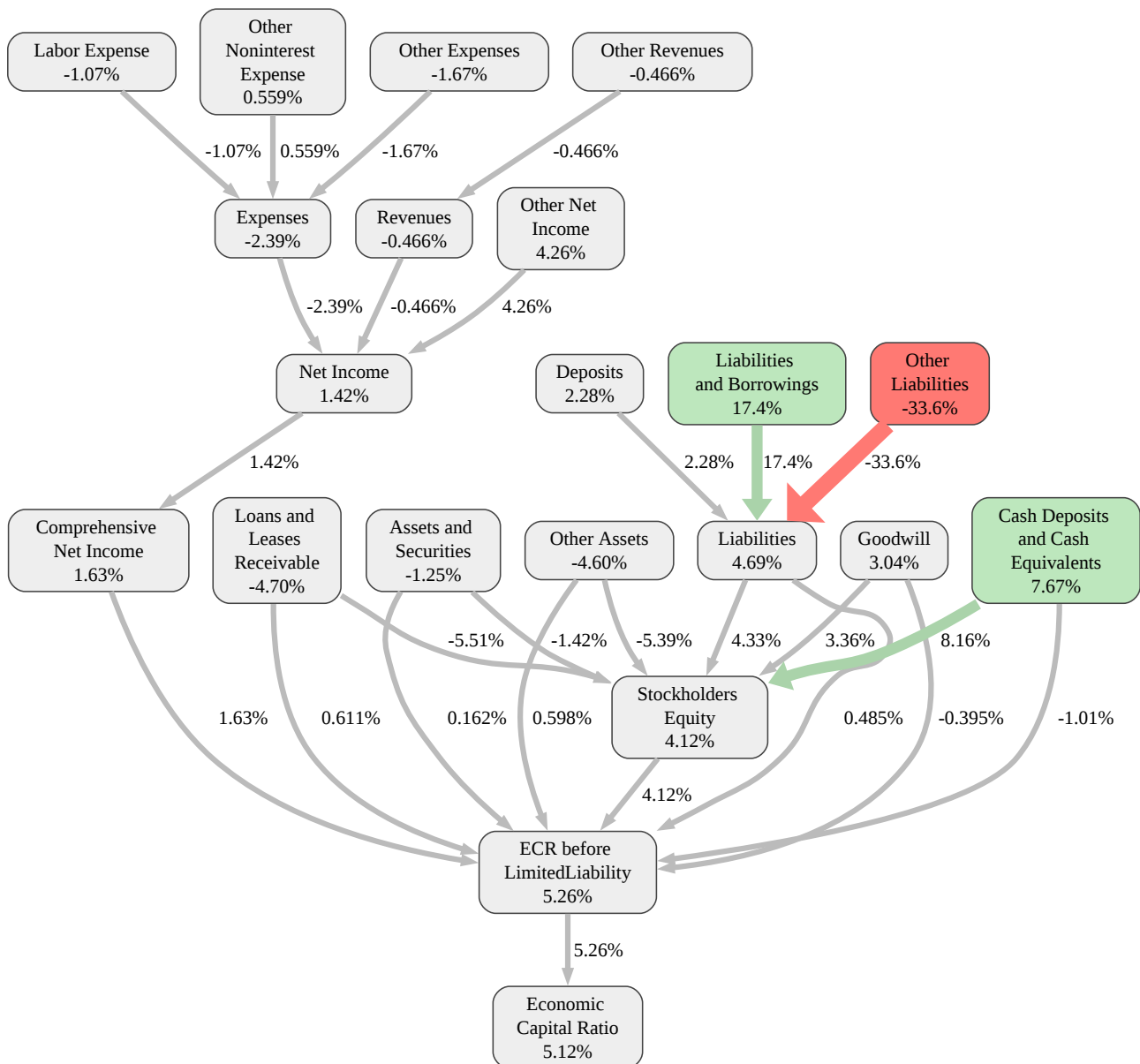




The relative strengths and weaknesses of HOME Bancshares INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

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 34% points.

The company's Economic Capital Ratio, given in the ranking table, is 18%, being 5.1% points above the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	3,296,827
Cash Deposits and Cash Equivalents	3,650,315
Deposits	14,260,570
Fees	0
Goodwill	973,025
IT and Equipment Expense	24,280
Labor Expense	170,755
Liabilities and Borrowings	0
Loans and Leases Receivable	9,599,375
Long-term Debt	0
Occupancy	36,631
Other Assets	256,836
Other Compr. Net Income	-33,658
Other Expenses	157,427
Other Liabilities	1,025,847
Other Net Income	600,958
Other Noninterest Expense	0
Other Revenues	48,429
Property, Plant and Equipment	275,760

Output Variable	Value in 1000 USD
Liabilities	15,286,417
Assets	18,052,138
Expenses	389,093
Revenues	48,429
Stockholders Equity	2,765,721
Net Income	260,294
Comprehensive Net Income	226,636
BaseVar	18,615,208
ECR before Limited Liability	18%
Economic Capital Ratio	18%