

SIMMONS FIRST NATIONAL CORPORATION

	CPP Disbursement Date 01/30/2009	RSSD (Holding Company) 1094828	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev	
Assets	\$1,254	\$3,168	152.6%	
Loans	\$649	\$1,666	156.8%	
Construction & development	\$79	\$140	78.3%	
Closed-end 1-4 family residential	\$136	\$289	113.0%	
Home equity	\$17	\$33	89.5%	
Credit card	\$0	\$193		
Other consumer	\$10	\$68	565.2%	
Commercial & Industrial	\$78	\$144	84.0%	
Commercial real estate	\$240	\$567	135.7%	
Unused commitments	\$74	\$749	912.9%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$103	\$34	-66.5%	
Asset-backed securities	\$0	\$0		
Other securities	\$198	\$594	199.9%	
Cash & balances due	\$121	\$453	273.5%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$69	\$29	-58.2%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$65	\$22	-66.3%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$1,151	\$2,857	148.3%	
Deposits	\$1,084	\$2,704	149.6%	
Total other borrowings	\$58	\$117	102.8%	
FHLB advances	\$25	\$37	45.1%	
Equity				
Equity capital at quarter end	\$103	\$311	200.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$27	NA	
Performance Ratios				
Tier 1 leverage ratio	7.8%	10.1%	--	
Tier 1 risk based capital ratio	11.5%	14.1%	--	
Total risk based capital ratio	12.8%	14.9%	--	
Return on equity ¹	3.0%	4.8%	--	
Return on assets ¹	0.2%	0.5%	--	
Net interest margin ¹	3.6%	5.2%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	59.7%	19.3%	--	
Loss provision to net charge-offs (qtr)	-209.7%	78.4%	--	
Net charge-offs to average loans and leases ¹	1.5%	0.3%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013
Construction & development	1.7%	13.2%	2.0%	0.0%
Closed-end 1-4 family residential	5.2%	7.0%	1.0%	0.0%
Home equity	1.1%	1.0%	0.0%	0.0%
Credit card	0.0%	0.3%	0.0%	0.4%
Other consumer	0.4%	3.8%	1.2%	0.6%
Commercial & Industrial	21.8%	12.2%	0.2%	0.0%
Commercial real estate	4.1%	4.3%	0.0%	0.0%
Total loans	5.5%	5.2%	0.6%	0.1%