

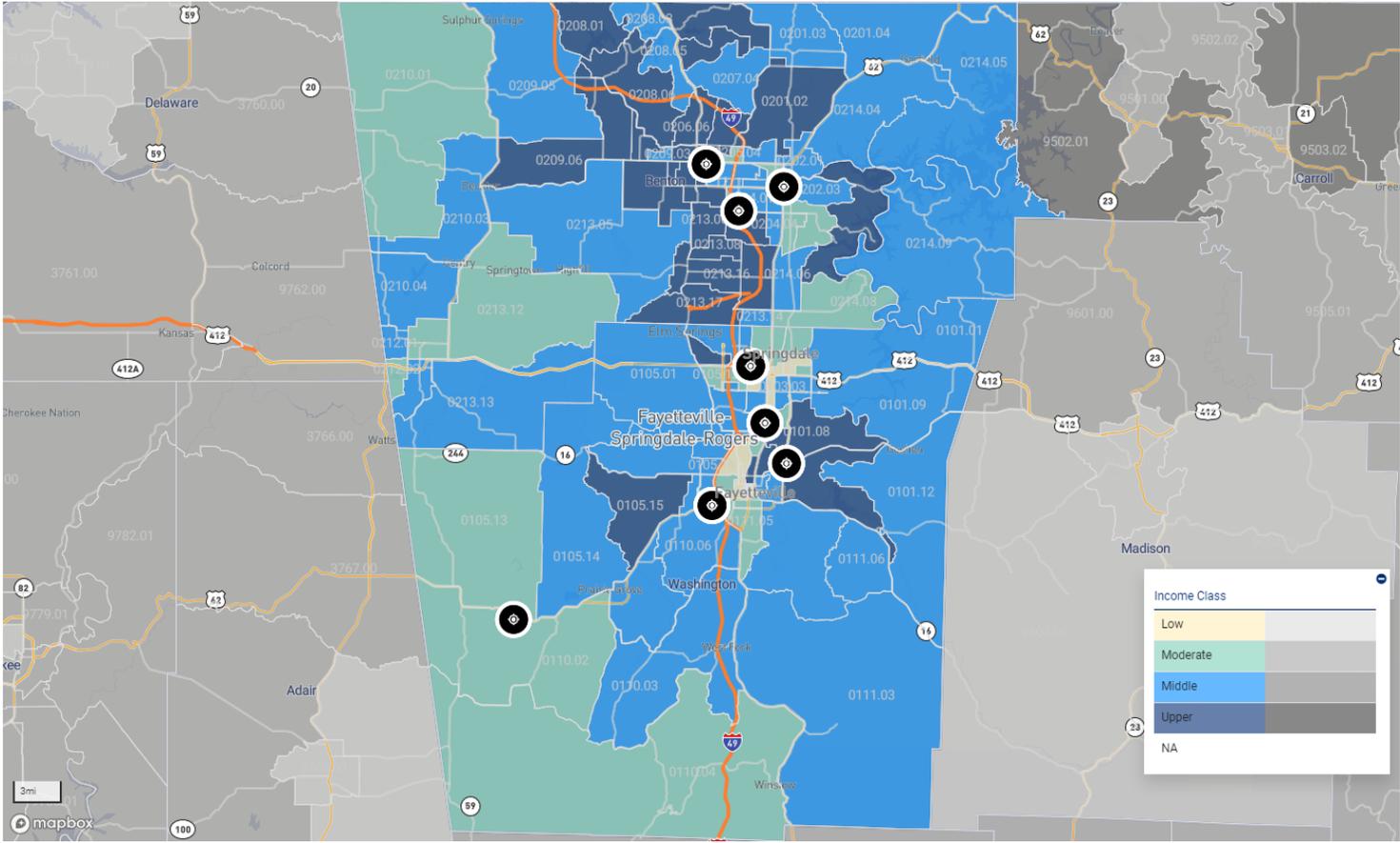
RiskExec Assessment Areas/REMA



Assessment Set: ARKANSAS

Assessment Area: FAYETTEVILLE-SPRINGDALE-ROGERS

Fayetteville Springdale Rogers





ASSESSMENT SET SUMMARY

Institution: SIMMONS BANK Assessment Set: ARKANSAS (2022), Area: FAYETTEVILLE-SPRINGDALE-ROGERS

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: \$75899	
2022 CENSUS MSA MFI: \$83700	

Race/Ethnicity	#	%
Population	530,204	100
Hispanic	95,295	17.97
Total Non-Hispanic (Races below)	434,909	82.03
White	352,327	66.45
American Indian	6,242	1.18

Businesses	#	%
Tot Revs	40,127	100
All Farm	1,313	3.27
All Non-Farm	38,814	96.73
Tot Revs < 1 mil	33,906	100
Farm Revs < 1 mil	1,255	3.7
Non-Farm Revs < 1 mil	32,651	96.3

Housing Information	#	%
Total Housing Units	204,074	100
1-4 Family Units	173,773	85.15
Mobile Home (Incl. in 1-4 Family Units)	9,800	4.8
Boat, RV, Van etc. (Incl. in 1-4 Family Units)	162	0.08
Multi-family, 5 or more	30,301	14.85
Occupied Units	188,755	92.49
Owner Occupied Units	113,358	55.55
Vacant Units	15,319	7.51

Race/Ethnicity	#	%
Asian	19,233	3.63
Black	12,853	2.42
NHOPI	11,332	2.14
Other	1,590	0.3
Multiple Races	31,332	5.91
Minority	177,877	33.55

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

Employment Information	#	%
Persons 62 and Over	78,457	14.8
Persons 16 and Older	394,091	74.33
Not in Labor Force	137,774	25.99
In Labor Force	256,317	48.34
Civilian Employed	247,354	46.65
Civilian Unemployed	8,781	1.66
Armed Forces	182	0.03

English Proficiency Level for Speakers of Another Language (Age 18)	#	%
Total Speakers of Another Language	56,907	100
Speak English very well	26,815	47.12
Limited English Proficiency	30,092	52.88
Speak English Not At All	6,241	10.97
Speak English not well	10,313	18.12
Speak English well	13,538	23.79

RiskExec

ASSESSMENT SET SUMMARY

Institution: SIMMONS BANK Assessment Set: 2022 COMBINED ASSESSMENT AREAS (2022), 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	24	47.06%	25,500	46.22%	4,883	45.44%	4,545	47.02%	5,758	50.66%	10,314	44.10%	36,740	44.39%
UPP	16	31.37%	18,168	32.93%	2,112	19.65%	2,104	21.77%	3,336	29.35%	10,616	45.39%	27,326	33.02%
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: \$56536
2022 CENSUS MSA MFI: \$62300

Race/Ethnicity

	#	%
Population	205,029	100
Hispanic	24,386	11.89
Total Non-Hispanic (Races below)	180,643	88.11
White	145,613	71.02
American Indian	3,944	1.92
Asian	6,801	3.32
Black	8,826	4.3

Businesses

	#	%
Tot Revs	13,448	100
All Farm	407	3.03
All Non-Farm	13,041	96.97
Tot Revs < 1 mil	10,746	100
Farm Revs < 1 mil	388	3.61
Non-Farm Revs < 1 mil	10,358	96.39

Employment Information

	#	%
Persons 62 and Over	41,684	20.33
Persons 16 and Older	164,068	80.02
Not in Labor Force	67,672	33.01

Housing Information

	#	%
Total Housing Units	92,098	100
1-4 Family Units	83,404	90.56
Mobile Home (Incl. in 1-4 Family Units)	6,354	6.9
Boat, RV, Van etc. (Incl. in 1-4 Family Units)	46	0.05
Multi-family, 5 or more	8,694	9.44
Occupied Units	82,762	89.86
Owner Occupied Units	53,913	58.54
Vacant Units	9,336	10.14

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

	#	%
Total Speakers of Another Language	17,453	100

Race/Ethnicity	#	%
NHOPI	128	0.06
Other	455	0.22
Multiple Races	14,876	7.26
Minority	59,416	28.98

Employment Information	#	%
In Labor Force	96,396	47.02
Civilian Employed	91,318	44.54
Civilian Unemployed	4,733	2.31
Armed Forces	345	0.17

English Proficiency Level for Speakers of Another Language (Age 18)	#	%
Speak English very well	8,308	47.6
Limited English Proficiency	9,145	52.4
Speak English Not At All	1,295	7.42
Speak English not well	3,461	19.83
Speak English well	4,389	25.15

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

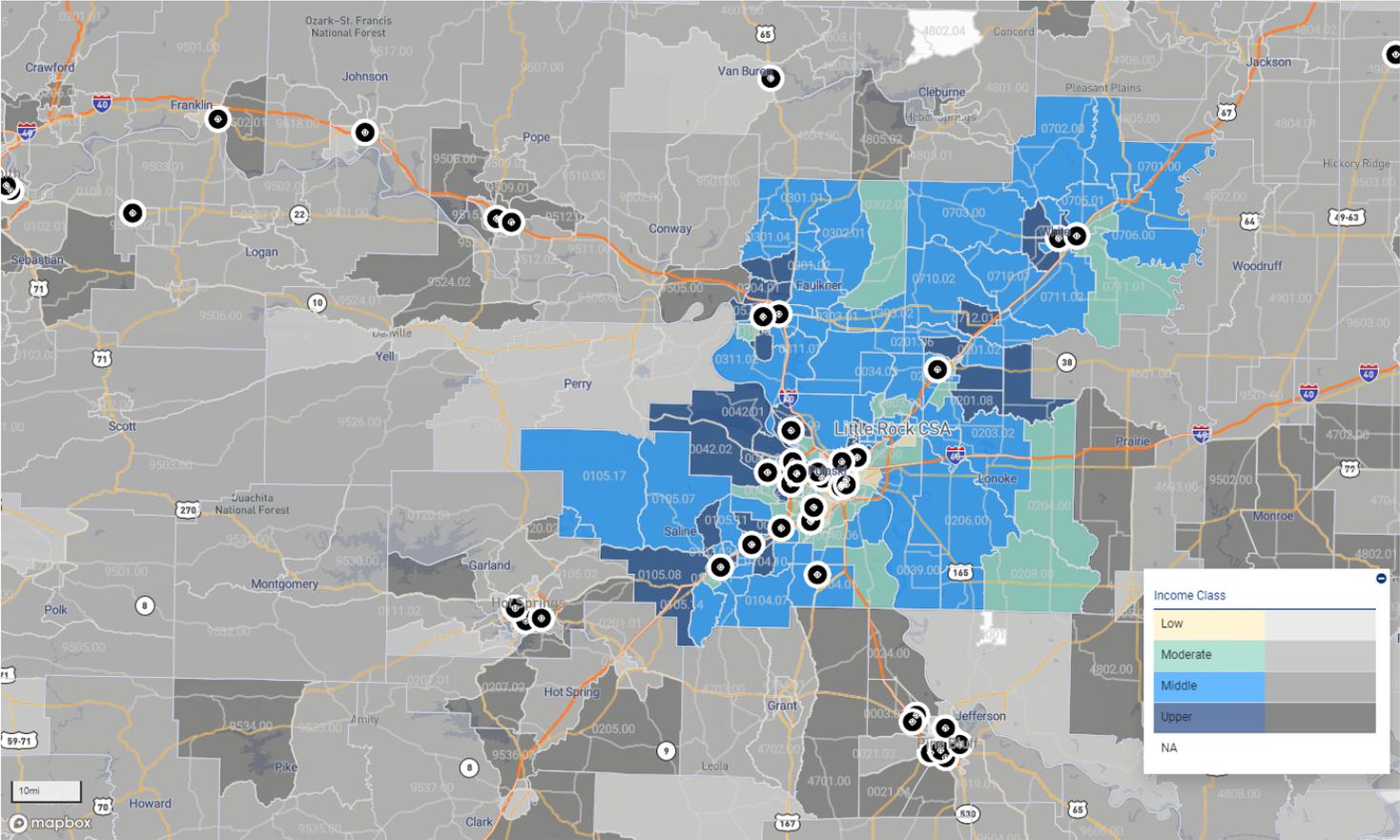
RiskExec Assessment Areas/REMA



Assessment Set: 2022 COMBINED ASSESSMENT AREAS

Assessment Area: LITTLE ROCK CSA

AR Little Rock CSA



RiskExec

ASSESSMENT SET SUMMARY

Institution: SIMMONS BANK Assessment Set: 2022 COMBINED ASSESSMENT AREAS (2022), Area: LITTLE ROCK CSA

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: MULTI MSA
2022 CENSUS MSA MFI: MULTI MSA

Race/Ethnicity

	#	%
Population	796,876	100
Hispanic	55,559	6.97
Total Non-Hispanic (Races below)	741,317	93.03
White	508,270	63.78

Businesses

	#	%
Tot Revs	70,769	100
All Farm	2,369	3.35
All Non-Farm	68,400	96.65
Tot Revs < 1 mil	59,435	100
Farm Revs < 1 mil	2,262	3.81
Non-Farm Revs < 1 mil	57,173	96.19

Housing Information

	#	%
Total Housing Units	348,479	100
1-4 Family Units	295,247	84.72
Mobile Home (Incl. in 1-4 Family Units)	32,449	9.31
Boat, RV, Van etc. (Incl. in 1-4 Family Units)	656	0.19
Multi-family, 5 or more	53,232	15.28
Occupied Units	307,962	88.37
Owner Occupied Units	196,399	56.36
Vacant Units	40,517	11.63

Race/Ethnicity	#	%
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

Employment Information	#	%
Persons 62 and Over	148,772	18.67
Persons 16 and Older	625,796	78.53
Not in Labor Force	237,621	29.82
In Labor Force	388,175	48.71
Civilian Employed	366,492	45.99
Civilian Unemployed	17,505	2.2
Armed Forces	4,178	0.52

English Proficiency Level for Speakers of Another Language (Age 18)	#	%
Total Speakers of Another Language	37,116	100
Speak English very well	21,361	57.55
Limited English Proficiency	15,755	42.45
Speak English Not At All	1,619	4.36
Speak English not well	6,135	16.53
Speak English well	8,001	21.56

Sex	#	%
Male	381,743	47.9
Female	409,013	51.33

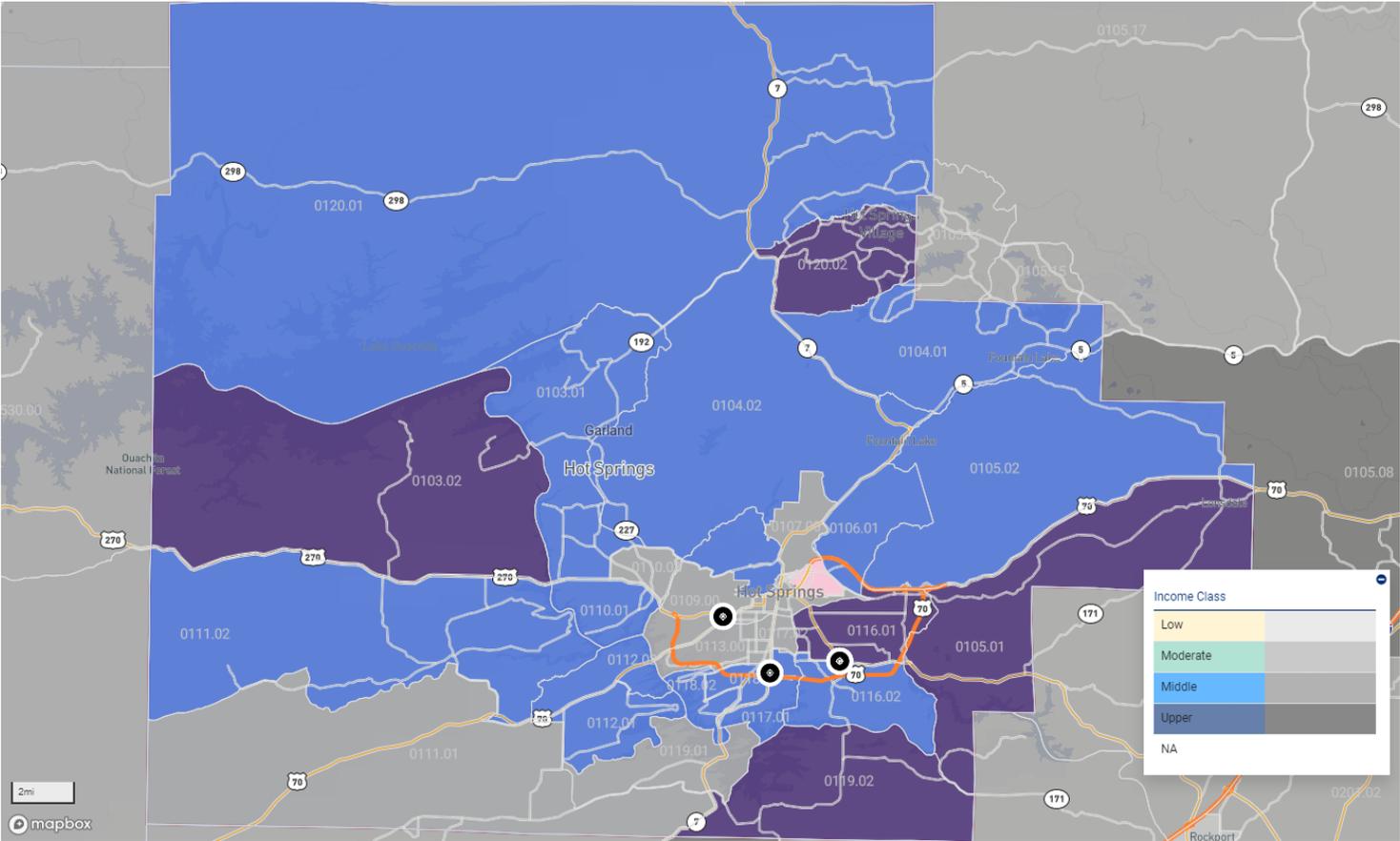
RiskExec Assessment Areas/REMA



Assessment Set: 2022 COMBINED ASSESSMENT AREAS

Assessment Area: HOT SPRINGS

Hot Springs MSA



RiskExec

ASSESSMENT SET SUMMARY

Institution: SIMMONS BANK Assessment Set: 2022 COMBINED ASSESSMENT AREAS (2022), 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: \$60892

2022 CENSUS MSA MFI: \$60500

Race/Ethnicity

	#	%
Population	100,180	100
Hispanic	7,047	7.03
Total Non-Hispanic (Races below)	93,133	92.97
White	77,239	77.1
American Indian	623	0.62
Asian	960	0.96

Businesses

	#	%
Tot Revs	8,495	100
All Farm	279	3.28
All Non-Farm	8,216	96.72
Tot Revs < 1 mil	7,239	100
Farm Revs < 1 mil	269	3.72
Non-Farm Revs < 1 mil	6,970	96.28

Employment Information

	#	%
Persons 62 and Over	28,232	28.18
Persons 16 and Older	81,666	81.52

Housing Information

	#	%
Total Housing Units	50,974	100
1-4 Family Units	45,014	88.31
Mobile Home (Incl. in 1-4 Family Units)	6,854	13.45
Boat, RV, Van etc. (Incl. in 1-4 Family Units)	0	0
Multi-family, 5 or more	5,960	11.69
Occupied Units	40,906	80.25
Owner Occupied Units	27,468	53.89
Vacant Units	10,068	19.75

Race/Ethnicity	#	%
Black	8,034	8.02
NHOPI	71	0.07
Other	297	0.3
Multiple Races	5,909	5.9
Minority	22,941	22.9

Employment Information	#	%
Not in Labor Force	38,131	38.06
In Labor Force	43,535	43.46
Civilian Employed	40,787	40.71
Civilian Unemployed	2,748	2.74
Armed Forces	0	0

English Proficiency Level for Speakers of Another Language (Age 18)	#	%
Total Speakers of Another Language	5,047	100
Speak English very well	2,665	52.8
Limited English Proficiency	2,382	47.2
Speak English Not At All	619	12.26
Speak English not well	866	17.16
Speak English well	897	17.77

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

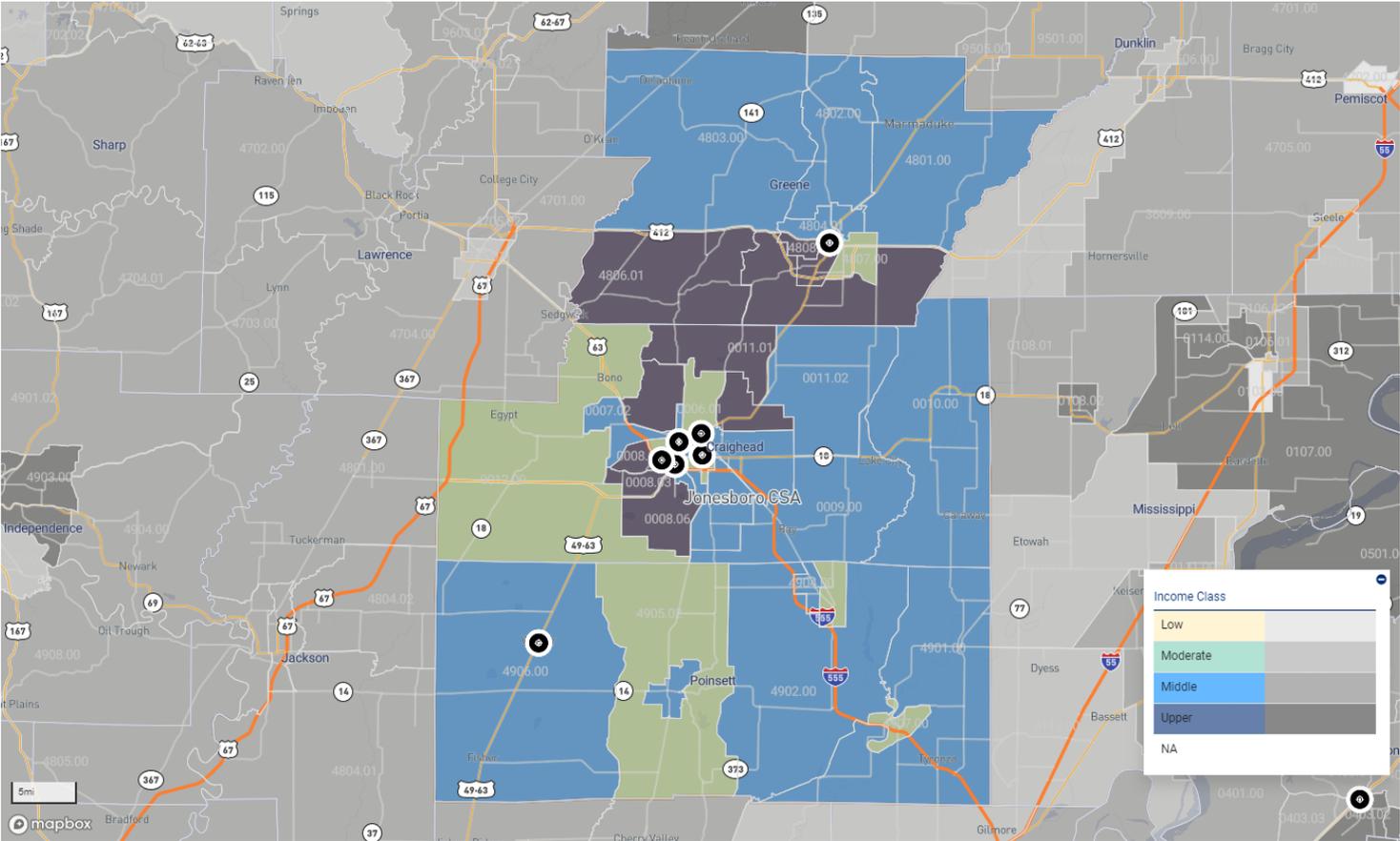
RiskExec Assessment Areas/REMA



Assessment Set: 2022 COMBINED ASSESSMENT AREAS

Assessment Area: JONESBORO CSA

Jonesboro AR MSA



RiskExec

ASSESSMENT SET SUMMARY

Institution: SIMMONS BANK Assessment Set: 2022 COMBINED ASSESSMENT AREAS (2022), Area: JONESBORO CSA

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: MULTI MSA
2022 CENSUS MSA MFI: MULTI MSA

Race/Ethnicity

	#	%
Population	179,932	100
Hispanic	9,152	5.09
Total Non-Hispanic (Races below)	170,780	94.91
White	138,809	77.15
American Indian	499	0.28
Asian	1,921	1.07

Businesses

	#	%
Tot Revs	12,143	100
All Farm	1,059	8.72
All Non-Farm	11,084	91.28
Tot Revs < 1 mil	10,050	100
Farm Revs < 1 mil	1,008	10.03
Non-Farm Revs < 1 mil	9,042	89.97

Employment Information

	#	%
Persons 62 and Over	31,842	17.7
Persons 16 and Older	139,494	77.53

Housing Information

	#	%
Total Housing Units	76,335	100
1-4 Family Units	69,313	90.8
Mobile Home (Incl. in 1-4 Family Units)	6,279	8.23
Boat, RV, Van etc. (Incl. in 1-4 Family Units)	108	0.14
Multi-family, 5 or more	7,022	9.2
Occupied Units	69,357	90.86
Owner Occupied Units	41,832	54.8
Vacant Units	6,978	9.14

Race/Ethnicity	#	%
Black	21,030	11.69
NHOPI	342	0.19
Other	432	0.24
Multiple Races	7,747	4.31
Minority	41,123	22.85

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

Employment Information	#	%
Not in Labor Force	54,202	30.12
In Labor Force	85,292	47.4
Civilian Employed	79,987	44.45
Civilian Unemployed	5,194	2.89
Armed Forces	111	0.06

English Proficiency Level for Speakers of Another Language (Age 18)	#	%
Total Speakers of Another Language	5,478	100
Speak English very well	2,707	49.42
Limited English Proficiency	2,771	50.58
Speak English Not At All	117	2.14
Speak English not well	692	12.63
Speak English well	1,962	35.82

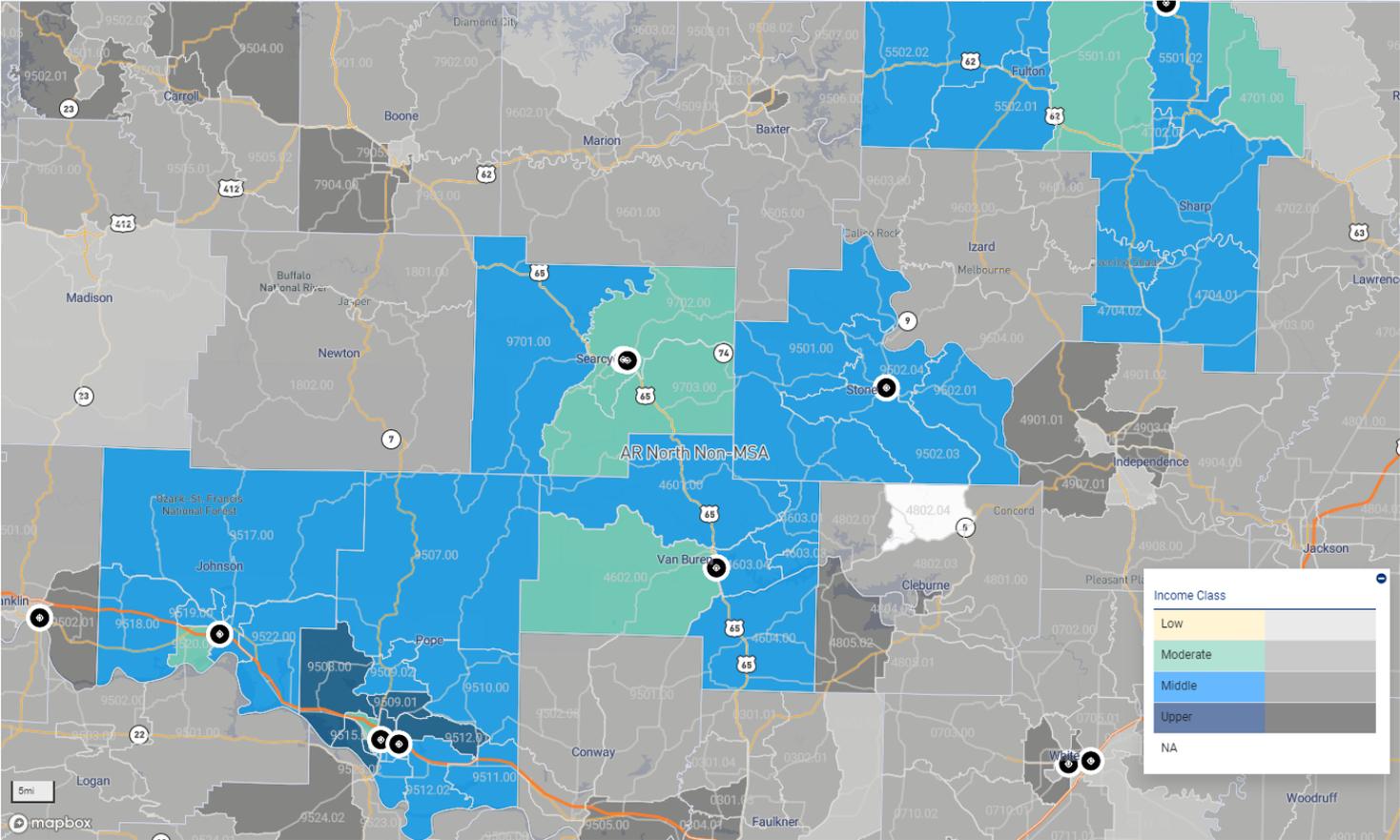
RiskExec Assessment Areas/REMA



Assessment Set: 2022 COMBINED ASSESSMENT AREAS

Assessment Area: AR NORTH NON-MSA

AR North Non MSA



RiskExec

ASSESSMENT SET SUMMARY

Institution: SIMMONS BANK Assessment Set: 2022 COMBINED ASSESSMENT AREAS (2022), Area: AR NORTH NON-MSA

Tract Income Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
MOD	8	17.39%	6,260	15.64%	1,918	23.76%	1,719	19.83%	1,123	14.33%	1,500	9.71%	9,840	16.32%
MID	31	67.39%	28,264	70.62%	5,717	70.81%	6,181	71.31%	5,797	73.95%	10,569	68.45%	42,409	70.32%
UPP	7	15.22%	5,498	13.74%	439	5.44%	768	8.86%	919	11.72%	3,372	21.84%	8,056	13.36%
TOTAL	46	100.00%	40,022	100.00%	8,074	20.17%	8,668	21.66%	7,839	19.59%	15,441	38.58%	60,305	100.00%

Tract Minority Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
< 10%	21	45.65%	16,638	41.57%	3,602	44.61%	3,861	44.54%	3,419	43.62%	5,756	37.28%	25,466	42.23%
10 - 19.99%	15	32.61%	15,943	39.84%	2,937	36.38%	2,925	33.74%	2,843	36.27%	7,238	46.88%	22,437	37.21%
20 - 49.99%	10	21.74%	7,441	18.59%	1,535	19.01%	1,882	21.71%	1,577	20.12%	2,447	15.85%	12,402	20.57%
TOTAL	46	100.00%	40,022	100.00%	8,074	20.17%	8,668	21.66%	7,839	19.59%	15,441	38.58%	60,305	100.00%

MSA MFI

2020 CENSUS MSA MFI: \$53702

2022 CENSUS MSA MFI: \$60200

Race/Ethnicity

	#	%
Population	154,459	100
Hispanic	11,282	7.3
Total Non-Hispanic (Races below)	143,177	92.7
White	129,165	83.62
American Indian	1,107	0.72
Asian	1,775	1.15
Black	2,752	1.78
NHOPI	77	0.05

Businesses

	#	%
Tot Revs	9,570	100
All Farm	503	5.26
All Non-Farm	9,067	94.74
Tot Revs < 1 mil	7,781	100
Farm Revs < 1 mil	487	6.26
Non-Farm Revs < 1 mil	7,294	93.74

Employment Information

	#	%
Persons 62 and Over	38,202	24.73
Persons 16 and Older	126,681	82.02
Not in Labor Force	62,537	40.49
In Labor Force	64,144	41.53

Housing Information

	#	%
Total Housing Units	77,047	100
1-4 Family Units	73,675	95.62
Mobile Home (Incl. in 1-4 Family Units)	13,725	17.81
Boat, RV, Van etc. (Incl. in 1-4 Family Units)	177	0.23
Multi-family, 5 or more	3,372	4.38
Occupied Units	60,305	78.27
Owner Occupied Units	45,167	58.62
Vacant Units	16,742	21.73

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

	#	%
Total Speakers of Another Language	6,573	100
Speak English very well	2,800	42.6

Race/Ethnicity	#	%
Other	333	0.22
Multiple Races	7,968	5.16
Minority	25,294	16.38

Sex	#	%
Male	77,360	50.08
Female	79,617	51.55

Employment Information	#	%
Civilian Employed	60,516	39.18
Civilian Unemployed	3,541	2.29
Armed Forces	87	0.06

English Proficiency Level for Speakers of Another Language (Age 18)	#	%
Limited English Proficiency	3,773	57.4
Speak English Not At All	247	3.76
Speak English not well	1,716	26.11
Speak English well	1,810	27.54

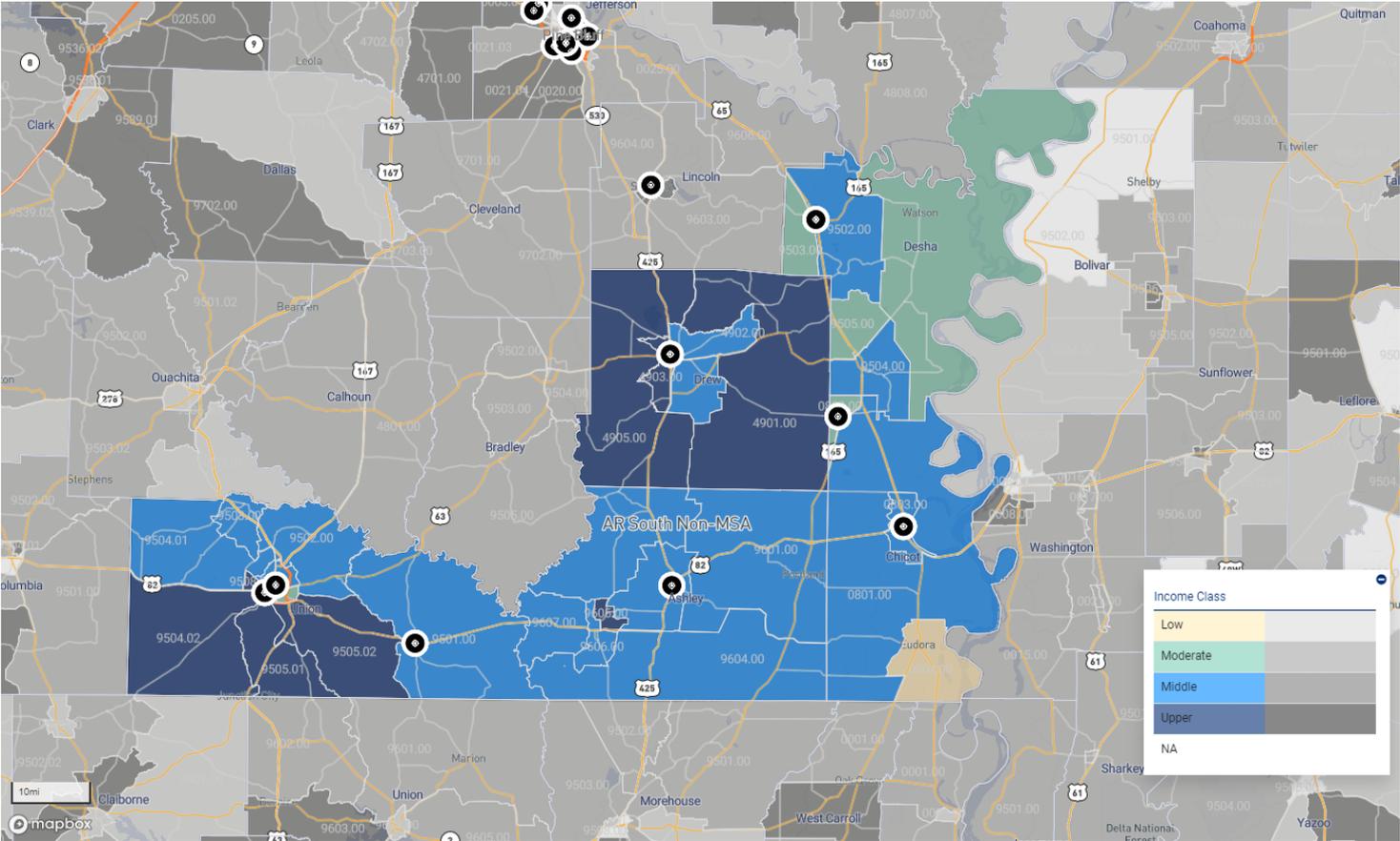
RiskExec Assessment Areas/REMA



Assessment Set: 2022 COMBINED ASSESSMENT AREAS

Assessment Area: AR SOUTH NON-MSA

AR South Non MSA



RiskExec

ASSESSMENT SET SUMMARY

Institution: SIMMONS BANK Assessment Set: 2022 COMBINED ASSESSMENT AREAS (2022), Area: AR SOUTH NON-MSA

Tract Income Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
LOW	1	3.03%	627	2.45%	324	5.41%	143	3.33%	70	1.61%	90	0.82%	1,082	2.71%
MOD	6	18.18%	3,360	13.12%	1,231	20.56%	790	18.41%	551	12.70%	788	7.16%	5,324	13.35%
MID	18	54.55%	14,720	57.47%	3,192	53.32%	2,421	56.42%	2,844	65.53%	6,263	56.95%	22,576	56.60%
UPP	8	24.24%	6,908	26.97%	1,239	20.70%	937	21.84%	875	20.16%	3,857	35.07%	10,907	27.34%
TOTAL	33	100.00%	25,615	100.00%	5,986	23.37%	4,291	16.75%	4,340	16.94%	10,998	42.94%	39,889	100.00%

Tract Minority Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
10 - 19.99%	3	9.09%	2,337	9.12%	366	6.11%	172	4.01%	409	9.42%	1,390	12.64%	3,426	8.59%
20 - 49.99%	19	57.58%	14,663	57.24%	3,060	51.12%	2,600	60.59%	2,273	52.37%	6,730	61.19%	22,864	57.32%
50 - 79.99%	7	21.21%	6,184	24.14%	1,523	25.44%	974	22.70%	1,301	29.98%	2,386	21.69%	9,518	23.86%
80 - 100%	4	12.12%	2,431	9.49%	1,037	17.32%	545	12.70%	357	8.23%	492	4.47%	4,081	10.23%
TOTAL	33	100.00%	25,615	100.00%	5,986	23.37%	4,291	16.75%	4,340	16.94%	10,998	42.94%	39,889	100.00%

MSA MFI

2020 CENSUS MSA MFI: \$53702

2022 CENSUS MSA MFI: \$60200

Race/Ethnicity

	#	%
Population	97,069	100
Hispanic	4,878	5.03
Total Non-Hispanic (Races below)	92,191	94.97
White	55,356	57.03
American Indian	263	0.27
Asian	513	0.53

Businesses

	#	%
Tot Revs	7,532	100
All Farm	656	8.71
All Non-Farm	6,876	91.29
Tot Revs < 1 mil	5,962	100
Farm Revs < 1 mil	619	10.38
Non-Farm Revs < 1 mil	5,343	89.62

Employment Information

	#	%
Persons 62 and Over	22,803	23.49
Persons 16 and Older	78,394	80.76

Housing Information

	#	%
Total Housing Units	50,612	100
1-4 Family Units	47,833	94.51
Mobile Home (Incl. in 1-4 Family Units)	9,976	19.71
Boat, RV, Van etc. (Incl. in 1-4 Family Units)	18	0.04
Multi-family, 5 or more	2,779	5.49
Occupied Units	39,889	78.81
Owner Occupied Units	28,434	56.18
Vacant Units	10,723	21.19

Race/Ethnicity	#	%
Black	32,901	33.89
NHOPI	40	0.04
Other	244	0.25
Multiple Races	2,874	2.96
Minority	41,713	42.97

Employment Information	#	%
Not in Labor Force	37,794	38.94
In Labor Force	40,600	41.83
Civilian Employed	38,742	39.91
Civilian Unemployed	1,839	1.89
Armed Forces	19	0.02

English Proficiency Level for Speakers of Another Language (Age 18)	#	%
Total Speakers of Another Language	3,232	100
Speak English very well	1,710	52.91
Limited English Proficiency	1,522	47.09
Speak English Not At All	76	2.35
Speak English not well	791	24.47
Speak English well	655	20.27

Sex	#	%
Male	47,844	49.29
Female	51,479	53.03

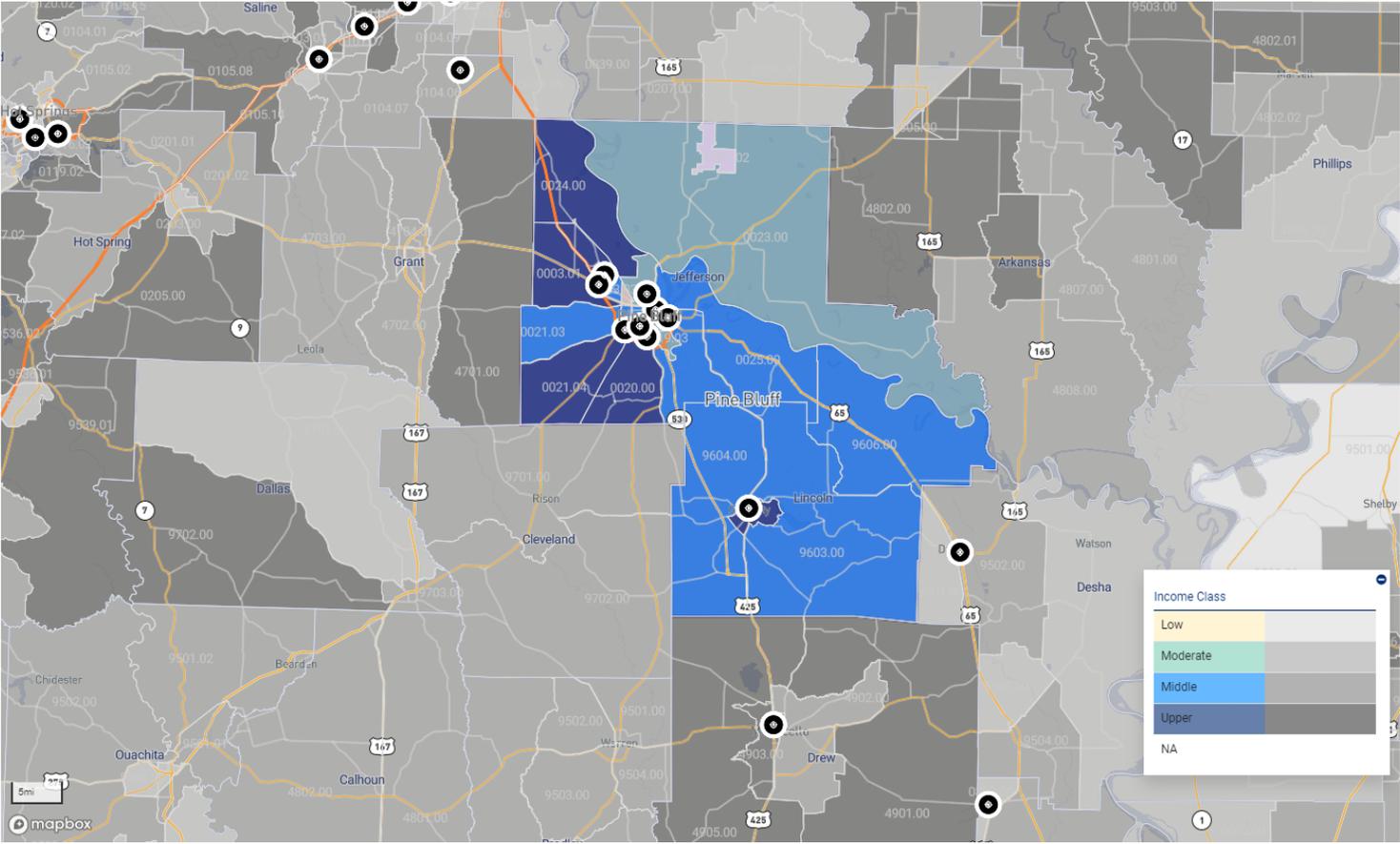
RiskExec Assessment Areas/REMA



Assessment Set: 2022 COMBINED ASSESSMENT AREAS

Assessment Area: PINE BLUFF

AR Pine Bluff AA Map



RiskExec

ASSESSMENT SET SUMMARY

Institution: SIMMONS BANK Assessment Set: 2022 COMBINED ASSESSMENT AREAS (2022), Area: PINE BLUFF

Tract Income Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
LOW	1	3.57%	556	2.91%	278	6.31%	133	3.96%	57	1.56%	88	1.14%	764	2.53%
MOD	7	25.00%	3,171	16.57%	1,186	26.91%	727	21.66%	581	15.89%	677	8.78%	6,175	20.43%
MID	12	42.86%	8,078	42.22%	1,715	38.91%	1,592	47.42%	1,664	45.50%	3,107	40.29%	12,548	41.51%
UPP	6	21.43%	6,345	33.16%	733	16.63%	777	23.15%	1,235	33.77%	3,600	46.69%	9,392	31.07%
NA	2	7.14%	983	5.14%	496	11.25%	128	3.81%	120	3.28%	239	3.10%	1,349	4.46%
TOTAL	28	100.00%	19,133	100.00%	4,408	23.04%	3,357	17.55%	3,657	19.11%	7,711	40.30%	30,228	100.00%

Tract Minority Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
10 - 19.99%	3	10.71%	2,757	14.41%	445	10.10%	402	11.97%	563	15.40%	1,347	17.47%	4,012	13.27%
20 - 49.99%	7	25.00%	5,853	30.59%	941	21.35%	944	28.12%	1,102	30.13%	2,866	37.17%	8,154	26.97%
50 - 79.99%	6	21.43%	3,534	18.47%	552	12.52%	511	15.22%	741	20.26%	1,730	22.44%	6,107	20.20%
80 - 100%	12	42.86%	6,989	36.53%	2,470	56.03%	1,500	44.68%	1,251	34.21%	1,768	22.93%	11,955	39.55%
TOTAL	28	100.00%	19,133	100.00%	4,408	23.04%	3,357	17.55%	3,657	19.11%	7,711	40.30%	30,228	100.00%

MSA MFI

2020 CENSUS MSA MFI: \$53908

2022 CENSUS MSA MFI: \$60000

Race/Ethnicity

	#	%
Population	80,201	100
Hispanic	2,107	2.63
Total Non-Hispanic (Races below)	78,094	97.37
White	33,418	41.67
American Indian	239	0.3

Businesses

	#	%
Tot Revs	5,157	100
All Farm	357	6.92
All Non-Farm	4,800	93.08
Tot Revs < 1 mil	4,207	100
Farm Revs < 1 mil	344	8.18
Non-Farm Revs < 1 mil	3,863	91.82

Employment Information

	#	%
Persons 62 and Over	17,050	21.26

Housing Information

	#	%
Total Housing Units	38,065	100
1-4 Family Units	34,095	89.57
Mobile Home (Incl. in 1-4 Family Units)	5,379	14.13
Boat, RV, Van etc. (Incl. in 1-4 Family Units)	33	0.09
Multi-family, 5 or more	3,970	10.43
Occupied Units	30,228	79.41
Owner Occupied Units	19,291	50.68
Vacant Units	7,837	20.59

Race/Ethnicity	#	%
Asian	687	0.86
Black	41,362	51.57
NHOPI	102	0.13
Other	181	0.23
Multiple Races	2,105	2.62
Minority	46,783	58.33

Employment Information	#	%
Persons 16 and Older	66,240	82.59
Not in Labor Force	35,174	43.86
In Labor Force	31,066	38.74
Civilian Employed	28,618	35.68
Civilian Unemployed	2,436	3.04
Armed Forces	12	0.01

English Proficiency Level for Speakers of Another Language (Age 18)	#	%
Total Speakers of Another Language	2,821	100
Speak English very well	1,745	61.86
Limited English Proficiency	1,076	38.14
Speak English Not At All	96	3.4
Speak English not well	556	19.71
Speak English well	424	15.03

Sex	#	%
Male	42,115	52.51
Female	39,286	48.98