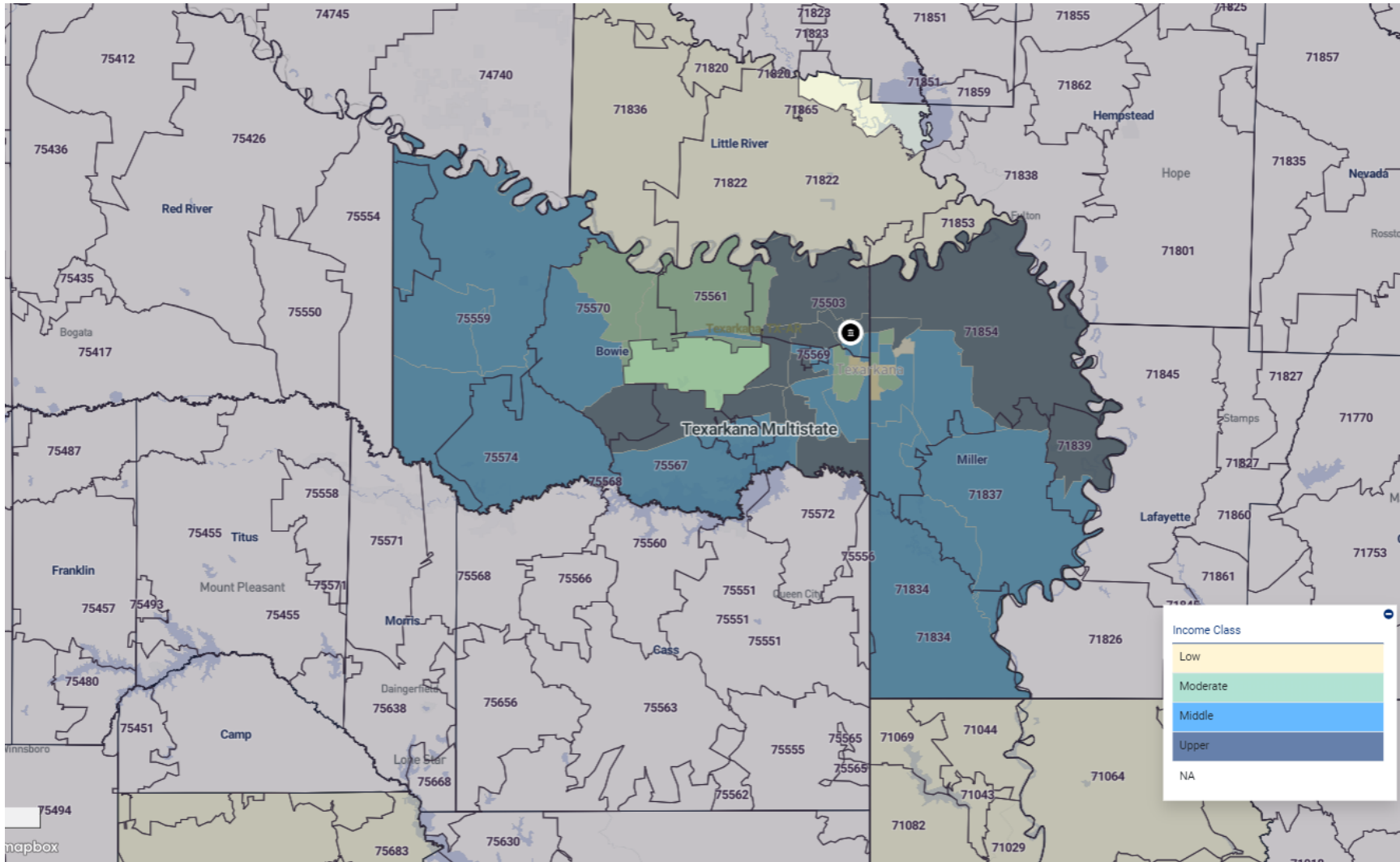


Assessment Set: FACILITY BASED ASSESSMENT AREAS

Assessment Area: TEXARKANA MULTISTATE

Texarkana TX-AR



RiskExec

ASSESSMENT SET SUMMARY

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

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

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

MSA MFI	\$
2020 CENSUS MSA MFI (TEXARKANA, TX-AR)	63,851
2024 CENSUS MSA MFI (TEXARKANA, TX-AR)	70,900

Businesses	#	% of Total
All Farm	417	3.64
All Non-Farm	11,051	96.36
Tot Revs	11,468	100.00

Employment Information	#	% of Total
Persons 62 and Older	27,398	20.22
Persons 16 and Older	108,563	80.12
Of Persons 16 and Older	#	% of Total
Civilian Employed	54,923	50.59

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

English Proficiency Level for Speakers of Another Language (Age 18)	#	% of Total
Speak English Not At All	141	0.10
Speak English not well	801	0.59

Race/Ethnicity	#	% of Total
Hispanic	9,185	6.78

Race/Ethnicity	#	% of Total
American Indian	800	0.59
Asian	1,287	0.95
Black	34,006	25.10
NHOPI	73	0.05
Other	471	0.35
Multiple Races	6,223	4.59
Minority	52,045	38.41
White Non-Hispanic	83,448	61.59
Population	135,493	100.00

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

Businesses with Revenue <\$1 mil	#	% of Total
Farm Revs < 1 mil	402	4.15
Non-Farm Revs < 1 mil	9,275	95.85
Tot Revs < 1 mil	9,677	100.00

Of Persons 16 and Older	#	% of Total
Civilian Unemployed	3,419	3.15
Armed Forces	42	0.04
In Labor Force	58,384	53.78
Not in Labor Force	50,179	46.22
Persons 16 and Older Total	108,563	100.00

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

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

English Proficiency Level for Speakers of Another Language (Age 18)	#	% of Total
Speak English well	1,435	1.06
Limited English Proficiency	2,377	1.75
Speak English very well	2,981	2.20
Total Speakers of a Language Other Than English	5,358	3.95
Total Speakers of English Only	130,135	96.05
Population	135,493	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	40	100.00

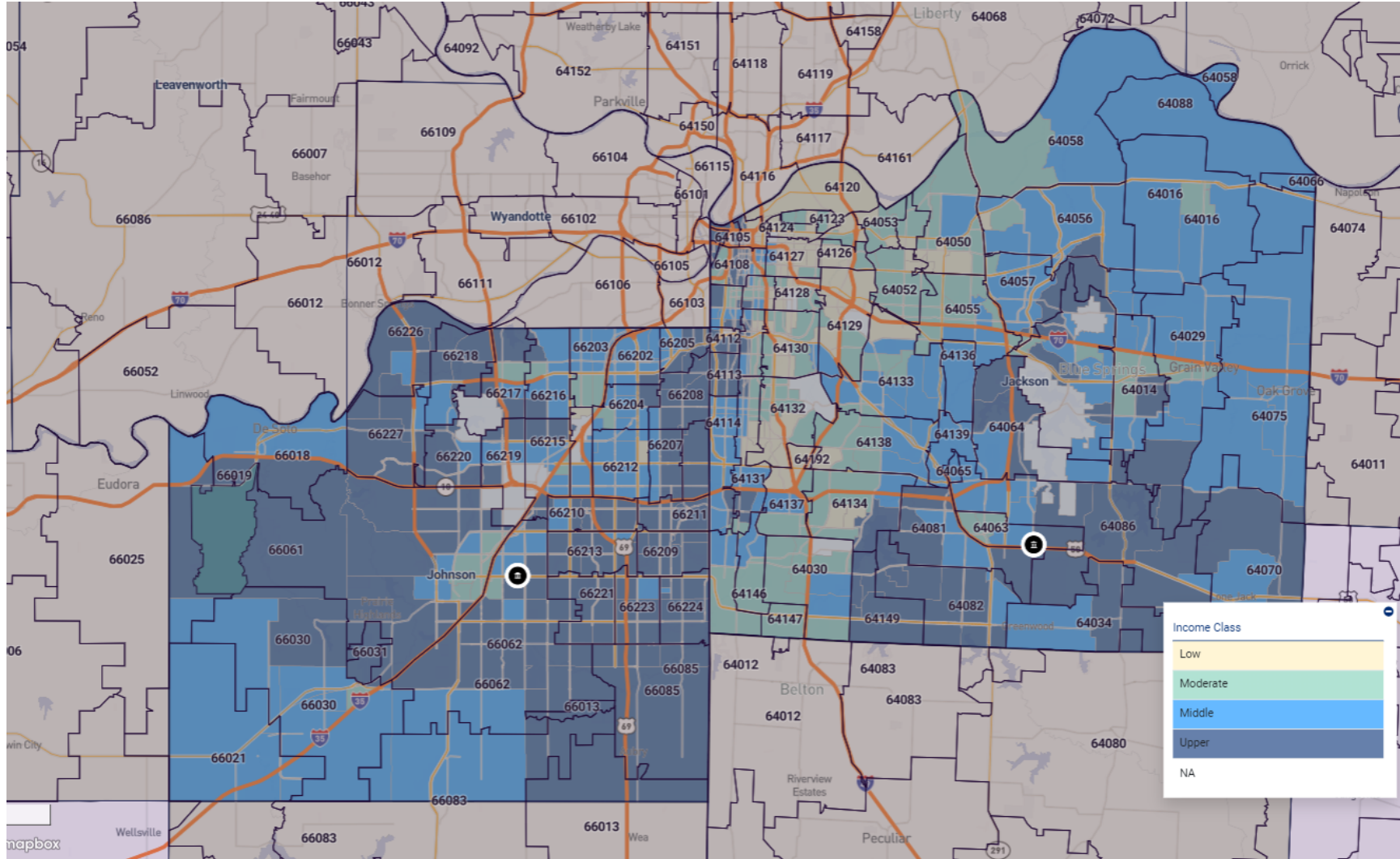
Distressed and Underserved Designations	#	% of Total
Underserved Tracts		
Total	40	100.00

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

Assessment Set: FACILITY BASED ASSESSMENT AREAS

Assessment Area: KANSAS CITY MULTISTATE

Kansas City MO-KS



RiskExec

ASSESSMENT SET SUMMARY

Institution: SIMMONS BANK Assessment Set: FACILITY BASED ASSESSMENT AREAS (2024), Area: KANSAS CITY MULTISTATE

Tract Income Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
LOW	40	10.50%	20,409	6.27%	12,492	20.11%	3,541	6.56%	2,594	3.81%	1,782	1.26%	40,325	7.68%
MOD	85	22.31%	65,157	20.02%	22,388	36.04%	16,960	31.44%	13,702	20.12%	12,107	8.56%	116,762	22.23%
MID	124	32.55%	115,977	35.63%	18,531	29.83%	21,629	40.10%	31,393	46.09%	44,424	31.43%	190,507	36.28%
UPP	117	30.71%	122,076	37.50%	7,855	12.65%	11,600	21.50%	20,158	29.60%	82,463	58.34%	172,252	32.80%
NA	15	3.94%	1,909	0.59%	852	1.37%	214	0.40%	261	0.38%	582	0.41%	5,285	1.01%
TOTAL	381	100.00%	325,528	100.00%	62,118	19.08%	53,944	16.57%	68,108	20.92%	141,358	43.42%	525,131	100.00%

Tract Minority Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
< 10%	6	1.57%	6,264	1.92%	337	0.54%	578	1.07%	801	1.18%	4,548	3.22%	8,232	1.57%
10 - 19.99%	83	21.78%	85,793	26.36%	7,333	11.80%	11,224	20.81%	16,901	24.81%	50,335	35.61%	119,342	22.73%
20 - 49.99%	202	53.02%	184,112	56.56%	32,281	51.97%	31,311	58.04%	41,385	60.76%	79,135	55.98%	304,478	57.98%
50 - 79.99%	47	12.34%	31,429	9.65%	12,968	20.88%	6,984	12.95%	6,172	9.06%	5,305	3.75%	58,017	11.05%
80 - 100%	42	11.02%	17,930	5.51%	9,199	14.81%	3,847	7.13%	2,849	4.18%	2,035	1.44%	35,062	6.68%
NA	1	0.26%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
TOTAL	381	100.00%	325,528	100.00%	62,118	19.08%	53,944	16.57%	68,108	20.92%	141,358	43.42%	525,131	100.00%

MSA MFI	\$
2020 CENSUS MSA MFI(KANSAS CITY, MO-KS)	86,562
2024 CENSUS MSA MFI(KANSAS CITY, MO-KS)	104,400

Businesses	#	% of Total
All Farm	3,959	2.22
All Non-Farm	174,277	97.78
Tot Revs	178,236	100.00

Employment Information	#	% of Total
Persons 62 and Older	238,234	17.95
Persons 16 and Older	1,022,912	77.08
Of Persons 16 and Older	#	% of Total
Civilian Employed	682,226	66.69
Civilian Unemployed	29,084	2.84

Housing Units	#	% of Total
1-4 Units in Structure (Incl. in 1-4 Family Units)	454,743	79.70
Mobile Home (Incl. in 1-4 Family Units)	4,722	0.83

English Proficiency Level for Speakers of Another Language (Age 18)	#	% of Total
Speak English Not At All	3,724	0.28
Speak English not well	15,254	1.15

Race/Ethnicity	#	% of Total
Hispanic	132,174	9.96
American Indian	4,308	0.32

Race/Ethnicity	#	% of Total
Asian	47,837	3.60
Black	184,634	13.91
NHOPI	2,073	0.16
Other	5,476	0.41
Multiple Races	70,624	5.32
Minority	447,126	33.69
White Non-Hispanic	879,941	66.31
Population	1,327,067	100.00

Sex	#	% of Total
Male	631,935	47.62
Female	666,372	50.21

Businesses with Revenue <\$1 mil	#	% of Total
Farm Revs < 1 mil	3,826	2.40
Non-Farm Revs < 1 mil	155,805	97.60
Tot Revs < 1 mil	159,631	100.00

Of Persons 16 and Older	#	% of Total
Armed Forces	1,160	0.11
In Labor Force	712,470	69.65
Not in Labor Force	310,442	30.35
Persons 16 and Older Total	1,022,912	100.00

Housing Units	#	% of Total
Boat, RV, Van etc. (Incl. in 1-4 Family Units)	334	0.06
1-4 Family Units	459,799	80.59
Multi-family, 5 or more	110,756	19.41
Total Housing Units	570,555	100.00

Housing Occupancy	#	% of Total
Owner Occupied Units	331,507	58.10
Renter Occupied Units	193,624	33.94
Occupied Units	525,131	92.04
Vacant Units	45,424	7.96
Total Housing Units	570,555	100.00

English Proficiency Level for Speakers of Another Language (Age 18)	#	% of Total
Speak English well	23,418	1.76
Limited English Proficiency	42,396	3.19
Speak English very well	58,840	4.43
Total Speakers of a Language Other Than English	101,236	7.63
Total Speakers of English Only	1,225,831	92.37
Population	1,327,067	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	381	100.00
Total	381	100.00

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