





## ASSESSMENT SET SUMMARY

Institution: SIMMONS BANK Assessment Set: 2026 FACILITY BASED ASSESSMENT AREAS (2026), 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%
<b>TOTAL</b>	<b>381</b>	<b>100.00%</b>	<b>325,528</b>	<b>100.00%</b>	<b>62,118</b>	<b>19.08%</b>	<b>53,944</b>	<b>16.57%</b>	<b>68,108</b>	<b>20.92%</b>	<b>141,358</b>	<b>43.42%</b>	<b>525,131</b>	<b>100.00%</b>

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%
<b>TOTAL</b>	<b>381</b>	<b>100.00%</b>	<b>325,528</b>	<b>100.00%</b>	<b>62,118</b>	<b>19.08%</b>	<b>53,944</b>	<b>16.57%</b>	<b>68,108</b>	<b>20.92%</b>	<b>141,358</b>	<b>43.42%</b>	<b>525,131</b>	<b>100.00%</b>

MSA MFI	\$
2020 CENSUS MSA MFI(KANSAS CITY, MO-KS)	86,562
2026 CENSUS MSA MFI(KANSAS CITY, MO-KS)	111,100

Businesses	#	% of Total
All Farm	3,651	2.21
All Non-Farm	161,503	97.79
<b>Tot Revs</b>	<b>165,154</b>	<b>100.00</b>

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

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

Race/Ethnicity	#	% of Total
American Indian	4,308	0.32
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

Businesses with Revenue <\$1 mil	#	% of Total
Farm Revs < 1 mil	3,538	2.36
Non-Farm Revs < 1 mil	146,075	97.64
Tot Revs < 1 mil	149,613	100.00

Of Persons 16 and Older	#	% of Total
Civilian Unemployed	29,084	2.84
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

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

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

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

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

Distressed and Underserved Designations	#	% of Total
<b>Total</b>	<b>381</b>	<b>100.00</b>

Sources: 2020 Census Data with 2020 ACS-5 Updates and 2025 FFIEC/ACS-1 Updates, 2026 Dun & Bradstreet (As of 01/08/2026). Business and farm counts are provided directly from Dun and Bradstreet for RiskExec reports.





## ASSESSMENT SET SUMMARY

Institution: SIMMONS BANK Assessment Set: 2026 FACILITY BASED ASSESSMENT AREAS (2026), Area: 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%
<b>TOTAL</b>	<b>40</b>	<b>100.00%</b>	<b>33,521</b>	<b>100.00%</b>	<b>7,408</b>	<b>22.10%</b>	<b>5,907</b>	<b>17.62%</b>	<b>6,585</b>	<b>19.64%</b>	<b>13,621</b>	<b>40.63%</b>	<b>50,520</b>	<b>100.00%</b>

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

MSA MFI	\$
2020 CENSUS MSA MFI (TEXARKANA, TX-AR)	63,851
2026 CENSUS MSA MFI (TEXARKANA, TX-AR)	71,100

Businesses	#	% of Total
All Farm	391	3.67
All Non-Farm	10,275	96.33
<b>Tot Revs</b>	<b>10,666</b>	<b>100.00</b>

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

Of Persons 16 and Older	#	% of Total
Civilian Employed	54,923	50.59

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

Businesses with Revenue <\$1 mil	#	% of Total
Farm Revs < 1 mil	381	4.17
Non-Farm Revs < 1 mil	8,759	95.83
Tot Revs < 1 mil	9,140	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

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

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

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

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		
<b>Total</b>	<b>40</b>	<b>100.00</b>

Sources: 2020 Census Data with 2020 ACS-5 Updates and 2025 FFIEC/ACS-1 Updates, 2026 Dun & Bradstreet (As of 01/08/2026). Business and farm counts are provided directly from Dun and Bradstreet for RiskExec reports.