

Simmons First National Corporation Reports Record Earnings for 2021 - January 27, 2022

Pine Bluff, AR – Simmons First National Corporation (NASDAQ: SFNC) (the “Company” or “Simmons”) today reported record net income of \$271.2 million for the year ended December 31, 2021, up \$16.3 million, or 6 percent, compared to \$254.9 million earned during the full year 2020. Diluted earnings per share for 2021 were \$2.46, up \$0.15, or 6 percent, compared to \$2.31 earned in 2020. Included in 2021 results were \$7.2 million in net after-tax merger related costs, gains on sale of branches and net branch right-sizing costs. Excluding the impact of these items, core earnings were \$278.3 million for the year ended December 31, 2021, compared to \$264.3 million for the full year of 2020. Core diluted earnings per share were \$2.53 for 2021, compared to \$2.40 for 2020.

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