

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	2010 \$ millions	2011 \$ millions	%chg from prev	
Assets	\$3,746	\$7,176	91.6%	
Loans	\$2,468	\$4,484	81.7%	
Construction & development	\$476	\$931	95.5%	
Closed-end 1-4 family residential	\$496	\$901	81.5%	
Home equity	\$56	\$95	70.5%	
Credit card	\$0	\$0	2500.0%	
Other consumer	\$46	\$54	19.2%	
Commercial & Industrial	\$226	\$406	79.4%	
Commercial real estate	\$1,014	\$1,777	75.2%	
Unused commitments	\$258	\$585	126.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$118	\$285	140.9%	
Asset-backed securities	\$0	\$15		
Other securities	\$352	\$1,043	196.4%	
Cash & balances due	\$289	\$365	26.6%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$56	\$69	22.7%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$62	\$70	13.4%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$3,292	\$6,217	88.9%	
Deposits	\$3,022	\$5,784	91.4%	
Total other borrowings	\$252	\$410	62.9%	
FHLB advances	\$177	\$286	61.1%	
Equity				
Equity capital at quarter end	\$454	\$960	111.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$111	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	10.3%	11.6%	--	
Tier 1 risk based capital ratio	14.3%	15.7%	--	
Total risk based capital ratio	15.6%	16.9%	--	
Return on equity ¹	-11.8%	12.5%	--	
Return on assets ¹	-1.5%	1.7%	--	
Net interest margin ¹	4.5%	4.8%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	33.4%	35.7%	--	
Loss provision to net charge-offs (qtr)	117.9%	48.6%	--	
Net charge-offs to average loans and leases ¹	8.8%	0.8%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011
Construction & development	11.1%	9.7%	1.9%	0.0%
Closed-end 1-4 family residential	7.5%	10.3%	1.5%	0.2%
Home equity	8.3%	5.6%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	3.7%	5.8%	1.2%	0.7%
Commercial & Industrial	3.4%	3.3%	8.9%	0.1%
Commercial real estate	4.9%	4.7%	1.6%	0.3%
Total loans	6.5%	6.5%	2.2%	0.2%