

Garner David W
 Form 5
 February 10, 2009

FORM 5

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

OMB APPROVAL

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 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

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

2. Issuer Name and Ticker or Trading Symbol
 SIMMONS FIRST NATIONAL CORP [SFNC]

5. Relationship of Reporting Person(s) to Issuer

(Check all applicable)

(Last) (First) (Middle)

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

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

SIMMONS FIRST NATIONAL CORP, 501 MAIN STREET

(Street)

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

6. Individual or Joint/Group Reporting

(check applicable line)

PINE BLUFF, AR 71603

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)			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 Ownership (Instr. 4)
				Amount	(A) or (D)	Price			
SFNC	12/31/2008	^	J	155	A	\$ 24.24	285	D (1)	^
SFNC	^	^	^	^	^	^	210	D	^
SFNC	^	^	^	^	^	^	1,041	D	^

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 of Underlying Security (Instr. 3 and 4)	Amount or Number of Shares
					(A)	(D)	Date Exercisable	Expiration Date		
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

