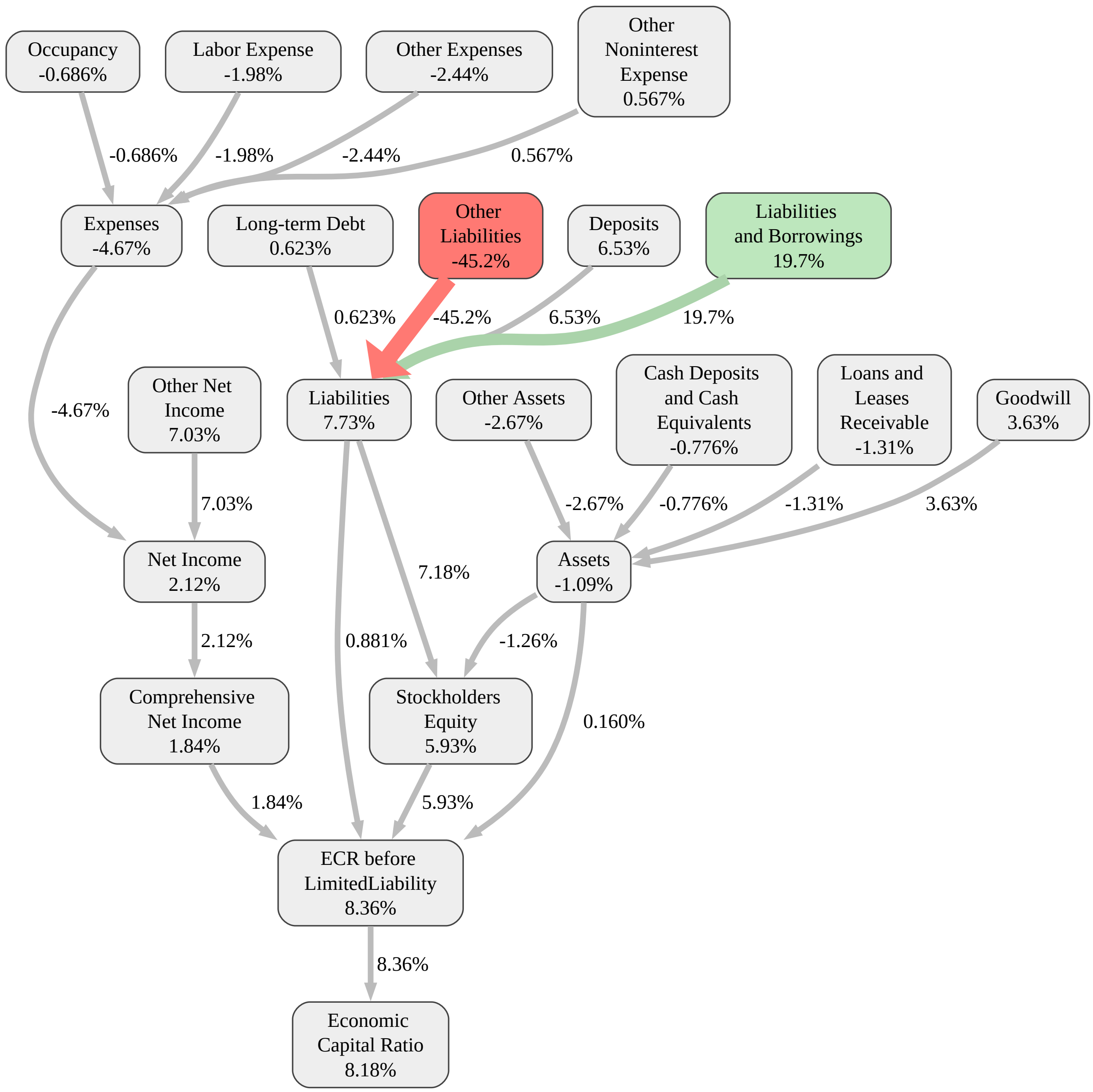
STATE BANKS 2025

HOME Bancshares INC
Rank 2 of 96



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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 45% points.

The company's Economic Capital Ratio, given in the ranking table, is 20%, being 8.2% points above the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	3,417,931
Cash Deposits and Cash Equivalents	910,347
Deposits	17,146,297
Fees	0
Goodwill	1,398,253
IT and Equipment Expense	36,494
Labor Expense	241,022
Liabilities and Borrowings	0
Loans and Leases Receivable	14,488,620
Long-term Debt	0
Occupancy	58,031
Other Assets	1,889,275
Other Compr. Net Income	-7,033
Other Expenses	231,490
Other Liabilities	1,383,426
Other Net Income	814,147
Other Noninterest Expense	0
Other Revenues	34,805
Property, Plant and Equipment	386,322

Output Variable	Value in 1000 USD
Liabilities	18,529,723
Assets	22,490,748
Expenses	567,037
Revenues	34,805
Stockholders Equity	3,961,025
Net Income	281,915
Comprehensive Net Income	274,882
BaseVar	23,093,020
ECR before LimitedLiability	20%
Economic Capital Ratio	20%