

Simmons First National Corporation Reports 2020 Earnings - January 26, 2021

Pine Bluff, AR – Simmons First National Corporation (NASDAQ: SFNC) (the “Company” or “Simmons”), parent company of Simmons Bank, today announced net income of \$254.9 million for the year ended December 31, 2020, compared to \$237.8 million for 2019, an increase of \$17.0 million, or 7.2%. Diluted earnings per share were \$2.31 for 2020, a decrease of \$0.10 or 4.2%, compared to the prior year. Included in the 2020 results were \$9.4 million in net after-tax merger-related, early retirement program and net branch right-sizing costs and the gains on the sales of branches in Texas and Colorado. Excluding the impact of these items, core earnings were \$264.3 million for the year ended December 31, 2020, compared to \$269.6 million for 2019, a decrease of \$5.3 million, or 2.0%. Core diluted earnings per share were \$2.40, a decrease of \$0.33 or 12.1%, from 2019.

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