

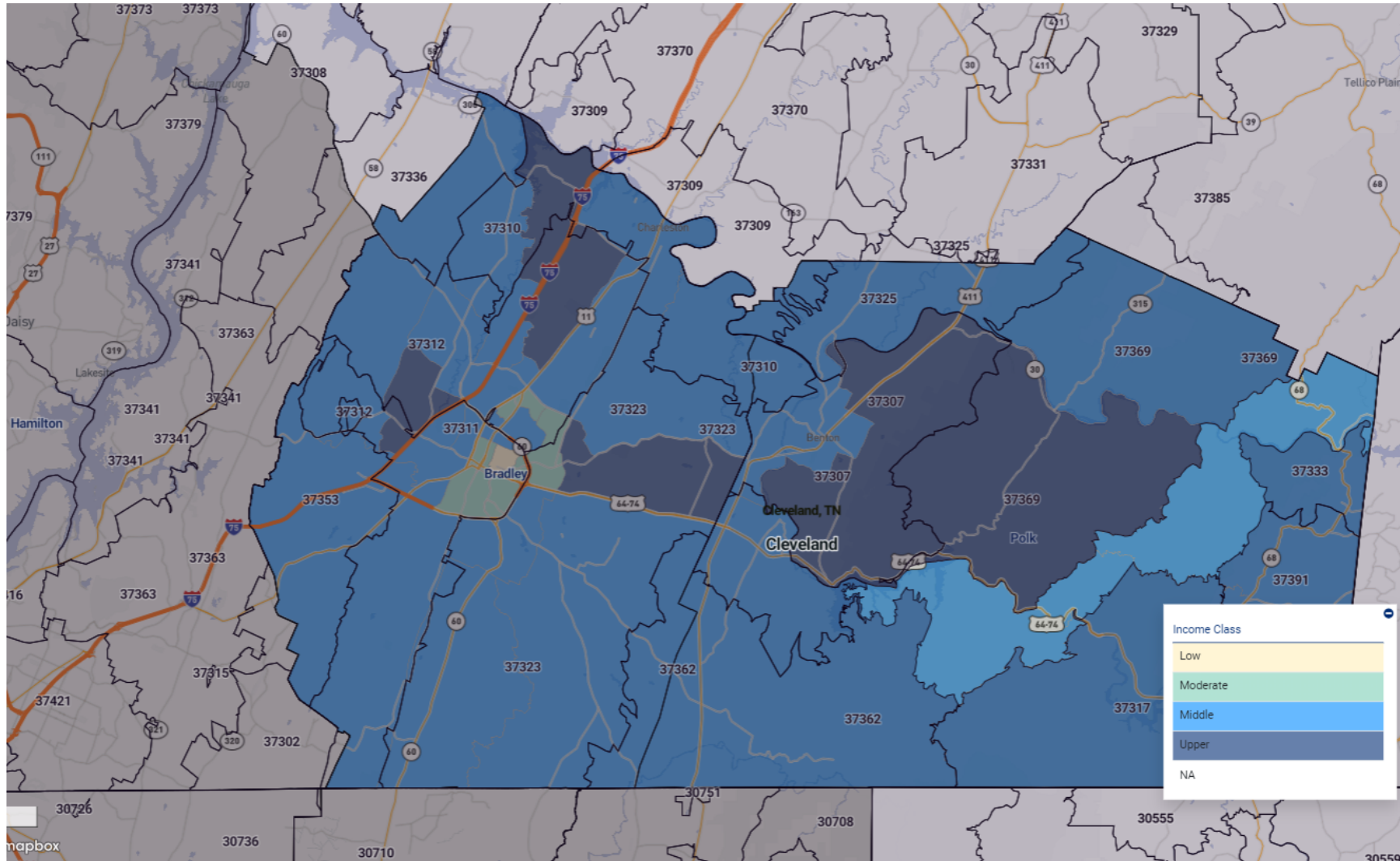
RiskExec Assessment Areas/REMA



Assessment Set: FACILITY BASED ASSESSMENT AREAS

Assessment Area: CLEVELAND

Cleveland



RiskExec

ASSESSMENT SET SUMMARY

Institution: SIMMONS BANK Assessment Set: FACILITY BASED ASSESSMENT AREAS (2024), Area: CLEVELAND

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

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

MSA MFI	\$
2020 CENSUS MSA MFI(CLEVELAND, TN)	63,243
2024 CENSUS MSA MFI(CLEVELAND, TN)	80,300

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

Businesses	#	% of Total
All Farm	392	3.71
All Non-Farm	10,170	96.29
Tot Revs	10,562	100.00
Businesses with Revenue <\$1 mil	#	% of Total
Farm Revs < 1 mil	377	4.04

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

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

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

Race/Ethnicity	#	% of Total
Other	371	0.29
Multiple Races	6,048	4.79
Minority	22,021	17.45
White Non-Hispanic	104,143	82.55
Population	126,164	100.00

Businesses with Revenue <\$1 mil	#	% of Total
Non-Farm Revs < 1 mil	8,957	95.96
Tot Revs < 1 mil	9,334	100.00

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

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

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

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

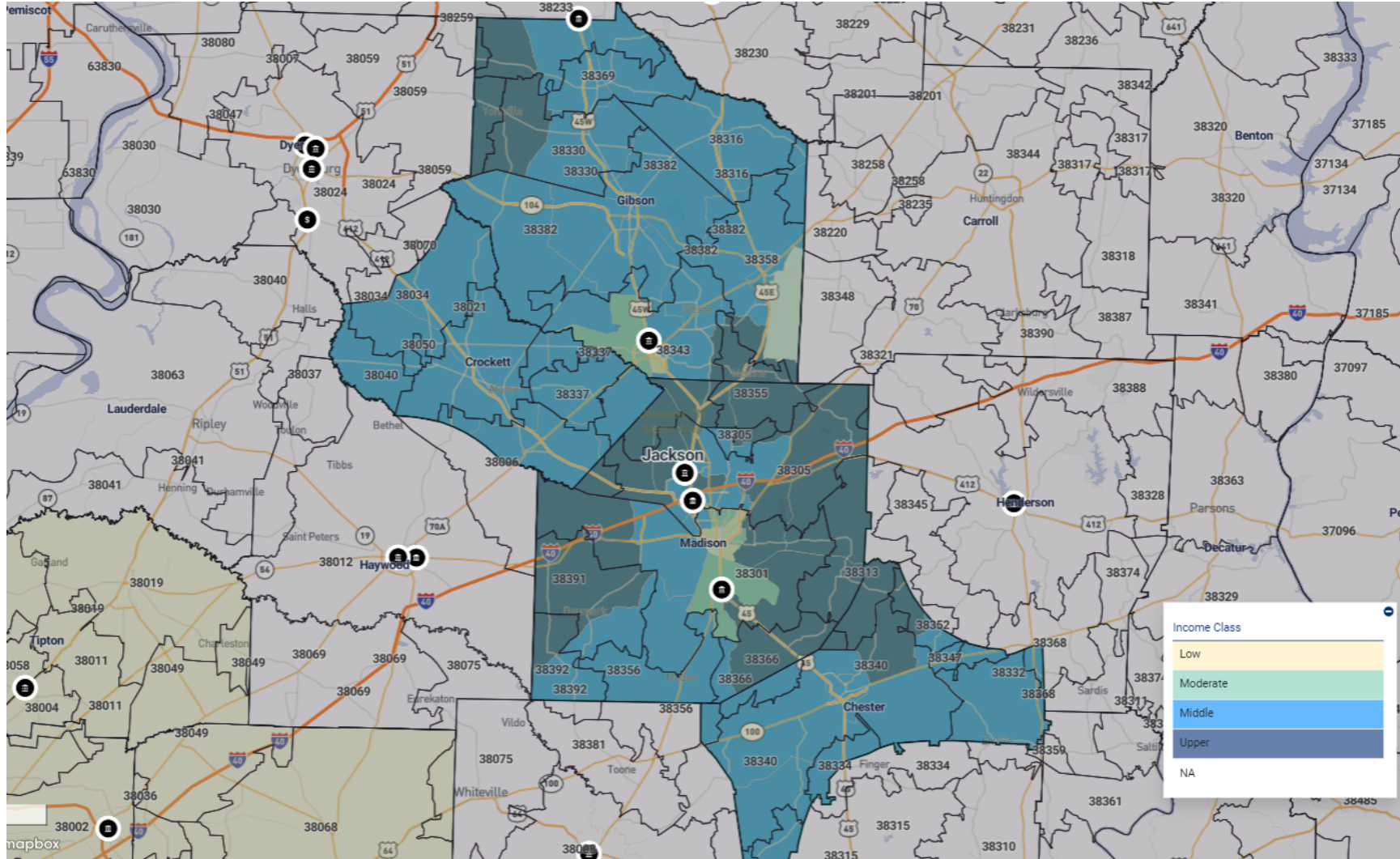
Housing Occupancy	#	% of Total
Owner Occupied Units	32,756	61.54
Renter Occupied Units	15,422	28.98
Occupied Units	48,178	90.52
Vacant Units	5,047	9.48
Total Housing Units	53,225	100.00

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

Assessment Set: FACILITY BASED ASSESSMENT AREAS

Assessment Area: JACKSON

Jackson



RiskExec

ASSESSMENT SET SUMMARY

Institution: SIMMONS BANK Assessment Set: FACILITY BASED ASSESSMENT AREAS (2024), Area: JACKSON

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

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

MSA MFI	\$
2020 CENSUS MSA MFI(JACKSON, TN)	58,697
2024 CENSUS MSA MFI(JACKSON, TN)	74,500

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

Businesses	#	% of Total
All Farm	669	4.59
All Non-Farm	13,902	95.41
Tot Revs	14,571	100.00

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

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

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

Race/Ethnicity	#	% of Total
Asian	1,522	0.84
Black	48,139	26.67
NHOPI	29	0.02
Other	583	0.32
Multiple Races	5,980	3.31
Minority	64,783	35.89
White Non-Hispanic	115,721	64.11
Population	180,504	100.00

Businesses with Revenue <\$1 mil	#	% of Total
Farm Revs < 1 mil	645	5.24
Non-Farm Revs < 1 mil	11,656	94.76
Tot Revs < 1 mil	12,301	100.00

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

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

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

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

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

Distressed and Underserved Designations	#	% of Total
Only Distressed Tracts	0	0.00
Only Underserved Tracts	0	0.00
Both Distressed and Underserved Tracts	0	0.00
Neither Distressed Nor	55	100.00

Distressed and Underserved Designations	#	% of Total
Underserved Tracts		
Total	55	100.00

Sources: 2020 Census Data with 2020 ACS-5 Updates and Interim 2024 FFIEC Updates

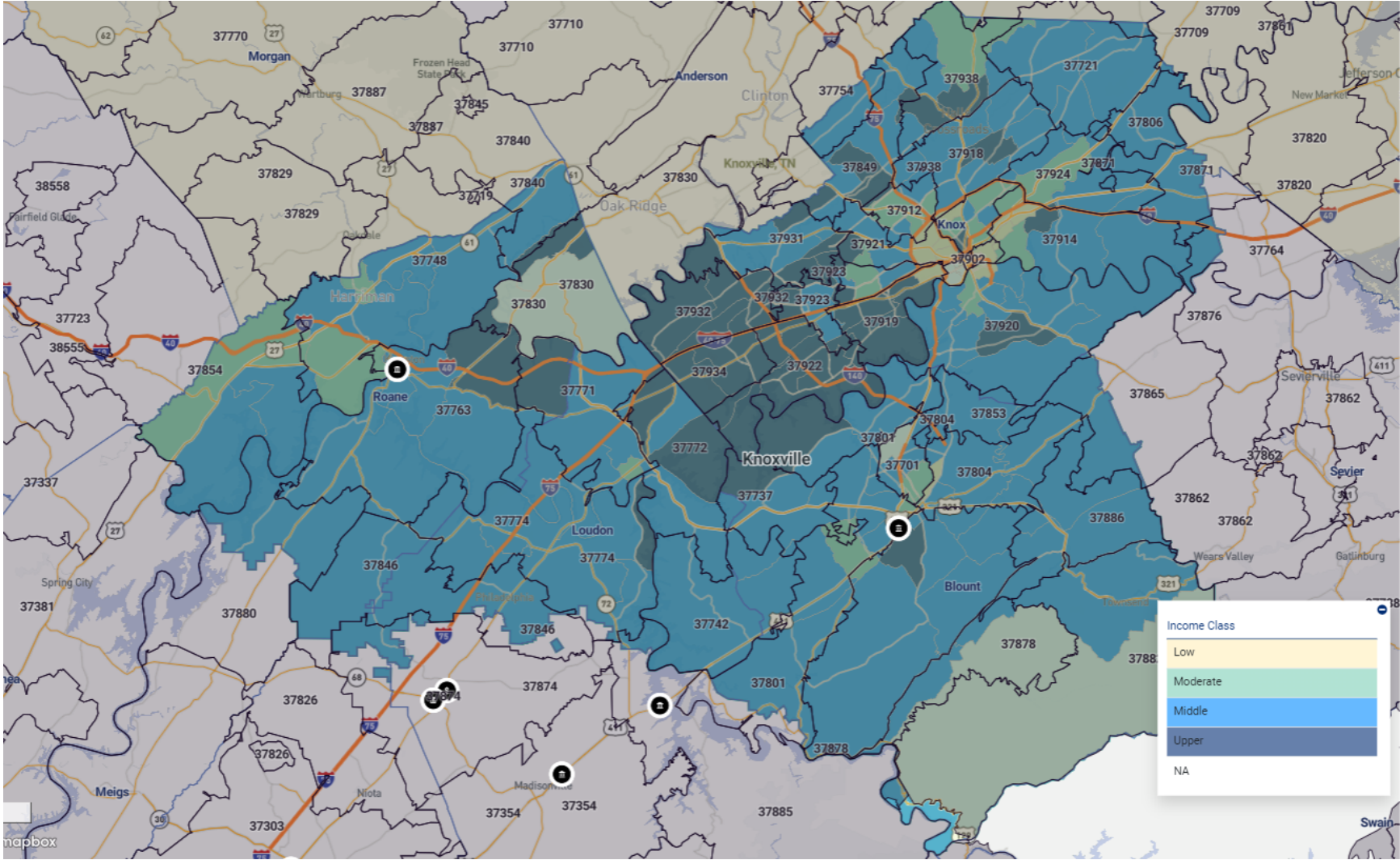
RiskExec Assessment Areas/REMA



Assessment Set: FACILITY BASED ASSESSMENT AREAS

Assessment Area: KNOXVILLE

Knoxville



RiskExec

ASSESSMENT SET SUMMARY

Institution: SIMMONS BANK Assessment Set: FACILITY BASED ASSESSMENT AREAS (2024), Area: KNOXVILLE

Tract Income Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
LOW	13	7.14%	8,299	4.57%	5,340	15.27%	1,448	4.75%	808	2.15%	703	0.89%	17,251	6.09%
MOD	22	12.09%	17,709	9.75%	5,953	17.03%	4,691	15.39%	3,239	8.63%	3,826	4.86%	32,813	11.58%
MID	88	48.35%	97,382	53.62%	18,693	53.47%	18,299	60.02%	23,285	62.07%	37,105	47.17%	146,308	51.63%
UPP	52	28.57%	58,082	31.98%	4,921	14.08%	6,006	19.70%	10,158	27.08%	36,997	47.04%	84,996	29.99%
NA	7	3.85%	143	0.08%	53	0.15%	42	0.14%	25	0.07%	23	0.03%	2,005	0.71%
TOTAL	182	100.00%	181,615	100.00%	34,960	19.25%	30,486	16.79%	37,515	20.66%	78,654	43.31%	283,373	100.00%

Tract Minority Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
< 10%	41	22.53%	48,476	26.69%	8,397	24.02%	8,446	27.70%	10,981	29.27%	20,652	26.26%	66,299	23.40%
10 - 19.99%	77	42.31%	85,392	47.02%	11,703	33.48%	12,804	42.00%	17,989	47.95%	42,896	54.54%	126,370	44.59%
20 - 49.99%	53	29.12%	41,656	22.94%	11,149	31.89%	7,864	25.80%	8,044	21.44%	14,599	18.56%	78,388	27.66%
50 - 79.99%	8	4.40%	5,328	2.93%	3,212	9.19%	1,229	4.03%	439	1.17%	448	0.57%	10,958	3.87%
80 - 100%	1	0.55%	763	0.42%	499	1.43%	143	0.47%	62	0.17%	59	0.08%	1,358	0.48%
NA	2	1.10%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
TOTAL	182	100.00%	181,615	100.00%	34,960	19.25%	30,486	16.79%	37,515	20.66%	78,654	43.31%	283,373	100.00%

MSA MFI	\$
2020 CENSUS MSA MFI(KNOXVILLE, TN)	71,711
2024 CENSUS MSA MFI(KNOXVILLE, TN)	87,600

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

Businesses	#	% of Total
All Farm	2,009	2.86
All Non-Farm	68,228	97.14
Tot Revs	70,237	100.00

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

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

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

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

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

Businesses with Revenue <\$1 mil	#	% of Total
Farm Revs < 1 mil	1,940	3.15
Non-Farm Revs < 1 mil	59,629	96.85
Tot Revs < 1 mil	61,569	100.00

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

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

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

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

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

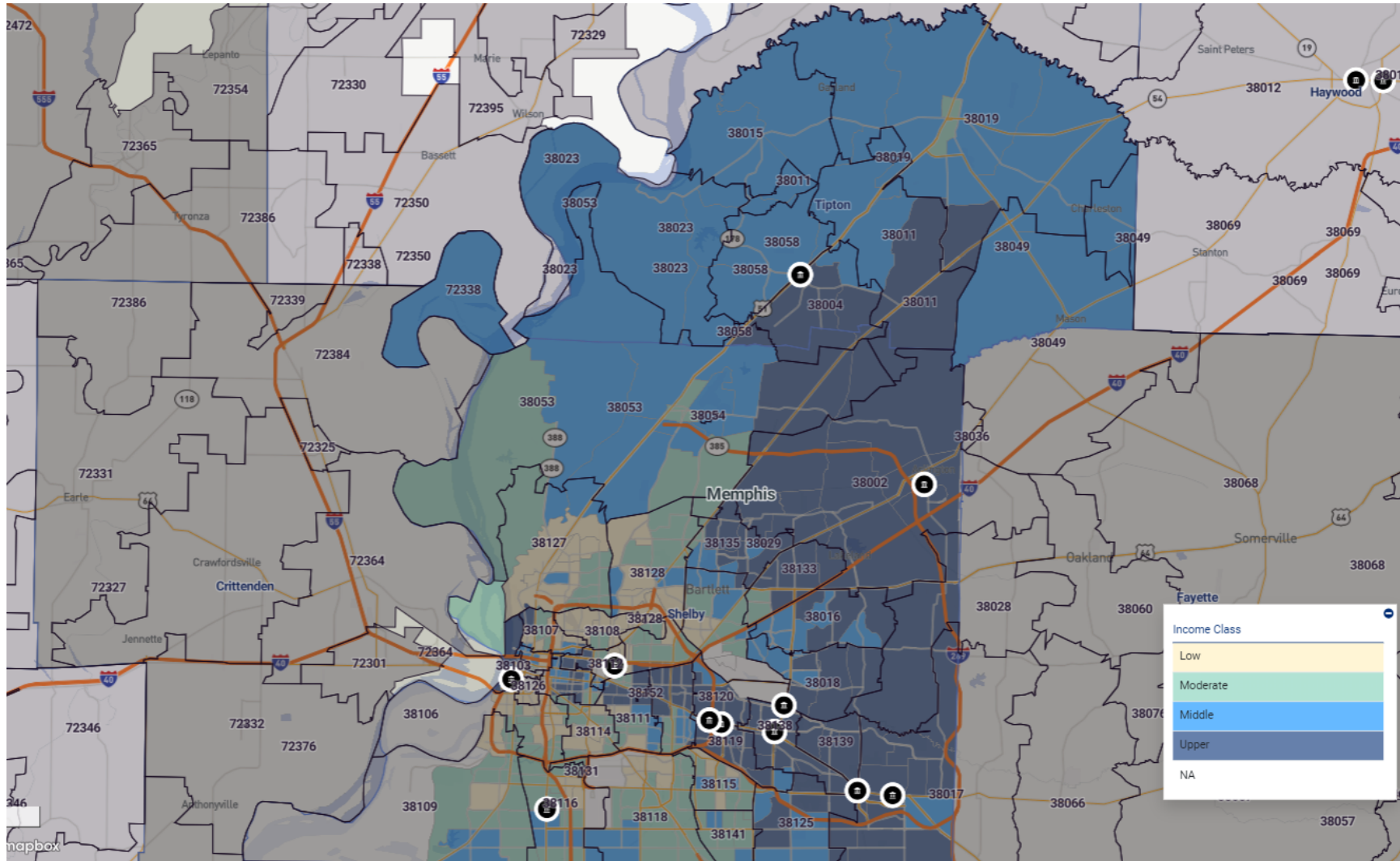
Distressed and Underserved Designations	#	% of Total
Neither Distressed Nor Underserved Tracts	182	100.00
Total	182	100.00

Sources: 2020 Census Data with 2020 ACS-5 Updates and Interim 2024 FFIEC Updates

Assessment Set: FACILITY BASED ASSESSMENT AREAS

Assessment Area: MEMPHIS

Memphis



RiskExec

ASSESSMENT SET SUMMARY

Institution: SIMMONS BANK Assessment Set: FACILITY BASED ASSESSMENT AREAS (2024), Area: MEMPHIS

Tract Income Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
LOW	51	19.47%	30,319	12.84%	18,749	32.45%	4,868	12.97%	3,694	8.80%	3,008	3.04%	55,587	14.70%
MOD	68	25.95%	58,655	24.83%	21,083	36.49%	14,364	38.28%	10,422	24.83%	12,786	12.93%	98,301	25.99%
MID	57	21.76%	57,261	24.24%	11,261	19.49%	10,232	27.26%	13,641	32.50%	22,127	22.37%	92,066	24.34%
UPP	74	28.24%	88,718	37.56%	6,031	10.44%	7,874	20.98%	14,088	33.56%	60,725	61.40%	128,392	33.95%
NA	12	4.58%	1,228	0.52%	649	1.12%	190	0.51%	133	0.32%	256	0.26%	3,885	1.03%
TOTAL	262	100.00%	236,181	100.00%	57,773	24.46%	37,528	15.89%	41,978	17.77%	98,902	41.88%	378,231	100.00%

Tract Minority Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
< 10%	2	0.76%	1,897	0.80%	219	0.38%	178	0.47%	182	0.43%	1,318	1.33%	2,905	0.77%
10 - 19.99%	25	9.54%	27,827	11.78%	2,259	3.91%	2,443	6.51%	4,341	10.34%	18,784	18.99%	39,067	10.33%
20 - 49.99%	57	21.76%	62,669	26.53%	6,389	11.06%	7,791	20.76%	11,075	26.38%	37,414	37.83%	94,112	24.88%
50 - 79.99%	52	19.85%	51,853	21.95%	10,572	18.30%	8,700	23.18%	10,423	24.83%	22,158	22.40%	85,595	22.63%
80 - 100%	125	47.71%	91,935	38.93%	38,334	66.35%	18,416	49.07%	15,957	38.01%	19,228	19.44%	156,552	41.39%
NA	1	0.38%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
TOTAL	262	100.00%	236,181	100.00%	57,773	24.46%	37,528	15.89%	41,978	17.77%	98,902	41.88%	378,231	100.00%

MSA MFI	\$
2020 CENSUS MSA MFI(MEMPHIS, TN-MS-AR)	67,639
2024 CENSUS MSA MFI(MEMPHIS, TN-MS-AR)	81,900

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

Businesses	#	% of Total
All Farm	2,300	2.07
All Non-Farm	109,054	97.93
Tot Revs	111,354	100.00

Employment Information	#	% of Total
Persons 62 and Older	172,868	17.45
Persons 16 and Older	776,815	78.41
Of Persons 16 and Older	#	% of Total
Civilian Employed	459,104	59.10

Housing Units	#	% of Total
1-4 Units in Structure (Incl. in 1-4 Family Units)	337,894	78.59
Mobile Home (Incl. in 1-4)	6,353	1.48

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

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

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

Businesses with Revenue <\$1 mil	#	% of Total
Farm Revs < 1 mil	2,219	2.24
Non-Farm Revs < 1 mil	97,018	97.76
Tot Revs < 1 mil	99,237	100.00

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

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

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

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

Distressed and Underserved Designations	#	% of Total
Only Distressed Tracts	0	0.00
Only Underserved Tracts	0	0.00
Both Distressed and Underserved Tracts	0	0.00
Neither Distressed Nor	262	100.00

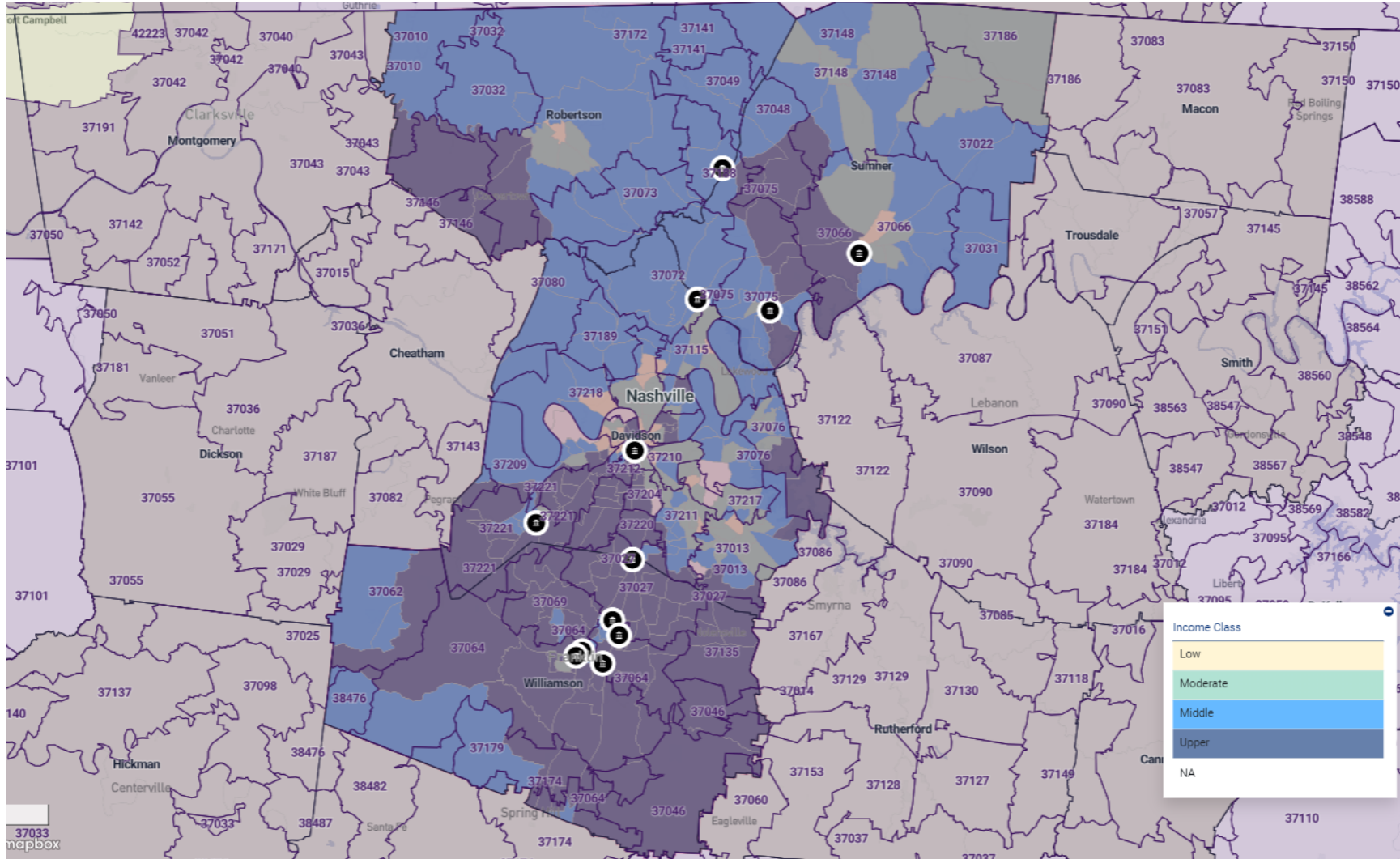
Distressed and Underserved Designations	#	% of Total
Underserved Tracts		
Total	262	100.00

Sources: 2020 Census Data with 2020 ACS-5 Updates and Interim 2024 FFIEC Updates

Assessment Set: FACILITY BASED ASSESSMENT AREAS

Assessment Area: NASHVILLE

Nashville Davidson Murfreesboro Franklin



RiskExec

ASSESSMENT SET SUMMARY

Institution: SIMMONS BANK Assessment Set: FACILITY BASED ASSESSMENT AREAS (2024), Area: NASHVILLE

Tract Income Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
LOW	18	6.47%	14,803	5.10%	8,772	14.81%	2,407	5.05%	1,968	3.35%	1,656	1.33%	26,675	5.74%
MOD	63	22.66%	58,637	20.19%	21,137	35.67%	14,728	30.92%	11,995	20.44%	10,777	8.63%	102,176	21.97%
MID	96	34.53%	102,306	35.22%	19,603	33.09%	20,090	42.18%	26,982	45.97%	35,631	28.52%	166,117	35.72%
UPP	94	33.81%	112,750	38.81%	9,107	15.37%	10,232	21.48%	17,478	29.78%	75,933	60.79%	166,136	35.73%
NA	7	2.52%	1,995	0.69%	630	1.06%	176	0.37%	270	0.46%	919	0.74%	3,904	0.84%
TOTAL	278	100.00%	290,491	100.00%	59,249	20.40%	47,633	16.40%	58,693	20.20%	124,916	43.00%	465,008	100.00%

Tract Minority Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
< 10%	21	7.55%	20,065	6.91%	2,511	4.24%	2,419	5.08%	3,091	5.27%	12,044	9.64%	25,242	5.43%
10 - 19.99%	76	27.34%	95,108	32.74%	11,941	20.15%	13,135	27.58%	19,156	32.64%	50,876	40.73%	131,981	28.38%
20 - 49.99%	97	34.89%	98,743	33.99%	16,251	27.43%	15,167	31.84%	20,540	35.00%	46,785	37.45%	175,264	37.69%
50 - 79.99%	69	24.82%	64,693	22.27%	22,820	38.52%	14,296	30.01%	13,938	23.75%	13,639	10.92%	112,828	24.26%
80 - 100%	15	5.40%	11,882	4.09%	5,726	9.66%	2,616	5.49%	1,968	3.35%	1,572	1.26%	19,693	4.23%
TOTAL	278	100.00%	290,491	100.00%	59,249	20.40%	47,633	16.40%	58,693	20.20%	124,916	43.00%	465,008	100.00%

MSA MFI	\$
2020 CENSUS MSA MFI(NASHVILLE-DAVIDSON--MURFREESBORO--FRANKLIN, TN)	81,652
2024 CENSUS MSA MFI(NASHVILLE-DAVIDSON--MURFREESBORO--FRANKLIN, TN)	100,600

Businesses	#	% of Total
All Farm	3,360	1.94
All Non-Farm	170,271	98.06
Tot Revs	173,631	100.00

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

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

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

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

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

Businesses with Revenue <\$1 mil	#	% of Total
Farm Revs < 1 mil	3,245	2.07
Non-Farm Revs < 1 mil	153,199	97.93
Tot Revs < 1 mil	156,444	100.00

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

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

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

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

Distressed and Underserved Designations	#	% of Total
Only Distressed Tracts	0	0.00
Only Underserved Tracts	0	0.00
Both Distressed and Underserved Tracts	0	0.00
Neither Distressed Nor Underserved Tracts	278	100.00
Total	278	100.00

Sources: 2020 Census Data with 2020 ACS-5 Updates and Interim 2024 FFIEC Updates

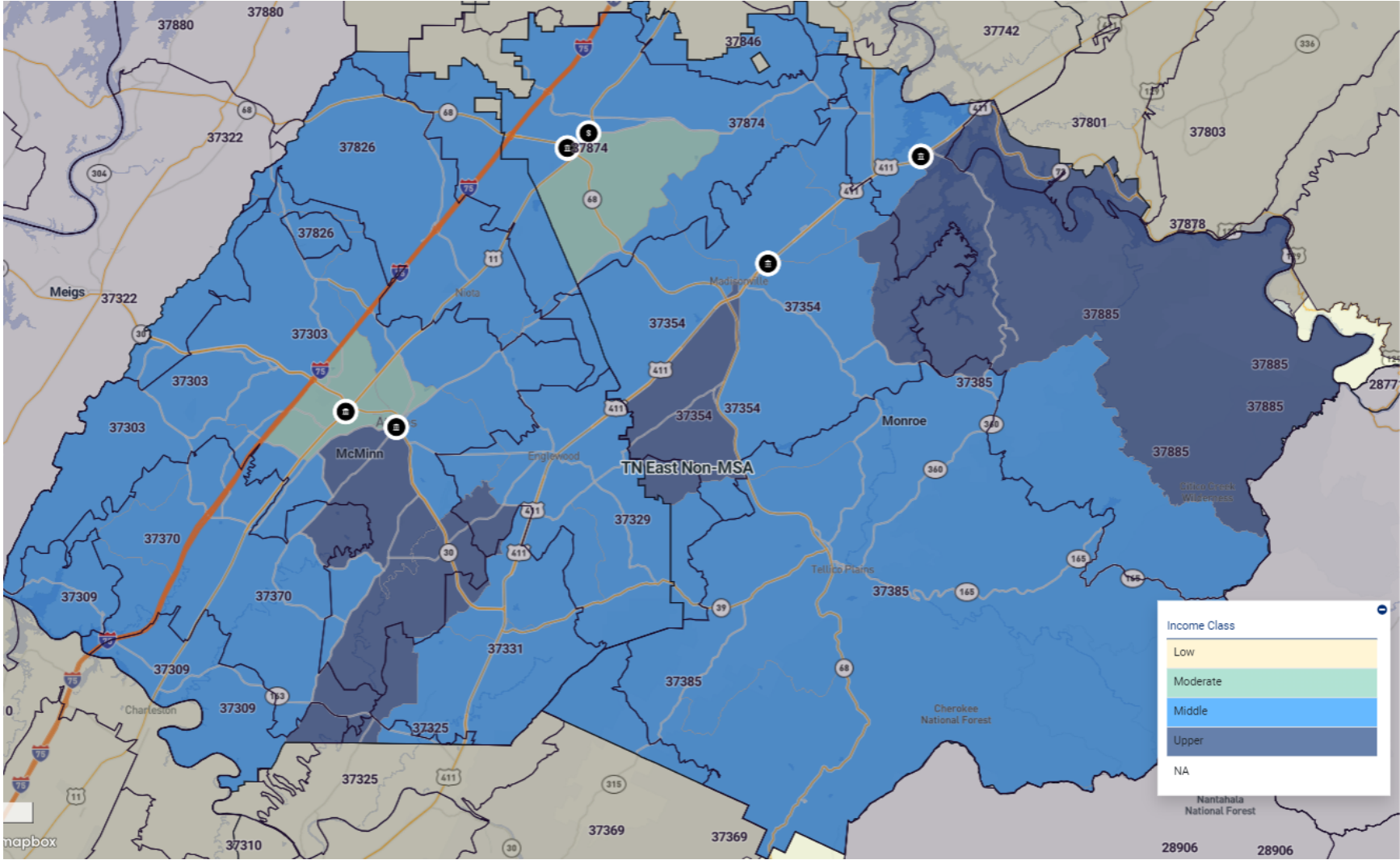
RiskExec Assessment Areas/REMA



Assessment Set: FACILITY BASED ASSESSMENT AREAS

Assessment Area: TN EAST NON-MSA

TN East Non MSA



RiskExec

ASSESSMENT SET SUMMARY

Institution: SIMMONS BANK Assessment Set: FACILITY BASED ASSESSMENT AREAS (2024), Area: TN EAST NON-MSA

Tract Income Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
MOD	4	15.38%	3,482	12.83%	954	17.21%	1,154	23.64%	587	10.17%	787	7.19%	6,092	15.31%
MID	18	69.23%	19,181	70.68%	3,933	70.94%	3,286	67.32%	4,116	71.29%	7,846	71.73%	27,096	68.10%
UPP	4	15.38%	4,475	16.49%	657	11.85%	441	9.04%	1,071	18.55%	2,306	21.08%	6,598	16.58%
TOTAL	26	100.00%	27,138	100.00%	5,544	20.43%	4,881	17.99%	5,774	21.28%	10,939	40.31%	39,786	100.00%

Tract Minority Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
< 10%	12	46.15%	12,744	46.96%	2,386	43.04%	2,251	46.12%	2,974	51.51%	5,133	46.92%	17,729	44.56%
10 - 19.99%	11	42.31%	12,144	44.75%	2,509	45.26%	1,850	37.90%	2,487	43.07%	5,298	48.43%	17,960	45.14%
20 - 49.99%	3	11.54%	2,250	8.29%	649	11.71%	780	15.98%	313	5.42%	508	4.64%	4,097	10.30%
TOTAL	26	100.00%	27,138	100.00%	5,544	20.43%	4,881	17.99%	5,774	21.28%	10,939	40.31%	39,786	100.00%

MSA MFI	\$
2020 CENSUS MSA MFI(TN - NON-MSA)	55,998
2024 CENSUS MSA MFI(TN - NON-MSA)	69,000

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

Businesses	#	% of Total
All Farm	315	4.74
All Non-Farm	6,329	95.26
Tot Revs	6,644	100.00

Businesses with Revenue <\$1 mil	#	% of Total
Farm Revs < 1 mil	305	5.36
Non-Farm	5,383	94.64

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

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

Housing Units	#	% of Total
1-4 Units in Structure (Incl. in 1-4 Family Units)	33,641	75.12
Mobile Home (Incl. in 1-4 Family Units)	9,196	20.53
Boat, RV, Van etc. (Incl. in 1-4 Family Units)	202	0.45
1-4 Family Units	43,039	96.10
Multi-family, 5 or	1,745	3.90

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

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

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

Businesses with Revenue <\$1 mil	#	% of Total
Revs < 1 mil		
Tot Revs < 1 mil	5,688	100.00

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

Housing Units	#	% of Total
more		
Total Housing Units	44,784	100.00

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

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

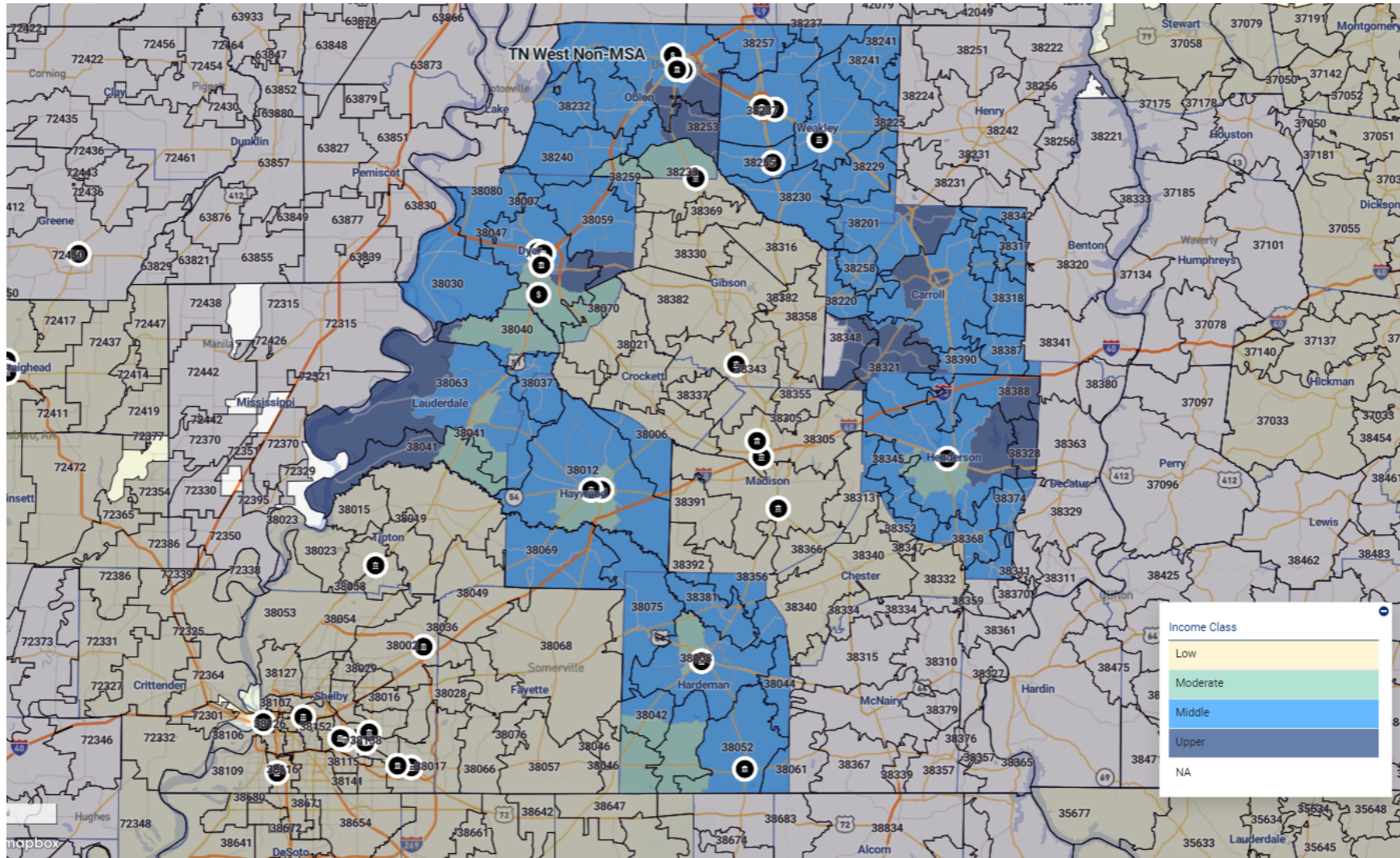
Distressed and Underserved Designations	#	% of Total
Only Distressed Tracts	0	0.00
Only Underserved Tracts	0	0.00
Both Distressed and Underserved Tracts	0	0.00
Neither Distressed Nor Underserved Tracts	26	100.00
Total	26	100.00

Sources: 2020 Census Data with 2020 ACS-5 Updates and Interim 2024 FFIEC Updates

Assessment Set: FACILITY BASED ASSESSMENT AREAS

Assessment Area: TN WEST NON-MSA

TN West Non MSA



RiskExec

ASSESSMENT SET SUMMARY

Institution: SIMMONS BANK Assessment Set: FACILITY BASED ASSESSMENT AREAS (2024), Area: TN WEST NON-MSA

Tract Income Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
MOD	13	19.12%	10,337	17.67%	3,508	27.30%	2,578	22.46%	1,566	14.05%	2,685	11.67%	16,908	18.92%
MID	45	66.18%	41,515	70.98%	8,146	63.39%	7,960	69.34%	8,793	78.90%	16,616	72.20%	62,098	69.48%
UPP	8	11.76%	6,630	11.34%	1,191	9.27%	941	8.20%	785	7.04%	3,713	16.13%	10,151	11.36%
NA	2	2.94%	5	0.01%	5	0.04%	0	0.00%	0	0.00%	0	0.00%	219	0.25%
TOTAL	68	100.00%	58,487	100.00%	12,850	21.97%	11,479	19.63%	11,144	19.05%	23,014	39.35%	89,376	100.00%

Tract Minority Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
< 10%	13	19.12%	12,975	22.18%	2,370	18.44%	2,634	22.95%	2,652	23.80%	5,319	23.11%	19,066	21.33%
10 - 19.99%	23	33.82%	19,666	33.62%	3,736	29.07%	3,617	31.51%	3,985	35.76%	8,328	36.19%	29,157	32.62%
20 - 49.99%	18	26.47%	15,026	25.69%	3,509	27.31%	2,759	24.04%	2,625	23.56%	6,133	26.65%	23,663	26.48%
50 - 79.99%	13	19.12%	10,820	18.50%	3,235	25.18%	2,469	21.51%	1,882	16.89%	3,234	14.05%	17,490	19.57%
NA	1	1.47%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
TOTAL	68	100.00%	58,487	100.00%	12,850	21.97%	11,479	19.63%	11,144	19.05%	23,014	39.35%	89,376	100.00%

MSA MFI	\$
2020 CENSUS MSA MFI(TN - NON-MSA)	55,998
2024 CENSUS MSA MFI(TN - NON-MSA)	69,000

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

Businesses	#	% of Total
All Farm	940	6.73
All Non-Farm	13,035	93.27
Tot Revs	13,975	100.00

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

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

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

Race/Ethnicity	#	% of Total
Black	42,969	19.08
NHOPI	33	0.01
Other	617	0.27
Multiple Races	7,952	3.53
Minority	60,246	26.75
White Non-Hispanic	164,995	73.25
Population	225,241	100.00

Businesses with Revenue <\$1 mil	#	% of Total
Farm Revs < 1 mil	904	7.85
Non-Farm Revs < 1 mil	10,613	92.15
Tot Revs < 1 mil	11,517	100.00

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

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

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

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

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

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

Distressed and Underserved Designations	#	% of Total
Total	68	100.00

Sources: 2020 Census Data with 2020 ACS-5 Updates and Interim 2024 FFIEC Updates