



NASDAQ: HOMB

www.homebancshares.com



Transaction Overview

- Purchase all of the issued and outstanding shares of common stock of Premier Bank, a Florida state-chartered bank
- As of June 30, 2012, Premier had \$282.4 million in total assets, \$179.5 million in loans and \$253.0 million in customer deposits
- Acquired branches will operate as Centennial Bank, a wholly-owned subsidiary of Home BancShares, Inc.
- Accretive to net income and EPS
- Payback period for dilution to tangible book value of approximately 4 years
- Leverages a portion of our excess capital



Pro-Forma Capital Ratios

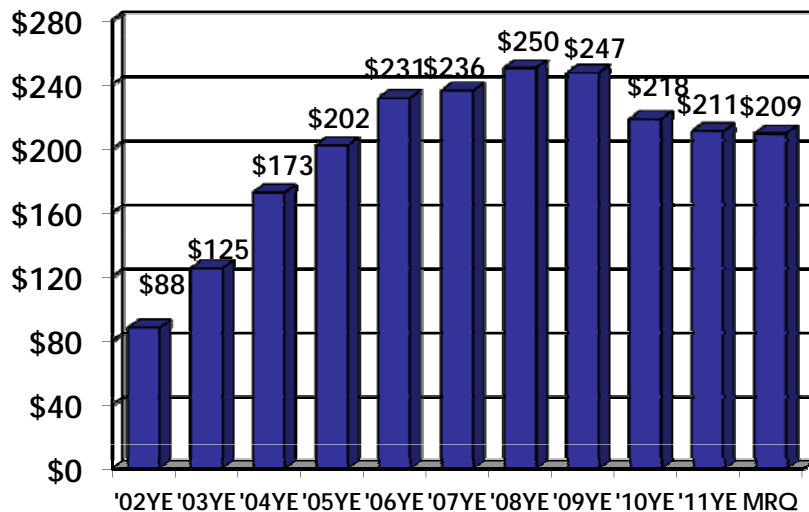
Ratio	As of June 30, 2012	Post Acquisition Pro-Forma
Tangible Book Value	\$14.53	\$14.06
TCE	10.28%	9.31%
Leverage	11.08%	10.07%
Tier 1	15.78%	14.27%
Total RBC	17.04%	15.53%



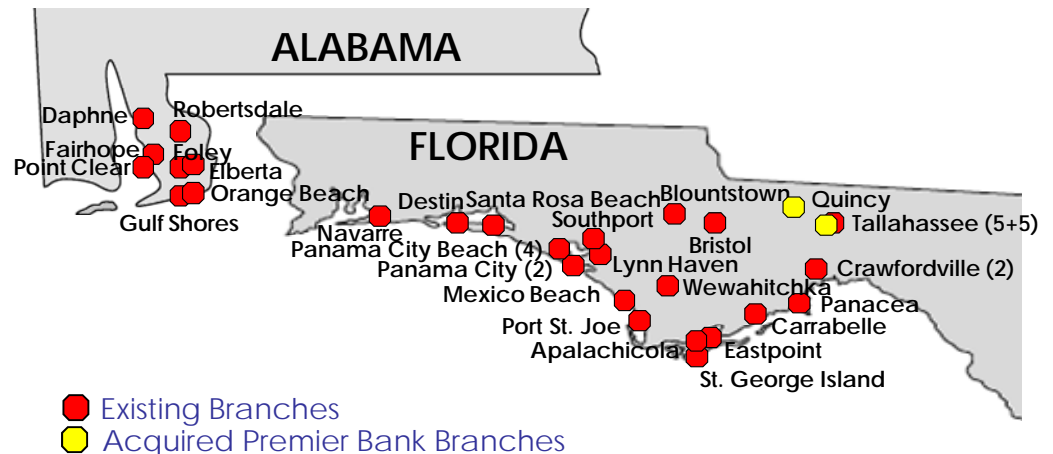
Overview of Premier Bank

- 6 full-service locations in Florida panhandle
 - Tallahassee - 5 locations
 - Quincy – 1 location
- Core funded franchise with top 5 aggregate market share across its counties of operation⁽¹⁾

Core Deposits (\$mm)



Pro Forma Gulf Coast Branch Network



Source: Core deposits defined as total deposits less time deposits greater than \$100K
 Note: MRO as of 6/30/12 ; Shown as Premier Bank of Tallahassee ('02YE-MRO)
 (1)Premier Bank counties of operation include: Leon and Gadsden, FL



Gulf Coast Deposit Market Share

- Ranked 5th with aggregate market share of 5.6% in counties of operation⁽¹⁾⁽²⁾
 - Ranked 7th in Leon County
 - Ranked 2nd in Gadsden County
- Top 5 deposit market share among community banks in combined counties of operation

Deposit Market Share ⁽¹⁾⁽²⁾

Home BancShares Counties of Operation in Gulf Coast Region

Rank	Institution	Branches	Deposits (\$mm)	Deposits per Branch (\$mm)	Market Share
1	Wells Fargo & Company	8	\$ 913	\$ 114	17.8%
2	Capital City Bank Group, Inc.	21	901	43	17.6%
3	Suntrust Banks, Inc.	11	874	79	17.0%
4	Bank of America Corporation	8	462	58	9.0%
	Home BancShares, Inc. - Pro Forma	11	444	40	8.7%
5	Premier Bank Holding Company	6	288	48	5.6%
6	Synovus Financial Corporation	4	255	64	5.0%
7	Hancock Holding Company	7	255	36	5.0%
8	Regions Financial Corporation	5	233	47	4.6%
9	FMB Banking Corporation	5	194	39	3.8%
10	Home BancShares, Inc.	5	156	31	3.1%

(1) Deposit market share as of 6/30/11

(2) For HOMB Pro-Forma counties of operation in Florida panhandle: Leon and Gadsden, FL.



Gulf Coast Top 5 Deposit Market Share Counties

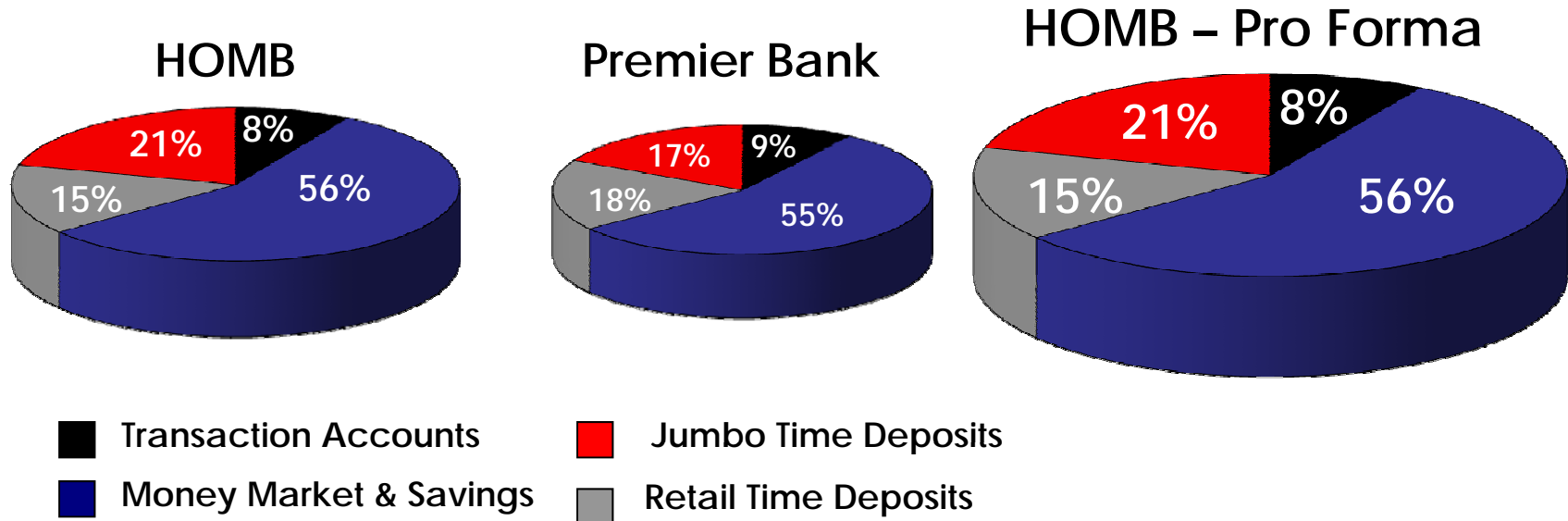
Home BancShares Inc. Pro-Forma (Dollars in Millions)

Selected Markets	Branch Count	HOMB Pro-forma Deposits (6/30/11)	Total Deposits in Market	Deposit Market Share Rank	Deposit Market Share %
Franklin County, FL	4	\$171	\$191	1	89.6%
Gulf County, FL	5	128	181	1	70.7
Wakulla County, FL	3	143	227	1	62.9
Calhoun County, FL	1	22	109	3	20.4
Gadsden County, FL	1	42	215	2	19.6
Liberty County, FL	1	13	82	2	16.4
Baldwin County, AL	8	363	3,233	3	11.3
Bay County, FL	8	283	2,560	2	11.1
Leon County, FL	10	402	4,914	5	8.2



Deposit Composition

(Dollars in Millions)



	HOMB 06/30/12	Premier 06/30/12	HOMB Pro Forma
Transaction Accounts	\$ 274	\$ 24	\$ 298
Money Market & Savings	1,846	140	1,986
Retail Time Deposits	487	45	532
Jumbo Time Deposits	686	44	730
	\$ 3,293	\$ 253	\$ 3,546



Loan Composition

(Dollars in Millions)

Loan Type	HOMB (6/30/12)	Premier (6/30/12)	HOMB Pro-forma Total	% of Pro-forma Total Loans
Commercial RE (Non-farm/non-residential & agri.)	\$ 1,075	\$ 67	\$ 1,142	43%
Construction/Land Development	344	18	362	14%
Residential Real Estate	734	72	806	31%
Commercial & Industrial ⁽¹⁾	249	20	269	10%
Consumer	37	2	39	1%
Other	29	-	29	1%
Total	\$ 2,468	\$ 179	\$ 2,647	100%

(1) Includes Agricultural



Historical Acquisitions

Year	Acquired Bank	Location	Assets (\$mm)
2003	Community Bank	Cabot, AR	\$326
2005	Twin City Bank	North Little Rock, AR	\$633
2005	Marine Bank	Marathon, FL	\$258
2005	Bank of Mountain View	Mountain View, AR	\$203
2008	Centennial Bank	Little Rock, AR	\$234
2010	Old Southern Bank	Orlando, FL	\$335
2010	Key West Bank	Key West, FL	\$97
2010	Coastal Community Bank	Panama City, FL	\$362
2010	Bayside Savings Bank	Port Saint Joe, FL	\$63
2010	Wakulla Bank	Crawfordville, FL	\$353
2010	Gulf State Community Bank	Carrabelle, FL	\$112
2012	Vision Bank	Panama City, FL	\$520

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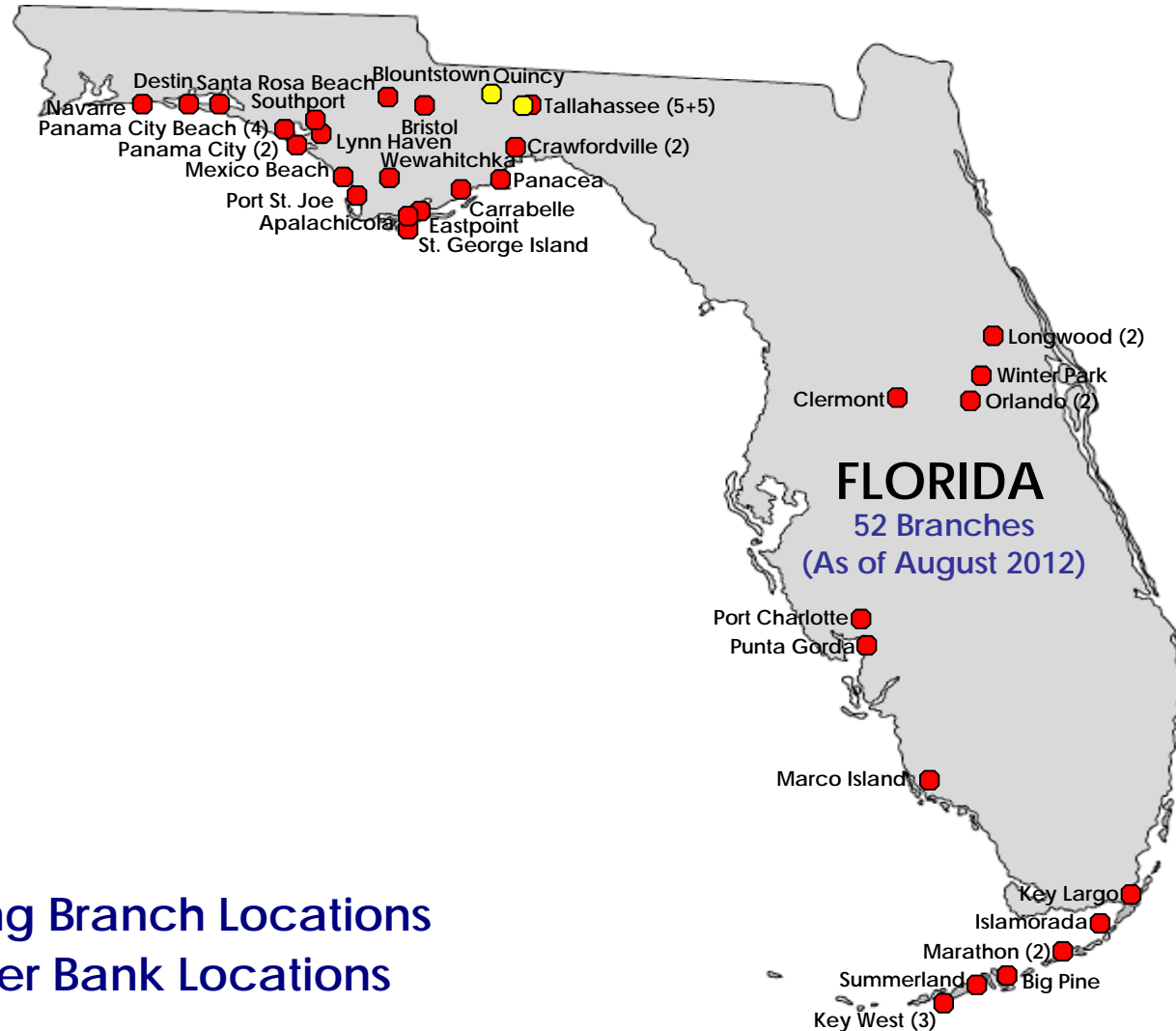
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Florida Footprint

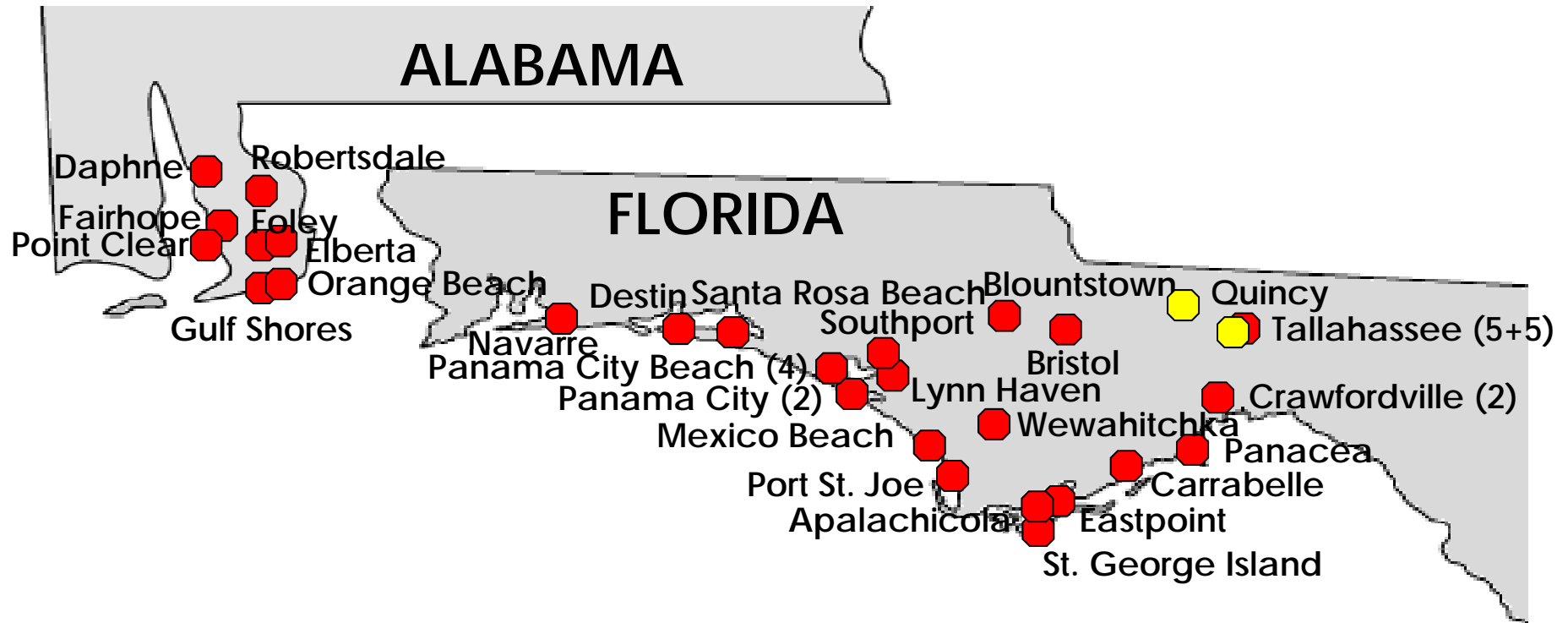


- Existing Branch Locations
- Premier Bank Locations



Gulf Coast Presence

(As of August 2012)





Contact Information

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