

**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 judicial, regulatory, or other approvals and other conditions to closing are not received or satisfied on a timely basis or at all; (ii) 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; (iii) the ability to promptly and effectively integrate the businesses of the Company and the target; (iv) the reaction to the transaction of the companies' customers, employees and counterparties; and (v) 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

# BANK OF COMMERCE

## TRANSACTION OVERVIEW

- Purchase all of the issued and outstanding shares of common stock of The Bank of Commerce, a Florida state-chartered bank for approximately \$3.8 million, which includes the settlement of the Bank's subordinated debt, plus up to an additional \$400,000 in expense reimbursement for approved administrative claims
- As of June 30, 2016, Commerce had \$196 million in total assets, \$130 million in loans and \$153 million in customer deposits
- No additional capital required to complete the transaction
- Acquired branches will operate as Centennial Bank, a wholly-owned subsidiary of Home BancShares, Inc.

# STRATEGIC OPPORTUNITY

- Additive to current Central Florida footprint
- Financially attractive transaction – immediately accretive to:
  - Diluted earnings per share
  - Book Value
- This transaction will result in a small bargain purchase gain; therefore, excluding CDI, it will be accretive to Tangible Book Value on day 1.

# NORTH PORT-SARASOTA-BRADENTON, FL DEPOSIT MARKET SHARE

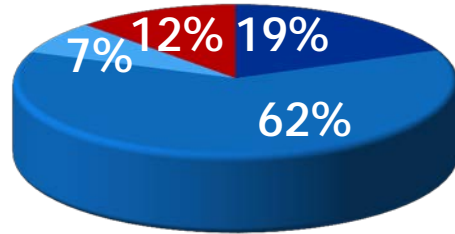
COMBINED DEPOSIT MARKET SHARE North Port-Sarasota-Bradenton, FL			
Bank	Branches	Deposits (000)	Market Share (%)
Centennial	1	\$ 23,925	0.12%
Commerce	3	165,940	0.86%
<b>Total</b>	<b>4</b>	<b>\$ 189,865</b>	<b>0.98%</b>

# BRANCH DETAIL

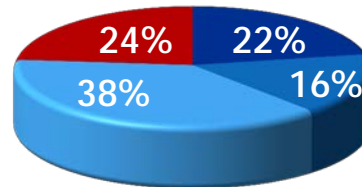
Address	City	Open Date	2016 Deposits (\$M)	Growth Over 2015 (%)
1858 Ringling Blvd	Sarasota	Sept 2000	110	(8.6%)
6000 Cattleridge Dr.	Sarasota	May 2005	30	7.3%
8470 Enterprise Circle	Bradenton	Aug 2006	26	19.1%
Total/Weighted Average			166	(2.4%)

# DEPOSIT COMPOSITION

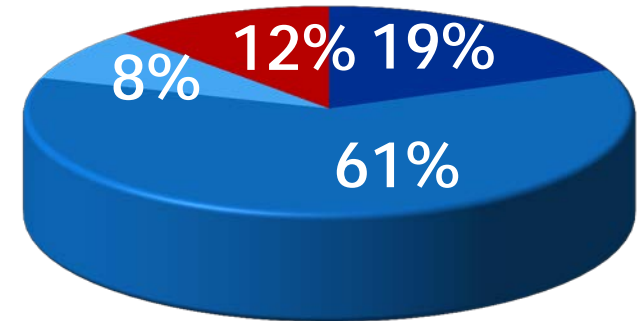
## HOMB



## Commerce Bank



## HOMB – Pro-Forma



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

	HOMB 9/30/2016	Acquired Commerce Deposits 9/30/2016	HOMB Pro-Forma
Transaction Accounts	\$ 1,298	\$ 34	\$ 1,332
Money Market & Savings	4,269	25	4,294
Retail Time Deposits	491	58	549
Jumbo Time Deposits	839	36	875
	\$ 6,897	\$ 153	\$ 7,050



# LOAN COMPOSITION

Loan Type	HOMB (9/30/16)	Acquired Commerce Loans <sup>(2)</sup> (9/30/16)	HOMB Pro-forma Total	% of Pro-forma Total Loans
<b>Commercial RE</b> (Non-farm/non-residential & agriculture)	\$ 3,032	\$ 82	\$ 3,114	43.0%
<b>Construction/Land Development</b>	1,065	6	1,071	14.8%
<b>Residential Real Estate</b>	1,593	25	1,618	22.3%
<b>Commercial &amp; Industrial</b> <sup>(1)</sup>	1,298	12	1,310	18.1%
<b>Consumer</b>	42	1	43	0.6%
<b>Other</b>	82	7	89	1.2%
<b>Total</b>	\$ 7,112	\$ 133	\$ 7,245	100.0%

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



# HISTORICAL ACQUISITIONS

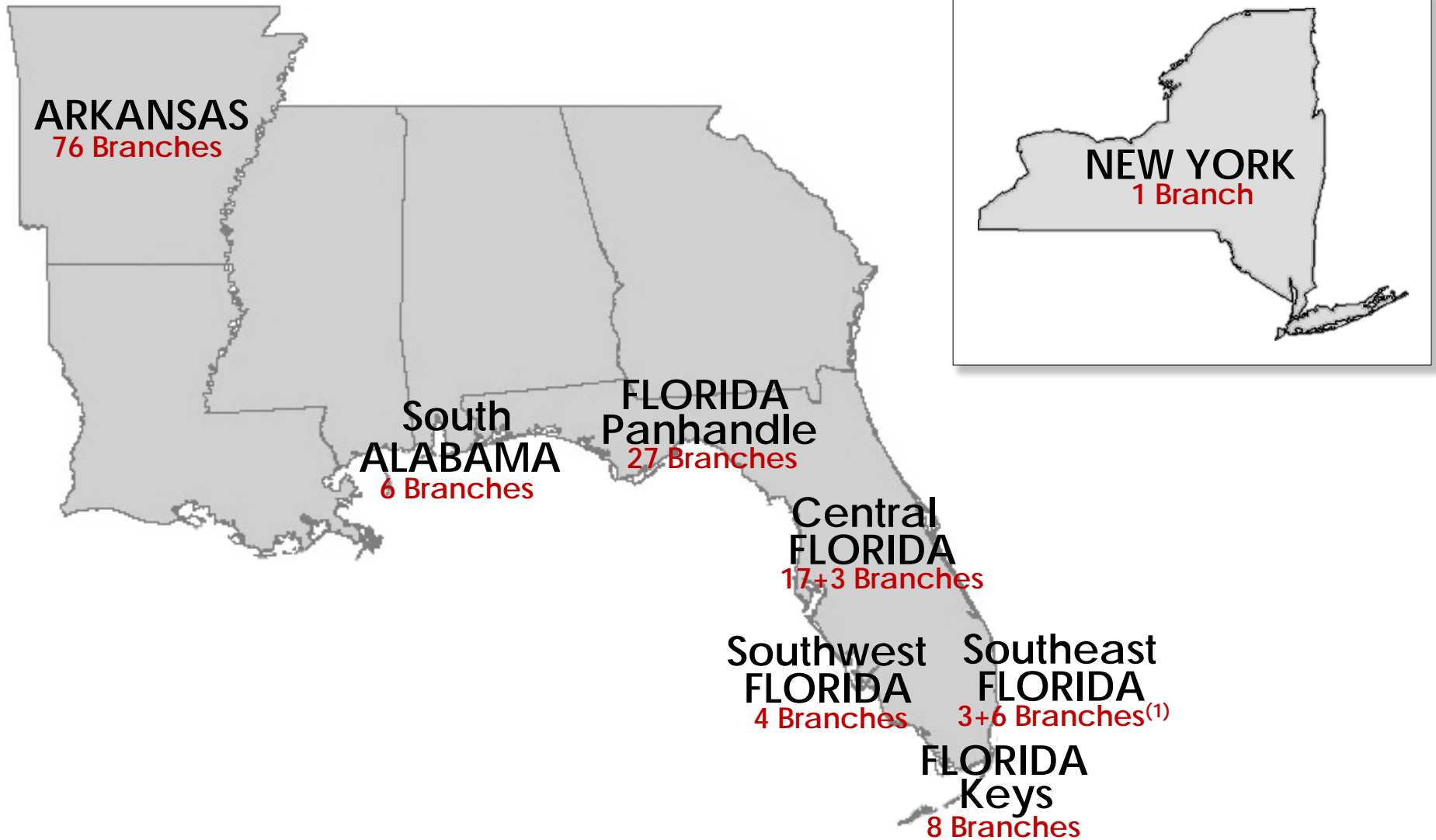
Year	Acquired Bank	Acquisition Type	Location	Assets
2003	Community Bank	Market	Cabot, AR	\$326
2005	Twin City Bank	Market	North Little Rock, AR	\$633
2005	Marine Bank	Market	Marathon, FL	\$258
2005	Bank of Mountain View	Market	Mountain View, AR	\$203
2008	Centennial Bank	Market	Little Rock, AR	\$234
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
2017 <sup>(1)</sup>	Giant Holdings, Inc.	Market	Ft. Lauderdale, FL	\$463

(1) SUBJECT TO GHI SHAREHOLDER APPROVAL, REGULATORY APPROVAL AND OTHER CUSTOMARY CONDITIONS

NOTE: DOLLARS IN MILLIONS

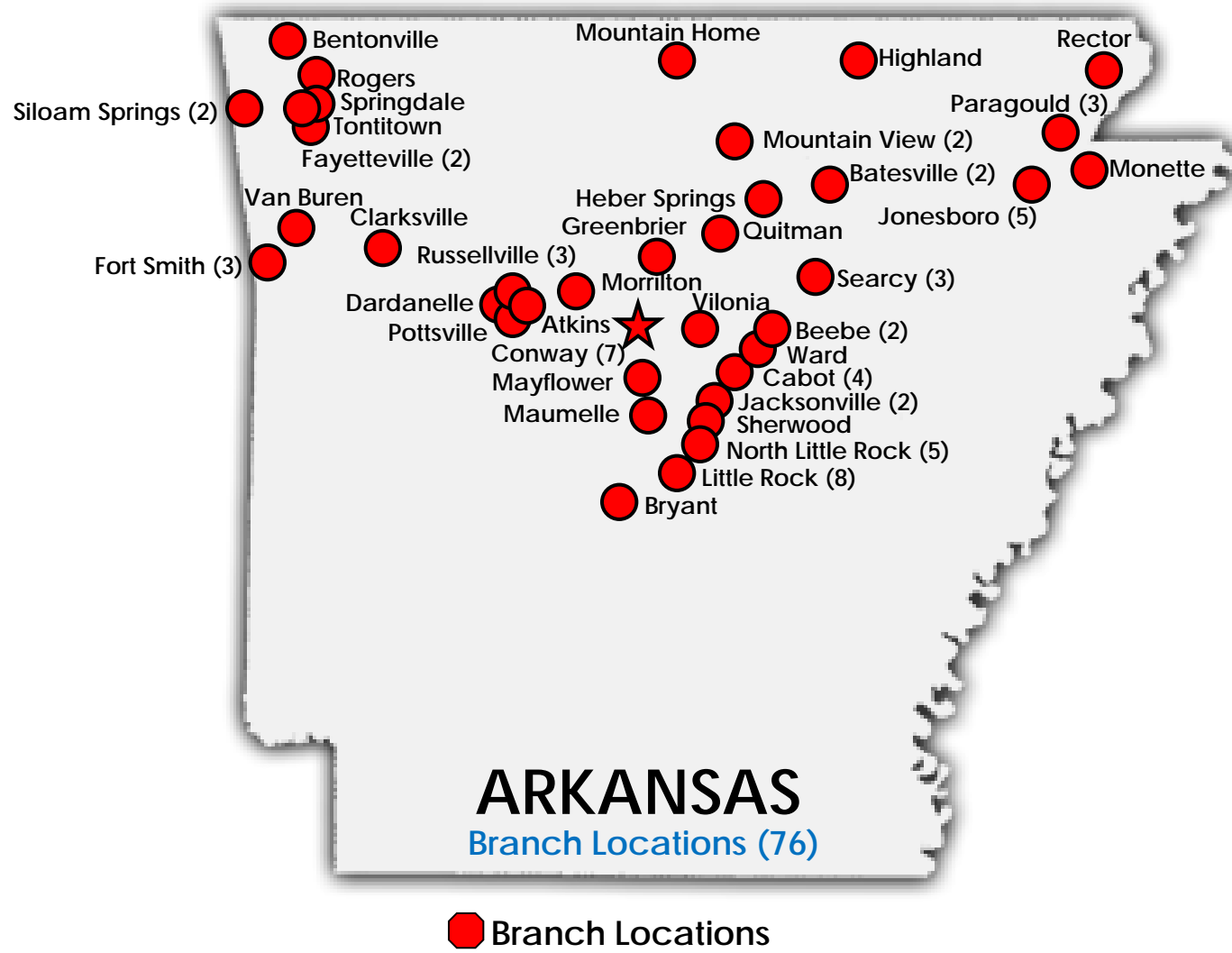


# HOMB FOOTPRINT

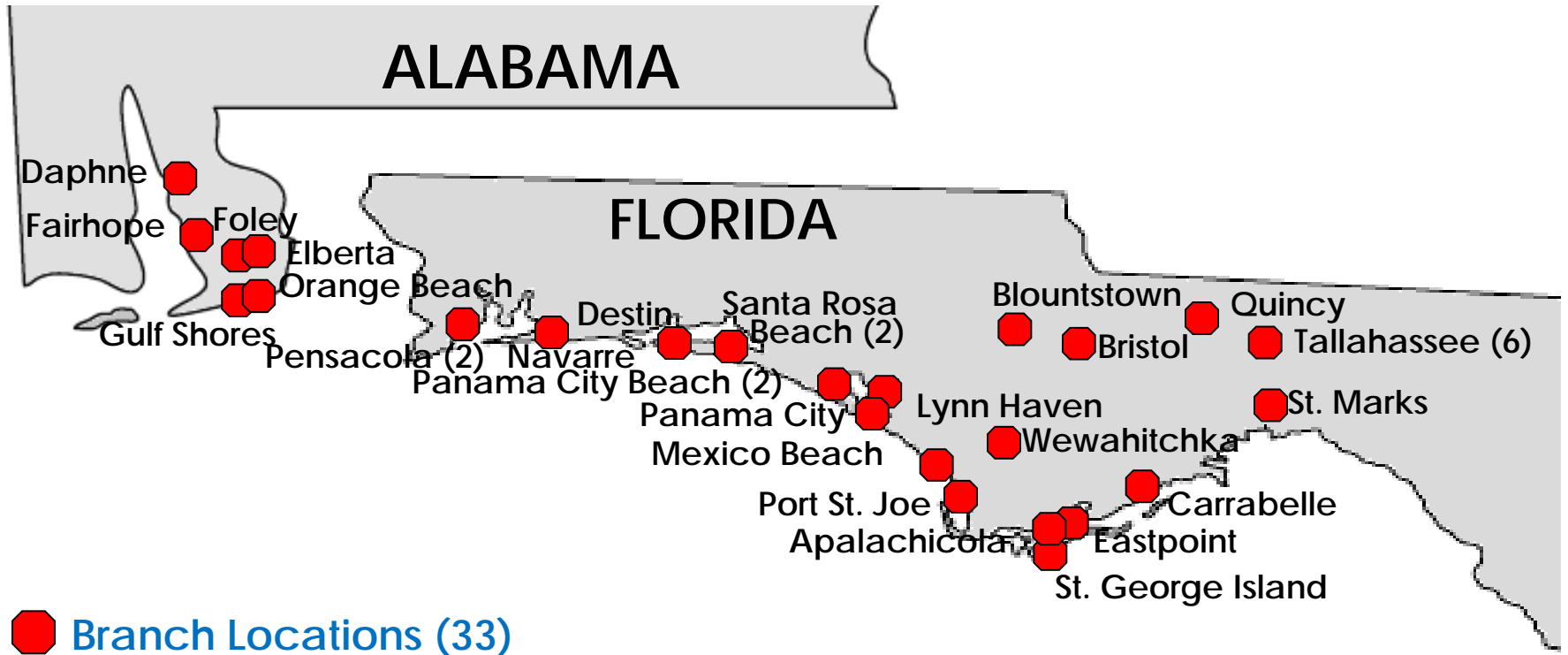


(1) SUBJECT TO GHI SHAREHOLDER APPROVAL, REGULATORY APPROVAL AND OTHER CUSTOMARY CONDITIONS  
NOTE: MAP AS OF NOVEMBER 2016

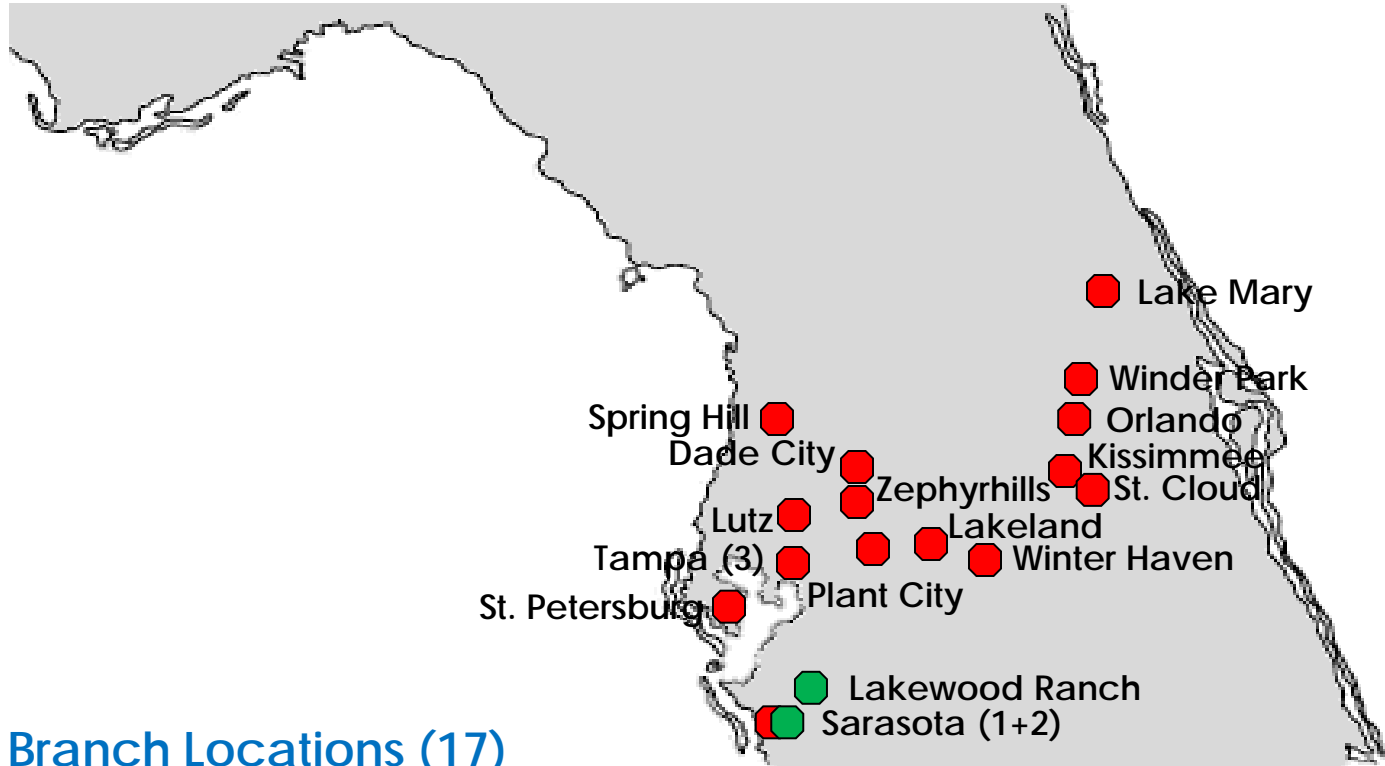
# ARKANSAS FOOTPRINT



# GULF COAST FOOTPRINT

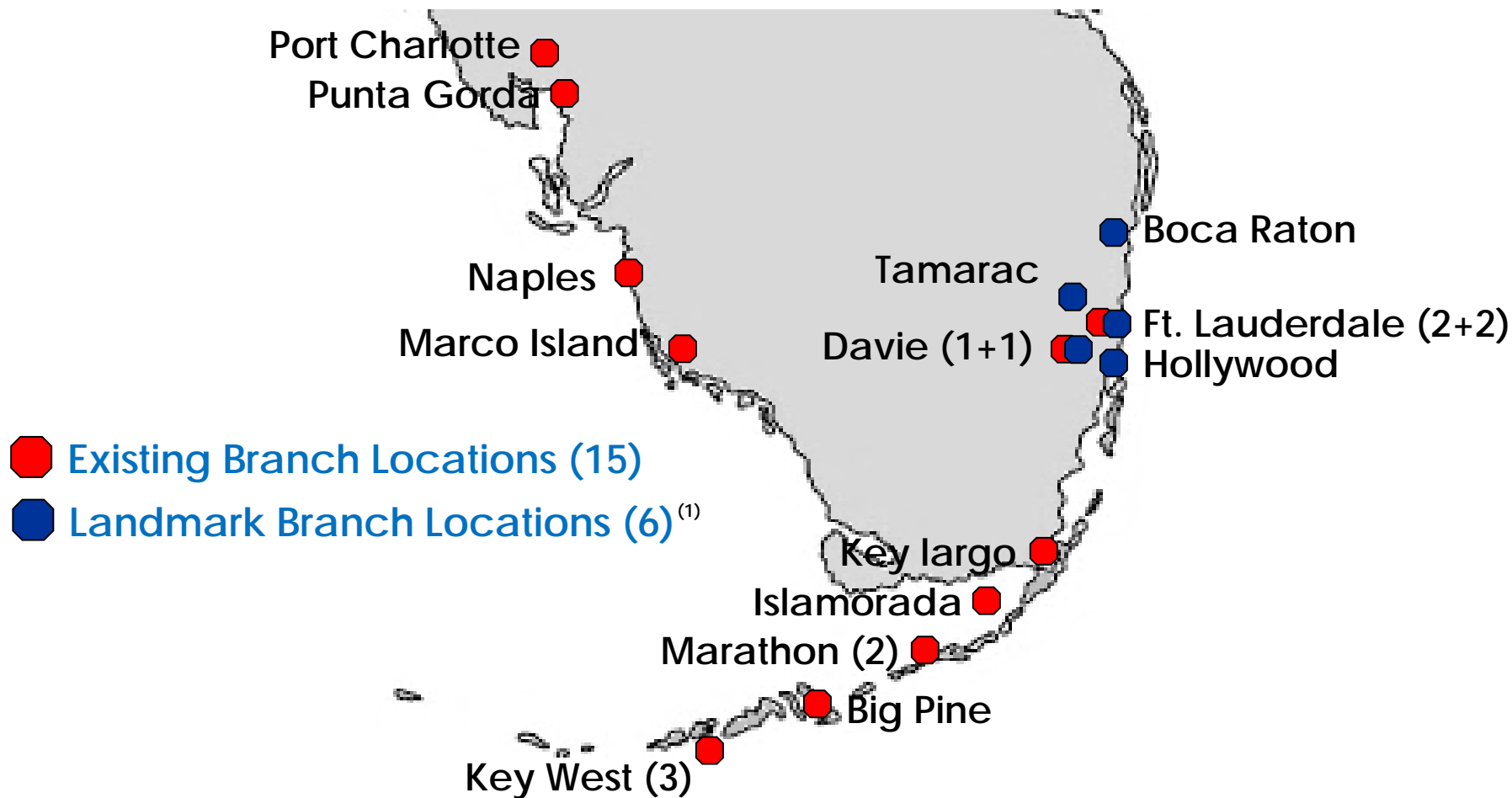


# CENTRAL FLORIDA FOOTPRINT



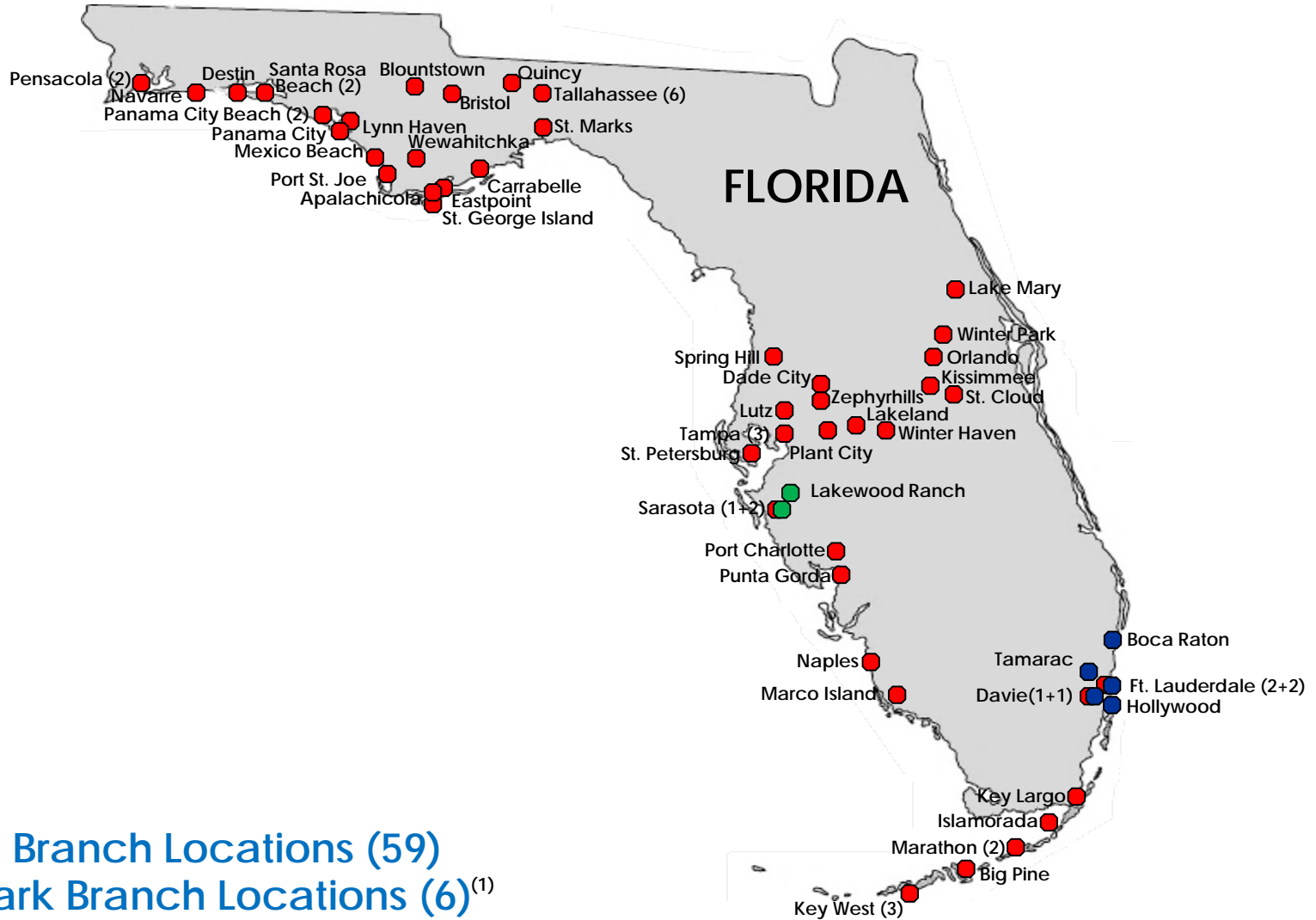
-  Existing Branch Locations (17)
-  Commerce Branch Locations (3)

# SOUTHERN FLORIDA FOOTPRINT



(1) SUBJECT TO GHI SHAREHOLDER APPROVAL, REGULATORY APPROVAL AND OTHER CUSTOMARY CONDITIONS  
NOTE: MAP AS OF NOVEMBER 2016

# FLORIDA FOOTPRINT



- Existing Branch Locations (59)
- Landmark Branch Locations (6)<sup>(1)</sup>
- Commerce Branch Locations (3)

(1) SUBJECT TO GHI SHAREHOLDER APPROVAL, REGULATORY APPROVAL AND OTHER CUSTOMARY CONDITIONS  
 NOTE: MAP AS OF NOVEMBER 2016



# CONTACT INFORMATION

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