

Simmons Bank Completes Merger of Southwest Bank - February 20, 2018

PINE BLUFF, Ark. – Simmons First National Corporation (“Simmons”) (NASDAQ:SFNC), parent company of Simmons Bank, announced today the completion of the merger of its subsidiary, Southwest Bank, headquartered in Fort Worth, Texas, with and into its main banking subsidiary, Simmons Bank. Southwest Bank will operate as a division of Simmons Bank.

“Today marks another milestone for Simmons Bank as our growing footprint now includes Texas,” said Marty Casteel, chairman and CEO of Simmons Bank. “Together with Southwest Bank and our combined expertise, we are a stronger organization and are looking forward to serving our new customers in Texas.”

As of December 31, 2017, Simmons had approximately \$15.1 billion in assets, nearly 2,700 associates and approximately 200 locations across Arkansas, Colorado, Kansas, Missouri, Oklahoma, Tennessee and Texas.

“We are confident this merger will bring long-term benefits to our customers, associates and shareholders by providing more efficient delivery of our products and services,” said George A. Makris, Jr., chairman and CEO of Simmons.

About Simmons First National Corporation

Simmons is a financial holding company, headquartered in Pine Bluff, Ark., with total consolidated assets of \$15.1 billion (as of December 31, 2017) conducting financial operations throughout Arkansas, Colorado, Kansas, Missouri, Oklahoma, Tennessee and Texas. 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 Bank has developed a full suite of financial products and services designed to meet the needs of individual consumers and business customers alike. Simmons Bank is a 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 Southwest Bank merger are based on currently available information. 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