

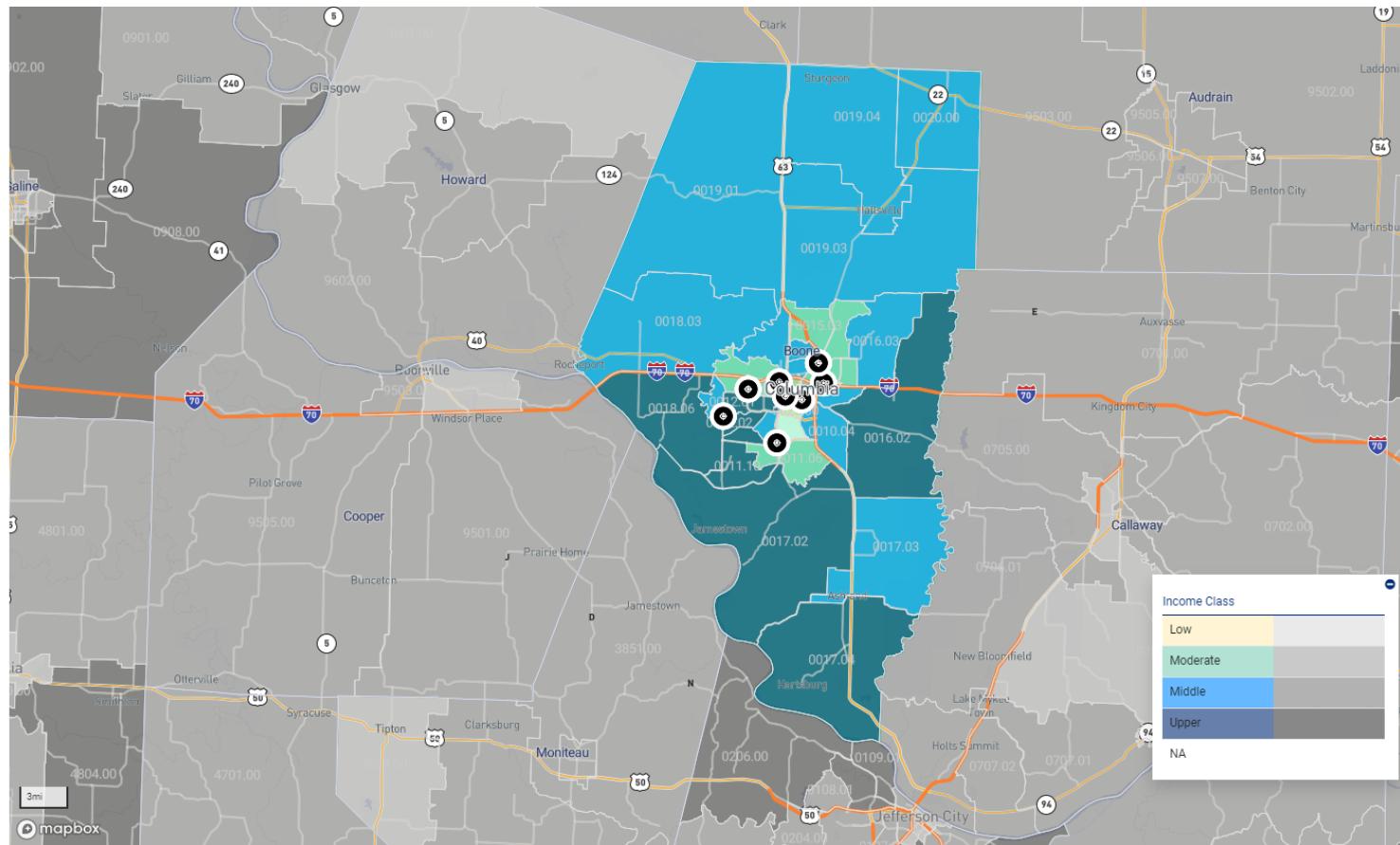
RiskExec Assessment Areas/REMA



Assessment Set: 2022 COMBINED ASSESSMENT AREAS

Assessment Area: COLUMBIA

Columbia AA MSA Map



RiskExec

ASSESSMENT SET SUMMARY

Institution: SIMMONS BANK Assessment Set: 2022 COMBINED ASSESSMENT AREAS (2022), 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	Businesses			Housing Information				
	#	%	#	%	#	%		
2020 CENSUS MSA MFI: \$78168			Tot Revs	24,430	100	Total Housing Units	78,373	100
2022 CENSUS MSA MFI: \$86200			All Farm	906	3.71	1-4 Family Units	62,959	80.33
Race/Ethnicity	#	%	All Non-Farm	23,524	96.29	Mobile Home (Incl. in 1-4 Family Units)	3,392	4.33
Population	183,610	100	Tot Revs < 1 mil	22,078	100	Boat, RV, Van etc. (Incl. in 1-4 Family Units)	8	0.01
Hispanic	8,052	4.39	Farm Revs < 1 mil	880	3.99	Multi-family, 5 or more	15,414	19.67
Total Non-Hispanic (Races below)	175,558	95.61	Non-Farm Revs < 1 mil	21,198	96.01	Occupied Units	71,919	91.77
White	137,771	75.03	Employment Information	#	%	Owner Occupied Units	40,288	51.41
American Indian	452	0.25	Persons 62 and Over	27,371	14.91	Vacant Units	6,454	8.23
Asian	7,772	4.23	Persons 16 and Older	147,343	80.25			

Race/Ethnicity	#	%
Black	17,882	9.74
NHOPI	120	0.07
Other	990	0.54
Multiple Races	10,571	5.76
Minority	45,839	24.97

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

Employment Information	#	%
Not in Labor Force	48,816	26.59
In Labor Force	98,527	53.66
Civilian Employed	94,941	51.71
Civilian Unemployed	3,454	1.88
Armed Forces	132	0.07

English Proficiency Level for Speakers of Another Language (Age 18)	#	%
Total Speakers of Another Language	11,458	100
Speak English very well	6,777	59.15
Limited English Proficiency	4,681	40.85
Speak English Not At All	308	2.69
Speak English not well	1,232	10.75
Speak English well	3,141	27.41

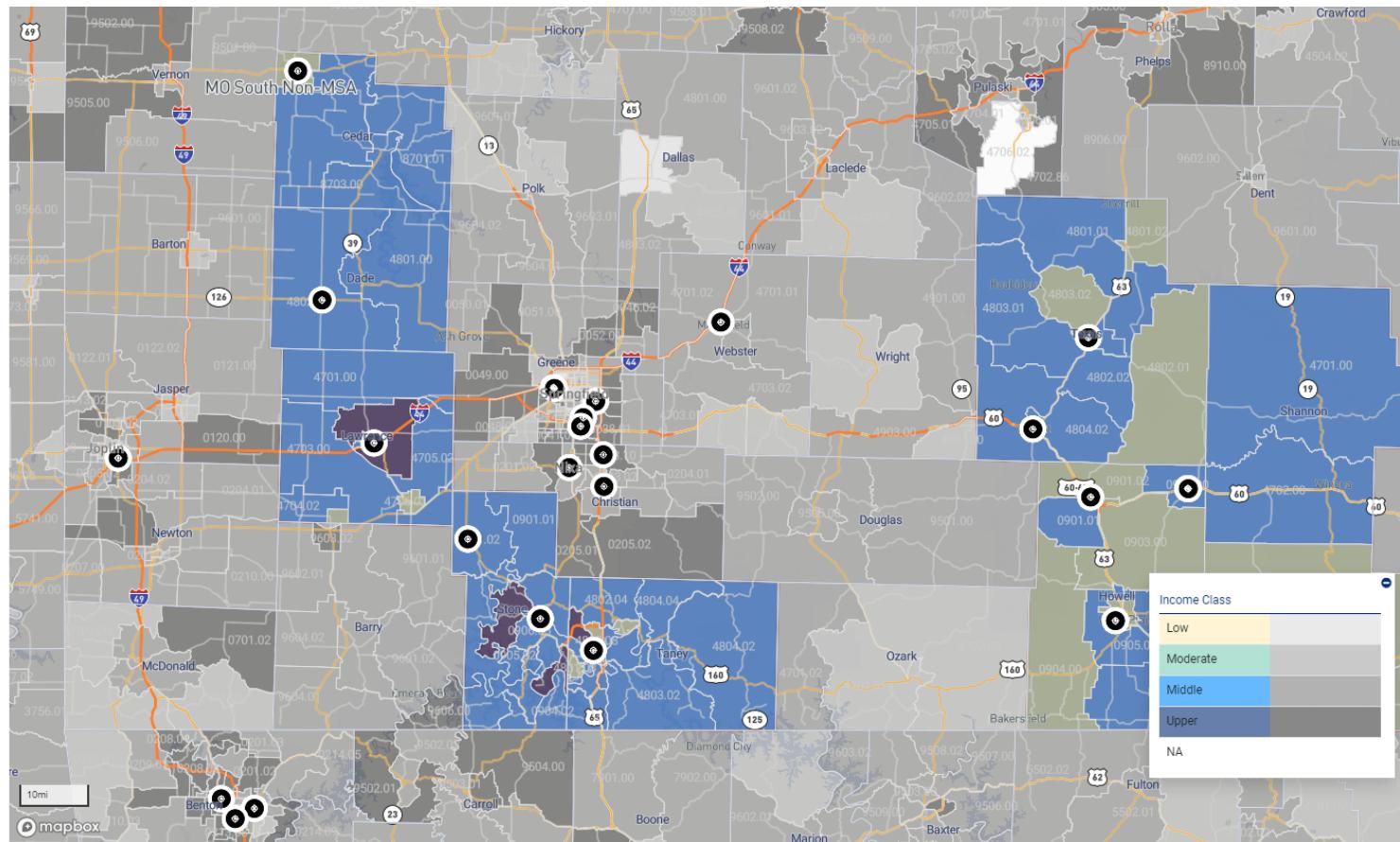
RiskExec Assessment Areas/REMA



Assessment Set: 2022 COMBINED ASSESSMENT AREAS

Assessment Area: MO SOUTH NON-MSA

MO South Non-MSA Map



RiskExec

ASSESSMENT SET SUMMARY

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

Tract Income Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
MOD	18	26.09%	16,666	26.68%	5,278	37.68%	4,072	31.99%	3,036	22.25%	4,280	19.38%	26,514	29.04%
MID	47	68.12%	42,475	68.00%	8,351	59.62%	8,133	63.90%	9,905	72.57%	16,086	72.84%	60,546	66.32%
UPP	4	5.80%	3,324	5.32%	377	2.69%	523	4.11%	707	5.18%	1,717	7.78%	4,239	4.64%
TOTAL	69	100.00%	62,465	100.00%	14,006	22.42%	12,728	20.38%	13,648	21.85%	22,083	35.35%	91,299	100.00%

Tract Minority Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
< 10%	37	53.62%	35,215	56.38%	8,134	58.08%	7,230	56.80%	7,419	54.36%	12,432	56.30%	50,305	55.10%
10 - 19.99%	25	36.23%	21,648	34.66%	4,781	34.14%	4,270	33.55%	4,571	33.49%	8,026	36.34%	32,335	35.42%
20 - 49.99%	7	10.14%	5,602	8.97%	1,091	7.79%	1,228	9.65%	1,658	12.15%	1,625	7.36%	8,659	9.48%
TOTAL	69	100.00%	62,465	100.00%	14,006	22.42%	12,728	20.38%	13,648	21.85%	22,083	35.35%	91,299	100.00%

MSA MFI	Businesses		#	%	Housing Information		#	%
	Tot Revs	All Farm			Total Housing Units	1-4 Family Units		
2020 CENSUS MSA MFI: \$56957	27,678	100			119,856	100		
2022 CENSUS MSA MFI: \$63500					108,727	90.71		
Race/Ethnicity	#	%			Mobile Home (Incl. in 1-4 Family Units)	Boat, RV, Van etc. (Incl. in 1-4 Family Units)		
Population	226,803	100			18,155	15.15		
Hispanic	10,163	4.48			274	0.23		
Total Non-Hispanic (Races below)	216,640	95.52			11,129	9.29		
White	199,464	87.95			Occupied Units		91,299	76.17
American Indian	1,614	0.71			Owner Occupied Units		65,513	54.66
Asian	1,263	0.56			Vacant Units		28,557	23.83
Black	2,129	0.94						
NHOPI	277	0.12			English Proficiency Level for Speakers of Another Language (Age 18)		#	%
					Total Speakers of Another Language		6,919	100
					Speak English very well		4,699	67.91

Race/Ethnicity	#	%
Other	563	0.25
Multiple Races	11,330	5
Minority	27,339	12.05

Sex	#	%
Male	114,069	50.29
Female	117,741	51.91

Employment Information	#	%
Civilian Employed	95,336	42.03
Civilian Unemployed	5,906	2.6
Armed Forces	23	0.01

English Proficiency Level for Speakers of Another Language (Age 18)	#	%
Limited English Proficiency	2,220	32.09
Speak English Not At All	193	2.79
Speak English not well	863	12.47
Speak English well	1,164	16.82

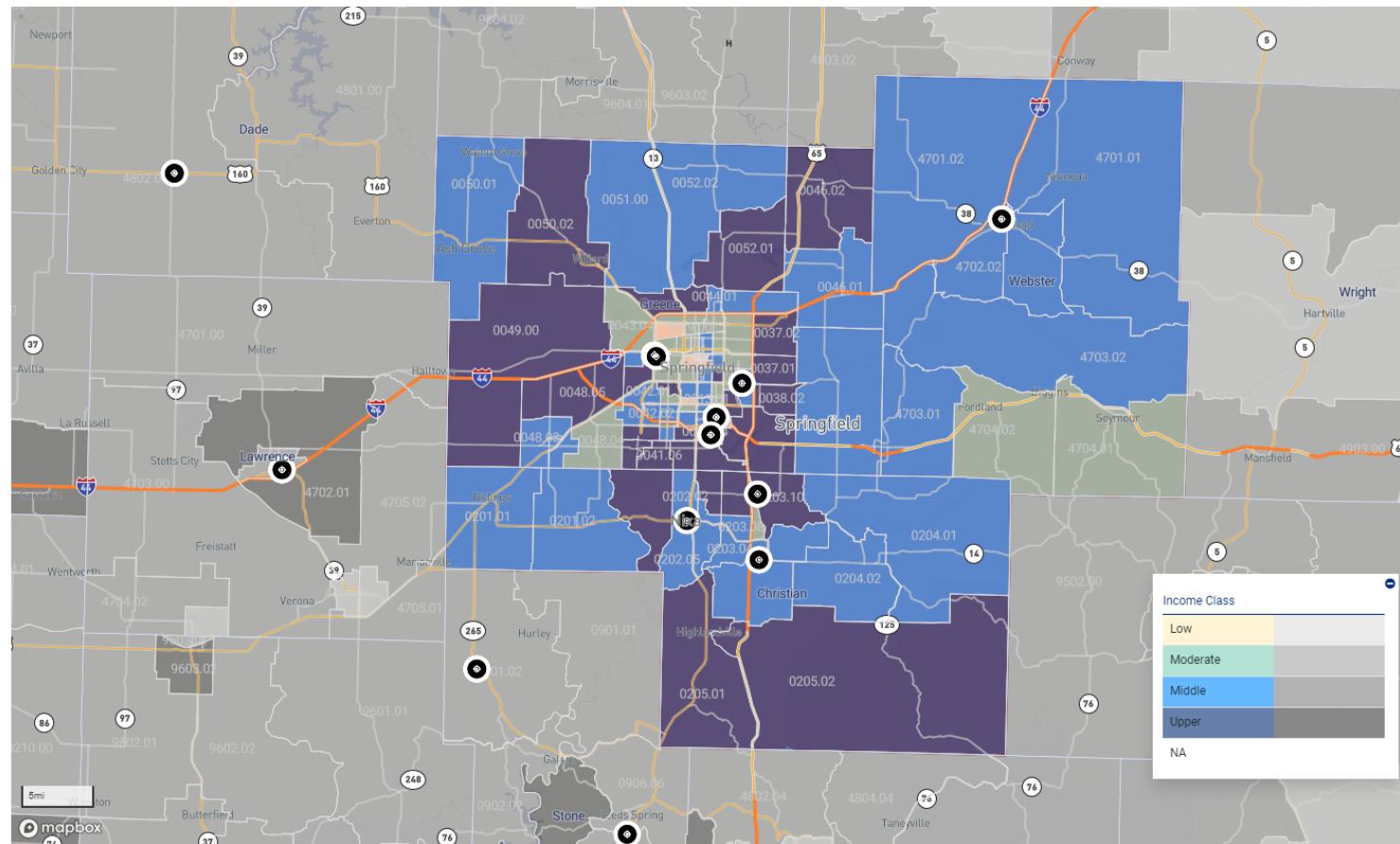
RiskExec Assessment Areas/REMA



Assessment Set: 2022 COMBINED ASSESSMENT AREAS

Assessment Area: SPRINGFIELD

Springfield MSA Map



RiskExec

ASSESSMENT SET SUMMARY

Institution: SIMMONS BANK Assessment Set: 2022 COMBINED ASSESSMENT AREAS (2022), 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%
TOTAL	105	100.00%	107,687	100.00%	20,080	18.65%	19,824	18.41%	23,237	21.58%	44,546	41.37%	173,716	100.00%

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%
TOTAL	105	100.00%	107,687	100.00%	20,080	18.65%	19,824	18.41%	23,237	21.58%	44,546	41.37%	173,716	100.00%

MSA MFI	Businesses			Housing Information		
	#	%	#	%	#	%
2020 CENSUS MSA MFI: \$64545			Tot Revs	61,370	100	
2022 CENSUS MSA MFI: \$69200			All Farm	2,213	3.61	
Race/Ethnicity	#	%	All Non-Farm	59,157	96.39	
Population	426,842	100	Tot Revs < 1 mil	56,205	100	
Hispanic	18,194	4.26	Farm Revs < 1 mil	2,179	3.88	
Total Non-Hispanic (Races below)	408,648	95.74	Non-Farm Revs < 1 mil	54,026	96.12	
White	361,151	84.61	Employment Information			
American Indian	2,446	0.57	Persons 62 and Over	82,019	19.22	
Asian	6,947	1.63	Persons 16 and Older	334,950	78.47	
			Vacant Units	10,346	5.62	

Race/Ethnicity	#	%
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

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

Employment Information	#	%
Not in Labor Force	127,087	29.77
In Labor Force	207,863	48.7
Civilian Employed	199,223	46.67
Civilian Unemployed	8,392	1.97
Armed Forces	248	0.06

English Proficiency Level for Speakers of Another Language (Age 18)	#	%
Total Speakers of Another Language	15,189	100
Speak English very well	9,886	65.09
Limited English Proficiency	5,303	34.91
Speak English Not At All	196	1.29
Speak English not well	1,770	11.65
Speak English well	3,337	21.97

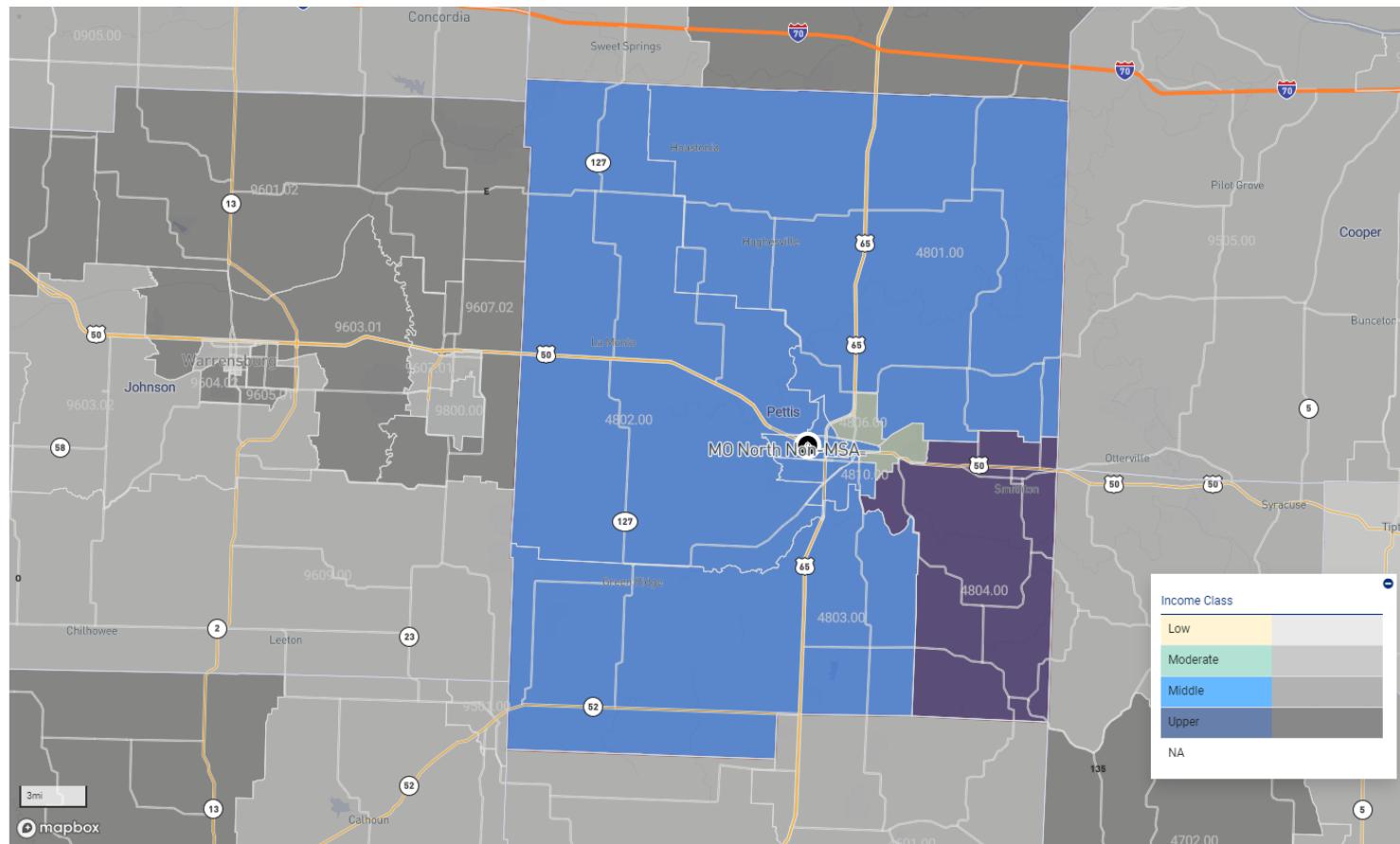
RiskExec Assessment Areas/REMA



Assessment Set: 2022 COMBINED ASSESSMENT AREAS

Assessment Area: MO NORTH NON-MSA

MO North AA Map



RiskExec

ASSESSMENT SET SUMMARY

Institution: SIMMONS BANK Assessment Set: 2022 COMBINED ASSESSMENT AREAS (2022), 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	Businesses		#	%	Housing Information		#	%
	Tot Revs	All Farm			Total Housing Units	1-4 Family Units		
2020 CENSUS MSA MFI: \$56957	4,358	314	18,245	100	4,358	314	18,245	100
2022 CENSUS MSA MFI: \$63500	4,044	3,758	17,032	93.35	4,044	3,758	17,032	93.35
Race/Ethnicity	#	%	All Non-Farm	92.79	Mobile Home (Incl. in 1-4 Family Units)	913	5	5
Population	42,980	100	Tot Revs < 1 mil	100	Boat, RV, Van etc. (Incl. in 1-4 Family Units)	16	0.09	0.09
Hispanic	4,016	9.34	Farm Revs < 1 mil	8.33	Multi-family, 5 or more	1,213	6.65	6.65
Total Non-Hispanic (Races below)	38,964	90.66	Non-Farm Revs < 1 mil	91.67	Occupied Units	16,193	88.75	88.75
White	34,751	80.85	Employment Information	#	Owner Occupied Units	11,193	61.35	61.35
American Indian	159	0.37	Persons 62 and Over	8,885	Vacant Units	2,052	11.25	11.25
Asian	294	0.68	Persons 16 and Older	33,075	English Proficiency Level for Speakers of Another Language (Age 18)	#	%	
Black	1,353	3.15	Not in Labor Force	12,730	Total Speakers of Another Language	3,482	100	
NHOPI	120	0.28	In Labor Force	20,345	Speak English very well	1,776	51.01	

Race/Ethnicity	#	%
Other	119	0.28
Multiple Races	2,168	5.04
Minority	8,229	19.15

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

Employment Information	#	%
Civilian Employed	19,208	44.69
Civilian Unemployed	966	2.25
Armed Forces	171	0.4

English Proficiency Level for Speakers of Another Language (Age 18)	#	%
Limited English Proficiency	1,706	48.99
Speak English Not At All	298	8.56
Speak English not well	648	18.61
Speak English well	760	21.83

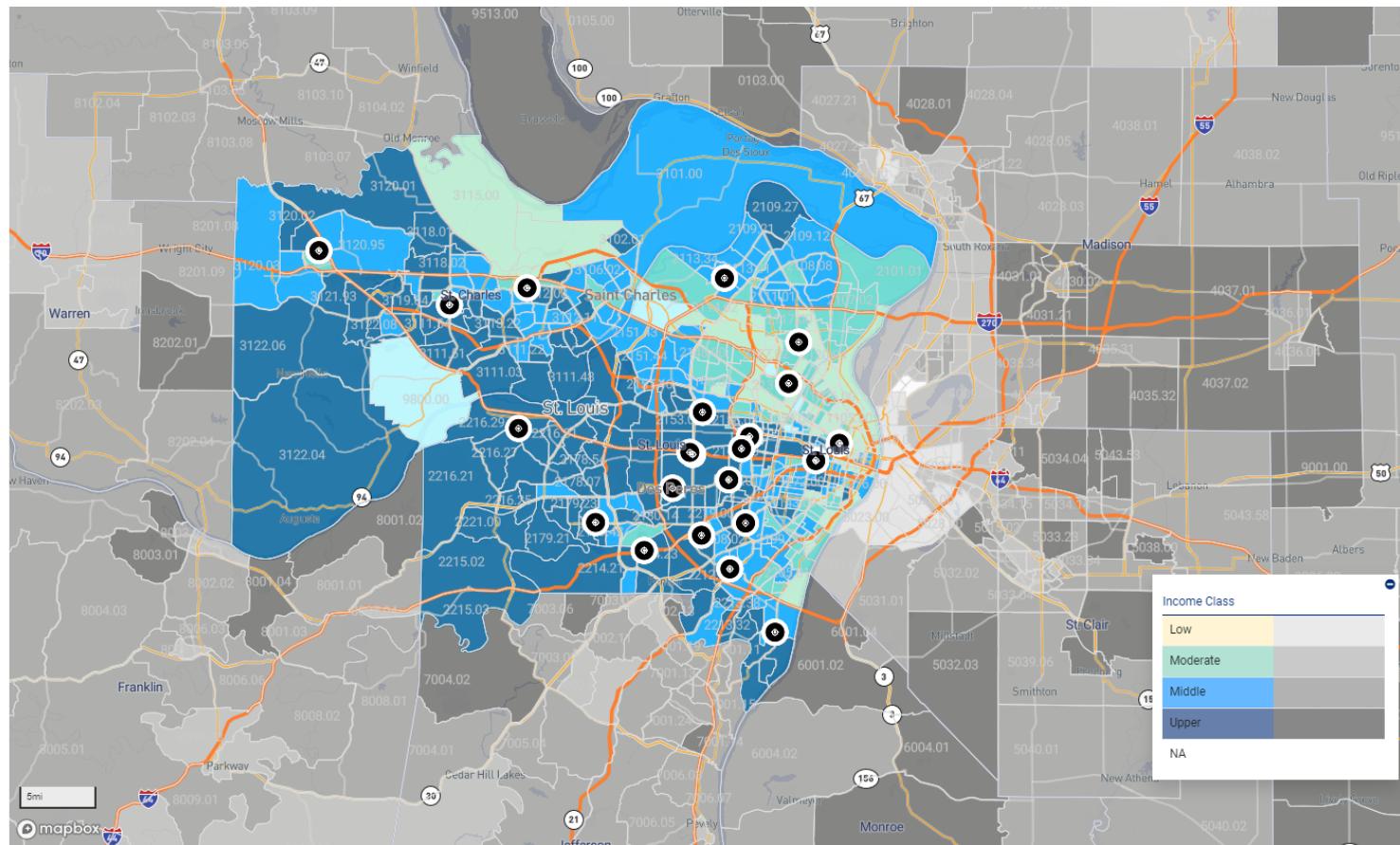
RiskExec Assessment Areas/REMA



Assessment Set: 2022 COMBINED ASSESSMENT AREAS

Assessment Area: ST. LOUIS

St Louis Map



RiskExec

ASSESSMENT SET SUMMARY

Institution: SIMMONS BANK Assessment Set: 2022 COMBINED ASSESSMENT AREAS (2022), 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	Businesses	#	%	Housing Information	#	%
2020 CENSUS MSA MFI: \$84758	Tot Revs	297,251	100	Total Housing Units	774,944	100
2022 CENSUS MSA MFI: \$96800	All Farm	5,487	1.85	1-4 Family Units	640,675	82.67
Race/Ethnicity	All Non-Farm	291,764	98.15	Mobile Home (Incl. in 1-4 Family Units)	5,972	0.77
Population	Tot Revs < 1 mil	272,044	100	Boat, RV, Van etc. (Incl. in 1-4 Family Units)	305	0.04
Hispanic	Farm Revs < 1 mil	5,327	1.96	Multi-family, 5 or more	134,269	17.33
Total Non-Hispanic (Races below)	Non-Farm Revs < 1 mil	266,717	98.04	Occupied Units	702,696	90.68
White				Owner Occupied Units	464,957	60
				Vacant Units	72,248	9.32

Race/Ethnicity	#	%
American Indian	2,711	0.16
Asian	71,825	4.2
Black	394,833	23.08
NHOPI	551	0.03
Other	7,886	0.46
Multiple Races	74,615	4.36
Minority	621,015	36.3

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

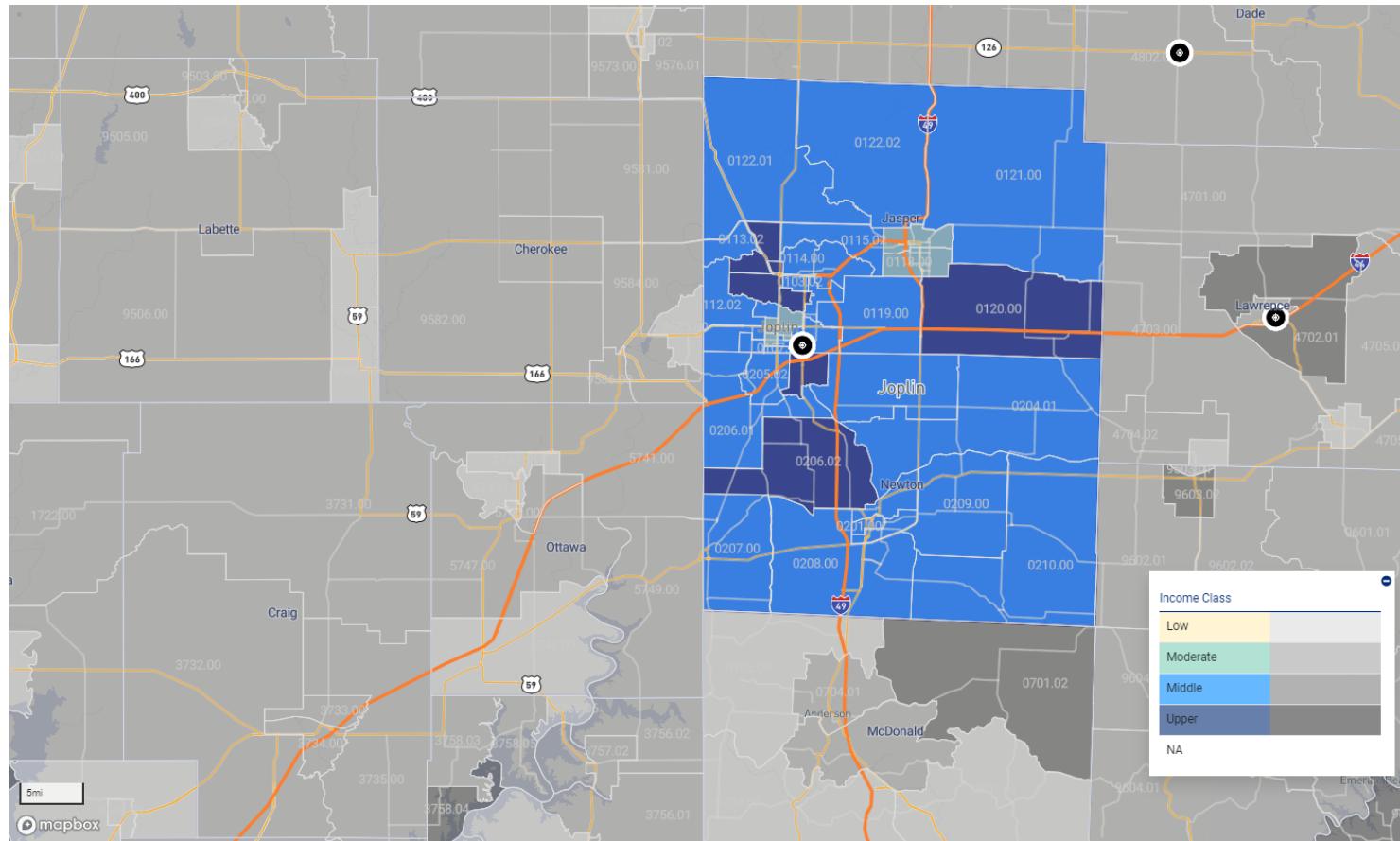
Employment Information	#	%
Persons 62 and Over	348,751	20.38
Persons 16 and Older	1,371,031	80.13
Not in Labor Force	458,853	26.82
In Labor Force	912,178	53.31
Civilian Employed	870,620	50.88
Civilian Unemployed	40,100	2.34
Armed Forces	1,458	0.09

English Proficiency Level for Speakers of Another Language (Age 18)	#	%
Total Speakers of Another Language	114,492	100
Speak English very well	73,830	64.48
Limited English Proficiency	40,662	35.52
Speak English Not At All	3,870	3.38
Speak English not well	12,725	11.11
Speak English well	24,067	21.02

Assessment Set: 2022 COMBINED ASSESSMENT AREAS

Assessment Area: JOPLIN

Joplin AA Map



RiskExec

ASSESSMENT SET SUMMARY

Institution: SIMMONS BANK Assessment Set: 2022 COMBINED ASSESSMENT AREAS (2022), 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%	2,161	25.22%	1,975	22.15%	1,311	13.34%	1,636	9.06%	12,492	18.21%
MID	29	69.05%	30,896	68.11%	5,362	62.58%	5,967	66.92%	7,289	74.20%	12,278	68.01%	45,387	66.18%
UPP	6	14.29%	7,383	16.28%	1,045	12.20%	975	10.93%	1,224	12.46%	4,139	22.93%	10,705	15.61%
TOTAL	42	100.00%	45,362	100.00%	8,568	18.89%	8,917	19.66%	9,824	21.66%	18,053	39.80%	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%	4,581	53.47%	5,363	60.14%	6,358	64.72%	12,659	70.12%	40,952	59.71%
20 - 49.99%	15	35.71%	15,426	34.01%	3,689	43.06%	3,327	37.31%	3,343	34.03%	5,067	28.07%	26,089	38.04%
50 - 79.99%	1	2.38%	975	2.15%	298	3.48%	227	2.55%	123	1.25%	327	1.81%	1,543	2.25%
TOTAL	42	100.00%	45,362	100.00%	8,568	18.89%	8,917	19.66%	9,824	21.66%	18,053	39.80%	68,584	100.00%

MSA MFI	Businesses			Housing Information			#	
	#	%	Total Revs	#	%	Total Housing Units	#	%
2020 CENSUS MSA MFI: \$61218			18,039	100		76,573	100	
2022 CENSUS MSA MFI: \$65000			All Farm	749	4.15	1-4 Family Units	71,031	92.76
Race/Ethnicity	#	%	All Non-Farm	17,290	95.85	Mobile Home (Incl. in 1-4 Family Units)	6,431	8.4
Population	181,409	100	Tot Revs < 1 mil	15,870	100	Boat, RV, Van etc. (Incl. in 1-4 Family Units)	131	0.17
Hispanic	14,984	8.26	Farm Revs < 1 mil	738	4.65	Multi-family, 5 or more	5,542	7.24
Total Non-Hispanic (Races below)	166,425	91.74	Non-Farm Revs < 1 mil	15,132	95.35	Occupied Units	68,584	89.57
White	143,939	79.35				Owner Occupied Units	45,556	59.49
American Indian	3,245	1.79				Vacant Units	7,989	10.43
Asian	2,289	1.26						
Black	2,783	1.53						
NHOPI	1,230	0.68						

English Proficiency Level for Speakers of Another Language (Age 18)			#	%	
Total Speakers of Another Language				8,362	100
Speak English very well			4,471	53.47	

Race/Ethnicity	#	%
Other	526	0.29
Multiple Races	12,413	6.84
Minority	37,470	20.65

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

Employment Information	#	%
Civilian Employed	82,613	45.54
Civilian Unemployed	4,233	2.33
Armed Forces	49	0.03

English Proficiency Level for Speakers of Another Language (Age 18)	#	%
Limited English Proficiency	3,891	46.53
Speak English Not At All	612	7.32
Speak English not well	1,383	16.54
Speak English well	1,896	22.67