

Financial Highlights for Reg F Compliance



	1Q 2023	4Q 2022	3Q 2022	2Q 2022
FINANCIAL HIGHLIGHTS (in thousands)				
Total Assets	\$27,538,237	\$27,409,758	\$27,023,423	\$27,171,310
Total Deposits	22,626,888	22,675,640	22,244,461	22,242,403
Total Equity Capital	3,495,133	3,434,969	3,361,781	3,456,246
REGULATORY CAPITAL RATIOS				
Common Equity Tier 1 Capital	12.63 %	12.70 %	12.78 %	13.14 %
Tier 1 Risk-Based Capital	12.63	12.70	12.78	13.14
Total Risk-Based Capital	13.46	13.26	13.34	13.73
Leverage	9.83	9.96	10.07	10.01
ASSET QUALITY INFORMATION				
NPAs to Total Assets	0.25 %	0.23 %	0.23 %	0.26 %
NPA's to Loans + OREO	0.42	0.39	0.41	0.47
Net Charge-Offs to Average Loans	0.03	0.13	0.00	0.02
Loan Loss Reserve to Total Loans	1.25	1.22	1.27	1.41
NPL Coverage Ratio	308.69	321.89	328.32	311.67
PROFITABILITY INFORMATION				
Net Income - YTD (in thousands)	\$53,331	\$290,290	\$198,117	\$111,156
Return on Average Assets - YTD	0.76 %	1.08 %	1.00 %	0.85 %
Return on Average Equity - YTD	6.16	8.68	7.94	6.77
Net Interest Margin - YTD	2.93	3.07	3.03	2.91

Source: S&P Global Market Intelligence

Simmons Bank is a wholly owned subsidiary of Simmons First National Corporation (NASDAQ: **SFNC**), a Mid-South based financial holding company that has paid cash dividends for 114 consecutive years. Simmons Bank operates 231 branches in Arkansas, Kansas, Missouri, Oklahoma, Tennessee and Texas. Founded in 1903, Simmons Bank offers comprehensive financial solutions delivered with a client-centric approach. In 2023, Simmons Bank was recognized by *Forbes* as one of **America's Best Midsize Employers** and among the **World's Best Banks** for the fourth consecutive year. In 2022, Simmons Bank was named to *Forbes'* list of "America's Best Banks" for the second consecutive year. Additional information about Simmons Bank can be found on our website at simmonsbank.com, by following [@Simmons_Bank](https://twitter.com/Simmons_Bank) on Twitter or by visiting our [newsroom](#).

On April 8, 2022, Simmons First National Corporation completed the acquisition of Spirit of Texas Bancshares, Inc., the parent company of Spirit of Texas Bank SSB, based in Conroe, Texas.

For credit rating information pertaining to Simmons First National Corporation and Simmons Bank, visit our investor relations website at <https://ir.simmonsbank.com/credit-ratings>.

Simmons First Financial Corporation files periodic reports with the U.S. Securities and Exchange Commission (SEC). Copies of these filings may be obtained through the SEC's website at www.sec.gov or at <https://ir.simmonsbank.com/>.

**For more information about correspondent banking services offered by Simmons Bank,
please contact Jason Culpepper at 501.328.6801**