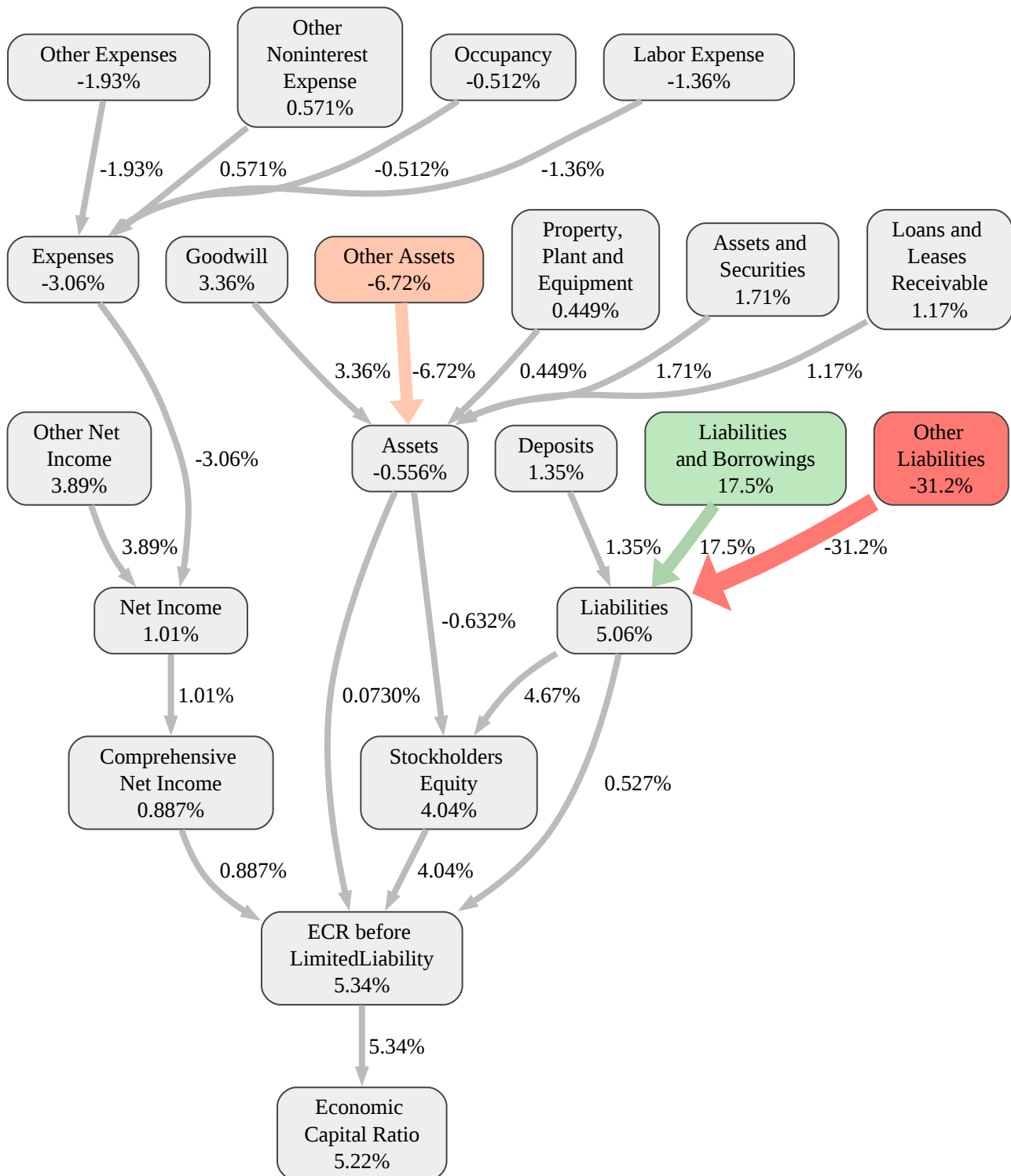




The relative strengths and weaknesses of HOME Bancshares INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of HOME Bancshares INC compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 17% points. The greatest weakness of HOME Bancshares INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 31% points.

The company's Economic Capital Ratio, given in the ranking table, is 18%, being 5.2% points above the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	2,638,685
Cash Deposits and Cash Equivalents	1,263,788
Deposits	12,725,790
Fees	0
Goodwill	973,025
IT and Equipment Expense	19,032
Labor Expense	163,950
Liabilities and Borrowings	0
Loans and Leases Receivable	10,975,248
Long-term Debt	0
Occupancy	38,412
Other Assets	269,444
Other Compr. Net Income	27,899
Other Expenses	148,213
Other Liabilities	1,067,256
Other Net Income	488,347
Other Noninterest Expense	0
Other Revenues	43,641
Property, Plant and Equipment	278,614

Output Variable	Value in 1000 USD
Liabilities	13,793,046
Assets	16,398,804
Expenses	369,607
Revenues	43,641
Stockholders Equity	2,605,758
Net Income	162,381
Comprehensive Net Income	190,280
BaseVar	16,782,957
ECR before Limited Liability	18%
Economic Capital Ratio	18%