

Simmons Reports Second Quarter 2021 Earnings - July 27, 2021

Pine Bluff, AR – Simmons First National Corporation (NASDAQ: SFNC) (the “Company” or “Simmons”) today reported net income of \$74.9 million for the second quarter of 2021 compared to net income of \$58.8 million for the second quarter of 2020, an increase of \$16.1 million, or 27 percent. Diluted earnings per share for the second quarter of 2021 were \$0.69, an increase of \$0.15, or 28 percent, compared to the same period in the prior year. Included in second quarter 2021 results were \$524,000 in net after-tax merger-related and net branch right-sizing costs. Excluding the impact of these items, core earnings were \$75.4 million for the second quarter of 2021, compared to \$60.1 million for the second quarter of 2020, an increase of \$15.3 million, or 25 percent. Core diluted earnings per share were \$0.69, an increase of \$0.14, or 25 percent, from the comparable period in 2020.

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