

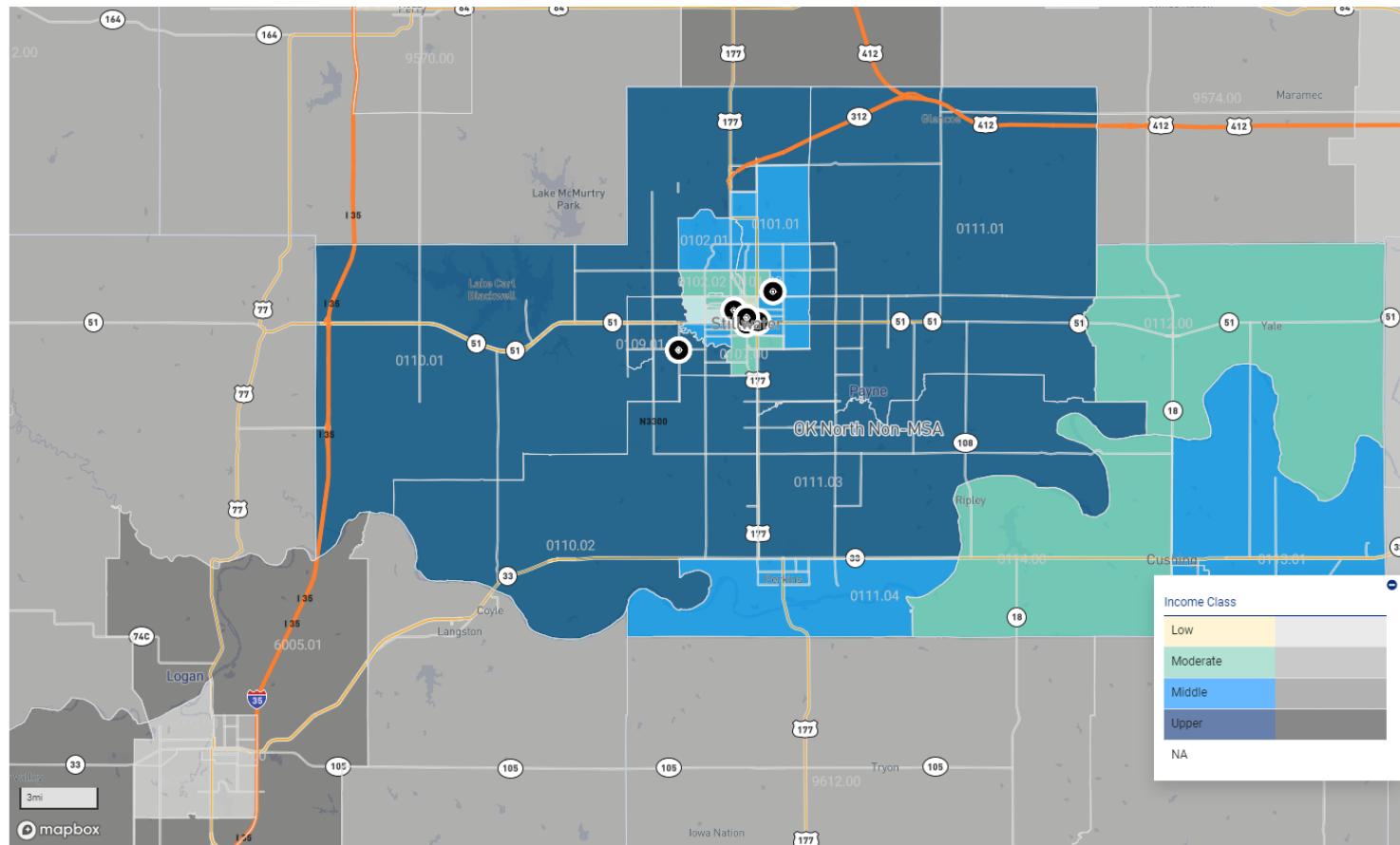
RiskExec Assessment Areas/REMA



Assessment Set: 2022 COMBINED ASSESSMENT AREAS

Assessment Area: OK NORTH NON-MSA

OK North Non MSA



RiskExec

ASSESSMENT SET SUMMARY

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

| Tract Income Level | Tracts | | Families | | | | | | | | | | Households | |
|--------------------|--------|---------|----------|---------|-------|--------|-------|--------|-------|--------|-------|--------|------------|---------|
| | # | % | Tot # | Tot % | Low # | Low % | Mod # | Mod % | Mid # | Mid % | Upp # | Upp % | # | % |
| LOW | 2 | 8.70% | 127 | 0.76% | 119 | 4.00% | 8 | 0.28% | 0 | 0.00% | 0 | 0.00% | 1,460 | 4.66% |
| MOD | 6 | 26.09% | 3,355 | 20.08% | 1,116 | 37.47% | 814 | 28.12% | 464 | 16.76% | 961 | 11.91% | 7,587 | 24.20% |
| MID | 7 | 30.43% | 6,352 | 38.01% | 1,104 | 37.07% | 1,369 | 47.29% | 1,314 | 47.45% | 2,565 | 31.78% | 11,158 | 35.60% |
| UPP | 6 | 26.09% | 6,556 | 39.23% | 546 | 18.33% | 665 | 22.97% | 965 | 34.85% | 4,380 | 54.28% | 9,854 | 31.44% |
| NA | 2 | 8.70% | 322 | 1.93% | 93 | 3.12% | 39 | 1.35% | 26 | 0.94% | 164 | 2.03% | 1,287 | 4.11% |
| TOTAL | 23 | 100.00% | 16,712 | 100.00% | 2,978 | 17.82% | 2,895 | 17.32% | 2,769 | 16.57% | 8,070 | 48.29% | 31,346 | 100.00% |

| Tract Minority Level | Tracts | | Families | | | | | | | | | | Households | |
|----------------------|--------|---------|----------|---------|-------|--------|-------|--------|-------|--------|-------|--------|------------|---------|
| | # | % | Tot # | Tot % | Low # | Low % | Mod # | Mod % | Mid # | Mid % | Upp # | Upp % | # | % |
| 10 - 19.99% | 3 | 13.04% | 2,431 | 14.55% | 196 | 6.58% | 176 | 6.08% | 294 | 10.62% | 1,765 | 21.87% | 3,597 | 11.48% |
| 20 - 49.99% | 20 | 86.96% | 14,281 | 85.45% | 2,782 | 93.42% | 2,719 | 93.92% | 2,475 | 89.38% | 6,305 | 78.13% | 27,749 | 88.52% |
| TOTAL | 23 | 100.00% | 16,712 | 100.00% | 2,978 | 17.82% | 2,895 | 17.32% | 2,769 | 16.57% | 8,070 | 48.29% | 31,346 | 100.00% |

| MSA MFI | | | Businesses | | | Housing Information | | |
|----------------------------------|--------|-------|------------------------|--------|-------|--|--------|-------|
| | | | # | % | | # | % | |
| 2020 CENSUS MSA MFI: \$58565 | | | Tot Revs | 8,428 | 100 | Total Housing Units | 36,599 | 100 |
| 2022 CENSUS MSA MFI: \$64700 | | | All Farm | 432 | 5.13 | 1-4 Family Units | 29,152 | 79.65 |
| Race/Ethnicity | # | % | All Non-Farm | 7,996 | 94.87 | Mobile Home (Incl. in 1-4 Family Units) | 3,427 | 9.36 |
| Population | 81,646 | 100 | Tot Revs < 1 mil | 7,378 | 100 | Boat, RV, Van etc. (Incl. in 1-4 Family Units) | 45 | 0.12 |
| Hispanic | 5,373 | 6.58 | Farm Revs < 1 mil | 425 | 5.76 | Multi-family, 5 or more | 7,447 | 20.35 |
| Total Non-Hispanic (Races below) | 76,273 | 93.42 | Non-Farm Revs < 1 mil | 6,953 | 94.24 | Occupied Units | 31,346 | 85.65 |
| White | 58,926 | 72.17 | Employment Information | # | % | Owner Occupied Units | 16,201 | 44.27 |
| American Indian | 3,613 | 4.43 | Persons 62 and Over | 12,340 | 15.11 | Vacant Units | 5,253 | 14.35 |
| Asian | 2,662 | 3.26 | Persons 16 and Older | 67,663 | 82.87 | English Proficiency Level for Speakers of Another Language (Age 18) | # | % |
| Black | 3,123 | 3.83 | Not in Labor Force | 28,923 | 35.42 | Total Speakers of Another Language | 5,888 | 100 |

| Race/Ethnicity | # | % |
|----------------|--------|-------|
| NHOPI | 53 | 0.06 |
| Other | 296 | 0.36 |
| Multiple Races | 7,600 | 9.31 |
| Minority | 22,720 | 27.83 |

| Sex | # | % |
|--------|--------|-------|
| Male | 41,757 | 51.14 |
| Female | 40,155 | 49.18 |

| Employment Information | # | % |
|------------------------|--------|-------|
| In Labor Force | 38,740 | 47.45 |
| Civilian Employed | 37,109 | 45.45 |
| Civilian Unemployed | 1,488 | 1.82 |
| Armed Forces | 143 | 0.18 |

| English Proficiency Level for Speakers of Another Language (Age 18) | # | % |
|---|-------|-------|
| Speak English very well | 3,969 | 67.41 |
| Limited English Proficiency | 1,919 | 32.59 |
| Speak English Not At All | 25 | 0.42 |
| Speak English not well | 346 | 5.88 |
| Speak English well | 1,548 | 26.29 |

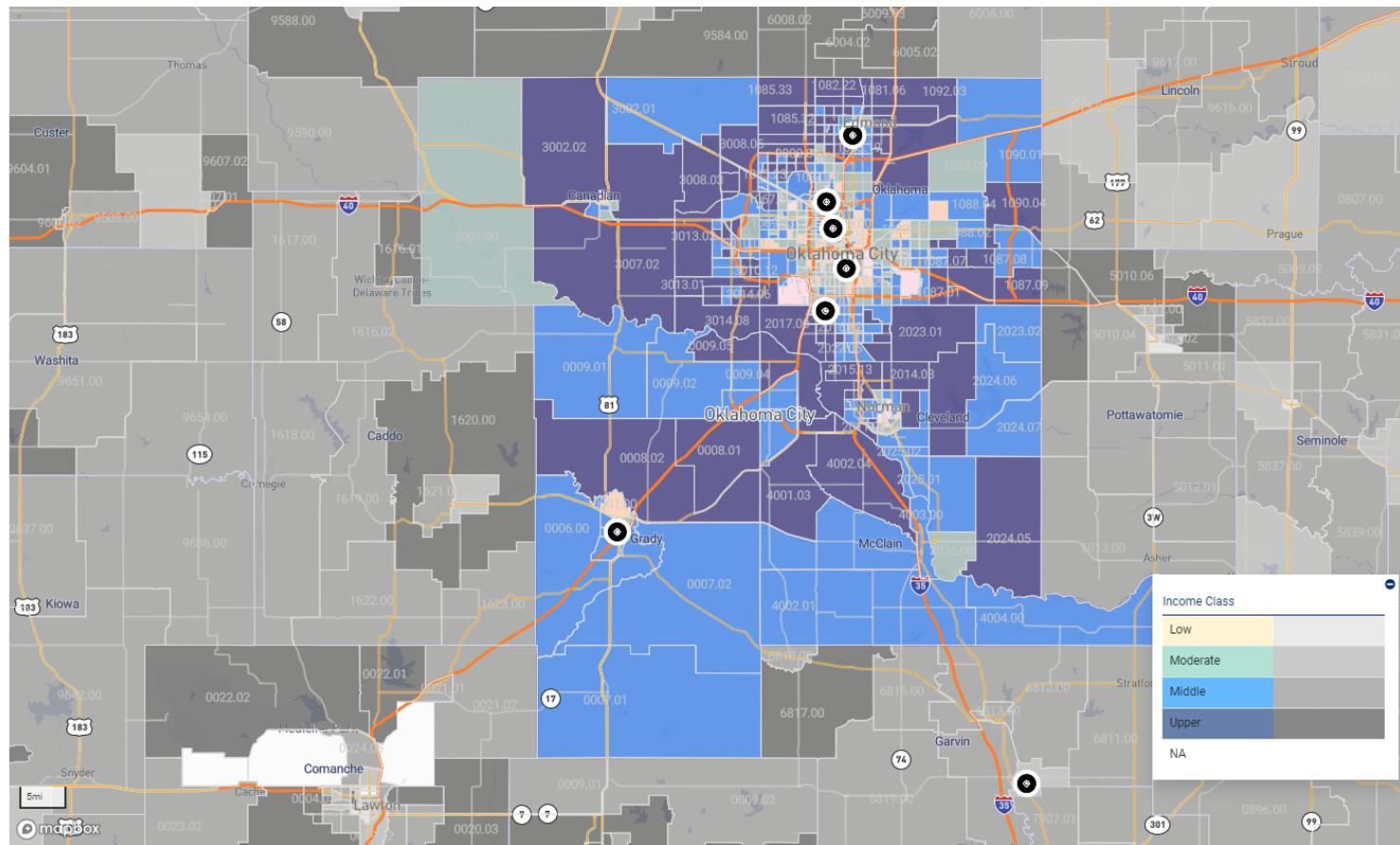
RiskExec Assessment Areas/REMA



Assessment Set: 2022 COMBINED ASSESSMENT AREAS

Assessment Area: OKLAHOMA CITY

Oklahoma City AA Map



RiskExec

ASSESSMENT SET SUMMARY

Institution: SIMMONS BANK Assessment Set: 2022 COMBINED ASSESSMENT AREAS (2022), Area: OKLAHOMA CITY

| Tract Income Level | Tracts | | Families | | | | | | | | | | Households | |
|--------------------|------------|----------------|----------------|----------------|---------------|---------------|---------------|---------------|---------------|---------------|----------------|---------------|----------------|----------------|
| | # | % | Tot # | Tot % | Low # | Low % | Mod # | Mod % | Mid # | Mid % | Upp # | Upp % | # | % |
| LOW | 30 | 7.54% | 16,348 | 5.16% | 9,626 | 14.49% | 3,166 | 5.66% | 2,045 | 3.14% | 1,511 | 1.17% | 29,074 | 5.88% |
| MOD | 98 | 24.62% | 64,420 | 20.34% | 22,784 | 34.30% | 17,386 | 31.07% | 12,409 | 19.05% | 11,841 | 9.16% | 115,712 | 23.40% |
| MID | 139 | 34.92% | 123,475 | 38.98% | 22,481 | 33.84% | 22,585 | 40.36% | 31,341 | 48.11% | 47,068 | 36.42% | 194,128 | 39.26% |
| UPP | 112 | 28.14% | 108,740 | 34.33% | 9,477 | 14.27% | 12,350 | 22.07% | 18,830 | 28.90% | 68,083 | 52.69% | 148,568 | 30.05% |
| NA | 19 | 4.77% | 3,780 | 1.19% | 2,065 | 3.11% | 472 | 0.84% | 524 | 0.80% | 719 | 0.56% | 6,982 | 1.41% |
| TOTAL | 398 | 100.00% | 316,763 | 100.00% | 66,433 | 20.97% | 55,959 | 17.67% | 65,149 | 20.57% | 129,222 | 40.79% | 494,464 | 100.00% |

| Tract Minority Level | Tracts | | Families | | | | | | | | | | Households | |
|----------------------|------------|----------------|----------------|----------------|---------------|---------------|---------------|---------------|---------------|---------------|----------------|---------------|----------------|----------------|
| | # | % | Tot # | Tot % | Low # | Low % | Mod # | Mod % | Mid # | Mid % | Upp # | Upp % | # | % |
| 10 - 19.99% | 14 | 3.52% | 13,682 | 4.32% | 874 | 1.32% | 1,232 | 2.20% | 1,884 | 2.89% | 9,692 | 7.50% | 16,272 | 3.29% |
| 20 - 49.99% | 264 | 66.33% | 228,112 | 72.01% | 36,528 | 54.98% | 37,597 | 67.19% | 48,890 | 75.04% | 105,097 | 81.33% | 348,198 | 70.42% |
| 50 - 79.99% | 90 | 22.61% | 58,337 | 18.42% | 20,711 | 31.18% | 13,698 | 24.48% | 11,432 | 17.55% | 12,496 | 9.67% | 103,784 | 20.99% |
| 80 - 100% | 29 | 7.29% | 16,632 | 5.25% | 8,320 | 12.52% | 3,432 | 6.13% | 2,943 | 4.52% | 1,937 | 1.50% | 26,210 | 5.30% |
| NA | 1 | 0.25% | 0 | 0.00% | 0 | 0.00% | 0 | 0.00% | 0 | 0.00% | 0 | 0.00% | 0 | 0.00% |
| TOTAL | 398 | 100.00% | 316,763 | 100.00% | 66,433 | 20.97% | 55,959 | 17.67% | 65,149 | 20.57% | 129,222 | 40.79% | 494,464 | 100.00% |

| MSA MFI | Businesses | # | % | Housing Information | # | % |
|----------------------------------|-----------------------|---------|-------|--|---------|-------|
| 2020 CENSUS MSA MFI: \$75170 | Tot Revs | 203,338 | 100 | Total Housing Units | 545,375 | 100 |
| 2022 CENSUS MSA MFI: \$84900 | All Farm | 6,013 | 2.96 | 1-4 Family Units | 461,125 | 84.55 |
| Race/Ethnicity | All Non-Farm | 197,325 | 97.04 | Mobile Home (Incl. in 1-4 Family Units) | 24,042 | 4.41 |
| Population | Tot Revs < 1 mil | 186,262 | 100 | Boat, RV, Van etc. (Incl. in 1-4 Family Units) | 583 | 0.11 |
| Hispanic | Farm Revs < 1 mil | 5,912 | 3.17 | Multi-family, 5 or more | 84,250 | 15.45 |
| Total Non-Hispanic (Races below) | Non-Farm Revs < 1 mil | 180,350 | 96.83 | Occupied Units | 494,464 | 90.66 |
| White | | | | Owner Occupied Units | 313,066 | 57.4 |
| | | | | Vacant Units | 50,911 | 9.34 |

| Race/Ethnicity | # | % |
|-----------------|---------|-------|
| American Indian | 46,029 | 3.43 |
| Asian | 45,711 | 3.4 |
| Black | 139,504 | 10.39 |
| NHOPI | 1,593 | 0.12 |
| Other | 5,707 | 0.43 |
| Multiple Races | 113,220 | 8.43 |
| Minority | 559,170 | 41.65 |

| Sex | # | % |
|--------|---------|-------|
| Male | 647,918 | 48.26 |
| Female | 666,785 | 49.66 |

| Employment Information | # | % |
|------------------------|-----------|-------|
| Persons 62 and Over | 224,699 | 16.74 |
| Persons 16 and Older | 1,025,716 | 76.39 |
| Not in Labor Force | 353,417 | 26.32 |
| In Labor Force | 672,299 | 50.07 |
| Civilian Employed | 634,884 | 47.28 |
| Civilian Unemployed | 30,378 | 2.26 |
| Armed Forces | 7,037 | 0.52 |

| English Proficiency Level for Speakers of Another Language (Age 18) | # | % |
|--|---------|-------|
| Total Speakers of Another Language | 132,968 | 100 |
| Speak English very well | 74,560 | 56.07 |
| Limited English Proficiency | 58,408 | 43.93 |
| Speak English Not At All | 7,813 | 5.88 |
| Speak English not well | 22,316 | 16.78 |
| Speak English well | 28,279 | 21.27 |

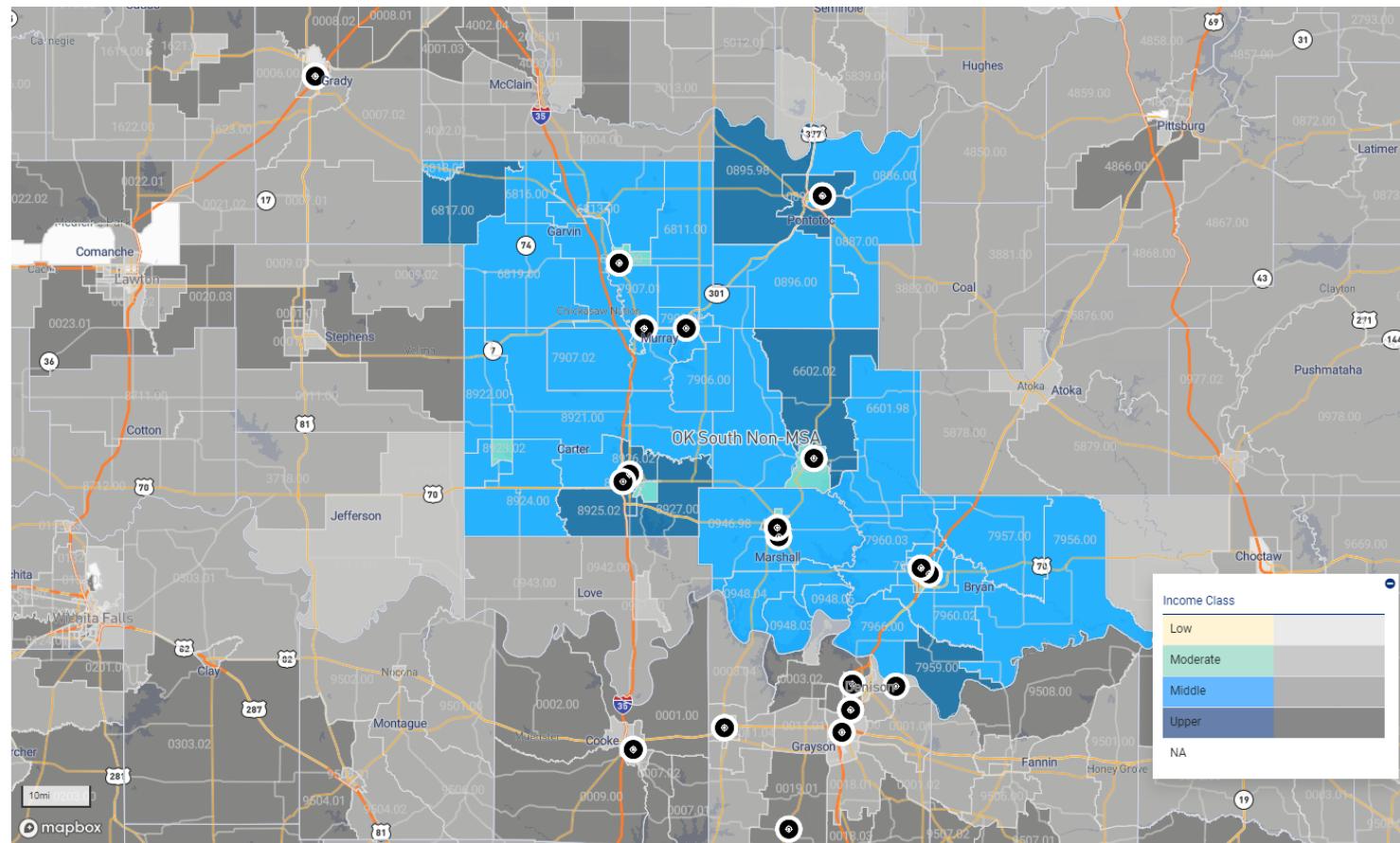
RiskExec Assessment Areas/REMA



Assessment Set: 2022 COMBINED ASSESSMENT AREAS

Assessment Area: OK SOUTH NON-MSA

OK South Non-AA Map



RiskExec

ASSESSMENT SET SUMMARY

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

| Tract Income Level | Tracts | | Families | | | | | | | | | | Households | |
|--------------------|--------|---------|----------|---------|--------|--------|-------|--------|--------|--------|--------|--------|------------|---------|
| | # | % | Tot # | Tot % | Low # | Low % | Mod # | Mod % | Mid # | Mid % | Upp # | Upp % | # | % |
| MOD | 11 | 17.19% | 6,745 | 13.27% | 2,213 | 21.16% | 1,567 | 18.03% | 1,336 | 12.55% | 1,629 | 7.74% | 11,535 | 15.05% |
| MID | 41 | 64.06% | 33,486 | 65.86% | 6,731 | 64.36% | 5,829 | 67.06% | 7,505 | 70.51% | 13,421 | 63.76% | 49,003 | 63.96% |
| UPP | 12 | 18.75% | 10,612 | 20.87% | 1,515 | 14.49% | 1,296 | 14.91% | 1,803 | 16.94% | 5,998 | 28.50% | 16,083 | 20.99% |
| TOTAL | 64 | 100.00% | 50,843 | 100.00% | 10,459 | 20.57% | 8,692 | 17.10% | 10,644 | 20.94% | 21,048 | 41.40% | 76,621 | 100.00% |

| Tract Minority Level | Tracts | | Families | | | | | | | | | | Households | |
|----------------------|--------|---------|----------|---------|--------|--------|-------|--------|--------|--------|--------|--------|------------|---------|
| | # | % | Tot # | Tot % | Low # | Low % | Mod # | Mod % | Mid # | Mid % | Upp # | Upp % | # | % |
| 10 - 19.99% | 1 | 1.56% | 858 | 1.69% | 171 | 1.63% | 166 | 1.91% | 171 | 1.61% | 350 | 1.66% | 1,315 | 1.72% |
| 20 - 49.99% | 58 | 90.63% | 46,737 | 91.92% | 9,217 | 88.13% | 7,717 | 88.78% | 9,809 | 92.16% | 19,994 | 94.99% | 69,749 | 91.03% |
| 50 - 79.99% | 5 | 7.81% | 3,248 | 6.39% | 1,071 | 10.24% | 809 | 9.31% | 664 | 6.24% | 704 | 3.34% | 5,557 | 7.25% |
| TOTAL | 64 | 100.00% | 50,843 | 100.00% | 10,459 | 20.57% | 8,692 | 17.10% | 10,644 | 20.94% | 21,048 | 41.40% | 76,621 | 100.00% |

| MSA MFI | Businesses | | | Housing Information | | | # | |
|----------------------------------|------------|-------|-----------------------|---------------------|-------|--|--------|-------|
| | # | % | Total Revs | # | % | Total Housing Units | # | % |
| 2020 CENSUS MSA MFI: \$58565 | | | 21,445 | 100 | | 94,400 | 100 | |
| 2022 CENSUS MSA MFI: \$64700 | | | All Farm | 1,167 | 5.44 | 1-4 Family Units | 90,077 | 95.42 |
| Race/Ethnicity | # | % | All Non-Farm | 20,278 | 94.56 | Mobile Home (Incl. in 1-4 Family Units) | 15,000 | 15.89 |
| Population | 197,279 | 100 | Tot Revs < 1 mil | 18,719 | 100 | Boat, RV, Van etc. (Incl. in 1-4 Family Units) | 232 | 0.25 |
| Hispanic | 15,822 | 8.02 | Farm Revs < 1 mil | 1,155 | 6.17 | Multi-family, 5 or more | 4,323 | 4.58 |
| Total Non-Hispanic (Races below) | 181,457 | 91.98 | Non-Farm Revs < 1 mil | 17,564 | 93.83 | Occupied Units | 76,621 | 81.17 |
| White | 128,136 | 64.95 | | | | Owner Occupied Units | 51,512 | 54.57 |
| American Indian | 24,616 | 12.48 | | | | Vacant Units | 17,779 | 18.83 |
| Asian | 1,503 | 0.76 | | | | | | |
| Black | 5,503 | 2.79 | | | | | | |
| NHOPI | 107 | 0.05 | | | | | | |

| Employment Information | | | English Proficiency Level for Speakers of Another Language (Age 18) | | |
|------------------------|---------|-------|---|--------|-------|
| | # | % | # | % | |
| Persons 62 and Over | 43,708 | 22.16 | Total Speakers of Another Language | 10,122 | 100 |
| Persons 16 and Older | 159,991 | 81.1 | Speak English very well | 6,626 | 65.46 |
| Not in Labor Force | 69,102 | 35.03 | | | |
| In Labor Force | 90,889 | 46.07 | | | |

| Race/Ethnicity | # | % |
|----------------|--------|-------|
| Other | 1,023 | 0.52 |
| Multiple Races | 20,569 | 10.43 |
| Minority | 69,143 | 35.05 |

| Sex | # | % |
|--------|---------|-------|
| Male | 99,923 | 50.65 |
| Female | 103,644 | 52.54 |

| Employment Information | # | % |
|------------------------|--------|-------|
| Civilian Employed | 86,618 | 43.91 |
| Civilian Unemployed | 4,238 | 2.15 |
| Armed Forces | 33 | 0.02 |

| English Proficiency Level for Speakers of Another Language (Age 18) | # | % |
|--|-------|-------|
| Limited English Proficiency | 3,496 | 34.54 |
| Speak English Not At All | 354 | 3.5 |
| Speak English not well | 1,517 | 14.99 |
| Speak English well | 1,625 | 16.05 |

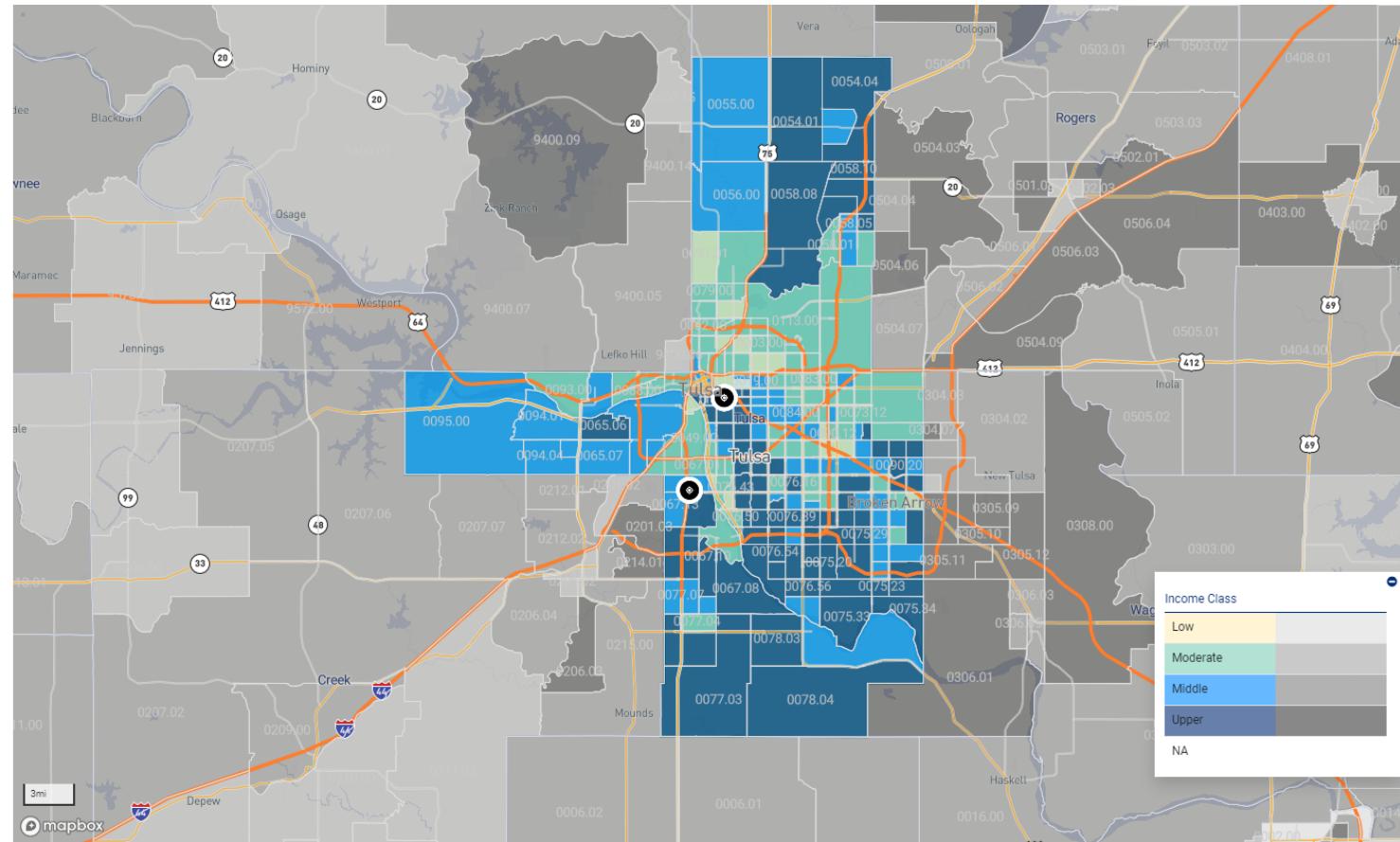
RiskExec Assessment Areas/REMA



Assessment Set: 2022 COMBINED ASSESSMENT AREAS

Assessment Area: TULSA

Tulsa AA Map



RiskExec

ASSESSMENT SET SUMMARY

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

| Tract Income Level | Tracts | | Families | | | | | | | | | | Households | |
|--------------------|------------|----------------|----------------|----------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|----------------|----------------|
| | # | % | Tot # | Tot % | Low # | Low % | Mod # | Mod % | Mid # | Mid % | Upp # | Upp % | # | % |
| LOW | 13 | 6.25% | 9,472 | 5.96% | 5,776 | 16.90% | 1,770 | 6.44% | 1,055 | 3.52% | 871 | 1.29% | 16,769 | 6.60% |
| MOD | 66 | 31.73% | 44,533 | 28.00% | 15,452 | 45.22% | 11,403 | 41.47% | 8,236 | 27.44% | 9,442 | 14.01% | 76,762 | 30.23% |
| MID | 53 | 25.48% | 41,693 | 26.21% | 7,562 | 22.13% | 8,258 | 30.03% | 9,898 | 32.98% | 15,975 | 23.71% | 69,626 | 27.42% |
| UPP | 75 | 36.06% | 63,220 | 39.75% | 5,328 | 15.59% | 6,045 | 21.99% | 10,815 | 36.03% | 41,032 | 60.90% | 89,852 | 35.39% |
| NA | 1 | 0.48% | 135 | 0.08% | 54 | 0.16% | 20 | 0.07% | 9 | 0.03% | 52 | 0.08% | 900 | 0.35% |
| TOTAL | 208 | 100.00% | 159,053 | 100.00% | 34,172 | 21.48% | 27,496 | 17.29% | 30,013 | 18.87% | 67,372 | 42.36% | 253,909 | 100.00% |

| Tract Minority Level | Tracts | | Families | | | | | | | | | | Households | |
|----------------------|------------|----------------|----------------|----------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|----------------|----------------|
| | # | % | Tot # | Tot % | Low # | Low % | Mod # | Mod % | Mid # | Mid % | Upp # | Upp % | # | % |
| 10 - 19.99% | 6 | 2.88% | 4,386 | 2.76% | 271 | 0.79% | 214 | 0.78% | 422 | 1.41% | 3,479 | 5.16% | 6,958 | 2.74% |
| 20 - 49.99% | 138 | 66.35% | 111,301 | 69.98% | 17,087 | 50.00% | 17,161 | 62.41% | 21,928 | 73.06% | 55,125 | 81.82% | 172,175 | 67.81% |
| 50 - 79.99% | 52 | 25.00% | 36,473 | 22.93% | 13,737 | 40.20% | 8,407 | 30.58% | 6,548 | 21.82% | 7,781 | 11.55% | 63,480 | 25.00% |
| 80 - 100% | 12 | 5.77% | 6,893 | 4.33% | 3,077 | 9.00% | 1,714 | 6.23% | 1,115 | 3.72% | 987 | 1.47% | 11,296 | 4.45% |
| TOTAL | 208 | 100.00% | 159,053 | 100.00% | 34,172 | 21.48% | 27,496 | 17.29% | 30,013 | 18.87% | 67,372 | 42.36% | 253,909 | 100.00% |

| MSA MFI | Businesses | | # | % | Housing Information | | # | % |
|----------------------------------|-----------------------|----------|-------|---|--|------------------|-------|---|
| | Tot Revs | All Farm | | | Total Housing Units | 1-4 Family Units | | |
| 2020 CENSUS MSA MFI: \$72203 | 107,096 | 100 | | | 284,341 | 100 | | |
| 2022 CENSUS MSA MFI: \$81300 | 2,666 | 2.49 | | | 225,654 | 79.36 | | |
| Race/Ethnicity | All Non-Farm | 104,430 | 97.51 | | Mobile Home (Incl. in 1-4 Family Units) | 6,740 | 2.37 | |
| Population | Tot Revs < 1 mil | 96,651 | 100 | | Boat, RV, Van etc. (Incl. in 1-4 Family Units) | 267 | 0.09 | |
| Hispanic | Farm Revs < 1 mil | 2,598 | 2.69 | | Multi-family, 5 or more | 58,687 | 20.64 | |
| Total Non-Hispanic (Races below) | Non-Farm Revs < 1 mil | 94,053 | 97.31 | | Occupied Units | 253,909 | 89.3 | |
| White | Persons 62 and Over | 115,482 | 17.25 | | Owner Occupied Units | 151,162 | 53.16 | |
| American Indian | Vacant Units | 36,612 | 5.47 | | Vacant Units | 30,432 | 10.7 | |

| Race/Ethnicity | # | % |
|----------------|---------|-------|
| Asian | 24,846 | 3.71 |
| Black | 66,182 | 9.89 |
| NHOPI | 1,033 | 0.15 |
| Other | 2,355 | 0.35 |
| Multiple Races | 66,289 | 9.9 |
| Minority | 297,366 | 44.43 |

| Sex | # | % |
|--------|---------|-------|
| Male | 317,338 | 47.41 |
| Female | 332,953 | 49.75 |

| Employment Information | # | % |
|------------------------|---------|-------|
| Persons 16 and Older | 503,653 | 75.25 |
| Not in Labor Force | 169,558 | 25.33 |
| In Labor Force | 334,095 | 49.92 |
| Civilian Employed | 315,476 | 47.14 |
| Civilian Unemployed | 18,044 | 2.7 |
| Armed Forces | 575 | 0.09 |

| English Proficiency Level for Speakers of Another Language (Age 18) | # | % |
|--|--------|-------|
| Total Speakers of Another Language | 66,672 | 100 |
| Speak English very well | 36,164 | 54.24 |
| Limited English Proficiency | 30,508 | 45.76 |
| Speak English Not At All | 4,781 | 7.17 |
| Speak English not well | 12,815 | 19.22 |
| Speak English well | 12,912 | 19.37 |