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Form **990-PF**

Department of the Treasury
Internal Revenue Service

Return of Private Foundation

or Section 4947(a)(1) Trust Treated as Private Foundation

▶ Do not enter social security numbers on this form as it may be made public.
▶ Go to *www.irs.gov/Form990PF* for instructions and the latest information.

OMB No 1545-0052

2018

Open to Public Inspection

For calendar year 2018, or tax year beginning 01-01-2018 , and ending 12-31-2018

Name of foundation
SIMMONS FIRST FOUNDATION INC

A Employer identification number
46-4607601

Number and street (or P O box number if mail is not delivered to street address)
P O BOX 7009

Room/suite

B Telephone number (see instructions)

City or town, state or province, country, and ZIP or foreign postal code
PINE BLUFF, AR 71611

C If exemption application is pending, check here ▶ ☐

G Check all that apply ☐ Initial return ☐ Initial return of a former public charity
☐ Final return ☐ Amended return
☐ Address change ☐ Name change

D 1. Foreign organizations, check here ▶ ☐
2 Foreign organizations meeting the 85% test, check here and attach computation ▶ ☐

H Check type of organization ☑ Section 501(c)(3) exempt private foundation
☐ Section 4947(a)(1) nonexempt charitable trust ☐ Other taxable private foundation

E If private foundation status was terminated under section 507(b)(1)(A), check here ▶ ☐

I Fair market value of all assets at end of year (from Part II, col (c), *line 16)* ▶$ 5,976,482

J Accounting method ☑ Cash ☐ Accrual
☐ Other (specify)
(Part I, column (d) must be on cash basis)

F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here ▶ ☐

Part I **Analysis of Revenue and Expenses** *(The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a) (see instructions))*

			(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
Revenue	1	Contributions, gifts, grants, etc , received (attach schedule)	5,010,200			
	2	Check ▶ ☐ if the foundation is **not** required to attach Sch B				
	3	Interest on savings and temporary cash investments	197	197	197	
	4	Dividends and interest from securities	118,824	117,279	118,824	
	5a	Gross rents				
	b	Net rental income or (loss)				
	6a	Net gain or (loss) from sale of assets not on line 10	24,068			
	b	Gross sales price for all assets on line 6a 399,104				
	7	Capital gain net income (from Part IV, line 2)				
	8	Net short-term capital gain				
	9	Income modifications				
	10a	Gross sales less returns and allowances				
	b	Less Cost of goods sold				
	c	Gross profit or (loss) (attach schedule)				
	11	Other income (attach schedule)	-236,538		-236,538	
	12	**Total.** Add lines 1 through 11	4,916,751	117,476	-117,517	
Operating and Administrative Expenses	13	Compensation of officers, directors, trustees, etc				
	14	Other employee salaries and wages				
	15	Pension plans, employee benefits				
	16a	Legal fees (attach schedule)				
	b	Accounting fees (attach schedule)				
	c	Other professional fees (attach schedule)	1,561			
	17	Interest				
	18	Taxes (attach schedule) (see instructions)	1,026			
	19	Depreciation (attach schedule) and depletion				
	20	Occupancy				
	21	Travel, conferences, and meetings				
	22	Printing and publications				
	23	Other expenses (attach schedule)				
	24	**Total operating and administrative expenses.** Add lines 13 through 23	2,587	0		0
	25	Contributions, gifts, grants paid	356,492			356,492
	26	**Total expenses and disbursements.** Add lines 24 and 25	359,079	0		356,492
	27	Subtract line 26 from line 12				
	a	**Excess of revenue over expenses and disbursements**	4,557,672			
	b	**Net investment income** (if negative, enter -0-)		117,476		
	c	**Adjusted net income** (if negative, enter -0-)				

Part II	Balance Sheets — Attached schedules and amounts in the description column should be for end-of-year amounts only (See instructions)	Beginning of year (a) Book Value	End of year (b) Book Value	(c) Fair Market Value
Assets 1	Cash—non-interest-bearing	461,036		
2	Savings and temporary cash investments		709,763	709,763
3	Accounts receivable ▶			
	Less allowance for doubtful accounts ▶			
4	Pledges receivable ▶			
	Less allowance for doubtful accounts ▶			
5	Grants receivable			
6	Receivables due from officers, directors, trustees, and other disqualified persons (attach schedule) (see instructions)			
7	Other notes and loans receivable (attach schedule) ▶			
	Less allowance for doubtful accounts ▶			
8	Inventories for sale or use			
9	Prepaid expenses and deferred charges			
10a	Investments—U S and state government obligations (attach schedule)	25,000	29,940	29,860
b	Investments—corporate stock (attach schedule)	544,156	3,108,053	2,969,576
c	Investments—corporate bonds (attach schedule)	305,114	2,279,713	2,267,283
11	Investments—land, buildings, and equipment basis ▶			
	Less accumulated depreciation (attach schedule) ▶			
12	Investments—mortgage loans			
13	Investments—other (attach schedule)			
14	Land, buildings, and equipment basis ▶			
	Less accumulated depreciation (attach schedule) ▶			
15	Other assets (describe ▶)	83,504	-150,987	
16	**Total assets** (to be completed by all filers—see the instructions Also, see page 1, item I)	1,418,810	5,976,482	5,976,482
Liabilities 17	Accounts payable and accrued expenses			
18	Grants payable			
19	Deferred revenue			
20	Loans from officers, directors, trustees, and other disqualified persons			
21	Mortgages and other notes payable (attach schedule)			
22	Other liabilities (describe ▶)			
23	**Total liabilities**(add lines 17 through 22)		0	
Net Assets or Fund Balances	**Foundations that follow SFAS 117, check here ▶ ☑ and complete lines 24 through 26 and lines 30 and 31.**			
24	Unrestricted	1,418,810	521,313	
25	Temporarily restricted		5,455,169	
26	Permanently restricted			
	Foundations that do not follow SFAS 117, check here ▶ ☐ and complete lines 27 through 31.			
27	Capital stock, trust principal, or current funds			
28	Paid-in or capital surplus, or land, bldg , and equipment fund			
29	Retained earnings, accumulated income, endowment, or other funds			
30	**Total net assets or fund balances** (see instructions)	1,418,810	5,976,482	
31	**Total liabilities and net assets/fund balances** (see instructions)	1,418,810	5,976,482	

Part III	Analysis of Changes in Net Assets or Fund Balances		
1	Total net assets or fund balances at beginning of year—Part II, column (a), line 30 (must agree with end-of-year figure reported on prior year's return)	1	1,418,810
2	Enter amount from Part I, line 27a	2	4,557,672
3	Other increases not included in line 2 (itemize) ▶	3	
4	Add lines 1, 2, and 3	4	5,976,482
5	Decreases not included in line 2 (itemize) ▶	5	
6	Total net assets or fund balances at end of year (line 4 minus line 5)—Part II, column (b), line 30	6	5,976,482

Part IV Capital Gains and Losses for Tax on Investment Income

	(a) List and describe the kind(s) of property sold (e g , real estate, 2-story brick warehouse, or common stock, 200 shs MLC Co)	(b) How acquired P—Purchase D—Donation	(c) Date acquired (mo , day, yr)	(d) Date sold (mo , day, yr)
1a				
b				
c				
d				
e				

	(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)
a				
b				
c				
d				
e				

	Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) Gains (Col (h) gain minus col (k), but not less than -0-) **or** Losses (from col (h))
	(i) F M V as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) over col (j), if any	
a				
b				
c				
d				
e				

2 Capital gain net income or (net capital loss) { If gain, also enter in Part I, line 7; If (loss), enter -0- in Part I, line 7 } **2**

3 Net short-term capital gain or (loss) as defined in sections 1222(5) and (6)
If gain, also enter in Part I, line 8, column (c) (see instructions) If (loss), enter -0- in Part I, line 8 . . . . . **3**

Part V Qualification Under Section 4940(e) for Reduced Tax on Net Investment Income

(For optional use by domestic private foundations subject to the section 4940(a) tax on net investment income)

If section 4940(d)(2) applies, leave this part blank

Was the foundation liable for the section 4942 tax on the distributable amount of any year in the base period? ☐ Yes ☑ No
If "Yes," the foundation does not qualify under section 4940(e) Do not complete this part

1 Enter the appropriate amount in each column for each year, see instructions before making any entries

(a) Base period years Calendar year (or tax year beginning in)	(b) Adjusted qualifying distributions	(c) Net value of noncharitable-use assets	(d) Distribution ratio (col (b) divided by col (c))
2017	50,933	1,344,399	0 037885
2016	139,709	1,045,986	0 133567
2015	247,129	749,781	0 329602
2014	52,184	31,471	1 658161
2013		821	

2 **Total** of line 1, column (d)	2	2 159215
3 Average distribution ratio for the 5-year base period—divide the total on line 2 by 5 0, or by the number of years the foundation has been in existence if less than 5 years	3	0 539804
4 Enter the net value of noncharitable-use assets for 2018 from Part X, line 5 . . .	4	5,657,340
5 Multiply line 4 by line 3	5	3,053,855
6 Enter 1% of net investment income (1% of Part I, line 27b)	6	1,175
7 Add lines 5 and 6	7	3,055,030
8 Enter qualifying distributions from Part XII, line 4	8	356,492

If line 8 is equal to or greater than line 7, check the box in Part VI, line 1b, and complete that part using a 1% tax rate See the Part VI instructions

Part VI Excise Tax Based on Investment Income (Section 4940(a), 4940(b), 4940(e), or 4948—see instructions)

1a	Exempt operating foundations described in section 4940(d)(2), check here ▶ ☐ and enter "N/A" on line 1 Date of ruling or determination letter ________ **(attach copy of letter if necessary–see instructions)**		
b	Domestic foundations that meet the section 4940(e) requirements in Part V, check here ▶ ☐ and enter 1% of Part I, line 27b	1	2,350
c	All other domestic foundations enter 2% of line 27b Exempt foreign organizations enter 4% of Part I, line 12, col (b)		
2	Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only Others enter -0-)	2	
3	Add lines 1 and 2	3	2,350
4	Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only Others enter -0-)	4	
5	**Tax based on investment income.** Subtract line 4 from line 3 If zero or less, enter -0-	5	2,350
6	Credits/Payments		
a	2018 estimated tax payments and 2017 overpayment credited to 2018 — 6a: 1,048		
b	Exempt foreign organizations—tax withheld at source — 6b		
c	Tax paid with application for extension of time to file (Form 8868) — 6c		
d	Backup withholding erroneously withheld — 6d		
7	Total credits and payments Add lines 6a through 6d	7	1,048
8	Enter any **penalty** for underpayment of estimated tax Check here ☑ if Form 2220 is attached	8	9
9	**Tax due.** If the total of lines 5 and 8 is more than line 7, enter **amount owed** ▶	9	1,311
10	**Overpayment.** If line 7 is more than the total of lines 5 and 8, enter the **amount overpaid** ▶	10	
11	Enter the amount of line 10 to be **Credited to 2019 estimated tax** ▶ **Refunded** ▶	11	

Part VII-A Statements Regarding Activities

			Yes	No
1a	During the tax year, did the foundation attempt to influence any national, state, or local legislation or did it participate or intervene in any political campaign?	1a		No
b	Did it spend more than $100 during the year (either directly or indirectly) for political purposes? (see Instructions for definition)	1b		No
	*If the answer is "Yes" to **1a** or **1b**, attach a detailed description of the activities and copies of any materials published or distributed by the foundation in connection with the activities*			
c	Did the foundation file **Form 1120-POL** for this year?	1c		No
d	Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year **(1)** On the foundation ▶ $ ________ **(2)** On foundation managers ▶ $ ________			
e	Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers ▶ $ ________			
2	Has the foundation engaged in any activities that have not previously been reported to the IRS? *If "Yes," attach a detailed description of the activities*	2		No
3	Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? *If "Yes," attach a conformed copy of the changes*	3		No
4a	Did the foundation have unrelated business gross income of $1,000 or more during the year?	4a		No
b	If "Yes," has it filed a tax return on **Form 990-T** for this year?	4b		
5	Was there a liquidation, termination, dissolution, or substantial contraction during the year? *If "Yes," attach the statement required by General Instruction T*	5		No
6	Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either • By language in the governing instrument, or • By state legislation that effectively amends the governing instrument so that no mandatory directions that conflict with the state law remain in the governing instrument?	6	Yes	
7	Did the foundation have at least $5,000 in assets at any time during the year? *If "Yes," complete Part II, col (c), and Part XV*	7	Yes	
8a	Enter the states to which the foundation reports or with which it is registered (see instructions) ▶AR			
b	If the answer is "Yes" to line 7, has the foundation furnished a copy of Form 990-PF to the Attorney General (or designate) of each state as required by General Instruction G? *If "No," attach explanation*	8b	Yes	
9	Is the foundation claiming status as a private operating foundation within the meaning of section 4942(j)(3) or 4942(j)(5) for calendar year 2018 or the taxable year beginning in 2018? See the instructions for Part XIV If "Yes," complete Part XIV	9		No
10	Did any persons become substantial contributors during the tax year? *If "Yes," attach a schedule listing their names and addresses*	10		No

Part VII-A Statements Regarding Activities (continued)

			Yes	No
11	At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule See instructions.	**11**		**No**
12	Did the foundation make a distribution to a donor advised fund over which the foundation or a disqualified person had advisory privileges? If "Yes," attach statement See instructions	**12**		**No**
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application?	**13**	**Yes**	

Website address ▶N/A

14 The books are in care of ▶DAVID GARNER Telephone no ▶(870) 541-1243

Located at ▶PO BOX 7009 PINE BLUFF AR ZIP+4 ▶71611

15 Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of **Form 1041** —check here . . . . ▶ ☐
and enter the amount of tax-exempt interest received or accrued during the year . . . . ▶ **15**

			Yes	No
16	At any time during calendar year 2018, did the foundation have an interest in or a signature or other authority over a bank, securities, or other financial account in a foreign country?	**16**		**No**
	See the instructions for exceptions and filing requirements for FinCEN Form 114 If "Yes", enter the name of the foreign country ▶			

Part VII-B Statements Regarding Activities for Which Form 4720 May Be Required

	File Form 4720 if any item is checked in the "Yes" column, unless an exception applies.			**Yes**	**No**
1a	During the year did the foundation (either directly or indirectly)				
	(1) Engage in the sale or exchange, or leasing of property with a disqualified person?	☐ Yes ☑ No			
	(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person?.	☐ Yes ☑ No			
	(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person?	☐ Yes ☑ No			
	(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person?	☐ Yes ☑ No			
	(5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)?.	☐ Yes ☑ No			
	(6) Agree to pay money or property to a government official? (**Exception.** Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days).	☐ Yes ☑ No			
b	If any answer is "Yes" to 1a(1)–(6), did **any** of the acts fail to qualify under the exceptions described in Regulations section 53 4941(d)-3 or in a current notice regarding disaster assistance? See instructions		**1b**		
	Organizations relying on a current notice regarding disaster assistance check here. ▶	☐			
c	Did the foundation engage in a prior year in any of the acts described in 1a, other than excepted acts, that were not corrected before the first day of the tax year beginning in 2018?.		**1c**		
2	Taxes on failure to distribute income (section 4942) (does not apply for years the foundation was a private operating foundation defined in section 4942(j)(3) or 4942(j)(5))				
a	At the end of tax year 2018, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2018?.	☐ Yes ☑ No			
	If "Yes," list the years ▶ 20____ , 20____ , 20____ , 20____				
b	Are there any years listed in 2a for which the foundation is **not** applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to **all** years listed, answer "No" and attach statement—see instructions)		**2b**		
c	If the provisions of section 4942(a)(2) are being applied to **any** of the years listed in 2a, list the years here ▶ 20____ , 20____ , 20____ , 20____				
3a	Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year?.	☐ Yes ☑ No			
b	If "Yes," did it have excess business holdings in 2018 as a result of **(1)** any purchase by the foundation or disqualified persons after May 26, 1969, **(2)** the lapse of the 5-year period (or longer period approved by the Commissioner under section 4943(c)(7)) to dispose of holdings acquired by gift or bequest, or **(3)** the lapse of the 10-, 15-, or 20-year first phase holding period? *(Use Schedule C, Form 4720, to determine if the foundation had excess business holdings in 2018).*		**3b**		
4a	Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?		**4a**		**No**
b	Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2018?		**4b**		**No**

Part VII-B Statements Regarding Activities for Which Form 4720 May Be Required *(continued)*

			Yes	No
5a	During the year did the foundation pay or incur any amount to			
	(1) Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))? ☐ Yes ☑ No			
	(2) Influence the outcome of any specific public election (see section 4955), or to carry on, directly or indirectly, any voter registration drive? ☐ Yes ☑ No			
	(3) Provide a grant to an individual for travel, study, or other similar purposes? ☐ Yes ☑ No			
	(4) Provide a grant to an organization other than a charitable, etc , organization described in section 4945(d)(4)(A)? See instructions. ☐ Yes ☑ No			
	(5) Provide for any purpose other than religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals? ☐ Yes ☑ No			
b	If any answer is "Yes" to 5a(1)–(5), did **any** of the transactions fail to qualify under the exceptions described in Regulations section 53 4945 or in a current notice regarding disaster assistance? See instructions	5b		
	Organizations relying on a current notice regarding disaster assistance check here ▶ ☐			
c	If the answer is "Yes" to question 5a(4), does the foundation claim exemption from the tax because it maintained expenditure responsibility for the grant? ☐ Yes ☐ No *If "Yes," attach the statement required by Regulations section 53 4945–5(d)*			
6a	Did the foundation, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract? ☐ Yes ☑ No			
b	Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract? *If "Yes" to 6b, file Form 8870*	6b		No
7a	At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction? ☐ Yes ☑ No			
b	If yes, did the foundation receive any proceeds or have any net income attributable to the transaction?	7b		
8	Is the foundation subject to the section 4960 tax on payment(s) of more than $1,000,000 in remuneration or excess parachute payment during the year? ☐ Yes ☑ No			

Part VIII Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors

1 List all officers, directors, trustees, foundation managers and their compensation. See instructions

(a) Name and address	**(b)** Title, and average hours per week devoted to position	**(c)** Compensation **(If not paid, enter -0-)**	**(d)** Contributions to employee benefit plans and deferred compensation	**(e)** Expense account, other allowances
See Additional Data Table				

2 Compensation of five highest-paid employees (other than those included on line 1—see instructions). If none, enter "NONE."

(a) Name and address of each employee paid more than $50,000	**(b)** Title, and average hours per week devoted to position	**(c)** Compensation	**(d)** Contributions to employee benefit plans and deferred compensation	**(e)** Expense account, other allowances
NONE				

Total number of other employees paid over $50,000 ▶

Part VIII **Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors *(continued)***

3 Five highest-paid independent contractors for professional services (see instructions). If none, enter "NONE".

(a) Name and address of each person paid more than $50,000	**(b)** Type of service	**(c)** Compensation
NONE		
Total number of others receiving over $50,000 for professional services. . . . . ▶		

Part IX-A **Summary of Direct Charitable Activities**

List the foundation's four largest direct charitable activities during the tax year Include relevant statistical information such as the number of organizations and other beneficiaries served, conferences convened, research papers produced, etc	Expenses
1 OZARK MISSION PROJECT TARGET DEMOGRAPHICS INCLUDE LOW-INCOME AND ELDERLY INDIVIDUALS ON FIXED INCOME UNABLE TO AFFORD NECESSARY IMPROVEMENTS TO HOMES FOR HANDICAP ACCESSIBLE TARGET GEOGRAPHIC IS THE STATE OF ARKANSAS WITH OVER 280 IMPACTED BY THE SERVICE	26,000
2 COMPASS ACADEMY AROUND 50 SPECIAL NEEDS STUDENTS RANGING BETWEEN 5 YEARS OF AGE TO 19 YEARS OF AGE LOCATED IN CENTRAL ARKANSAS	25,000
3 PROSPER SPRINGFIELD BUILDS RELATIONSHIPS AND ALIGNS COMMUNIT RESOURCES TO CREATE PATHWAYS THAT HELP MOVE PEOPLE TO PRROSPERTIY BY WORKING WITH 300 PLUS ORGANIZATIONS TO CREATE SYSTEMS OF SUPPORT, REDUCE DUPILCATION OF SERVICES AND IDENTIFY GAPS IN SERVICES TO INDIVIDUALS	25,000
4 RISE FOUNDATION TO ASSIST PUBLIC HOUSING RESIDENTS ACHIEVE SELF- SUFFICIENCY PARTICIPANTS COMPLETE FINANCIAL EDUCATION COURSES, OPENING BANK ACCOUNTS, ETC EXPECT TO PROVIDE TRAINING MATERIALS FOR 20 PARTICIPANTS	25,000

Part IX-B **Summary of Program-Related Investments** (see instructions)

Describe the two largest program-related investments made by the foundation during the tax year on lines 1 and 2	Amount
1 N/A	
2	
All other program-related investments See instructions	
3	
Total. Add lines 1 through 3 . . . . ▶	

Part X Minimum Investment Return (All domestic foundations must complete this part Foreign foundations,see instructions)

1	Fair market value of assets not used (or held for use) directly in carrying out charitable, etc , purposes			
a	Average monthly fair market value of securities.		1a	3,257,340
b	Average of monthly cash balances.		1b	2,486,152
c	Fair market value of all other assets (see instructions).		1c	0
d	**Total** (add lines 1a, b, and c).		1d	5,743,492
e	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation).	1e		
2	Acquisition indebtedness applicable to line 1 assets.		2	
3	Subtract line 2 from line 1d.		3	5,743,492
4	Cash deemed held for charitable activities Enter 1 1/2% of line 3 (for greater amount, see instructions).		4	86,152
5	**Net value of noncharitable-use assets.** Subtract line 4 from line 3 Enter here and on Part V, line 4		5	5,657,340
6	**Minimum investment return.** Enter 5% of line 5.		6	282,867

Part XI Distributable Amount (see instructions) (Section 4942(j)(3) and (j)(5) private operating foundations and certain foreign organizations check here ▶ ☐ and do not complete this part)

1	Minimum investment return from Part X, line 6.			1	282,867
2a	Tax on investment income for 2018 from Part VI, line 5.	2a	2,350		
b	Income tax for 2018 (This does not include the tax from Part VI).	2b			
c	Add lines 2a and 2b.			2c	2,350
3	Distributable amount before adjustments Subtract line 2c from line 1.			3	280,517
4	Recoveries of amounts treated as qualifying distributions.			4	
5	Add lines 3 and 4.			5	280,517
6	Deduction from distributable amount (see instructions).			6	
7	**Distributable amount** as adjusted Subtract line 6 from line 5 Enter here and on Part XIII, line 1.			7	280,517

Part XII Qualifying Distributions (see instructions)

1	Amounts paid (including administrative expenses) to accomplish charitable, etc , purposes		
a	Expenses, contributions, gifts, etc —total from Part I, column (d), line 26.	1a	356,492
b	Program-related investments—total from Part IX-B.	1b	
2	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc , purposes.	2	
3	Amounts set aside for specific charitable projects that satisfy the		
a	Suitability test (prior IRS approval required).	3a	
b	Cash distribution test (attach the required schedule).	3b	
4	**Qualifying distributions.** Add lines 1a through 3b Enter here and on Part V, line 8, and Part XIII, line 4	4	356,492
5	Foundations that qualify under section 4940(e) for the reduced rate of tax on net investment income Enter 1% of Part I, line 27b See instructions.	5	
6	**Adjusted qualifying distributions.** Subtract line 5 from line 4.	6	356,492

Note: The amount on line 6 will be used in Part V, column (b), in subsequent years when calculating whether the foundation qualifies for the section 4940(e) reduction of tax in those years

Part XIII **Undistributed Income** (see instructions)

		(a) Corpus	(b) Years prior to 2017	(c) 2017	(d) 2018
1 Distributable amount for 2018 from Part XI, line 7					280,517
2 Undistributed income, if any, as of the end of 2018					
a Enter amount for 2017 only.					
b Total for prior years 20___ , 20___ , 20___					
3 Excess distributions carryover, if any, to 2018					
a From 2013.					
b From 2014.	34,893				
c From 2015.	184,894				
d From 2016.	88,028				
e From 2017.					
f **Total** of lines 3a through e.		307,815			
4 Qualifying distributions for 2018 from Part XII, line 4 ▶ $ 356,492					
a Applied to 2017, but not more than line 2a					
b Applied to undistributed income of prior years (Election required—see instructions).					
c Treated as distributions out of corpus (Election required—see instructions).					
d Applied to 2018 distributable amount.					280,517
e Remaining amount distributed out of corpus		75,975			
5 Excess distributions carryover applied to 2018 *(If an amount appears in column (d), the same amount must be shown in column (a))*					
6 **Enter the net total of each column as indicated below:**					
a Corpus Add lines 3f, 4c, and 4e Subtract line 5		383,790			
b Prior years' undistributed income Subtract line 4b from line 2b					
c Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed.					
d Subtract line 6c from line 6b Taxable amount —see instructions					
e Undistributed income for 2017 Subtract line 4a from line 2a Taxable amount—see instructions					
f Undistributed income for 2018 Subtract lines 4d and 5 from line 1 This amount must be distributed in 2019					0
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (Election may be required - see instructions)					
8 Excess distributions carryover from 2013 not applied on line 5 or line 7 (see instructions) . . .					
9 **Excess distributions carryover to 2019.** Subtract lines 7 and 8 from line 6a		383,790			
10 Analysis of line 9					
a Excess from 2014. . . .	34,893				
b Excess from 2015. . . .	184,894				
c Excess from 2016. . . .	88,028				
d Excess from 2017. . . .					
e Excess from 2018. . . .	75,975				

Part XIV **Private Operating Foundations** (see instructions and Part VII-A, question 9)

1a If the foundation has received a ruling or determination letter that it is a private operating foundation, and the ruling is effective for 2018, enter the date of the ruling. . . . . ▶

b Check box to indicate whether the organization is a private operating foundation described in section ☐ 4942(j)(3) or ☐ 4942(j)(5)

	Tax year	Prior 3 years			(e) Total
	(a) 2018	**(b)** 2017	**(c)** 2016	**(d)** 2015	
2a Enter the lesser of the adjusted net income from Part I or the minimum investment return from Part X for each year listed					
b 85% of line 2a					
c Qualifying distributions from Part XII, line 4 for each year listed					
d Amounts included in line 2c not used directly for active conduct of exempt activities					
e Qualifying distributions made directly for active conduct of exempt activities Subtract line 2d from line 2c					
3 Complete 3a, b, or c for the alternative test relied upon					
a "Assets" alternative test—enter **(1)** Value of all assets					
(2) Value of assets qualifying under section 4942(j)(3)(B)(i)					
b "Endowment" alternative test— enter 2/3 of minimum investment return shown in Part X, line 6 for each year listed. . .					
c "Support" alternative test—enter **(1)** Total support other than gross investment income (interest, dividends, rents, payments on securities loans (section 512(a)(5)), or royalties)					
(2) Support from general public and 5 or more exempt organizations as provided in section 4942(j)(3)(B)(iii). . . .					
(3) Largest amount of support from an exempt organization					
(4) Gross investment income					

Part XV **Supplementary Information (Complete this part only if the foundation had $5,000 or more in assets at any time during the year—see instructions.)**

1 **Information Regarding Foundation Managers:**

a List any managers of the foundation who have contributed more than 2% of the total contributions received by the foundation before the close of any tax year (but only if they have contributed more than $5,000) (See section 507(d)(2))

b List any managers of the foundation who own 10% or more of the stock of a corporation (or an equally large portion of the ownership of a partnership or other entity) of which the foundation has a 10% or greater interest

2 **Information Regarding Contribution, Grant, Gift, Loan, Scholarship, etc., Programs:**

Check here ▶ ☐ if the foundation only makes contributions to preselected charitable organizations and does not accept unsolicited requests for funds If the foundation makes gifts, grants, etc to individuals or organizations under other conditions, complete items 2a, b, c, and d See instructions

a The name, address, and telephone number or e-mail address of the person to whom applications should be addressed

SHANNON MORGAN
PO BOX 7009
PINE BLUFF, AR 71611
(870) 541-1102
SHANNON MORGAN@SIMMONSFIRST COM

b The form in which applications should be submitted and information and materials they should include

WRITTEN FORMAT

c Any submission deadlines

DETERMINED BY THE BOARD

d Any restrictions or limitations on awards, such as by geographical areas, charitable fields, kinds of institutions, or other factors

DETERMINED BY THE BOARD

Part XV Supplementary Information (continued)

3 Grants and Contributions Paid During the Year or Approved for Future Payment

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
a *Paid during the year* See Additional Data Table				
Total . . . . ▶ **3a**				
b *Approved for future payment*				
Total . . . . ▶ **3b**				

Part XVI-A Analysis of Income-Producing Activities

Enter gross amounts unless otherwise indicated	Unrelated business income		Excluded by section 512, 513, or 514		(e) Related or exempt function income (See instructions)
	(a) Business code	(b) Amount	(c) Exclusion code	(d) Amount	
1 Program service revenue					
a					
b					
c					
d					
e					
f					
g Fees and contracts from government agencies					
2 Membership dues and assessments. . . .					
3 Interest on savings and temporary cash investments					197
4 Dividends and interest from securities. . . .					118,824
5 Net rental income or (loss) from real estate					
a Debt-financed property.					
b Not debt-financed property.					
6 Net rental income or (loss) from personal property					
7 Other investment income.					
8 Gain or (loss) from sales of assets other than inventory					24,068
9 Net income or (loss) from special events					
10 Gross profit or (loss) from sales of inventory					
11 Other revenue					
a CHANGE IN MARKET VALUE					-236,538
b					
c					
d					
e					
12 Subtotal Add columns (b), (d), and (e). .					-93,449

13 **Total.** Add line 12, columns (b), (d), and (e). . . . . 13 -93,449

(See worksheet in line 13 instructions to verify calculations)

Part XVI-B Relationship of Activities to the Accomplishment of Exempt Purposes

Line No. ▼	Explain below how each activity for which income is reported in column (e) of Part XVI-A contributed importantly to the accomplishment of the foundation's exempt purposes (other than by providing funds for such purposes) (See instructions)

Part XVII Information Regarding Transfers To and Transactions and Relationships With Noncharitable Exempt Organizations

			Yes	No
1	Did the organization directly or indirectly engage in any of the following with any other organization described in section 501 (c) (other than section 501(c)(3) organizations) or in section 527, relating to political organizations?			
a	Transfers from the reporting foundation to a noncharitable exempt organization of			
	(1) Cash.	**1a(1)**		**No**
	(2) Other assets.	**1a(2)**		**No**
b	Other transactions			
	(1) Sales of assets to a noncharitable exempt organization.	**1b(1)**		**No**
	(2) Purchases of assets from a noncharitable exempt organization.	**1b(2)**		**No**
	(3) Rental of facilities, equipment, or other assets.	**1b(3)**		**No**
	(4) Reimbursement arrangements.	**1b(4)**		**No**
	(5) Loans or loan guarantees.	**1b(5)**		**No**
	(6) Performance of services or membership or fundraising solicitations.	**1b(6)**		**No**
c	Sharing of facilities, equipment, mailing lists, other assets, or paid employees.	**1c**		**No**

d If the answer to any of the above is "Yes," complete the following schedule Column **(b)** should always show the fair market value of the goods, other assets, or services given by the reporting foundation If the foundation received less than fair market value in any transaction or sharing arrangement, show in column **(d)** the value of the goods, other assets, or services received

(a) Line No	**(b)** Amount involved	**(c)** Name of noncharitable exempt organization	**(d)** Description of transfers, transactions, and sharing arrangements

2a Is the foundation directly or indirectly affiliated with, or related to, one or more tax-exempt organizations described in section 501(c) (other than section 501(c)(3)) or in section 527? ☐ Yes ☑ No

b If "Yes," complete the following schedule

(a) Name of organization	**(b)** Type of organization	**(c)** Description of relationship

Sign Here

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge

****** | 2019-11-13 | ******

Signature of officer or trustee | Date | Title

May the IRS discuss this return with the preparer shown below (see instr)? ☑ **Yes** ☐ **No**

Paid Preparer Use Only

Print/Type preparer's name	Preparer's Signature	Date	Check if self-employed ▶ ☐	PTIN
PATRICIA C HEIRD		2019-11-14		P00450696
Firm's name ▶ HUDSON CISNE & CO LLP				Firm's EIN ▶71-0650689
Firm's address ▶ 7300 DOLLARWAY RD STE 103 WHITE HALL, AR 71602				Phone no (870) 267-1371

Form 990PF Part VIII Line 1 - List all officers, directors, trustees, foundation managers and their compensation

(a) Name and address	(b) Title, and average hours per week devoted to position	(c) Compensation (If not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
J THOMAS MAY PO BOX 7009 PINE BLUFF, AR 71611	PRESIDENT 40 00	0	0	0
SHANNON MORGAN 80 HARPER COVE LANE STAR CITY, AR 71667	SECRETARY 40 00	0	0	0
ROBERT A FEHLMAN 30 MARCELLA DRIVE LITTLE ROCK, AR 72223	TREASURER 0 00	0	0	0
DAVID GARNER PO BOX 7009 PINE BLUFF, AR 71611	ASST TREASU 0 00	0	0	0
ROBERT L SHOPTAW 21 RIVER RIDGE CIRCLE LITTLE ROCK, AR 72227	DIRECTOR 0 00	0	0	0
DR HARRY L RYBURN 6 HILLCROFT PINE BLUFF, AR 71603	DIRECTOR 0 00	0	0	0
DR KALEYBRA MOREHEAD ED D 3910 ADVENTURE DRIVE PINE BLUFF, AR 71603	DIRECTOR 0 00	0	0	0
GEORGE A MAKRIS JR 7 ARBOR DELL 900 WEST 46TH PINE BLUFF, AR 71603	DIRECTOR 0 00	0	0	0
MARTY D CASTEEEL 1023 WEST 50TH PINE BLUFF, AR 71603	DIRECTOR 0 00	0	0	0
MARY PRINGOS 2800 SOUTH ARKANSAS HWY 88 ALTHEIMER, AR 72004	DIRECTOR 0 00	0	0	0
ROBERT DILL 8 SOUTHERN PINES DRIVE PINE BLUFF, AR 71603	DIRECTOR 0 00	0	0	0
SCOTT MCGEORGE 15 WESTRIDGE PINE BLUFF, AR 71603	DIRECTOR 0 00	0	0	0
CARLA MARTIN 1002 ROSSWOOD COLONY DRIVE PINE BLUFF, AR 71603	DIRECTOR 0 00	0	0	0
CATHERINE SMART 501 SOUTH MAIN PINE BLUFF, AR 71601	DIRECTOR 0 00	0	0	0
PAT ANDERSON 501 SOUTH MAIN STREET PINE BLUFF, AR 71601	DIRECTOR 0 00	0	0	0

Form 990PF Part VIII Line 1 - List all officers, directors, trustees, foundation managers and their compensation

(a) Name and address	(b) Title, and average hours per week devoted to position	(c) Compensation (If not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
STEVE MASSANELLI 501 S MAIN STREET PINE BLUFF, AR 71601	DIRECTOR 0 00	0	0	0

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
a *Paid during the year*				
OZARK MISSION PROJECT 2309 DURWOOD ROAD LITTLE ROCK, AR 72207	NONE	PC	FINANCIALLY OR PHYSICALLY HANDICAPED	26,000
COMPASS ACADEMY 1215 STURGIS ROAD CONWAY, AR 72034		PC	CHILDREN WITH DEVELOPMENTAL DISABILI	25,000
PROSPER SPRINGFIELD COMMUNITY PARTERSHIP OF THE OZARKS INC 330 N JEFFERSON SPINGFIELD, MO 65806	NONE	PC	ASSISTANCE TO INDIGENT FAMILIES	25,000
Total . . . . ▶ **3a**				356,492

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
a *Paid during the year*				
RISE FOUNDATION 2650 THOUSAND OAKS BLVD SUITE 2400 MEMPHIS, TN 38118	NONE	PC	ASSISTANCE TO INDIGENT FAMILIES	25,000
SOUTHEAST ARKANSAS PREPARATORY HIG 1501 W 73RD AVENUE PINE BLUFF, AR 71603	NONE	PC	STUDENTS WITH NEEDED EQUIPEMENT	25,000
THE REAL ESTATE COUNCIL COMMUNITY F 3100 MCKINNONSUITE 1150 DALLAS, TX 752011104	NONW	PC	SERVICE LOW TO MODERATE INCOME AREAS	25,000
Total . . . . ▶ **3a**				356,492

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
a *Paid during the year*				
CLEVELAND COUNTY SCHOOL DISTRICT 700 MAIN STREET RISON, AR 71665	NONE		STUDENT DEVELOPEMENT	25,000
NEW ST HURRICANE BAPTIST CHURCH 3319 OHIO STREET PINE BLUFF, AR 71601	NONE	PC	CHILDREN LEARNING ENHANCEMENT	24,587
THE MIRACLE LEAGUE OF SOUTHEAST AR 2072 HWY 83 NORTH MONTICELLO, AR 71655	NONE	PC	CHILDREN AND ADULTS WITH DISABILITIE	22,280
Total . . . . ▶ **3a**				356,492

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
a *Paid during the year*				
SEARK CONCERT ASSOCIATION P O BOX 3072 MONTICELLO, AR 71656	NONE	PC	SCHOOLS MAJORING IN THE ARTS	20,500
HEART HOUSEP O BOX 823162 DALLAS, TX 753823162	NONE	PC	REFUGEE AND UNDERPRIVILEGED CHILDREN	20,000
MARTIN PUBLIC LIBRARY 100 MAIN STREET MARTIN, TN 38237	NONE	PC	LIBRARY PROJECT	15,000
Total . . . . ▶ **3a**				356,492

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
a *Paid during the year*				
FCA POWER CAMPS & COACHING TRAINING P O BOX 9000 PINE BLUFF, AR 71611	NONE	PC	MENTORING	10,000
ARKANSAS CAPITAL 200 RIVER MARKET AVE SUITE 400 LITTLE ROCK, AR 72201	NONE	PC	GRADE SCHOOL AND COLLEGE STUDENTS	10,000
DELIVER HOPEP O BOX 1752 CONWAY, AR 72033	NONE	PC	MENTORING YOUTH	10,000
Total . . . . ▶ **3a**				356,492

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
a *Paid during the year*				
SOUTH ARKANSAS ARTS CENTER 110 E 5TH STREET ELDORADO, AR 71730	NONE	PC	SPECIAL NEEDS YOUTH	9,000
ALCY BALL DEVELOPMENT CORPORATION P O BOX MEMPHIS, TN 38114	NONE	PC	FINANCIAL LITERACY	7,771
UNIVERSITY OF ARKANSAS-PINE BLUFF 1200 N UNIVERSITY DRIVE PINE BLUFF, AR 71601	NONE	PC	LITERACY INTERVENTION YOUNG CHILDREN	5,854
Total . . . . ▶ **3a**				356,492

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
a *Paid during the year*				
BOYS & GIRLS CLUB OF FAULKNER COUNT P O BOX 488 CONWAY, AR 72034	NONE	PC	YOUTH	5,500
CASA OF THE 2ND JUDICIAL DISTRICT O 311 S CHURCH STREET JONESBORO, AR 72401	NONE	PC	CHILDREN IN FOSTER CARE SYSTEM	1,000
UNIVERSITY OF ALABAMA DELTA LEADERSHIP NETWORK CONFERENCE GENERAL DELIEVERY TUSCALOOSA, AL 35487	NONE	PC	MINI GRANT	1,000
Total . . . . ▶ **3a**				356,492

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
a *Paid during the year*				
PINE BLUFF INTERESTED CITIZENS FOR VOTER REGISTRATION 211 W 3RD AVENUE SUITE 109 PINE BLUFF, AR 71601	NONE	PC	MENTORING YOUTH	1,000
HOUSE OF BREAD DELIVERANCE CHURCH 500 SOUTH MAIN PINE BLUFF, AR 71601	NONE	PC	SCHOOL AGE STUDENTS	1,000
BAPTIST HEALTH FOUNDATION 9601 BAPTIST HEALTH DRIVE LITTLE ROCK, AR 72205	NONE	PC	PATIENT-CENTERED SERVICES	1,000
Total . . . . ▶ **3a**				356,492

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
a *Paid during the year*				
NORTHEAST ARKANSAS CHILDREN'S ADVOCACY CENTERP O BOX 16234 JONESBORO, AR 72403	NONE	PC	VICTIMS OF SEVERE CHILD MALTREATMENT	1,000
DREW CENTRAL SCHOOLS 2550 UNIVERSITY DRIVE MONTICELLO, AR 71655	NONE	PC	ANTI BULLYING EDUCATION YOUTH	1,000
SOUTH ARKANSAS ARTS & SCIENCE CENTE 701 SOUTH MAIN STREET PINE BLUFF, AR 71601	NONE		CONTRIBUTIONS	4,000
Total . . . . ▶ **3a**				356,492

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
a *Paid during the year*				
IRENE HOLCOMB BARK PARK UNIVERSITY DRIVE PINE BLUFF, AR 71601	NONE		CONTRIBUTIONS	6,000
PINE BLUFF MILITARY & VETERANS MUSE 4TH STREET PINE BLUFF, AR 71601	NONE		CONTRIBUTIONS	3,000
Total . . . . ▶ **3a**				356,492

Note: To capture the full content of this document, please select landscape mode (11" x 8.5") when printing.

TY 2018 Gain/Loss from Sale of Other Assets Schedule

Name: SIMMONS FIRST FOUNDATION INC

EIN: 46-4607601

Gain Loss Sale Other Assets Schedule

Name	Date Acquired	How Acquired	Date Sold	Purchaser Name	Gross Sales Price	Basis	Basis Method	Sales Expenses	Total (net)	Accumulated Depreciation
PUBLICLY TRADED SECURITIES		PURCHASE			399,104	375,036			24,068	

TY 2018 Investments Corporate Bonds Schedule

Name: SIMMONS FIRST FOUNDATION INC

EIN: 46-4607601

Investments Corporate Bonds Schedule

Name of Bond	End of Year Book Value	End of Year Fair Market Value
AMERICAN EXPRESS CENTURION BANK		
BANK OF AMERICA 2.25%	24,861	24,733
BANK OF HOPE 2.5%	25,000	24,936
BANK OF NEW YORK MELLON 2.15%	24,925	24,781
BARCLAYS BANK 3%	25,000	23,200
BECTON DICKINSON & CO 3.25%	25,387	24,849
CAPITAL ONE BANK USA NA C/D 2.1%	50,000	49,707
CATERPILLAR FINL SERVICES CORP	30,000	29,314
CITIBANK NA SIOUX FALLS SD 3.35%	25,000	24,910
FEDERAL NATIONAL MORTGAGE ASSN 1.5%	24,566	24,478
FORD MOTOR CREDIT COMPANY 4.134%	30,089	27,023
GOLDMAN SACHS GROUP INC 3%	10,000	9,973
GUGGENHEIM FLOATING RATE STRATEGIES	10,000	9,542
LIVE OAK BANKING CO WILMINGTON 2.4%	30,000	29,864
MORGAN STANLEY BANK N A 2.6%	25,000	24,930
MURPHY OIL CORPORATION 4%	28,951	28,090
PEPSICO INC 2.25%	30,000	29,996
PFIZER INC SR GLOBAL NOTE 1.2%		
PIMCO ETF TR ENHANCED SHORT MATURITY	15,150	15,143
PROVIDENCE BANK COLUMBIA 3.4%	15,000	14,979

Investments Corporate Bonds Schedule

Name of Bond	End of Year Book Value	End of Year Fair Market Value
TARGET CORP 2.5%	24,085	23,340
WELLS FARGO BANK 1.75%	29,885	29,848
FEDERATED INST HIGH YIELD BOND	15,800	15,220
GOLDMAN SACHS STRAT INC-INST		
AMERICAN EXPRESS NATIONAL BANK 3%	75,000	74,780
APPLE INC 2.85%	74,063	74,081
APPLE INC 1.1%	74,100	74,255
BMO HARRIS BK NA 2.8%	75,000	74,931
BMO HARRIS BK NA 2.4%	50,000	49,941
BANK OF HOPE 2.5%	70,000	69,821
BANK UNITED NA 2.25%	30,000	29,978
BERKSHIRE HATHAWAY FINANCIAL 3%	49,981	49,886
BRISTOL CNTY SAVINGS BANK 3.1%	75,000	75,074
CATRPILLAR FINL SERVICES CORP	50,000	48,856
CITIBANK NA SIOUX FALLS 3.35%	75,000	74,729
COMENITY CAPITAL BANK 3.05%	75,000	74,761
FEDERAL HOME LOAN BANK 2.15%	48,488	49,031
FEDERAL HOME LOAN MORTGAGE CORP 3%	99,500	100,047
GOLDMAN SACHS BANK 3%	100,000	99,903
GOLDMAN SACHS GROUP 3%	100,000	99,729

Investments Corporate Bonds Schedule

Name of Bond	End of Year Book Value	End of Year Fair Market Value
HOME DEPOT INC 2%	49,882	49,858
JP MORGAN HASE BANK 3.05%	100,000	99,745
PROVIDENCE BANK 3.4%	75,000	74,893
SALLIE MAE BANK 3%	65,000	64,786
TCF NATIONAL BANK SIOUX FALLS 2.45%	75,000	74,771
UBS BANK SALT LAKE CITY 2.8%	100,000	99,732
WEX BANK 3%	100,000	100,018
WASHINGTON SVGS 2.5%	75,000	74,821

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TY 2018 Investments Corporate Stock Schedule

Name: SIMMONS FIRST FOUNDATION INC

EIN: 46-4607601

Investments Corporation Stock Schedule

Name of Stock	End of Year Book Value	End of Year Fair Market Value
AT&T INC	27,456	22,975
ABBVIE INC	12,015	14,658
ALPHABET INC COMMON STOCK	3,015	3,135
AMEREN CORPORATION		
AMERICAN ELECTRIC POWER INC	6,900	8,969
CME GROUP, INC	10,765	22,010
CISCO SYSTEM INC	15,455	25,131
COCA-COLA CO	29,933	34,092
COSTCO WHOLESALE CORP		
CRACKER BARREL OLD COUNTRY STORE	6,789	7,034
CUMMINS INC	11,176	10,424
DUKE ENERGY CORP	3,069	3,538
EXXON MOBILE CORPORATION	31,590	27,685
FACEBOOK ONC CL A		
FEDERATED INVESTORS	32,314	31,329
FEDEX CORP	5,276	4,356
FORD MOTOR COMPANY	21,793	12,431
FREEPORT-MCMORAN INC, CL B		
GENERAL MOTORS CO	13,541	12,042
GENUINE PARTS CO	4,060	4,033
GOLDMAN SACHS MLP ENERGY INFRASTRUCU	2,762	1,962
GOODYEAR TIRE AND RUBBER CO	9,680	7,552
INTEL CORPORATION	5,161	7,509
INTERNATIONAL PAPER COMPANY		
ISHARES MSCI EMERGING MKT ETF	13,247	12,968
ISHARES MSCI EAFE ETF	8,996	9,522
ISHARES TR CORE S&P SMALL-CAP ETF	3,856	4,506
ISHARES CORE HIGH DIVIDEND ETF	32,600	34,174
J P MORGAN CHASE & CO ALERIAN MLP IN		
KIMBERLY-CLARK CORPORATION	15,071	13,901

Investments Corporation Stock Schedule

Name of Stock	End of Year Book Value	End of Year Fair Market Value
KROGER CO	2,915	3,575
LOCKHEED MARTIN CORP		
MATTEL INC	3,998	1,838
MERCK AND COMPANY INC	25,235	31,175
MICROSOFT CORPORATION	5,742	8,329
MURPHY OIL CORPORATION	16,141	14,970
NEWMONT MINING CORP		
NORTHERN TRUST CORPORATION	7,682	8,108
NUCOR CORP	11,877	9,896
PAYCHEX INC	4,274	4,039
PFZER INC	24,422	31,559
PHILLIPS 66	10,342	9,907
SPDR K&W REGIONAL BANKING ETF	9,181	7,814
SPDR S & P METALS & MINING ETF		
SCHLUMBERGER LIMITED	27,582	18,220
SELECT SECTOR SPDR MATERIALS	1,969	2,475
SELECT SECTOR SPDR INDUSTRIAL	3,054	2,898
SIMON PROPERTY GROUP INC		
SOUTHWEST AIRLINES	11,689	10,272
SYSCO CORP		
TAKE-TWO INTERACTIVE SOFTWARE	3,108	3,088
TARGET CORP	19,628	19,827
TYSON FOODS INC CL A	8,859	7,743
UNDER ARMOUR INC CLAS A	5,561	5,036
UNION PACIFIC CORPORATION	6,422	5,806
VANGUARD FTSE DEVELOPED MARKETS ETF	11,971	12,614
VANGUARD FTSE EMERGING MARKETS	6,078	5,486
VANGUARD REAL ESTATE ETF	1,599	1,491
VANGUARD SMALL CAP VALUE ETF	2,094	2,623
VERIZON COMMUNICATIONS	21,386	24,681

Investments Corporation Stock Schedule

Name of Stock	End of Year Book Value	End of Year Fair Market Value
WAL-MART STORES INC	7,611	9,315
GOLDMAN SACHS MLP ENERGY INFRA		
AT& T INC	84,390	74,918
ABBVIE INC	39,156	40,564
AMERICAN ELECTRIC POWER INC	42,180	46,339
CME GROUP INC	55,564	63,961
CISCO SYSTEM	50,618	50,696
COCA-COLA CO	89,407	96,594
CRACKER BARREL OLD COUNTRY STORE	29,171	31,972
CUMMINS INC	32,239	30,069
DUKE ENERGY CORP	14,988	17,605
EXXON MOBIL CORPORATION	94,292	79,441
FEDERATED INVESTORS INC	66,294	74,340
FORD MOTOR COMPANY	70,469	47,430
GENERAL MOTORS	37,147	30,105
GENUINE PARTSS	21,103	21,605
GOLDMAN SACHS MLP ENERGY	15,108	12,115
GOODUEAR TIRE AND RUBBER	10,333	10,817
ISHARES CORE HIGH DIVIDENDS	127,962	124,461
KIMBERLY-CLARK CORPORATION	43,368	46,715
MERCK AND CO,MPANY INC	82,846	101,625
MURPHY OIL CORPORATIONS	41,524	30,407
NUCOR CORP	28,819	22,796
PAYCHEX INC	11,957	11,400
PFIZER INC	76,950	91,403
PHILLIPS 66	41,904	34,460
SCHLUMBERGER LIMITED	70,837	44,378
TARGET CORP	72,475	62,786
TYSON FOODS INC	16,330	14,685
VANGUARD DEV MKTS INDEX ADMIRAL	290,590	257,586

Investments Corporation Stock Schedule

Name of Stock	End of Year Book Value	End of Year Fair Market Value
VANGUARD EMERGING MKTS INDEX ADM	74,936	69,050
VANGUARD GROWTH INDEX FUND ADM	225,473	200,446
VANGUARD MID CAP GROWTH	73,035	65,059
VANGUARD MID CAP VALUE	72,911	63,516
VANGUARD REAL ESTATE	8,134	7,681
VANGUARD SMALL CAP GROWTH INDEX	36,251	31,251
VANGUARD SMALL CAP VALUE INDEX	36,310	30,990
VANGUARD VALUE INDEX FUND ADMIRAL	221,780	204,192
VERIZON COMMUNICATIONS	94,253	106,818
GARMIN LTD	20,009	20,579

TY 2018 Investments Government Obligations Schedule

Name:	SIMMONS FIRST FOUNDATION INC
EIN:	46-4607601
US Government Securities - End of Year Book Value:	
US Government Securities - End of Year Fair Market Value:	
State & Local Government Securities - End of Year Book Value:	29,940
State & Local Government Securities - End of Year Fair Market Value:	29,860

TY 2018 Other Assets Schedule

Name: SIMMONS FIRST FOUNDATION INC

EIN: 46-4607601

Other Assets Schedule

Description	Beginning of Year - Book Value	End of Year - Book Value	End of Year - Fair Market Value
CHANGE IN MARKET VALUE	83,504	-150,987	

TY 2018 Other Income Schedule

Name: SIMMONS FIRST FOUNDATION INC

EIN: 46-4607601

Other Income Schedule

Description	Revenue And Expenses Per Books	Net Investment Income	Adjusted Net Income
CHANGE IN MARKET VALUE	-236,538		-236,538

TY 2018 Other Professional Fees Schedule

Name: SIMMONS FIRST FOUNDATION INC

EIN: 46-4607601

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
ADMINISTRATIVE	1,561			

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TY 2018 Taxes Schedule

Name: SIMMONS FIRST FOUNDATION INC

EIN: 46-4607601

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
2018 ESTIMATED INCOMETAXES	1,000			
FOREIGN TAXES PAID	26			

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Schedule B
(Form 990, 990-EZ, or 990-PF)
Department of the Treasury
Internal Revenue Service

Schedule of Contributors

▶ Attach to Form 990, 990-EZ, or 990-PF
▶ Go to www.irs.gov/Form990 for the latest information

OMB No 1545-0047

2018

Name of the organization	Employer identification number
SIMMONS FIRST FOUNDATION INC	46-4607601

Organization type (check one)

Filers of:	**Section:**
Form 990 or 990-EZ	☐ 501(c)( ) (enter number) organization
	☐ 4947(a)(1) nonexempt charitable trust **not** treated as a private foundation
	☐ 527 political organization
Form 990-PF	☑ 501(c)(3) exempt private foundation
	☐ 4947(a)(1) nonexempt charitable trust treated as a private foundation
	☐ 501(c)(3) taxable private foundation

Check if your organization is covered by the **General Rule** or a **Special Rule.**
Note. Only a section 501(c)(7), (8), or (10) organization can check boxes for both the General Rule and a Special Rule See instructions

General Rule

☑ For an organization filing Form 990, 990-EZ, or 990-PF that received, during the year, contributions totaling $5,000 or more (in money or other property) from any one contributor Complete Parts I and II See instructions for determining a contributor's total contributions

Special Rules

☐ For an organization described in section 501(c)(3) filing Form 990 or 990-EZ that met the 33 1/3% support test of the regulations under sections 509(a)(1) and 170(b)(1)(A)(vi), that checked Schedule A (Form 990 or 990-EZ), Part II, line 13, 16a, or 16b, and that received from any one contributor, during the year, total contributions of the greater of **(1)** $5,000 or **(2)** 2% of the amount on (i) Form 990, Part VIII, line 1h, or (ii) Form 990-EZ, line 1 Complete Parts I and II

☐ For an organization described in section 501(c)(7), (8), or (10) filing Form 990 or 990-EZ that received from any one contributor, during the year, total contributions of more than $1,000 *exclusively* for religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals Complete Parts I, II, and III

☐ For an organization described in section 501(c)(7), (8), or (10) filing Form 990 or 990-EZ that received from any one contributor, during the year, contributions *exclusively* for religious, charitable, etc , purposes, but no such contributions totaled more than $1,000 If this box is checked, enter here the total contributions that were received during the year for an *exclusively* religious, charitable, etc , purpose Don't complete any of the parts unless the **General Rule** applies to this organization because it received *nonexclusively* religious, charitable, etc , contributions totaling $5,000 or more during the year . . . . ▶ $ ____________

Caution. An organization that isn't covered by the General Rule and/or the Special Rules doesn't file Schedule B (Form 990, 990-EZ, or 990-PF), but it **must** answer "No" on Part IV, line 2, of its Form 990, or check the box on line H of its Form 990-EZ or on its Form 990PF, Part I, line 2, to certify that it doesn't meet the filing requirements of Schedule B (Form 990, 990-EZ, or 990-PF)

Name of organization
SIMMONS FIRST FOUNDATION INC

Employer identification number
46-4607601

Part I **Contributors** (See instructions) Use duplicate copies of Part I if additional space is needed

(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
1	SIMMONS BANK SIMMONS BANK COMMUNITY ENHANCEMENT PO BOX 7009 PINE BLUFF, AR 71611	$ 5,000,000	Person ☑ Payroll ☐ Noncash ☐ (Complete Part II for noncash contributions)
2	LUCILLE R TLAPEK PO BOX 241009 LITTLE ROCK, AR 72223	$ 10,000	Person ☑ Payroll ☐ Noncash ☐ (Complete Part II for noncash contributions)
-		$	Person ☐ Payroll ☐ Noncash ☐ (Complete Part II for noncash contributions)
-		$	Person ☐ Payroll ☐ Noncash ☐ (Complete Part II for noncash contributions)
-		$	Person ☐ Payroll ☐ Noncash ☐ (Complete Part II for noncash contributions)
-		$	Person ☐ Payroll ☐ Noncash ☐ (Complete Part II for noncash contributions)

Name of organization	Employer identification number
SIMMONS FIRST FOUNDATION INC	46-4607601

Part II Noncash Property

(See instructions) Use duplicate copies of Part II if additional space is needed

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions)	(d) Date received
		$	

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions)	(d) Date received
		$	

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions)	(d) Date received
		$	

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions)	(d) Date received
		$	

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions)	(d) Date received
		$	

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions)	(d) Date received
		$	

Name of organization
SIMMONS FIRST FOUNDATION INC

Employer identification number
46-4607601

Part III *Exclusively* religious, charitable, etc., contributions to organizations described in section 501(c)(7), (8), or (10) that total more than $1,000 for the year from any one contributor. Complete columns **(a)** through **(e) and** the following line entry. For organizations completing Part III, enter the total of *exclusively* religious, charitable, etc., contributions of **$1,000 or less** for the year. (Enter this information once. See instructions.) ▶ $ ____________

Use duplicate copies of Part III if additional space is needed

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held

(e) Transfer of gift

Transferee's name, address, and ZIP 4	Relationship of transferor to transferee

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held

(e) Transfer of gift

Transferee's name, address, and ZIP 4	Relationship of transferor to transferee

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held

(e) Transfer of gift

Transferee's name, address, and ZIP 4	Relationship of transferor to transferee

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held

(e) Transfer of gift

Transferee's name, address, and ZIP 4	Relationship of transferor to transferee