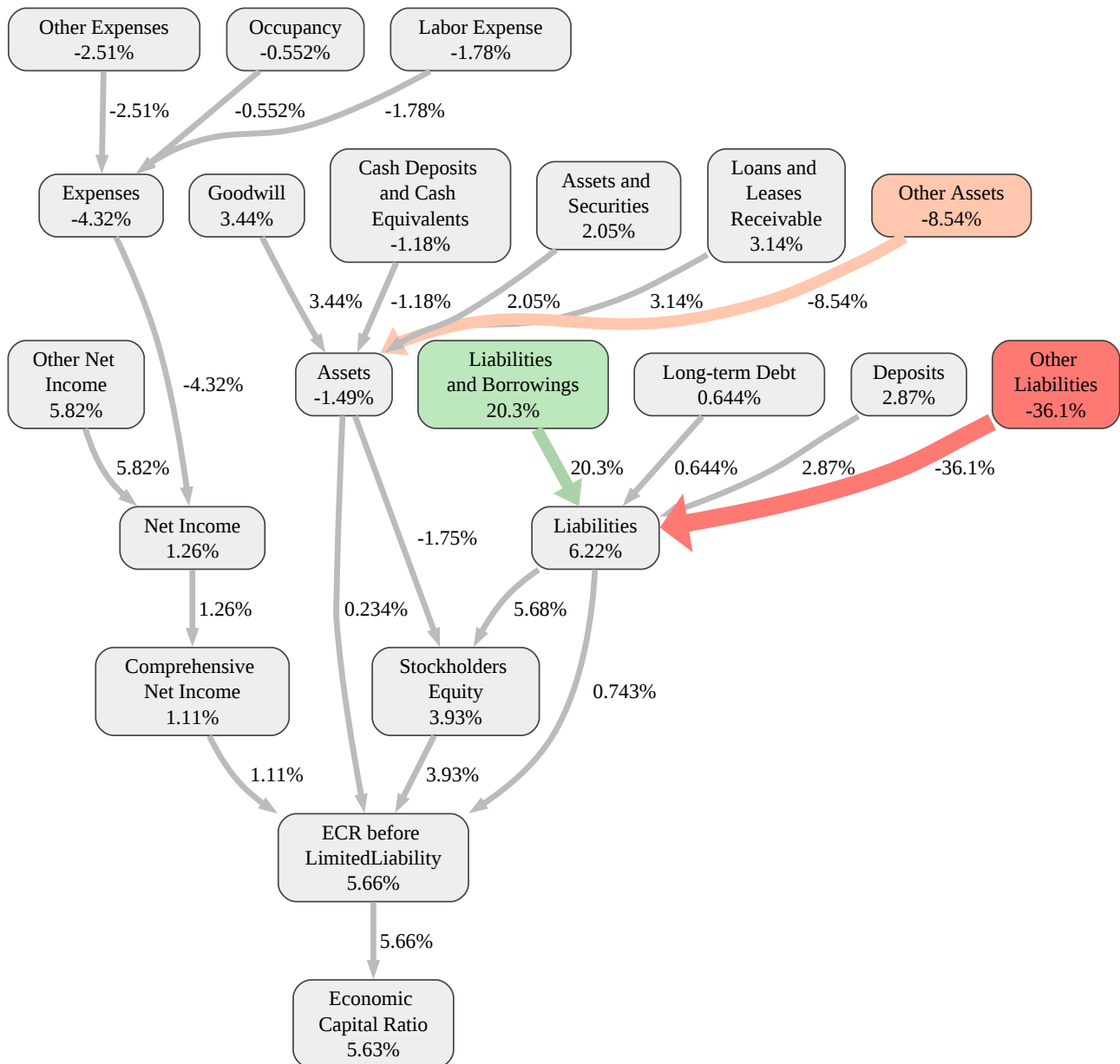




The relative strengths and weaknesses of HOME Bancshares INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of HOME Bancshares INC compared to the market average is the variable Liabilities and Borrowings, 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 36% points.

The company's Economic Capital Ratio, given in the ranking table, is 21%, being 5.6% points above the market average of 15%.

Input Variable	Value in 1000 USD
Assets and Securities	2,297,683
Cash Deposits and Cash Equivalents	490,601
Deposits	11,278,383
Fees	0
Goodwill	958,408
IT and Equipment Expense	16,161
Labor Expense	154,177
Liabilities and Borrowings	0
Loans and Leases Receivable	10,767,588
Long-term Debt	0
Occupancy	35,452
Other Assets	237,664
Other Compr. Net Income	30,495
Other Expenses	166,079
Other Liabilities	1,242,133
Other Net Income	575,768
Other Noninterest Expense	0
Other Revenues	25,624
Property, Plant and Equipment	280,103

Output Variable	Value in 1000 USD
Liabilities	12,520,516
Assets	15,032,047
Expenses	371,869
Revenues	25,624
Stockholders Equity	2,511,531
Net Income	229,523
Comprehensive Net Income	260,018
BaseVar	15,598,099
ECR before Limited Liability	21%
Economic Capital Ratio	21%