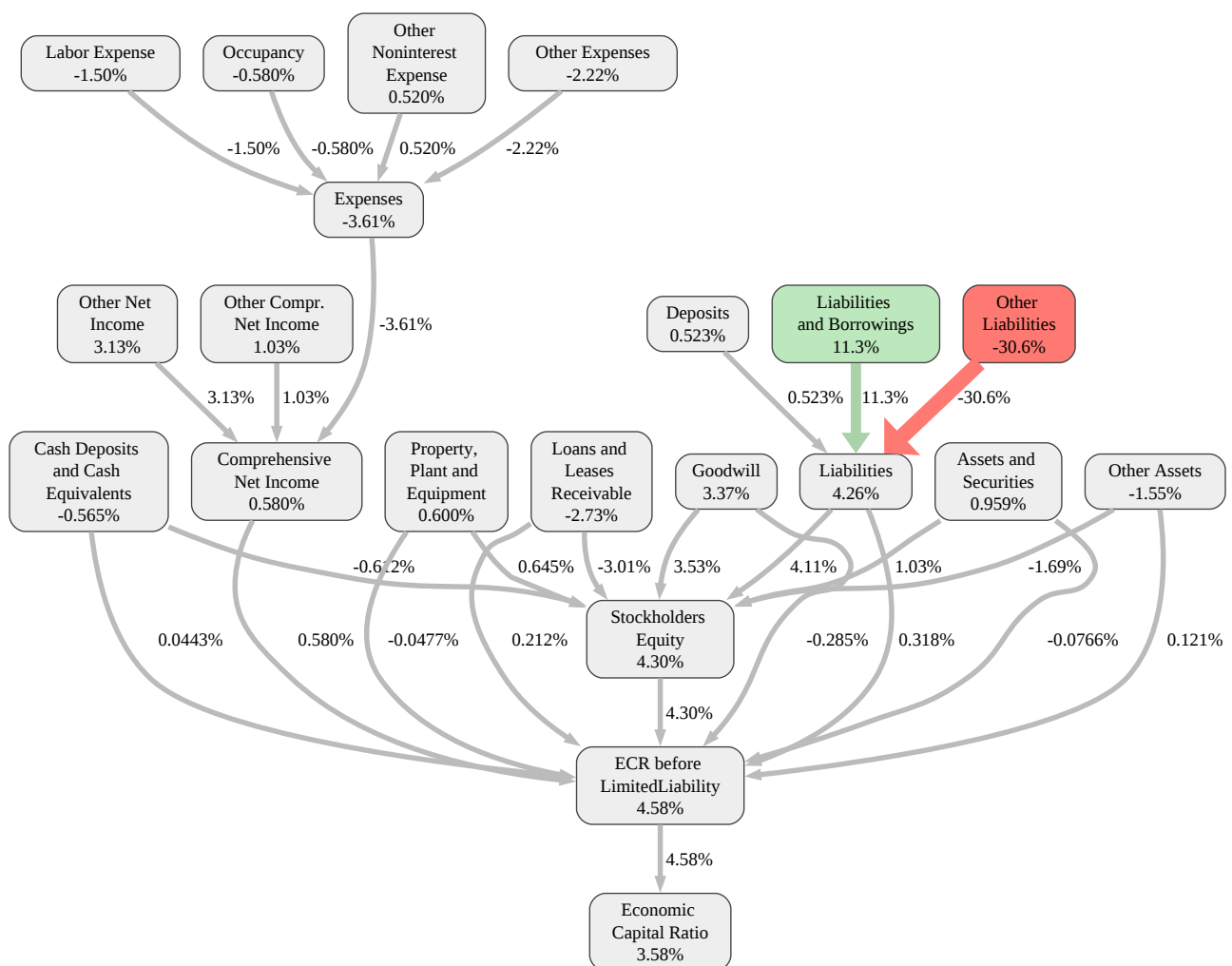




The relative strengths and weaknesses of HOME Bancshares INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of HOME Bancshares INC compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 11% 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 11%, being 3.6% points above the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	4,362,742
Cash Deposits and Cash Equivalents	724,790
Deposits	17,938,783
Fees	0
Goodwill	1,398,253
IT and Equipment Expense	34,942
Labor Expense	238,885
Liabilities and Borrowings	0
Loans and Leases Receivable	14,119,811
Long-term Debt	0
Occupancy	53,417
Other Assets	1,872,919
Other Compr. Net Income	-315,920
Other Expenses	238,968
Other Liabilities	1,418,443
Other Net Income	720,034
Other Noninterest Expense	0
Other Revenues	69,738
Property, Plant and Equipment	405,073

Output Variable	Value in 1000 USD
Liabilities	19,357,226
Assets	22,883,588
Expenses	566,212
Revenues	69,738
Stockholders Equity	3,526,362
Net Income	223,560
Comprehensive Net Income	-92,360
BaseVar	24,154,913
ECR before Limited Liability	11%
Economic Capital Ratio	11%