Simmons Bank Names Veteran-Banker Joe DiNicolantonio as Head of Consumer and Business Banking - July 15, 2021

Little Rock, Ark. – Simmons Bank announced Joe DiNicolantonio as the new executive vice president and head of consumer and business banking. DiNicolantonio will oversee all strategy and development for business and consumer banking initiatives.

"Simmons Bank is thrilled to have Joe lead strategic planning and execution for our consumer and business banking efforts," said Matt Reddin, Simmons Bank executive vice president and chief banking officer. "Joe has a proven track record for delivering sustainable performance results and we look forward to achieving continued growth under his leadership."

A veteran banking leader with more than 30 years of experience, DiNicolantonio most recently served as executive vice president and banking president for Atlantic Capital, where he oversaw retail and mortgage divisions in addition to commercial and private banking functions throughout Tennessee and northwest Georgia.

Prior to joining Atlantic Capital, DiNicolantonio served as executive vice president and division head of business banking for Regions Bank. In this role he was responsible for company-wide functions including strategy, banker development and customer experience for approximately 350 bankers and support staff in 16 states. During his time at Regions, he also reintroduced a Small Business Administration Loan program that generated more than 300 7(a) loan totaling \$250 million during its first full year of operation.

DiNicolantonio is a proud alumnus of University of South Florida and University of Florida where he holds a Master of Business Administration degree and a Bachelor of Science degree in business administration respectively. He most recently served on the credit committee for the Tennessee Bankers Association and as a council member at the US Chamber of Commerce.

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About Simmons Bank

Simmons Bank is a wholly owned subsidiary of Simmons First National Corporation (NASDAQ: SFNC), a Mid-South based financial holding company with approximately \$23.3 billion in assets as of March 31, 2021. Simmons Bank operates 198 branches, including 68 in Arkansas, 48 in Missouri, 33 in Tennessee, 23 in Texas, 20 in Oklahoma and 6 in Kansas. Founded in 1903, Simmons Bank offers comprehensive financial solutions delivered with a client-centric approach. Simmons Bank was recently named to *Forbes* magazine's list of <u>"World's Best Banks"</u> for the second consecutive year and ranked among the top 30 banks in *Forbes'* list of <u>"America's Best Banks"</u> for 2021. Additional information about Simmons Bank can be found on our website at <u>simmonsbank.com</u>, by following <u>@Simmons_Bank</u> on Twitter or by visiting our <u>newsroom</u>.

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