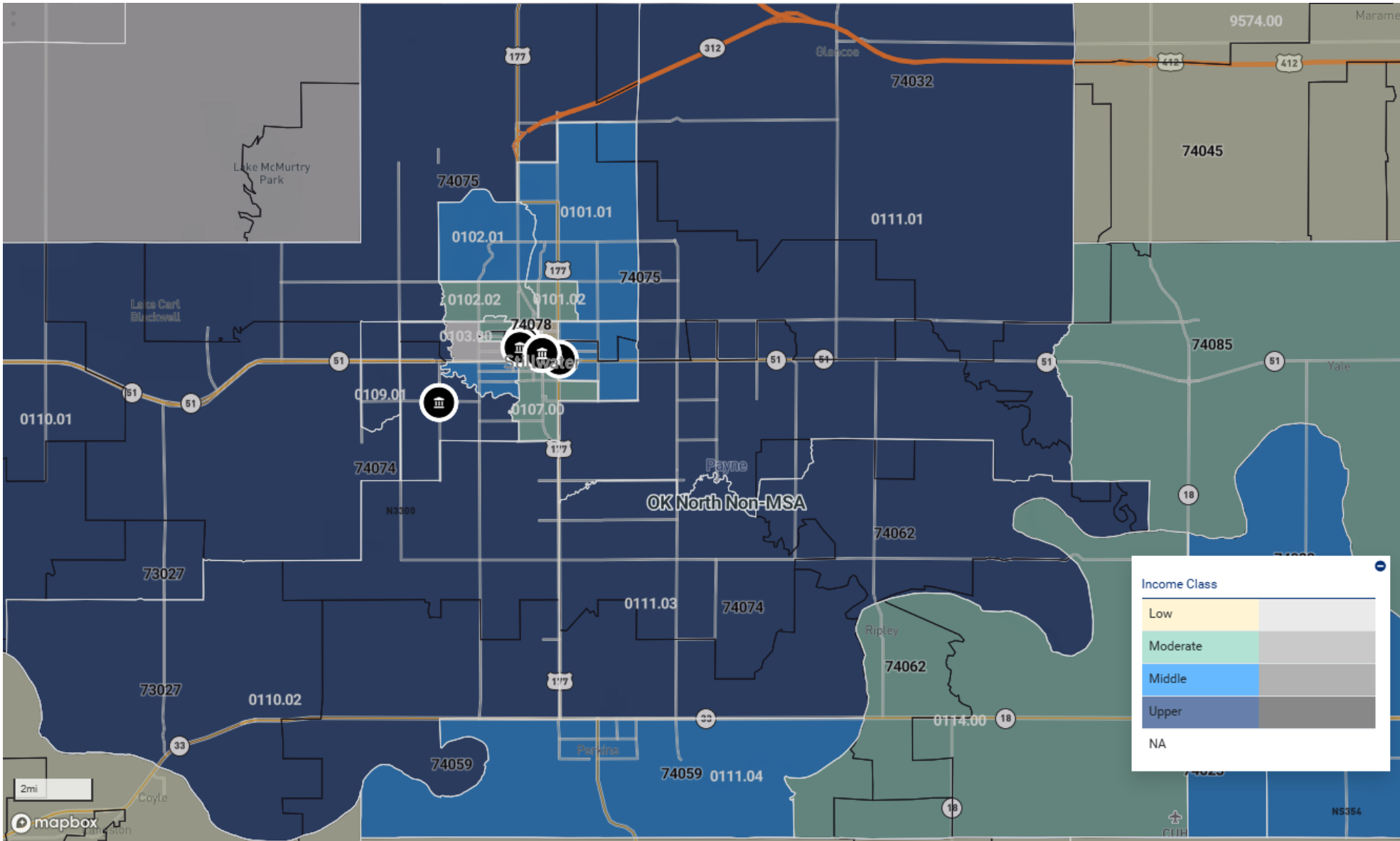


Assessment Set: FACILITY BASED ASSESSMENT AREAS

Assessment Area: OK NORTH NON-MSA

OK North Non MSA





ASSESSMENT SET SUMMARY

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

Tract Income Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
LOW	2	8.70%	127	0.76%	119	4.00%	8	0.28%	0	0.00%	0	0.00%	1,460	4.66%
MOD	6	26.09%	3,355	20.08%	1,116	37.47%	814	28.12%	464	16.76%	961	11.91%	7,587	24.20%
MID	7	30.43%	6,352	38.01%	1,104	37.07%	1,369	47.29%	1,314	47.45%	2,565	31.78%	11,158	35.60%
UPP	6	26.09%	6,556	39.23%	546	18.33%	665	22.97%	965	34.85%	4,380	54.28%	9,854	31.44%
NA	2	8.70%	322	1.93%	93	3.12%	39	1.35%	26	0.94%	164	2.03%	1,287	4.11%
TOTAL	23	100.00%	16,712	100.00%	2,978	17.82%	2,895	17.32%	2,769	16.57%	8,070	48.29%	31,346	100.00%

Tract Minority Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
10 - 19.99%	3	13.04%	2,431	14.55%	196	6.58%	176	6.08%	294	10.62%	1,765	21.87%	3,597	11.48%
20 - 49.99%	20	86.96%	14,281	85.45%	2,782	93.42%	2,719	93.92%	2,475	89.38%	6,305	78.13%	27,749	88.52%
TOTAL	23	100.00%	16,712	100.00%	2,978	17.82%	2,895	17.32%	2,769	16.57%	8,070	48.29%	31,346	100.00%

MSA MFI		\$
2020 CENSUS MSA MFI(OK - NON-MSA)	58,565	
2025 CENSUS MSA MFI(OK - NON-MSA)	69,000	

Race/Ethnicity	#	% of Total
Hispanic	5,373	6.58
American Indian	3,613	4.43
Asian	2,662	3.26
Black	3,123	3.83
NHOPI	53	0.06
Other	296	0.36

Businesses	#	% of Total
All Farm	392	5.05
All Non-Farm	7,367	94.95
Tot Revs	7,759	100.00

Businesses with Revenue <\$1 mil	#	% of Total
Farm Revs < 1 mil	386	5.64
Non-Farm	6,457	94.36

Employment Information	#	% of Total
Persons 62 and Older	12,340	15.11
Persons 16 and Older	67,663	82.87

Of Persons 16 and Older	#	% of Total
Civilian Employed	37,109	54.84
Civilian Unemployed	1,488	2.20
Armed Forces	143	0.21

Housing Units	#	% of Total
1-4 Units in Structure (Incl. in 1-4 Family Units)	25,680	70.17
Mobile Home (Incl. in 1-4 Family Units)	3,427	9.36
Boat, RV, Van etc. (Incl. in 1-4 Family Units)	45	0.12
1-4 Family Units	29,152	79.65

English Proficiency Level for Speakers of Another Language (Age 18)	#	% of Total
Speak English Not At All	25	0.03
Speak English not well	346	0.42
Speak English well	1,548	1.90
Limited English Proficiency	1,919	2.35

Race/Ethnicity	#	% of Total
Multiple Races	7,600	9.31
Minority	22,720	27.83
White Non-Hispanic	58,926	72.17
Population	81,646	100.00

Sex	#	% of Total
Male	41,757	51.14
Female	40,155	49.18

Businesses with Revenue <\$1 mil	#	% of Total
Revs < 1 mil		
Tot Revs < 1 mil	6,843	100.00

Of Persons 16 and Older	#	% of Total
In Labor Force	38,740	57.25
Not in Labor Force	28,923	42.75
Persons 16 and Older Total	67,663	100.00

Housing Units	#	% of Total
Multi-family, 5 or more	7,447	20.35
Total Housing Units	36,599	100.00

Housing Occupancy	#	% of Total
Owner Occupied Units	16,201	44.27
Renter Occupied Units	15,145	41.38
Occupied Units	31,346	85.65
Vacant Units	5,253	14.35
Total Housing Units	36,599	100.00

English Proficiency Level for Speakers of Another Language (Age 18)	#	% of Total
Speak English very well	3,969	4.86
Total Speakers of a Language Other Than English	5,888	7.21
Total Speakers of English Only	75,758	92.79
Population	81,646	100.00

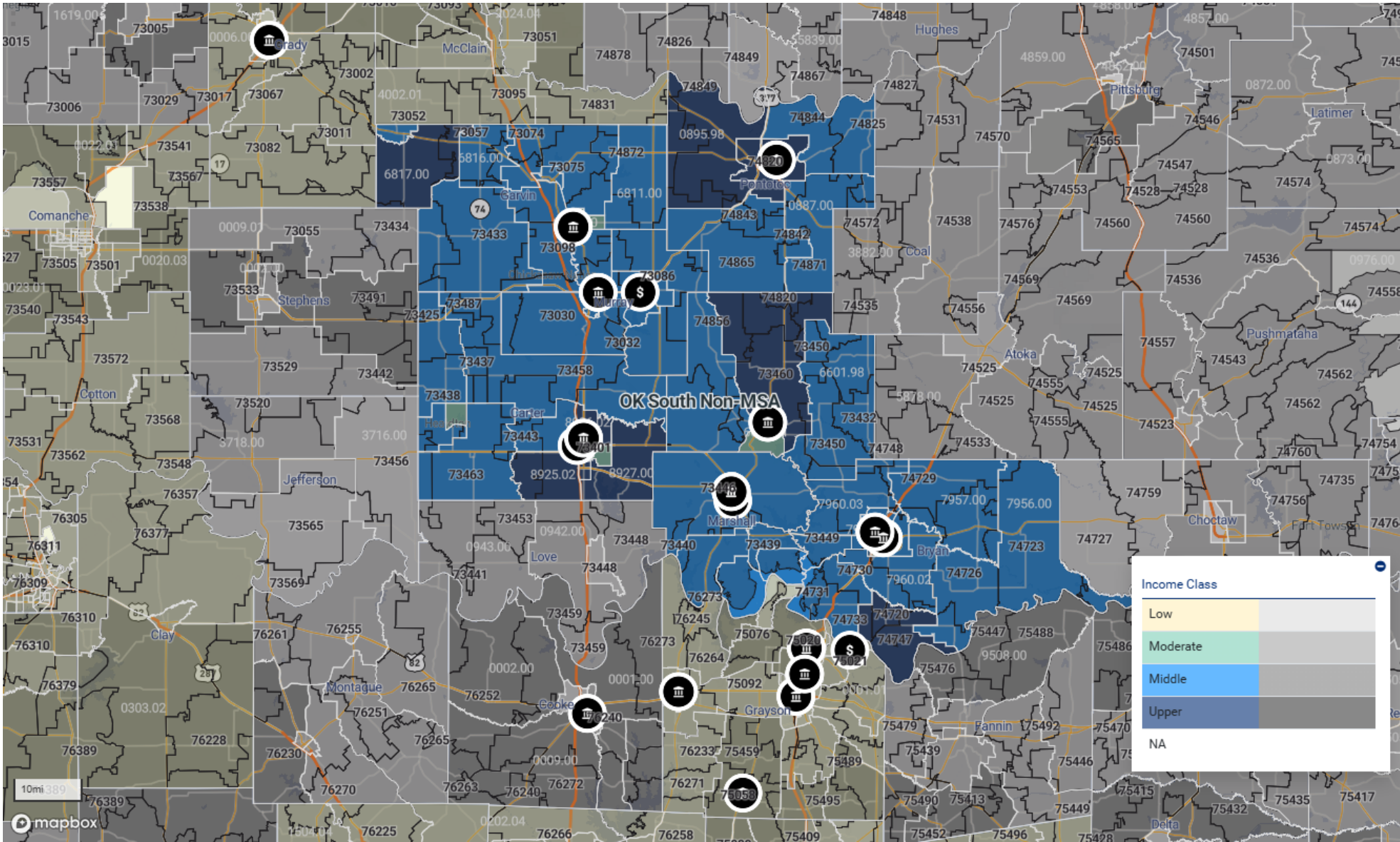
Distressed and Underserved Designations	#	% of Total
Only Distressed Tracts	7	30.43
Only Underserved Tracts	0	0.00
Both Distressed and Underserved Tracts	0	0.00
Neither Distressed Nor Underserved Tracts	16	69.57
Total	23	100.00

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: OK SOUTH NON-MSA

OK South Non MSA





ASSESSMENT SET SUMMARY

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

Tract Income Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
MOD	11	17.19%	6,745	13.27%	2,213	21.16%	1,567	18.03%	1,336	12.55%	1,629	7.74%	11,535	15.05%
MID	41	64.06%	33,486	65.86%	6,731	64.36%	5,829	67.06%	7,505	70.51%	13,421	63.76%	49,003	63.96%
UPP	12	18.75%	10,612	20.87%	1,515	14.49%	1,296	14.91%	1,803	16.94%	5,998	28.50%	16,083	20.99%
TOTAL	64	100.00%	50,843	100.00%	10,459	20.57%	8,692	17.10%	10,644	20.94%	21,048	41.40%	76,621	100.00%

Tract Minority Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
10 - 19.99%	1	1.56%	858	1.69%	171	1.63%	166	1.91%	171	1.61%	350	1.66%	1,315	1.72%
20 - 49.99%	58	90.63%	46,737	91.92%	9,217	88.13%	7,717	88.78%	9,809	92.16%	19,994	94.99%	69,749	91.03%
50 - 79.99%	5	7.81%	3,248	6.39%	1,071	10.24%	809	9.31%	664	6.24%	704	3.34%	5,557	7.25%
TOTAL	64	100.00%	50,843	100.00%	10,459	20.57%	8,692	17.10%	10,644	20.94%	21,048	41.40%	76,621	100.00%

MSA MFI	\$
2020 CENSUS MSA MFI(OK - NON-MSA)	58,565
2025 CENSUS MSA MFI(OK - NON-MSA)	69,000

Race/Ethnicity	#	% of Total
Hispanic	15,822	8.02
American Indian	24,616	12.48
Asian	1,503	0.76
Black	5,503	2.79
NHOPI	107	0.05
Other	1,023	0.52

Businesses	#	% of Total
All Farm	1,123	5.56
All Non-Farm	19,066	94.44
Tot Revs	20,189	100.00

Businesses with Revenue <\$1 mil	#	% of Total
Farm Revs < 1 mil	1,114	6.23
Non-Farm	16,770	93.77

Employment Information	#	% of Total
Persons 62 and Older	43,708	22.16
Persons 16 and Older	159,991	81.10

Of Persons 16 and Older	#	% of Total
Civilian Employed	86,618	54.14
Civilian Unemployed	4,238	2.65
Armed Forces	33	0.02
In Labor Force	90,889	56.81

Housing Units	#	% of Total
1-4 Units in Structure (Incl. in 1-4 Family Units)	74,845	79.28
Mobile Home (Incl. in 1-4 Family Units)	15,000	15.89
Boat, RV, Van etc. (Incl. in 1-4 Family Units)	232	0.25

English Proficiency Level for Speakers of Another Language (Age 18)	#	% of Total
Speak English Not At All	354	0.18
Speak English not well	1,517	0.77
Speak English well	1,625	0.82
Limited English Proficiency	3,496	1.77

Race/Ethnicity	#	% of Total
Multiple Races	20,569	10.43
Minority	69,143	35.05
White Non-Hispanic	128,136	64.95
Population	197,279	100.00

Sex	#	% of Total
Male	99,923	50.65
Female	103,644	52.54

Businesses with Revenue <\$1 mil	#	% of Total
Revs < 1 mil		
Tot Revs < 1 mil	17,884	100.00

Of Persons 16 and Older	#	% of Total
Not in Labor Force	69,102	43.19
Persons 16 and Older Total	159,991	100.00

Housing Units	#	% of Total
1-4 Family Units	90,077	95.42
Multi-family, 5 or more	4,323	4.58
Total Housing Units	94,400	100.00

Housing Occupancy	#	% of Total
Owner Occupied Units	51,512	54.57
Renter Occupied Units	25,109	26.60
Occupied Units	76,621	81.17
Vacant Units	17,779	18.83
Total Housing Units	94,400	100.00

English Proficiency Level for Speakers of Another Language (Age 18)	#	% of Total
Speak English very well	6,626	3.36
Total Speakers of a Language Other Than English	10,122	5.13
Total Speakers of English Only	187,157	94.87
Population	197,279	100.00

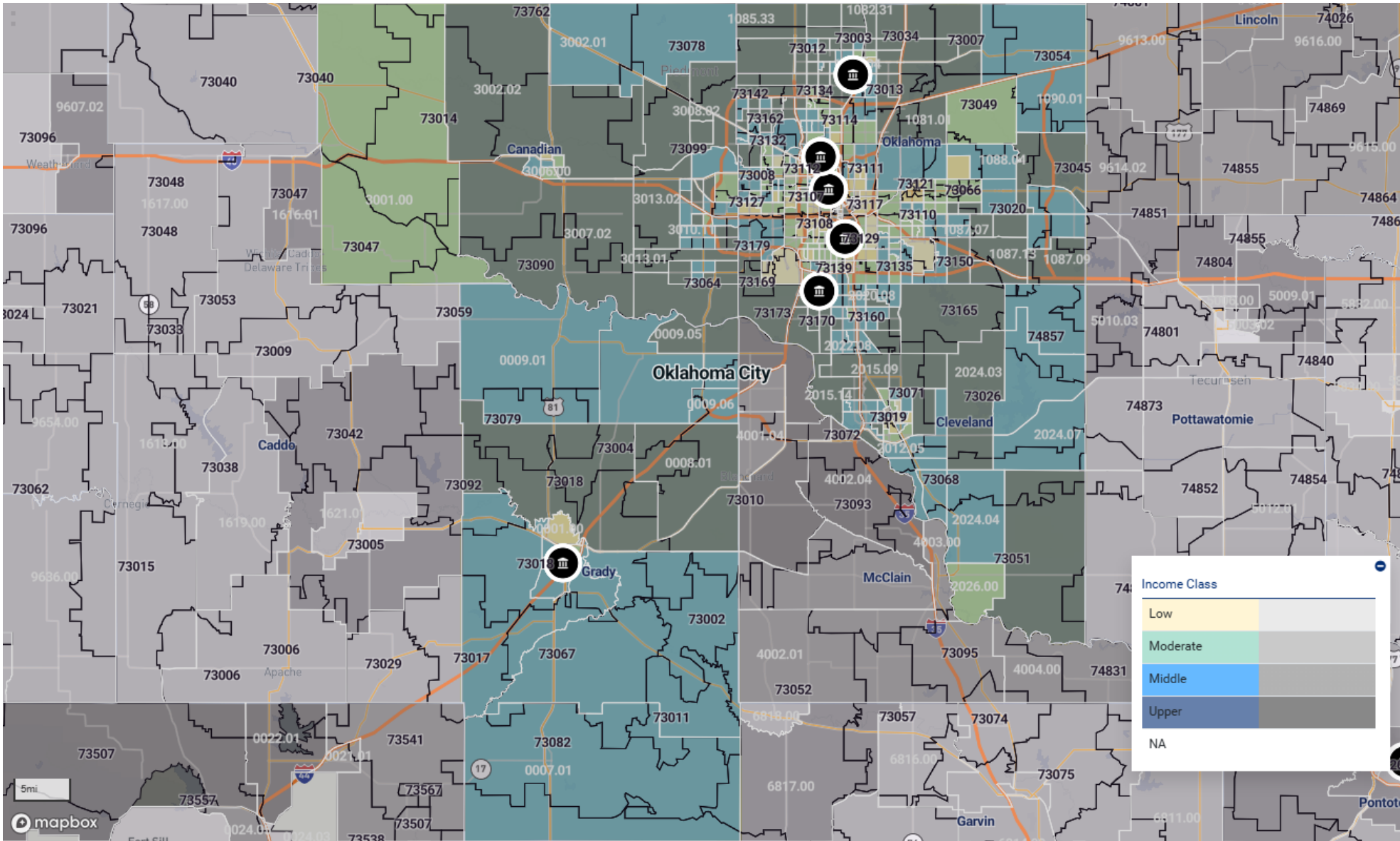
Distressed and Underserved Designations	#	% of Total
Only Distressed Tracts	2	3.13
Only Underserved Tracts	0	0.00
Both Distressed and Underserved Tracts	0	0.00
Neither Distressed Nor Underserved Tracts	62	96.88
Total	64	100.00

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: OKLAHOMA CITY

Oklahoma City





ASSESSMENT SET SUMMARY

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

Tract Income Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
LOW	30	7.71%	16,348	5.35%	9,626	14.91%	3,166	5.84%	2,045	3.28%	1,511	1.22%	29,074	6.06%
MOD	98	25.19%	64,420	21.09%	22,784	35.28%	17,386	32.05%	12,409	19.88%	11,841	9.53%	115,712	24.12%
MID	133	34.19%	116,704	38.20%	21,105	32.68%	21,467	39.58%	29,593	47.41%	44,539	35.84%	185,122	38.59%
UPP	109	28.02%	104,241	34.12%	8,994	13.93%	11,752	21.67%	17,847	28.59%	65,648	52.83%	142,791	29.77%
NA	19	4.88%	3,780	1.24%	2,065	3.20%	472	0.87%	524	0.84%	719	0.58%	6,982	1.46%
TOTAL	389	100.00%	305,493	100.00%	64,574	21.14%	54,243	17.76%	62,418	20.43%	124,258	40.67%	479,681	100.00%

Tract Minority Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
10 - 19.99%	14	3.60%	13,682	4.48%	874	1.35%	1,232	2.27%	1,884	3.02%	9,692	7.80%	16,272	3.39%
20 - 49.99%	255	65.55%	216,842	70.98%	34,669	53.69%	35,881	66.15%	46,159	73.95%	100,133	80.58%	333,415	69.51%
50 - 79.99%	90	23.14%	58,337	19.10%	20,711	32.07%	13,698	25.25%	11,432	18.32%	12,496	10.06%	103,784	21.64%
80 - 100%	29	7.46%	16,632	5.44%	8,320	12.88%	3,432	6.33%	2,943	4.71%	1,937	1.56%	26,210	5.46%
NA	1	0.26%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
TOTAL	389	100.00%	305,493	100.00%	64,574	21.14%	54,243	17.76%	62,418	20.43%	124,258	40.67%	479,681	100.00%

MSA MFI		\$	Businesses			Employment Information			Housing Units			English Proficiency Level for Speakers of Another Language (Age 18)		
			#	% of Total		#	% of Total		#	% of Total		#	% of Total	
2020 CENSUS MSA MFI(OKLAHOMA CITY, OK)		75,170	All Farm	5,405	2.85	Persons 62 and Older	217,272	16.70	1-4 Units in Structure (Incl. in 1-4 Family Units)	423,301	79.95	Speak English Not At All	7,791	0.60
2025 CENSUS MSA MFI(OKLAHOMA CITY, OK)		89,100	All Non-Farm	184,278	97.15	Persons 16 and Older	994,697	76.46				Speak English not well	21,981	1.69
			Tot Revs	189,683	100.00	Of Persons 16 and Older			Mobile Home (Incl. in 1-4 Family Units)	22,003	4.16	Speak English well	27,906	2.14
Race/Ethnicity		#	Businesses with Revenue <\$1 mil						Boat, RV, Van					
		% of Total	#	% of Total		#	% of Total		#	% of Total				
Hispanic		203,707	15.66	Farm Revs < 1	5,329	3.05	Civilian Employed	615,856	61.91					
American Indian		43,376	3.33				Civilian Unemployed	29,713	2.99					

Race/Ethnicity	#	% of Total
Asian	45,502	3.50
Black	139,158	10.70
NHOPI	1,557	0.12
Other	5,607	0.43
Multiple Races	109,302	8.40
Minority	548,209	42.14
White Non-Hispanic	752,811	57.86
Population	1,301,020	100.00

Sex	#	% of Total
Male	628,095	48.28
Female	646,687	49.71

Businesses with Revenue <\$1 mil	#	% of Total
mil		
Non-Farm Revs < 1 mil	169,520	96.95
Tot Revs < 1 mil	174,849	100.00

Of Persons 16 and Older	#	% of Total
Armed Forces	6,889	0.69
In Labor Force	652,458	65.59
Not in Labor Force	342,239	34.41
Persons 16 and Older Total	994,697	100.00

Housing Units	#	% of Total
etc. (Incl. in 1-4 Family Units)		
1-4 Family Units	445,884	84.22
Multi-family, 5 or more	83,548	15.78
Total Housing Units	529,432	100.00

Housing Occupancy	#	% of Total
Owner Occupied Units	301,414	56.93
Renter Occupied Units	178,267	33.67
Occupied Units	479,681	90.60
Vacant Units	49,751	9.40
Total Housing Units	529,432	100.00

English Proficiency Level for Speakers of Another Language (Age 18)	#	% of Total
Limited English Proficiency	57,678	4.43
Speak English very well	73,399	5.64
Total Speakers of a Language Other Than English	131,077	10.07
Total Speakers of English Only	1,169,943	89.93
Population	1,301,020	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	389	100.00
Total	389	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 Area: TULSA

The map displays the Tulsa, Oklahoma area, with census tracts color-coded by income class. The legend indicates the following categories:

- Low (Yellow)
- Moderate (Green)
- Middle (Blue)
- Upper (Dark Blue)
- NA (Grey)

The map shows a high concentration of 'Upper' income tracts (dark blue) in the central urban core, particularly around the downtown area. 'Middle' income tracts (blue) are found in the surrounding suburban areas. 'Low' income tracts (yellow) are scattered throughout the region, often in more rural or less developed areas. The map also includes labels for major roads, such as I-44 and I-75, and various landmarks, including the Tulsa, OK Metro Area and the Tulsa, OK city center.



ASSESSMENT SET SUMMARY

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

Tract Income Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
LOW	13	6.25%	9,472	5.96%	5,776	16.90%	1,770	6.44%	1,055	3.52%	871	1.29%	16,769	6.60%
MOD	66	31.73%	44,533	28.00%	15,452	45.22%	11,403	41.47%	8,236	27.44%	9,442	14.01%	76,762	30.23%
MID	53	25.48%	41,693	26.21%	7,562	22.13%	8,258	30.03%	9,898	32.98%	15,975	23.71%	69,626	27.42%
UPP	75	36.06%	63,220	39.75%	5,328	15.59%	6,045	21.99%	10,815	36.03%	41,032	60.90%	89,852	35.39%
NA	1	0.48%	135	0.08%	54	0.16%	20	0.07%	9	0.03%	52	0.08%	900	0.35%
TOTAL	208	100.00%	159,053	100.00%	34,172	21.48%	27,496	17.29%	30,013	18.87%	67,372	42.36%	253,909	100.00%

Tract Minority Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
10 - 19.99%	6	2.88%	4,386	2.76%	271	0.79%	214	0.78%	422	1.41%	3,479	5.16%	6,958	2.74%
20 - 49.99%	138	66.35%	111,301	69.98%	17,087	50.00%	17,161	62.41%	21,928	73.06%	55,125	81.82%	172,175	67.81%
50 - 79.99%	52	25.00%	36,473	22.93%	13,737	40.20%	8,407	30.58%	6,548	21.82%	7,781	11.55%	63,480	25.00%
80 - 100%	12	5.77%	6,893	4.33%	3,077	9.00%	1,714	6.23%	1,115	3.72%	987	1.47%	11,296	4.45%
TOTAL	208	100.00%	159,053	100.00%	34,172	21.48%	27,496	17.29%	30,013	18.87%	67,372	42.36%	253,909	100.00%

MSA MFI	\$
2020 CENSUS MSA MFI(TULSA, OK)	72,203
2025 CENSUS MSA MFI(TULSA, OK)	85,300

Race/Ethnicity	#	% of Total
Hispanic	100,049	14.95
American Indian	36,612	5.47
Asian	24,846	3.71
Black	66,182	9.89

Businesses	#	% of Total
All Farm	2,422	2.42
All Non-Farm	97,513	97.58
Tot Revs	99,935	100.00
Businesses with Revenue <\$1 mil		
Farm Revs < 1	2,363	2.61

Employment Information	#	% of Total
Persons 62 and Older	115,482	17.25
Persons 16 and Older	503,653	75.25
Of Persons 16 and Older		
Civilian Employed	315,476	62.64
Civilian Unemployed	18,044	3.58

Housing Units	#	% of Total
1-4 Units in Structure (Incl. in 1-4 Family Units)	218,647	76.90
Mobile Home (Incl. in 1-4 Family Units)	6,740	2.37
Boat, RV, Van	267	0.09

English Proficiency Level for Speakers of Another Language (Age 18)	#	% of Total
Speak English Not At All	4,781	0.71
Speak English not well	12,815	1.91
Speak English well	12,912	1.93

Race/Ethnicity	#	% of Total
NHOPI	1,033	0.15
Other	2,355	0.35
Multiple Races	66,289	9.90
Minority	297,366	44.43
White Non-Hispanic	371,913	55.57
Population	669,279	100.00

Sex	#	% of Total
Male	317,338	47.41
Female	332,953	49.75

Businesses with Revenue <\$1 mil	#	% of Total
mil		
Non-Farm Revs < 1 mil	88,247	97.39
Tot Revs < 1 mil	90,610	100.00

Of Persons 16 and Older	#	% of Total
Armed Forces	575	0.11
In Labor Force	334,095	66.33
Not in Labor Force	169,558	33.67
Persons 16 and Older Total	503,653	100.00

Housing Units	#	% of Total
etc. (Incl. in 1-4 Family Units)		
1-4 Family Units	225,654	79.36
Multi-family, 5 or more	58,687	20.64
Total Housing Units	284,341	100.00

Housing Occupancy	#	% of Total
Owner Occupied Units	151,162	53.16
Renter Occupied Units	102,747	36.14
Occupied Units	253,909	89.30
Vacant Units	30,432	10.70
Total Housing Units	284,341	100.00

English Proficiency Level for Speakers of Another Language (Age 18)	#	% of Total
Limited English Proficiency	30,508	4.56
Speak English very well	36,164	5.40
Total Speakers of a Language Other Than English	66,672	9.96
Total Speakers of English Only	602,607	90.04
Population	669,279	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	208	100.00

Distressed and Underserved Designations	#	% of Total
Total	208	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.