

COMMUNITY REINVESTMENT ACT NOTICE

Under the Federal Community Reinvestment Act (CRA), the Federal Deposit Insurance Corporation (FDIC) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The FDIC also takes this record into account when deciding on certain applications submitted by us.

Your involvement is encouraged.

You are entitled to certain information about our operations and our performance under the CRA. You may review today the public section of our most recent CRA Evaluation, prepared by the FDIC; and a list of services provided at this branch. You may also have access to the following additional information, which we will make available to you at this branch within five calendar days after you make a request to us: (1) a map showing the assessment area containing this branch, which is the area in which the FDIC evaluates our CRA performance in this community; (2) information about our branches in this assessment area; (3) a list of services we provide at those locations; (4) data on our lending performance in this assessment area; and (5) copies of all written comments received by us that specifically relate to our CRA performance in this assessment area, and any responses we have made to those comments. If we are operating under an approved strategic plan, you may also have access to a copy of the plan. (If you would like to review information about our CRA performance in other communities served by us, the public file for our entire bank is available at Heritage Community Bank, 100 East Locust St., Union, Missouri, 63084).

At least 30 days before the beginning of each quarter, the FDIC publishes a nationwide list of the banks that are scheduled for CRA examination in that quarter. This list is available from the Regional Director, FDIC, 1100 Walnut Street Suite 2100, Kansas City, Missouri 64106. You may send written comments about our performance in helping to meet community credit needs to:

Robert Marquart, CEO
100 E Locust
Union, MO 63084
636-584-8880

Edward Stowe, COO
100 East Locust
Union, MO 63084
636-584-8880

and to the FDIC Regional Director. You may also submit comments electronically through the FDIC's Web site at www.fdic.gov/regulations/cra. Your letter, together with any response by us, will be considered by the FDIC in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the FDIC Regional Director. You may also request from the FDIC Regional Director an announcement of our applications covered by the CRA filed with the FDIC. We are an affiliate of Heritage Management Company, a bank holding company. You may request from the Board of Governors, Federal Reserve Bank of St. Louis, P O Box 442, St. Louis, MO 63166-0442, an announcement of applications covered by the CRA filed by bank holding companies.

2024
Deposit Types

Checking

Heritage Community Bank offers checking accounts to fit every need:

Reg E - Electronic Funds Transfers -- Your Rights and Responsibilities Disclosure

EZ REWARD ACCOUNT

Why should you open an EZ Reward Account? Well, there are many benefits to this type of checking account. With this offer, you could receive 4% cash back on the first \$250 of debit card purchases per cycle (cap \$10). That means you could be making money on necessary purchases each cycle. Sounds nice, right? When can you gain money, by spending money? Heritage Community Bank offers many benefits, but we are most excited by this incredible reward account offer.

Now, let's talk benefits! When you meet the requirements for an EZ Reward Account with Heritage Community Bank you receive MoneyPass access to ATM networks across the country. Aside from that, you also receive two mobile check deposits at no charge per cycle. This means your first check deposits don't charge you any fees! And, for those banking on-the-go, EZ accounts come with online banking advantages; check your account balance and receive activity alerts on your smartphone.

Other Benefits of EZ Savings Account:

- No Minimum Balance Requirements
- Fraud Protection Services
- No Service Charges
- No Opening Deposit Required

EZ+ REWARD ACCOUNT

You have the option to choose the EZ Reward or the EZ+ Reward or even choose both! In the EZ+ account, you could earn 3.25% APY on average monthly balances up to \$10,000.00! Any amount above \$10,000 and if you do NOT meet the requirements will earn .05% APY back. Though these two checking accounts are different, they do share some similarities. For example, both of these accounts offer MoneyPass access to ATM networks nationwide, fraud protection services, as well as account balance and activity alerts.

Additional Benefits of EZ Reward Accounts:

- No Service Charges
- No Minimum Balance Requirements
- No Opening Deposit Requirements

Requirements

In order to receive an EZ Account Reward, you are required to meet the following requirements:

- Log into your online banking or mobile banking account once per cycle
- Perform one bill payment or ACH payment per cycle to your account
- Set up a recurring direct deposit or ACH credit to your account each cycle
- Perform at least 20 debit card transactions per cycle
- Receive monthly statements electronically (E-statements)

EZ Reward Disclosure

This product is offered effective 10/15/18. No minimum opening balance or deposit required to open. *4% cash back rewards for the first \$250 of Point of Sale transactions only during calendar month. Cash back reward is capped at \$10 per month. Other requirements must be met to be eligible for 4% reward. Please contact bank for details.

EZ+ Reward Disclosure

**Interest rates and Annual Percentage Yield (APY) are accurate as of 10/15/18. No minimum opening balance or deposit required to open. Fees could reduce earnings on the account. Rates may change at any time without prior notice, before or after the account is opened. 3.25% APY is applicable on the first \$10,000 balance. Any amount above \$10,000 will earn 0.5% APY.

Savings Accounts

- Savings accounts require no minimum balance to open
- Interest compounds daily and is paid quarterly (Rate based upon balance. See Current Rates for more info)
- Transaction limits apply

Want to go on that special vacation? Do you want to put a down payment for a car or a house? Well, for most of us, we don't have access to a growing money tree. Typically, in order to get the income to purchase the things we want, we will have to save up our money over time. Savings accounts can be an advantageous part of banking for two reasons. For one, saving accounts allow you to have a designated place to keep your saved earnings. Because your savings account isn't connected to items like your debit card, you are less likely to spend this money.

Bright Saver\$ Club

This club is for children Birth to 13 years old

This savers club is useful for children between the ages of newborn to 13 years old. This account works on a reward system that uses a punch card to manage deposits. This is an excellent way to teach your children the benefits of saving and depositing money into their bank account. In order to open this account you need a minimum of \$25. Once the initial amount is installed, for every \$10 or more deposited, you receive one punch. After 10 punches to your card, your child will receive a prize. In order to receive punches, you must have your punch card with you when you come to the bank. Punches will not be given to previous deposits.

Current Rates

Demand deposit and savings accounts with no activity by the customer for 365 days will be moved to a dormant status. When dormant accounts have a minimum balance of \$200.00 or less, a fee of \$5.00 will be charged each statement cycle.

Certificate of Deposit Time Accounts

- automatically renewable with a 10 day grace period
- Interest can be compounded, paid by check or transferred to a checking or savings account with Heritage Community Bank
- a penalty may be imposed for any early withdrawals
- \$1000.00 minimum deposit to open account
- Interest is compounded daily
- Heritage Community Bank offers the following terms:
 - 3 month
 - 6 month
 - 9 month
 - 12 month
 - 18 month
 - 24 month
 - 30 month
 - 36 month
 - 48 month
 - 60 month

Current Rates

Demand deposit and savings accounts with no activity by the customer for 365 days will be moved to a dormant status. When dormant accounts have a minimum balance of \$200.00 or less, a fee of \$5.00 will be charged each statement cycle.

Individual Retirement Accounts (IRA)

TRADITIONAL

- no minimum balance to open account
- quarterly statements
- no monthly service charge
- tax-deferred until withdrawal
- contributions are tax-deductible
- Interest is compounded daily and paid quarterly

ROTH

- no minimum balance to open account
- quarterly statements
- no monthly service charge
- tax free withdrawal if certain conditions are met
- Interest is compounded daily and paid quarterly

COVERDELL EDUCATION SAVINGS ACCOUNTS (CESA)

- no minimum balance to open account
- quarterly statements
- no monthly service charges
- tax deferred
- no penalty for early withdrawal if for qualified education expense
- Interest is compounded daily and paid quarterly

Current Rates



MONEY MARKETS

Can a bank account have Super Powers? Check out Heritage Community Bank's Money Market Account!

If you want easy access to your money but easier ways to grow your saving, you might want to look to a Money Market account to combine some of the best features of Checking and Savings Accounts.

Heritage Community Bank finds this type of account is beneficial to customers that want to earn a competitive interest rate and also have the flexibility of a transactional account. They're especially beneficial for large, infrequent expenses such as, emergency funds, budgeting for quarterly tax payments or tuition.

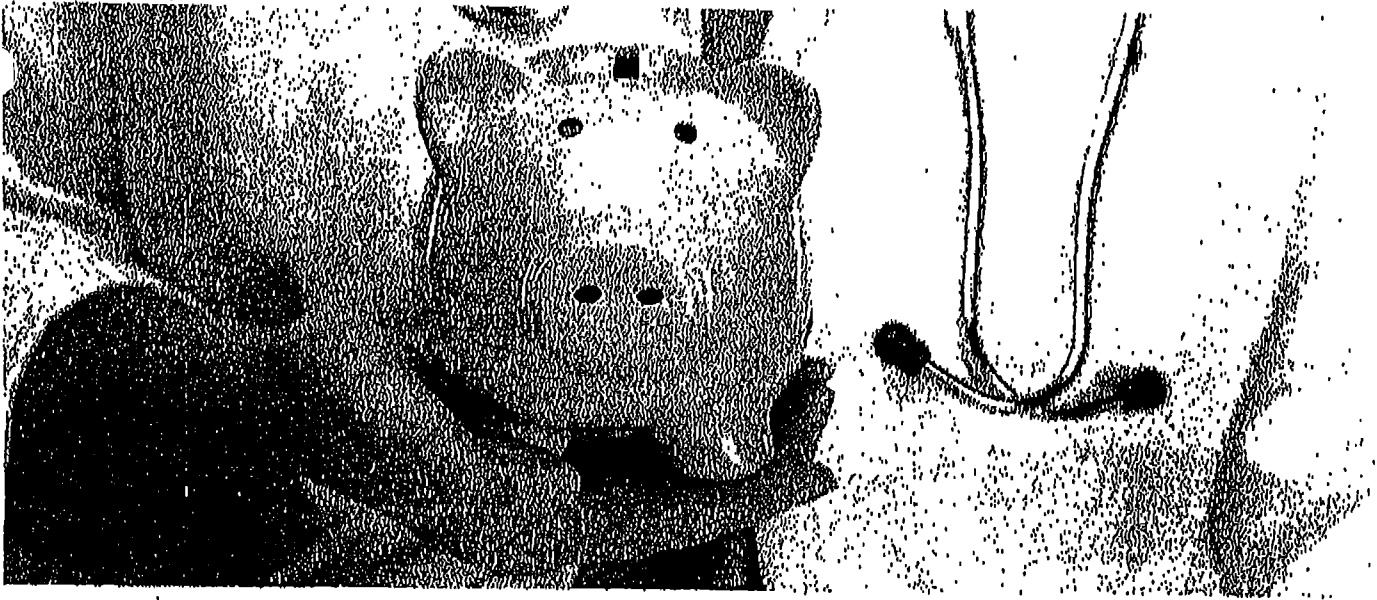
Enjoy the comfort of knowing your funds are protected by FDIC insurance to the maximum allowed by law.

Heritage Community Bank makes it easy to access your money whenever you need to, make withdrawals, write checks, make debit card purchases and even transfer money into your checking account. *Limitations on frequency of transfers. Customers also receive their first box of checks for free!

With Heritage Community Bank, only \$1,000.00 is needed for the minimum opening balance. There is also a monthly service charge of \$10.00 if that balance falls below \$1,000.00.

Contact us today if you are interested in opening a Money Market account with us!

* Limitations on frequency of transfers -- During any calendar month, you may not make more than six withdrawals or transfer to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, or by check, draft, debit card or similar order to a third party. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to closure by the financial institution.



Health Savings Accounts (HSA)

Saving accounts can be used for much more than saving your income, it can also be used for other services, such as paying healthcare expenses. In order to be eligible for a Health Savings Account (HSA) you must have a high deductible health plan. It's easy paying for qualified healthcare expenses, including dental and vision with your HSA. There is no minimum opening balance, no minimum balance required and no monthly service charge when you have a relationship at Heritage Community Bank. Once you open this account, you have full ACH capabilities and an official debit card to pay for medical expenses.

HSA plans don't have a "use it or lose it" provision. You own the money in the account regardless of whether your health coverage changes, you retire or change employers. With an HSA plan you have the opportunity to build a tax-advantaged savings for current and future health expenses. If you have a health plan through your employer, you may be able to make pre-tax contributions to your HSA from your paycheck. Contact your employer for more information about this option.

Products
2024

PERSONAL BANKING

- Checking
- Savings Accounts
- Certificate of Deposit
- Individual Retirement
- Current Rates
- Money Markets
- Health Savings Accounts

ONLINE SERVICES

- Zelle
- Mobile Banking
- Internet Banking
- Check Reorder
- Financial Calculators
- Mortgage Application

CONVENIENCE SERVICES

- ATM/Debit Cards
- Telephone Banking
- Night Depository
- Safe Deposit Boxes
- Banking Cyber Security

- Savings Accounts
- Certificate of Deposit
- Individual Retirement
- Current Rates
- Money Markets

- ATM/Debit Cards
- Telephone Banking
- Night Depository
- Safe Deposit Boxes
- Banking Cyber Security

DEPOSIT ACCOUNTS

- Business Checking
- Money Market
- Business Savings
- Current Rates

BUSINESS SERVICES

- Merchant Services
- Financial Calculators
- Mortgage Application

CONSUMER LOANS

New & Used Vehicle Loans

Mortgage Loans

Lenders

COMMERCIAL LOANS

Equipment & Construction Loans

Agriculture Loans

Commercial Real Estate

MORTGAGES

Mortgage Application

Mortgage Information

PUBLIC DISCLOSURE

February 25, 2019

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Heritage Community Bank
Certificate Number: 15282

101 South Main Street
Chamois, Missouri 65024

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 category has a satisfactory record of helping to meet the credit needs of its assessment areas (AAs) in a manner consistent with its resources and capabilities. In addition, examiners did not identify any evidence of discriminatory or other illegal credit practices. The institution's overall CRA performance is reasonable in relation to the reviewed performance criteria, as discussed below.

- The average net loan-to-deposit (LTD) ratio is more than reasonable given the asset size and financial condition of the institution and other relevant performance context factors.
- A majority of the reviewed loans were originated within the institution's AAs.
- The geographic distribution of loans reflects a reasonable dispersion throughout the AAs.
- The distribution of borrowers reflects reasonable penetration of loans to individuals of different income levels.
- The institution did not receive any CRA-related complaints since the previous evaluation; therefore, this factor did not affect the rating.

SCOPE OF EVALUATION

General Information

This evaluation covers the period from the prior evaluation dated June 3, 2013, to the current evaluation dated February 25, 2019. Examiners used Interagency Small Institution Examination Procedures to evaluate the bank's CRA performance. These procedures include a review of the institution's performance based on the following criteria:

- LTD Ratio
- Assessment Area Concentration
- Geographic Distribution
- Borrower Profile
- Response to CRA-related complaints

Heritage Community Bank has two designated AAs, which are referred to as the St. Louis AA and the Chamois AA. Examiners conducted a full-scope review of both AAs; however, the St. Louis AA received greater weight in this evaluation as three of the four branches are in this AA and a significant majority of the lending activity occurred in this AA.

Loan Products Reviewed

Based on a review of the December 31, 2018, Consolidated Report of Condition and Income (Call Report), the primary product lines are home mortgage loans, small business loans, and small farm loans. These loan products represented 31.4, 29.7, and 18.0 percent of the loan portfolio respectively and are the primary focus of the institution's business strategy. Examiners gave more weight overall to home mortgage and small business lending for this evaluation. However, for the Chamois AA, examiners gave more weight to small farm lending performance in determining the overall conclusion for the AA as this product represents the greatest lending activity within this AA.

For this evaluation, regulatory personnel reviewed loans from the bank's 2016 and 2017 Home Mortgage Disclosure Act Loan Application Registries (HMDA LARs) for the home mortgage lending review and the loan trial report provided by bank management for the small business and small farm loan review. The following table depicts the number and dollar volume of originations by year for the universe of loans and those selected for review.

Loan Products Reviewed				
Loan Category	Universe		Reviewed	
	#	\$(000s)	#	\$(000s)
Home Mortgage				
2016 HMDA	188	25,900	188	25,900
2017 HMDA	172	24,500	172	24,500
Small Business	253	36,600	55	10,000
Small Farm	96	9,600	43	3,600

Source: Bank Records from 01/01/2018 through 12/31/2018; reported HMDA data for years 2016 and 2017.

For home mortgage lending, management indicated a review of loans from the 2016 and 2017 HMDA LARs would be representative of the institution's performance throughout the entire evaluation period. Examiners used 2010 Census data and 2016 HMDA aggregate lending data as standards of comparison for 2016 home mortgage loans and 2015 American Community Survey (ACS) data and 2017 HMDA aggregate lending data as standards of comparison for 2017 home mortgage loans. Examiners primarily focused on comparisons to aggregate lending data since aggregate lending data is typically a better indicator of market conditions and loan demand than demographic data. While 2016 home mortgage loans were reviewed and analyzed, the data is not presented as it did not have a material impact on the evaluation.

For small business and small farm lending, bank management indicated a review of small business and small farm loans originated or renewed between January 1, 2018 and December 31, 2018 to be representative of the bank's small business and small farm lending performance during the entire evaluation period. Examiners considered the stratification of businesses and farms in both AAs based on gross annual revenues and location by census tract (CT) income category, the context of each AA's economy, credit needs, and competition among financial institutions. For comparison purposes, examiners analyzed 2018 D&B data compiled from information reported from businesses and farms in the bank's AAs.

Examiners evaluated lending activity based upon both the number and dollar volume of loans for Assessment Area Concentration. The Borrower Profile criterion was evaluated primarily based on the number of loans as the number of loans is typically a better indicator of the lending performance of the institution.

DESCRIPTION OF INSTITUTION

Background

Heritage Community Bank is a full-service bank headquartered in Chamois, Missouri. The bank continues to be wholly owned by Heritage Management Company, Inc., Marthasville, Missouri, a one-bank holding company. The institution received a Satisfactory rating at its previous FDIC Performance Evaluation dated June 3, 2013, which also utilized Interagency Small Institution Examination Procedures. The bank does not have any lending affiliates.

Operations

Heritage Community Bank operates from its main office in Chamois and branch offices in Marthasville, Union, and Washington, Missouri. The branches in Union and Washington are located in moderate-income CTs while the main office and Marthasville branch are located in middle-income CTs. All bank offices are full-service facilities and offer a full array of lending and deposit services. The bank operates 5 cash-dispensing automated teller machines (ATMs). None of the ATMs are deposit-taking. One ATM located at a Quick Stop in Union, Missouri, was removed in 2015.

Heritage Community Bank's loan products include residential real estate, agricultural, commercial, and consumer loans. The institution provides a variety of deposit services including

checking, savings, money market deposit accounts, and certificates of deposit. Alternative banking services include internet and mobile banking.

Ability and Capacity

According to the December 31, 2018, Call Report, the institution reported total assets of \$142.4 million, total loans of \$125.9 million, and total deposits of \$116.9 million. The following table shows the distribution for each loan category by dollar volume.

Loan Portfolio Distribution as of 12/31/2018		
Loan Category	\$(000s)	%
Construction, Land Development, and Other Land Loans	23,748	18.9
Secured by Farmland	18,040	14.3
Secured by 1-4 Family Residential Properties	36,872	29.3
Secured by Multi-family (5 or more) Residential Properties	2,729	2.1
Secured by Non-farm Non-Residential Properties	21,669	17.2
Total Real Estate Loans	103,058	81.8
Commercial and Industrial Loans	15,800	12.5
Agricultural Production and Other Loans to Farmers	4,599	3.7
Consumer	2,410	1.9
Obligations of States and Political Subdivisions in the United States	65	0.1
Other Loans	13	0.0
Lease Financing Receivables (net of unearned income)	-	0.0
Less: Unearned Income	-	0.0
Total Loans	125,945	100.0
<i>Source: Reports of Condition and Income Due to rounding, totals may not equal 100.0</i>		

Examination personnel did not identify any financial, legal, or other impediments affecting the institution's ability to meet assessment area credit needs.

DESCRIPTION OF ASSESSMENT AREA

The CRA requires each financial institution to define one or more assessment areas within which its CRA performance will be evaluated. Management has delineated two assessment areas, the St. Louis AA and the Chamois AA.

St. Louis AA

The bank operates three offices in the St. Louis AA. The assessment area includes Franklin County, St. Louis County, St. Louis City, St. Charles County (with the exception of CTs 3101, 3102.01, 3102.02, and 3115), and Warren County (with the exception of CT 8201.01) in the St. Louis, MO-IL Metropolitan Statistical Area (MSA), and CT 9703 in Montgomery County in nonmetropolitan Missouri. Since the previous evaluation, this AA was expanded to include St. Louis County, St. Louis City, and the CTs in St. Charles and Montgomery Counties.

Economic and Demographic Data

Based on 2015 ACS data, the assessment area consists of 402 CTs, with 57 designated low-income, 83 designated as moderate-income, 122 designated as middle-income, 136 designated as upper-income, and four designated as NA income. The following table illustrates select demographic information for the assessment area.

Demographic Information of the Assessment Area						
Assessment Area: St Louis AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	402	14.2	20.6	30.3	33.8	1.0
Population by Geography	1,813,674	9.7	19.6	32.8	37.5	0.4
Housing Units by Geography	811,920	11.2	20.8	33.1	34.5	0.4
Owner-Occupied Units by Geography	488,131	5.2	17.0	34.8	42.9	0.2
Occupied Rental Units by Geography	238,313	17.7	26.8	32.2	22.5	0.8
Vacant Units by Geography	85,476	27.9	25.7	26.1	19.8	0.4
Businesses by Geography	116,804	6.3	17.8	29.9	44.8	1.3
Farms by Geography	2,768	2.6	14.1	42.2	40.6	0.5
Family Distribution by Income Level	460,257	21.0	16.6	19.2	43.1	0.0
Household Distribution by Income Level	726,444	23.9	15.9	17.1	43.1	0.0
Median Family Income MSA - 41180 St. Louis, MO-IL MSA	\$70,718	Median Housing Value				\$179,473
Median Family Income nonmetropolitan MO	\$48,553	Median Gross Rent				\$847
		Families Below Poverty Level				9.2%

*Source: 2015 ACS Census and 2017 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.*

There are 811,920 housing units in the assessment area. Of these, 60.1 percent are owner-occupied, 29.4 percent are occupied rental units, and 10.5 percent are vacant. In addition, the median housing value is \$179,473 and the median gross rent is \$847 for this assessment area.

The 2017 FFIEC median family income figure is used to analyze home mortgage lending under the Borrower Profile criterion. The low-, moderate-, middle-, and upper-income categories are presented in the following table for the St. Louis, MO-IL MSA and nonmetropolitan Missouri. These categories are based on the 2016 FFIEC median family income of \$70,000 and 2017 FFIEC median family income of \$74,300 for the St. Louis, MO-IL MSA, and \$48,200 and \$50,800, respectively, for nonmetropolitan Missouri.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
St. Louis, MO-IL MSA Median Family Income (41180)				
2016 (\$70,000)	<\$35,000	\$35,000 to <\$56,000	\$56,000 to <\$84,000	≥\$84,000
2017 (\$74,300)	<\$37,150	\$37,150 to <\$59,440	\$59,440 to <\$89,160	≥\$89,160
Nonmetropolitan MO Median Family Income (99999)				
2016 (\$48,200)	<\$24,100	\$24,100 to <\$38,560	\$38,560 to <\$57,840	≥\$57,840
2017 (\$50,800)	<\$25,400	\$25,400 to <\$40,640	\$40,640 to <\$60,960	≥\$60,960

Source: FPIEC

According to 2018 D&B data, service industries represent the largest portion of business in this assessment area at 45.8 percent; followed by retail trade at 12.6 percent; and non-classifiable establishments at 11.1 percent. In addition, 63.4 percent of area businesses have four or fewer employees and 87.0 percent operate from a single location. Based on a combination of management comments, Missouri Partnership data, and community contact comments, the largest employers in the area include, local school districts, hospitals and other healthcare facilities, local colleges, industrial parks, and Pendaflex.

As noted in the following table, unemployment data obtained from the Bureau of Labor Statistics (BLS) reveals that the unemployment rates for Camden, Maries, and Miller counties have reflected a similar trend to statewide rates, denoting improving economic conditions over the evaluation period.

Unemployment Rates						
Area	2013*	2014*	2015*	2016*	2017*	Dec 2018
Franklin County	7.2	6.5	5.1	4.4	3.6	2.9
Warren County	6.8	6.1	4.8	4.2	3.2	2.7
Montgomery County	7.2	5.9	5.0	4.6	3.3	2.9
St. Charles County	5.3	4.8	3.8	3.5	2.9	2.4
St. Louis County	6.2	5.8	4.6	4.2	3.4	2.9
St. Louis City	8.4	7.6	6.1	5.5	4.4	3.5
State of Missouri	6.7	6.1	5.0	4.6	3.8	3.1

*Source: BLS data, *Annual Average rate*

Competition

The assessment area is a competitive market for financial services. According to the FDIC Deposit Market Share data, as of June 2018, there were 80 financial institutions operating 583 offices within the assessment area. Of these institutions, Heritage Community Bank ranked 47th with 0.13 percent of the deposit market share.

The Home Mortgage Disclosure Act is applicable to subject bank. The 2017 home mortgage aggregate lending data shows 565 institutions reported 95,257 home mortgage loans in the

assessment area, which indicates demand for this product. Of these institutions, Heritage Community Bank ranked 117th with 0.17 percent of the market share.

Community Contact

Examiners reviewed an existing interview with a representative of an economic development organization from the St. Louis assessment area. Additionally, examiners also interviewed an additional community contact from a representative of an affordable housing program that operates in the St. Louis assessment area. These contacts were used to obtain a profile of the local communities, general credit needs in the assessment area, and assess opportunities for participation by local financial institutions. This information helps determine whether local financial institutions are responsive to identified needs.

The individual from the economic development organization characterized the local economy in the area as doing well. The contact also stated the population growth in the area is one of the fastest growing within the state and the area has a shortage of labor. The contact also stated there is a need for infrastructure, especially for broadband support in the rural areas. The contact stated it could be difficult for smaller institutions to fund these larger loans. The contact also stated the local affordable housing stock is low and would like to see financial institutions making more construction loans for housing.

The individual from the affordable housing program characterized the local economy as doing well. The contact stated affordable housing opportunities, especially rentals, for families is limited due to the majority of new affordable housing units being built for seniors and disabled individuals. The contact stated local financial institutions could assist by providing first-time homebuyers classes as well as participating in down payment assistance programs so low- and moderate-income individuals could purchase affordable housing.

Bank management indicated that the overall economy is stable and doing well. The local housing economy is stable and strong. Additionally, demand for construction loans for 1-4 family homes has increased in recent years. Considering economic and demographic data and information from the community contacts and bank management, the primary credit needs in the assessment area are home mortgage and small business loans with limited agricultural lending.

Chamois AA

The bank operates one office in the Chamois AA. The assessment area includes Osage County located in the Jefferson City, Missouri, MSA and Gasconade County in nonmetropolitan Missouri. Since the previous evaluation, this AA was expanded to include the entire counties in the AA.

Economic and Demographic Data

Based on 2015 ACS data, the assessment area consists of nine CTs, with eight designated as middle income and one designated as upper income. The following table illustrates select demographic information for the assessment area.

Demographic Information of the Assessment Area						
Assessment Area: Chamois AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	9	0.0	0.0	88.9	11.1	0.0
Population by Geography	28,706	0.0	0.0	93.3	6.7	0.0
Housing Units by Geography	14,723	0.0	0.0	92.1	7.9	0.0
Owner-Occupied Units by Geography	8,884	0.0	0.0	92.0	8.0	0.0
Occupied Rental Units by Geography	2,505	0.0	0.0	95.5	4.5	0.0
Vacant Units by Geography	3,334	0.0	0.0	89.5	10.5	0.0
Businesses by Geography	1,749	0.0	0.0	93.3	6.7	0.0
Farms by Geography	249	0.0	0.0	94.0	6.0	0.0
Family Distribution by Income Level	7,806	15.6	16.7	24.8	42.9	0.0
Household Distribution by Income Level	11,389	20.8	16.3	18.3	44.6	0.0
Median Family Income MSA - 27620 Jefferson City, MO MSA	\$62,292	Median Housing Value				\$130,209
Median Family Income nonmetropolitan MO	\$48,553	Median Gross Rent				\$553
		Families Below Poverty Level				8.1%
Source: 2015 ACS Census and 2017 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.						

There are 14,723 housing units in the Chamois AA. Of these, 60.3 percent are owner-occupied, 17.0 percent are occupied rental units, and 22.6 percent are vacant. In addition, the median housing value is \$130,209 and the median gross rent is \$553 for this assessment area. The Geographic Distribution criterion compares home mortgage lending to the distribution of owner-occupied housing units.

The 2016 and 2017 FFIEC median family income figure is used to analyze home mortgage lending under the Borrower Profile criterion. The low-, moderate-, middle-, and upper-income categories are presented in the following table for the Jefferson City, MO MSA and nonmetropolitan Missouri. These categories are based on the 2016 FFIEC median family income of \$60,200 and 2017 FFIEC median family income of \$64,400 for the Jefferson City, MO MSA, and \$48,200 and \$50,800, respectively, for nonmetropolitan Missouri.

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)				
2016 (\$60,200)	<\$30,100	\$30,100 to <\$48,160	\$48,160 to <\$72,240	≥\$72,240
2017 (\$64,400)	<\$32,200	\$32,200 to <\$51,520	\$51,520 to <\$77,280	≥\$77,280
Nonmetropolitan MO Median Family Income (99999)				
2016 (\$48,200)	<\$24,100	\$24,100 to <\$38,560	\$38,560 to <\$57,840	≥\$57,840
2017 (\$50,800)	<\$25,400	\$25,400 to <\$40,640	\$40,640 to <\$60,960	≥\$60,960
Source: FFIEC				

According to 2017 D&B data, service industries represent the largest portion of business in this assessment area at 32.6 percent; followed by retail trade at 13.9 percent; and agriculture, forestry, and fishing at 11.0 percent. In addition, 70.5 percent of area businesses have four or fewer employees and 89.0 percent operate from a single location. Based on a combination of management comments, Missouri Partnership data, and community contact comments, the largest employers in the area include the state of Missouri, Quaker Window, hospitals and other healthcare facilities, and the local school districts.

As noted in the following table, unemployment data obtained from the BLS reveals that the unemployment rates for Osage and Gasconade counties have reflected a similar trend to statewide rates, denoting improving economic conditions over the evaluation period.

Unemployment Rates						
Area	2013*	2014*	2015*	2016*	2017*	Dec 2018
Osage County	5.0	4.7	3.8	3.4	3.0	2.2
Gasconade County	6.3	5.3	4.7	4.3	3.9	2.7
State of Missouri	6.7	6.1	5.0	4.6	3.8	6.7

Source: BLS data, *Annual Average rate

Competition

This assessment area is a competitive market for financial services. According to the FDIC Deposit Market Share data, as of June 2018, there were 10 financial institutions operating 18 offices within the assessment area. Of these institutions, Heritage Community Bank ranked 10th with 2.88 percent of the deposit market share. The 2017 home mortgage aggregate lending data shows 135 institutions reported 1,073 home mortgage loans in the assessment area, which indicates demand for this product. Based on the number of home mortgage loans, Heritage Community Bank ranked 20th in market share.

Community Contact

Examiners reviewed an existing community contact interview with a representative of a real estate organization from the assessment area. This contact was used to obtain a profile of the local communities, general credit needs in the assessment area, and assess opportunities for participation by local financial institutions. This information helps determine whether local financial institutions are responsive to identified needs.

This individual characterized the local economy in the Osage County area as stable. The contacted stated the area has a predominantly white population with incomes generally in the middle- to upper-income range. Major employment opportunities include state government agencies, healthcare (administrative), local school districts, Scholastic, and ABB Transformers. There is concern for future employment as a couple of large employers in the area likely shutting down within the next year. The majority of the workforce commutes to Jefferson City for employment. Agriculture is limited and consists mostly of small family farms. The contact stated local financial institutions are meeting the credit needs of the area and are willing to work with borrowers to provide mortgages. Further, the contact stated some of the larger local financial institutions are working with developers when possible on affordable housing projects.

Bank management indicated that the overall economy is stable and doing well. The local housing economy is stable and strong. The agricultural economy remains mostly strong, though depending on market conditions, can fluctuate. Considering economic and demographic data and information from the community contact and bank management, the primary credit needs in the assessment area are home mortgage and agricultural loans.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

Heritage Community Bank demonstrated satisfactory performance under the Lending Test. Reasonable performance in Geographic Distribution and Borrower Profile primarily support this conclusion.

Loan-to-Deposit Ratio

The net LTD ratio is considered more than reasonable given the institution's size, financial condition, and assessment area credit needs. The institution's net LTD ratio, calculated from Call Report data, averaged 99.0 percent over the past 23 calendar quarters from June 30, 2013, to December 31, 2018. The net LTD ratio ranged from a low of 85.5 percent, as of March 31, 2014, to a high of 106.4 percent, as of December 31, 2018. Overall, the net LTD ratio has increased 14.4 percent since the beginning of the evaluation period.

Additionally, the institution has had significant secondary market activity since the prior evaluation. Specifically, since the prior evaluation, 271 secondary market loans were made totaling \$50.3 million. While these secondary market loans are not reflected on the balance sheet (and therefore do not increase the net LTD ratio), they do increase the availability of credit allowing the bank to lend and continue to re-lend dollars as it replenishes its funds from loan sales rather than growing its deposit base.

When available and relevant, the performance of similarly situated lenders serves as an additional method of assessing an institution's average net LTD ratio. Similarly situated lenders are defined as financial institutions located in or near the bank's assessment areas and are comparable to the subject institution based on asset size and branching structure, market served, product offerings, and/or loan portfolio composition. As shown in the following table, the institution's average net LTD ratio is significantly greater than the identified similarly situated institutions. Considering all internal and external factors, the bank's ratio of 99.0 percent is considered more than reasonable.

LTD Ratio Comparison		
Bank	Total Assets as of 12/31/18	Average Net LTD Ratio (%)
Heritage Community Bank, Chamois,	142,400	99.0
The Missouri Bank, Warrenton, Missouri	231,019	68.7
Farmers and Merchants Bank, Saint Clair,	191,723	86.2
Citizens Bank, New Haven, Missouri	216,798	87.3
Bank Star, Pacific, Missouri	137,973	80.9

Source: Call Reports 06/30/13 through 12/31/18

Assessment Area Concentration

As shown in the following table, a majority of the home mortgage, small business, and small farm loans reviewed were originated within the assessment areas. The bank's performance of originating loans within its assessment areas reflects a reasonable commitment to meeting the credit needs of the assessment areas.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage										
2016	160	85.1	28	14.9	188	21,897	84.4	4,051	15.6	25,948
2017	144	83.7	28	16.3	172	19,532	79.6	5,011	20.4	24,543
Subtotal	304	84.4	56	15.6	360	41,429	82.1	9,062	17.9	50,491
Small Business	50	90.9	5	9.1	55	9,645,723	96.5	347,322	3.5	9,993,045
Small Farm	34	82.9	7	17.1	41	2,995,040	82.3	643,857	17.7	3,638,898

Source: Bank Data
Due to rounding, totals may not equal 100.0

Geographic Distribution

Overall, the geographic distribution of loans reflects a reasonable dispersion throughout the AAs. The bank's lending performance in the St. Louis AA supports this conclusion. Loans originated inside the AAs were utilized in this review, focusing on the percentage of loans in low- and moderate-income CTs. This criterion was not evaluated for the Chamois AA as this AA does not contain any low- or moderate-income CTs.

St. Louis AA

The geographic distribution of home mortgage loans and small business loans reflects reasonable dispersion throughout the St. Louis AA. The bank's excellent home mortgage loan performance

and reasonable small business lending performance supports this conclusion. As mentioned previously, small farm lending receives the least weight for this AA, as it is not a primary business focus for this AA.

Home Mortgage Loans

Overall, the geographic distribution of home mortgage loans reflects excellent dispersion throughout the AA. Examiners placed more emphasis on the comparison to aggregate lending data than demographic data since aggregate lending data is an indicator of loan demand.

For 2017, lending to low-income CTs was 3.1 percent and was higher than aggregate lending data. Also during 2017, lending to moderate-income CTs was 19.1 percent, which was significantly greater than aggregate lending data of 13.5 percent, and greater than the distribution of owner-occupied housing units of 17.0 percent, reflecting excellent performance.

The table below reflects the bank's lending performance in this AA compared to 2017 aggregate lending data and comparative demographic data regarding the distribution of owner-occupied housing units in low-, moderate-, middle-, and upper-income CTs in the AA.

2017 Geographic Distribution of Home Mortgage Loans						
Assessment Area: St Louis AA						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low	5.2	2.2	4	3.1	145	0.8
Moderate	17.0	13.5	25	19.1	2,035	11.2
Middle	34.8	36.6	74	56.5	8,862	48.8
Upper	42.9	47.5	28	21.4	7,126	39.2
Not Available	0.2	0.2	0	0.0	0	0.0
2017 Totals	100.0	100.0	131	100.0	18,168	100.0

*Source: 2015 ACS Census; 1/1/2017 - 12/31/2017 Bank Data, 2017 HMDA Aggregate Data
Due to rounding, totals may not equal 100.0*

Small Business Loans

The geographic distribution of small business loans reflects reasonable dispersion throughout the AA. The following table shows 29.3 percent lending in moderate-income CTs, which exceeds the 17.8 percent distribution of small businesses in moderate-income CTs. Although none of the sampled loans were to small businesses in low-income CTs, the relatively lower number of reported businesses operating in these areas, and the volume of lending in moderate-income CTs supports a reasonable geographic distribution of small business loans throughout the AA. The following table reflects the bank's small business lending by tract income level.

Geographic Distribution of Small Business Loans					
Assessment Area: St Louis AA					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Low	6.1	0	0.0	0	0.0
Moderate	17.8	12	29.3	1,278,039	15.7
Middle	29.9	26	63.4	5,554,513	68.1
Upper	45.0	3	7.3	1,323,940	16.2
Not Available	1.3	0	0.0	0	0.0
Totals	100.0	41	100.0	8,156,492	100.0

*Source: 2018 D&B Data; 1/1/2018 - 12/31/2018 Bank Data
Due to rounding, totals may not equal 100.0*

Small Farm Loans

The geographic distribution of small farm loans reflects poor dispersion throughout the AA. The table below shows no small farm loans were made in low- or moderate-income CTs. As previously mentioned, small farm loans receive the least weight in evaluating this AA; therefore, this performance does not adversely affect the overall CRA rating for this institution. The table below reflects the bank's small farm lending by tract income level.

Geographic Distribution of Small Farm Loans					
Assessment Area: St Louis AA					
Tract Income Level	% of Farms	#	%	\$(000s)	%
Low	2.8	0	0.0	0	0.0
Moderate	13.6	0	0.0	0	0.0
Middle	42.2	10	76.9	977,049	74.0
Upper	40.9	3	23.1	344,000	26.0
Not Available	0.5	0	0.0	0	0.0
Totals	100.0	13	100.0	1,321,049	100.0

*Source: 2018 D&B Data; 1/1/2018 - 12/31/2018 Bank Data
Due to rounding, totals may not equal 100.0*

Borrower Profile

Heritage Community Bank's lending reflects reasonable penetration among individuals of different income levels and businesses of different revenue sizes, given the demographics of the AAs. This is primarily supported by reasonable performance in the St. Louis AA, which received greater weight when arriving at overall conclusions. Performance in the Chamois AA is also reasonable overall, with small farm lending receiving the greatest weight in this AA.

St. Louis AA

Home Mortgage Loans

The distribution of home mortgage loans represents a reasonable penetration to individuals of different income levels, including low- and moderate-income borrowers.

The following table includes 2017 aggregate lending data and comparative demographic data regarding the distribution of families with borrower income levels of low, moderate, middle, upper, and income not available as compared to the median family income.

In 2017, 1.5 percent of home mortgage lending was to low-income borrowers, which is lower than aggregate lending data (7.8 percent) and the percentage of low-income families in the AA (21.0 percent). Home mortgage lending to moderate-income borrowers was 11.5 percent, which is lower than aggregate lending data (16.9 percent) and the percentage of moderate-income families in the AA (16.6 percent).

The bank reported a significant volume of lending with "not available" for borrower income. These loans are typically business purpose real estate loans such as investment properties. The high volume of loans in this category distorts the comparisons. When considering this factor, the bank's performance is reasonable in comparison to the demographic data and aggregate performance.

2017 Distribution of Home Mortgage Loans by Borrower Income Level						
Assessment Area: St Louis AA						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low	21.0	7.8	2	1.5	89	0.5
Moderate	16.6	16.9	15	11.5	1,497	8.2
Middle	19.2	19.4	15	11.5	2,063	11.4
Upper	43.1	35.4	21	16.0	4,837	26.6
Not Available	0.0	20.5	78	59.5	9,682	53.3
2017 Total	100.0	100.0	131	100.0	18,168	100.0

Source: 2015 ACS Census ; 1/1/2017 - 12/31/2017 Bank Data, 2017 HMDA Aggregate Data
Due to rounding, totals may not equal 100.0

Small Business Loans

The distribution of small business lending reflects reasonable penetration of loans to businesses of different revenue sizes. The bank originated 78.0 percent of the sampled loans to businesses with gross annual revenues of \$1 million or less, which compares reasonably to the percentage of businesses in this revenue category of 80.9 percent. See the table below for a summary of the bank's performance.

Distribution of Small Business Loans by Gross Annual Revenue Category					
Assessment Area: St Louis AA					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
<=\$1,000,000	80.9	32	78.0	5,983,517	73.4
>1,000,000	7.6	9	22.0	2,172,975	26.6
Revenue Not Available	11.5	0	0.0	0	0.0
Total	100.0	41	100.0	8,156,492	100.0

*Source: 2018 D&B Data, 1/1/2018 - 12/31/2018 Bank Data.
Due to rounding, totals may not equal 100.0*

Small Farm Loans

The distribution of small farm lending performance reflects reasonable performance of loans to farms of different revenue sizes. The bank originated 92.3 percent of sampled loans to farms with gross annual revenues of \$1 million or less, which compares reasonably to the percentage of farms in this revenue category of 94.7 percent. See the following table for a summary of the bank's performance.

Distribution of Small Farm Loans by Gross Annual Revenue Category					
Assessment Area: St Louis AA					
Gross Revenue Level	% of Farms	#	%	\$(000s)	%
<=\$1,000,000	94.7	12	92.3	1,221,049	92.4
>1,000,000	3.1	1	7.7	100,000	7.6
Revenue Not Available	2.2	0	0.0	0	0.0
Total	100.0	13	100.0	1,321,049	100.0

*Source: 2018 D&B Data, 1/1/2018 - 12/31/2018 Bank Data.
Due to rounding, totals may not equal 100.0*

Chamois AA

Small Farm Loans

The distribution of small farm lending reflects reasonable performance of loans among farms of different revenue sizes. The bank originated 95.2 percent of sampled loans to farms with gross annual revenues of \$1 million or less, which compares reasonably to the percentage of farms in this revenue category of 99.5 percent. See the table below for a summary of the bank's performance.

Distribution of Small Farm Loans by Gross Annual Revenue Category					
Assessment Area: HCB 2019 Chamois AA					
Gross Revenue Level	% of Farms	#	%	\$(000s)	%
<=\$1,000,000	99.5	20	95.2	1,348,992	80.6
>1,000,000	0.5	1	4.8	325,000	19.4
Revenue Not Available	0.0	0	0.0	0	0.0
Total	100.0	21	100.0	1,673,992	100.0

*Source: 2018 D&B Data, 1/1/2018 - 12/31/2018 Bank Data.
Due to rounding, totals may not equal 100.0*

Home Mortgage Loans

The distribution of home mortgage loans represents a reasonable penetration to individuals of different income levels, including low- and moderate-income borrowers. In 2017, 7.7 percent of home mortgage lending was to low-income borrowers, which compares reasonably to aggregate lending data (7.0 percent). Home mortgage lending to moderate-income borrowers was 30.8 percent, which is greater than both aggregate lending data (20.8 percent) and the percentage of moderate-income families in the AA (16.7 percent).

2017 Distribution of Home Mortgage Loans by Borrower Income Level						
Assessment Area: Chamois AA						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low	15.6	7.0	1	7.7	3	0.2
Moderate	16.7	20.8	4	30.8	69	5.1
Middle	24.8	22.3	3	23.1	255	18.7
Upper	42.9	31.7	4	30.8	912	66.9
Not Available	0.0	18.1	1	7.7	125	9.2
2017 Total	100.0	100.0	13	100.0	1,364	100.0

*Source: 2015 ACS Census ; 1/1/2017 - 12/31/2017 Bank Data, 2017 HMDA Aggregate Data.
Due to rounding, totals may not equal 100.0*

Small Business Loans

The distribution of small business lending reflects poor penetration of loans to businesses of different revenue sizes. The bank originated 55.6 percent of the sampled loans to businesses with gross annual revenues of \$1 million or less, which is lower than the percentage of businesses in this revenue category of 82.0 percent.

Given that commercial lending is not a business focus in this AA, small business lending performance was given less weight in drawing overall conclusions for this AA. Therefore, this performance does not adversely impact the overall CRA rating. See the following table for a summary of the bank's performance.

Distribution of Small Business Loans by Gross Annual Revenue Category					
Assessment Area: Chamois AA					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
<=\$1,000,000	82.0	5	55.6	123,694	8.3
>1,000,000	5.7	4	44.4	1,365,537	91.7
Revenue Not Available	12.2	0	0.0	0	0.0
Total	100.0	9	100.0	1,489,231	100.0

*Source: 2018 D&B Data, 1/1/2018 - 12/31/2018 Bank Data.
Due to rounding, totals may not equal 100.0*

Response to Complaints

The institution did not receive any CRA-related complaints since the previous evaluation; therefore, this factor did not affect the rating.

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Examiners did not identify any evidence of discriminatory or other illegal credit practices; therefore, this consideration did not affect the institution's overall CRA rating.

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.

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.

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 Non-metropolitan Geographies: A non-metropolitan 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).

Family Income: Includes the income of all members of a family that are age 15 and older.

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 (for example, geographic distribution, borrower profile, and total number and dollar amount of investments), and qualitative factors (for example, 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 Disclosure Loan Application Register (HMDA LAR): The HMDA LARs record all applications received for residential purchase, refinance, home improvement, and temporary-to-permanent construction loans.

Home Mortgage Loans: Includes home purchase and home improvement loans as defined in the HMDA regulation. This definition also includes multi-family (five or more families) dwelling loans, loans to purchase manufactured homes, and refinancings of home improvement and home purchase loans.

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Household Income: Includes the income of the householder and all other persons that are age 15 and older in the household, whether related to the householder or not. Because many households are only one person, median household income is usually less than median family income.

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 (for example, 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.

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.

Micropolitan Statistical Area: CBSA associated with at least one urbanized area having a population of at least 10,000, but less than 50,000.

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: 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.

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 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.

HERITAGE COMMUNITY BANK

Member
FDIC



DECEMBER 31, 2023

NOTICE

ANNUAL DISCLOSURE STATEMENT

ANY PERSON MAY MAKE A PERSONAL REQUEST FOR AN ANNUAL DISCLOSURE STATEMENT OF THE HERITAGE COMMUNITY BANK, LOCATED IN CHAMOIS, MARTHASVILLE, UNION AND WASHINGTON, MISSOURI FROM ANY PERSON AT ANY OF THE FOUR BRANCHES.

THIS STATEMENT HAS NOT BEEN REVIEWED OR CONFIRMED FOR ACCURACY OR RELEVANCE BY THE FEDERAL DEPOSIT INSURANCE CORPORATION.

SIGNED

A handwritten signature in black ink, appearing to read "R. D. Marquart", with a small flourish at the end.

ROBERT D MARQUART
PRESIDENT & CEO
HERITAGE COMMUNITY BANK

A REQUEST MAY BE MADE BY PERSON TO THE FOLLOWING:

HERITAGE COMMUNITY BANK
PO BOX 248
101 S MAIN STREET
CHAMOIS, MO 65024
573-763-5958

HERITAGE COMMUNITY BANK
PO BOX 307
15967 STATE HIGHWAY 47
MARTHASVILLE, MO 63357
636-433-2000

HERITAGE COMMUNITY BANK
100 E LOCUST STREET
UNION, MO 63084
636-584-8880

HERITAGE COMMUNITY BANK
801 FRANKLIN AVE
WASHINGTON, MO 63090
636-239-1132

www.HCBanks.com

Chamois

Phone: 573-763-5958
Fax: 573-763-5728
P.O. Box 248 • 101 S. Main Street
Chamois, MO 65024

Marthasville

Phone: 636-433-2000
Fax: 636-433-2000
P.O. Box 3 • 15967 State Hwy. 47
Marthasville, MO 63357

Union

Phone: 636-584-8880
Fax: 636-584-8882
100 E. Locust
Union, MO 63084

Washington

Phone: 636-239-1132
Fax: 636-239-1147
801 Franklin Ave.
Washington, MO 63090

Heritage Community Bank

Branch Openings or Closings

There were no branch openings or closings during 2022 or 2023.

Ed Stowe

COO Heritage Community Bank

ATM SERVICES ARE OFFERED AT EACH BRANCH LOCATION AND AT THE FOLLOWING LOCATIONS:

AMERICAN LEGION POST 297

205 NORTH WASHINGTON AVE

UNION, MO 63084

HC B

CRA 2024

“The bank’s HMDA Disclosure Statement may be obtained on the Consumer Financial Protection Bureau's (Bureau's) Web site at www.consumerfinance.gov/hmda.”

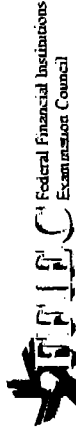
Heritage Community Bank
 Loan to Deposit Ratios at Month End
 For 4 Quarters of Previous Year

	March 2023	June 2023	September 2023	December 2023
Loans	\$ 204,980,103.00	\$ 209,620,421.00	\$ 218,043,133.00	\$ 226,389,617.00
Deposits	\$ 197,896,573.00	\$ 202,469,670.00	\$ 204,450,125.00	\$ 215,363,352.00
Ratio	103.58%	103.53%	106.65%	105.12%

2023 FFIEC Census Report - Summary Census Demographic Information

State: 29 - MISSOURI (MO)

County: 071 - FRANKLIN COUNTY



State Code	County Code	Tract Code	Income Level	Distressed/Underserved Tract	Tract Median Family Income	2023 FAFEC USA MD Median Family Income	2023 FAFEC USA MD Median Family Income	2023 FAFEC USA MD Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority	Minority Population	Owner Occupied Units	Total Family Units
29	071	8001.01	Middle	No	114.47	\$100,800	\$115,386	\$97,025	2534	8.56	217	754	948	
29	071	8001.02	Upper	No	183.11	\$100,800	\$184,575	\$155,208	2065	9.49	196	800	966	
29	071	8001.03	Middle	No	90.02	\$100,800	\$90,740	\$76,303	2224	9.98	222	939	1014	
29	071	8001.04	Upper	No	125.08	\$100,800	\$126,081	\$106,016	1857	6.41	119	450	633	
29	071	8002.01	Moderate	No	65.02	\$100,800	\$65,540	\$55,117	5231	9.65	505	1281	1944	
29	071	8002.02	Middle	No	119.42	\$100,800	\$120,375	\$101,222	6435	6.71	432	2142	2392	
29	071	8003.01	Upper	No	121.05	\$100,800	\$122,018	\$102,602	2969	7.38	219	947	1070	
29	071	8003.02	Middle	No	84.33	\$100,800	\$85,005	\$71,481	4714	8.97	423	1298	1916	
29	071	8004.01	Middle	No	83.08	\$100,800	\$83,745	\$70,417	5406	8.56	463	1811	2372	
29	071	8004.03	Middle	No	116.17	\$100,800	\$117,099	\$98,468	4052	4.66	189	1286	1699	
29	071	8004.04	Middle	No	101.85	\$100,800	\$102,665	\$86,333	2941	4.59	135	995	1255	
29	071	8005.01	Middle	No	104.70	\$100,800	\$105,538	\$88,750	4116	5.88	242	1513	1879	
29	071	8005.02	Middle	No	81.65	\$100,800	\$82,303	\$69,205	2902	6.24	181	1028	1409	
29	071	8006.03	Middle	No	90.08	\$100,800	\$90,801	\$76,354	4211	10.16	428	981	1641	
29	071	8006.04	Moderate	No	69.49	\$100,800	\$70,046	\$58,901	3665	11.84	434	808	1457	
29	071	8006.05	Middle	No	80.62	\$100,800	\$81,265	\$68,333	4377	8.77	384	1390	1580	
29	071	8006.06	Middle	No	88.51	\$100,800	\$89,218	\$75,022	5021	10.70	537	1319	1830	
29	071	8007.02	Middle	No	95.30	\$100,800	\$96,062	\$80,781	3326	10.58	352	947	1153	
29	071	8007.03	Middle	No	107.07	\$100,800	\$107,927	\$90,757	4458	10.77	480	1355	1857	
29	071	8007.04	Moderate	No	59.23	\$100,800	\$59,704	\$50,208	2992	15.24	456	611	1052	
29	071	8008.01	Middle	No	82.69	\$100,800	\$83,352	\$70,089	5385	7.80	420	1721	2225	
29	071	8008.02	Middle	No	81.54	\$100,800	\$82,192	\$69,120	1962	10.14	199	750	895	
29	071	8009.01	Middle	No	84.18	\$100,800	\$84,853	\$71,356	2793	7.30	204	951	1286	
29	071	8009.03	Moderate	No	65.58	\$100,800	\$66,105	\$55,588	3314	9.23	306	728	1271	
29	071	8009.04	Moderate	No	64.85	\$100,800	\$65,369	\$54,974	3893	9.89	385	1125	1499	
29	071	8010.00	Moderate	No	64.12	\$100,800	\$64,633	\$54,350	3650	5.89	215	1321	1706	

* 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 FLEC MSAMD non-MSAMD Median Family Income	2023 MSAMD Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority	Tract Population	Owner Occupied Units	1-10 Family Units
29	071	8011.01	Moderate	No	58.79	\$100,800	\$59,260	\$49,830	4088	9.25	378	1022	1889
29	071	8011.02	Middle	No	97.41	\$100,800	\$98,189	\$82,566	4101	6.85	281	1492	1908

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

2022 FIEC Census Report - Summary Census Income Information
 State: 09 - MISSOURI (MO)
 County: 071 - FRANKLIN COUNTY



State Code	County Code	Market Code	Market Level	2020 MSAMID Non-Family Income	2023 FIEC EIT MSAMID Non-Family Income	% Below Poverty Line	2020 Median Family Income %	2020 Median Family Income	2023 Median Family Income	2020 Median Household Income
29	071	8001.01	Middle	\$84,758	\$100,800	7.89	114.47	\$97,025	\$115,386	\$66,058
29	071	8001.02	Upper	\$84,758	\$100,800	4.75	183.11	\$155,208	\$184,575	\$130,448
29	071	8001.03	Middle	\$84,758	\$100,800	10.25	90.02	\$76,303	\$90,740	\$74,219
29	071	8001.04	Upper	\$84,758	\$100,800	2.76	125.08	\$106,016	\$126,081	\$103,365
29	071	8002.01	Moderate	\$84,758	\$100,800	11.07	65.02	\$55,117	\$65,540	\$52,470
29	071	8002.02	Middle	\$84,758	\$100,800	2.09	119.42	\$101,222	\$120,375	\$93,571
29	071	8003.01	Upper	\$84,758	\$100,800	2.93	121.05	\$102,602	\$122,018	\$97,054
29	071	8003.02	Middle	\$84,758	\$100,800	6.35	84.33	\$71,481	\$85,005	\$58,923
29	071	8004.01	Middle	\$84,758	\$100,800	9.96	83.08	\$70,417	\$83,745	\$58,788
29	071	8004.03	Middle	\$84,758	\$100,800	5.35	116.17	\$98,468	\$117,099	\$83,705
29	071	8004.04	Middle	\$84,758	\$100,800	3.39	101.85	\$86,333	\$102,665	\$68,456
29	071	8005.01	Middle	\$84,758	\$100,800	9.87	104.70	\$88,750	\$105,538	\$69,350
29	071	8005.02	Middle	\$84,758	\$100,800	14.57	81.65	\$69,205	\$82,303	\$52,147
29	071	8006.03	Middle	\$84,758	\$100,800	5.57	90.08	\$76,354	\$90,801	\$61,336
29	071	8006.04	Moderate	\$84,758	\$100,800	9.06	69.49	\$58,901	\$70,046	\$54,375
29	071	8006.05	Middle	\$84,758	\$100,800	9.44	80.62	\$68,333	\$81,265	\$52,963
29	071	8006.06	Middle	\$84,758	\$100,800	9.32	88.51	\$75,022	\$89,218	\$69,310
29	071	8007.02	Middle	\$84,758	\$100,800	7.30	95.30	\$80,781	\$96,062	\$59,436
29	071	8007.03	Middle	\$84,758	\$100,800	10.08	107.07	\$90,757	\$107,927	\$60,053
29	071	8007.04	Moderate	\$84,758	\$100,800	17.59	59.23	\$50,208	\$59,704	\$34,375
29	071	8008.01	Middle	\$84,758	\$100,800	14.91	82.69	\$70,089	\$83,352	\$54,440
29	071	8008.02	Middle	\$84,758	\$100,800	16.68	81.54	\$69,120	\$82,192	\$68,342
29	071	8009.01	Middle	\$84,758	\$100,800	5.43	84.18	\$71,356	\$84,853	\$70,688
29	071	8009.03	Moderate	\$84,758	\$100,800	13.23	65.58	\$55,588	\$66,105	\$44,844
29	071	8009.04	Moderate	\$84,758	\$100,800	16.41	64.85	\$54,974	\$65,369	\$35,000
29	071	8010.00	Moderate	\$84,758	\$100,800	11.17	64.12	\$54,350	\$64,633	\$50,821
29	071	8011.01	Moderate	\$84,758	\$100,800	21.92	58.79	\$49,830	\$59,260	\$40,121
29	071	8011.02	Middle	\$84,758	\$100,800	7.76	97.41	\$82,566	\$98,189	\$70,966

2023 FFIEC Census Report - Summary Census Population Information
 State: 29 - MISSOURI (MO)
 County: 071 - FRANKLIN COUNTY



State Code	County Code	Tract Code	Total Population	Average Minority %	Number of Families	Number of Households	Non-Hisp White Population	Average Minority Population	American Indian Population	Asian/ Hawaiian/ Pacific Islander Population	Black Population	Hispanic Population	Other Population (MOE Ratio)
29	071	8001.01	2534	8.56	631	923	2317	217	7	11	35	36	128
29	071	8001.02	2065	9.49	718	809	1869	196	5	20	13	62	96
29	071	8001.03	2224	9.98	675	966	2002	222	6	3	20	53	140
29	071	8001.04	1857	6.41	445	531	1738	119	2	7	4	33	73
29	071	8002.01	5231	9.65	1243	2087	4726	505	12	41	38	176	238
29	071	8002.02	6435	6.71	1899	2274	6003	432	9	68	21	123	211
29	071	8003.01	2969	7.38	978	1200	2750	219	2	32	21	43	121
29	071	8003.02	4714	8.97	1102	1996	4291	423	9	33	35	134	212
29	071	8004.01	5406	8.56	1645	2095	4943	463	12	13	28	128	282
29	071	8004.03	4052	4.66	1146	1469	3863	189	3	17	11	42	116
29	071	8004.04	2941	4.59	784	1045	2806	135	4	10	5	33	83
29	071	8005.01	4116	5.88	1089	1657	3874	242	5	18	13	72	134
29	071	8005.02	2902	6.24	745	1177	2721	181	4	6	4	23	144
29	071	8006.03	4211	10.16	935	1582	3783	428	9	14	57	123	225
29	071	8006.04	3665	11.84	1067	1362	3231	434	16	14	48	125	233
29	071	8006.05	4377	8.77	1094	1722	3993	384	18	20	27	93	226
29	071	8006.06	5021	10.70	1341	1838	4484	537	18	40	75	109	295
29	071	8007.02	3326	10.58	853	1291	2974	352	9	20	27	92	204
29	071	8007.03	4458	10.77	1107	1864	3978	480	15	34	74	101	256
29	071	8007.04	2992	15.24	638	1370	2536	456	19	25	61	122	229
29	071	8008.01	5385	7.80	1301	1947	4965	420	30	25	33	83	249
29	071	8008.02	1962	10.14	635	782	1763	199	0	14	70	27	88
29	071	8009.01	2793	7.30	803	1147	2589	204	13	4	16	36	135
29	071	8009.03	3314	9.23	724	1260	3008	306	12	2	48	69	177
29	071	8009.04	3893	9.89	1027	1410	3508	385	21	18	50	76	220
29	071	8010.00	3650	5.89	1084	1521	3435	215	5	14	19	29	148
29	071	8011.01	4088	9.25	1123	1899	3710	378	17	13	22	106	220
29	071	8011.02	4101	6.85	1317	1903	3820	281	9	27	9	56	180

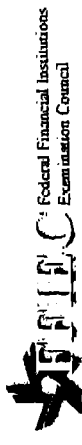
2023 FFIEC Census Report - Summary Census Housing Information

State: 29 - MISSOURI (MO)

County: 071 - FRANKLIN COUNTY



State Code	County Code	Tract Code	Total Housing Units	1-to-4 Family Units	Median House Age (Years)	Inside Principal City?	Owner Occupied Units	Vacant Units	Owner Occupied 1-to-4 Family Units	Renter Occupied Units
29	071	8001.01	948	948	38	No	754	25	754	169
29	071	8001.02	966	966	32	No	800	157	800	9
29	071	8001.03	1014	1014	42	No	939	48	939	27
29	071	8001.04	633	633	25	No	450	102	450	81
29	071	8002.01	2315	1944	46	No	1281	228	1271	806
29	071	8002.02	2392	2392	27	No	2142	118	2142	132
29	071	8003.01	1219	1070	32	No	947	19	947	253
29	071	8003.02	2186	1916	64	No	1298	190	1298	698
29	071	8004.01	2396	2372	38	No	1811	301	1811	284
29	071	8004.03	1699	1699	31	No	1286	230	1286	183
29	071	8004.04	1295	1255	32	No	995	250	995	50
29	071	8005.01	1879	1879	38	No	1513	222	1513	144
29	071	8005.02	1422	1409	44	No	1028	245	1026	149
29	071	8006.03	1689	1641	19	No	981	107	981	601
29	071	8006.04	1512	1457	31	No	808	150	808	554
29	071	8006.05	1792	1580	39	No	1390	70	1390	332
29	071	8006.06	2014	1830	20	No	1319	176	1319	519
29	071	8007.02	1389	1153	32	No	947	98	903	344
29	071	8007.03	1932	1857	28	No	1355	68	1355	509
29	071	8007.04	1468	1052	44	No	611	98	611	759
29	071	8008.01	2244	2225	36	No	1721	297	1721	226
29	071	8008.02	895	895	37	No	750	113	750	32
29	071	8009.01	1294	1286	41	No	951	147	943	196
29	071	8009.03	1505	1271	41	No	728	245	728	532
29	071	8009.04	1566	1499	56	No	1125	156	1110	285
29	071	8010.00	1708	1706	36	No	1321	187	1321	200
29	071	8011.01	2156	1889	53	No	1022	257	1022	877
29	071	8011.02	1979	1908	34	No	1492	76	1492	411



2023 FFIEC Census Report - Summary Census Demographic Information
 State: 29 - MISSOURI (MO)
 County: 151 - OSAGE COUNTY

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	2022 FFIEC Statewide Median Family Income	2022 State Median Family Income	2022 Tract Median Family Income	Tract Population	Tract Minority	Tract Minority Population	Core Based Statistical Area	Tract Total
29	151	4901.00	Middle	No	\$88,800	\$86,527	\$73,577	3363	2.91	98	1235	1648
29	151	4902.00	Middle	No	\$88,800	\$84,085	\$71,500	4198	5.91	248	1247	1899
29	151	4903.00	Middle	No	\$88,800	\$99,225	\$84,375	3320	4.16	138	1290	1621
29	151	4904.00	Middle	No	\$88,800	\$98,604	\$83,846	2393	4.26	102	648	1272
29	151	9999.99	Middle	No	\$88,800	\$91,286	\$77,623	13274	4.41	586	4420	6440

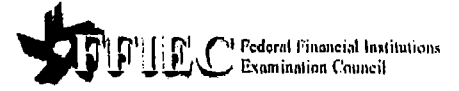
* Will automatically be included in the 2024 Distressed or Underserved Tract List

2023 FFIEC Census Report - Summary Census Income Information
 State: MO - MISSOURI (MO)
 County: 151 - OSAGE COUNTY



State Code	County Code	Market Code	Market Level	2020 MSAMD State Median Family Income	2023 FFIEC Est. MSAMD Non-Family Income	% Below Poverty Line	2020 Tract Median Family Income %	2020 Tract Median Family Income	2023 Tract Median Family Income	2020 Tract Median Household Income
29	151	4901.00	Middle	\$75,505	\$88,800	5.88	97.44	\$73,577	\$86,527	\$66,182
29	151	4902.00	Middle	\$75,505	\$88,800	14.00	94.69	\$71,500	\$84,085	\$54,697
29	151	4903.00	Middle	\$75,505	\$88,800	2.86	111.74	\$84,375	\$99,225	\$66,495
29	151	4904.00	Middle	\$75,505	\$88,800	9.50	111.04	\$83,846	\$98,604	\$61,835
29	151	9999.99	Middle	\$75,505	\$88,800	8.25	102.80	\$77,623	\$91,286	\$62,087

2023 FFIEC Census Report - Summary Census Population Information
 State: 29 - MISSOURI (MO)
 County: 151 - OSAGE COUNTY

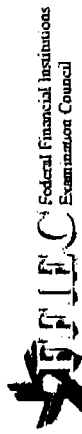


State Code	County Code	Tract Code	Total Population	Hispanic Minority %	Number of Families	Number of Households	Non-Hispanic White Population	Hispanic Minority Population	American Indian Population	Asian/Pacific Islander Population	Black Population	Hispanic Population	Other Population (Not Reported)
29	151	4901.00	3363	2.91	1104	1375	3265	98	10	7	1	16	64
29	151	4902.00	4198	5.91	1160	1658	3950	248	9	3	20	56	160
29	151	4903.00	3320	4.16	975	1419	3182	138	5	2	3	25	103
29	151	4904.00	2393	4.26	586	821	2291	102	4	1	0	28	69
29	151	9999.99	13274	4.41	3825	5273	12688	586	28	13	24	125	396

2023 FFIEC Census Report - Summary Census Housing Information
 State: 29 - MISSOURI (MO)
 County: 151 - OSAGE COUNTY



State Code	County Code	Tract Code	Total Housing Units	1 to 4 Family Units	Median House Age (Years)	Inside Principal City?	Owner Occupied Units	Vacant Units	Owner Occupied in 1 to 4 Family Units	Rent Occupied Units
29	151	4901.00	1648	1648	41	No	1235	273	1235	140
29	151	4902.00	2108	1899	37	No	1247	450	1247	411
29	151	4903.00	1634	1621	46	No	1290	215	1290	129
29	151	4904.00	1272	1272	58	No	648	451	648	173
29	151	9999.99	6662	6440	44	No	4420	1389	4420	853

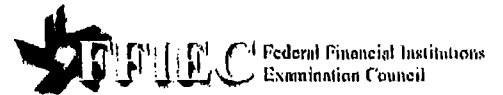


2023 FFIEC Census Report - Summary Census Demographic Information
 State: 29 - MISSOURI (MO)
 County: 219 - WARREN COUNTY

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC ISAMB Non-Median Family Income	2023 Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority	Minority Population	Center Grouped Units	H-O 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 Income Information
 State: 29 - MISSOURI (MO)
 County: 219 - WARREN COUNTY



State Code	County Code	Tract Code	Income Level	2020 MSA/MP Statewide non-MSA/MP Median Family Income	2023 FFIEC EY MSA/MP non-MSA/MP Median Family Income	% Below Poverty Line	2020 Median Family Income %	2020 Median Family Income	2023 Median Family Income	2020 Median Household Income
29	219	8201.04	Moderate	\$84,758	\$100,800	9.41	61.04	\$51,744	\$61,528	\$47,407
29	219	8201.05	Moderate	\$84,758	\$100,800	32.45	72.15	\$61,155	\$72,727	\$59,313
29	219	8201.06	Moderate	\$84,758	\$100,800	14.52	72.43	\$61,398	\$73,009	\$60,252
29	219	8201.07	Moderate	\$84,758	\$100,800	22.63	64.63	\$54,787	\$65,147	\$42,813
29	219	8201.08	Middle	\$84,758	\$100,800	14.26	119.37	\$101,176	\$120,325	\$76,791
29	219	8201.09	Middle	\$84,758	\$100,800	10.85	94.03	\$79,702	\$94,782	\$80,801
29	219	8202.01	Upper	\$84,758	\$100,800	2.82	129.72	\$109,952	\$130,758	\$95,500
29	219	8202.03	Middle	\$84,758	\$100,800	7.69	96.47	\$81,771	\$97,242	\$73,697
29	219	8202.04	Middle	\$84,758	\$100,800	4.48	99.18	\$84,063	\$99,973	\$79,545

2023 FFIEC Census Report - Summary Census Population Information
 State: 29 - MISSOURI (MO)
 County: 219 - WARREN COUNTY



State Code	County Code	Tract Code	Total Population	Minority %	Number of Families	Number of Households	Non-Hispanic White Population	Minority Population	American Indian Population	Asian/Pacific Islander Population	Black Population	Hispanic Population	Other Population (Two or More Races)
29	219	8201.04	4104	8.58	1526	1820	3762	352	20	16	20	95	201
29	219	8201.05	3483	17.37	997	1305	2878	605	20	18	88	205	274
29	219	8201.06	4951	11.07	1205	1754	4403	548	17	16	78	147	290
29	219	8201.07	3870	14.36	715	1180	3143	527	14	36	128	91	258
29	219	8201.08	5450	18.64	1256	1812	4434	1016	7	23	248	383	355
29	219	8201.09	3828	15.83	1071	1353	3222	606	19	9	97	248	235
29	219	8202.01	2342	8.92	749	968	2133	209	5	5	16	80	103
29	219	8202.03	3763	7.71	1225	1563	3473	290	8	11	22	68	181
29	219	8202.04	3941	7.00	1296	1574	3665	276	6	9	21	85	155

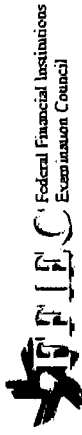
2023 FFIEC Census Report - Summary Census Housing Information

State: 29 - MISSOURI (MO)

County: 219 - WARREN COUNTY



State Code	County Code	Tract Code	Total Housing Units	1-to-4 Family Units	Median House Age (Years)	Include Principal City?	Owner Occupied Units	Vacant Units	Owner Occupied 1-to-4 Family Units	Renter Occupied Units
29	219	8201.04	1966	1804	20	No	1360	146	1360	460
29	219	8201.05	1305	1305	19	No	1014	0	1014	291
29	219	8201.06	1827	1787	25	No	1187	73	1187	567
29	219	8201.07	1409	1337	27	No	775	229	775	405
29	219	8201.08	1990	1851	18	No	1376	378	1376	236
29	219	8201.09	1489	1431	21	No	964	136	964	389
29	219	8202.01	2240	2144	28	No	952	1272	912	16
29	219	8202.03	1763	1763	26	No	1436	200	1436	127
29	219	8202.04	1816	1789	34	No	1376	242	1376	198

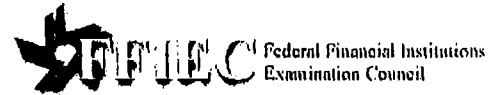


2023 FFIEC Census Report - Summary Census Demographic Information
 State: 29 - MISSOURI (MO)
 County: 073 - GASCONADE COUNTY

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income	2023 FFIEC SMSA/MMD non-U.S. MMD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority Population	Tract Secured LHS	Tract Family LHS
29	073	9601.00	Upper	No	148.89	\$71,000	\$105,712	\$84,808	2453	6.36	156	1263
29	073	9602.00	Middle	No	115.36	\$71,000	\$81,906	\$65,709	1690	4.85	82	1261
29	073	9603.00	Upper	No	127.46	\$71,000	\$90,497	\$72,599	2889	6.78	196	1786
29	073	9604.00	Middle	No	83.07	\$71,000	\$58,980	\$47,315	3239	9.11	295	1586
29	073	9605.00	Upper	No	136.14	\$71,000	\$96,659	\$77,544	4523	7.96	360	2013
29	073	9999.99	Upper	No	122.27	\$71,000	\$86,812	\$69,643	14794	7.36	1089	7909

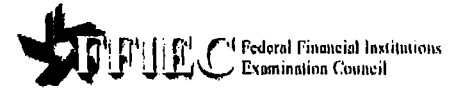
* Will automatically be included in the 2024 Distressed or Underserved Tract List

2021 FIEC Census Report - Summary Census Income Information
 State: 29 - MISSOURI (MO)
 County: 073 - GASCONADE COUNTY



State Code	County Code	Tract Code	Income Level	2020 MSA/MD Statewide Non-MSA/MD Median Family Income	2020 FIEC East MSA/MD Non-MSA/MD Median Family Income	% Below Poverty Line	2020 2019 Median Family Income %	2020 2019 Median Family Income	2020 2019 Median Family Income	2020 2019 Median Family Income
29	073	9601.00	Upper	\$56,957	\$71,000	7.92	148.89	\$84,808	\$105,712	\$56,420
29	073	9602.00	Middle	\$56,957	\$71,000	8.63	115.36	\$65,709	\$81,906	\$63,385
29	073	9603.00	Upper	\$56,957	\$71,000	6.01	127.46	\$72,599	\$90,497	\$59,583
29	073	9604.00	Middle	\$56,957	\$71,000	14.65	83.07	\$47,315	\$58,980	\$41,582
29	073	9605.00	Upper	\$56,957	\$71,000	9.74	136.14	\$77,544	\$96,659	\$59,544
29	073	9999.99	Upper	\$56,957	\$71,000	9.51	122.27	\$69,643	\$86,812	\$56,380

2023 FFIEC Census Report - Summary Census Population Information
 State: 29 - MISSOURI (MO)
 County: 073 - GASCONADE COUNTY



State Code	County Code	Tract Code	Total Population	Black Minority %	Number of Families	Number of Households	Non-Hispanic White Population	Black Minority Population	American Indian Population	Asian/Pacific Islander Population	Hispanic Population	Hispanic Population	Other Population (Two or More Races)
29	073	9601.00	2453	6.36	700	1197	2297	166	2	13	6	32	103
29	073	9602.00	1690	4.85	513	809	1608	82	1	6	2	18	55
29	073	9603.00	2889	6.78	843	1179	2693	196	1	7	0	31	157
29	073	9604.00	3239	9.11	874	1334	2944	295	12	20	8	60	195
29	073	9605.00	4523	7.98	1236	1635	4163	360	9	14	2	48	287
29	073	9999.99	14794	7.36	4166	6154	13705	1089	25	60	18	189	797

2023 FFIEC Census Report - Summary Census Housing Information
 State: 29 - MISSOURI (MO)
 County: 073 - GASCONADE COUNTY

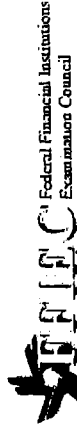


State Code	County Code	Tract Code	Total Housing Units	1-to-4 Family Units	Median House Age (Years)	Inside Principal City?	Owner Occupied Units	Vacant Units	Owner Occupied 1-to-4 Family Units	Renter Occupied Units
29	073	9601.00	1380	1263	56	No	828	183	828	369
29	073	9602.00	1261	1261	56	No	751	452	751	58
29	073	9603.00	1814	1786	41	No	1026	635	1026	153
29	073	9604.00	1657	1586	52	No	863	323	863	471
29	073	9605.00	2056	2013	40	No	1403	421	1403	232
29	073	9999.99	8168	7909	47	No	4871	2014	4871	1283

2023 FFIEC Census Report - Summary Census Demographic Information

State: 29 - MISSOURI (MO)

County: 099 - JEFFERSON COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income	2023 ES Median Family Income	2022 ES Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Tract Minority Population	Tract Minority Units	Tract Total 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

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

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

202 IEC Census Report - Summary Census Income Information

State: 29 - MISSOURI (MO)

County: 099 - JEFFERSON COUNTY



State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MPO State Median Family Income	2020 FFIEC State Median Family Income	% Below Poverty Line	Market Median Family Income %	2020 Market Median Family Income	2020 State Median Family Income	2020 Market Median Family Income
29	099	7001.07	Middle	\$84,758	\$100,800	4.79	101.05	\$85,650	\$101,858	\$69,342
29	099	7001.11	Middle	\$84,758	\$100,800	6.84	88.29	\$74,837	\$88,996	\$64,317
29	099	7001.13	Middle	\$84,758	\$100,800	4.89	101.43	\$85,978	\$102,241	\$73,644
29	099	7001.14	Middle	\$84,758	\$100,800	11.61	91.10	\$77,218	\$91,829	\$67,622
29	099	7001.15	Middle	\$84,758	\$100,800	6.49	84.55	\$71,667	\$85,226	\$60,650
29	099	7001.16	Middle	\$84,758	\$100,800	6.86	90.15	\$76,415	\$90,871	\$74,013
29	099	7001.17	Middle	\$84,758	\$100,800	4.26	93.64	\$79,375	\$94,389	\$72,341
29	099	7001.18	Middle	\$84,758	\$100,800	6.93	84.18	\$71,353	\$84,853	\$54,327
29	099	7001.19	Middle	\$84,758	\$100,800	2.37	90.37	\$76,600	\$91,093	\$64,643
29	099	7001.20	Middle	\$84,758	\$100,800	10.99	89.14	\$75,560	\$89,853	\$75,345
29	099	7001.21	Middle	\$84,758	\$100,800	13.72	100.04	\$84,792	\$100,840	\$67,821
29	099	7001.22	Middle	\$84,758	\$100,800	11.91	117.84	\$99,881	\$118,783	\$81,908
29	099	7001.23	Upper	\$84,758	\$100,800	5.22	125.57	\$106,431	\$126,575	\$68,605
29	099	7001.24	Middle	\$84,758	\$100,800	1.07	112.27	\$95,163	\$113,168	\$84,851
29	099	7002.06	Moderate	\$84,758	\$100,800	11.17	73.38	\$62,197	\$73,967	\$61,489
29	099	7002.07	Moderate	\$84,758	\$100,800	3.19	73.69	\$62,464	\$74,280	\$61,364
29	099	7002.08	Moderate	\$84,758	\$100,800	9.37	79.18	\$67,113	\$79,813	\$65,183
29	099	7002.09	Middle	\$84,758	\$100,800	7.32	111.03	\$94,107	\$111,918	\$78,813
29	099	7002.10	Moderate	\$84,758	\$100,800	15.28	78.73	\$66,731	\$79,360	\$53,214
29	099	7002.11	Middle	\$84,758	\$100,800	9.43	101.68	\$86,183	\$102,493	\$62,656
29	099	7002.12	Middle	\$84,758	\$100,800	16.84	101.61	\$86,127	\$102,423	\$72,125
29	099	7002.13	Upper	\$84,758	\$100,800	0.25	136.50	\$115,703	\$137,592	\$101,339
29	099	7003.02	Middle	\$84,758	\$100,800	11.28	101.64	\$86,150	\$102,453	\$70,810
29	099	7003.03	Middle	\$84,758	\$100,800	11.93	87.22	\$73,934	\$87,918	\$67,456
29	099	7003.05	Upper	\$84,758	\$100,800	6.97	130.33	\$110,469	\$131,373	\$94,531
29	099	7003.06	Middle	\$84,758	\$100,800	12.49	94.34	\$79,964	\$95,095	\$67,446
29	099	7004.01	Middle	\$84,758	\$100,800	11.19	85.31	\$72,313	\$85,992	\$67,037
29	099	7004.02	Upper	\$84,758	\$100,800	3.66	141.81	\$120,199	\$142,944	\$111,439
29	099	7005.02	Middle	\$84,758	\$100,800	7.11	112.25	\$95,142	\$113,148	\$87,708
29	099	7005.03	Middle	\$84,758	\$100,800	8.51	88.80	\$75,269	\$89,510	\$53,672
29	099	7005.04	Middle	\$84,758	\$100,800	11.79	87.94	\$74,537	\$88,644	\$69,792
29	099	7006.03	Middle	\$84,758	\$100,800	4.94	95.30	\$80,777	\$96,062	\$86,034
29	099	7006.04	Middle	\$84,758	\$100,800	10.56	93.58	\$79,319	\$94,329	\$77,758
29	099	7006.05	Middle	\$84,758	\$100,800	13.84	82.36	\$69,813	\$83,019	\$65,617
29	099	7006.06	Moderate	\$84,758	\$100,800	6.29	74.84	\$63,438	\$75,439	\$59,034
29	099	7006.07	Middle	\$84,758	\$100,800	9.58	91.65	\$77,686	\$92,383	\$62,300
29	099	7007.00	Middle	\$84,758	\$100,800	12.57	89.30	\$75,691	\$90,014	\$55,547
29	099	7008.01	Middle	\$84,758	\$100,800	5.84	87.74	\$74,375	\$88,442	\$66,042
29	099	7008.02	Middle	\$84,758	\$100,800	22.60	85.15	\$72,175	\$85,831	\$54,500
29	099	7009.00	Moderate	\$84,758	\$100,800	12.76	72.97	\$61,856	\$73,554	\$58,365
29	099	7010.01	Moderate	\$84,758	\$100,800	8.72	77.47	\$65,668	\$78,090	\$59,265

State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2023 FFIEC Est. MSA/MD Median Family Income	% Below Poverty Line	2020 Tract Median Family Income %	2020 Tract Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Household Income
29	099	7010.02	Middle	\$84,758	\$100,800	4.40	89.39	\$75,769	\$90,105	\$65,592
29	099	7011.01	Middle	\$84,758	\$100,800	7.99	91.92	\$77,917	\$92,655	\$75,182
29	099	7011.02	Moderate	\$84,758	\$100,800	9.59	74.47	\$63,125	\$75,066	\$56,639
29	099	7012.00	Moderate	\$84,758	\$100,800	14.35	57.51	\$48,750	\$57,970	\$39,129
29	099	7013.00	Moderate	\$84,758	\$100,800	18.65	64.81	\$54,940	\$65,328	\$51,288
29	099	7014.01	Middle	\$84,758	\$100,800	11.47	91.95	\$77,939	\$92,686	\$57,827
29	099	7014.03	Middle	\$84,758	\$100,800	6.93	88.46	\$74,980	\$89,168	\$74,028
29	099	7014.04	Middle	\$84,758	\$100,800	4.35	93.13	\$78,942	\$93,875	\$75,075

2023 FFIEC Census Report - Summary Census Population Information

State: 29 - MISSOURI (MO)

County: 099 - JEFFERSON COUNTY



State Code	County Code	Office Code	Total Population	% Minority	Number of Families	Number of Households	Non-Hispanic White Population	Black Minority Population	Hispanic Minority Population	Asian/Pacific Islander Population	Other Minority Population	Population Involvement	
29	099	7001.07	3731	9.27	951	1452	3385	346	11	23	31	62	219
29	099	7001.11	3671	10.24	1126	1597	3295	376	5	29	14	98	230
29	099	7001.13	4495	9.81	978	1437	4054	441	7	70	28	121	215
29	099	7001.14	4304	10.43	1251	1740	3855	449	15	56	57	72	249
29	099	7001.15	4016	11.21	1336	1769	3566	450	10	68	20	122	230
29	099	7001.16	3084	10.86	843	1062	2749	335	11	30	38	100	156
29	099	7001.17	6963	10.86	2000	2545	6207	756	16	63	55	191	431
29	099	7001.18	6219	12.82	1534	2687	5422	797	12	64	90	214	417
29	099	7001.19	2116	12.52	594	814	1851	265	6	17	8	63	171
29	099	7001.20	6096	10.97	1493	2020	5427	669	4	47	156	154	308
29	099	7001.21	3887	11.06	1025	1545	3457	430	7	63	23	112	225
29	099	7001.22	4087	10.42	1010	1592	3661	428	2	55	40	119	210
29	099	7001.23	2893	9.02	737	1072	2632	281	0	13	15	89	144
29	099	7001.24	4831	9.17	1212	1453	4388	443	9	45	13	105	271
29	099	7002.06	5692	11.44	1462	1874	5041	651	15	40	53	157	386
29	099	7002.07	3559	8.74	915	1178	3248	311	16	23	9	63	200
29	099	7002.08	6784	16.05	2018	2903	5895	1089	30	147	138	278	496
29	099	7002.09	3760	11.86	1031	1354	3314	446	15	75	32	123	201
29	099	7002.10	3853	17.26	876	1480	3188	665	14	42	60	266	283
29	099	7002.11	5161	11.74	1312	2050	4555	606	22	30	79	172	303
29	099	7002.12	2927	15.99	767	1183	2459	468	11	66	57	144	190
29	099	7002.13	3122	10.70	765	984	2788	334	11	72	35	80	136
29	099	7003.02	5581	9.82	1469	1865	5033	548	15	37	27	136	333
29	099	7003.03	4652	10.53	1225	1878	4162	490	18	38	32	140	262
29	099	7003.05	3814	11.22	1146	1455	3386	428	5	76	19	113	215
29	099	7003.06	3572	9.66	983	1528	3227	345	5	43	19	99	179
29	099	7004.01	4769	7.42	1296	1706	4415	354	27	22	9	93	203
29	099	7004.02	6552	8.44	1828	2412	5999	553	11	69	34	157	282
29	099	7005.02	6120	8.48	1736	2184	5601	519	10	30	58	102	319
29	099	7005.03	3234	9.52	717	1123	2928	308	4	18	10	53	223
29	099	7005.04	4278	7.69	992	1406	3949	329	12	6	9	72	230
29	099	7006.03	6420	8.86	2024	2290	5851	569	13	29	24	162	341
29	099	7006.04	6331	8.26	1934	2317	5808	523	23	27	24	108	341
29	099	7006.05	6429	11.00	1846	2331	5722	707	13	46	90	142	416
29	099	7006.06	2946	11.85	904	1197	2597	349	11	10	48	76	204
29	099	7006.07	2779	9.03	775	1074	2628	251	9	6	29	54	153
29	099	7007.00	4605	11.77	1224	1986	4063	542	17	34	157	55	279
29	099	7008.01	5795	10.89	1575	2242	5164	631	10	40	109	146	326
29	099	7008.02	5577	11.55	1225	1870	4933	644	17	56	119	122	330
29	099	7009.00	5810	13.60	1368	2165	5020	790	20	40	209	126	395
29	099	7010.01	4753	9.70	1332	1712	4292	461	16	24	21	98	302
29	099	7010.02	4072	8.35	1226	1497	3732	340	6	13	10	78	233

State Code	County Code	Tract Code	Total Population	Minority %	Number of Families	Number of Households	Non-Hisp White Population	Minority Population	Armed Forces Population	Asian/Pacific Islander Population	Black Population	Hispanic Population	Other Population (All Races)
29	099	7011.01	4506	7.67	1314	1529	4165	341	14	8	5	75	239
29	099	7011.02	5285	8.16	1388	2124	4854	431	24	17	15	64	311
29	099	7012.00	5941	8.65	1512	2304	5427	514	18	12	47	81	356
29	099	7013.00	3400	9.35	1001	1385	3082	318	14	4	34	46	220
29	099	7014.01	4093	6.40	1133	1797	3831	262	11	6	24	55	166
29	099	7014.03	3871	6.30	1121	1344	3627	244	10	9	8	63	154
29	099	7014.04	6303	10.26	1819	2466	5656	647	15	52	54	131	395

2023 FFIEC Census Report - Summary Census Housing Information

State: 29 - MISSOURI (MO)

County: 099 - JEFFERSON COUNTY



State Code	County Code	Tract Code	Total Housing Units	1 to 4 Family Units	Median House Age (Years)	Inside Principal City?	Owner Occupied Units	Vacant Units	Owner Occupied 1 to 4 Family Units	Renter Occupied Units
29	099	7001.07	1544	1431	39	No	1157	92	1157	295
29	099	7001.11	1750	1687	48	No	1274	153	1274	323
29	099	7001.13	1578	1578	28	No	1267	141	1267	170
29	099	7001.14	1891	1882	36	No	1329	151	1329	411
29	099	7001.15	1821	1669	36	No	1254	52	1229	515
29	099	7001.16	1121	1121	36	No	878	59	878	184
29	099	7001.17	2561	2398	33	No	2024	16	2024	521
29	099	7001.18	2776	2478	49	No	1778	89	1778	909
29	099	7001.19	889	889	37	No	696	75	696	118
29	099	7001.20	2169	1689	22	No	1531	149	1531	489
29	099	7001.21	1665	1665	52	No	1370	120	1370	175
29	099	7001.22	1634	1372	30	No	1200	42	1168	392
29	099	7001.23	1123	1123	33	No	1020	51	1020	52
29	099	7001.24	1490	1490	18	No	1210	37	1210	243
29	099	7002.06	1942	1903	29	No	1412	68	1412	462
29	099	7002.07	1381	1381	37	No	1074	203	1074	104
29	099	7002.08	2994	2664	29	No	1893	91	1893	1010
29	099	7002.09	1428	1428	28	No	1161	74	1161	193
29	099	7002.10	1690	1623	41	No	1097	210	1097	383
29	099	7002.11	2146	1970	29	No	1676	96	1676	374
29	099	7002.12	1183	854	36	No	710	0	675	473
29	099	7002.13	1086	1038	28	No	812	102	812	172
29	099	7003.02	2125	2023	32	No	1415	260	1415	450
29	099	7003.03	1999	1987	44	No	1510	121	1510	368
29	099	7003.05	1465	1407	33	No	1285	10	1285	170
29	099	7003.06	1754	1564	45	No	1351	226	1222	177
29	099	7004.01	1955	1924	33	No	1412	249	1412	294
29	099	7004.02	2552	2552	27	No	2272	140	2272	140
29	099	7005.02	2516	2501	24	No	1892	332	1892	292
29	099	7005.03	1335	1306	39	No	952	212	952	171
29	099	7005.04	1520	1520	39	No	1205	114	1205	201
29	099	7006.03	2351	2351	38	No	2202	61	2202	88
29	099	7006.04	2370	2189	36	No	1991	53	1829	326
29	099	7006.05	2521	2242	24	No	1984	190	1984	347
29	099	7006.06	1280	1216	45	No	789	83	789	408
29	099	7006.07	1162	1162	29	No	927	88	927	147
29	099	7007.00	2227	1924	51	No	1414	241	1414	572
29	099	7008.01	2364	2183	61	No	1371	122	1371	871
29	099	7008.02	1963	1743	23	No	1207	93	1207	663
29	099	7009.00	2423	2181	29	No	1238	258	1238	927
29	099	7010.01	1894	1795	34	No	1131	182	1131	581
29	099	7010.02	1666	1666	33	No	1320	169	1320	177

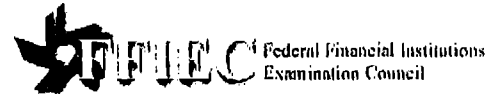
State Code	County Code	Tract Code	Total Housing Units	1 to 4 Family Units	Median House Age (Years)	Inside Principal City?	Owner Occupied Units	Vacant Units	Owner Occupied 1 to 4 Family Units	Renter Occupied Units
29	099	7011.01	1631	1631	28	No	1373	102	1373	156
29	099	7011.02	2335	2335	46	No	1922	211	1922	202
29	099	7012.00	2623	2343	50	No	1494	319	1494	810
29	099	7013.00	1498	1391	44	No	1026	113	1026	359
29	099	7014.01	2030	2030	43	No	1636	233	1636	161
29	099	7014.03	1495	1495	29	No	1194	151	1194	150
29	099	7014.04	2612	2612	38	No	2249	146	2249	217



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC State Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Count of Occupied Units	Total 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

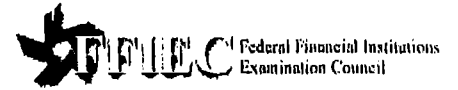
* Will automatically be included in the 2024 Distressed or Underserved Tract List

202 FIEC Census Report - Summary Census Income Information
 State: 29 - MISSOURI (MO)
 County: 139 - MONTGOMERY COUNTY



State Code	County Code	Market Code	Market Segment	2020 MS/MD Statewide Non-MS/MD Median Family Income	2020 FIEC/FFIEY MS/MD Median Family Income	% Below Poverty Line	Market Median Income %	2020 Market Median Income	2020 FIEC/FFIEY Market Median Income	2020 Market Median Income
29	139	9701.00	Middle	\$56,957	\$71,000	11.64	113.78	\$64,811	\$80,784	\$50,815
29	139	9702.00	Upper	\$56,957	\$71,000	15.48	123.56	\$70,377	\$87,728	\$49,701
29	139	9703.00	Middle	\$56,957	\$71,000	19.31	98.75	\$56,250	\$70,113	\$51,627
29	139	9704.00	Upper	\$56,957	\$71,000	11.72	133.44	\$76,004	\$94,742	\$57,833
29	139	9999.99	Middle	\$56,957	\$71,000	14.88	114.21	\$65,054	\$81,089	\$52,123

2023 FFIEC Census Report - Summary Census Population Information
 State: 29 - MISSOURI (MO)
 County: 139 - MONTGOMERY COUNTY

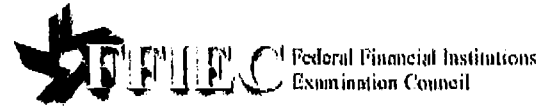


State Code	County Code	Geoid Code	Total Population	Minority %	Number of Families	Number of Households	Non-Hispanic White Population	Minority Population	American Indian or Alaska Native Population	Asian or Pacific Islander Population	Black Population	Hispanic Population	Other Population (w/ or w/o Race)
29	139	9701.00	2300	5.57	697	1025	2172	128	7	2	22	37	60
29	139	9702.00	3666	10.07	946	1609	3297	369	5	30	60	82	192
29	139	9703.00	2952	6.30	908	1333	2766	186	3	11	8	41	123
29	139	9704.00	2404	8.11	745	1028	2209	195	7	12	11	69	96
29	139	9999.99	11322	7.75	3296	4995	10444	878	22	55	101	229	471

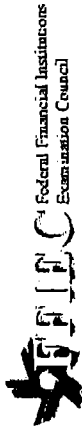
2023 FFIEC Census Report - Summary Census Housing Information

State: 29 - MISSOURI (MO)

County: 139 - MONTGOMERY COUNTY



State Code	County Code	Tract Code	Total Housing Units	1 to 4 Family Units	Median House Age (Years)	Inside Principal City?	Owner Occupied Units	Vacant Units	Owner Occupied 1-4 Family Units	Renter Occupied Units
29	139	9701.00	1284	1282	42	No	802	259	802	223
29	139	9702.00	1808	1669	42	No	1000	199	1000	609
29	139	9703.00	1901	1890	35	No	1087	568	1087	246
29	139	9704.00	1259	1231	41	No	741	231	741	287
29	139	9999.99	6252	6072	40	No	3630	1257	3630	1365



2023 FFIEC Census Report - Summary Census Demographic Information

Date: 29 - MISSOURI (MO)

County: 183 - ST. CHARLES COUNTY

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	\$105,093	\$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

* 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	2023 FIEC ESLSA/MID not SA/MID Median Family Income	2020 FIEC ESLSA/MID not SA/MID Median Family Income	2020 FIEC Median Family Income	Facts Population	Facts Minority Population	Unborn Population	Owner Occupied Units	Family Units
29	183	3111.47	Upper	No	\$100,800	\$125,819	\$105,795	4031	16.15	651	1600	1649
29	183	3111.48	Upper	No	\$100,800	\$131,080	\$110,221	4317	12.35	533	1526	1629
29	183	3111.49	Middle	No	\$100,800	\$115,557	\$97,167	3835	16.38	628	1354	1614
29	183	3111.50	Upper	No	\$100,800	\$140,243	\$117,930	4720	15.47	730	1773	1841
29	183	3111.51	Upper	No	\$100,800	\$167,731	\$141,045	6413	20.58	1320	1779	1808
29	183	3111.52	Upper	No	\$100,800	\$153,045	\$128,690	4590	11.31	519	1624	1665
29	183	3111.53	Upper	No	\$100,800	\$143,700	\$120,833	6886	20.37	1403	1673	2183
29	183	3111.54	Upper	No	\$100,800	\$153,972	\$129,474	5387	14.94	805	1660	1734
29	183	3112.03	Upper	No	\$100,800	\$135,042	\$113,558	6154	17.87	1100	1965	2235
29	183	3112.11	Middle	No	\$100,800	\$111,676	\$93,906	5470	21.55	1179	2015	2197
29	183	3112.12	Upper	No	\$100,800	\$136,130	\$114,471	4243	21.94	931	1322	1431
29	183	3112.21	Middle	No	\$100,800	\$99,600	\$83,750	3613	15.55	562	1305	1452
29	183	3112.94	Middle	No	\$100,800	\$114,983	\$96,691	3826	14.56	557	1287	1506
29	183	3112.96	Middle	No	\$100,800	\$116,474	\$97,943	4110	12.53	515	1338	1509
29	183	3113.11	Middle	No	\$100,800	\$116,676	\$98,112	5880	20.88	1228	1806	2068
29	183	3113.12	Middle	No	\$100,800	\$118,259	\$99,440	7417	15.67	1162	2561	2743
29	183	3113.22	Upper	No	\$100,800	\$152,178	\$127,964	6787	16.47	1118	1937	2097
29	183	3113.31	Middle	No	\$100,800	\$117,976	\$99,201	4631	13.67	633	1394	1627
29	183	3113.91	Middle	No	\$100,800	\$104,177	\$87,601	4831	15.71	759	1668	1756
29	183	3114.22	Middle	No	\$100,800	\$96,375	\$81,040	6035	15.76	951	1791	2157
29	183	3115.00	Low	No	\$100,800	\$50,219	\$42,233	2205	22.27	491	574	867
29	183	3116.02	Middle	No	\$100,800	\$88,523	\$74,439	5980	16.49	986	1701	2024
29	183	3116.03	Upper	No	\$100,800	\$122,452	\$102,967	2780	17.34	482	806	1166
29	183	3116.04	Upper	No	\$100,800	\$132,149	\$111,125	3164	12.48	395	1042	1149
29	183	3117.12	Upper	No	\$100,800	\$143,731	\$120,862	4889	21.37	1045	1622	1857
29	183	3117.21	Upper	No	\$100,800	\$150,071	\$126,193	3765	17.88	673	1207	1272
29	183	3117.32	Upper	No	\$100,800	\$122,039	\$102,617	7074	16.30	1153	2303	2537
29	183	3117.33	Middle	No	\$100,800	\$102,322	\$86,042	2272	17.08	388	759	877
29	183	3117.34	Middle	No	\$100,800	\$112,584	\$94,670	4233	21.21	898	1261	1388

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

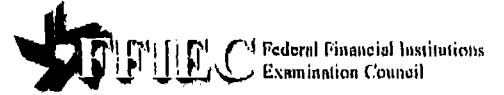
State Code	County Code	Tract Code	Tract Income Label	Distressed or Underserved Tract	Tract Median Family Income %	2023 FIEC EST. SA MD Non-Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	Total Family Units
29	183	3117.35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

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

State County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022-2023 FIEC ISAMB Median Family Income	2021 Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority Population	Minority Population	Owner Occupied Units	H-O-F 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

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

2020 HIEC Census Report - Summary Census Income Information
 State: 29 - MISSOURI (MO)
 County: 183 - ST. CHARLES COUNTY



State Code	County Code	Market Code	Market Income Level	2020 MSAMD Non-Family Income Median	2020 HIEC EIT MSAMD Non-Family Income Median	% Below Ratio	2020 Median Family Income %	2020 Median Family Income	2020 Median Family Income	2020 Median Family Income
29	183	3101.00	Middle	\$84,758	\$100,800	6.93	89.47	\$75,833	\$90,186	\$78,828
29	183	3102.01	Upper	\$84,758	\$100,800	1.96	124.10	\$105,189	\$125,093	\$99,547
29	183	3102.02	Middle	\$84,758	\$100,800	14.51	99.95	\$84,722	\$100,750	\$80,517
29	183	3103.01	Middle	\$84,758	\$100,800	4.81	112.18	\$95,083	\$113,077	\$77,027
29	183	3103.02	Middle	\$84,758	\$100,800	7.55	84.68	\$71,776	\$85,357	\$67,228
29	183	3104.00	Moderate	\$84,758	\$100,800	8.08	78.43	\$66,477	\$79,057	\$53,135
29	183	3105.01	Moderate	\$84,758	\$100,800	18.37	61.40	\$52,044	\$61,891	\$33,698
29	183	3105.02	Middle	\$84,758	\$100,800	3.78	85.16	\$72,188	\$85,841	\$62,841
29	183	3106.01	Middle	\$84,758	\$100,800	0.39	111.19	\$94,250	\$112,080	\$81,094
29	183	3106.02	Middle	\$84,758	\$100,800	7.88	114.40	\$96,964	\$115,315	\$85,060
29	183	3107.00	Moderate	\$84,758	\$100,800	8.51	71.63	\$60,714	\$72,203	\$44,938
29	183	3108.01	Upper	\$84,758	\$100,800	1.98	129.04	\$109,375	\$130,072	\$82,372
29	183	3108.02	Middle	\$84,758	\$100,800	11.85	97.46	\$82,607	\$98,240	\$61,602
29	183	3109.01	Moderate	\$84,758	\$100,800	10.29	58.93	\$49,949	\$59,401	\$48,333
29	183	3109.02	Upper	\$84,758	\$100,800	10.78	129.36	\$109,643	\$130,395	\$72,241
29	183	3109.03	Middle	\$84,758	\$100,800	8.28	98.42	\$83,419	\$99,207	\$72,969
29	183	3110.01	Middle	\$84,758	\$100,800	6.81	93.44	\$79,206	\$94,188	\$73,529
29	183	3110.03	Middle	\$84,758	\$100,800	8.20	102.66	\$87,020	\$103,481	\$68,151
29	183	3110.04	Middle	\$84,758	\$100,800	8.52	101.47	\$86,011	\$102,282	\$80,511
29	183	3111.03	Upper	\$84,758	\$100,800	2.04	170.51	\$144,523	\$171,874	\$121,563
29	183	3111.14	Upper	\$84,758	\$100,800	0.40	146.07	\$123,811	\$147,239	\$116,905
29	183	3111.22	Middle	\$84,758	\$100,800	5.53	115.81	\$98,162	\$116,736	\$81,180
29	183	3111.24	Upper	\$84,758	\$100,800	0.69	140.18	\$118,814	\$141,301	\$105,805
29	183	3111.32	Upper	\$84,758	\$100,800	1.72	169.27	\$143,472	\$170,624	\$136,989
29	183	3111.45	Upper	\$84,758	\$100,800	1.71	138.19	\$117,132	\$139,296	\$112,243
29	183	3111.46	Upper	\$84,758	\$100,800	2.36	151.28	\$128,229	\$152,490	\$100,167
29	183	3111.47	Upper	\$84,758	\$100,800	4.37	124.82	\$105,795	\$125,819	\$98,179
29	183	3111.48	Upper	\$84,758	\$100,800	9.69	130.04	\$110,221	\$131,080	\$97,309
29	183	3111.49	Middle	\$84,758	\$100,800	3.71	114.64	\$97,167	\$115,557	\$80,071
29	183	3111.50	Upper	\$84,758	\$100,800	2.73	139.13	\$117,930	\$140,243	\$107,813
29	183	3111.51	Upper	\$84,758	\$100,800	1.93	166.40	\$141,045	\$167,731	\$115,822
29	183	3111.52	Upper	\$84,758	\$100,800	7.63	151.83	\$128,690	\$153,045	\$108,576
29	183	3111.53	Upper	\$84,758	\$100,800	1.04	142.56	\$120,833	\$143,700	\$105,836
29	183	3111.54	Upper	\$84,758	\$100,800	6.50	152.75	\$129,474	\$153,972	\$118,672
29	183	3112.03	Upper	\$84,758	\$100,800	3.21	133.97	\$113,558	\$135,042	\$87,500
29	183	3112.11	Middle	\$84,758	\$100,800	4.69	110.79	\$93,906	\$111,676	\$73,060
29	183	3112.12	Upper	\$84,758	\$100,800	4.41	135.05	\$114,471	\$136,130	\$83,938
29	183	3112.21	Middle	\$84,758	\$100,800	6.25	98.81	\$83,750	\$99,600	\$82,403
29	183	3112.94	Middle	\$84,758	\$100,800	2.31	114.07	\$96,691	\$114,983	\$87,012
29	183	3112.96	Middle	\$84,758	\$100,800	5.64	115.55	\$97,943	\$116,474	\$87,455
29	183	3113.11	Middle	\$84,758	\$100,800	3.48	115.75	\$98,112	\$116,676	\$85,000

State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2023 FEIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	2020 Tract Median Family Income %	2020 Tract Median Family Income	2023 Est. Median Family Income	2020 Tract Median Household Income
29	183	3113.12	Middle	\$84,758	\$100,800	3.87	117.32	\$99,440	\$118,259	\$86,380
29	183	3113.22	Upper	\$84,758	\$100,800	3.81	150.97	\$127,964	\$152,178	\$105,563
29	183	3113.31	Middle	\$84,758	\$100,800	2.00	117.04	\$99,201	\$117,976	\$92,071
29	183	3113.91	Middle	\$84,758	\$100,800	3.24	103.35	\$87,601	\$104,177	\$74,451
29	183	3114.22	Middle	\$84,758	\$100,800	6.07	95.61	\$81,040	\$96,375	\$71,736
29	183	3115.00	Low	\$84,758	\$100,800	16.15	49.82	\$42,233	\$50,219	\$42,324
29	183	3116.02	Middle	\$84,758	\$100,800	5.34	87.82	\$74,439	\$88,523	\$71,747
29	183	3116.03	Upper	\$84,758	\$100,800	11.73	121.48	\$102,967	\$122,452	\$70,313
29	183	3116.04	Upper	\$84,758	\$100,800	5.82	131.10	\$111,125	\$132,149	\$89,856
29	183	3117.12	Upper	\$84,758	\$100,800	5.74	142.59	\$120,862	\$143,731	\$79,531
29	183	3117.21	Upper	\$84,758	\$100,800	1.83	148.88	\$126,193	\$150,071	\$116,375
29	183	3117.32	Upper	\$84,758	\$100,800	2.97	121.07	\$102,617	\$122,039	\$96,415
29	183	3117.33	Middle	\$84,758	\$100,800	5.67	101.51	\$86,042	\$102,322	\$80,938
29	183	3117.34	Middle	\$84,758	\$100,800	2.73	111.69	\$94,670	\$112,584	\$88,429
29	183	3117.35	Upper	\$84,758	\$100,800	0.94	126.41	\$107,150	\$127,421	\$101,136
29	183	3117.37	Upper	\$84,758	\$100,800	3.51	170.12	\$144,194	\$171,481	\$102,163
29	183	3117.38	Moderate	\$84,758	\$100,800	10.81	78.23	\$66,314	\$78,856	\$65,530
29	183	3117.39	Upper	\$84,758	\$100,800	4.17	156.45	\$132,604	\$157,702	\$117,500
29	183	3117.40	Upper	\$84,758	\$100,800	2.73	152.50	\$129,261	\$153,720	\$129,688
29	183	3118.01	Upper	\$84,758	\$100,800	4.36	120.79	\$102,380	\$121,756	\$86,713
29	183	3118.02	Upper	\$84,758	\$100,800	4.23	123.63	\$104,792	\$124,619	\$70,913
29	183	3119.03	Upper	\$84,758	\$100,800	8.00	137.38	\$116,442	\$138,479	\$79,886
29	183	3119.04	Upper	\$84,758	\$100,800	2.59	143.08	\$121,277	\$144,225	\$106,328
29	183	3119.07	Middle	\$84,758	\$100,800	8.25	84.44	\$71,578	\$85,116	\$67,449
29	183	3119.08	Upper	\$84,758	\$100,800	4.70	130.76	\$110,833	\$131,806	\$107,667
29	183	3119.09	Upper	\$84,758	\$100,800	2.42	147.72	\$125,208	\$148,902	\$112,535
29	183	3120.01	Upper	\$84,758	\$100,800	3.27	154.65	\$131,081	\$155,887	\$122,697
29	183	3120.02	Upper	\$84,758	\$100,800	2.81	121.89	\$103,315	\$122,865	\$98,516
29	183	3120.03	Middle	\$84,758	\$100,800	2.19	114.86	\$97,355	\$115,779	\$95,194
29	183	3120.94	Middle	\$84,758	\$100,800	8.33	111.47	\$94,486	\$112,362	\$88,995
29	183	3120.95	Middle	\$84,758	\$100,800	5.31	112.16	\$95,071	\$113,057	\$102,761
29	183	3120.96	Upper	\$84,758	\$100,800	3.06	125.56	\$106,429	\$126,564	\$100,569
29	183	3121.92	Middle	\$84,758	\$100,800	2.21	116.18	\$98,474	\$117,109	\$98,010
29	183	3121.93	Upper	\$84,758	\$100,800	2.96	129.76	\$109,988	\$130,798	\$101,819
29	183	3121.94	Middle	\$84,758	\$100,800	4.94	111.36	\$94,390	\$112,251	\$94,477
29	183	3121.95	Moderate	\$84,758	\$100,800	3.94	79.82	\$67,656	\$80,459	\$42,896
29	183	3122.04	Upper	\$84,758	\$100,800	1.89	142.05	\$120,402	\$143,186	\$109,033
29	183	3122.06	Upper	\$84,758	\$100,800	3.14	136.56	\$115,753	\$137,652	\$106,771
29	183	3122.07	Middle	\$84,758	\$100,800	9.02	96.84	\$82,083	\$97,615	\$69,485
29	183	3122.08	Upper	\$84,758	\$100,800	1.06	138.25	\$117,180	\$139,356	\$117,043
29	183	3122.09	Upper	\$84,758	\$100,800	0.00	159.27	\$135,000	\$160,544	\$135,716
29	183	3123.00	Upper	\$84,758	\$100,800	1.80	146.49	\$124,187	\$147,662	\$113,628
29	183	3124.00	Moderate	\$84,758	\$100,800	4.63	68.84	\$58,355	\$69,391	\$50,582
29	183	9800.00	Unknown	\$84,758	\$100,800	0.00	0.00	\$0	\$0	\$0

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



State Code	County Code	Tract Code	Tract Population	Tract Minority %	Number of Tract Units	Number of Households	Non-Hispanic White Population	Tract Minority Population	Asian/Pacific Islander Population	Hispanic/Latino Population	Black Population	Hispanic Population	Other Population (Total)
29	183	3101.00	2064	7.03	658	969	1919	145	7	6	16	24	92
29	183	3102.01	6187	18.09	1543	2075	5068	1119	13	136	445	225	300
29	183	3102.02	3602	17.77	1032	1442	2962	640	12	33	359	78	158
29	183	3103.01	4068	11.53	1119	1671	3599	469	11	34	124	109	191
29	183	3103.02	3980	18.02	1039	1664	3263	717	4	83	256	141	233
29	183	3104.00	2035	14.50	477	829	1740	295	5	23	69	67	131
29	183	3105.01	3872	28.23	639	1626	2779	1093	10	34	258	548	243
29	183	3105.02	2467	22.94	590	1108	1901	566	12	41	289	80	144
29	183	3106.01	3757	23.29	463	718	2882	875	3	83	228	337	224
29	183	3106.02	5680	11.94	1638	2288	5002	678	3	60	194	162	259
29	183	3107.00	5232	25.65	842	2369	3890	1342	6	93	462	492	289
29	183	3108.01	2487	18.86	679	1126	2018	469	0	61	199	85	124
29	183	3108.02	5946	18.74	1483	2625	4832	1114	3	118	389	271	333
29	183	3109.01	2375	30.96	449	994	1640	735	7	89	403	91	145
29	183	3109.02	5318	24.58	1388	2132	4011	1307	3	138	330	548	288
29	183	3109.03	4051	20.98	1021	1691	3201	850	2	108	388	137	215
29	183	3110.01	4271	24.00	1349	2314	3246	1025	3	335	293	228	166
29	183	3110.03	3149	30.01	715	1929	2204	945	1	171	439	194	140
29	183	3110.04	5736	29.25	1351	2311	4058	1678	11	484	625	237	321
29	183	3111.03	6533	10.00	2140	2757	5880	653	3	150	132	131	237
29	183	3111.14	5253	13.10	1541	1788	4565	688	1	102	193	151	241
29	183	3111.22	7301	21.46	1856	2558	5734	1667	12	286	641	282	346
29	183	3111.24	6907	21.43	1906	2464	5427	1480	16	706	249	220	289
29	183	3111.32	3499	9.89	1065	1261	3153	346	1	79	72	78	116
29	183	3111.45	4388	14.86	1230	1671	3736	652	6	132	143	153	218
29	183	3111.46	4488	20.08	1303	1890	3587	901	1	263	249	158	230
29	183	3111.47	4031	16.15	1203	1693	3380	651	9	112	207	131	192
29	183	3111.48	4317	12.35	1230	1605	3784	533	3	76	121	160	173
29	183	3111.49	3835	16.38	1094	1572	3207	628	7	64	146	179	232
29	183	3111.50	4720	15.47	1553	1841	3990	730	1	149	153	177	250
29	183	3111.51	6413	20.58	1802	2134	5093	1320	14	493	303	196	314
29	183	3111.52	4590	11.31	1244	1657	4071	519	5	125	112	84	193
29	183	3111.53	6886	20.37	1920	2720	5483	1403	13	587	283	214	306
29	183	3111.54	5387	14.94	1536	1871	4582	805	2	219	167	159	268
29	183	3112.03	6154	17.87	1411	2216	5054	1100	10	155	358	216	361
29	183	3112.11	5470	21.55	1264	2661	4291	1179	5	270	440	163	301
29	183	3112.12	4243	21.94	1195	1737	3312	931	14	255	253	185	224
29	183	3112.21	3613	15.55	1127	1547	3051	562	6	74	158	103	221
29	183	3112.94	3826	14.56	1207	1470	3269	557	12	76	143	117	209
29	183	3112.96	4110	12.53	1071	1459	3595	515	2	53	134	106	220
29	183	3113.11	5880	20.88	1543	2246	4652	1228	10	190	386	240	402
29	183	3113.12	7417	15.67	2109	2872	6255	1162	12	189	333	302	326

State Code	County Code	Mean (Cents)	Total Population	Minority %	Number of Families	Number of Households	Non-Hispanic White Population	Total Minority Population	American Indian Population	Asian/Pacific Islander Population	Black Population	Hispanic Population	Other Population (Not of Race)
29	183	3113.22	6787	16.47	1743	2345	5669	1118	10	228	336	190	354
29	183	3113.31	4631	13.67	1167	1662	3998	633	3	53	171	172	234
29	183	3113.91	4831	15.71	1307	1764	4072	759	7	59	207	198	288
29	183	3114.22	6035	15.76	1708	2337	5084	951	4	155	283	220	289
29	183	3115.00	2205	22.27	466	798	1714	491	0	0	46	318	127
29	183	3116.02	5980	16.49	1388	1948	4994	986	6	87	305	233	355
29	183	3116.03	2780	17.34	720	1358	2298	482	4	36	158	114	170
29	183	3116.04	3164	12.48	882	1113	2769	395	3	44	94	78	176
29	183	3117.12	4889	21.37	1571	2093	3844	1045	8	191	238	336	272
29	183	3117.21	3765	17.88	1136	1274	3092	673	2	101	192	134	244
29	183	3117.32	7074	16.30	2145	2491	5921	1153	3	202	261	308	379
29	183	3117.33	2272	17.08	731	877	1884	388	8	37	118	104	121
29	183	3117.34	4233	21.21	1120	1507	3335	898	9	131	353	197	208
29	183	3117.35	5970	16.00	1493	1870	5015	955	6	178	284	222	265
29	183	3117.37	3461	18.29	660	1078	2828	633	7	162	164	101	199
29	183	3117.38	4465	25.53	1112	1426	3325	1140	14	72	257	463	334
29	183	3117.39	4551	17.05	1276	1542	3775	776	8	276	138	137	217
29	183	3117.40	2098	9.40	656	693	1899	197	4	45	38	40	70
29	183	3118.01	6250	13.79	1729	2172	5388	862	4	83	284	178	313
29	183	3118.02	6220	14.94	1463	2364	5291	929	9	125	224	246	325
29	93	3119.03	6030	15.99	1547	2507	5066	964	26	91	312	215	320
29	183	3119.04	6462	17.33	1887	2487	5342	1120	11	261	342	218	288
29	183	3119.07	6223	19.70	1849	2366	4997	1226	14	98	490	217	407
29	183	3119.08	4475	15.46	1226	1532	3783	692	19	97	182	172	222
29	183	3119.09	5174	10.82	1559	1839	4614	560	21	73	113	124	229
29	183	3120.01	3228	7.22	784	919	2995	233	0	12	34	74	113
29	183	3120.02	4221	12.77	1103	1200	3682	539	5	54	160	103	217
29	183	3120.03	6938	11.83	1834	2223	6117	821	11	82	189	239	300
29	183	3120.94	5765	22.86	1272	1795	4447	1318	16	82	632	236	352
29	183	3120.95	6470	18.66	1532	2185	5263	1207	6	116	498	229	359
29	183	3120.96	9026	15.81	1990	2532	7599	1427	15	158	508	247	499
29	183	3121.92	6266	13.90	1837	2066	5395	871	10	84	217	225	335
29	183	3121.93	8915	13.44	2021	2543	7717	1198	8	140	367	252	431
29	183	3121.94	3488	9.17	1065	1378	3168	320	12	43	103	54	108
29	183	3121.95	3318	17.93	681	1199	2723	595	16	27	191	186	175
29	183	3122.04	5155	6.23	1503	1837	4834	321	6	33	27	89	166
29	183	3122.06	4721	8.79	1157	1435	4306	415	8	27	67	92	221
29	183	3122.07	4286	24.36	910	1349	3242	1044	6	168	197	407	266
29	183	3122.08	5118	16.76	1345	1458	4260	858	2	184	195	192	285
29	183	3122.09	4489	15.48	944	1116	3794	695	2	120	206	149	218
29	183	3123.00	2730	11.17	916	1125	2425	305	5	47	39	74	140
29	183	3124.00	5555	18.20	1145	2195	4544	1011	4	71	320	266	350
29	183	9800.00	12	58.33	3	3	5	7	0	0	0	3	4

2023 FFIEC Census Report - Summary Census Housing Information

State: 29 - MISSOURI (MO)

County: 183 - ST. CHARLES COUNTY



State Code	County Code	Tract Code	Total Housing Units	1-to-4 Family Units	Median House Age (Years)	Inside Rinkland City?	Owner Occupied Units	Vacant Units	Owner Occupied 1-to-4 Family Units	Renter Occupied Units
29	183	3101.00	1248	1248	55	Yes	840	279	840	129
29	183	3102.01	2170	2020	12	Yes	1561	95	1534	514
29	183	3102.02	1511	1192	29	Yes	1122	69	1122	320
29	183	3103.01	1723	1723	50	Yes	1509	52	1509	162
29	183	3103.02	1791	1670	60	Yes	1224	127	1224	440
29	183	3104.00	1149	969	79	Yes	547	320	547	282
29	183	3105.01	1761	1350	63	Yes	549	135	541	1077
29	183	3105.02	1241	940	0	Yes	572	133	572	536
29	183	3106.01	760	760	62	Yes	634	42	634	84
29	183	3106.02	2316	2220	45	Yes	2009	28	1999	279
29	183	3107.00	2454	1630	48	Yes	895	85	895	1474
29	183	3108.01	1214	796	18	Yes	814	88	730	312
29	183	3108.02	2725	2030	43	Yes	1763	100	1763	862
29	183	3109.01	1073	683	33	Yes	655	79	479	339
29	183	3109.02	2213	1866	32	Yes	1669	81	1654	463
29	183	3109.03	1898	1280	35	Yes	1041	207	1041	650
29	183	3110.01	2314	1895	30	Yes	1782	0	1763	532
29	183	3110.03	2183	911	29	Yes	539	254	539	1390
29	183	3110.04	2431	1641	39	Yes	1487	120	1469	824
29	183	3111.03	2810	2591	25	No	2444	53	2388	313
29	183	3111.14	1846	1846	29	No	1731	58	1731	57
29	183	3111.22	2757	2255	31	No	1955	199	1941	603
29	183	3111.24	2542	2035	27	No	2006	78	1968	458
29	183	3111.32	1270	1270	27	No	1261	9	1261	0
29	183	3111.45	1696	1671	34	No	1473	25	1473	198
29	183	3111.46	2019	1471	32	Yes	1599	129	1403	291
29	183	3111.47	1725	1649	32	No	1600	32	1559	93
29	183	3111.48	1629	1629	36	No	1526	24	1526	79
29	183	3111.49	1614	1614	42	No	1354	42	1354	218
29	183	3111.50	1841	1841	27	No	1773	0	1773	68
29	183	3111.51	2266	1808	21	No	1779	132	1779	355
29	183	3111.52	1665	1665	21	No	1624	8	1624	33
29	183	3111.53	2763	2183	18	No	1673	43	1673	1047
29	183	3111.54	1975	1734	20	No	1660	104	1660	211
29	183	3112.03	2433	2235	36	No	1965	217	1903	251
29	183	3112.11	2879	2197	27	Yes	2015	218	1837	646
29	183	3112.12	1819	1431	29	Yes	1322	82	1322	415
29	183	3112.21	1547	1452	32	No	1305	0	1294	242
29	183	3112.94	1523	1506	35	No	1287	53	1287	183
29	183	3112.96	1509	1509	42	Yes	1338	50	1338	121
29	183	3113.11	2246	2068	38	No	1806	0	1806	440
29	183	3113.12	2964	2743	25	No	2561	92	2487	311

State Code	County Code	Tract Code	Total Housing Units	1-to-4 Family Units	Median House Age (Years)	Inside Principal City?	Owner Occupied Units	Vacant Units	Owner Occupied 1-to-4 Family Units	Renter Occupied Units
29	183	3113.22	2437	2097	24	No	1937	92	1937	408
29	183	3113.31	1640	1627	42	No	1394	78	1394	168
29	183	3113.91	1764	1756	34	No	1668	0	1668	96
29	183	3114.22	2427	2157	33	No	1791	90	1665	546
29	183	3115.00	867	867	30	Yes	574	69	574	224
29	183	3116.02	2047	2024	27	No	1701	99	1701	247
29	183	3116.03	1358	1166	24	No	806	0	806	552
29	183	3116.04	1149	1149	16	No	1042	36	1042	71
29	183	3117.12	2227	1857	20	No	1622	134	1622	471
29	183	3117.21	1282	1272	35	No	1207	8	1207	67
29	183	3117.32	2580	2537	27	No	2303	89	2303	188
29	183	3117.33	877	877	29	No	759	0	759	118
29	183	3117.34	1574	1388	25	No	1261	67	1203	246
29	183	3117.35	1959	1959	22	No	1722	89	1722	148
29	183	3117.37	1078	1047	19	No	1001	0	1001	77
29	183	3117.38	1593	1544	26	No	1182	167	1182	244
29	183	3117.39	1542	1542	19	No	1518	0	1518	24
29	183	3117.40	717	717	18	No	693	24	693	0
29	183	3118.01	2209	2209	19	No	2051	37	2051	121
29	183	3118.02	2583	2199	31	No	1814	219	1814	550
29	183	3119.03	2667	2277	41	No	1962	160	1935	545
29	183	3119.04	2619	1996	17	No	1864	132	1864	623
29	183	3119.07	2382	1938	30	No	1910	16	1794	456
29	183	3119.08	1618	1581	13	No	1439	86	1434	93
29	183	3119.09	1862	1805	25	No	1747	23	1721	92
29	183	3120.01	979	979	22	No	895	60	895	24
29	183	3120.02	1200	1200	15	No	1141	0	1141	59
29	183	3120.03	2283	2278	16	No	1932	60	1932	291
29	183	3120.94	1899	1577	14	No	1333	104	1333	462
29	183	3120.95	2224	2182	17	No	1915	39	1915	270
29	183	3120.96	2661	2274	14	No	2173	129	2173	359
29	183	3121.92	2130	2130	13	No	1882	64	1882	184
29	183	3121.93	2624	2586	14	No	2163	81	2163	380
29	183	3121.94	1378	1378	15	No	1314	0	1314	64
29	183	3121.95	1379	1241	53	No	611	180	611	588
29	183	3122.04	2005	2005	30	No	1600	168	1600	237
29	183	3122.06	1587	1587	27	No	1357	152	1357	78
29	183	3122.07	1349	1239	16	No	1128	0	1076	221
29	183	3122.08	1458	1458	11	No	1351	0	1351	107
29	183	3122.09	1155	1155	7	No	1087	39	1087	29
29	183	3123.00	1125	1125	34	Yes	1097	0	1097	28
29	183	3124.00	2386	2223	43	Yes	1685	191	1685	510
29	183	9800.00	3	3	0	No	3	0	3	0

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

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

State Code	County Code	Tract Code	Tract Income Level	Distressed/Underserved Tract	Tract Median Family Income %	2024 ES&MIB Median Family Income	2020 Median Family Income	Tract Population	Minority Population	Minority %	Tract Median Family Income	Tract Population	Minority Population	Minority %	Tract Median Family Income	Tract Population	Minority Population	Minority %
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					

* 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 FISC MSAMB Non-Median Family Income	2020 Tract Median Family Income	Race Population	Tract Minority Population	Minority Population	Owner Occupied Units	Total Family Units	
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

* 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 SFEC SubSID Non-SUBSID Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority	Minority Population	Owner Occupied Units	1-to 4 Family Units	
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

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

State County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FISC ES/MJ/ND Non- MS/JD Median Family Income	20 Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	Total Family Units
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

* 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	2023 FIEG MSAMD Non-MSAMD Median Family Income	2020 FIEG MSAMD Non-MSAMD Median Family Income	2020 FIEG Median Family Income	Tract Population	Race/Minority %	Minority Population	Owner Occupied Units	Total Family Units	
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

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

State County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	2024 FEBC Est. MSJMD non-MSJMD Median Family Income	2023 Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owned/Owned Units	1-to-4 Family Units
29 189	2194.00	Upper	No	\$190,895	\$160,516	6335	8.59	544	1862	2276	
29 189	2195.01	Upper	No	\$124,266	\$104,494	4764	13.98	666	1304	1515	
29 189	2195.02	Upper	No	\$163,104	\$137,153	2553	6.78	173	560	717	
29 189	2196.01	Middle	No	\$97,655	\$82,115	4176	15.23	636	1017	1178	
29 189	2196.02	Upper	No	\$134,528	\$113,125	2579	15.16	391	1000	1145	
29 189	2197.00	Middle	No	\$98,905	\$83,173	5887	18.50	1089	1502	2071	
29 189	2198.01	Middle	No	\$97,121	\$81,667	3782	15.31	579	1158	1688	
29 189	2198.02	Moderate	No	\$65,641	\$55,199	3757	17.86	671	1268	1681	
29 189	2199.00	Middle	No	\$91,053	\$76,567	6101	21.26	1297	1800	2369	
29 189	2200.01	Middle	No	\$98,109	\$82,500	5090	12.32	627	1803	1880	
29 189	2200.02	Middle	No	\$101,082	\$85,000	3199	15.94	510	1138	1525	
29 189	2201.01	Moderate	No	\$62,163	\$52,278	3231	16.71	540	1122	1623	
29 189	2201.02	Middle	No	\$84,732	\$71,250	4503	20.21	910	1025	1530	
29 189	2202.00	Moderate	No	\$65,339	\$54,943	5704	23.65	1349	1461	2245	
29 189	2203.00	Low	No	\$46,136	\$38,795	1763	29.50	520	217	755	
29 189	2204.41	Middle	No	\$98,522	\$82,845	6024	12.15	732	1800	2074	
29 189	2204.42	Middle	No	\$107,453	\$90,354	4473	10.04	449	1690	1820	
29 189	2204.43	Middle	No	\$95,306	\$80,142	4132	12.75	527	1064	1165	
29 189	2204.45	Upper	No	\$137,975	\$116,023	4940	9.03	446	2155	2210	
29 189	2204.46	Upper	No	\$134,780	\$113,333	4414	8.16	360	1620	1634	
29 189	2204.47	Upper	No	\$135,183	\$113,676	3292	13.73	452	934	1099	
29 189	2204.48	Middle	No	\$91,567	\$77,000	5197	15.30	795	1492	1194	
29 189	2204.49	Upper	No	\$156,089	\$131,250	5189	10.83	562	1858	1929	
29 189	2204.50	Upper	No	\$127,956	\$107,596	2832	9.39	266	870	921	
29 189	2204.51	Upper	No	\$164,778	\$138,558	4075	9.01	367	1345	1325	
29 189	2204.52	Upper	No	\$146,866	\$123,500	3881	9.92	385	1317	1344	
29 189	2205.01	Middle	No	\$80,690	\$67,857	6421	16.12	1035	2190	2256	
29 189	2205.03	Moderate	No	\$75,812	\$63,750	2670	14.16	378	1027	1267	

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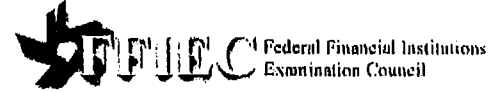
State Code	County Code	Tract Code	Tract Income Level	Dis distressed or Underserved Tract	Tract Median Family Income	2023 EFIEC ES/MS/MD non-MS/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	Total Units	
29	189	2205.04	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

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

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2021 FIEC Census Report - Summary Census Income Information
 Sta. 189 - MISSOURI (MO)
 County: 189 - ST. LOUIS COUNTY



State Code	County Code	Market Code	Market (Level)	2020 MSAMP Star/Median Family Income	2020 FIEC Eff. MSAMP/Median Family Income	% Family Below	Market (Median) Family Income %	2020 Market (Median) Family Income	2020 Eff. (Median) Family Income	2020 FIEC (Median) Family Income
29	189	2101.01	Moderate	\$84,758	\$100,800	2.27	73.40	\$62,217	\$73,987	\$60,873
29	189	2101.02	Moderate	\$84,758	\$100,800	15.38	75.28	\$63,814	\$75,882	\$47,615
29	189	2102.00	Moderate	\$84,758	\$100,800	32.52	55.01	\$46,630	\$55,450	\$39,403
29	189	2103.00	Moderate	\$84,758	\$100,800	12.41	60.92	\$51,643	\$61,407	\$48,345
29	189	2104.00	Moderate	\$84,758	\$100,800	20.63	50.72	\$42,995	\$51,126	\$41,750
29	189	2105.01	Moderate	\$84,758	\$100,800	13.24	59.19	\$50,175	\$59,664	\$40,487
29	189	2105.02	Moderate	\$84,758	\$100,800	27.25	53.62	\$45,449	\$54,049	\$43,750
29	189	2106.00	Moderate	\$84,758	\$100,800	27.19	56.95	\$48,276	\$57,406	\$35,417
29	189	2107.02	Moderate	\$84,758	\$100,800	22.45	54.74	\$46,402	\$55,178	\$38,187
29	189	2107.03	Moderate	\$84,758	\$100,800	8.17	64.56	\$54,726	\$65,076	\$49,709
29	189	2107.04	Moderate	\$84,758	\$100,800	21.09	57.76	\$48,958	\$58,222	\$39,839
29	189	2108.03	Moderate	\$84,758	\$100,800	3.96	79.79	\$67,629	\$80,428	\$49,474
29	189	2108.05	Middle	\$84,758	\$100,800	9.65	85.04	\$72,083	\$85,720	\$65,449
29	189	2108.06	Middle	\$84,758	\$100,800	8.62	81.24	\$68,864	\$81,890	\$65,769
29	189	2108.07	Middle	\$84,758	\$100,800	7.50	106.04	\$89,884	\$106,888	\$59,656
29	189	2108.08	Middle	\$84,758	\$100,800	16.61	100.88	\$85,506	\$101,687	\$81,645
29	189	2109.12	Middle	\$84,758	\$100,800	8.72	109.40	\$92,727	\$110,275	\$84,415
29	189	2109.21	Middle	\$84,758	\$100,800	5.93	118.72	\$100,625	\$119,670	\$82,750
29	189	2109.23	Middle	\$84,758	\$100,800	7.54	80.69	\$68,393	\$81,336	\$58,861
29	189	2109.24	Middle	\$84,758	\$100,800	6.99	94.81	\$80,363	\$95,568	\$70,316
29	189	2109.25	Middle	\$84,758	\$100,800	20.97	94.96	\$80,489	\$95,720	\$61,220
29	189	2109.26	Moderate	\$84,758	\$100,800	9.36	70.74	\$59,961	\$71,306	\$52,191
29	189	2109.27	Upper	\$84,758	\$100,800	2.75	140.06	\$118,719	\$141,180	\$116,538
29	189	2109.28	Upper	\$84,758	\$100,800	7.48	120.36	\$102,018	\$121,323	\$96,554
29	189	2110.01	Middle	\$84,758	\$100,800	10.59	96.79	\$82,039	\$97,564	\$80,746
29	189	2110.02	Middle	\$84,758	\$100,800	2.73	89.72	\$76,053	\$90,438	\$51,652
29	189	2111.01	Middle	\$84,758	\$100,800	6.03	91.93	\$77,922	\$92,665	\$60,591
29	189	2111.02	Middle	\$84,758	\$100,800	15.91	83.86	\$71,086	\$84,531	\$33,317
29	189	2112.01	Moderate	\$84,758	\$100,800	7.20	73.77	\$62,526	\$74,360	\$32,780
29	189	2112.02	Middle	\$84,758	\$100,800	7.78	90.56	\$76,761	\$91,284	\$62,052
29	189	2113.01	Middle	\$84,758	\$100,800	22.82	80.35	\$68,110	\$80,993	\$67,615
29	189	2113.31	Middle	\$84,758	\$100,800	7.33	87.26	\$73,964	\$87,958	\$68,319
29	189	2113.32	Middle	\$84,758	\$100,800	12.56	89.00	\$75,438	\$89,712	\$65,536
29	189	2113.33	Middle	\$84,758	\$100,800	6.25	98.36	\$83,375	\$99,147	\$59,691
29	189	2113.34	Middle	\$84,758	\$100,800	8.34	97.84	\$82,933	\$98,623	\$66,786
29	189	2114.01	Moderate	\$84,758	\$100,800	19.31	62.56	\$53,025	\$63,060	\$44,619
29	189	2114.02	Moderate	\$84,758	\$100,800	13.16	54.70	\$46,364	\$55,138	\$44,925
29	189	2115.00	Low	\$84,758	\$100,800	16.10	48.84	\$41,403	\$49,231	\$42,168
29	189	2116.00	Moderate	\$84,758	\$100,800	9.96	68.75	\$58,278	\$69,300	\$54,558
29	189	2117.00	Moderate	\$84,758	\$100,800	15.76	73.27	\$62,107	\$73,856	\$51,719
29	189	2118.01	Low	\$84,758	\$100,800	47.94	36.43	\$30,882	\$36,721	\$32,226

State Code	County Code	Tract Code	2020 Income Level	2020 MSAMD Statewide non-MSAMD Median Family Income	2020 FFIEC ESI MSAMD Non-MSAMD Median Family Income	% Below Poverty Rate	2020 Median Family Income %	2020 Median Family Income	2020 Median Family Income	2020 Median Family Income
29	189	2118.02	Moderate	\$84,758	\$100,800	17.07	58.13	\$49,271	\$58,595	\$41,810
29	189	2119.00	Low	\$84,758	\$100,800	30.75	38.72	\$32,821	\$39,030	\$22,500
29	189	2120.02	Low	\$84,758	\$100,800	30.97	36.69	\$31,098	\$36,984	\$26,997
29	189	2120.03	Moderate	\$84,758	\$100,800	29.38	51.61	\$43,750	\$52,023	\$27,734
29	189	2120.04	Low	\$84,758	\$100,800	25.62	42.40	\$35,938	\$42,739	\$29,238
29	189	2121.01	Moderate	\$84,758	\$100,800	28.17	57.67	\$48,880	\$58,131	\$35,230
29	189	2121.02	Low	\$84,758	\$100,800	35.93	31.75	\$26,917	\$32,004	\$35,172
29	189	2122.01	Moderate	\$84,758	\$100,800	13.25	59.69	\$50,599	\$60,168	\$37,424
29	189	2122.02	Low	\$84,758	\$100,800	30.57	29.08	\$24,653	\$29,313	\$23,971
29	189	2123.00	Moderate	\$84,758	\$100,800	17.70	61.29	\$51,950	\$61,780	\$42,181
29	189	2124.00	Moderate	\$84,758	\$100,800	11.23	61.27	\$51,938	\$61,760	\$40,305
29	189	2125.00	Moderate	\$84,758	\$100,800	15.13	61.54	\$52,162	\$62,032	\$42,061
29	189	2126.00	Moderate	\$84,758	\$100,800	11.70	70.18	\$59,487	\$70,741	\$55,477
29	189	2127.01	Low	\$84,758	\$100,800	26.52	42.00	\$35,601	\$42,336	\$35,721
29	189	2127.02	Low	\$84,758	\$100,800	36.87	47.85	\$40,563	\$48,233	\$30,995
29	189	2131.02	Unknown	\$84,758	\$100,800	7.16	0.00	\$0	\$0	\$60,758
29	189	2131.03	Middle	\$84,758	\$100,800	7.25	105.64	\$89,545	\$106,485	\$64,375
29	189	2131.04	Low	\$84,758	\$100,800	37.25	43.62	\$36,977	\$43,969	\$33,670
29	189	2132.02	Middle	\$84,758	\$100,800	5.32	106.26	\$90,068	\$107,110	\$69,745
29	189	2132.03	Middle	\$84,758	\$100,800	5.81	104.16	\$88,292	\$104,993	\$80,278
29	189	2132.04	Middle	\$84,758	\$100,800	14.66	88.11	\$74,688	\$88,815	\$70,156
29	189	2133.01	Moderate	\$84,758	\$100,800	5.33	62.86	\$53,286	\$63,363	\$48,542
29	189	2133.02	Moderate	\$84,758	\$100,800	26.95	51.17	\$43,375	\$51,579	\$39,712
29	189	2134.01	Moderate	\$84,758	\$100,800	9.24	61.57	\$62,188	\$62,063	\$50,089
29	189	2134.02	Moderate	\$84,758	\$100,800	14.97	63.23	\$53,594	\$63,736	\$57,231
29	189	2135.00	Moderate	\$84,758	\$100,800	10.30	64.70	\$54,844	\$65,218	\$51,658
29	189	2136.00	Low	\$84,758	\$100,800	27.49	42.44	\$35,976	\$42,780	\$31,734
29	189	2137.01	Unknown	\$84,758	\$100,800	7.67	0.00	\$0	\$0	\$49,151
29	189	2137.02	Moderate	\$84,758	\$100,800	25.52	69.35	\$58,788	\$69,905	\$49,619
29	189	2138.00	Low	\$84,758	\$100,800	20.71	49.08	\$41,604	\$49,473	\$37,724
29	189	2139.00	Low	\$84,758	\$100,800	30.45	43.62	\$36,974	\$43,969	\$32,750
29	189	2141.00	Low	\$84,758	\$100,800	22.20	42.53	\$36,055	\$42,870	\$29,677
29	189	2142.00	Low	\$84,758	\$100,800	33.38	47.61	\$40,357	\$47,991	\$29,326
29	189	2143.00	Low	\$84,758	\$100,800	27.81	46.58	\$39,484	\$46,953	\$35,427
29	189	2144.00	Moderate	\$84,758	\$100,800	11.33	71.42	\$60,541	\$71,991	\$47,870
29	189	2145.00	Middle	\$84,758	\$100,800	10.31	82.20	\$69,679	\$82,858	\$49,563
29	189	2146.01	Moderate	\$84,758	\$100,800	11.49	55.03	\$46,648	\$55,470	\$37,484
29	189	2146.02	Low	\$84,758	\$100,800	16.56	49.68	\$42,115	\$50,077	\$40,519
29	189	2147.00	Moderate	\$84,758	\$100,800	9.23	70.94	\$60,129	\$71,508	\$54,847
29	189	2148.00	Moderate	\$84,758	\$100,800	13.91	77.24	\$65,469	\$77,858	\$40,320
29	189	2149.01	Moderate	\$84,758	\$100,800	8.93	69.05	\$58,528	\$69,602	\$44,346
29	189	2149.02	Middle	\$84,758	\$100,800	16.53	80.68	\$68,385	\$81,325	\$56,167
29	189	2150.01	Middle	\$84,758	\$100,800	13.28	89.59	\$75,938	\$90,307	\$75,000
29	189	2150.03	Upper	\$84,758	\$100,800	3.09	120.97	\$102,538	\$121,938	\$84,389
29	189	2150.04	Upper	\$84,758	\$100,800	10.77	121.87	\$103,295	\$122,845	\$57,583

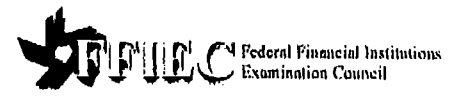
State Code	County Code	March Code	Income Level	2020 MSAMP State Median MSAMP Median Family Income	2020 FFIEC ETV MSAMP Median MSAMP Median Family Income	% Below Poverty Line	March Median Family Income %	2020 March Median Family Income	2020 ETV Median Family Income	2020 March Median Family Income
29	189	2150.05	Upper	\$84,758	\$100,800	4.27	139.61	\$118,338	\$140,727	\$83,952
29	189	2151.02	Middle	\$84,758	\$100,800	6.33	83.22	\$70,538	\$83,886	\$66,279
29	189	2151.03	Upper	\$84,758	\$100,800	9.67	139.72	\$118,424	\$140,838	\$99,583
29	189	2151.05	Upper	\$84,758	\$100,800	3.39	164.34	\$139,297	\$165,655	\$76,207
29	189	2151.41	Upper	\$84,758	\$100,800	2.29	142.72	\$120,972	\$143,862	\$79,942
29	189	2151.43	Middle	\$84,758	\$100,800	2.37	108.78	\$92,205	\$109,650	\$84,258
29	189	2151.44	Middle	\$84,758	\$100,800	4.39	101.76	\$86,250	\$102,574	\$75,417
29	189	2151.45	Middle	\$84,758	\$100,800	7.16	119.80	\$101,547	\$120,758	\$61,813
29	189	2151.46	Upper	\$84,758	\$100,800	13.66	129.10	\$109,430	\$130,133	\$69,359
29	189	2152.01	Upper	\$84,758	\$100,800	7.43	193.19	\$163,750	\$194,736	\$107,591
29	189	2152.31	Upper	\$84,758	\$100,800	5.36	149.18	\$126,450	\$150,373	\$92,311
29	189	2152.33	Upper	\$84,758	\$100,800	2.72	144.66	\$122,612	\$145,817	\$99,670
29	189	2152.34	Upper	\$84,758	\$100,800	2.56	294.95	\$250,001	\$297,310	\$250,001
29	189	2152.35	Upper	\$84,758	\$100,800	3.39	193.28	\$163,828	\$194,826	\$134,028
29	189	2152.36	Upper	\$84,758	\$100,800	1.23	130.68	\$110,769	\$131,725	\$104,393
29	189	2153.01	Upper	\$84,758	\$100,800	4.79	175.49	\$148,750	\$176,894	\$100,000
29	189	2153.02	Upper	\$84,758	\$100,800	2.36	190.33	\$161,328	\$191,853	\$145,208
29	189	2154.00	Upper	\$84,758	\$100,800	0.59	294.95	\$250,001	\$297,310	\$250,001
29	189	2155.00	Upper	\$84,758	\$100,800	0.82	175.81	\$149,018	\$177,216	\$127,639
29	189	2156.00	Middle	\$84,758	\$100,800	11.09	80.38	\$68,132	\$81,023	\$65,435
29	189	2157.00	Moderate	\$84,758	\$100,800	10.17	76.07	\$64,483	\$76,679	\$52,066
29	189	2158.01	Upper	\$84,758	\$100,800	5.91	124.49	\$105,521	\$125,486	\$103,983
29	189	2158.02	Moderate	\$84,758	\$100,800	0.00	77.95	\$66,071	\$78,574	\$62,317
29	189	2158.03	Upper	\$84,758	\$100,800	12.41	167.46	\$141,944	\$168,800	\$60,167
29	189	2159.01	Middle	\$84,758	\$100,800	11.34	107.23	\$90,890	\$108,088	\$66,850
29	189	2159.02	Moderate	\$84,758	\$100,800	15.78	70.78	\$60,000	\$71,346	\$47,093
29	189	2160.00	Moderate	\$84,758	\$100,800	20.47	55.83	\$47,328	\$56,277	\$40,057
29	189	2161.01	Upper	\$84,758	\$100,800	50.69	175.49	\$148,750	\$176,894	\$19,389
29	189	2161.02	Upper	\$84,758	\$100,800	15.99	206.64	\$175,147	\$208,293	\$59,375
29	189	2162.01	Upper	\$84,758	\$100,800	6.95	159.89	\$135,521	\$161,169	\$115,930
29	189	2162.02	Upper	\$84,758	\$100,800	10.74	229.86	\$194,833	\$231,699	\$112,028
29	189	2163.00	Upper	\$84,758	\$100,800	12.13	174.87	\$148,221	\$176,269	\$93,587
29	189	2164.01	Upper	\$84,758	\$100,800	1.76	199.43	\$169,038	\$201,025	\$138,984
29	189	2164.02	Upper	\$84,758	\$100,800	7.37	159.03	\$134,792	\$160,302	\$77,688
29	189	2165.00	Upper	\$84,758	\$100,800	9.53	193.40	\$163,922	\$194,947	\$125,598
29	189	2166.00	Upper	\$84,758	\$100,800	3.60	270.86	\$229,583	\$273,027	\$139,583
29	189	2167.00	Upper	\$84,758	\$100,800	4.15	144.74	\$122,679	\$145,898	\$81,642
29	189	2168.00	Upper	\$84,758	\$100,800	5.86	131.14	\$111,157	\$132,189	\$70,516
29	189	2169.00	Moderate	\$84,758	\$100,800	13.48	55.56	\$47,099	\$56,004	\$38,743
29	189	2170.00	Middle	\$84,758	\$100,800	10.43	90.18	\$76,435	\$90,901	\$66,490
29	189	2172.00	Middle	\$84,758	\$100,800	10.51	82.63	\$70,036	\$83,291	\$51,497
29	189	2173.00	Middle	\$84,758	\$100,800	4.38	115.60	\$97,986	\$116,525	\$78,523
29	189	2174.00	Upper	\$84,758	\$100,800	3.32	155.40	\$131,719	\$156,643	\$82,500
29	189	2175.00	Upper	\$84,758	\$100,800	3.54	226.51	\$191,987	\$228,322	\$176,226
29	189	2176.00	Upper	\$84,758	\$100,800	2.42	204.84	\$173,622	\$206,479	\$143,625

State (code)	County (code)	Median (code)	Income Level	2020 MSAMD State Median (mill. income)	2020 FLETC MSAMD Median Family Income	% Below Poverty Line	Median Family Income %	2020 Median Family Income	2020 Median Family Income	2020 Median Household Income
29	189	2177.01	Upper	\$84,758	\$100,800	4.60	230.36	\$195,250	\$232,203	\$173,194
29	189	2177.02	Upper	\$84,758	\$100,800	2.31	247.64	\$209,900	\$249,621	\$149,327
29	189	2178.02	Upper	\$84,758	\$100,800	5.39	151.78	\$128,646	\$152,994	\$103,996
29	189	2178.06	Middle	\$84,758	\$100,800	6.92	117.57	\$99,650	\$118,511	\$80,286
29	189	2178.07	Upper	\$84,758	\$100,800	3.35	158.89	\$134,679	\$160,161	\$107,430
29	189	2178.41	Upper	\$84,758	\$100,800	6.01	158.49	\$134,335	\$159,758	\$110,518
29	189	2178.51	Upper	\$84,758	\$100,800	1.97	167.33	\$141,833	\$168,669	\$136,467
29	189	2178.52	Upper	\$84,758	\$100,800	0.56	184.15	\$156,087	\$185,623	\$142,400
29	189	2178.53	Upper	\$84,758	\$100,800	3.72	249.99	\$211,893	\$251,990	\$97,411
29	189	2178.54	Upper	\$84,758	\$100,800	0.60	219.12	\$185,722	\$220,873	\$157,273
29	189	2179.21	Upper	\$84,758	\$100,800	3.82	165.51	\$140,286	\$166,834	\$122,450
29	189	2179.23	Upper	\$84,758	\$100,800	3.56	128.90	\$109,256	\$129,931	\$91,510
29	189	2179.31	Upper	\$84,758	\$100,800	3.37	132.77	\$112,540	\$133,832	\$91,190
29	189	2179.32	Upper	\$84,758	\$100,800	0.64	147.14	\$124,720	\$148,317	\$100,694
29	189	2179.41	Middle	\$84,758	\$100,800	8.20	98.19	\$83,229	\$98,976	\$70,354
29	189	2179.42	Upper	\$84,758	\$100,800	0.76	136.10	\$115,361	\$137,189	\$95,833
29	189	2179.43	Upper	\$84,758	\$100,800	1.36	127.95	\$108,452	\$128,974	\$94,167
29	189	2179.44	Upper	\$84,758	\$100,800	1.16	152.54	\$129,297	\$153,760	\$106,897
29	189	2180.12	Upper	\$84,758	\$100,800	1.65	207.59	\$175,954	\$209,251	\$159,050
29	189	2180.13	Upper	\$84,758	\$100,800	4.40	120.35	\$102,014	\$121,313	\$90,270
29	189	2180.14	Upper	\$84,758	\$100,800	0.00	143.96	\$122,019	\$145,112	\$120,144
29	189	2180.15	Middle	\$84,758	\$100,800	3.18	116.25	\$98,533	\$117,180	\$94,067
29	189	2180.16	Middle	\$84,758	\$100,800	10.31	95.16	\$80,660	\$95,921	\$69,811
29	189	2181.02	Middle	\$84,758	\$100,800	16.13	89.54	\$75,893	\$90,256	\$57,917
29	189	2181.04	Moderate	\$84,758	\$100,800	16.96	63.64	\$53,945	\$64,149	\$53,574
29	189	2181.05	Middle	\$84,758	\$100,800	13.82	102.18	\$86,607	\$102,997	\$53,904
29	189	2182.01	Upper	\$84,758	\$100,800	3.65	146.28	\$123,992	\$147,450	\$84,226
29	189	2183.00	Upper	\$84,758	\$100,800	5.86	149.69	\$126,875	\$150,888	\$68,984
29	189	2184.01	Upper	\$84,758	\$100,800	2.55	160.59	\$136,116	\$161,875	\$122,543
29	189	2184.02	Upper	\$84,758	\$100,800	1.85	147.64	\$125,139	\$148,821	\$115,466
29	189	2185.00	Upper	\$84,758	\$100,800	6.41	157.39	\$133,406	\$158,649	\$112,807
29	189	2186.00	Upper	\$84,758	\$100,800	7.01	152.74	\$129,464	\$153,962	\$56,250
29	189	2188.00	Upper	\$84,758	\$100,800	3.38	200.95	\$170,326	\$202,558	\$141,622
29	189	2189.01	Upper	\$84,758	\$100,800	3.86	123.01	\$104,267	\$123,994	\$59,906
29	189	2189.02	Upper	\$84,758	\$100,800	3.11	153.74	\$130,313	\$154,970	\$105,868
29	189	2191.00	Upper	\$84,758	\$100,800	5.33	147.89	\$125,357	\$149,073	\$78,631
29	189	2192.00	Upper	\$84,758	\$100,800	5.30	192.17	\$162,885	\$193,707	\$107,083
29	189	2193.00	Upper	\$84,758	\$100,800	2.50	168.67	\$142,969	\$170,019	\$105,087
29	189	2194.00	Upper	\$84,758	\$100,800	1.23	189.38	\$160,516	\$190,895	\$136,862
29	189	2195.01	Upper	\$84,758	\$100,800	6.79	123.28	\$104,494	\$124,266	\$101,094
29	189	2195.02	Upper	\$84,758	\$100,800	3.81	161.81	\$137,153	\$163,104	\$50,777
29	189	2196.01	Middle	\$84,758	\$100,800	7.76	96.88	\$82,115	\$97,655	\$58,380
29	189	2196.02	Upper	\$84,758	\$100,800	5.57	133.46	\$113,125	\$134,528	\$101,615
29	189	2197.00	Middle	\$84,758	\$100,800	12.20	98.12	\$83,173	\$98,905	\$53,324
29	189	2198.01	Middle	\$84,758	\$100,800	6.17	96.35	\$81,667	\$97,121	\$66,875

State Code	County Code	Tract Code	Income Level	2020 MSA MD Statewide Non-Family Income	2020 Effective MSA MD Non-Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2020 Effective Median Family Income	2020 Tract Median Household Income
29	189	2198.02	Moderate	\$84,758	\$100,800	3.50	65.12	\$55,199	\$65,641	\$45,640
29	189	2199.00	Middle	\$84,758	\$100,800	9.70	90.33	\$76,567	\$91,053	\$57,651
29	189	2200.01	Middle	\$84,758	\$100,800	6.49	97.33	\$82,500	\$98,109	\$69,764
29	189	2200.02	Middle	\$84,758	\$100,800	8.54	100.28	\$85,000	\$101,082	\$60,714
29	189	2201.01	Moderate	\$84,758	\$100,800	17.04	61.67	\$52,278	\$62,163	\$45,492
29	189	2201.02	Middle	\$84,758	\$100,800	9.84	84.06	\$71,250	\$84,732	\$57,669
29	189	2202.00	Moderate	\$84,758	\$100,800	15.12	64.82	\$54,943	\$65,339	\$48,596
29	189	2203.00	Low	\$84,758	\$100,800	15.27	45.77	\$38,795	\$46,136	\$38,839
29	189	2204.41	Middle	\$84,758	\$100,800	2.20	97.74	\$82,845	\$98,522	\$67,772
29	189	2204.42	Middle	\$84,758	\$100,800	2.88	106.60	\$90,354	\$107,453	\$79,625
29	189	2204.43	Middle	\$84,758	\$100,800	5.97	94.55	\$80,142	\$95,306	\$54,135
29	189	2204.45	Upper	\$84,758	\$100,800	15.11	136.88	\$116,023	\$137,975	\$86,394
29	189	2204.46	Upper	\$84,758	\$100,800	4.95	133.71	\$113,333	\$134,780	\$102,148
29	189	2204.47	Upper	\$84,758	\$100,800	0.48	134.11	\$113,676	\$135,183	\$69,667
29	189	2204.48	Middle	\$84,758	\$100,800	11.48	90.84	\$77,000	\$91,567	\$53,582
29	189	2204.49	Upper	\$84,758	\$100,800	6.06	154.85	\$131,250	\$156,089	\$109,914
29	189	2204.50	Upper	\$84,758	\$100,800	1.46	126.94	\$107,596	\$127,956	\$75,435
29	189	2204.51	Upper	\$84,758	\$100,800	4.17	163.47	\$138,558	\$164,778	\$97,857
29	189	2204.52	Upper	\$84,758	\$100,800	3.31	145.70	\$123,500	\$146,866	\$116,442
29	189	2205.01	Middle	\$84,758	\$100,800	10.48	80.05	\$67,857	\$80,690	\$49,457
29	189	2205.03	Moderate	\$84,758	\$100,800	5.96	75.21	\$63,750	\$75,812	\$65,147
29	189	2205.04	Moderate	\$84,758	\$100,800	6.25	68.79	\$58,311	\$69,340	\$53,528
29	189	2206.01	Middle	\$84,758	\$100,800	7.08	106.73	\$90,466	\$107,584	\$70,536
29	189	2206.02	Moderate	\$84,758	\$100,800	6.11	76.94	\$65,217	\$77,556	\$54,271
29	189	2207.01	Middle	\$84,758	\$100,800	8.67	97.17	\$82,366	\$97,947	\$58,627
29	189	2207.02	Middle	\$84,758	\$100,800	4.67	108.24	\$91,746	\$109,106	\$73,417
29	189	2207.03	Middle	\$84,758	\$100,800	4.20	97.09	\$82,292	\$97,867	\$75,788
29	189	2208.01	Upper	\$84,758	\$100,800	9.13	126.11	\$106,891	\$127,119	\$75,530
29	189	2208.02	Middle	\$84,758	\$100,800	9.55	116.19	\$98,485	\$117,120	\$72,941
29	189	2208.03	Upper	\$84,758	\$100,800	3.31	142.94	\$121,154	\$144,084	\$103,141
29	189	2210.00	Moderate	\$84,758	\$100,800	13.90	70.14	\$59,453	\$70,701	\$53,906
29	189	2211.00	Upper	\$84,758	\$100,800	1.11	166.11	\$140,792	\$167,439	\$114,549
29	189	2212.01	Upper	\$84,758	\$100,800	2.94	180.01	\$152,574	\$181,450	\$125,044
29	189	2212.02	Upper	\$84,758	\$100,800	3.96	130.25	\$110,400	\$131,292	\$61,503
29	189	2213.32	Upper	\$84,758	\$100,800	3.50	126.65	\$107,350	\$127,663	\$89,722
29	189	2213.35	Middle	\$84,758	\$100,800	4.08	113.43	\$96,149	\$114,337	\$73,734
29	189	2213.36	Middle	\$84,758	\$100,800	3.91	90.49	\$76,705	\$91,214	\$75,195
29	189	2213.37	Middle	\$84,758	\$100,800	5.83	108.32	\$91,810	\$109,187	\$63,951
29	189	2213.38	Middle	\$84,758	\$100,800	10.95	80.57	\$68,295	\$81,215	\$47,289
29	189	2213.39	Upper	\$84,758	\$100,800	0.00	134.74	\$114,208	\$135,818	\$92,115
29	189	2214.21	Upper	\$84,758	\$100,800	0.14	143.78	\$121,866	\$144,930	\$116,107
29	189	2214.23	Upper	\$84,758	\$100,800	2.23	131.04	\$111,071	\$132,088	\$94,826
29	189	2214.24	Upper	\$84,758	\$100,800	2.05	125.42	\$106,304	\$126,423	\$89,421
29	189	2214.25	Middle	\$84,758	\$100,800	10.59	114.46	\$97,021	\$115,376	\$86,711
29	189	2214.26	Upper	\$84,758	\$100,800	0.59	126.96	\$107,616	\$127,976	\$83,233

State Code	County Code	Tract Code	Tract Income Level	2020 MSAMD State-wide non-Family Income Median	2020 FIECHEN MSAMD non-Family Income Median	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2023 Tract Median Family Income	2020 Tract Median Family Income
29	189	2215.02	Upper	\$84,758	\$100,800	1.26	142.44	\$120,732	\$143,580	\$112,906
29	189	2215.03	Upper	\$84,758	\$100,800	0.83	148.13	\$125,556	\$149,315	\$116,296
29	189	2215.06	Upper	\$84,758	\$100,800	2.01	159.07	\$134,833	\$160,343	\$117,371
29	189	2216.21	Upper	\$84,758	\$100,800	6.70	170.58	\$144,588	\$171,945	\$142,992
29	189	2216.24	Upper	\$84,758	\$100,800	4.04	152.95	\$129,643	\$154,174	\$104,145
29	189	2216.25	Upper	\$84,758	\$100,800	1.46	147.87	\$125,334	\$149,053	\$112,770
29	189	2216.26	Upper	\$84,758	\$100,800	1.97	186.31	\$157,917	\$187,800	\$145,066
29	189	2216.27	Upper	\$84,758	\$100,800	1.08	258.74	\$219,306	\$260,810	\$212,865
29	189	2216.29	Upper	\$84,758	\$100,800	1.73	255.96	\$216,953	\$258,008	\$190,577
29	189	2216.30	Upper	\$84,758	\$100,800	7.65	128.33	\$108,773	\$129,357	\$66,827
29	189	2216.31	Upper	\$84,758	\$100,800	10.01	173.90	\$147,399	\$175,291	\$100,781
29	189	2218.00	Low	\$84,758	\$100,800	38.90	31.40	\$26,615	\$31,651	\$27,807
29	189	2219.00	Middle	\$84,758	\$100,800	4.73	119.42	\$101,219	\$120,375	\$94,545
29	189	2220.00	Upper	\$84,758	\$100,800	7.17	153.16	\$129,821	\$154,385	\$62,222
29	189	2221.00	Upper	\$84,758	\$100,800	2.77	176.36	\$149,485	\$177,771	\$124,196

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



State Code	County Code	Tract Code	Total Population	White Minority %	Number of Families	Number of Households	Non-Hispanic White Population	White Minority Population	Non-Hispanic Black Population	Asian or Pacific Islander Population	Black Population	Hispanic Population	Total Population (with Race)
29	189	2101.01	1400	67.93	282	465	449	951	9	6	853	25	58
29	189	2101.02	3961	83.56	757	1214	651	3310	26	6	3035	71	172
29	189	2102.00	5585	90.98	1500	2187	505	6080	14	5	4832	51	178
29	189	2103.00	2985	84.12	864	1278	474	2511	12	12	2315	52	120
29	189	2104.00	4142	95.41	1189	2124	190	3952	14	10	3786	30	112
29	189	2105.01	3164	97.16	647	935	90	3074	1	5	2925	65	78
29	189	2105.02	3305	96.31	1093	1472	122	3183	8	4	3044	37	90
29	189	2106.00	6645	84.18	1640	2655	1051	6594	11	14	5336	86	147
29	189	2107.02	5984	90.47	1440	2392	570	5414	7	26	5026	118	237
29	189	2107.03	3550	86.08	942	1434	494	3056	20	6	2804	77	149
29	189	2107.04	3950	95.65	947	1662	172	3778	5	15	3591	47	120
29	189	2108.03	4898	78.97	911	1622	1030	3868	14	44	3578	52	180
29	189	2108.05	6080	90.35	1703	2635	587	5493	10	38	5181	107	159
29	189	2108.06	6151	94.15	1626	2230	360	5791	14	16	5460	85	216
29	189	2108.07	5760	91.74	1200	2283	476	5284	6	25	4962	73	218
29	189	2108.08	3620	91.66	774	1016	302	3318	5	59	3108	40	106
29	189	2109.12	7155	72.37	1908	2514	1977	5178	5	95	4638	130	310
29	189	2109.21	4072	70.19	1054	1595	1214	2858	0	67	2412	126	253
29	189	2109.23	5399	58.62	1296	1855	2234	3165	8	68	2569	175	345
29	189	2109.24	4456	74.84	1139	1598	1121	3335	5	48	2943	131	208
29	189	2109.25	5419	68.56	1189	1982	1704	3715	6	31	3197	178	303
29	189	2109.26	2578	54.97	695	1021	1181	1417	0	36	1168	80	133
29	189	2109.27	4681	69.45	1225	1596	1430	3251	8	62	2903	70	208
29	189	2109.28	4477	78.16	1410	1877	978	3499	7	102	3153	78	159
29	189	2110.01	4302	66.88	945	1586	1425	2877	6	46	2477	123	225
29	189	2110.02	3368	58.52	604	1036	1397	1971	3	32	1691	74	171
29	189	2111.01	7056	56.48	1789	2828	3071	3985	18	46	3390	203	328
29	189	2111.02	5002	76.01	847	2227	1200	3802	7	16	3513	87	179
29	189	2112.01	5337	59.57	941	2533	2158	3179	4	29	2679	195	272
29	189	2112.02	3298	31.81	904	1279	2249	1049	11	8	777	84	189
29	189	2113.01	6432	42.93	1612	2297	3671	2761	7	79	1953	239	483
29	189	2113.31	6067	44.45	1534	2226	3370	2697	13	125	1999	168	392
29	189	2113.32	6293	44.59	1438	2439	3487	2806	17	124	1832	382	451
29	189	2113.33	4918	51.77	1583	2496	2372	2546	8	105	2011	127	295
29	189	2113.34	4258	44.69	1131	1570	2355	1903	11	48	1456	129	259
29	189	2114.01	5325	48.30	1377	2497	2753	2572	7	86	1882	294	303
29	189	2114.02	2274	66.67	546	1049	758	1516	5	31	1286	63	131
29	189	2115.00	2989	94.58	875	1175	162	2827	11	12	2576	94	134
29	189	2116.00	5855	74.36	1506	2244	1501	4354	16	59	3755	187	337
29	189	2117.00	3828	72.68	1089	1813	1046	2782	3	29	2480	74	196
29	189	2118.01	3553	91.13	877	1446	315	3238	9	17	2993	70	149
29	189	2118.02	3483	90.84	877	1498	319	3164	7	35	2989	47	86

State Code	County Code	County Code	Minor Population	Minor Minority %	Number of Families	Number of Households	Non-Hispanic White Population	Non-Hispanic Minority Population	Asian or Pacific Islander Population	Hispanic or Latino Population	Black Population	Other Minority Population	Other Minority Population
29	189	2119.00	4495	95.11	1066	2092	220	4275	11	8	4020	72	164
29	189	2120.02	2868	96.13	858	1648	111	2755	10	16	2606	43	80
29	189	2120.03	3441	93.69	839	1713	217	3224	0	0	3102	34	88
29	189	2120.04	3508	95.88	1101	2070	145	3361	6	14	3258	13	70
29	189	2121.01	3467	94.81	979	1703	180	3287	8	4	3084	47	144
29	189	2121.02	2675	94.69	742	1104	142	2533	1	4	2411	30	87
29	189	2122.01	3792	96.89	1028	1830	118	3674	3	8	3516	37	110
29	189	2122.02	2079	98.32	715	1118	35	2044	0	3	1955	6	80
29	189	2123.00	4623	85.57	1051	3168	667	3956	15	38	3661	70	172
29	189	2124.00	2173	89.92	531	1006	219	1954	5	16	1818	49	66
29	189	2125.00	4599	83.54	1111	1885	757	3842	6	30	3542	68	196
29	189	2126.00	4374	69.96	1140	2073	1314	3060	3	23	2738	105	191
29	189	2127.01	3069	82.93	1223	1486	524	2545	7	14	2309	86	129
29	189	2127.02	1881	77.25	648	957	428	1453	0	4	1326	42	81
29	189	2131.02	377	35.01	125	174	245	132	4	12	50	25	41
29	189	2131.03	3278	43.11	990	1339	1865	1413	1	98	919	228	171
29	189	2131.04	1029	54.81	170	434	465	564	0	28	415	78	43
29	189	2132.02	7012	37.84	1841	2647	4359	2653	19	1117	821	305	391
29	189	2132.03	5014	26.81	1277	1826	3680	1334	6	180	665	211	272
29	189	2132.04	3905	52.04	971	1531	1873	2032	8	352	987	450	235
29	189	2133.01	3429	55.23	870	1348	1535	1894	9	91	1303	255	236
29	189	2133.02	3726	63.45	974	1477	1362	2364	18	49	1532	503	262
29	189	2134.01	4644	65.87	1203	1926	1585	3059	14	95	1917	716	317
29	189	2134.02	1878	56.02	471	687	826	1052	3	24	543	351	131
29	189	2135.00	5222	50.36	1447	2194	2592	2630	13	106	1654	526	331
29	189	2136.00	3431	86.94	842	1633	448	2983	4	3	2592	240	144
29	189	2137.01	836	75.12	185	278	208	628	2	43	492	55	36
29	189	2137.02	3986	71.93	840	1584	1119	2867	16	242	2312	121	176
29	189	2138.00	4720	97.99	1180	1864	95	4625	12	7	4397	58	151
29	189	2139.00	1437	98.68	380	726	19	1418	4	1	1356	21	36
29	189	2141.00	1080	98.06	299	610	21	1059	0	1	992	38	28
29	189	2142.00	2882	92.64	758	1337	212	2670	4	4	2479	63	120
29	189	2143.00	3714	74.39	851	1614	951	2763	6	28	2183	339	207
29	189	2144.00	4789	46.88	1100	2148	2544	2245	13	81	1202	672	277
29	189	2145.00	3173	45.95	765	1156	1715	1458	2	216	682	399	159
29	189	2148.01	3891	46.75	755	1540	2072	1819	7	87	1011	417	297
29	189	2146.02	4052	45.93	1044	1622	2191	1861	15	120	870	577	279
29	189	2147.00	6721	51.51	2177	3434	3259	3462	19	120	1712	1194	417
29	189	2148.00	5481	40.21	1093	2315	3277	2204	17	107	1325	390	365
29	189	2149.01	3196	44.71	993	1516	1767	1429	4	152	864	203	206
29	189	2149.02	3241	57.05	483	1304	1392	1849	7	115	996	525	206
29	189	2150.01	2840	53.73	664	1180	1314	1526	7	894	347	125	153
29	189	2150.03	4412	24.80	1295	2018	3318	1094	11	310	434	132	207
29	189	2150.04	3427	43.83	755	1778	1925	1502	3	400	789	159	151
29	189	2150.05	5941	40.99	1497	2635	3506	2435	8	983	981	182	281

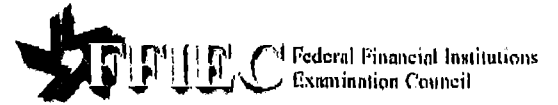
State Code	County Code	Incident Code	Number of Employees	Minority %	Number of Families	Number of Households	Non-Hispanic White Population	Total Population	American Indian Population	Asian/Pacific Islander Population	Black Population	Hispanic Population	Other Population (Non-Hispanic)
29	189	2151.02	4979	34.71	1466	2741	3251	1728	10	578	634	250	256
29	189	2151.03	2577	33.49	557	1052	1714	863	1	254	319	108	181
29	189	2151.06	2434	26.79	644	1164	1782	652	2	243	167	122	118
29	189	2151.41	4229	21.68	1148	2013	3312	917	4	359	286	95	173
29	189	2151.43	2901	25.51	695	1123	2161	740	5	107	250	165	213
29	189	2151.44	5672	32.35	1360	2450	3837	1835	13	575	767	203	287
29	189	2151.45	4914	46.58	1293	2455	2625	2289	15	887	823	299	265
29	189	2151.46	2632	63.22	514	1171	968	1664	6	774	639	123	122
29	189	2152.01	6657	29.94	1744	2864	4664	1993	7	713	688	266	319
29	189	2152.31	4751	22.00	1157	1635	3706	1045	10	388	214	207	226
29	189	2152.33	5234	30.86	1444	2250	3619	1615	2	694	485	205	229
29	189	2152.34	2071	20.33	409	517	1650	421	0	110	140	92	79
29	189	2152.35	4612	26.78	1398	1842	3377	1235	5	803	111	144	172
29	189	2152.36	3250	14.09	950	1181	2792	458	1	229	65	72	91
29	189	2153.01	4689	27.68	1102	1804	3391	1298	10	648	285	142	213
29	189	2153.02	3386	21.94	911	1141	2643	743	2	420	108	89	124
29	189	2154.00	5507	13.91	1791	2172	4741	766	7	307	51	140	261
29	189	2155.00	5260	32.22	1463	1797	3565	1695	5	755	444	174	317
29	189	2156.00	5042	72.65	1144	1850	1379	3663	12	840	2250	287	274
29	189	2157.00	5681	82.27	1265	2246	1007	4674	12	184	3933	264	281
29	189	2158.01	3943	26.22	1011	1650	2909	1034	0	115	587	137	195
29	189	2158.02	1602	33.46	372	1116	1066	536	0	50	375	58	53
29	189	2158.03	2430	34.16	474	1622	1600	830	3	262	358	112	95
29	189	2159.01	3337	68.20	815	1287	1061	2276	2	57	1933	103	181
29	189	2159.02	3161	84.69	756	1252	484	2677	6	30	2421	61	159
29	189	2160.00	1542	85.86	342	573	218	1324	1	16	1187	52	68
29	189	2161.01	3337	48.31	477	1496	1725	1612	1	802	439	176	194
29	189	2161.02	2262	57.03	508	1102	972	1290	0	437	611	117	125
29	189	2162.01	3827	24.22	1120	1852	2900	927	6	127	461	145	188
29	189	2162.02	3950	25.75	892	1692	2933	1017	4	192	476	156	189
29	189	2163.00	7068	35.02	741	1242	4593	2475	6	1079	561	387	442
29	189	2164.01	2762	21.25	784	1128	2175	587	0	325	65	80	117
29	189	2164.02	3071	28.95	617	1202	2182	889	7	481	86	138	177
29	189	2165.00	5279	30.52	1133	2015	3668	1611	1	507	744	165	194
29	189	2166.00	2492	21.27	584	896	1962	530	1	251	112	78	88
29	189	2167.00	3539	25.74	740	1679	2628	911	6	88	483	174	160
29	189	2168.00	3189	20.57	680	1426	2533	656	3	172	206	120	155
29	189	2169.00	2333	28.72	439	1489	1663	670	1	42	390	81	156
29	189	2170.00	4002	23.86	972	1828	3047	955	7	101	402	178	267
29	189	2172.00	1899	32.96	351	1013	1273	626	5	132	284	84	121
29	189	2173.00	3064	22.88	673	1375	2363	701	5	225	201	126	144
29	189	2174.00	4915	16.70	1024	2476	4094	821	10	289	128	153	241
29	189	2175.00	5587	10.67	1678	2096	4991	596	3	220	58	111	204
29	189	2176.00	7577	12.09	2057	2547	6661	916	4	292	86	215	319
29	189	2177.01	5425	19.15	1915	2383	4386	1039	3	531	119	163	223

State Code	County Code	District Code	Black Population	Black Minority %	Number of Families	Number of Households	Nonelderly White Population	Black Minority Population	Nonelderly Black Population	Percent Black in Nonelderly Population	Black Population	Black Minority Population	Other Population (w/o Non-Black)
29	189	2177.02	7813	23.41	2170	2821	5984	1829	10	767	170	599	283
29	189	2178.02	7426	20.54	2003	2745	5901	1625	3	770	187	224	341
29	189	2178.06	5595	20.20	1553	2254	4465	1130	2	496	159	225	248
29	189	2178.07	6462	17.66	1602	2400	5321	1141	3	414	255	201	268
29	189	2178.41	5280	25.11	1580	2149	3954	1326	0	761	208	148	209
29	189	2178.51	3168	15.18	952	1117	2687	481	4	226	59	75	117
29	189	2178.52	6729	16.06	1942	2422	5648	1081	14	498	145	161	263
29	189	2178.53	5015	31.15	1187	1890	3453	1562	8	1091	158	129	176
29	189	2178.54	2290	17.90	608	806	1880	410	2	213	48	61	86
29	189	2179.21	4833	18.70	1406	1673	3929	904	1	427	109	157	210
29	189	2179.23	7103	18.75	1876	2627	5771	1332	11	474	210	280	357
29	189	2179.31	6366	18.00	1814	2489	5220	1146	25	310	189	257	365
29	189	2179.32	5144	26.26	1353	2086	3793	1351	5	845	94	152	255
29	189	2179.41	6016	16.57	1747	2377	5019	997	4	282	159	192	360
29	189	2179.42	5402	17.72	1481	2386	4445	957	3	412	144	170	228
29	189	2179.43	3505	24.42	970	1228	2649	856	2	429	126	104	195
29	189	2179.44	5818	22.02	1632	2222	4537	1281	13	686	133	153	296
29	189	2180.12	4955	12.19	1317	1573	4351	604	0	223	72	109	200
29	189	2180.13	6814	18.25	1413	2172	4753	1061	5	314	174	284	284
29	189	2180.14	1573	9.73	404	443	1420	153	0	23	23	39	68
29	189	2180.15	2914	13.11	854	1167	2532	382	2	199	22	72	87
29	189	2180.16	3991	36.98	1208	1795	2515	1476	7	597	316	268	288
29	189	2181.02	3122	18.87	777	1335	2533	589	0	134	174	88	193
29	189	2181.04	1793	25.80	450	661	1334	459	1	40	122	193	103
29	189	2181.05	3616	18.06	709	2301	2963	653	2	229	153	118	151
29	189	2182.01	3274	11.09	875	1317	2911	363	0	50	95	66	152
29	189	2183.00	4313	13.54	1056	1687	3729	584	1	63	208	120	192
29	189	2184.01	4151	9.18	1116	1463	3770	381	6	43	68	112	152
29	189	2184.02	5054	10.13	1248	1679	4542	512	2	76	55	120	259
29	189	2185.00	5084	9.42	1247	2091	4587	477	2	86	71	146	172
29	189	2186.00	2801	23.63	551	1210	2139	662	1	37	383	108	133
29	189	2188.00	6176	7.61	1576	2271	5706	470	3	57	41	178	191
29	189	2189.01	3425	42.72	777	1590	1962	1463	7	82	1005	106	263
29	189	2189.02	2928	29.17	656	1061	2074	854	3	59	470	135	187
29	189	2191.00	3950	11.47	1054	1796	3497	453	2	71	65	138	177
29	189	2192.00	2679	10.75	592	972	2391	288	2	36	57	96	97
29	189	2193.00	2170	15.62	616	846	1831	339	0	33	115	69	122
29	189	2194.00	6335	8.59	1541	2076	5791	544	3	108	67	149	217
29	189	2195.01	4764	13.98	1197	1601	4098	666	8	79	158	176	245
29	189	2195.02	2553	6.78	485	1395	2380	173	0	30	21	53	69
29	189	2196.01	4176	15.23	732	2293	3540	636	5	130	214	141	146
29	189	2196.02	2579	15.16	733	1061	2188	391	4	91	92	89	115
29	189	2197.00	5887	18.50	1463	2598	4798	1089	25	193	297	253	321
29	189	2198.01	3782	15.31	924	1608	3203	579	2	139	78	158	202
29	189	2198.02	3757	17.86	1265	1810	3086	671	0	110	243	113	205

State Code	County Code	Total Code	Total Population	White Minority %	Number of Families	Number of Single Units	Number of White Population	Number of Minority Population	Number of American Indian Population	Number of Black Population	Number of Hispanic Population	Number of Other Minority Population	
29	189	2199.00	6101	21.26	1275	2185	4804	1297	23	681	121	182	290
29	189	2200.01	5090	12.32	1268	2165	4463	627	9	171	97	130	220
29	189	2200.02	3199	15.94	896	1816	2689	510	0	93	129	119	169
29	189	2201.01	3231	16.71	926	1565	2691	540	5	98	91	156	190
29	189	2201.02	4503	20.21	862	1643	3593	910	5	431	142	131	201
29	189	2202.00	5704	23.65	1299	1866	4355	1349	20	67	417	370	475
29	189	2203.00	1763	29.50	505	864	1243	520	5	26	271	86	132
29	189	2204.41	6024	12.15	1556	2292	5292	732	8	121	146	201	256
29	189	2204.42	4473	10.04	1333	1823	4024	449	5	64	70	116	194
29	189	2204.43	4132	12.75	1110	1764	3605	527	16	101	138	99	173
29	189	2204.45	4940	9.03	1521	2213	4494	446	8	115	37	95	191
29	189	2204.46	4414	8.16	1312	1625	4054	360	7	41	38	94	180
29	189	2204.47	3292	13.73	614	1454	2840	452	5	60	127	108	152
29	189	2204.48	5197	15.30	1282	2436	4402	795	14	166	201	193	221
29	189	2204.49	5189	10.83	1538	2100	4627	562	7	111	97	153	194
29	189	2204.50	2832	9.39	796	1156	2566	266	0	50	24	53	139
29	189	2204.51	4075	9.01	1035	1378	3708	367	7	86	29	101	145
29	189	2204.52	3881	9.92	1156	1360	3496	385	0	74	47	91	173
29	189	2205.01	6421	16.12	1690	2686	5386	1035	24	229	174	291	317
29	189	2205.03	2670	14.16	858	1278	2292	378	2	94	67	80	135
29	189	2205.04	3873	23.32	1132	1885	2970	903	0	195	317	176	215
29	189	2206.01	6746	14.30	1740	2696	5781	965	8	325	148	211	273
29	189	2206.02	5760	13.89	1622	2454	4960	800	0	224	134	159	283
29	189	2207.01	3329	12.41	821	1383	2916	413	12	78	57	89	177
29	189	2207.02	3867	10.71	1091	1905	3453	414	2	119	24	118	151
29	189	2207.03	2832	11.12	795	1035	2517	315	0	64	31	110	110
29	189	2208.01	5657	14.50	1323	2758	4837	820	1	137	243	187	252
29	189	2208.02	5073	13.11	1388	2142	4408	665	9	129	145	145	237
29	189	2208.03	4897	9.56	1226	1718	4429	468	0	129	30	132	177
29	189	2210.00	3323	35.93	873	1338	2129	1194	9	64	762	113	256
29	189	2211.00	1847	9.26	537	753	1676	171	0	34	24	47	66
29	189	2212.01	3875	9.34	947	1468	3513	362	1	165	4	71	121
29	189	2212.02	6219	10.61	1693	2612	5559	660	5	174	53	160	268
29	189	2213.32	4642	10.53	1223	1936	4153	489	2	154	62	97	174
29	189	2213.35	5855	11.31	1826	2826	5193	662	3	180	148	127	224
29	189	2213.36	3781	11.32	981	1520	3353	428	1	94	49	95	189
29	189	2213.37	3823	12.35	1095	1585	3351	472	2	134	46	101	189
29	189	2213.38	3051	24.35	765	1706	2308	743	4	88	367	103	191
29	189	2213.39	3739	10.08	1017	1634	3362	377	6	100	43	94	134
29	189	2214.21	7476	11.37	2082	2414	6626	850	9	279	61	170	331
29	189	2214.23	3989	9.13	1168	1501	3625	364	0	95	24	102	143
29	189	2214.24	4912	9.69	1360	1845	4436	476	6	138	29	83	222
29	189	2214.25	5688	12.04	1582	2306	5003	685	0	170	81	123	311
29	189	2214.26	2944	10.70	910	1201	2629	315	4	104	13	87	107
29	189	2215.02	7476	9.02	1902	2353	6802	674	4	113	57	186	314

State Code	County Code	Tract Code	White Population	White Minority %	Number of Families	Number of Households	Non-Hispanic White Population	White Minority Population	American Indian Population	Asian/Pacific Islander Population	Black Population	Hispanic Population	Other Population (Not in Other)
29	189	2215.03	7682	17.82	1452	2010	6313	1369	5	98	673	275	318
29	189	2215.06	5003	14.85	1410	1749	4260	743	3	290	78	153	219
29	189	2216.21	4512	10.00	1522	1739	4061	451	7	77	48	133	186
29	189	2216.24	3369	18.22	1038	1363	2755	614	1	294	45	128	148
29	189	2216.25	7131	18.23	1953	2440	5831	1300	8	524	137	286	345
29	189	2216.26	5953	15.05	2167	2409	5057	896	11	414	98	178	195
29	189	2216.27	6677	20.02	1881	2064	5340	1337	12	689	124	223	289
29	189	2216.29	5600	24.70	1618	2092	4217	1383	5	904	65	169	240
29	189	2216.30	2227	24.65	479	1123	1678	549	6	315	96	75	57
29	189	2216.31	5721	38.30	1402	2486	3530	2191	6	1391	168	437	189
29	189	2218.00	3098	90.38	856	1362	298	2800	5	17	2476	160	142
29	189	2219.00	3871	11.57	1087	1508	3423	448	10	60	88	113	177
29	189	2220.00	3687	7.49	904	1752	3411	276	4	70	38	67	97
29	189	2221.00	5298	13.23	1468	1953	4597	701	7	236	79	164	215

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



State Code	County Code	Tract Code	Total Housing Units	Total Family Units	Median House Age (Years)	Institutional Occupied Units	Owner Occupied Units	Year Built (Units)	Owner Occupied in Family Units	Renter Occupied Units
29	189	2101.01	607	508	51	No	362	142	362	103
29	189	2101.02	1900	1440	56	No	577	686	577	637
29	189	2102.00	2673	2431	62	No	869	486	819	1318
29	189	2103.00	1710	1537	64	No	745	432	745	533
29	189	2104.00	2318	2162	64	No	1238	194	1238	886
29	189	2105.01	1184	1184	62	No	647	249	647	288
29	189	2105.02	1841	1779	61	No	979	369	979	493
29	189	2106.00	2960	2899	63	No	1373	305	1373	1282
29	189	2107.02	2789	2067	53	No	1453	397	1453	939
29	189	2107.03	1711	1239	46	No	768	277	768	666
29	189	2107.04	2067	1547	48	No	334	405	334	1328
29	189	2108.03	2052	1578	53	No	1223	430	1074	399
29	189	2108.05	2923	2108	54	No	1373	288	1373	1262
29	189	2108.06	2316	2239	52	No	1744	86	1744	486
29	189	2108.07	2349	2039	47	No	1704	66	1704	579
29	189	2108.08	1104	1104	24	No	1000	88	1000	16
29	189	2109.12	2621	2550	37	No	2273	107	2244	241
29	189	2109.21	1595	1551	42	No	1377	0	1345	218
29	189	2109.23	2156	2156	52	No	1416	301	1416	439
29	189	2109.24	1775	1598	45	No	1111	179	1111	485
29	189	2109.25	2208	1705	54	No	1229	226	1229	753
29	189	2109.26	1086	1086	54	No	779	65	779	242
29	189	2109.27	1712	1695	30	No	1558	116	1541	38
29	189	2109.28	1902	1902	35	No	1757	25	1757	120
29	189	2110.01	1819	1641	60	No	1242	233	1242	344
29	189	2110.02	1259	1102	61	No	865	223	865	171
29	189	2111.01	2978	2779	62	No	1550	150	1550	1278
29	189	2111.02	2227	1143	51	No	1042	0	949	1185
29	189	2112.01	2859	1497	56	No	1260	326	922	1273
29	189	2112.02	1603	1475	65	No	992	324	992	287
29	189	2113.01	2432	2344	60	No	1678	135	1678	619
29	189	2113.31	2360	2095	54	No	1473	134	1397	753
29	189	2113.32	2521	2495	55	No	1618	82	1612	821
29	189	2113.33	2547	1780	37	No	1491	51	1491	1005
29	189	2113.34	1729	1528	51	No	1033	159	1033	537
29	189	2114.01	2726	1758	48	No	1331	229	1331	1166
29	189	2114.02	1198	532	44	No	288	149	263	761
29	189	2115.00	1340	1288	62	No	476	165	476	699
29	189	2116.00	2368	2240	61	No	1496	124	1434	748
29	189	2117.00	1938	1857	63	No	1303	125	1303	510
29	189	2118.01	1851	1280	55	No	700	405	700	746
29	189	2118.02	1771	1495	62	No	689	273	689	809

State Code	County Code	Tract Code	Total Housing Units	1 to 4 Family Units	Median House Age (Years)	Inside Principal City?	Owner Occupied Units	Vacant Unit	Owner Occupied 1 to 4 Family Units	Renter Occupied Units
29	189	2119.00	2400	1538	54	No	337	308	337	1755
29	189	2120.02	2093	1090	54	No	322	445	322	1326
29	189	2120.03	2089	1559	62	No	486	376	486	1227
29	189	2120.04	2206	1877	65	No	1377	136	1377	693
29	189	2121.01	2368	2302	77	No	694	665	694	1009
29	189	2121.02	1308	1236	70	No	350	204	350	754
29	189	2122.01	2070	2017	68	No	1329	240	1297	501
29	189	2122.02	1390	1326	66	No	278	272	278	840
29	189	2123.00	3511	1691	67	No	1125	343	1125	2043
29	189	2124.00	1145	1097	64	No	500	139	500	506
29	189	2125.00	2240	1617	62	No	731	355	731	1154
29	189	2126.00	2407	2384	68	No	1450	334	1450	623
29	189	2127.01	1611	1586	65	No	791	125	783	695
29	189	2127.02	983	983	63	No	313	26	313	644
29	189	2131.02	205	205	49	No	167	31	167	7
29	189	2131.03	1554	1393	46	No	816	215	816	523
29	189	2131.04	523	237	36	No	34	89	34	400
29	189	2132.02	2647	2147	50	No	1775	0	1712	872
29	189	2132.03	1892	1718	45	No	1574	66	1506	252
29	189	2132.04	1563	1222	50	No	808	32	808	723
29	189	2133.01	1659	1173	58	No	489	311	489	859
29	189	2133.02	1719	1366	61	No	552	242	552	925
29	189	2134.01	2069	1930	64	No	1199	143	1199	727
29	189	2134.02	739	724	68	No	380	52	380	307
29	189	2135.00	2542	2512	66	No	1289	348	1289	905
29	189	2136.00	1854	1504	62	No	461	221	461	1172
29	189	2137.01	427	393	69	No	153	149	153	125
29	189	2137.02	2069	1658	67	No	1078	485	1078	506
29	189	2138.00	2516	2473	74	No	1072	652	1072	792
29	189	2139.00	891	757	66	No	322	165	322	404
29	189	2141.00	739	739	67	No	264	129	264	346
29	189	2142.00	1523	1417	66	No	431	186	431	906
29	189	2143.00	1817	1658	70	No	694	203	694	920
29	189	2144.00	2307	2116	0	No	1174	159	1174	974
29	189	2145.00	1234	1216	68	No	711	78	711	445
29	189	2146.01	1637	1522	68	No	862	97	862	678
29	189	2146.02	1651	1591	68	No	1052	29	1052	570
29	189	2147.00	3603	3360	65	No	1907	169	1907	1527
29	189	2148.00	2496	1969	64	No	1294	181	1272	1021
29	189	2149.01	1649	1292	54	No	885	133	885	631
29	189	2149.02	1453	739	51	No	576	149	463	728
29	189	2150.01	1208	600	47	No	426	28	426	754
29	189	2150.03	2046	1698	51	No	1554	28	1463	464
29	189	2150.04	1843	881	40	No	686	65	640	1092
29	189	2150.05	2989	1558	46	No	1484	354	1180	1151
29	189	2151.02	2855	2232	49	No	1414	114	1328	1327

State Code	County Code	Tract Code	Total Housing Units	1-to-4 Family Units	Median House Age (Years)	Inside Principal City?	Owner Occupied Units	Vacant Units	Owner Occupied 1-to-4 Family Units	Renter Occupied Units
29	189	2151.03	1118	913	54	No	769	66	722	283
29	189	2151.05	1204	735	45	No	794	40	640	370
29	189	2151.41	2084	1966	41	No	1891	71	1814	122
29	189	2151.43	1170	1115	53	No	967	47	967	156
29	189	2151.44	2526	1842	45	No	1815	76	1633	635
29	189	2151.45	2582	1426	44	No	1093	127	1049	1362
29	189	2151.46	1219	257	41	No	131	48	111	1040
29	189	2152.01	2923	1752	39	No	1668	59	1630	1196
29	189	2152.31	1724	1510	52	No	1261	89	1261	374
29	189	2152.33	2307	2104	47	No	1804	57	1675	446
29	189	2152.34	517	517	40	No	517	0	517	0
29	189	2152.35	1968	1734	38	No	1594	126	1594	248
29	189	2152.36	1235	1126	37	No	1134	54	1072	47
29	189	2153.01	1886	1237	46	No	1419	82	1101	385
29	189	2153.02	1220	1220	55	No	1084	79	1084	57
29	189	2154.00	2235	2235	67	No	2061	63	2061	111
29	189	2155.00	1940	1886	62	No	1686	143	1686	111
29	189	2156.00	1978	1455	54	No	852	128	852	998
29	189	2157.00	2361	2218	66	No	1371	115	1371	875
29	189	2158.01	1691	1552	66	No	1350	41	1211	300
29	189	2158.02	1311	604	42	No	70	195	70	1046
29	189	2158.03	1699	1075	59	No	353	77	353	1269
29	189	2159.01	1434	1434	73	No	958	147	958	329
29	189	2159.02	1433	1421	66	No	884	181	872	368
29	189	2160.00	737	688	78	No	278	164	278	295
29	189	2161.01	1635	624	0	No	380	139	351	1116
29	189	2161.02	1293	918	0	No	365	191	365	737
29	189	2162.01	1890	1890	0	No	1324	38	1324	528
29	189	2162.02	1708	1567	0	No	1050	16	1035	642
29	189	2163.00	1272	859	0	No	621	30	484	621
29	189	2164.01	1251	699	63	No	843	123	595	285
29	189	2164.02	1313	544	0	No	487	111	376	715
29	189	2165.00	2225	1085	59	No	1234	210	801	781
29	189	2166.00	959	589	58	No	488	63	483	408
29	189	2167.00	1794	1681	0	No	898	115	898	781
29	189	2168.00	1521	1255	0	No	829	95	777	597
29	189	2169.00	1542	1076	68	No	340	53	340	1149
29	189	2170.00	2114	1435	69	No	902	286	902	926
29	189	2172.00	1053	712	68	No	461	40	461	552
29	189	2173.00	1449	1061	67	No	820	74	810	555
29	189	2174.00	2620	2149	64	No	1748	144	1436	728
29	189	2175.00	2164	2164	63	No	2044	68	2044	52
29	189	2176.00	2684	2645	55	No	2375	137	2336	172
29	189	2177.01	2454	2227	41	No	2058	71	2058	325
29	189	2177.02	2960	2835	43	No	2588	139	2588	233
29	189	2178.02	2881	2806	53	No	2434	136	2434	311

State Code	County Code	Tract Code	Total Housing Units	1-to-4 Family Units	Median House Age (Years)	Inside Principal City?	Owner Occupied Units	Vacant Units	Owner Occupied 1-to-4 Family Units	Renter Occupied Units
29	189	2178.06	2345	1987	52	No	1764	91	1682	490
29	189	2178.07	2493	2372	50	No	2079	93	2079	321
29	189	2178.41	2307	1831	44	No	1855	158	1742	294
29	189	2178.51	1147	1137	39	No	1085	30	1085	32
29	189	2178.52	2513	2470	41	No	2351	91	2308	71
29	189	2178.53	1957	1435	39	No	1286	67	1271	604
29	189	2178.54	806	716	33	No	739	0	704	67
29	189	2179.21	1700	1700	24	No	1490	27	1490	183
29	189	2179.23	2743	2462	42	No	2083	116	2083	544
29	189	2179.31	2505	2432	51	No	2157	16	2132	332
29	189	2179.32	2119	1763	30	No	1689	33	1647	397
29	189	2179.41	2453	2321	45	No	2131	76	2090	246
29	189	2179.42	2453	1912	33	No	2092	67	1820	294
29	189	2179.43	1269	1187	35	No	1065	41	1036	163
29	189	2179.44	2339	2259	28	No	2133	117	2113	89
29	189	2180.12	1641	1621	42	No	1513	68	1513	60
29	189	2180.13	2291	1800	43	No	1567	119	1567	605
29	189	2180.14	496	496	64	No	431	53	431	12
29	189	2180.15	1209	1025	33	No	960	42	947	207
29	189	2180.16	1884	894	45	No	657	89	657	1138
29	189	2181.02	1410	1163	29	No	1056	75	939	279
29	189	2181.04	852	491	47	No	200	191	200	461
29	189	2181.05	2356	794	27	No	707	55	611	1594
29	189	2182.01	1547	1101	52	No	1014	230	892	303
29	189	2183.00	1876	1283	55	No	1113	189	950	574
29	189	2184.01	1537	1440	51	No	1368	74	1285	95
29	189	2184.02	1808	1690	66	No	1481	129	1393	198
29	189	2185.00	2113	1970	65	No	1782	22	1732	309
29	189	2186.00	1344	749	46	No	634	134	542	576
29	189	2188.00	2322	2322	71	No	2197	51	2197	74
29	189	2189.01	1790	1626	55	No	1279	200	1266	311
29	189	2189.02	1156	1156	66	No	934	95	934	127
29	189	2191.00	1912	1508	0	No	1270	116	1270	526
29	189	2192.00	1025	583	64	No	634	53	577	338
29	189	2193.00	856	757	0	No	694	11	686	151
29	189	2194.00	2291	2276	0	No	1862	215	1862	214
29	189	2195.01	1647	1515	68	No	1304	46	1277	297
29	189	2195.02	1395	717	40	No	560	0	549	835
29	189	2196.01	2401	1178	40	No	1017	108	726	1276
29	189	2196.02	1145	1145	73	No	1000	84	1000	61
29	189	2197.00	2743	2071	60	No	1502	145	1502	1096
29	189	2198.01	1815	1688	61	No	1158	207	1158	450
29	189	2198.02	1940	1681	60	No	1268	130	1266	542
29	189	2199.00	2369	2369	65	No	1800	184	1800	385
29	189	2200.01	2182	1880	63	No	1803	17	1687	362
29	189	2200.02	1844	1525	65	No	1138	28	1138	678

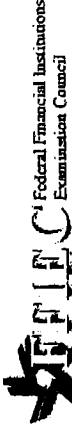
State Code	County Code	Tract Code	Total Housing Units	1-to-4 Family Units	Median House Age (years)	Inside Principal City?	Owner Occupied Units	Vacant Unit	Owner Occupied 1-to-4 Family Units	Renter Occupied Units
29	189	2201.01	1641	1623	69	No	1122	76	1122	443
29	189	2201.02	1775	1530	61	No	1025	132	901	618
29	189	2202.00	2284	2245	0	No	1461	418	1461	405
29	189	2203.00	888	755	57	No	217	24	217	647
29	189	2204.41	2558	2074	46	No	1800	266	1745	492
29	189	2204.42	1875	1820	54	No	1690	52	1690	133
29	189	2204.43	1831	1165	42	No	1064	67	1002	700
29	189	2204.45	2234	2210	35	No	2155	21	2155	58
29	189	2204.46	1634	1634	40	No	1620	9	1620	5
29	189	2204.47	1538	1099	42	No	934	84	808	520
29	189	2204.48	2517	1194	41	No	1492	81	1085	944
29	189	2204.49	2187	1929	38	No	1858	87	1858	242
29	189	2204.50	1156	921	40	No	870	0	831	286
29	189	2204.51	1390	1325	33	No	1345	12	1292	33
29	189	2204.52	1443	1344	30	No	1317	83	1259	43
29	189	2205.01	2827	2256	59	No	2190	141	1951	496
29	189	2205.03	1294	1267	59	No	1027	16	1027	251
29	189	2205.04	2088	1296	51	No	957	203	957	928
29	189	2206.01	2767	2423	53	No	2205	71	2165	491
29	189	2206.02	2581	1970	52	No	1686	127	1468	768
29	189	2207.01	1482	1343	54	No	859	99	845	524
29	189	2207.02	1930	1871	60	No	1587	25	1578	318
29	189	2207.03	1107	1088	58	No	845	72	835	190
29	189	2208.01	2772	2094	56	No	1470	14	1458	1288
29	189	2208.02	2229	1779	53	No	1592	87	1484	550
29	189	2208.03	1776	1759	58	No	1654	58	1654	64
29	189	2210.00	1368	1075	60	No	759	30	752	579
29	189	2211.00	793	780	58	No	674	40	668	79
29	189	2212.01	1533	1105	35	No	1063	65	993	405
29	189	2212.02	2831	2386	54	No	1955	219	1860	657
29	189	2213.32	1984	1725	36	No	1730	48	1643	206
29	189	2213.35	2843	2069	41	No	1849	17	1776	977
29	189	2213.36	1520	1232	45	No	1223	0	1071	297
29	189	2213.37	1585	1260	55	No	1148	0	1131	437
29	189	2213.38	1751	788	41	No	731	45	731	975
29	189	2213.39	1566	1491	52	No	1406	32	1406	128
29	189	2214.21	2514	2492	30	No	2332	100	2310	82
29	189	2214.23	1597	1514	36	No	1372	96	1372	129
29	189	2214.24	1886	1685	33	No	1569	41	1569	276
29	189	2214.25	2306	1943	40	No	1751	0	1751	555
29	189	2214.26	1201	1103	40	No	959	0	959	242
29	189	2215.02	2399	2162	27	No	2000	46	2000	353
29	189	2215.03	2235	2010	26	No	1685	225	1673	325
29	189	2215.06	1800	1536	26	No	1473	51	1456	276
29	189	2216.21	1805	1805	29	No	1613	66	1613	126
29	189	2216.24	1451	1150	37	No	1105	88	1105	258

State Code	County Code	Tract Code	Total Housing Units	1-to-4 Family Units	Median House Age (Years)	Inside Principal City?	Owner Occupied Units	Vacant Units	Owner Occupied 1-to-4 Family Units	Renter Occupied Units
29	189	2216.25	2541	2251	31	No	2007	101	2007	433
29	189	2216.26	2433	2433	35	No	2352	24	2352	57
29	189	2216.27	2170	2170	25	No	1996	106	1996	68
29	189	2216.29	2146	2140	26	No	2055	54	2055	37
29	189	2216.30	1203	691	31	No	577	80	531	546
29	189	2216.31	2692	1575	31	No	1324	206	1270	1162
29	189	2218.00	1644	1563	62	No	588	292	586	764
29	189	2219.00	1628	1599	64	No	1298	120	1295	210
29	189	2220.00	1888	1410	30	No	1182	136	1151	570
29	189	2221.00	2021	1736	27	No	1820	68	1659	133

2023 FFIEC Census Report - Summary Census Demographic Information

State: 29 - MISSOURI (MO)

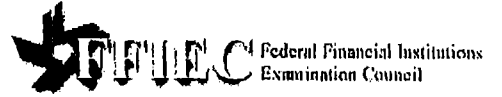
County: 051 - COLE COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income	2023 FFIEC Estimate Not Available	2023 Tract Median Family Income	2021 Tract Median Family Income	Tract Population	Tract Median Family Income	Tract Median Family Income	Tract Median Family Income	Tract Median Family Income	Tract Median Family Income	Tract Median Family Income
29	051	0103.00	Middle	No	109.62	\$88,800	\$97,343	\$82,771	4815	24.57	1183	1407	2132		
29	051	0104.01	Upper	No	127.47	\$88,800	\$113,193	\$96,250	3714	19.63	729	1142	1434		
29	051	0104.02	Middle	No	90.41	\$88,800	\$80,284	\$68,269	2987	17.74	530	997	1297		
29	051	0105.00	Moderate	No	70.82	\$88,800	\$62,888	\$53,474	4313	39.69	1712	484	1478		
29	051	0106.00	Middle	No	90.33	\$88,800	\$80,213	\$68,205	3661	39.39	1442	538	1071		
29	051	0107.01	Middle	No	111.65	\$88,800	\$99,145	\$84,308	6009	20.62	1239	1627	2623		
29	051	0107.02	Middle	No	92.70	\$88,800	\$82,318	\$70,000	5083	20.36	1035	1525	1975		
29	051	0108.01	Middle	No	89.53	\$88,800	\$79,503	\$67,601	5920	23.09	1367	1414	2416		
29	051	0108.02	Upper	No	154.79	\$88,800	\$137,454	\$116,875	3670	15.91	584	1050	1371		
29	051	0109.01	Upper	No	132.27	\$88,800	\$117,456	\$99,875	3568	11.91	425	966	1295		
29	051	0109.02	Middle	No	91.81	\$88,800	\$81,527	\$69,323	2698	20.72	559	793	1354		
29	051	0201.98	Upper	No	133.21	\$88,800	\$118,290	\$100,583	7347	20.62	1515	1326	1550		
29	051	0202.00	Upper	No	134.93	\$88,800	\$119,818	\$101,881	4632	5.61	260	1434	1714		
29	051	0203.00	Middle	No	102.53	\$88,800	\$91,047	\$77,417	3494	4.81	168	1244	1565		
29	051	0204.00	Middle	No	100.99	\$88,800	\$89,679	\$76,259	6531	24.47	1598	1894	2822		
29	051	0205.00	Middle	No	99.33	\$88,800	\$88,205	\$75,000	2761	7.46	206	990	1315		
29	051	0206.00	Upper	No	126.73	\$88,800	\$112,536	\$95,688	4167	8.02	334	1386	1825		
29	051	0207.00	Moderate	No	57.25	\$88,800	\$50,838	\$43,232	1909	48.14	919	114	921		

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

2022 FFIEC Census Report - Summary Census Income Information
 State: 29 - MISSOURI (MO)
 County: 051 - COLE COUNTY



State Code	County Code	Tract Code	Tract Income Level	2020 Median Family Income	2022 FFIEC Est. Median Family Income	% Below Poverty Rate	Tract Median Family Income %	2019 Median Family Income	2022 Est. Median Family Income	2020 Median Family Income
29	051	0103.00	Middle	\$75,505	\$88,800	4.59	109.62	\$82,771	\$97,343	\$59,293
29	051	0104.01	Upper	\$75,505	\$88,800	2.19	127.47	\$96,250	\$113,193	\$75,000
29	051	0104.02	Middle	\$75,505	\$88,800	9.81	90.41	\$68,269	\$80,284	\$59,810
29	051	0105.00	Moderate	\$75,505	\$88,800	22.41	70.82	\$53,474	\$62,888	\$39,144
29	051	0106.00	Middle	\$75,505	\$88,800	21.55	90.33	\$68,205	\$80,213	\$39,566
29	051	0107.01	Middle	\$75,505	\$88,800	6.25	111.65	\$84,308	\$99,145	\$69,036
29	051	0107.02	Middle	\$75,505	\$88,800	9.05	92.70	\$70,000	\$82,318	\$61,922
29	051	0108.01	Middle	\$75,505	\$88,800	14.55	89.53	\$67,601	\$79,503	\$56,844
29	051	0108.02	Upper	\$75,505	\$88,800	4.10	154.79	\$116,875	\$137,454	\$88,661
29	051	0109.01	Upper	\$75,505	\$88,800	2.12	132.27	\$99,875	\$117,456	\$71,103
29	051	0109.02	Middle	\$75,505	\$88,800	17.66	91.81	\$69,323	\$81,527	\$38,651
29	051	0201.98	Upper	\$75,505	\$88,800	1.70	133.21	\$100,583	\$118,290	\$88,464
29	051	0202.00	Upper	\$75,505	\$88,800	2.59	134.93	\$101,881	\$119,818	\$90,278
29	051	0203.00	Middle	\$75,505	\$88,800	13.54	102.53	\$77,417	\$91,047	\$63,198
29	051	0204.00	Middle	\$75,505	\$88,800	10.89	100.99	\$76,259	\$89,679	\$70,990
29	051	0205.00	Middle	\$75,505	\$88,800	4.70	99.33	\$75,000	\$88,205	\$64,886
29	051	0206.00	Upper	\$75,505	\$88,800	7.22	126.73	\$95,688	\$112,536	\$75,114
29	051	0207.00	Moderate	\$75,505	\$88,800	32.65	57.25	\$43,232	\$50,838	\$26,136

2023 FFIEC Census Report - Summary Census Population Information
 State: 29 - MISSOURI (MO)
 County: 051 - COLE COUNTY

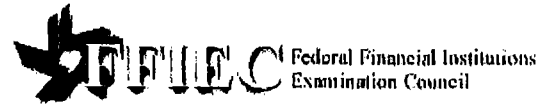


State Code	County Code	Office Code	Total Population	% Minority	Number of Families	Number of Depositors	Non-Hispanic White Population	Black Population	Asian or Pacific Islander Population	Number of Credit Extensions	Black Population	Hispanic Population	Other Minority Population
29	051	0103.00	4815	24.57	1463	2258	3632	1183	14	26	684	163	296
29	051	0104.01	3714	19.63	1000	1486	2985	729	9	47	385	71	217
29	051	0104.02	2987	17.74	804	1197	2457	530	13	21	225	95	176
29	051	0105.00	4313	39.89	769	1583	2601	1712	6	49	1164	190	303
29	051	0106.00	3661	39.39	580	1695	2219	1442	12	263	738	181	248
29	051	0107.01	6009	20.82	1501	2586	4770	1239	6	223	493	251	266
29	051	0107.02	5083	20.36	1466	2013	4048	1035	12	82	487	175	279
29	051	0108.01	5920	23.09	1563	2524	4553	1367	15	67	658	300	327
29	051	0108.02	3670	15.91	854	1295	3086	584	3	60	146	201	174
29	051	0109.01	3568	11.91	781	1255	3143	425	1	18	155	74	177
29	051	0109.02	2698	20.72	564	1481	2139	559	8	26	281	91	153
29	051	0201.98	7347	20.82	1141	1433	5832	1515	16	15	1139	178	167
29	051	0202.00	4632	5.61	1281	1662	4372	260	8	20	30	54	148
29	051	0203.00	3494	4.81	979	1364	3326	168	0	8	11	39	110
29	051	0204.00	6531	24.47	1608	2710	4933	1598	25	61	648	416	448
29	051	0205.00	2761	7.46	834	1221	2555	206	12	6	6	36	146
29	051	0206.00	4167	8.02	1203	1610	3833	334	10	16	55	93	160
29	051	0207.00	1909	48.14	271	918	990	919	5	13	736	53	112

2023 FFIEC Census Report - Summary Census Housing Information

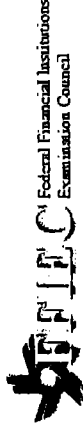
State: 29 - MISSOURI (MO)

County: 051 - COLE COUNTY



State Code	County Code	Market Code	Total Households (Units)	Total Family Units	Median House Age (Years)	Single-Family City?	Owner Occupied Units	Vacant Units	Owner Occupied Family Units	Renter Occupied Units
29	051	0103.00	2273	2132	41	Yes	1407	15	1407	851
29	051	0104.01	1628	1434	40	Yes	1142	142	1142	344
29	051	0104.02	1297	1297	54	Yes	997	100	997	200
29	051	0105.00	1915	1478	66	Yes	484	332	484	1099
29	051	0106.00	1837	1071	44	Yes	538	142	529	1157
29	051	0107.01	2840	2623	25	Yes	1627	254	1627	959
29	051	0107.02	2167	1975	38	Yes	1525	154	1525	488
29	051	0108.01	2678	2416	29	Yes	1414	154	1414	1110
29	051	0108.02	1504	1371	31	Yes	1050	209	1050	245
29	051	0109.01	1439	1295	56	Yes	966	184	966	289
29	051	0109.02	1534	1354	69	Yes	793	53	774	688
29	051	0201.98	1550	1550	32	Yes	1326	117	1326	107
29	051	0202.00	1717	1714	28	Yes	1434	55	1434	228
29	051	0203.00	1565	1565	40	No	1244	201	1244	120
29	051	0204.00	2891	2822	35	Yes	1894	181	1894	816
29	051	0205.00	1332	1315	44	No	990	111	990	231
29	051	0206.00	1832	1825	35	No	1386	222	1386	224
29	051	0207.00	1479	921	70	Yes	114	561	114	804

2023 FFIEC Census Report - Summary Census Demographic Information
 State: 29 - MISSOURI (MO)
 County: 027 - CALLAWAY COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Statewide Tract Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Median Age	Minority Population	Spore-Disseminated Tracts	Large Family Tracts
29	027	0701.00	Middle	No	89.74	\$88,800	\$79,689	\$67,759	4798	8.44	405	1555	2359
29	027	0702.00	Middle	No	80.06	\$88,800	\$71,093	\$60,455	3298	10.40	343	1221	2295
29	027	0703.01	Middle	No	85.65	\$88,800	\$76,057	\$64,671	4021	16.64	669	631	1018
29	027	0703.02	Middle	No	92.29	\$88,800	\$81,954	\$69,688	3308	21.43	709	532	905
29	027	0704.00	Moderate	No	59.22	\$88,800	\$52,587	\$44,716	5720	22.12	1265	626	1507
29	027	0705.00	Middle	No	112.82	\$88,800	\$100,184	\$85,187	4900	9.59	470	1721	2054
29	027	0706.01	Middle	No	107.05	\$88,800	\$95,060	\$80,829	3495	8.64	302	1211	1561
29	027	0706.02	Moderate	No	75.12	\$88,800	\$66,707	\$56,721	3255	7.28	237	991	1532
29	027	0707.01	Middle	No	94.77	\$88,800	\$84,156	\$71,558	2296	9.10	209	868	1161
29	027	0707.02	Middle	No	98.98	\$88,800	\$87,894	\$74,740	3821	11.83	452	1202	1529
29	027	0708.00	Middle	No	89.15	\$88,800	\$79,165	\$67,313	5371	14.32	769	1546	2326

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

2023 FFIEC Census Report - Summary Census Income Information

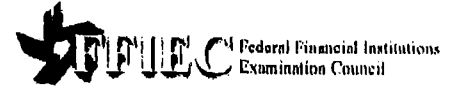
State: 9 - MISSOURI (MO)

County: 027 - CALLAWAY COUNTY



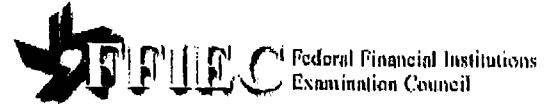
State Code	County Code	MACTD Code	MACTD Income Level	2020 MSA/MD Median Family Income	2020 FFIEC Median MSA/MD Median Family Income	% Family Income (Ratio)	2020 Median Family Income %	2020 Median Family Income	2020 Median Family Income	2020 Median Family Income
29	027	0701.00	Middle	\$75,505	\$88,800	13.10	89.74	\$67,759	\$79,689	\$58,309
29	027	0702.00	Middle	\$75,505	\$88,800	7.63	80.06	\$60,455	\$71,093	\$53,647
29	027	0703.01	Middle	\$75,505	\$88,800	3.94	85.65	\$64,671	\$76,057	\$50,787
29	027	0703.02	Middle	\$75,505	\$88,800	19.20	92.29	\$69,688	\$81,954	\$47,519
29	027	0704.00	Moderate	\$75,505	\$88,800	18.19	59.22	\$44,716	\$52,587	\$43,763
29	027	0705.00	Middle	\$75,505	\$88,800	8.18	112.82	\$85,187	\$100,184	\$69,852
29	027	0706.01	Middle	\$75,505	\$88,800	2.72	107.05	\$80,829	\$95,060	\$71,607
29	027	0706.02	Moderate	\$75,505	\$88,800	7.25	75.12	\$56,721	\$68,707	\$53,826
29	027	0707.01	Middle	\$75,505	\$88,800	11.25	94.77	\$71,558	\$84,156	\$63,916
29	027	0707.02	Middle	\$75,505	\$88,800	8.96	98.98	\$74,740	\$87,894	\$69,889
29	027	0708.00	Middle	\$75,505	\$88,800	7.41	89.15	\$67,313	\$79,165	\$59,949

2023 FFIEC Census Report - Summary Census Population Information
 State: 29 - MISSOURI (MO)
 County: 027 - CALLAWAY COUNTY



State Code	County Code	TRRIS Code	Total Population	Total Minority %	Number of Families	Number of Non-English	Non-Hispanic White Population	Total Minority Population	Non-English Speaking Population	Asian/Hispanic Population	Black Population	Hispanic Population	Other Race/Origin
29	027	0701.00	4798	8.44	1479	1897	4393	405	4	19	58	95	229
29	027	0702.00	3298	10.40	806	1551	2955	343	10	12	30	38	253
29	027	0703.01	4021	16.84	655	1039	3352	669	9	34	369	83	174
29	027	0703.02	3308	21.43	438	839	2599	709	10	21	421	68	189
29	027	0704.00	5720	22.12	1052	1644	4455	1265	43	49	628	179	368
29	027	0705.00	4900	9.59	1467	1967	4430	470	23	27	78	94	248
29	027	0706.01	3495	8.64	1133	1455	3193	302	4	12	28	66	192
29	027	0706.02	3255	7.28	920	1266	3018	237	5	13	7	27	185
29	027	0707.01	2296	9.10	774	1079	2087	209	8	4	18	48	131
29	027	0707.02	3821	11.83	780	1276	3369	452	14	23	97	95	223
29	027	0708.00	5371	14.32	1589	2220	4602	769	11	38	211	172	337

2023 FFIEC Census Report - Summary Census Housing Information
 State: 29 - MISSOURI (MO)
 County: 027 - CALLAWAY COUNTY



State Code	County Code	Metropolitan Code	Total Non-White	Total Family White	Median House Age (Years)	Is this a Rental City?	Owner Occupied Units	Vacant Units	Owner Occupied Family White	Rental Occupied Units
29	027	0701.00	2370	2359	29	No	1555	473	1555	342
29	027	0702.00	2315	2295	31	No	1221	764	1221	330
29	027	0703.01	1078	1018	42	No	631	39	631	408
29	027	0703.02	967	905	58	No	532	128	521	307
29	027	0704.00	1960	1507	52	No	626	316	626	1018
29	027	0705.00	2064	2054	28	No	1721	97	1711	246
29	027	0706.01	1567	1561	29	No	1211	112	1211	244
29	027	0706.02	1532	1532	42	No	991	266	991	275
29	027	0707.01	1161	1161	29	No	868	82	868	211
29	027	0707.02	1529	1529	28	No	1202	253	1202	74
29	027	0708.00	2441	2326	25	Yes	1546	221	1546	674

