Simmons Bank Presents \$42,000 to Junior Achievement USA at #GivingTuesday Press Conference - December 3, 2019

LITTLE ROCK, Ark. – On #GivingTuesday, Simmons Bank presented a \$42,000 check to Junior Achievement USA (JA USA) at a news conference in the Simmons River Market Building auditorium in downtown Little Rock. Paul Lowe, Simmons Bank's central Arkansas market president, made the announcement.

The bank's donation, which will fund work-readiness and financial literacy skills for children across Simmons' footprint, was made in honor of nearly 4,200 volunteer hours that associates donated to their local communities earlier this fall.

"Even as Simmons First National Corporation has grown to a \$21 billion-asset organization with 3,200 associates, what we remain proudest of is our community bank heritage," said Lowe. "Simmons Bank and Junior Achievement share a mission to see our communities prosper, so it's fitting that today's donation will fund financial literacy and educational programs for children throughout our footprint."

"Our research shows that students are eager to learn more about how to work with money, but they often don't know who or where to turn for help," said Tonya Villines, Junior Achievement of Arkansas president. "We greatly appreciate Simmons Bank's support in delivering proven programs on financial literacy to students in our community." In September 2019, associates across the bank's footprint participated in their second annual "Simmons Service Month," a companywide initiative to encourage volunteerism across its 129 communities. Nearly 4,200 volunteer hours were donated by 703 Simmons Bank associates, impacting more than 250 nonprofits.

To further support associates' efforts, Simmons Bank committed to make a charitable donation of \$10 per hour volunteered to an associate-nominated charity – JA USA. The \$42,000 gift will be targeted to impact low-to-moderate-income children in the following Simmons communities:

- · Little Rock, Arkansas
- Knoxville, Tennessee
- · Dallas, Texas
- · Oklahoma City, Oklahoma
- Kansas City, Missouri
- · Denver, Colorado
- · Columbia, Missouri
- · St. Louis, Missouri

Simmons associates who donated 15 or more volunteer hours during Simmons Service Month also received \$150 for charities of their choice. These 39 top volunteers raised a combined \$5,850 for charities across Simmons' footprint.

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 \$17.8 billion in assets (as of Sept. 30, 2019) and today operates more than 200 branch locations throughout Arkansas, Colorado, Illinois, Kansas, Missouri, Oklahoma, Tennessee and Texas. Simmons is the subsidiary bank for Simmons First National Corporation (NASDAQ: SFNC), a publicly traded bank holding company headquartered in Pine Bluff, Arkansas with \$21 billion in assets. For more information, visit www.simmonsbank.com.

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