RealRate Inc., 2040 Martin Ave., Santa Clara, CA 95050

RealRate

July 15, 2026

To the CEO
HOME Bancshares INC
719 HARKRIDER
CONWAY, AR 72032
USA

HOME Bancshares INC TOP Rated in the US State Banks Ranking

Dear Sir or Madam,

at RealRate we have just published the 2026 US State Banks ranking. I am happy to inform you that HOME Bancshares INC has been TOP Rated at rank 1 out of 87.

Overall, 87 US companies were analyzed with respect to their financial strength. The complete rating is published at https://www.realrate.ai/rankings. Your individual rating report, showing your strengths compared to your competitors is attached.

RealRate is an international rating agency based in Santa Clara and Berlin. We use artificial intelligence to create fair and explainable company ratings. Customers highly appreciate the RealRate rating seal: only the strongest companies are able to offer highly attractive and innovative products with top customer services. Billion dollar companies rely on our rating and build trust with their customers.

You too can acquire the RealRate seal and advertise with it. We only reach out to the top-rated companies, like yours and only those may subscribe for our seal. Save a lot of money and effort compared to traditional rating agencies: get a RealRate seal for just $9,900. Simply sign the attached order form and send it back via email.

Please feel free to book a short video call with me: https://calendly.com/holger-bartel

Sincerely,

Dr. Holger Bartel, CEO

holger.bartel@realrate.ai • www.realrate.ai • +49 160 957 90 844

RealRate Seal Subscription

RealRate Inc.
2040 Martin Ave., Santa Clara, California 95050, USA
Via email to: holger.bartel@realrate.ai

We subscribe to the State Banks RealRate rating for HOME Bancshares INC. The subscription comprises the annual rating update. The invoice will be sent annually, provided that a TOP rating is achieved again. The subscription can be cancelled by written letter, effective for the following year.

RealRate provides the rating seal as a scalable vector graphic. It can be used without any restrictions by HOME Bancshares INC (Customer) for all promotional purposes, i.e. in product brochures, presentations, websites and broadcasting.

Item	**2026 US State Banks RealRate rating seal for HOME Bancshares INC**
Amount	**USD 9,900**
Order no.	2026-0001331520

Amounts payable by Customer are exclusive of taxes. Customer is responsible for all his taxes and will pay such amounts invoiced by RealRate.

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State / provice		Email address	
ZIP code			
Country			

Shipping address
The electronic RealRate rating seal and the invoice will be sent to

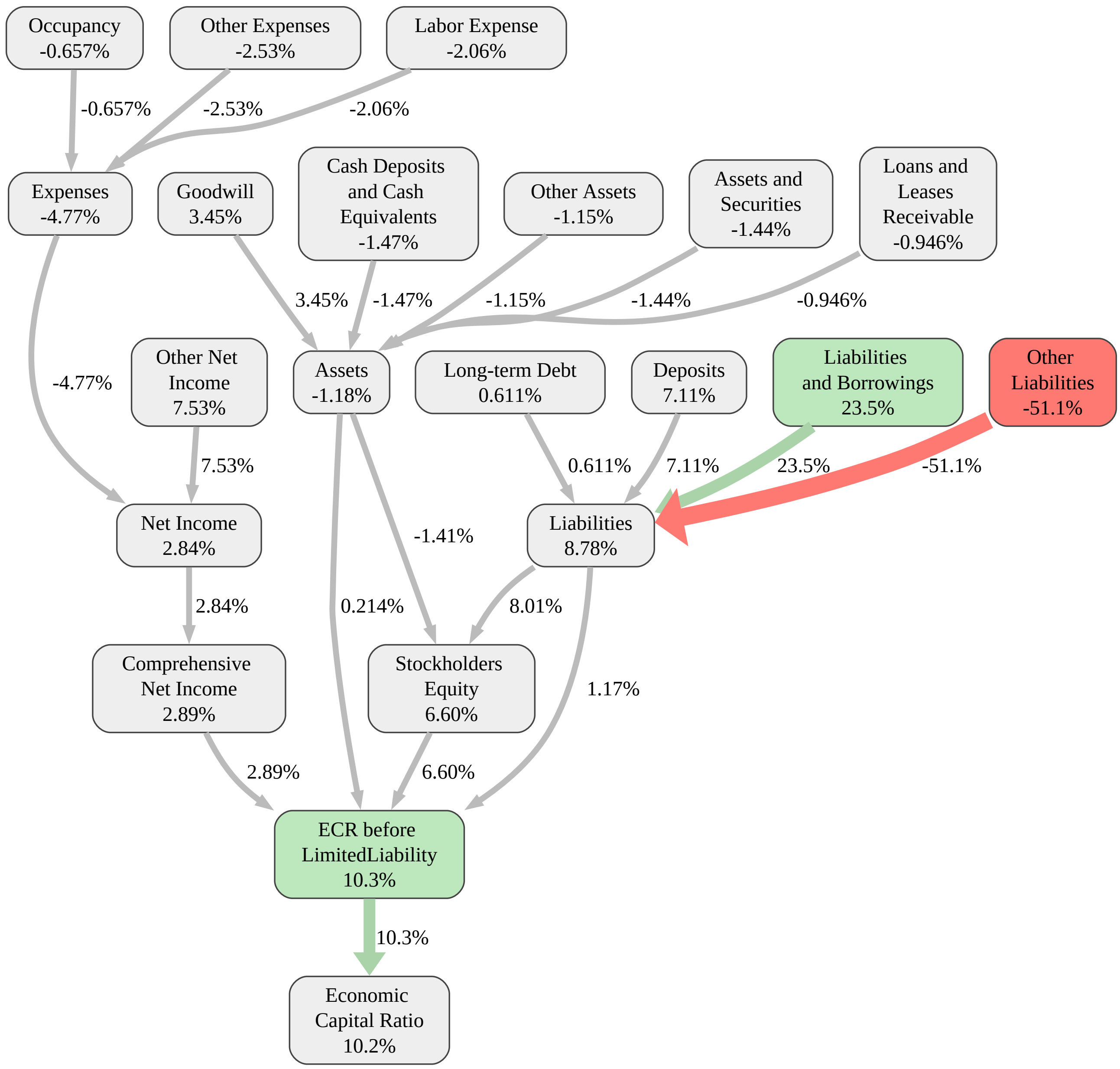
Delivery email

HOME Bancshares INC

Date, location, name

STATE BANKS 2026

HOME Bancshares INC
Rank 1 of 87



STATE BANKS 2026

HOME Bancshares INC
Rank 1 of 87

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 24% points.The greatest weakness of HOME Bancshares INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 51% points.

The company's Economic Capital Ratio, given in the ranking table, is 24%, being 10% points above the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	3,246,523
Cash Deposits and Cash Equivalents	667,337
Deposits	17,479,957
Fees	0
Goodwill	1,398,253
IT and Equipment Expense	34,446
Labor Expense	252,868
Liabilities and Borrowings	0
Loans and Leases Receivable	15,388,626
Long-term Debt	0
Occupancy	57,710
Other Assets	1,811,816
Other Compr. Net Income	90,221
Other Expenses	249,499
Other Liabilities	1,105,051
Other Net Income	884,917
Other Noninterest Expense	0
Other Revenues	57,765
Property, Plant and Equipment	369,324

Output Variable	Value in 1000 USD
Liabilities	18,585,008
Assets	22,881,879
Expenses	594,523
Revenues	57,765
Stockholders Equity	4,296,871
Net Income	348,159
Comprehensive Net Income	438,380
BaseVar	23,687,222
ECR before LimitedLiability	24%
Economic Capital Ratio	24%