

Simmons Bank Completes Merger of First South Bank - September 5, 2017

PINE BLUFF, Ark. – Simmons First National Corporation (“Simmons”) (NASDAQ:[SFNC](#)), parent company of Simmons Bank, announced today the completion of the merger of First South Bank (“FSB”), headquartered in Jackson, Tenn., with and into its subsidiary, Simmons Bank.

“Together with First South Bank, we offer increased regional size and strength, a more sophisticated product mix, and opportunities for our customers, associates and communities that wouldn’t be possible separately,” said George A. Makris, Jr., chairman and CEO of Simmons First National Corp.

Simmons has approximately \$9.1 billion in assets, \$6.2 billion in loans, \$7.1 billion in deposits, 2,000 associates and more than 150 branch locations across Arkansas, Kansas, Missouri and Tennessee.

“This conversion was the culmination of countless hours spent by an outstanding group of associates dedicated to not only making this transition possible but also making it a success,” said Marty Casteel, chairman and CEO of Simmons Bank. “It was a team effort that requires the support of our entire organization, and we look forward to serving our expanded presence in western Tennessee.”

About Simmons First National Corporation

Simmons is a financial holding company, headquartered in Pine Bluff, Ark., with total assets of \$9.1 billion conducting financial operations throughout Arkansas, Kansas, Missouri and Tennessee. The company, directly and 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 \$9.1 billion in assets with 150 branch locations throughout Arkansas, Kansas, Missouri and Tennessee. Simmons is the subsidiary bank for Simmons First National Corporation (NASDAQ: SFNC), a publicly traded bank 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 First South Bank merger are based on currently available information. Actual results could differ materially after the consummation of this transaction. Additional information on factors that might affect Simmons First National Corporation’s financial results is included in its Form 10-K filing with the Securities and Exchange Commission.

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FOR MORE INFORMATION, CONTACT:

CAROLINE P. MAKRIS

Simmons Bank

VP/Manager Marketing & Communications

501.944.0518 (mobile)

501.377.7615 (office)

caroline.makris@simmonsbank.com

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