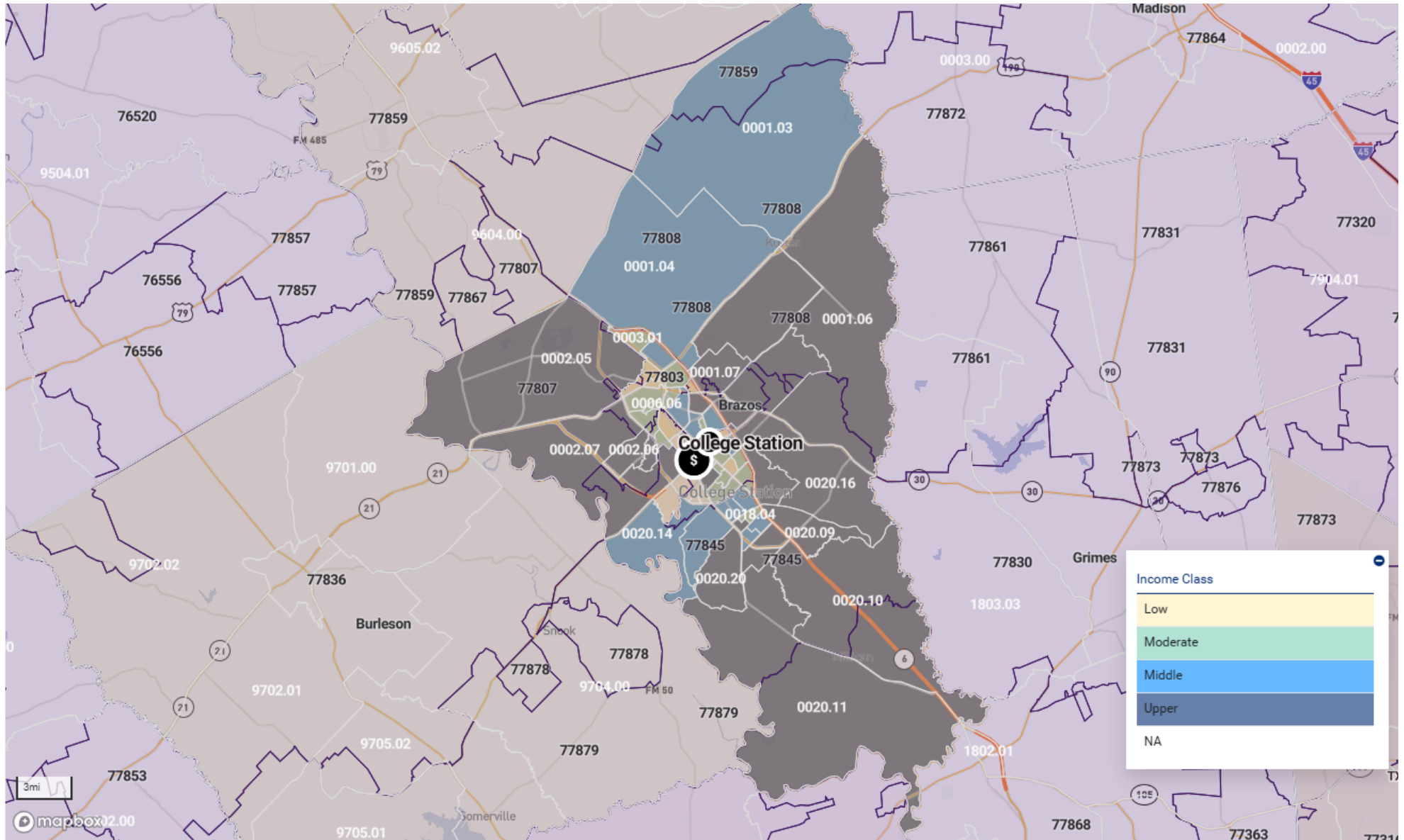


RiskExec Assessment Areas/REMA

Assessment Set: 2026 FACILITY BASED ASSESSMENT AREAS

Assessment Area: COLLEGE STATION



Race/Ethnicity	#	% of Total
Black	23,569	10.08
NHOPI	210	0.09
Other	1,009	0.43
Multiple Races	7,836	3.35
Minority	110,814	47.39
White Non-Hispanic	123,035	52.61
Population	233,849	100.00

Businesses with Revenue <\$1 mil	#	% of Total
mil		
Non-Farm Revs < 1 mil	15,965	96.53
Tot Revs < 1 mil	16,539	100.00

Of Persons 16 and Older	#	% of Total
Armed Forces	318	0.17
In Labor Force	114,309	61.82
Not in Labor Force	70,586	38.18
Persons 16 and Older Total	184,895	100.00

Housing Units	#	% of Total
Family Units)		
1-4 Family Units	69,205	75.36
Multi-family, 5 or more	22,626	24.64
Total Housing Units	91,831	100.00

English Proficiency Level for Speakers of Another Language (Age 18)	#	% of Total
Proficiency		
Speak English very well	25,595	10.95
Total Speakers of a Language Other Than English	41,947	17.94
Total Speakers of English Only	191,902	82.06
Population	233,849	100.00

Sex	#	% of Total
Male	114,182	48.83
Female	112,188	47.97

Housing Occupancy	#	% of Total
Owner Occupied Units	38,290	41.70
Renter Occupied Units	43,224	47.07
Occupied Units	81,514	88.77
Vacant Units	10,317	11.23
Total Housing Units	91,831	100.00

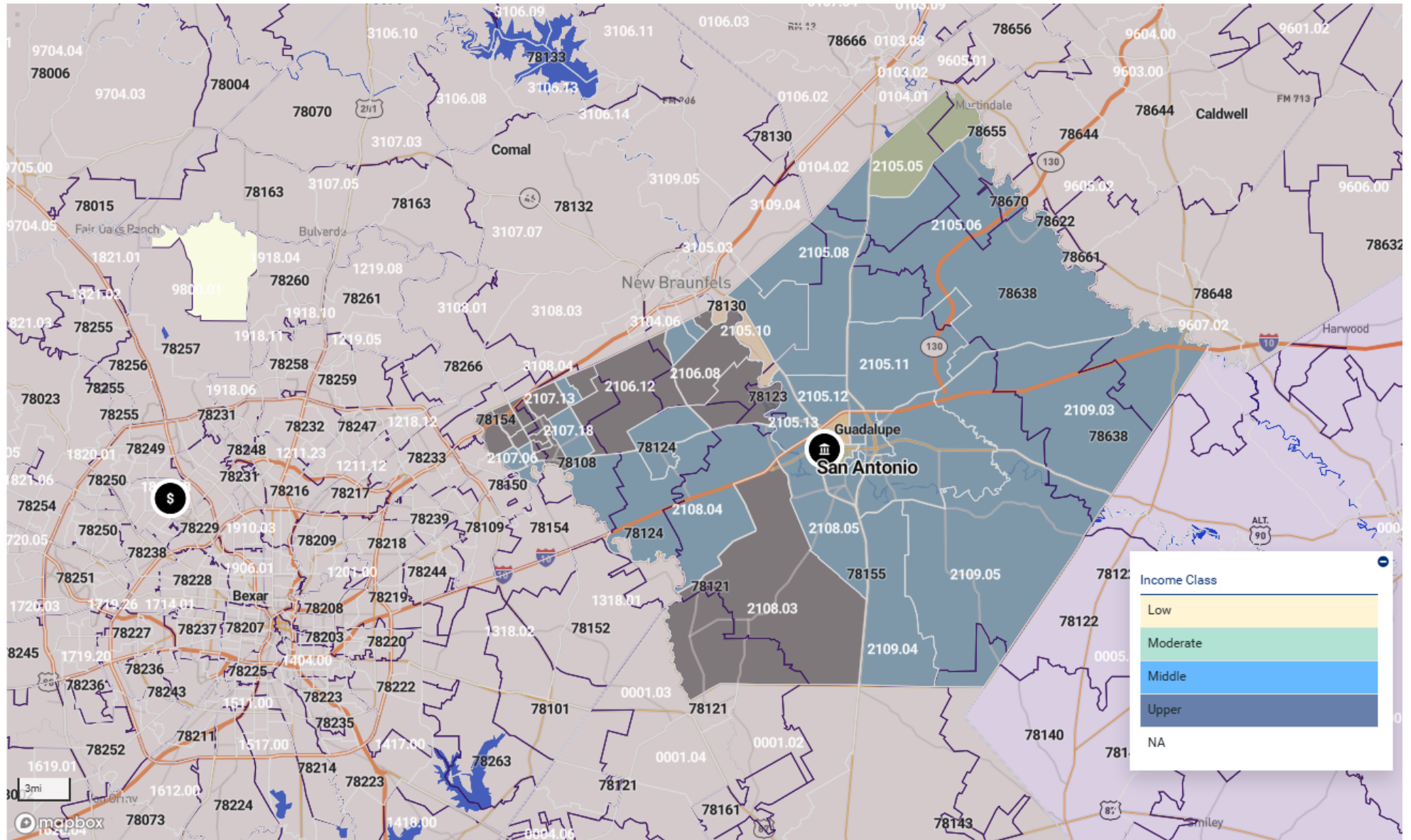
Distressed and Underserved Designations	#	% of Total
Only Distressed Tracts	0	0.00
Only Underserved Tracts	0	0.00
Both Distressed and Underserved Tracts	0	0.00
Neither Distressed Nor Underserved Tracts	63	100.00
Total	63	100.00

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: SAN ANTONIO



Race/Ethnicity	#	% of Total
Black	11,947	6.92
NHOPI	353	0.20
Other	774	0.45
Multiple Races	6,794	3.93
Minority	88,643	51.33
White Non-Hispanic	84,063	48.67
Population	172,706	100.00

Businesses with Revenue <\$1 mil	#	% of Total
mil		
Non-Farm Revs < 1 mil	12,175	96.02
Tot Revs < 1 mil	12,679	100.00

Of Persons 16 and Older	#	% of Total
Armed Forces	1,621	1.28
In Labor Force	80,735	63.80
Not in Labor Force	45,811	36.20
Persons 16 and Older Total	126,546	100.00

Housing Units	#	% of Total
Family Units)		
1-4 Family Units	56,894	94.88
Multi-family, 5 or more	3,070	5.12
Total Housing Units	59,964	100.00

English Proficiency Level for Speakers of Another Language (Age 18)	#	% of Total
Proficiency		
Speak English very well	21,542	12.47
Total Speakers of a Language Other Than English	29,836	17.28
Total Speakers of English Only	142,870	82.72
Population	172,706	100.00

Sex	#	% of Total
Male	80,641	46.69
Female	82,389	47.70

Housing Occupancy	#	% of Total
Owner Occupied Units	43,073	71.83
Renter Occupied Units	12,637	21.07
Occupied Units	55,710	92.91
Vacant Units	4,254	7.09
Total Housing Units	59,964	100.00

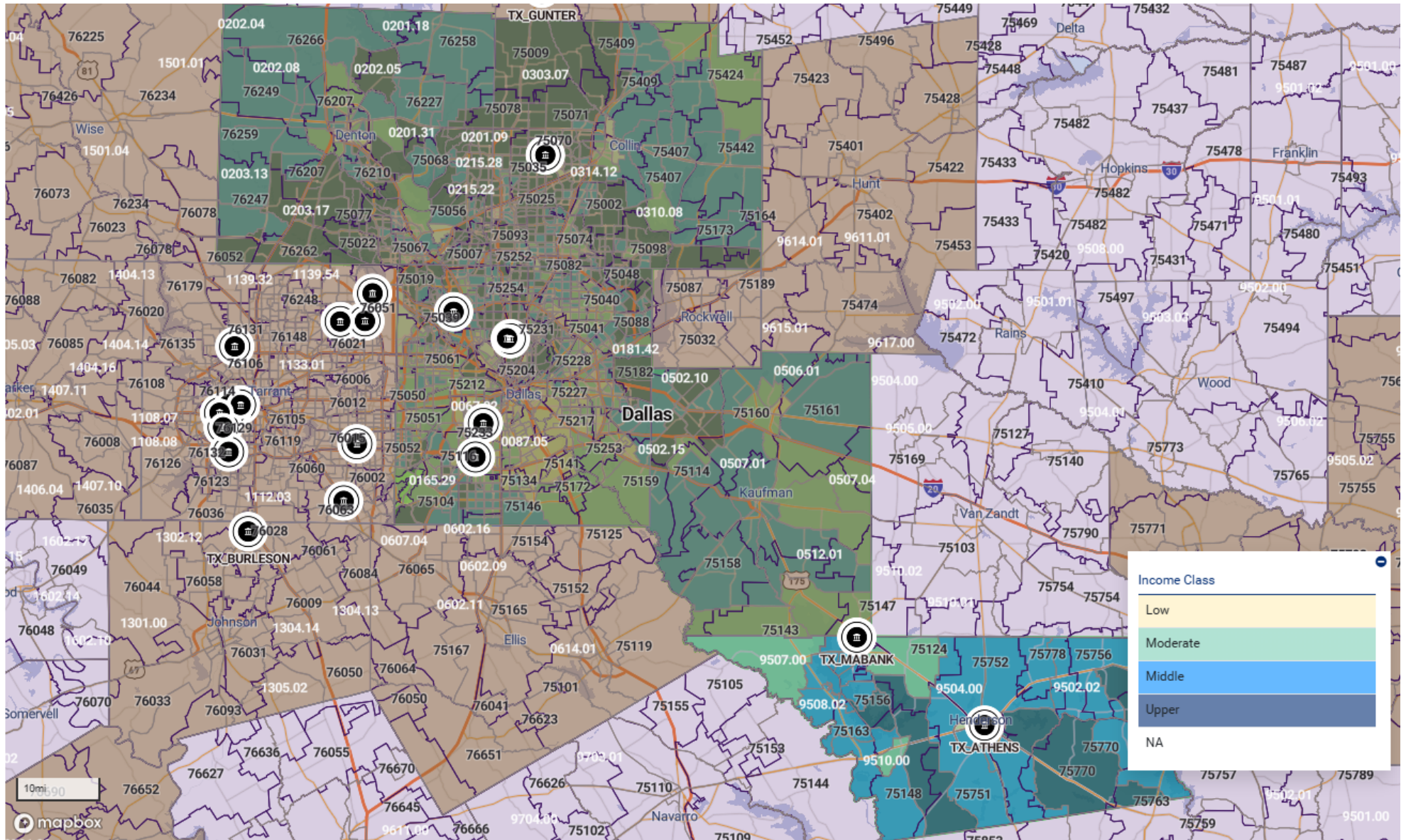
Distressed and Underserved Designations	#	% of Total
Only Distressed Tracts	0	0.00
Only Underserved Tracts	0	0.00
Both Distressed and Underserved Tracts	0	0.00
Neither Distressed Nor Underserved Tracts	41	100.00
Total	41	100.00

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: DALLAS





ASSESSMENT SET SUMMARY

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

Tract Income Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
LOW	116	10.42%	106,324	9.38%	63,797	24.71%	21,403	10.93%	13,433	6.39%	7,691	1.64%	175,871	10.53%
MOD	282	25.34%	270,753	23.89%	97,836	37.90%	73,023	37.30%	52,233	24.86%	47,661	10.15%	410,342	24.56%
MID	314	28.21%	324,166	28.60%	59,238	22.95%	61,226	31.28%	79,469	37.83%	124,233	26.46%	486,742	29.13%
UPP	382	34.32%	426,221	37.60%	35,303	13.68%	39,207	20.03%	64,154	30.54%	287,557	61.25%	581,137	34.78%
NA	19	1.71%	6,000	0.53%	1,971	0.76%	898	0.46%	797	0.38%	2,334	0.50%	16,866	1.01%
TOTAL	1,113	100.00%	1,133,464	100.00%	258,145	22.77%	195,757	17.27%	210,086	18.53%	469,476	41.42%	1,670,958	100.00%

Tract Minority Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
< 10%	4	0.36%	3,555	0.31%	448	0.17%	608	0.31%	918	0.44%	1,581	0.34%	4,963	0.30%
10 - 19.99%	49	4.40%	43,664	3.85%	4,516	1.75%	4,323	2.21%	5,257	2.50%	29,568	6.30%	61,816	3.70%
20 - 49.99%	360	32.35%	389,788	34.39%	45,672	17.69%	49,201	25.13%	69,015	32.85%	225,900	48.12%	559,019	33.46%
50 - 79.99%	397	35.67%	401,824	35.45%	84,626	32.78%	71,891	36.72%	80,820	38.47%	164,487	35.04%	614,618	36.78%
80 - 100%	303	27.22%	294,633	25.99%	122,883	47.60%	69,734	35.62%	54,076	25.74%	47,940	10.21%	430,542	25.77%
TOTAL	1,113	100.00%	1,133,464	100.00%	258,145	22.77%	195,757	17.27%	210,086	18.53%	469,476	41.42%	1,670,958	100.00%

MSA MFI	\$
2020 CENSUS MSA MFI(DALLAS-PLANO-IRVING, TX)	88,315
2026 CENSUS MSA MFI(DALLAS-PLANO-IRVING, TX)	117,300
2020 CENSUS MSA MFI(TX - NON-MSA)	61,809
2026 CENSUS MSA MFI(TX - NON-MSA)	79,400

Businesses	#	% of Total
All Farm	11,134	1.53
All Non-Farm	715,341	98.47
Tot Revs	726,475	100.00

Businesses with Revenue <\$1 mil	#	% of Total
Farm Revs < 1	10,826	1.62

Employment Information	#	% of Total
Persons 62 and Older	645,365	13.41
Persons 16 and Older	3,625,398	75.34

Of Persons 16 and Older	#	% of Total
Civilian Employed	2,404,109	66.31
Civilian Unemployed	115,900	3.20

Housing Units	#	% of Total
1-4 Units in Structure (Incl. in 1-4 Family Units)	1,217,448	67.41
Mobile Home (Incl. in 1-4 Family Units)	48,369	2.68
Boat, RV, Van etc. (Incl.)	982	0.05

English Proficiency Level for Speakers of Another Language (Age 18)	#	% of Total
Speak English Not At All	91,185	1.89
Speak English not well	209,283	4.35
Speak English well	244,374	5.08

Race/Ethnicity	#	% of Total
Hispanic	1,457,178	30.28
American Indian	15,236	0.32
Asian	465,047	9.66
Black	794,473	16.51
NHOPI	2,539	0.05
Other	19,455	0.40
Multiple Races	164,373	3.42
Minority	2,918,301	60.65
White Non-Hispanic	1,893,585	39.35
Population	4,811,886	100.00

Sex	#	% of Total
Male	2,316,797	48.15
Female	2,385,326	49.57

Businesses with Revenue <\$1 mil	#	% of Total
mil		
Non-Farm Revs < 1 mil	658,696	98.38
Tot Revs < 1 mil	669,522	100.00

Of Persons 16 and Older	#	% of Total
Armed Forces	1,889	0.05
In Labor Force	2,521,898	69.56
Not in Labor Force	1,103,500	30.44
Persons 16 and Older Total	3,625,398	100.00

Housing Units	#	% of Total
in 1-4 Family Units)		
1-4 Family Units	1,266,799	70.14
Multi-family, 5 or more	539,263	29.86
Total Housing Units	1,806,062	100.00

Housing Occupancy	#	% of Total
Owner Occupied Units	955,836	52.92
Renter Occupied Units	715,122	39.60
Occupied Units	1,670,958	92.52
Vacant Units	135,104	7.48
Total Housing Units	1,806,062	100.00

English Proficiency Level for Speakers of Another Language (Age 18)	#	% of Total
Limited English Proficiency	544,842	11.32
Speak English very well	653,856	13.59
Total Speakers of a Language Other Than English	1,198,698	24.91
Total Speakers of English Only	3,613,188	75.09
Population	4,811,886	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	1,113	100.00
Total	1,113	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: CORPUS CHRISTI

Tract Income Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
LOW	4	4.12%	4,161	4.71%	2,485	12.23%	652	4.57%	540	3.31%	484	1.29%	6,643	5.09%
MOD	25	25.77%	21,513	24.35%	7,424	36.53%	5,666	39.69%	3,949	24.18%	4,474	11.96%	30,685	23.52%
MID	36	37.11%	31,875	36.09%	7,388	36.35%	5,114	35.82%	7,157	43.82%	12,216	32.66%	48,872	37.45%
UPP	29	29.90%	30,783	34.85%	3,027	14.89%	2,844	19.92%	4,686	28.69%	20,226	54.08%	44,282	33.94%
NA	3	3.09%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
TOTAL	97	100.00%	88,332	100.00%	20,324	23.01%	14,276	16.16%	16,332	18.49%	37,400	42.34%	130,482	100.00%

Tract Minority Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
10 - 19.99%	3	3.09%	1,738	1.97%	200	0.98%	296	2.07%	182	1.11%	1,060	2.83%	2,739	2.10%
20 - 49.99%	14	14.43%	12,685	14.36%	1,510	7.43%	1,339	9.38%	2,222	13.61%	7,614	20.36%	18,727	14.35%
50 - 79.99%	43	44.33%	43,602	49.36%	8,242	40.55%	5,741	40.21%	7,686	47.06%	21,933	58.64%	65,442	50.15%
80 - 100%	35	36.08%	30,307	34.31%	10,372	51.03%	6,900	48.33%	6,242	38.22%	6,793	18.16%	43,574	33.39%
NA	2	2.06%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
TOTAL	97	100.00%	88,332	100.00%	20,324	23.01%	14,276	16.16%	16,332	18.49%	37,400	42.34%	130,482	100.00%

MSA MFI	\$
2020 CENSUS MSA MFI(CORPUS CHRISTI, TX)	67,020
2026 CENSUS MSA MFI(CORPUS CHRISTI, TX)	82,800

Businesses	#	% of Total
All Farm	905	2.62
All Non-Farm	33,680	97.38
Tot Revs	34,585	100.00

Employment Information	#	% of Total
Persons 62 and Older	65,581	18.57
Persons 16 and Older	283,400	80.24

Of Persons 16 and Older	#	% of Total
Civilian Employed	163,776	57.79

Housing Units	#	% of Total
1-4 Units in Structure (Incl. in 1-4 Family Units)	116,348	77.50
Mobile Home (Incl. in 1-4 Family Units)	4,771	3.18

English Proficiency Level for Speakers of Another Language (Age 18)	#	% of Total
Speak English Not At All	1,352	0.38
Speak English not well	6,028	1.71

Race/Ethnicity	#	% of Total
Hispanic	217,052	61.46

Race/Ethnicity	#	% of Total
American Indian	907	0.26
Asian	7,712	2.18
Black	12,651	3.58
NHOPI	281	0.08
Other	1,264	0.36
Multiple Races	7,146	2.02
Minority	247,013	69.94
White Non-Hispanic	106,165	30.06
Population	353,178	100.00

Businesses with Revenue <\$1 mil	#	% of Total
Farm Revs < 1 mil	891	2.93
Non-Farm Revs < 1 mil	29,477	97.07
Tot Revs < 1 mil	30,368	100.00

Of Persons 16 and Older	#	% of Total
Civilian Unemployed	10,094	3.56
Armed Forces	2,059	0.73
In Labor Force	175,929	62.08
Not in Labor Force	107,471	37.92
Persons 16 and Older Total	283,400	100.00

Housing Units	#	% of Total
Boat, RV, Van etc. (Incl. in 1-4 Family Units)	260	0.17
1-4 Family Units	121,379	80.85
Multi-family, 5 or more	28,754	19.15
Total Housing Units	150,133	100.00

English Proficiency Level for Speakers of Another Language (Age 18)	#	% of Total
Speak English well	15,961	4.52
Limited English Proficiency	23,341	6.61
Speak English very well	84,227	23.85
Total Speakers of a Language Other Than English	107,568	30.46
Total Speakers of English Only	245,610	69.54
Population	353,178	100.00

Sex	#	% of Total
Male	178,924	50.66
Female	183,227	51.88

Housing Occupancy	#	% of Total
Owner Occupied Units	76,550	50.99
Renter Occupied Units	53,932	35.92
Occupied Units	130,482	86.91
Vacant Units	19,651	13.09
Total Housing Units	150,133	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

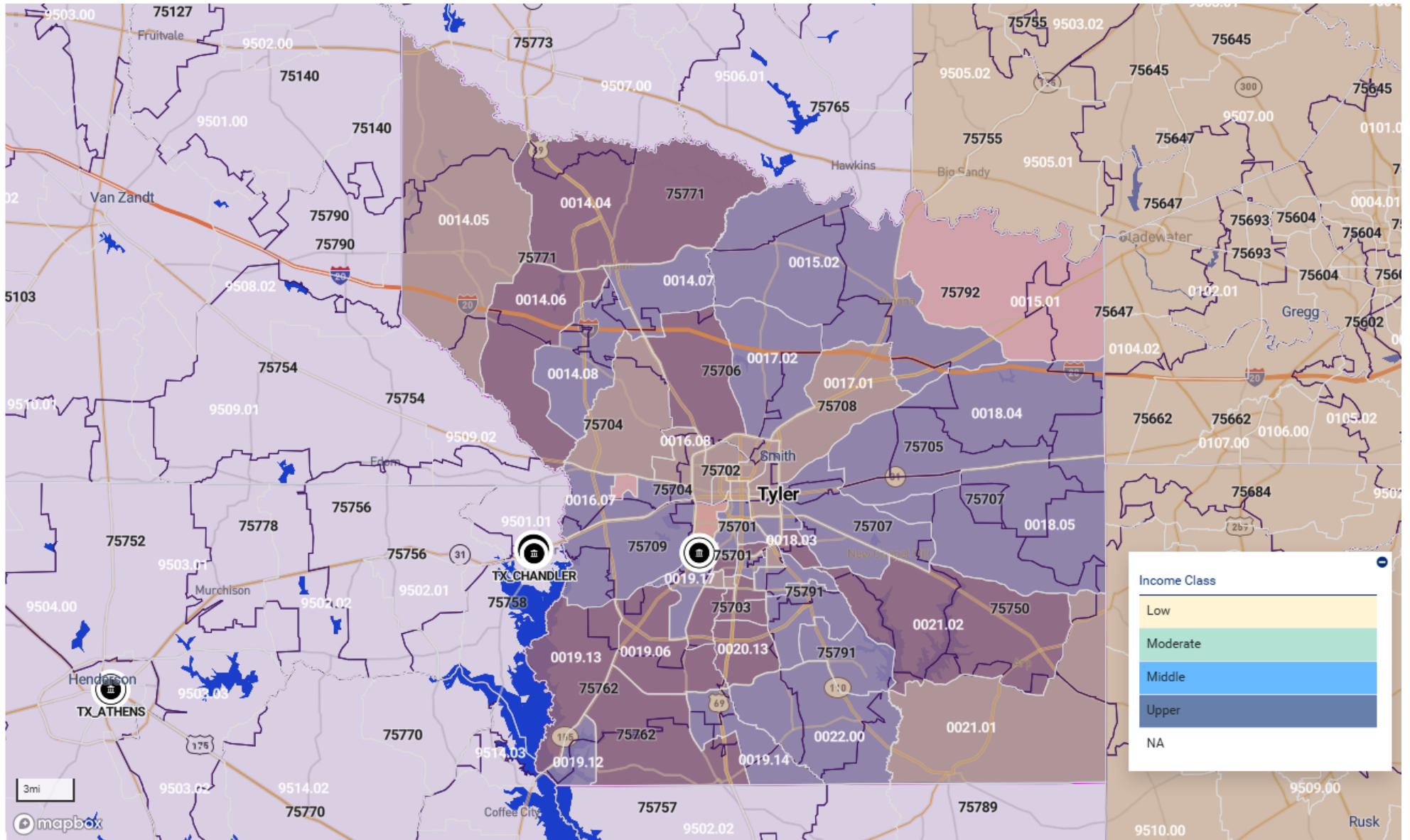
Distressed and Underserved Designations	#	% of Total
Neither Distressed Nor Underserved Tracts	97	100.00
Total	97	100.00

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: TYLER





ASSESSMENT SET SUMMARY

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

Tract Income Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
LOW	1	1.79%	784	1.45%	420	3.71%	154	1.63%	72	0.63%	138	0.63%	1,413	1.82%
MOD	16	28.57%	12,216	22.65%	3,985	35.22%	3,015	31.90%	2,331	20.38%	2,885	13.27%	18,912	24.31%
MID	23	41.07%	23,722	43.98%	4,658	41.17%	4,262	45.10%	5,688	49.72%	9,114	41.92%	33,860	43.52%
UPP	14	25.00%	16,786	31.12%	2,087	18.45%	1,948	20.61%	3,297	28.82%	9,454	43.49%	22,916	29.45%
NA	2	3.57%	435	0.81%	164	1.45%	71	0.75%	51	0.45%	149	0.69%	708	0.91%
TOTAL	56	100.00%	53,943	100.00%	11,314	20.97%	9,450	17.52%	11,439	21.21%	21,740	40.30%	77,809	100.00%

Tract Minority Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
10 - 19.99%	4	7.14%	4,748	8.80%	681	6.02%	1,121	11.86%	826	7.22%	2,120	9.75%	6,452	8.29%
20 - 49.99%	33	58.93%	34,269	63.53%	5,840	51.62%	4,993	52.84%	7,430	64.95%	16,006	73.62%	48,978	62.95%
50 - 79.99%	11	19.64%	9,213	17.08%	2,554	22.57%	2,073	21.94%	2,160	18.88%	2,426	11.16%	14,107	18.13%
80 - 100%	7	12.50%	5,713	10.59%	2,239	19.79%	1,263	13.37%	1,023	8.94%	1,188	5.46%	8,272	10.63%
NA	1	1.79%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
TOTAL	56	100.00%	53,943	100.00%	11,314	20.97%	9,450	17.52%	11,439	21.21%	21,740	40.30%	77,809	100.00%

MSA MFI	\$
2020 CENSUS MSA MFI(TYLER, TX)	73,199
2026 CENSUS MSA MFI(TYLER, TX)	93,000

Businesses	#	% of Total
All Farm	830	3.11
All Non-Farm	25,896	96.89
Tot Revs	26,726	100.00

Employment Information	#	% of Total
Persons 62 and Older	45,763	19.60
Persons 16 and Older	179,874	77.04

Housing Units	#	% of Total
1-4 Units in Structure (Incl. in 1-4 Family Units)	69,940	76.75
Mobile Home (Incl. in 1-4 Family Units)	9,944	10.91

English Proficiency Level for Speakers of Another Language (Age 18)	#	% of Total
Speak English Not At All	2,250	0.96
Speak English not well	5,867	2.51

Race/Ethnicity	#	% of Total
Hispanic	47,281	20.25
American Indian	746	0.32

Of Persons 16 and Older	#	% of Total
Civilian Employed	104,190	57.92

Race/Ethnicity	#	% of Total
Asian	4,129	1.77
Black	38,003	16.28
NHOPI	77	0.03
Other	695	0.30
Multiple Races	8,096	3.47
Minority	99,027	42.41
White Non-Hispanic	134,452	57.59
Population	233,479	100.00

Businesses with Revenue <\$1 mil	#	% of Total
Farm Revs < 1 mil	812	3.39
Non-Farm Revs < 1 mil	23,136	96.61
Tot Revs < 1 mil	23,948	100.00

Of Persons 16 and Older	#	% of Total
Civilian Unemployed	6,024	3.35
Armed Forces	151	0.08
In Labor Force	110,365	61.36
Not in Labor Force	69,509	38.64
Persons 16 and Older Total	179,874	100.00

Housing Units	#	% of Total
Boat, RV, Van etc. (Incl. in 1-4 Family Units)	112	0.12
1-4 Family Units	79,996	87.79
Multi-family, 5 or more	11,126	12.21
Total Housing Units	91,122	100.00

English Proficiency Level for Speakers of Another Language (Age 18)	#	% of Total
Speak English well	5,352	2.29
Limited English Proficiency	13,469	5.77
Speak English very well	14,182	6.07
Total Speakers of a Language Other Than English	27,651	11.84
Total Speakers of English Only	205,828	88.16
Population	233,479	100.00

Sex	#	% of Total
Male	111,102	47.59
Female	119,082	51.00

Housing Occupancy	#	% of Total
Owner Occupied Units	52,300	57.40
Renter Occupied Units	25,509	27.99
Occupied Units	77,809	85.39
Vacant Units	13,313	14.61
Total Housing Units	91,122	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	56	100.00

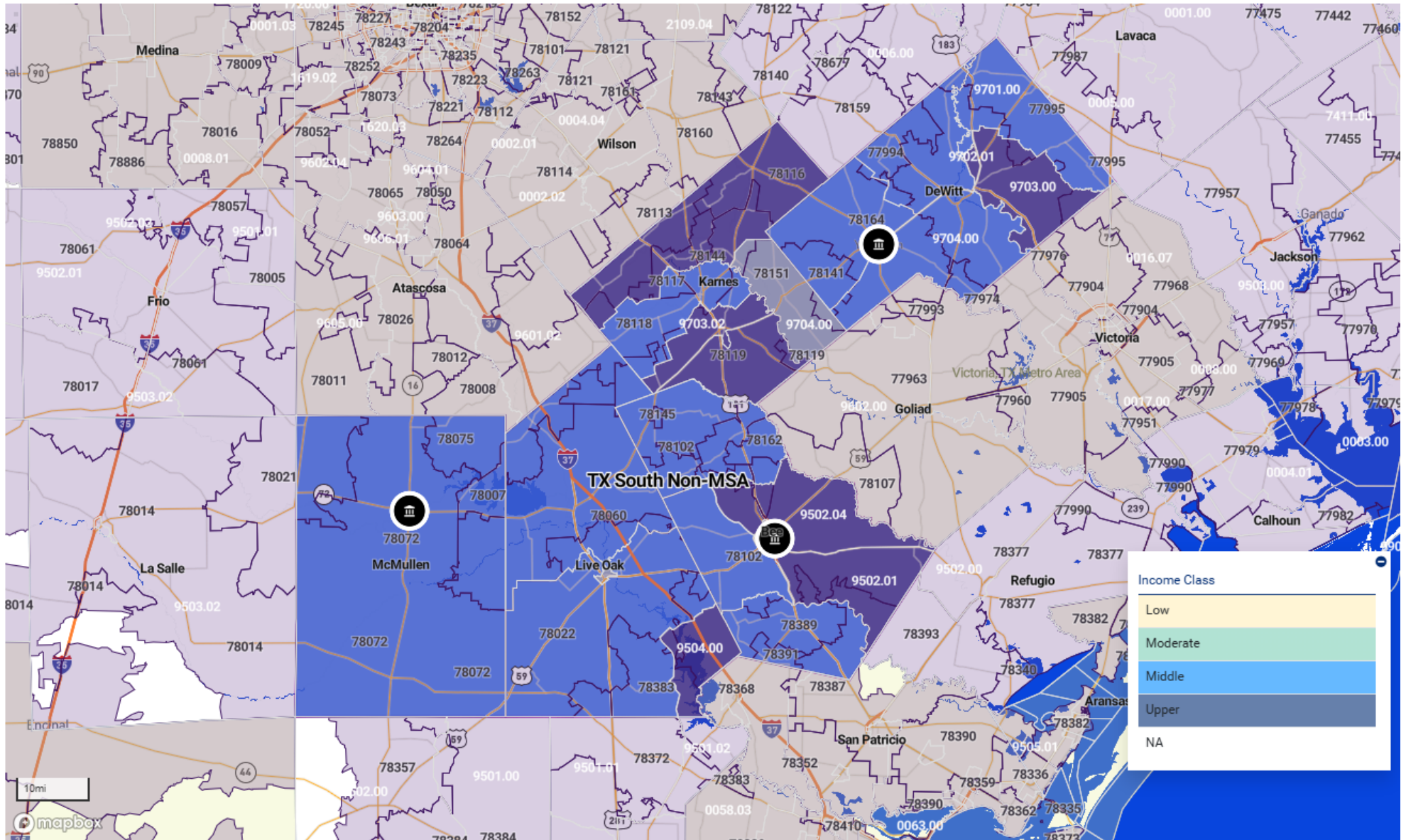
Distressed and Underserved Designations	#	% of Total
Underserved Tracts		
Total	56	100.00

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: TX SOUTH NON-MSA





ASSESSMENT SET SUMMARY

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

Tract Income Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
MOD	6	24.00%	4,218	25.86%	1,490	38.48%	880	30.69%	837	28.86%	1,011	15.15%	6,363	26.56%
MID	11	44.00%	7,397	45.34%	1,425	36.80%	1,346	46.95%	1,581	54.52%	3,045	45.62%	10,550	44.04%
UPP	8	32.00%	4,699	28.80%	957	24.72%	641	22.36%	482	16.62%	2,619	39.24%	7,044	29.40%
TOTAL	25	100.00%	16,314	100.00%	3,872	23.73%	2,867	17.57%	2,900	17.78%	6,675	40.92%	23,957	100.00%

Tract Minority Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
20 - 49.99%	8	32.00%	6,104	37.42%	1,042	26.91%	1,023	35.68%	1,122	38.69%	2,917	43.70%	8,774	36.62%
50 - 79.99%	15	60.00%	9,125	55.93%	2,467	63.71%	1,572	54.83%	1,498	51.66%	3,588	53.75%	13,324	55.62%
80 - 100%	2	8.00%	1,085	6.65%	363	9.38%	272	9.49%	280	9.66%	170	2.55%	1,859	7.76%
TOTAL	25	100.00%	16,314	100.00%	3,872	23.73%	2,867	17.57%	2,900	17.78%	6,675	40.92%	23,957	100.00%

MSA MFI	\$
2020 CENSUS MSA MFI(TX - NON-MSA)	61,809
2026 CENSUS MSA MFI(TX - NON-MSA)	79,400

Businesses	#	% of Total
All Farm	471	7.39
All Non-Farm	5,903	92.61
Tot Revs	6,374	100.00

Employment Information	#	% of Total
Persons 62 and Older	15,540	20.05
Persons 16 and Older	65,685	84.74

Housing Units	#	% of Total
1-4 Units in Structure (Incl. in 1-4 Family Units)	26,155	79.80
Mobile Home (Incl. in 1-4 Family Units)	5,313	16.21
Boat, RV, Van etc. (Incl. in 1-4 Family Units)	204	0.62
1-4 Family Units	31,672	96.64

English Proficiency Level for Speakers of Another Language (Age 18)	#	% of Total
Speak English Not At All	1,208	1.56
Speak English not well	1,520	1.96
Speak English well	3,310	4.27
Limited English Proficiency	6,038	7.79
Speak English very	14,644	18.89

Race/Ethnicity	#	% of Total
Hispanic	39,030	50.35
American Indian	162	0.21
Asian	464	0.60
Black	5,195	6.70
NHOPI	13	0.02
Other	206	0.27

Businesses with Revenue <\$1 mil	#	% of Total
Farm Revs < 1 mil	465	8.56
Non-Farm	4,967	91.44

Of Persons 16 and Older	#	% of Total
Civilian Employed	27,159	41.35
Civilian Unemployed	1,793	2.73
Armed Forces	31	0.05

Race/Ethnicity	#	% of Total
Multiple Races	1,283	1.66
Minority	46,353	59.80
White Non-Hispanic	31,163	40.20
Population	77,516	100.00

Businesses with Revenue <\$1 mil	#	% of Total
Revs < 1 mil		
Tot Revs < 1 mil	5,432	100.00

Of Persons 16 and Older	#	% of Total
In Labor Force	28,983	44.12
Not in Labor Force	36,702	55.88
Persons 16 and Older Total	65,685	100.00

Housing Units	#	% of Total
Multi-family, 5 or more	1,102	3.36
Total Housing Units	32,774	100.00

English Proficiency Level for Speakers of Another Language (Age 18)	#	% of Total
well		
Total Speakers of a Language Other Than English	20,682	26.68
Total Speakers of English Only	56,834	73.32
Population	77,516	100.00

Sex	#	% of Total
Male	46,652	60.18
Female	34,620	44.66

Housing Occupancy	#	% of Total
Owner Occupied Units	17,093	52.15
Renter Occupied Units	6,864	20.94
Occupied Units	23,957	73.10
Vacant Units	8,817	26.90
Total Housing Units	32,774	100.00

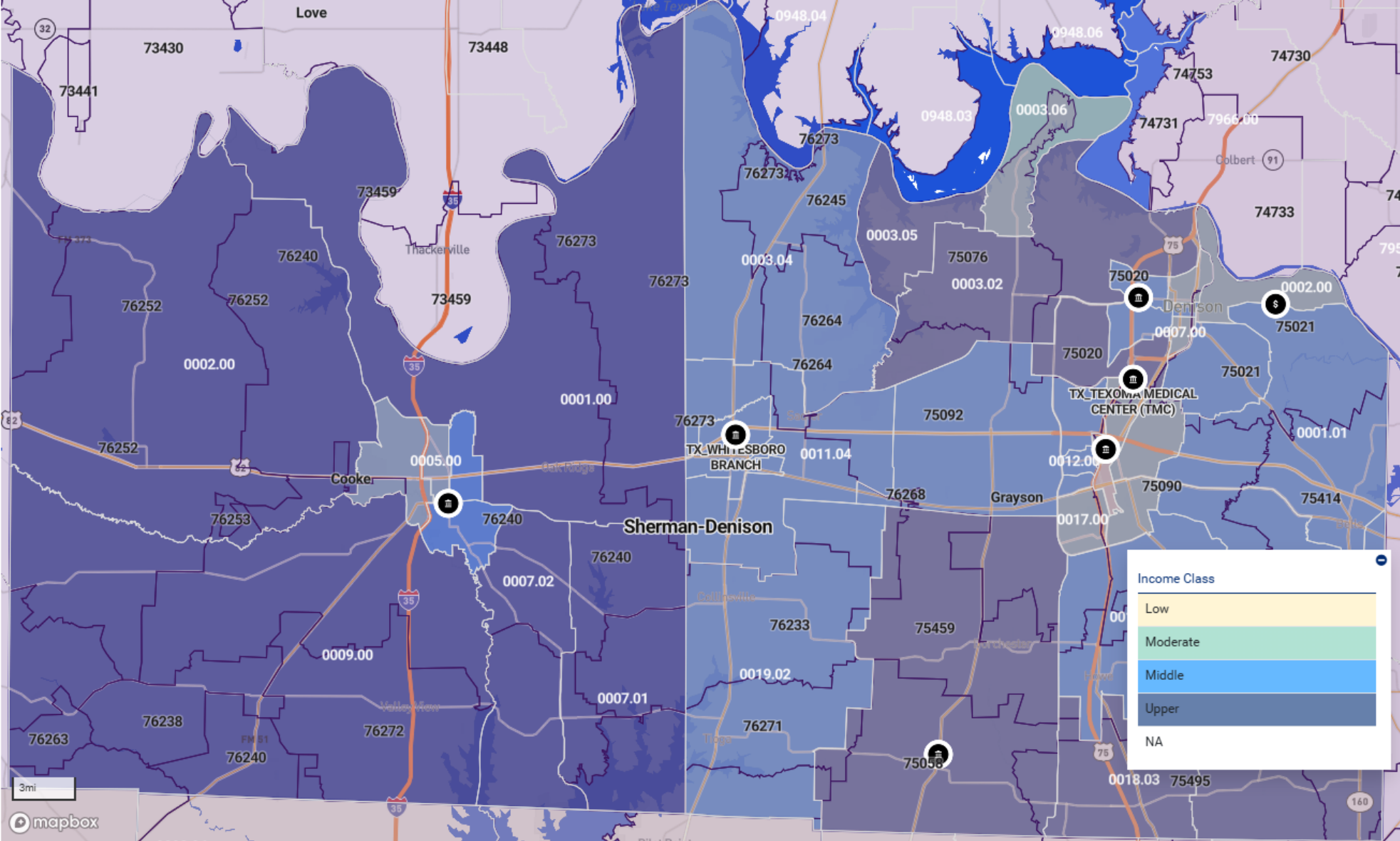
Distressed and Underserved Designations	#	% of Total
Only Distressed Tracts	4	16.00
Only Underserved Tracts	6	24.00
Both Distressed and Underserved Tracts	1	4.00
Neither Distressed Nor Underserved Tracts	14	56.00
Total	25	100.00

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: SHERMAN-DENISON





ASSESSMENT SET SUMMARY

Institution: SIMMONS BANK Assessment Set: 2026 FACILITY BASED ASSESSMENT AREAS (2026), Area: SHERMAN-DENISON

Tract Income Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
LOW	1	2.56%	609	1.36%	322	3.86%	100	1.22%	101	1.12%	86	0.44%	1,060	1.63%
MOD	10	25.64%	9,455	21.06%	3,207	38.40%	2,283	27.84%	1,768	19.67%	2,197	11.35%	14,483	22.33%
MID	17	43.59%	19,853	44.21%	3,402	40.73%	3,756	45.80%	4,542	50.54%	8,153	42.10%	29,216	45.05%
UPP	11	28.21%	14,987	33.38%	1,421	17.01%	2,061	25.13%	2,576	28.66%	8,929	46.11%	20,098	30.99%
TOTAL	39	100.00%	44,904	100.00%	8,352	18.60%	8,200	18.26%	8,987	20.01%	19,365	43.13%	64,857	100.00%

Tract Minority Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
< 10%	1	2.56%	1,284	2.86%	71	0.85%	107	1.30%	198	2.20%	908	4.69%	1,819	2.80%
10 - 19.99%	9	23.08%	10,103	22.50%	1,386	16.59%	1,751	21.35%	2,024	22.52%	4,942	25.52%	14,515	22.38%
20 - 49.99%	25	64.10%	29,411	65.50%	5,327	63.78%	5,463	66.62%	6,012	66.90%	12,609	65.11%	42,485	65.51%
50 - 79.99%	4	10.26%	4,106	9.14%	1,568	18.77%	879	10.72%	753	8.38%	906	4.68%	6,038	9.31%
TOTAL	39	100.00%	44,904	100.00%	8,352	18.60%	8,200	18.26%	8,987	20.01%	19,365	43.13%	64,857	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(SHERMAN-DENISON, TX)	71,649	All Farm	877	5.11	Persons 62 and Older	37,318	21.06	1-4 Units in Structure (Incl. in 1-4 Family Units)	59,716	80.99	Speak English Not At All	641	0.36
2026 CENSUS MSA MFI(SHERMAN-DENISON, TX)	98,300	All Non-Farm	16,297	94.89	Persons 16 and Older	137,017	77.32	Mobile Home (Incl. in 1-4 Family Units)	8,039	10.90	Speak English not well	2,690	1.52
2020 CENSUS MSA MFI(TX - NON-MSA)	61,809	Tot Revs	17,174	100.00	Of Persons 16 and Older	#	% of Total	Boat, RV, Van etc. (Incl. in 1-4	188	0.25	Speak English well	2,612	1.47
2026 CENSUS MSA MFI(TX - NON-MSA)	79,400	Businesses with Revenue <\$1 mil	#	% of Total	Civilian Employed	82,062	59.89	Limited English	5,943	3.35			
		Farm Revs < 1	864	5.60	Civilian Unemployed	3,681	2.69						

Race/Ethnicity	#	% of Total
Hispanic	29,387	16.58
American Indian	2,236	1.26
Asian	2,265	1.28
Black	8,629	4.87
NHOPI	71	0.04
Other	473	0.27
Multiple Races	9,535	5.38
Minority	52,596	29.68
White Non-Hispanic	124,615	70.32
Population	177,211	100.00

Sex	#	% of Total
Male	85,185	48.07
Female	88,770	50.09

Businesses with Revenue <\$1 mil	#	% of Total
mil		
Non-Farm Revs < 1 mil	14,555	94.40
Tot Revs < 1 mil	15,419	100.00

Of Persons 16 and Older	#	% of Total
Armed Forces	36	0.03
In Labor Force	85,779	62.60
Not in Labor Force	51,238	37.40
Persons 16 and Older Total	137,017	100.00

Housing Units	#	% of Total
Family Units)		
1-4 Family Units	67,943	92.14
Multi-family, 5 or more	5,792	7.86
Total Housing Units	73,735	100.00

Housing Occupancy	#	% of Total
Owner Occupied Units	44,517	60.37
Renter Occupied Units	20,340	27.59
Occupied Units	64,857	87.96
Vacant Units	8,878	12.04
Total Housing Units	73,735	100.00

English Proficiency Level for Speakers of Another Language (Age 18)	#	% of Total
Proficiency		
Speak English very well	8,525	4.81
Total Speakers of a Language Other Than English	14,468	8.16
Total Speakers of English Only	162,743	91.84
Population	177,211	100.00

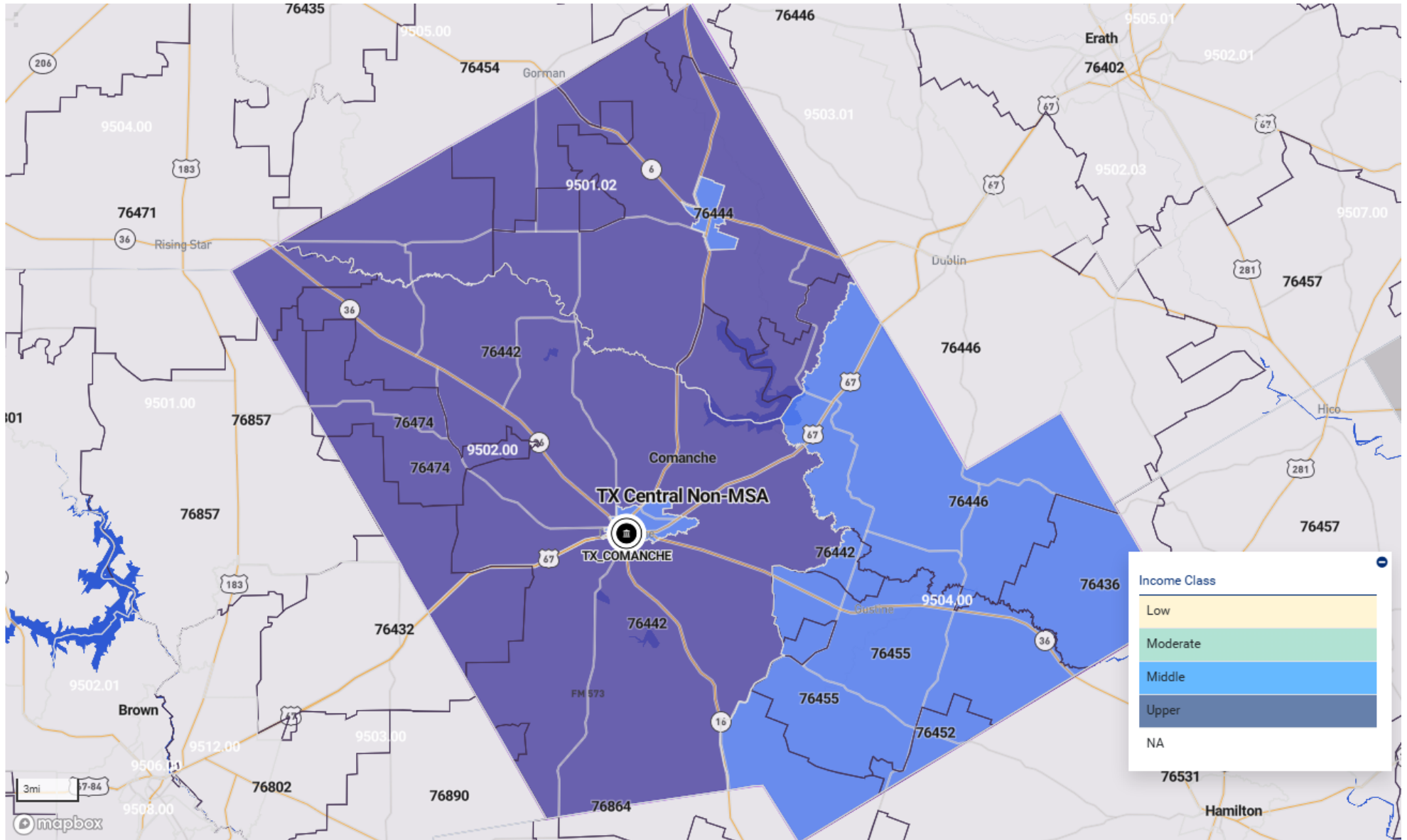
Distressed and Underserved Designations	#	% of Total
Only Distressed Tracts	0	0.00
Only Underserved Tracts	0	0.00
Both Distressed and Underserved Tracts	0	0.00
Neither Distressed Nor Underserved Tracts	39	100.00
Total	39	100.00

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: TX CENTRAL NON-MSA





ASSESSMENT SET SUMMARY

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

Tract Income Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
MID	3	60.00%	1,923	54.32%	315	62.62%	378	73.97%	625	62.88%	605	39.49%	3,124	57.68%
UPP	2	40.00%	1,617	45.68%	188	37.38%	133	26.03%	369	37.12%	927	60.51%	2,292	42.32%
TOTAL	5	100.00%	3,540	100.00%	503	14.21%	511	14.44%	994	28.08%	1,532	43.28%	5,416	100.00%

Tract Minority Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
10 - 19.99%	1	20.00%	576	16.27%	61	12.13%	41	8.02%	83	8.35%	391	25.52%	882	16.29%
20 - 49.99%	4	80.00%	2,964	83.73%	442	87.87%	470	91.98%	911	91.65%	1,141	74.48%	4,534	83.71%
TOTAL	5	100.00%	3,540	100.00%	503	14.21%	511	14.44%	994	28.08%	1,532	43.28%	5,416	100.00%

MSA MFI	\$
2020 CENSUS MSA MFI(TX - NON-MSA)	61,809
2026 CENSUS MSA MFI(TX - NON-MSA)	79,400

Businesses	#	% of Total
All Farm	181	12.35
All Non-Farm	1,285	87.65
Tot Revs	1,466	100.00

Employment Information	#	% of Total
Persons 62 and Older	3,664	26.95
Persons 16 and Older	10,927	80.38

Housing Units	#	% of Total
1-4 Units in Structure (Incl. in 1-4 Family Units)	6,107	82.54
Mobile Home (Incl. in 1-4 Family Units)	1,109	14.99
Boat, RV, Van etc. (Incl. in 1-4 Family Units)	5	0.07
1-4 Family Units	7,221	97.59
Multi-family, 5 or more	178	2.41
Total Housing	7,399	100.00

English Proficiency Level for Speakers of Another Language (Age 18)	#	% of Total
Speak English Not At All	19	0.14
Speak English not well	274	2.02
Speak English well	484	3.56
Limited English Proficiency	777	5.72
Speak English very well	1,419	10.44
Total Speakers of a	2,196	16.15

Race/Ethnicity	#	% of Total
Hispanic	3,867	28.45
American Indian	49	0.36
Asian	38	0.28
Black	39	0.29
NHOPI	3	0.02
Other	24	0.18
Multiple Races	377	2.77

Businesses with Revenue <\$1 mil	#	% of Total
Farm Revs < 1 mil	175	13.47
Non-Farm Revs < 1 mil	1,124	86.53

Of Persons 16 and Older	#	% of Total
Civilian Employed	5,927	54.24
Civilian Unemployed	388	3.55
Armed Forces	0	0.00
In Labor Force	6,315	57.79
Not in Labor Force	4,612	42.21

Race/Ethnicity	#	% of Total
Minority	4,397	32.35
White Non-Hispanic	9,197	67.65
Population	13,594	100.00

Businesses with Revenue <\$1 mil	#	% of Total
Tot Revs < 1 mil	1,299	100.00

Of Persons 16 and Older	#	% of Total
Persons 16 and Older Total	10,927	100.00

Housing Units	#	% of Total
Units		

Housing Occupancy	#	% of Total
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Owner Occupied Units	4,446	60.09
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Renter Occupied Units	970	13.11
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Occupied Units	5,416	73.20
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Vacant Units	1,983	26.80
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Total Housing Units	7,399	100.00
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English Proficiency Level for Speakers of Another Language (Age 18)	#	% of Total
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Language Other Than English		
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Total Speakers of English Only	11,398	83.85
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Population	13,594	100.00
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Sex	#	% of Total
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Male	6,841	50.32
Female	6,756	49.70

Distressed and Underserved Designations	#	% of Total
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Only Distressed Tracts	0	0.00
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Only Underserved Tracts	3	60.00
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Both Distressed and Underserved Tracts	0	0.00
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Neither Distressed Nor Underserved Tracts	2	40.00
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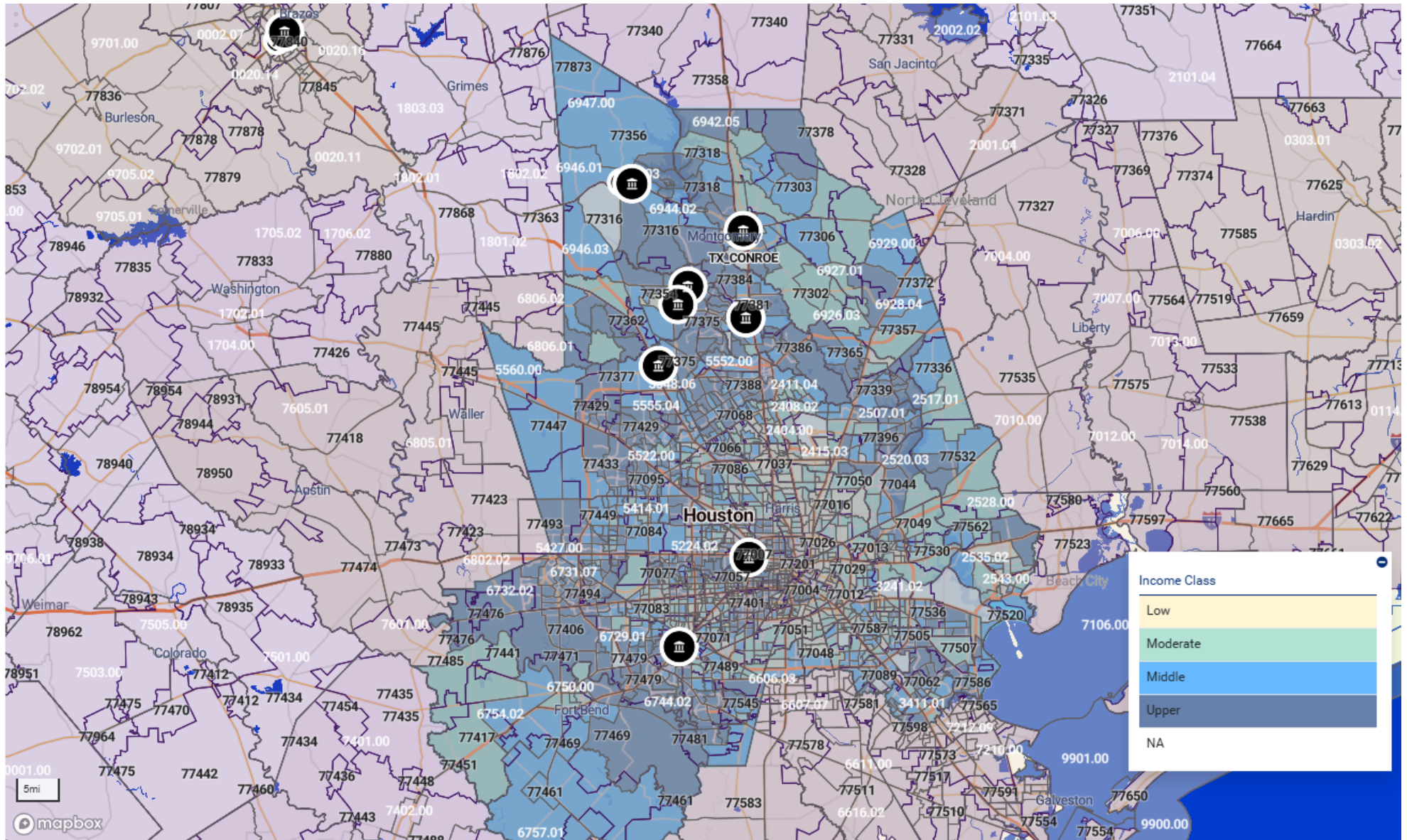
Total	5	100.00
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Sources: 2020 Census Data with 2020 ACS-5 Updates and 2025 FFIEC/ACS-1 Updates, 2026 Dun & Bradstreet (As of 01/08/2026). Business and farm counts are provided directly from Dun and Bradstreet for RiskExec reports.

RiskExec Assessment Areas/REMA

Assessment Set: 2026 FACILITY BASED ASSESSMENT AREAS

Assessment Area: HOUSTON





ASSESSMENT SET SUMMARY

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

Tract Income Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
LOW	197	14.27%	154,263	10.47%	92,663	26.27%	29,437	11.92%	17,660	6.79%	14,503	2.37%	237,984	11.39%
MOD	362	26.21%	353,771	24.02%	125,216	35.50%	92,433	37.43%	65,117	25.04%	71,005	11.58%	512,585	24.53%
MID	346	25.05%	408,326	27.72%	81,331	23.06%	74,099	30.00%	102,005	39.22%	150,891	24.61%	563,163	26.95%
UPP	433	31.35%	539,069	36.60%	46,050	13.06%	48,399	19.60%	73,055	28.09%	371,565	60.60%	738,222	35.33%
NA	43	3.11%	17,478	1.19%	7,449	2.11%	2,609	1.06%	2,259	0.87%	5,161	0.84%	37,813	1.81%
TOTAL	1,381	100.00%	1,472,907	100.00%	352,709	23.95%	246,977	16.77%	260,096	17.66%	613,125	41.63%	2,089,767	100.00%

Tract Minority Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
10 - 19.99%	21	1.52%	21,379	1.45%	1,436	0.41%	1,509	0.61%	2,871	1.10%	15,563	2.54%	27,291	1.31%
20 - 49.99%	350	25.34%	396,701	26.93%	45,004	12.76%	42,420	17.18%	59,031	22.70%	250,246	40.81%	566,887	27.13%
50 - 79.99%	392	28.39%	465,490	31.60%	86,245	24.45%	72,619	29.40%	89,207	34.30%	217,419	35.46%	666,775	31.91%
80 - 100%	616	44.61%	589,337	40.01%	220,024	62.38%	130,429	52.81%	108,987	41.90%	129,897	21.19%	828,814	39.66%
NA	2	0.14%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
TOTAL	1,381	100.00%	1,472,907	100.00%	352,709	23.95%	246,977	16.77%	260,096	17.66%	613,125	41.63%	2,089,767	100.00%

MSA MFI	\$
2020 CENSUS MSA MFI(HOUSTON-PASADENA-THE WOODLANDS, TX)	81,128
2026 CENSUS MSA MFI(HOUSTON-PASADENA-THE WOODLANDS, TX)	102,000

Businesses	#	% of Total
All Farm	11,080	1.34
All Non-Farm	817,667	98.66
Tot Revs	828,747	100.00

Employment Information	#	% of Total
Persons 62 and Older	836,157	13.54
Persons 16 and Older	4,617,847	74.79

Housing Units	#	% of Total
1-4 Units in Structure (Incl. in 1-4 Family Units)	1,567,599	68.76
Mobile Home (Incl. in 1-4 Family Units)	83,918	3.68
Boat, RV, Van etc. (Incl.)	1,959	0.09

English Proficiency Level for Speakers of Another Language (Age 18)	#	% of Total
Speak English Not At All	189,745	3.07
Speak English not well	303,306	4.91
Speak English well	368,653	5.97

Race/Ethnicity	#	% of Total
Hispanic	2,397,378	38.83

Businesses with Revenue <\$1 mil	#	% of Total
Farm Revs < 1	10,764	1.41

Of Persons 16 and Older	#	% of Total
Civilian Employed	2,913,064	63.08
Civilian Unemployed	184,456	3.99

Race/Ethnicity	#	% of Total
American Indian	11,585	0.19
Asian	547,720	8.87
Black	1,087,658	17.62
NHOPI	4,109	0.07
Other	29,839	0.48
Multiple Races	171,356	2.78
Minority	4,249,645	68.83
White Non-Hispanic	1,924,722	31.17
Population	6,174,367	100.00

Sex	#	% of Total
Male	3,004,464	48.66
Female	3,057,225	49.51

Businesses with Revenue <\$1 mil	#	% of Total
mil		
Non-Farm Revs < 1 mil	755,259	98.59
Tot Revs < 1 mil	766,023	100.00

Of Persons 16 and Older	#	% of Total
Armed Forces	3,148	0.07
In Labor Force	3,100,668	67.15
Not in Labor Force	1,517,179	32.85
Persons 16 and Older Total	4,617,847	100.00

Housing Units	#	% of Total
in 1-4 Family Units)		
1-4 Family Units	1,653,476	72.53
Multi-family, 5 or more	626,278	27.47
Total Housing Units	2,279,754	100.00

Housing Occupancy	#	% of Total
Owner Occupied Units	1,237,495	54.28
Renter Occupied Units	852,272	37.38
Occupied Units	2,089,767	91.67
Vacant Units	189,987	8.33
Total Housing Units	2,279,754	100.00

English Proficiency Level for Speakers of Another Language (Age 18)	#	% of Total
Limited English Proficiency	861,704	13.96
Speak English very well	992,056	16.07
Total Speakers of a Language Other Than English	1,853,760	30.02
Total Speakers of English Only	4,320,607	69.98
Population	6,174,367	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	1,381	100.00
Total	1,381	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: FORT WORTH

Tract Income Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
LOW	36	6.83%	27,849	4.74%	16,207	13.11%	5,331	5.10%	3,862	3.24%	2,449	1.02%	46,929	5.61%
MOD	150	28.46%	148,054	25.18%	51,517	41.68%	39,173	37.49%	30,699	25.75%	26,665	11.08%	221,411	26.46%
MID	178	33.78%	213,378	36.29%	39,470	31.93%	39,913	38.20%	53,280	44.69%	80,715	33.53%	304,716	36.41%
UPP	158	29.98%	196,517	33.42%	15,897	12.86%	19,437	18.60%	31,185	26.16%	129,998	54.00%	260,428	31.12%
NA	5	0.95%	2,236	0.38%	509	0.41%	628	0.60%	199	0.17%	900	0.37%	3,414	0.41%
TOTAL	527	100.00%	588,034	100.00%	123,600	21.02%	104,482	17.77%	119,225	20.28%	240,727	40.94%	836,898	100.00%

Tract Minority Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
10 - 19.99%	31	5.88%	35,891	6.10%	4,906	3.97%	4,457	4.27%	5,954	4.99%	20,574	8.55%	47,409	5.66%
20 - 49.99%	233	44.21%	276,345	46.99%	38,860	31.44%	42,674	40.84%	54,675	45.86%	140,136	58.21%	383,859	45.87%
50 - 79.99%	161	30.55%	179,239	30.48%	41,796	33.82%	33,916	32.46%	39,526	33.15%	64,001	26.59%	271,163	32.40%
80 - 100%	102	19.35%	96,559	16.42%	38,038	30.78%	23,435	22.43%	19,070	15.99%	16,016	6.65%	134,467	16.07%
TOTAL	527	100.00%	588,034	100.00%	123,600	21.02%	104,482	17.77%	119,225	20.28%	240,727	40.94%	836,898	100.00%

MSA MFI	\$
2020 CENSUS MSA MFI(FORT WORTH-ARLINGTON-GRAPEVINE, TX)	82,649
2026 CENSUS MSA MFI(FORT WORTH-ARLINGTON-GRAPEVINE, TX)	106,900
2020 CENSUS MSA MFI(TX - NON-MSA)	61,809
2026 CENSUS MSA MFI(TX - NON-MSA)	79,400

Businesses	#	% of Total
All Farm	6,265	1.99
All Non-Farm	307,795	98.01
Tot Revs	314,060	100.00

Employment Information	#	% of Total
Persons 62 and Older	360,071	14.59
Persons 16 and Older	1,858,418	75.33
Of Persons 16 and Older	#	% of Total
Civilian Employed	1,194,297	64.26
Civilian Unemployed	61,094	3.29

Housing Units	#	% of Total
1-4 Units in Structure (Incl. in 1-4 Family Units)	688,308	75.67
Mobile Home (Incl. in 1-4 Family Units)	37,674	4.14
Boat, RV, Van etc. (Incl. in 1-4)	893	0.10

English Proficiency Level for Speakers of Another Language (Age 18)	#	% of Total
Speak English Not At All	32,841	1.33
Speak English not well	78,967	3.20
Speak English well	96,255	3.90
Limited English	208,063	8.43

Race/Ethnicity	#	% of Total
Hispanic	688,953	27.92
American Indian	8,900	0.36
Asian	130,710	5.30
Black	367,279	14.89
NHOPI	5,185	0.21
Other	9,472	0.38
Multiple Races	94,064	3.81
Minority	1,304,563	52.88
White Non-Hispanic	1,162,635	47.12
Population	2,467,198	100.00

Sex	#	% of Total
Male	1,184,139	48.00
Female	1,231,612	49.92

Businesses with Revenue <\$1 mil	#	% of Total
Farm Revs < 1 mil	6,106	2.11
Non-Farm Revs < 1 mil	283,605	97.89
Tot Revs < 1 mil	289,711	100.00

Of Persons 16 and Older	#	% of Total
Armed Forces	2,954	0.16
In Labor Force	1,258,345	67.71
Not in Labor Force	600,073	32.29
Persons 16 and Older Total	1,858,418	100.00

Housing Units	#	% of Total
Family Units)		
1-4 Family Units	726,875	79.91
Multi-family, 5 or more	182,689	20.09
Total Housing Units	909,564	100.00

Housing Occupancy	#	% of Total
Owner Occupied Units	522,856	57.48
Renter Occupied Units	314,042	34.53
Occupied Units	836,898	92.01
Vacant Units	72,666	7.99
Total Housing Units	909,564	100.00

English Proficiency Level for Speakers of Another Language (Age 18)	#	% of Total
Proficiency		
Speak English very well	258,617	10.48
Total Speakers of a Language Other Than English	466,680	18.92
Total Speakers of English Only	2,000,518	81.08
Population	2,467,198	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	527	100.00
Total	527	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.