

# Financial Highlights for Reg F Compliance



	2Q 2024	1Q 2024	4Q 2023	3Q 2023
<b>FINANCIAL HIGHLIGHTS</b> (in thousands)				
Total Assets	\$27,328,020	\$27,329,686	\$27,308,895	\$27,524,271
Total Deposits	22,121,441	22,508,765	22,413,990	22,390,636
Total Equity Capital	3,503,494	3,488,327	3,599,542	3,451,889
<b>REGULATORY CAPITAL RATIOS</b>				
Common Equity Tier 1 Capital	12.22 %	12.19 %	12.96 %	12.82 %
Tier 1 Risk-Based Capital	12.22	12.19	12.96	12.82
Total Risk-Based Capital	13.27	13.22	13.79	13.62
Leverage	9.66	9.64	10.05	9.93
<b>ASSET QUALITY INFORMATION</b>				
NPAs to Total Assets	0.38 %	0.52 %	0.44 %	0.43 %
NPA's to Loans + OREO	0.61	0.84	0.71	0.71
Net Charge-Offs to Average Loans	0.19	0.19	0.11	0.28
Loan Loss Reserve to Total Loans	1.34	1.34	1.34	1.30
NPL Coverage Ratio	223.91	163.39	193.37	188.83
<b>PROFITABILITY INFORMATION</b>				
Net Income - YTD (in thousands)	\$100,232	\$49,704	\$206,498	\$174,814
Return on Average Assets - YTD	0.73 %	0.72 %	0.74 %	0.83 %
Return on Average Equity - YTD	5.70	5.61	5.91	6.69
Net Interest Margin - YTD	2.60	2.58	2.70	2.72

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 115 consecutive years. Simmons Bank operates 234 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 2024, Simmons Bank was recognized by U.S. News & World Report as one of the **2024-2025 Best Companies to Work For in the South** and by Forbes as one of **America's Best-In-State Banks 2024** in Tennessee. 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. Additional information about Simmons Bank can be found on our website at [simmonsbank.com](https://simmonsbank.com), by following [@Simmons\\_Bank](https://twitter.com/Simmons_Bank) on X (formerly 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](http://www.sec.gov) or at <https://ir.simmonsbank.com/>.

**For more information about correspondent banking services offered by Simmons Bank,  
please contact Lisa Chrzanowski at 501.244.1416**