

Garner David W
Form 5
February 10, 2009

FORM 5

UNITED STATES SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

Check this box if
no longer subject
to Section 16.
Form 4 or Form
5 obligations
may continue.
See Instruction
1(b).
Form 3 Holdings
Reported
Form 4
Transactions
Reported

**ANNUAL STATEMENT OF CHANGES IN BENEFICIAL
OWNERSHIP OF SECURITIES**

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934,
Section 17(a) of the Public Utility Holding Company Act of 1935 or Section
30(h) of the Investment Company Act of 1940

OMB APPROVAL

OMB
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1. Name and Address of Reporting Person *
Garner David W

(Last) (First) (Middle)

SIMMONS FIRST NATIONAL
CORP, 501 MAIN STREET

(Street)

2. Issuer Name and Ticker or Trading
Symbol

SIMMONS FIRST NATIONAL
CORP [SFNC]

3. Statement for Issuer's Fiscal Year Ended
(Month/Day/Year)
12/31/2008

5. Relationship of Reporting Person(s) to
Issuer

(Check all applicable)

____ Director ____ 10% Owner
____X____ Officer (give title ____ Other (specify
below) below)
SVP & Controller

4. If Amendment, Date Original
Filed(Month/Day/Year)

6. Individual or Joint/Group Reporting

(check applicable line)

PINE BLUFF, AR 71603

____X____ Form Filed by One Reporting Person
____ Form Filed by More than One Reporting
Person

(City) (State) (Zip)

Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)	4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)	(A) or (D)	Price	5. Amount of Securities Beneficially Owned at end of Issuer's Fiscal Year (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
SFNC	12/31/2008	Â	J	155	A	\$ 24.24	285	D (1)	Â
SFNC	Â	Â	Â	Â	Â	Â	210	D	Â
SFNC	Â	Â	Â	Â	Â	Â	1,041	D	Â

Reminder: Report on a separate line for each class of
securities beneficially owned directly or indirectly.

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SEC 2270
(9-02)

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Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned
(e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)	5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)		6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount Underlying Security (Instr. 3 and 4)	
					(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares
Incentive Stock Option	\$ 24.5	05/23/2005	Â	X	0	Â	05/23/2005	05/23/2015	Common	38
Incentive Stock Option	\$ 24.5	05/23/2005	Â	X	0	Â	12/31/2005	05/23/2015	Common	57
Incentive Stock Option	\$ 26.19	05/22/2006	Â	X	0	Â	05/22/2007	05/20/2016	Common	20
Incentive Stock Option	\$ 26.19	05/22/2006	Â	X	0	Â	05/22/2008	05/20/2016	Common	20
Incentive Stock Option	\$ 26.19	05/22/2006	Â	X	0	Â	05/22/2009	05/20/2016	Common	20
Incentive Stock Option	\$ 26.19	05/22/2006	Â	X	0	Â	05/22/2010	05/20/2016	Common	20
Incentive Stock Option	\$ 26.19	05/22/2006	Â	X	0	Â	05/22/2011	05/20/2016	Common	20
Incentive Stock Option	\$ 28.42	05/31/2007	Â	X	0	Â	05/31/2008	05/31/2017	Common	22
Incentive Stock Option	\$ 28.42	05/31/2007	Â	X	0	Â	05/31/2009	05/31/2017	Common	22
Incentive Stock Option	\$ 28.42	05/31/2007	Â	X	0	Â	05/31/2010	05/31/2017	Common	22
Incentive Stock Option	\$ 28.42	05/31/2007	Â	X	0	Â	05/31/2011	05/31/2017	Common	22
Incentive Stock Option	\$ 28.42	05/31/2007	Â	X	0	Â	05/31/2012	05/31/2017	Common	22
Non-Qualified Stock Option	\$ 30.31	05/29/2008	Â	X	0	Â	05/29/2009	05/28/2018	Common	21
Non-Qualified Stock Option	\$ 30.31	05/29/2008	Â	X	0	Â	05/29/2010	05/28/2018	Common	21

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Non-Qualified Stock Option	\$ 30.31	05/29/2008	Â	X	0	Â	05/29/2011	05/28/2018	Common	21
Non-Qualified Stock Option	\$ 30.31	05/29/2008	Â	X	0	Â	05/29/2012	05/28/2018	Common	21
Non-Qualified Stock Option	\$ 30.31	05/29/2008	Â	X	0	Â	05/29/2013	05/28/2018	Common	21

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
Garner David W SIMMONS FIRST NATIONAL CORP 501 MAIN STREET PINE BLUFF,Â ARÂ 71603	Â	Â	Â SVP & Controller	Â

Signatures

/s/ David W. Garner by Piper P.
Erwin

02/10/2009

__Signature of Reporting Person

Date

Explanation of Responses:

* If the form is filed by more than one reporting person, see Instruction 4(b)(v).

** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. *See* 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

(1) Shares acquired through the Employee Stock Purchase Plan.

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