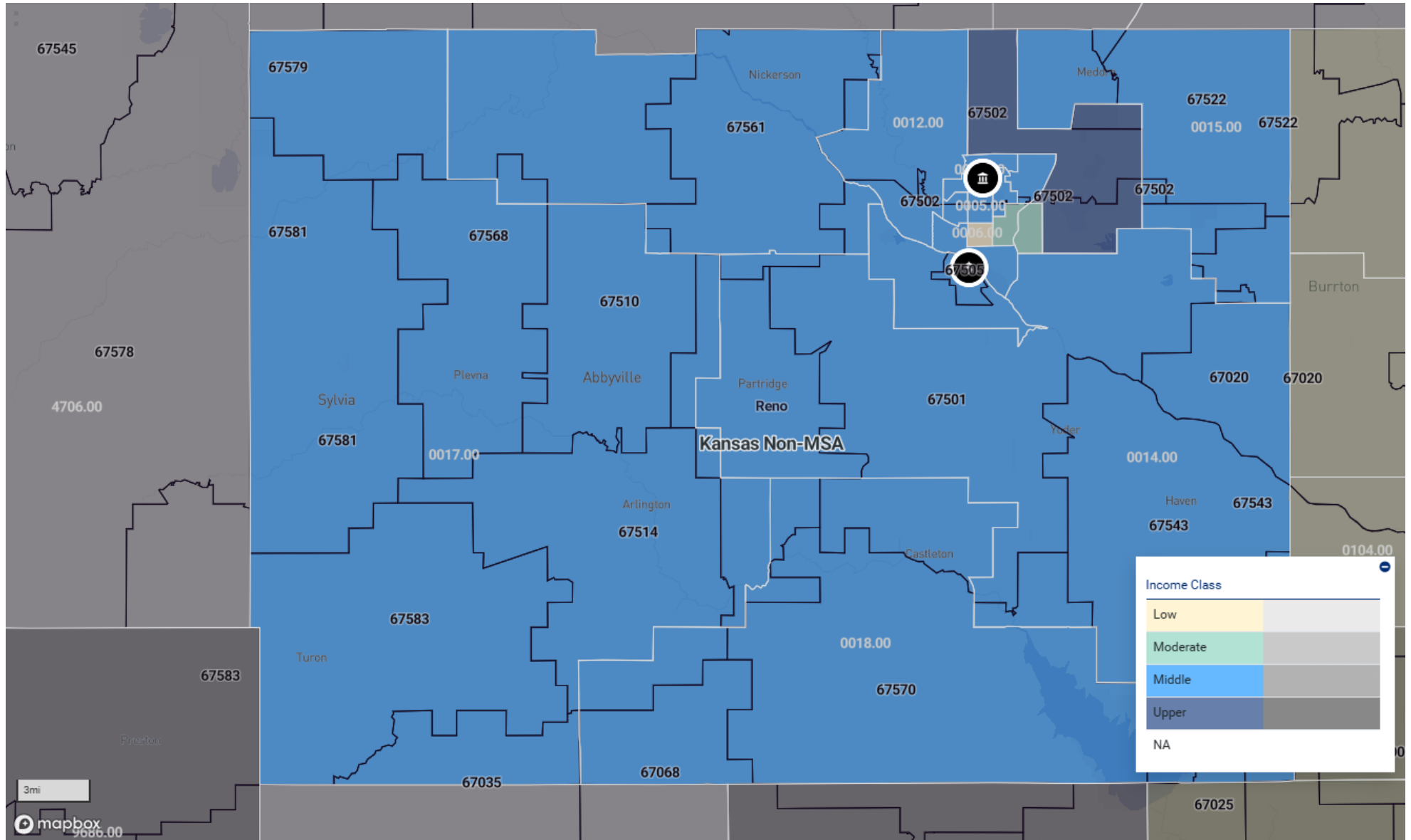


Assessment Set: FACILITY BASED ASSESSMENT AREAS

Assessment Area: KANSAS NON-MSA

Kansas Non MSA





## ASSESSMENT SET SUMMARY

Institution: SIMMONS BANK Assessment Set: FACILITY BASED ASSESSMENT AREAS (2025), Area: KANSAS NON-MSA

Tract Income Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
LOW	1	5.88%	515	3.31%	255	9.29%	183	5.79%	15	0.42%	62	1.02%	1,063	4.26%
MOD	2	11.76%	1,588	10.20%	475	17.30%	533	16.86%	378	10.49%	202	3.34%	3,025	12.11%
MID	13	76.47%	12,223	78.53%	1,907	69.47%	2,282	72.17%	3,004	83.37%	5,030	83.07%	19,196	76.88%
UPP	1	5.88%	1,239	7.96%	108	3.93%	164	5.19%	206	5.72%	761	12.57%	1,686	6.75%
<b>TOTAL</b>	<b>17</b>	<b>100.00%</b>	<b>15,565</b>	<b>100.00%</b>	<b>2,745</b>	<b>17.64%</b>	<b>3,162</b>	<b>20.31%</b>	<b>3,603</b>	<b>23.15%</b>	<b>6,055</b>	<b>38.90%</b>	<b>24,970</b>	<b>100.00%</b>

Tract Minority Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
< 10%	3	17.65%	2,687	17.26%	362	13.19%	492	15.56%	693	19.23%	1,140	18.83%	3,786	15.16%
10 - 19.99%	7	41.18%	6,992	44.92%	971	35.37%	1,158	36.62%	1,688	46.85%	3,175	52.44%	10,791	43.22%
20 - 49.99%	7	41.18%	5,886	37.82%	1,412	51.44%	1,512	47.82%	1,222	33.92%	1,740	28.74%	10,393	41.62%
<b>TOTAL</b>	<b>17</b>	<b>100.00%</b>	<b>15,565</b>	<b>100.00%</b>	<b>2,745</b>	<b>17.64%</b>	<b>3,162</b>	<b>20.31%</b>	<b>3,603</b>	<b>23.15%</b>	<b>6,055</b>	<b>38.90%</b>	<b>24,970</b>	<b>100.00%</b>

MSA MFI	\$
2020 CENSUS MSA MFI(KS - NON-MSA)	65,183
2025 CENSUS MSA MFI(KS - NON-MSA)	80,900

Race/Ethnicity	#	% of Total
Hispanic	6,096	9.85
American Indian	397	0.64
Asian	333	0.54
Black	1,744	2.82
NHOPI	41	0.07
Other	173	0.28

Businesses	#	% of Total
All Farm	402	8.81
All Non-Farm	4,162	91.19
<b>Tot Revs</b>	<b>4,564</b>	<b>100.00</b>

Businesses with Revenue <\$1 mil	#	% of Total
Farm Revs < 1 mil	400	10.65
Non-Farm	3,357	89.35

Employment Information	#	% of Total
Persons 62 and Older	15,037	24.29
Persons 16 and Older	49,945	80.69

Of Persons 16 and Older	#	% of Total
Civilian Employed	28,927	57.92
Civilian Unemployed	1,316	2.63
Armed Forces	38	0.08

Housing Units	#	% of Total
1-4 Units in Structure (Incl. in 1-4 Family Units)	24,686	86.49
Mobile Home (Incl. in 1-4 Family Units)	1,185	4.15
Boat, RV, Van etc. (Incl. in 1-4 Family Units)	18	0.06
<b>1-4 Family Units</b>	<b>25,889</b>	<b>90.70</b>

English Proficiency Level for Speakers of Another Language (Age 18)	#	% of Total
Speak English Not At All	83	0.13
Speak English not well	265	0.43
Speak English well	547	0.88
<b>Limited English Proficiency</b>	<b>895</b>	<b>1.45</b>

Race/Ethnicity	#	% of Total
Multiple Races	2,798	4.52
Minority	11,582	18.71
White Non-Hispanic	50,316	81.29
Population	61,898	100.00

Sex	#	% of Total
Male	31,355	50.66
Female	31,066	50.19

Businesses with Revenue <\$1 mil	#	% of Total
Revs < 1 mil		
Tot Revs < 1 mil	3,757	100.00

Of Persons 16 and Older	#	% of Total
In Labor Force	30,281	60.63
Not in Labor Force	19,664	39.37
Persons 16 and Older Total	49,945	100.00

Housing Units	#	% of Total
Multi-family, 5 or more	2,654	9.30
Total Housing Units	28,543	100.00

Housing Occupancy	#	% of Total
Owner Occupied Units	17,465	61.19
Renter Occupied Units	7,505	26.29
Occupied Units	24,970	87.48
Vacant Units	3,573	12.52
Total Housing Units	28,543	100.00

English Proficiency Level for Speakers of Another Language (Age 18)	#	% of Total
Speak English very well	2,212	3.57
Total Speakers of a Language Other Than English	3,107	5.02
Total Speakers of English Only	58,791	94.98
Population	61,898	100.00

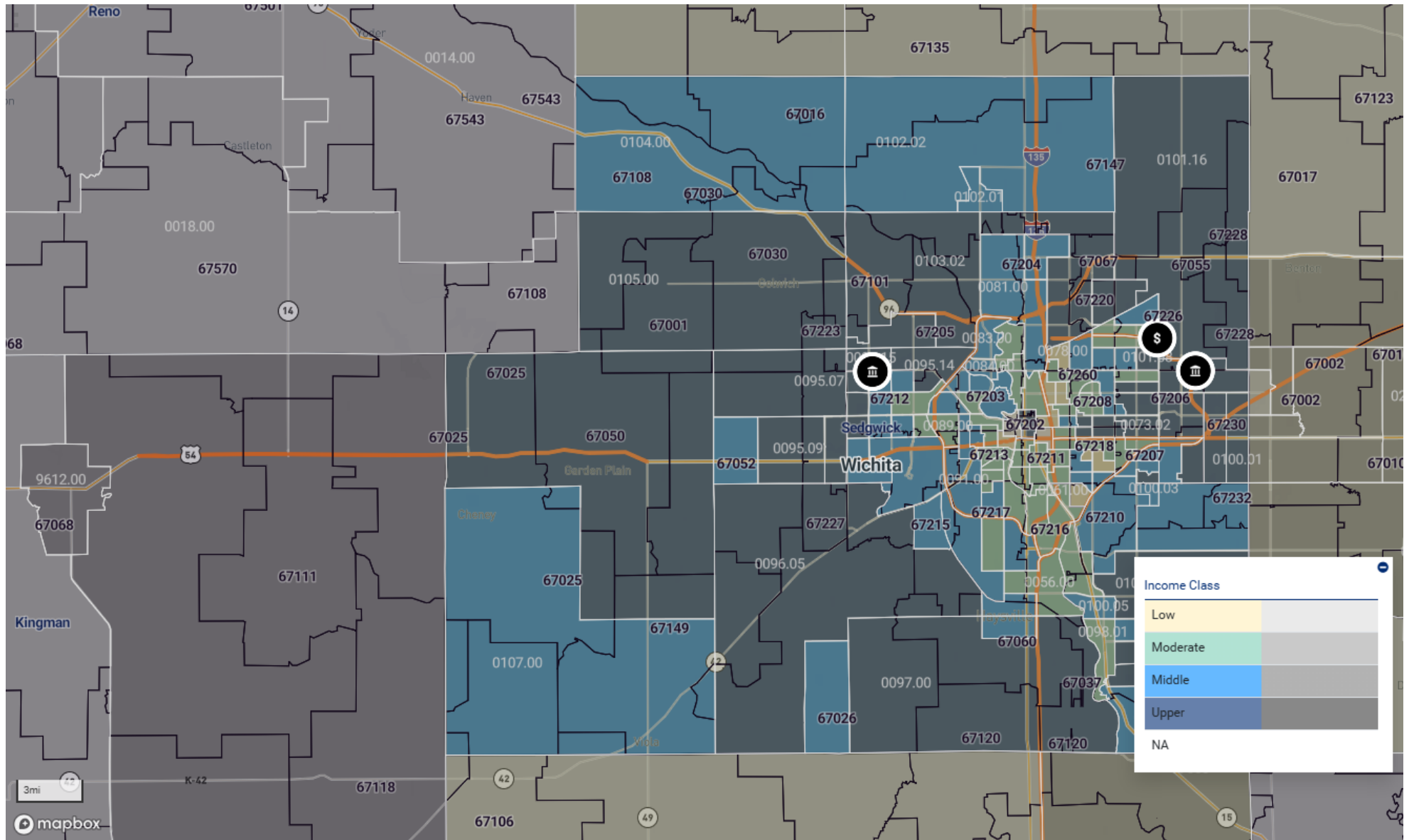
Distressed and Underserved Designations	#	% of Total
Only Distressed Tracts	0	0.00
Only Underserved Tracts	0	0.00
Both Distressed and Underserved Tracts	0	0.00
Neither Distressed Nor Underserved Tracts	17	100.00
Total	17	100.00

Sources: 2020 Census Data with 2020 ACS-5 Updates and 2024 FFIEC/ACS-1 Updates, 2025 Dun & Bradstreet (As of 01/21/2025). Business and farm counts are provided directly from Dun and Bradstreet for RiskExec reports.

Assessment Set: FACILITY BASED ASSESSMENT AREAS

Assessment Area: WICHITA

Wichita





## ASSESSMENT SET SUMMARY

Institution: SIMMONS BANK Assessment Set: FACILITY BASED ASSESSMENT AREAS (2025), Area: WICHITA

Tract Income Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
LOW	8	5.93%	4,447	3.52%	2,550	9.96%	1,014	4.33%	498	1.88%	385	0.76%	8,224	4.13%
MOD	42	31.11%	32,267	25.56%	10,884	42.52%	9,205	39.27%	6,351	23.95%	5,827	11.50%	58,621	29.41%
MID	49	36.30%	47,331	37.50%	7,825	30.57%	8,797	37.53%	12,425	46.85%	18,284	36.09%	73,889	37.07%
UPP	34	25.19%	41,697	33.03%	4,040	15.78%	4,401	18.78%	7,213	27.20%	26,043	51.40%	56,600	28.40%
NA	2	1.48%	481	0.38%	297	1.16%	22	0.09%	34	0.13%	128	0.25%	1,986	1.00%
<b>TOTAL</b>	<b>135</b>	<b>100.00%</b>	<b>126,223</b>	<b>100.00%</b>	<b>25,596</b>	<b>20.28%</b>	<b>23,439</b>	<b>18.57%</b>	<b>26,521</b>	<b>21.01%</b>	<b>50,667</b>	<b>40.14%</b>	<b>199,320</b>	<b>100.00%</b>

Tract Minority Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
< 10%	3	2.22%	3,023	2.39%	354	1.38%	390	1.66%	677	2.55%	1,602	3.16%	3,793	1.90%
10 - 19.99%	26	19.26%	29,597	23.45%	3,146	12.29%	3,995	17.04%	6,473	24.41%	15,983	31.55%	40,108	20.12%
20 - 49.99%	66	48.89%	65,629	51.99%	12,394	48.42%	12,055	51.43%	13,975	52.69%	27,205	53.69%	104,704	52.53%
50 - 79.99%	34	25.19%	24,494	19.41%	8,116	31.71%	5,956	25.41%	4,972	18.75%	5,450	10.76%	44,821	22.49%
80 - 100%	6	4.44%	3,480	2.76%	1,586	6.20%	1,043	4.45%	424	1.60%	427	0.84%	5,894	2.96%
<b>TOTAL</b>	<b>135</b>	<b>100.00%</b>	<b>126,223</b>	<b>100.00%</b>	<b>25,596</b>	<b>20.28%</b>	<b>23,439</b>	<b>18.57%</b>	<b>26,521</b>	<b>21.01%</b>	<b>50,667</b>	<b>40.14%</b>	<b>199,320</b>	<b>100.00%</b>

MSA MFI	\$
2020 CENSUS MSA MFI(WICHITA, KS)	74,120
2025 CENSUS MSA MFI(WICHITA, KS)	91,200

Race/Ethnicity	#	% of Total
Hispanic	82,630	15.77
American Indian	4,450	0.85
Asian	22,205	4.24

Businesses	#	% of Total
All Farm	1,175	3.08
All Non-Farm	36,980	96.92
<b>Tot Revs</b>	<b>38,155</b>	<b>100.00</b>

Employment Information	#	% of Total
Persons 62 and Older	92,711	17.70
Persons 16 and Older	397,062	75.80
<b>Of Persons 16 and Older</b>	<b>#</b>	<b>% of Total</b>
Civilian Employed	249,898	62.94

Housing Units	#	% of Total
1-4 Units in Structure (Incl. in 1-4 Family Units)	180,732	81.91
Mobile Home (Incl. in 1-4 Family Units)	7,380	3.34

English Proficiency Level for Speakers of Another Language (Age 18)	#	% of Total
Speak English Not At All	3,026	0.58
Speak English not well	8,634	1.65

Race/Ethnicity	#	% of Total
Black	45,076	8.61
NHOPI	513	0.10
Other	1,979	0.38
Multiple Races	30,700	5.86
Minority	187,553	35.80
White Non-Hispanic	336,271	64.20
Population	523,824	100.00

Sex	#	% of Total
Male	254,555	48.60
Female	260,861	49.80

Businesses with Revenue <\$1 mil	#	% of Total
Farm Revs < 1 mil	1,148	3.53
Non-Farm Revs < 1 mil	31,387	96.47
Tot Revs < 1 mil	32,535	100.00

Of Persons 16 and Older	#	% of Total
Civilian Unemployed	13,680	3.45
Armed Forces	2,339	0.59
In Labor Force	265,917	66.97
Not in Labor Force	131,145	33.03
Persons 16 and Older Total	397,062	100.00

Housing Units	#	% of Total
Boat, RV, Van etc. (Incl. in 1-4 Family Units)	114	0.05
1-4 Family Units	188,226	85.31
Multi-family, 5 or more	32,412	14.69
Total Housing Units	220,638	100.00

Housing Occupancy	#	% of Total
Owner Occupied Units	124,213	56.30
Renter Occupied Units	75,107	34.04
Occupied Units	199,320	90.34
Vacant Units	21,318	9.66
Total Housing Units	220,638	100.00

English Proficiency Level for Speakers of Another Language (Age 18 )	#	% of Total
Speak English well	12,135	2.32
Limited English Proficiency	23,795	4.54
Speak English very well	31,904	6.09
Total Speakers of a Language Other Than English	55,699	10.63
Total Speakers of English Only	468,125	89.37
Population	523,824	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	135	100.00

Distressed and Underserved Designations	#	% of Total
Nor Underserved Tracts		
<b>Total</b>	<b>135</b>	<b>100.00</b>

Sources: 2020 Census Data with 2020 ACS-5 Updates and 2024 FFIEC/ACS-1 Updates, 2025 Dun & Bradstreet (As of 01/21/2025). Business and farm counts are provided directly from Dun and Bradstreet for RiskExec reports.