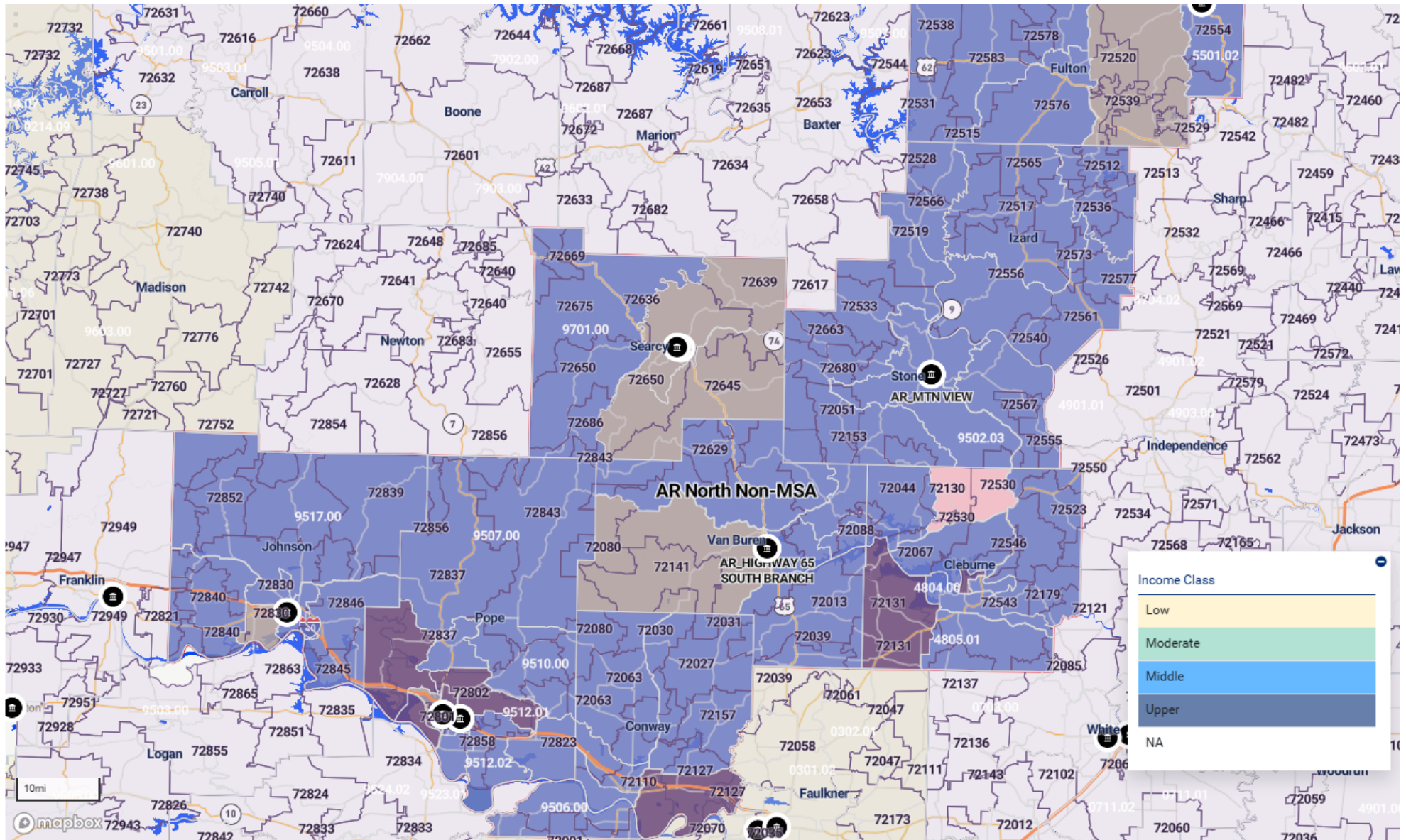


RiskExec Assessment Areas/REMA

Assessment Set: 2026 FACILITY BASED ASSESSMENT AREAS

Assessment Area: AR NORTH NON-MSA





ASSESSMENT SET SUMMARY

Institution: SIMMONS BANK Assessment Set: 2026 FACILITY BASED ASSESSMENT AREAS (2026), Area: AR NORTH NON-MSA

Tract Income Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
MOD	7	11.86%	5,708	11.17%	1,753	17.92%	1,545	14.99%	1,046	10.11%	1,364	6.60%	9,011	11.66%
MID	41	69.49%	37,016	72.43%	7,277	74.41%	7,495	72.72%	7,900	76.32%	14,344	69.41%	55,770	72.17%
UPP	10	16.95%	8,104	15.86%	674	6.89%	1,197	11.61%	1,385	13.38%	4,848	23.46%	12,102	15.66%
NA	1	1.69%	275	0.54%	76	0.78%	70	0.68%	20	0.19%	109	0.53%	391	0.51%
TOTAL	59	100.00%	51,103	100.00%	9,780	19.14%	10,307	20.17%	10,351	20.26%	20,665	40.44%	77,274	100.00%

Tract Minority Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
< 10%	25	42.37%	20,033	39.20%	3,723	38.07%	4,262	41.35%	4,302	41.56%	7,746	37.48%	30,572	39.56%
10 - 19.99%	21	35.59%	20,856	40.81%	3,801	38.87%	3,805	36.92%	4,009	38.73%	9,241	44.72%	29,937	38.74%
20 - 49.99%	13	22.03%	10,214	19.99%	2,256	23.07%	2,240	21.73%	2,040	19.71%	3,678	17.80%	16,765	21.70%
TOTAL	59	100.00%	51,103	100.00%	9,780	19.14%	10,307	20.17%	10,351	20.26%	20,665	40.44%	77,274	100.00%

MSA MFI	\$
2020 CENSUS MSA MFI(AR - NON-MSA)	53,596
2026 CENSUS MSA MFI(AR - NON-MSA)	67,100

Businesses	#	% of Total
All Farm	671	5.60
All Non-Farm	11,304	94.40
Tot Revs	11,975	100.00

Employment Information	#	% of Total
Persons 62 and Older	49,776	25.37
Persons 16 and Older	161,668	82.40

Housing Units	#	% of Total
1-4 Units in Structure (Incl. in 1-4 Family Units)	77,535	77.17

English Proficiency Level for Speakers of Another Language (Age 18)	#	% of Total
Speak English Not At All	258	0.13
Speak English not well	1,808	0.92
Speak English well	1,925	0.98
Limited English Proficiency	3,991	2.03

Race/Ethnicity	#	% of Total
Hispanic	12,764	6.51
American Indian	1,307	0.67
Asian	1,930	0.98
Black	5,140	2.62
NHOPI	85	0.04

Businesses with Revenue <\$1 mil	#	% of Total
Farm Revs < 1 mil	650	6.48

Of Persons 16 and Older	#	% of Total
Civilian Employed	77,721	48.07
Civilian Unemployed	4,972	3.08
Armed Forces	77	0.05

Housing Units	#	% of Total
Mobile Home (Incl. in 1-4 Family Units)	18,742	18.65
Boat, RV, Van etc. (Incl. in 1-4)	237	0.24

Race/Ethnicity	#	% of Total
Other	414	0.21
Multiple Races	10,044	5.12
Minority	31,684	16.15
White Non-Hispanic	164,507	83.85
Population	196,191	100.00

Businesses with Revenue <\$1 mil	#	% of Total
Non-Farm Revs < 1 mil	9,376	93.52
Tot Revs < 1 mil	10,026	100.00

Of Persons 16 and Older	#	% of Total
In Labor Force	82,770	51.20
Not in Labor Force	78,898	48.80
Persons 16 and Older Total	161,668	100.00

Housing Units	#	% of Total
Family Units)		
1-4 Family Units	96,514	96.06
Multi-family, 5 or more	3,956	3.94
Total Housing Units	100,470	100.00

English Proficiency Level for Speakers of Another Language (Age 18)	#	% of Total
Speak English very well	3,794	1.93
Total Speakers of a Language Other Than English	7,785	3.97
Total Speakers of English Only	188,406	96.03
Population	196,191	100.00

Sex	#	% of Total
Male	98,876	50.40
Female	100,438	51.19

Housing Occupancy	#	% of Total
Owner Occupied Units	57,716	57.45
Renter Occupied Units	19,558	19.47
Occupied Units	77,274	76.91
Vacant Units	23,196	23.09
Total Housing Units	100,470	100.00

Distressed and Underserved Designations	#	% of Total
Only Distressed Tracts	0	0.00
Only Underserved Tracts	24	40.68
Both Distressed and Underserved Tracts	9	15.25
Neither Distressed Nor Underserved Tracts	26	44.07
Total	59	100.00

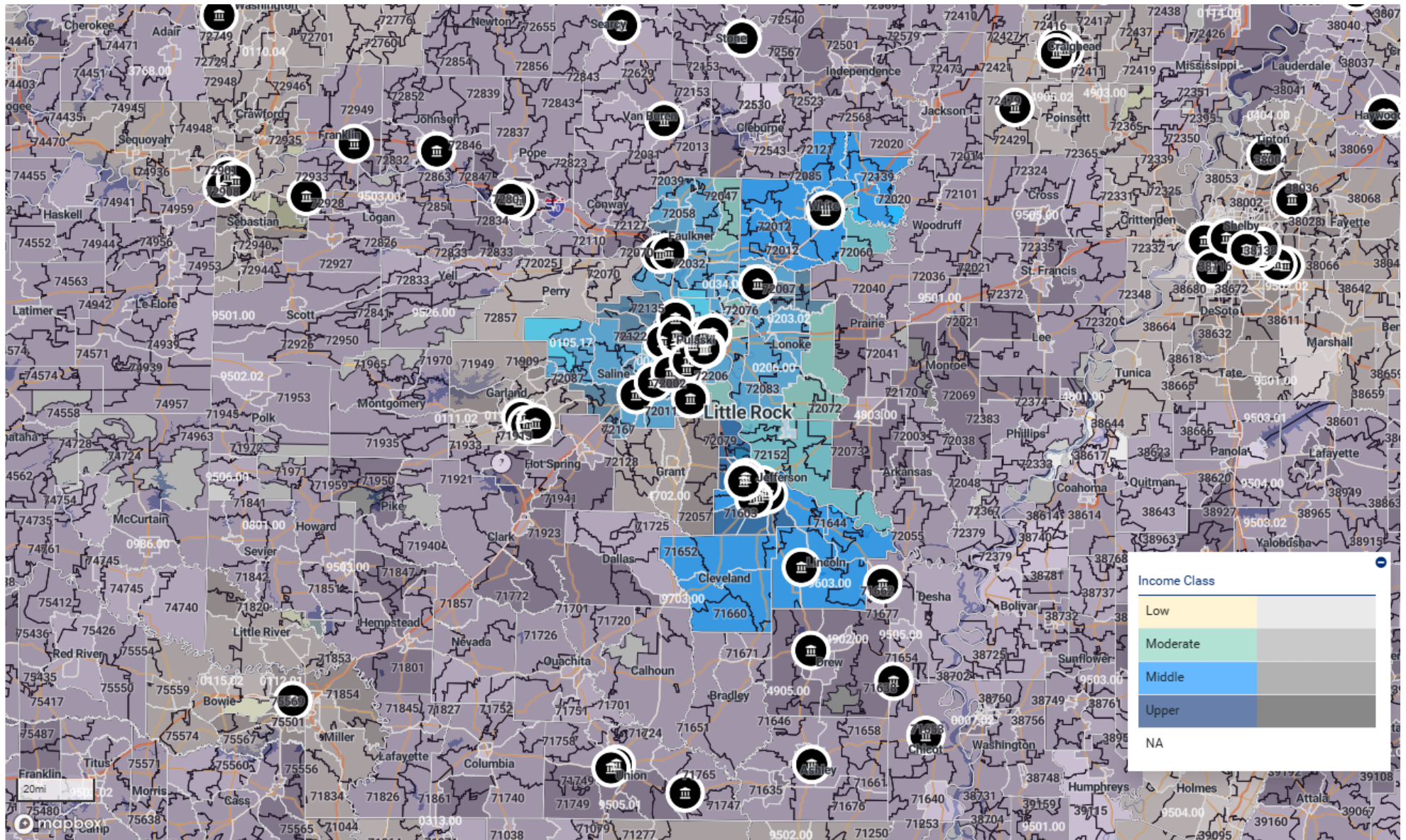
Sources: 2020 Census Data with 2020 ACS-5 Updates and 2025 FFIEC/ACS-1 Updates, 2026 Dun & Bradstreet (As of 01/08/2026). Business and farm counts are provided directly from Dun and Bradstreet for RiskExec reports.

RiskExec Assessment Areas/REMA

Assessment Set: 2026 FACILITY BASED ASSESSMENT AREAS

Assessment Area: LITTLE ROCK

Little Rock-North Little Rock-Pine Bluff CSA





ASSESSMENT SET SUMMARY

Institution: SIMMONS BANK Assessment Set: 2026 FACILITY BASED ASSESSMENT AREAS (2026), Area: LITTLE ROCK

Tract Income Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
LOW	16	6.90%	9,763	4.50%	6,167	12.71%	1,529	4.22%	1,070	2.53%	997	1.11%	18,826	5.51%
MOD	49	21.12%	37,541	17.29%	12,843	26.46%	9,398	25.96%	7,265	17.21%	8,035	8.91%	65,335	19.14%
MID	105	45.26%	103,288	47.57%	21,196	43.67%	18,604	51.39%	22,892	54.23%	40,596	45.02%	157,223	46.06%
UPP	58	25.00%	65,554	30.19%	7,836	16.14%	6,544	18.08%	10,866	25.74%	40,308	44.70%	98,627	28.89%
NA	4	1.72%	983	0.45%	496	1.02%	124	0.34%	123	0.29%	240	0.27%	1,349	0.40%
TOTAL	232	100.00%	217,129	100.00%	48,538	22.35%	36,199	16.67%	42,216	19.44%	90,176	41.53%	341,360	100.00%

Tract Minority Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
< 10%	12	5.17%	12,601	5.80%	2,291	4.72%	2,192	6.06%	2,729	6.46%	5,389	5.98%	17,314	5.07%
10 - 19.99%	54	23.28%	60,101	27.68%	9,641	19.86%	9,787	27.04%	12,306	29.15%	28,367	31.46%	84,387	24.72%
20 - 49.99%	93	40.09%	91,206	42.01%	17,604	36.27%	13,750	37.98%	16,832	39.87%	43,020	47.71%	145,068	42.50%
50 - 79.99%	36	15.52%	27,250	12.55%	8,174	16.84%	4,911	13.57%	5,608	13.28%	8,557	9.49%	50,272	14.73%
80 - 100%	37	15.95%	25,971	11.96%	10,828	22.31%	5,559	15.36%	4,741	11.23%	4,843	5.37%	44,319	12.98%
TOTAL	232	100.00%	217,129	100.00%	48,538	22.35%	36,199	16.67%	42,216	19.44%	90,176	41.53%	341,360	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	2,706	3.65	Persons 62 and Older	167,821	18.97	1-4 Units in Structure (Incl. in 1-4 Family Units)	293,670	75.17	Speak English Not At All	1,715	0.19
2026 CENSUS MSA MFI(AR - NON-MSA)	67,100	All Non-Farm	71,389	96.35	Persons 16 and Older	698,436	78.95	Mobile Home (Incl. in 1-4 Family Units)	39,069	10.00	Speak English not well	6,691	0.76
2020 CENSUS MSA MFI(LITTLE ROCK-NORTH LITTLE ROCK-CONWAY, AR)	72,289	Tot Revs	74,095	100.00	Of Persons 16 and Older	#	% of Total				Civilian Employed	398,248	57.02

MSA MFI	\$
2026 CENSUS MSA MFI(LITTLE ROCK-NORTH LITTLE ROCK-CONWAY, AR)	92,600

Race/Ethnicity	#	% of Total
Hispanic	57,848	6.54
American Indian	3,146	0.36
Asian	14,873	1.68
Black	216,827	24.51
NHOPI	516	0.06
Other	2,787	0.32
Multiple Races	40,513	4.58
Minority	336,510	38.04
White Non-Hispanic	548,117	61.96
Population	884,627	100.00

Sex	#	% of Total
Male	427,683	48.35
Female	452,537	51.16

Businesses with Revenue <\$1 mil	#	% of Total
Farm Revs < 1 mil	2,585	4.12
Non-Farm Revs < 1 mil	60,225	95.88
Tot Revs < 1 mil	62,810	100.00

Of Persons 16 and Older	#	% of Total
Civilian Unemployed	20,041	2.87
Armed Forces	4,197	0.60
In Labor Force	422,486	60.49
Not in Labor Force	275,950	39.51
Persons 16 and Older Total	698,436	100.00

Housing Units	#	% of Total
Boat, RV, Van etc. (Incl. in 1-4 Family Units)	691	0.18
1-4 Family Units	333,430	85.35
Multi-family, 5 or more	57,237	14.65
Total Housing Units	390,667	100.00

Housing Occupancy	#	% of Total
Owner Occupied Units	218,160	55.84
Renter Occupied Units	123,200	31.54
Occupied Units	341,360	87.38
Vacant Units	49,307	12.62
Total Housing Units	390,667	100.00

English Proficiency Level for Speakers of Another Language (Age 18)	#	% of Total
Speak English well	8,429	0.95
Limited English Proficiency	16,835	1.90
Speak English very well	23,113	2.61
Total Speakers of a Language Other Than English	39,948	4.52
Total Speakers of English Only	844,679	95.48
Population	884,627	100.00

Distressed and Underserved Designations	#	% of Total
Only Distressed Tracts	10	4.31
Only Underserved Tracts	0	0.00
Both Distressed and Underserved Tracts	3	1.29

Distressed and Underserved Designations	#	% of Total
Neither Distressed Nor Underserved Tracts	219	94.40
Total	232	100.00

Sources: 2020 Census Data with 2020 ACS-5 Updates and 2025 FFIEC/ACS-1 Updates, 2026 Dun & Bradstreet (As of 01/08/2026). Business and farm counts are provided directly from Dun and Bradstreet for RiskExec reports.



ASSESSMENT SET SUMMARY

Institution: SIMMONS BANK Assessment Set: 2026 FACILITY BASED ASSESSMENT AREAS (2026), 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		#	% 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	983	8.78	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				
2026 CENSUS MSA MFI(AR - NON-MSA)		67,100	All Non-Farm	10,218	91.22	Persons 16 and Older	139,494	77.53	Mobile Home (Incl. in 1-4 Family Units)	6,279	8.23	Speak English not well	692	0.38				
2020 CENSUS MSA MFI(JONESBORO, AR)		60,922	Tot Revs	11,201	100.00	Of Persons 16 and Older	#	% of Total	Boat, RV, Van etc. (Incl. in 1-4	108	0.14	Speak English well	1,962	1.09				
2026 CENSUS MSA MFI(JONESBORO, AR)		77,300	Businesses with Revenue <\$1 mil	#	% of Total	Civilian Employed	79,987	57.34	Limited English	2,771	1.54							
Race/Ethnicity	#	% of Total	Farm Revs < 1	944	9.97	Civilian Unemployed	5,194	3.72										
Hispanic	9,152	5.09																

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	8,522	90.03
Tot Revs < 1 mil	9,466	100.00

Of Persons 16 and Older	#	% of Total
Armed Forces	111	0.08
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

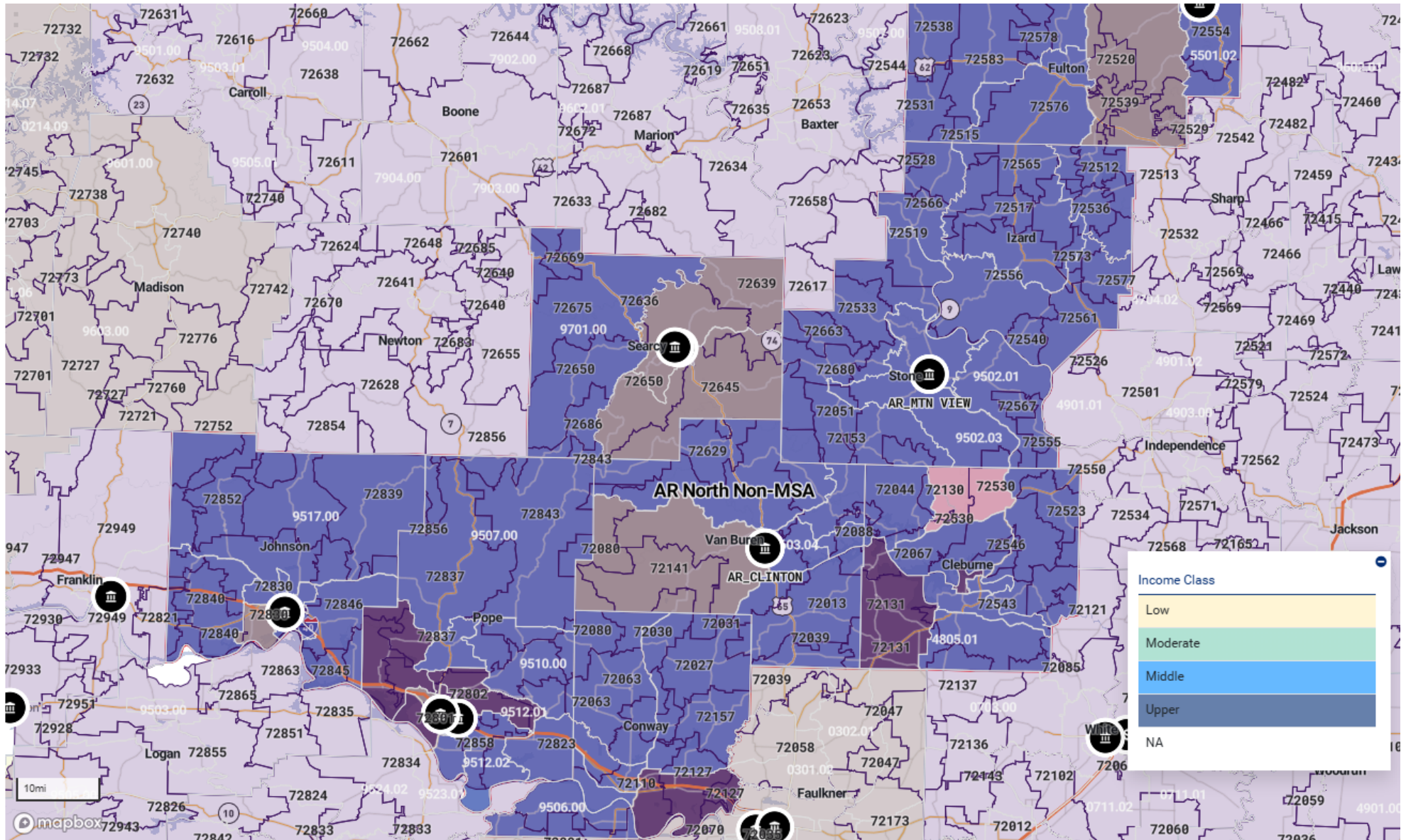
Distressed and Underserved Designations	#	% of Total
Only Distressed Tracts	0	0.00
Only Underserved Tracts	0	0.00
Both Distressed and Underserved Tracts	0	0.00
Neither Distressed Nor Underserved Tracts	42	100.00
Total	42	100.00

Sources: 2020 Census Data with 2020 ACS-5 Updates and 2025 FFIEC/ACS-1 Updates, 2026 Dun & Bradstreet (As of 01/08/2026). Business and farm counts are provided directly from Dun and Bradstreet for RiskExec reports.

RiskExec Assessment Areas/REMA

Assessment Set: 2026 FACILITY BASED ASSESSMENT AREAS

Assessment Area: AR NORTH NON-MSA





ASSESSMENT SET SUMMARY

Institution: SIMMONS BANK Assessment Set: 2026 FACILITY BASED ASSESSMENT AREAS (2026), Area: AR NORTH NON-MSA

Tract Income Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
MOD	7	11.86%	5,708	11.17%	1,753	17.92%	1,545	14.99%	1,046	10.11%	1,364	6.60%	9,011	11.66%
MID	41	69.49%	37,016	72.43%	7,277	74.41%	7,495	72.72%	7,900	76.32%	14,344	69.41%	55,770	72.17%
UPP	10	16.95%	8,104	15.86%	674	6.89%	1,197	11.61%	1,385	13.38%	4,848	23.46%	12,102	15.66%
NA	1	1.69%	275	0.54%	76	0.78%	70	0.68%	20	0.19%	109	0.53%	391	0.51%
TOTAL	59	100.00%	51,103	100.00%	9,780	19.14%	10,307	20.17%	10,351	20.26%	20,665	40.44%	77,274	100.00%

Tract Minority Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
< 10%	25	42.37%	20,033	39.20%	3,723	38.07%	4,262	41.35%	4,302	41.56%	7,746	37.48%	30,572	39.56%
10 - 19.99%	21	35.59%	20,856	40.81%	3,801	38.87%	3,805	36.92%	4,009	38.73%	9,241	44.72%	29,937	38.74%
20 - 49.99%	13	22.03%	10,214	19.99%	2,256	23.07%	2,240	21.73%	2,040	19.71%	3,678	17.80%	16,765	21.70%
TOTAL	59	100.00%	51,103	100.00%	9,780	19.14%	10,307	20.17%	10,351	20.26%	20,665	40.44%	77,274	100.00%

MSA MFI	\$
2020 CENSUS MSA MFI(AR - NON-MSA)	53,596
2026 CENSUS MSA MFI(AR - NON-MSA)	67,100

Businesses	#	% of Total
All Farm	671	5.60
All Non-Farm	11,304	94.40
Tot Revs	11,975	100.00

Employment Information	#	% of Total
Persons 62 and Older	49,776	25.37
Persons 16 and Older	161,668	82.40

Housing Units	#	% of Total
1-4 Units in Structure (Incl. in 1-4 Family Units)	77,535	77.17

English Proficiency Level for Speakers of Another Language (Age 18)	#	% of Total
Speak English Not At All	258	0.13
Speak English not well	1,808	0.92
Speak English well	1,925	0.98
Limited English Proficiency	3,991	2.03

Race/Ethnicity	#	% of Total
Hispanic	12,764	6.51
American Indian	1,307	0.67
Asian	1,930	0.98
Black	5,140	2.62
NHOPI	85	0.04

Businesses with Revenue <\$1 mil	#	% of Total
Farm Revs < 1 mil	650	6.48

Of Persons 16 and Older	#	% of Total
Civilian Employed	77,721	48.07
Civilian Unemployed	4,972	3.08
Armed Forces	77	0.05

Housing Units	#	% of Total
Mobile Home (Incl. in 1-4 Family Units)	18,742	18.65
Boat, RV, Van etc. (Incl. in 1-4)	237	0.24

Race/Ethnicity	#	% of Total
Other	414	0.21
Multiple Races	10,044	5.12
Minority	31,684	16.15
White Non-Hispanic	164,507	83.85
Population	196,191	100.00

Businesses with Revenue <\$1 mil	#	% of Total
Non-Farm Revs < 1 mil	9,376	93.52
Tot Revs < 1 mil	10,026	100.00

Of Persons 16 and Older	#	% of Total
In Labor Force	82,770	51.20
Not in Labor Force	78,898	48.80
Persons 16 and Older Total	161,668	100.00

Housing Units	#	% of Total
Family Units)		
1-4 Family Units	96,514	96.06
Multi-family, 5 or more	3,956	3.94
Total Housing Units	100,470	100.00

English Proficiency Level for Speakers of Another Language (Age 18)	#	% of Total
Speak English very well	3,794	1.93
Total Speakers of a Language Other Than English	7,785	3.97
Total Speakers of English Only	188,406	96.03
Population	196,191	100.00

Sex	#	% of Total
Male	98,876	50.40
Female	100,438	51.19

Housing Occupancy	#	% of Total
Owner Occupied Units	57,716	57.45
Renter Occupied Units	19,558	19.47
Occupied Units	77,274	76.91
Vacant Units	23,196	23.09
Total Housing Units	100,470	100.00

Distressed and Underserved Designations	#	% of Total
Only Distressed Tracts	0	0.00
Only Underserved Tracts	24	40.68
Both Distressed and Underserved Tracts	9	15.25
Neither Distressed Nor Underserved Tracts	26	44.07
Total	59	100.00

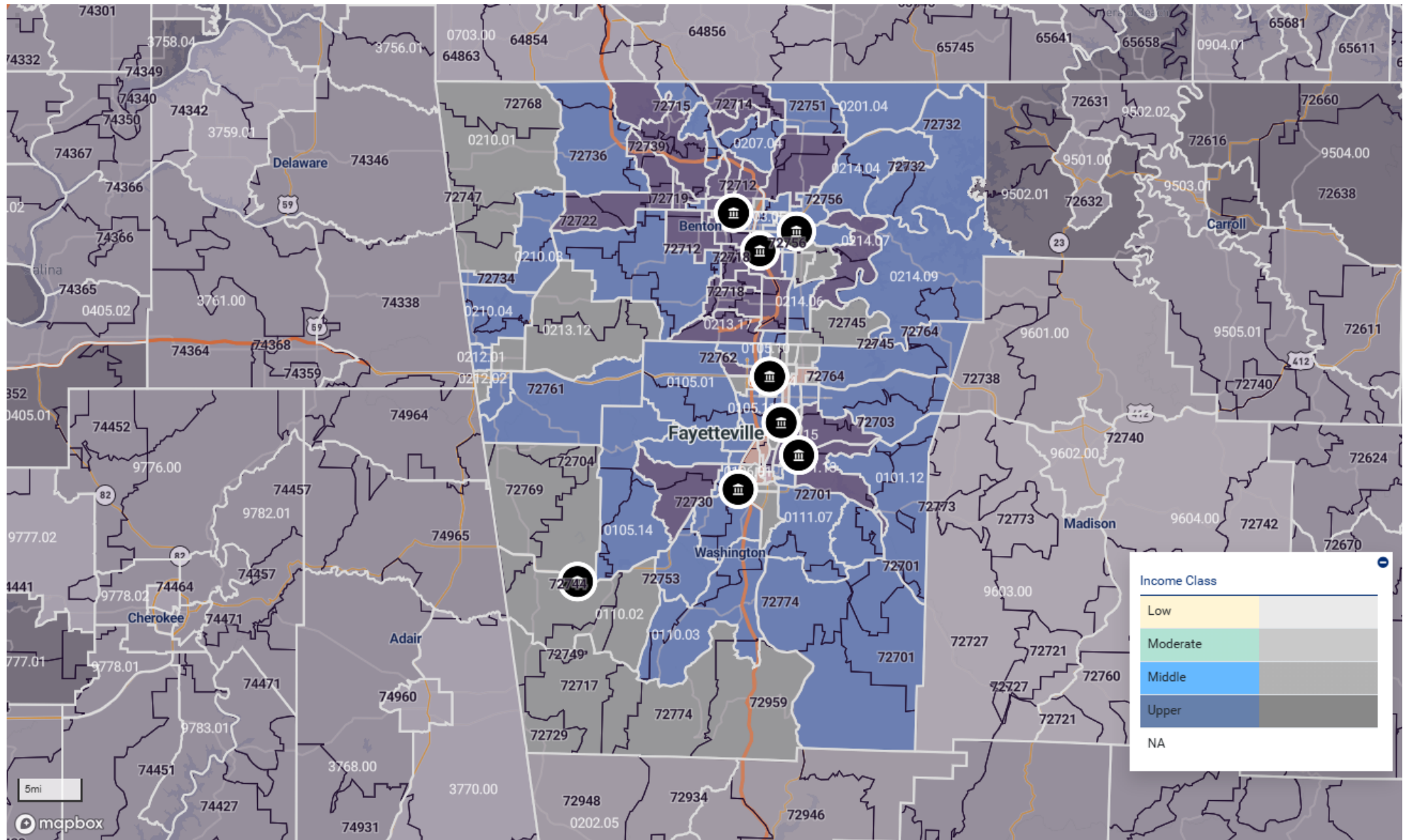
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RiskExec Assessment Areas/REMA

Assessment Set: 2026 FACILITY BASED ASSESSMENT AREAS

Assessment Area: FAYETTEVILLE

Fayetteville-Springdale - Rogers





ASSESSMENT SET SUMMARY

Institution: SIMMONS BANK Assessment Set: 2026 FACILITY BASED ASSESSMENT AREAS (2026), 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	\$	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	1,248	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
2026 CENSUS MSA MFI(FAYETTEVILLE-SPRINGDALE-ROGERS, AR)	101,800	All Non-Farm	36,548	96.70	Persons 16 and Older	394,091	74.33	Mobile Home (Incl. in 1-4 Family Units)	9,800	4.80	Speak English not well	10,313	1.95
		Tot Revs	37,796	100.00	Of Persons 16 and Older		% of Total						
					Civilian Employed	247,354	62.77						

Race/Ethnicity	#	% of Total
Hispanic	95,295	17.97
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	1,202	3.70
Non-Farm Revs < 1 mil	31,273	96.30
Tot Revs < 1 mil	32,475	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

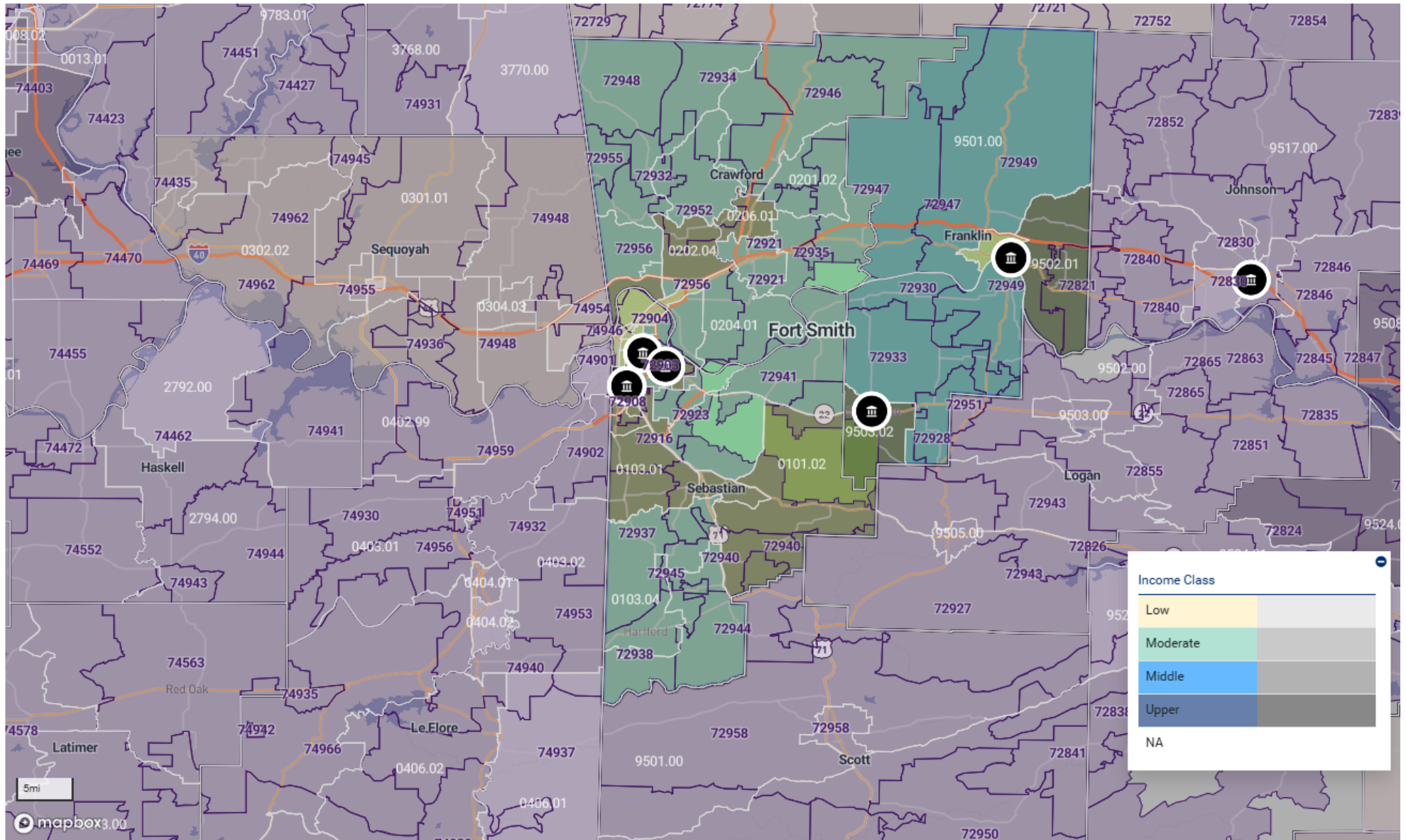
Distressed and Underserved Designations	#	% of Total
Neither Distressed Nor Underserved Tracts	111	100.00
Total	111	100.00

Sources: 2020 Census Data with 2020 ACS-5 Updates and 2025 FFIEC/ACS-1 Updates, 2026 Dun & Bradstreet (As of 01/08/2026). Business and farm counts are provided directly from Dun and Bradstreet for RiskExec reports.

RiskExec Assessment Areas/REMA

Assessment Set: 2026 FACILITY BASED ASSESSMENT AREAS

Assessment Area: FORT SMITH





ASSESSMENT SET SUMMARY

Institution: SIMMONS BANK Assessment Set: 2026 FACILITY BASED ASSESSMENT AREAS (2026), 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
2026 CENSUS MSA MFI(AR - NON-MSA)	67,100
2020 CENSUS MSA MFI(FORT SMITH, AR-OK)	56,589
2026 CENSUS MSA MFI(FORT SMITH, AR-OK)	80,600

Businesses	#	% of Total
All Farm	391	3.03
All Non-Farm	12,533	96.97
Tot Revs	12,924	100.00

Businesses with Revenue <\$1 mil	#	% of Total
Farm Revs < 1 mil	373	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	#	% 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

Businesses with Revenue <\$1 mil	#	% of Total
Non-Farm Revs < 1 mil	10,147	96.45
Tot Revs < 1 mil	10,520	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

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

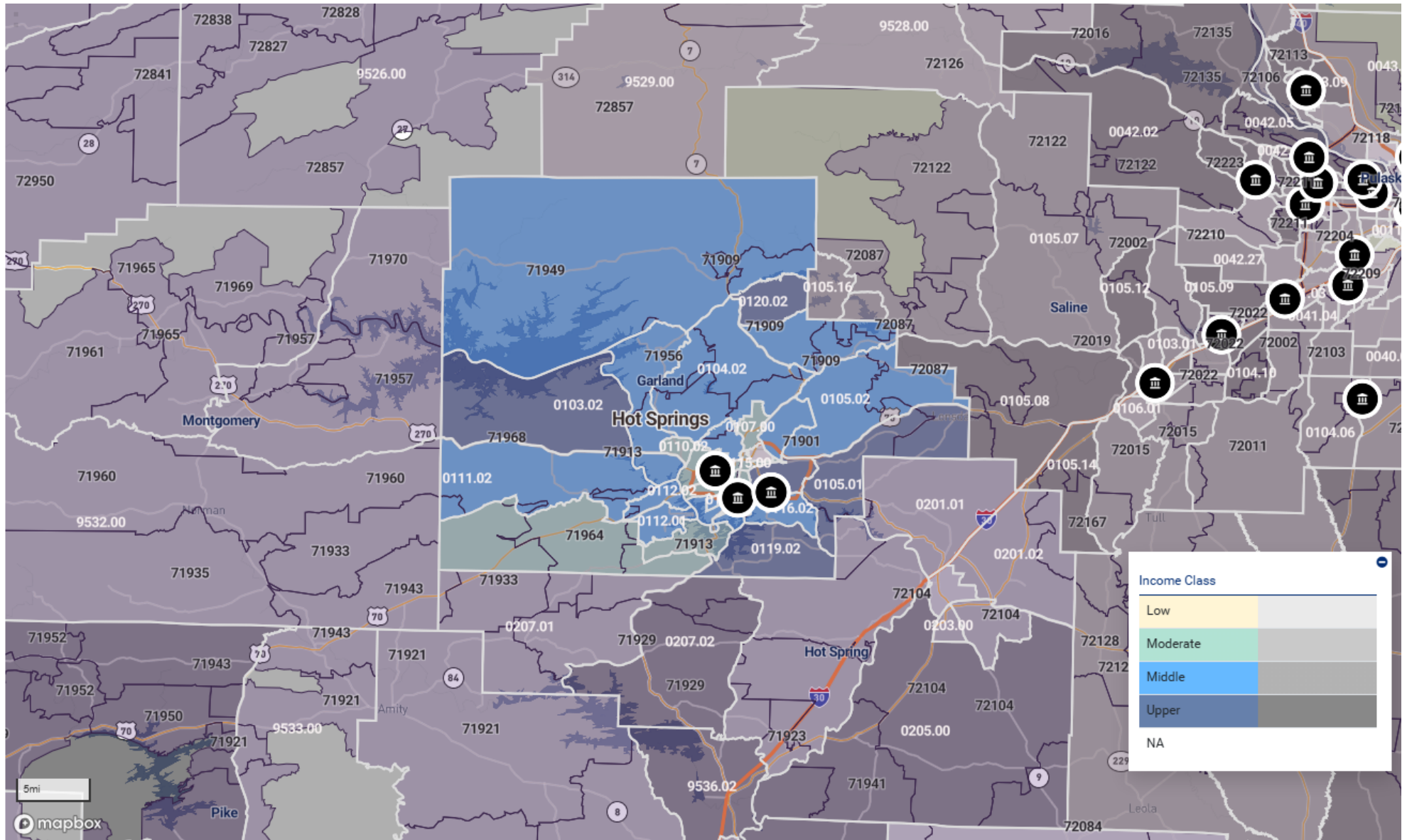
Distressed and Underserved Designations	#	% of Total
Only Distressed Tracts	0	0.00
Only Underserved Tracts	2	3.92
Both Distressed and Underserved Tracts	0	0.00
Neither Distressed Nor Underserved Tracts	49	96.08
Total	51	100.00

Sources: 2020 Census Data with 2020 ACS-5 Updates and 2025 FFIEC/ACS-1 Updates, 2026 Dun & Bradstreet (As of 01/08/2026). Business and farm counts are provided directly from Dun and Bradstreet for RiskExec reports.

RiskExec Assessment Areas/REMA

Assessment Set: 2026 FACILITY BASED ASSESSMENT AREAS

Assessment Area: HOT SPRINGS





ASSESSMENT SET SUMMARY

Institution: SIMMONS BANK Assessment Set: 2026 FACILITY BASED ASSESSMENT AREAS (2026), 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
2026 CENSUS MSA MFI(HOT SPRINGS, AR)	73,100

Businesses	#	% of Total
All Farm	269	3.37
All Non-Farm	7,708	96.63
Tot Revs	7,977	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
Limited English	2,382	2.38

Race/Ethnicity	#	% of Total
Hispanic	7,047	7.03
American Indian	623	0.62
Asian	960	0.96
Black	8,034	8.02

Businesses with Revenue <\$1 mil	#	% of Total
Farm Revs < 1	258	3.76

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

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
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
Non-Farm Revs < 1 mil	6,605	96.24
Tot Revs < 1 mil	6,863	100.00

Of Persons 16 and Older	#	% of Total
Armed Forces	0	0.00
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
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

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 2025 FFIEC/ACS-1 Updates, 2026 Dun & Bradstreet (As of 01/08/2026). Business and farm counts are provided directly from Dun and Bradstreet for RiskExec reports.