

HOME BANCSHARES INC  
Form 8-K  
July 08, 2008

**UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549  
FORM 8-K  
CURRENT REPORT**

**Pursuant to Section 13 OR 15(d) of  
the Securities Exchange Act of 1934  
Date of Report (date of earliest event reported): July 8, 2008  
Home BancShares, Inc.  
(Exact name of registrant as specified in its charter)**

**Arkansas**  
(State or other jurisdiction of  
incorporation)

**000-51904**  
(Commission File Number)

**71-0682831**  
(IRS Employer Identification  
No.)

**719 Harkrider, Suite 100, Conway, Arkansas**  
(Address of principal executive offices)

**72032**  
(Zip Code)

Registrant's telephone number, including area code: **(501) 328-4770**

**Not Applicable**

(Former name or former address, if changed since last report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2. below):

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
  - Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
  - Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
  - Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))
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**Item 7.01 Regulation FD Disclosure.**

An internal investigation has uncovered an apparent fraud by a senior officer at one of our subsidiary banks estimated at this time to be approximately \$2.1 million. The apparent fraud has not resulted in any losses to our customers. As a result, we have made a claim to recover the loss except for the \$100,000 insurance deductible which we accrued for in the second quarter of 2008. This senior officer has been terminated.

**SIGNATURE:**

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

**July 8, 2008**

(Date)

**Home BancShares, Inc.**

(Registrant)

/s/ Randy Mayor

Randy Mayor

*Chief Financial Officer*