Simmons Bank Promotes Freddie Black and Chad Rawls to Lead New Community and Metro Bank Divisions - May 13, 2021

LITTLE ROCK, Ark. – Simmons Bank has established a new organizational structure with the creation of two separate banking divisions – a community bank division and metro bank division. Freddie Black has been promoted to the chief community banking officer and will lead community market growth across Simmons Bank's six-state footprint. Chad Rawls has been promoted to chief metro banking officer leading the focus on growth in Simmons Bank's metro markets.

"With the creation of the new banking divisions, we are excited to promote two experienced leaders, Freddie Black and Chad Rawls," said Matt Reddin, Simmons Bank executive vice president and chief banking officer. "Simmons Bank was built on relationships and establishing community and metro divisions provides Simmons Bank more opportunity to make decisions on a local level, steward our customers and pursue scalable growth in new markets."

Black began his banking career in 1980 and has worked for Simmons Bank since the 1984 acquisition of First State Bank and Trust in Lake Village, Arkansas. Black most recently served as the chief business development officer, overseeing business development strategy, including marketing, product development and sales analytics functions.

Rawls began his financial career in 2005 and most recently served as executive vice president and president of corporate banking, overseeing commercial underwriting, loan administration and loan operations for Simmons Bank. Rawls will lead the metro market division while continuing to oversee key corporate banking areas such as SBA, Corporate Treasury Management and Mortgage Warehouse.

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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 $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 "World's Best Banks" for the second consecutive year and ranked among the top 30 banks in *Forbes'* list of "America's Best Banks" for 2021. Additional information about Simmons Bank can be found on our website at simmonsbank.com, by following @Simmons_Bank on Twitter or by visiting our newsroom.

FOR MORE INFORMATION, CONTACT:

ASHLEY LEOPOULOS
Simmons Bank
Public Relations Manager
501.413.7055 (mobile)
ashley.leopoulos@simmonsbank.com

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