

SIMMONS FIRST NATIONAL CORPORATION

	CPP Disbursement Date 05/08/2009	RSSD (Holding Company) 1094828	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$553	\$2,082	276.5%		
Loans	\$408	\$1,078	164.3%		
Construction & development	\$61	\$74	21.3%		
Closed-end 1-4 family residential	\$101	\$221	119.5%		
Home equity	\$15	\$19	23.5%		
Credit card	\$0	\$186			
Other consumer	\$2	\$64	3468.6%		
Commercial & Industrial	\$54	\$65	19.6%		
Commercial real estate	\$134	\$302	126.0%		
Unused commitments	\$30	\$581	1864.3%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$13	\$18	41.5%		
Asset-backed securities	\$0	\$0			
Other securities	\$17	\$311	1701.7%		
Cash & balances due	\$42	\$410	867.0%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$46			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$45			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$528	\$1,891	258.3%		
Deposits	\$471	\$1,747	271.0%		
Total other borrowings	\$54	\$117	117.4%		
FHLB advances	\$46	\$38	-16.5%		
Equity					
Equity capital at quarter end	\$25	\$191	656.4%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$3	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	4.2%	8.3%	--		
Tier 1 risk based capital ratio	5.8%	16.3%	--		
Total risk based capital ratio	7.1%	17.2%	--		
Return on equity ¹	-81.8%	11.5%	--		
Return on assets ¹	-4.1%	1.1%	--		
Net interest margin ¹	3.2%	4.3%	--		
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	29.5%	20.2%	--		
Loss provision to net charge-offs (qtr)	124.0%	115.3%	--		
Net charge-offs to average loans and leases ¹	3.4%	0.3%	--		
¹ Quarterly, annualized.					
Asset Quality (% of Total Loan Type)	Noncurrent Loans		Gross Charge-Offs		
	2011	2012	2011	2012	
Construction & development	53.8%	23.0%	2.1%	0.0%	--
Closed-end 1-4 family residential	13.9%	5.4%	2.1%	0.0%	--
Home equity	3.9%	2.9%	1.3%	0.0%	--
Credit card	0.0%	0.3%	0.0%	0.5%	--
Other consumer	0.1%	3.8%	0.8%	0.5%	--
Commercial & Industrial	20.2%	12.2%	0.5%	0.0%	--
Commercial real estate	12.9%	8.4%	0.1%	0.0%	--
Total loans	19.9%	6.6%	1.0%	0.1%	--