



For Immediate Release:

January 10, 2018

Home BancShares, Inc. Tops
Forbes List of Best 100 Banks in America

Conway, AR – Home BancShares, Inc. (NASDAQ GS: HOMB), parent company of Centennial Bank, has been ranked #1 on the *Forbes* 2018 “Best Banks in America” list, a rise from #8 in 2017’s rankings and #15 in 2016’s rankings. This is the ninth consecutive year *Forbes* has ranked America’s largest banks, using financial data from S&P Global Market Intelligence.

“Being ranked as the best bank in America is a direct reflection of our people, our customers and the communities we serve. It’s an honor for Home BancShares to be recognized as the strongest, most reliable banking institution in the country,” said John Allison, Chairman. “We continue to set ourselves apart in the industry and being recognized by *Forbes*, who objectively evaluate and recognize performance through industry rankings, is a distinct honor that our entire organization can be proud of having achieved.”

Home BancShares, who completed its \$2.89 billion acquisition of Stonegate Bank at the end of the third quarter of 2017, scored among the top six banks for return on average total common equity, return on average assets, net interest margin and efficiency ratio. “Our ability to maintain such strong metrics upon the completion of the largest acquisition in the Company’s history is a testament to our ability to continue to focus on and provide strong shareholder value,” added Allison.

Forbes magazine’s 100 largest U.S. banks range in size from \$8.8 billion to \$2.6 trillion in assets and were ranked based on ten, equally weighted metrics related to growth, profitability, capital adequacy and asset quality, using data based on regulatory filings for the period ending September 30, 2017. These metrics included return on average tangible equity, return on average assets, net interest margin, efficiency ratio and net charge-offs as a percent of total loans. *Forbes* also factored in non-performing assets as a percent of assets, risk-based capital ratio and reserves as a percent of non-performing assets.

To see the full article and *Forbes* ranking of the 100 largest banks in America, visit <https://www.forbes.com/sites/kurtbadenhausen/2018/01/10/americas-best-banks-2018/#7cf759dd700c>.

Home BancShares, Inc. is a bank holding company, headquartered in Conway, Arkansas. Our wholly-owned subsidiary, Centennial Bank, provides a broad range of commercial and retail banking plus related financial services to businesses, real estate developers, investors, individuals and municipalities. Centennial Bank has branch locations in Arkansas, Florida, South Alabama and New York City. The Company's common stock is traded through the NASDAQ Global Select Market under the symbol "HOMB."

This release contains forward-looking statements regarding the Company's plans, expectations, goals and outlook for the future. Statements in this press release that are not historical facts should be considered forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. Forward-looking statements of this type speak only as of the date of this news release. By nature, forward-looking statements involve inherent risk and uncertainties. Various factors, including, but not limited to, economic conditions, credit quality, interest rates, loan demand, the ability to successfully integrate new acquisitions and changes in the assumptions used in making the forward-looking statements, could cause actual results to differ materially from those contemplated by the forward-looking statements. Additional information on factors that might affect Home BancShares, Inc.'s financial results is included in its Annual Report on Form 10-K for the year ended December 31, 2016 filed with the Securities and Exchange Commission (the "SEC") on February 28, 2017.

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