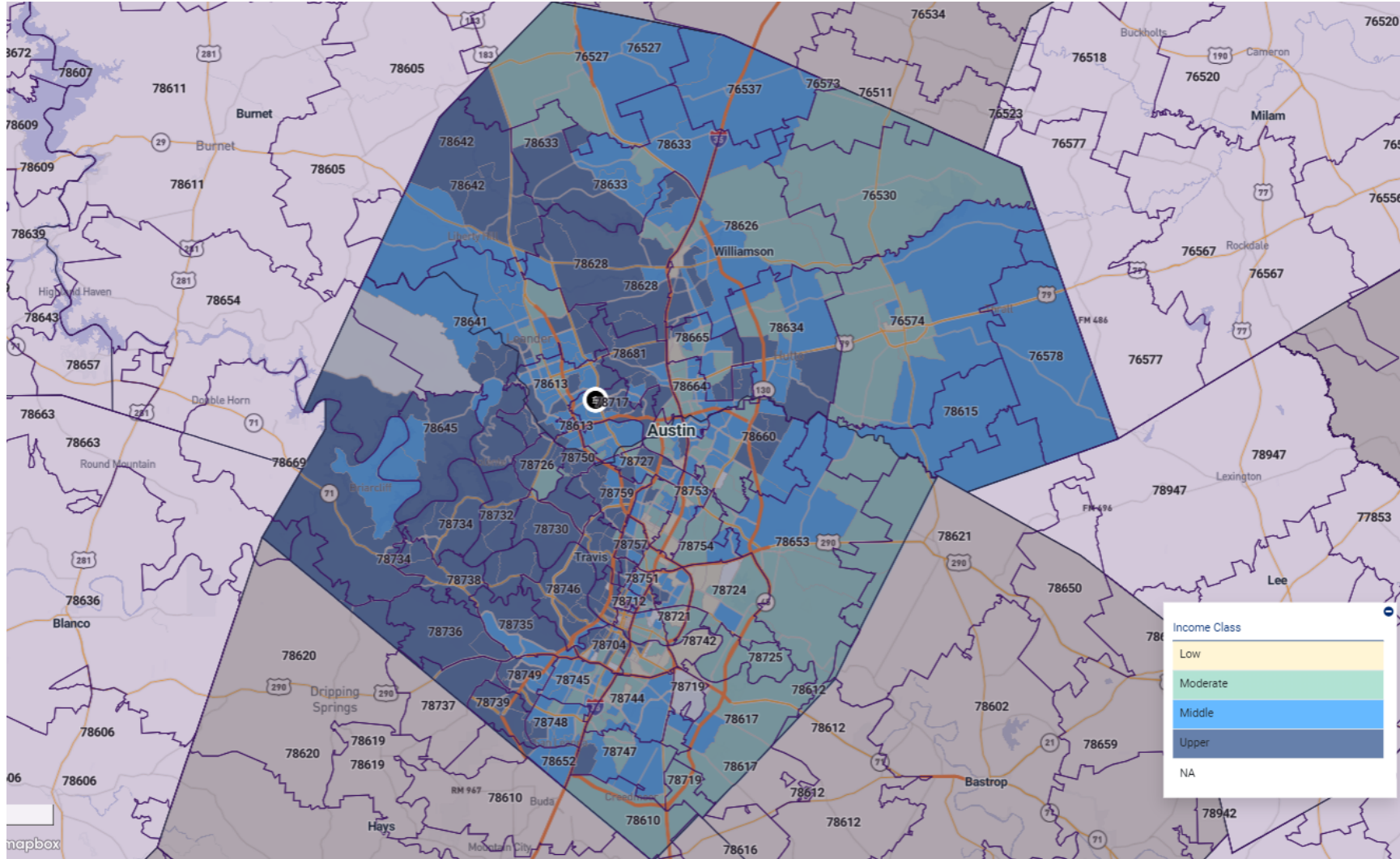


Assessment Set: FACILITY BASED ASSESSMENT AREAS

Assessment Area: AUSTIN

Austin Round Rock San Marcos



RiskExec

ASSESSMENT SET SUMMARY

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

| 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% |
| TOTAL | 425 | 100.00% | 416,236 | 100.00% | 84,817 | 20.38% | 70,080 | 16.84% | 86,517 | 20.79% | 174,822 | 42.00% | 679,644 | 100.00% |

| 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% |
| TOTAL | 425 | 100.00% | 416,236 | 100.00% | 84,817 | 20.38% | 70,080 | 16.84% | 86,517 | 20.79% | 174,822 | 42.00% | 679,644 | 100.00% |

| MSA MFI | \$ |
|---|---------|
| 2020 CENSUS MSA MFI(AUSTIN-ROUND ROCK-SAN MARCOS, TX) | 100,215 |
| 2024 CENSUS MSA MFI(AUSTIN-ROUND ROCK-SAN MARCOS, TX) | 122,300 |

| Businesses | # | % of Total |
|-----------------|----------------|---------------|
| All Farm | 6,692 | 1.74 |
| All Non-Farm | 378,107 | 98.26 |
| Tot Revs | 384,799 | 100.00 |

| Employment Information | # | % of Total |
|-------------------------|-----------|------------|
| Persons 62 and Older | 243,972 | 12.85 |
| Persons 16 and Older | 1,449,816 | 76.34 |
| Of Persons 16 and Older | # | % of Total |
| Civilian Employed | 995,134 | 68.64 |
| Civilian Unemployed | 46,898 | 3.23 |

| Housing Units | # | % of Total |
|--|---------|------------|
| 1-4 Units in Structure (Incl. in 1-4 Family Units) | 497,912 | 68.28 |
| Mobile Home (Incl. in 1-4 Family Units) | 19,633 | 2.69 |
| Boat, RV, Van | 778 | 0.11 |

| English Proficiency Level for Speakers of Another Language (Age 18) | # | % of Total |
|---|--------|------------|
| Speak English Not At All | 21,175 | 1.11 |
| Speak English not well | 53,162 | 2.80 |
| Speak English well | 68,666 | 3.62 |

| Race/Ethnicity | # | % of Total |
|----------------|---------|------------|
| Hispanic | 568,198 | 29.92 |
| American | 4,421 | 0.23 |

| Businesses with Revenue <\$1 mil | # | % of Total |
|----------------------------------|-------|------------|
| Farm Revs < 1 | 6,547 | 1.83 |

| Race/Ethnicity | # | % of Total |
|--------------------|-----------|------------|
| Indian | | |
| Asian | 153,642 | 8.09 |
| Black | 134,827 | 7.10 |
| NHOPI | 1,366 | 0.07 |
| Other | 9,637 | 0.51 |
| Multiple Races | 77,880 | 4.10 |
| Minority | 949,971 | 50.02 |
| White Non-Hispanic | 949,234 | 49.98 |
| Population | 1,899,205 | 100.00 |

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

| Businesses with Revenue <\$1 mil | # | % of Total |
|----------------------------------|---------|------------|
| mil | | |
| Non-Farm Revs < 1 mil | 352,021 | 98.17 |
| Tot Revs < 1 mil | 358,568 | 100.00 |

| Of Persons 16 and Older | # | % of Total |
|----------------------------|-----------|------------|
| Armed Forces | 1,472 | 0.10 |
| In Labor Force | 1,043,504 | 71.97 |
| Not in Labor Force | 406,312 | 28.03 |
| Persons 16 and Older Total | 1,449,816 | 100.00 |

| Housing Units | # | % of Total |
|----------------------------------|---------|------------|
| etc. (Incl. in 1-4 Family Units) | | |
| 1-4 Family Units | 518,323 | 71.08 |
| Multi-family, 5 or more | 210,863 | 28.92 |
| Total Housing Units | 729,186 | 100.00 |

| Housing Occupancy | # | % of Total |
|-----------------------|---------|------------|
| Owner Occupied Units | 388,695 | 53.31 |
| Renter Occupied Units | 290,949 | 39.90 |
| Occupied Units | 679,644 | 93.21 |
| Vacant Units | 49,542 | 6.79 |
| Total Housing Units | 729,186 | 100.00 |

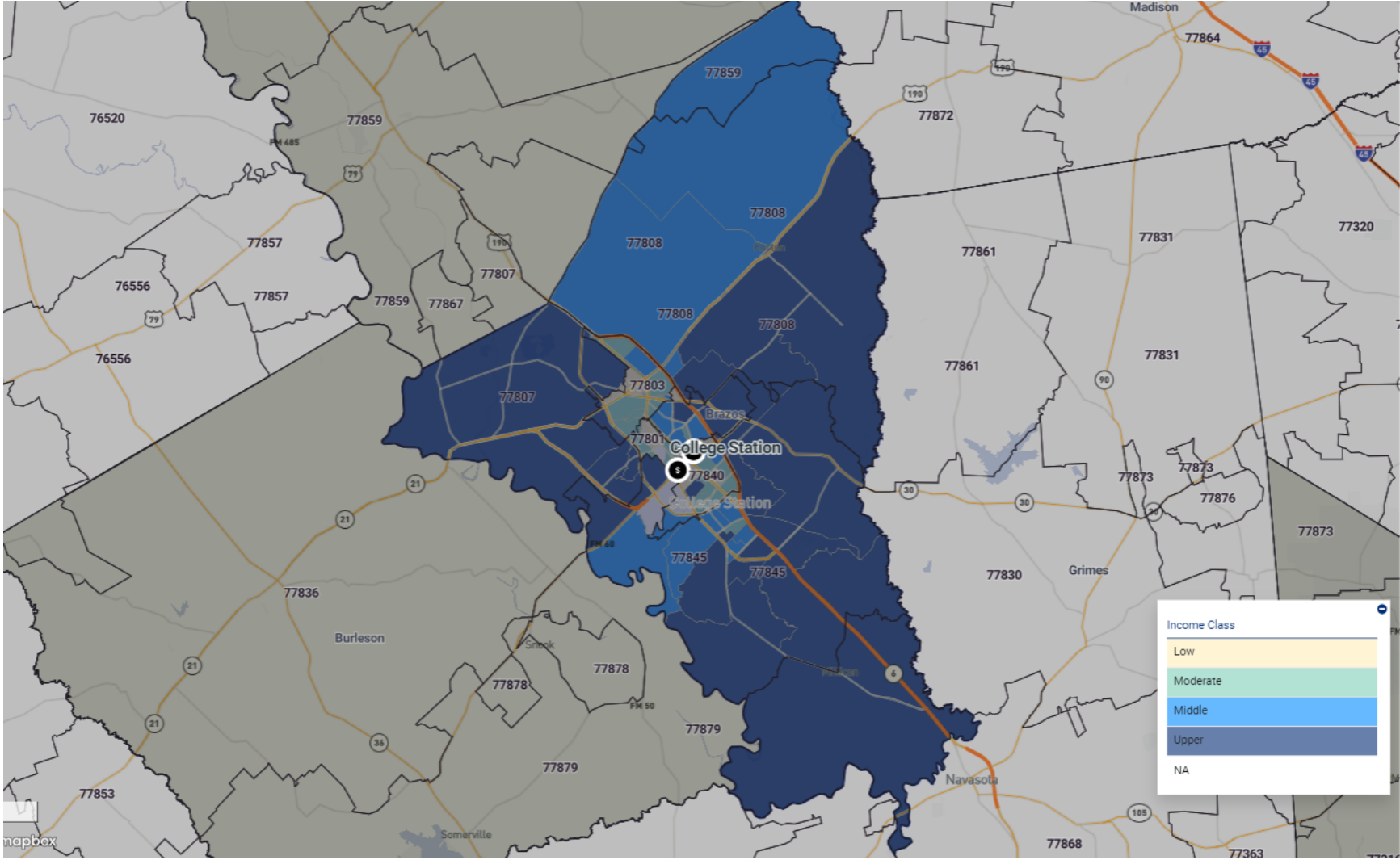
| English Proficiency Level for Speakers of Another Language (Age 18) | # | % of Total |
|---|-----------|------------|
| Limited English Proficiency | 143,003 | 7.53 |
| Speak English very well | 244,484 | 12.87 |
| Total Speakers of a Language Other Than English | 387,487 | 20.40 |
| Total Speakers of English Only | 1,511,718 | 79.60 |
| Population | 1,899,205 | 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 | 425 | 100.00 |
| Total | 425 | 100.00 |

Assessment Set: FACILITY BASED ASSESSMENT AREAS

Assessment Area: COLLEGE STATION

College Station - Bryan



RiskExec

ASSESSMENT SET SUMMARY

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

| 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% |
| TOTAL | 63 | 100.00% | 46,221 | 100.00% | 10,892 | 23.57% | 7,680 | 16.62% | 8,008 | 17.33% | 19,641 | 42.49% | 81,514 | 100.00% |

| 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% |
| TOTAL | 63 | 100.00% | 46,221 | 100.00% | 10,892 | 23.57% | 7,680 | 16.62% | 8,008 | 17.33% | 19,641 | 42.49% | 81,514 | 100.00% |

| MSA MFI | \$ |
|--|--------|
| 2020 CENSUS MSA MFI(COLLEGE STATION-BRYAN, TX) | 71,727 |
| 2024 CENSUS MSA MFI(COLLEGE STATION-BRYAN, TX) | 80,400 |

| Race/Ethnicity | # | % of Total |
|-----------------|--------|------------|
| Hispanic | 63,067 | 26.97 |
| American Indian | 502 | 0.21 |
| Asian | 14,621 | 6.25 |

| Businesses | # | % of Total |
|-----------------|---------------|---------------|
| All Farm | 639 | 3.09 |
| All Non-Farm | 20,020 | 96.91 |
| Tot Revs | 20,659 | 100.00 |

| Businesses with Revenue <\$1 mil | # | % of Total |
|----------------------------------|-----|------------|
| Farm Revs < 1 | 613 | 3.41 |

| Employment Information | # | % of Total |
|------------------------|---------|------------|
| Persons 62 and Older | 25,410 | 10.87 |
| Persons 16 and Older | 184,895 | 79.07 |

| Of Persons 16 and Older | # | % of Total |
|-------------------------|---------|------------|
| Civilian Employed | 109,012 | 58.96 |
| Civilian Unemployed | 4,979 | 2.69 |
| Armed Forces | 318 | 0.17 |

| Housing Units | # | % of Total |
|--|--------|------------|
| 1-4 Units in Structure (Incl. in 1-4 Family Units) | 63,322 | 68.95 |
| Mobile Home (Incl. in 1-4 Family Units) | 5,700 | 6.21 |
| Boat, RV, Van etc. (Incl. in 1-4) | 183 | 0.20 |

| English Proficiency Level for Speakers of Another Language (Age 18) | # | % of Total |
|--|-------|------------|
| Speak English Not At All | 1,949 | 0.83 |
| Speak English not well | 5,752 | 2.46 |
| Speak English well | 8,651 | 3.70 |

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

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

| Businesses with Revenue <\$1 mil | # | % of Total |
|----------------------------------|--------|------------|
| mil | | |
| Non-Farm Revs < 1 mil | 17,386 | 96.59 |
| Tot Revs < 1 mil | 17,999 | 100.00 |

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

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

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

| English Proficiency Level for Speakers of Another Language (Age 18) | # | % of Total |
|--|---------|------------|
| Limited English Proficiency | 16,352 | 6.99 |
| Speak English very well | 25,595 | 10.95 |
| Total Speakers of a Language Other Than English | 41,947 | 17.94 |
| Total Speakers of English Only | 191,902 | 82.06 |
| Population | 233,849 | 100.00 |

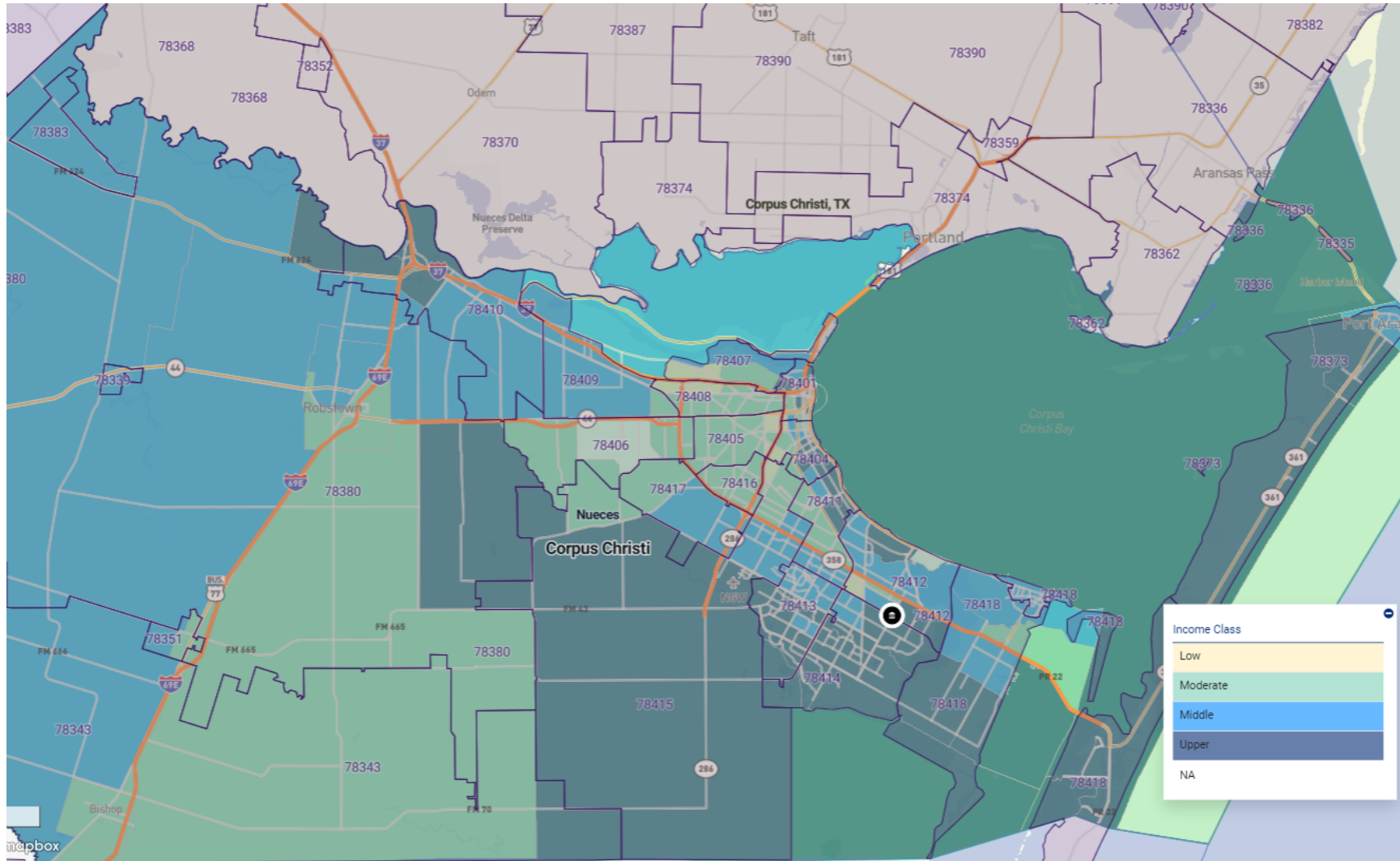
| Distressed and Underserved Designations | # | % of Total |
|---|----|------------|
| Only Distressed Tracts | 0 | 0.00 |
| Only Underserved Tracts | 0 | 0.00 |
| Both Distressed and Underserved Tracts | 0 | 0.00 |
| Neither Distressed Nor Underserved Tracts | 63 | 100.00 |
| Total | 63 | 100.00 |

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

Assessment Set: FACILITY BASED ASSESSMENT AREAS

Assessment Area: CORPUS CHRISTI

Corpus Christi TX



RiskExec

ASSESSMENT SET SUMMARY

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

| Tract Income Level | Tracts | | Families | | | | | | | | | | Households | |
|--------------------|-----------|----------------|---------------|----------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|----------------|----------------|
| | # | % | Tot # | Tot % | Low # | Low % | Mod # | Mod % | Mid # | Mid % | Upp # | Upp % | # | % |
| LOW | 4 | 4.12% | 4,161 | 4.71% | 2,498 | 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 | 36 | 37.11% | 31,875 | 36.09% | 7,466 | 36.35% | 5,197 | 36.00% | 7,149 | 43.71% | 12,063 | 32.60% | 48,872 | 37.45% |
| UPP | 29 | 29.90% | 30,783 | 34.85% | 3,071 | 14.95% | 2,893 | 20.04% | 4,752 | 29.06% | 20,067 | 54.23% | 44,282 | 33.94% |
| NA | 3 | 3.09% | 0 | 0.00% | 0 | 0.00% | 0 | 0.00% | 0 | 0.00% | 0 | 0.00% | 0 | 0.00% |
| TOTAL | 97 | 100.00% | 88,332 | 100.00% | 20,539 | 23.25% | 14,436 | 16.34% | 16,354 | 18.51% | 37,003 | 41.89% | 130,482 | 100.00% |

| Tract Minority Level | Tracts | | Families | | | | | | | | | | Households | |
|----------------------|-----------|----------------|---------------|----------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|----------------|----------------|
| | # | % | Tot # | Tot % | Low # | Low % | Mod # | Mod % | Mid # | Mid % | Upp # | Upp % | # | % |
| 10 - 19.99% | 3 | 3.09% | 1,738 | 1.97% | 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% |
| TOTAL | 97 | 100.00% | 88,332 | 100.00% | 20,539 | 23.25% | 14,436 | 16.34% | 16,354 | 18.51% | 37,003 | 41.89% | 130,482 | 100.00% |

| MSA MFI | \$ |
|---|--------|
| 2020 CENSUS MSA MFI(CORPUS CHRISTI, TX) | 67,020 |
| 2024 CENSUS MSA MFI(CORPUS CHRISTI, TX) | 79,400 |

| Businesses | # | % of Total |
|-----------------|---------------|---------------|
| All Farm | 939 | 2.61 |
| All Non-Farm | 34,974 | 97.39 |
| Tot Revs | 35,913 | 100.00 |

| Employment Information | # | % of Total |
|--------------------------------|----------|-------------------|
| Persons 62 and Older | 65,581 | 18.57 |
| Persons 16 and Older | 283,400 | 80.24 |
| Of Persons 16 and Older | # | % of Total |
| Civilian Employed | 163,776 | 57.79 |

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

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

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

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

| Businesses with Revenue <\$1 mil | # | % of Total |
|----------------------------------|--------|------------|
| Farm Revs < 1 mil | 921 | 2.95 |
| Non-Farm Revs < 1 mil | 30,322 | 97.05 |
| Tot Revs < 1 mil | 31,243 | 100.00 |

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

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

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

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

| Housing Occupancy | # | % of Total |
|-----------------------|---------|------------|
| Owner Occupied Units | 76,550 | 50.99 |
| Renter Occupied Units | 53,932 | 35.92 |
| Occupied Units | 130,482 | 86.91 |
| Vacant Units | 19,651 | 13.09 |
| Total Housing Units | 150,133 | 100.00 |

| Distressed and Underserved Designations | # | % of Total |
|---|----|------------|
| Only Distressed Tracts | 0 | 0.00 |
| Only Underserved Tracts | 0 | 0.00 |
| Both Distressed and Underserved Tracts | 0 | 0.00 |
| Neither Distressed | 97 | 100.00 |

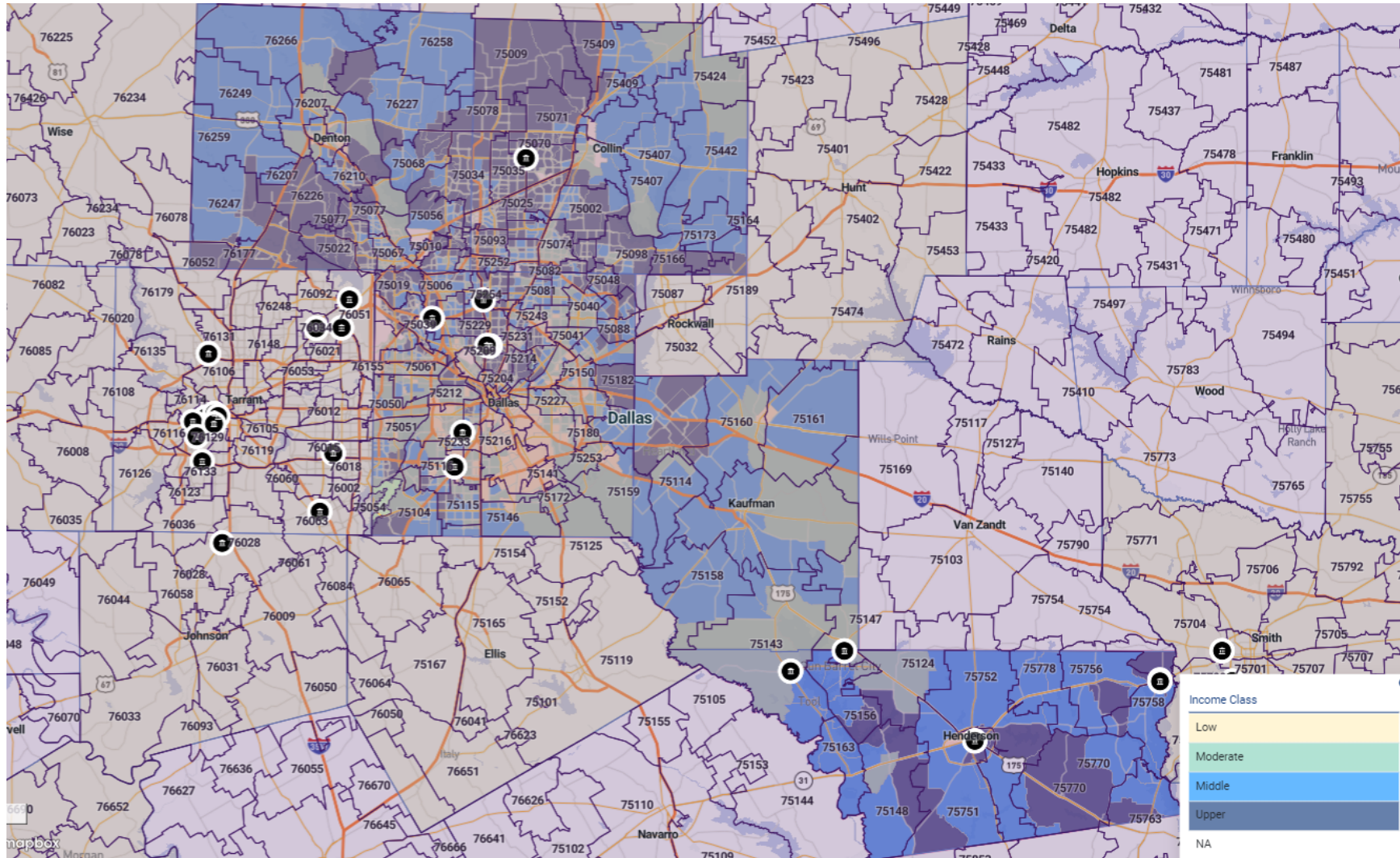
| Distressed and Underserved Designations | # | % of Total |
|---|-----------|---------------|
| Nor Underserved Tracts | | |
| Total | 97 | 100.00 |

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

Assessment Set: FACILITY BASED ASSESSMENT AREAS

Assessment Area: DALLAS

Dallas Plano Irving TX



RiskExec

ASSESSMENT SET SUMMARY

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

| Tract Income Level | Tracts | | Families | | | | | | | | | | Households | |
|--------------------|--------------|----------------|------------------|----------------|----------------|---------------|----------------|---------------|----------------|---------------|----------------|---------------|------------------|----------------|
| | # | % | Tot # | Tot % | Low # | Low % | Mod # | Mod % | Mid # | Mid % | Upp # | Upp % | # | % |
| LOW | 116 | 10.42% | 106,324 | 9.38% | 63,797 | 24.71% | 21,403 | 10.93% | 13,433 | 6.39% | 7,691 | 1.64% | 175,871 | 10.53% |
| MOD | 282 | 25.34% | 270,753 | 23.89% | 97,836 | 37.90% | 73,022 | 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% |
| TOTAL | 1,113 | 100.00% | 1,133,464 | 100.00% | 258,142 | 22.77% | 195,756 | 17.27% | 210,084 | 18.53% | 469,482 | 41.42% | 1,670,958 | 100.00% |

| Tract Minority Level | Tracts | | Families | | | | | | | | | | Households | |
|----------------------|--------------|----------------|------------------|----------------|----------------|---------------|----------------|---------------|----------------|---------------|----------------|---------------|------------------|----------------|
| | # | % | Tot # | Tot % | Low # | Low % | Mod # | Mod % | Mid # | Mid % | Upp # | Upp % | # | % |
| < 10% | 4 | 0.36% | 3,555 | 0.31% | 448 | 0.17% | 608 | 0.31% | 918 | 0.44% | 1,581 | 0.34% | 4,963 | 0.30% |
| 10 - 19.99% | 49 | 4.40% | 43,664 | 3.85% | 4,516 | 1.75% | 4,322 | 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% |
| TOTAL | 1,113 | 100.00% | 1,133,464 | 100.00% | 258,142 | 22.77% | 195,756 | 17.27% | 210,084 | 18.53% | 469,482 | 41.42% | 1,670,958 | 100.00% |

| MSA MFI | \$ | Businesses | # | % of Total | Employment Information | # | % of Total | Housing Units | # | % of Total | English Proficiency Level for Speakers of Another Language (Age 18) | # | % of Total |
|--|---------|----------------------------------|----------------|---------------|--------------------------------|-----------|-------------------|--|-----------|------------|---|---------|------------|
| 2020 CENSUS MSA MFI(DALLAS-PLANO-IRVING, TX) | 88,315 | All Farm | 11,798 | 1.54 | Persons 62 and Older | 645,365 | 13.41 | 1-4 Units in Structure (Incl. in 1-4 Family Units) | 1,217,448 | 67.41 | Speak English Not At All | 91,185 | 1.89 |
| 2024 CENSUS MSA MFI(DALLAS-PLANO-IRVING, TX) | 105,600 | All Non-Farm | 756,152 | 98.46 | Persons 16 and Older | 3,625,398 | 75.34 | Mobile Home (Incl. in 1-4 Family Units) | 48,369 | 2.68 | Speak English not well | 209,283 | 4.35 |
| 2020 CENSUS MSA MFI(TX - NON-MSA) | 61,809 | Tot Revs | 767,950 | 100.00 | Of Persons 16 and Older | # | % of Total | Boat, RV, Van etc. (Incl. | 982 | 0.05 | Speak English well | 244,374 | 5.08 |
| 2024 CENSUS MSA MFI(TX - NON-MSA) | 73,200 | Businesses with Revenue <\$1 mil | # | % of Total | Civilian Employed | 2,404,109 | 66.31 | | | | | | |
| | | Farm Revs < 1 | 11,432 | 1.63 | Civilian Unemployed | 115,900 | 3.20 | | | | | | |
| | | | | | Armed | 1,889 | 0.05 | | | | | | |

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

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

| Businesses with Revenue <\$1 mil | # | % of Total |
|----------------------------------|---------|------------|
| mil | | |
| Non-Farm Revs < 1 mil | 690,908 | 98.37 |
| Tot Revs < 1 mil | 702,340 | 100.00 |

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

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

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

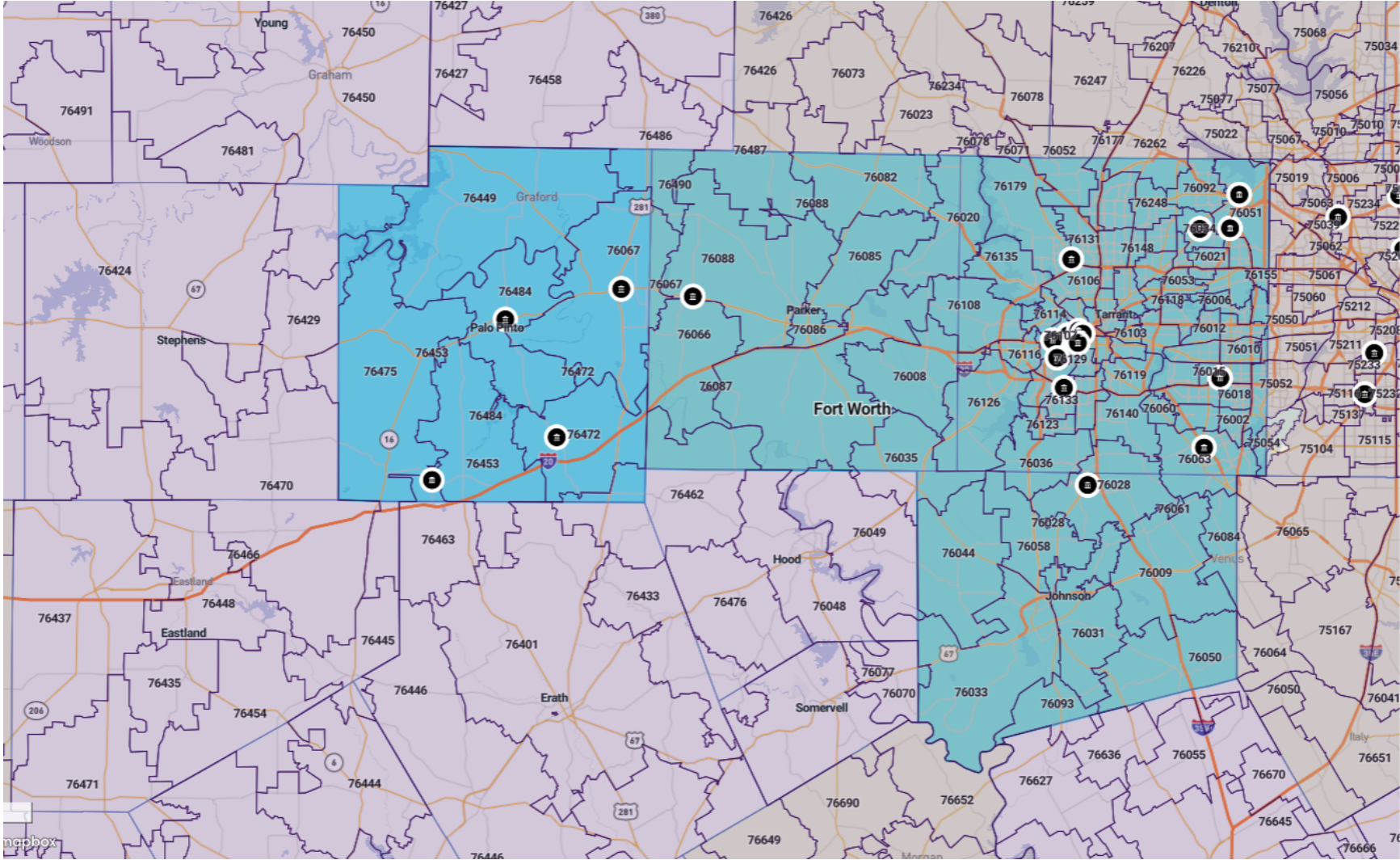
| English Proficiency Level for Speakers of Another Language (Age 18) | # | % of Total |
|---|-----------|------------|
| Limited English Proficiency | 544,842 | 11.32 |
| Speak English very well | 653,856 | 13.59 |
| Total Speakers of a Language Other Than English | 1,198,698 | 24.91 |
| Total Speakers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

| Distressed and Underserved Designations | # | % of Total |
|---|-------|------------|
| Only Distressed Tracts | 0 | 0.00 |
| Only Underserved Tracts | 0 | 0.00 |
| Both Distressed and Underserved Tracts | 0 | 0.00 |
| Neither Distressed Nor Underserved Tracts | 1,113 | 100.00 |
| Total | 1,113 | 100.00 |

Assessment Set: FACILITY BASED ASSESSMENT AREAS

Assessment Area: FORT WORTH

Fort Worth



RiskExec

ASSESSMENT SET SUMMARY

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

| Tract Income Level | Tracts | | Families | | | | | | | | | | Households | |
|--------------------|-----------|----------------|---------------|----------------|---------------|---------------|--------------|---------------|---------------|---------------|---------------|---------------|---------------|----------------|
| | # | % | Tot # | Tot % | Low # | Low % | Mod # | Mod % | Mid # | Mid % | Upp # | Upp % | # | % |
| MOD | 11 | 21.57% | 11,497 | 20.84% | 3,751 | 34.91% | 3,017 | 31.21% | 2,273 | 20.00% | 2,456 | 10.50% | 18,696 | 22.59% |
| MID | 23 | 45.10% | 24,850 | 45.05% | 4,819 | 44.84% | 4,380 | 45.31% | 5,642 | 49.63% | 10,009 | 42.80% | 35,741 | 43.19% |
| UPP | 17 | 33.33% | 18,818 | 34.11% | 2,176 | 20.25% | 2,269 | 23.47% | 3,452 | 30.37% | 10,921 | 46.70% | 28,325 | 34.22% |
| TOTAL | 51 | 100.00% | 55,165 | 100.00% | 10,746 | 19.48% | 9,666 | 17.52% | 11,367 | 20.61% | 23,386 | 42.39% | 82,762 | 100.00% |

| Tract Minority Level | Tracts | | Families | | | | | | | | | | Households | |
|----------------------|-----------|----------------|---------------|----------------|---------------|---------------|--------------|---------------|---------------|---------------|---------------|---------------|---------------|----------------|
| | # | % | Tot # | Tot % | Low # | Low % | Mod # | Mod % | Mid # | Mid % | Upp # | Upp % | # | % |
| < 10% | 1 | 1.96% | 980 | 1.78% | 155 | 1.44% | 159 | 1.64% | 317 | 2.79% | 349 | 1.49% | 1,380 | 1.67% |
| 10 - 19.99% | 20 | 39.22% | 22,558 | 40.89% | 3,884 | 36.14% | 3,786 | 39.17% | 4,105 | 36.11% | 10,783 | 46.11% | 32,056 | 38.73% |
| 20 - 49.99% | 24 | 47.06% | 25,497 | 46.22% | 4,747 | 44.17% | 4,050 | 41.90% | 5,798 | 51.01% | 10,902 | 46.62% | 40,091 | 48.44% |
| 50 - 79.99% | 6 | 11.76% | 6,130 | 11.11% | 1,960 | 18.24% | 1,671 | 17.29% | 1,147 | 10.09% | 1,352 | 5.78% | 9,235 | 11.16% |
| TOTAL | 51 | 100.00% | 55,165 | 100.00% | 10,746 | 19.48% | 9,666 | 17.52% | 11,367 | 20.61% | 23,386 | 42.39% | 82,762 | 100.00% |

| MSA MFI | \$ |
|--|--------|
| 2020 CENSUS MSA MFI(AR - NON-MSA) | 53,596 |
| 2024 CENSUS MSA MFI(AR - NON-MSA) | 72,700 |
| 2020 CENSUS MSA MFI(FORT SMITH, AR-OK) | 56,589 |
| 2024 CENSUS MSA MFI(FORT SMITH, AR-OK) | 65,500 |

| Businesses | # | % of Total |
|-----------------|---------------|---------------|
| All Farm | 407 | 3.03 |
| All Non-Farm | 13,041 | 96.97 |
| Tot Revs | 13,448 | 100.00 |

| Businesses with Revenue <\$1 mil | # | % of Total |
|----------------------------------|-----|------------|
| Farm Revs < 1 mil | 388 | 3.61 |

| Employment Information | # | % of Total |
|------------------------|---------|------------|
| Persons 62 and Older | 41,684 | 20.33 |
| Persons 16 and Older | 164,068 | 80.02 |

| Of Persons 16 and Older | # | % of Total |
|-------------------------|--------|------------|
| Civilian Employed | 91,318 | 55.66 |
| Civilian Unemployed | 4,733 | 2.88 |
| Armed Forces | 345 | 0.21 |

| Housing Units | # | % of Total |
|--|--------|------------|
| 1-4 Units in Structure (Incl. in 1-4 Family Units) | 77,004 | 83.61 |
| Mobile Home (Incl. in 1-4 Family Units) | 6,354 | 6.90 |
| Boat, RV, Van etc. (Incl. in 1-4 Family Units) | 46 | 0.05 |

| English Proficiency Level for Speakers of Another Language (Age 18) | # | % of Total |
|---|--------------|-------------|
| Speak English Not At All | 1,295 | 0.63 |
| Speak English not well | 3,461 | 1.69 |
| Speak English well | 4,389 | 2.14 |
| Limited English Proficiency | 9,145 | 4.46 |

| Race/Ethnicity | # | % of Total |
|----------------|--------|------------|
| Hispanic | 24,386 | 11.89 |

| Race/Ethnicity | # | % of Total |
|---------------------------|----------------|---------------|
| American Indian | 3,944 | 1.92 |
| Asian | 6,801 | 3.32 |
| Black | 8,826 | 4.30 |
| NHOPI | 128 | 0.06 |
| Other | 455 | 0.22 |
| Multiple Races | 14,876 | 7.26 |
| Minority | 59,416 | 28.98 |
| White Non-Hispanic | 145,613 | 71.02 |
| Population | 205,029 | 100.00 |

| Sex | # | % of Total |
|--------|---------|------------|
| Male | 102,401 | 49.94 |
| Female | 106,172 | 51.78 |

| Businesses with Revenue <\$1 mil | # | % of Total |
|----------------------------------|---------------|---------------|
| Non-Farm Revs < 1 mil | 10,358 | 96.39 |
| Tot Revs < 1 mil | 10,746 | 100.00 |

| Of Persons 16 and Older | # | % of Total |
|-----------------------------------|----------------|---------------|
| In Labor Force | 96,396 | 58.75 |
| Not in Labor Force | 67,672 | 41.25 |
| Persons 16 and Older Total | 164,068 | 100.00 |

| Housing Units | # | % of Total |
|--------------------------------|---------------|---------------|
| 1-4 Family Units | 83,404 | 90.56 |
| Multi-family, 5 or more | 8,694 | 9.44 |
| Total Housing Units | 92,098 | 100.00 |

| Housing Occupancy | # | % of Total |
|------------------------------|---------------|---------------|
| Owner Occupied Units | 53,913 | 58.54 |
| Renter Occupied Units | 28,849 | 31.32 |
| Occupied Units | 82,762 | 89.86 |
| Vacant Units | 9,336 | 10.14 |
| Total Housing Units | 92,098 | 100.00 |

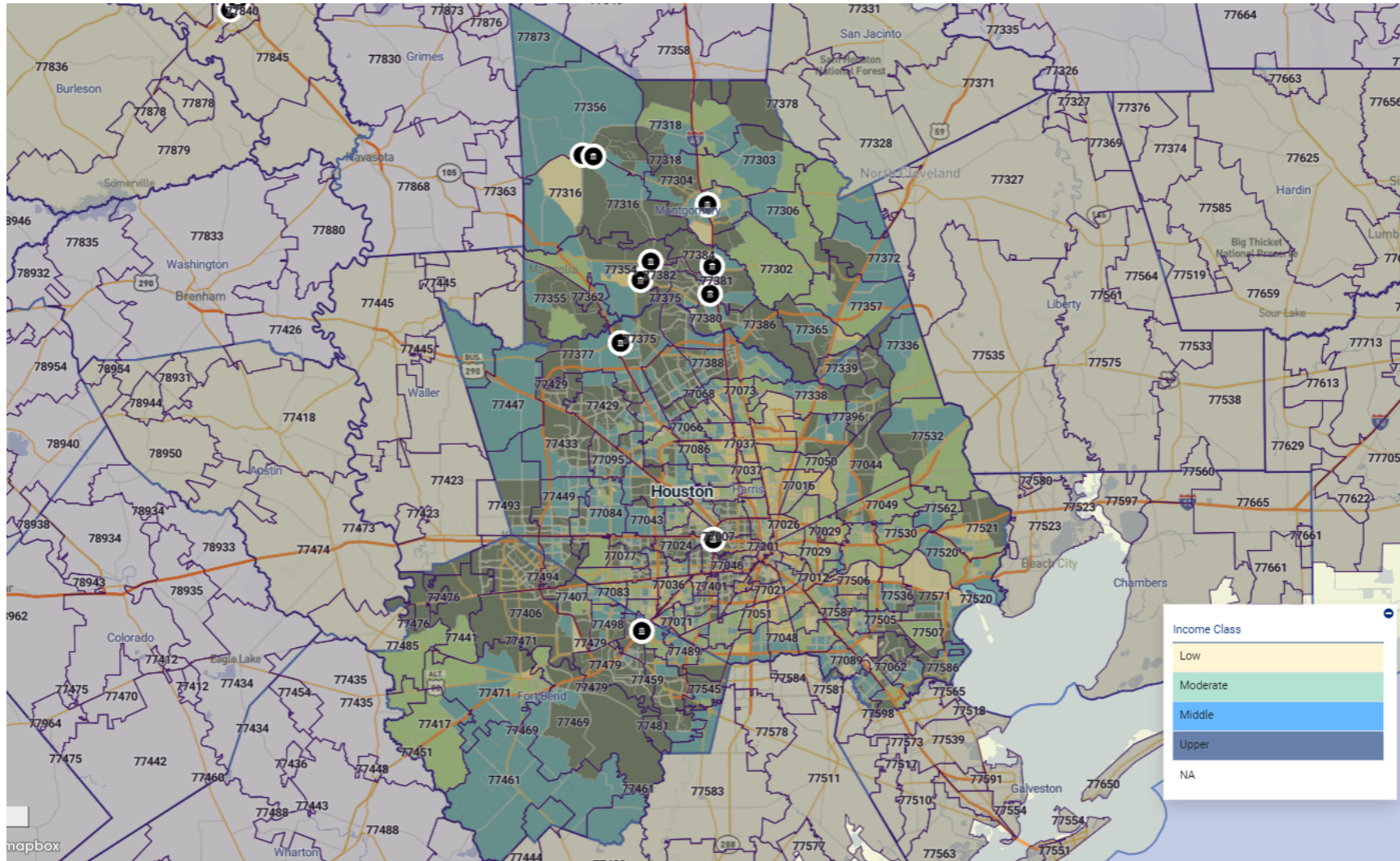
| English Proficiency Level for Speakers of Another Language (Age 18) | # | % of Total |
|--|----------------|---------------|
| Speak English very well | 8,308 | 4.05 |
| Total Speakers of a Language Other Than English | 17,453 | 8.51 |
| Total Speakers of English Only | 187,576 | 91.49 |
| Population | 205,029 | 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 | 51 | 100.00 |
| Total | 51 | 100.00 |

Assessment Set: FACILITY BASED ASSESSMENT AREAS

Assessment Area: HOUSTON

Houston-Pasadena-The Woodlands TX



RiskExec

ASSESSMENT SET SUMMARY

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

| Tract Income Level | Tracts | | Families | | | | | | | | | | Households | |
|--------------------|--------------|----------------|------------------|----------------|----------------|---------------|----------------|---------------|----------------|---------------|----------------|---------------|------------------|----------------|
| | # | % | Tot # | Tot % | Low # | Low % | Mod # | Mod % | Mid # | Mid % | Upp # | Upp % | # | % |
| LOW | 197 | 14.27% | 154,263 | 10.47% | 93,304 | 26.14% | 29,183 | 11.77% | 17,706 | 6.77% | 14,070 | 2.32% | 237,984 | 11.39% |
| MOD | 362 | 26.21% | 353,771 | 24.02% | 126,979 | 35.58% | 92,275 | 37.21% | 64,978 | 24.85% | 69,539 | 11.47% | 512,585 | 24.53% |
| MID | 346 | 25.05% | 408,326 | 27.72% | 82,421 | 23.09% | 74,954 | 30.22% | 102,747 | 39.29% | 148,204 | 24.44% | 563,163 | 26.95% |
| UPP | 433 | 31.35% | 539,069 | 36.60% | 46,700 | 13.08% | 49,005 | 19.76% | 73,789 | 28.22% | 369,575 | 60.94% | 738,222 | 35.33% |
| 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% |
| TOTAL | 1,381 | 100.00% | 1,472,907 | 100.00% | 356,918 | 24.23% | 248,003 | 16.84% | 261,497 | 17.75% | 606,489 | 41.18% | 2,089,767 | 100.00% |

| Tract Minority Level | Tracts | | Families | | | | | | | | | | Households | |
|----------------------|--------------|----------------|------------------|----------------|----------------|---------------|----------------|---------------|----------------|---------------|----------------|---------------|------------------|----------------|
| | # | % | Tot # | Tot % | Low # | Low % | Mod # | Mod % | Mid # | Mid % | Upp # | Upp % | # | % |
| 10 - 19.99% | 21 | 1.52% | 21,379 | 1.45% | 1,458 | 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% |
| TOTAL | 1,381 | 100.00% | 1,472,907 | 100.00% | 356,918 | 24.23% | 248,003 | 16.84% | 261,497 | 17.75% | 606,489 | 41.18% | 2,089,767 | 100.00% |

| MSA MFI | \$ | Businesses | # | % of Total | Employment Information | # | % of Total | Housing Units | # | % of Total | English Proficiency Level for Speakers of Another Language (Age 18) | # | % of Total |
|---|-----------|----------------------------------|----------------|---------------|--------------------------------|-----------|-------------------|--|-----------|------------|---|---------|------------|
| 2020 CENSUS MSA MFI(HOUSTON-PASADENA-THE WOODLANDS, TX) | 81,128 | All Farm | 12,227 | 1.33 | Persons 62 and Older | 836,157 | 13.54 | 1-4 Units in Structure (Incl. in 1-4 Family Units) | 1,567,599 | 68.76 | Speak English Not At All | 189,745 | 3.07 |
| 2024 CENSUS MSA MFI(HOUSTON-PASADENA-THE WOODLANDS, TX) | 96,100 | All Non-Farm | 905,803 | 98.67 | Persons 16 and Older | 4,617,847 | 74.79 | Mobile Home (Incl. in 1-4 Family Units) | 83,918 | 3.68 | Speak English not well | 303,306 | 4.91 |
| | | Tot Revs | 918,030 | 100.00 | Of Persons 16 and Older | # | % of Total | Boat, RV, Van etc. (Incl. | 1,959 | 0.09 | Speak English well | 368,653 | 5.97 |
| | | Businesses with Revenue <\$1 mil | # | % of Total | Civilian Employed | 2,913,064 | 63.08 | | | | | | |
| Race/Ethnicity | # | % of Total | | | Civilian Unemployed | 184,456 | 3.99 | | | | | | |
| Hispanic | 2,397,378 | 38.83 | Farm Revs < 1 | 11,836 | 1.41 | Armed | 3,148 | 0.07 | | | | | |

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

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

| Businesses with Revenue <\$1 mil | # | % of Total |
|----------------------------------|---------|------------|
| mil | | |
| Non-Farm Revs < 1 mil | 830,173 | 98.59 |
| Tot Revs < 1 mil | 842,009 | 100.00 |

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

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

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

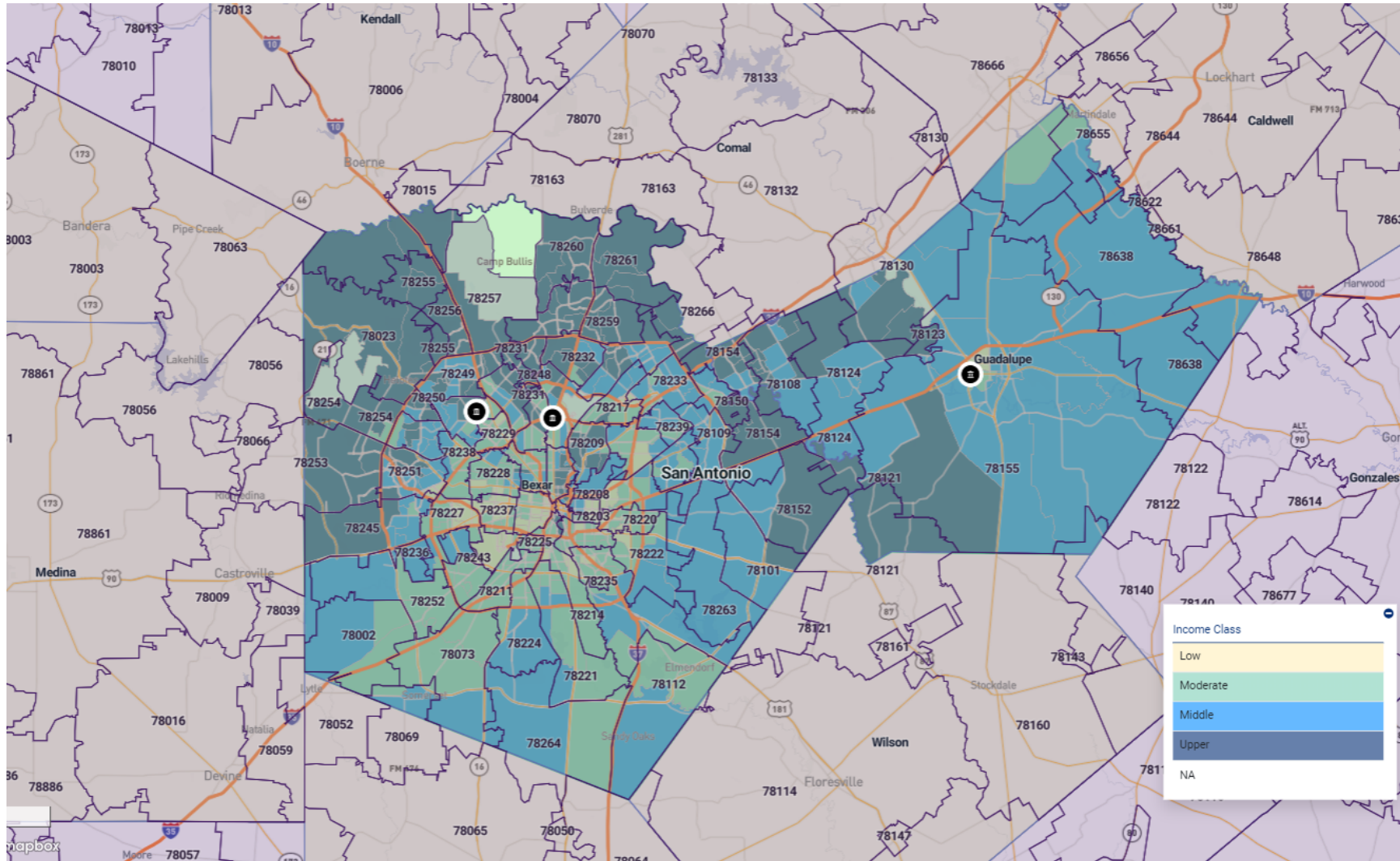
| English Proficiency Level for Speakers of Another Language (Age 18) | # | % of Total |
|--|-----------|------------|
| Limited English Proficiency | 861,704 | 13.96 |
| Speak English very well | 992,056 | 16.07 |
| Total Speakers of a Language Other Than English | 1,853,760 | 30.02 |
| Total Speakers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

| Distressed and Underserved Designations | # | % of Total |
|---|-------|------------|
| Only Distressed Tracts | 0 | 0.00 |
| Only Underserved Tracts | 0 | 0.00 |
| Both Distressed and Underserved Tracts | 0 | 0.00 |
| Neither Distressed Nor Underserved Tracts | 1,381 | 100.00 |
| Total | 1,381 | 100.00 |

Assessment Set: FACILITY BASED ASSESSMENT AREAS

Assessment Area: SAN ANTONIO

San Antonio - New Braunfels, TX



RiskExec

ASSESSMENT SET SUMMARY

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

| Tract Income Level | Tracts | | Families | | | | | | | | | | Households | |
|--------------------|------------|----------------|----------------|----------------|----------------|---------------|---------------|---------------|---------------|---------------|----------------|---------------|----------------|----------------|
| | # | % | Tot # | Tot % | Low # | Low % | Mod # | Mod % | Mid # | Mid % | Upp # | Upp % | # | % |
| LOW | 36 | 8.65% | 29,789 | 6.43% | 17,097 | 16.00% | 5,984 | 7.29% | 3,974 | 4.34% | 2,734 | 1.49% | 48,532 | 6.93% |
| MOD | 139 | 33.41% | 142,189 | 30.68% | 51,913 | 48.59% | 35,536 | 43.29% | 25,907 | 28.32% | 28,833 | 15.75% | 229,871 | 32.83% |
| MID | 124 | 29.81% | 142,573 | 30.76% | 25,662 | 24.02% | 25,937 | 31.59% | 35,300 | 38.59% | 55,674 | 30.41% | 212,437 | 30.34% |
| UPP | 112 | 26.92% | 147,738 | 31.88% | 11,629 | 10.89% | 14,574 | 17.75% | 26,199 | 28.64% | 95,336 | 52.08% | 207,862 | 29.68% |
| NA | 5 | 1.20% | 1,188 | 0.26% | 531 | 0.50% | 64 | 0.08% | 102 | 0.11% | 491 | 0.27% | 1,569 | 0.22% |
| TOTAL | 416 | 100.00% | 463,477 | 100.00% | 106,832 | 23.05% | 82,095 | 17.71% | 91,482 | 19.74% | 183,068 | 39.50% | 700,271 | 100.00% |

| Tract Minority Level | Tracts | | Families | | | | | | | | | | Households | |
|----------------------|------------|----------------|----------------|----------------|----------------|---------------|---------------|---------------|---------------|---------------|----------------|---------------|----------------|----------------|
| | # | % | Tot # | Tot % | Low # | Low % | Mod # | Mod % | Mid # | Mid % | Upp # | Upp % | # | % |
| 10 - 19.99% | 1 | 0.24% | 942 | 0.20% | 6 | 0.01% | 23 | 0.03% | 75 | 0.08% | 838 | 0.46% | 1,080 | 0.15% |
| 20 - 49.99% | 59 | 14.18% | 62,249 | 13.43% | 5,831 | 5.46% | 6,822 | 8.31% | 10,592 | 11.58% | 39,004 | 21.31% | 86,672 | 12.38% |
| 50 - 79.99% | 184 | 44.23% | 228,480 | 49.30% | 37,466 | 35.07% | 35,951 | 43.79% | 47,739 | 52.18% | 107,324 | 58.63% | 359,232 | 51.30% |
| 80 - 100% | 171 | 41.11% | 171,806 | 37.07% | 63,529 | 59.47% | 39,299 | 47.87% | 33,076 | 36.16% | 35,902 | 19.61% | 253,287 | 36.17% |
| NA | 1 | 0.24% | 0 | 0.00% | 0 | 0.00% | 0 | 0.00% | 0 | 0.00% | 0 | 0.00% | 0 | 0.00% |
| TOTAL | 416 | 100.00% | 463,477 | 100.00% | 106,832 | 23.05% | 82,095 | 17.71% | 91,482 | 19.74% | 183,068 | 39.50% | 700,271 | 100.00% |

| MSA MFI | \$ |
|---|--------|
| 2020 CENSUS MSA MFI (SAN ANTONIO-NEW BRAUNFELS, TX) | 74,284 |
| 2024 CENSUS MSA MFI (SAN ANTONIO-NEW BRAUNFELS, TX) | 89,100 |

| Businesses | # | % of Total |
|-----------------|----------------|---------------|
| All Farm | 4,309 | 1.98 |
| All Non-Farm | 213,726 | 98.02 |
| Tot Revs | 218,035 | 100.00 |

| Employment Information | # | % of Total |
|------------------------|-----------|------------|
| Persons 62 and Older | 324,021 | 14.85 |
| Persons 16 and Older | 1,656,434 | 75.91 |

| Housing Units | # | % of Total |
|--|---------|------------|
| 1-4 Units in Structure (Incl. in 1-4 Family Units) | 564,449 | 74.31 |
| Mobile Home (Incl. in 1-4 Family Units) | 25,297 | 3.33 |
| Boat, RV, Van | 536 | 0.07 |

| English Proficiency Level for Speakers of Another Language (Age 18) | # | % of Total |
|---|--------|------------|
| Speak English Not At All | 32,338 | 1.48 |
| Speak English not well | 70,662 | 3.24 |
| Speak English well | 97,555 | 4.47 |

| Race/Ethnicity | # | % of Total |
|-----------------|-----------|------------|
| Hispanic | 1,256,191 | 57.57 |
| American Indian | 5,030 | 0.23 |
| Asian | 68,283 | 3.13 |

| Businesses with Revenue <\$1 mil | # | % of Total |
|----------------------------------|-------|------------|
| Farm Revs < 1 | 4,173 | 2.13 |

| Of Persons 16 and Older | # | % of Total |
|-------------------------|---------|------------|
| Civilian Employed | 998,692 | 60.29 |
| Civilian Unemployed | 59,794 | 3.61 |

| Race/Ethnicity | # | % of Total |
|--------------------|-----------|------------|
| Black | 159,822 | 7.32 |
| NHOPI | 3,079 | 0.14 |
| Other | 8,992 | 0.41 |
| Multiple Races | 60,838 | 2.79 |
| Minority | 1,562,235 | 71.60 |
| White Non-Hispanic | 619,795 | 28.40 |
| Population | 2,182,030 | 100.00 |

| Sex | # | % of Total |
|--------|-----------|------------|
| Male | 1,057,943 | 48.48 |
| Female | 1,083,913 | 49.67 |

| Businesses with Revenue <\$1 mil | # | % of Total |
|----------------------------------|---------|------------|
| mil | | |
| Non-Farm Revs < 1 mil | 191,845 | 97.87 |
| Tot Revs < 1 mil | 196,018 | 100.00 |

| Of Persons 16 and Older | # | % of Total |
|----------------------------|-----------|------------|
| Armed Forces | 18,677 | 1.13 |
| In Labor Force | 1,077,163 | 65.03 |
| Not in Labor Force | 579,271 | 34.97 |
| Persons 16 and Older Total | 1,656,434 | 100.00 |

| Housing Units | # | % of Total |
|----------------------------------|---------|------------|
| etc. (Incl. in 1-4 Family Units) | | |
| 1-4 Family Units | 590,282 | 77.71 |
| Multi-family, 5 or more | 169,328 | 22.29 |
| Total Housing Units | 759,610 | 100.00 |

| Housing Occupancy | # | % of Total |
|-----------------------|---------|------------|
| Owner Occupied Units | 420,128 | 55.31 |
| Renter Occupied Units | 280,143 | 36.88 |
| Occupied Units | 700,271 | 92.19 |
| Vacant Units | 59,339 | 7.81 |
| Total Housing Units | 759,610 | 100.00 |

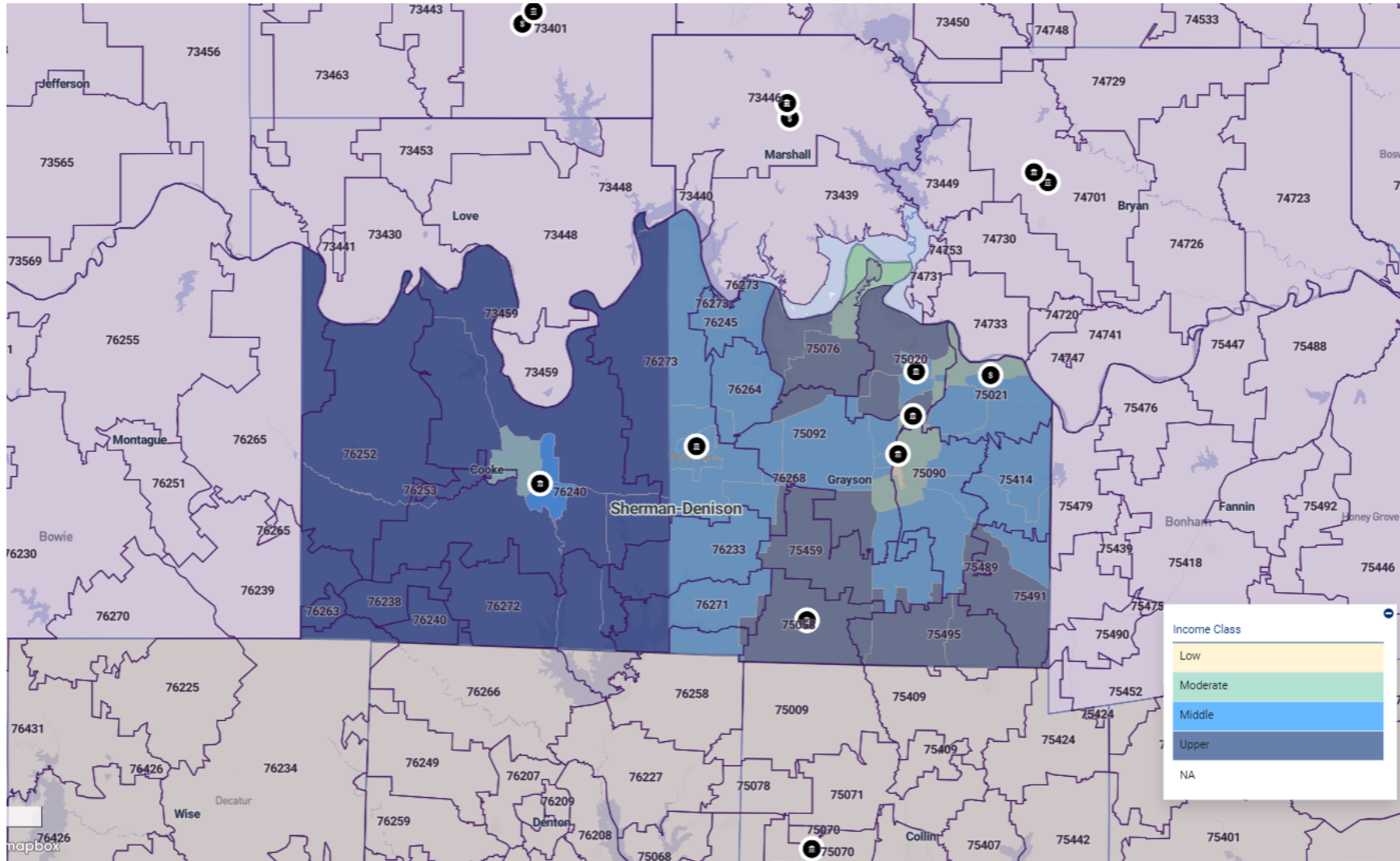
| English Proficiency Level for Speakers of Another Language (Age 18) | # | % of Total |
|---|-----------|------------|
| Limited English Proficiency | 200,555 | 9.19 |
| Speak English very well | 444,913 | 20.39 |
| Total Speakers of a Language Other Than English | 645,468 | 29.58 |
| Total Speakers of English Only | 1,536,562 | 70.42 |
| Population | 2,182,030 | 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 | 416 | 100.00 |
| Total | 416 | 100.00 |

Assessment Set: FACILITY BASED ASSESSMENT AREAS

Assessment Area: SHERMAN-DENISON

Sherman - Denison TX



RiskExec

ASSESSMENT SET SUMMARY

Institution: SIMMONS BANK Assessment Set: FACILITY BASED ASSESSMENT AREAS (2024), Area: SHERMAN-DENISON

| Tract Income Level | Tracts | | Families | | | | | | | | | | Households | |
|--------------------|-----------|----------------|---------------|----------------|--------------|---------------|--------------|---------------|--------------|---------------|---------------|---------------|---------------|----------------|
| | # | % | Tot # | Tot % | Low # | Low % | Mod # | Mod % | Mid # | Mid % | Upp # | Upp % | # | % |
| LOW | 1 | 2.56% | 609 | 1.36% | 322 | 3.86% | 100 | 1.22% | 101 | 1.12% | 86 | 0.44% | 1,060 | 1.63% |
| MOD | 10 | 25.64% | 9,455 | 21.06% | 3,207 | 38.41% | 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 | \$ |
|--|--------|
| 2020 CENSUS MSA MFI(SHERMAN-DENISON, TX) | 71,649 |
| 2024 CENSUS MSA MFI(SHERMAN-DENISON, TX) | 82,400 |
| 2020 CENSUS MSA MFI(TX - NON-MSA) | 61,809 |
| 2024 CENSUS MSA MFI(TX - NON-MSA) | 73,200 |

| Businesses | # | % of Total |
|-----------------|---------------|---------------|
| All Farm | 904 | 5.11 |
| All Non-Farm | 16,787 | 94.89 |
| Tot Revs | 17,691 | 100.00 |

| Businesses with Revenue <\$1 mil | # | % of Total |
|----------------------------------|-----|------------|
| Farm Revs < 1 | 892 | 5.68 |

| Employment Information | # | % of Total |
|------------------------|---------|------------|
| Persons 62 and Older | 37,318 | 21.06 |
| Persons 16 and Older | 137,017 | 77.32 |

| Of Persons 16 and Older | # | % of Total |
|-------------------------|--------|------------|
| Civilian Employed | 82,062 | 59.89 |
| Civilian Unemployed | 3,681 | 2.69 |
| Armed Forces | 36 | 0.03 |

| Housing Units | # | % of Total |
|--|--------|------------|
| 1-4 Units in Structure (Incl. in 1-4 Family Units) | 59,716 | 80.99 |
| Mobile Home (Incl. in 1-4 Family Units) | 8,039 | 10.90 |
| Boat, RV, Van etc. (Incl. in 1-4) | 188 | 0.25 |

| English Proficiency Level for Speakers of Another Language (Age 18) | # | % of Total |
|--|-------|------------|
| Speak English Not At All | 641 | 0.36 |
| Speak English not well | 2,690 | 1.52 |
| Speak English well | 2,612 | 1.47 |

| Race/Ethnicity | # | % of Total |
|----------------|--------|------------|
| Hispanic | 29,387 | 16.58 |

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

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

| Businesses with Revenue <\$1 mil | # | % of Total |
|----------------------------------|---------------|---------------|
| mil | | |
| Non-Farm Revs < 1 mil | 14,800 | 94.32 |
| Tot Revs < 1 mil | 15,692 | 100.00 |

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

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

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

| English Proficiency Level for Speakers of Another Language (Age 18) | # | % of Total |
|--|----------------|---------------|
| Limited English Proficiency | 5,943 | 3.35 |
| Speak English very well | 8,525 | 4.81 |
| Total Speakers of a Language Other Than English | 14,468 | 8.16 |
| Total Speakers of English Only | 162,743 | 91.84 |
| Population | 177,211 | 100.00 |

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

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

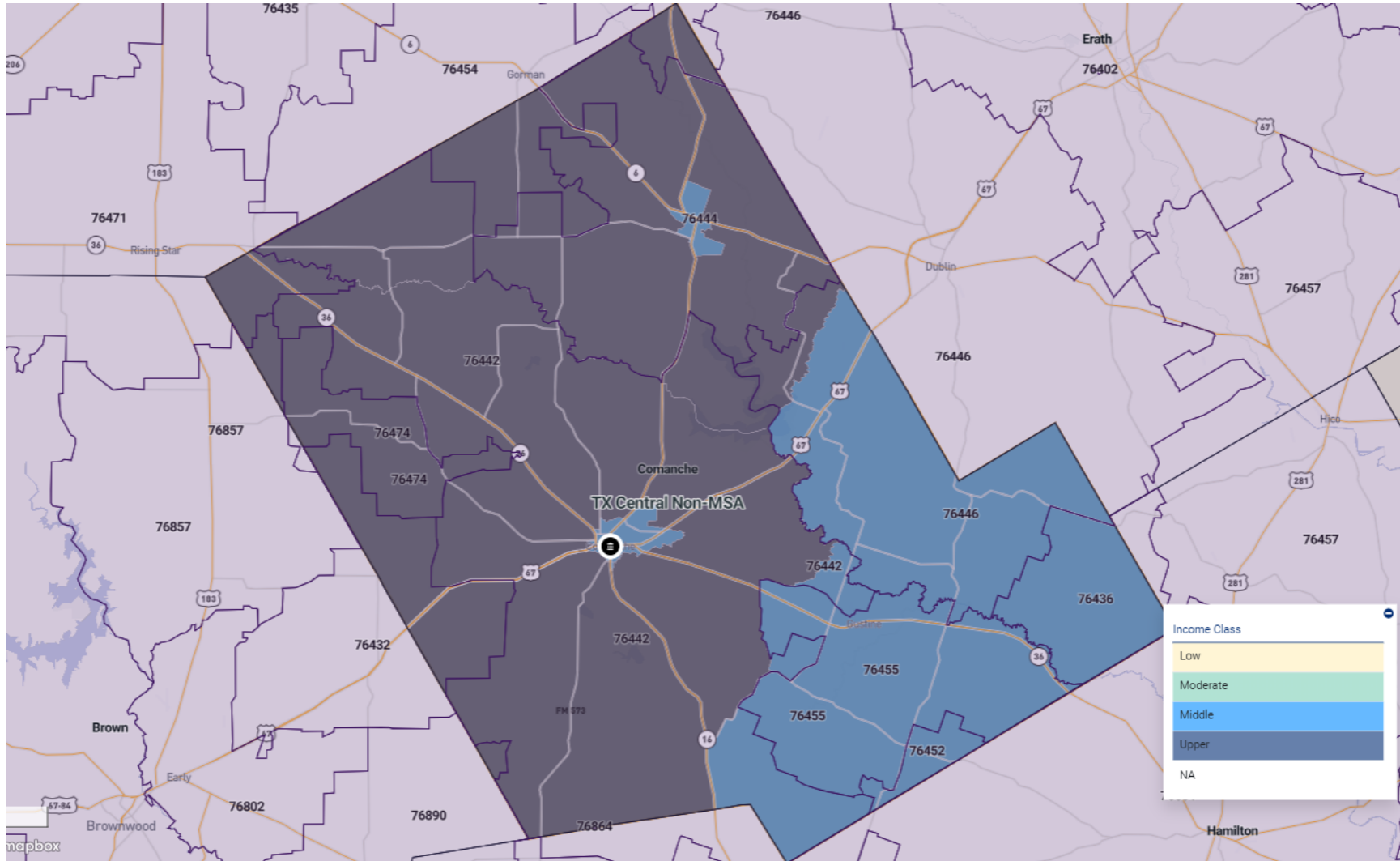
RiskExec Assessment Areas/REMA



Assessment Set: FACILITY BASED ASSESSMENT AREAS

Assessment Area: TX CENTRAL NON-MSA

TX Central Non MSA



RiskExec

ASSESSMENT SET SUMMARY

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

| Tract Income Level | Tracts | | Families | | | | | | | | | | Households | |
|--------------------|----------|----------------|--------------|----------------|------------|---------------|------------|---------------|------------|---------------|--------------|---------------|--------------|----------------|
| | # | % | Tot # | Tot % | Low # | Low % | Mod # | Mod % | Mid # | Mid % | Upp # | Upp % | # | % |
| MID | 3 | 60.00% | 1,923 | 54.32% | 315 | 62.62% | 378 | 73.97% | 624 | 62.84% | 606 | 39.53% | 3,124 | 57.68% |
| UPP | 2 | 40.00% | 1,617 | 45.68% | 188 | 37.38% | 133 | 26.03% | 369 | 37.16% | 927 | 60.47% | 2,292 | 42.32% |
| TOTAL | 5 | 100.00% | 3,540 | 100.00% | 503 | 14.21% | 511 | 14.44% | 993 | 28.05% | 1,533 | 43.31% | 5,416 | 100.00% |

| Tract Minority Level | Tracts | | Families | | | | | | | | | | Households | |
|----------------------|----------|----------------|--------------|----------------|------------|---------------|------------|---------------|------------|---------------|--------------|---------------|--------------|----------------|
| | # | % | Tot # | Tot % | Low # | Low % | Mod # | Mod % | Mid # | Mid % | Upp # | Upp % | # | % |
| 10 - 19.99% | 1 | 20.00% | 576 | 16.27% | 61 | 12.13% | 41 | 8.02% | 83 | 8.36% | 391 | 25.51% | 882 | 16.29% |
| 20 - 49.99% | 4 | 80.00% | 2,964 | 83.73% | 442 | 87.87% | 470 | 91.98% | 910 | 91.64% | 1,142 | 74.49% | 4,534 | 83.71% |
| TOTAL | 5 | 100.00% | 3,540 | 100.00% | 503 | 14.21% | 511 | 14.44% | 993 | 28.05% | 1,533 | 43.31% | 5,416 | 100.00% |

| MSA MFI | \$ |
|-----------------------------------|--------|
| 2020 CENSUS MSA MFI(TX - NON-MSA) | 61,809 |
| 2024 CENSUS MSA MFI(TX - NON-MSA) | 73,200 |

| Race/Ethnicity | # | % of Total |
|-----------------|--------------|--------------|
| Hispanic | 3,867 | 28.45 |
| American Indian | 49 | 0.36 |
| Asian | 38 | 0.28 |
| Black | 39 | 0.29 |
| NHOPI | 3 | 0.02 |
| Other | 24 | 0.18 |
| Multiple Races | 377 | 2.77 |
| Minority | 4,397 | 32.35 |

| Businesses | # | % of Total |
|-----------------|--------------|---------------|
| All Farm | 185 | 12.71 |
| All Non-Farm | 1,270 | 87.29 |
| Tot Revs | 1,455 | 100.00 |

| Businesses with Revenue <\$1 mil | # | % of Total |
|----------------------------------|--------------|---------------|
| Farm Revs < 1 mil | 179 | 14.05 |
| Non-Farm Revs < 1 mil | 1,095 | 85.95 |
| Tot Revs < 1 mil | 1,274 | 100.00 |

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

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

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

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

| Race/Ethnicity | # | % of Total |
|--------------------|--------|------------|
| White Non-Hispanic | 9,197 | 67.65 |
| Population | 13,594 | 100.00 |

| Sex | # | % of Total |
|--------|-------|------------|
| Male | 6,841 | 50.32 |
| Female | 6,756 | 49.70 |

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

| Housing Units | # | % of Total |
|---------------|---|------------|
| Units | | |

| Housing Occupancy | # | % of Total |
|-------------------|---|------------|
|-------------------|---|------------|

| | | |
|----------------------|-------|-------|
| Owner Occupied Units | 4,446 | 60.09 |
|----------------------|-------|-------|

| | | |
|-----------------------|-----|-------|
| Renter Occupied Units | 970 | 13.11 |
|-----------------------|-----|-------|

| | | |
|----------------|-------|-------|
| Occupied Units | 5,416 | 73.20 |
|----------------|-------|-------|

| | | |
|--------------|-------|-------|
| Vacant Units | 1,983 | 26.80 |
|--------------|-------|-------|

| | | |
|---------------------|-------|--------|
| Total Housing Units | 7,399 | 100.00 |
|---------------------|-------|--------|

| English Proficiency Level for Speakers of Another Language (Age 18) | # | % of Total |
|--|---|------------|
|--|---|------------|

| | | |
|---|-------|-------|
| Total Speakers of a Language Other Than English | 2,196 | 16.15 |
|---|-------|-------|

| | | |
|--------------------------------|--------|-------|
| Total Speakers of English Only | 11,398 | 83.85 |
|--------------------------------|--------|-------|

| | | |
|------------|--------|--------|
| Population | 13,594 | 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 | 5 | 100.00 |
|---|---|--------|

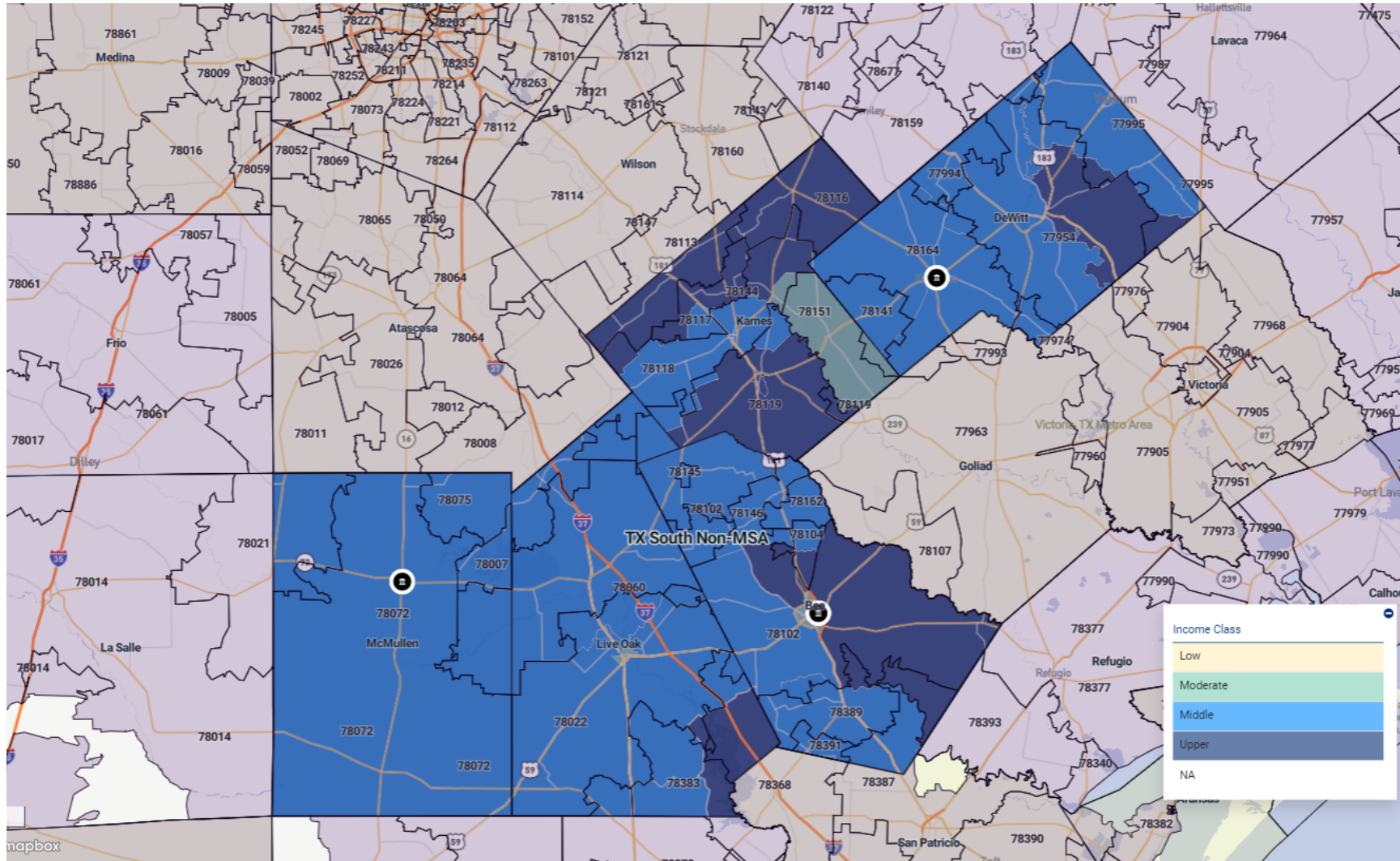
| | | |
|-------|---|--------|
| Total | 5 | 100.00 |
|-------|---|--------|

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

Assessment Set: FACILITY BASED ASSESSMENT AREAS

Assessment Area: TX SOUTH NON-MSA

TX South Non-MSA



RiskExec

ASSESSMENT SET SUMMARY

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

| Tract Income Level | Tracts | | Families | | | | | | | | | | Households | |
|--------------------|-----------|----------------|---------------|----------------|--------------|---------------|--------------|---------------|--------------|---------------|--------------|---------------|---------------|----------------|
| | # | % | Tot # | Tot % | Low # | Low % | Mod # | Mod % | Mid # | Mid % | Upp # | Upp % | # | % |
| MOD | 6 | 24.00% | 4,218 | 25.86% | 1,490 | 38.49% | 880 | 30.69% | 837 | 28.89% | 1,011 | 15.14% | 6,363 | 26.56% |
| MID | 11 | 44.00% | 7,397 | 45.34% | 1,424 | 36.79% | 1,347 | 46.98% | 1,579 | 54.50% | 3,047 | 45.62% | 10,550 | 44.04% |
| UPP | 8 | 32.00% | 4,699 | 28.80% | 957 | 24.72% | 640 | 22.32% | 481 | 16.60% | 2,621 | 39.24% | 7,044 | 29.40% |
| TOTAL | 25 | 100.00% | 16,314 | 100.00% | 3,871 | 23.73% | 2,867 | 17.57% | 2,897 | 17.76% | 6,679 | 40.94% | 23,957 | 100.00% |

| Tract Minority Level | Tracts | | Families | | | | | | | | | | Households | |
|----------------------|-----------|----------------|---------------|----------------|--------------|---------------|--------------|---------------|--------------|---------------|--------------|---------------|---------------|----------------|
| | # | % | Tot # | Tot % | Low # | Low % | Mod # | Mod % | Mid # | Mid % | Upp # | Upp % | # | % |
| 20 - 49.99% | 8 | 32.00% | 6,104 | 37.42% | 1,042 | 26.92% | 1,022 | 35.65% | 1,120 | 38.66% | 2,920 | 43.72% | 8,774 | 36.62% |
| 50 - 79.99% | 15 | 60.00% | 9,125 | 55.93% | 2,466 | 63.70% | 1,573 | 54.87% | 1,497 | 51.67% | 3,589 | 53.74% | 13,324 | 55.62% |
| 80 - 100% | 2 | 8.00% | 1,085 | 6.65% | 363 | 9.38% | 272 | 9.49% | 280 | 9.67% | 170 | 2.55% | 1,859 | 7.76% |
| TOTAL | 25 | 100.00% | 16,314 | 100.00% | 3,871 | 23.73% | 2,867 | 17.57% | 2,897 | 17.76% | 6,679 | 40.94% | 23,957 | 100.00% |

| MSA MFI | \$ |
|-----------------------------------|--------|
| 2020 CENSUS MSA MFI(TX - NON-MSA) | 61,809 |
| 2024 CENSUS MSA MFI(TX - NON-MSA) | 73,200 |

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

| Businesses | # | % of Total |
|-----------------|--------------|---------------|
| All Farm | 475 | 7.40 |
| All Non-Farm | 5,946 | 92.60 |
| Tot Revs | 6,421 | 100.00 |

| Businesses with Revenue <\$1 mil | # | % of Total |
|----------------------------------|-------|------------|
| Farm Revs < 1 mil | 469 | 8.63 |
| Non-Farm | 4,968 | 91.37 |

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

| Of Persons 16 and Older | # | % of Total |
|-------------------------|--------|------------|
| Civilian Employed | 27,159 | 41.35 |
| Civilian Unemployed | 1,793 | 2.73 |
| Armed Forces | 31 | 0.05 |
| In Labor Force | 28,983 | 44.12 |

| Housing Units | # | % of Total |
|--|--------|------------|
| 1-4 Units in Structure (Incl. in 1-4 Family Units) | 26,155 | 79.80 |
| Mobile Home (Incl. in 1-4 Family Units) | 5,313 | 16.21 |
| Boat, RV, Van etc. (Incl. in 1-4 Family Units) | 204 | 0.62 |
| 1-4 Family Units | 31,672 | 96.64 |
| Multi-family, 5 or | 1,102 | 3.36 |

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

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

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

| Businesses with Revenue <\$1 mil | # | % of Total |
|----------------------------------|-------|------------|
| Revs < 1 mil | | |
| Tot Revs < 1 mil | 5,437 | 100.00 |

| Of Persons 16 and Older | # | % of Total |
|----------------------------|--------|------------|
| Not in Labor Force | 36,702 | 55.88 |
| Persons 16 and Older Total | 65,685 | 100.00 |

| Housing Units | # | % of Total |
|---------------------|--------|------------|
| more | | |
| Total Housing Units | 32,774 | 100.00 |

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

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

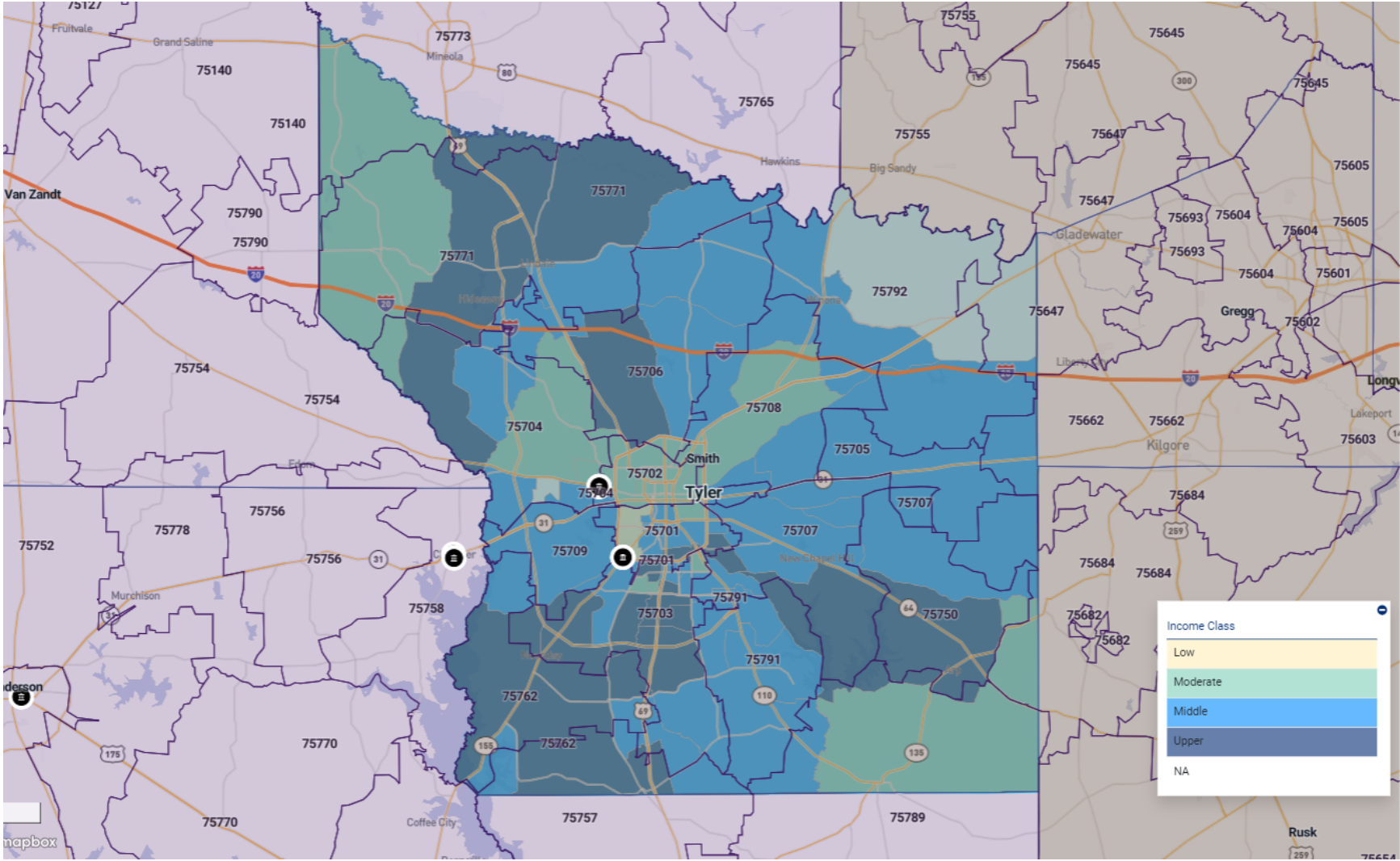
| Distressed and Underserved Designations | # | % of Total |
|---|----|------------|
| Only Distressed Tracts | 8 | 32.00 |
| Only Underserved Tracts | 2 | 8.00 |
| Both Distressed and Underserved Tracts | 1 | 4.00 |
| Neither Distressed Nor Underserved Tracts | 14 | 56.00 |
| Total | 25 | 100.00 |

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

Assessment Set: FACILITY BASED ASSESSMENT AREAS

Assessment Area: TYLER

Tyler TX



RiskExec

ASSESSMENT SET SUMMARY

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

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

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

| MSA MFI | \$ |
|--------------------------------|--------|
| 2020 CENSUS MSA MFI(TYLER, TX) | 73,199 |
| 2024 CENSUS MSA MFI(TYLER, TX) | 85,600 |

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

| Businesses | # | % of Total |
|-----------------|---------------|---------------|
| All Farm | 862 | 3.10 |
| All Non-Farm | 26,985 | 96.90 |
| Tot Revs | 27,847 | 100.00 |

| Employment Information | # | % of Total |
|--------------------------------|----------|-------------------|
| Persons 62 and Older | 45,763 | 19.60 |
| Persons 16 and Older | 179,874 | 77.04 |
| Of Persons 16 and Older | # | % of Total |
| Civilian Employed | 104,190 | 57.92 |

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

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

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

| Businesses with Revenue <\$1 mil | # | % of Total |
|----------------------------------|--------|------------|
| Farm Revs < 1 mil | 840 | 3.39 |
| Non-Farm Revs < 1 mil | 23,958 | 96.61 |
| Tot Revs < 1 mil | 24,798 | 100.00 |

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

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

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

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

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

| Distressed and Underserved Designations | # | % of Total |
|---|----|------------|
| Only Distressed Tracts | 0 | 0.00 |
| Only Underserved Tracts | 0 | 0.00 |
| Both Distressed and Underserved Tracts | 0 | 0.00 |
| Neither Distressed Nor | 56 | 100.00 |

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

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