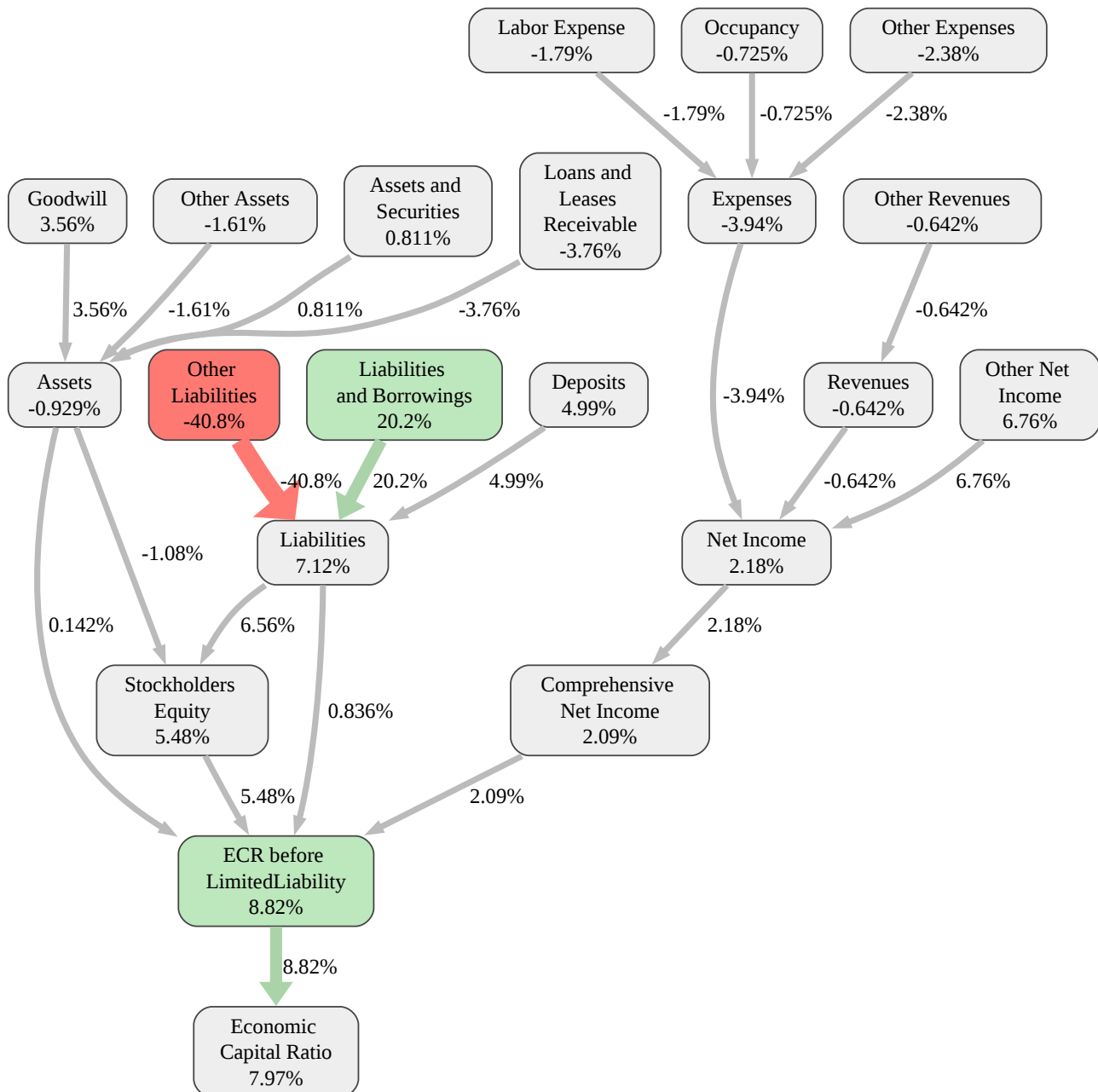




The relative strengths and weaknesses of HOME Bancshares INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

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 41% points.

The company's Economic Capital Ratio, given in the ranking table, is 20%, being 8.0% points above the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	3,831,414
Cash Deposits and Cash Equivalents	1,000,213
Deposits	16,787,711
Fees	0
Goodwill	1,398,253
IT and Equipment Expense	36,329
Labor Expense	256,966
Liabilities and Borrowings	0
Loans and Leases Receivable	14,136,494
Long-term Debt	0
Occupancy	60,303
Other Assets	1,896,984
Other Compr. Net Income	56,383
Other Expenses	239,313
Other Liabilities	2,077,872
Other Net Income	848,549
Other Noninterest Expense	0
Other Revenues	53,896
Property, Plant and Equipment	393,300

Output Variable	Value in 1000 USD
Liabilities	18,865,583
Assets	22,656,658
Expenses	592,911
Revenues	53,896
Stockholders Equity	3,791,075
Net Income	309,534
Comprehensive Net Income	365,917
BaseVar	23,577,527
ECR before Limited Liability	20%
Economic Capital Ratio	20%