



ASSESSMENT SET SUMMARY

Institution: SIMMONS BANK Assessment Set: 2026 FACILITY BASED ASSESSMENT AREAS (2026), 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%
TOTAL	40	100.00%	41,144	100.00%	7,491	18.21%	7,777	18.90%	8,600	20.90%	17,276	41.99%	71,919	100.00%

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%
TOTAL	40	100.00%	41,144	100.00%	7,491	18.21%	7,777	18.90%	8,600	20.90%	17,276	41.99%	71,919	100.00%

MSA MFI	\$
2020 CENSUS MSA MFI(COLUMBIA, MO)	78,168
2026 CENSUS MSA MFI(COLUMBIA, MO)	106,400

Businesses	#	% of Total
All Farm	816	3.90
All Non-Farm	20,105	96.10
Tot Revs	20,921	100.00

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
Limited English	4,681	2.55

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

Businesses with Revenue <\$1 mil	#	% of Total
Farm Revs < 1	792	4.16

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

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

Race/Ethnicity	#	% of Total
NHOPI	120	0.07
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	18,255	95.84
Tot Revs < 1 mil	19,047	100.00

Of Persons 16 and Older	#	% of Total
Armed Forces	132	0.09
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 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: 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%
TOTAL	42	100.00%	45,362	100.00%	8,464	18.66%	8,887	19.59%	9,778	21.56%	18,233	40.19%	68,584	100.00%

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%
TOTAL	42	100.00%	45,362	100.00%	8,464	18.66%	8,887	19.59%	9,778	21.56%	18,233	40.19%	68,584	100.00%

MSA MFI	\$
2020 CENSUS MSA MFI(JOPLIN, MO-KS)	60,833
2026 CENSUS MSA MFI(JOPLIN, MO-KS)	77,300

Businesses	#	% of Total
All Farm	711	4.18
All Non-Farm	16,287	95.82
Tot Revs	16,998	100.00

Employment Information	#	% of Total
Persons 62 and Older	35,190	19.40
Persons 16 and Older	139,665	76.99

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
Limited English Proficiency	3,891	2.14

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 with Revenue <\$1 mil	#	% of Total
Farm Revs < 1 mil	700	4.63

Of Persons 16 and Older	#	% of Total
Civilian Employed	82,613	59.15
Civilian Unemployed	4,233	3.03
Armed Forces	49	0.04

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

Businesses with Revenue <\$1 mil	#	% of Total
Non-Farm Revs < 1 mil	14,411	95.37
Tot Revs < 1 mil	15,111	100.00

Of Persons 16 and Older	#	% of Total
In Labor Force	86,895	62.22
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

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

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

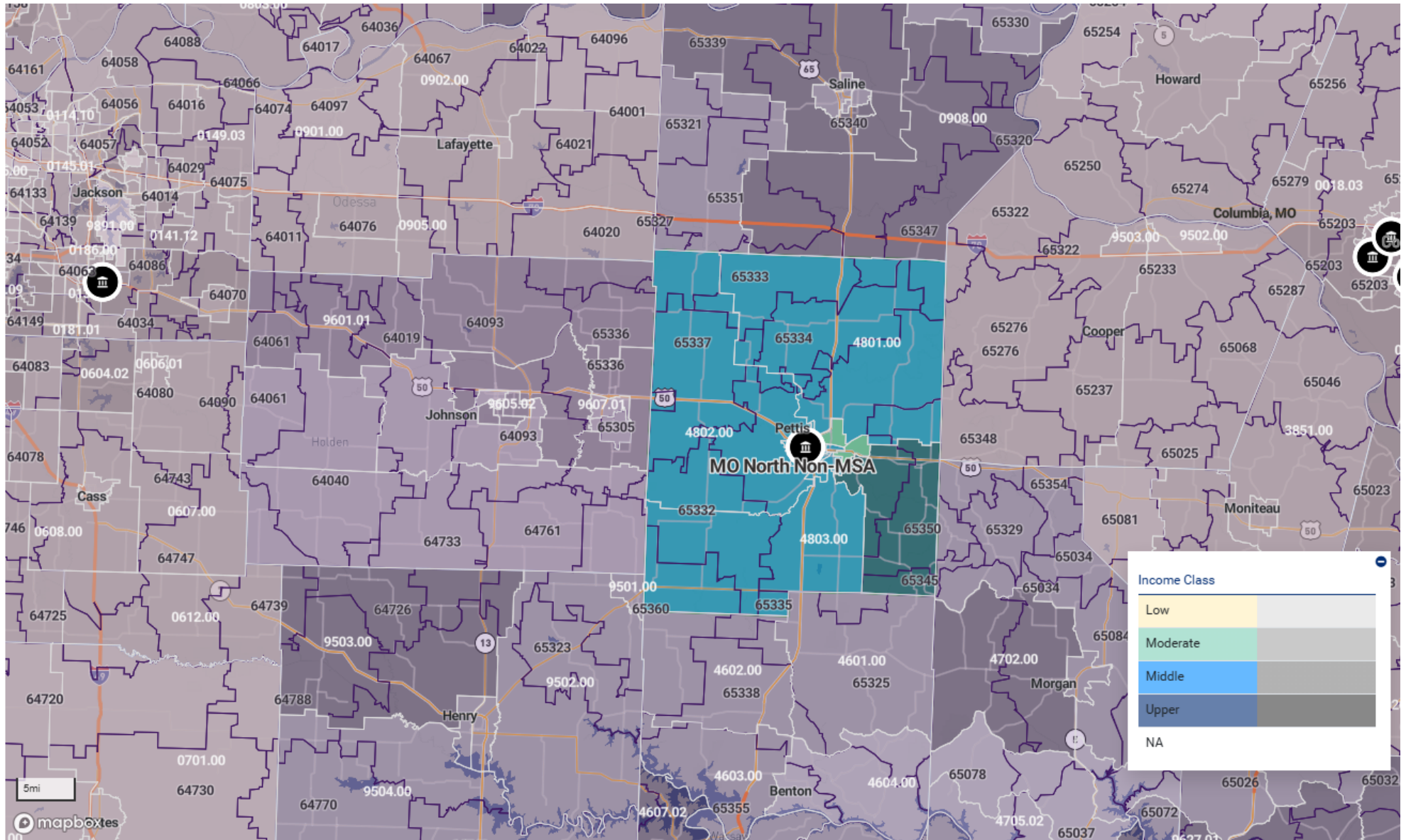
Distressed and Underserved Designations	#	% of Total
Only Distressed Tracts	0	0.00
Only Underserved Tracts	0	0.00
Both Distressed and Underserved Tracts	0	0.00
Neither Distressed Nor Underserved Tracts	42	100.00
Total	42	100.00

Sources: 2020 Census Data with 2020 ACS-5 Updates and 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: MO NORTH NON-MSA





ASSESSMENT SET SUMMARY

Institution: SIMMONS BANK Assessment Set: 2026 FACILITY BASED ASSESSMENT AREAS (2026), 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%
TOTAL	11	100.00%	10,889	100.00%	1,901	17.46%	1,988	18.26%	2,494	22.90%	4,506	41.38%	16,193	100.00%

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%
TOTAL	11	100.00%	10,889	100.00%	1,901	17.46%	1,988	18.26%	2,494	22.90%	4,506	41.38%	16,193	100.00%

MSA MFI	\$
2020 CENSUS MSA MFI(MO - NON-MSA)	56,957
2026 CENSUS MSA MFI(MO - NON-MSA)	77,100

Businesses	#	% of Total
All Farm	287	7.50
All Non-Farm	3,539	92.50
Tot Revs	3,826	100.00

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
1-4 Family Units	17,032	93.35

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
Limited English Proficiency	1,706	3.97
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	286	8.38
Non-Farm	3,125	91.62

Of Persons 16 and Older	#	% of Total
Civilian Employed	19,208	58.07
Civilian Unemployed	966	2.92
Armed Forces	171	0.52

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

Businesses with Revenue <\$1 mil	#	% of Total
Revs < 1 mil		
Tot Revs < 1 mil	3,411	100.00

Of Persons 16 and Older	#	% of Total
In Labor Force	20,345	61.51
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

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

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

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

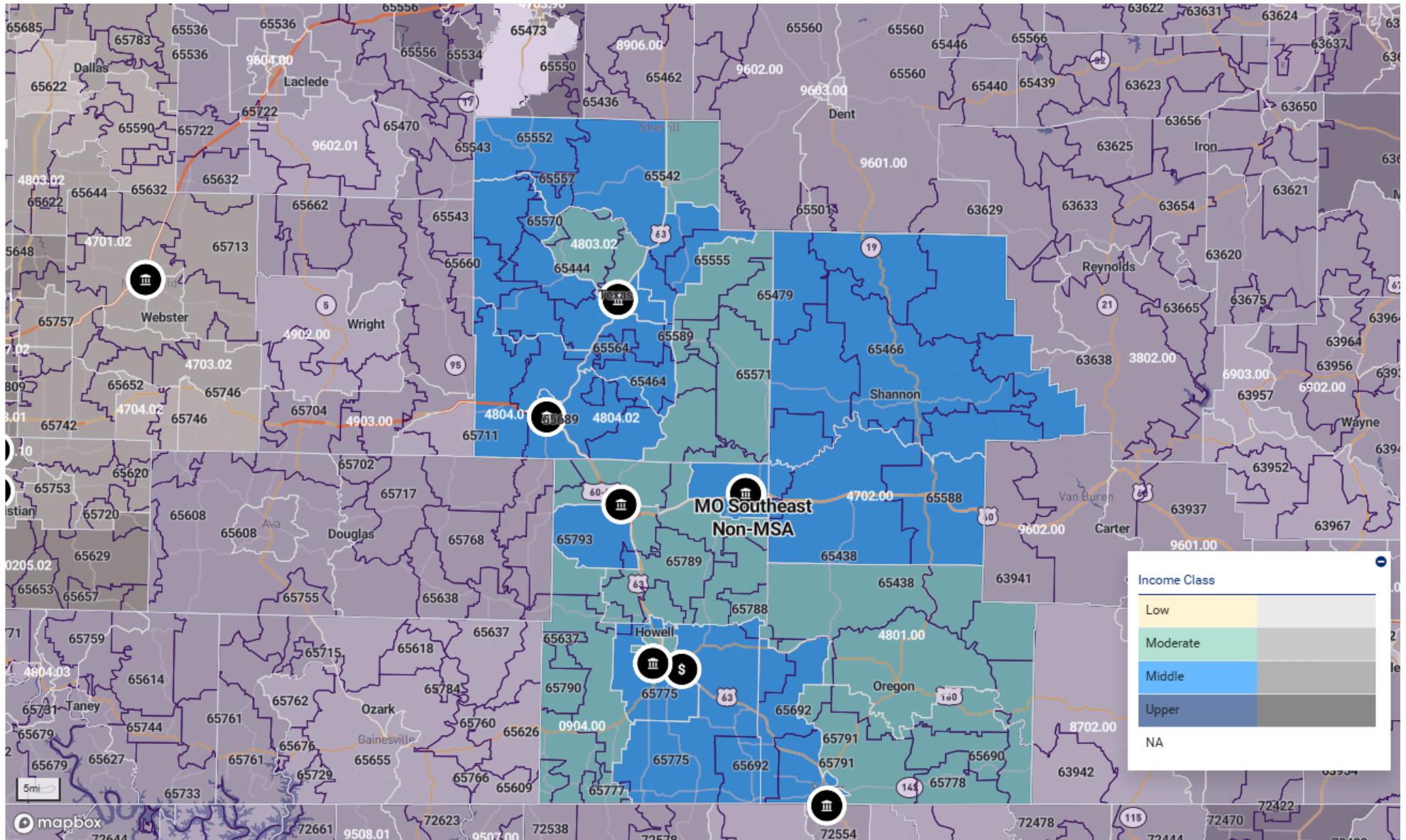
Distressed and Underserved Designations	#	% of Total
Only Distressed Tracts	0	0.00
Only Underserved Tracts	0	0.00
Both Distressed and Underserved Tracts	0	0.00
Neither Distressed Nor Underserved Tracts	11	100.00
Total	11	100.00

Sources: 2020 Census Data with 2020 ACS-5 Updates and 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: MO SOUTHEAST NON-MSA





ASSESSMENT SET SUMMARY

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

Tract Income Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
MOD	11	47.83%	10,075	44.82%	3,524	54.27%	2,260	48.62%	1,834	40.69%	2,457	35.98%	15,487	47.26%
MID	12	52.17%	12,403	55.18%	2,970	45.73%	2,388	51.38%	2,673	59.31%	4,372	64.02%	17,283	52.74%
TOTAL	23	100.00%	22,478	100.00%	6,494	28.89%	4,648	20.68%	4,507	20.05%	6,829	30.38%	32,770	100.00%

Tract Minority Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
< 10%	17	73.91%	17,944	79.83%	5,064	77.98%	3,646	78.44%	3,601	79.90%	5,633	82.49%	24,996	76.28%
10 - 19.99%	5	21.74%	3,802	16.91%	1,259	19.39%	798	17.17%	726	16.11%	1,019	14.92%	6,589	20.11%
20 - 49.99%	1	4.35%	732	3.26%	171	2.63%	204	4.39%	180	3.99%	177	2.59%	1,185	3.62%
TOTAL	23	100.00%	22,478	100.00%	6,494	28.89%	4,648	20.68%	4,507	20.05%	6,829	30.38%	32,770	100.00%

MSA MFI	\$
2020 CENSUS MSA MFI(MO - NON-MSA)	56,957
2026 CENSUS MSA MFI(MO - NON-MSA)	77,100

Businesses	#	% of Total
All Farm	478	6.96
All Non-Farm	6,385	93.04
Tot Revs	6,863	100.00

Employment Information	#	% of Total
Persons 62 and Older	20,951	26.22
Persons 16 and Older	67,480	84.45

Housing Units	#	% of Total
1-4 Units in Structure (Incl. in 1-4 Family Units)	31,340	78.99
Mobile Home (Incl. in 1-4 Family Units)	6,882	17.35
Boat, RV, Van etc. (Incl. in 1-4 Family Units)	147	0.37
1-4 Family Units	38,369	96.71
Multi-family, 5 or more	1,307	3.29

English Proficiency Level for Speakers of Another Language (Age 18)	#	% of Total
Speak English Not At All	88	0.11
Speak English not well	150	0.19
Speak English well	139	0.17
Limited English Proficiency	377	0.47
Speak English very well	1,292	1.62

Race/Ethnicity	#	% of Total
Hispanic	1,669	2.09
American Indian	509	0.64
Asian	303	0.38
Black	988	1.24
NHOPI	23	0.03
Other	172	0.22

Businesses with Revenue <\$1 mil	#	% of Total
Farm Revs < 1 mil	474	7.59
Non-Farm Revs < 1 mil	5,769	92.41

Of Persons 16 and Older	#	% of Total
Civilian Employed	32,029	47.46
Civilian Unemployed	1,674	2.48
Armed Forces	13	0.02
In Labor Force	33,716	49.96

Race/Ethnicity	#	% of Total
Multiple Races	3,834	4.80
Minority	7,498	9.38
White Non-Hispanic	72,405	90.62
Population	79,903	100.00

Businesses with Revenue <\$1 mil	#	% of Total
Tot Revs < 1 mil	6,243	100.00

Of Persons 16 and Older	#	% of Total
Not in Labor Force	33,764	50.04
Persons 16 and Older Total	67,480	100.00

Housing Units	#	% of Total
Total Housing Units	39,676	100.00

Housing Occupancy	#	% of Total
-------------------	---	------------

Owner Occupied Units	23,549	59.35
----------------------	--------	-------

Renter Occupied Units	9,221	23.24
-----------------------	-------	-------

Occupied Units	32,770	82.59
----------------	--------	-------

Vacant Units	6,906	17.41
--------------	-------	-------

Total Housing Units	39,676	100.00
---------------------	--------	--------

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

Total Speakers of a Language Other Than English	1,669	2.09
---	-------	------

Total Speakers of English Only	78,234	97.91
--------------------------------	--------	-------

Population	79,903	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	8	34.78
--	---	-------

Neither Distressed Nor Underserved Tracts	15	65.22
---	----	-------

Total	23	100.00
-------	----	--------

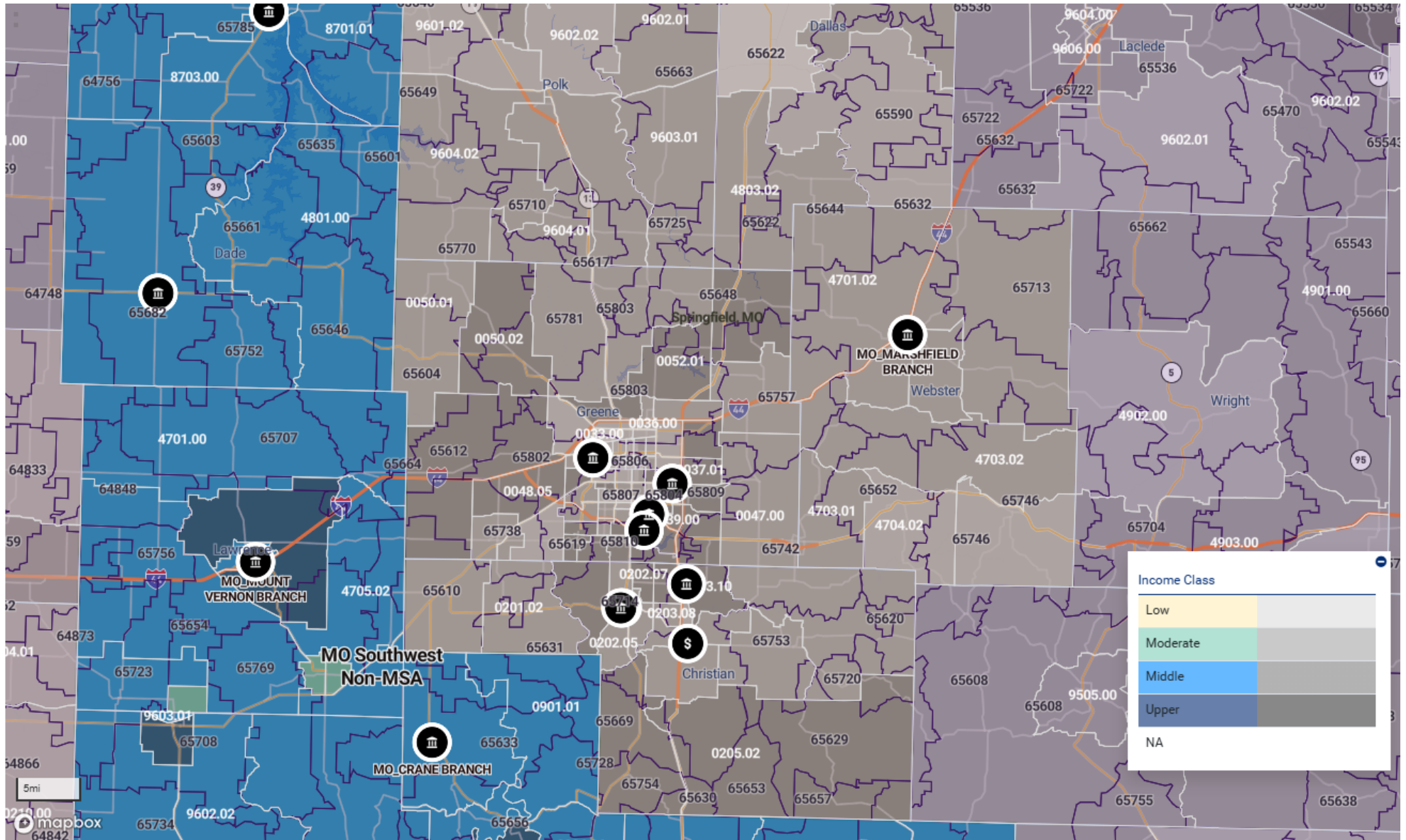
Sex	#	% of Total
Male	42,022	52.59
Female	42,394	53.06

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: MO SOUTHWEST NON-MSA





ASSESSMENT SET SUMMARY

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

Tract Income Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
MOD	7	12.50%	6,591	13.25%	1,754	18.76%	1,812	18.12%	1,202	10.77%	1,823	9.48%	11,027	15.23%
MID	43	76.79%	38,209	76.83%	7,005	74.92%	7,393	73.93%	8,986	80.52%	14,825	77.12%	54,873	75.79%
UPP	6	10.71%	4,933	9.92%	591	6.32%	795	7.95%	972	8.71%	2,575	13.40%	6,501	8.98%
TOTAL	56	100.00%	49,733	100.00%	9,350	18.80%	10,000	20.11%	11,160	22.44%	19,223	38.65%	72,401	100.00%

Tract Minority Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
< 10%	22	39.29%	19,036	38.28%	3,338	35.70%	3,884	38.84%	4,075	36.51%	7,739	40.26%	27,769	38.35%
10 - 19.99%	25	44.64%	23,452	47.16%	4,592	49.11%	4,688	46.88%	5,169	46.32%	9,003	46.83%	33,600	46.41%
20 - 49.99%	9	16.07%	7,245	14.57%	1,420	15.19%	1,428	14.28%	1,916	17.17%	2,481	12.91%	11,032	15.24%
TOTAL	56	100.00%	49,733	100.00%	9,350	18.80%	10,000	20.11%	11,160	22.44%	19,223	38.65%	72,401	100.00%

MSA MFI	\$
2020 CENSUS MSA MFI(MO - NON-MSA)	56,957
2026 CENSUS MSA MFI(MO - NON-MSA)	77,100

Businesses	#	% of Total
All Farm	957	5.14
All Non-Farm	17,676	94.86
Tot Revs	18,633	100.00

Employment Information	#	% of Total
Persons 62 and Older	49,257	27.15
Persons 16 and Older	148,136	81.65

Housing Units	#	% of Total
1-4 Units in Structure (Incl. in 1-4 Family Units)	73,267	74.89
Mobile Home (Incl. in 1-4 Family Units)	14,153	14.47
Boat, RV, Van etc. (Incl. in 1-4 Family Units)	207	0.21

English Proficiency Level for Speakers of Another Language (Age 18)	#	% of Total
Speak English Not At All	491	0.27
Speak English not well	1,156	0.64
Speak English well	1,304	0.72
Limited English Proficiency	2,951	1.63

Race/Ethnicity	#	% of Total
Hispanic	11,827	6.52
American Indian	1,421	0.78
Asian	1,768	0.97
Black	1,243	0.69
NHOPI	324	0.18
Other	472	0.26

Businesses with Revenue <\$1 mil	#	% of Total
Farm Revs < 1 mil	943	5.50

Of Persons 16 and Older	#	% of Total
Civilian Employed	78,234	52.81
Civilian Unemployed	4,746	3.20
Armed Forces	33	0.02

Race/Ethnicity	#	% of Total
Multiple Races	9,262	5.10
Minority	26,317	14.50
White Non-Hispanic	155,117	85.50
Population	181,434	100.00

Businesses with Revenue <\$1 mil	#	% of Total
Non-Farm Revs < 1 mil	16,206	94.50
Tot Revs < 1 mil	17,149	100.00

Of Persons 16 and Older	#	% of Total
In Labor Force	83,013	56.04
Not in Labor Force	65,123	43.96
Persons 16 and Older Total	148,136	100.00

Housing Units	#	% of Total
1-4 Family Units	87,627	89.57
Multi-family, 5 or more	10,209	10.43
Total Housing Units	97,836	100.00

Sex	#	% of Total
Male	89,753	49.47
Female	93,256	51.40

Housing Occupancy	#	% of Total
Owner Occupied Units	52,239	53.39
Renter Occupied Units	20,162	20.61
Occupied Units	72,401	74.00
Vacant Units	25,435	26.00
Total Housing Units	97,836	100.00

English Proficiency Level for Speakers of Another Language (Age 18)	#	% of Total
Speak English very well	4,566	2.52
Total Speakers of a Language Other Than English	7,517	4.14
Total Speakers of English Only	173,917	95.86
Population	181,434	100.00

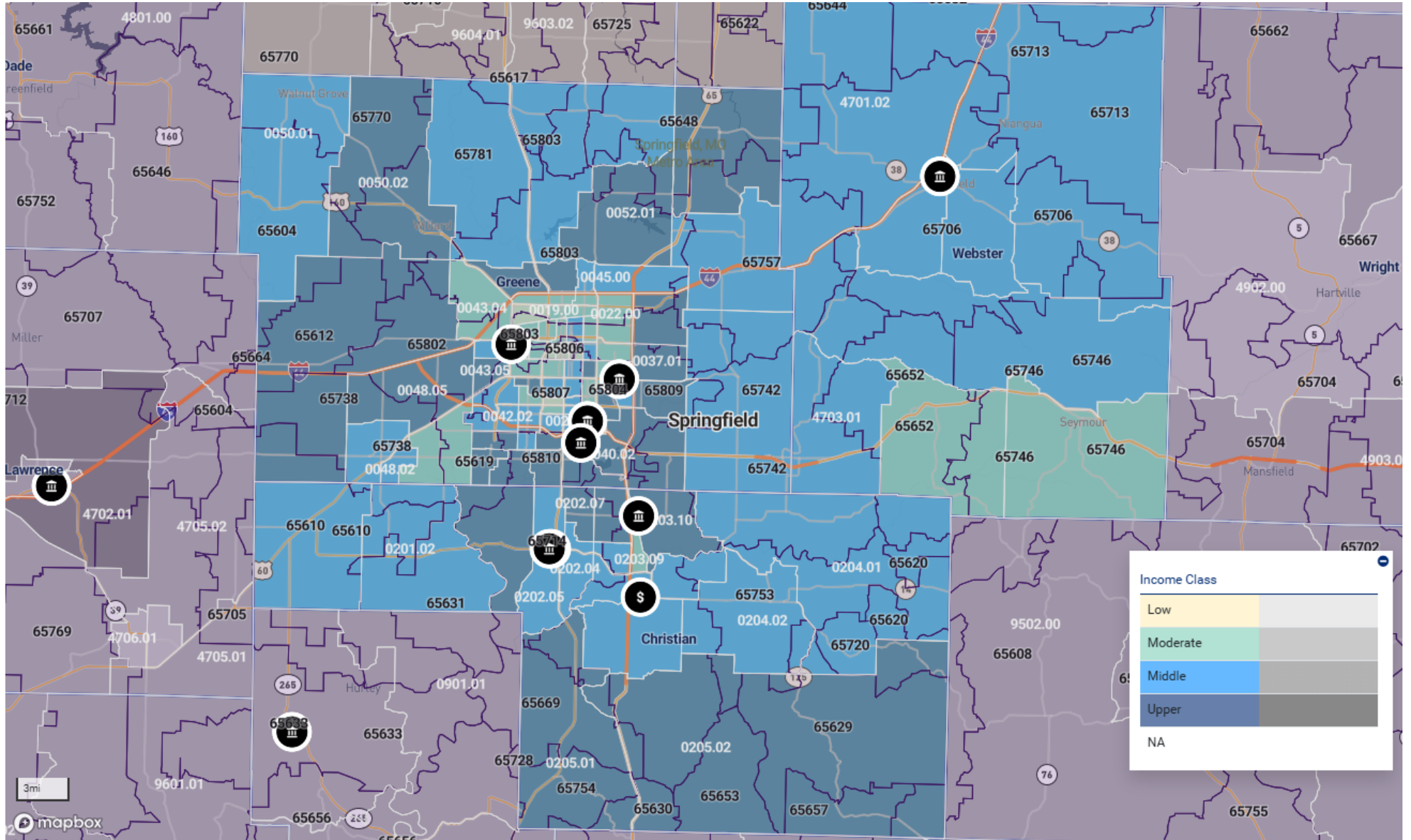
Distressed and Underserved Designations	#	% of Total
Only Distressed Tracts	0	0.00
Only Underserved Tracts	29	51.79
Both Distressed and Underserved Tracts	0	0.00
Neither Distressed Nor Underserved Tracts	27	48.21
Total	56	100.00

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: SPRINGFIELD



Race/Ethnicity	#	% of Total
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
mil		
Non-Farm Revs < 1 mil	49,530	96.15
Tot Revs < 1 mil	51,511	100.00

Of Persons 16 and Older	#	% of Total
Armed Forces	248	0.07
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

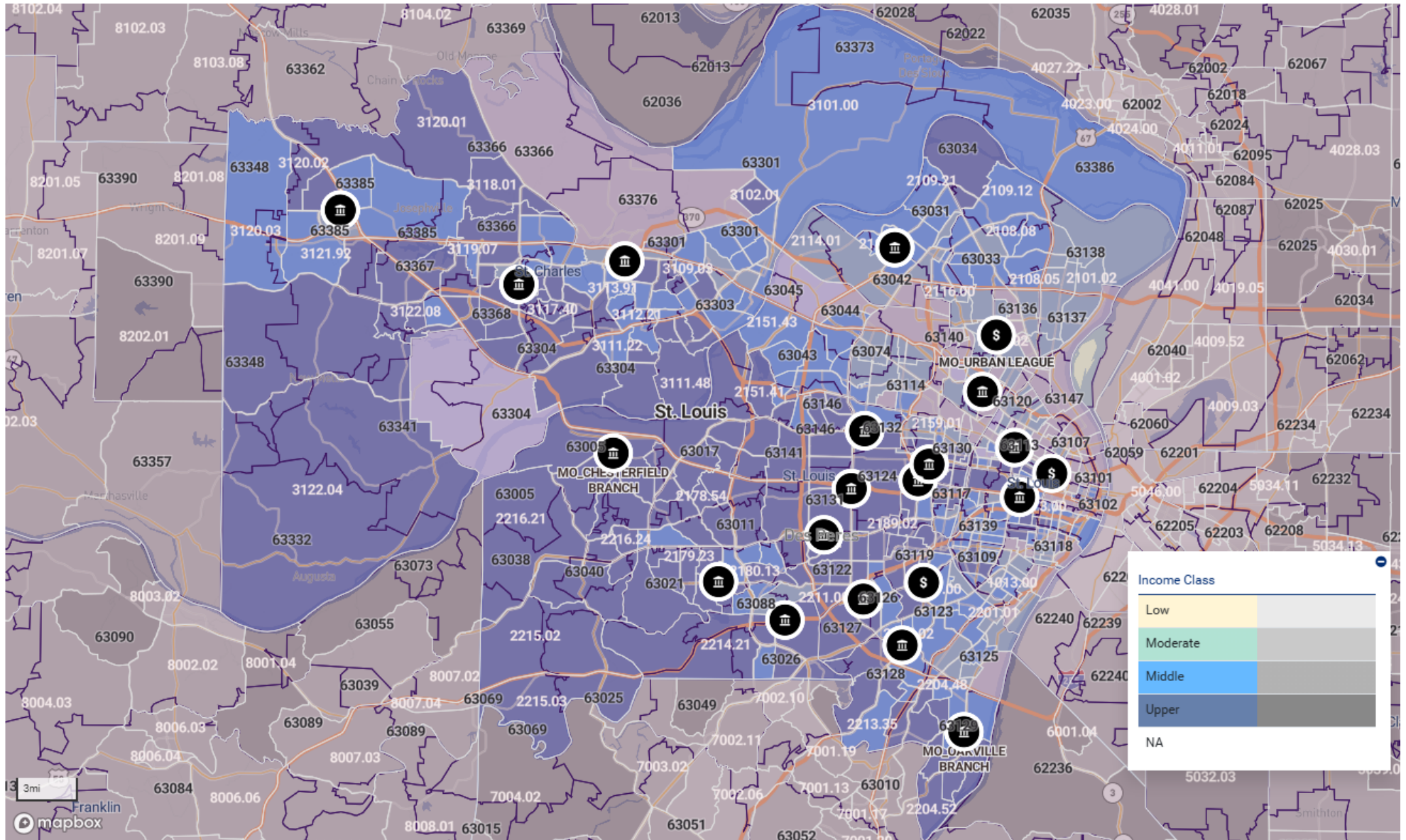
Distressed and Underserved Designations	#	% of Total
Total	105	100.00

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: ST. LOUIS





ASSESSMENT SET SUMMARY

Institution: SIMMONS BANK Assessment Set: 2026 FACILITY BASED ASSESSMENT AREAS (2026), 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%
TOTAL	425	100.00%	430,176	100.00%	84,238	19.58%	73,082	16.99%	86,092	20.01%	186,764	43.42%	702,696	100.00%

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%
TOTAL	425	100.00%	430,176	100.00%	84,238	19.58%	73,082	16.99%	86,092	20.01%	186,764	43.42%	702,696	100.00%

MSA MFI	\$
2020 CENSUS MSA MFI(ST. LOUIS, MO-IL)	84,758
2026 CENSUS MSA MFI(ST. LOUIS, MO-IL)	111,200

Businesses	#	% of Total
All Farm	5,228	1.83
All Non-Farm	280,689	98.17
Tot Revs	285,917	100.00

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

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
Hispanic	68,594	4.01
American Indian	2,711	0.16
Asian	71,825	4.20

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

Race/Ethnicity	#	% of Total
Black	394,833	23.08
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

Businesses with Revenue <\$1 mil	#	% of Total
Farm Revs < 1 mil	5,106	1.94
Non-Farm Revs < 1 mil	258,233	98.06
Tot Revs < 1 mil	263,339	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

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

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

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

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 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.