

NASDAQ: HOMB
WWW.HOMEBANCSHARES.COM



FORWARD LOOKING STATEMENT

This presentation contains forward-looking statements which include, but are not limited to, statements about the benefits of the business combination transaction described herein, including the combined company's future financial and operating results, plans, expectations, goals and outlook for the future. Statements in this presentation that are not historical facts should be considered forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. Such forward-looking statements speak only as of the date hereof and, by nature, involve inherent risk and uncertainties. Various factors could cause actual results to differ materially from those contemplated by the forward-looking statements, including, but not limited to, (i) the possibility that the acquisition does not close when expected or at all because required regulatory, shareholder or other approvals and other conditions to closing are not received or satisfied on a timely basis or at all; (ii) changes in the Company's stock price before closing, (iii) the risk that the benefits from the transaction may not be fully realized or may take longer to realize than expected, including as a result of changes in general economic and market conditions, interest and exchange rates, monetary policy, laws and regulations and their enforcement, and the degree of competition in the geographic and business areas in which the Company and the target operate; (iv) the ability to promptly and effectively integrate the businesses of the Company and the target; (v) the reaction to the transaction of the companies' customers, employees and counterparties; and (vi) diversion of management time on acquisition-related issues. Additional information on factors that might affect the Company's financial results is included in its most recent Form 10-K and Form 10-Q as filed with the Securities and Exchange Commission. We do not intend and disclaim any duty or obligation to update or revise any forward-looking statements in this presentation to reflect new information, future events or otherwise.

HOME BANCSHARES, INC.

- Headquartered in Conway, Arkansas,
- Operates 142 branches in Arkansas, Alabama, Florida and New York
- Bank holding company focused on commercial and retail banking services for businesses and individuals
- Financial Highlights at 9/30/16
 - Total Assets - \$9.8 Billion
 - Total Loans - \$7.0 Billion
 - Total Deposits - \$6.8 Billion

GIANT HOLDINGS, INC.: TRANSACTION OVERVIEW

- Giant Holdings, Inc. (“GHI”), a Florida state-chartered holding company for Landmark Bank, N.A. (“Landmark”)
 - Community bank established in 1998 in Fort Lauderdale, FL
 - \$463.0 million in total assets
- Landmark acquired a bank from the FDIC in 2014 with approximately \$88 million in total assets
- Purchase all of the issued and outstanding shares of common stock of GHI
- No additional capital required to complete the transaction
- Acquired branches will operated as Centennial Bank, a wholly-owned subsidiary of Home BancShares, Inc.

GIANT HOLDINGS, INC.:

TRANSACTION OVERVIEW

- Purchase price for the transaction of approximately \$88.5 million
 - \$70.0 million HOMB Common Stock
 - \$18.5 million Cash
- The exchange ratio for HOMB stock will be based on a 20 day HOMB Volume Weighted-Average Price ("VWAP") immediately prior to closing
 - Collar at +/- 20% of the closing 20 day HOMB VWAP compared to \$21.31 per share.

GIANT HOLDINGS, INC.:

TRANSACTION OVERVIEW

- **Termination Provisions**
 - No shop provision, with a fiduciary out for the board to accept a superior proposal
 - If Landmark terminates the agreement prior to the closing of the transaction and accepts a superior proposal, there will be a termination fee equal to 5% of transaction value
- **Key management of Landmark will remain with Centennial Bank**
- **Approvals**
 - Landmark – Shareholder approval
 - HOMB – Regulatory approval

STRATEGIC OPPORTUNITY

- **Additive to current Southeast Florida footprint**
- **Financially attractive transaction – immediately accretive to:**
 - **Diluted earnings per share**
 - **Tangible Book Value**
 - **Book Value**
- **Addition of experienced Southeast Florida bankers to the Centennial Bank team**

BROWARD & PALM BEACH COUNTIES: DEPOSIT MARKET SHARE

HOMB DEPOSIT MARKET SHARE BY COUNTY			
County	Branches	Deposits (000)	Market Share (%)
Broward	2	\$ 85,126	0.16%
Palm Beach	-	-	0.00%
Total	2	\$ 85,126	0.16%

GHI DEPOSIT MARKET SHARE BY COUNTY			
County	Branches	Deposits (000)	Market Share (%)
Broward	5	\$ 292,097	0.56%
Palm Beach	1	37,233	0.08%
Total	6	\$ 329,330	0.64%

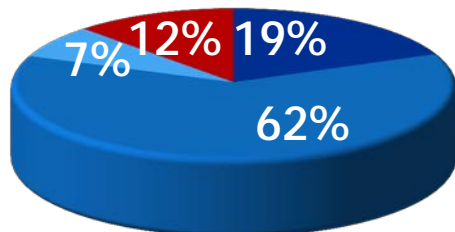
COMBINED DEPOSIT MARKET SHARE BY COUNTY			
County	Branches	Deposits (000)	Market Share (%)
Broward	7	\$ 377,223	0.73%
Palm Beach	1	37,233	0.08%
Total	8	\$ 414,456	0.81%

BRANCH DETAIL & DEMOGRAPHICS

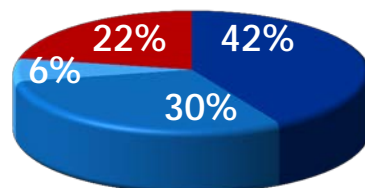
Address	City	Open Date	2016 Deposits (\$M)	Growth Over 2015 (%)	Total Households (#)	Projected Household Change ('16-'22) (%)	Median Household Income (\$)	Projected Median Household Change ('16-'22) (%)
8199 W McNab Rd.	Tamarac	Feb 1978	12	38.3%	22,029	8.0%	45,157	10.3%
2600 E Commercial Blvd	Fort Lauderdale	Aug 1998	218	(3.3%)	17,428	7.9%	59,737	14.3%
4657 S University Dr.	Davie	Nov 2006	9	3.0%	9,922	4.3%	78,447	13.0%
3309 Sheridan St	Hollywood	Apr 2007	17	52.2%	20,314	5.5%	50,396	18.5%
707 SE 3 rd Ave	Fort Lauderdale	Mar 2013	36	22.5%	5,826	10.4%	57,548	11.3%
5255 N Federal Hwy	Boca Raton	Oct 2014	37	0.4%	8,497	6.0%	71,416	30.6%
Total/Weighted Average			329	4.3%	15,251	7.7%	60,344	15.8%

DEPOSIT COMPOSITION

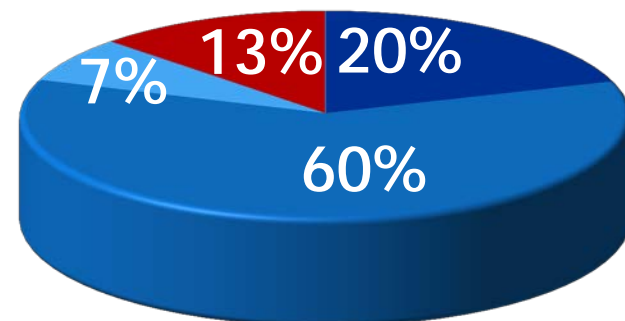
HOMB



Landmark Bank



HOMB – Pro-Forma



- Transaction Accounts
- Jumbo Time Deposits
- Money Market & Savings
- Retail Time Deposits

	HOMB 9/30/2016	Acquired Landmark Deposits 9/30/2016	HOMB Pro-Forma
Transaction Accounts	\$ 1,298	\$ 158	\$ 1,456
Money Market & Savings	4,269	113	4,382
Retail Time Deposits	491	23	515
Jumbo Time Deposits	839	83	922
	\$ 6,897	\$ 378	\$ 7,275

LOAN COMPOSITION

Loan Type	HOMB (9/30/16)	Acquired Landmark Loans ⁽²⁾ (9/30/16)	HOMB Pro-forma Total	% of Pro-forma Total Loans
Commercial RE (Non-farm/non-residential & agriculture)	\$ 3,032	\$ 190	\$ 3,222	43.2%
Construction/Land Development	1,065	16	1,081	14.5%
Residential Real Estate	1,593	101	1,694	22.7%
Commercial & Industrial ⁽¹⁾	1,298	35	1,333	17.9%
Consumer	42	-	42	0.6%
Other	82	-	82	1.1%
Total	\$ 7,112	\$ 342	\$ 7,454	100.0%

NOTE: DOLLARS IN MILLIONS
 (1) INCLUDES AGRICULTURE
 (2) BEFORE LOAN DISCOUNTS

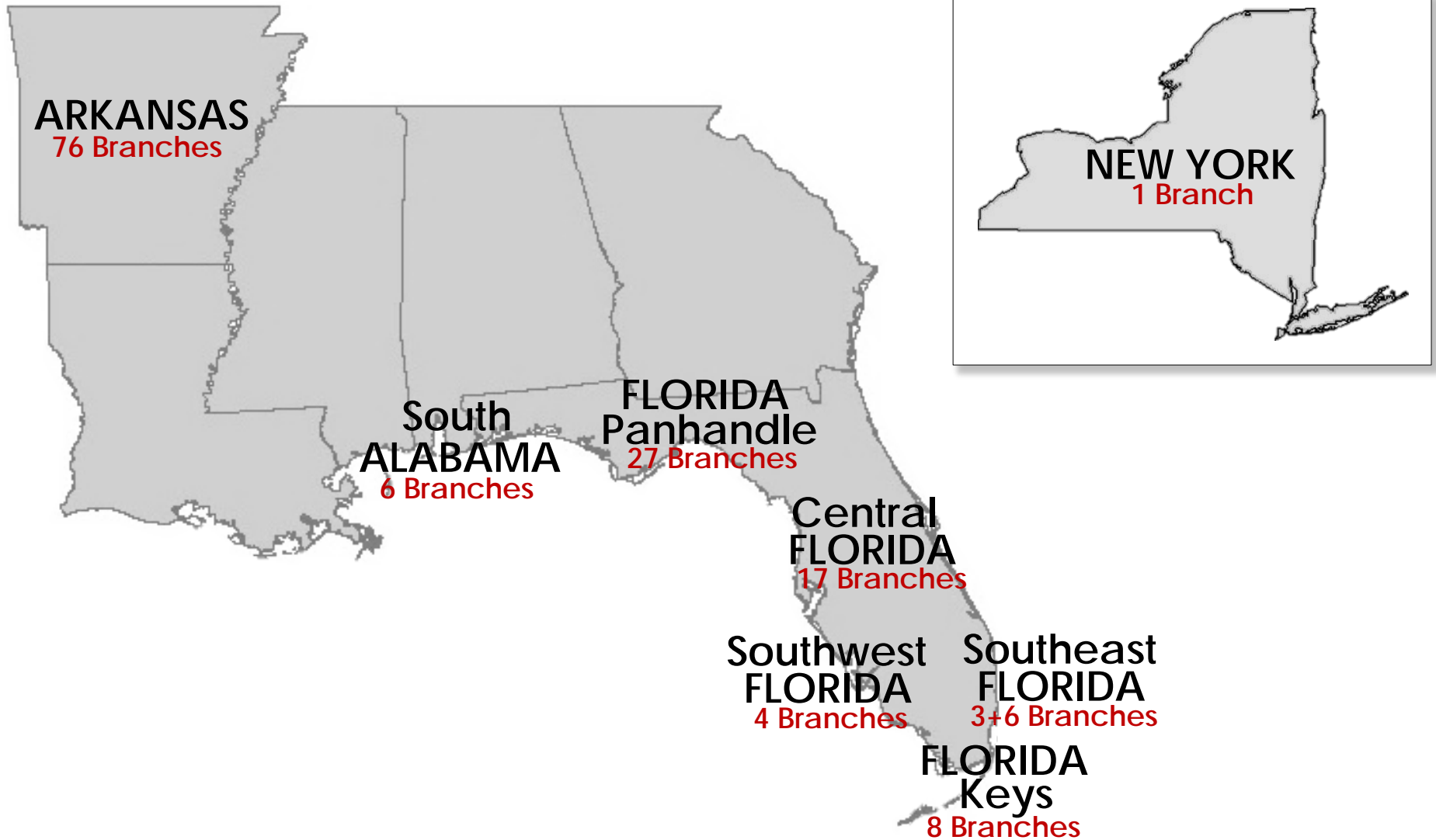
HISTORICAL ACQUISITIONS

Year	Acquired Bank	Acquisition Type	Location	Assets
2003	Community Bank	Market	Cabot, AR	\$326
2005	Twin City Bank	Market	North Little Rock, AR	\$633
2005	Marine Bank	Market	Marathon, FL	\$258
2005	Bank of Mountain View	Market	Mountain View, AR	\$203
2008	Centennial Bank	Market	Little Rock, AR	\$234
2010	Old Southern Bank	FDIC-assisted	Orlando, FL	\$335
2010	Key West Bank	FDIC-assisted	Key West, FL	\$97
2010	Coastal Community Bank	FDIC-assisted	Panama City, FL	\$362
2010	Bayside Savings Bank	FDIC-assisted	Port Saint Joe, FL	\$63
2010	Wakulla Bank	FDIC-assisted	Crawfordville, FL	\$353
2010	Gulf State Community Bank	FDIC-assisted	Carrabelle, FL	\$112
2012	Vision Bank	Selected Asset Purchase	Panama City, FL	\$530
2012	Heritage Bank of Florida	FDIC-assisted	Lutz, FL	\$225
2012	Premier Bank	\$363 Bankruptcy	Tallahassee, FL	\$265
2013	Liberty Bancshares, Inc.	Market	Jonesboro, AR	\$2,819
2014	Florida Traditions Bank	Market	Dade City, FL	\$310
2014	Broward Financial Holdings, Inc.	Market	Ft. Lauderdale, FL	\$184
2015	Doral Bank Florida	FDIC-assisted	Panama City, FL	\$466
2015	Florida Business BancGroup, Inc.	Market	Tampa, FL	\$532

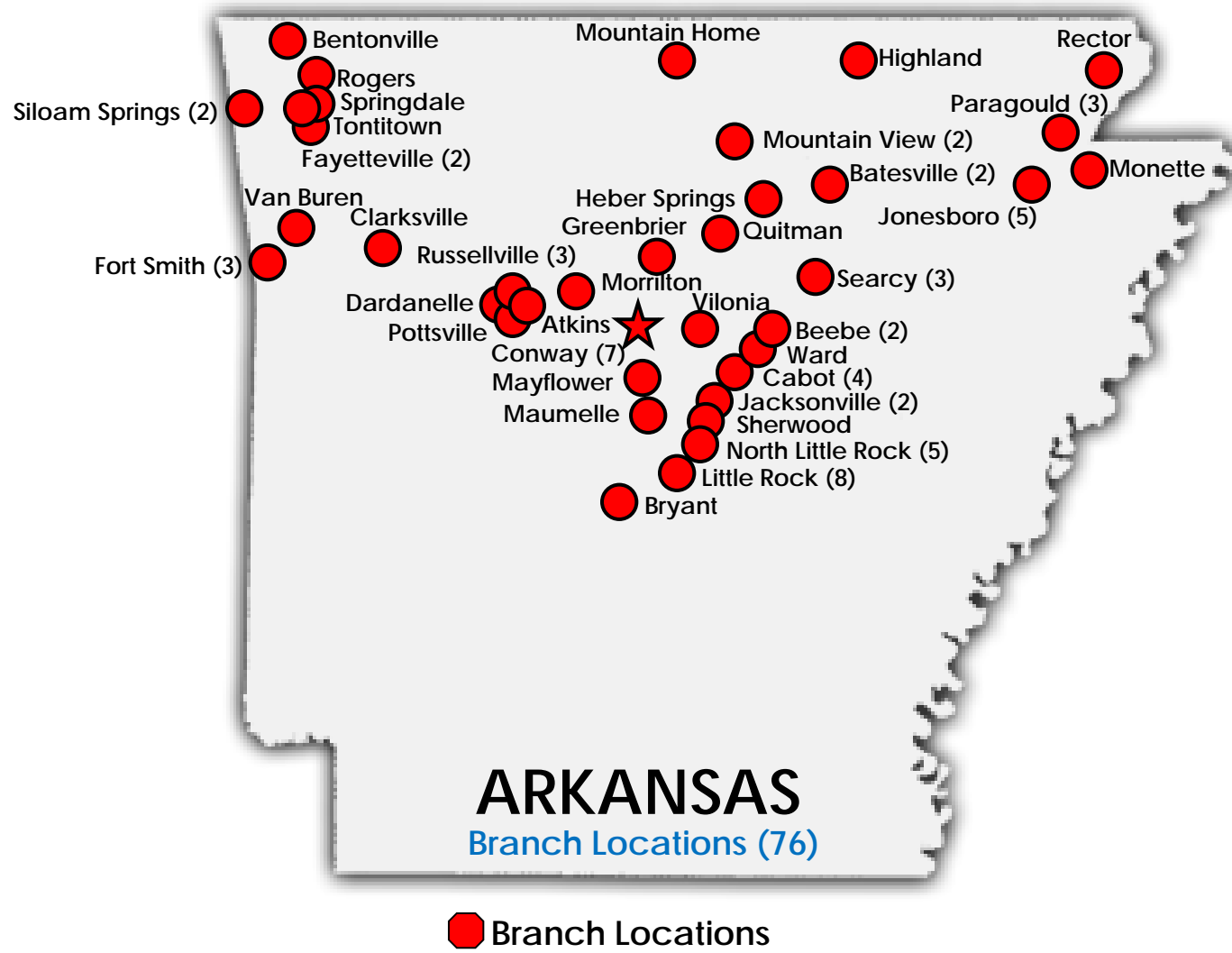
NOTE: DOLLARS IN MILLIONS



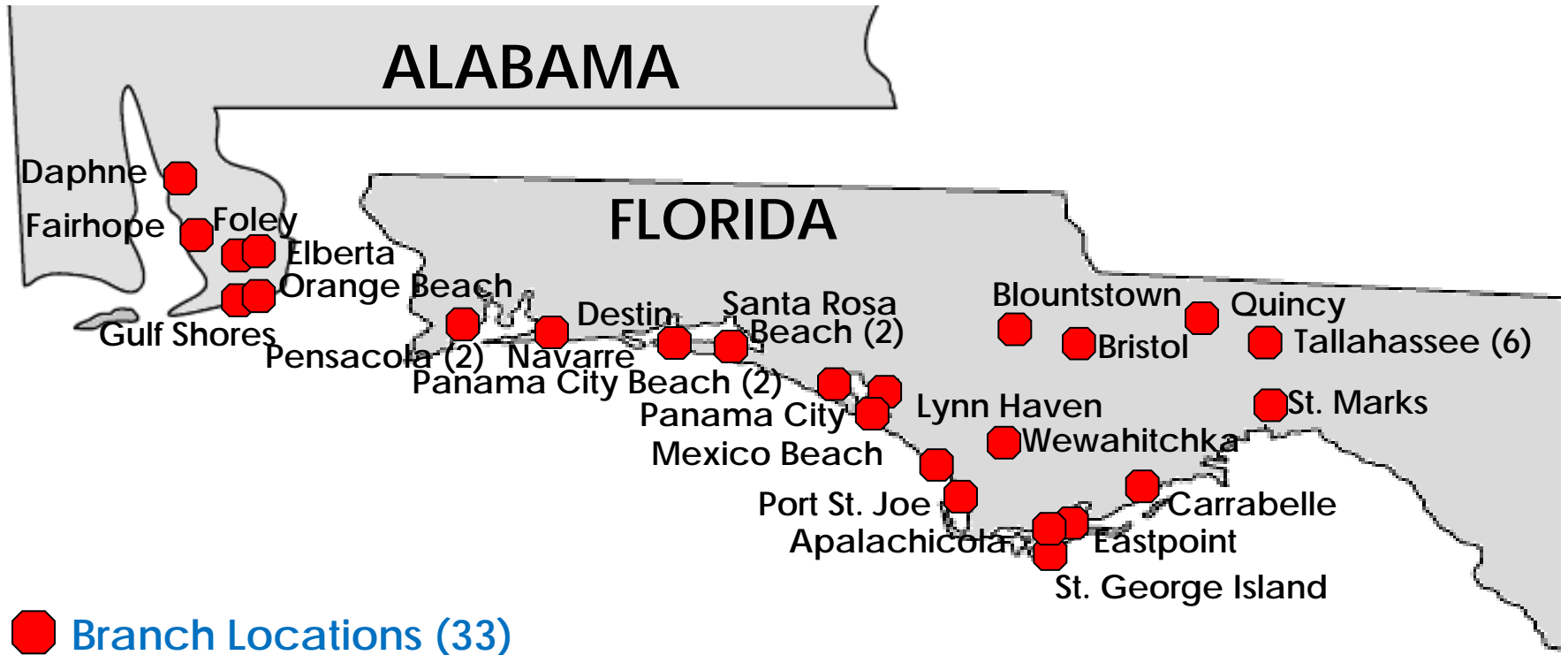
HOMB FOOTPRINT



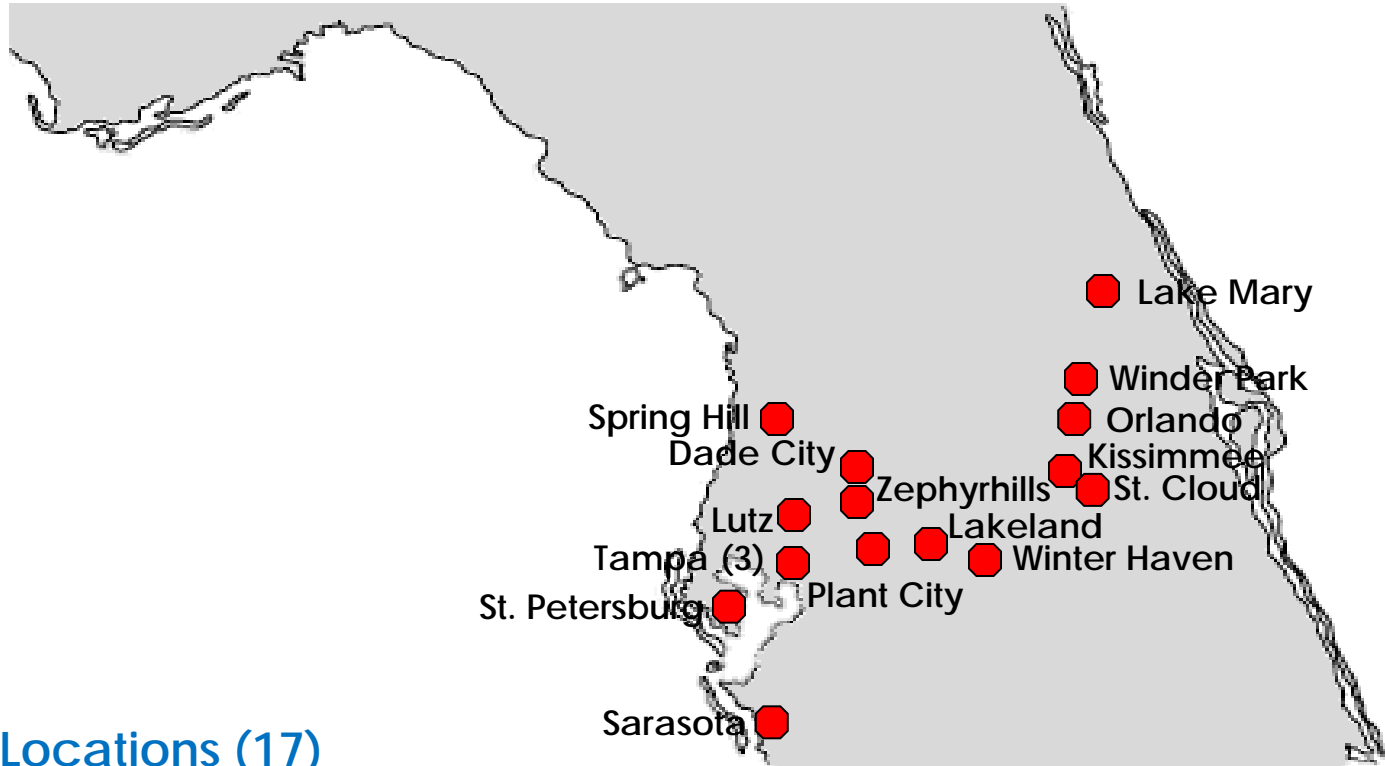
ARKANSAS FOOTPRINT



GULF COAST FOOTPRINT

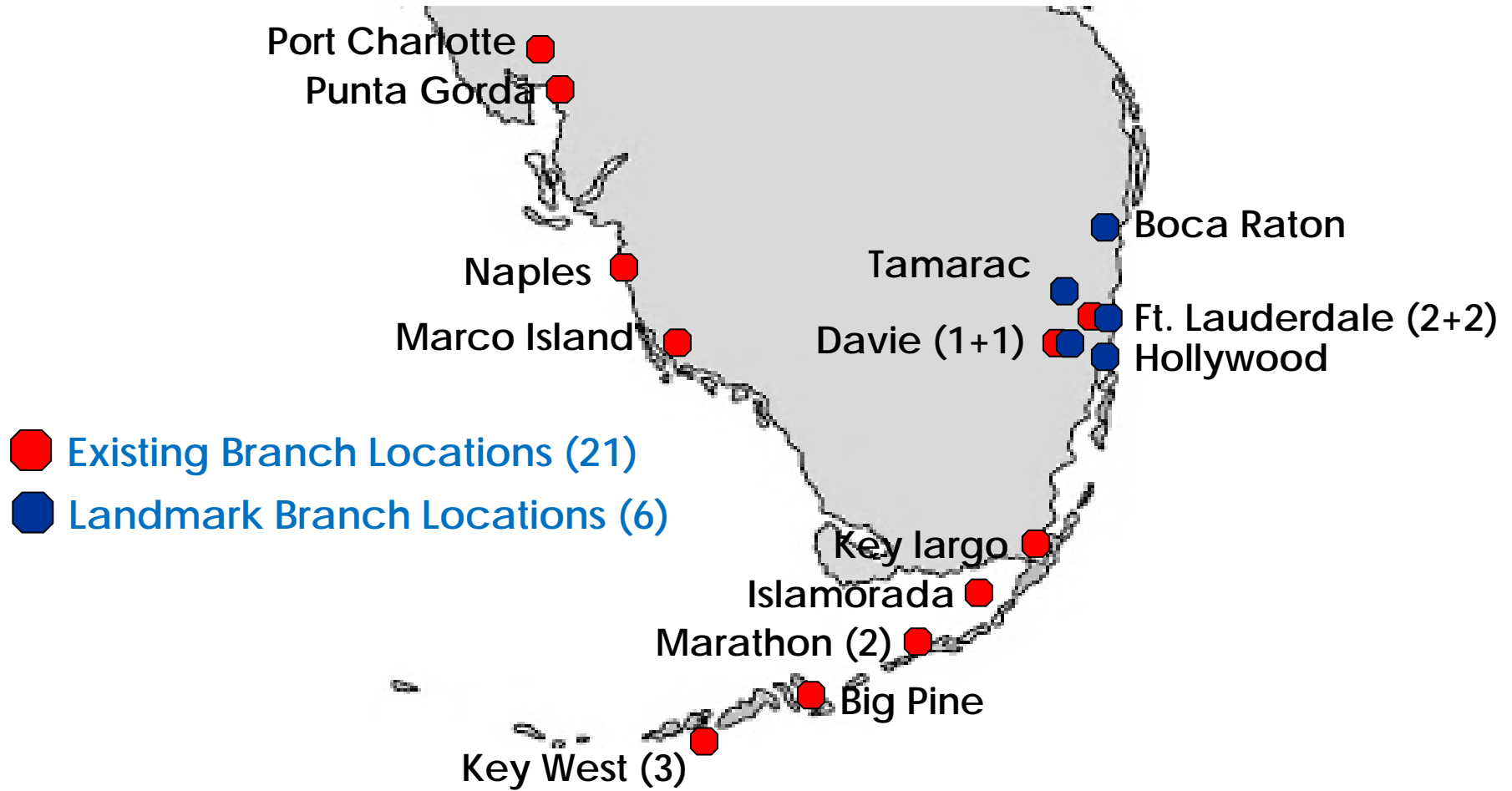


CENTRAL FLORIDA FOOTPRINT

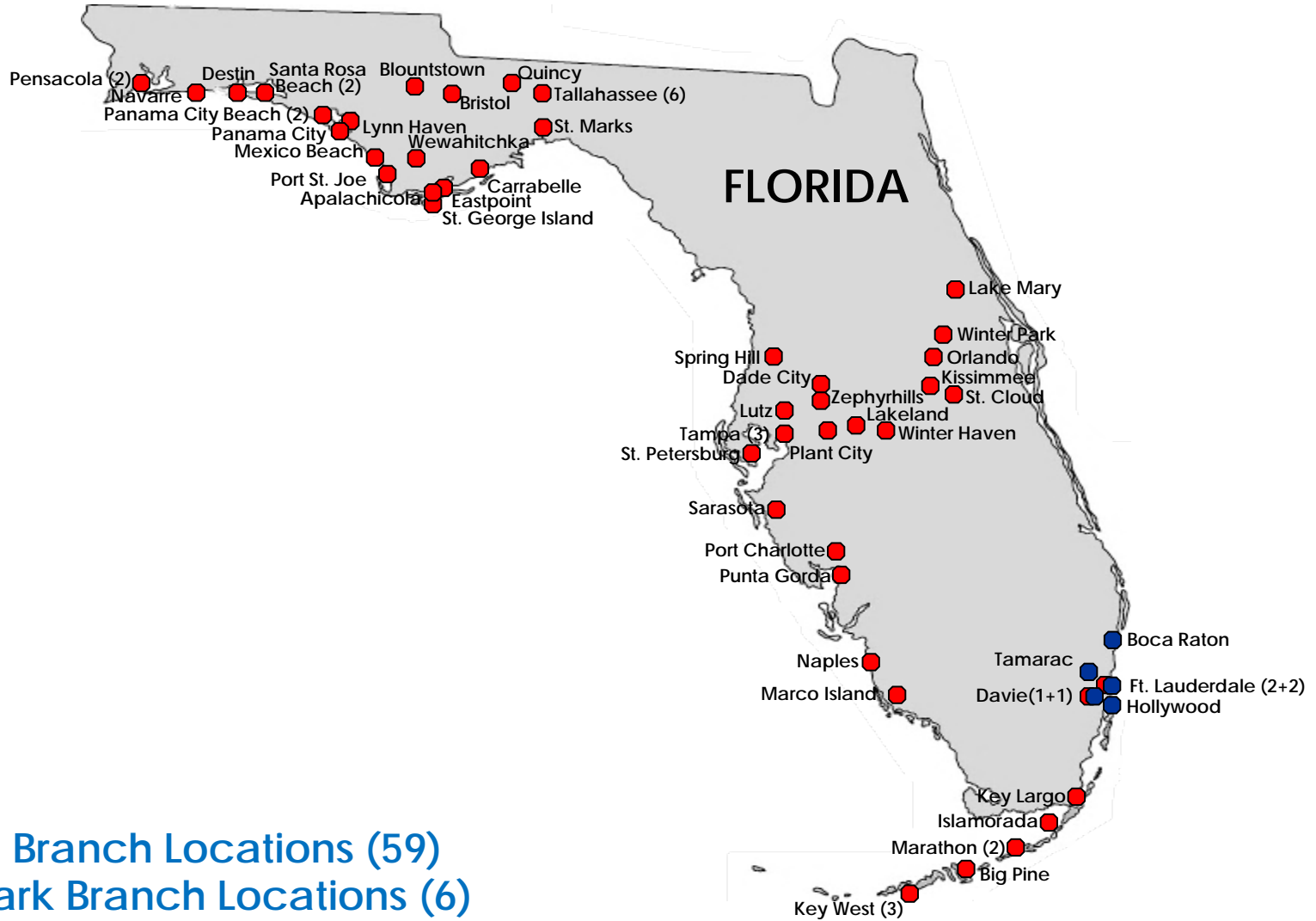


 Branch Locations (17)

SOUTHERN FLORIDA FOOTPRINT



FLORIDA FOOTPRINT



-  Existing Branch Locations (59)
-  Landmark Branch Locations (6)

CONTACT INFORMATION

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