

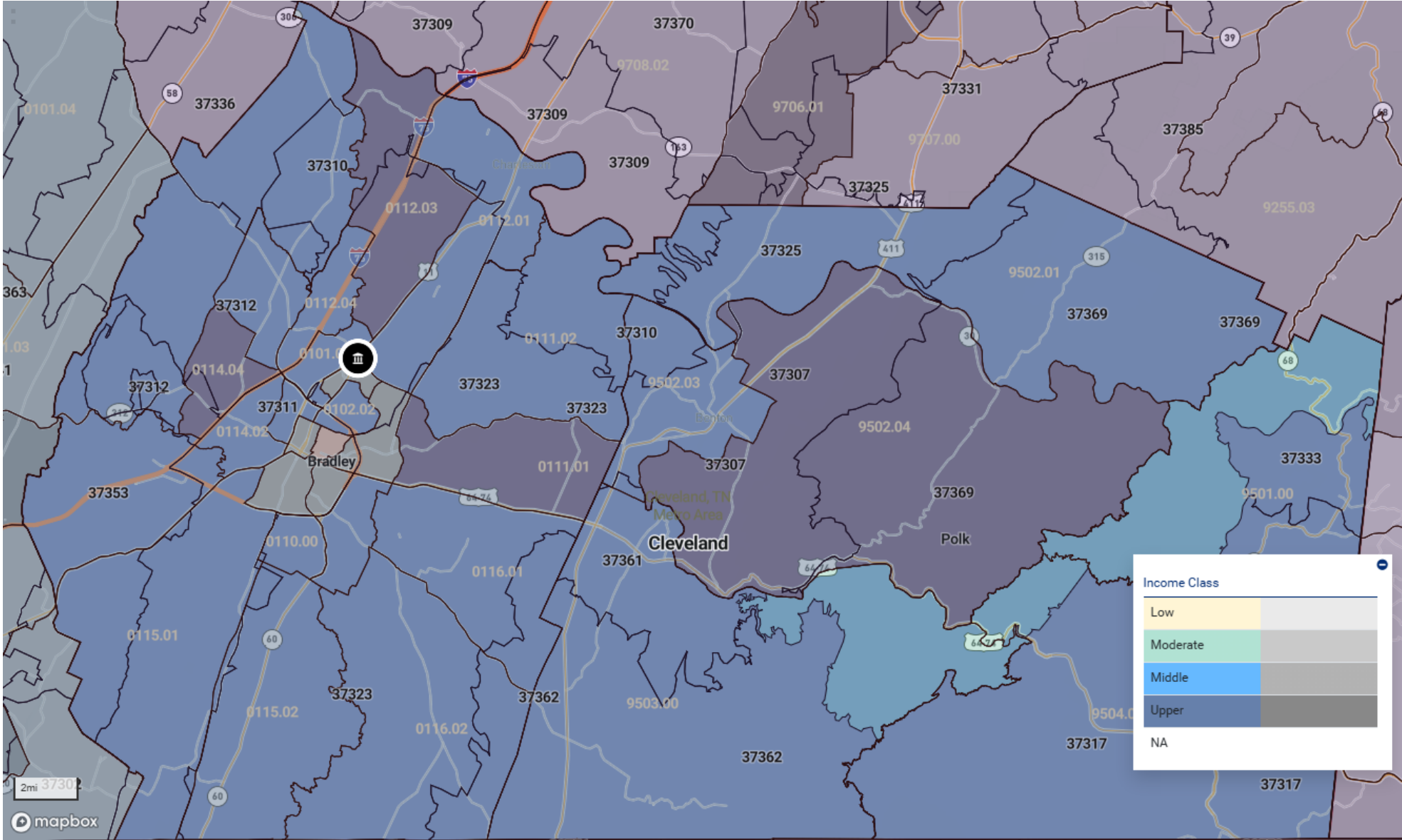
# RiskExec Assessment Areas/REMA



Assessment Set: FACILITY BASED ASSESSMENT AREAS

Assessment Area: CLEVELAND

Cleveland





## ASSESSMENT SET SUMMARY

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

Tract Income Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
LOW	1	3.23%	523	1.58%	288	4.18%	124	2.01%	31	0.46%	80	0.61%	1,059	2.20%
MOD	5	16.13%	3,887	11.77%	1,547	22.44%	1,067	17.30%	713	10.57%	560	4.24%	6,465	13.42%
MID	21	67.74%	23,756	71.96%	4,487	65.08%	4,281	69.42%	5,324	78.93%	9,664	73.17%	33,933	70.43%
UPP	4	12.90%	4,848	14.68%	573	8.31%	695	11.27%	677	10.04%	2,903	21.98%	6,721	13.95%
<b>TOTAL</b>	<b>31</b>	<b>100.00%</b>	<b>33,014</b>	<b>100.00%</b>	<b>6,895</b>	<b>20.89%</b>	<b>6,167</b>	<b>18.68%</b>	<b>6,745</b>	<b>20.43%</b>	<b>13,207</b>	<b>40.00%</b>	<b>48,178</b>	<b>100.00%</b>

Tract Minority Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
< 10%	10	32.26%	10,864	32.91%	2,289	33.20%	2,166	35.12%	2,189	32.45%	4,220	31.95%	14,774	30.67%
10 - 19.99%	10	32.26%	12,851	38.93%	1,749	25.37%	2,073	33.61%	2,899	42.98%	6,130	46.41%	17,854	37.06%
20 - 49.99%	11	35.48%	9,299	28.17%	2,857	41.44%	1,928	31.26%	1,657	24.57%	2,857	21.63%	15,550	32.28%
<b>TOTAL</b>	<b>31</b>	<b>100.00%</b>	<b>33,014</b>	<b>100.00%</b>	<b>6,895</b>	<b>20.89%</b>	<b>6,167</b>	<b>18.68%</b>	<b>6,745</b>	<b>20.43%</b>	<b>13,207</b>	<b>40.00%</b>	<b>48,178</b>	<b>100.00%</b>

MSA MFI	\$
2020 CENSUS MSA MFI(CLEVELAND, TN)	63,243
2025 CENSUS MSA MFI(CLEVELAND, TN)	80,800

Race/Ethnicity	#	% of Total
Hispanic	8,758	6.94
American Indian	330	0.26
Asian	1,221	0.97
Black	5,166	4.09
NHOPI	127	0.10
Other	371	0.29

Businesses	#	% of Total
All Farm	350	3.56
All Non-Farm	9,487	96.44
<b>Tot Revs</b>	<b>9,837</b>	<b>100.00</b>
Businesses with Revenue <\$1 mil	#	% of Total
Farm Revs < 1 mil	341	3.90

Employment Information	#	% of Total
Persons 62 and Older	26,085	20.68
Persons 16 and Older	100,321	79.52
Of Persons 16 and Older	#	% of Total
Civilian Employed	57,317	57.13
Civilian Unemployed	3,334	3.32
Armed Forces	71	0.07

Housing Units	#	% of Total
1-4 Units in Structure (Incl. in 1-4 Family Units)	42,356	79.58
Mobile Home (Incl. in 1-4 Family Units)	7,046	13.24
Boat, RV, Van etc. (Incl. in 1-4 Family Units)	54	0.10

English Proficiency Level for Speakers of Another Language (Age 18)	#	% of Total
Speak English Not At All	320	0.25
Speak English not well	1,029	0.82
Speak English well	1,470	1.17
<b>Limited English Proficiency</b>	<b>2,819</b>	<b>2.23</b>

Race/Ethnicity	#	% of Total
Multiple Races	6,048	4.79
Minority	22,021	17.45
White Non-Hispanic	104,143	82.55
Population	126,164	100.00

Businesses with Revenue <\$1 mil	#	% of Total
Non-Farm Revs < 1 mil	8,409	96.10
Tot Revs < 1 mil	8,750	100.00

Of Persons 16 and Older	#	% of Total
In Labor Force	60,722	60.53
Not in Labor Force	39,599	39.47
Persons 16 and Older Total	100,321	100.00

Housing Units	#	% of Total
1-4 Family Units	49,456	92.92
Multi-family, 5 or more	3,769	7.08
Total Housing Units	53,225	100.00

English Proficiency Level for Speakers of Another Language (Age 18 )	#	% of Total
Speak English very well	3,318	2.63
Total Speakers of a Language Other Than English	6,137	4.86
Total Speakers of English Only	120,027	95.14
Population	126,164	100.00

Sex	#	% of Total
Male	60,394	47.87
Female	63,337	50.20

Housing Occupancy	#	% of Total
Owner Occupied Units	32,756	61.54
Renter Occupied Units	15,422	28.98
Occupied Units	48,178	90.52
Vacant Units	5,047	9.48
Total Housing Units	53,225	100.00

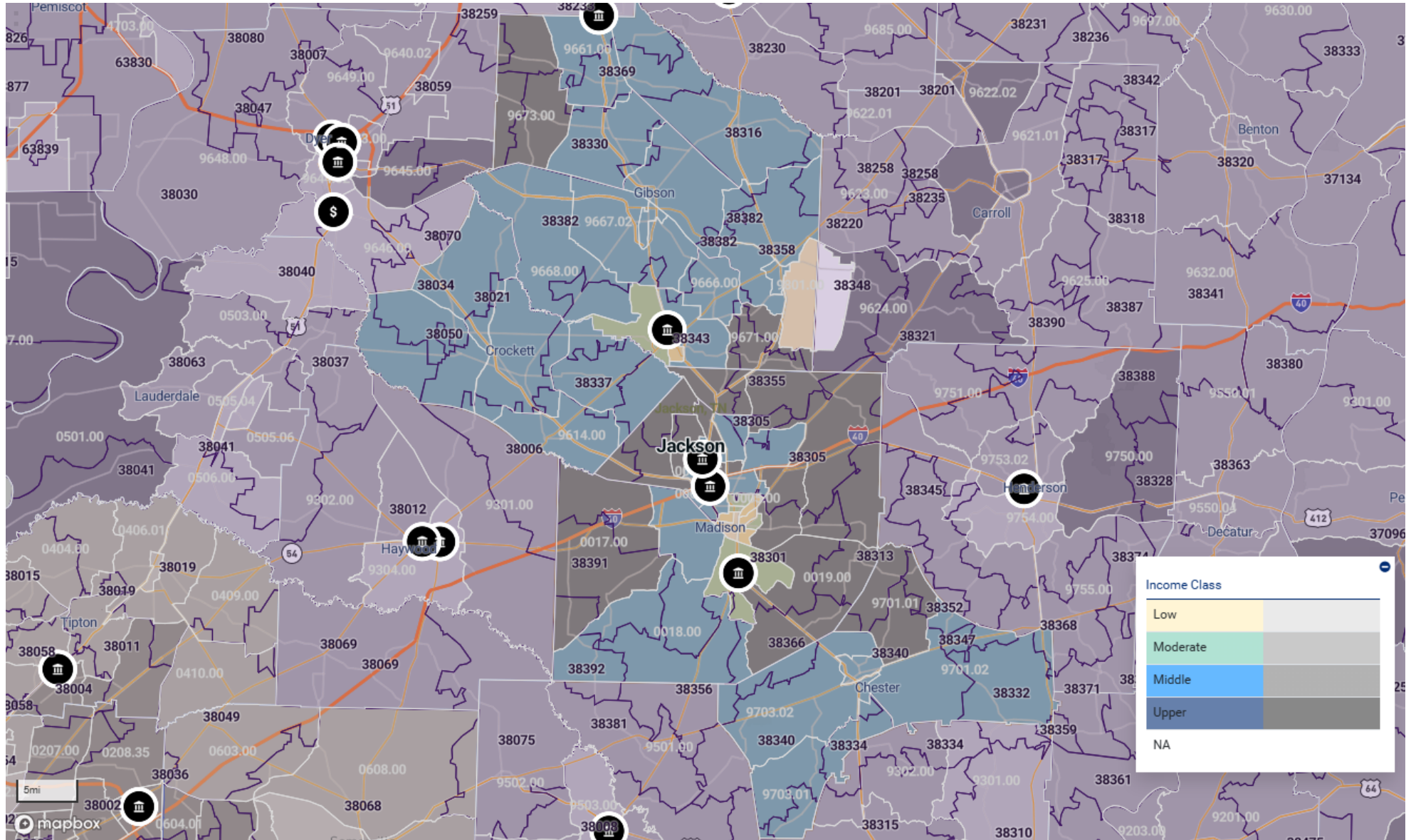
Distressed and Underserved Designations	#	% of Total
Only Distressed Tracts	0	0.00
Only Underserved Tracts	0	0.00
Both Distressed and Underserved Tracts	0	0.00
Neither Distressed Nor Underserved Tracts	31	100.00
Total	31	100.00

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: JACKSON

Jackson





## ASSESSMENT SET SUMMARY

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

Tract Income Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
LOW	5	9.09%	2,790	6.04%	1,659	16.35%	409	5.44%	430	4.46%	292	1.55%	5,027	7.23%
MOD	5	9.09%	3,942	8.53%	1,421	14.00%	953	12.68%	660	6.84%	908	4.81%	6,609	9.51%
MID	30	54.55%	26,595	57.56%	5,864	57.78%	4,604	61.27%	6,224	64.50%	9,903	52.42%	40,566	58.36%
UPP	13	23.64%	12,806	27.72%	1,167	11.50%	1,546	20.57%	2,329	24.13%	7,764	41.10%	16,720	24.06%
NA	2	3.64%	70	0.15%	38	0.37%	2	0.03%	7	0.07%	23	0.12%	583	0.84%
<b>TOTAL</b>	<b>55</b>	<b>100.00%</b>	<b>46,203</b>	<b>100.00%</b>	<b>10,149</b>	<b>21.97%</b>	<b>7,514</b>	<b>16.26%</b>	<b>9,650</b>	<b>20.89%</b>	<b>18,890</b>	<b>40.88%</b>	<b>69,505</b>	<b>100.00%</b>

Tract Minority Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
< 10%	3	5.45%	1,224	2.65%	184	1.81%	257	3.42%	230	2.38%	553	2.93%	1,690	2.43%
10 - 19.99%	17	30.91%	16,555	35.83%	2,188	21.56%	2,729	36.32%	3,425	35.49%	8,213	43.48%	21,757	31.30%
20 - 49.99%	23	41.82%	19,916	43.11%	4,244	41.82%	3,110	41.39%	4,672	48.41%	7,890	41.77%	31,228	44.93%
50 - 79.99%	7	12.73%	5,561	12.04%	1,967	19.38%	768	10.22%	956	9.91%	1,870	9.90%	9,751	14.03%
80 - 100%	5	9.09%	2,947	6.38%	1,566	15.43%	650	8.65%	367	3.80%	364	1.93%	5,079	7.31%
<b>TOTAL</b>	<b>55</b>	<b>100.00%</b>	<b>46,203</b>	<b>100.00%</b>	<b>10,149</b>	<b>21.97%</b>	<b>7,514</b>	<b>16.26%</b>	<b>9,650</b>	<b>20.89%</b>	<b>18,890</b>	<b>40.88%</b>	<b>69,505</b>	<b>100.00%</b>

MSA MFI	\$
2020 CENSUS MSA MFI(JACKSON, TN)	58,697
2025 CENSUS MSA MFI(JACKSON, TN)	81,000

Race/Ethnicity	#	% of Total
Hispanic	8,187	4.54
American Indian	343	0.19
Asian	1,522	0.84

Businesses	#	% of Total
All Farm	667	4.63
All Non-Farm	13,744	95.37
<b>Tot Revs</b>	<b>14,411</b>	<b>100.00</b>

Employment Information	#	% of Total
Persons 62 and Older	37,335	20.68
Persons 16 and Older	142,366	78.87
<b>Of Persons 16 and Older</b>	<b>#</b>	<b>% of Total</b>
Civilian Employed	75,665	53.15

Housing Units	#	% of Total
1-4 Units in Structure (Incl. in 1-4 Family Units)	66,664	83.78
Mobile Home (Incl. in 1-4 Family Units)	6,983	8.78

English Proficiency Level for Speakers of Another Language (Age 18)	#	% of Total
Speak English Not At All	394	0.22
Speak English not well	920	0.51

Race/Ethnicity	#	% of Total
Black	48,139	26.67
NHOPI	29	0.02
Other	583	0.32
Multiple Races	5,980	3.31
Minority	64,783	35.89
White Non-Hispanic	115,721	64.11
Population	180,504	100.00

Businesses with Revenue <\$1 mil	#	% of Total
Farm Revs < 1 mil	644	5.26
Non-Farm Revs < 1 mil	11,590	94.74
Tot Revs < 1 mil	12,234	100.00

Of Persons 16 and Older	#	% of Total
Civilian Unemployed	5,091	3.58
Armed Forces	261	0.18
In Labor Force	81,017	56.91
Not in Labor Force	61,349	43.09
Persons 16 and Older Total	142,366	100.00

Housing Units	#	% of Total
Boat, RV, Van etc. (Incl. in 1-4 Family Units)	24	0.03
1-4 Family Units	73,671	92.58
Multi-family, 5 or more	5,904	7.42
Total Housing Units	79,575	100.00

English Proficiency Level for Speakers of Another Language (Age 18 )	#	% of Total
Speak English well	1,098	0.61
Limited English Proficiency	2,412	1.34
Speak English very well	2,725	1.51
Total Speakers of a Language Other Than English	5,137	2.85
Total Speakers of English Only	175,367	97.15
Population	180,504	100.00

Sex	#	% of Total
Male	85,015	47.10
Female	93,586	51.85

Housing Occupancy	#	% of Total
Owner Occupied Units	45,262	56.88
Renter Occupied Units	24,243	30.47
Occupied Units	69,505	87.35
Vacant Units	10,070	12.65
Total Housing Units	79,575	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	55	100.00

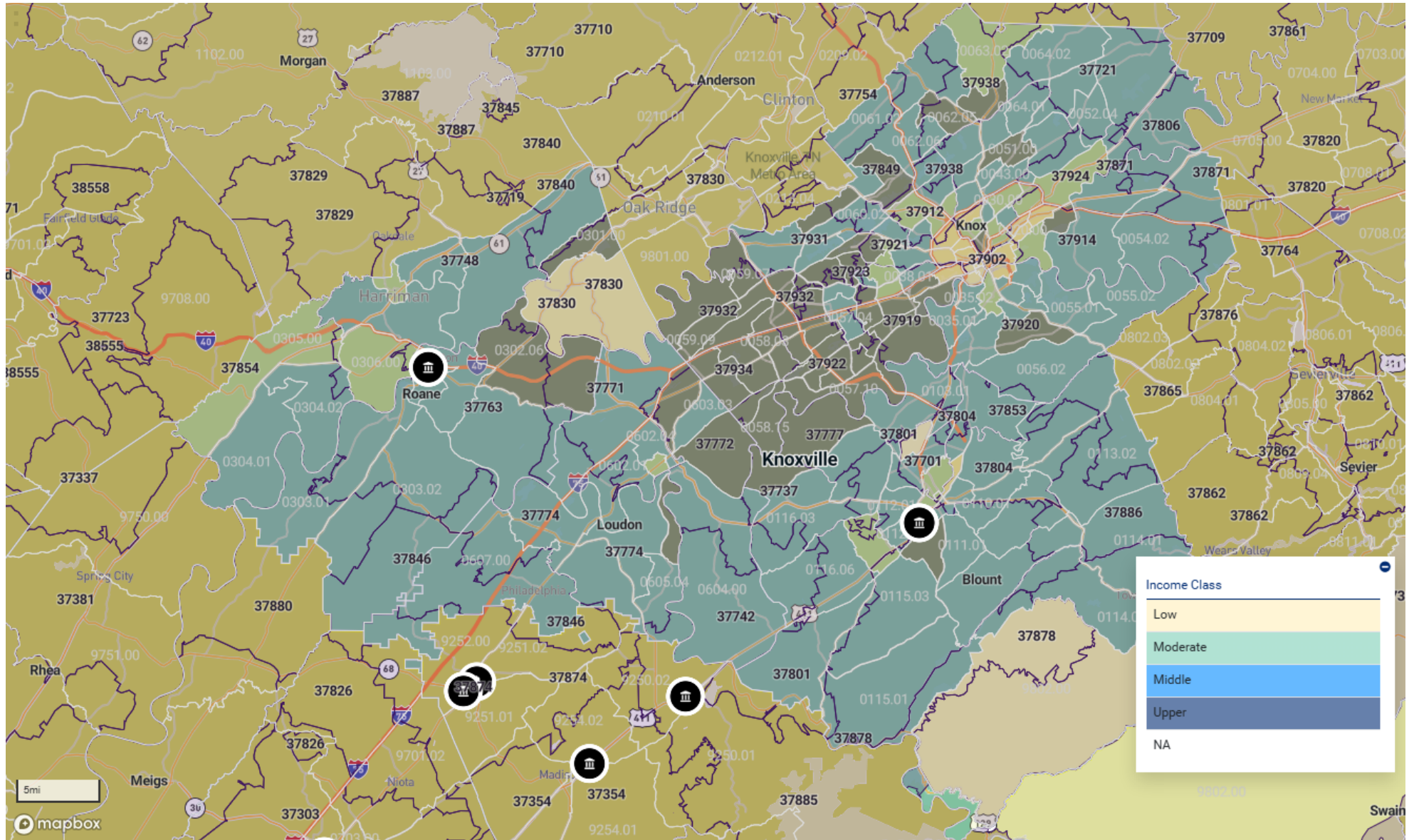
Distressed and Underserved Designations	#	% of Total
Underserved Tracts		
<b>Total</b>	<b>55</b>	<b>100.00</b>

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: KNOXVILLE

Knoxville







## ASSESSMENT SET SUMMARY

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

Tract Income Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
LOW	13	7.14%	8,299	4.57%	5,301	15.43%	1,441	4.79%	833	2.24%	724	0.91%	17,251	6.09%
MOD	22	12.09%	17,709	9.75%	5,855	17.04%	4,649	15.46%	3,284	8.81%	3,921	4.91%	32,813	11.58%
MID	88	48.35%	97,382	53.62%	18,335	53.37%	18,042	60.00%	23,145	62.12%	37,860	47.37%	146,308	51.63%
UPP	52	28.57%	58,082	31.98%	4,818	14.02%	5,892	19.59%	9,973	26.77%	37,399	46.79%	84,996	29.99%
NA	7	3.85%	143	0.08%	48	0.14%	47	0.16%	23	0.06%	25	0.03%	2,005	0.71%
<b>TOTAL</b>	<b>182</b>	<b>100.00%</b>	<b>181,615</b>	<b>100.00%</b>	<b>34,357</b>	<b>18.92%</b>	<b>30,071</b>	<b>16.56%</b>	<b>37,258</b>	<b>20.51%</b>	<b>79,929</b>	<b>44.01%</b>	<b>283,373</b>	<b>100.00%</b>

Tract Minority Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
< 10%	41	22.53%	48,476	26.69%	8,214	23.91%	8,350	27.77%	10,882	29.21%	21,030	26.31%	66,299	23.40%
10 - 19.99%	77	42.31%	85,392	47.02%	11,482	33.42%	12,587	41.86%	17,816	47.82%	43,507	54.43%	126,370	44.59%
20 - 49.99%	53	29.12%	41,656	22.94%	10,991	31.99%	7,756	25.79%	8,038	21.57%	14,871	18.61%	78,388	27.66%
50 - 79.99%	8	4.40%	5,328	2.93%	3,174	9.24%	1,234	4.10%	458	1.23%	462	0.58%	10,958	3.87%
80 - 100%	1	0.55%	763	0.42%	496	1.44%	144	0.48%	64	0.17%	59	0.07%	1,358	0.48%
NA	2	1.10%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
<b>TOTAL</b>	<b>182</b>	<b>100.00%</b>	<b>181,615</b>	<b>100.00%</b>	<b>34,357</b>	<b>18.92%</b>	<b>30,071</b>	<b>16.56%</b>	<b>37,258</b>	<b>20.51%</b>	<b>79,929</b>	<b>44.01%</b>	<b>283,373</b>	<b>100.00%</b>

MSA MFI	\$
2020 CENSUS MSA MFI(KNOXVILLE, TN)	71,711
2025 CENSUS MSA MFI(KNOXVILLE, TN)	87,700

Race/Ethnicity	#	% of Total
Hispanic	40,644	5.63
American Indian	1,674	0.23

Businesses	#	% of Total
All Farm	1,965	2.84
All Non-Farm	67,319	97.16
<b>Tot Revs</b>	<b>69,284</b>	<b>100.00</b>

Employment Information	#	% of Total
Persons 62 and Older	153,537	21.25
Persons 16 and Older	576,540	79.79
<b>Of Persons 16 and Older</b>	<b>#</b>	<b>% of Total</b>
Civilian Employed	341,347	59.21

Housing Units	#	% of Total
1-4 Units in Structure (Incl. in 1-4 Family Units)	247,921	78.70
Mobile Home (Incl. in 1-4)	20,699	6.57

English Proficiency Level for Speakers of Another Language (Age 18)	#	% of Total
Speak English Not At All	1,028	0.14
Speak English not well	5,703	0.79

Race/Ethnicity	#	% of Total
Asian	13,952	1.93
Black	45,285	6.27
NHOPI	344	0.05
Other	2,533	0.35
Multiple Races	31,854	4.41
Minority	136,286	18.86
White Non-Hispanic	586,255	81.14
Population	722,541	100.00

Businesses with Revenue <\$1 mil	#	% of Total
Farm Revs < 1 mil	1,900	3.10
Non-Farm Revs < 1 mil	59,405	96.90
Tot Revs < 1 mil	61,305	100.00

Of Persons 16 and Older	#	% of Total
Civilian Unemployed	15,738	2.73
Armed Forces	799	0.14
In Labor Force	357,884	62.07
Not in Labor Force	218,656	37.93
Persons 16 and Older Total	576,540	100.00

Housing Units	#	% of Total
Family Units)		
Boat, RV, Van etc. (Incl. in 1-4 Family Units)	185	0.06
1-4 Family Units	268,805	85.33
Multi-family, 5 or more	46,209	14.67
Total Housing Units	315,014	100.00

English Proficiency Level for Speakers of Another Language (Age 18 )	#	% of Total
Speak English well	5,883	0.81
Limited English Proficiency	12,614	1.75
Speak English very well	17,503	2.42
Total Speakers of a Language Other Than English	30,117	4.17
Total Speakers of English Only	692,424	95.83
Population	722,541	100.00

Sex	#	% of Total
Male	342,725	47.43
Female	361,600	50.05

Housing Occupancy	#	% of Total
Owner Occupied Units	195,513	62.06
Renter Occupied Units	87,860	27.89
Occupied Units	283,373	89.96
Vacant Units	31,641	10.04
Total Housing Units	315,014	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	182	100.00

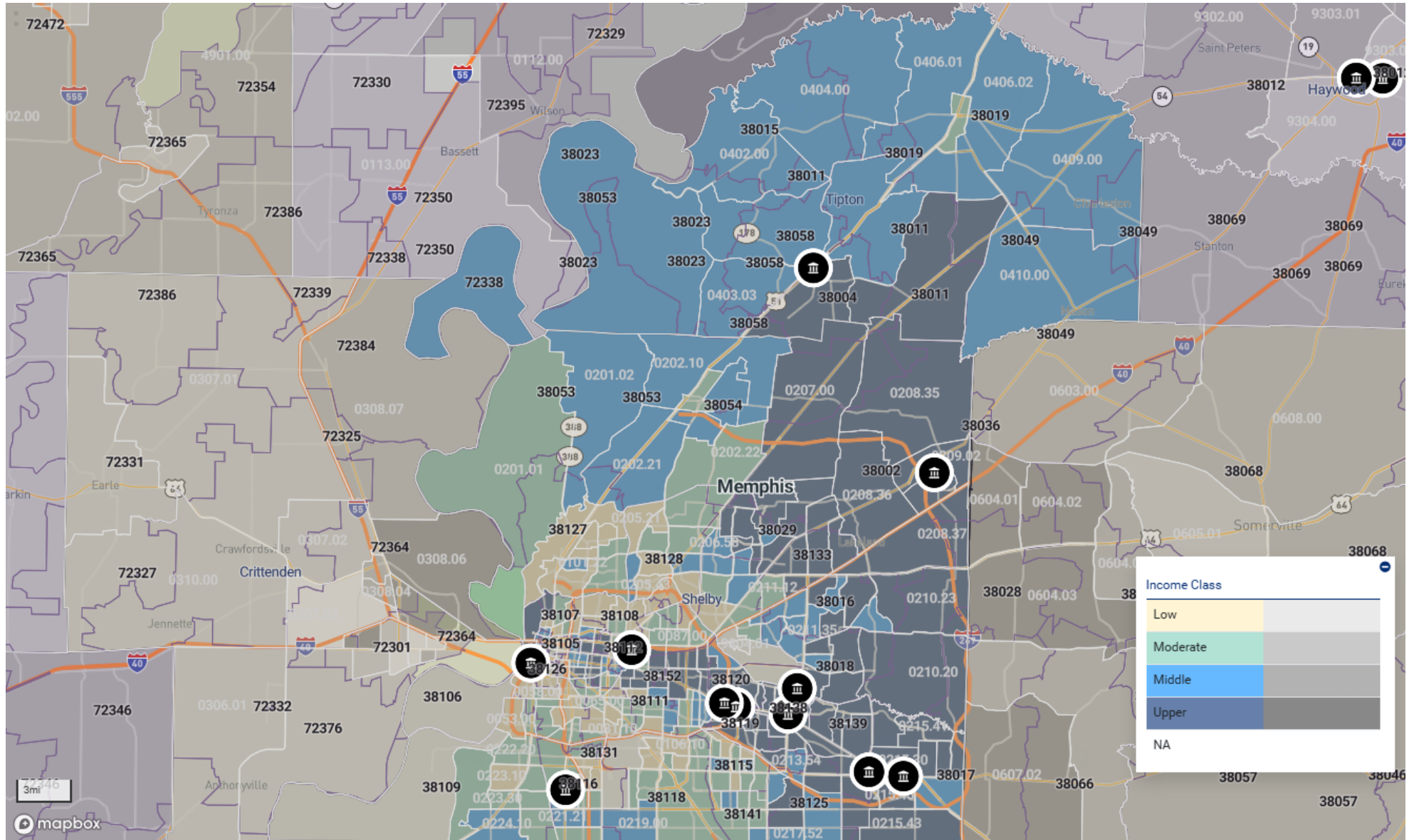
Distressed and Underserved Designations	#	% of Total
Nor Underserved Tracts		
<b>Total</b>	<b>182</b>	<b>100.00</b>

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: MEMPHIS

Memphis MS-AR





## ASSESSMENT SET SUMMARY

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

Tract Income Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
LOW	51	19.47%	30,319	12.84%	18,646	32.49%	4,916	13.14%	3,714	8.86%	3,043	3.06%	55,587	14.70%
MOD	68	25.95%	58,655	24.83%	20,938	36.48%	14,339	38.34%	10,459	24.94%	12,919	12.99%	98,301	25.99%
MID	57	21.76%	57,261	24.24%	11,183	19.48%	10,149	27.13%	13,643	32.54%	22,286	22.41%	92,066	24.34%
UPP	74	28.24%	88,718	37.56%	5,978	10.42%	7,808	20.88%	13,987	33.36%	60,945	61.28%	128,392	33.95%
NA	12	4.58%	1,228	0.52%	648	1.13%	191	0.51%	130	0.31%	259	0.26%	3,885	1.03%
<b>TOTAL</b>	<b>262</b>	<b>100.00%</b>	<b>236,181</b>	<b>100.00%</b>	<b>57,393</b>	<b>24.30%</b>	<b>37,403</b>	<b>15.84%</b>	<b>41,933</b>	<b>17.75%</b>	<b>99,452</b>	<b>42.11%</b>	<b>378,231</b>	<b>100.00%</b>

Tract Minority Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
< 10%	2	0.76%	1,897	0.80%	217	0.38%	180	0.48%	178	0.42%	1,322	1.33%	2,905	0.77%
10 - 19.99%	25	9.54%	27,827	11.78%	2,247	3.92%	2,424	6.48%	4,310	10.28%	18,846	18.95%	39,067	10.33%
20 - 49.99%	57	21.76%	62,669	26.53%	6,329	11.03%	7,738	20.69%	11,028	26.30%	37,574	37.78%	94,112	24.88%
50 - 79.99%	52	19.85%	51,853	21.95%	10,484	18.27%	8,663	23.16%	10,399	24.80%	22,307	22.43%	85,595	22.63%
80 - 100%	125	47.71%	91,935	38.93%	38,116	66.41%	18,398	49.19%	16,018	38.20%	19,403	19.51%	156,552	41.39%
NA	1	0.38%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
<b>TOTAL</b>	<b>262</b>	<b>100.00%</b>	<b>236,181</b>	<b>100.00%</b>	<b>57,393</b>	<b>24.30%</b>	<b>37,403</b>	<b>15.84%</b>	<b>41,933</b>	<b>17.75%</b>	<b>99,452</b>	<b>42.11%</b>	<b>378,231</b>	<b>100.00%</b>

MSA MFI	\$
2020 CENSUS MSA MFI(MEMPHIS, TN-MS-AR)	67,639
2025 CENSUS MSA MFI(MEMPHIS, TN-MS-AR)	83,000

Businesses	#	% of Total
All Farm	2,300	2.06
All Non-Farm	109,451	97.94
<b>Tot Revs</b>	<b>111,751</b>	<b>100.00</b>

Employment Information	#	% of Total
Persons 62 and Older	172,868	17.45
Persons 16 and Older	776,815	78.41

Housing Units	#	% of Total
1-4 Units in Structure (Incl. in 1-4 Family Units)	337,894	78.59

English Proficiency Level for Speakers of Another Language (Age 18)	#	% of Total
Speak English Not At All	3,081	0.31
Speak English not well	12,064	1.22

Race/Ethnicity	#	% of Total
Hispanic	79,393	8.01

Of Persons 16 and Older	#	% of Total
Civilian Employed	459,104	59.10

Race/Ethnicity	#	% of Total
American Indian	1,741	0.18
Asian	28,353	2.86
Black	485,834	49.04
NHOPI	295	0.03
Other	3,804	0.38
Multiple Races	29,629	2.99
Minority	629,049	63.49
White Non-Hispanic	361,665	36.51
Population	990,714	100.00

Sex	#	% of Total
Male	474,949	47.94
Female	523,224	52.81

Businesses with Revenue <\$1 mil	#	% of Total
Farm Revs < 1 mil	2,222	2.22
Non-Farm Revs < 1 mil	97,873	97.78
Tot Revs < 1 mil	100,095	100.00

Of Persons 16 and Older	#	% of Total
Civilian Unemployed	35,839	4.61
Armed Forces	2,144	0.28
In Labor Force	497,087	63.99
Not in Labor Force	279,728	36.01
Persons 16 and Older Total	776,815	100.00

Housing Units	#	% of Total
Mobile Home (Incl. in 1-4 Family Units)	6,353	1.48
Boat, RV, Van etc. (Incl. in 1-4 Family Units)	195	0.05
1-4 Family Units	344,442	80.11
Multi-family, 5 or more	85,521	19.89
Total Housing Units	429,963	100.00

Housing Occupancy	#	% of Total
Owner Occupied Units	211,186	49.12
Renter Occupied Units	167,045	38.85
Occupied Units	378,231	87.97
Vacant Units	51,732	12.03
Total Housing Units	429,963	100.00

English Proficiency Level for Speakers of Another Language (Age 18)	#	% of Total
Speak English well	13,348	1.35
Limited English Proficiency	28,493	2.88
Speak English very well	34,349	3.47
Total Speakers of a Language Other Than English	62,842	6.34
Total Speakers of English Only	927,872	93.66
Population	990,714	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	262	100.00

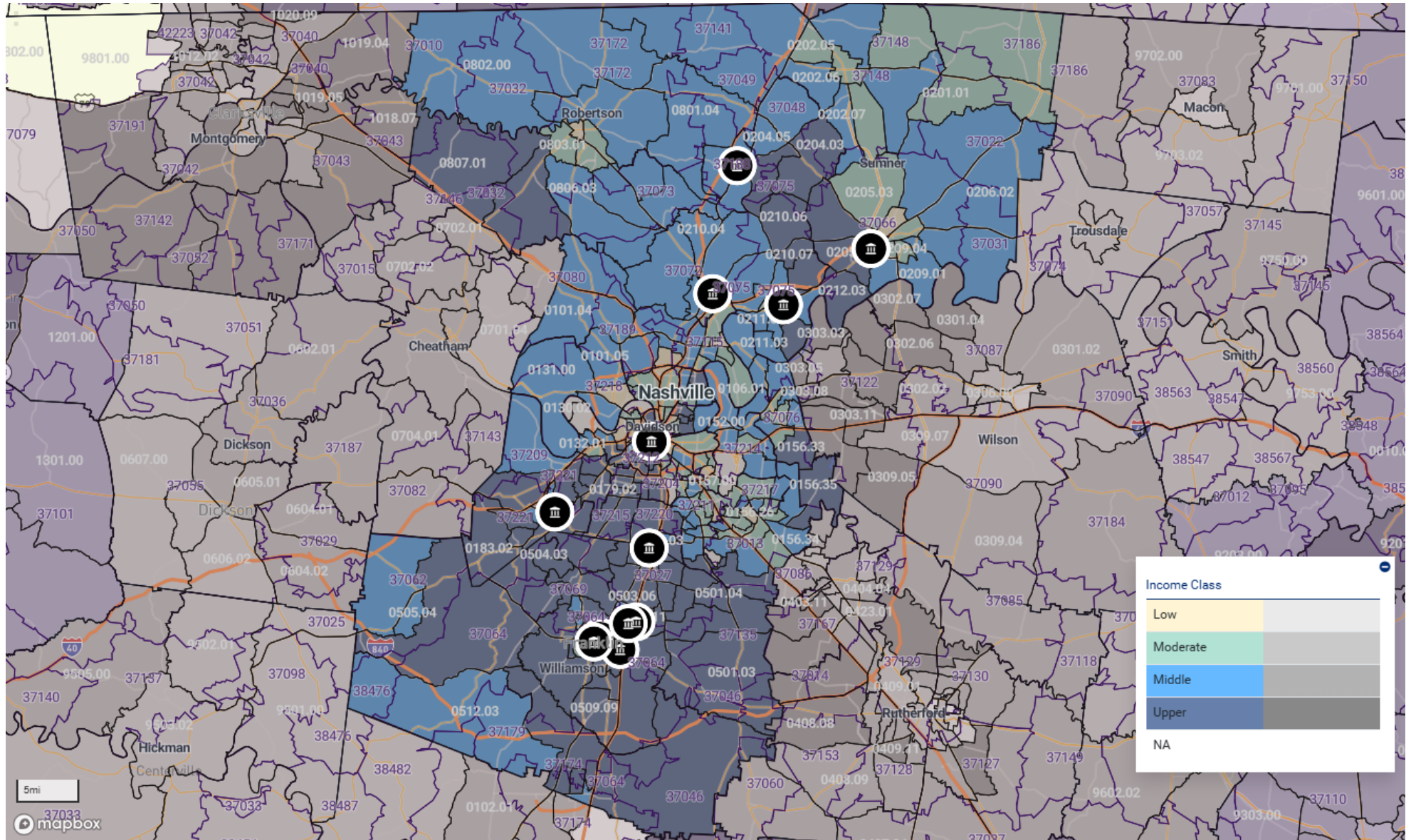
Distressed and Underserved Designations	#	% of Total
Underserved Tracts		
<b>Total</b>	<b>262</b>	<b>100.00</b>

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: NASHVILLE

Nashville Davidson Murfreesboro Franklin







## ASSESSMENT SET SUMMARY

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

Tract Income Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
LOW	18	6.47%	14,803	5.10%	8,680	14.98%	2,411	5.16%	1,965	3.39%	1,747	1.37%	26,675	5.74%
MOD	63	22.66%	58,637	20.19%	20,763	35.84%	14,506	31.07%	12,061	20.78%	11,307	8.84%	102,176	21.97%
MID	96	34.53%	102,306	35.22%	19,047	32.88%	19,663	42.11%	26,596	45.83%	37,000	28.94%	166,117	35.72%
UPP	94	33.81%	112,750	38.81%	8,809	15.21%	9,950	21.31%	17,139	29.53%	76,852	60.12%	166,136	35.73%
NA	7	2.52%	1,995	0.69%	627	1.08%	161	0.34%	277	0.48%	930	0.73%	3,904	0.84%
<b>TOTAL</b>	<b>278</b>	<b>100.00%</b>	<b>290,491</b>	<b>100.00%</b>	<b>57,926</b>	<b>19.94%</b>	<b>46,691</b>	<b>16.07%</b>	<b>58,038</b>	<b>19.98%</b>	<b>127,836</b>	<b>44.01%</b>	<b>465,008</b>	<b>100.00%</b>

Tract Minority Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
< 10%	21	7.55%	20,065	6.91%	2,441	4.21%	2,368	5.07%	3,056	5.27%	12,200	9.54%	25,242	5.43%
10 - 19.99%	76	27.34%	95,108	32.74%	11,557	19.95%	12,846	27.51%	18,839	32.46%	51,866	40.57%	131,981	28.38%
20 - 49.99%	97	34.89%	98,743	33.99%	15,825	27.32%	14,798	31.69%	20,321	35.01%	47,799	37.39%	175,264	37.69%
50 - 79.99%	69	24.82%	64,693	22.27%	22,447	38.75%	14,081	30.16%	13,857	23.88%	14,308	11.19%	112,828	24.26%
80 - 100%	15	5.40%	11,882	4.09%	5,656	9.76%	2,598	5.56%	1,965	3.39%	1,663	1.30%	19,693	4.23%
<b>TOTAL</b>	<b>278</b>	<b>100.00%</b>	<b>290,491</b>	<b>100.00%</b>	<b>57,926</b>	<b>19.94%</b>	<b>46,691</b>	<b>16.07%</b>	<b>58,038</b>	<b>19.98%</b>	<b>127,836</b>	<b>44.01%</b>	<b>465,008</b>	<b>100.00%</b>

MSA MFI	\$
2020 CENSUS MSA MFI(NASHVILLE-DAVIDSON--MURFREESBORO--FRANKLIN, TN)	81,652
2025 CENSUS MSA MFI(NASHVILLE-DAVIDSON--MURFREESBORO--FRANKLIN, TN)	101,700

Businesses	#	% of Total
All Farm	3,293	1.94
All Non-Farm	166,845	98.06
<b>Tot Revs</b>	<b>170,138</b>	<b>100.00</b>
Businesses with Revenue <\$1 mil	#	% of Total
Farm Revs < 1	3,186	2.07

Employment Information	#	% of Total
Persons 62 and Older	192,770	15.64
Persons 16 and Older	943,074	76.51
Of Persons 16 and Older	#	% of Total
Civilian Employed	631,055	66.91
Civilian Unemployed	26,953	2.86

Housing Units	#	% of Total
1-4 Units in Structure (Incl. in 1-4 Family Units)	372,424	73.69
Mobile Home (Incl. in 1-4 Family Units)	13,425	2.66
Boat, RV, Van	134	0.03

English Proficiency Level for Speakers of Another Language (Age 18)	#	% of Total
Speak English Not At All	7,783	0.63
Speak English not well	24,507	1.99
Speak English well	26,646	2.16

Race/Ethnicity	#	% of Total
Hispanic	132,128	10.72
American Indian	2,317	0.19
Asian	43,918	3.56
Black	201,826	16.37
NHOPI	555	0.05
Other	5,131	0.42
Multiple Races	47,358	3.84
Minority	433,233	35.15
White Non-Hispanic	799,461	64.85
<b>Population</b>	<b>1,232,694</b>	<b>100.00</b>

Sex	#	% of Total
Male	573,215	46.50
Female	608,367	49.35

Businesses with Revenue <\$1 mil	#	% of Total
mil		
Non-Farm Revs < 1 mil	151,070	97.93
<b>Tot Revs &lt; 1 mil</b>	<b>154,256</b>	<b>100.00</b>

Of Persons 16 and Older	#	% of Total
Armed Forces	800	0.08
In Labor Force	658,808	69.86
Not in Labor Force	284,266	30.14
<b>Persons 16 and Older Total</b>	<b>943,074</b>	<b>100.00</b>

Housing Units	#	% of Total
etc. (Incl. in 1-4 Family Units)		
1-4 Family Units	385,983	76.37
Multi-family, 5 or more	119,434	23.63
<b>Total Housing Units</b>	<b>505,417</b>	<b>100.00</b>

Housing Occupancy	#	% of Total
Owner Occupied Units	291,903	57.75
Renter Occupied Units	173,105	34.25
<b>Occupied Units</b>	<b>465,008</b>	<b>92.00</b>
Vacant Units	40,409	8.00
<b>Total Housing Units</b>	<b>505,417</b>	<b>100.00</b>

English Proficiency Level for Speakers of Another Language (Age 18)	#	% of Total
Limited English Proficiency	58,936	4.78
Speak English very well	52,275	4.24
<b>Total Speakers of a Language Other Than English</b>	<b>111,211</b>	<b>9.02</b>
Total Speakers of English Only	1,121,483	90.98
<b>Population</b>	<b>1,232,694</b>	<b>100.00</b>

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	278	100.00
<b>Total</b>	<b>278</b>	<b>100.00</b>

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.

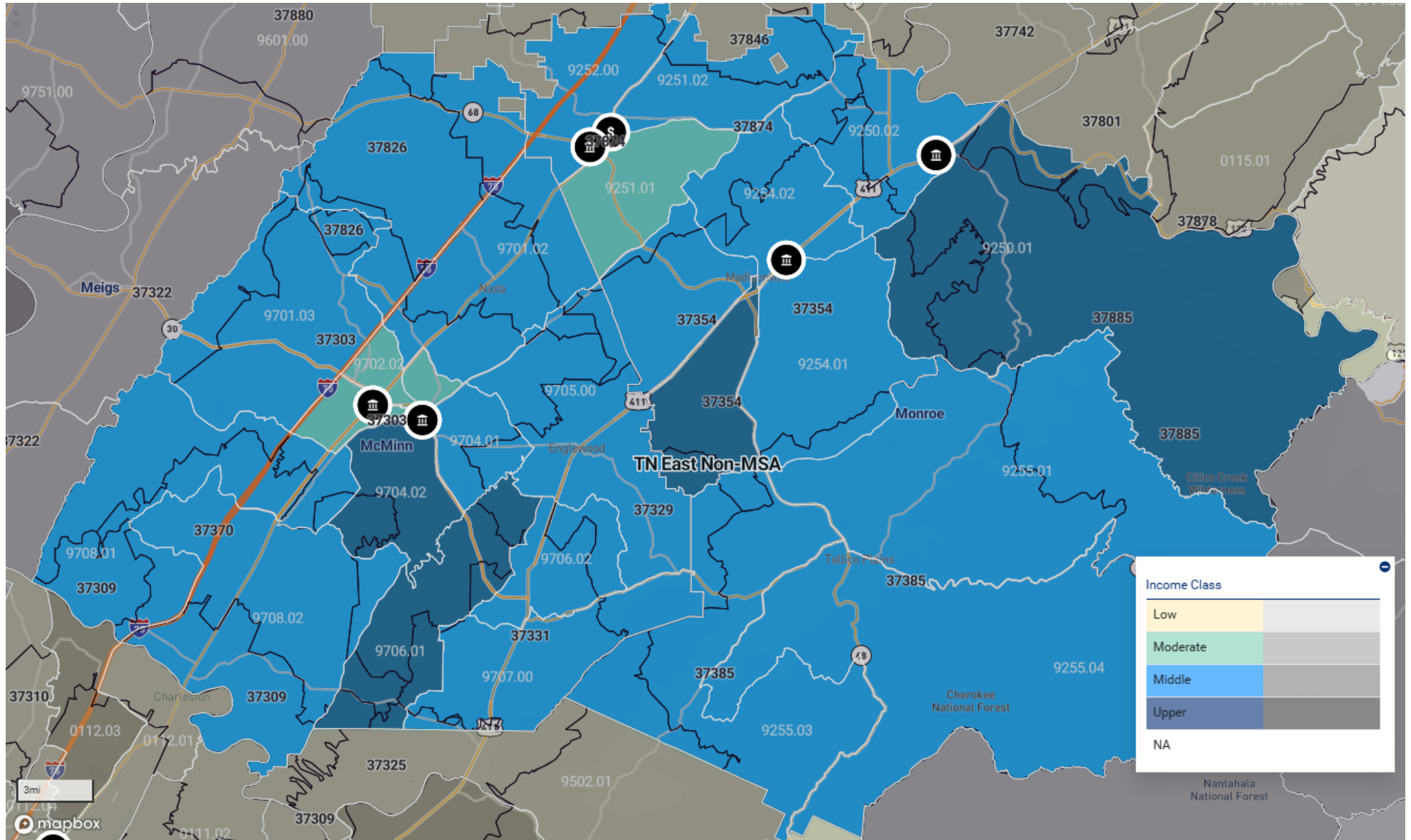
# RiskExec Assessment Areas/REMA



Assessment Set: FACILITY BASED ASSESSMENT AREAS

Assessment Area: TN EAST NON-MSA

TN East Non MSA





## ASSESSMENT SET SUMMARY

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

Tract Income Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
MOD	4	15.38%	3,482	12.83%	947	17.26%	1,140	23.49%	602	10.47%	793	7.18%	6,092	15.31%
MID	18	69.23%	19,181	70.68%	3,891	70.90%	3,277	67.53%	4,092	71.17%	7,921	71.70%	27,096	68.10%
UPP	4	15.38%	4,475	16.49%	650	11.84%	436	8.98%	1,056	18.37%	2,333	21.12%	6,598	16.58%
<b>TOTAL</b>	<b>26</b>	<b>100.00%</b>	<b>27,138</b>	<b>100.00%</b>	<b>5,488</b>	<b>20.22%</b>	<b>4,853</b>	<b>17.88%</b>	<b>5,750</b>	<b>21.19%</b>	<b>11,047</b>	<b>40.71%</b>	<b>39,786</b>	<b>100.00%</b>

Tract Minority Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
< 10%	12	46.15%	12,744	46.96%	2,352	42.86%	2,247	46.30%	2,953	51.36%	5,192	47.00%	17,729	44.56%
10 - 19.99%	11	42.31%	12,144	44.75%	2,489	45.35%	1,839	37.89%	2,473	43.01%	5,343	48.37%	17,960	45.14%
20 - 49.99%	3	11.54%	2,250	8.29%	647	11.79%	767	15.80%	324	5.63%	512	4.63%	4,097	10.30%
<b>TOTAL</b>	<b>26</b>	<b>100.00%</b>	<b>27,138</b>	<b>100.00%</b>	<b>5,488</b>	<b>20.22%</b>	<b>4,853</b>	<b>17.88%</b>	<b>5,750</b>	<b>21.19%</b>	<b>11,047</b>	<b>40.71%</b>	<b>39,786</b>	<b>100.00%</b>

MSA MFI	\$
2020 CENSUS MSA MFI(TN - NON-MSA)	55,998
2025 CENSUS MSA MFI(TN - NON-MSA)	69,100

Businesses	#	% of Total
All Farm	310	4.94
All Non-Farm	5,969	95.06
<b>Tot Revs</b>	<b>6,279</b>	<b>100.00</b>

Employment Information	#	% of Total
Persons 62 and Older	24,725	24.84
Persons 16 and Older	81,324	81.71

Housing Units	#	% of Total
1-4 Units in Structure (Incl. in 1-4 Family Units)	33,641	75.12
Mobile Home (Incl. in 1-4 Family Units)	9,196	20.53
Boat, RV, Van etc. (Incl. in 1-4 Family Units)	202	0.45
<b>1-4 Family Units</b>	<b>43,039</b>	<b>96.10</b>

English Proficiency Level for Speakers of Another Language (Age 18)	#	% of Total
Speak English Not At All	130	0.13
Speak English not well	342	0.34
Speak English well	692	0.70
<b>Limited English Proficiency</b>	<b>1,164</b>	<b>1.17</b>
Speak English very	1,534	1.54

Race/Ethnicity	#	% of Total
Hispanic	4,098	4.12
American Indian	281	0.28
Asian	624	0.63
Black	2,578	2.59
NHOPI	19	0.02
Other	192	0.19

Businesses with Revenue <\$1 mil	#	% of Total
Farm Revs < 1 mil	301	5.48

Of Persons 16 and Older	#	% of Total
Civilian Employed	40,123	49.34
Civilian Unemployed	2,794	3.44
Armed Forces	68	0.08
<b>In Labor Force</b>	<b>42,985</b>	<b>52.86</b>

Race/Ethnicity	#	% of Total
Multiple Races	4,556	4.58
Minority	12,348	12.41
White Non-Hispanic	87,178	87.59
Population	99,526	100.00

Sex	#	% of Total
Male	48,785	49.02
Female	51,020	51.26

Businesses with Revenue <\$1 mil	#	% of Total
Non-Farm Revs < 1 mil	5,192	94.52
Tot Revs < 1 mil	5,493	100.00

Of Persons 16 and Older	#	% of Total
Not in Labor Force	38,339	47.14
Persons 16 and Older Total	81,324	100.00

Housing Units	#	% of Total
Multi-family, 5 or more	1,745	3.90
Total Housing Units	44,784	100.00

Housing Occupancy	#	% of Total
Owner Occupied Units	29,511	65.90
Renter Occupied Units	10,275	22.94
Occupied Units	39,786	88.84
Vacant Units	4,998	11.16
Total Housing Units	44,784	100.00

English Proficiency Level for Speakers of Another Language (Age 18 )	#	% of Total
well		
Total Speakers of a Language Other Than English	2,698	2.71
Total Speakers of English Only	96,828	97.29
Population	99,526	100.00

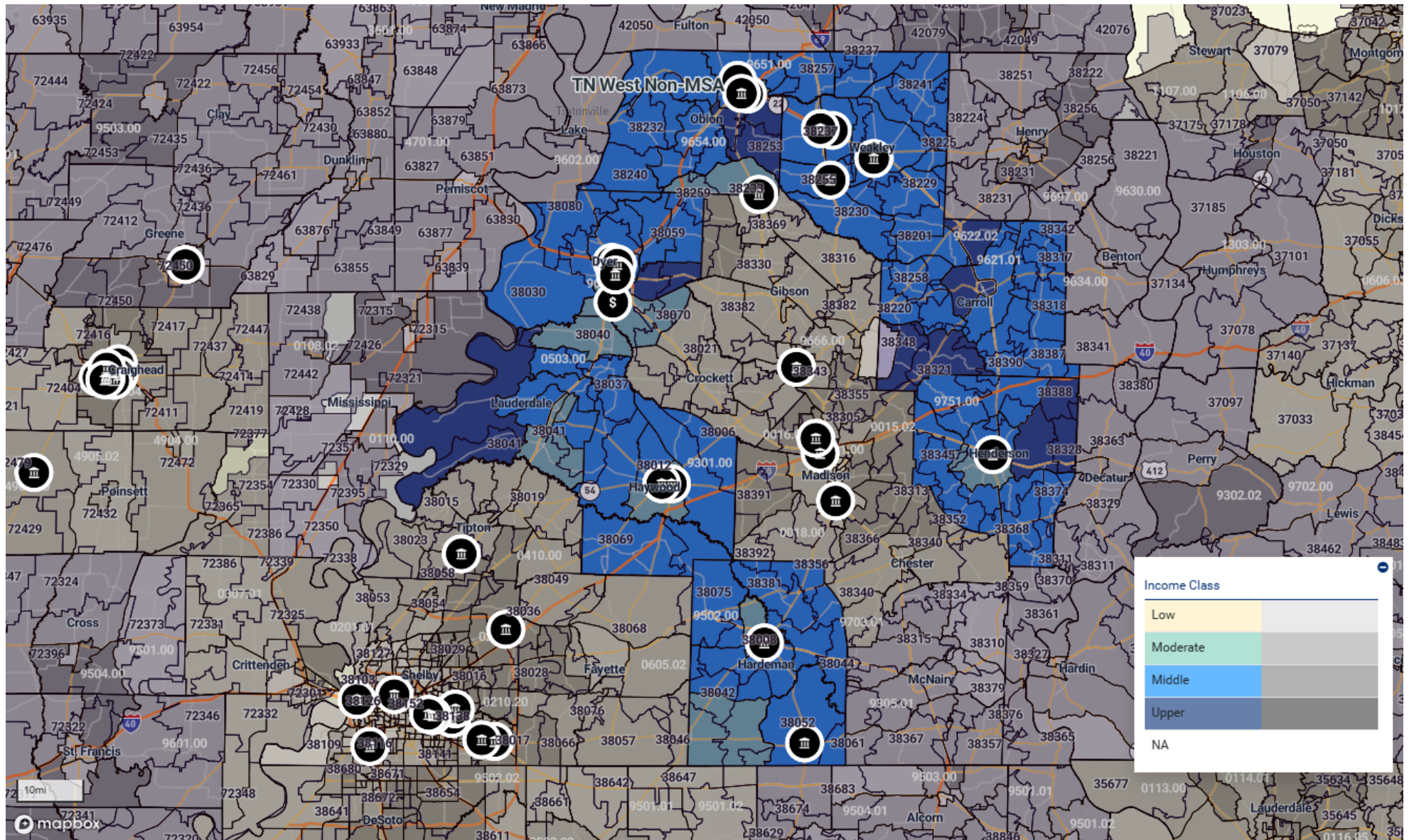
Distressed and Underserved Designations	#	% of Total
Only Distressed Tracts	0	0.00
Only Underserved Tracts	0	0.00
Both Distressed and Underserved Tracts	0	0.00
Neither Distressed Nor Underserved Tracts	26	100.00
Total	26	100.00

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: TN WEST NON-MSA

TN West Non MSA





## ASSESSMENT SET SUMMARY

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

Tract Income Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
MOD	13	19.12%	10,337	17.67%	3,478	27.35%	2,578	22.58%	1,561	14.06%	2,720	11.70%	16,908	18.92%
MID	45	66.18%	41,515	70.98%	8,057	63.36%	7,898	69.18%	8,766	78.96%	16,794	72.23%	62,098	69.48%
UPP	8	11.76%	6,630	11.34%	1,176	9.25%	941	8.24%	775	6.98%	3,738	16.08%	10,151	11.36%
NA	2	2.94%	5	0.01%	5	0.04%	0	0.00%	0	0.00%	0	0.00%	219	0.25%
<b>TOTAL</b>	<b>68</b>	<b>100.00%</b>	<b>58,487</b>	<b>100.00%</b>	<b>12,716</b>	<b>21.74%</b>	<b>11,417</b>	<b>19.52%</b>	<b>11,102</b>	<b>18.98%</b>	<b>23,252</b>	<b>39.76%</b>	<b>89,376</b>	<b>100.00%</b>

Tract Minority Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
< 10%	13	19.12%	12,975	22.18%	2,340	18.40%	2,615	22.90%	2,645	23.82%	5,375	23.12%	19,066	21.33%
10 - 19.99%	23	33.82%	19,666	33.62%	3,692	29.03%	3,590	31.44%	3,979	35.84%	8,405	36.15%	29,157	32.62%
20 - 49.99%	18	26.47%	15,026	25.69%	3,477	27.34%	2,747	24.06%	2,605	23.46%	6,197	26.65%	23,663	26.48%
50 - 79.99%	13	19.12%	10,820	18.50%	3,207	25.22%	2,465	21.59%	1,873	16.87%	3,275	14.08%	17,490	19.57%
NA	1	1.47%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
<b>TOTAL</b>	<b>68</b>	<b>100.00%</b>	<b>58,487</b>	<b>100.00%</b>	<b>12,716</b>	<b>21.74%</b>	<b>11,417</b>	<b>19.52%</b>	<b>11,102</b>	<b>18.98%</b>	<b>23,252</b>	<b>39.76%</b>	<b>89,376</b>	<b>100.00%</b>

MSA MFI	\$
2020 CENSUS MSA MFI(TN - NON-MSA)	55,998
2025 CENSUS MSA MFI(TN - NON-MSA)	69,100

Race/Ethnicity	#	% of Total
Hispanic	7,189	3.19
American Indian	523	0.23
Asian	963	0.43
Black	42,969	19.08

Businesses	#	% of Total
All Farm	936	6.75
All Non-Farm	12,925	93.25
<b>Tot Revs</b>	<b>13,861</b>	<b>100.00</b>
Businesses with Revenue <\$1 mil	#	% of Total
Farm Revs < 1	902	7.82

Employment Information	#	% of Total
Persons 62 and Older	49,967	22.18
Persons 16 and Older	181,764	80.70
Of Persons 16 and Older	#	% of Total
Civilian Employed	91,278	50.22
Civilian Unemployed	6,463	3.56

Housing Units	#	% of Total
1-4 Units in Structure (Incl. in 1-4 Family Units)	84,226	80.80
Mobile Home (Incl. in 1-4 Family Units)	15,467	14.84
Boat, RV, Van	115	0.11

English Proficiency Level for Speakers of Another Language (Age 18)	#	% of Total
Speak English Not At All	312	0.14
Speak English not well	791	0.35
Speak English well	1,061	0.47



Race/Ethnicity	#	% of Total
NHOPI	33	0.01
Other	617	0.27
Multiple Races	7,952	3.53
Minority	60,246	26.75
White Non-Hispanic	164,995	73.25
Population	225,241	100.00

Businesses with Revenue <\$1 mil	#	% of Total
mil		
Non-Farm Revs < 1 mil	10,631	92.18
Tot Revs < 1 mil	11,533	100.00

Of Persons 16 and Older	#	% of Total
Armed Forces	106	0.06
In Labor Force	97,847	53.83
Not in Labor Force	83,917	46.17
Persons 16 and Older Total	181,764	100.00

Housing Units	#	% of Total
etc. (Incl. in 1-4 Family Units)		
1-4 Family Units	99,808	95.75
Multi-family, 5 or more	4,431	4.25
Total Housing Units	104,239	100.00

English Proficiency Level for Speakers of Another Language (Age 18 )	#	% of Total
Limited English Proficiency	2,164	0.96
Speak English very well	2,947	1.31
Total Speakers of a Language Other Than English	5,111	2.27
Total Speakers of English Only	220,130	97.73
Population	225,241	100.00

Sex	#	% of Total
Male	111,939	49.70
Female	113,106	50.22

Housing Occupancy	#	% of Total
Owner Occupied Units	58,632	56.25
Renter Occupied Units	30,744	29.49
Occupied Units	89,376	85.74
Vacant Units	14,863	14.26
Total Housing Units	104,239	100.00

Distressed and Underserved Designations	#	% of Total
Only Distressed Tracts	12	17.65
Only Underserved Tracts	0	0.00
Both Distressed and Underserved Tracts	0	0.00
Neither Distressed Nor Underserved Tracts	56	82.35

Distressed and Underserved Designations	#	% of Total
<b>Total</b>	<b>68</b>	<b>100.00</b>

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.