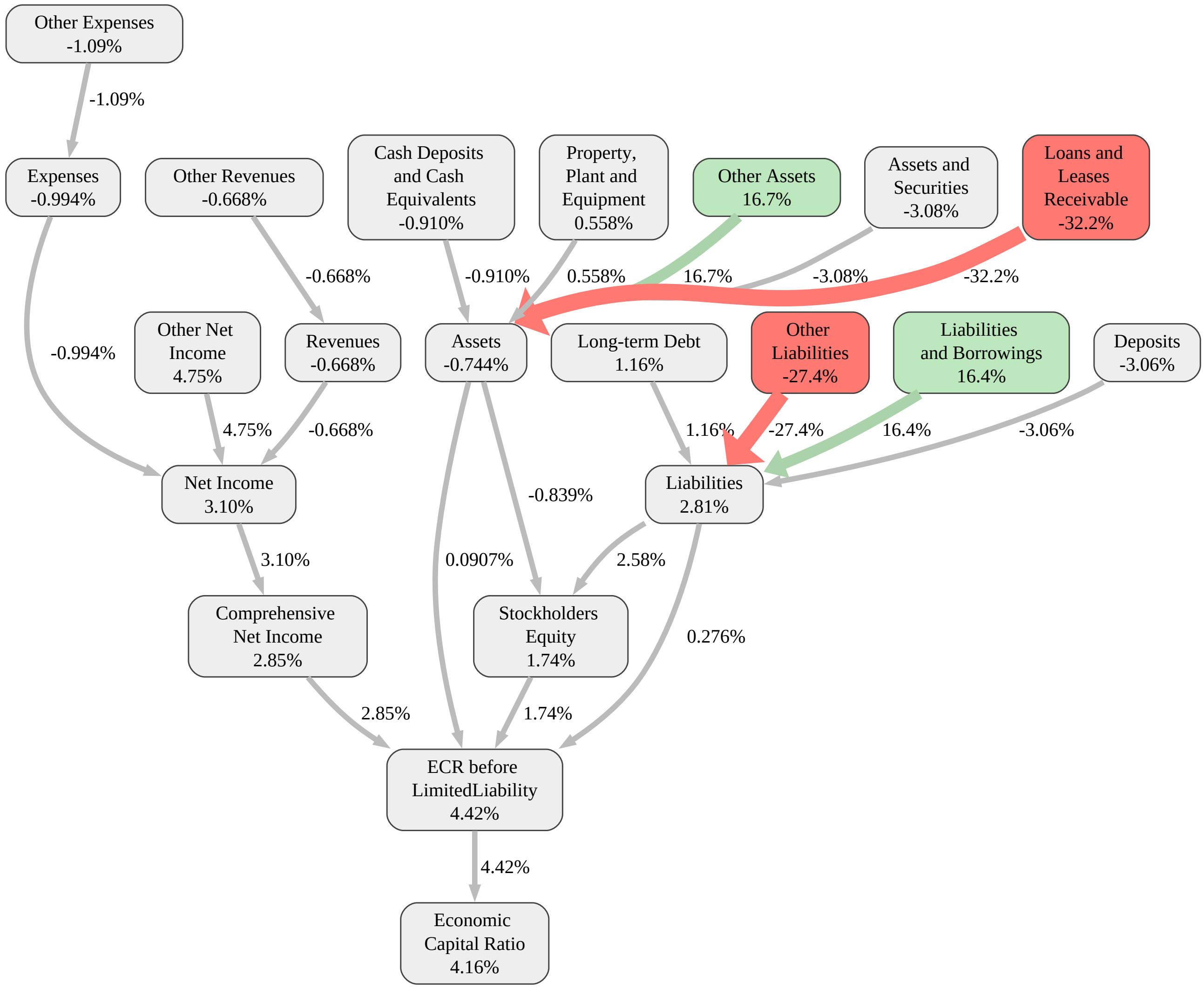
STATE BANKS 2012

HOME Bancshares INC
Rank 6 of 78



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The relative strengths and weaknesses of HOME Bancshares INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of HOME Bancshares INC compared to the market average is the variable Other Assets, increasing the Economic Capital Ratio by 17% points.The greatest weakness of HOME Bancshares INC is the variable Loans and Leases Receivable, reducing the Economic Capital Ratio by 32% points.

The company's Economic Capital Ratio, given in the ranking table, is 17%, being 4.2% points above the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	64,253
Cash Deposits and Cash Equivalents	184,304
Deposits	2,858,031
Fees	0
Goodwill	59,663
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	0
Loans and Leases Receivable	0
Long-term Debt	0
Occupancy	0
Other Assets	3,207,432
Other Compr. Net Income	0
Other Expenses	29,601
Other Liabilities	272,020
Other Net Income	84,342
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	88,465

Output Variable	Value in 1000 USD
Liabilities	3,130,051
Assets	3,604,117
Expenses	29,601
Revenues	0
Stockholders Equity	474,066
Net Income	54,741
Comprehensive Net Income	54,741
BaseVar	3,573,891
ECR before LimitedLiability	17%
Economic Capital Ratio	17%