

# Simmons Bank Completes Merger of Bank SNB - May 29, 2018

PINE BLUFF, Ark. – Simmons First National Corporation (“Simmons”) (NASDAQ: SFNC) announced today that Bank SNB, its subsidiary bank headquartered in Stillwater, Oklahoma, has merged with and into Simmons’ lead subsidiary bank, Simmons Bank, headquartered in Pine Bluff, Arkansas. Simmons acquired Bank SNB last year as a result of the merger of Simmons and Bank SNB’s former parent company, Southwest Bancorp, Inc. The successful merger of Bank SNB into Simmons Bank marks the final step in integrating the institutions.

“Today serves as another great milestone for our company and our customers,” said George A. Makris, Jr., chairman and CEO of Simmons. “Our expanded team means more locations, more lending power, and most importantly, more opportunities to serve our customers and communities.”

As of March 31, 2018, Simmons had approximately \$15.6 billion in assets. With the completion of the merger of Bank SNB, Simmons Bank now has nearly 2,700 associates serving customers at approximately 200 locations across Arkansas, Colorado, Kansas, Missouri, Oklahoma, Tennessee and Texas.

“This is a historical event for our company and our customers,” said Mark Funke, Simmons Bank southwest division president, formerly Bank SNB’s CEO. “Together, we offer new and enhanced products and services, a broad and complimentary geographic footprint, a strong and stable financial condition, and a focused path to continued growth.”

“The transaction puts Simmons in an even stronger position to deliver on our desire to help our customers and communities achieve their financial goals,” said chairman and CEO of Simmons Bank Marty Casteel. “That’s our highest definition of success.”

## About Simmons First National Corporation

Simmons is a financial holding company, headquartered in Pine Bluff, Arkansas with total assets of \$15.6 billion as of March 31, 2018, conducting financial operations in Arkansas, Colorado, Kansas, Missouri, Oklahoma, Tennessee and Texas. The company, through its subsidiaries, offers comprehensive financial solutions delivered with a client-centric approach. The company’s common stock trades on the NASDAQ Global Select Market under the symbol “SFNC.”

## About Simmons Bank

Simmons Bank is an Arkansas state-chartered bank that began as a community bank in 1903. Through the decades, Simmons has developed a full suite of financial products and services designed to meet the needs of individual consumers and business customers alike. Simmons has grown steadily to approximately \$15.6 billion in assets (as of March 31, 2018) and today operates approximately 200 locations in Arkansas, Colorado, Kansas, Missouri, Oklahoma, Tennessee and Texas. Simmons is the subsidiary bank of Simmons First National Corporation (NASDAQ: SFNC), a publicly traded financial holding company headquartered in Pine Bluff, Arkansas. For more information, visit <http://www.simmonsbank.com/>.

## Forward-Looking Statements

Statements in this press release that are not historical facts should be considered forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. Forward-looking statements of this type speak only as of the date of this press release. By nature, forward-looking statements involve inherent risk and uncertainties. Various factors, including, but not limited to, economic conditions, credit quality, interest rates, loan demand and changes in the assumptions used in making the forward-looking statements, could cause actual results to differ materially from those contemplated by the forward-looking statements. Forward-looking statements regarding the Bank SNB merger are based on currently available information. Actual results could differ materially from the statements made. Additional information on factors that might affect Simmons’ future performance is included in its Form 10-K filing with the U.S. Securities and Exchange Commission.

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