

Simmons Reports Third Quarter 2019 Earnings and Announces Share Repurchase Program - October 22, 2019

Pine Bluff, AR – Simmons First National Corporation (NASDAQ: SFNC) today announced net income of \$81.8 million for the quarter ended September 30, 2019, compared to \$55.2 million for the same period in 2018, an increase of \$26.6 million, or 48.3%. Diluted earnings per share were \$0.84, an increase of \$0.25, or 42.4%, compared to the third quarter 2018. Included in third quarter 2019 results were \$2.1 million in net after-tax merger-related, early retirement program and branch right-sizing costs. Excluding the impact of these items, core earnings were \$84.0 million for the quarter ended September 30, 2019, compared to \$56.5 million for the quarter ended September 30, 2018, an increase of \$27.5 million, or 48.6%. Core diluted earnings per share were \$0.87, an increase of \$0.26, or 42.6%, from the same period in 2018.

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