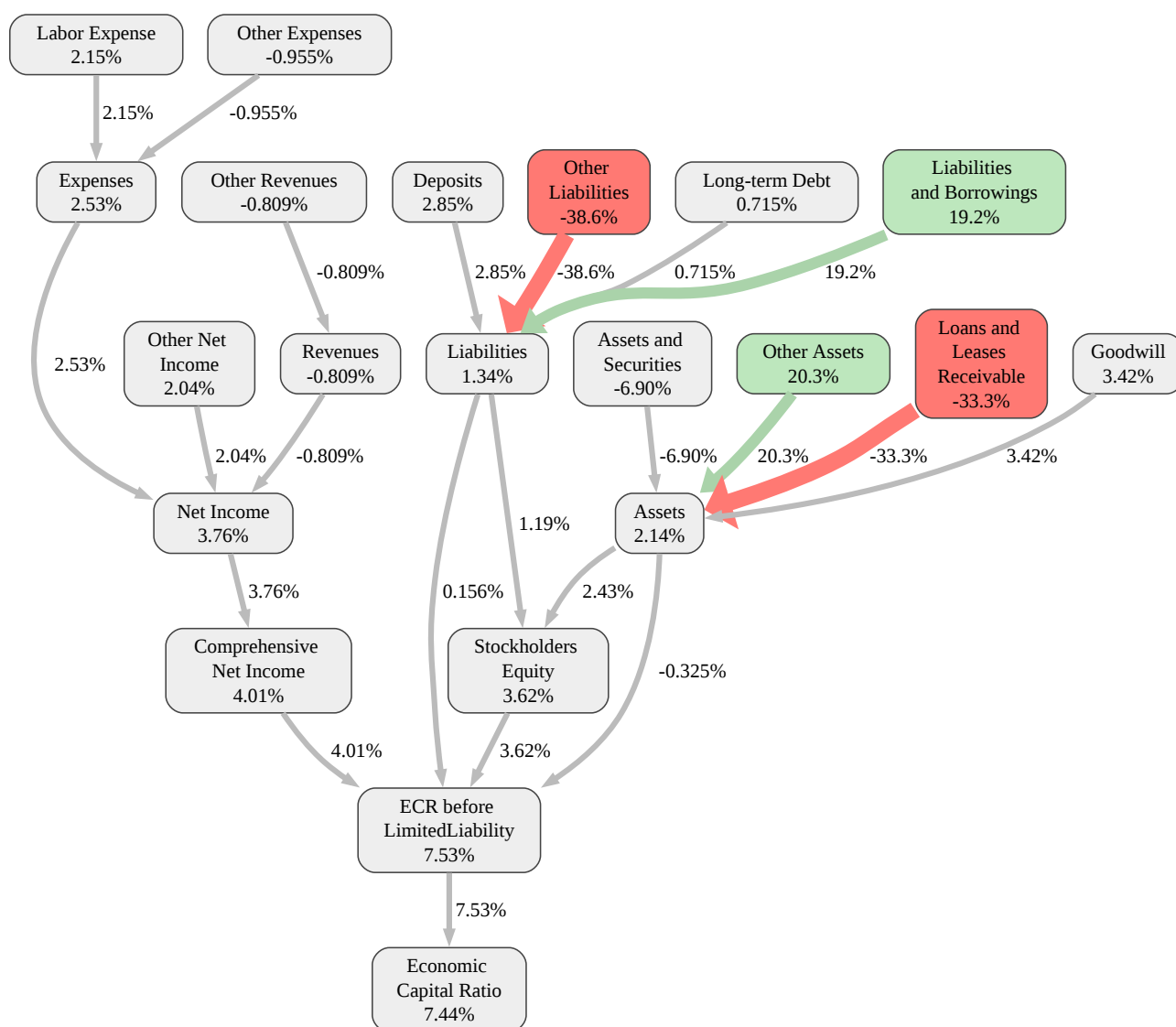




The relative strengths and weaknesses of HOME Bancshares INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of HOME Bancshares INC compared to the market average is the variable Other Assets, increasing the Economic Capital Ratio by 20% points. The greatest weakness of HOME Bancshares INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 39% points.

The company's Economic Capital Ratio, given in the ranking table, is 20%, being 7.4% points above the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	183,806
Cash Deposits and Cash Equivalents	657,939
Deposits	10,899,778
Fees	0
Goodwill	958,408
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	13,269,024
Other Compr. Net Income	-9,404
Other Expenses	95,117
Other Liabilities	2,052,774
Other Net Income	395,520
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	233,261

Output Variable	Value in 1000 USD
Liabilities	12,952,552
Assets	15,302,438
Expenses	95,117
Revenues	0
Stockholders Equity	2,349,886
Net Income	300,403
Comprehensive Net Income	290,999
BaseVar	15,035,069
ECR before Limited Liability	20%
Economic Capital Ratio	20%