

HOME BANCSHARES, INC.

	CPP Disbursement Date 03/20/2009	RSSD (Holding Company) 1491409	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$529	\$12,703	2301.5%	
Loans	\$396	\$8,148	1958.7%	
Construction & development	\$36	\$965	2588.4%	
Closed-end 1-4 family residential	\$99	\$1,800	1721.3%	
Home equity	\$22	\$224	937.8%	
Credit card	\$0	\$0		
Other consumer	\$3	\$81	2412.7%	
Commercial & Industrial	\$65	\$815	1157.2%	
Commercial real estate	\$151	\$3,551	2252.8%	
Unused commitments	\$25	\$1,221	4741.4%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$10	\$976	9879.0%	
Asset-backed securities	\$0	\$39		
Other securities	\$9	\$1,164	13472.6%	
Cash & balances due	\$68	\$705	937.3%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$149		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$139		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$509	\$11,195	2097.6%	
Deposits	\$483	\$10,559	2085.1%	
Total other borrowings	\$25	\$590	2250.4%	
FHLB advances	\$20	\$391	1905.2%	
Equity				
Equity capital at quarter end	\$20	\$1,508	7611.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	3.4%	9.8%	--	
Tier 1 risk based capital ratio	5.0%	12.6%	--	
Total risk based capital ratio	6.3%	13.8%	--	
Return on equity ¹	-62.6%	14.1%	--	
Return on assets ¹	-2.6%	1.7%	--	
Net interest margin ¹	3.4%	5.0%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	48.9%	51.6%	--	
Loss provision to net charge-offs (qtr)	101.4%	24.7%	--	
Net charge-offs to average loans and leases ¹	1.3%	0.8%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012
Construction & development	25.7%	5.9%	2.6%	0.3%
Closed-end 1-4 family residential	9.1%	5.3%	0.2%	0.2%
Home equity	3.9%	0.9%	1.1%	0.7%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	1.5%	1.8%	0.9%	0.8%
Commercial & Industrial	5.4%	1.7%	0.1%	0.2%
Commercial real estate	7.5%	3.2%	0.4%	0.1%
Total loans	8.6%	3.6%	0.6%	0.2%