and business deposit products, including checking, savings, money market, Christmas Club, individual retirement accounts, and certificates of deposit. Alternative banking services include internet and mobile banking, electronic bill pay, mobile deposit, and ATMs located at the institution's offices.

According to the June 30, 2023 Reports of Condition and Income, the institution reported total assets of \$779.8 million, total loans of \$638.0 million, total securities of \$61.9 million, and total deposits of \$569.4 million. These figures represent an increase since the prior evaluation when the institution reported total assets of \$477.3 million (63.4 percent), total loans of \$408.6 million (56.1 percent), total securities of \$21.5 million (188.0 percent), and total deposits of \$351.5 million (62.0 percent). As presented in the following table, commercial lending represents the largest portion of the loan portfolio, followed by residential real estate lending. The concentration of commercial and residential real estate lending is generally consistent with the loan portfolio distribution at the prior evaluation. Although commercial lending is the largest component, small business loans comprise only a small percentage of this volume.

Loan Portfolio Distribution as of 6/30/2023		
Loan Category	\$(000s)	%
Construction, Land Development, and Other Land Loans	135,595	21.3
Secured by Farmland	7,369	1.2
Secured by 1-4 Family Residential Properties	167,082	26.2
Secured by Multifamily (5 or more) Residential Properties	41,932	6.6
Secured by Nonfarm Nonresidential Properties	205,906	32.3
Total Real Estate Loans	557,884	87.4
Commercial and Industrial Loans	66,771	10.5
Agricultural Production and Other Loans to Farmers	561	0.1
Consumer Loans	2,592	0.4
Obligations of State and Political Subdivisions in the U.S.	120	0.0
Other Loans	10,120	1.6
Lease Financing Receivables (net of unearned income)	0	0.0
Less: Unearned Income	0	0.0
Total Loans	638,048	100.0
<i>Source: Reports of Condition and Income</i> <i>Due to rounding, totals may not equal 100.0 percent</i>		

Examiners did not identify any financial, legal, or other impediments affecting the bank's ability to meet the credit needs of its assessment areas.

DESCRIPTION OF ASSESSMENT AREAS

The CRA requires financial institutions to define one or more assessment areas within which examiners will evaluate its CRA performance. American Bank designated four assessment areas including two in Missouri, one in Illinois, and one in Indiana. American Bank continues to have two continuous assessment areas in Missouri. Specifically, the St. Louis Assessment is within the St. Louis, Missouri-Illinois Metropolitan Statistical Area (MSA), and the East Central Missouri Assessment Area is immediately west and north of the St. Louis Missouri-Illinois MSA in east central Missouri. Additionally, American Bank added the Springfield Assessment Area in Illinois because of the previously noted acquisition on July 9, 2021. Further, the institution added the Indianapolis Assessment Area in Indiana following the opening of its branch in Westfield, Indiana on July 10, 2023. Given the recent opening of the branch and the limited activity in the area since that time, examiners did not review the Indianapolis Assessment Area during this evaluation. Thus, American Bank only received State ratings for Missouri and Illinois. The following table summarizes the delineation of each of the assessment areas. The individual rated area and assessment area sections of this performance evaluation provide additional information on each assessment area.

Description of Assessment Areas					
Rated Area	Assessment Area	Counties in Assessment Area	# of CTs 2010 U.S. Census	# of CTs 2020 U.S. Census	# of Branches
Missouri	East Central	Audrain, Callaway*, Montgomery, and Pike	24	27	3
	St. Louis	Jefferson, Lincoln, St. Charles, St. Louis City, St. Louis, and Warren	438	496	5
Illinois	Springfield	Sangamon	53	54	1
Indiana	Indianapolis	Hamilton	39	57	1
Total			554	634	10
<i>Source: Bank Data</i> <i>(*) Callaway County is within the Jefferson City, Missouri Metropolitan Statistical Area.</i>					

SCOPE OF EVALUATION

General Information

This evaluation covers the period from the prior evaluation dated December 7, 2020, to the current evaluation dated October 10, 2023. Examiners used Interagency Intermediate Small Institution Examination Procedures to evaluate the CRA performance. These procedures include a review of the performance under the Lending and Community Development Tests. Banks must achieve at least a satisfactory rating under each Test to obtain an overall Satisfactory rating. Please refer to the Intermediate Small Bank Performance Criteria section of the appendices for a summary of the criteria evaluated under these Tests.

Examiners performed full-scope reviews to analyze the bank's CRA performance in all three assessment areas. Examiners reviewed each assessment area's total volume of deposits and loans, reported loan origination activity, and branching structure to determine the appropriate weighting to assess the bank's overall performance. The following table provides a breakdown of loans, deposits, and branches by rated area and assessment area. The CRA performance in the State of Missouri contributed significantly more weight to the overall CRA rating, as the Missouri assessment areas account for the majority of deposits, loans, and branches. Specifically, the State of Missouri's rating was heavily weighted by the bank's CRA performance in the St. Louis Assessment Area, since it accounts for the greatest level of outstanding loans, deposits, and branches. The State of Illinois received the least weight since the bank only maintained its operations for part of the evaluation period.

Assessment Area Breakdown of Loans, Deposits, Branches, and ATMs								
Assessment Area	Loans*		Deposits		Branches		ATMS	
	\$(000s)	%	\$(000s)	%	#	%	#	%
East Central	820	0.1	68,240	12.0	3	33.3	3	33.3
St. Louis	622,230	97.5	398,479	70.0	5	55.6	5	55.6
Missouri Subtotal	623,050	97.6	466,719	82.0	8	88.9	8	88.9
Springfield	14,998	2.4	102,668	18.0	1	11.1	1	11.1
Total	638,048	100.0	569,387	100.0	9	100.0	9	100.0
<i>Source: FDIC Summary of Deposits (6/30/2023); Bank Data</i>								
<i>(*) Loans consists of outstanding loan balances assigned to the branches as of 6/30/2023</i>								

Activities Reviewed

Examiners evaluated the bank's record of helping to meet the credit needs of its assessment areas by considering its home mortgage and small business lending. Commercial and residential real estate lending are the bank's primary lending focuses as represented by the loan portfolio and loan origination activity. Although the loan portfolio is primarily commercial loans, home mortgage loans received the greater weight when determining overall conclusions based on management's comments on business focus, and home mortgage lending represents a larger lending volume by number and dollar amount in comparison to small business lending. Examiners did not review small farm loans as agricultural lending is not a primary lending focus for the bank, comprising only 1.2 percent of the outstanding loan portfolio.

Examiners analyzed home mortgage loans reported on the institution's 2020, 2021, and 2022 Home Mortgage Disclosure Act (HMDA) Loan Application Registers (LARs). The bank reported the following home mortgage loans: 309 loans totaling \$93.0 in 2020, 337 loans totaling \$95.2 in 2021, and 319 loans totaling \$88.3 million in 2022. The 2020 and 2021 HMDA aggregate data, and the 2015 American Community Survey (ACS) data provided a standard of comparison for the bank's 2020 and 2021 home mortgage lending performance. The 2022 HMDA aggregate data, and 2020 U.S. Census data provided a standard of comparison for the bank's 2022 home mortgage lending performance. Examiners focused on the comparison to HMDA aggregate data as it represents all loans extended by all lenders subject to the HMDA reporting requirements, and therefore, provides a better indication of demand.

American Bank provides a significant amount of financing for non-owner occupied home mortgage loans, which includes non-owner occupied, one-to-four family loans, and multifamily loans. These loans are typically to investors for the purpose of providing rental housing. As such, the bank's home mortgage performance was evaluated separately based on non-owner occupied, one-to-four family loans; owner-occupied, one-to-four family loans; and multifamily loans. The bank made almost all of the non-owner occupied and multifamily home mortgage loans from 2020 through 2022 in the St. Louis Assessment Area, with the exception of one multifamily loan made in the East Central Assessment Area in 2022.

Discussions with bank management indicated the bank's small business lending was generally consistent throughout the evaluation period. Therefore, examiners evaluated the bank's small business loans originated or renewed during calendar year 2022, which included 84 small business loans totaling \$30.0 million. The 2022 D&B data provided a standard of comparison for the bank's small business lending performance. Although there was an increase in small business lending in

2021 due to low interest rates and SBA PPP lending, management stated that the 2022 lending patterns were still representative of its overall lending patterns since the previous evaluation, and an evaluation of its 2021 lending would yield similar results.

For the Lending Test, examiners reviewed the entire universe of home mortgage and small business loans to evaluate the Assessment Area Concentration criterion. All loans inside the assessment areas were further reviewed to evaluate the Geographic Distribution and Borrower Profile criteria. While the number and dollar volume of loans are presented, examiners emphasized performance by number of loans because it is a better indicator of the number of businesses and individuals served.

For the Community Development Test, examiners reviewed data and records provided by bank management for community development loans, qualified investments, and community development services since the prior evaluation.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

American Bank demonstrated satisfactory performance under the Lending Test. The bank's overall performance under the Loan-to-Deposit Ratio, Assessment Area Concentration, and Geographic Distribution criteria supports this conclusion. Although lending performance was poor in the State of Illinois, the overall lending performance in the State of Missouri supports this conclusion, which contributed more weight when assessing overall performance.

Loan-to-Deposit Ratio

The loan-to-deposit ratio is more than reasonable given the institution's size, financial condition, and assessment areas' credit needs. The net loan-to deposit ratio, calculated from Reports of Condition and Income, averaged 105.6 percent over the past 11 quarters. The average net loan-to-deposit ratio is similar to the previous evaluation figure of 103.6 percent. The ratio ranged from a high of 112.6 percent as of March 31, 2021, to a low of 96.8 percent as of December 31, 2021.

As shown in the following table, the average, net loan-to-deposit ratio exceeds the four similarly situated institutions. Examiners identified similarly situated institutions based on their asset size, lending focus, branching structure, markets served, and product offerings.

Loan-to-Deposit Ratio Comparison		
Bank	Total Assets as of 6/30/2023	Average Net Loan-to- Deposit Ratio
	(\$000s)	(%)
American Bank of Freedom, Wellsville, Missouri	779,764	105.6
Bank of Old Monroe, Old Monroe, Missouri	637,296	57.6
Peoples Bank and Trust Co., Troy, Missouri	742,177	51.3
Peoples Savings Bank of Rhineland, Rhineland, Missouri	618,215	84.4
The Missouri Bank, Warrenton, Missouri	406,284	62.6
<i>Source: Reports of Condition and Income 12/31/2020 - 6/30/2023</i>		

Assessment Area Concentration

American Bank originated a majority of home mortgage and small business loans by both number and dollar volume within its assessment areas as illustrated in the following table.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total	Dollar Amount of Loans				Total
	Inside		Outside			Inside		Outside		
	#	%	#	%	#	\$(000s)	%	\$(000s)	%	\$(000s)
Home Mortgage										
2020	287	92.9	22	7.1	309	65,130	70.0	27,953	30.0	93,083
2021	304	90.2	33	9.8	337	84,609	88.9	10,578	11.1	95,187
2022	281	88.1	38	11.9	319	78,350	88.7	9,939	11.3	88,289
Subtotal	872	90.4	93	9.6	965	228,088	82.5	48,470	17.5	276,558
Small Business	54	64.3	30	35.7	84	18,342	61.1	11,692	38.9	30,034
Source: HMDA Reported Data; Bank Data Due to rounding, totals may not equal 100.0%										

Geographic Distribution

The geographic distribution of loans reflects reasonable dispersion. Although the State of Illinois demonstrated poor performance, the bank's reasonable lending performance in the State of Missouri was the primary driver for this conclusion. Examiners focused on the percentage of home mortgage and small business loans extended in the low- and moderate-income census tracts within the assessment areas. Refer to comments under each separately analyzed rated area for specific details

Borrower Profile

The distribution of borrowers reflects poor penetration among individuals of different income levels and businesses of different revenue sizes. The bank's poor lending performance in both rated areas supports this conclusion. Examiners focused on the percentage of home mortgage loans to low- and moderate-income individuals, and small business loans to entities with gross annual revenues of \$1 million or less. Refer to comments under each separately analyzed rated area for specific details.

Response to Complaints

American Bank did not receive any CRA-related complaints since the previous evaluation; therefore, this criterion did not affect the Lending Test rating.

COMMUNITY DEVELOPMENT TEST

American Bank demonstrated adequate performance under the Community Development Test. The bank's overall satisfactory performance in both rated areas supports this conclusion. American Bank's community development performance demonstrates adequate responsiveness to the community development needs of its assessment areas through community development loans, qualified investments, and community development services.

Examiners considered the institution's capacity, need and availability of community development opportunities in the institution's assessment areas, and its transition to an intermediate small bank on January 1, 2021. Examiners considered community development activities benefitting the broader statewide and regional areas in the analysis since the institution was responsive to the overall community development needs.

Examiners compared the bank's level of community development activity to 14 financial institutions with similar asset sizes and operations in eastern and central Missouri. These comparable institutions were also evaluated using Interagency Intermediate Small Institution Examination Procedures.

Community Development Loans

American Bank originated 162 community development loans totaling \$49.3 million during the evaluation period. This level of community development lending represents 6.3 percent of total assets, and 7.8 percent of net loans. This community development activity includes 132 SBA PPP loans originated in 2021 totaling \$19.8 million that promoted economic development, and revitalization or stabilization within the assessment areas and broader statewide and regional areas.

American Bank's community development lending levels are similar to the comparable institutions' lending levels. The comparable institutions originated or renewed community development loans ranging from \$16.1 million to \$122.4 million, which includes SBA PPP lending activity. These comparable institutions' community development loans ranged from 3.4 to 15.8 percent of total assets, and 4.8 to 20.2 percent of net loans. The following table illustrates the bank's community development lending activity by category and activity year.

Community Development Lending by Year										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2020	0	0	0	0	0	0	0	0	0	0
2021	2	854	0	0	129	38,899	20	5,138	151	44,891
2022	1	152	0	0	5	2,319	0	0	6	2,471
YTD 2023	1	512	1	500	3	969	0	0	5	1,981
Total	4	1,518	1	500	137	42,187	20	5,138	162	49,343
<i>Source: Bank Data</i>										

The following table illustrates the community development lending by area and includes community development loans made in the statewide or broader regional area. The statewide loans represent those that benefited a broader area that included one or more of the bank's assessment areas. The broader regional loans represented community development loans that did not include or directly impact the assessment areas, but are included since the institution was responsive to the community development needs within its assessment areas.

Community Development Lending by Area										
Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
St. Louis	3	1,366	1	500	98	26,838	17	5,027	119	33,731
East Central	0	0	0	0	4	232	0	0	4	232
Missouri Statewide Activities	0	0	0	0	1	3,403	0	0	1	3,403
Missouri Subtotal	3	1,366	1	500	103	30,473	17	5,027	124	37,366
Springfield	0	0	0	0	0	0	0	0	0	0
Illinois Statewide Activities	0	0	0	0	2	4,050	0	0	2	4,050
Illinois Subtotal	0	0	0	0	2	4,050	0	0	2	4,050
Broader Regional Activities	1	152	0	0	32	7,664	3	111	36	7,927
Total	4	1,518	1	500	137	42,187	20	5,138	162	49,343
<i>Source: Bank Data</i>										

Qualified Investments

American Bank made 25 qualified investments totaling \$10.2 million, including \$9,281 in donations. As of June 30, 2023, the volume of qualified investments and donations represents 1.3 percent of total assets, and 16.5 percent of total securities. The 14 comparable institutions' qualified investments ranged from 0.0 to 2.9 percent of total assets, and 0.3 to 18.4 percent of total securities. The following table summarizes the bank's qualified investment and donation activity by category and activity year.

Qualified Investments by Year										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0
2021	5	4,358	0	0	0	0	0	0	5	4,358
2022	2	2,808	2	797	0	0	0	0	4	3,605
YTD 2023	2	1,183	2	1,032	0	0	0	0	4	2,215
Subtotal	9	8,349	4	1,829	0	0	0	0	13	10,178
Qualified Grants & Donations	0	0	12	9	0	0	0	0	12	9
Total	9	8,349	16	1,838	0	0	0	0	25	10,187
<i>Source: Bank Data</i>										

The following table illustrates the qualified investment activity by area. The statewide investments include statewide housing development authority bonds, which finance one-to-four family mortgage loans for low- and moderate-income, first-time homebuyers, statewide, including the assessment areas.

Qualified Investments by Area										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
St. Louis	6	6,602	6	536	0	0	0	0	12	7,138
East Central	0	0	4	3	0	0	0	0	4	3
Missouri Statewide Activities	2	745	0	0	0	0	0	0	2	745
Missouri Subtotal	8	7,347	10	539	0	0	0	0	18	7,886
Springfield	0	0	6	1,299	0	0	0	0	6	1,299
Illinois Statewide Activities	1	1,002	0	0	0	0	0	0	1	1,002
Illinois Subtotal	1	1,002	6	1,299	0	0	0	0	7	2,301
Total	9	8,349	16	1,838	0	0	0	0	25	10,187
<i>Source: Bank Data</i>										

Community Development Services

During the evaluation period, two employees provided four instances of financial expertise or technical assistance to three different organizations. All instances benefitted the St. Louis Assessment Area. This level of community services falls below the range of comparable institutions. The comparable institutions received consideration for 8 to 123 community development services. The following tables illustrate the bank's community development services by category and activity year.

Community Development Services by Year					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
2020	0	0	0	0	0
2021	0	0	0	0	0
2022	0	1	0	0	1
YTD 2023	1	2	0	0	3
Total	1	3	0	0	4
<i>Source: Bank Data</i>					

In addition to community development services, the bank offers a variety of retail products and services. These product and service offerings are responsive to the needs of deposit and loan customers, including low- and moderate-income individuals and small business customers.

The institution offered flexible lending programs through various government-sponsored agencies in all of the assessment areas. These include government-guaranteed home loan programs through the Federal Housing Administration, U.S. Department of Veterans Affairs, and U.S. Department of Agriculture. These programs feature long-term financing with flexible down payment options to eligible borrowers. Further, the U.S. Department of Agriculture Rural Development Single Family Home Loan Guarantee provides home loans to low- and moderate-income borrowers in rural areas.

American Bank originates government-guaranteed business loans through the SBA 7(a) loan program, which requires extra effort by bank personnel compared to conventional loans. This extra effort helps borrowers that might not otherwise qualify for conventional financing. Through the

SBA 7(a) program, the SBA helps lenders meet the capital and cash flow needs of start-up companies and existing small businesses through long-term financing and fixed maturity options. For fiscal years 2021 and 2022, American Bank was the 6th and 15th largest SBA 7(a) lender, respectively, among 61 institutions based in the State of Missouri by dollar volume.

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

The bank's compliance with the laws relating to discrimination and other illegal credit practices was reviewed, including the Fair Housing Act and the Equal Credit Opportunity Act. Examiners did not identify any discriminatory or other illegal credit practices.

MISSOURI – Full-Scope Review

CRA RATING FOR MISSOURI: SATISFACTORY

The Lending Test is rated: Satisfactory

The Community Development Test is rated: Satisfactory

DESCRIPTION OF INSTITUTION’S OPERATIONS IN MISSOURI

American Bank’s operations in the State of Missouri consist of two assessment areas, which are contiguous. The St. Louis Assessment Area is within the St. Louis, Missouri-Illinois MSA, while the East Central Missouri Assessment Area is mostly in the nonmetropolitan portion of east central Missouri. American Bank operates 8 offices in Missouri. As of June 30, 2023, 97.6 percent of the loan portfolio, and 82.0 percent of the total deposits are allocated to American Bank’s Missouri offices. Subsequent sections include details for the individual assessment areas.

SCOPE OF EVALUATION – MISSOURI

The evaluation of the Missouri performance considered the CRA performance in the St. Louis and East Central Assessment Areas. Examiners performed full-scope reviews on both assessment areas. The majority of the bank’s operations are in Missouri and it accounts for a substantial majority of the bank’s loan and deposit activity. Thus, the CRA performance within Missouri, particularly in the St. Louis Assessment Area, heavily influenced the overall CRA rating. Performance in the East Central Assessment Area carried the least weight in the State of Missouri rating as this area generates a lesser degree of deposit and loan activity for the bank. In addition, small business lending is a focus in the St. Louis Assessment Area, but not in the East Central Assessment Area. Therefore, examiners did not review small business loans in the East Central Assessment Area.

CONCLUSIONS ON PERFORMANCE CRITERIA IN MISSOURI

LENDING TEST

American Bank demonstrated overall satisfactory performance under the Lending Test within the State of Missouri. The bank’s satisfactory lending performance in the St. Louis Assessment Area was the primary driver for this conclusion and outweighed the poor performance in the East Central Assessment Area.

Geographic Distribution

The geographic distribution of loans reflects reasonable penetration throughout Missouri. The bank’s reasonable lending performance within the St. Louis Assessment Area outweighed the limited lending activity within the East Central Assessment Area. Refer to the comments under each separately analyzed assessment area for specific details.

Borrower Profile

The distribution of borrowers reflects poor penetration among individuals of different income levels and businesses of different revenue sizes. The bank’s poor performance within the St. Louis

Assessment Area, and the limited lending in the East Central Assessment Area supports this conclusion. Refer to the comments under each separately analyzed assessment area for specific details.

COMMUNITY DEVELOPMENT TEST

American Bank demonstrated satisfactory performance under the Community Development Test in the State of Missouri through community development loans, qualified investments, and community development services. The St. Louis Assessment Area demonstrated adequate performance, which outweighed the poor performance in the East Central Assessment Area. Refer to the comments under each separately analyzed assessment area for specific details.

Community Development Loans

American Bank originated 124 loans totaling \$37.4 million within the State of Missouri, which accounts for 75.7 percent of all community development lending by dollar volume.

Community Development Lending in Missouri										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
St. Louis	3	1,366	1	500	98	26,838	17	5,027	119	33,731
East Central	0	0	0	0	4	232	0	0	4	232
Statewide Activities	0	0	0	0	1	3,403	0	0	1	3,403
Total	3	1,366	1	500	103	30,473	17	5,027	124	37,366
<i>Source: Bank Data</i>										

Qualified Investments

American Bank made 18 qualified investments totaling \$7.9 million within the State of Missouri, which accounts for 77.2 percent of qualified investment activity by dollar volume.

Qualified Investments in Missouri										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
St. Louis	6	6,602	6	536	0	0	0	0	12	7,138
East Central	0	0	4	3	0	0	0	0	4	3
Statewide Activities	2	745	0	0	0	0	0	0	2	745
Total	8	7,347	10	539	0	0	0	0	18	7,886
<i>Source: Bank Data</i>										

Community Development Services

Two employees provided four instances of financial expertise or technical assistance to three different organizations within the St. Louis Assessment Area, benefiting the State of Missouri.

ST. LOUIS ASSESSMENT AREA – Full-Scope Review

DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE ST. LOUIS ASSESSMENT AREA

The St. Louis Assessment Area includes all of Lincoln, Jefferson, St. Charles, St. Louis City, St. Louis, and Warren counties in Missouri. These include six of the seven Missouri counties in the St. Louis, Missouri-Illinois MSA. American Bank continues to operate the Des Peres and Rock Hill branches in St. Louis County, the O’Fallon branch in St. Charles County, and the Warrenton and Wright City branches in Warren County.

The St. Louis Assessment Area accounts for the largest portion of the bank’s deposits and loans at 70.0 and 97.5 percent, respectively. Thus, American Bank’s performance in this assessment area is the most heavily weighted in the bank’s overall rating and the State of Missouri rating.

Economic and Demographic Data

The delineation of the assessment area has not changed since the prior evaluation; however, the census tract boundaries and income delineations changed during the evaluation period. At the prior examination, examiners utilized 2010 U.S. Census boundaries and 2015 ACS data. According to 2015 ACS data, the assessment area contained 438 census tracts with the following income designations: 57 low-, 93 moderate-, 142 middle-, 142 upper-income, and 4 with no income designation. According to 2020 U.S. Census data, the number of census tracts increased to 496 with the following income designations: 54 low-, 98 moderate-, 178 middle-, 160 upper-, 6 with no income designation. The following table illustrates select demographic characteristics of the St. Louis Assessment Area.

Demographic Information of the St. Louis Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	496	10.9	19.8	35.9	32.3	1.2
Population by Geography	2,032,810	6.8	17.7	38.9	36.3	0.4
Housing Units by Geography	904,098	9.0	19.6	37.9	32.9	0.6
Owner-Occupied Units by Geography	558,902	4.3	15.2	40.0	40.2	0.2
Occupied Rental Units by Geography	261,719	15.1	25.6	36.4	21.9	1.1
Vacant Units by Geography	83,477	21.0	30.5	28.3	18.8	1.5
Businesses by Geography	337,159	7.1	14.5	33.0	44.5	0.8
Farms by Geography	7,150	5.1	14.9	39.6	40.1	0.3
Family Distribution by Income Level	516,105	19.8	17.6	20.7	41.8	0.0
Household Distribution by Income Level	820,621	22.7	16.3	17.7	43.2	0.0
Median Family Income – St. Louis, MO-IL MSA		\$84,758	Median Housing Value			\$204,336
			Median Gross Rent			\$958
			Families Below Poverty Level			7.0%
Source: 2020 U.S. Census and 2022 D&B Data Due to rounding, totals may not equal 100.0% (*) The NA category consists of geographies that have not been assigned an income classification.						

The low- and moderate-income census tracts have higher concentrations of rental units and vacant units compared to the other census tracts. Based on 2020 U.S. Census data, occupied rental units comprised 48.8 percent of housing units in the low-income census tracts, and vacant units comprised 21.6 percent of housing units. Further, occupied rental units comprised 37.7 percent of housing units in the moderate-income census tracts, and vacant units comprised 14.4 percent of housing units. American Bank provides a significant amount of financing for non-owner occupied home mortgage loans, which includes non-owner occupied one-to-four family, and multifamily loans.

Examiners utilized the Federal Financial Institutions Examination Council's (FFIEC)-updated median family incomes for the St. Louis, Missouri-Illinois MSA to analyze performance under the Lending and Community Development Tests.

Median Family Income Ranges for St. Louis, MO-IL MSA				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
2020 (\$82,600)	<\$41,300	\$41,300 to <\$66,080	\$66,080 to <\$99,120	≥\$99,120
2021 (\$84,700)	<\$41,301	\$42,350 to <\$67,760	\$67,760 to <\$101,640	≥\$101,640
2022 (\$96,800)	<\$41,302	\$48,400 to <\$77,440	\$77,440 to <\$116,160	≥\$116,160
2023 (\$100,800)	<\$41,303	\$50,400 to <\$80,640	\$80,640 to <\$120,960	≥\$120,960
<i>Source: FFIEC</i>				

Competition

American Bank operates in a highly competitive environment in the St. Louis Assessment Area. According to June 30, 2023 FDIC Deposit Market Share data, there are 73 financial institutions operating 542 offices in the assessment area. American Bank ranked 36th with 0.4 percent of the deposit market share. Financial institutions within the assessment area range from small community banks to large regional and national financial institutions.

There is a high level of competition for home mortgage loans among banks, credit unions, and non-depository mortgage lenders. The 2020 HMDA aggregate data indicates 579 lenders reported 69,724 residential mortgage loans totaling \$17.4 billion in the assessment area. American Bank ranked 56th with a market share of 0.4 percent by number of loans. The top ten home mortgage lenders accounted for 32.7 percent of the total market share by number of loans, which includes national and large regional banks, non-depository mortgage companies, and a local credit union.

A competitive environment exists for business lending in the assessment area as evidenced by the 2021 CRA aggregate data, which is the most recent year available. In 2021, 195 lenders reported 54,506 small business loans. Of the small business loan originations and purchases, 50.3 percent were made to small businesses with gross annual revenues of a \$1 million or less. American Bank is not required to collect or report its small business loan data and is not included in these numbers, but aggregate lending data reflects the level of demand and competition for small business loans within the assessment area.

Community Contacts

As part of the evaluation process, examiners contact third parties active in the assessment area to assist in identifying the area's credit needs. This information helps determine whether local

financial institutions are responsive to those needs. It also shows what credit and community development opportunities are available.

Examiners reviewed a recent community contact interview with a representative from a local community development organization. The contact explained that the local economy has steadily improved since the onset of the Coronavirus Disease 2019 (COVID-19) pandemic; however, low- and moderate-income individuals still struggle. Particularly, the contact is concerned that inflation and rising interest rates will only make it more challenging for low- and moderate-income individuals to obtain financing. Access to affordable housing in all neighborhoods is becoming more difficult due to an increase in the number of rental properties and increased monthly rents. Therefore, the contact identified a need for more loans to create affordable housing whether it be to finance borrowers to buy their own homes, or rental projects specifically designated to low- and moderate-income individuals. Further, small business owners continue to struggle to obtain financing for start-up costs and working capital lines of credit. The banking industry is highly competitive in the area; however, several pockets of the St. Louis MSA, particularly in north St. Louis City and County, are underbanked and could benefit from more financing opportunities. The contact described several opportunities for involvement, such as investments to local Community Development Financial Institutions that offer loan programs to small business owners, and low- to moderate-income individuals.

Examiners also reviewed a community contact interview with a representative from a local community development organization serving St. Charles County. The contact noted the growing population of St. Charles County as a strength of the assessment area. However, the area struggles to retain workers inside St. Charles County, as most people commute to St. Louis City or County for employment. Further, it was noted that the rising interest rate environment has made it difficult for small businesses, and low- to moderate-income individuals to obtain financing and secure affordable housing. The contact noted a high level of competition in the assessment area for banking services, and did not identify any unmet credit needs.

Credit and Community Development Needs and Opportunities

Considering information from the community contacts, bank management, and demographic and economic data, home mortgage and commercial lending are the primary credit needs in the assessment area. According to the community contact, affordable owner-occupied and rental housing for low- and moderate-income individuals represents a significant need. Additionally, local small business loans to finance start-up costs and working capital lines of credit are needs in this area.

The St. Louis Assessment Area has various opportunities for banks to participate in community development activities within areas targeted for revitalization, stabilization, and economic development initiatives. Examples of these special designations include Opportunity Zones, SBA HUB Zones, tax increment financing districts, and other similar areas designated for redevelopment by state and local government entities. These special designations offer local and state tax incentives for businesses to expand, relocate, and invest in certain areas to spur economic development, and attract new and retain businesses and residents. Further, there is a number of low- and moderate-income census tracts within the assessment area. Additionally, local governments and community development organizations facilitate affordable housing programs

from funds awarded through the U.S Department of Housing and Urban Development's Community Development Block Grants and HOME Investment Partnerships Program, and down payment assistance programs. Lastly, bank officers have the opportunity to get involved by serving on various local organizations' boards and committees that involve community development activities.

CONCLUSIONS ON PERFORMANCE CRITERIA IN THE ST. LOUIS ASSESSMENT AREA

LENDING TEST

American Bank demonstrated reasonable performance under the Lending Test in the St. Louis Assessment Area. The bank's reasonable Geographic Distribution performance outweighed the poor Borrower Profile performance.

Geographic Distribution

The geographic distribution of loans reflects reasonable dispersion throughout the St. Louis Assessment Area. The bank's reasonable home mortgage and small business lending performance supports this conclusion.

Home Mortgage Loans

The geographic distribution of home mortgage loans represents reasonable dispersion throughout the St. Louis Assessment Area. The bank's reasonable dispersion of non-owner occupied home mortgage loans and excellent dispersion of multifamily loans outweighed the poor dispersion of owner occupied home mortgage loans. Given the high percentage of non-owner occupied housing, separate analyses are discussed below.

Owner Occupied 1-4 Family Home Mortgage Loans

The geographic distribution of owner-occupied, one-to-four family home mortgage loans reflects poor dispersion throughout the assessment area. As reflected in the following table, in all three years, the bank did not make any owner-occupied mortgage loans in low-income census tracts. Additionally, the bank only originated three loans in moderate-income census tracts in 2020.

Geographic Distribution of Owner Occupied 1-4 Family Home Mortgage Loans						
St. Louis Assessment Area						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2020	4.6	0.9	0	0.0	0	0.0
2021	4.6	8.8	0	0.0	0	0.0
2022	4.3	2.4	0	0.0	0	0.0
Moderate						
2020	18.2	10.7	3	20.0	501	11.5
2021	18.2	25.0	0	0.0	0	0.0
2022	15.2	12.8	0	0.0	0	0.0
Middle						
2020	37.1	36.9	6	40.0	1,611	37.0
2021	37.1	37.9	2	20.0	363	5.3
2022	40.0	42.6	6	54.5	2,337	44.2
Upper						
2020	39.9	51.3	6	40.0	2,247	51.6
2021	39.9	28.0	8	80.0	6,500	94.7
2022	40.2	41.9	5	45.5	2,945	55.8
Not Available						
2020	0.2	0.2	0	0.0	0	0.0
2021	0.2	0.2	0	0.0	0	0.0
2022	0.2	0.2	0	0.0	0	0.0
Totals						
2020	100.0	100.0	15	100.0	4,358	100.0
2021	100.0	100.0	10	100.0	6,862	100.0
2022	100.0	100.0	11	100.0	5,282	100.0
Source: 2015 ACS Data (2020 & 2021); U.S. Census Data (2022); 2020-2022 HMDA Aggregate Data; HMDA Reported Data						
Due to rounding, totals may not equal 100.0%						
Filter: Occupancy Type is Principal residence or Second residence and Total Units is between 1 and 4.						

Non-Owner Occupied 1-4 Family Home Mortgage Loans

The geographic distribution of non-owner occupied one-to-four family home mortgage loans reflects reasonable dispersion throughout the assessment area. As shown in the following table, the bank's lending performance in low-income census tracts trailed aggregate data in all three years. However, the bank's lending performance in moderate-income census tracts slightly exceeded both aggregate and demographic data in 2020 and 2021, and was comparable to aggregate data in 2022. Considering the bank's overall performance, the geographic distribution of non-owner occupied, one-to-four family home mortgage loans is reasonable.

Geographic Distribution of Non-Owner Occupied 1-4 Family Home Mortgage Loans						
St. Louis Assessment Area						
Tract Income Level	% Occupied Rental Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2020	16.9	9.0	14	6.6	1,874	6.0
2021	16.9	8.8	12	4.7	2,439	5.6
2022	15.1	10.0	9	3.6	1,060	2.3
Moderate						
2020	26.8	23.8	59	27.8	6,427	20.5
2021	26.8	25.0	72	28.1	9,409	21.6
2022	25.6	30.0	71	28.4	9,159	19.9
Middle						
2020	33.2	39.7	85	40.1	11,261	35.9
2021	33.2	37.9	109	42.6	16,643	38.2
2022	36.4	36.9	118	47.2	20,269	44.1
Upper						
2020	22.4	27.3	54	25.5	11,804	37.6
2021	22.4	28.0	63	24.6	15,030	34.5
2022	21.9	22.8	52	20.8	15,440	33.6
Not Available						
2020	0.8	0.2	0	0.0	0	0.0
2021	0.8	0.2	0	0.0	0	0.0
2022	1.1	0.3	0	0.0	0	0.0
Totals						
2020	100.0	100.0	212	100.0	31,365	100.0
2021	100.0	100.0	256	100.0	43,521	100.0
2022	100.0	100.0	250	100.0	45,928	100.0
Source: 2015 ACS Data (2020 & 2021); 2020 U.S. Census Data (2022); 2020-2022 HMDA Aggregate Data; HMDA Reported Data						
Due to rounding, totals may not equal 100.0%						
Filter: Occupancy Type is Investment property and Total Units is between 1 and 4.						

Multifamily (5+) Loans

The geographic distribution of multifamily home mortgage loans reflects excellent dispersion throughout the assessment area. As shown in the following table, the bank's record of originating multifamily loans in low-income census tracts significantly exceeded aggregate data in 2020 and 2021. However, the bank did not originate any multifamily loans in low-income census tracts in 2022. The bank's record of originating loans in moderate-income census tracts significantly exceeded aggregate performance for all three years.

Geographic Distribution of Multifamily (+5) Home Mortgage Loans						
St. Louis Assessment Area						
Tract Income Level	% Multifamily	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2020	12.2	16.4	9	23.7	4,106	15.3
2021	12.2	15.9	8	22.9	5,546	16.5
2022	10.1	12.2	0	0.0	0	0.0
Moderate						
2020	20.4	31.9	16	42.1	11,984	44.8
2021	20.4	30.8	18	51.4	14,122	41.9
2022	17.9	29.4	7	46.7	10,676	40.3
Middle						
2020	34.2	29.5	11	28.9	8,842	33.0
2021	34.2	35.0	7	20.0	12,857	38.2
2022	39.8	36.4	6	40.0	8,556	32.3
Upper						
2020	32.2	21.7	2	5.3	1,823	6.8
2021	32.2	17.0	2	5.7	1,149	3.4
2022	30.3	20.4	2	13.3	7,250	27.4
Not Available						
2020	1.0	0.5	0	0.0	0	0.0
2021	1.0	1.3	0	0.0	0	0.0
2022	2.0	1.6	0	0.0	0	0.0
Totals						
2020	100.0	100.0	38	100.0	26,755	100.0
2021	100.0	100.0	35	100.0	33,675	100.0
2022	100.0	100.0	15	100.0	26,482	100.0
Source: 2015 ACS Data (2020 & 2021); 2020 U.S. Census Data (2022); 2020-2022 HMDA Aggregate Data; HMDA Reported Data						
Due to rounding, totals may not equal 100.0%						
Filter: Total Units 5 +						

Small Business Loans

The geographic distribution of small business loans represents reasonable dispersion throughout the St. Louis Assessment Area. The number of small business loans made in low- and moderate-income census tracts is comparable to the percentage of businesses in these tracts.

Geographic Distribution of Small Business Loans					
St. Louis Assessment Area					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Low	7.1	5	9.6	1,800	9.9
Moderate	14.5	7	13.5	1,477	8.1
Middle	33.0	16	30.8	5,645	30.9
Upper	44.5	23	44.2	8,420	46.2
Not Available	0.8	1	1.9	900	4.9
Totals	100.0	52	100.0	18,242	100.0
Source: 2022 D&B Data; Bank Data					
Due to rounding, totals may not equal 100.0%					

Borrower Profile

The distribution of borrowers reflects poor penetration throughout the assessment area. This conclusion is supported by the bank's poor home mortgage and small business lending performance.

Home Mortgage Loans

The distribution of home mortgage loans reflects poor penetration among individuals of different income levels. As previously noted, a significant portion of the bank's home mortgage loans are commercial purpose non-owner occupied, one-to-four family residential loans, or multifamily residential loans where income information is not reported, and meaningful conclusions could not be drawn. Specifically, non-owner occupied loans secured by one-to-four family residences represented 85.3 percent of the home mortgage loans made within the assessment area, and multifamily loans represented 10.5 percent of the home mortgage loans made within the assessment area. Therefore, the analysis of lending by borrower income level focuses solely on owner-occupied, one-to-four family home mortgage loans.

For owner-occupied, one-to-four family home mortgage loans, the bank's record of originating loans to low-income borrowers is comparable to aggregate data in 2020, while the bank's lending performance exceeded aggregate data in 2021. However, American Bank made no loans to low-income borrowers in 2022. In 2020, the bank's lending performance to moderate-income borrowers is comparable to aggregate data; however, lending dropped in 2021 and 2022 whereby American Bank made no loans to moderate-income borrowers. Overall, this reflects poor penetration among individuals of different income levels, which is supported by the lack of lending to low-income individuals in 2022, and the lack of lending to moderate-income individuals in 2021 and 2022.

Distribution of Owner Occupied 1-4 Family Home Mortgage Loans by Borrower Income Level						
St. Louis Assessment Area						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2020	21.0	6.4	1	6.7	166	3.8
2021	21.0	2.1	1	10.0	83	1.2
2022	19.8	11.1	0	0.0	0	0.0
Moderate						
2020	17.0	17.1	2	13.3	382	8.8
2021	17.0	7.2	0	0.0	0	0.0
2022	17.6	21.0	0	0.0	0	0.0
Middle						
2020	19.7	20.0	3	20.0	494	11.3
2021	19.7	11.3	1	10.0	280	4.1
2022	20.7	20.5	3	27.3	829	15.7
Upper						
2020	42.3	38.9	8	53.3	3,221	73.9
2021	42.3	41.3	8	80.0	6,500	94.7
2022	41.8	30.4	7	63.6	3,988	75.5
Not Available						
2020	0.0	17.6	1	6.7	96	2.2
2021	0.0	38.0	0	0.0	0	0.0
2022	0.0	17.0	1	9.1	465	8.8
Totals						
2020	100.0	100.0	15	100.0	4,358	100.0
2021	100.0	100.0	10	100.0	6,862	100.0
2022	100.0	100.0	11	100.0	5,282	100.0
Source: 2015 ACS Data (2020 & 2021); U.S. Census Data (2022); 2020 - 2022 HMDA Aggregate Data; HMDA Reported Data						
Due to rounding, totals may not equal 100.0%						
Filter: Occupancy Type is Principal residence or Second residence and Total Units is between 1 and 4.						

Small Business Loans

The distribution of small business loans reflects poor penetration of businesses with revenues of \$1 million or less. As reflected in the following table, the bank's small lending performance to businesses with revenues of \$1 million or less significantly trails the percentage of businesses in this revenue category. Further, this level of lending decreased since the prior evaluation where American Bank made 62.9 percent of small business loans to businesses with revenues of \$1 million or less in the St. Louis Assessment Area (referred to as the Eastern Assessment Area at the prior evaluation).

Distribution of Small Business Loans by Gross Annual Revenue Category					
St. Louis Assessment Area					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
<=\$1,000,000	92.2	28	53.8	9,951	54.5
>\$1,000,000	2.7	23	44.2	7,811	42.8
Revenue Not Available	5.1	1	1.9	480	2.6
Total	100.0	52	100.0	18,242	100.0
Source: 2022 D&B Data; Bank Data					
Due to rounding, totals may not equal 100.0%					

COMMUNITY DEVELOPMENT TEST

American Bank demonstrated adequate responsiveness to the community development needs of the St. Louis Assessment Area through community development loans, qualified investments, and community development services.

Community Development Loans

American Bank originated 119 community development loans totaling \$33.7 million in the St. Louis Assessment Area. Of these community development loans, 102 loans totaling \$17.4 million were SBA PPP loans. The level of community development lending in the St. Louis Assessment Area accounts for 68.4 percent of American Bank's community development lending by dollar volume.

The following are notable examples of community development loans originated in the St. Louis Assessment Area:

- In 2021, the bank originated a \$2.3 million SBA 7(a) loan and \$200,000 line of credit for operating expenses to a business. This loan promoted economic development by providing financing to a business that met the size eligibility standards of the SBA, and created 16 job opportunities for moderate-income persons.
- In 2023, the bank originated a \$512,000 loan to a developer to construct four affordable homes in a low-income census tract in St. Louis County. The loan proceeds will be used in conjunction with St. Louis County's HOME Funds grant. The purpose for the program is to entice developers to build new, quality, and efficient homes in areas where affordable housing is needed, but the costs of building are higher than the market rate. The homes will be priced so they are affordable for low- and moderate-income individuals.

Qualified Investments

American Bank's qualified investment activity in the St. Louis Assessment Area consisted of 12 qualified investments and donations totaling \$7.1 million during the evaluation period. This level of qualified investment activity represents 70.0 percent of American Bank's qualified investments by dollar volume.

Community Development Services

American Bank employees provided four instances of financial expertise or technical assistance to community development organizations in the assessment area during the review period. Of these services, three were to organizations that provide community services, and one was to an affordable housing organization. Notable examples of community service involvement included one loan officer serving on the board for the local electric company nonprofit, which provides low- and moderate-income families reduced rate utility payments. Additionally, a bank officer began serving on the Finance Committee in 2023 for a St. Louis affordable housing investment fund that provides financing for rental housing development and historic rehabilitation housing projects.

The bank also makes banking services available to low- and moderate-income persons by operating its full-service Warrenton branch and ATM in a moderate-income census tract within the assessment area.

EAST CENTRAL MISSOURI ASSESSMENT AREA – Full-Scope Review

DESCRIPTION OF INSTITUTION’S OPERATIONS IN EAST CENTRAL ASSESSMENT AREA

The East Central Assessment Area includes all of Audrain, Callaway, Montgomery, and Pike counties in east central Missouri. Audrain, Montgomery, and Pike counties are in the nonmetropolitan area of Missouri, while Callaway County is within the Jefferson City, Missouri MSA. Examiners analyzed all the census tracts as one assessment area since it is contiguous, and all of the institution’s operations in the assessment area are located within the nonmetropolitan portion of Missouri.

American Bank continues to operate its home office in Wellsville, and branches in Montgomery City and Middletown, which are all located in Montgomery County. Effective October 25, 2022, the bank relocated its home office in Wellsville approximately one block from 127 West Hudson Street, to 106 East Hudson Street. All of the offices within this assessment area are located in middle-income census tracts.

Management indicated the primary lending focus in the East Central Assessment Area is home mortgage lending. This assessment area accounts for the 12.0 percent of the bank’s deposits, and 0.1 percent of the bank’s loans.

Economic and Demographic Data

The delineation of the assessment area has not changed since the prior evaluation; however, census tract boundaries and income delineations changed during the evaluation period. At the prior examination, examiners utilized 2010 U.S. Census boundaries and 2015 ACS data. According to 2015 ACS data, the assessment area contained 24 census tracts with the following income designations: 1 moderate-, 20 middle-, and 3 upper-income. According to 2020 U.S. Census data, the number of census tracts increased to 27 with the following income designations: 2 moderate-, 22 middle-, and 3 upper-income. All the moderate-income census tracts are located within Callaway County, and none of the nonmetropolitan census tracts were designated as distressed or underserved during the evaluation period. The following table illustrates select demographic characteristics of the assessment area according to 2020 U.S. Census and 2022 D&B data.

Demographic Information of the East Central Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA % of #
Geographies (Census Tracts)	27	0.0	7.4	81.5	11.1	0.0
Population by Geography	98,154	0.0	9.1	81.3	9.5	0.0
Housing Units by Geography	44,077	0.0	7.9	81.7	10.3	0.0
Owner-Occupied Units by Geography	27,082	0.0	6.0	84.0	10.0	0.0
Occupied Rental Units by Geography	10,148	0.0	12.7	76.1	11.2	0.0
Vacant Units by Geography	6,847	0.0	8.5	80.9	10.6	0.0
Businesses by Geography	9,340	0.0	9.7	78.8	11.4	0.0
Farms by Geography	963	0.0	4.8	82.1	13.1	0.0
Family Distribution by Income Level	24,860	19.4	19.7	22.8	38.0	0.0
Household Distribution by Income Level	37,230	20.7	17.8	21.7	39.8	0.0
Median Family Income – Jefferson City, MO MSA		\$75,505	Median Housing Value			\$127,827
Median Family Income Nonmetropolitan MO		\$56,957	Median Gross Rent			\$669
			Families Below Poverty Level			10.0%
Source: 2020 U.S. Census and 2022 D&B Data Due to rounding, totals may not equal 100.0%						

The following table presents FFIEC-updated median family incomes used to evaluate performance under the Lending and Community Development Tests. Specifically, examiners used the Jefferson City, Missouri MSA to analyze performance in Callaway County, and the nonmetropolitan portion of Missouri to analyze performance in Audrain, Montgomery, and Pike counties.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
Jefferson City, MO MSA Median Family Income (27620)				
2020 (\$71,600)	<\$35,800	\$35,800 to <\$57,280	\$57,280 to <\$85,920	≥\$85,920
2021 (\$73,400)	<\$36,700	\$36,700 to <\$58,720	\$58,720 to <\$88,080	≥\$88,080
2022 (\$83,500)	<\$41,750	\$41,750 to <\$66,800	\$66,800 to <\$100,200	≥\$100,200
2023 (\$88,800)	<\$44,400	\$44,400 to <\$71,040	\$71,040 to <\$106,560	≥\$106,560
Nonmetropolitan Missouri Median Family Income				
2020 (\$54,400)	<\$27,200	\$27,200 to <\$43,520	\$43,520 to <\$65,280	≥\$65,280
2021 (\$55,700)	<\$27,850	\$27,850 to <\$44,560	\$44,560 to <\$66,840	≥\$66,840
2022 (\$63,500)	<\$31,750	\$31,750 to <\$50,800	\$50,800 to <\$76,200	≥\$76,200
2023 (\$71,000)	<\$35,500	\$35,500 to <\$56,800	\$56,800 to <\$85,200	≥\$85,200
Source: FFIEC				

Competition

American Bank operates in a moderately competitive environment in the assessment area. According to June 30, 2023 FDIC Deposit Market Share data, there are 17 financial institutions operating from 40 offices in Audrain, Callaway, Montgomery, and Pike counties. American Bank ranked 11th with 3.5 percent of the deposit market share. Financial institutions within the assessment area range from small community banks to large regional and national financial institutions.

There is moderate level of competition for home mortgage loans among banks, credit unions, and non-depository mortgage lenders. The 2022 HMDA aggregate data indicates 189 lenders reported 2,575 residential mortgage loans totaling \$412.7 million in the assessment area. American Bank ranked 91st with a market share of 0.1 percent by number of loans. The top ten home mortgage lenders accounted for 49.9 percent of the total market share by number of loans, which includes national, large regional, and community banks; non-depository mortgage companies; and a local credit union.

Community Contacts

Examiners reviewed two recent community contact interviews, one with a representative from an economic development organization serving Montgomery County, and one with a local government official serving Montgomery County.

The economic development representative indicated the local economy is strengthening, driven primarily by increased manufacturing over the past several years. Major area industries include manufacturing and agriculture. Several new manufacturing plants have opened in the area recently including CertainTeed, Porta-King Building Systems, Kansas City Protein, and Uncle Ray's Potato Chip Plant. Further, manufacturing plants are set to open over the coming years, including a 2,500 head-a-day beef processing plant under construction in neighboring Warren County. Manufacturing provides a source of employment for Montgomery County residents, and continues to show strong growth as a component of the overall economy. The contact attributed some of the industrial growth to Montgomery County being designated as a certified site for industrial development by the State of Missouri in 2022. The contact noted that sufficient workforce housing continues to be a challenge, but a new multifamily housing complex is currently under construction. Local financial institutions remain engaged, eager to lend, and are meeting the vast majority of the area's credit needs.

The local government official echoed the previous comments regarding increased manufacturing. The contact believes the majority of people fall into two groups: middle- or upper-income established residents, or low- and moderate-income new migrant labor. Area employers continue to struggle to find the necessary workforce to increase operations, which is a barrier for economic growth in Montgomery County. The contact also cited housing stock is low, but new construction has occurred over the past few years. Housing prices have increased with the increased population and new construction. Area residents utilize local financial institutions for their banking needs, and local financial institutions remain active in the community.

Credit and Community Development Needs and Opportunities

Considering information from bank management and the community contacts, as well as demographic and economic data, the primary credit needs in the assessment area are home mortgage and commercial loans. Further, the assessment area provides opportunities for banks to participate in community development activities through economic development initiatives in coordination with local and state government entities, and community services provided to low- and moderate-income individuals. The assessment area has limited opportunities for revitalization and stabilization given it only has two moderate-income census tracts, and none of the census tracts were classified as distressed or underserved middle-income geographies.

CONCLUSIONS ON PERFORMANCE CRITERIA IN EAST CENTRAL ASSESSMENT AREA

LENDING TEST

American Bank's lending performance in the East Central Assessment Area is poor when considering the demographics of the assessment area, aggregate lending data, and performance context.

The low volume of overall lending in the assessment area, especially in 2021 and 2022, significantly influenced the Lending Test conclusion. In 2020, American Bank originated 22 home mortgage loans totaling \$2.7 million within the East Central Assessment Area, which represented 7.1 percent by number volume of its reported HMDA loans. However, American Bank's lending volumes within this assessment area significantly decreased in 2021 and 2022. The bank originated 3 home mortgage loans totaling approximately \$551,000 in 2021, which represented 0.9 percent by number volume of its reported HMDA loans, and the bank originated 3 home mortgage loans totaling \$579,000 in 2022, which represented 0.9 percent by number volume of its reported HMDA loans. (The bank originated one multifamily loan totaling \$425,000 in a middle-income census tract in 2022 that is not included in the following tables.) The lending volumes in 2021 and 2022 are low considering this assessment area accounts for 12.0 percent of the bank's deposits.

Additionally, this level of lending activity significantly decreased from the prior evaluation. Specifically, examiners considered 32 home mortgage loans totaling \$3.6 million in 2018, and 29 home mortgage loans totaling \$3.0 million in 2019 in this assessment area. Furthermore, American Bank's level of lending activity does not compare favorably to other community banks of lower and similar asset sizes within the area.

While the bank closed its Fulton loan production office, which was located in Callaway County, before the previous CRA evaluation on September 1, 2020, it is relevant for lending performance during this evaluation period. Specifically, management reports the loan production office accounted for the majority of home mortgage lending activity within this assessment area. Additionally, management closed the Hannibal loan production office effective December 31, 2022. While the Hannibal loan production office was in Rails County and not within the bounds of the assessment area, it neighbored Audrain and Pike counties. Additionally, currently and during the evaluation period, there was no full-time loan officer assigned to the three branches in Montgomery County within the assessment area. The branches referred customers to the bank's Wright City branch in neighboring Warren County.

Furthermore, the American Bank brokered the following volume of home mortgage loans on the secondary market to borrowers in the assessment area: 2 loans totaling \$288,554 in 2020, 4 loans totaling \$674,770 in 2021, and 5 loans totaling \$987,253 in 2022. These 11 loans are not captured on the HMDA LARs as American Bank did not have delegated underwriting authority. Management closed its secondary market operations in December 2022 due to lack of volume.

Geographic Distribution

The geographic distribution of loans reflects poor dispersion throughout the assessment area. This performance focused on the bank's lending in the moderate-income census tracts as the East Central Assessment Area contains no low-income census tracts. Specifically census tract 701.00 in northern Callaway County was designated as moderate-income when evaluating 2020 and 2021 lending performance, and census tracts 704 and 706.02 in central Callaway County were designated as moderate-income when evaluating 2022 lending performance.

As reflected in the following table, the bank's lending performance in the moderate-income tract was comparable to aggregate performance in 2020. However, the bank made no loans in the moderate-income census tracts in 2021 or 2022. The bank's three branches in Montgomery County are a considerable distance from the moderate-income census tracts in Callaway County, and there are a number of other institutions operating in Callaway County. However, the overall geographic distribution of home mortgage loans reflects poor performance, which is primarily supported by the poor dispersion of home mortgage loans and the overall low lending levels in 2021 and 2022.

Geographic Distribution of Owner Occupied 1-4 Family Home Mortgage Loans						
East Central Missouri Assessment Area						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Moderate						
2020	5.5	4.8	1	4.5	94	3.5
2021	5.5	2.7	0	0.0	0	0.0
2022	6.0	6.9	0	0.0	0	0.0
Middle						
2020	82.7	85.5	20	90.9	2,489	93.8
2021	82.7	84.9	3	100.0	551	100.0
2022	84.0	83.4	2	100.0	154	100.0
Upper						
2020	11.8	9.7	1	4.5	69	2.6
2021	11.8	12.4	0	0.0	0	0.0
2022	10.0	9.7	0	0.0	0	0.0
Totals						
2020	100.0	100.0	22	100.0	2,652	100.0
2021	100.0	100.0	3	100.0	551	100.0
2022	100.0	100.0	2	100.0	154	100.0
<i>Source: 2015 ACS Data (2020 & 2021); U.S. Census Data (2022); 2020-2022 HMDA Aggregate Data; HMDA Reported Data</i>						
<i>Due to rounding, totals may not equal 100.0%</i>						
<i>Filter: Occupancy Type is Principal residence or Second residence and Total Units is between 1 and 4.</i>						

Borrower Profile

The distribution of borrowers reflects poor penetration among individuals of different income levels in the assessment area. The analysis of lending by borrower income level focuses solely on owner-occupied, one-to-four family home mortgage loans.

As reflected in the following table, American Bank's lending performance to low-income borrowers significantly exceeded aggregate data in 2020. However, the bank only originated one loan to a low-income borrower in 2021, and no loans to low-income borrowers in 2022. For moderate-

income borrowers, American Bank's lending performance significantly exceeded aggregate performance in 2020. However, American Bank made no loans to moderate-income borrowers in 2021 or 2022. Overall, this reflects poor penetration among individuals of different income levels, which is supported by the low volume of home mortgage loans in 2021 and 2022.

Distribution of Owner Occupied 1-4 Family Home Mortgage Loans by Borrower Income Level						
East Central Missouri Assessment Area						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2020	19.8	6.5	5	22.7	451	17.0
2021	19.8	6.5	1	33.3	45	8.1
2022	19.4	9.2	0	0.0	0	0.0
Moderate						
2020	17.0	17.7	10	45.5	1,153	43.5
2021	17.0	6.5	0	0.0	0	0.0
2022	19.7	22.6	0	0.0	0	0.0
Middle						
2020	23.7	20.5	4	18.2	527	19.9
2021	23.7	8.6	1	33.3	147	26.6
2022	22.8	22.4	2	100.0	154	100.0
Upper						
2020	39.5	35.6	3	13.6	522	19.7
2021	39.5	32.3	1	33.3	360	65.3
2022	38.0	27.0	0	0.0	0	0.0
Not Available						
2020	0.0	19.7	0	0.0	0	0.0
2021	0.0	46.2	0	0.0	0	0.0
2022	0.0	18.9	0	0.0	0	0.0
Totals						
2020	100.0	100.0	22	100.0	2,652	100.0
2021	100.0	100.0	3	100.0	551	100.0
2022	100.0	100.0	2	100.0	154	100.0
Source: 2015 ACS Data (2020 & 2021); U.S. Census Data (2022); 2020 - 2022 HMDA Aggregate Data; HMDA Reported Data						
Due to rounding, totals may not equal 100.0%						
Filter: Occupancy Type is Principal residence or Second residence and Total Units is between 1 and 4.						

COMMUNITY DEVELOPMENT TEST

American Bank demonstrated poor responsiveness to the community development needs of the East Central Assessment Area through community development loans and qualified investments.

Community Development Loans

American Bank originated four community development loans totaling \$232,321 in the East Central Assessment Area. These loans supported economic development by financing small businesses, which employ low- and moderate-income individuals. Three of the four community development

loans were SBA PPP loans totaling \$74,941, which provided financing to small businesses within the assessment area during the COVID-19 pandemic.

Qualified Investments

American Bank's investment activity in the East Central Assessment Area consisted of four donations totaling \$2,725, which supported community services targeted to low- and moderate-income individuals. The availability and opportunity to engage in qualified investment activity within the assessment area was limited during the evaluation period. Specifically, local bond issuance reports from the State of Missouri indicate bonds within the assessment area consisted solely of local school district bonds during the evaluation period. Further, only one of the school district bonds issued during the evaluation period benefitted a school district where the majority of students qualify for free or reduced-priced lunch programs.

Community Development Services

American Bank did not provide any instances of community development services benefitting the East Central Assessment Area during this evaluation period.

ILLINOIS – Full-Scope Review

CRA RATING FOR ILLINOIS: NEEDS TO IMPROVE

The Lending Test is rated: Needs to Improve

The Community Development Test is rated: Satisfactory

DESCRIPTION OF INSTITUTION’S OPERATIONS IN ILLINOIS

American Bank designated one assessment area in Illinois. The Springfield Assessment Area encompasses the entirety of Sangamon County, which is one of two counties within the Springfield, Illinois MSA. The City of Springfield is the capital of Illinois, and the population and economic center for Sangamon County.

Management established this assessment area upon the acquisition of Rochester State Bank on July 9, 2021. American Bank operates one full-service branch in Rochester, Illinois. According to 2020 U.S. Census data, the branch is located in an upper-income census tract. The Springfield Assessment Area represents 2.4 percent of the bank’s total loans, and 18.0 percent of the bank’s total deposits as of June 30, 2023.

Economic and Demographic Data

Based on 2020 U.S. Census data, the assessment area is comprised of 54 census tracts with the following income designations: 10 low-, 14 moderate-, 14 middle-, and 16 upper-income. The following table provides a summary of the demographics, housing, and business information within the assessment area.

Demographic Information of the Springfield Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA % of #
Geographies (Census Tracts)	54	18.5	25.9	25.9	29.6	0
Population by Geography	196,343	13.1	20.8	28.9	37.2	0
Housing Units by Geography	91,952	14.6	23.4	30.1	31.9	0
Owner-Occupied Units by Geography	58,861	7.9	19.5	31.9	40.7	0
Occupied Rental Units by Geography	25,232	28.0	29.2	26.9	15.8	0
Vacant Units by Geography	7,859	21.8	34.4	26.3	17.5	0
Businesses by Geography	20,347	13.4	24.6	20.1	42.0	0
Farms by Geography	763	5.9	12.8	39.8	41.4	0
Family Distribution by Income Level	50,068	23.8	15.8	20.8	39.6	0
Household Distribution by Income Level	84,093	25.1	15.9	16.9	42.0	0
Median Family Income - Springfield, IL MSA		\$83,948	Median Housing Value			\$137,014
			Median Gross Rent			\$823
			Families Below Poverty Level			9.7%
Source: 2020 U.S. Census and 2022 D&B Data Due to rounding, totals may not equal 100.0%						

The following table presents the FFIEC median family income figures for the Springfield, Illinois MSA, which examiners utilized to analyze home mortgage lending performance under the Borrower Profile criterion and qualify community development activities.

Median Family Income Ranges for Springfield, IL MSA (44100)				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
2020 (\$85,200)	<\$42,600	\$42,600 to <\$68,160	\$68,160 to <\$102,240	≥\$102,240
2021 (\$85,500)	<\$42,750	\$42,750 to <\$68,400	\$68,400 to <\$102,600	≥\$102,600
2022 (\$95,400)	<\$47,700	\$47,700 to <\$76,320	\$76,320 to <\$114,480	≥\$114,480
2023 (\$99,300)	<\$49,650	\$49,650 to <\$79,440	\$79,440 to <\$119,160	≥\$119,160
<i>Source: FFIEC</i>				

As the state capital, the Springfield economy remains highly dependent upon public employment, particularly state and local government. According to information from the U.S. Bureau of Labor Statistics as of 2022, the largest business industries in the Springfield MSA are government at 23.9 percent, educational and health services at 19.1 percent, professional and business services at 11.5 percent, and retail trade at 10.8 percent. According to Moody's Analytics, Springfield is one of the weakest performers in Illinois. Payrolls have contracted and performance has weakened in the area's major industries. Particularly, the state government has had job losses over the past several years, but recently noted growth. The contracting population and reliance on state government for employment and income make the area an undesirable candidate for new investment. A shortage of high-wage industries are discouraging working-age adults from moving to Springfield, which will impact future economic growth. The area benefits from lower housing costs, and a newer housing supply is helping house prices hold up better than elsewhere.

Competition

The Springfield market is highly competitive, and the bank faces competition from very large national banks, mortgage brokers, credit unions, and finance companies that operate within the county. According to June 30, 2023 FDIC Deposit Market Share data, 24 insured depository institutions operated 76 offices in Sangamon County. Of these, American Bank ranked 14th with a 1.2 percent deposit market share.

There is also a high level of competition for home mortgage loans among banks, credit unions, and non-depository mortgage lenders within Sangamon County. In 2022, 214 lenders reported 5,373 residential mortgage loans originated or purchased totaling \$852.2 million. American Bank ranked 123rd out of this group of lenders, with a market share of less than one percent. The five most prominent home mortgage lenders accounted for 38.9 percent of the market, indicating a very competitive market. Additionally, competition is high for small business loans. The 2021 CRA aggregate data indicates 79 lenders reported 2,989 small business loans totaling \$136.2 million in the assessment area, which also demonstrates a high level of competition.

Community Contact

Examiners reviewed a recent community contact interview with a representative from a local economic development entity. The contact indicated public administration, government, and healthcare are the major employers within Springfield, which is the employment center. The contact also cited wages in private sector jobs increased from \$25 to \$30 per hour, but there is still a

demand for additional workforce to fulfil job vacancies. In 2022, the area experienced a decent number of new construction projects, but that has decreased in 2023. Given the presence of the state capital, the majority of capital improvement projects have been publicly funded for local and state government projects, while there has been limited private business improvement projects.

Regarding housing, the contact cited prices have increased over the past couple of years, and the market remains very tight for single-family homes. There has been limited residential construction within the city limits of Springfield, but surrounding communities have seen most of the new residential construction. Specifically, Rochester has experienced some multifamily housing developments, while Sherman and Williamsville have had the most residential construction of single-family homes for higher incomes. The contact noted new residential construction is exclusively market rate, not priced for moderate-income borrowers. The Illinois Housing Development Authority along with private investors are supporting the rehabbing and development of affordable housing units in Springfield. The contact cited a need for multifamily and single-family housing units, and a high demand for affordable housing to own and rent for low- and moderate-income individuals. Further, there is a small business credit need for initial startup costs. Overall, the contact indicated they have not heard of negative feedback regarding local institutions meeting the area's lending needs.

Credit and Community Development Needs and Opportunities

Considering information from the community contact, bank management, and demographic and economic data, home mortgage and commercial lending are the primary credit needs in the assessment area. Affordable owner-occupied and rental housing is also a need. An opportunity exists for home improvement loans due to generally older housing stock, especially in low- and moderate-income areas. This is supported by demographic data, which indicates a high median age of housing stock in low- and moderate-income census tracts, at 67 and 69 years, respectively.

The assessment area has many opportunities for banks to participate in community development activities within areas targeted for revitalization, stabilization, and economic development initiatives such as Opportunity Zones, tax increment financing districts, and other similar areas designated for redevelopment by state and local government entities. Local governments and community organizations facilitate affordable housing programs from funds awarded through various programs.

SCOPE OF EVALUATION – ILLINOIS

Examiners conducted a full-scope review of the Springfield Assessment Area as it is the bank's sole assessment area in the State of Illinois. For the Lending Test, examiners evaluated the bank's home mortgage and small business lending performance based only on the most recent full calendar year, 2022, since the acquisition of Rochester State Bank occurred on July 9, 2021.

CONCLUSIONS ON PERFORMANCE CRITERIA IN ILLINOIS

LENDING TEST

American Bank demonstrated poor lending performance in the State of Illinois. The overall low volume of lending in the Springfield Assessment Area primarily supports this conclusion.

In 2022, American Bank originated two home mortgage loans totaling approximately \$79,000, which represents 0.6 percent by number volume of its reported HMDA loans. Additionally, American Bank brokered 5 home mortgages totaling \$1.1 million on the secondary market from July 9, 2021, through December 31, 2022. These 5 loans are not captured on the 2021 or 2022 HMDA LARs as American Bank did not have delegated underwriting authority. The bank did not originate any small business loans in this assessment area in 2022. This level of lending activity is deficient considering the Springfield Assessment Area accounts for 18.0 percent of the bank's total deposits.

Examiners noted that the acquired institution, Rochester State Bank, had a history of low lending activity and a low loan-to-deposit ratio. According to Rochester State Bank's Reports of Condition and Income as of June 30, 2021, its loan-to-deposit ratio was 20.1 percent. Additionally, Rochester State Bank offered a small dollar loan program and primarily originated consumer purpose loans.

Geographic Distribution

The geographic distribution of loans reflects poor dispersion throughout the assessment area. Of the two originated home mortgage loans, the bank made one in a moderate-income census tract, and one in a middle-income census tract. However, market share data indicates lending opportunities exist for American Bank to originate home mortgage loans in low- and moderate-income census tracts. In 2022, 113 lenders originated 1,649 home mortgage loans in low- and moderate-income tracts in the assessment area. Further, HMDA aggregate data indicates 3.8 percent of home mortgage lending occurred in low-income census tracts while 21.0 percent occurred in moderate-income census tracts.

Borrower Profile

The distribution of borrowers reflects poor penetration among individuals of different income levels. In 2022, American Bank made one loan to a low-income borrower, and one loan to a middle-income borrower. However, comparable demographic data indicates lending opportunities to low- and moderate-income individuals exist.

COMMUNITY DEVELOPMENT TEST

American Bank demonstrated satisfactory performance under the Community Development Test in the State of Illinois through its adequate responsiveness to the community development needs of the Springfield Assessment Area through qualified investments.

Community Development Loans

American Bank originated two community development loans totaling \$4.1 million in Illinois, which benefited a broader area just outside the Springfield Assessment Area. These loans promoted economic development by funding a small business meeting the SBA size standards, and retained

six jobs for low- and moderate-income individuals. While not allocated to the assessment area, such loans meet the definition of community development, and are responsive to the credit needs of borrowers in this assessment area.

Qualified Investments

The bank made seven qualified investments and donations totaling \$2.3 million in Illinois. This included six qualified investments and donations totaling \$1.3 million that benefitted the Springfield Assessment Area, which accounts for 12.8 percent of the bank's qualified investments by dollar volume. The qualified investment activity in the Springfield Assessment Area included three school bonds totaling \$1.3 million, which provided funding for a school district where 88.4 percent of the students are eligible for free or reduced-priced lunches. Additionally, American Bank purchased a \$1.0 million Illinois Housing Development Authority, tax-exempt bond. The bond finances one-to-four family mortgage loans for low- and moderate-income, first-time homebuyers, statewide, including the assessment area.

Community Development Services

The bank did not provide any instances of community development services in the Springfield Assessment Area or within the State of Illinois during the evaluation period.

APPENDICES

INTERMEDIATE SMALL BANK PERFORMANCE CRITERIA

Lending Test

The Lending Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) by considering the following criteria:

- 1) The bank's loan-to-deposit ratio, adjusted for seasonal variation, and, as appropriate, other lending-related activities, such as loan originations for sale to the secondary markets, community development loans, or qualified investments;
- 2) The percentage of loans, and as appropriate, other lending-related activities located in the bank's assessment area(s);
- 3) The geographic distribution of the bank's loans;
- 4) The bank's record of lending to and, as appropriate, engaging in other lending-related activities for borrowers of different income levels and businesses and farms of different sizes; and
- 5) The bank's record of taking action, if warranted, in response to written complaints about its performance in helping to meet credit needs in its assessment area(s).

Community Development Test

The Community Development Test considers the following criteria:

- 1) The number and amount of community development loans;
- 2) The number and amount of qualified investments;
- 3) The extent to which the bank provides community development services; and
- 4) The bank's responsiveness through such activities to community development lending, investment, and service needs.

SUMMARY OF RATED AREAS

Rated Area	Lending Test	Community Development Test	Rating
Missouri	Satisfactory	Satisfactory	Satisfactory
Illinois	Needs to Improve	Satisfactory	Needs to Improve

GLOSSARY

Aggregate Lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

American Community Survey (ACS): A nationwide United States Census survey that produces demographic, social, housing, and economic estimates in the form of five year estimates based on population thresholds.

Area Median Income: The median family income for the MSA, if a person or geography is located in an MSA; or the statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.

Assessment Area: A geographic area delineated by the bank under the requirements of the Community Reinvestment Act.

Census Tract: A small, relatively permanent statistical subdivision of a county or equivalent entity. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of statistical data. Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people. Census tract boundaries generally follow visible and identifiable features, but they may follow nonvisible legal boundaries in some instances. State and county boundaries always are census tract boundaries.

Combined Statistical Area (CSA): A combination of several adjacent metropolitan statistical areas or micropolitan statistical areas or a mix of the two, which are linked by economic ties.

Community Development: For loans, investments, and services to qualify as community development activities, their primary purpose must:

- (1) Support affordable housing for low- and moderate-income individuals;
- (2) Target community services toward low- and moderate-income individuals;
- (3) Promote economic development by financing small businesses or farms; or
- (4) Provide activities that revitalize or stabilize low- and moderate-income geographies, designated disaster areas, or distressed or underserved nonmetropolitan middle-income geographies.

Community Development Corporation (CDC): A CDC allows banks and holding companies to make equity type of investments in community development projects. Bank CDCs can develop innovative debt instruments or provide near-equity investments tailored to the development needs of the community. Bank CDCs are also tailored to their financial and marketing needs. A CDC may purchase, own, rehabilitate, construct, manage, and sell real property. Also, it may make equity or debt investments in development projects and in local businesses. The CDC activities are expected to directly benefit low- and moderate-income groups, and the investment dollars should not represent an undue risk on the banking organization.

Community Development Financial Institutions (CDFIs): CDFIs are private intermediaries (either for profit or nonprofit) with community development as their primary mission. A CDFI facilitates the flow of lending and investment capital into distressed communities and to individuals who have been unable to take advantage of the services offered by traditional financial institutions. Some basic types of CDFIs include community development banks, community development loan funds, community development credit unions, micro enterprise funds, and community development venture capital funds.

A certified CDFI must meet eligibility requirements. These requirements include the following:

- Having a primary mission of promoting community development;
- Serving an investment area or target population;
- Providing development services;
- Maintaining accountability to residents of its investment area or targeted population through representation on its governing board of directors, or by other means;
- Not constituting an agency or instrumentality of the United States, of any state or political subdivision of a state.

Community Development Loan: A loan that:

- (1) Has as its primary purpose community development; and
- (2) Except in the case of a wholesale or limited purpose bank:
 - (i) Has not been reported or collected by the bank or an affiliate for consideration in the bank's assessment area as a home mortgage, small business, small farm, or consumer loan, unless it is a multifamily dwelling loan (as described in Appendix A to Part 203 of this title); and
 - (ii) Benefits the bank's assessment area(s) or a broader statewide or regional area including the bank's assessment area(s).

Community Development Service: A service that:

- (1) Has as its primary purpose community development;
- (2) Is related to the provision of financial services; and
- (3) Has not been considered in the evaluation of the bank's retail banking services under § 345.24(d).

Consumer Loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, home equity loans, other secured consumer loans, and other unsecured consumer loans.

Core Based Statistical Area (CBSA): The county or counties or equivalent entities associated with at least one core (urbanized area or urban cluster) of at least 10,000 population, plus adjacent counties having a high degree of social and economic integration with the core as measured through commuting ties with the counties associated with the core. Metropolitan and Micropolitan Statistical Areas are the two categories of CBSAs.

Distressed Middle-Income Nonmetropolitan Geographies: A nonmetropolitan middle-income geography will be designated as distressed if it is in a county that meets one or more of the following triggers:

- (1) An unemployment rate of at least 1.5 times the national average;
- (2) A poverty rate of 20 percent or more; or
- (3) A population loss of 10 percent or more between the previous and most recent decennial census or a net migration loss of 5 percent or more over the 5-year period preceding the most recent census.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family. Other family is further classified into “male householder” (a family with a male householder and no wife present) or “female householder” (a family with a female householder and no husband present).

FFIEC-Estimated Income Data: The Federal Financial Institutions Examination Council (FFIEC) issues annual estimates which update median family income from the metropolitan and nonmetropolitan areas. The FFIEC uses American Community Survey data and factors in information from other sources to arrive at an annual estimate that more closely reflects current economic conditions.

Full-Scope Review: A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower profile, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants; the amount of loan requested; and the disposition of the application (approved, denied, and withdrawn).

Home Mortgage Loans: Includes closed-end mortgage loans or open-end line of credits as defined in the HMDA regulation that are not an excluded transaction per the HMDA regulation.

Housing Unit: Includes a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied as separate living quarters.

Limited-Scope Review: A limited-scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area.

Performance under applicable tests is often analyzed using only quantitative factors (e.g., geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

Low-Income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent in the case of a geography.

Low Income Housing Tax Credit: The Low-Income Housing Tax Credit Program is a housing program contained within the Internal Revenue Code of 1986, as amended. It is administered by the U.S. Department of the Treasury and the Internal Revenue Service. The U.S. Treasury Department distributes low-income housing tax credits to housing credit agencies through the Internal Revenue Service. The housing agencies allocate tax credits on a competitive basis.

Developers who acquire, rehabilitate, or construct low-income rental housing may keep their tax credits. Or, they may sell them to corporations or investor groups, who, as owners of these properties, will be able to reduce their own federal tax payments. The credit can be claimed annually for ten consecutive years. For a project to be eligible, the developer must set aside a specific percentage of units for occupancy by low-income residents. The set-aside requirement remains throughout the compliance period, usually 30 years.

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Median Income: The median income divides the income distribution into two equal parts, one having incomes above the median and other having incomes below the median.

Metropolitan Division (MD): A county or group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area (MSA): CBSA associated with at least one urbanized area having a population of at least 50,000. The MSA comprises the central county or counties or equivalent entities containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

Middle-Income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 and less than 120 percent in the case of a geography.

Moderate-Income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 and less than 80 percent in the case of a geography.

Multi-family: Refers to a residential structure that contains five or more units.

Nonmetropolitan Area (also known as **non-MSA**): All areas outside of metropolitan areas. The definition of nonmetropolitan area is not consistent with the definition of rural areas. Urban and rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

Owner-Occupied Units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Qualified Investment: A lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rated Area: A rated area is a state or multistate metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area.

Rural Area: Territories, populations, and housing units that are not classified as urban.

Small Business Investment Company (SBIC): SBICs are privately-owned investment companies which are licensed and regulated by the Small Business Administration (SBA). SBICs provide long-term loans and/or venture capital to small firms. Because money for venture or risk investments is difficult for small firms to obtain, SBA provides assistance to SBICs to stimulate and supplement the flow of private equity and long-term loan funds to small companies. Venture capitalists participate in the SBIC program to supplement their own private capital with funds borrowed at favorable rates through SBA's guarantee of SBIC debentures. These SBIC debentures are then sold to private investors. An SBIC's success is linked to the growth and profitability of the companies that it finances. Therefore, some SBICs primarily assist businesses with significant growth potential, such as new firms in innovative industries. SBICs finance small firms by providing straight loans and/or equity-type investments. This kind of financing gives them partial ownership of those businesses and the possibility of sharing in the companies' profits as they grow and prosper.

Small Business Loan: A loan included in "loans to small businesses" as defined in the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$1 million or less and are either secured by nonfarm nonresidential properties or are classified as commercial and industrial loans.

Small Farm Loan: A loan included in "loans to small farms" as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, including farm residential and other improvements, or are classified as loans to finance agricultural production and other loans to farmers.

Underserved Middle-Income Nonmetropolitan Geographies: A nonmetropolitan middle-income geography will be designated as underserved if it meets criteria for population size, density, and dispersion indicating the area's population is sufficiently small, thin, and distant from a population center that the tract is likely to have difficulty financing the fixed costs of meeting essential community needs.

Upper-Income: Individual income that is 120 percent or more of the area median income, or a median family income that is 120 percent or more in the case of a geography.

Urban Area: All territories, populations, and housing units in urbanized areas and in places of 2,500 or more persons outside urbanized areas. More specifically, "urban" consists of territory, persons, and housing units in places of 2,500 or more persons incorporated as cities, villages, boroughs (except in Alaska and New York), and towns (except in the New England states, New York, and Wisconsin).

"Urban" excludes the rural portions of "extended cities"; census designated place of 2,500 or more persons; and other territory, incorporated or unincorporated, including in urbanized areas.

SECTION
THREE AND FOUR

**American Bank
of Freedom**



SERVICE
LOCATIONS
AND
BRANCH OPENING
CLOSING
INFORMATION

**American Bank of Missouri Service Location Information Including
Newly Opened Branch Information and Branch Closing Information**

AMERICAN BANK OF MISSOURI - Charter Office- Wellsville Missouri

Address: 106 East Hudson, PO Box 74, Wellsville, Missouri 63384

Phone: 573-684-2928

Fax: 573-684-2805

ATM: Yes

Deposits accepted at ATM: NO

Census Tract 9701

County Code 139

Hours of Operation:

Lobby: 8:30 am to 3:30 pm (CST) Monday thru Friday

Drive Up: 8:00 am to 4:30 pm (CST) Monday thru Friday

AMERICAN BANK OF MISSOURI (Branch Location) - Montgomery City

Address: 728 North Sturgeon Street, PO Box 29, Montgomery City, Missouri 63361

Phone: 573-564-5023

Fax: 573-564-5093

ATM: Yes

Deposits accepted at ATM: NO

Census Tract: 9702

County Code: 139

Hours of Operation:

Lobby: 8:30 am to 3:30 pm (CST) Monday thru Thursday

8:30 am to 5:00 pm (CST) Friday

Drive Up: 8:00 am to 4:30 pm (CST) Monday thru Thursday

8:00 am to 5:00 pm (CST) Friday

AMERICAN BANK OF MISSOURI (Branch Location) - Middletown, Missouri

Address: 101 North Cherry Street, PO Box 128, Middletown, Missouri 63359

Phone: 573-549-2814

Fax: 573-549-2998

ATM: Yes

Deposits accepted at ATM: NO

Census Tract 9701

County Code 139

Hours of Operation

Lobby: 8:00 am to 3:00 pm (CST) Monday, Wednesday, and Friday

Drive Up: 8:00 am to 3:00 pm (CST) Monday, Wednesday, and Friday

AMERICAN BANK OF MISSOURI (Branch Location) - Wright City- Main Bank for processing.

Address: 690 North Service Road West, PO Box 490, Wright City, Missouri 63390

Phone: 636-745-2888

Fax: 636-745-2931

ATM: Yes

Deposits accepted at ATM: NO

Census Tract 8201.03

County Code 219 -MSA Code 41180

Hours of Operation:

Lobby: 9:00 am to 4:00 pm (CST) Monday thru Thursday

9:00 am to 5:00 pm (CST) Friday

Drive Up: 8:30 am to 5:00 pm (CST) Monday thru Friday

AMERICAN BANK OF MISSOURI (Branch Location) – Warrenton

Address: 917 North Outer Road, PO Box 788, Warrenton, Missouri 63383

Phone: 636-456-2311

Fax: 636-456-2395

ATM: Yes

Deposits accepted at ATM: NO

Census Tract 8201.01

County Code 219 -MSA 41180

Hours of Operation:

Lobby: 9:00 am to 4:00 pm (CST) Monday thru Thursday

9:00 am to 5:00 pm (CST) Friday

Drive Up: 8:30 am to 5:00 pm (CST) Monday thru Friday

AMERICAN BANK OF MISSOURI (Branch Location) – ROCK HILL

9815 Manchester Road

St. Louis, Missouri 63119

Phone: 314-963-2006

Fax: 314-963-2045

ATM: YES

Deposits Accepted at ATM: NO

Census Tract 2189.00

County Code 189- MSA 41180

Hours of Operation:

Lobby: 9:00 am to 5:00 pm (CST) Monday thru Friday

Drive Up: 8:30 am to 5:00 pm (CST) Monday thru Friday

AMERICAN BANK OF MISSOURI (Branch Location) - O'Fallon

901 Hwy K
O'Fallon, Missouri 63366
Phone: 636-542-9092
Fax: 636-980-3940
ATM: YES
Deposits Accepted at ATM: NO

Census Tract 3117.12
County Code 183- MSA 41180

Hours of Operation:
Lobby: 9:00 am to 5:00 pm (CST) Monday thru Friday
Drive Up: 8:30 am to 5:00 pm (CST) Monday thru Friday

AMERICAN BANK OF MISSOURI (Branch Location) - Des Peres

12161 Manchester Road
St Louis, Missouri 63131
Phone: (314) 931-4000
Fax: (314) 238-2480
ATM: YES
Deposits Accepted at ATM: NO

Census Tract 2176.00
County Code 189- MSA 41180

Hours of Operation:
Lobby: 9:00 am to 5:00 (CST) pm Monday thru Friday
Drive Up: 8:30 am to 5:00 pm (CST) Monday thru Friday

OPENED AND CLOSED BRANCH INFORMATION

AMERICAN BANK OF MISSOURI DBA AMERICAN BANK OF FREEDOM

American Bank of Missouri DBA American Bank of Freedom acquired our branch in Rochester Illinois in July of 2021. American Bank of Missouri DBA American Bank of Freedom opened a new location in Westfield Indiana in July of 2023. American Bank of Missouri DBA American Bank of Freedom did not close any branches in the previous two years. Service information for the newly acquired branch is:

- **AMERICAN BANK OF MISSOURI DBA AMERICAN BANK OF FREEDOM**
(Branch Location) - Rochester

Address: 133 N John Street, Rochester, Illinois 62563

Phone: 217-498-7111

Fax: 217-498-8674

ATM: Yes

Deposits accepted at ATM: No

Census Tract: 0039.02

County Code: 167

Hours of Operation:

Lobby Hours: 9:00 am to 3:00 pm (CST) Monday thru Thursday
9:00 to 5:00 pm (CST) Friday

Drive Up Hours: 8:30 pm to 5:00 pm (CST) Monday thru Friday
8:30 am to 12:00 pm (CST) Saturday

- **AMERICAN BANK OF MISSOURI DBA AMERICAN BANK OF FREEDOM**
(Branch Location) - Westfield

Address: 14611 Gray Road, Westfield, Indiana 46062

Phone: 463-622-2930

ATM: Yes

Deposits accepted at ATM: No

Census Tract: 1105.15

County Code: 057 - MSA 26900

Hours of Operation:

Lobby Hours: 9:00 am to 5:00 pm (EST) Monday thru Friday

Drive Up Hours: 9:00 am to 5:00 pm (EST) Monday thru Friday

AMERICAN BANK OF MISSOURI LOAN PRODUCTION OFFICE INFORMATION

AMERICAN BANK OF MISSOURI DBA AMERICAN BANK OF FREEDOM Loan Production Office: Noblesville, Indiana

Address: 935 Connor Street Suite 212-213
Noblesville, Indiana 46060

Phone: 317-764-2964
Fax: 317-219-6826

Census Tract: 1107.00
County Code: 057 – MSA 26900

Hours of Operation: 8 am to 5 pm (EST) Monday thru Friday by appointment only

AMERICAN BANK OF MISSOURI DBA AMERICAN BANK OF FREEDOM Loan Production Office: Nashville, Tennessee

Address: 40 Burton Hills Blvd., Suite 200
Nashville, Tennessee 37215

Phone: 615-477-8771

Census Tract: 0179.02
County Code: 037 – MSA 34980

Hours of Operation: 9 am to 5 pm (CST) Monday thru Friday

AMERICAN BANK OF MISSOURI DBA AMERICAN BANK OF FREEDOM Loan Production Office: Centennial, Colorado

Address: 7173 Havana St., Room 121,
Centennial, Colorado 80112

Phone: 303-506-8122

Census Tract: 0068.15
County Code: 005 – MSA 19740

Hours of Operation: 9 am to 5 pm (GMT) Monday thru Friday

SECTION FIVE

**American Bank
of Freedom** 
NMLS#409183

PRODUCTS AND SERVICES OFFERED

American Bank of Freedom



American Bank of Missouri DBA American Bank of Freedom is a small community bank with 2 full-service locations. They are part of American Bank of Missouri which has 8 locations situated in Missouri. All our products can be obtained during the normal business hours at the location of your choice. The products available to individuals and businesses include the following currently:

LOANS

Consumer Loans: *Secured and Unsecured loans to individuals for personal, family, or household purposes such as vehicle loans, property improvement loans, and other Consumer loans.*

Commercial Loans: *Unsecured and secured loans for businesses and individuals for business purposes, such as lines of credit, Floor Plan Lines, Inventory, or letters of credit.*

Agricultural Loans: *Secured loans for agricultural, farming, or 4-H purposes with some loans being government guaranteed.*

Real Estate Loans: *Secured loans to individuals and businesses to construct, improve, and purchase real property. American Bank of Missouri can provide several types of products depending on the type of loan desired.*

SBA Loans: *American Bank offers small business loans guaranteed through the Small Business Administration.*

DEPOSIT ACCOUNTS

American Bank offers Checking accounts, Money Market Accounts, IRA's, Savings accounts, Senior Accounts, and Christmas Club accounts in addition to Certificates of Deposits.

OTHER SERVICES

American Bank also offers other services, such as wire transfers, safe deposit boxes, debit/ATM cards, money orders, cashier's checks, treasury

management services for business accounts and general services which go along with the basic bank concept. We also offer internet banking, telephone banking, mobile banking and Internet Bill pay which is available 24 hours a day.

FEES

A statement of the fees we charge for retails services other than loans is attached to these pages.

Loan interest rates and fees vary according to the size of the loan requested and the amount of risk and servicing involved. Because loan applications differ so greatly in these respects, loan interest rates are not included in this statement but can be discussed with the President of the bank or any of our loan officers.

Fees range from 0 to 5% of the credit requested. Fees are based on the type of credit being requested.

It is the intent of the Bank's ownership, the Board of Directors and management that all applicants with similar loan requests be treated and charged equally based solely on the criteria outlined.

AMERICAN BANK OF FREEDOM

Updated: 8/23/2022

Common Features Fee Disclosure

Account Service Fees

Stop Payment Fee:	\$20.00 each
Dormant Charge:	\$4.00 per month
Account Premature Closing Fee:	\$15.00 (if closed within 90 days of opening account)
Garnishment Fee:	\$25.00 per garnishment
NSF/OD Paid or Returned Fee:	\$28.00 per returned or paid item each time the item is presented for payment (up to 4 times per item)

Excessive Withdrawal Fee

Money Market Accounts	6 free third party transactions each statement cycle, \$5.00 for each transaction thereafter
Savings Accounts	18 free transactions each statement cycle, \$2.00 for each transaction thereafter

Wire Transfers

Wire Transfers - Domestic Incoming & Outgoing:	\$20.00 per wire
Wire Transfers - International Incoming & Outgoing:	\$65.00 per wire

Bill Pay

Small Business Bill Pay:	\$9.95 per month
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Faxes

Incoming Faxes:	\$4.00 1st page, \$1.00 per additional page
Outgoing Faxes:	\$4.00 1st page, \$1.00 per additional page

Money Orders

Money Orders:	\$3.00 per check
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Cashier's Checks

Cashier's Checks:	\$5.00 per check
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Debit Cards

Debit Card Replacement Fee:	\$10.00 per card
Debit Card Express Order:	\$50.00 per card

Research

Account Research:	\$25.00 per hour
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Activity Printout

Account Activity Printout:	\$5.00 per request
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Notary

Notary Fee:	\$2.00 per page
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Copies

Copy Fees:	\$0.25 per page
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Statement Copy

Statement Copy:	\$5.00 per Statement Cycle
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Safe Deposit Box Fees

Safe Deposit Key Replacement Fee:	\$25.00 per key
Safe Deposit Box Drilling Fee:	\$125.00 per box

Safe Deposit Boxes (fees are annual)

Montgomery City Location

Extra Large.....	\$75.00
Large.....	\$50.00
Medium.....	\$25.00
Small.....	\$15.00

Wellsville Location

2 sizes available, same price for either.....	\$15.00
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Middletown Location

Extra Small.....	\$12.50
Small.....	\$15.00
Medium.....	\$20.00
Large.....	\$25.00
Extra Large.....	\$35.00

Wright City Location

3" X 5".....	\$10.00
4" X 5".....	\$15.00
5" X 5".....	\$20.00
5" X 9".....	\$30.00
4" X 10".....	\$30.00
5" X 10".....	\$40.00
10" X 10".....	\$50.00

Rochester Location

3" X 5 X 22".....	\$20.00
5" X 5 X 22".....	\$25.00
3" X 10 X 22".....	\$30.00
5" X 10 X 22".....	\$45.00
10" X 10 X 22".....	\$75.00

Warrenton Location

No safe deposit boxes are offered.

Manchester Location

No safe deposit boxes are offered.

Westfield Location

No safe deposit boxes are offered.

AMERICAN BANK OF FREEDOM

Common Features Fee Disclosure - Business

Updated: 8/23/2022

Account Service Fees

Analysis Account Maintenance:	\$20.00 per month
Checks Paid:	\$0.16 per item
Check Deposit:	\$0.10 per item
Deposits & Other Credits:	\$0.35 per item
On Us Items:	\$0.16 per item
Return Deposited Item:	\$8.00 per item
Currency Deposited:	\$0.15 per \$100.00
Coin Deposited:	\$2.50 per \$100.00
Deposit Handling:	\$1.50 per deposit
Currency Purchased:	\$0.40 per strap
Coin Purchased:	\$0.12 per roll
Coin & Currency Order:	\$5.00 per order
Paper Statement Fee:	\$15.00 per month

Wire Transfers

Wire Transfers - Domestic Incoming & Outgoing:	\$20.00 per wire
Wire Transfers - International Incoming & Outgoing:	\$65.00 per wire
Online Wire Transfer Module:	\$15.00 per month
Online Domestic Outgoing Wire:	\$15.00 per wire

Electronic Services

ACH Module:	\$25.00 per month
ACH Module - Same Day Service:	\$45.00 per month
ACH Debits Originated:	\$0.16 per item
ACH Credits Originated:	\$0.16 per item
ACH - Same Day Service:	\$0.22 per item
Business Bill Pay:	\$9.95 per month
Business Mobile App:	\$0.00 per month

Remote Deposit Services (RDC)

RDC Module - low volume desktop scanner:	\$25.00 per month, per scanner
RDC Module - high volume desktop scanner:	\$50.00 per month, per scanner
Business Mobile Capture:	\$0.50 per check

Fraud Services

Check Positive Pay with Payee Match:	\$35.00 per month, per account
ACH Positive Pay:	\$25.00 per month, per account
Check & ACH Positive Pay:	\$50.00 per month, per account
Positive Pay - Exception Items:	\$1.00 per item

Sweep Services

Zero Balance Account:	\$10.00 per month, per account
Account Sweep:	\$50.00 per month, per account

Lockbox Services - *Special Handling Fees May Also Apply*

Lockbox Monthly Fee:	\$180.00 per month, per account
Per Item Fee:	\$0.55 per item
Courier Fee:	\$3.00 per day

* See Business Analysis Account - Earnings Credit Allowance for details on how charges may be offset.

American Bank of Missouri

Common Features Fee Disclosure - Business Continued

Account Service Fees

Stop Payment Fee:	\$20.00 each
Dormant Charge:	\$4.00 per month
Account Premature Closing Fee:	\$15.00 (if closed within 90 days of opening account)
Garnishment Fee:	\$25.00 per garnishment
NSF/OD Paid or Returned Fee:	\$28.00 per returned or paid item each time the item is presented for payment (up to 4 times per item)

Excessive Withdrawal Fee

Money Market Accounts	6 free third party transactions each statement cycle, \$5.00 for each transaction thereafter
Savings Accounts	18 free transactions each statement cycle, \$2.00 for each transaction thereafter

Faxes

Incoming Faxes:	\$4.00 1st page, \$1.00 per additional page
Outgoing Faxes:	\$4.00 1st page, \$1.00 per additional page

Money Orders

Money Orders:	\$3.00 per check
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Cashier's Checks

Cashier's Checks:	\$5.00 per check
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Debit Cards

Debit Card Replacement Fee:	\$10.00 per card
Debit Card Express Order:	\$50.00 per card

Research

Account Research:	\$25.00 per hour
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Activity Printout

Account Activity Printout:	\$5.00 per request
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Notary

Notary Fee:	\$2.00 per page
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Copies

Copy Fees:	\$0.25 per page
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Statement Copy

Statement Copy:	\$5.00 per Statement Cycle
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Safe Deposit Box Fees

Safe Deposit Key Replacement Fee:	\$25.00 per key
Safe Deposit Box Drilling Fee:	\$125.00 per box

SECTION SIX

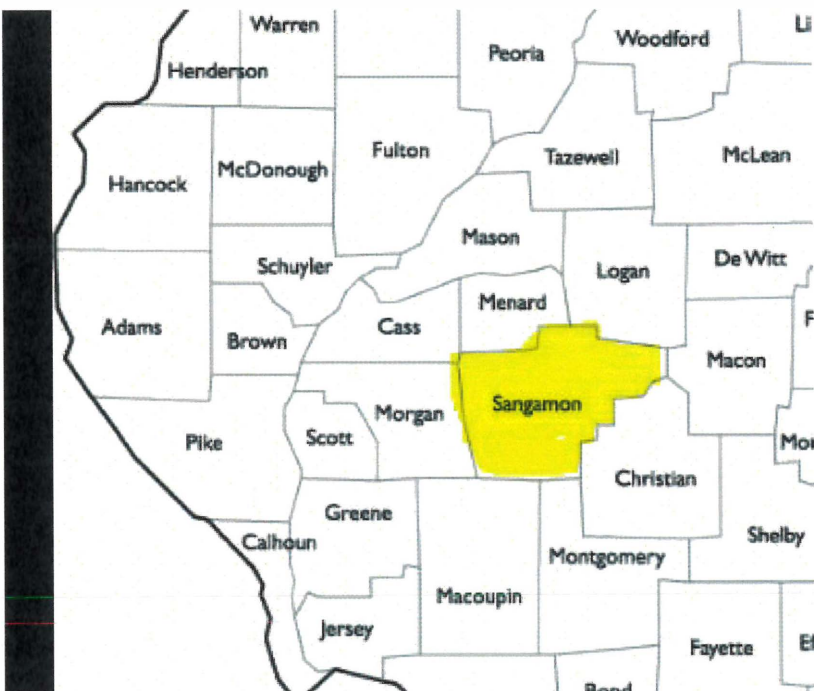
**American Bank
of Freedom** 
NMLS#409183

ASSESSMENT AREA MAPS

CRA ASSESSMENT AREA



MISSOURI



ILLINOIS

CRA ASSESSMENT AREA



INDIANA

2023 FFIEC Census Report - Summary Census Demographic Information

State: 29 - MISSOURI (MO)

County: 139 - MONTGOMERY COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
29	139	9701.00	Middle	No	113.78	\$71,000	\$80,784	\$64,811	2300	5.57	128	802	1282
29	139	9702.00	Upper	No	123.56	\$71,000	\$87,728	\$70,377	3666	10.07	369	1000	1669
29	139	9703.00	Middle	No	98.75	\$71,000	\$70,113	\$56,250	2952	6.30	186	1087	1890
29	139	9704.00	Upper	No	133.44	\$71,000	\$94,742	\$76,004	2404	8.11	195	741	1231
29	139	9999.99	Middle	No	114.21	\$71,000	\$81,089	\$65,054	11322	7.75	878	3630	6072

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

2023 FFIEC Census Report - Summary Census Demographic Information

State: 29 - MISSOURI (MO)

County: 219 - WARREN COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
29	219	8201.04	Moderate	No	61.04	\$100,800	\$61,528	\$51,744	4104	8.58	352	1360	1804
29	219	8201.05	Moderate	No	72.15	\$100,800	\$72,727	\$61,155	3483	17.37	605	1014	1305
29	219	8201.06	Moderate	No	72.43	\$100,800	\$73,009	\$61,398	4951	11.07	548	1187	1787
29	219	8201.07	Moderate	No	64.63	\$100,800	\$65,147	\$54,787	3670	14.36	527	775	1337
29	219	8201.08	Middle	No	119.37	\$100,800	\$120,325	\$101,176	5450	18.64	1016	1376	1851
29	219	8201.09	Middle	No	94.03	\$100,800	\$94,782	\$79,702	3828	15.83	606	964	1431
29	219	8202.01	Upper	No	129.72	\$100,800	\$130,758	\$109,952	2342	8.92	209	952	2144
29	219	8202.03	Middle	No	96.47	\$100,800	\$97,242	\$81,771	3763	7.71	290	1436	1763
29	219	8202.04	Middle	No	99.18	\$100,800	\$99,973	\$84,063	3941	7.00	276	1376	1789

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

2023 FFIEC Census Report - Summary Census Demographic Information

State: 29 - MISSOURI (MO)

County: 099 - JEFFERSON COUNTY

Tract: All Tracts



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
29	099	7001.07	Middle	No	101.05	\$100,800	\$101,858	\$85,650	3731	9.27	346	1157	1431
29	099	7001.11	Middle	No	88.29	\$100,800	\$88,996	\$74,837	3671	10.24	376	1274	1687
29	099	7001.13	Middle	No	101.43	\$100,800	\$102,241	\$85,978	4495	9.81	441	1267	1578
29	099	7001.14	Middle	No	91.10	\$100,800	\$91,829	\$77,218	4304	10.43	449	1329	1882
29	099	7001.15	Middle	No	84.55	\$100,800	\$85,226	\$71,667	4016	11.21	450	1254	1669
29	099	7001.16	Middle	No	90.15	\$100,800	\$90,871	\$76,415	3084	10.86	335	878	1121
29	099	7001.17	Middle	No	93.64	\$100,800	\$94,389	\$79,375	6963	10.86	756	2024	2398
29	099	7001.18	Middle	No	84.18	\$100,800	\$84,853	\$71,353	6219	12.82	797	1778	2478
29	099	7001.19	Middle	No	90.37	\$100,800	\$91,093	\$76,600	2116	12.52	265	696	889
29	099	7001.20	Middle	No	89.14	\$100,800	\$89,853	\$75,560	6096	10.97	669	1531	1689
29	099	7001.21	Middle	No	100.04	\$100,800	\$100,840	\$84,792	3887	11.06	430	1370	1665
29	099	7001.22	Middle	No	117.84	\$100,800	\$118,783	\$99,881	4087	10.42	426	1200	1372
29	099	7001.23	Upper	No	125.57	\$100,800	\$126,575	\$106,431	2893	9.02	261	1020	1123
29	099	7001.24	Middle	No	112.27	\$100,800	\$113,168	\$95,163	4831	9.17	443	1210	1490
29	099	7002.06	Moderate	No	73.38	\$100,800	\$73,967	\$62,197	5692	11.44	651	1412	1903
29	099	7002.07	Moderate	No	73.69	\$100,800	\$74,280	\$62,464	3559	8.74	311	1074	1381
29	099	7002.08	Moderate	No	79.18	\$100,800	\$79,813	\$67,113	6784	16.05	1089	1893	2664
29	099	7002.09	Middle	No	111.03	\$100,800	\$111,918	\$94,107	3760	11.86	446	1161	1428
29	099	7002.10	Moderate	No	78.73	\$100,800	\$79,360	\$66,731	3853	17.26	665	1097	1623
29	099	7002.11	Middle	No	101.68	\$100,800	\$102,493	\$86,183	5161	11.74	606	1676	1970
29	099	7002.12	Middle	No	101.61	\$100,800	\$102,423	\$86,127	2927	15.99	468	710	854
29	099	7002.13	Upper	No	136.50	\$100,800	\$137,592	\$115,703	3122	10.70	334	812	1038
29	099	7003.02	Middle	No	101.64	\$100,800	\$102,453	\$86,150	5581	9.82	548	1415	2023
29	099	7003.03	Middle	No	87.22	\$100,800	\$87,918	\$73,934	4652	10.53	490	1510	1987
29	099	7003.05	Upper	No	130.33	\$100,800	\$131,373	\$110,469	3814	11.22	428	1285	1407
29	099	7003.06	Middle	No	94.34	\$100,800	\$95,095	\$79,964	3572	9.66	345	1351	1564

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
29	099	7004.01	Middle	No	85.31	\$100,800	\$85,992	\$72,313	4769	7.42	354	1412	1924
29	099	7004.02	Upper	No	141.81	\$100,800	\$142,944	\$120,199	6552	8.44	553	2272	2552
29	099	7005.02	Middle	No	112.25	\$100,800	\$113,148	\$95,142	6120	8.48	519	1892	2501
29	099	7005.03	Middle	No	88.80	\$100,800	\$89,510	\$75,269	3234	9.52	308	952	1306
29	099	7005.04	Middle	No	87.94	\$100,800	\$88,644	\$74,537	4278	7.69	329	1205	1520
29	099	7006.03	Middle	No	95.30	\$100,800	\$96,062	\$80,777	6420	8.86	569	2202	2351
29	099	7006.04	Middle	No	93.58	\$100,800	\$94,329	\$79,319	6331	8.26	523	1991	2189
29	099	7006.05	Middle	No	82.36	\$100,800	\$83,019	\$69,813	6429	11.00	707	1984	2242
29	099	7006.06	Moderate	No	74.84	\$100,800	\$75,439	\$63,438	2946	11.85	349	789	1216
29	099	7006.07	Middle	No	91.65	\$100,800	\$92,383	\$77,686	2779	9.03	251	927	1162
29	099	7007.00	Middle	No	89.30	\$100,800	\$90,014	\$75,691	4605	11.77	542	1414	1924
29	099	7008.01	Middle	No	87.74	\$100,800	\$88,442	\$74,375	5795	10.89	631	1371	2183
29	099	7008.02	Middle	No	85.15	\$100,800	\$85,831	\$72,175	5577	11.55	644	1207	1743
29	099	7009.00	Moderate	No	72.97	\$100,800	\$73,554	\$61,856	5810	13.60	790	1238	2181
29	099	7010.01	Moderate	No	77.47	\$100,800	\$78,090	\$65,668	4753	9.70	461	1131	1795
29	099	7010.02	Middle	No	89.39	\$100,800	\$90,105	\$75,769	4072	8.35	340	1320	1666
29	099	7011.01	Middle	No	91.92	\$100,800	\$92,655	\$77,917	4506	7.57	341	1373	1631
29	099	7011.02	Moderate	No	74.47	\$100,800	\$75,066	\$63,125	5285	8.16	431	1922	2335
29	099	7012.00	Moderate	No	57.51	\$100,800	\$57,970	\$48,750	5941	8.65	514	1494	2343
29	099	7013.00	Moderate	No	64.81	\$100,800	\$65,328	\$54,940	3400	9.35	318	1026	1391
29	099	7014.01	Middle	No	91.95	\$100,800	\$92,686	\$77,939	4093	6.40	262	1636	2030
29	099	7014.03	Middle	No	88.46	\$100,800	\$89,168	\$74,980	3871	6.30	244	1194	1495
29	099	7014.04	Middle	No	93.13	\$100,800	\$93,875	\$78,942	6303	10.26	647	2249	2612

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

2023 FFIEC Census Report - Summary Census Demographic Information
 State: 29 - MISSOURI (MO)
 County: 183 - ST. CHARLES COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
29	183	3101.00	Middle	No	89.47	\$100,800	\$90,186	\$75,833	2064	7.03	145	840	1248
29	183	3102.01	Upper	No	124.10	\$100,800	\$125,093	\$105,189	6187	18.09	1119	1561	2020
29	183	3102.02	Middle	No	99.95	\$100,800	\$100,750	\$84,722	3602	17.77	640	1122	1192
29	183	3103.01	Middle	No	112.18	\$100,800	\$113,077	\$95,083	4068	11.53	469	1509	1723
29	183	3103.02	Middle	No	84.68	\$100,800	\$85,357	\$71,776	3980	18.02	717	1224	1670
29	183	3104.00	Moderate	No	78.43	\$100,800	\$79,057	\$66,477	2035	14.50	295	547	969
29	183	3105.01	Moderate	No	61.40	\$100,800	\$61,891	\$52,044	3872	28.23	1093	549	1350
29	183	3105.02	Middle	No	85.16	\$100,800	\$85,841	\$72,188	2467	22.94	566	572	940
29	183	3106.01	Middle	No	111.19	\$100,800	\$112,080	\$94,250	3757	23.29	875	634	760
29	183	3106.02	Middle	No	114.40	\$100,800	\$115,315	\$96,964	5680	11.94	678	2009	2220
29	183	3107.00	Moderate	No	71.63	\$100,800	\$72,203	\$60,714	5232	25.65	1342	895	1630
29	183	3108.01	Upper	No	129.04	\$100,800	\$130,072	\$109,375	2487	18.86	469	814	796
29	183	3108.02	Middle	No	97.46	\$100,800	\$98,240	\$82,607	5946	18.74	1114	1763	2030
29	183	3109.01	Moderate	No	58.93	\$100,800	\$59,401	\$49,949	2375	30.95	735	655	683
29	183	3109.02	Upper	No	129.36	\$100,800	\$130,395	\$109,643	5318	24.58	1307	1669	1866
29	183	3109.03	Middle	No	98.42	\$100,800	\$99,207	\$83,419	4051	20.98	850	1041	1280
29	183	3110.01	Middle	No	93.44	\$100,800	\$94,188	\$79,206	4271	24.00	1025	1782	1895
29	183	3110.03	Middle	No	102.66	\$100,800	\$103,481	\$87,020	3149	30.01	945	539	911
29	183	3110.04	Middle	No	101.47	\$100,800	\$102,282	\$86,011	5736	29.25	1678	1487	1641
29	183	3111.03	Upper	No	170.51	\$100,800	\$171,874	\$144,523	6533	10.00	653	2444	2591
29	183	3111.14	Upper	No	146.07	\$100,800	\$147,239	\$123,811	5253	13.10	688	1731	1846
29	183	3111.22	Middle	No	115.81	\$100,800	\$116,736	\$98,162	7301	21.46	1567	1955	2255
29	183	3111.24	Upper	No	140.18	\$100,800	\$141,301	\$118,814	6907	21.43	1480	2006	2035
29	183	3111.32	Upper	No	169.27	\$100,800	\$170,624	\$143,472	3499	9.89	346	1261	1270
29	183	3111.45	Upper	No	138.19	\$100,800	\$139,296	\$117,132	4388	14.86	652	1473	1671
29	183	3111.46	Upper	No	151.28	\$100,800	\$152,490	\$128,229	4488	20.08	901	1599	1471

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
29	183	3111.47	Upper	No	124.82	\$100,800	\$125,819	\$105,795	4031	16.15	651	1600	1649
29	183	3111.48	Upper	No	130.04	\$100,800	\$131,080	\$110,221	4317	12.35	533	1526	1629
29	183	3111.49	Middle	No	114.64	\$100,800	\$115,557	\$97,167	3835	16.38	628	1354	1614
29	183	3111.50	Upper	No	139.13	\$100,800	\$140,243	\$117,930	4720	15.47	730	1773	1841
29	183	3111.51	Upper	No	166.40	\$100,800	\$167,731	\$141,045	6413	20.58	1320	1779	1808
29	183	3111.52	Upper	No	151.83	\$100,800	\$153,045	\$128,690	4590	11.31	519	1624	1665
29	183	3111.53	Upper	No	142.56	\$100,800	\$143,700	\$120,833	6886	20.37	1403	1673	2183
29	183	3111.54	Upper	No	152.75	\$100,800	\$153,972	\$129,474	5387	14.94	805	1660	1734
29	183	3112.03	Upper	No	133.97	\$100,800	\$135,042	\$113,558	6154	17.87	1100	1965	2235
29	183	3112.11	Middle	No	110.79	\$100,800	\$111,676	\$93,906	5470	21.55	1179	2015	2197
29	183	3112.12	Upper	No	135.05	\$100,800	\$136,130	\$114,471	4243	21.94	931	1322	1431
29	183	3112.21	Middle	No	98.81	\$100,800	\$99,600	\$83,750	3613	15.55	562	1305	1452
29	183	3112.94	Middle	No	114.07	\$100,800	\$114,983	\$96,691	3826	14.56	557	1287	1506
29	183	3112.96	Middle	No	115.55	\$100,800	\$116,474	\$97,943	4110	12.53	515	1338	1509
29	183	3113.11	Middle	No	115.75	\$100,800	\$116,676	\$98,112	5880	20.88	1228	1806	2068
29	183	3113.12	Middle	No	117.32	\$100,800	\$118,259	\$99,440	7417	15.67	1162	2561	2743
29	183	3113.22	Upper	No	150.97	\$100,800	\$152,178	\$127,964	6787	16.47	1118	1937	2097
29	183	3113.31	Middle	No	117.04	\$100,800	\$117,976	\$99,201	4631	13.67	633	1394	1627
29	183	3113.91	Middle	No	103.35	\$100,800	\$104,177	\$87,601	4831	15.71	759	1668	1756
29	183	3114.22	Middle	No	95.61	\$100,800	\$96,375	\$81,040	6035	15.76	951	1791	2157
29	183	3115.00	Low	No	49.82	\$100,800	\$50,219	\$42,233	2205	22.27	491	574	867
29	183	3116.02	Middle	No	87.82	\$100,800	\$88,523	\$74,439	5980	16.49	986	1701	2024
29	183	3116.03	Upper	No	121.48	\$100,800	\$122,452	\$102,967	2780	17.34	482	806	1166
29	183	3116.04	Upper	No	131.10	\$100,800	\$132,149	\$111,125	3164	12.48	395	1042	1149
29	183	3117.12	Upper	No	142.59	\$100,800	\$143,731	\$120,862	4889	21.37	1045	1622	1857
29	183	3117.21	Upper	No	148.88	\$100,800	\$150,071	\$126,193	3765	17.88	673	1207	1272
29	183	3117.32	Upper	No	121.07	\$100,800	\$122,039	\$102,617	7074	16.30	1153	2303	2537
29	183	3117.33	Middle	No	101.51	\$100,800	\$102,322	\$86,042	2272	17.08	388	759	877
29	183	3117.34	Middle	No	111.69	\$100,800	\$112,584	\$94,670	4233	21.21	898	1261	1388

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
29	183	3117.35	Upper	No	126.41	\$100,800	\$127,421	\$107,150	5970	16.00	955	1722	1959
29	183	3117.37	Upper	No	170.12	\$100,800	\$171,481	\$144,194	3461	18.29	633	1001	1047
29	183	3117.38	Moderate	No	78.23	\$100,800	\$78,856	\$66,314	4465	25.53	1140	1182	1544
29	183	3117.39	Upper	No	156.45	\$100,800	\$157,702	\$132,604	4551	17.05	776	1518	1542
29	183	3117.40	Upper	No	152.50	\$100,800	\$153,720	\$129,261	2096	9.40	197	693	717
29	183	3118.01	Upper	No	120.79	\$100,800	\$121,756	\$102,380	6250	13.79	862	2051	2209
29	183	3118.02	Upper	No	123.63	\$100,800	\$124,619	\$104,792	6220	14.94	929	1814	2199
29	183	3119.03	Upper	No	137.38	\$100,800	\$138,479	\$116,442	6030	15.99	964	1962	2277
29	183	3119.04	Upper	No	143.08	\$100,800	\$144,225	\$121,277	6462	17.33	1120	1864	1996
29	183	3119.07	Middle	No	84.44	\$100,800	\$85,116	\$71,578	6223	19.70	1226	1910	1938
29	183	3119.08	Upper	No	130.76	\$100,800	\$131,806	\$110,833	4475	15.46	692	1439	1581
29	183	3119.09	Upper	No	147.72	\$100,800	\$148,902	\$125,208	5174	10.82	560	1747	1805
29	183	3120.01	Upper	No	154.65	\$100,800	\$155,887	\$131,081	3228	7.22	233	895	979
29	183	3120.02	Upper	No	121.89	\$100,800	\$122,865	\$103,315	4221	12.77	539	1141	1200
29	183	3120.03	Middle	No	114.86	\$100,800	\$115,779	\$97,355	6938	11.83	821	1932	2278
29	183	3120.94	Middle	No	111.47	\$100,800	\$112,362	\$94,486	5765	22.86	1318	1333	1577
29	183	3120.95	Middle	No	112.16	\$100,800	\$113,057	\$95,071	6470	18.66	1207	1915	2182
29	183	3120.96	Upper	No	125.56	\$100,800	\$126,564	\$106,429	9026	15.81	1427	2173	2274
29	183	3121.92	Middle	No	116.18	\$100,800	\$117,109	\$98,474	6266	13.90	871	1882	2130
29	183	3121.93	Upper	No	129.76	\$100,800	\$130,798	\$109,988	8915	13.44	1198	2163	2586
29	183	3121.94	Middle	No	111.36	\$100,800	\$112,251	\$94,390	3488	9.17	320	1314	1378
29	183	3121.95	Moderate	No	79.82	\$100,800	\$80,459	\$67,656	3318	17.93	595	611	1241
29	183	3122.04	Upper	No	142.05	\$100,800	\$143,186	\$120,402	5155	6.23	321	1600	2005
29	183	3122.06	Upper	No	136.56	\$100,800	\$137,652	\$115,753	4721	8.79	415	1357	1587
29	183	3122.07	Middle	No	96.84	\$100,800	\$97,615	\$82,083	4286	24.36	1044	1128	1239
29	183	3122.08	Upper	No	138.25	\$100,800	\$139,356	\$117,180	5118	16.76	858	1351	1458
29	183	3122.09	Upper	No	159.27	\$100,800	\$160,544	\$135,000	4489	15.48	695	1087	1155
29	183	3123.00	Upper	No	146.49	\$100,800	\$147,662	\$124,167	2730	11.17	305	1097	1125

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
29	183	3124.00	Moderate	No	68.84	\$100,800	\$69,391	\$58,355	5555	18.20	1011	1685	2223
29	183	9800.00	Unknown	No	0.00	\$100,800	\$0	\$0	12	58.33	7	3	3

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2023 FFIEC Census Report - Summary Census Demographic Information
 State: 29 - MISSOURI (MO)
 County: 510 - ST. LOUIS CITY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
29	510	1011.00	Moderate	No	71.06	\$100,800	\$71,628	\$60,233	2569	27.64	710	944	1118
29	510	1012.00	Middle	No	107.12	\$100,800	\$107,977	\$90,799	3197	27.74	887	1155	1424
29	510	1013.00	Middle	No	118.76	\$100,800	\$119,710	\$100,664	4150	27.57	1144	1035	1915
29	510	1014.00	Moderate	No	76.81	\$100,800	\$77,424	\$65,106	2704	49.82	1347	795	1333
29	510	1015.00	Low	No	29.29	\$100,800	\$29,524	\$24,826	2849	50.23	1431	493	1469
29	510	1018.00	Moderate	No	54.82	\$100,800	\$55,259	\$46,471	2829	55.11	1559	528	1536
29	510	1021.00	Middle	No	84.93	\$100,800	\$85,609	\$71,991	2737	20.79	569	648	1431
29	510	1022.00	Upper	No	120.06	\$100,800	\$121,020	\$101,765	5967	12.37	738	2259	2751
29	510	1023.00	Moderate	No	68.26	\$100,800	\$68,806	\$57,857	1814	26.79	486	695	1052
29	510	1024.00	Middle	No	88.37	\$100,800	\$89,077	\$74,904	2240	31.52	706	691	955
29	510	1025.00	Moderate	No	77.86	\$100,800	\$78,483	\$66,000	1842	23.62	435	713	1064
29	510	1031.00	Middle	No	102.45	\$100,800	\$103,270	\$86,836	3331	22.70	756	893	1476
29	510	1034.00	Upper	No	124.45	\$100,800	\$125,446	\$105,483	1778	15.02	267	783	1037
29	510	1036.00	Middle	No	87.01	\$100,800	\$87,706	\$73,750	1250	19.12	239	520	633
29	510	1037.00	Middle	No	110.20	\$100,800	\$111,082	\$93,409	2507	16.79	421	837	1289
29	510	1038.00	Middle	No	108.78	\$100,800	\$109,650	\$92,200	3823	15.38	588	1381	1919
29	510	1042.00	Middle	No	115.54	\$100,800	\$116,464	\$97,930	3406	17.94	611	834	1714
29	510	1045.00	Moderate	No	74.49	\$100,800	\$75,086	\$63,140	2520	29.68	748	357	849
29	510	1051.98	Upper	No	186.63	\$100,800	\$188,123	\$158,185	3960	44.85	1776	851	889
29	510	1052.00	Middle	No	119.89	\$100,800	\$120,849	\$101,618	2647	59.69	1580	658	779
29	510	1053.00	Unknown	No	0.00	\$100,800	\$0	\$0	2211	88.29	1952	238	520
29	510	1054.00	Moderate	No	69.10	\$100,800	\$69,653	\$58,571	2413	95.15	2296	153	523
29	510	1055.00	Middle	No	98.61	\$100,800	\$99,399	\$83,581	2546	94.93	2417	524	1173
29	510	1061.00	Low	No	39.32	\$100,800	\$39,635	\$33,333	1744	98.05	1710	386	1058
29	510	1062.00	Unknown	No	0.00	\$100,800	\$0	\$0	1260	99.52	1254	121	831
29	510	1063.00	Moderate	No	51.32	\$100,800	\$51,731	\$43,500	1480	98.24	1454	188	874

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29	510	1064.00	Low	No	49.60	\$100,800	\$49,997	\$42,043	1650	98.42	1624	348	1395
29	510	1065.00	Moderate	No	51.80	\$100,800	\$52,214	\$43,906	2687	93.41	2510	475	1336
29	510	1066.00	Low	No	33.40	\$100,800	\$33,667	\$28,313	1250	97.12	1214	300	756
29	510	1067.00	Moderate	No	71.75	\$100,800	\$72,324	\$60,822	2502	98.20	2457	782	1724
29	510	1072.00	Moderate	No	54.32	\$100,800	\$54,755	\$46,042	974	97.74	952	167	570
29	510	1073.00	Low	No	44.71	\$100,800	\$45,068	\$37,898	3968	98.94	3926	1053	2360
29	510	1074.00	Low	No	47.58	\$100,800	\$47,961	\$40,336	1783	99.10	1767	455	987
29	510	1075.00	Moderate	No	50.02	\$100,800	\$50,420	\$42,400	2040	97.25	1984	451	1265
29	510	1076.00	Moderate	No	59.32	\$100,800	\$59,795	\$50,284	1905	98.69	1880	398	952
29	510	1081.00	Low	No	42.47	\$100,800	\$42,810	\$36,000	2535	97.20	2464	717	1473
29	510	1082.00	Low	No	45.55	\$100,800	\$45,914	\$38,611	2260	96.90	2190	392	843
29	510	1083.00	Moderate	No	53.82	\$100,800	\$54,251	\$45,625	1830	97.10	1777	451	1089
29	510	1096.00	Low	No	49.39	\$100,800	\$49,785	\$41,862	2496	98.68	2463	473	1640
29	510	1097.00	Low	No	29.10	\$100,800	\$29,333	\$24,669	1644	94.71	1557	469	1366
29	510	1101.00	Low	No	41.16	\$100,800	\$41,489	\$34,893	2264	98.90	2239	452	1563
29	510	1102.00	Low	No	46.60	\$100,800	\$46,973	\$39,500	1922	98.91	1901	344	1547
29	510	1103.00	Low	No	35.90	\$100,800	\$36,187	\$30,430	1904	98.84	1882	376	1494
29	510	1104.00	Moderate	No	52.04	\$100,800	\$52,456	\$44,112	1960	97.86	1918	375	1428
29	510	1105.00	Low	No	48.48	\$100,800	\$48,868	\$41,094	1002	96.91	971	238	740
29	510	1111.00	Moderate	No	60.21	\$100,800	\$60,692	\$51,034	1874	96.91	1816	211	964
29	510	1112.00	Low	No	37.69	\$100,800	\$37,992	\$31,949	1014	86.88	881	213	602
29	510	1113.00	Low	No	45.81	\$100,800	\$46,176	\$38,828	1199	98.25	1178	374	825
29	510	1121.00	Upper	No	147.29	\$100,800	\$148,468	\$124,844	4455	41.62	1854	747	708
29	510	1122.00	Moderate	No	59.84	\$100,800	\$60,319	\$50,724	1434	88.49	1269	223	643
29	510	1123.00	Low	No	31.68	\$100,800	\$31,933	\$26,855	1787	96.19	1719	225	940
29	510	1124.00	Upper	No	178.69	\$100,800	\$180,120	\$151,458	4492	37.33	1677	775	481
29	510	1135.00	Middle	No	104.75	\$100,800	\$105,588	\$88,790	2352	9.06	213	818	1454
29	510	1141.01	Middle	No	85.05	\$100,800	\$85,730	\$72,088	4201	31.35	1317	1117	2472
29	510	1141.02	Upper	No	148.62	\$100,800	\$149,809	\$125,972	4211	11.66	491	1045	2090

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29	510	1142.00	Middle	No	95.08	\$100,800	\$95,841	\$80,595	4557	22.95	1046	1502	2291
29	510	1143.00	Middle	No	112.53	\$100,800	\$113,430	\$95,385	5242	16.27	853	2196	2917
29	510	1151.00	Moderate	No	55.26	\$100,800	\$55,702	\$46,842	3940	44.14	1739	1115	1683
29	510	1152.00	Low	No	42.96	\$100,800	\$43,304	\$36,419	2960	59.73	1768	471	1170
29	510	1153.00	Moderate	No	60.46	\$100,800	\$60,944	\$51,250	5047	64.18	3239	1287	2529
29	510	1154.00	Moderate	No	53.51	\$100,800	\$53,938	\$45,357	3054	46.89	1432	678	1197
29	510	1155.00	Low	No	38.20	\$100,800	\$38,506	\$32,381	5460	71.96	3929	700	2811
29	510	1156.00	Low	No	37.83	\$100,800	\$38,133	\$32,067	5091	65.13	3316	693	2124
29	510	1157.00	Moderate	No	57.85	\$100,800	\$58,313	\$49,038	3460	77.60	2685	590	2214
29	510	1161.00	Low	No	49.25	\$100,800	\$49,644	\$41,750	3057	52.99	1620	585	1713
29	510	1162.00	Upper	No	127.35	\$100,800	\$128,369	\$107,941	4175	29.39	1227	1071	2030
29	510	1163.01	Middle	No	113.24	\$100,800	\$114,146	\$95,987	2902	31.12	903	644	1404
29	510	1163.02	Low	No	32.39	\$100,800	\$32,649	\$27,458	3007	80.81	2430	189	1380
29	510	1164.00	Moderate	No	50.20	\$100,800	\$50,602	\$42,552	4536	79.50	3606	544	2517
29	510	1165.00	Middle	No	84.26	\$100,800	\$84,934	\$71,424	3813	50.59	1929	923	1922
29	510	1171.00	Middle	No	112.20	\$100,800	\$113,098	\$95,104	1546	28.65	443	249	996
29	510	1172.00	Upper	No	125.72	\$100,800	\$126,726	\$106,563	5460	37.14	2028	1190	2126
29	510	1174.00	Upper	No	121.83	\$100,800	\$122,805	\$103,269	4188	35.94	1505	859	1758
29	510	1181.00	Middle	No	83.94	\$100,800	\$84,612	\$71,154	1591	59.08	940	283	672
29	510	1186.00	Middle	No	117.66	\$100,800	\$118,601	\$99,728	4561	45.34	2068	566	871
29	510	1191.01	Unknown	No	0.00	\$100,800	\$0	\$0	2649	51.94	1376	522	461
29	510	1191.02	Middle	No	98.40	\$100,800	\$99,187	\$83,405	3418	39.94	1365	392	339
29	510	1192.00	Upper	No	133.42	\$100,800	\$134,487	\$113,092	1946	59.71	1162	474	564
29	510	1193.00	Middle	No	99.18	\$100,800	\$99,973	\$84,063	6100	50.05	3053	133	229
29	510	1202.00	Low	No	48.06	\$100,800	\$48,444	\$40,741	1092	95.88	1047	211	668
29	510	1212.00	Moderate	No	50.05	\$100,800	\$50,450	\$42,426	1787	97.65	1745	122	545
29	510	1231.00	Middle	No	93.40	\$100,800	\$94,147	\$79,167	3235	63.52	2055	824	1728
29	510	1232.00	Middle	No	88.21	\$100,800	\$88,916	\$74,766	2464	40.75	1004	723	1104

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29	510	1233.00	Moderate	No	76.46	\$100,800	\$77,072	\$64,813	2928	37.36	1094	603	1577
29	510	1241.00	Moderate	No	53.68	\$100,800	\$54,109	\$45,500	4191	79.65	3338	434	2436
29	510	1242.00	Low	No	48.66	\$100,800	\$49,049	\$41,250	3070	68.11	2091	580	1967
29	510	1243.00	Upper	No	153.49	\$100,800	\$154,718	\$130,096	3059	35.31	1080	915	1855
29	510	1246.00	Low	No	30.23	\$100,800	\$30,472	\$25,625	1712	72.25	1237	199	761
29	510	1255.00	Middle	No	115.59	\$100,800	\$116,515	\$97,973	3810	51.78	1973	565	57
29	510	1256.00	Middle	No	92.34	\$100,800	\$93,079	\$78,269	5832	60.12	3506	808	222
29	510	1257.00	Low	No	25.01	\$100,800	\$25,210	\$21,200	2852	96.67	2757	90	744
29	510	1266.00	Low	No	44.65	\$100,800	\$45,007	\$37,849	2779	85.43	2374	437	1034
29	510	1267.00	Low	No	47.77	\$100,800	\$48,152	\$40,489	1074	85.47	918	208	910
29	510	1268.00	Middle	No	94.01	\$100,800	\$94,762	\$79,688	3371	22.22	749	1047	1727
29	510	1269.00	Moderate	No	62.11	\$100,800	\$62,607	\$52,650	3958	98.76	3909	636	2105
29	510	1270.00	Low	No	19.79	\$100,800	\$19,948	\$16,777	1221	83.87	1024	228	547
29	510	1271.00	Low	No	46.56	\$100,800	\$46,932	\$39,464	1683	95.19	1602	154	706
29	510	1272.00	Middle	No	106.41	\$100,800	\$107,261	\$90,198	4163	31.88	1327	825	1922
29	510	1273.00	Middle	No	116.25	\$100,800	\$117,180	\$98,533	3729	64.15	2392	938	1654
29	510	1274.00	Low	No	35.33	\$100,800	\$35,613	\$29,950	4705	71.77	3377	654	1404
29	510	1275.00	Low	No	35.96	\$100,800	\$36,248	\$30,485	2461	77.81	1915	127	277
29	510	1276.00	Middle	No	113.91	\$100,800	\$114,821	\$96,550	3444	31.79	1095	504	1308
29	510	1277.00	Low	No	28.44	\$100,800	\$28,668	\$24,112	1868	97.81	1827	480	1340
29	510	1278.00	Low	No	37.93	\$100,800	\$38,233	\$32,155	3961	74.22	2940	26	435

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2023 FFIEC Census Report - Summary Census Demographic Information
 State: 29 - MISSOURI (MO)
 County: 189 - ST. LOUIS COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
29	189	2101.01	Moderate	No	73.40	\$100,800	\$73,987	\$62,217	1400	67.93	951	362	508
29	189	2101.02	Moderate	No	75.28	\$100,800	\$75,882	\$63,814	3961	83.56	3310	577	1440
29	189	2102.00	Moderate	No	55.01	\$100,800	\$55,450	\$46,630	5585	90.96	5080	869	2431
29	189	2103.00	Moderate	No	60.92	\$100,800	\$61,407	\$51,643	2985	84.12	2511	745	1537
29	189	2104.00	Moderate	No	50.72	\$100,800	\$51,126	\$42,995	4142	95.41	3952	1238	2162
29	189	2105.01	Moderate	No	59.19	\$100,800	\$59,664	\$50,175	3164	97.16	3074	647	1184
29	189	2105.02	Moderate	No	53.62	\$100,800	\$54,049	\$45,449	3305	96.31	3183	979	1779
29	189	2106.00	Moderate	No	56.95	\$100,800	\$57,406	\$48,276	6645	84.18	5594	1373	2899
29	189	2107.02	Moderate	No	54.74	\$100,800	\$55,178	\$46,402	5984	90.47	5414	1453	2067
29	189	2107.03	Moderate	No	64.56	\$100,800	\$65,076	\$54,726	3550	86.08	3056	768	1239
29	189	2107.04	Moderate	No	57.76	\$100,800	\$58,222	\$48,958	3950	95.65	3778	334	1547
29	189	2108.03	Moderate	No	79.79	\$100,800	\$80,428	\$67,629	4898	78.97	3868	1223	1578
29	189	2108.05	Middle	No	85.04	\$100,800	\$85,720	\$72,083	6080	90.35	5493	1373	2108
29	189	2108.06	Middle	No	81.24	\$100,800	\$81,890	\$68,864	6151	94.15	5791	1744	2239
29	189	2108.07	Middle	No	106.04	\$100,800	\$106,888	\$89,884	5760	91.74	5284	1704	2039
29	189	2108.08	Middle	No	100.88	\$100,800	\$101,687	\$85,506	3620	91.66	3318	1000	1104
29	189	2109.12	Middle	No	109.40	\$100,800	\$110,275	\$92,727	7155	72.37	5178	2273	2550
29	189	2109.21	Middle	No	118.72	\$100,800	\$119,670	\$100,625	4072	70.19	2858	1377	1551
29	189	2109.23	Middle	No	80.69	\$100,800	\$81,336	\$68,393	5399	58.62	3165	1416	2156
29	189	2109.24	Middle	No	94.81	\$100,800	\$95,568	\$80,363	4456	74.84	3335	1111	1598
29	189	2109.25	Middle	No	94.96	\$100,800	\$95,720	\$80,489	5419	68.56	3715	1229	1705
29	189	2109.26	Moderate	No	70.74	\$100,800	\$71,306	\$59,961	2578	54.97	1417	779	1086
29	189	2109.27	Upper	No	140.06	\$100,800	\$141,180	\$118,719	4681	69.45	3251	1558	1695
29	189	2109.28	Upper	No	120.36	\$100,800	\$121,323	\$102,018	4477	78.16	3499	1757	1902
29	189	2110.01	Middle	No	96.79	\$100,800	\$97,564	\$82,039	4302	66.88	2877	1242	1641
29	189	2110.02	Middle	No	89.72	\$100,800	\$90,438	\$76,053	3368	58.52	1971	865	1102

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29	189	2111.01	Middle	No	91.93	\$100,800	\$92,665	\$77,922	7056	56.48	3985	1550	2779
29	189	2111.02	Middle	No	83.86	\$100,800	\$84,531	\$71,086	5002	76.01	3802	1042	1143
29	189	2112.01	Moderate	No	73.77	\$100,800	\$74,360	\$62,526	5337	59.57	3179	1260	1497
29	189	2112.02	Middle	No	90.56	\$100,800	\$91,284	\$76,761	3298	31.81	1049	992	1475
29	189	2113.01	Middle	No	80.35	\$100,800	\$80,993	\$68,110	6432	42.93	2761	1678	2344
29	189	2113.31	Middle	No	87.26	\$100,800	\$87,958	\$73,964	6067	44.45	2697	1473	2095
29	189	2113.32	Middle	No	89.00	\$100,800	\$89,712	\$75,438	6293	44.59	2806	1618	2495
29	189	2113.33	Middle	No	98.36	\$100,800	\$99,147	\$83,375	4918	51.77	2546	1491	1780
29	189	2113.34	Middle	No	97.84	\$100,800	\$98,623	\$82,933	4258	44.69	1903	1033	1528
29	189	2114.01	Moderate	No	62.56	\$100,800	\$63,060	\$53,025	5325	48.30	2572	1331	1758
29	189	2114.02	Moderate	No	54.70	\$100,800	\$55,138	\$46,364	2274	66.67	1516	288	532
29	189	2115.00	Low	No	48.84	\$100,800	\$49,231	\$41,403	2989	94.58	2827	476	1288
29	189	2116.00	Moderate	No	68.75	\$100,800	\$69,300	\$58,278	5855	74.36	4354	1496	2240
29	189	2117.00	Moderate	No	73.27	\$100,800	\$73,856	\$62,107	3828	72.68	2782	1303	1857
29	189	2118.01	Low	No	36.43	\$100,800	\$36,721	\$30,882	3553	91.13	3238	700	1280
29	189	2118.02	Moderate	No	58.13	\$100,800	\$58,595	\$49,271	3483	90.84	3164	689	1495
29	189	2119.00	Low	No	38.72	\$100,800	\$39,030	\$32,821	4495	95.11	4275	337	1538
29	189	2120.02	Low	No	36.69	\$100,800	\$36,984	\$31,098	2866	96.13	2755	322	1090
29	189	2120.03	Moderate	No	51.61	\$100,800	\$52,023	\$43,750	3441	93.69	3224	486	1559
29	189	2120.04	Low	No	42.40	\$100,800	\$42,739	\$35,938	3506	95.86	3361	1377	1877
29	189	2121.01	Moderate	No	57.67	\$100,800	\$58,131	\$48,880	3467	94.81	3287	694	2302
29	189	2121.02	Low	No	31.75	\$100,800	\$32,004	\$26,917	2675	94.69	2533	350	1236
29	189	2122.01	Moderate	No	59.69	\$100,800	\$60,168	\$50,599	3792	96.89	3674	1329	2017
29	189	2122.02	Low	No	29.08	\$100,800	\$29,313	\$24,653	2079	98.32	2044	278	1326
29	189	2123.00	Moderate	No	61.29	\$100,800	\$61,780	\$51,950	4623	85.57	3956	1125	1691
29	189	2124.00	Moderate	No	61.27	\$100,800	\$61,760	\$51,938	2173	89.92	1954	500	1097
29	189	2125.00	Moderate	No	61.54	\$100,800	\$62,032	\$52,162	4599	83.54	3842	731	1617
29	189	2126.00	Moderate	No	70.18	\$100,800	\$70,741	\$59,487	4374	69.96	3060	1450	2384
29	189	2127.01	Low	No	42.00	\$100,800	\$42,336	\$35,601	3069	82.93	2545	791	1586

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29	189	2127.02	Low	No	47.85	\$100,800	\$48,233	\$40,563	1881	77.25	1453	313	983
29	189	2131.02	Unknown	No	0.00	\$100,800	\$0	\$0	377	35.01	132	167	205
29	189	2131.03	Middle	No	105.64	\$100,800	\$106,485	\$89,545	3278	43.11	1413	816	1393
29	189	2131.04	Low	No	43.62	\$100,800	\$43,969	\$36,977	1029	54.81	564	34	237
29	189	2132.02	Middle	No	106.26	\$100,800	\$107,110	\$90,068	7012	37.84	2653	1775	2147
29	189	2132.03	Middle	No	104.16	\$100,800	\$104,993	\$88,292	5014	26.61	1334	1574	1718
29	189	2132.04	Middle	No	88.11	\$100,800	\$88,815	\$74,688	3905	52.04	2032	808	1222
29	189	2133.01	Moderate	No	62.86	\$100,800	\$63,363	\$53,286	3429	55.23	1894	489	1173
29	189	2133.02	Moderate	No	51.17	\$100,800	\$51,579	\$43,375	3726	63.45	2364	552	1366
29	189	2134.01	Moderate	No	61.57	\$100,800	\$62,063	\$52,188	4644	65.87	3059	1199	1930
29	189	2134.02	Moderate	No	63.23	\$100,800	\$63,736	\$53,594	1878	56.02	1052	380	724
29	189	2135.00	Moderate	No	64.70	\$100,800	\$65,218	\$54,844	5222	50.36	2630	1289	2512
29	189	2136.00	Low	No	42.44	\$100,800	\$42,780	\$35,976	3431	86.94	2983	461	1504
29	189	2137.01	Unknown	No	0.00	\$100,800	\$0	\$0	836	75.12	628	153	393
29	189	2137.02	Moderate	No	69.35	\$100,800	\$69,905	\$58,788	3986	71.93	2867	1078	1658
29	189	2138.00	Low	No	49.08	\$100,800	\$49,473	\$41,604	4720	97.99	4625	1072	2473
29	189	2139.00	Low	No	43.62	\$100,800	\$43,969	\$36,974	1437	98.68	1418	322	757
29	189	2141.00	Low	No	42.53	\$100,800	\$42,870	\$36,055	1080	98.06	1059	264	739
29	189	2142.00	Low	No	47.61	\$100,800	\$47,991	\$40,357	2882	92.64	2670	431	1417
29	189	2143.00	Low	No	46.58	\$100,800	\$46,953	\$39,484	3714	74.39	2763	694	1658
29	189	2144.00	Moderate	No	71.42	\$100,800	\$71,991	\$60,541	4789	46.88	2245	1174	2116
29	189	2145.00	Middle	No	82.20	\$100,800	\$82,858	\$69,679	3173	45.95	1458	711	1216
29	189	2146.01	Moderate	No	55.03	\$100,800	\$55,470	\$46,648	3891	46.75	1819	862	1522
29	189	2146.02	Low	No	49.68	\$100,800	\$50,077	\$42,115	4052	45.93	1861	1052	1591
29	189	2147.00	Moderate	No	70.94	\$100,800	\$71,508	\$60,129	6721	51.51	3462	1907	3360
29	189	2148.00	Moderate	No	77.24	\$100,800	\$77,858	\$65,469	5481	40.21	2204	1294	1969
29	189	2149.01	Moderate	No	69.05	\$100,800	\$69,602	\$58,528	3196	44.71	1429	885	1292
29	189	2149.02	Middle	No	80.68	\$100,800	\$81,325	\$68,385	3241	57.05	1849	576	739

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29	189	2150.01	Middle	No	89.59	\$100,800	\$90,307	\$75,938	2840	53.73	1526	426	600
29	189	2150.03	Upper	No	120.97	\$100,800	\$121,938	\$102,538	4412	24.80	1094	1554	1698
29	189	2150.04	Upper	No	121.87	\$100,800	\$122,845	\$103,295	3427	43.83	1502	686	881
29	189	2150.05	Upper	No	139.61	\$100,800	\$140,727	\$118,338	5941	40.99	2435	1484	1558
29	189	2151.02	Middle	No	83.22	\$100,800	\$83,886	\$70,538	4979	34.71	1728	1414	2232
29	189	2151.03	Upper	No	139.72	\$100,800	\$140,838	\$118,424	2577	33.49	863	769	913
29	189	2151.05	Upper	No	164.34	\$100,800	\$165,655	\$139,297	2434	26.79	652	794	735
29	189	2151.41	Upper	No	142.72	\$100,800	\$143,862	\$120,972	4229	21.68	917	1891	1966
29	189	2151.43	Middle	No	108.78	\$100,800	\$109,650	\$92,205	2901	25.51	740	967	1115
29	189	2151.44	Middle	No	101.76	\$100,800	\$102,574	\$86,250	5672	32.35	1835	1815	1842
29	189	2151.45	Middle	No	119.80	\$100,800	\$120,758	\$101,547	4914	46.58	2289	1093	1426
29	189	2151.46	Upper	No	129.10	\$100,800	\$130,133	\$109,430	2632	63.22	1664	131	257
29	189	2152.01	Upper	No	193.19	\$100,800	\$194,736	\$163,750	6657	29.94	1993	1668	1752
29	189	2152.31	Upper	No	149.18	\$100,800	\$150,373	\$126,450	4751	22.00	1045	1261	1510
29	189	2152.33	Upper	No	144.66	\$100,800	\$145,817	\$122,612	5234	30.86	1615	1804	2104
29	189	2152.34	Upper	No	294.95	\$100,800	\$297,310	\$250,001	2071	20.33	421	517	517
29	189	2152.35	Upper	No	193.28	\$100,800	\$194,826	\$163,828	4612	26.78	1235	1594	1734
29	189	2152.36	Upper	No	130.68	\$100,800	\$131,725	\$110,769	3250	14.09	458	1134	1126
29	189	2153.01	Upper	No	175.49	\$100,800	\$176,894	\$148,750	4689	27.68	1298	1419	1237
29	189	2153.02	Upper	No	190.33	\$100,800	\$191,853	\$161,328	3386	21.94	743	1084	1220
29	189	2154.00	Upper	No	294.95	\$100,800	\$297,310	\$250,001	5507	13.91	766	2061	2235
29	189	2155.00	Upper	No	175.81	\$100,800	\$177,216	\$149,018	5260	32.22	1695	1686	1886
29	189	2156.00	Middle	No	80.38	\$100,800	\$81,023	\$68,132	5042	72.65	3663	852	1455
29	189	2157.00	Moderate	No	76.07	\$100,800	\$76,679	\$64,483	5681	82.27	4674	1371	2218
29	189	2158.01	Upper	No	124.49	\$100,800	\$125,486	\$105,521	3943	26.22	1034	1350	1552
29	189	2158.02	Moderate	No	77.95	\$100,800	\$78,574	\$66,071	1602	33.46	536	70	604
29	189	2158.03	Upper	No	167.46	\$100,800	\$168,800	\$141,944	2430	34.16	830	353	1075
29	189	2159.01	Middle	No	107.23	\$100,800	\$108,088	\$90,890	3337	68.20	2276	958	1434
29	189	2159.02	Moderate	No	70.78	\$100,800	\$71,346	\$60,000	3161	84.69	2677	884	1421

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29	189	2160.00	Moderate	No	55.83	\$100,800	\$56,277	\$47,328	1542	85.86	1324	278	688
29	189	2161.01	Upper	No	175.49	\$100,800	\$176,894	\$148,750	3337	48.31	1612	380	624
29	189	2161.02	Upper	No	206.64	\$100,800	\$208,293	\$175,147	2262	57.03	1290	365	918
29	189	2162.01	Upper	No	159.89	\$100,800	\$161,169	\$135,521	3827	24.22	927	1324	1890
29	189	2162.02	Upper	No	229.86	\$100,800	\$231,699	\$194,833	3950	25.75	1017	1050	1567
29	189	2163.00	Upper	No	174.87	\$100,800	\$176,269	\$148,221	7068	35.02	2475	621	859
29	189	2164.01	Upper	No	199.43	\$100,800	\$201,025	\$169,038	2762	21.25	587	843	699
29	189	2164.02	Upper	No	159.03	\$100,800	\$160,302	\$134,792	3071	28.95	889	487	544
29	189	2165.00	Upper	No	193.40	\$100,800	\$194,947	\$163,922	5279	30.52	1611	1234	1085
29	189	2166.00	Upper	No	270.86	\$100,800	\$273,027	\$229,583	2492	21.27	530	488	589
29	189	2167.00	Upper	No	144.74	\$100,800	\$145,898	\$122,679	3539	25.74	911	898	1681
29	189	2168.00	Upper	No	131.14	\$100,800	\$132,189	\$111,157	3189	20.57	656	829	1255
29	189	2169.00	Moderate	No	55.56	\$100,800	\$56,004	\$47,099	2333	28.72	670	340	1076
29	189	2170.00	Middle	No	90.18	\$100,800	\$90,901	\$76,435	4002	23.86	955	902	1435
29	189	2172.00	Middle	No	82.63	\$100,800	\$83,291	\$70,036	1899	32.96	626	461	712
29	189	2173.00	Middle	No	115.60	\$100,800	\$116,525	\$97,986	3064	22.88	701	820	1061
29	189	2174.00	Upper	No	155.40	\$100,800	\$156,643	\$131,719	4915	16.70	821	1748	2149
29	189	2175.00	Upper	No	226.51	\$100,800	\$228,322	\$191,987	5587	10.67	596	2044	2164
29	189	2176.00	Upper	No	204.84	\$100,800	\$206,479	\$173,622	7577	12.09	916	2375	2645
29	189	2177.01	Upper	No	230.36	\$100,800	\$232,203	\$195,250	5425	19.15	1039	2058	2227
29	189	2177.02	Upper	No	247.64	\$100,800	\$249,621	\$209,900	7813	23.41	1829	2588	2835
29	189	2178.02	Upper	No	151.78	\$100,800	\$152,994	\$128,646	7426	20.54	1525	2434	2806
29	189	2178.06	Middle	No	117.57	\$100,800	\$118,511	\$99,650	5595	20.20	1130	1764	1987
29	189	2178.07	Upper	No	158.89	\$100,800	\$160,161	\$134,679	6462	17.66	1141	2079	2372
29	189	2178.41	Upper	No	158.49	\$100,800	\$159,758	\$134,335	5280	25.11	1326	1855	1831
29	189	2178.51	Upper	No	167.33	\$100,800	\$168,669	\$141,833	3168	15.18	481	1085	1137
29	189	2178.52	Upper	No	184.15	\$100,800	\$185,623	\$156,087	6729	16.06	1081	2351	2470
29	189	2178.53	Upper	No	249.99	\$100,800	\$251,990	\$211,893	5015	31.15	1562	1286	1435

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29	189	2178.54	Upper	No	219.12	\$100,800	\$220,873	\$185,722	2290	17.90	410	739	716
29	189	2179.21	Upper	No	165.51	\$100,800	\$166,834	\$140,286	4833	18.70	904	1490	1700
29	189	2179.23	Upper	No	128.90	\$100,800	\$129,931	\$109,256	7103	18.75	1332	2083	2462
29	189	2179.31	Upper	No	132.77	\$100,800	\$133,832	\$112,540	6366	18.00	1146	2157	2432
29	189	2179.32	Upper	No	147.14	\$100,800	\$148,317	\$124,720	5144	26.26	1351	1689	1763
29	189	2179.41	Middle	No	98.19	\$100,800	\$98,976	\$83,229	6016	16.57	997	2131	2321
29	189	2179.42	Upper	No	136.10	\$100,800	\$137,189	\$115,361	5402	17.72	957	2092	1912
29	189	2179.43	Upper	No	127.95	\$100,800	\$128,974	\$108,452	3505	24.42	856	1065	1187
29	189	2179.44	Upper	No	152.54	\$100,800	\$153,760	\$129,297	5818	22.02	1281	2133	2259
29	189	2180.12	Upper	No	207.59	\$100,800	\$209,251	\$175,954	4955	12.19	604	1513	1621
29	189	2180.13	Upper	No	120.35	\$100,800	\$121,313	\$102,014	5814	18.25	1061	1567	1800
29	189	2180.14	Upper	No	143.96	\$100,800	\$145,112	\$122,019	1573	9.73	153	431	496
29	189	2180.15	Middle	No	116.25	\$100,800	\$117,180	\$98,533	2914	13.11	382	960	1025
29	189	2180.16	Middle	No	95.16	\$100,800	\$95,921	\$80,660	3991	36.98	1476	657	894
29	189	2181.02	Middle	No	89.54	\$100,800	\$90,256	\$75,893	3122	18.87	589	1056	1163
29	189	2181.04	Moderate	No	63.64	\$100,800	\$64,149	\$53,945	1793	25.60	459	200	491
29	189	2181.05	Middle	No	102.18	\$100,800	\$102,997	\$86,607	3616	18.06	653	707	794
29	189	2182.01	Upper	No	146.28	\$100,800	\$147,450	\$123,992	3274	11.09	363	1014	1101
29	189	2183.00	Upper	No	149.69	\$100,800	\$150,888	\$126,875	4313	13.54	584	1113	1283
29	189	2184.01	Upper	No	160.59	\$100,800	\$161,875	\$136,116	4151	9.18	381	1368	1440
29	189	2184.02	Upper	No	147.64	\$100,800	\$148,821	\$125,139	5054	10.13	512	1481	1690
29	189	2185.00	Upper	No	157.39	\$100,800	\$158,649	\$133,406	5064	9.42	477	1782	1970
29	189	2186.00	Upper	No	152.74	\$100,800	\$153,962	\$129,464	2801	23.63	662	634	749
29	189	2188.00	Upper	No	200.95	\$100,800	\$202,558	\$170,326	6176	7.61	470	2197	2322
29	189	2189.01	Upper	No	123.01	\$100,800	\$123,994	\$104,267	3425	42.72	1463	1279	1626
29	189	2189.02	Upper	No	153.74	\$100,800	\$154,970	\$130,313	2928	29.17	854	934	1156
29	189	2191.00	Upper	No	147.89	\$100,800	\$149,073	\$125,357	3950	11.47	453	1270	1508
29	189	2192.00	Upper	No	192.17	\$100,800	\$193,707	\$162,885	2679	10.75	288	634	583
29	189	2193.00	Upper	No	168.67	\$100,800	\$170,019	\$142,969	2170	15.62	339	694	757

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29	189	2194.00	Upper	No	189.38	\$100,800	\$190,895	\$160,516	6335	8.59	544	1862	2276
29	189	2195.01	Upper	No	123.28	\$100,800	\$124,266	\$104,494	4764	13.98	666	1304	1515
29	189	2195.02	Upper	No	161.81	\$100,800	\$163,104	\$137,153	2553	6.78	173	560	717
29	189	2196.01	Middle	No	96.88	\$100,800	\$97,655	\$82,115	4176	15.23	636	1017	1178
29	189	2196.02	Upper	No	133.46	\$100,800	\$134,528	\$113,125	2579	15.16	391	1000	1145
29	189	2197.00	Middle	No	98.12	\$100,800	\$98,905	\$83,173	5887	18.50	1089	1502	2071
29	189	2198.01	Middle	No	96.35	\$100,800	\$97,121	\$81,667	3782	15.31	579	1158	1688
29	189	2198.02	Moderate	No	65.12	\$100,800	\$65,641	\$55,199	3757	17.86	671	1268	1681
29	189	2199.00	Middle	No	90.33	\$100,800	\$91,053	\$76,567	6101	21.26	1297	1800	2369
29	189	2200.01	Middle	No	97.33	\$100,800	\$98,109	\$82,500	5090	12.32	627	1803	1880
29	189	2200.02	Middle	No	100.28	\$100,800	\$101,082	\$85,000	3199	15.94	510	1138	1525
29	189	2201.01	Moderate	No	61.67	\$100,800	\$62,163	\$52,278	3231	16.71	540	1122	1623
29	189	2201.02	Middle	No	84.06	\$100,800	\$84,732	\$71,250	4503	20.21	910	1025	1530
29	189	2202.00	Moderate	No	64.82	\$100,800	\$65,339	\$54,943	5704	23.65	1349	1461	2245
29	189	2203.00	Low	No	45.77	\$100,800	\$46,136	\$38,795	1763	29.50	520	217	755
29	189	2204.41	Middle	No	97.74	\$100,800	\$98,522	\$82,845	6024	12.15	732	1800	2074
29	189	2204.42	Middle	No	106.60	\$100,800	\$107,453	\$90,354	4473	10.04	449	1690	1820
29	189	2204.43	Middle	No	94.55	\$100,800	\$95,306	\$80,142	4132	12.75	527	1064	1165
29	189	2204.45	Upper	No	136.88	\$100,800	\$137,975	\$116,023	4940	9.03	446	2155	2210
29	189	2204.46	Upper	No	133.71	\$100,800	\$134,780	\$113,333	4414	8.16	360	1620	1634
29	189	2204.47	Upper	No	134.11	\$100,800	\$135,183	\$113,676	3292	13.73	452	934	1099
29	189	2204.48	Middle	No	90.84	\$100,800	\$91,567	\$77,000	5197	15.30	795	1492	1194
29	189	2204.49	Upper	No	154.85	\$100,800	\$156,089	\$131,250	5189	10.83	562	1858	1929
29	189	2204.50	Upper	No	126.94	\$100,800	\$127,956	\$107,596	2832	9.39	266	870	921
29	189	2204.51	Upper	No	163.47	\$100,800	\$164,778	\$138,558	4075	9.01	367	1345	1325
29	189	2204.52	Upper	No	145.70	\$100,800	\$146,866	\$123,500	3881	9.92	385	1317	1344
29	189	2205.01	Middle	No	80.05	\$100,800	\$80,690	\$67,857	6421	16.12	1035	2190	2256
29	189	2205.03	Moderate	No	75.21	\$100,800	\$75,812	\$63,750	2670	14.16	378	1027	1267

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29	189	2205.04	Moderate	No	68.79	\$100,800	\$69,340	\$58,311	3873	23.32	903	957	1296
29	189	2206.01	Middle	No	106.73	\$100,800	\$107,584	\$90,466	6746	14.30	965	2205	2423
29	189	2206.02	Moderate	No	76.94	\$100,800	\$77,556	\$65,217	5760	13.89	800	1686	1970
29	189	2207.01	Middle	No	97.17	\$100,800	\$97,947	\$82,366	3329	12.41	413	859	1343
29	189	2207.02	Middle	No	108.24	\$100,800	\$109,106	\$91,746	3867	10.71	414	1587	1871
29	189	2207.03	Middle	No	97.09	\$100,800	\$97,867	\$82,292	2832	11.12	315	845	1088
29	189	2208.01	Upper	No	126.11	\$100,800	\$127,119	\$106,891	5657	14.50	820	1470	2094
29	189	2208.02	Middle	No	116.19	\$100,800	\$117,120	\$98,485	5073	13.11	665	1592	1779
29	189	2208.03	Upper	No	142.94	\$100,800	\$144,084	\$121,154	4897	9.56	468	1654	1759
29	189	2210.00	Moderate	No	70.14	\$100,800	\$70,701	\$59,453	3323	35.93	1194	759	1075
29	189	2211.00	Upper	No	166.11	\$100,800	\$167,439	\$140,792	1847	9.26	171	674	780
29	189	2212.01	Upper	No	180.01	\$100,800	\$181,450	\$152,574	3875	9.34	362	1063	1105
29	189	2212.02	Upper	No	130.25	\$100,800	\$131,292	\$110,400	6219	10.61	660	1955	2386
29	189	2213.32	Upper	No	126.65	\$100,800	\$127,663	\$107,350	4642	10.53	489	1730	1725
29	189	2213.35	Middle	No	113.43	\$100,800	\$114,337	\$96,149	5855	11.31	662	1849	2069
29	189	2213.36	Middle	No	90.49	\$100,800	\$91,214	\$76,705	3781	11.32	428	1223	1232
29	189	2213.37	Middle	No	108.32	\$100,800	\$109,187	\$91,810	3823	12.35	472	1148	1260
29	189	2213.38	Middle	No	80.57	\$100,800	\$81,215	\$68,295	3051	24.35	743	731	788
29	189	2213.39	Upper	No	134.74	\$100,800	\$135,818	\$114,208	3739	10.08	377	1406	1491
29	189	2214.21	Upper	No	143.78	\$100,800	\$144,930	\$121,866	7476	11.37	850	2332	2492
29	189	2214.23	Upper	No	131.04	\$100,800	\$132,088	\$111,071	3989	9.13	364	1372	1514
29	189	2214.24	Upper	No	125.42	\$100,800	\$126,423	\$106,304	4912	9.69	476	1569	1685
29	189	2214.25	Middle	No	114.46	\$100,800	\$115,376	\$97,021	5688	12.04	685	1751	1943
29	189	2214.26	Upper	No	126.96	\$100,800	\$127,976	\$107,616	2944	10.70	315	959	1103
29	189	2215.02	Upper	No	142.44	\$100,800	\$143,580	\$120,732	7476	9.02	674	2000	2162
29	189	2215.03	Upper	No	148.13	\$100,800	\$149,315	\$125,556	7682	17.82	1369	1685	2010
29	189	2215.06	Upper	No	159.07	\$100,800	\$160,343	\$134,833	5003	14.85	743	1473	1536
29	189	2216.21	Upper	No	170.58	\$100,800	\$171,945	\$144,588	4512	10.00	451	1613	1805
29	189	2216.24	Upper	No	152.95	\$100,800	\$154,174	\$129,643	3369	18.22	614	1105	1150

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
29	189	2216.25	Upper	No	147.87	\$100,800	\$149,053	\$125,334	7131	18.23	1300	2007	2251
29	189	2216.26	Upper	No	186.31	\$100,800	\$187,800	\$157,917	5953	15.05	896	2352	2433
29	189	2216.27	Upper	No	258.74	\$100,800	\$260,810	\$219,306	6677	20.02	1337	1996	2170
29	189	2216.29	Upper	No	255.96	\$100,800	\$258,008	\$216,953	5600	24.70	1383	2055	2140
29	189	2216.30	Upper	No	128.33	\$100,800	\$129,357	\$108,773	2227	24.65	549	577	691
29	189	2216.31	Upper	No	173.90	\$100,800	\$175,291	\$147,399	5721	38.30	2191	1324	1575
29	189	2218.00	Low	No	31.40	\$100,800	\$31,651	\$26,615	3098	90.38	2800	588	1563
29	189	2219.00	Middle	No	119.42	\$100,800	\$120,375	\$101,219	3871	11.57	448	1298	1599
29	189	2220.00	Upper	No	153.16	\$100,800	\$154,385	\$129,821	3687	7.49	276	1182	1410
29	189	2221.00	Upper	No	176.36	\$100,800	\$177,771	\$149,485	5298	13.23	701	1820	1736

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

2023 FFIEC Census Report - Summary Census Demographic Information
 State: 29 - MISSOURI (MO)
 County: 113 - LINCOLN COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
29	113	8101.00	Moderate	No	62.65	\$100,800	\$63,151	\$53,109	4178	9.38	392	1054	1756
29	113	8102.03	Middle	No	101.44	\$100,800	\$102,252	\$85,982	5660	10.60	600	1607	1949
29	113	8102.04	Middle	No	96.07	\$100,800	\$96,839	\$81,429	1794	11.15	200	522	630
29	113	8102.05	Middle	No	106.18	\$100,800	\$107,029	\$90,000	3964	8.25	327	1371	1599
29	113	8102.06	Middle	No	94.27	\$100,800	\$95,024	\$79,904	2067	6.58	136	656	879
29	113	8103.05	Middle	No	86.20	\$100,800	\$86,890	\$73,063	6752	17.57	1186	1470	2448
29	113	8103.06	Middle	No	95.42	\$100,800	\$96,183	\$80,880	2789	12.37	345	920	1124
29	113	8103.07	Middle	No	108.21	\$100,800	\$109,076	\$91,719	4626	12.65	585	1056	1347
29	113	8103.08	Middle	No	87.22	\$100,800	\$87,918	\$73,933	7826	9.98	781	1802	2220
29	113	8103.09	Middle	No	92.87	\$100,800	\$93,613	\$78,721	5519	10.35	571	1723	2054
29	113	8103.10	Middle	No	83.62	\$100,800	\$84,289	\$70,875	5693	11.22	639	1370	1758
29	113	8104.01	Middle	No	87.64	\$100,800	\$88,341	\$74,282	5092	9.94	506	1463	2074
29	113	8104.02	Middle	No	104.52	\$100,800	\$105,356	\$88,594	3614	7.06	255	906	1122

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

2023 FFIEC Census Report - Summary Census Demographic Information
State: 17 - ILLINOIS (IL)
County: 167 - SANGAMON COUNTY
Tract: All Tracts



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
17	167	0001.00	Middle	No	88.00	\$99,300	\$87,384	\$73,882	3517	13.62	479	1444	2124
17	167	0002.01	Middle	No	84.82	\$99,300	\$84,226	\$71,208	2296	21.17	486	964	1058
17	167	0002.02	Moderate	No	57.10	\$99,300	\$56,700	\$47,940	3330	35.65	1187	871	1396
17	167	0003.00	Moderate	No	72.14	\$99,300	\$71,635	\$60,568	2405	35.97	865	693	1061
17	167	0004.00	Moderate	No	77.00	\$99,300	\$76,461	\$64,648	2640	26.74	706	669	1229
17	167	0005.01	Middle	No	104.64	\$99,300	\$103,908	\$87,848	2130	19.58	417	927	1015
17	167	0005.03	Moderate	No	67.98	\$99,300	\$67,504	\$57,070	3667	25.88	949	1043	1682
17	167	0005.04	Middle	No	86.42	\$99,300	\$85,815	\$72,556	2802	23.45	657	1059	1305
17	167	0006.00	Low	No	44.75	\$99,300	\$44,437	\$37,575	4791	24.73	1185	1414	2380
17	167	0007.00	Low	No	48.22	\$99,300	\$47,882	\$40,481	2077	25.47	529	536	1005
17	167	0008.00	Low	No	31.75	\$99,300	\$31,528	\$26,660	1889	71.89	1358	159	868
17	167	0009.00	Low	No	31.75	\$99,300	\$31,528	\$26,654	2183	48.88	1067	472	786
17	167	0010.01	Upper	No	133.72	\$99,300	\$132,784	\$112,263	2151	22.59	486	599	783
17	167	0010.03	Middle	No	108.45	\$99,300	\$107,691	\$91,048	1377	24.55	338	510	630
17	167	0010.04	Middle	No	101.63	\$99,300	\$100,919	\$85,321	4729	33.35	1577	1146	1933
17	167	0011.00	Moderate	No	67.93	\$99,300	\$67,454	\$57,029	2358	17.56	414	882	1104
17	167	0012.00	Moderate	No	79.21	\$99,300	\$78,656	\$66,500	3377	27.01	912	989	1580
17	167	0013.00	Moderate	No	56.78	\$99,300	\$56,383	\$47,670	1724	45.59	786	239	619
17	167	0014.00	Low	No	30.94	\$99,300	\$30,723	\$25,978	1183	44.38	525	28	61
17	167	0016.00	Low	No	38.23	\$99,300	\$37,962	\$32,100	2930	79.73	2336	473	1630
17	167	0018.00	Moderate	No	72.87	\$99,300	\$72,360	\$61,173	1982	42.03	833	399	916
17	167	0019.00	Moderate	No	51.78	\$99,300	\$51,418	\$43,472	3066	40.51	1242	512	1277
17	167	0020.01	Upper	No	133.22	\$99,300	\$132,287	\$111,838	3711	15.66	581	1610	1766
17	167	0020.02	Upper	No	124.87	\$99,300	\$123,996	\$104,828	2450	16.94	415	832	920
17	167	0021.00	Upper	No	123.73	\$99,300	\$122,864	\$103,869	3582	16.36	586	1065	1393
17	167	0022.00	Middle	No	88.84	\$99,300	\$88,218	\$74,583	3212	20.30	652	1098	1524

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
17	167	0023.00	Low	No	41.74	\$99,300	\$41,448	\$35,046	2184	58.15	1270	365	882
17	167	0024.00	Low	No	42.83	\$99,300	\$42,530	\$35,962	3310	72.93	2414	658	1390
17	167	0025.00	Moderate	No	75.45	\$99,300	\$74,922	\$63,347	5104	39.18	2000	1573	1935
17	167	0026.00	Moderate	No	61.72	\$99,300	\$61,288	\$51,818	2514	35.76	899	1012	1630
17	167	0027.00	Moderate	No	67.53	\$99,300	\$67,057	\$56,696	3044	20.50	624	933	1380
17	167	0028.01	Moderate	No	72.74	\$99,300	\$72,231	\$61,071	2974	33.32	991	872	1459
17	167	0028.02	Low	No	36.23	\$99,300	\$35,976	\$30,417	3174	59.55	1890	259	751
17	167	0029.00	Middle	No	102.62	\$99,300	\$101,902	\$86,150	4921	27.21	1339	1561	2367
17	167	0030.00	Middle	No	100.18	\$99,300	\$99,479	\$84,107	5798	29.63	1718	1385	1897
17	167	0031.00	Upper	No	137.51	\$99,300	\$136,547	\$115,438	7518	11.03	829	3018	3155
17	167	0032.01	Upper	No	137.77	\$99,300	\$136,806	\$115,662	5125	19.16	982	1486	1670
17	167	0032.02	Upper	No	123.32	\$99,300	\$122,457	\$103,526	5052	16.59	838	1219	1602
17	167	0032.03	Upper	No	141.77	\$99,300	\$140,778	\$119,020	6535	10.83	708	1922	2232
17	167	0033.00	Middle	No	90.83	\$99,300	\$90,194	\$76,250	4845	6.38	309	1579	2182
17	167	0034.00	Middle	No	119.37	\$99,300	\$118,534	\$100,216	5930	7.52	446	1976	2370
17	167	0035.00	Middle	No	95.41	\$99,300	\$94,742	\$80,096	5175	6.24	323	1650	2156
17	167	0036.01	Upper	No	128.59	\$99,300	\$127,690	\$107,955	2720	6.32	172	993	1050
17	167	0036.02	Upper	No	135.62	\$99,300	\$134,671	\$113,854	4703	10.44	491	1430	1770
17	167	0036.03	Upper	No	154.20	\$99,300	\$153,121	\$129,453	5693	14.74	839	2074	2244
17	167	0036.04	Upper	No	168.52	\$99,300	\$167,340	\$141,471	5750	21.30	1225	1641	1921
17	167	0037.01	Upper	No	152.31	\$99,300	\$151,244	\$127,868	4575	6.10	279	1302	1499
17	167	0037.02	Upper	No	160.69	\$99,300	\$159,565	\$134,904	4234	6.78	287	1502	1730
17	167	0038.01	Moderate	No	68.06	\$99,300	\$67,584	\$57,143	2559	13.01	333	769	952
17	167	0038.02	Middle	No	85.83	\$99,300	\$85,229	\$72,056	5864	9.41	552	2013	2819
17	167	0039.01	Upper	No	128.88	\$99,300	\$127,978	\$108,198	5325	8.08	430	1834	1967
17	167	0039.02	Upper	No	125.60	\$99,300	\$124,721	\$105,441	3953	8.30	328	1447	1649
17	167	0040.00	Middle	No	104.56	\$99,300	\$103,828	\$87,784	4212	5.75	242	1479	1877
17	167	0042.00	Low	No	34.41	\$99,300	\$34,169	\$28,889	1993	77.77	1550	276	833

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

2023 FFIEC Census Report - Summary Census Demographic Information

State: 18 - INDIANA (IN)

County: 057 - HAMILTON COUNTY

Tract: All Tracts



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
18	057	1101.01	Middle	No	112.41	\$97,300	\$109,375	\$91,033	9078	29.10	2642	1796	2178
18	057	1101.02	Middle	No	99.56	\$97,300	\$96,872	\$80,625	4271	6.88	294	1356	1567
18	057	1102.01	Middle	No	99.30	\$97,300	\$96,619	\$80,417	4231	7.66	324	1422	1897
18	057	1102.02	Middle	No	87.25	\$97,300	\$84,894	\$70,658	6632	7.84	520	2086	2412
18	057	1103.01	Upper	No	130.47	\$97,300	\$126,947	\$105,661	9332	17.08	1594	2581	2841
18	057	1103.02	Middle	No	116.45	\$97,300	\$113,306	\$94,308	5716	22.03	1259	933	1719
18	057	1103.03	Middle	No	109.01	\$97,300	\$106,067	\$88,280	5218	7.93	414	1701	2216
18	057	1104.01	Middle	No	89.29	\$97,300	\$86,879	\$72,308	4443	20.46	909	1252	1569
18	057	1104.04	Upper	No	162.46	\$97,300	\$158,074	\$131,563	5309	12.88	684	1489	1514
18	057	1104.05	Middle	No	113.27	\$97,300	\$110,212	\$91,731	5018	22.64	1136	862	1268
18	057	1104.06	Middle	No	112.40	\$97,300	\$109,365	\$91,029	6395	15.15	969	2324	2494
18	057	1105.05	Upper	No	129.97	\$97,300	\$126,461	\$105,258	7344	15.44	1134	2465	2744
18	057	1105.09	Middle	No	108.95	\$97,300	\$106,008	\$88,229	5469	15.78	863	1778	2025
18	057	1105.11	Upper	No	143.22	\$97,300	\$139,353	\$115,982	5688	8.93	508	1796	1837
18	057	1105.12	Upper	No	143.69	\$97,300	\$139,810	\$116,369	4863	8.72	424	1245	1411
18	057	1105.13	Upper	No	136.87	\$97,300	\$133,175	\$110,842	11255	24.18	2722	2063	2705
18	057	1105.14	Upper	No	126.24	\$97,300	\$122,832	\$102,237	3181	8.99	286	1391	1498
18	057	1105.15	Upper	No	220.05	\$97,300	\$214,109	\$178,206	9520	12.42	1182	2361	2845
18	057	1105.16	Upper	No	120.86	\$97,300	\$117,597	\$97,879	10257	14.13	1449	2772	3014
18	057	1105.17	Upper	No	143.70	\$97,300	\$139,820	\$116,375	6811	17.75	1209	1871	2154
18	057	1105.18	Upper	No	149.74	\$97,300	\$145,697	\$121,267	5151	11.05	569	1232	1462
18	057	1106.00	Middle	No	87.71	\$97,300	\$85,342	\$71,036	4175	17.37	725	897	1390
18	057	1107.00	Middle	No	82.12	\$97,300	\$79,903	\$66,509	3402	16.20	551	646	1441
18	057	1108.05	Upper	No	191.40	\$97,300	\$186,232	\$155,000	7793	16.32	1272	2733	2880
18	057	1108.07	Middle	No	119.30	\$97,300	\$116,079	\$96,617	6481	33.16	2149	1442	1717
18	057	1108.10	Upper	No	120.72	\$97,300	\$117,461	\$97,765	6832	18.65	1274	1906	2344

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
18	057	1108.11	Middle	No	106.25	\$97,300	\$103,381	\$86,045	4492	22.64	1017	1434	1814
18	057	1108.12	Upper	No	135.92	\$97,300	\$132,250	\$110,070	6686	22.00	1471	1757	1930
18	057	1108.13	Upper	No	221.46	\$97,300	\$215,481	\$179,341	13901	21.31	2962	3222	3611
18	057	1108.14	Upper	No	157.99	\$97,300	\$153,724	\$127,945	11281	25.53	2880	3411	3562
18	057	1108.15	Upper	No	162.27	\$97,300	\$157,889	\$131,414	7888	27.87	2198	1584	1956
18	057	1108.16	Upper	No	128.36	\$97,300	\$124,894	\$103,955	4346	35.18	1529	767	985
18	057	1108.17	Upper	No	158.39	\$97,300	\$154,113	\$128,272	7395	26.76	1979	1924	2205
18	057	1108.18	Upper	No	137.08	\$97,300	\$133,379	\$111,014	7656	29.35	2247	2002	2652
18	057	1108.19	Upper	No	200.38	\$97,300	\$194,970	\$162,273	6086	16.05	977	2140	2286
18	057	1108.20	Middle	No	88.56	\$97,300	\$86,169	\$71,724	4146	30.80	1277	885	1149
18	057	1108.21	Upper	No	142.04	\$97,300	\$138,205	\$115,033	5000	24.98	1249	1304	1360
18	057	1108.22	Upper	No	218.67	\$97,300	\$212,766	\$177,083	5632	24.86	1400	1271	1301
18	057	1109.04	Upper	No	226.21	\$97,300	\$220,102	\$183,194	4652	14.17	659	1563	1563
18	057	1109.05	Upper	No	120.72	\$97,300	\$117,461	\$97,763	3819	22.41	856	596	1039
18	057	1109.06	Upper	No	168.28	\$97,300	\$163,736	\$136,279	6774	14.54	985	2081	2356
18	057	1109.07	Upper	No	231.00	\$97,300	\$224,763	\$187,072	5358	15.02	805	1904	1975
18	057	1109.09	Upper	No	254.68	\$97,300	\$247,804	\$206,250	6468	30.50	1973	2091	2197
18	057	1109.10	Upper	No	222.27	\$97,300	\$216,269	\$180,000	7040	45.98	3237	1947	2102
18	057	1109.11	Upper	No	179.53	\$97,300	\$174,683	\$145,391	7308	29.57	2161	1799	2085
18	057	1109.12	Upper	No	191.40	\$97,300	\$186,232	\$155,000	5547	21.51	1193	1752	2086
18	057	1110.03	Upper	No	167.30	\$97,300	\$162,783	\$135,489	4726	9.97	471	1950	2111
18	057	1110.04	Upper	No	139.62	\$97,300	\$135,850	\$113,068	3014	17.92	540	901	1011
18	057	1110.06	Middle	No	115.82	\$97,300	\$112,693	\$93,798	4171	20.52	856	1441	1919
18	057	1110.07	Middle	No	100.61	\$97,300	\$97,894	\$81,477	4030	29.50	1189	642	986
18	057	1110.09	Upper	No	288.86	\$97,300	\$281,061	\$233,926	7816	19.97	1561	2390	2417
18	057	1110.10	Upper	No	261.95	\$97,300	\$254,877	\$212,136	7044	35.29	2486	1596	1951
18	057	1110.11	Middle	No	81.70	\$97,300	\$79,494	\$66,167	3377	25.41	858	828	1015
18	057	1110.12	Middle	No	113.45	\$97,300	\$110,387	\$91,875	4564	34.93	1594	386	377
18	057	1111.01	Upper	No	168.12	\$97,300	\$163,581	\$136,146	3852	17.00	655	1186	1271

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
18	057	1111.03	Upper	No	222.15	\$97,300	\$216,152	\$179,904	4013	26.41	1060	1381	1420
18	057	1111.04	Middle	No	109.65	\$97,300	\$106,689	\$88,796	5520	16.21	895	1856	2319

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

SECTION SEVEN



QUARTERLY LOAN TO DEPOSIT RATIO INFORMATION

LOAN TO DEPOSIT RATIO PREVIOUS 24 MONTHS

CALENDAR YEAR	DATE	RATIO
2021	12/31/2021	96.78%
2022	3/31/2022	97.77%
	6/30/2022	104.43%
	9/30/2022	108.91%
	12/31/2022	106.13%
2023	3/31/2023	110.70%
	6/30/2023	110.57%
	9/30/2023	114.20%
	12/30/2023	108.60%