

STOCKHOLDER COMMUNICATIONS POLICY

Except as provided below, all stockholder communications to the Board of Directors, any Committee of the Board of Directors or to any individual director must be sent in writing via certified U.S. mail to the Corporate Secretary at the following address:

Home BancShares, Inc.
Attention: Corporate Secretary
P.O. Box 966
Conway, AR 72033

Envelopes should contain a clear notation indicating all intended recipients, those being the Board of Directors as a group, a Committee of the Board of Directors (indicating which Committee) or an individual director.

Notwithstanding the foregoing, all stockholder proposals for inclusion in the company's proxy statement and related communications submitted pursuant to Rule 14a-8 of the Securities Exchange Act of 1934, as amended, must be submitted in accordance with such Rule 14a-8 and the Bylaws of the Company.

All such communications must identify the author and state that the author is a stockholder of the Company.

The Secretary will distribute such letters to the intended recipients, unless such communication is incomplete or it is reasonably determined in good faith by the Secretary they relate to improper or irrelevant topics.

Policy Review and Approval

In an effort to promote a consistent and enterprise-wide approach to policy development and revision, each policy will require review and approval by the Enterprise Risk Management Committee ("ERMC") prior to its submission to the Board of Directors. Additionally, ongoing review by the ERMC will take place at least annually, and more frequent reviews will be conducted as needed for any newly developed policies or changes to existing policies.