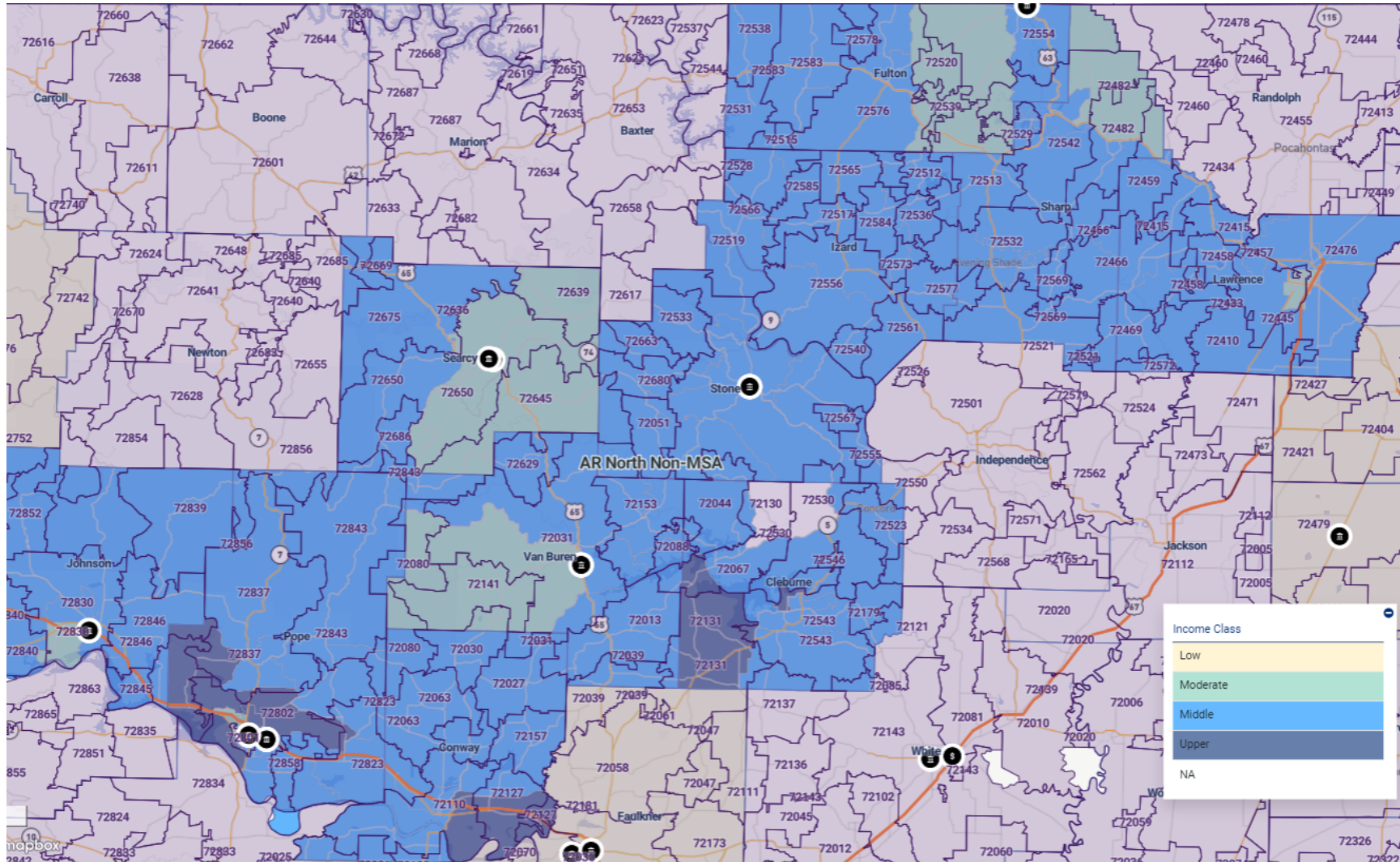


Assessment Set: FACILITY BASED ASSESSMENT AREAS

Assessment Area: AR NORTH NON-MSA

AR North Non MSA



RiskExec

ASSESSMENT SET SUMMARY

Institution: SIMMONS BANK Assessment Set: FACILITY BASED ASSESSMENT AREAS (2024), Area: AR SOUTH NON-MSA

Tract Income Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
LOW	1	1.41%	627	1.22%	324	2.80%	143	1.68%	70	0.74%	90	0.41%	1,082	1.34%
MOD	15	21.13%	7,525	14.59%	2,832	24.47%	1,723	20.21%	1,320	13.88%	1,650	7.51%	13,280	16.46%
MID	34	47.89%	26,127	50.64%	5,542	47.90%	4,491	52.67%	5,255	55.26%	10,839	49.30%	40,056	49.63%
UPP	19	26.76%	16,331	31.65%	2,377	20.54%	2,042	23.95%	2,745	28.86%	9,167	41.70%	24,936	30.90%
NA	2	2.82%	983	1.91%	496	4.29%	128	1.50%	120	1.26%	239	1.09%	1,349	1.67%
TOTAL	71	100.00%	51,593	100.00%	11,571	22.43%	8,527	16.53%	9,510	18.43%	21,985	42.61%	80,703	100.00%

Tract Minority Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
10 - 19.99%	12	16.90%	8,936	17.32%	1,399	12.09%	1,039	12.18%	1,852	19.47%	4,646	21.13%	13,135	16.28%
20 - 49.99%	29	40.85%	23,081	44.74%	4,453	38.48%	3,885	45.56%	3,877	40.77%	10,866	49.42%	34,890	43.23%
50 - 79.99%	14	19.72%	10,156	19.68%	2,212	19.12%	1,558	18.27%	2,173	22.85%	4,213	19.16%	16,642	20.62%
80 - 100%	16	22.54%	9,420	18.26%	3,507	30.31%	2,045	23.98%	1,608	16.91%	2,260	10.28%	16,036	19.87%
TOTAL	71	100.00%	51,593	100.00%	11,571	22.43%	8,527	16.53%	9,510	18.43%	21,985	42.61%	80,703	100.00%

MSA MFI	\$
2020 CENSUS MSA MFI(AR - NON-MSA)	53,596
2024 CENSUS MSA MFI(AR - NON-MSA)	72,700

Race/Ethnicity	#	% of Total
Hispanic	7,803	3.86
American Indian	557	0.28
Asian	1,301	0.64

Businesses	#	% of Total
All Farm	1,402	9.51
All Non-Farm	13,347	90.49
Tot Revs	14,749	100.00

Employment Information	#	% of Total
Persons 62 and Older	46,114	22.83
Persons 16 and Older	165,157	81.77
Of Persons 16 and Older	#	% of Total
Civilian Employed	78,427	47.49
Civilian Unemployed	4,771	2.89

Housing Units	#	% of Total
1-4 Units in Structure (Incl. in 1-4 Family Units)	77,148	75.42
Mobile Home (Incl. in 1-4 Family Units)	17,766	17.37
Boat, RV, Van	58	0.06

English Proficiency Level for Speakers of Another Language (Age 18)	#	% of Total
Speak English Not At All	180	0.09
Speak English not well	1,424	0.71
Speak English well	1,128	0.56

Race/Ethnicity	#	% of Total
Black	79,076	39.15
NHOPI	152	0.08
Other	472	0.23
Multiple Races	5,830	2.89
Minority	95,191	47.13
White Non-Hispanic	106,778	52.87
Population	201,969	100.00

Sex	#	% of Total
Male	102,282	50.64
Female	104,266	51.62

Businesses with Revenue <\$1 mil	#	% of Total
Farm Revs < 1 mil	1,337	11.32
Non-Farm Revs < 1 mil	10,477	88.68
Tot Revs < 1 mil	11,814	100.00

Of Persons 16 and Older	#	% of Total
Armed Forces	38	0.02
In Labor Force	83,236	50.40
Not in Labor Force	81,921	49.60
Persons 16 and Older Total	165,157	100.00

Housing Units	#	% of Total
etc. (Incl. in 1-4 Family Units)		
1-4 Family Units	94,972	92.84
Multi-family, 5 or more	7,323	7.16
Total Housing Units	102,295	100.00

Housing Occupancy	#	% of Total
Owner Occupied Units	55,080	53.84
Renter Occupied Units	25,623	25.05
Occupied Units	80,703	78.89
Vacant Units	21,592	21.11
Total Housing Units	102,295	100.00

English Proficiency Level for Speakers of Another Language (Age 18)	#	% of Total
Limited English Proficiency	2,732	1.35
Speak English very well	3,561	1.76
Total Speakers of a Language Other Than English	6,293	3.12
Total Speakers of English Only	195,676	96.88
Population	201,969	100.00

Distressed and Underserved Designations	#	% of Total
Only Distressed Tracts	4	5.63
Only Underserved Tracts	0	0.00
Both Distressed and Underserved Tracts	6	8.45
Neither Distressed Nor Underserved Tracts	61	85.92

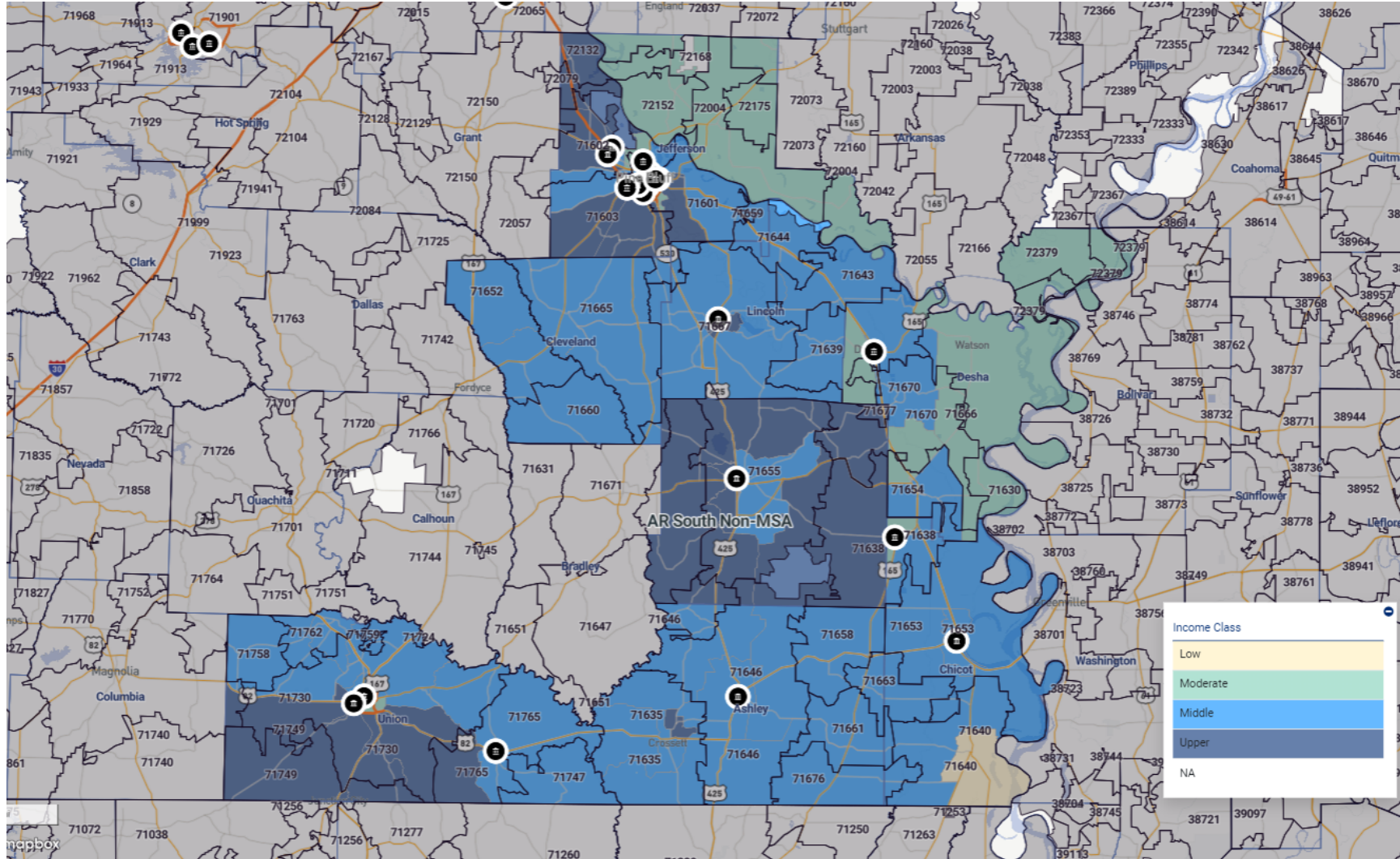
Distressed and Underserved Designations	#	% of Total
Total	71	100.00

Sources: 2020 Census Data with 2020 ACS-5 Updates and Interim 2024 FFIEC Updates

Assessment Set: FACILITY BASED ASSESSMENT AREAS

Assessment Area: AR SOUTH NON-MSA

AR South Non MSA



RiskExec

ASSESSMENT SET SUMMARY

Institution: SIMMONS BANK Assessment Set: FACILITY BASED ASSESSMENT AREAS (2024), Area: AR SOUTH NON-MSA

Tract Income Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
LOW	1	1.59%	627	1.34%	324	3.00%	143	1.79%	70	0.83%	90	0.46%	1,082	1.48%
MOD	14	22.22%	7,087	15.11%	2,695	24.99%	1,650	20.68%	1,189	14.11%	1,553	7.88%	12,263	16.73%
MID	31	49.21%	24,631	52.51%	5,243	48.62%	4,310	54.01%	4,865	57.72%	10,213	51.81%	37,699	51.44%
UPP	15	23.81%	13,576	28.94%	2,026	18.79%	1,749	21.92%	2,184	25.91%	7,617	38.64%	20,894	28.51%
NA	2	3.17%	983	2.10%	496	4.60%	128	1.60%	120	1.42%	239	1.21%	1,349	1.84%
TOTAL	63	100.00%	46,904	100.00%	10,784	22.99%	7,980	17.01%	8,428	17.97%	19,712	42.03%	73,287	100.00%

Tract Minority Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
10 - 19.99%	8	12.70%	7,250	15.46%	1,201	11.14%	906	11.35%	1,403	16.65%	3,740	18.97%	10,608	14.47%
20 - 49.99%	26	41.27%	20,516	43.74%	4,001	37.10%	3,544	44.41%	3,375	40.05%	9,596	48.68%	31,018	42.32%
50 - 79.99%	13	20.63%	9,718	20.72%	2,075	19.24%	1,485	18.61%	2,042	24.23%	4,116	20.88%	15,625	21.32%
80 - 100%	16	25.40%	9,420	20.08%	3,507	32.52%	2,045	25.63%	1,608	19.08%	2,260	11.47%	16,036	21.88%
TOTAL	63	100.00%	46,904	100.00%	10,784	22.99%	7,980	17.01%	8,428	17.97%	19,712	42.03%	73,287	100.00%

MSA MFI	\$
2020 CENSUS MSA MFI(AR - NON-MSA)	53,596
2024 CENSUS MSA MFI(AR - NON-MSA)	72,700

Race/Ethnicity	#	% of Total
Hispanic	7,167	3.88
American Indian	523	0.28
Asian	1,207	0.65

Businesses	#	% of Total
All Farm	1,054	8.06
All Non-Farm	12,026	91.94
Tot Revs	13,080	100.00

Employment Information	#	% of Total
Persons 62 and Older	41,852	22.64
Persons 16 and Older	151,034	81.72
Of Persons 16 and Older	#	% of Total
Civilian Employed	70,498	46.68
Civilian Unemployed	4,375	2.90

Housing Units	#	% of Total
1-4 Units in Structure (Incl. in 1-4 Family Units)	69,367	74.75
Mobile Home (Incl. in 1-4 Family Units)	16,596	17.88
Boat, RV, Van etc.	53	0.06

English Proficiency Level for Speakers of Another Language (Age 18)	#	% of Total
Speak English Not At All	172	0.09
Speak English not well	1,347	0.73
Speak English well	1,083	0.59

Race/Ethnicity	#	% of Total
Black	74,938	40.55
NHOPI	143	0.08
Other	437	0.24
Multiple Races	5,202	2.81
Minority	89,617	48.49
White Non-Hispanic	95,203	51.51
Population	184,820	100.00

Businesses with Revenue <\$1 mil	#	% of Total
Farm Revs < 1 mil	1,004	9.57
Non-Farm Revs < 1 mil	9,487	90.43
Tot Revs < 1 mil	10,491	100.00

Of Persons 16 and Older	#	% of Total
Armed Forces	38	0.03
In Labor Force	74,911	49.60
Not in Labor Force	76,123	50.40
Persons 16 and Older Total	151,034	100.00

Housing Units	#	% of Total
(Incl. in 1-4 Family Units)		
1-4 Family Units	86,016	92.69
Multi-family, 5 or more	6,784	7.31
Total Housing Units	92,800	100.00

English Proficiency Level for Speakers of Another Language (Age 18)	#	% of Total
Limited English Proficiency	2,602	1.41
Speak English very well	3,462	1.87
Total Speakers of a Language Other Than English	6,064	3.28
Total Speakers of English Only	178,756	96.72
Population	184,820	100.00

Sex	#	% of Total
Male	93,784	50.74
Female	95,003	51.40

Housing Occupancy	#	% of Total
Owner Occupied Units	50,195	54.09
Renter Occupied Units	23,092	24.88
Occupied Units	73,287	78.97
Vacant Units	19,513	21.03
Total Housing Units	92,800	100.00

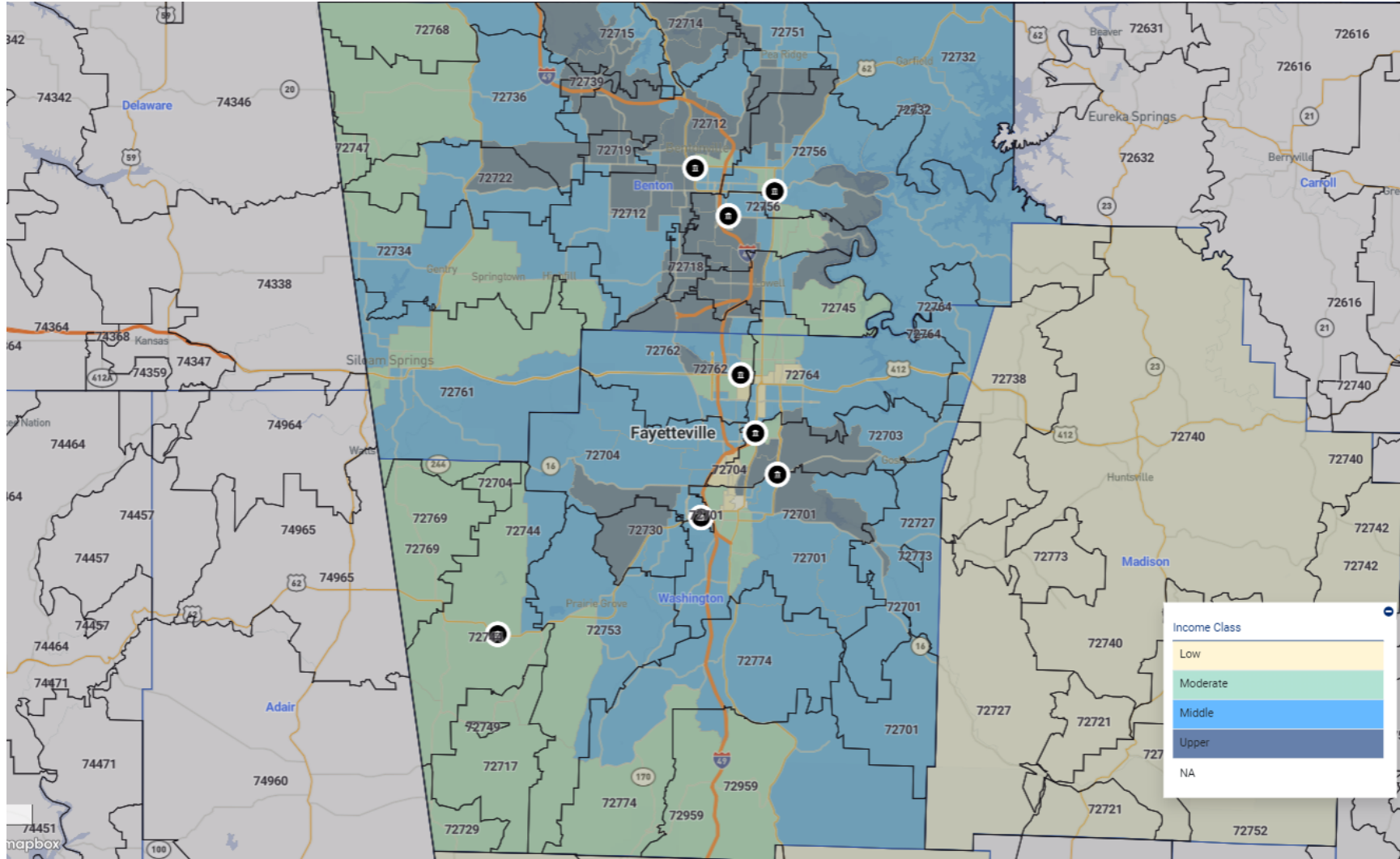
Distressed and Underserved Designations	#	% of Total
Only Distressed Tracts	4	6.35
Only Underserved Tracts	0	0.00
Both Distressed and Underserved Tracts	6	9.52
Neither Distressed Nor Underserved Tracts	53	84.13
Total	63	100.00

Sources: 2020 Census Data with 2020 ACS-5 Updates and Interim 2024 FFIEC Updates

Assessment Set: FACILITY BASED ASSESSMENT AREAS

Assessment Area: FAYETTEVILLE

Fayetteville Springdale Rogers



RiskExec

ASSESSMENT SET SUMMARY

Institution: SIMMONS BANK Assessment Set: FACILITY BASED ASSESSMENT AREAS (2024), Area: FAYETTEVILLE

Tract Income Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
LOW	7	6.31%	4,664	3.62%	2,606	9.91%	973	4.16%	470	1.79%	615	1.16%	10,554	5.59%
MOD	24	21.62%	25,307	19.64%	8,044	30.60%	6,811	29.11%	4,883	18.63%	5,569	10.51%	38,445	20.37%
MID	51	45.95%	57,601	44.69%	11,302	43.00%	11,310	48.34%	12,875	49.13%	22,114	41.73%	81,572	43.22%
UPP	28	25.23%	41,088	31.88%	4,252	16.18%	4,251	18.17%	7,980	30.45%	24,605	46.43%	56,707	30.04%
NA	1	0.90%	224	0.17%	82	0.31%	53	0.23%	0	0.00%	89	0.17%	1,477	0.78%
TOTAL	111	100.00%	128,884	100.00%	26,286	20.40%	23,398	18.15%	26,208	20.33%	52,992	41.12%	188,755	100.00%

Tract Minority Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
< 10%	1	0.90%	1,488	1.15%	117	0.45%	250	1.07%	265	1.01%	856	1.62%	1,968	1.04%
10 - 19.99%	30	27.03%	34,799	27.00%	5,865	22.31%	5,751	24.58%	6,719	25.64%	16,464	31.07%	48,514	25.70%
20 - 49.99%	60	54.05%	68,580	53.21%	13,106	49.86%	11,071	47.32%	14,543	55.49%	29,860	56.35%	105,057	55.66%
50 - 79.99%	16	14.41%	20,050	15.56%	5,693	21.66%	4,997	21.36%	4,272	16.30%	5,088	9.60%	28,264	14.97%
80 - 100%	4	3.60%	3,967	3.08%	1,505	5.73%	1,329	5.68%	409	1.56%	724	1.37%	4,952	2.62%
TOTAL	111	100.00%	128,884	100.00%	26,286	20.40%	23,398	18.15%	26,208	20.33%	52,992	41.12%	188,755	100.00%

MSA MFI	\$
2020 CENSUS MSA MFI(FAYETTEVILLE-SPRINGDALE-ROGERS, AR)	75,899
2024 CENSUS MSA MFI(FAYETTEVILLE-SPRINGDALE-ROGERS, AR)	92,400

Businesses	#	% of Total
All Farm	1,313	3.27
All Non-Farm	38,814	96.73
Tot Revs	40,127	100.00

Employment Information	#	% of Total
Persons 62 and Older	78,457	14.80
Persons 16 and Older	394,091	74.33
Of Persons 16 and Older	#	% of Total
Civilian Employed	247,354	62.77

Housing Units	#	% of Total
1-4 Units in Structure (Incl. in 1-4 Family Units)	163,811	80.27
Mobile Home (Incl. in 1-4 Family Units)	9,800	4.80

English Proficiency Level for Speakers of Another Language (Age 18)	#	% of Total
Speak English Not At All	6,241	1.18
Speak English not well	10,313	1.95

Race/Ethnicity	#	% of Total
Hispanic	95,295	17.97

Race/Ethnicity	#	% of Total
American Indian	6,242	1.18
Asian	19,233	3.63
Black	12,853	2.42
NHOPI	11,332	2.14
Other	1,590	0.30
Multiple Races	31,332	5.91
Minority	177,877	33.55
White Non-Hispanic	352,327	66.45
Population	530,204	100.00

Businesses with Revenue <\$1 mil	#	% of Total
Farm Revs < 1 mil	1,255	3.70
Non-Farm Revs < 1 mil	32,651	96.30
Tot Revs < 1 mil	33,906	100.00

Of Persons 16 and Older	#	% of Total
Civilian Unemployed	8,781	2.23
Armed Forces	182	0.05
In Labor Force	256,317	65.04
Not in Labor Force	137,774	34.96
Persons 16 and Older Total	394,091	100.00

Housing Units	#	% of Total
Boat, RV, Van etc. (Incl. in 1-4 Family Units)	162	0.08
1-4 Family Units	173,773	85.15
Multi-family, 5 or more	30,301	14.85
Total Housing Units	204,074	100.00

English Proficiency Level for Speakers of Another Language (Age 18)	#	% of Total
Speak English well	13,538	2.55
Limited English Proficiency	30,092	5.68
Speak English very well	26,815	5.06
Total Speakers of a Language Other Than English	56,907	10.73
Total Speakers of English Only	473,297	89.27
Population	530,204	100.00

Sex	#	% of Total
Male	254,313	47.97
Female	255,395	48.17

Housing Occupancy	#	% of Total
Owner Occupied Units	113,358	55.55
Renter Occupied Units	75,397	36.95
Occupied Units	188,755	92.49
Vacant Units	15,319	7.51
Total Housing Units	204,074	100.00

Distressed and Underserved Designations	#	% of Total
Only Distressed Tracts	0	0.00
Only Underserved Tracts	0	0.00
Both Distressed and Underserved Tracts	0	0.00
Neither Distressed	111	100.00

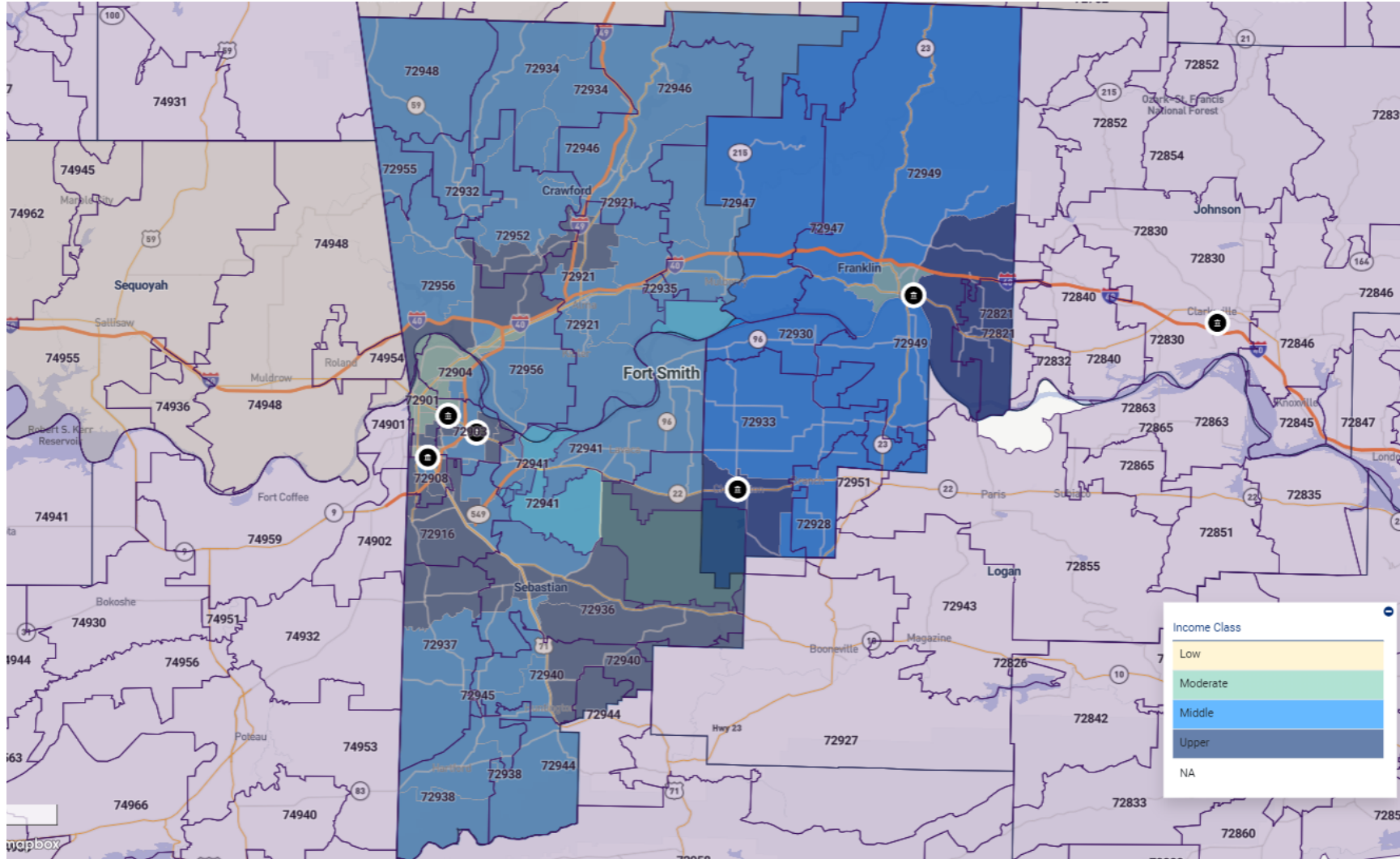
Distressed and Underserved Designations	#	% of Total
Nor Underserved Tracts		
Total	111	100.00

Sources: 2020 Census Data with 2020 ACS-5 Updates and Interim 2024 FFIEC Updates

Assessment Set: FACILITY BASED ASSESSMENT AREAS

Assessment Area: FORT SMITH

Fort Smith



RiskExec

ASSESSMENT SET SUMMARY

Institution: SIMMONS BANK Assessment Set: FACILITY BASED ASSESSMENT AREAS (2024), Area: FORT SMITH

Tract Income Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
MOD	11	21.57%	11,497	20.84%	3,751	34.91%	3,017	31.21%	2,273	20.00%	2,456	10.50%	18,696	22.59%
MID	23	45.10%	24,850	45.05%	4,819	44.84%	4,380	45.31%	5,642	49.63%	10,009	42.80%	35,741	43.19%
UPP	17	33.33%	18,818	34.11%	2,176	20.25%	2,269	23.47%	3,452	30.37%	10,921	46.70%	28,325	34.22%
TOTAL	51	100.00%	55,165	100.00%	10,746	19.48%	9,666	17.52%	11,367	20.61%	23,386	42.39%	82,762	100.00%

Tract Minority Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
< 10%	1	1.96%	980	1.78%	155	1.44%	159	1.64%	317	2.79%	349	1.49%	1,380	1.67%
10 - 19.99%	20	39.22%	22,558	40.89%	3,884	36.14%	3,786	39.17%	4,105	36.11%	10,783	46.11%	32,056	38.73%
20 - 49.99%	24	47.06%	25,497	46.22%	4,747	44.17%	4,050	41.90%	5,798	51.01%	10,902	46.62%	40,091	48.44%
50 - 79.99%	6	11.76%	6,130	11.11%	1,960	18.24%	1,671	17.29%	1,147	10.09%	1,352	5.78%	9,235	11.16%
TOTAL	51	100.00%	55,165	100.00%	10,746	19.48%	9,666	17.52%	11,367	20.61%	23,386	42.39%	82,762	100.00%

MSA MFI	\$
2020 CENSUS MSA MFI(AR - NON-MSA)	53,596
2024 CENSUS MSA MFI(AR - NON-MSA)	72,700
2020 CENSUS MSA MFI(FORT SMITH, AR-OK)	56,589
2024 CENSUS MSA MFI(FORT SMITH, AR-OK)	65,500

Businesses	#	% of Total
All Farm	407	3.03
All Non-Farm	13,041	96.97
Tot Revs	13,448	100.00

Businesses with Revenue <\$1 mil	#	% of Total
Farm Revs < 1 mil	388	3.61

Employment Information	#	% of Total
Persons 62 and Older	41,684	20.33
Persons 16 and Older	164,068	80.02
Of Persons 16 and Older	#	% of Total
Civilian Employed	91,318	55.66
Civilian Unemployed	4,733	2.88
Armed Forces	345	0.21

Housing Units	#	% of Total
1-4 Units in Structure (Incl. in 1-4 Family Units)	77,004	83.61
Mobile Home (Incl. in 1-4 Family Units)	6,354	6.90
Boat, RV, Van etc. (Incl. in 1-4 Family Units)	46	0.05

English Proficiency Level for Speakers of Another Language (Age 18)	#	% of Total
Speak English Not At All	1,295	0.63
Speak English not well	3,461	1.69
Speak English well	4,389	2.14
Limited English Proficiency	9,145	4.46

Race/Ethnicity	#	% of Total
Hispanic	24,386	11.89

Race/Ethnicity	#	% of Total
American Indian	3,944	1.92
Asian	6,801	3.32
Black	8,826	4.30
NHOPI	128	0.06
Other	455	0.22
Multiple Races	14,876	7.26
Minority	59,416	28.98
White Non-Hispanic	145,613	71.02
Population	205,029	100.00

Sex	#	% of Total
Male	102,401	49.94
Female	106,172	51.78

Businesses with Revenue <\$1 mil	#	% of Total
Non-Farm Revs < 1 mil	10,358	96.39
Tot Revs < 1 mil	10,746	100.00

Of Persons 16 and Older	#	% of Total
In Labor Force	96,396	58.75
Not in Labor Force	67,672	41.25
Persons 16 and Older Total	164,068	100.00

Housing Units	#	% of Total
1-4 Family Units	83,404	90.56
Multi-family, 5 or more	8,694	9.44
Total Housing Units	92,098	100.00

Housing Occupancy	#	% of Total
Owner Occupied Units	53,913	58.54
Renter Occupied Units	28,849	31.32
Occupied Units	82,762	89.86
Vacant Units	9,336	10.14
Total Housing Units	92,098	100.00

English Proficiency Level for Speakers of Another Language (Age 18)	#	% of Total
Speak English very well	8,308	4.05
Total Speakers of a Language Other Than English	17,453	8.51
Total Speakers of English Only	187,576	91.49
Population	205,029	100.00

Distressed and Underserved Designations	#	% of Total
Only Distressed Tracts	0	0.00
Only Underserved Tracts	0	0.00
Both Distressed and Underserved Tracts	0	0.00
Neither Distressed Nor Underserved Tracts	51	100.00
Total	51	100.00

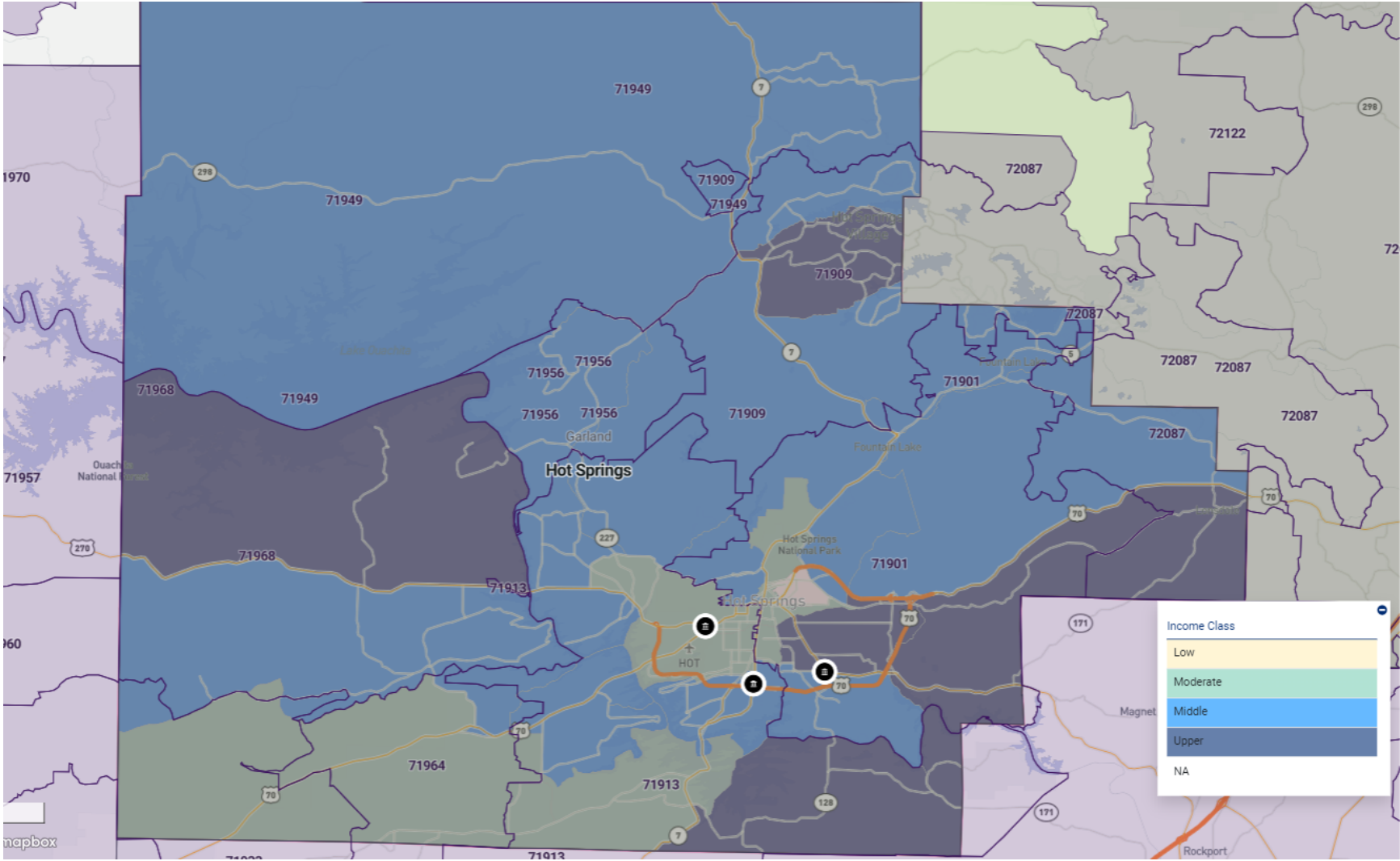
RiskExec Assessment Areas/REMA



Assessment Set: FACILITY BASED ASSESSMENT AREAS

Assessment Area: HOT SPRINGS

Hot Springs



RiskExec

ASSESSMENT SET SUMMARY

Institution: SIMMONS BANK Assessment Set: FACILITY BASED ASSESSMENT AREAS (2024), Area: HOT SPRINGS

Tract Income Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
MOD	9	30.00%	7,034	26.98%	2,119	39.37%	1,886	40.39%	1,210	19.91%	1,819	18.30%	11,718	28.65%
MID	15	50.00%	13,910	53.35%	2,648	49.20%	2,123	45.46%	3,844	63.25%	5,295	53.26%	21,276	52.01%
UPP	5	16.67%	4,829	18.52%	492	9.14%	627	13.43%	993	16.34%	2,717	27.33%	7,059	17.26%
NA	1	3.33%	298	1.14%	123	2.29%	34	0.73%	30	0.49%	111	1.12%	853	2.09%
TOTAL	30	100.00%	26,071	100.00%	5,382	20.64%	4,670	17.91%	6,077	23.31%	9,942	38.13%	40,906	100.00%

Tract Minority Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
< 10%	1	3.33%	1,173	4.50%	112	2.08%	230	4.93%	410	6.75%	421	4.23%	1,767	4.32%
10 - 19.99%	15	50.00%	15,520	59.53%	2,894	53.77%	2,611	55.91%	3,490	57.43%	6,525	65.63%	21,400	52.32%
20 - 49.99%	11	36.67%	7,901	30.31%	1,845	34.28%	1,511	32.36%	1,836	30.21%	2,709	27.25%	14,598	35.69%
50 - 79.99%	3	10.00%	1,477	5.67%	531	9.87%	318	6.81%	341	5.61%	287	2.89%	3,141	7.68%
TOTAL	30	100.00%	26,071	100.00%	5,382	20.64%	4,670	17.91%	6,077	23.31%	9,942	38.13%	40,906	100.00%

MSA MFI	\$
2020 CENSUS MSA MFI(HOT SPRINGS, AR)	60,892
2024 CENSUS MSA MFI(HOT SPRINGS, AR)	72,500

Businesses	#	% of Total
All Farm	279	3.28
All Non-Farm	8,216	96.72
Tot Revs	8,495	100.00

Employment Information	#	% of Total
Persons 62 and Older	28,232	28.18
Persons 16 and Older	81,666	81.52

Housing Units	#	% of Total
1-4 Units in Structure (Incl. in 1-4 Family Units)	38,160	74.86

English Proficiency Level for Speakers of Another Language (Age 18)	#	% of Total
Speak English Not At All	619	0.62
Speak English not well	866	0.86
Speak English well	897	0.90

Race/Ethnicity	#	% of Total
Hispanic	7,047	7.03
American Indian	623	0.62
Asian	960	0.96

Businesses with Revenue <\$1 mil	#	% of Total
Farm Revs < 1	269	3.72

Of Persons 16 and Older	#	% of Total
Civilian Employed	40,787	49.94
Civilian Unemployed	2,748	3.36
Armed Forces	0	0.00

Housing Units	#	% of Total
Mobile Home (Incl. in 1-4 Family Units)	6,854	13.45
Boat, RV, Van etc. (Incl. in 1-4)	0	0.00

Race/Ethnicity	#	% of Total
Black	8,034	8.02
NHOPI	71	0.07
Other	297	0.30
Multiple Races	5,909	5.90
Minority	22,941	22.90
White Non-Hispanic	77,239	77.10
Population	100,180	100.00

Businesses with Revenue <\$1 mil	#	% of Total
mil		
Non-Farm Revs < 1 mil	6,970	96.28
Tot Revs < 1 mil	7,239	100.00

Of Persons 16 and Older	#	% of Total
In Labor Force	43,535	53.31
Not in Labor Force	38,131	46.69
Persons 16 and Older Total	81,666	100.00

Housing Units	#	% of Total
Family Units)		
1-4 Family Units	45,014	88.31
Multi-family, 5 or more	5,960	11.69
Total Housing Units	50,974	100.00

English Proficiency Level for Speakers of Another Language (Age 18)	#	% of Total
Limited English Proficiency	2,382	2.38
Speak English very well	2,665	2.66
Total Speakers of a Language Other Than English	5,047	5.04
Total Speakers of English Only	95,133	94.96
Population	100,180	100.00

Sex	#	% of Total
Male	47,468	47.38
Female	51,575	51.48

Housing Occupancy	#	% of Total
Owner Occupied Units	27,468	53.89
Renter Occupied Units	13,438	26.36
Occupied Units	40,906	80.25
Vacant Units	10,068	19.75
Total Housing Units	50,974	100.00

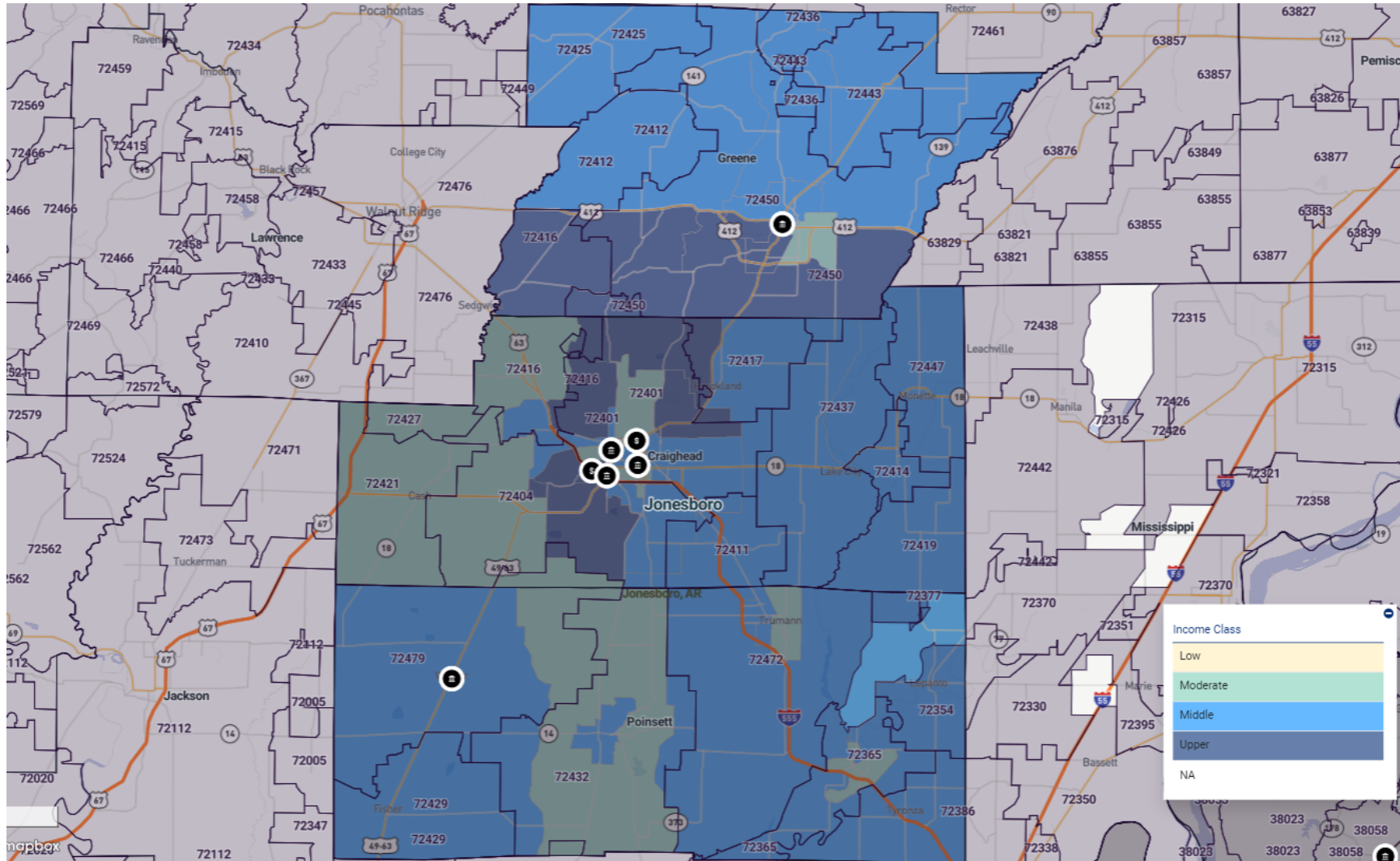
Distressed and Underserved Designations	#	% of Total
Only Distressed Tracts	0	0.00
Only Underserved Tracts	0	0.00
Both Distressed and Underserved Tracts	0	0.00
Neither Distressed Nor Underserved Tracts	30	100.00
Total	30	100.00

Sources: 2020 Census Data with 2020 ACS-5 Updates and Interim 2024 FFIEC Updates

Assessment Set: FACILITY BASED ASSESSMENT AREAS

Assessment Area: JONESBORO

Jonesboro



RiskExec

ASSESSMENT SET SUMMARY

Institution: SIMMONS BANK Assessment Set: FACILITY BASED ASSESSMENT AREAS (2024), Area: JONESBORO

Tract Income Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
LOW	1	2.38%	806	1.72%	481	4.96%	152	1.87%	103	1.06%	70	0.36%	1,748	2.52%
MOD	10	23.81%	9,025	19.21%	3,197	32.96%	2,240	27.52%	1,577	16.29%	2,011	10.34%	15,070	21.73%
MID	20	47.62%	21,187	45.11%	4,463	46.02%	3,730	45.82%	5,108	52.76%	7,886	40.54%	31,996	46.13%
UPP	11	26.19%	15,954	33.96%	1,558	16.06%	2,019	24.80%	2,893	29.88%	9,484	48.76%	20,543	29.62%
TOTAL	42	100.00%	46,972	100.00%	9,699	20.65%	8,141	17.33%	9,681	20.61%	19,451	41.41%	69,357	100.00%

Tract Minority Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
< 10%	11	26.19%	13,006	27.69%	2,068	21.32%	2,142	26.31%	2,942	30.39%	5,854	30.10%	17,378	25.06%
10 - 19.99%	16	38.10%	18,562	39.52%	2,863	29.52%	3,414	41.94%	3,630	37.50%	8,655	44.50%	24,982	36.02%
20 - 49.99%	13	30.95%	13,711	29.19%	3,879	39.99%	2,350	28.87%	2,837	29.30%	4,645	23.88%	23,500	33.88%
50 - 79.99%	2	4.76%	1,693	3.60%	889	9.17%	235	2.89%	272	2.81%	297	1.53%	3,497	5.04%
TOTAL	42	100.00%	46,972	100.00%	9,699	20.65%	8,141	17.33%	9,681	20.61%	19,451	41.41%	69,357	100.00%

MSA MFI	\$
2020 CENSUS MSA MFI(AR - NON-MSA)	53,596
2024 CENSUS MSA MFI(AR - NON-MSA)	72,700
2020 CENSUS MSA MFI(JONESBORO, AR)	60,922
2024 CENSUS MSA MFI(JONESBORO, AR)	72,200

Race/Ethnicity	#	% of Total
Hispanic	9,152	5.09

Businesses	#	% of Total
All Farm	1,059	8.72
All Non-Farm	11,084	91.28
Tot Revs	12,143	100.00

Businesses with Revenue <\$1 mil	#	% of Total
Farm Revs < 1	1,008	10.03

Employment Information	#	% of Total
Persons 62 and Older	31,842	17.70
Persons 16 and Older	139,494	77.53

Of Persons 16 and Older	#	% of Total
Civilian Employed	79,987	57.34
Civilian Unemployed	5,194	3.72
Armed Forces	111	0.08

Housing Units	#	% of Total
1-4 Units in Structure (Incl. in 1-4 Family Units)	62,926	82.43
Mobile Home (Incl. in 1-4 Family Units)	6,279	8.23
Boat, RV, Van etc. (Incl. in 1-4)	108	0.14

English Proficiency Level for Speakers of Another Language (Age 18)	#	% of Total
Speak English Not At All	117	0.07
Speak English not well	692	0.38
Speak English well	1,962	1.09

Race/Ethnicity	#	% of Total
American Indian	499	0.28
Asian	1,921	1.07
Black	21,030	11.69
NHOPI	342	0.19
Other	432	0.24
Multiple Races	7,747	4.31
Minority	41,123	22.85
White Non-Hispanic	138,809	77.15
Population	179,932	100.00

Sex	#	% of Total
Male	86,957	48.33
Female	91,068	50.61

Businesses with Revenue <\$1 mil	#	% of Total
mil		
Non-Farm Revs < 1 mil	9,042	89.97
Tot Revs < 1 mil	10,050	100.00

Of Persons 16 and Older	#	% of Total
In Labor Force	85,292	61.14
Not in Labor Force	54,202	38.86
Persons 16 and Older Total	139,494	100.00

Housing Units	#	% of Total
Family Units)		
1-4 Family Units	69,313	90.80
Multi-family, 5 or more	7,022	9.20
Total Housing Units	76,335	100.00

Housing Occupancy	#	% of Total
Owner Occupied Units	41,832	54.80
Renter Occupied Units	27,525	36.06
Occupied Units	69,357	90.86
Vacant Units	6,978	9.14
Total Housing Units	76,335	100.00

English Proficiency Level for Speakers of Another Language (Age 18)	#	% of Total
Limited English Proficiency	2,771	1.54
Speak English very well	2,707	1.50
Total Speakers of a Language Other Than English	5,478	3.04
Total Speakers of English Only	174,454	96.96
Population	179,932	100.00

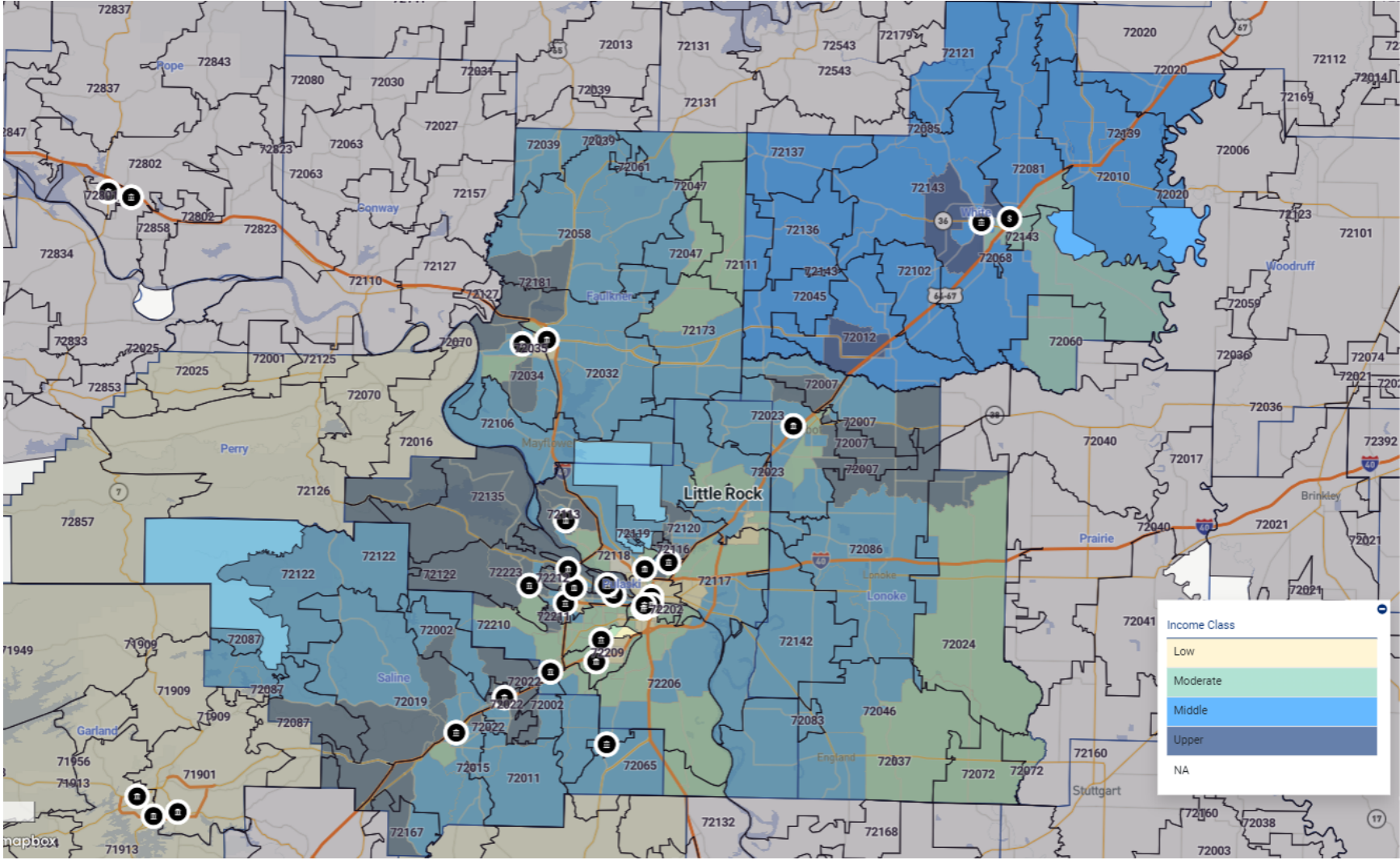
Distressed and Underserved Designations	#	% of Total
Only Distressed Tracts	0	0.00
Only Underserved Tracts	0	0.00
Both Distressed and Underserved Tracts	0	0.00
Neither Distressed Nor Underserved Tracts	42	100.00
Total	42	100.00

Sources: 2020 Census Data with 2020 ACS-5 Updates and Interim 2024 FFIEC Updates

Assessment Set: FACILITY BASED ASSESSMENT AREAS

Assessment Area: LITTLE ROCK

Little Rock North Little Rock Conway



RiskExec

ASSESSMENT SET SUMMARY

Institution: SIMMONS BANK Assessment Set: FACILITY BASED ASSESSMENT AREAS (2024), Area: LITTLE ROCK

Tract Income Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
LOW	16	7.92%	9,763	4.99%	6,167	14.09%	1,529	4.70%	1,070	2.81%	997	1.23%	18,826	6.11%
MOD	41	20.30%	33,814	17.27%	11,389	26.01%	8,541	26.25%	6,625	17.37%	7,259	8.92%	58,396	18.96%
MID	92	45.54%	93,377	47.68%	19,173	43.79%	16,726	51.40%	20,883	54.75%	36,595	44.97%	142,100	46.14%
UPP	51	25.25%	58,886	30.07%	7,055	16.11%	5,744	17.65%	9,567	25.08%	36,520	44.88%	88,640	28.78%
NA	2	0.99%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
TOTAL	202	100.00%	195,840	100.00%	43,784	22.36%	32,540	16.62%	38,145	19.48%	81,371	41.55%	307,962	100.00%

Tract Minority Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
< 10%	12	5.94%	12,601	6.43%	2,294	5.24%	2,193	6.74%	2,730	7.16%	5,384	6.62%	17,314	5.62%
10 - 19.99%	49	24.26%	55,188	28.18%	8,816	20.14%	9,068	27.87%	11,315	29.66%	25,989	31.94%	77,205	25.07%
20 - 49.99%	86	42.57%	85,353	43.58%	16,679	38.09%	12,804	39.35%	15,743	41.27%	40,127	49.31%	136,914	44.46%
50 - 79.99%	30	14.85%	23,716	12.11%	7,624	17.41%	4,405	13.54%	4,876	12.78%	6,811	8.37%	44,165	14.34%
80 - 100%	25	12.38%	18,982	9.69%	8,371	19.12%	4,070	12.51%	3,481	9.13%	3,060	3.76%	32,364	10.51%
TOTAL	202	100.00%	195,840	100.00%	43,784	22.36%	32,540	16.62%	38,145	19.48%	81,371	41.55%	307,962	100.00%

MSA MFI	\$
2020 CENSUS MSA MFI(AR - NON-MSA)	53,596
2024 CENSUS MSA MFI(AR - NON-MSA)	72,700
2020 CENSUS MSA MFI(LITTLE ROCK-NORTH LITTLE ROCK-CONWAY, AR)	72,289
2024 CENSUS MSA MFI(LITTLE ROCK-	83,100

Businesses	#	% of Total
All Farm	2,369	3.35
All Non-Farm	68,400	96.65
Tot Revs	70,769	100.00

Employment Information	#	% of Total
Persons 62 and Older	148,772	18.67
Persons 16 and Older	625,796	78.53
Of Persons 16 and Older	#	% of Total
Civilian Employed	366,492	58.56

Housing Units	#	% of Total
1-4 Units in Structure (Incl. in 1-4 Family Units)	262,142	75.22
Mobile Home (Incl. in 1-4 Family Units)	32,449	9.31

English Proficiency Level for Speakers of Another Language (Age 18)	#	% of Total
Speak English Not At All	1,619	0.20
Speak English not well	6,135	0.77

MSA MFI	\$	
NORTH LITTLE ROCK-CONWAY, AR)		

Race/Ethnicity	#	% of Total
Hispanic	55,559	6.97
American Indian	2,886	0.36
Asian	14,179	1.78
Black	174,790	21.93
NHOPI	413	0.05
Other	2,594	0.33
Multiple Races	38,185	4.79
Minority	288,606	36.22
White Non-Hispanic	508,270	63.78
Population	796,876	100.00

Sex	#	% of Total
Male	381,743	47.90
Female	409,013	51.33

Businesses with Revenue <\$1 mil	#	% of Total
Farm Revs < 1 mil	2,262	3.81
Non-Farm Revs < 1 mil	57,173	96.19
Tot Revs < 1 mil	59,435	100.00

Of Persons 16 and Older	#	% of Total
Civilian Unemployed	17,505	2.80
Armed Forces	4,178	0.67
In Labor Force	388,175	62.03
Not in Labor Force	237,621	37.97
Persons 16 and Older Total	625,796	100.00

Housing Units	#	% of Total
Boat, RV, Van etc. (Incl. in 1-4 Family Units)	656	0.19
1-4 Family Units	295,247	84.72
Multi-family, 5 or more	53,232	15.28
Total Housing Units	348,479	100.00

Housing Occupancy	#	% of Total
Owner Occupied Units	196,399	56.36
Renter Occupied Units	111,563	32.01
Occupied Units	307,962	88.37
Vacant Units	40,517	11.63
Total Housing Units	348,479	100.00

English Proficiency Level for Speakers of Another Language (Age 18)	#	% of Total
Speak English well	8,001	1.00
Limited English Proficiency	15,755	1.98
Speak English very well	21,361	2.68
Total Speakers of a Language Other Than English	37,116	4.66
Total Speakers of English Only	759,760	95.34
Population	796,876	100.00

Distressed and Underserved Designations	#	% of Total
Only Distressed Tracts	0	0.00
Only Underserved Tracts	0	0.00
Both Distressed and Underserved Tracts	0	0.00
Neither Distressed	202	100.00

Distressed and Underserved Designations	#	% of Total
Nor Underserved Tracts		
Total	202	100.00

Sources: 2020 Census Data with 2020 ACS-5 Updates and Interim 2024 FFIEC Updates