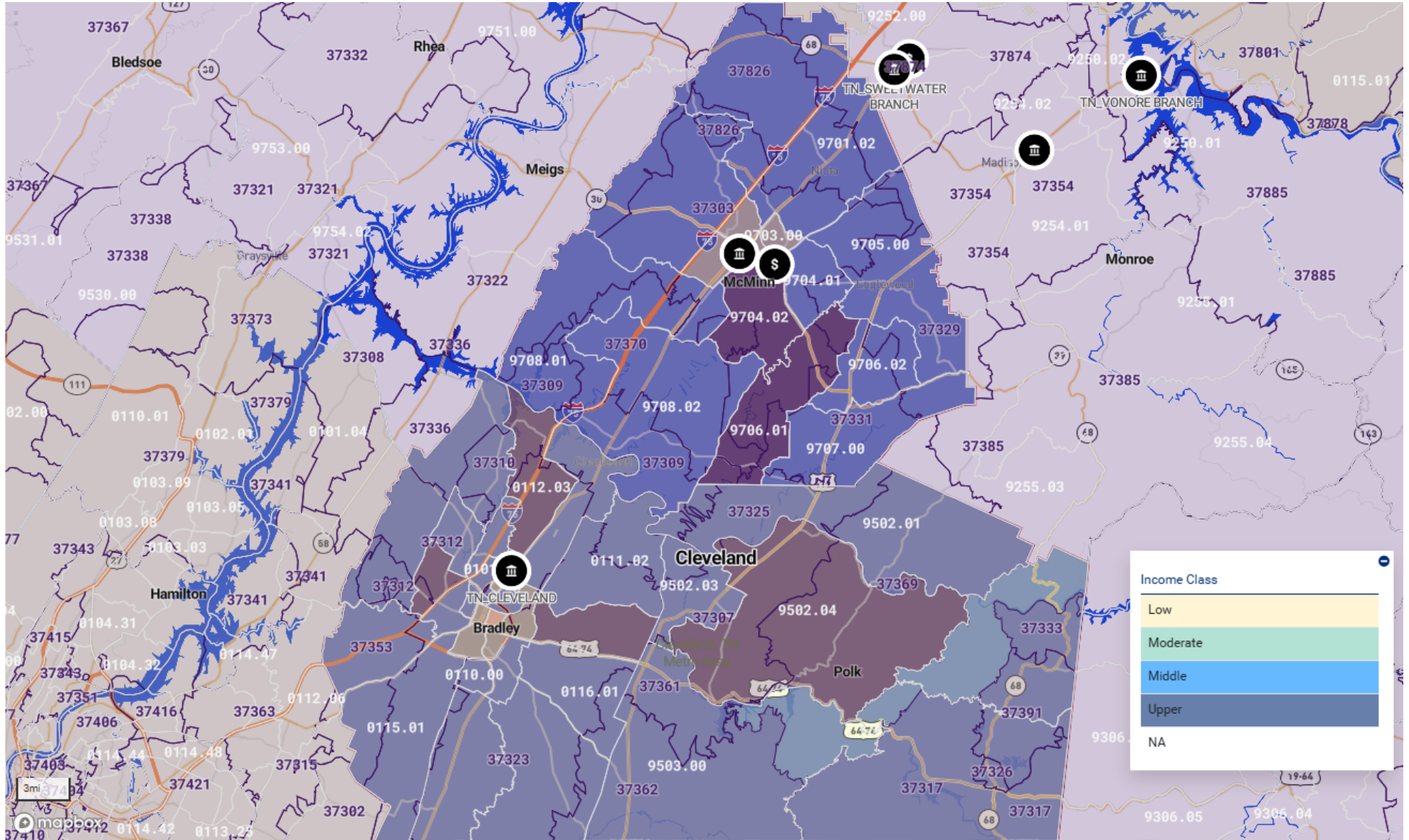


RiskExec Assessment Areas/REMA

Assessment Set: 2026 FACILITY BASED ASSESSMENT AREAS

Assessment Area: CLEVELAND





ASSESSMENT SET SUMMARY

Institution: SIMMONS BANK Assessment Set: 2026 FACILITY BASED ASSESSMENT AREAS (2026), Area: CLEVELAND

Tract Income Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
LOW	1	2.22%	523	1.11%	288	2.98%	124	1.41%	31	0.32%	80	0.42%	1,059	1.53%
MOD	8	17.78%	6,137	13.01%	2,194	22.72%	1,834	20.89%	1,037	10.79%	1,072	5.61%	10,562	15.24%
MID	30	66.67%	33,672	71.40%	6,331	65.56%	5,936	67.60%	7,405	77.06%	14,000	73.26%	47,909	69.11%
UPP	6	13.33%	6,826	14.47%	844	8.74%	887	10.10%	1,136	11.82%	3,959	20.72%	9,795	14.13%
TOTAL	45	100.00%	47,158	100.00%	9,657	20.48%	8,781	18.62%	9,609	20.38%	19,111	40.53%	69,325	100.00%

Tract Minority Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
< 10%	14	31.11%	14,931	31.66%	2,966	30.71%	2,858	32.55%	3,086	32.12%	6,021	31.51%	20,435	29.48%
10 - 19.99%	17	37.78%	20,678	43.85%	3,187	33.00%	3,228	36.76%	4,542	47.27%	9,721	50.87%	29,243	42.18%
20 - 49.99%	14	31.11%	11,549	24.49%	3,504	36.28%	2,695	30.69%	1,981	20.62%	3,369	17.63%	19,647	28.34%
TOTAL	45	100.00%	47,158	100.00%	9,657	20.48%	8,781	18.62%	9,609	20.38%	19,111	40.53%	69,325	100.00%

MSA MFI	\$
2020 CENSUS MSA MFI(CLEVELAND, TN)	63,243
2026 CENSUS MSA MFI(CLEVELAND, TN)	84,700
2020 CENSUS MSA MFI(TN - NON-MSA)	55,998
2026 CENSUS MSA MFI(TN - NON-MSA)	75,600

Businesses	#	% of Total
All Farm	458	3.97
All Non-Farm	11,074	96.03
Tot Revs	11,532	100.00

Employment Information	#	% of Total
Persons 62 and Older	38,905	21.68
Persons 16 and Older	143,943	80.22

Housing Units	#	% of Total
1-4 Units in Structure (Incl. in 1-4 Family Units)	60,342	78.69

English Proficiency Level for Speakers of Another Language (Age 18)	#	% of Total
Speak English Not At All	409	0.23
Speak English not well	1,316	0.73
Speak English well	1,902	1.06
Limited English Proficiency	3,627	2.02

Of Persons 16 and Older	#	% of Total
Civilian Employed	79,480	55.22
Civilian Unemployed	4,792	3.33
Armed Forces	87	0.06

Housing Units	#	% of Total
Mobile Home (Incl. in 1-4 Family Units)	11,316	14.76
Boat, RV, Van etc. (Incl. in 1-4 Family Units)	111	0.14

Race/Ethnicity	#	% of Total
Hispanic	10,919	6.09
American Indian	470	0.26

Businesses with Revenue <\$1 mil	#	% of Total
Farm Revs < 1 mil	448	4.39

Race/Ethnicity	#	% of Total
Asian	1,651	0.92
Black	7,008	3.91
NHOPI	144	0.08
Other	478	0.27
Multiple Races	8,634	4.81
Minority	29,304	16.33
White Non-Hispanic	150,136	83.67
Population	179,440	100.00

Sex	#	% of Total
Male	86,283	48.08
Female	90,840	50.62

Businesses with Revenue <\$1 mil	#	% of Total
Non-Farm Revs < 1 mil	9,765	95.61
Tot Revs < 1 mil	10,213	100.00

Of Persons 16 and Older	#	% of Total
In Labor Force	84,359	58.61
Not in Labor Force	59,584	41.39
Persons 16 and Older Total	143,943	100.00

Housing Units	#	% of Total
1-4 Family Units	71,769	93.59
Multi-family, 5 or more	4,914	6.41
Total Housing Units	76,683	100.00

Housing Occupancy	#	% of Total
Owner Occupied Units	48,467	63.20
Renter Occupied Units	20,858	27.20
Occupied Units	69,325	90.40
Vacant Units	7,358	9.60
Total Housing Units	76,683	100.00

English Proficiency Level for Speakers of Another Language (Age 18)	#	% of Total
Speak English very well	4,136	2.30
Total Speakers of a Language Other Than English	7,763	4.33
Total Speakers of English Only	171,677	95.67
Population	179,440	100.00

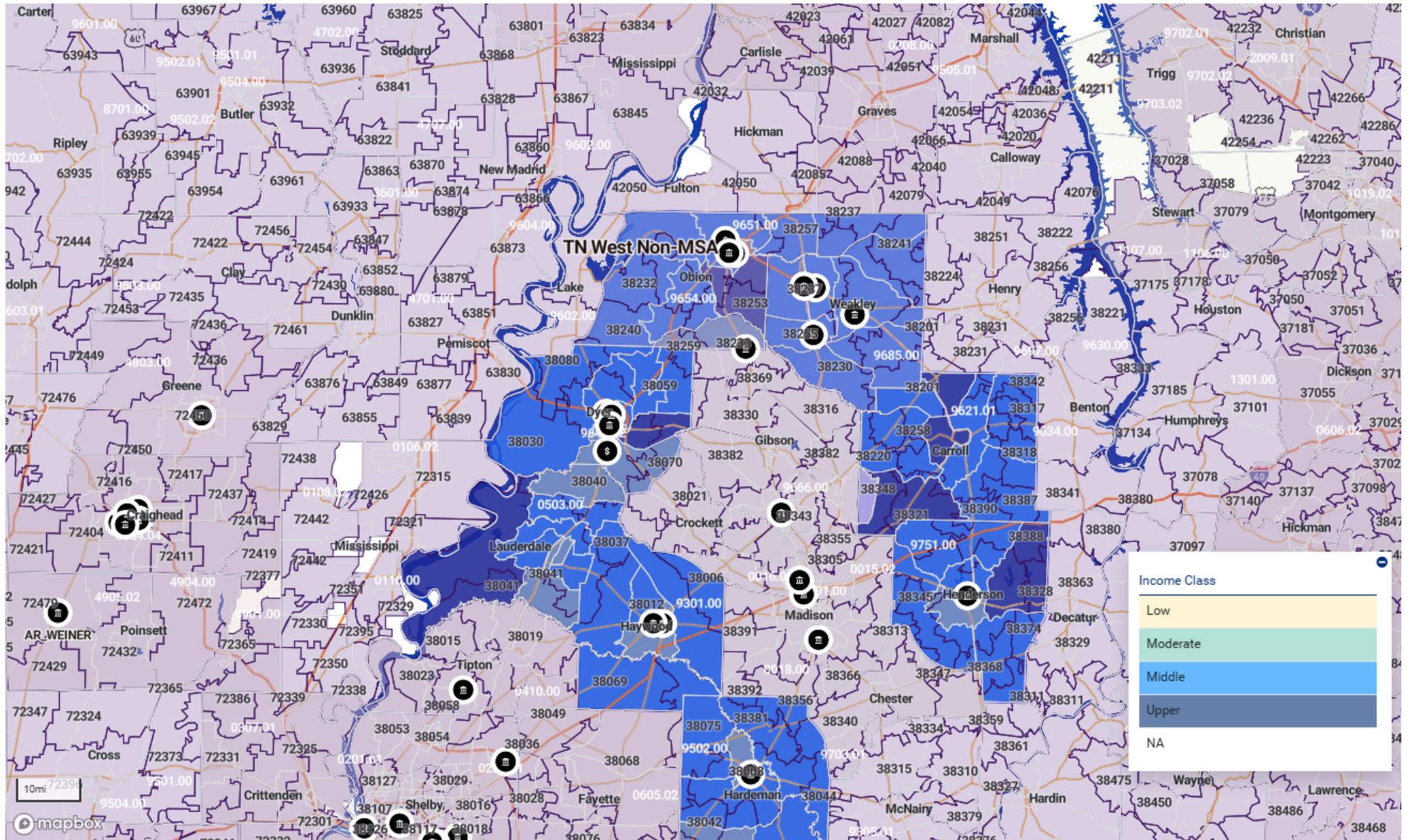
Distressed and Underserved Designations	#	% of Total
Only Distressed Tracts	0	0.00
Only Underserved Tracts	0	0.00
Both Distressed and Underserved Tracts	0	0.00
Neither Distressed Nor Underserved Tracts	45	100.00
Total	45	100.00

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: TN WEST NON-MSA





ASSESSMENT SET SUMMARY

Institution: SIMMONS BANK Assessment Set: 2026 FACILITY BASED ASSESSMENT AREAS (2026), 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%
TOTAL	68	100.00%	58,487	100.00%	12,716	21.74%	11,417	19.52%	11,102	18.98%	23,252	39.76%	89,376	100.00%

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%
TOTAL	68	100.00%	58,487	100.00%	12,716	21.74%	11,417	19.52%	11,102	18.98%	23,252	39.76%	89,376	100.00%

MSA MFI	\$
2020 CENSUS MSA MFI(TN - NON-MSA)	55,998
2026 CENSUS MSA MFI(TN - NON-MSA)	75,600

Businesses	#	% of Total
All Farm	884	6.88
All Non-Farm	11,958	93.12
Tot Revs	12,842	100.00

Employment Information	#	% of Total
Persons 62 and Older	49,967	22.18
Persons 16 and Older	181,764	80.70

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
Hispanic	7,189	3.19
American Indian	523	0.23
Asian	963	0.43

Of Persons 16 and Older	#	% of Total
Civilian Employed	91,278	50.22
Civilian Unemployed	6,463	3.56

Race/Ethnicity	#	% of Total
Black	42,969	19.08
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
Farm Revs < 1 mil	858	7.98
Non-Farm Revs < 1 mil	9,892	92.02
Tot Revs < 1 mil	10,750	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	10	14.71
Both Distressed and Underserved Tracts	0	0.00
Neither Distressed Nor	46	67.65

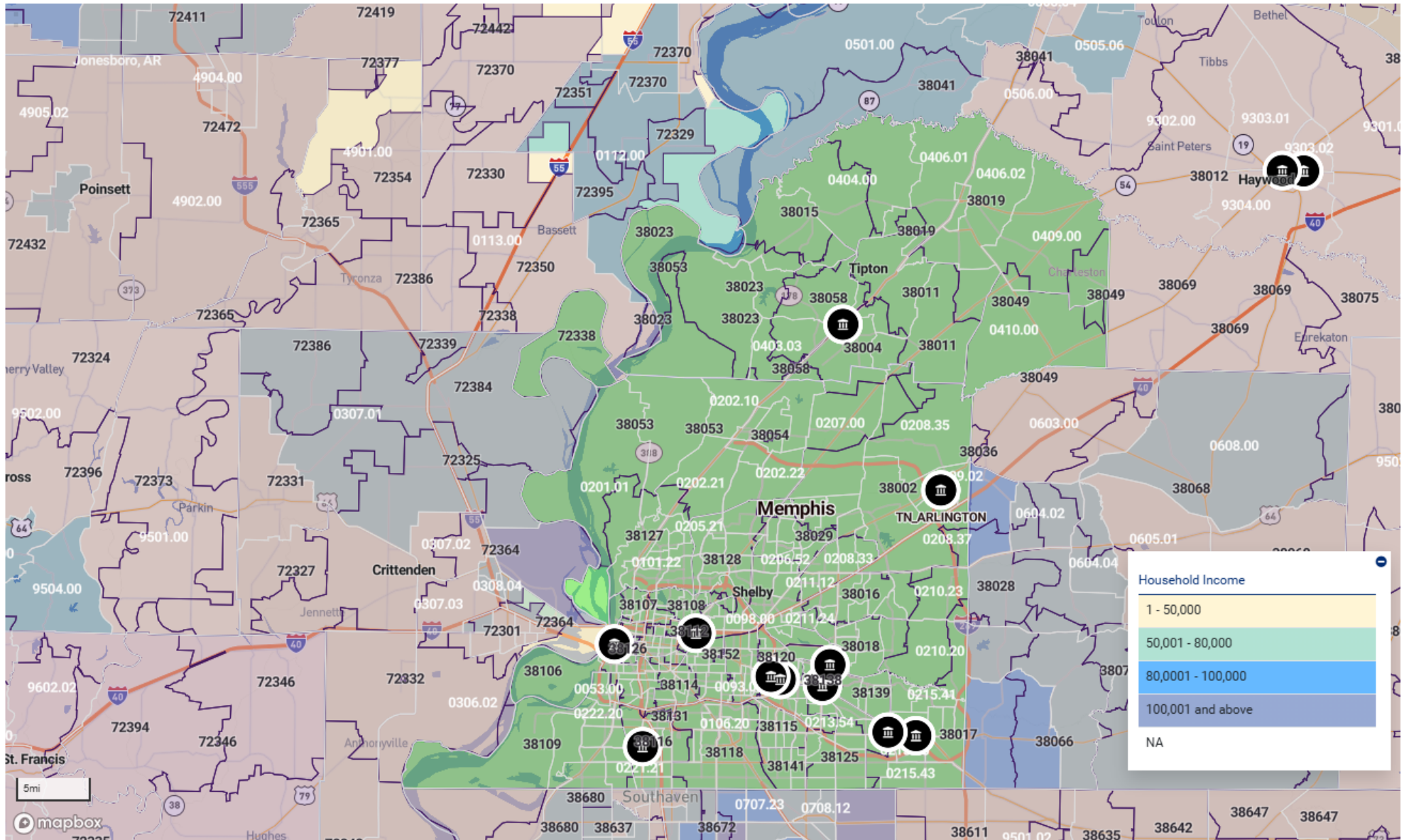
Distressed and Underserved Designations	#	% of Total
Underserved Tracts		
Total	68	100.00

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: MEMPHIS





ASSESSMENT SET SUMMARY

Institution: SIMMONS BANK Assessment Set: 2026 FACILITY BASED ASSESSMENT AREAS (2026), 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%
TOTAL	262	100.00%	236,181	100.00%	57,393	24.30%	37,403	15.84%	41,933	17.75%	99,452	42.11%	378,231	100.00%

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%
TOTAL	262	100.00%	236,181	100.00%	57,393	24.30%	37,403	15.84%	41,933	17.75%	99,452	42.11%	378,231	100.00%

MSA MFI	\$
2020 CENSUS MSA MFI(MEMPHIS, TN-MS-AR)	67,639
2026 CENSUS MSA MFI(MEMPHIS, TN-MS-AR)	90,500

Businesses	#	% of Total
All Farm	2,110	2.03
All Non-Farm	101,806	97.97
Tot Revs	103,916	100.00

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

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

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

Businesses with Revenue <\$1 mil	#	% of Total
Farm Revs < 1 mil	2,047	2.19
Non-Farm Revs < 1 mil	91,284	97.81
Tot Revs < 1 mil	93,331	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

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

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

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

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	262	100.00

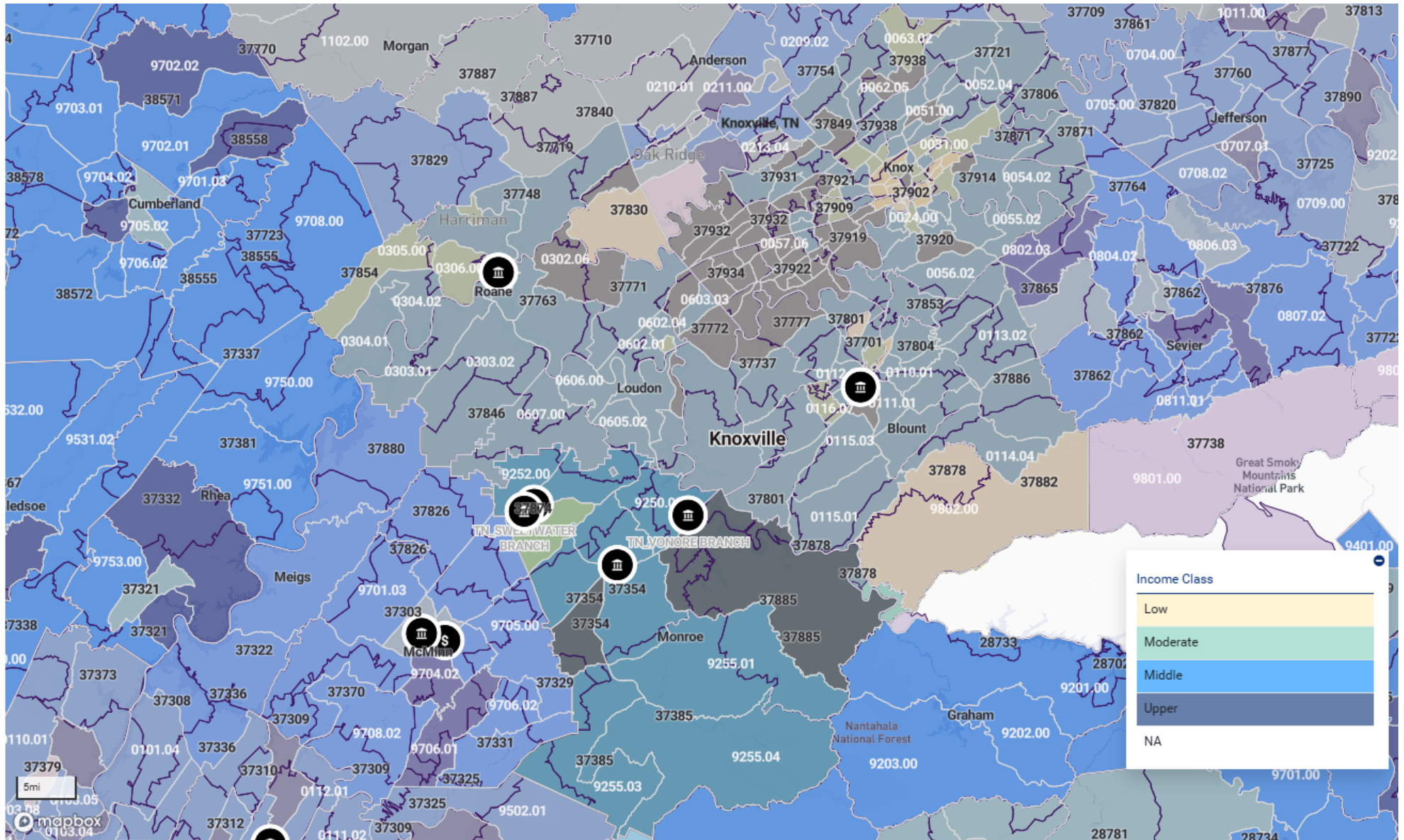
Distressed and Underserved Designations	#	% of Total
Nor Underserved Tracts		
Total	262	100.00

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: KNOXVILLE



Race/Ethnicity	#	% of Total
Hispanic	42,581	5.54
American Indian	1,815	0.24
Asian	14,146	1.84
Black	46,021	5.99
NHOPI	346	0.05
Other	2,618	0.34
Multiple Races	33,824	4.40
Minority	141,351	18.39
White Non-Hispanic	627,440	81.61
Population	768,791	100.00

Businesses with Revenue <\$1 mil	#	% of Total
Farm Revs < 1 mil	1,688	3.14
Non-Farm Revs < 1 mil	52,010	96.86
Tot Revs < 1 mil	53,698	100.00

Of Persons 16 and Older	#	% of Total
Civilian Employed	359,307	58.50
Civilian Unemployed	17,074	2.78
Armed Forces	851	0.14
In Labor Force	377,232	61.41
Not in Labor Force	237,010	38.59
Persons 16 and Older Total	614,242	100.00

Housing Units	#	% of Total
Family Units)		
Boat, RV, Van etc. (Incl. in 1-4 Family Units)	330	0.10
1-4 Family Units	289,531	86.08
Multi-family, 5 or more	46,809	13.92
Total Housing Units	336,340	100.00

English Proficiency Level for Speakers of Another Language (Age 18)	#	% of Total
Speak English well	6,143	0.80
Limited English Proficiency	12,970	1.69
Speak English very well	18,219	2.37
Total Speakers of a Language Other Than English	31,189	4.06
Total Speakers of English Only	737,602	95.94
Population	768,791	100.00

Sex	#	% of Total
Male	365,621	47.56
Female	385,117	50.09

Housing Occupancy	#	% of Total
Owner Occupied Units	209,313	62.23
Renter Occupied Units	92,699	27.56
Occupied Units	302,012	89.79
Vacant Units	34,328	10.21
Total Housing Units	336,340	100.00

Distressed and Underserved Designations	#	% of Total
Only Distressed Tracts	0	0.00
Only Underserved Tracts	9	4.64
Both Distressed and Underserved Tracts	0	0.00

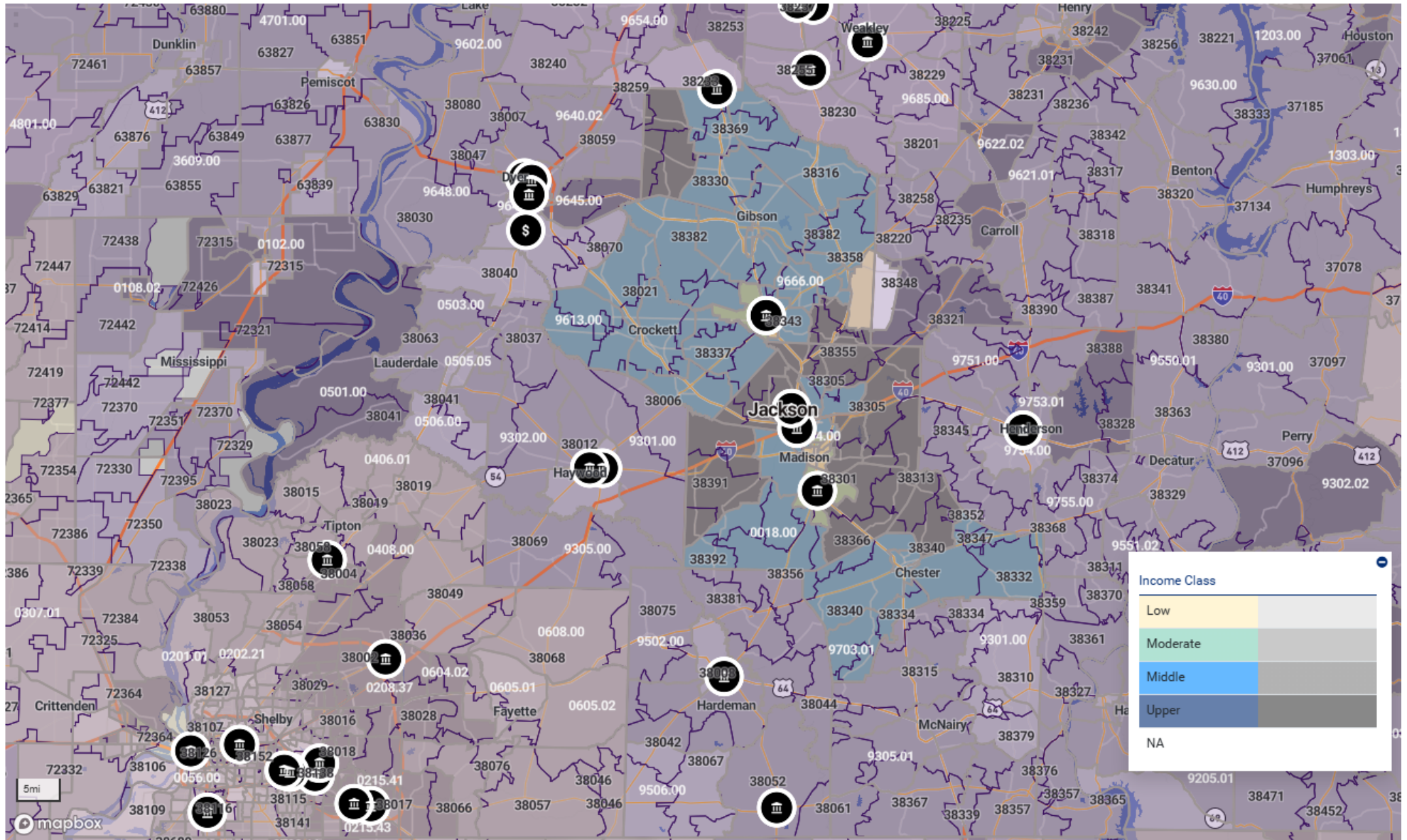
Distressed and Underserved Designations	#	% of Total
Neither Distressed Nor Underserved Tracts	185	95.36
Total	194	100.00

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: JACKSON





ASSESSMENT SET SUMMARY

Institution: SIMMONS BANK Assessment Set: 2026 FACILITY BASED ASSESSMENT AREAS (2026), 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%
TOTAL	55	100.00%	46,203	100.00%	10,149	21.97%	7,514	16.26%	9,650	20.89%	18,890	40.88%	69,505	100.00%

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%
TOTAL	55	100.00%	46,203	100.00%	10,149	21.97%	7,514	16.26%	9,650	20.89%	18,890	40.88%	69,505	100.00%

MSA MFI	\$
2020 CENSUS MSA MFI(JACKSON, TN)	58,697
2026 CENSUS MSA MFI(JACKSON, TN)	79,100

Businesses	#	% of Total
All Farm	646	4.61
All Non-Farm	13,359	95.39
Tot Revs	14,005	100.00

Employment Information	#	% of Total
Persons 62 and Older	37,335	20.68
Persons 16 and Older	142,366	78.87

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
Hispanic	8,187	4.54
American Indian	343	0.19

Of Persons 16 and Older	#	% of Total
Civilian Employed	75,665	53.15

Race/Ethnicity	#	% of Total
Asian	1,522	0.84
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	623	5.22
Non-Farm Revs < 1 mil	11,301	94.78
Tot Revs < 1 mil	11,924	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

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

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

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		
Total	55	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: 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%
TOTAL	278	100.00%	290,491	100.00%	57,926	19.94%	46,691	16.07%	58,038	19.98%	127,836	44.01%	465,008	100.00%

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%
TOTAL	278	100.00%	290,491	100.00%	57,926	19.94%	46,691	16.07%	58,038	19.98%	127,836	44.01%	465,008	100.00%

MSA MFI	\$	Businesses	#	% of Total	Employment Information	#	% of Total	Housing Units	#	% of Total	English Proficiency Level for Speakers of Another Language (Age 18)	#	% of Total
2020 CENSUS MSA MFI(NASHVILLE-DAVIDSON--MURFREESBORO--FRANKLIN, TN)	81,652	All Farm	2,780	1.88	Persons 62 and Older	192,770	15.64	1-4 Units in Structure (Incl. in 1-4 Family Units)	372,424	73.69	Speak English Not At All	7,783	0.63
2026 CENSUS MSA MFI(NASHVILLE-DAVIDSON--MURFREESBORO--FRANKLIN, TN)	112,200	All Non-Farm	145,248	98.12	Persons 16 and Older	943,074	76.51	Mobile Home (Incl. in 1-4 Family Units)	13,425	2.66	Speak English not well	24,507	1.99
		Tot Revs	148,028	100.00	Of Persons 16 and Older	#	% of Total				Boat, RV, Van	134	0.03
					Civilian Employed	631,055	66.91						
					Civilian Unemployed	26,953	2.86						

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
Population	1,232,694	100.00

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

Businesses with Revenue <\$1 mil	#	% of Total
Farm Revs < 1 mil	2,691	2.00
Non-Farm Revs < 1 mil	131,605	98.00
Tot Revs < 1 mil	134,296	100.00

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
Persons 16 and Older Total	943,074	100.00

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
Total Housing Units	505,417	100.00

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

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
Total Speakers of a Language Other Than English	111,211	9.02
Total Speakers of English Only	1,121,483	90.98
Population	1,232,694	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	278	100.00
Total	278	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.