

HOME BANCSHARES, INC.

	CPP Disbursement Date 01/16/2009	RSSD (Holding Company) 1491409	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items				
	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$2,621	\$2,676	2.1%	
Loans	\$1,956	\$1,950	-0.3%	
Construction & development	\$320	\$369	15.1%	
Closed-end 1-4 family residential	\$350	\$338	-3.5%	
Home equity	\$42	\$46	11.8%	
Credit card	\$3	\$3	6.4%	
Other consumer	\$34	\$29	-14.1%	
Commercial & Industrial	\$255	\$220	-13.8%	
Commercial real estate	\$817	\$807	-1.1%	
Unused commitments	\$351	\$299	-14.8%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$182	\$116	-36.5%	
Asset-backed securities	\$0	\$0		
Other securities	\$173	\$204	17.6%	
Cash & balances due	\$71	\$177	150.1%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$13	\$28	111.8%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$16	\$30	88.3%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$2,335	\$2,353	0.8%	
Deposits	\$1,880	\$2,013	7.1%	
Total other borrowings	\$441	\$326	-25.9%	
FHLB advances	\$283	\$264	-6.6%	
Equity				
Equity capital at quarter end	\$286	\$322	12.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$11	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	9.1%	10.2%	--	
Tier 1 risk based capital ratio	10.7%	12.2%	--	
Total risk based capital ratio	12.0%	13.5%	--	
Return on equity ¹	-6.5%	10.7%	--	
Return on assets ¹	-0.7%	1.3%	--	
Net interest margin ¹	3.8%	4.2%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	135.1%	107.6%	--	
Loss provision to net charge-offs (qtr)	125.0%	184.2%	--	
Net charge-offs to average loans and leases ¹	3.3%	0.4%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	2.8%	1.3%	1.6%	0.2%
Closed-end 1-4 family residential	2.8%	5.0%	1.1%	0.2%
Home equity	0.1%	0.2%	1.9%	0.3%
Credit card	0.0%	0.0%	0.8%	0.7%
Other consumer	0.3%	0.6%	0.3%	1.0%
Commercial & Industrial	0.5%	2.2%	0.1%	0.2%
Commercial real estate	1.0%	1.2%	0.7%	0.0%
Total loans	1.5%	2.0%	0.8%	0.1%