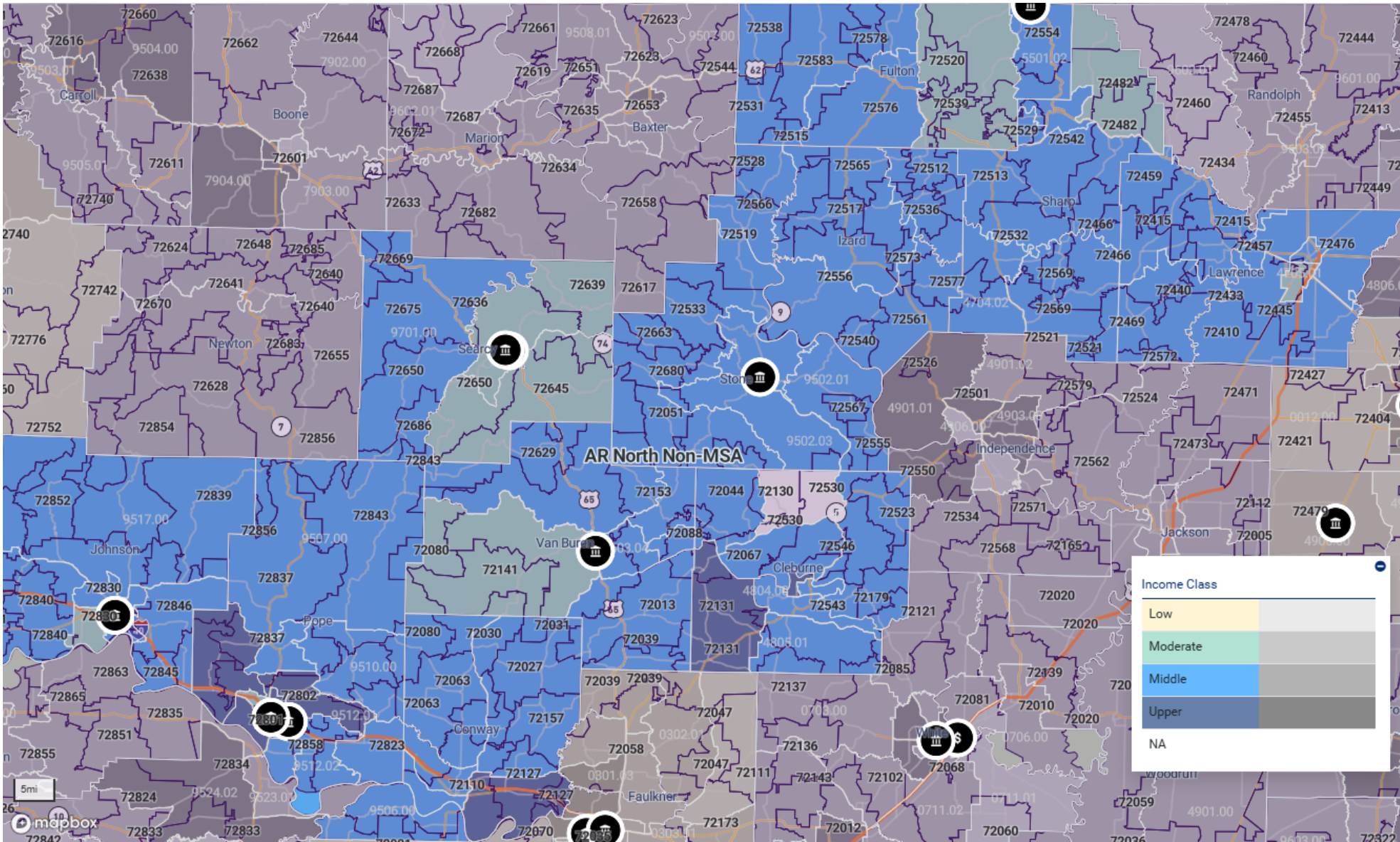


Assessment Set: FACILITY BASED ASSESSMENT AREAS

Assessment Area: AR NORTH NON-MSA

AR North Non MSA





ASSESSMENT SET SUMMARY

Institution: SIMMONS BANK Assessment Set: FACILITY BASED ASSESSMENT AREAS (2025), Area: AR NORTH NON-MSA

Tract Income Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
MOD	9	12.68%	6,951	11.53%	2,072	17.73%	1,965	16.01%	1,257	10.10%	1,657	6.94%	11,014	12.08%
MID	51	71.83%	44,963	74.57%	8,862	75.85%	9,044	73.67%	9,779	78.60%	17,278	72.32%	67,666	74.22%
UPP	10	14.08%	8,104	13.44%	674	5.77%	1,197	9.75%	1,385	11.13%	4,848	20.29%	12,102	13.27%
NA	1	1.41%	275	0.46%	76	0.65%	70	0.57%	20	0.16%	109	0.46%	391	0.43%
TOTAL	71	100.00%	60,293	100.00%	11,684	19.38%	12,276	20.36%	12,441	20.63%	23,892	39.63%	91,173	100.00%

Tract Minority Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
< 10%	35	49.30%	27,637	45.84%	5,367	45.93%	5,973	48.66%	6,053	48.65%	10,244	42.88%	42,045	46.12%
10 - 19.99%	23	32.39%	22,442	37.22%	4,061	34.76%	4,063	33.10%	4,348	34.95%	9,970	41.73%	32,363	35.50%
20 - 49.99%	13	18.31%	10,214	16.94%	2,256	19.31%	2,240	18.25%	2,040	16.40%	3,678	15.39%	16,765	18.39%
TOTAL	71	100.00%	60,293	100.00%	11,684	19.38%	12,276	20.36%	12,441	20.63%	23,892	39.63%	91,173	100.00%

MSA MFI	\$
2020 CENSUS MSA MFI(AR - NON-MSA)	53,596
2025 CENSUS MSA MFI(AR - NON-MSA)	64,800

Race/Ethnicity	#	% of Total
Hispanic	13,483	5.87
American Indian	1,469	0.64
Asian	2,025	0.88
Black	5,392	2.35
NHOPI	115	0.05
Other	471	0.21

Businesses	#	% of Total
All Farm	913	6.51
All Non-Farm	13,115	93.49
Tot Revs	14,028	100.00
Businesses with Revenue <\$1 mil		
Farm Revs < 1 mil	889	7.65

Employment Information	#	% of Total
Persons 62 and Older	59,031	25.70
Persons 16 and Older	189,040	82.31
Of Persons 16 and Older		
Civilian Employed	90,440	47.84
Civilian Unemployed	5,868	3.10
Armed Forces	95	0.05

Housing Units	#	% of Total
1-4 Units in Structure (Incl. in 1-4 Family Units)	92,515	78.14
Mobile Home (Incl. in 1-4 Family Units)	21,208	17.91
Boat, RV, Van etc. (Incl. in 1-4	253	0.21

English Proficiency Level for Speakers of Another Language (Age 18)	#	% of Total
Speak English Not At All	258	0.11
Speak English not well	1,844	0.80
Speak English well	1,967	0.86
Limited English Proficiency	4,069	1.77

Race/Ethnicity	#	% of Total
Multiple Races	11,562	5.03
Minority	34,517	15.03
White Non-Hispanic	195,161	84.97
Population	229,678	100.00

Sex	#	% of Total
Male	115,569	50.32
Female	117,473	51.15

Businesses with Revenue <\$1 mil	#	% of Total
Non-Farm Revs < 1 mil	10,726	92.35
Tot Revs < 1 mil	11,615	100.00

Of Persons 16 and Older	#	% of Total
In Labor Force	96,403	51.00
Not in Labor Force	92,637	49.00
Persons 16 and Older Total	189,040	100.00

Housing Units	#	% of Total
Family Units)		
1-4 Family Units	113,976	96.27
Multi-family, 5 or more	4,418	3.73
Total Housing Units	118,394	100.00

Housing Occupancy	#	% of Total
Owner Occupied Units	68,007	57.44
Renter Occupied Units	23,166	19.57
Occupied Units	91,173	77.01
Vacant Units	27,221	22.99
Total Housing Units	118,394	100.00

English Proficiency Level for Speakers of Another Language (Age 18)	#	% of Total
Speak English very well	4,050	1.76
Total Speakers of a Language Other Than English	8,119	3.53
Total Speakers of English Only	221,559	96.47
Population	229,678	100.00

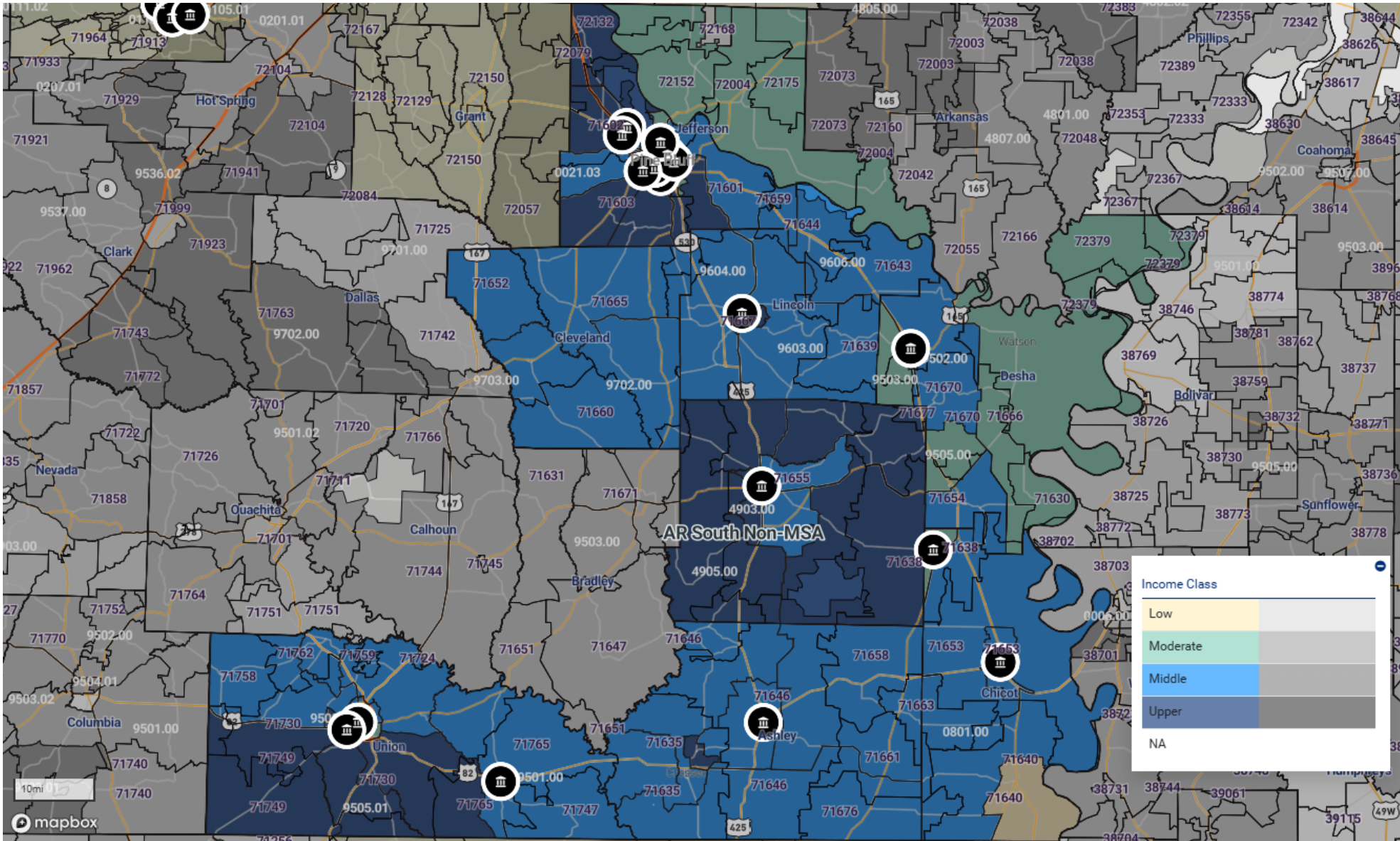
Distressed and Underserved Designations	#	% of Total
Only Distressed Tracts	9	12.68
Only Underserved Tracts	0	0.00
Both Distressed and Underserved Tracts	5	7.04
Neither Distressed Nor Underserved Tracts	57	80.28
Total	71	100.00

Sources: 2020 Census Data with 2020 ACS-5 Updates and 2024 FFIEC/ACS-1 Updates, 2025 Dun & Bradstreet (As of 01/21/2025). Business and farm counts are provided directly from Dun and Bradstreet for RiskExec reports.

Assessment Set: FACILITY BASED ASSESSMENT AREAS

Assessment Area: AR SOUTH NON-MSA

AR South Non MSA





ASSESSMENT SET SUMMARY

Institution: SIMMONS BANK Assessment Set: FACILITY BASED ASSESSMENT AREAS (2025), 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	3.02%	143	1.80%	70	0.83%	90	0.45%	1,082	1.48%
MOD	14	22.22%	7,087	15.11%	2,683	24.99%	1,648	20.72%	1,191	14.17%	1,565	7.90%	12,263	16.73%
MID	31	49.21%	24,631	52.51%	5,217	48.58%	4,298	54.05%	4,848	57.69%	10,268	51.83%	37,699	51.44%
UPP	15	23.81%	13,576	28.94%	2,018	18.79%	1,739	21.87%	2,171	25.84%	7,648	38.60%	20,894	28.51%
NA	2	3.17%	983	2.10%	496	4.62%	124	1.56%	123	1.46%	240	1.21%	1,349	1.84%
TOTAL	63	100.00%	46,904	100.00%	10,738	22.89%	7,952	16.95%	8,403	17.92%	19,811	42.24%	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%	1,196	11.14%	896	11.27%	1,396	16.61%	3,762	18.99%	10,608	14.47%
20 - 49.99%	26	41.27%	20,516	43.74%	3,980	37.06%	3,547	44.61%	3,357	39.95%	9,632	48.62%	31,018	42.32%
50 - 79.99%	13	20.63%	9,718	20.72%	2,070	19.28%	1,477	18.57%	2,030	24.16%	4,141	20.90%	15,625	21.32%
80 - 100%	16	25.40%	9,420	20.08%	3,492	32.52%	2,032	25.55%	1,620	19.28%	2,276	11.49%	16,036	21.88%
TOTAL	63	100.00%	46,904	100.00%	10,738	22.89%	7,952	16.95%	8,403	17.92%	19,811	42.24%	73,287	100.00%

MSA MFI			\$			Businesses			#			% of Total			Employment Information			#			% of Total			Housing Units			#			% of Total			English Proficiency Level for Speakers of Another Language (Age 18)			#			% of Total					
2020 CENSUS MSA MFI(AR - NON-MSA)			53,596			All Farm			1,049			8.01			Persons 62 and Older			41,852			22.64			1-4 Units in Structure (Incl. in 1-4 Family Units)			69,367			74.75			Speak English Not At All			172			0.09					
2025 CENSUS MSA MFI(AR - NON-MSA)			64,800			All Non-Farm			12,043			91.99			Persons 16 and Older			151,034			81.72												Speak English not well			1,347			0.73					
Race/Ethnicity			#			% of Total			Tot Revs			13,092			100.00			Of Persons 16 and Older			#			% of Total			Mobile Home (Incl. in 1-4 Family Units)			16,596			17.88			Speak English well			1,083			0.59		
Hispanic			7,167			3.88																																						
American Indian			523			0.28			Businesses with Revenue <\$1 mil			#			% of Total			Civilian Employed			70,498			46.68																				
Asian			1,207			0.65												Civilian Unemployed			4,375			2.90			Boat, RV, Van etc.			53			0.06											
Black			74,938			40.55			Farm Revs < 1			999			9.48																													

Race/Ethnicity	#	% of Total
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

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

Businesses with Revenue <\$1 mil	#	% of Total
mil		
Non-Farm Revs < 1 mil	9,537	90.52
Tot Revs < 1 mil	10,536	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

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

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

Distressed and Underserved Designations	#	% of Total
Only Distressed Tracts	17	26.98
Only Underserved Tracts	0	0.00
Both Distressed and Underserved Tracts	6	9.52
Neither Distressed Nor Underserved Tracts	40	63.49
Total	63	100.00

Sources: 2020 Census Data with 2020 ACS-5 Updates and 2024 FFIEC/ACS-1 Updates, 2025 Dun & Bradstreet (As of 01/21/2025). Business and farm counts are provided directly from Dun and Bradstreet for RiskExec reports.

Assessment Area: FAYETTEVILLE

The map displays the income class for various census tracts in Fayetteville, Arkansas. The income classes are categorized as follows:

- Low: Yellow
- Moderate: Light Green
- Middle: Blue
- Upper: Dark Blue
- NA: Grey

The map shows that the majority of the area is in the 'Middle' (blue) and 'Upper' (dark blue) income classes, with some 'Low' (yellow) and 'Moderate' (light green) areas. The 'NA' (grey) areas are primarily in the surrounding regions.



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%

MSA MFI		\$	Businesses			#	% of Total	Employment Information			#	% of Total	Housing Units			#	% of Total	English Proficiency Level for Speakers of Another Language (Age 18)			#	% of Total
2020 CENSUS MSA MFI(FAYETTEVILLE-SPRINGDALE-ROGERS, AR)		75,899	All Farm	1,275	3.30	Persons 62 and Older	78,457	14.80	1-4 Units in Structure (Incl. in 1-4 Family Units)			163,811	80.27	Speak English Not At All			6,241	1.18				
2025 CENSUS MSA MFI(FAYETTEVILLE-SPRINGDALE-ROGERS, AR)		94,400	All Non-Farm	37,378	96.70	Persons 16 and Older	394,091	74.33														
			Tot Revs	38,653	100.00	Of Persons 16 and Older	#	% of Total	Mobile Home (Incl. in 1-4 Family Units)			9,800	4.80	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

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

Businesses with Revenue <\$1 mil	#	% of Total
Farm Revs < 1 mil	1,222	3.71
Non-Farm Revs < 1 mil	31,744	96.29
Tot Revs < 1 mil	32,966	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

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

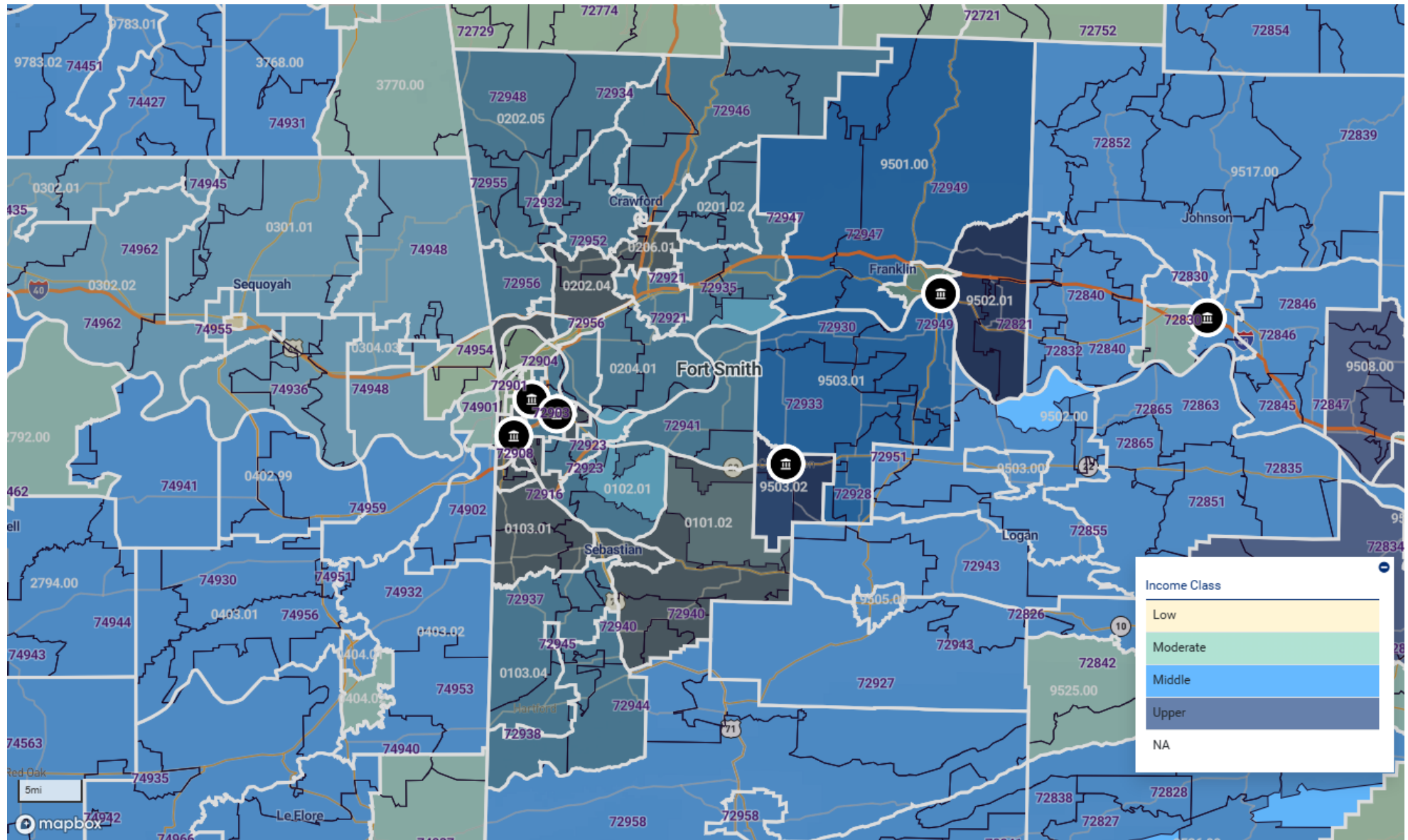
English Proficiency Level for Speakers of Another Language (Age 18)	#	% of Total
Speak English well	13,538	2.55
Limited English Proficiency	30,092	5.68
Speak English very well	26,815	5.06
Total Speakers of a Language Other Than English	56,907	10.73
Total Speakers of English Only	473,297	89.27
Population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

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 2024 FFIEC/ACS-1 Updates, 2025 Dun & Bradstreet (As of 01/21/2025). Business and farm counts are provided directly from Dun and Bradstreet for RiskExec reports.

Fort Smith





ASSESSMENT SET SUMMARY

Institution: SIMMONS BANK Assessment Set: FACILITY BASED ASSESSMENT AREAS (2025), 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%	3,757	35.09%	2,990	31.02%	2,279	20.11%	2,471	10.52%	18,696	22.59%
MID	23	45.10%	24,850	45.05%	4,780	44.65%	4,395	45.60%	5,609	49.51%	10,066	42.85%	35,741	43.19%
UPP	17	33.33%	18,818	34.11%	2,169	20.26%	2,253	23.38%	3,442	30.38%	10,954	46.63%	28,325	34.22%
TOTAL	51	100.00%	55,165	100.00%	10,706	19.41%	9,638	17.47%	11,330	20.54%	23,491	42.58%	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%	130	1.21%	161	1.67%	292	2.58%	397	1.69%	1,380	1.67%
10 - 19.99%	20	39.22%	22,558	40.89%	3,858	36.04%	3,751	38.92%	4,095	36.14%	10,854	46.20%	32,056	38.73%
20 - 49.99%	24	47.06%	25,497	46.22%	4,754	44.41%	4,057	42.09%	5,795	51.15%	10,891	46.36%	40,091	48.44%
50 - 79.99%	6	11.76%	6,130	11.11%	1,964	18.34%	1,669	17.32%	1,148	10.13%	1,349	5.74%	9,235	11.16%
TOTAL	51	100.00%	55,165	100.00%	10,706	19.41%	9,638	17.47%	11,330	20.54%	23,491	42.58%	82,762	100.00%

MSA MFI	\$
2020 CENSUS MSA MFI(AR - NON-MSA)	53,596
2025 CENSUS MSA MFI(AR - NON-MSA)	64,800
2020 CENSUS MSA MFI(FORT SMITH, AR-OK)	56,589
2025 CENSUS MSA MFI(FORT SMITH, AR-OK)	69,500

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

Businesses	#	% of Total
All Farm	394	3.01
All Non-Farm	12,701	96.99
Tot Revs	13,095	100.00
Businesses with Revenue <\$1 mil		
Farm Revs < 1 mil	376	3.55

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		
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
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	10,219	96.45
Tot Revs < 1 mil	10,595	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

Sources: 2020 Census Data with 2020 ACS-5 Updates and 2024 FFIEC/ACS-1 Updates, 2025 Dun & Bradstreet (As of 01/21/2025). Business and farm counts are provided directly from Dun and Bradstreet for RiskExec reports.

Assessment Area: HOT SPRINGS



ASSESSMENT SET SUMMARY

Institution: SIMMONS BANK Assessment Set: FACILITY BASED ASSESSMENT AREAS (2025), 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		\$	Businesses		#	% of Total	Employment Information		#	% of Total	Housing Units		#	% of Total	English Proficiency Level for Speakers of Another Language (Age 18)				
2020 CENSUS MSA MFI(HOT SPRINGS, AR)		60,892	All Farm		273	3.37	Persons 62 and Older		28,232	28.18	1-4 Units in Structure (Incl. in 1-4 Family Units)		38,160	74.86	Speak English Not At All		619	0.62	
2025 CENSUS MSA MFI(HOT SPRINGS, AR)		70,900	All Non-Farm		7,821	96.63	Persons 16 and Older		81,666	81.52	Mobile Home (Incl. in 1-4 Family Units)		6,854	13.45	Speak English not well		866	0.86	
			Tot Revs		8,094	100.00	Of Persons 16 and Older				Boat, RV, Van etc. (Incl. in 1-4		0	0.00	Speak English well		897	0.90	
Race/Ethnicity		#	% of Total	Businesses with Revenue <\$1 mil		#	% of Total	Civilian Employed		40,787	49.94					Limited English		2,382	2.38
Hispanic		7,047	7.03					Civilian Unemployed		2,748	3.36								
American Indian		623	0.62					Armed Forces		0	0.00								
Asian		960	0.96	Farm Revs < 1 mil		262	3.78												

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

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

Businesses with Revenue <\$1 mil	#	% of Total
Non-Farm Revs < 1 mil	6,667	96.22
Tot Revs < 1 mil	6,929	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

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

English Proficiency Level for Speakers of Another Language (Age 18)	#	% of Total
Proficiency		
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

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 2024 FFIEC/ACS-1 Updates, 2025 Dun & Bradstreet (As of 01/21/2025). Business and farm counts are provided directly from Dun and Bradstreet for RiskExec reports.

Assessment Area: JONESBORO



ASSESSMENT SET SUMMARY

Institution: SIMMONS BANK Assessment Set: FACILITY BASED ASSESSMENT AREAS (2025), 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	32.97%	2,237	27.52%	1,580	16.31%	2,011	10.33%	15,070	21.73%
MID	20	47.62%	21,187	45.11%	4,461	46.01%	3,724	45.81%	5,109	52.75%	7,893	40.56%	31,996	46.13%
UPP	11	26.19%	15,954	33.96%	1,557	16.06%	2,017	24.81%	2,893	29.87%	9,487	48.75%	20,543	29.62%
TOTAL	42	100.00%	46,972	100.00%	9,696	20.64%	8,130	17.31%	9,685	20.62%	19,461	41.43%	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%	2,066	21.31%	2,136	26.27%	2,943	30.39%	5,861	30.12%	17,378	25.06%
10 - 19.99%	16	38.10%	18,562	39.52%	2,862	29.52%	3,410	41.94%	3,632	37.50%	8,658	44.49%	24,982	36.02%
20 - 49.99%	13	30.95%	13,711	29.19%	3,879	40.01%	2,349	28.89%	2,838	29.30%	4,645	23.87%	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%	9,696	20.64%	8,130	17.31%	9,685	20.62%	19,461	41.43%	69,357	100.00%

MSA MFI		\$	Businesses			Employment Information			Housing Units			English Proficiency Level for Speakers of Another Language (Age 18)		
			#	% of Total		#	% of Total		#	% of Total		#	% of Total	
2020 CENSUS MSA MFI(AR - NON-MSA)		53,596	All Farm	1,023	8.85	Persons 62 and Older	31,842	17.70	1-4 Units in Structure (Incl. in 1-4 Family Units)	62,926	82.43	Speak English Not At All	117	0.07
2025 CENSUS MSA MFI(AR - NON-MSA)		64,800	All Non-Farm	10,540	91.15	Persons 16 and Older	139,494	77.53				Speak English not well	692	0.38
2020 CENSUS MSA MFI(JONESBORO, AR)		60,922	Tot Revs	11,563	100.00	Of Persons 16 and Older	#	% of Total	Mobile Home (Incl. in 1-4 Family Units)	6,279	8.23	Speak English well	1,962	1.09
2025 CENSUS MSA MFI(JONESBORO, AR)		82,700	Businesses with Revenue <\$1 mil			Civilian Employed	79,987	57.34				Limited English	2,771	1.54
			#	% of Total		Civilian Unemployed	5,194	3.72	Boat, RV, Van etc. (Incl. in 1-4	108	0.14			
Race/Ethnicity		#	% of Total			Armed Forces	111	0.08						
Hispanic		9,152	5.09		Farm Revs < 1 mil	976	10.09							

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
Non-Farm Revs < 1 mil	8,700	89.91
Tot Revs < 1 mil	9,676	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

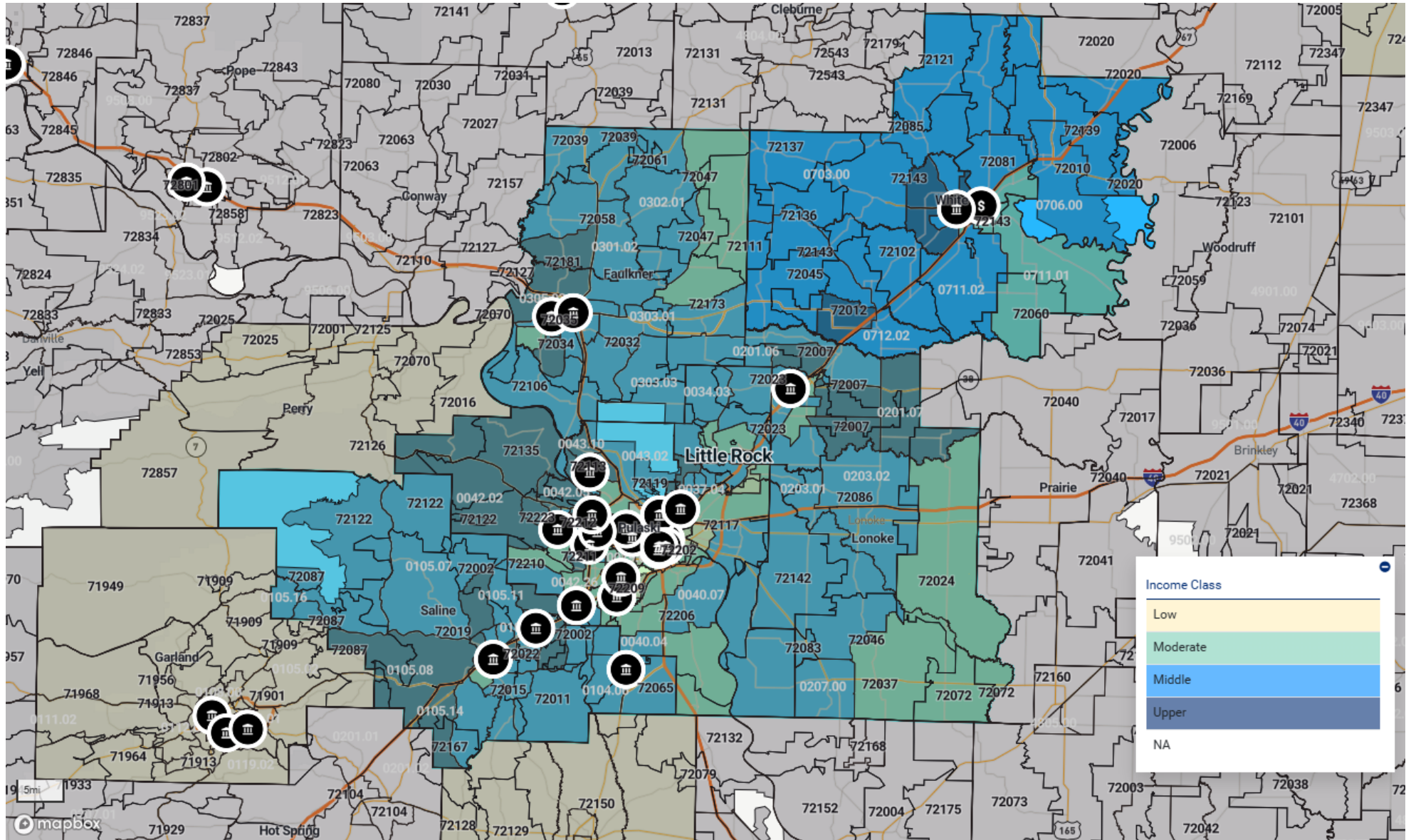
Housing Occupancy	#	% of Total
Owner Occupied Units	41,832	54.80
Renter Occupied Units	27,525	36.06
Occupied Units	69,357	90.86
Vacant Units	6,978	9.14
Total Housing Units	76,335	100.00

English Proficiency Level for Speakers of Another Language (Age 18)	#	% of Total
Proficiency		
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 2024 FFIEC/ACS-1 Updates, 2025 Dun & Bradstreet (As of 01/21/2025). Business and farm counts are provided directly from Dun and Bradstreet for RiskExec reports.

Little Rock North Little Rock Conway





ASSESSMENT SET SUMMARY

Institution: SIMMONS BANK Assessment Set: FACILITY BASED ASSESSMENT AREAS (2025), 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	1.22%	18,826	6.11%
MOD	41	20.30%	33,814	17.27%	11,387	26.01%	8,539	26.25%	6,627	17.37%	7,261	8.92%	58,396	18.96%
MID	92	45.54%	93,377	47.68%	19,163	43.78%	16,722	51.40%	20,884	54.75%	36,608	44.98%	142,100	46.14%
UPP	51	25.25%	58,886	30.07%	7,054	16.12%	5,742	17.65%	9,565	25.07%	36,525	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%	43,771	22.35%	32,532	16.61%	38,146	19.48%	81,391	41.56%	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%	2,291	5.23%	2,192	6.74%	2,729	7.15%	5,389	6.62%	17,314	5.62%
10 - 19.99%	49	24.26%	55,188	28.18%	8,811	20.13%	9,062	27.86%	11,317	29.67%	25,998	31.94%	77,205	25.07%
20 - 49.99%	86	42.57%	85,353	43.58%	16,674	38.09%	12,803	39.36%	15,743	41.27%	40,133	49.31%	136,914	44.46%
50 - 79.99%	30	14.85%	23,716	12.11%	7,624	17.42%	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%	43,771	22.35%	32,532	16.61%	38,146	19.48%	81,391	41.56%	307,962	100.00%

MSA MFI		\$	Businesses			Employment Information			Housing Units			English Proficiency Level for Speakers of Another Language (Age 18)		
			#	% of Total		#	% of Total		#	% of Total		#	% of Total	
2020 CENSUS MSA MFI(AR - NON-MSA)		53,596	All Farm	2,332	3.36	Persons 62 and Older	148,772	18.67	1-4 Units in Structure (Incl. in 1-4 Family Units)	262,142	75.22	Speak English Not At All	1,619	0.20
2025 CENSUS MSA MFI(AR - NON-MSA)		64,800	All Non-Farm	66,998	96.64	Persons 16 and Older	625,796	78.53						
2020 CENSUS MSA MFI(LITTLE ROCK-NORTH LITTLE ROCK-CONWAY, AR)		72,289	Tot Revs	69,330	100.00	Of Persons 16 and Older	#	% of Total	Mobile Home (Incl. in 1-4 Family Units)	32,449	9.31	Speak English not well	6,135	0.77
						Civilian Employed	366,492	58.56						

MSA MFI	\$
2025 CENSUS MSA MFI(LITTLE ROCK-NORTH LITTLE ROCK-CONWAY, AR)	86,400

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	2,226	3.80
Non-Farm Revs < 1 mil	56,402	96.20
Tot Revs < 1 mil	58,628	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 2024 FFIEC/ACS-1 Updates, 2025 Dun & Bradstreet (As of 01/21/2025). Business and farm counts are provided directly from Dun and Bradstreet for RiskExec reports.