

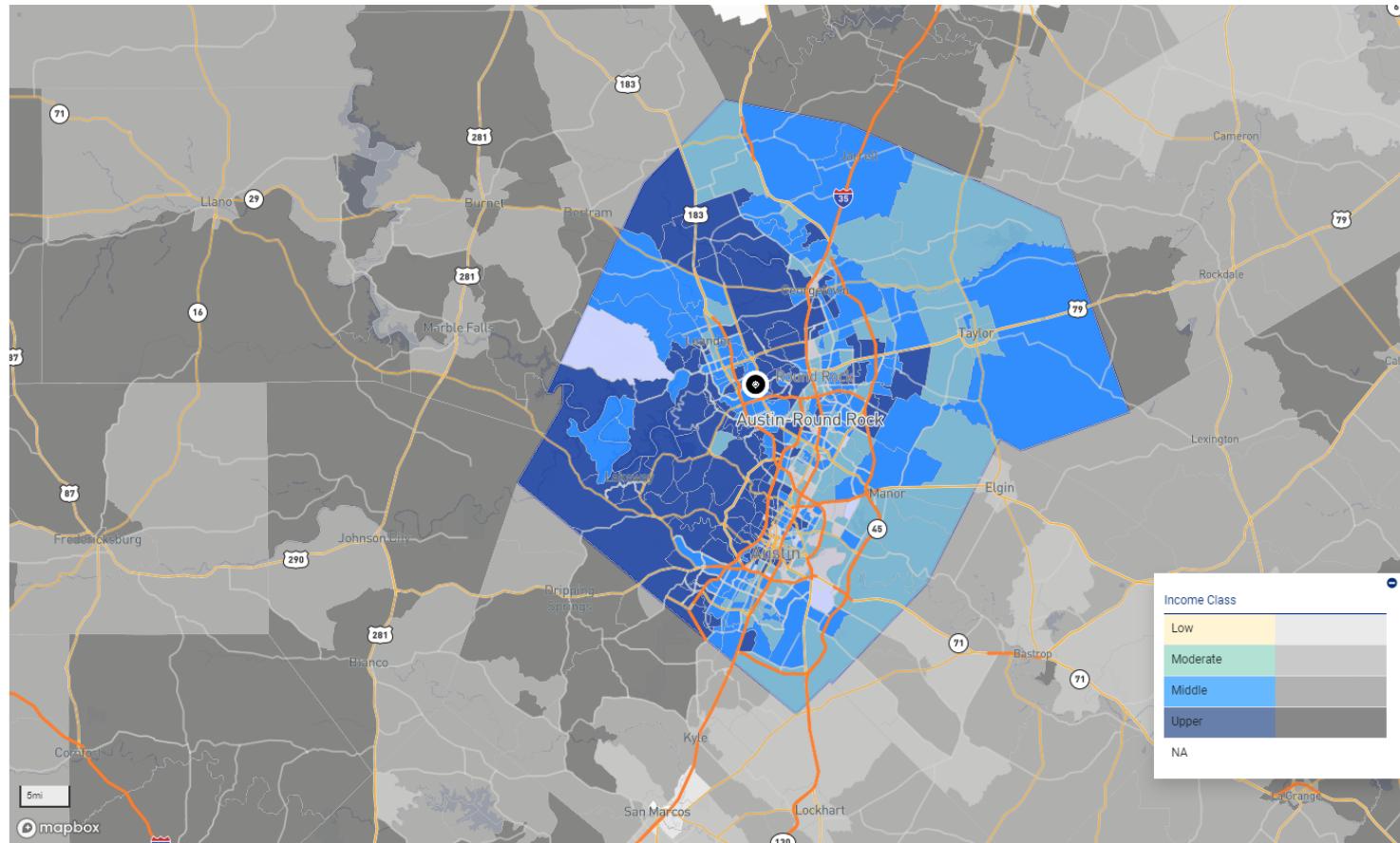
# RiskExec Assessment Areas/REMA



Assessment Set: 2022 COMBINED ASSESSMENT AREAS

Assessment Area: AUSTIN-ROUND ROCK

TX Austin-Round Rock AA Map



# RiskExec

## ASSESSMENT SET SUMMARY

Institution: SIMMONS BANK Assessment Set: 2022 COMBINED ASSESSMENT AREAS (2022), Area: AUSTIN-ROUND ROCK

| Tract Income Level | Tracts     |                | Families       |                |               |               |               |               |               |               |                | Households    |                |                |
|--------------------|------------|----------------|----------------|----------------|---------------|---------------|---------------|---------------|---------------|---------------|----------------|---------------|----------------|----------------|
|                    | #          | %              | Tot #          | Tot %          | Low #         | Low %         | Mod #         | Mod %         | Mid #         | Mid %         | Upp #          | Upp %         | #              | %              |
| LOW                | 27         | 6.35%          | 21,562         | 5.18%          | 13,261        | 15.63%        | 3,767         | 5.38%         | 2,602         | 3.01%         | 1,932          | 1.11%         | 41,634         | 6.13%          |
| MOD                | 100        | 23.53%         | 88,697         | 21.31%         | 30,841        | 36.36%        | 23,513        | 33.55%        | 17,893        | 20.68%        | 16,450         | 9.41%         | 156,983        | 23.10%         |
| MID                | 142        | 33.41%         | 148,541        | 35.69%         | 26,539        | 31.29%        | 27,379        | 39.07%        | 40,150        | 46.41%        | 54,473         | 31.16%        | 241,128        | 35.48%         |
| UPP                | 140        | 32.94%         | 154,103        | 37.02%         | 12,705        | 14.98%        | 14,968        | 21.36%        | 25,505        | 29.48%        | 100,925        | 57.73%        | 229,482        | 33.77%         |
| NA                 | 16         | 3.76%          | 3,333          | 0.80%          | 1,471         | 1.73%         | 453           | 0.65%         | 367           | 0.42%         | 1,042          | 0.60%         | 10,417         | 1.53%          |
| <b>TOTAL</b>       | <b>425</b> | <b>100.00%</b> | <b>416,236</b> | <b>100.00%</b> | <b>84,817</b> | <b>20.38%</b> | <b>70,080</b> | <b>16.84%</b> | <b>86,517</b> | <b>20.79%</b> | <b>174,822</b> | <b>42.00%</b> | <b>679,644</b> | <b>100.00%</b> |

| Tract Minority Level | Tracts     |                | Families       |                |               |               |               |               |               |               |                | Households    |                |                |
|----------------------|------------|----------------|----------------|----------------|---------------|---------------|---------------|---------------|---------------|---------------|----------------|---------------|----------------|----------------|
|                      | #          | %              | Tot #          | Tot %          | Low #         | Low %         | Mod #         | Mod %         | Mid #         | Mid %         | Upp #          | Upp %         | #              | %              |
| < 10%                | 4          | 0.94%          | 4,873          | 1.17%          | 849           | 1.00%         | 981           | 1.40%         | 1,538         | 1.78%         | 1,505          | 0.86%         | 8,005          | 1.18%          |
| 10 - 19.99%          | 17         | 4.00%          | 15,132         | 3.64%          | 1,191         | 1.40%         | 2,114         | 3.02%         | 2,415         | 2.79%         | 9,412          | 5.38%         | 21,591         | 3.18%          |
| 20 - 49.99%          | 210        | 49.41%         | 206,630        | 49.64%         | 26,592        | 31.35%        | 28,429        | 40.57%        | 40,661        | 47.00%        | 110,948        | 63.46%        | 337,921        | 49.72%         |
| 50 - 79.99%          | 155        | 36.47%         | 152,379        | 36.61%         | 40,009        | 47.17%        | 30,117        | 42.98%        | 34,584        | 39.97%        | 47,669         | 27.27%        | 259,641        | 38.20%         |
| 80 - 100%            | 39         | 9.18%          | 37,222         | 8.94%          | 16,176        | 19.07%        | 8,439         | 12.04%        | 7,319         | 8.46%         | 5,288          | 3.02%         | 52,486         | 7.72%          |
| <b>TOTAL</b>         | <b>425</b> | <b>100.00%</b> | <b>416,236</b> | <b>100.00%</b> | <b>84,817</b> | <b>20.38%</b> | <b>70,080</b> | <b>16.84%</b> | <b>86,517</b> | <b>20.79%</b> | <b>174,822</b> | <b>42.00%</b> | <b>679,644</b> | <b>100.00%</b> |

| MSA MFI                          | Businesses            | #       | %     | Housing Information                            | #       | %     |
|----------------------------------|-----------------------|---------|-------|--|---------|-------|
| 2020 CENSUS MSA MFI: \$100215    | Tot Revs              | 384,799 | 100   | Total Housing Units                            | 729,186 | 100   |
| 2022 CENSUS MSA MFI: \$110300    | All Farm              | 6,692   | 1.74  | 1-4 Family Units                               | 518,323 | 71.08 |
| Race/Ethnicity                   | All Non-Farm          | 378,107 | 98.26 | Mobile Home (Incl. in 1-4 Family Units)        | 19,633  | 2.69  |
| Population                       | Tot Revs < 1 mil      | 358,568 | 100   | Boat, RV, Van etc. (Incl. in 1-4 Family Units) | 778     | 0.11  |
| Hispanic                         | Farm Revs < 1 mil     | 6,547   | 1.83  | Multi-family, 5 or more                        | 210,863 | 28.92 |
| Total Non-Hispanic (Races below) | Non-Farm Revs < 1 mil | 352,021 | 98.17 | Occupied Units                                 | 679,644 | 93.21 |
| White                            |                       |         |       | Owner Occupied Units                           | 388,695 | 53.31 |
|                                  |                       |         |       | Vacant Units                                   | 49,542  | 6.79  |

| Race/Ethnicity  | #       | %     |
|-----------------|---------|-------|
| American Indian | 4,421   | 0.23  |
| Asian           | 153,642 | 8.09  |
| Black           | 134,827 | 7.1   |
| NHOPI           | 1,366   | 0.07  |
| Other           | 9,637   | 0.51  |
| Multiple Races  | 77,880  | 4.1   |
| Minority        | 949,971 | 50.02 |

| Sex    | #       | %     |
|--------|---------|-------|
| Male   | 912,813 | 48.06 |
| Female | 908,508 | 47.84 |

| Employment Information | #         | %     |
|------------------------|-----------|-------|
| Persons 62 and Over    | 243,972   | 12.85 |
| Persons 16 and Older   | 1,449,816 | 76.34 |
| Not in Labor Force     | 406,312   | 21.39 |
| In Labor Force         | 1,043,504 | 54.94 |
| Civilian Employed      | 995,134   | 52.4  |
| Civilian Unemployed    | 46,898    | 2.47  |
| Armed Forces           | 1,472     | 0.08  |

| English Proficiency Level for Speakers of Another Language (Age 18 ) | #       | %     |
|--|---------|-------|
| Total Speakers of Another Language                                   | 387,487 | 100   |
| Speak English very well  | 244,484 | 63.09 |
| Limited English Proficiency  | 143,003 | 36.91 |
| Speak English Not At All   | 21,175  | 5.46  |
| Speak English not well   | 53,162  | 13.72 |
| Speak English well   | 68,666  | 17.72 |

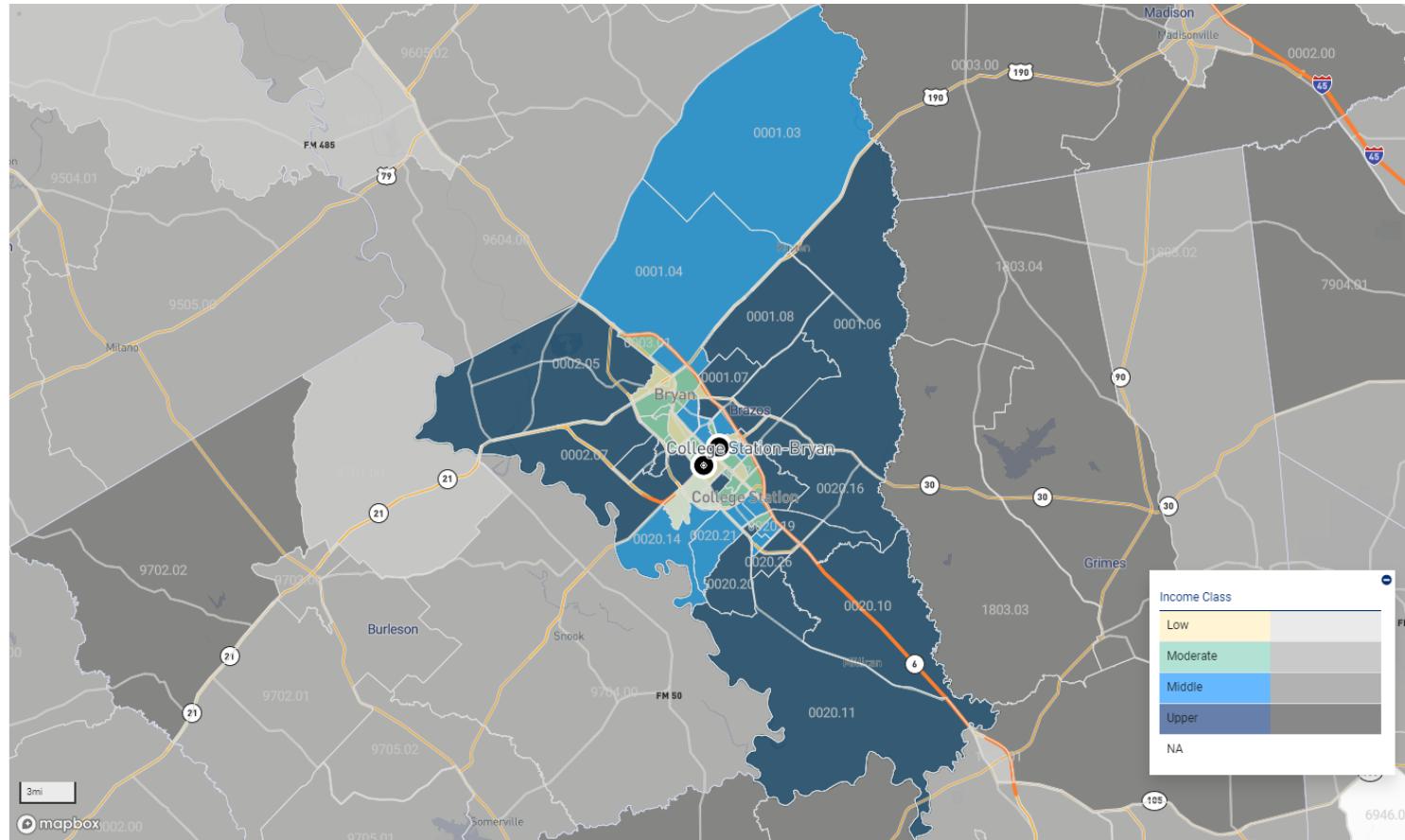
# RiskExec Assessment Areas/REMA



Assessment Set: 2022 COMBINED ASSESSMENT AREAS

Assessment Area: COLLEGE STATION-BRYAN

TX College Station-Bran AA Map



# RiskExec

## ASSESSMENT SET SUMMARY

Institution: SIMMONS BANK Assessment Set: 2022 COMBINED ASSESSMENT AREAS (2022), Area: COLLEGE STATION-BRYAN

| Tract Income Level | Tracts    |                | Families      |                |               |               |              |               |              |               | Households    |               |               |                |
|--------------------|-----------|----------------|---------------|----------------|---------------|---------------|--------------|---------------|--------------|---------------|---------------|---------------|---------------|----------------|
|                    | #         | %              | Tot #         | Tot %          | Low #         | Low %         | Mod #        | Mod %         | Mid #        | Mid %         | Upp #         | Upp %         | #             | %              |
| LOW                | 8         | 12.70%         | 3,283         | 7.10%          | 1,923         | 17.66%        | 636          | 8.28%         | 383          | 4.78%         | 341           | 1.74%         | 7,343         | 9.01%          |
| MOD                | 17        | 26.98%         | 10,602        | 22.94%         | 4,031         | 37.01%        | 2,481        | 32.30%        | 1,683        | 21.02%        | 2,407         | 12.25%        | 22,371        | 27.44%         |
| MID                | 13        | 20.63%         | 12,892        | 27.89%         | 2,525         | 23.18%        | 2,774        | 36.12%        | 2,709        | 33.83%        | 4,884         | 24.87%        | 21,477        | 26.35%         |
| UPP                | 20        | 31.75%         | 18,593        | 40.23%         | 1,832         | 16.82%        | 1,676        | 21.82%        | 3,106        | 38.79%        | 11,979        | 60.99%        | 26,532        | 32.55%         |
| NA                 | 5         | 7.94%          | 851           | 1.84%          | 581           | 5.33%         | 113          | 1.47%         | 127          | 1.59%         | 30            | 0.15%         | 3,791         | 4.65%          |
| <b>TOTAL</b>       | <b>63</b> | <b>100.00%</b> | <b>46,221</b> | <b>100.00%</b> | <b>10,892</b> | <b>23.57%</b> | <b>7,680</b> | <b>16.62%</b> | <b>8,008</b> | <b>17.33%</b> | <b>19,641</b> | <b>42.49%</b> | <b>81,514</b> | <b>100.00%</b> |

| Tract Minority Level | Tracts    |                | Families      |                |               |               |              |               |              |               | Households    |               |               |                |
|----------------------|-----------|----------------|---------------|----------------|---------------|---------------|--------------|---------------|--------------|---------------|---------------|---------------|---------------|----------------|
|                      | #         | %              | Tot #         | Tot %          | Low #         | Low %         | Mod #        | Mod %         | Mid #        | Mid %         | Upp #         | Upp %         | #             | %              |
| 20 - 49.99%          | 40        | 63.49%         | 33,220        | 71.87%         | 5,634         | 51.73%        | 4,723        | 61.50%        | 5,891        | 73.56%        | 16,972        | 86.41%        | 56,872        | 69.77%         |
| 50 - 79.99%          | 18        | 28.57%         | 8,846         | 19.14%         | 3,442         | 31.60%        | 2,033        | 26.47%        | 1,529        | 19.09%        | 1,842         | 9.38%         | 19,144        | 23.49%         |
| 80 - 100%            | 5         | 7.94%          | 4,155         | 8.99%          | 1,816         | 16.67%        | 924          | 12.03%        | 588          | 7.34%         | 827           | 4.21%         | 5,498         | 6.74%          |
| <b>TOTAL</b>         | <b>63</b> | <b>100.00%</b> | <b>46,221</b> | <b>100.00%</b> | <b>10,892</b> | <b>23.57%</b> | <b>7,680</b> | <b>16.62%</b> | <b>8,008</b> | <b>17.33%</b> | <b>19,641</b> | <b>42.49%</b> | <b>81,514</b> | <b>100.00%</b> |

| MSA MFI                          | Businesses |       | Housing Information    |                  | #     | % |
|----------------------------------|------------|-------|------------------------|------------------|-------|---|
|                                  | #          | %     | Total Housing Units    | 1-4 Family Units |       |   |
| 2020 CENSUS MSA MFI: \$71727     |            |       | Tot Revs               | 20,659           | 100   |   |
| 2022 CENSUS MSA MFI: \$83000     |            |       | All Farm               | 639              | 3.09  |   |
| Race/Ethnicity                   | #          | %     | All Non-Farm           | 20,020           | 96.91 |   |
| Population                       | 233,849    | 100   | Tot Revs < 1 mil       | 17,999           | 100   |   |
| Hispanic                         | 63,067     | 26.97 | Farm Revs < 1 mil      | 613              | 3.41  |   |
| Total Non-Hispanic (Races below) | 170,782    | 73.03 | Non-Farm Revs < 1 mil  | 17,386           | 96.59 |   |
| White                            | 123,035    | 52.61 | Employment Information |                  | #     | % |
| American Indian                  | 502        | 0.21  | Persons 62 and Over    | 25,410           | 10.87 |   |
| Asian                            | 14,621     | 6.25  | Persons 16 and Older   | 184,895          | 79.07 |   |
|                                  |            |       | Vacant Units           | 10,317           | 11.23 |   |

| Race/Ethnicity | #       | %     |
|----------------|---------|-------|
| 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 |

| Sex    | #       | %     |
|--------|---------|-------|
| Male   | 114,182 | 48.83 |
| Female | 112,188 | 47.97 |

| Employment Information | #       | %     |
|------------------------|---------|-------|
| Not in Labor Force     | 70,586  | 30.18 |
| In Labor Force         | 114,309 | 48.88 |
| Civilian Employed      | 109,012 | 46.62 |
| Civilian Unemployed    | 4,979   | 2.13  |
| Armed Forces           | 318     | 0.14  |

| English Proficiency Level for Speakers of Another Language (Age 18 ) | #      | %     |
|--|--------|-------|
| Total Speakers of Another Language                                   | 41,947 | 100   |
| Speak English very well  | 25,595 | 61.02 |
| Limited English Proficiency  | 16,352 | 38.98 |
| Speak English Not At All   | 1,949  | 4.65  |
| Speak English not well   | 5,752  | 13.71 |
| Speak English well   | 8,651  | 20.62 |

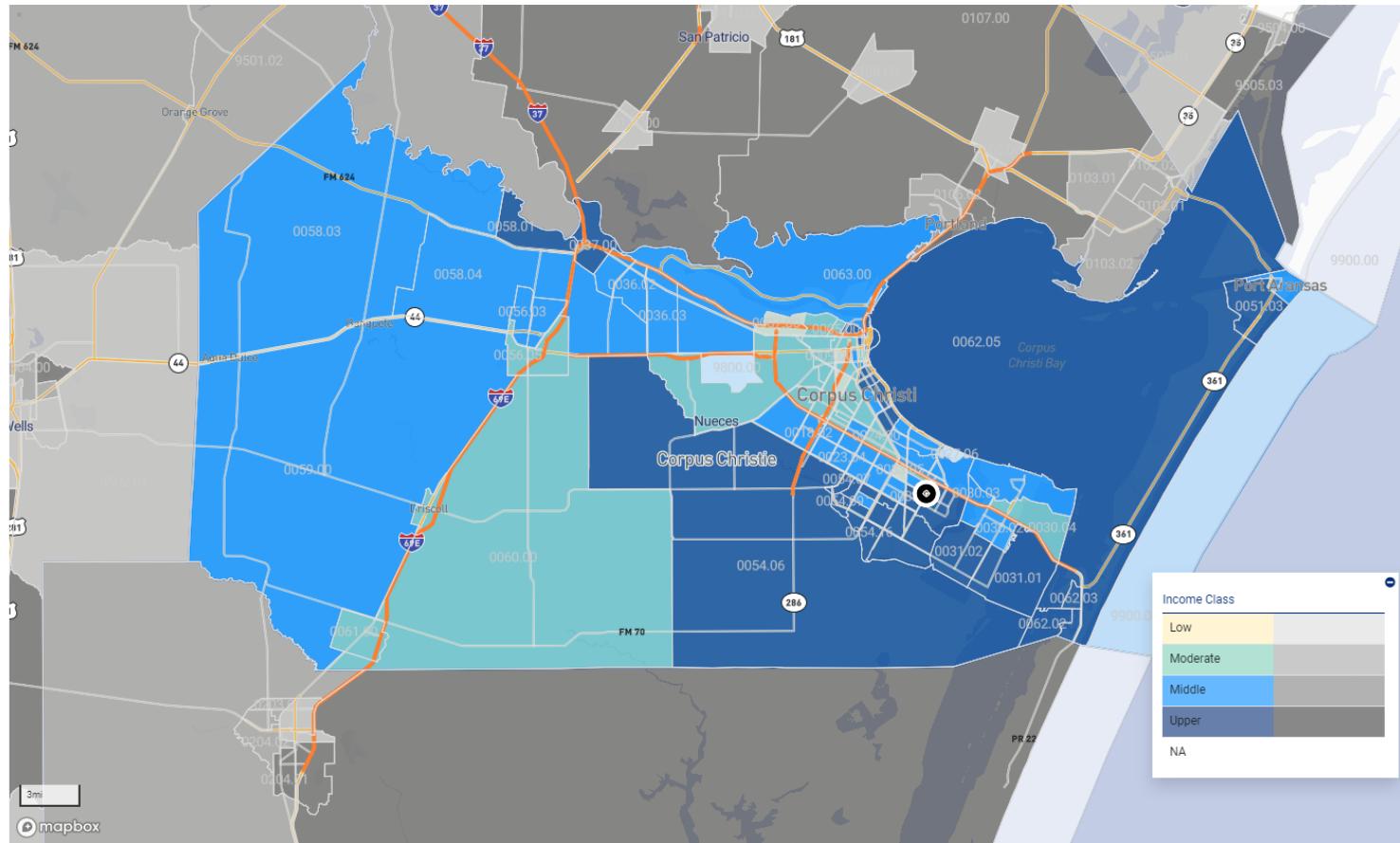
# RiskExec Assessment Areas/REMA



## Assessment Set: 2022 COMBINED ASSESSMENT AREAS

## Assessment Area: CORPUS CHRISTIE

TX Corpus Christie AA Map



# RiskExec

## ASSESSMENT SET SUMMARY

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

| Tract Income Level | Tracts    |                | Families      |                |               |               |               |               |               |               |               |               | Households     |                |
|--------------------|-----------|----------------|---------------|----------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|----------------|----------------|
|                    | #         | %              | Tot #         | Tot %          | Low #         | Low %         | Mod #         | Mod %         | Mid #         | Mid %         | Upp #         | Upp %         | #              | %              |
| LOW                | 4         | 4.12%          | 4,161         | 4.71%          | 2,498         | 12.16%        | 662           | 4.59%         | 528           | 3.23%         | 473           | 1.28%         | 6,643          | 5.09%          |
| MOD                | 25        | 25.77%         | 21,513        | 24.35%         | 7,504         | 36.54%        | 5,684         | 39.37%        | 3,925         | 24.00%        | 4,400         | 11.89%        | 30,685         | 23.52%         |
| MID                | 37        | 38.14%         | 33,189        | 37.57%         | 7,651         | 37.25%        | 5,357         | 37.11%        | 7,368         | 45.05%        | 12,813        | 34.63%        | 50,851         | 38.97%         |
| UPP                | 28        | 28.87%         | 29,469        | 33.36%         | 2,886         | 14.05%        | 2,733         | 18.93%        | 4,533         | 27.72%        | 19,317        | 52.20%        | 42,303         | 32.42%         |
| NA                 | 3         | 3.09%          | 0             | 0.00%          | 0             | 0.00%         | 0             | 0.00%         | 0             | 0.00%         | 0             | 0.00%         | 0              | 0.00%          |
| <b>TOTAL</b>       | <b>97</b> | <b>100.00%</b> | <b>88,332</b> | <b>100.00%</b> | <b>20,539</b> | <b>23.25%</b> | <b>14,436</b> | <b>16.34%</b> | <b>16,354</b> | <b>18.51%</b> | <b>37,003</b> | <b>41.89%</b> | <b>130,482</b> | <b>100.00%</b> |

| 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%          | 209           | 1.02%         | 294           | 2.04%         | 179           | 1.09%         | 1,056         | 2.85%         | 2,739          | 2.10%          |
| 20 - 49.99%          | 14        | 14.43%         | 12,685        | 14.36%         | 1,525         | 7.42%         | 1,365         | 9.46%         | 2,245         | 13.73%        | 7,550         | 20.40%        | 18,727         | 14.35%         |
| 50 - 79.99%          | 43        | 44.33%         | 43,602        | 49.36%         | 8,322         | 40.52%        | 5,826         | 40.36%        | 7,731         | 47.27%        | 21,723        | 58.71%        | 65,442         | 50.15%         |
| 80 - 100%            | 35        | 36.08%         | 30,307        | 34.31%         | 10,483        | 51.04%        | 6,951         | 48.15%        | 6,199         | 37.91%        | 6,674         | 18.04%        | 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%          |
| <b>TOTAL</b>         | <b>97</b> | <b>100.00%</b> | <b>88,332</b> | <b>100.00%</b> | <b>20,539</b> | <b>23.25%</b> | <b>14,436</b> | <b>16.34%</b> | <b>16,354</b> | <b>18.51%</b> | <b>37,003</b> | <b>41.89%</b> | <b>130,482</b> | <b>100.00%</b> |

| MSA MFI                          | Businesses |       |                       | Housing Information |       |   |
|----------------------------------|------------|-------|-----------------------|---------------------|-------|---|
|                                  | #          | %     | #                     | %                   | #     | % |
| 2020 CENSUS MSA MFI: \$67685     |            |       | Tot Revs              | 35,913              | 100   |   |
| 2022 CENSUS MSA MFI: \$80900     |            |       | All Farm              | 939                 | 2.61  |   |
| Race/Ethnicity                   | #          | %     | All Non-Farm          | 34,974              | 97.39 |   |
| Population                       | 353,178    | 100   | Tot Revs < 1 mil      | 31,243              | 100   |   |
| Hispanic                         | 217,052    | 61.46 | Farm Revs < 1 mil     | 921                 | 2.95  |   |
| Total Non-Hispanic (Races below) | 136,126    | 38.54 | Non-Farm Revs < 1 mil | 30,322              | 97.05 |   |
| White                            | 106,165    | 30.06 |                       |                     |       |   |

| Race/Ethnicity  | #       | %     |
|-----------------|---------|-------|
| 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 |

| Sex    | #       | %     |
|--------|---------|-------|
| Male   | 178,924 | 50.66 |
| Female | 183,227 | 51.88 |

| Employment Information | #       | %     |
|------------------------|---------|-------|
| Persons 62 and Over    | 65,581  | 18.57 |
| Persons 16 and Older   | 283,400 | 80.24 |
| Not in Labor Force     | 107,471 | 30.43 |
| In Labor Force         | 175,929 | 49.81 |
| Civilian Employed      | 163,776 | 46.37 |
| Civilian Unemployed    | 10,094  | 2.86  |
| Armed Forces           | 2,059   | 0.58  |

| English Proficiency Level for Speakers of Another Language (Age 18 ) | #       | %     |
|--|---------|-------|
| Total Speakers of Another Language                                   | 107,568 | 100   |
| Speak English very well  | 84,227  | 78.3  |
| Limited English Proficiency  | 23,341  | 21.7  |
| Speak English Not At All   | 1,352   | 1.26  |
| Speak English not well   | 6,028   | 5.6   |
| Speak English well   | 15,961  | 14.84 |

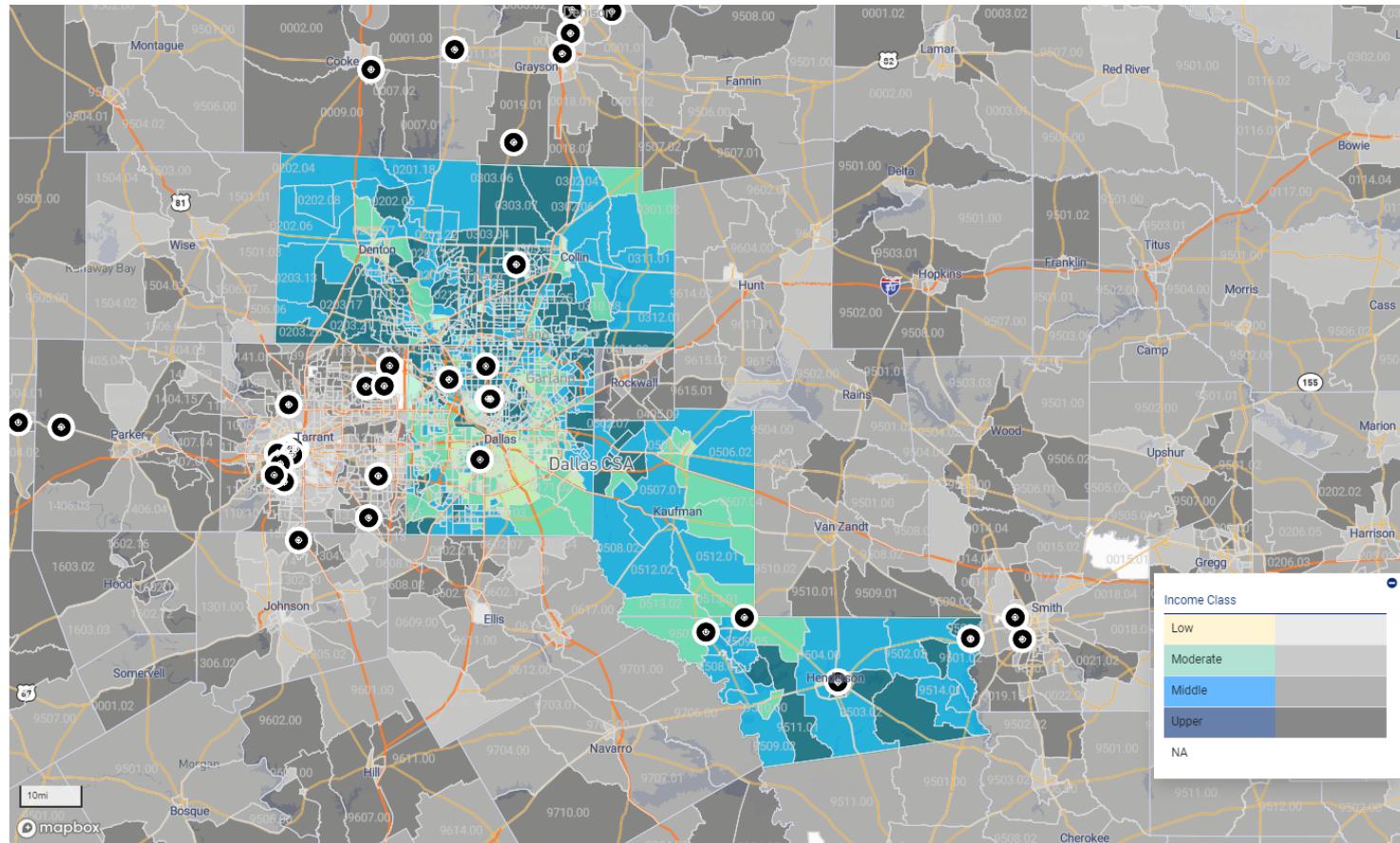
# RiskExec Assessment Areas/REMA



Assessment Set: 2022 COMBINED ASSESSMENT AREAS

Assessment Area: DALLAS CSA

TX Dallas AA Map



# RiskExec

## ASSESSMENT SET SUMMARY

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

| 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%        | 73,022         | 37.30%        | 52,233         | 24.86%        | 47,662         | 10.15%        | 410,342          | 24.56%         |
| MID                | 314          | 28.21%         | 324,166          | 28.60%         | 59,235         | 22.95%        | 61,229         | 31.28%        | 79,467         | 37.83%        | 124,235        | 26.46%        | 486,742          | 29.13%         |
| UPP                | 382          | 34.32%         | 426,221          | 37.60%         | 35,303         | 13.68%        | 39,204         | 20.03%        | 64,154         | 30.54%        | 287,560        | 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%          |
| <b>TOTAL</b>       | <b>1,113</b> | <b>100.00%</b> | <b>1,133,464</b> | <b>100.00%</b> | <b>258,142</b> | <b>22.77%</b> | <b>195,756</b> | <b>17.27%</b> | <b>210,084</b> | <b>18.53%</b> | <b>469,482</b> | <b>41.42%</b> | <b>1,670,958</b> | <b>100.00%</b> |

| 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%         | 4,322          | 2.21%         | 5,256          | 2.50%         | 29,570         | 6.30%         | 61,816           | 3.70%          |
| 20 - 49.99%          | 360          | 32.35%         | 389,788          | 34.39%         | 45,669         | 17.69%        | 49,201         | 25.13%        | 69,014         | 32.85%        | 225,904        | 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%         |
| <b>TOTAL</b>         | <b>1,113</b> | <b>100.00%</b> | <b>1,133,464</b> | <b>100.00%</b> | <b>258,142</b> | <b>22.77%</b> | <b>195,756</b> | <b>17.27%</b> | <b>210,084</b> | <b>18.53%</b> | <b>469,482</b> | <b>41.42%</b> | <b>1,670,958</b> | <b>100.00%</b> |

| MSA MFI                          |           |       | Businesses            |         |       | Housing Information                            |           |       |
|----------------------------------|-----------|-------|-----------------------|---------|-------|--|-----------|-------|
|                                  |           |       | #                     | %       |       | #  | %         |       |
| 2020 CENSUS MSA MFI: MULTI MSA   |           |       | Tot Revs              | 767,950 | 100   | Total Housing Units                            | 1,806,062 | 100   |
| 2022 CENSUS MSA MFI: MULTI MSA   |           |       | All Farm              | 11,798  | 1.54  | 1-4 Family Units                               | 1,266,799 | 70.14 |
| Race/Ethnicity                   | #         | %     | All Non-Farm          | 756,152 | 98.46 | Mobile Home (Incl. in 1-4 Family Units)        | 48,369    | 2.68  |
| Population                       | 4,811,886 | 100   | Tot Revs < 1 mil      | 702,340 | 100   | Boat, RV, Van etc. (Incl. in 1-4 Family Units) | 982       | 0.05  |
| Hispanic                         | 1,457,178 | 30.28 | Farm Revs < 1 mil     | 11,432  | 1.63  | Multi-family, 5 or more                        | 539,263   | 29.86 |
| Total Non-Hispanic (Races below) | 3,354,708 | 69.72 | Non-Farm Revs < 1 mil | 690,908 | 98.37 | Occupied Units                                 | 1,670,958 | 92.52 |
| White                            | 1,893,585 | 39.35 |                       |         |       | Owner Occupied Units                           | 955,836   | 52.92 |
|                                  |           |       |                       |         |       | Vacant Units                                   | 135,104   | 7.48  |

| Race/Ethnicity  | #         | %     |
|-----------------|-----------|-------|
| American Indian | 15,236    | 0.32  |
| Asian           | 465,047   | 9.66  |
| Black           | 794,473   | 16.51 |
| NHOPI           | 2,539     | 0.05  |
| Other           | 19,455    | 0.4   |
| Multiple Races  | 164,373   | 3.42  |
| Minority        | 2,918,301 | 60.65 |

| Sex    | #         | %     |
|--------|-----------|-------|
| Male   | 2,316,797 | 48.15 |
| Female | 2,385,326 | 49.57 |

| Employment Information | #         | %     |
|------------------------|-----------|-------|
| Persons 62 and Over    | 645,365   | 13.41 |
| Persons 16 and Older   | 3,625,398 | 75.34 |
| Not in Labor Force     | 1,103,500 | 22.93 |
| In Labor Force         | 2,521,898 | 52.41 |
| Civilian Employed      | 2,404,109 | 49.96 |
| Civilian Unemployed    | 115,900   | 2.41  |
| Armed Forces           | 1,889     | 0.04  |

| English Proficiency Level for Speakers of Another Language (Age 18 ) | #         | %     |
|--|-----------|-------|
| Total Speakers of Another Language                                   | 1,198,698 | 100   |
| Speak English very well  | 653,856   | 54.55 |
| Limited English Proficiency  | 544,842   | 45.45 |
| Speak English Not At All   | 91,185    | 7.61  |
| Speak English not well   | 209,283   | 17.46 |
| Speak English well   | 244,374   | 20.39 |

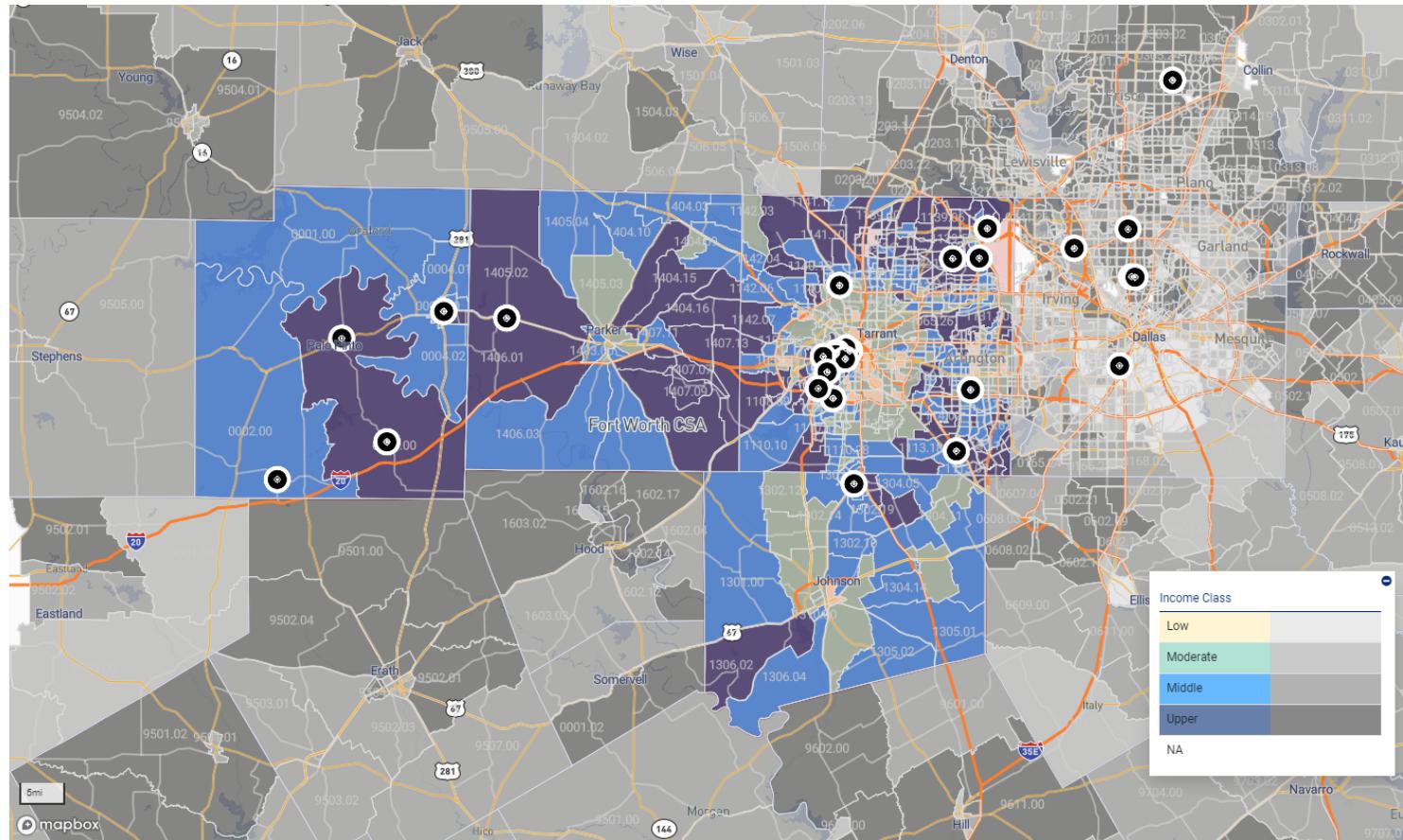
# RiskExec Assessment Areas/REMA



## Assessment Set: 2022 COMBINED ASSESSMENT AREAS

## Assessment Area: FORT WORTH CSA

TX Fort Worth AA Map



# RiskExec

## ASSESSMENT SET SUMMARY

Institution: SIMMONS BANK Assessment Set: 2022 COMBINED ASSESSMENT AREAS (2022), Area: FORT WORTH CSA

| 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%        | 39,911         | 38.20%        | 53,281         | 44.69%        | 80,716         | 33.53%        | 304,716        | 36.41%         |
| UPP                | 158        | 29.98%         | 196,517        | 33.42%         | 15,897         | 12.86%        | 19,436         | 18.60%        | 31,185         | 26.16%        | 129,999        | 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%          |
| <b>TOTAL</b>       | <b>527</b> | <b>100.00%</b> | <b>588,034</b> | <b>100.00%</b> | <b>123,600</b> | <b>21.02%</b> | <b>104,479</b> | <b>17.77%</b> | <b>119,226</b> | <b>20.28%</b> | <b>240,729</b> | <b>40.94%</b> | <b>836,898</b> | <b>100.00%</b> |

| 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%         | 4,456          | 4.26%         | 5,954          | 4.99%         | 20,575         | 8.55%         | 47,409         | 5.66%          |
| 20 - 49.99%          | 233        | 44.21%         | 276,345        | 46.99%         | 38,860         | 31.44%        | 42,672         | 40.84%        | 54,676         | 45.86%        | 140,137        | 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%         |
| <b>TOTAL</b>         | <b>527</b> | <b>100.00%</b> | <b>588,034</b> | <b>100.00%</b> | <b>123,600</b> | <b>21.02%</b> | <b>104,479</b> | <b>17.77%</b> | <b>119,226</b> | <b>20.28%</b> | <b>240,729</b> | <b>40.94%</b> | <b>836,898</b> | <b>100.00%</b> |

| MSA MFI                          |           |       | Businesses             |         | Housing Information |  |         |       |
|----------------------------------|-----------|-------|------------------------|---------|---------------------|--|---------|-------|
|                                  |           |       | #                      | %       | Total Housing Units | #  | %       |       |
| 2020 CENSUS MSA MFI: MULTI MSA   |           |       | Tot Revs               | 328,879 | 100                 | 909,564  | 100     |       |
| 2022 CENSUS MSA MFI: MULTI MSA   |           |       | All Farm               | 6,528   | 1.98                | 726,875  | 79.91   |       |
| Race/Ethnicity                   | #         | %     | All Non-Farm           | 322,351 | 98.02               | Mobile Home (Incl. in 1-4 Family Units)        | 37,674  | 4.14  |
| Population                       | 2,467,198 | 100   | Tot Revs < 1 mil       | 300,275 | 100                 | Boat, RV, Van etc. (Incl. in 1-4 Family Units) | 893     | 0.1   |
| Hispanic                         | 688,953   | 27.92 | Farm Revs < 1 mil      | 6,354   | 2.12                | Multi-family, 5 or more                        | 182,689 | 20.09 |
| Total Non-Hispanic (Races below) | 1,778,245 | 72.08 | Non-Farm Revs < 1 mil  | 293,921 | 97.88               | Occupied Units                                 | 836,898 | 92.01 |
| White                            | 1,162,635 | 47.12 | Employment Information | #       | %                   | Owner Occupied Units                           | 522,856 | 57.48 |
| American Indian                  | 8,900     | 0.36  | Persons 62 and Over    | 360,071 | 14.59               | Vacant Units                                   | 72,666  | 7.99  |

| Race/Ethnicity | #         | %     |
|----------------|-----------|-------|
| Asian          | 130,710   | 5.3   |
| 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 |

| Sex    | #         | %     |
|--------|-----------|-------|
| Male   | 1,184,139 | 48    |
| Female | 1,231,612 | 49.92 |

| Employment Information | #         | %     |
|------------------------|-----------|-------|
| Persons 16 and Older   | 1,858,418 | 75.33 |
| Not in Labor Force     | 600,073   | 24.32 |
| In Labor Force         | 1,258,345 | 51    |
| Civilian Employed      | 1,194,297 | 48.41 |
| Civilian Unemployed    | 61,094    | 2.48  |
| Armed Forces           | 2,954     | 0.12  |

| English Proficiency Level for Speakers of Another Language (Age 18 ) | #       | %     |
|--|---------|-------|
| Total Speakers of Another Language                                   | 466,680 | 100   |
| Speak English very well  | 258,617 | 55.42 |
| Limited English Proficiency  | 208,063 | 44.58 |
| Speak English Not At All   | 32,841  | 7.04  |
| Speak English not well   | 78,967  | 16.92 |
| Speak English well   | 96,255  | 20.63 |

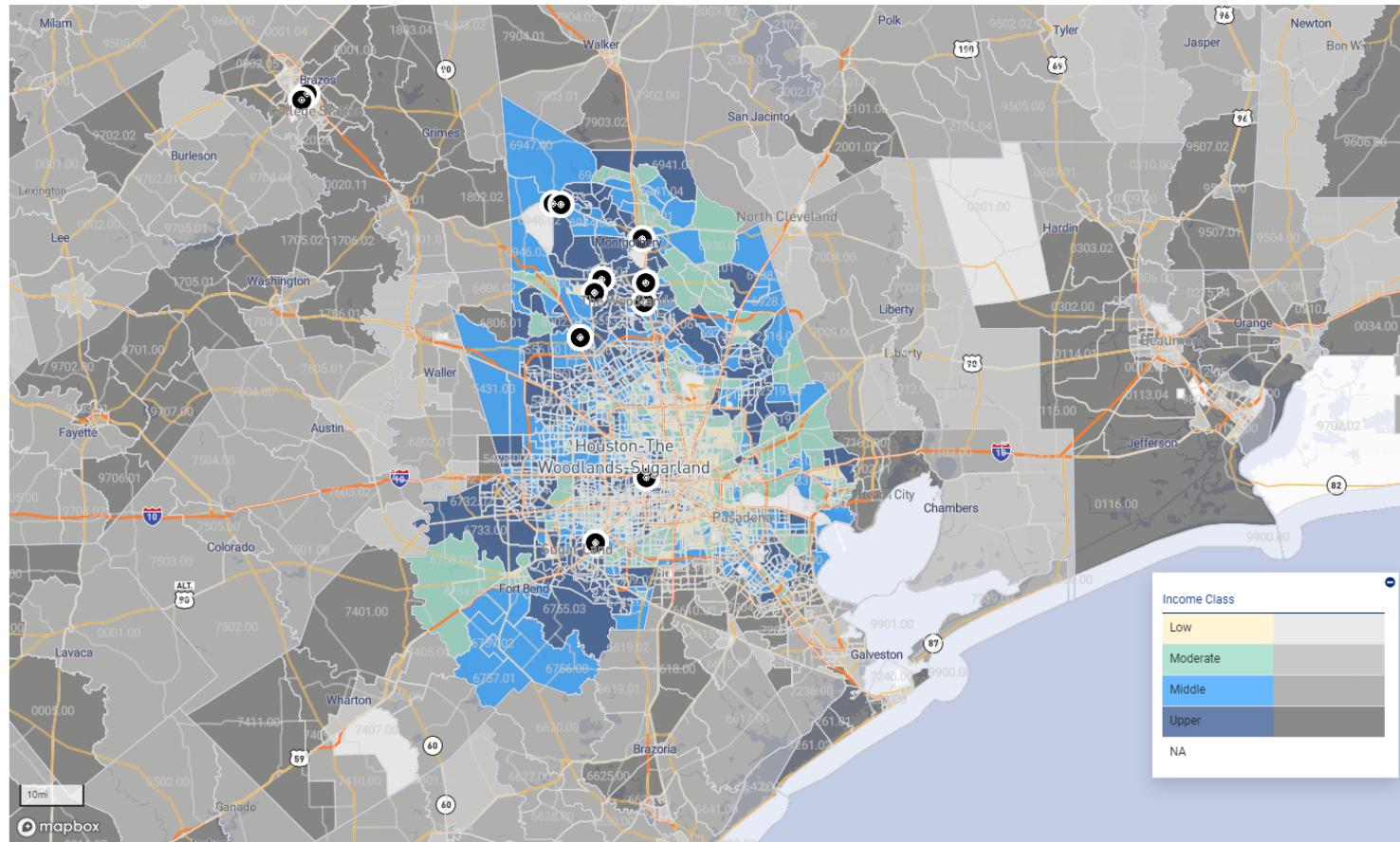
# RiskExec Assessment Areas/REMA



Assessment Set: 2022 COMBINED ASSESSMENT AREAS

Assessment Area: HOUSTON-THE WOODLANDS-SUGARLAND

TX Houston The Woodlands Sugarland AA Map



# RiskExec

## ASSESSMENT SET SUMMARY

Institution: SIMMONS BANK Assessment Set: 2022 COMBINED ASSESSMENT AREAS (2022), Area: HOUSTON-THE WOODLANDS-SUGARLAND

| Tract Income Level | Tracts       |                | Families         |                |                |               |                |               |                |               |                |               | Households       |                |
|--------------------|--------------|----------------|------------------|----------------|----------------|---------------|----------------|---------------|----------------|---------------|----------------|---------------|------------------|----------------|
|                    | #            | %              | Tot #            | Tot %          | Low #          | Low %         | Mod #          | Mod %         | Mid #          | Mid %         | Upp #          | Upp %         | #                | %              |
| LOW                | 209          | 15.13%         | 164,320          | 11.16%         | 98,304         | 27.54%        | 31,400         | 12.66%        | 18,921         | 7.24%         | 15,695         | 2.59%         | 253,826          | 12.15%         |
| MOD                | 357          | 25.85%         | 351,177          | 23.84%         | 123,983        | 34.74%        | 91,638         | 36.95%        | 65,500         | 25.05%        | 70,056         | 11.55%        | 507,213          | 24.27%         |
| MID                | 346          | 25.05%         | 408,271          | 27.72%         | 81,334         | 22.79%        | 74,615         | 30.09%        | 102,630        | 39.25%        | 149,692        | 24.68%        | 562,556          | 26.92%         |
| UPP                | 426          | 30.85%         | 531,661          | 36.10%         | 45,783         | 12.83%        | 47,764         | 19.26%        | 72,169         | 27.60%        | 365,945        | 60.34%        | 728,359          | 34.85%         |
| NA                 | 43           | 3.11%          | 17,478           | 1.19%          | 7,514          | 2.11%         | 2,586          | 1.04%         | 2,277          | 0.87%         | 5,101          | 0.84%         | 37,813           | 1.81%          |
| <b>TOTAL</b>       | <b>1,381</b> | <b>100.00%</b> | <b>1,472,907</b> | <b>100.00%</b> | <b>356,918</b> | <b>24.23%</b> | <b>248,003</b> | <b>16.84%</b> | <b>261,497</b> | <b>17.75%</b> | <b>606,489</b> | <b>41.18%</b> | <b>2,089,767</b> | <b>100.00%</b> |

| 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%          | 1,458          | 0.41%         | 1,538          | 0.62%         | 2,896          | 1.11%         | 15,487         | 2.55%         | 27,291           | 1.31%          |
| 20 - 49.99%          | 350          | 25.34%         | 396,701          | 26.93%         | 45,579         | 12.77%        | 42,875         | 17.29%        | 59,602         | 22.79%        | 248,645        | 41.00%        | 566,887          | 27.13%         |
| 50 - 79.99%          | 392          | 28.39%         | 465,490          | 31.60%         | 87,338         | 24.47%        | 73,248         | 29.54%        | 89,810         | 34.34%        | 215,094        | 35.47%        | 666,775          | 31.91%         |
| 80 - 100%            | 616          | 44.61%         | 589,337          | 40.01%         | 222,543        | 62.35%        | 130,342        | 52.56%        | 109,189        | 41.76%        | 127,263        | 20.98%        | 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%          |
| <b>TOTAL</b>         | <b>1,381</b> | <b>100.00%</b> | <b>1,472,907</b> | <b>100.00%</b> | <b>356,918</b> | <b>24.23%</b> | <b>248,003</b> | <b>16.84%</b> | <b>261,497</b> | <b>17.75%</b> | <b>606,489</b> | <b>41.18%</b> | <b>2,089,767</b> | <b>100.00%</b> |

| MSA MFI                          | Businesses            | #       | %     | Housing Information                            | #         | %     |
|----------------------------------|-----------------------|---------|-------|--|-----------|-------|
| 2020 CENSUS MSA MFI: \$81859     | Tot Revs              | 918,030 | 100   | Total Housing Units                            | 2,279,754 | 100   |
| 2022 CENSUS MSA MFI: \$90800     | All Farm              | 12,227  | 1.33  | 1-4 Family Units                               | 1,653,476 | 72.53 |
| Race/Ethnicity                   | All Non-Farm          | 905,803 | 98.67 | Mobile Home (Incl. in 1-4 Family Units)        | 83,918    | 3.68  |
| Population                       | Tot Revs < 1 mil      | 842,009 | 100   | Boat, RV, Van etc. (Incl. in 1-4 Family Units) | 1,959     | 0.09  |
| Hispanic                         | Farm Revs < 1 mil     | 11,836  | 1.41  | Multi-family, 5 or more                        | 626,278   | 27.47 |
| Total Non-Hispanic (Races below) | Non-Farm Revs < 1 mil | 830,173 | 98.59 | Occupied Units                                 | 2,089,767 | 91.67 |
| White                            |                       |         |       | Owner Occupied Units                           | 1,237,495 | 54.28 |
|                                  |                       |         |       | Vacant Units                                   | 189,987   | 8.33  |

| Race/Ethnicity  | #         | %     |
|-----------------|-----------|-------|
| 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 |

| Sex    | #         | %     |
|--------|-----------|-------|
| Male   | 3,004,464 | 48.66 |
| Female | 3,057,225 | 49.51 |

| Employment Information | #         | %     |
|------------------------|-----------|-------|
| Persons 62 and Over    | 836,157   | 13.54 |
| Persons 16 and Older   | 4,617,847 | 74.79 |
| Not in Labor Force     | 1,517,179 | 24.57 |
| In Labor Force         | 3,100,668 | 50.22 |
| Civilian Employed      | 2,913,064 | 47.18 |
| Civilian Unemployed    | 184,456   | 2.99  |
| Armed Forces           | 3,148     | 0.05  |

| English Proficiency Level for Speakers of Another Language (Age 18 ) | #         | %     |
|--|-----------|-------|
| Total Speakers of Another Language                                   | 1,853,760 | 100   |
| Speak English very well  | 992,056   | 53.52 |
| Limited English Proficiency  | 861,704   | 46.48 |
| Speak English Not At All   | 189,745   | 10.24 |
| Speak English not well   | 303,306   | 16.36 |
| Speak English well   | 368,653   | 19.89 |

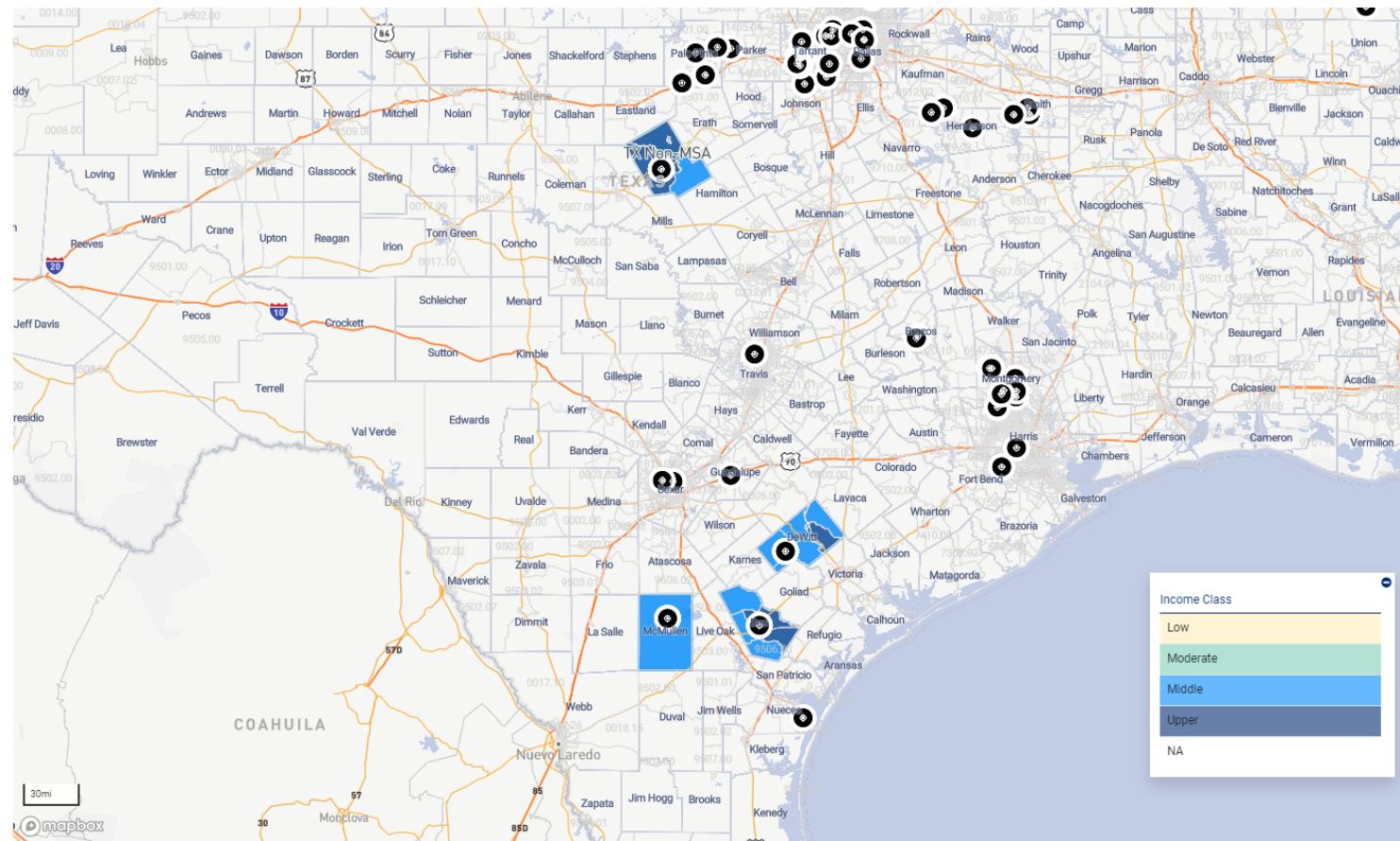
# RiskExec Assessment Areas/REMA



Assessment Set: 2022 COMBINED ASSESSMENT AREAS

Assessment Area: TX NON-MSA

TX Non AA Map



# RiskExec

## ASSESSMENT SET SUMMARY

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

| Tract Income Level | Tracts |         | Families |         |       |        |       |        |       |        |       |        | Households |         |
|--------------------|--------|---------|----------|---------|-------|--------|-------|--------|-------|--------|-------|--------|------------|---------|
|                    | #      | %       | Tot #    | Tot %   | Low # | Low %  | Mod # | Mod %  | Mid # | Mid %  | Upp # | Upp %  | #          | %       |
| MOD                | 4      | 19.05%  | 3,190    | 22.64%  | 1,114 | 38.06% | 657   | 26.95% | 671   | 21.15% | 748   | 13.48% | 4,928      | 23.50%  |
| MID                | 11     | 52.38%  | 7,230    | 51.32%  | 1,296 | 44.28% | 1,335 | 54.76% | 1,865 | 58.78% | 2,734 | 49.25% | 10,664     | 50.86%  |
| UPP                | 6      | 28.57%  | 3,669    | 26.04%  | 517   | 17.66% | 446   | 18.29% | 637   | 20.08% | 2,069 | 37.27% | 5,375      | 25.64%  |
| TOTAL              | 21     | 100.00% | 14,089   | 100.00% | 2,927 | 20.78% | 2,438 | 17.30% | 3,173 | 22.52% | 5,551 | 39.40% | 20,967     | 100.00% |

| Tract Minority Level | Tracts    |                | Families      |                |              |               |              |               |              |               |              |               | Households    |                |
|----------------------|-----------|----------------|---------------|----------------|--------------|---------------|--------------|---------------|--------------|---------------|--------------|---------------|---------------|----------------|
|                      | #         | %              | Tot #         | Tot %          | Low #        | Low %         | Mod #        | Mod %         | Mid #        | Mid %         | Upp #        | Upp %         | #             | %              |
| 10 - 19.99%          | 1         | 4.76%          | 576           | 4.09%          | 61           | 2.08%         | 41           | 1.68%         | 83           | 2.62%         | 391          | 7.04%         | 882           | 4.21%          |
| 20 - 49.99%          | 9         | 42.86%         | 6,947         | 49.31%         | 1,165        | 39.80%        | 1,119        | 45.90%        | 1,745        | 55.00%        | 2,918        | 52.57%        | 10,266        | 48.96%         |
| 50 - 79.99%          | 9         | 42.86%         | 5,481         | 38.90%         | 1,338        | 45.71%        | 1,006        | 41.26%        | 1,065        | 33.56%        | 2,072        | 37.33%        | 7,960         | 37.96%         |
| 80 - 100%            | 2         | 9.52%          | 1,085         | 7.70%          | 363          | 12.40%        | 272          | 11.16%        | 280          | 8.82%         | 170          | 3.06%         | 1,859         | 8.87%          |
| <b>TOTAL</b>         | <b>21</b> | <b>100.00%</b> | <b>14,089</b> | <b>100.00%</b> | <b>2,927</b> | <b>20.78%</b> | <b>2,438</b> | <b>17.30%</b> | <b>3,173</b> | <b>22.52%</b> | <b>5,551</b> | <b>39.40%</b> | <b>20,967</b> | <b>100.00%</b> |

| MSA MFI                          |  |  | Businesses             |        | Housing Information |  |        |       |
|----------------------------------|--|--|------------------------|--------|---------------------|--|--------|-------|
|                                  |  |  | #                      | %      | #                   | %  |        |       |
| 2020 CENSUS MSA MFI: \$61785     |  |  | Tot Revs               | 5,375  | 100                 | Total Housing Units  | 27,837 | 100   |
| 2022 CENSUS MSA MFI: \$68800     |  |  | All Farm               | 445    | 8.28                | 1-4 Family Units   | 26,905 | 96.65 |
| Race/Ethnicity                   |  |  | All Non-Farm           | 4,930  | 91.72               | Mobile Home (Incl. in 1-4 Family Units)                              | 4,136  | 14.86 |
| Population                       |  |  | Tot Revs < 1 mil       | 4,600  | 100                 | Boat, RV, Van etc. (Incl. in 1-4 Family Units)                       | 61     | 0.22  |
| Hispanic                         |  |  | Farm Revs < 1 mil      | 435    | 9.46                | Multi-family, 5 or more  | 932    | 3.35  |
| Total Non-Hispanic (Races below) |  |  | Non-Farm Revs < 1 mil  | 4,165  | 90.54               | Occupied Units   | 20,967 | 75.32 |
| White                            |  |  | Employment Information |        | #                   | Owner Occupied Units   | 15,043 | 54.04 |
| American Indian                  |  |  | Persons 62 and Over    | 13,461 | 20.69               | Vacant Units   | 6,870  | 24.68 |
| Asian                            |  |  | Persons 16 and Older   | 54,150 | 83.22               | English Proficiency Level for Speakers of Another Language (Age 18 ) |        |       |
| Black                            |  |  | Not in Labor Force     | 28,424 | 43.69               | Total Speakers of Another Language                                   | 15,653 | 100   |

| Race/Ethnicity | #      | %     |
|----------------|--------|-------|
| NHOPI          | 12     | 0.02  |
| Other          | 124    | 0.19  |
| Multiple Races | 1,181  | 1.82  |
| Minority       | 36,061 | 55.42 |

| Sex    | #      | %     |
|--------|--------|-------|
| Male   | 37,663 | 57.89 |
| Female | 29,484 | 45.31 |

| Employment Information | #      | %     |
|------------------------|--------|-------|
| In Labor Force         | 25,726 | 39.54 |
| Civilian Employed      | 23,827 | 36.62 |
| Civilian Unemployed    | 1,868  | 2.87  |
| Armed Forces           | 31     | 0.05  |

| English Proficiency Level for Speakers of Another Language<br>(Age 18 ) | #      | %     |
|---|--------|-------|
| Speak English very well   | 11,695 | 74.71 |
| Limited English Proficiency   | 3,958  | 25.29 |
| Speak English Not At All  | 293    | 1.87  |
| Speak English not well  | 1,031  | 6.59  |
| Speak English well  | 2,634  | 16.83 |

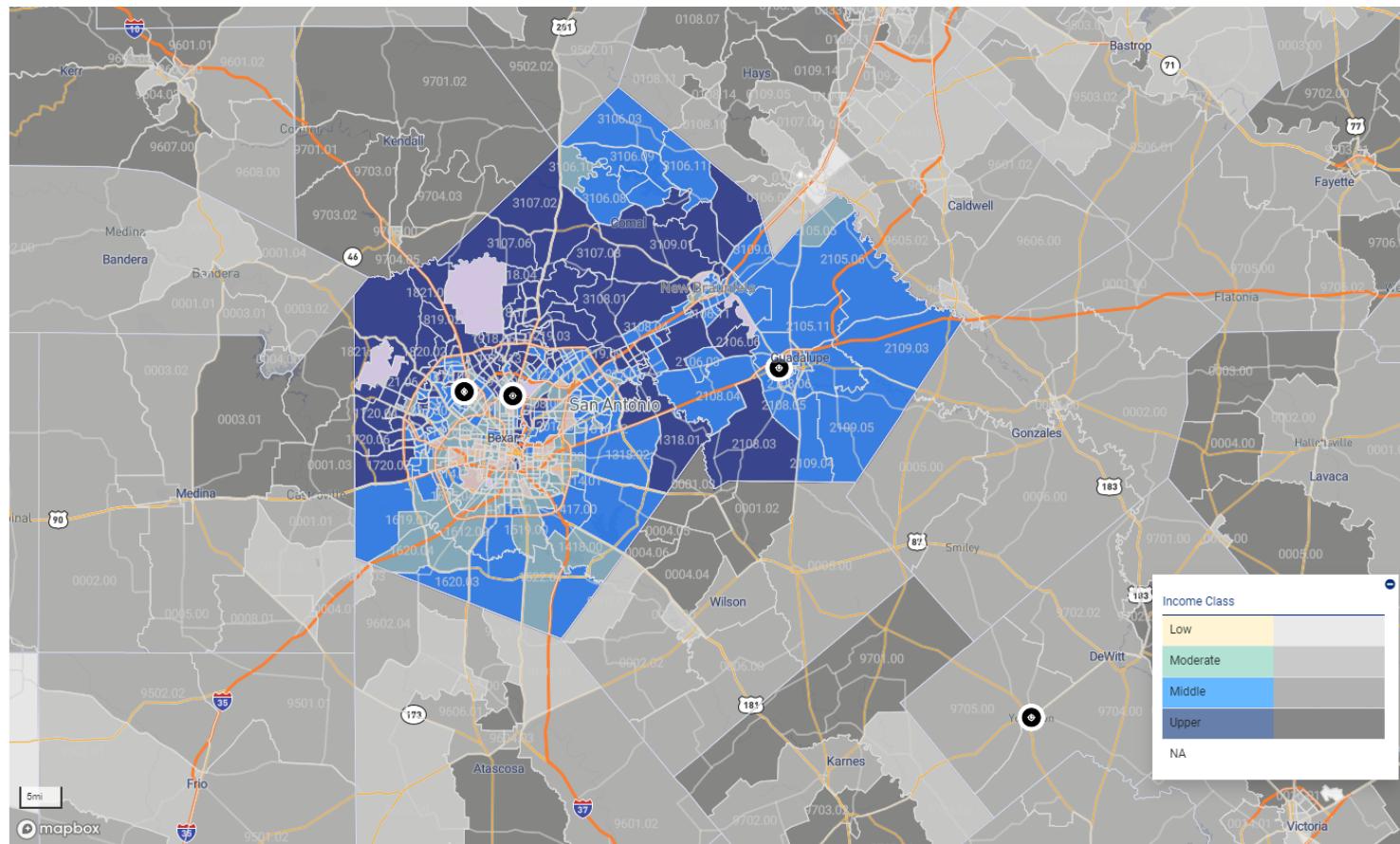
# RiskExec Assessment Areas/REMA



Assessment Set: 2022 COMBINED ASSESSMENT AREAS

Assessment Area: SAN ANTONIO

TX San Antonio AA Map



# RiskExec

## ASSESSMENT SET SUMMARY

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

| Tract Income Level | Tracts     |                | Families       |                |                |               |               |               |               |               |                |               | Households     |                |
|--------------------|------------|----------------|----------------|----------------|----------------|---------------|---------------|---------------|---------------|---------------|----------------|---------------|----------------|----------------|
|                    | #          | %              | Tot #          | Tot %          | Low #          | Low %         | Mod #         | Mod %         | Mid #         | Mid %         | Upp #          | Upp %         | #              | %              |
| LOW                | 36         | 8.02%          | 29,789         | 5.92%          | 17,097         | 15.23%        | 5,984         | 6.84%         | 3,974         | 4.02%         | 2,734          | 1.33%         | 48,532         | 6.43%          |
| MOD                | 141        | 31.40%         | 143,997        | 28.59%         | 52,480         | 46.73%        | 36,057        | 41.20%        | 26,290        | 26.58%        | 29,170         | 14.24%        | 232,567        | 30.81%         |
| MID                | 139        | 30.96%         | 159,326        | 31.64%         | 29,144         | 25.95%        | 28,398        | 32.45%        | 39,124        | 39.55%        | 62,660         | 30.58%        | 236,285        | 31.30%         |
| UPP                | 127        | 28.29%         | 168,105        | 33.38%         | 12,914         | 11.50%        | 16,490        | 18.84%        | 29,410        | 29.73%        | 109,291        | 53.34%        | 233,464        | 30.93%         |
| NA                 | 6          | 1.34%          | 2,397          | 0.48%          | 660            | 0.59%         | 590           | 0.67%         | 125           | 0.13%         | 1,022          | 0.50%         | 4,009          | 0.53%          |
| <b>TOTAL</b>       | <b>449</b> | <b>100.00%</b> | <b>503,614</b> | <b>100.00%</b> | <b>112,295</b> | <b>22.30%</b> | <b>87,519</b> | <b>17.38%</b> | <b>98,923</b> | <b>19.64%</b> | <b>204,877</b> | <b>40.68%</b> | <b>754,857</b> | <b>100.00%</b> |

| Tract Minority Level | Tracts     |                | Families       |                |                |               |               |               |               |               |                |               | Households     |                |
|----------------------|------------|----------------|----------------|----------------|----------------|---------------|---------------|---------------|---------------|---------------|----------------|---------------|----------------|----------------|
|                      | #          | %              | Tot #          | Tot %          | Low #          | Low %         | Mod #         | Mod %         | Mid #         | Mid %         | Upp #          | Upp %         | #              | %              |
| 10 - 19.99%          | 3          | 0.67%          | 2,290          | 0.45%          | 153            | 0.14%         | 123           | 0.14%         | 260           | 0.26%         | 1,754          | 0.86%         | 2,674          | 0.35%          |
| 20 - 49.99%          | 87         | 19.38%         | 96,739         | 19.21%         | 10,038         | 8.94%         | 11,327        | 12.94%        | 16,956        | 17.14%        | 58,418         | 28.51%        | 133,382        | 17.67%         |
| 50 - 79.99%          | 187        | 41.65%         | 232,779        | 46.22%         | 38,575         | 34.35%        | 36,770        | 42.01%        | 48,631        | 49.16%        | 108,803        | 53.11%        | 365,514        | 48.42%         |
| 80 - 100%            | 171        | 38.08%         | 171,806        | 34.11%         | 63,529         | 56.57%        | 39,299        | 44.90%        | 33,076        | 33.44%        | 35,902         | 17.52%        | 253,287        | 33.55%         |
| NA                   | 1          | 0.22%          | 0              | 0.00%          | 0              | 0.00%         | 0             | 0.00%         | 0             | 0.00%         | 0              | 0.00%         | 0              | 0.00%          |
| <b>TOTAL</b>         | <b>449</b> | <b>100.00%</b> | <b>503,614</b> | <b>100.00%</b> | <b>112,295</b> | <b>22.30%</b> | <b>87,519</b> | <b>17.38%</b> | <b>98,923</b> | <b>19.64%</b> | <b>204,877</b> | <b>40.68%</b> | <b>754,857</b> | <b>100.00%</b> |

| MSA MFI                          | Businesses |       | #                     | %       | Housing Information |  | #       | %     |
|----------------------------------|------------|-------|-----------------------|---------|---------------------|--|---------|-------|
| 2020 CENSUS MSA MFI: \$74284     |            |       | Tot Revs              | 241,749 | 100                 | Total Housing Units                            | 820,271 | 100   |
| 2022 CENSUS MSA MFI: \$84000     |            |       | All Farm              | 5,041   | 2.09                | 1-4 Family Units                               | 643,359 | 78.43 |
| Race/Ethnicity                   | #          | %     | All Non-Farm          | 236,708 | 97.91               | Mobile Home (Incl. in 1-4 Family Units)        | 31,032  | 3.78  |
| Population                       | 2,343,531  | 100   | Tot Revs < 1 mil      | 217,822 | 100                 | Boat, RV, Van etc. (Incl. in 1-4 Family Units) | 602     | 0.07  |
| Hispanic                         | 1,299,781  | 55.46 | Farm Revs < 1 mil     | 4,885   | 2.24                | Multi-family, 5 or more                        | 176,912 | 21.57 |
| Total Non-Hispanic (Races below) | 1,043,750  | 44.54 | Non-Farm Revs < 1 mil | 212,937 | 97.76               | Occupied Units                                 | 754,857 | 92.03 |
| White                            | 725,045    | 30.94 |                       |         |                     | Owner Occupied Units                           | 460,993 | 56.2  |
|                                  |            |       |                       |         |                     | Vacant Units                                   | 65,414  | 7.97  |

| Race/Ethnicity  | #         | %     |
|-----------------|-----------|-------|
| American Indian | 5,544     | 0.24  |
| Asian           | 70,127    | 2.99  |
| Black           | 163,406   | 6.97  |
| NHOPI           | 3,206     | 0.14  |
| Other           | 9,692     | 0.41  |
| Multiple Races  | 66,730    | 2.85  |
| Minority        | 1,618,486 | 69.06 |

| Sex    | #         | %     |
|--------|-----------|-------|
| Male   | 1,131,562 | 48.28 |
| Female | 1,159,215 | 49.46 |

| Employment Information | #         | %     |
|------------------------|-----------|-------|
| Persons 62 and Over    | 357,968   | 15.27 |
| Persons 16 and Older   | 1,775,877 | 75.78 |
| Not in Labor Force     | 626,583   | 26.74 |
| In Labor Force         | 1,149,294 | 49.04 |
| Civilian Employed      | 1,067,475 | 45.55 |
| Civilian Unemployed    | 62,682    | 2.67  |
| Armed Forces           | 19,137    | 0.82  |

| English Proficiency Level for Speakers of Another Language (Age 18 ) | #       | %     |
|--|---------|-------|
| Total Speakers of Another Language                                   | 665,507 | 100   |
| Speak English very well  | 459,907 | 69.11 |
| Limited English Proficiency  | 205,600 | 30.89 |
| Speak English Not At All   | 32,718  | 4.92  |
| Speak English not well   | 72,614  | 10.91 |
| Speak English well   | 100,268 | 15.07 |

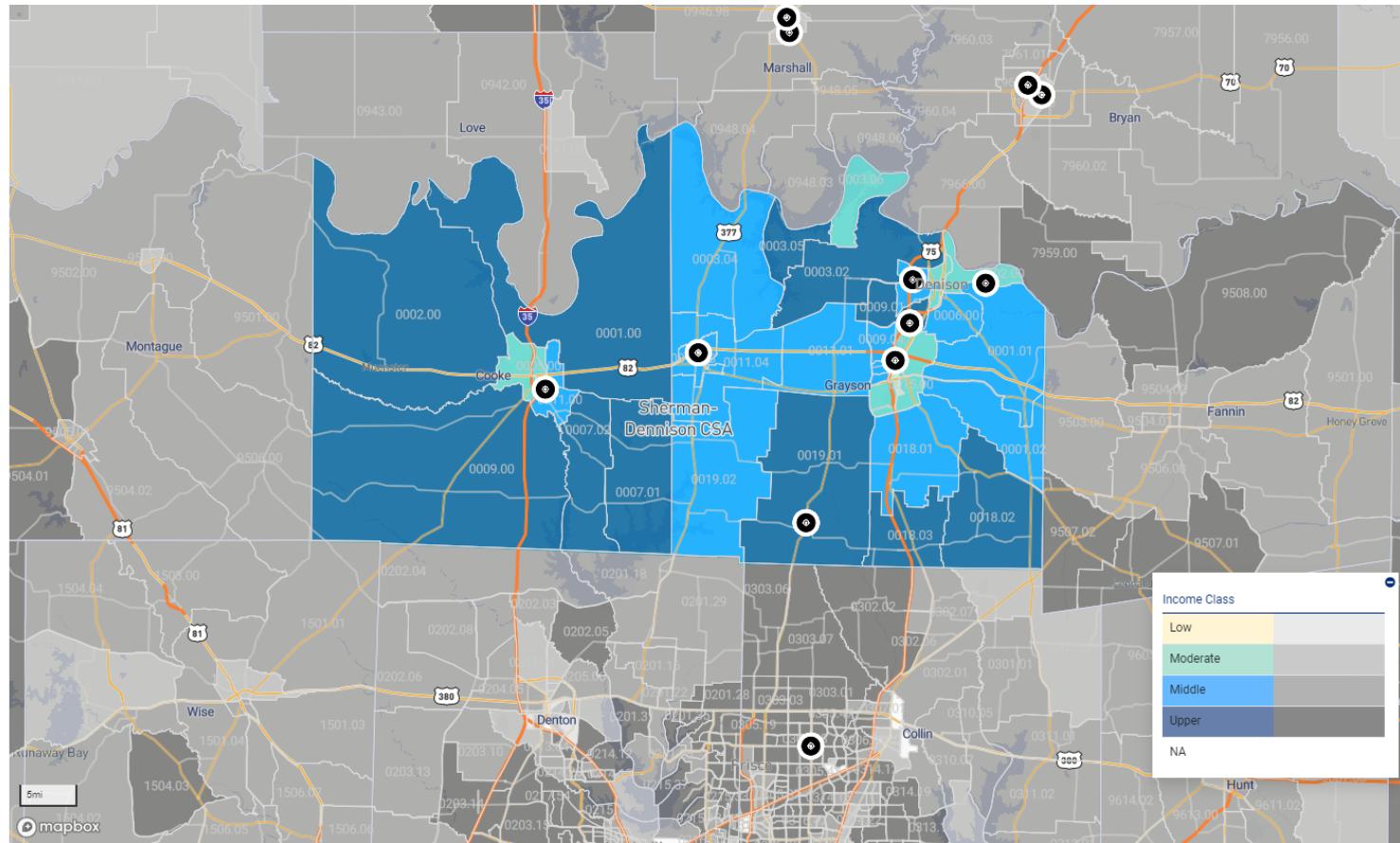
# RiskExec Assessment Areas/REMA



Assessment Set: 2022 COMBINED ASSESSMENT AREAS

Assessment Area: SHERMAN-DENNISON CSA

TX Sherman Dennison AA Map



# RiskExec

## ASSESSMENT SET SUMMARY

Institution: SIMMONS BANK Assessment Set: 2022 COMBINED ASSESSMENT AREAS (2022), Area: SHERMAN-DENNISON CSA

| 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 | 38.41% | 2,283 | 27.83% | 1,768 | 19.67% | 2,197      | 11.35% | 14,483 | 22.33%  |
| MID                | 17     | 43.59%  | 19,853   | 44.21%  | 3,401 | 40.74% | 3,757 | 45.81% | 4,542 | 50.53% | 8,153      | 42.10% | 29,216 | 45.05%  |
| UPP                | 11     | 28.21%  | 14,987   | 33.38%  | 1,419 | 17.00% | 2,062 | 25.14% | 2,577 | 28.67% | 8,929      | 46.11% | 20,098 | 30.99%  |
| TOTAL              | 39     | 100.00% | 44,904   | 100.00% | 8,349 | 18.59% | 8,202 | 18.27% | 8,988 | 20.02% | 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%  | 1,385 | 16.59% | 1,751 | 21.35% | 2,025 | 22.53% | 4,942      | 25.52% | 14,515 | 22.38%  |
| 20 - 49.99%          | 25     | 64.10%  | 29,411   | 65.50%  | 5,325 | 63.78% | 5,465 | 66.63% | 6,012 | 66.89% | 12,609     | 65.11% | 42,485 | 65.51%  |
| 50 - 79.99%          | 4      | 10.26%  | 4,106    | 9.14%   | 1,568 | 18.78% | 879   | 10.72% | 753   | 8.38%  | 906        | 4.68%  | 6,038  | 9.31%   |
| TOTAL                | 39     | 100.00% | 44,904   | 100.00% | 8,349 | 18.59% | 8,202 | 18.27% | 8,988 | 20.02% | 19,365     | 43.13% | 64,857 | 100.00% |

| MSA MFI                          |  |  | Businesses             |   |  | Housing Information |       |  | # | % |
|----------------------------------|--|--|------------------------|---|--|---------------------|-------|--|---|---|
|                                  |  |  | #                      | % |  | Total Housing Units |       | #  | % |   |
| 2020 CENSUS MSA MFI: MULTI MSA   |  |  | Tot Revs               |   |  | 17,691              | 100   | 73,735   |   |   |
| 2022 CENSUS MSA MFI: MULTI MSA   |  |  | All Farm               |   |  | 904                 | 5.11  | 67,943   |   |   |
|                                  |  |  | All Non-Farm           |   |  | 16,787              | 94.89 | 8,039  |   |   |
|                                  |  |  | Tot Revs < 1 mil       |   |  | 15,692              | 100   | 10.9   |   |   |
|                                  |  |  | Farm Revs < 1 mil      |   |  | 892                 | 5.68  | Boat, RV, Van etc. (Incl. in 1-4 Family Units) |   |   |
|                                  |  |  | Non-Farm Revs < 1 mil  |   |  | 14,800              | 94.32 | 188  |   |   |
| Race/Ethnicity                   |  |  | Employment Information |   |  | #                   | %     | Mobile Home (Incl. in 1-4 Family Units)        |   |   |
| Population                       |  |  | Persons 62 and Over    |   |  | 37,318              | 21.06 | 8,039  |   |   |
| Hispanic                         |  |  | Persons 16 and Older   |   |  | 137,017             | 77.32 | 5,792  |   |   |
| Total Non-Hispanic (Races below) |  |  | Occupied Units         |   |  |                     |       | 7.86   |   |   |
| White                            |  |  | Owner Occupied Units   |   |  |                     |       | 64,857   |   |   |
| American Indian                  |  |  | Vacant Units           |   |  |                     |       | 44,517   |   |   |
| Asian                            |  |  | 8,878                  |   |  |                     |       | 60.37  |   |   |

| Race/Ethnicity | #      | %     |
|----------------|--------|-------|
| Black          | 8,629  | 4.87  |
| NHOPI          | 71     | 0.04  |
| Other          | 473    | 0.27  |
| Multiple Races | 9,535  | 5.38  |
| Minority       | 52,596 | 29.68 |

| Sex    | #      | %     |
|--------|--------|-------|
| Male   | 85,185 | 48.07 |
| Female | 88,770 | 50.09 |

| Employment Information | #      | %     |
|------------------------|--------|-------|
| Not in Labor Force     | 51,238 | 28.91 |
| In Labor Force         | 85,779 | 48.41 |
| Civilian Employed      | 82,062 | 46.31 |
| Civilian Unemployed    | 3,681  | 2.08  |
| Armed Forces           | 36     | 0.02  |

| English Proficiency Level for Speakers of Another Language (Age 18 ) | #      | %     |
|--|--------|-------|
| Total Speakers of Another Language                                   | 14,468 | 100   |
| Speak English very well  | 8,525  | 58.92 |
| Limited English Proficiency  | 5,943  | 41.08 |
| Speak English Not At All   | 641    | 4.43  |
| Speak English not well   | 2,690  | 18.59 |
| Speak English well   | 2,612  | 18.05 |

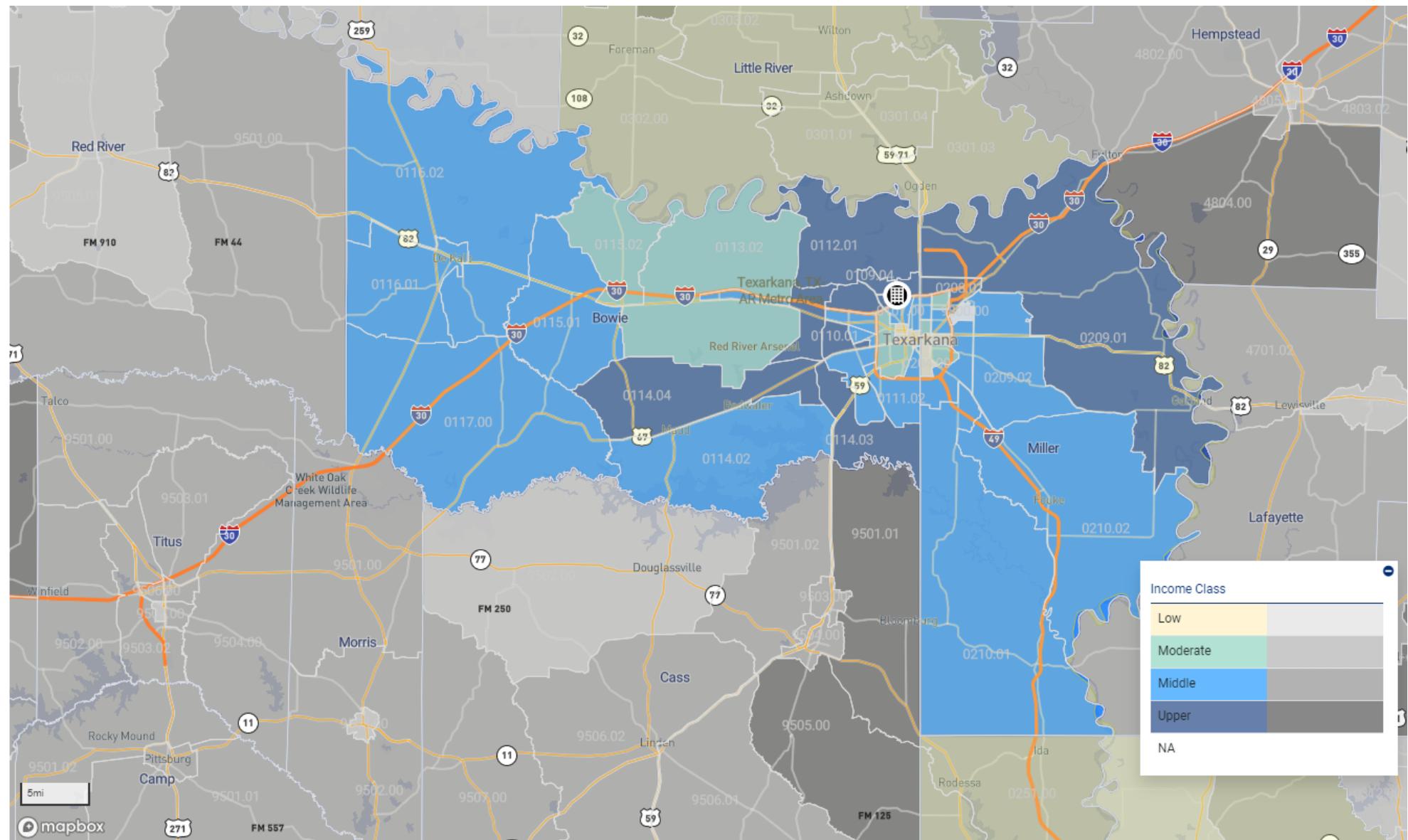
# RiskExec Assessment Areas/REMA



Assessment Set: 2022 COMBINED ASSESSMENT AREAS

Assessment Area: TEXARKANA MULTISTATE MSA

TX Texarkana Multistate AA Map



# RiskExec

## ASSESSMENT SET SUMMARY

Institution: SIMMONS BANK Assessment Set: 2022 COMBINED ASSESSMENT AREAS (2023), Area: TEXARKANA MULTISTATE MSA

| Tract Income Level | Tracts    |                | Families      |                |              |               |              |               |              |               | Households    |               |               |                |
|--------------------|-----------|----------------|---------------|----------------|--------------|---------------|--------------|---------------|--------------|---------------|---------------|---------------|---------------|----------------|
|                    | #         | %              | Tot #         | Tot %          | Low #        | Low %         | Mod #        | Mod %         | Mid #        | Mid %         | Upp #         | Upp %         | #             | %              |
| LOW                | 4         | 10.00%         | 1,734         | 5.17%          | 1,005        | 13.57%        | 350          | 5.93%         | 175          | 2.66%         | 204           | 1.50%         | 3,234         | 6.40%          |
| MOD                | 7         | 17.50%         | 5,260         | 15.69%         | 1,794        | 24.22%        | 1,474        | 24.95%        | 741          | 11.25%        | 1,251         | 9.18%         | 8,833         | 17.48%         |
| MID                | 18        | 45.00%         | 17,030        | 50.80%         | 3,600        | 48.60%        | 3,174        | 53.73%        | 4,119        | 62.55%        | 6,137         | 45.06%        | 25,135        | 49.75%         |
| UPP                | 10        | 25.00%         | 9,497         | 28.33%         | 1,009        | 13.62%        | 909          | 15.39%        | 1,550        | 23.54%        | 6,029         | 44.26%        | 13,314        | 26.35%         |
| NA                 | 1         | 2.50%          | 0             | 0.00%          | 0            | 0.00%         | 0            | 0.00%         | 0            | 0.00%         | 0             | 0.00%         | 4             | 0.01%          |
| <b>TOTAL</b>       | <b>40</b> | <b>100.00%</b> | <b>33,521</b> | <b>100.00%</b> | <b>7,408</b> | <b>22.10%</b> | <b>5,907</b> | <b>17.62%</b> | <b>6,585</b> | <b>19.64%</b> | <b>13,621</b> | <b>40.63%</b> | <b>50,520</b> | <b>100.00%</b> |

| Tract Minority Level | Tracts    |                | Families      |                |              |               |              |               |              |               | Households    |               |               |                |
|----------------------|-----------|----------------|---------------|----------------|--------------|---------------|--------------|---------------|--------------|---------------|---------------|---------------|---------------|----------------|
|                      | #         | %              | Tot #         | Tot %          | Low #        | Low %         | Mod #        | Mod %         | Mid #        | Mid %         | Upp #         | Upp %         | #             | %              |
| < 10%                | 1         | 2.50%          | 1,313         | 3.92%          | 198          | 2.67%         | 278          | 4.71%         | 336          | 5.10%         | 501           | 3.68%         | 1,658         | 3.28%          |
| 10 - 19.99%          | 10        | 25.00%         | 8,383         | 25.01%         | 1,176        | 15.87%        | 1,487        | 25.17%        | 1,911        | 29.02%        | 3,809         | 27.96%        | 11,226        | 22.22%         |
| 20 - 49.99%          | 19        | 47.50%         | 16,104        | 48.04%         | 3,071        | 41.46%        | 2,431        | 41.15%        | 3,211        | 48.76%        | 7,391         | 54.26%        | 24,601        | 48.70%         |
| 50 - 79.99%          | 8         | 20.00%         | 6,813         | 20.32%         | 2,446        | 33.02%        | 1,507        | 25.51%        | 1,018        | 15.46%        | 1,842         | 13.52%        | 11,398        | 22.56%         |
| 80 - 100%            | 2         | 5.00%          | 908           | 2.71%          | 517          | 6.98%         | 204          | 3.45%         | 109          | 1.66%         | 78            | 0.57%         | 1,637         | 3.24%          |
| <b>TOTAL</b>         | <b>40</b> | <b>100.00%</b> | <b>33,521</b> | <b>100.00%</b> | <b>7,408</b> | <b>22.10%</b> | <b>5,907</b> | <b>17.62%</b> | <b>6,585</b> | <b>19.64%</b> | <b>13,621</b> | <b>40.63%</b> | <b>50,520</b> | <b>100.00%</b> |

| MSA MFI                              |        | \$ |
|--------------------------------------|--------|----|
| 2020 CENSUS MSA MFI(TEXARKANA TX-AR) | 63,851 |    |
| 2023 CENSUS MSA MFI(TEXARKANA TX-AR) | 70,900 |    |

| Race/Ethnicity  |        | % of Total |
|-----------------|--------|------------|
| Hispanic        | 9,185  | 6.78       |
| American Indian | 800    | 0.59       |
| Asian           | 1,287  | 0.95       |
| Black           | 34,006 | 25.10      |
| NHOPI           | 73     | 0.05       |
| Other           | 471    | 0.35       |
| Multiple Races  | 6,223  | 4.59       |

| Businesses      |               |               | # | % of Total |
|-----------------|---------------|---------------|---|------------|
| All Farm        | 417           | 3.64          |   |            |
| All Non-Farm    | 11,051        | 96.36         |   |            |
| <b>Tot Revs</b> | <b>11,468</b> | <b>100.00</b> |   |            |

| Businesses with Revenue <\$1 mil |              |               | # | % of Total |
|----------------------------------|--------------|---------------|---|------------|
| Farm Revs < 1 mil                | 402          | 4.15          |   |            |
| Non-Farm Revs < 1 mil            | 9,275        | 95.85         |   |            |
| <b>Tot Revs &lt; 1 mil</b>       | <b>9,677</b> | <b>100.00</b> |   |            |

| Employment Information |         |       | # | % of Total |
|------------------------|---------|-------|---|------------|
| Persons 62 and Older   | 27,398  | 20.22 |   |            |
| Persons 16 and Older   | 108,563 | 80.12 |   |            |

| Of Persons 16 and Older |        |       | # | % of Total |
|-------------------------|--------|-------|---|------------|
| Civilian Employed       | 54,923 | 50.59 |   |            |
| Civilian Unemployed     | 3,419  | 3.15  |   |            |
| Armed Forces            | 42     | 0.04  |   |            |
| In Labor Force          | 58,384 | 53.78 |   |            |
| Not in Labor Force      | 50,179 | 46.22 |   |            |

| Housing Units                                      |        |       | # | % of Total |
|--|--------|-------|---|------------|
| 1-4 Units in Structure (Incl. in 1-4 Family Units) | 45,520 | 76.39 |   |            |
| Mobile Home (Incl. in 1-4 Family Units)            | 7,489  | 12.57 |   |            |

|  |        |        |
|--|--------|--------|
| Boat, RV, Van etc. (Incl. in 1-4 Family Units) | 75     | 0.13   |
| 1-4 Family Units                               | 53,084 | 89.09  |
| Multi-family, 5 or more                        | 6,503  | 10.91  |
| Total Housing Units                            | 59,587 | 100.00 |

| English Proficiency Level for Speakers of Another Language (Age 18+) |         |       | # | % of Total |
|--|---------|-------|---|------------|
| Speak English Not At All   | 141     | 0.10  |   |            |
| Speak English not well   | 801     | 0.59  |   |            |
| Speak English well   | 1,435   | 1.06  |   |            |
| Limited English Proficiency  | 2,377   | 1.75  |   |            |
| Speak English very well  | 2,981   | 2.20  |   |            |
| Total Speakers of a Language Other Than English                      | 5,358   | 3.95  |   |            |
| Total Speakers of English Only                                       | 130,135 | 96.05 |   |            |

| Race/Ethnicity     | #       | % of Total |
|--------------------|---------|------------|
| Minority           | 52,045  | 38.41      |
| White Non-Hispanic | 83,448  | 61.59      |
| Population         | 135,493 | 100.00     |

| Sex    | #      | % of Total |
|--------|--------|------------|
| Male   | 68,640 | 50.66      |
| Female | 68,497 | 50.55      |

| Of Persons 16 and Older | #       | % of Total |
|-------------------------|---------|------------|
| Persons 16 and Older    | 108,563 | 100.00     |
| Total                   |         |            |

| Housing Occupancy     | #      | % of Total |
|-----------------------|--------|------------|
| Owner Occupied Units  | 32,605 | 54.72      |
| Renter Occupied Units | 17,915 | 30.07      |
| Occupied Units        | 50,520 | 84.78      |
| Vacant Units          | 9,067  | 15.22      |
| Total Housing Units   | 59,587 | 100.00     |

| English Proficiency Level for Speakers of Another Language (Age 18 ) | #       | % of Total |
|--|---------|------------|
| Population   | 135,493 | 100.00     |

Sources: 2020 Census Data with 2020 ACS-5 Updates and 2023 FFIEC/ACS-1 Updates, 2022 Dun & Bradstreet (As of 01/04/2023)

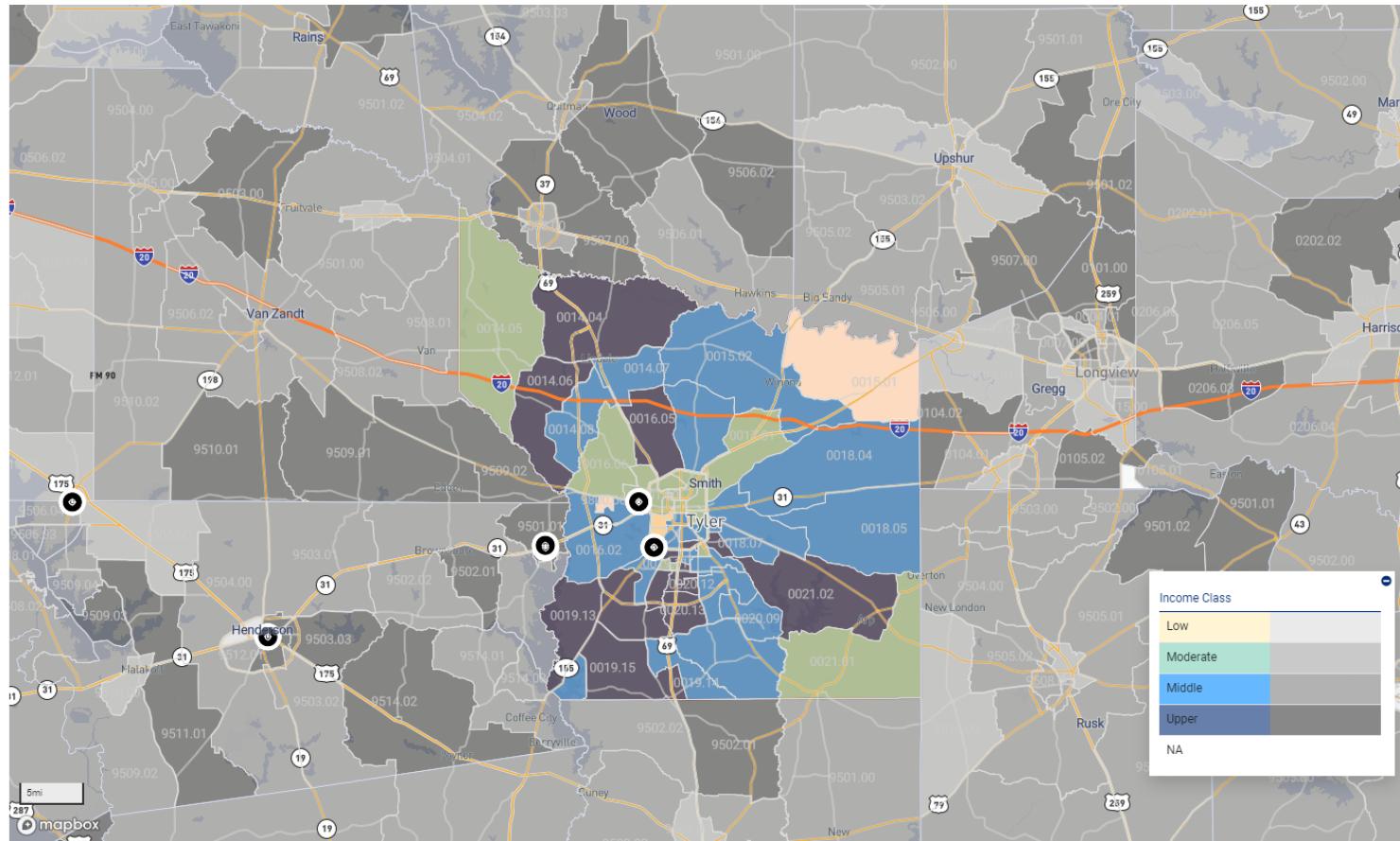
# RiskExec Assessment Areas/REMA



Assessment Set: 2022 COMBINED ASSESSMENT AREAS

Assessment Area: TYLER

TX Tyler AA Map



# RiskExec

## ASSESSMENT SET SUMMARY

Institution: SIMMONS BANK Assessment Set: 2022 COMBINED ASSESSMENT AREAS (2022), 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%          |
| <b>TOTAL</b>       | <b>56</b> | <b>100.00%</b> | <b>53,943</b> | <b>100.00%</b> | <b>11,314</b> | <b>20.97%</b> | <b>9,450</b> | <b>17.52%</b> | <b>11,439</b> | <b>21.21%</b> | <b>21,740</b> | <b>40.30%</b> | <b>77,809</b> | <b>100.00%</b> |

| 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%          |
| <b>TOTAL</b>         | <b>56</b> | <b>100.00%</b> | <b>53,943</b> | <b>100.00%</b> | <b>11,314</b> | <b>20.97%</b> | <b>9,450</b> | <b>17.52%</b> | <b>11,439</b> | <b>21.21%</b> | <b>21,740</b> | <b>40.30%</b> | <b>77,809</b> | <b>100.00%</b> |

| MSA MFI                          | Businesses            | #      | %     | Housing Information                            | #      | %     |
|----------------------------------|-----------------------|--------|-------|--|--------|-------|
| 2020 CENSUS MSA MFI: \$73199     | Tot Revs              | 27,847 | 100   | Total Housing Units                            | 91,122 | 100   |
| 2022 CENSUS MSA MFI: \$82200     | All Farm              | 862    | 3.1   | 1-4 Family Units                               | 79,996 | 87.79 |
| Race/Ethnicity                   | All Non-Farm          | 26,985 | 96.9  | Mobile Home (Incl. in 1-4 Family Units)        | 9,944  | 10.91 |
| Population                       | Tot Revs < 1 mil      | 24,798 | 100   | Boat, RV, Van etc. (Incl. in 1-4 Family Units) | 112    | 0.12  |
| Hispanic                         | Farm Revs < 1 mil     | 840    | 3.39  | Multi-family, 5 or more                        | 11,126 | 12.21 |
| Total Non-Hispanic (Races below) | Non-Farm Revs < 1 mil | 23,958 | 96.61 | Occupied Units                                 | 77,809 | 85.39 |
| White                            |                       |        |       | Owner Occupied Units                           | 52,300 | 57.4  |
|                                  |                       |        |       | Vacant Units                                   | 13,313 | 14.61 |

| Race/Ethnicity  | #      | %     |
|-----------------|--------|-------|
| American Indian | 746    | 0.32  |
| Asian           | 4,129  | 1.77  |
| Black           | 38,003 | 16.28 |
| NHOPI           | 77     | 0.03  |
| Other           | 695    | 0.3   |
| Multiple Races  | 8,096  | 3.47  |
| Minority        | 99,027 | 42.41 |

| Sex    | #       | %     |
|--------|---------|-------|
| Male   | 111,102 | 47.59 |
| Female | 119,082 | 51    |

| Employment Information | #       | %     |
|------------------------|---------|-------|
| Persons 62 and Over    | 45,763  | 19.6  |
| Persons 16 and Older   | 179,874 | 77.04 |
| Not in Labor Force     | 69,509  | 29.77 |
| In Labor Force         | 110,365 | 47.27 |
| Civilian Employed      | 104,190 | 44.62 |
| Civilian Unemployed    | 6,024   | 2.58  |
| Armed Forces           | 151     | 0.06  |

| English Proficiency Level for Speakers of Another Language (Age 18 ) | #      | %     |
|--|--------|-------|
| Total Speakers of Another Language                                   | 27,651 | 100   |
| Speak English very well  | 14,182 | 51.29 |
| Limited English Proficiency  | 13,469 | 48.71 |
| Speak English Not At All   | 2,250  | 8.14  |
| Speak English not well   | 5,867  | 21.22 |
| Speak English well   | 5,352  | 19.36 |