

Financial Highlights for Reg F Compliance



	3Q 2023	2Q 2023	1Q 2023	4Q 2022
FINANCIAL HIGHLIGHTS (in thousands)				
Total Assets	\$27,524,271	\$27,912,266	\$27,538,237	\$27,409,758
Total Deposits	22,390,636	22,646,177	22,626,888	22,675,640
Total Equity Capital	3,451,889	3,512,531	3,495,133	3,434,969
REGULATORY CAPITAL RATIOS				
Common Equity Tier 1 Capital	12.82 %	12.64 %	12.63 %	12.70 %
Tier 1 Risk-Based Capital	12.82	12.64	12.63	12.70
Total Risk-Based Capital	13.62	13.45	13.46	13.26
Leverage	9.93	9.80	9.83	9.96
ASSET QUALITY INFORMATION				
NPAs to Total Assets	0.43 %	0.28 %	0.25 %	0.23 %
NPA's to Loans + OREO	0.71	0.47	0.42	0.39
Net Charge-Offs to Average Loans	0.28	0.04	0.03	0.13
Loan Loss Reserve to Total Loans	1.30	1.25	1.25	1.22
NPL Coverage Ratio	188.83	278.61	308.69	321.89
PROFITABILITY INFORMATION				
Net Income - YTD (in thousands)	\$174,814	\$120,013	\$53,331	\$290,290
Return on Average Assets - YTD	0.83 %	0.86 %	0.76 %	1.08 %
Return on Average Equity - YTD	6.69	6.89	6.16	8.68
Net Interest Margin - YTD	2.72	2.80	2.93	3.07

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 232 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](#).

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 Wes Anderson at 501.225.9208