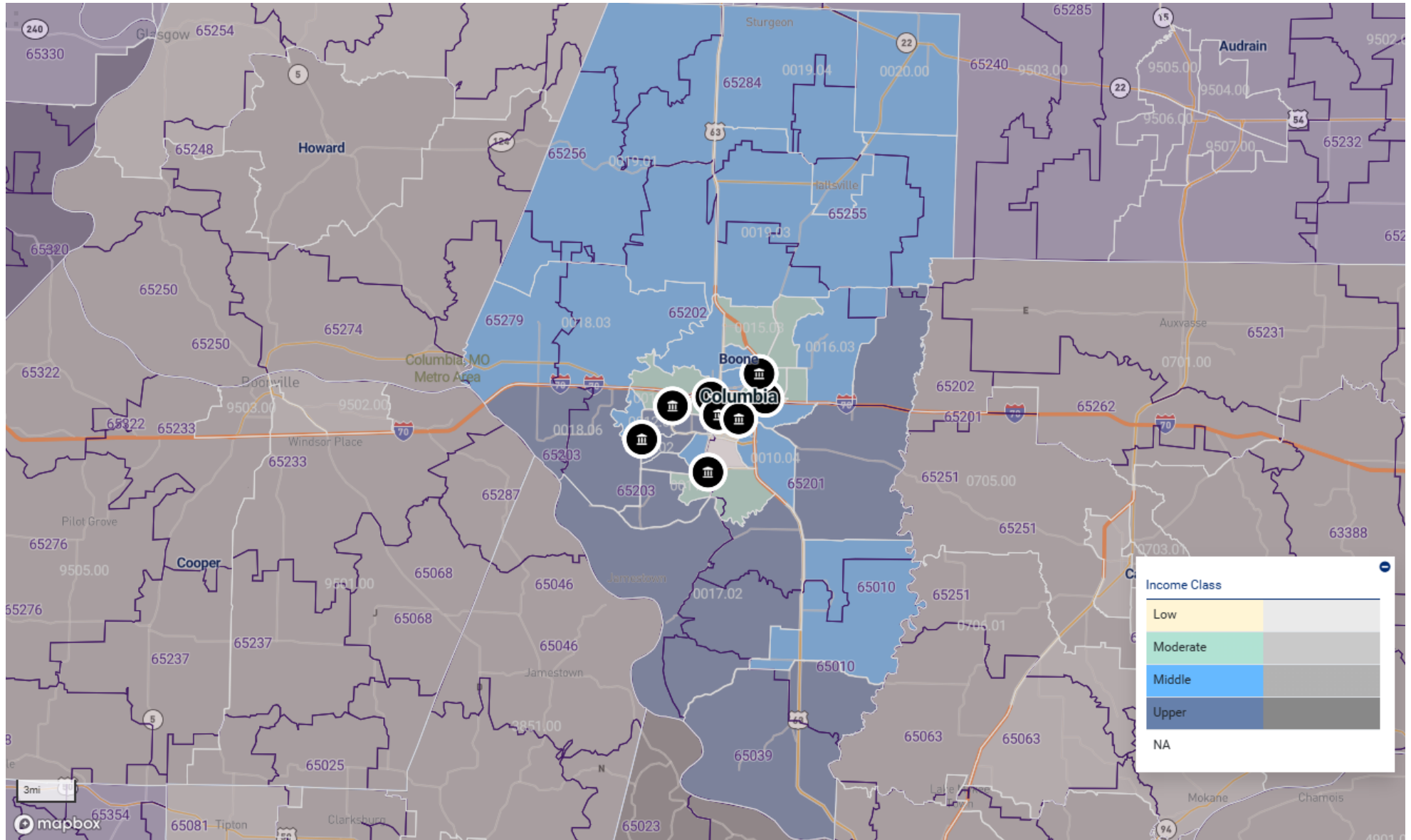


Assessment Set: FACILITY BASED ASSESSMENT AREAS

Assessment Area: COLUMBIA

Columbia





## ASSESSMENT SET SUMMARY

Institution: SIMMONS BANK Assessment Set: FACILITY BASED ASSESSMENT AREAS (2025), Area: COLUMBIA

Tract Income Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
LOW	4	10.00%	962	2.34%	640	8.54%	214	2.75%	73	0.85%	35	0.20%	5,042	7.01%
MOD	11	27.50%	8,902	21.64%	2,454	32.76%	2,663	34.24%	1,443	16.78%	2,342	13.56%	19,485	27.09%
MID	15	37.50%	17,831	43.34%	3,127	41.74%	3,520	45.26%	4,522	52.58%	6,662	38.56%	26,698	37.12%
UPP	9	22.50%	13,085	31.80%	1,053	14.06%	1,302	16.74%	2,536	29.49%	8,194	47.43%	18,745	26.06%
NA	1	2.50%	364	0.88%	217	2.90%	78	1.00%	26	0.30%	43	0.25%	1,949	2.71%
<b>TOTAL</b>	<b>40</b>	<b>100.00%</b>	<b>41,144</b>	<b>100.00%</b>	<b>7,491</b>	<b>18.21%</b>	<b>7,777</b>	<b>18.90%</b>	<b>8,600</b>	<b>20.90%</b>	<b>17,276</b>	<b>41.99%</b>	<b>71,919</b>	<b>100.00%</b>

Tract Minority Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
< 10%	4	10.00%	4,934	11.99%	649	8.66%	970	12.47%	1,179	13.71%	2,136	12.36%	6,929	9.63%
10 - 19.99%	9	22.50%	11,681	28.39%	1,434	19.14%	1,778	22.86%	2,696	31.35%	5,773	33.42%	16,958	23.58%
20 - 49.99%	27	67.50%	24,529	59.62%	5,408	72.19%	5,029	64.67%	4,725	54.94%	9,367	54.22%	48,032	66.79%
<b>TOTAL</b>	<b>40</b>	<b>100.00%</b>	<b>41,144</b>	<b>100.00%</b>	<b>7,491</b>	<b>18.21%</b>	<b>7,777</b>	<b>18.90%</b>	<b>8,600</b>	<b>20.90%</b>	<b>17,276</b>	<b>41.99%</b>	<b>71,919</b>	<b>100.00%</b>

MSA MFI	\$
2020 CENSUS MSA MFI(COLUMBIA, MO)	78,168
2025 CENSUS MSA MFI(COLUMBIA, MO)	97,000

Businesses	#	% of Total
All Farm	858	3.75
All Non-Farm	22,017	96.25
<b>Tot Revs</b>	<b>22,875</b>	<b>100.00</b>

Employment Information	#	% of Total
Persons 62 and Older	27,371	14.91
Persons 16 and Older	147,343	80.25

Housing Units	#	% of Total
1-4 Units in Structure (Incl. in 1-4 Family Units)	59,559	75.99

English Proficiency Level for Speakers of Another Language (Age 18)	#	% of Total
Speak English Not At All	308	0.17
Speak English not well	1,232	0.67
Speak English well	3,141	1.71
<b>Limited English</b>	<b>4,681</b>	<b>2.55</b>

Race/Ethnicity	#	% of Total
Hispanic	8,052	4.39
American Indian	452	0.25
Asian	7,772	4.23
Black	17,882	9.74
NHOPI	120	0.07

Businesses with Revenue <\$1 mil	#	% of Total
Farm Revs < 1 mil	833	4.01

Of Persons 16 and Older	#	% of Total
Civilian Employed	94,941	64.44
Civilian Unemployed	3,454	2.34
Armed Forces	132	0.09

Housing Units	#	% of Total
Mobile Home (Incl. in 1-4 Family Units)	3,392	4.33
Boat, RV, Van etc. (Incl. in 1-4)	8	0.01

Race/Ethnicity	#	% of Total
Other	990	0.54
Multiple Races	10,571	5.76
Minority	45,839	24.97
White Non-Hispanic	137,771	75.03
Population	183,610	100.00

Businesses with Revenue <\$1 mil	#	% of Total
Non-Farm Revs < 1 mil	19,941	95.99
Tot Revs < 1 mil	20,774	100.00

Of Persons 16 and Older	#	% of Total
In Labor Force	98,527	66.87
Not in Labor Force	48,816	33.13
Persons 16 and Older Total	147,343	100.00

Housing Units	#	% of Total
Family Units)		
1-4 Family Units	62,959	80.33
Multi-family, 5 or more	15,414	19.67
Total Housing Units	78,373	100.00

English Proficiency Level for Speakers of Another Language (Age 18 )	#	% of Total
Proficiency		
Speak English very well	6,777	3.69
Total Speakers of a Language Other Than English	11,458	6.24
Total Speakers of English Only	172,152	93.76
Population	183,610	100.00

Sex	#	% of Total
Male	87,232	47.51
Female	92,472	50.36

Housing Occupancy	#	% of Total
Owner Occupied Units	40,288	51.41
Renter Occupied Units	31,631	40.36
Occupied Units	71,919	91.77
Vacant Units	6,454	8.23
Total Housing Units	78,373	100.00

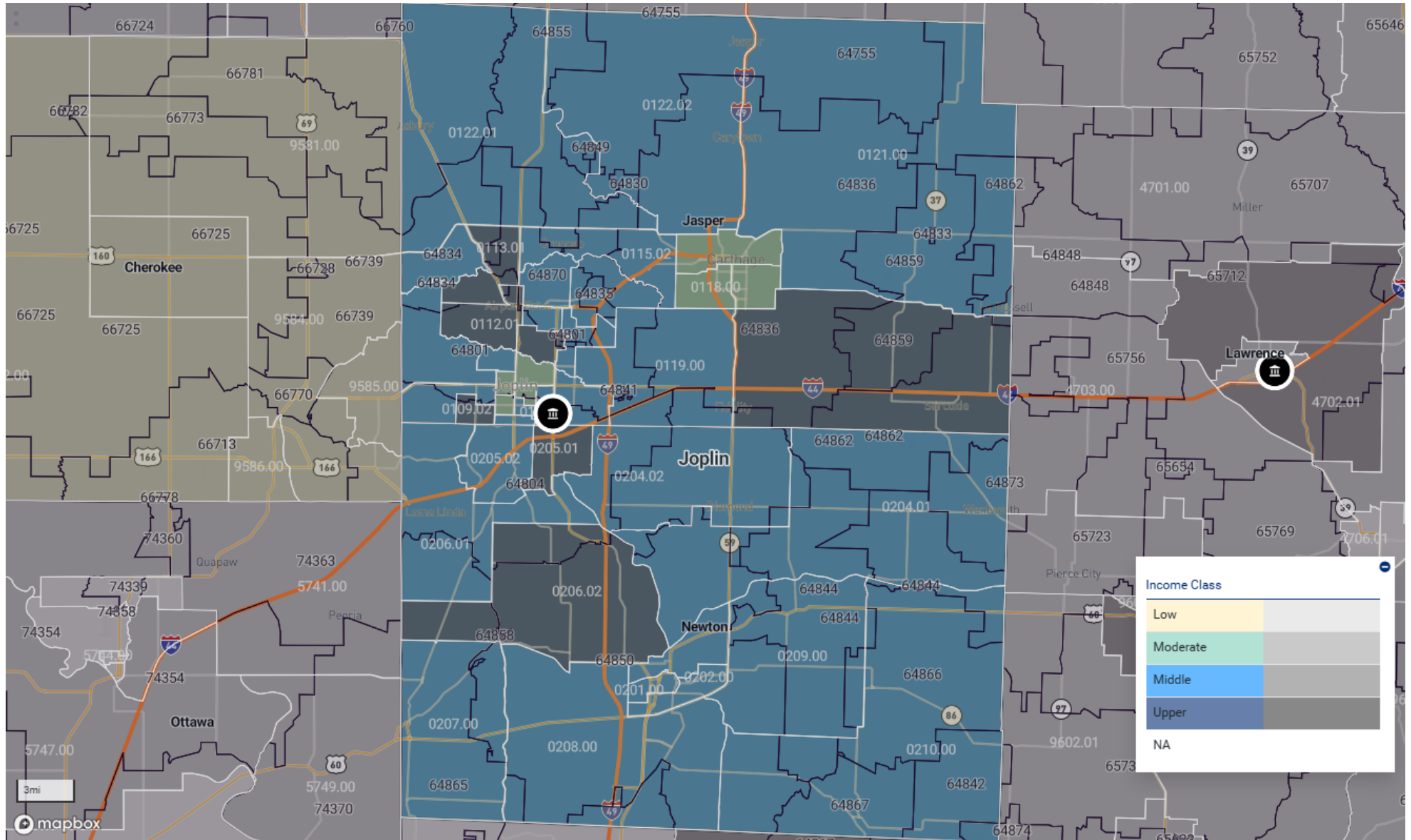
Distressed and Underserved Designations	#	% of Total
Only Distressed Tracts	0	0.00
Only Underserved Tracts	0	0.00
Both Distressed and Underserved Tracts	0	0.00
Neither Distressed Nor Underserved Tracts	40	100.00
Total	40	100.00

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: JOPLIN

Joplin





## ASSESSMENT SET SUMMARY

Institution: SIMMONS BANK Assessment Set: FACILITY BASED ASSESSMENT AREAS (2025), Area: JOPLIN

Tract Income Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
MOD	7	16.67%	7,083	15.61%	2,140	25.28%	1,967	22.13%	1,319	13.49%	1,657	9.09%	12,492	18.21%
MID	28	66.67%	29,817	65.73%	5,182	61.22%	5,715	64.31%	7,039	71.99%	11,881	65.16%	43,894	64.00%
UPP	7	16.67%	8,462	18.65%	1,142	13.49%	1,205	13.56%	1,420	14.52%	4,695	25.75%	12,198	17.79%
<b>TOTAL</b>	<b>42</b>	<b>100.00%</b>	<b>45,362</b>	<b>100.00%</b>	<b>8,464</b>	<b>18.66%</b>	<b>8,887</b>	<b>19.59%</b>	<b>9,778</b>	<b>21.56%</b>	<b>18,233</b>	<b>40.19%</b>	<b>68,584</b>	<b>100.00%</b>

Tract Minority Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
10 - 19.99%	26	61.90%	28,961	63.84%	4,519	53.39%	5,352	60.22%	6,311	64.54%	12,779	70.09%	40,952	59.71%
20 - 49.99%	15	35.71%	15,426	34.01%	3,649	43.11%	3,307	37.21%	3,345	34.21%	5,125	28.11%	26,089	38.04%
50 - 79.99%	1	2.38%	975	2.15%	296	3.50%	228	2.57%	122	1.25%	329	1.80%	1,543	2.25%
<b>TOTAL</b>	<b>42</b>	<b>100.00%</b>	<b>45,362</b>	<b>100.00%</b>	<b>8,464</b>	<b>18.66%</b>	<b>8,887</b>	<b>19.59%</b>	<b>9,778</b>	<b>21.56%</b>	<b>18,233</b>	<b>40.19%</b>	<b>68,584</b>	<b>100.00%</b>

MSA MFI	\$
2020 CENSUS MSA MFI (JOPLIN, MO-KS)	60,833
2025 CENSUS MSA MFI (JOPLIN, MO-KS)	73,400

Race/Ethnicity	#	% of Total
Hispanic	14,984	8.26
American Indian	3,245	1.79
Asian	2,289	1.26
Black	2,783	1.53
NHOPI	1,230	0.68
Other	526	0.29

Businesses	#	% of Total
All Farm	737	4.19
All Non-Farm	16,857	95.81
<b>Tot Revs</b>	<b>17,594</b>	<b>100.00</b>

Businesses with Revenue <\$1 mil	#	% of Total
Farm Revs < 1 mil	725	4.65
Non-Farm	14,862	95.35

Employment Information	#	% of Total
Persons 62 and Older	35,190	19.40
Persons 16 and Older	139,665	76.99
<b>Of Persons 16 and Older</b>	<b>#</b>	<b>% of Total</b>
Civilian Employed	82,613	59.15
Civilian Unemployed	4,233	3.03
Armed Forces	49	0.04
<b>In Labor Force</b>	<b>86,895</b>	<b>62.22</b>

Housing Units	#	% of Total
1-4 Units in Structure (Incl. in 1-4 Family Units)	64,469	84.19
Mobile Home (Incl. in 1-4 Family Units)	6,431	8.40
Boat, RV, Van etc. (Incl. in 1-4 Family Units)	131	0.17

English Proficiency Level for Speakers of Another Language (Age 18)	#	% of Total
Speak English Not At All	612	0.34
Speak English not well	1,383	0.76
Speak English well	1,896	1.05
<b>Limited English Proficiency</b>	<b>3,891</b>	<b>2.14</b>

Race/Ethnicity	#	% of Total
Multiple Races	12,413	6.84
Minority	37,470	20.65
White Non-Hispanic	143,939	79.35
Population	181,409	100.00

Sex	#	% of Total
Male	87,635	48.31
Female	91,181	50.26

Businesses with Revenue <\$1 mil	#	% of Total
Revs < 1 mil		
Tot Revs < 1 mil	15,587	100.00

Of Persons 16 and Older	#	% of Total
Not in Labor Force	52,770	37.78
Persons 16 and Older Total	139,665	100.00

Housing Units	#	% of Total
1-4 Family Units	71,031	92.76
Multi-family, 5 or more	5,542	7.24
Total Housing Units	76,573	100.00

Housing Occupancy	#	% of Total
Owner Occupied Units	45,556	59.49
Renter Occupied Units	23,028	30.07
Occupied Units	68,584	89.57
Vacant Units	7,989	10.43
Total Housing Units	76,573	100.00

English Proficiency Level for Speakers of Another Language (Age 18 )	#	% of Total
Speak English very well	4,471	2.46
Total Speakers of a Language Other Than English	8,362	4.61
Total Speakers of English Only	173,047	95.39
Population	181,409	100.00

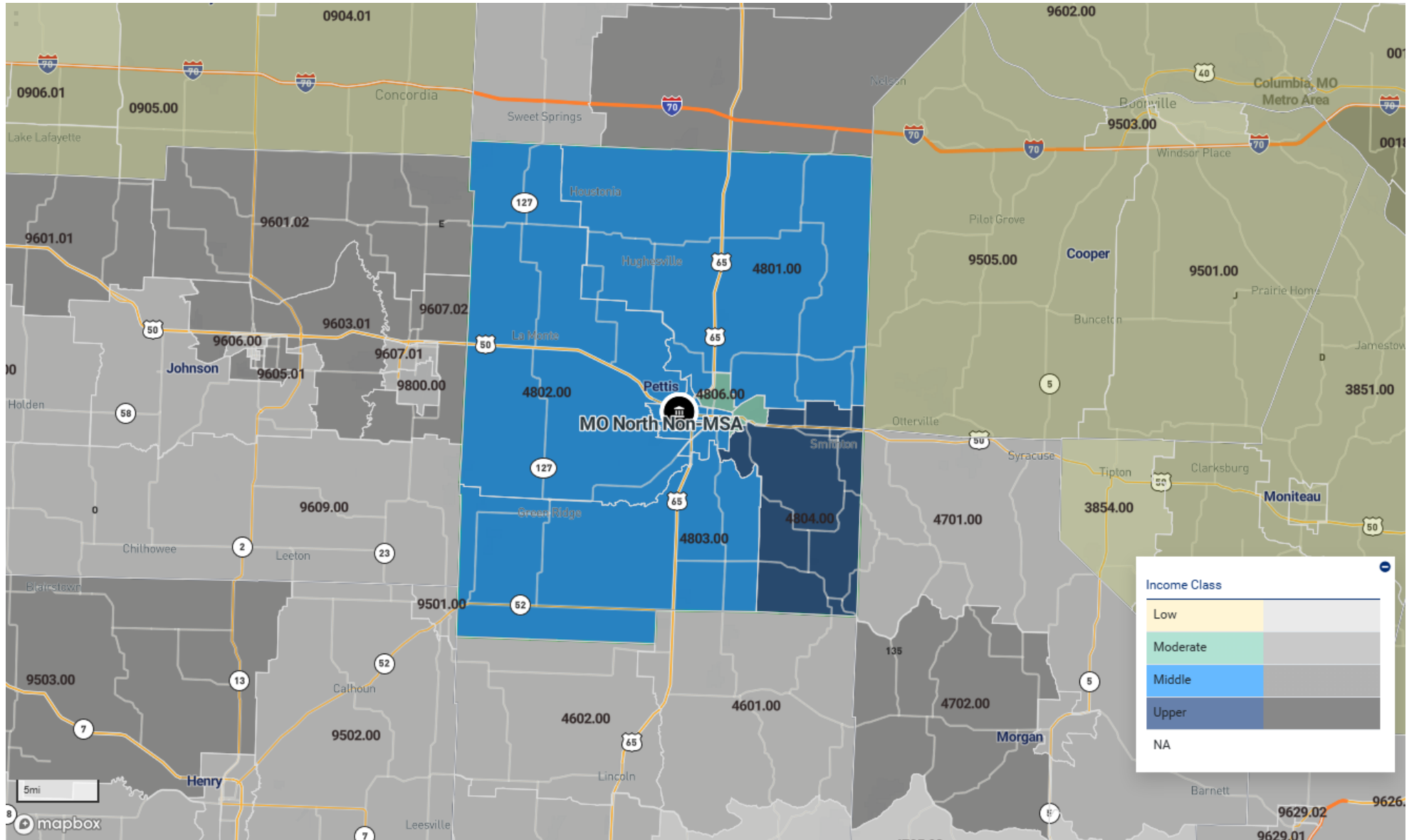
Distressed and Underserved Designations	#	% of Total
Only Distressed Tracts	0	0.00
Only Underserved Tracts	0	0.00
Both Distressed and Underserved Tracts	0	0.00
Neither Distressed Nor Underserved Tracts	42	100.00
Total	42	100.00

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.

Assessment Set: FACILITY BASED ASSESSMENT AREAS

Assessment Area: MO NORTH NON-MSA

MO North Non MSA







## ASSESSMENT SET SUMMARY

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

Tract Income Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
MOD	2	18.18%	1,273	11.69%	405	21.30%	387	19.47%	157	6.30%	324	7.19%	2,028	12.52%
MID	8	72.73%	8,557	78.58%	1,434	75.43%	1,466	73.74%	2,093	83.92%	3,564	79.09%	12,685	78.34%
UPP	1	9.09%	1,059	9.73%	62	3.26%	135	6.79%	244	9.78%	618	13.72%	1,480	9.14%
<b>TOTAL</b>	<b>11</b>	<b>100.00%</b>	<b>10,889</b>	<b>100.00%</b>	<b>1,901</b>	<b>17.46%</b>	<b>1,988</b>	<b>18.26%</b>	<b>2,494</b>	<b>22.90%</b>	<b>4,506</b>	<b>41.38%</b>	<b>16,193</b>	<b>100.00%</b>

Tract Minority Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
< 10%	2	18.18%	2,343	21.52%	413	21.73%	492	24.75%	431	17.28%	1,007	22.35%	3,022	18.66%
10 - 19.99%	4	36.36%	5,008	45.99%	668	35.14%	722	36.32%	1,281	51.36%	2,337	51.86%	7,203	44.48%
20 - 49.99%	5	45.45%	3,538	32.49%	820	43.14%	774	38.93%	782	31.36%	1,162	25.79%	5,968	36.86%
<b>TOTAL</b>	<b>11</b>	<b>100.00%</b>	<b>10,889</b>	<b>100.00%</b>	<b>1,901</b>	<b>17.46%</b>	<b>1,988</b>	<b>18.26%</b>	<b>2,494</b>	<b>22.90%</b>	<b>4,506</b>	<b>41.38%</b>	<b>16,193</b>	<b>100.00%</b>

MSA MFI	\$
2020 CENSUS MSA MFI(MO - NON-MSA)	56,957
2025 CENSUS MSA MFI(MO - NON-MSA)	70,600

Businesses	#	% of Total
All Farm	304	7.17
All Non-Farm	3,934	92.83
<b>Tot Revs</b>	<b>4,238</b>	<b>100.00</b>

Employment Information	#	% of Total
Persons 62 and Older	8,885	20.67
Persons 16 and Older	33,075	76.95

Housing Units	#	% of Total
1-4 Units in Structure (Incl. in 1-4 Family Units)	16,103	88.26
Mobile Home (Incl. in 1-4 Family Units)	913	5.00
Boat, RV, Van etc. (Incl. in 1-4 Family Units)	16	0.09
<b>1-4 Family Units</b>	<b>17,032</b>	<b>93.35</b>

English Proficiency Level for Speakers of Another Language (Age 18)	#	% of Total
Speak English Not At All	298	0.69
Speak English not well	648	1.51
Speak English well	760	1.77
<b>Limited English Proficiency</b>	<b>1,706</b>	<b>3.97</b>
Speak English very	1,776	4.13

Race/Ethnicity	#	% of Total
Hispanic	4,016	9.34
American Indian	159	0.37
Asian	294	0.68
Black	1,353	3.15
NHOPI	120	0.28
Other	119	0.28

Businesses with Revenue <\$1 mil	#	% of Total
Farm Revs < 1 mil	303	8.18

Of Persons 16 and Older	#	% of Total
Civilian Employed	19,208	58.07
Civilian Unemployed	966	2.92
Armed Forces	171	0.52
<b>In Labor Force</b>	<b>20,345</b>	<b>61.51</b>

Race/Ethnicity	#	% of Total
Multiple Races	2,168	5.04
Minority	8,229	19.15
White Non-Hispanic	34,751	80.85
Population	42,980	100.00

Sex	#	% of Total
Male	21,024	48.92
Female	21,397	49.78

Businesses with Revenue <\$1 mil	#	% of Total
Non-Farm Revs < 1 mil	3,399	91.82
Tot Revs < 1 mil	3,702	100.00

Of Persons 16 and Older	#	% of Total
Not in Labor Force	12,730	38.49
Persons 16 and Older Total	33,075	100.00

Housing Units	#	% of Total
Multi-family, 5 or more	1,213	6.65
Total Housing Units	18,245	100.00

Housing Occupancy	#	% of Total
Owner Occupied Units	11,193	61.35
Renter Occupied Units	5,000	27.40
Occupied Units	16,193	88.75
Vacant Units	2,052	11.25
Total Housing Units	18,245	100.00

English Proficiency Level for Speakers of Another Language (Age 18)	#	% of Total
well		
Total Speakers of a Language Other Than English	3,482	8.10
Total Speakers of English Only	39,498	91.90
Population	42,980	100.00

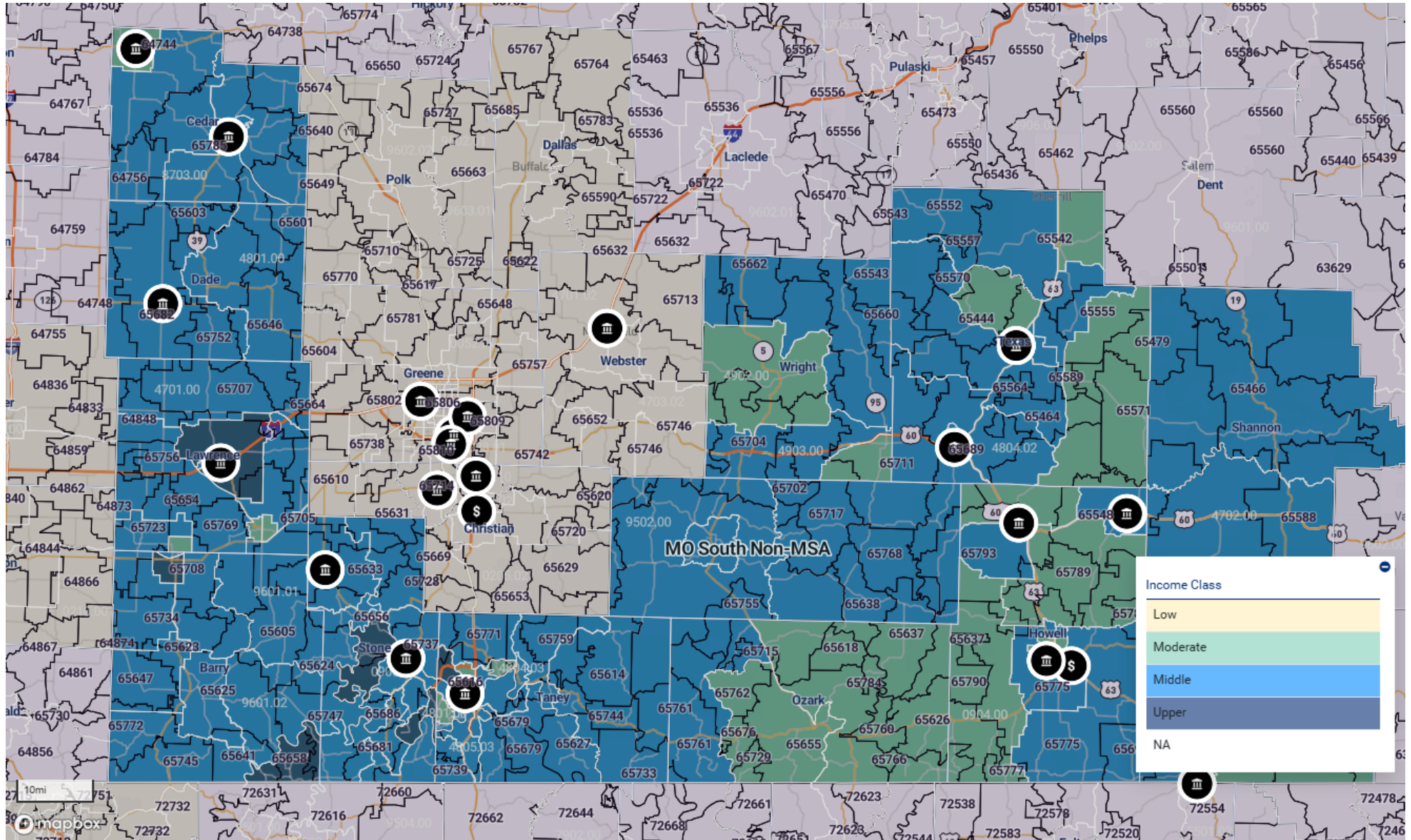
Distressed and Underserved Designations	#	% of Total
Only Distressed Tracts	0	0.00
Only Underserved Tracts	0	0.00
Both Distressed and Underserved Tracts	0	0.00
Neither Distressed Nor Underserved Tracts	11	100.00
Total	11	100.00

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: MO SOUTH NON-MSA

MO South Non MSA





## ASSESSMENT SET SUMMARY

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

Tract Income Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
MOD	22	24.72%	21,092	25.34%	6,843	36.21%	5,251	30.57%	3,799	21.22%	5,199	17.77%	33,606	27.65%
MID	61	68.54%	57,217	68.74%	11,464	60.66%	11,133	64.81%	13,133	73.35%	21,487	73.43%	81,440	67.00%
UPP	6	6.74%	4,933	5.93%	591	3.13%	795	4.63%	972	5.43%	2,575	8.80%	6,501	5.35%
<b>TOTAL</b>	<b>89</b>	<b>100.00%</b>	<b>83,242</b>	<b>100.00%</b>	<b>18,898</b>	<b>22.70%</b>	<b>17,179</b>	<b>20.64%</b>	<b>17,904</b>	<b>21.51%</b>	<b>29,261</b>	<b>35.15%</b>	<b>121,547</b>	<b>100.00%</b>

Tract Minority Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
< 10%	48	53.93%	46,739	56.15%	11,152	59.01%	9,845	57.31%	9,598	53.61%	16,144	55.17%	67,234	55.32%
10 - 19.99%	31	34.83%	28,526	34.27%	6,155	32.57%	5,702	33.19%	6,210	34.68%	10,459	35.74%	42,096	34.63%
20 - 49.99%	10	11.24%	7,977	9.58%	1,591	8.42%	1,632	9.50%	2,096	11.71%	2,658	9.08%	12,217	10.05%
<b>TOTAL</b>	<b>89</b>	<b>100.00%</b>	<b>83,242</b>	<b>100.00%</b>	<b>18,898</b>	<b>22.70%</b>	<b>17,179</b>	<b>20.64%</b>	<b>17,904</b>	<b>21.51%</b>	<b>29,261</b>	<b>35.15%</b>	<b>121,547</b>	<b>100.00%</b>

MSA MFI	\$
2020 CENSUS MSA MFI(MO - NON-MSA)	56,957
2025 CENSUS MSA MFI(MO - NON-MSA)	70,600

Race/Ethnicity	#	% of Total
Hispanic	14,214	4.74
American Indian	2,115	0.71
Asian	2,157	0.72
Black	2,396	0.80
NHOPI	357	0.12
Other	772	0.26

Businesses	#	% of Total
All Farm	1,928	5.87
All Non-Farm	30,936	94.13
<b>Tot Revs</b>	<b>32,864</b>	<b>100.00</b>

Businesses with Revenue <\$1 mil	#	% of Total
Farm Revs < 1 mil	1,902	6.38
Non-Farm	27,932	93.62

Employment Information	#	% of Total
Persons 62 and Older	81,659	27.25
Persons 16 and Older	248,228	82.84

Of Persons 16 and Older	#	% of Total
Civilian Employed	125,105	50.40
Civilian Unemployed	7,226	2.91
Armed Forces	57	0.02
<b>In Labor Force</b>	<b>132,388</b>	<b>53.33</b>

Housing Units	#	% of Total
1-4 Units in Structure (Incl. in 1-4 Family Units)	122,202	77.14
Mobile Home (Incl. in 1-4 Family Units)	24,061	15.19
Boat, RV, Van etc. (Incl. in 1-4 Family Units)	367	0.23

English Proficiency Level for Speakers of Another Language (Age 18)	#	% of Total
Speak English Not At All	579	0.19
Speak English not well	1,393	0.46
Speak English well	1,562	0.52
<b>Limited English Proficiency</b>	<b>3,534</b>	<b>1.18</b>

Race/Ethnicity	#	% of Total
Multiple Races	14,867	4.96
Minority	36,878	12.31
White Non-Hispanic	262,778	87.69
Population	299,656	100.00

Sex	#	% of Total
Male	151,869	50.68
Female	156,285	52.15

Businesses with Revenue <\$1 mil	#	% of Total
Revs < 1 mil		
Tot Revs < 1 mil	29,834	100.00

Of Persons 16 and Older	#	% of Total
Not in Labor Force	115,840	46.67
Persons 16 and Older Total	248,228	100.00

Housing Units	#	% of Total
1-4 Family Units	146,630	92.55
Multi-family, 5 or more	11,796	7.45
Total Housing Units	158,426	100.00

Housing Occupancy	#	% of Total
Owner Occupied Units	88,709	55.99
Renter Occupied Units	32,838	20.73
Occupied Units	121,547	76.72
Vacant Units	36,879	23.28
Total Housing Units	158,426	100.00

English Proficiency Level for Speakers of Another Language (Age 18 )	#	% of Total
Speak English very well	6,312	2.11
Total Speakers of a Language Other Than English	9,846	3.29
Total Speakers of English Only	289,810	96.71
Population	299,656	100.00

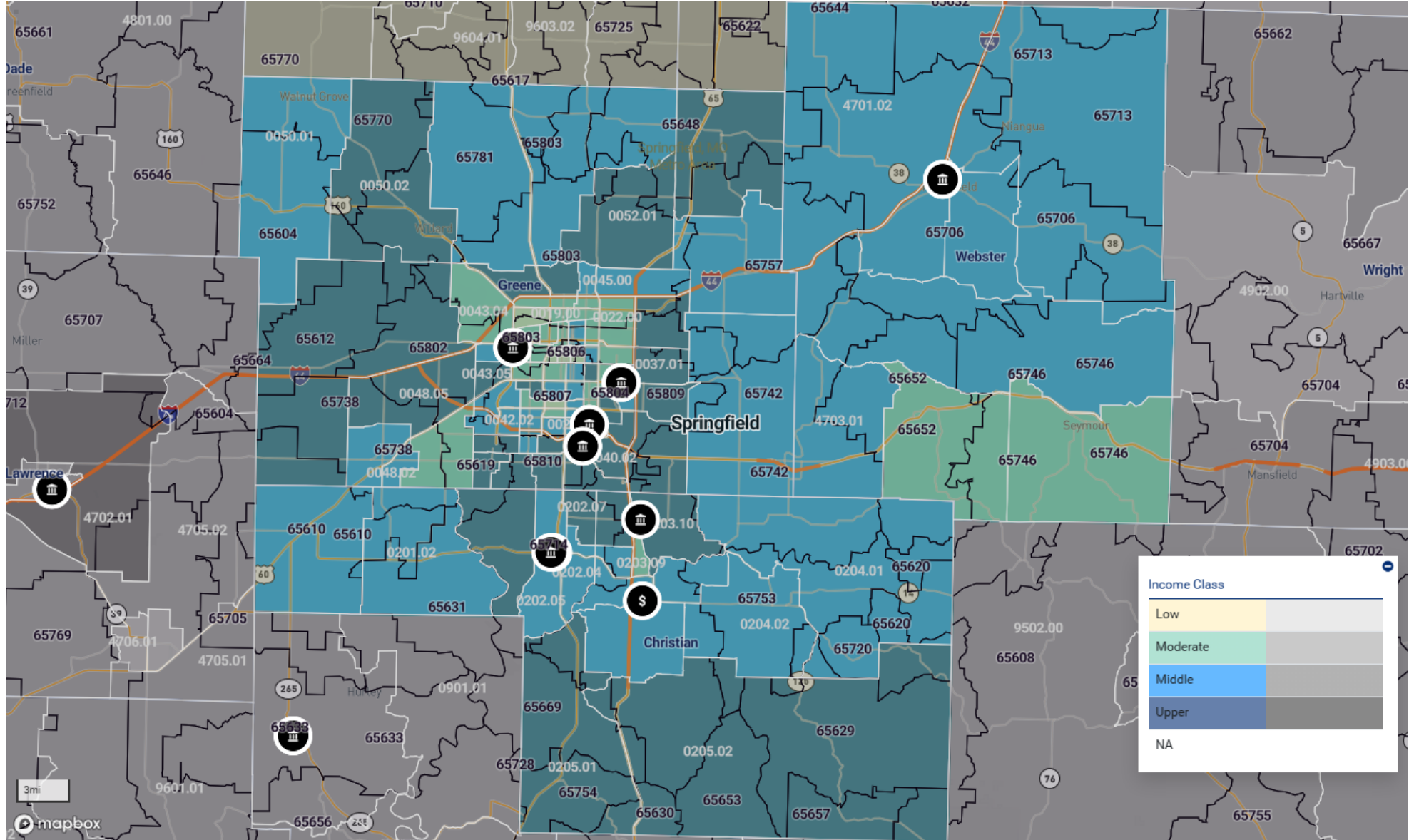
Distressed and Underserved Designations	#	% of Total
Only Distressed Tracts	10	11.24
Only Underserved Tracts	2	2.25
Both Distressed and Underserved Tracts	4	4.49
Neither Distressed Nor Underserved Tracts	73	82.02
Total	89	100.00

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: SPRINGFIELD

Springfield





## ASSESSMENT SET SUMMARY

Institution: SIMMONS BANK Assessment Set: FACILITY BASED ASSESSMENT AREAS (2025), Area: SPRINGFIELD

Tract Income Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
LOW	5	4.76%	2,672	2.48%	1,427	7.11%	638	3.22%	310	1.33%	297	0.67%	7,499	4.32%
MOD	23	21.90%	17,915	16.64%	6,118	30.47%	4,509	22.75%	3,900	16.78%	3,388	7.61%	33,971	19.56%
MID	46	43.81%	52,583	48.83%	9,523	47.43%	9,961	50.25%	12,536	53.95%	20,563	46.16%	83,566	48.10%
UPP	29	27.62%	34,381	31.93%	2,953	14.71%	4,693	23.67%	6,466	27.83%	20,269	45.50%	47,380	27.27%
NA	2	1.90%	136	0.13%	59	0.29%	23	0.12%	25	0.11%	29	0.07%	1,300	0.75%
<b>TOTAL</b>	<b>105</b>	<b>100.00%</b>	<b>107,687</b>	<b>100.00%</b>	<b>20,080</b>	<b>18.65%</b>	<b>19,824</b>	<b>18.41%</b>	<b>23,237</b>	<b>21.58%</b>	<b>44,546</b>	<b>41.37%</b>	<b>173,716</b>	<b>100.00%</b>

Tract Minority Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
< 10%	20	19.05%	25,566	23.74%	4,051	20.17%	4,966	25.05%	5,415	23.30%	11,134	24.99%	34,334	19.76%
10 - 19.99%	56	53.33%	61,708	57.30%	9,132	45.48%	10,249	51.70%	13,292	57.20%	29,035	65.18%	94,878	54.62%
20 - 49.99%	29	27.62%	20,413	18.96%	6,897	34.35%	4,609	23.25%	4,530	19.49%	4,377	9.83%	44,504	25.62%
<b>TOTAL</b>	<b>105</b>	<b>100.00%</b>	<b>107,687</b>	<b>100.00%</b>	<b>20,080</b>	<b>18.65%</b>	<b>19,824</b>	<b>18.41%</b>	<b>23,237</b>	<b>21.58%</b>	<b>44,546</b>	<b>41.37%</b>	<b>173,716</b>	<b>100.00%</b>

MSA MFI	\$
2020 CENSUS MSA MFI (SPRINGFIELD, MO)	64,545
2025 CENSUS MSA MFI (SPRINGFIELD, MO)	80,500

Businesses	#	% of Total
All Farm	2,157	3.61
All Non-Farm	57,582	96.39
<b>Tot Revs</b>	<b>59,739</b>	<b>100.00</b>

Employment Information	#	% of Total
Persons 62 and Older	82,019	19.22
Persons 16 and Older	334,950	78.47

Housing Units	#	% of Total
1-4 Units in Structure (Incl. in 1-4 Family Units)	150,976	82.02

English Proficiency Level for Speakers of Another Language (Age 18)	#	% of Total
Speak English Not At All	196	0.05
Speak English not well	1,770	0.41
Speak English well	3,337	0.78
Limited English	5,303	1.24

Race/Ethnicity	#	% of Total
Hispanic	18,194	4.26
American Indian	2,446	0.57
Asian	6,947	1.63

Businesses with Revenue <\$1 mil	#	% of Total
Farm Revs < 1 mil	2,122	3.87

Of Persons 16 and Older	#	% of Total
Civilian Employed	199,223	59.48
Civilian Unemployed	8,392	2.51
Armed Forces	248	0.07

Housing Units	#	% of Total
Mobile Home (Incl. in 1-4 Family Units)	6,659	3.62
Boat, RV, Van etc. (Incl. in 1-4)	734	0.40



Race/Ethnicity	#	% of Total
Black	10,778	2.53
NHOPI	452	0.11
Other	1,427	0.33
Multiple Races	25,447	5.96
Minority	65,691	15.39
White Non-Hispanic	361,151	84.61
Population	426,842	100.00

Businesses with Revenue <\$1 mil	#	% of Total
Non-Farm Revs < 1 mil	52,739	96.13
Tot Revs < 1 mil	54,861	100.00

Of Persons 16 and Older	#	% of Total
In Labor Force	207,863	62.06
Not in Labor Force	127,087	37.94
Persons 16 and Older Total	334,950	100.00

Housing Units	#	% of Total
Family Units)		
1-4 Family Units	158,369	86.04
Multi-family, 5 or more	25,693	13.96
Total Housing Units	184,062	100.00

English Proficiency Level for Speakers of Another Language (Age 18 )	#	% of Total
Proficiency		
Speak English very well	9,886	2.32
Total Speakers of a Language Other Than English	15,189	3.56
Total Speakers of English Only	411,653	96.44
Population	426,842	100.00

Sex	#	% of Total
Male	204,429	47.89
Female	213,596	50.04

Housing Occupancy	#	% of Total
Owner Occupied Units	106,731	57.99
Renter Occupied Units	66,985	36.39
Occupied Units	173,716	94.38
Vacant Units	10,346	5.62
Total Housing Units	184,062	100.00

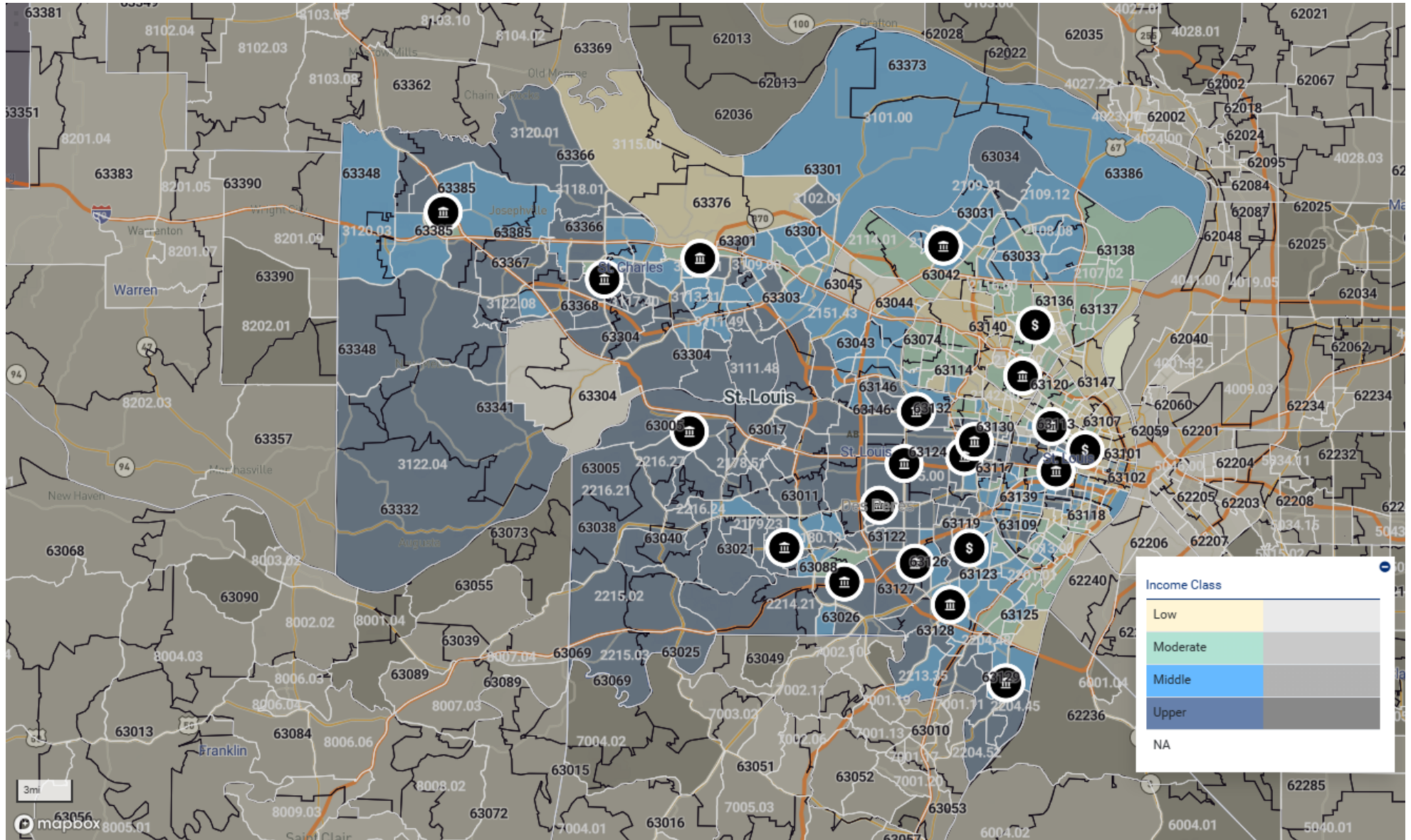
Distressed and Underserved Designations	#	% of Total
Only Distressed Tracts	0	0.00
Only Underserved Tracts	0	0.00
Both Distressed and Underserved Tracts	0	0.00
Neither Distressed Nor Underserved Tracts	105	100.00
Total	105	100.00

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: ST. LOUIS

St Louis MO-IL





## ASSESSMENT SET SUMMARY

Institution: SIMMONS BANK Assessment Set: FACILITY BASED ASSESSMENT AREAS (2025), Area: ST. LOUIS

Tract Income Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
LOW	54	12.71%	33,444	7.77%	20,075	23.83%	6,245	8.55%	4,299	4.99%	2,825	1.51%	63,574	9.05%
MOD	83	19.53%	70,818	16.46%	25,349	30.09%	19,290	26.40%	14,498	16.84%	11,681	6.25%	126,115	17.95%
MID	127	29.88%	136,434	31.72%	23,036	27.35%	26,452	36.19%	35,156	40.84%	51,790	27.73%	233,752	33.27%
UPP	155	36.47%	188,019	43.71%	15,273	18.13%	20,785	28.44%	31,916	37.07%	120,045	64.28%	275,292	39.18%
NA	6	1.41%	1,461	0.34%	505	0.60%	310	0.42%	223	0.26%	423	0.23%	3,963	0.56%
<b>TOTAL</b>	<b>425</b>	<b>100.00%</b>	<b>430,176</b>	<b>100.00%</b>	<b>84,238</b>	<b>19.58%</b>	<b>73,082</b>	<b>16.99%</b>	<b>86,092</b>	<b>20.01%</b>	<b>186,764</b>	<b>43.42%</b>	<b>702,696</b>	<b>100.00%</b>

Tract Minority Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
< 10%	26	6.12%	27,680	6.43%	2,195	2.61%	3,120	4.27%	5,013	5.82%	17,352	9.29%	38,654	5.50%
10 - 19.99%	128	30.12%	164,983	38.35%	17,796	21.13%	24,529	33.56%	35,436	41.16%	87,222	46.70%	238,453	33.93%
20 - 49.99%	129	30.35%	127,193	29.57%	20,665	24.53%	21,160	28.95%	24,217	28.13%	61,151	32.74%	223,672	31.83%
50 - 79.99%	64	15.06%	55,294	12.85%	17,508	20.78%	11,359	15.54%	11,736	13.63%	14,691	7.87%	105,015	14.94%
80 - 100%	78	18.35%	55,026	12.79%	26,074	30.95%	12,914	17.67%	9,690	11.26%	6,348	3.40%	96,902	13.79%
<b>TOTAL</b>	<b>425</b>	<b>100.00%</b>	<b>430,176</b>	<b>100.00%</b>	<b>84,238</b>	<b>19.58%</b>	<b>73,082</b>	<b>16.99%</b>	<b>86,092</b>	<b>20.01%</b>	<b>186,764</b>	<b>43.42%</b>	<b>702,696</b>	<b>100.00%</b>

MSA MFI	\$
2020 CENSUS MSA MFI(ST. LOUIS, MO-IL)	84,758
2025 CENSUS MSA MFI(ST. LOUIS, MO-IL)	103,200

Race/Ethnicity	#	% of Total
Hispanic	68,594	4.01
American Indian	2,711	0.16
Asian	71,825	4.20
Black	394,833	23.08

Businesses	#	% of Total
All Farm	5,420	1.85
All Non-Farm	288,314	98.15
<b>Tot Revs</b>	<b>293,734</b>	<b>100.00</b>

Businesses with Revenue <\$1 mil	#	% of Total
Farm Revs < 1	5,269	1.96

Employment Information	#	% of Total
Persons 62 and Older	348,751	20.38
Persons 16 and Older	1,371,031	80.13

Of Persons 16 and Older	#	% of Total
Civilian Employed	870,620	63.50
Civilian Unemployed	40,100	2.92

Housing Units	#	% of Total
1-4 Units in Structure (Incl. in 1-4 Family Units)	634,398	81.86
Mobile Home (Incl. in 1-4 Family Units)	5,972	0.77
Boat, RV, Van etc. (Incl.	305	0.04

English Proficiency Level for Speakers of Another Language (Age 18)	#	% of Total
Speak English Not At All	3,870	0.23
Speak English not well	12,725	0.74
Speak English well	24,067	1.41

Race/Ethnicity	#	% of Total
NHOPI	551	0.03
Other	7,886	0.46
Multiple Races	74,615	4.36
Minority	621,015	36.30
White Non-Hispanic	1,089,950	63.70
Population	1,710,965	100.00

Sex	#	% of Total
Male	816,414	47.72
Female	882,946	51.61

Businesses with Revenue <\$1 mil	#	% of Total
mil		
Non-Farm Revs < 1 mil	264,182	98.04
Tot Revs < 1 mil	269,451	100.00

Of Persons 16 and Older	#	% of Total
Armed Forces	1,458	0.11
In Labor Force	912,178	66.53
Not in Labor Force	458,853	33.47
Persons 16 and Older Total	1,371,031	100.00

Housing Units	#	% of Total
in 1-4 Family Units)		
1-4 Family Units	640,675	82.67
Multi-family, 5 or more	134,269	17.33
Total Housing Units	774,944	100.00

Housing Occupancy	#	% of Total
Owner Occupied Units	464,957	60.00
Renter Occupied Units	237,739	30.68
Occupied Units	702,696	90.68
Vacant Units	72,248	9.32
Total Housing Units	774,944	100.00

English Proficiency Level for Speakers of Another Language (Age 18)	#	% of Total
Limited English Proficiency	40,662	2.38
Speak English very well	73,830	4.32
Total Speakers of a Language Other Than English	114,492	6.69
Total Speakers of English Only	1,596,473	93.31
Population	1,710,965	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	425	100.00
Total	425	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.