

HomeTrust Bancshares, Inc. 



4th Quarter 2024
Investor Presentation



Forward Looking Statements

This document includes "forward-looking statements" within the meaning of the Private Securities Litigation Reform Act of 1995. Forward-looking statements are not statements of historical fact, but instead are based on certain assumptions including statements with respect to the Company's beliefs, plans, objectives, goals, expectations, assumptions, and statements about future economic performance and projections of financial items. These forward-looking statements are subject to known and unknown risks, uncertainties and other factors that could cause actual results to differ materially from the results anticipated or implied by forward-looking statements. The factors that could result in material differentiation include, but are not limited to the impact of bank failures or adverse developments of other banks and related negative press about the banking industry in general on investor and depositor sentiment; the remaining effect of the COVID-19 pandemic on general economic and financial market conditions and on public health, both nationally and in the Company's market areas; natural disasters, including the effects of Hurricane Helene; expected revenues, cost savings, synergies and other benefits from merger and acquisition activities might not be realized to the extent anticipated, within the anticipated time frames, or at all, and costs or difficulties relating to integration matters, including but not limited to customer and employee retention, might be greater than expected; goodwill impairment charges might be incurred; increased competitive pressures among financial services companies; changes in the interest rate environment; changes in general economic conditions, both nationally and in our market areas; legislative and regulatory changes; and the effects of inflation, a potential recession, and other factors described in the Company's latest annual Report on Form 10-K and Quarterly Reports on Form 10-Q and other documents filed with or furnished to the Securities and Exchange Commission - which are available on the Company's website at www.htb.com and on the SEC's website at www.sec.gov. Any of the forward-looking statements that the Company makes in this document or the documents the Company files with or furnishes to the SEC are based upon management's beliefs and assumptions at the time they are made and may turn out to be wrong because of inaccurate assumptions, the factors described above or because of other factors that management cannot foresee. The Company does not undertake, and specifically disclaims any obligation, to revise any forward-looking statements to reflect the occurrence of anticipated or unanticipated events or circumstances after the date of such statements.



HomeTrust Bancshares, Inc. Overview

\$4.6B Assets	NASDAQ: HTBI
	Headquarters: Asheville, NC
\$3.6B/\$3.8B Loans/Deposits	Founded: 1926
	Locations: 34
118.0% Price to TBV	Employees: 557
	Market Cap: \$604.9MM
17,527,709 Outstanding Shares	TTM Average Daily Volume: 40,176
	Shares Repurchased: 9,854,733

Lines of Business

Commercial

Commercial Real Estate
Commercial & Industrial
Middle Market Banking
Equipment & Municipal Finance
Treasury Management Services

Small Business Banking

Business Banking
Business Banking Centers
SBA Lending
Community Association Banking

Consumer Banking

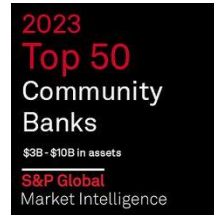
Retail Banking Market Teams
Consumer Banking
Mortgage Banking
Investment Services
Professional Banking
HELOCs Originated for Sale

- Financial data as of December 31, 2024
- Market data as of January 22, 2025
- Shares repurchased from February 19, 2013 to December 31, 2024 (last transaction in June 2024)



Our Goal:

Become a High-Performing, Regional Community Bank



Ranked 35th in S&P's
Top 50 Community
Banks \$3B-\$10B



Ranked 98th in Forbes'
2024 America's Top
100 Best Banks



Ranked 34th in Bank Director's
Best U.S. Banks 2024 List of
Less than \$5 billion



Our Strategy to Reach Our Goal:

Become a Best Place to Work





Refreshed Leadership Team

- 7 of our 8 executive officers have joined the Company since our 2012 mutual to stock conversion, joining from leadership positions at institutions such as PNC, SouthState, SunTrust, TCF and Wells Fargo
- 10 of our 11 board members have been appointed since our 2012 conversion, including the addition of three new directors in April 2024

Board of Directors

- Richard T. Williams, Chair (2016)
- C. Hunter Westbrook, Vice-Chair (2021)
- Bonnie V. Hancock (2024)
- Craig C. Koontz (2010)
- Dwight L. Jacobs (2024)
- Jesse J. Cureton, Jr. (2024)
- John A. Switzer (2019)
- Laura C. Kendall (2016)
- Narasimhulu Neelagaru M.D. (2023)
- Rebekah M. Lowe (2020)
- Robert E. James, Jr. (2016)

Executive Management

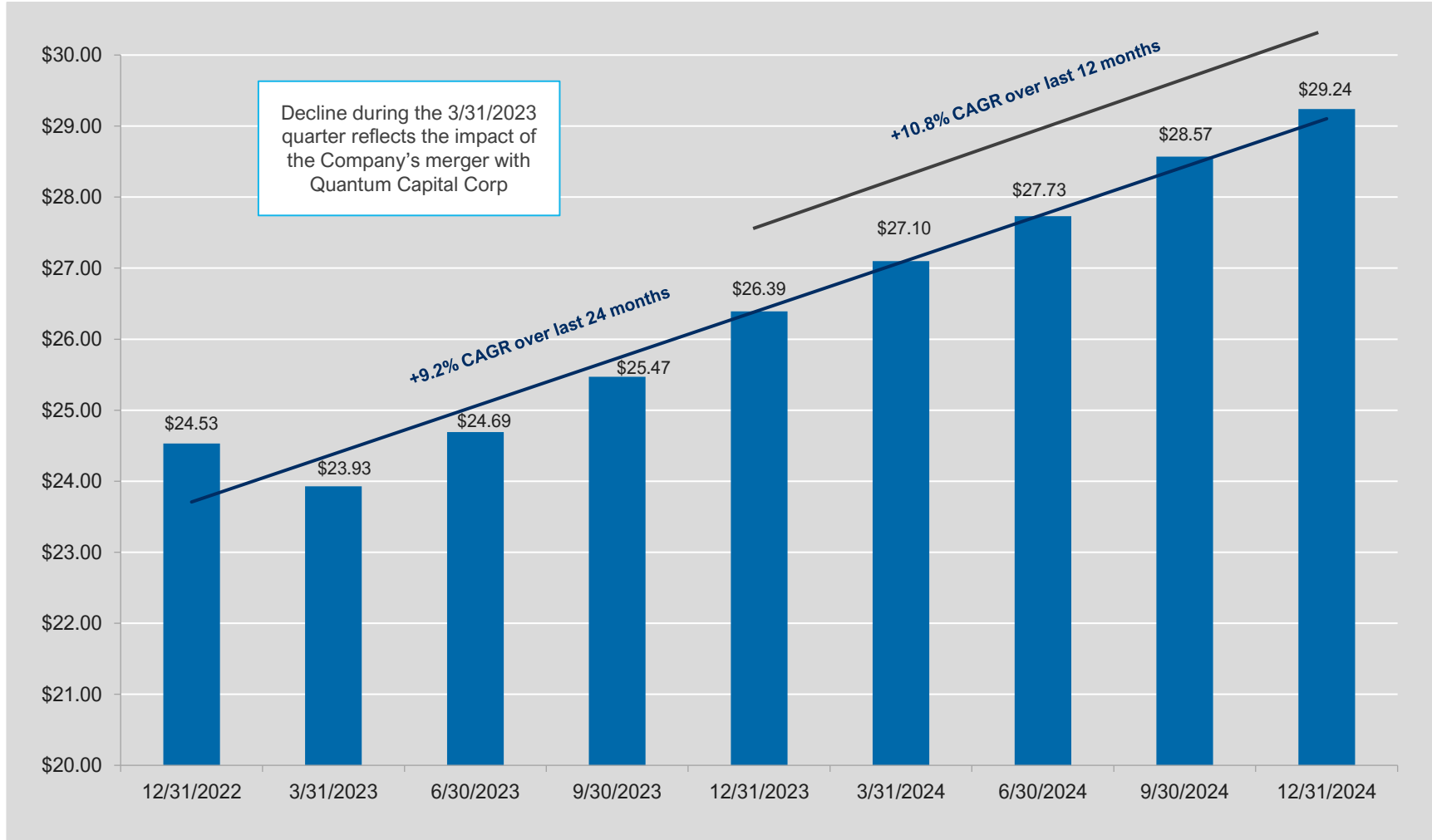
- C. Hunter Westbrook – President & CEO (2012)
- Charles F. Sivley Jr. – Chief Technology Officer (2024)
- John Sprink – Commercial Banking Group Executive (2014)
- Kevin M. Nunley – Chief Credit Officer (2020)
- Kristin Y. Powell – Consumer & Bus. Banking Group Executive (2015)
- Lora Jex – Chief Risk Officer (2023)
- Megan Pelletier – Chief Operations & People Officer (2022)
- Tony J. VunCannon – CFO, Corporate Secretary & Treasurer (1992)

*The years identified above reflect the years these individuals joined the Company.



Quarterly Highlights:

Tangible Book Value Per Share





Key Investment Highlights



Footprint in attractive metro markets experiencing growth rates above the national average (See Pages 12-13)



Successful transition to a commercial bank (See Pages 6, 9-11, 14-18)

- Expansion of lines of business, adding further diversity to our loan portfolio
- Strong experienced team of revenue producers with local market knowledge
- Attractive core deposit mix and cost
- Refreshed leadership team with extensive banking experience



Transformation efforts have driven improvements in profitability and our capital position (See Pages 7, 19, 21-22, 26-27)

- Top quartile financial performance and superior interest margin
- Proven ability to generate noninterest income
- Continued expense rationalization
- Robust tangible book value growth with minimal AOCI effect
- Strong capital position to support continued growth



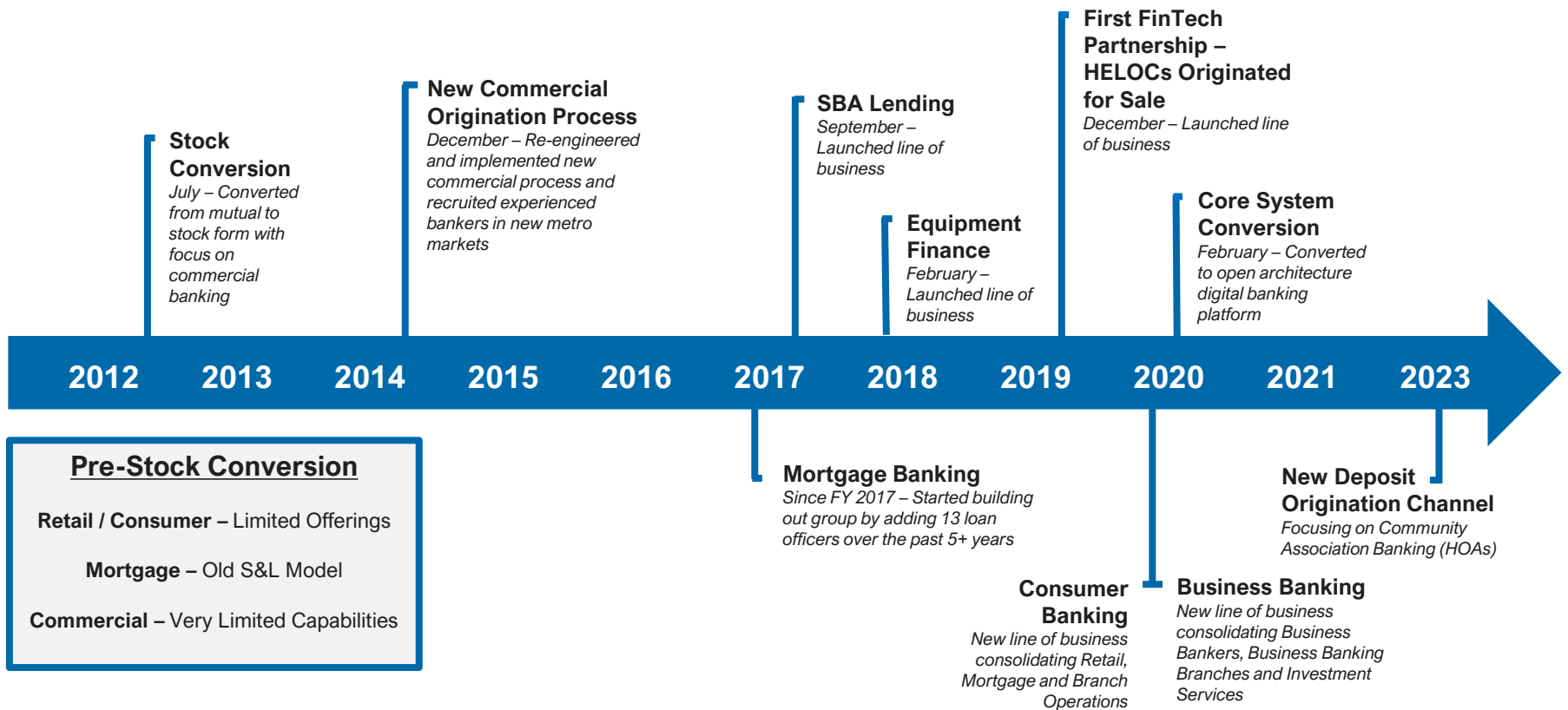
Strong asset quality and credit discipline to support further growth (See Page 20)



Our stock represents a value when compared to our peers (See Pages 23-25)

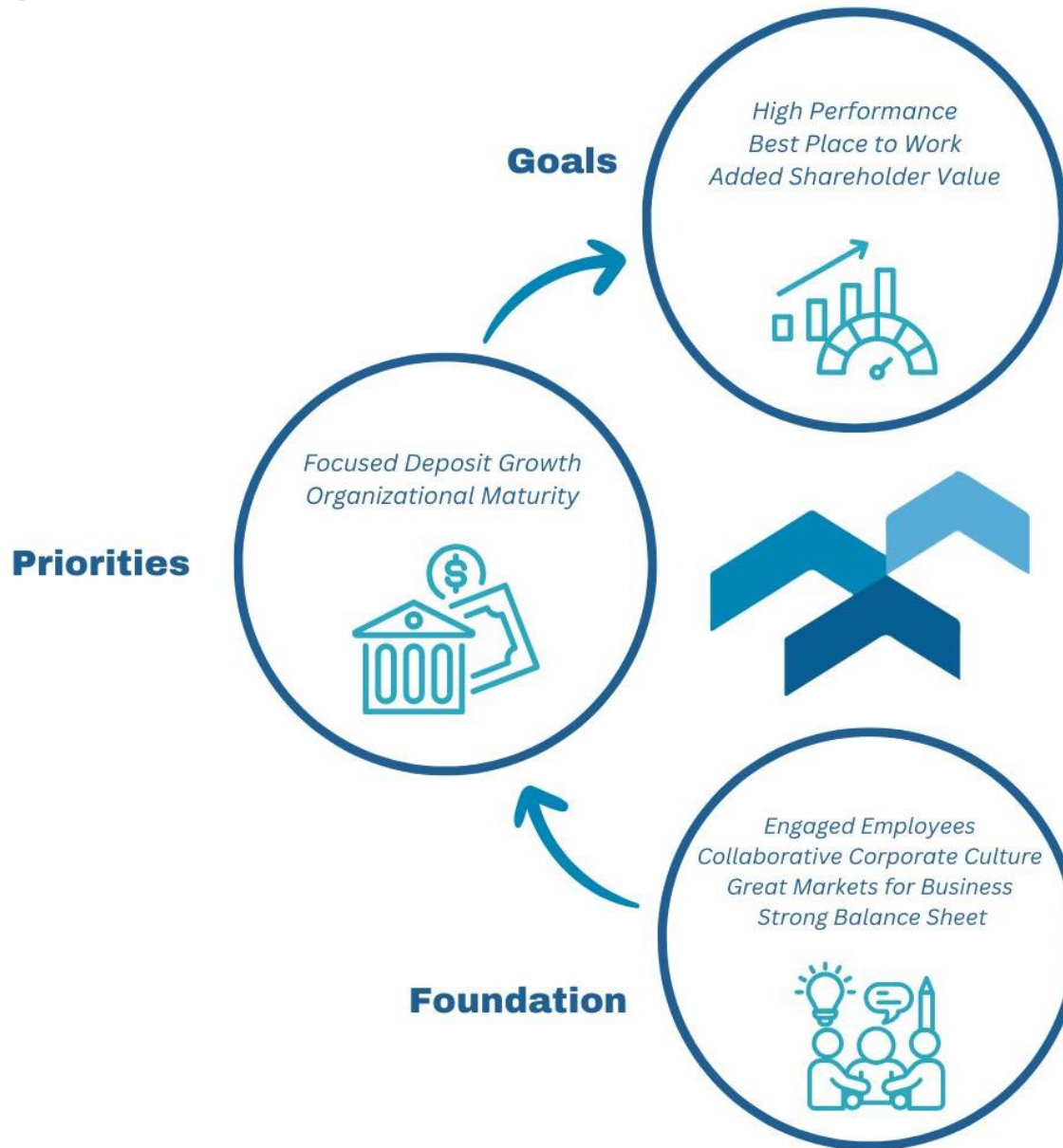


Line of Business Expansion





Strategic Framework





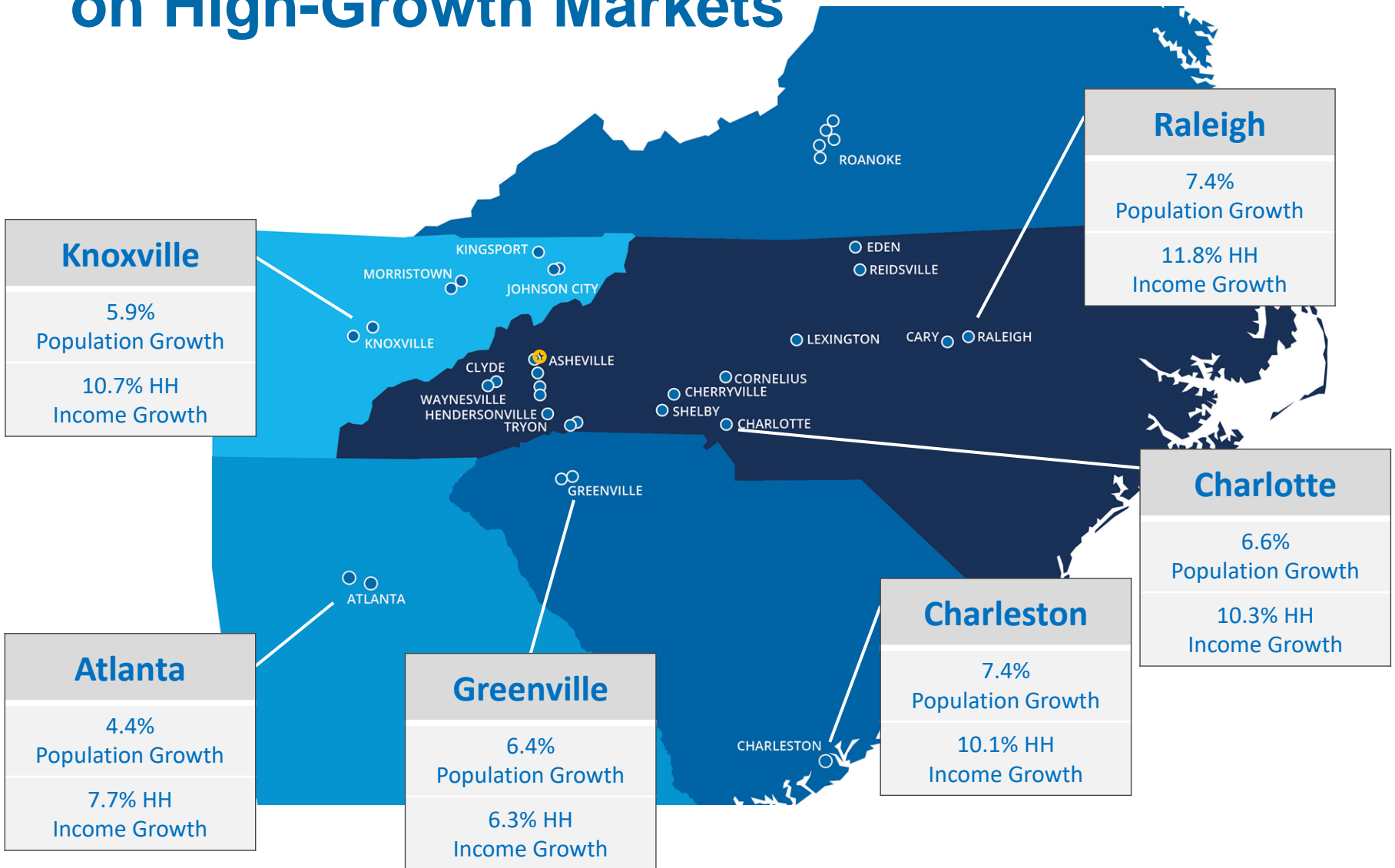
Business Transformation: Phases of Progress





Geographic Expansion – Focus on High-Growth Markets

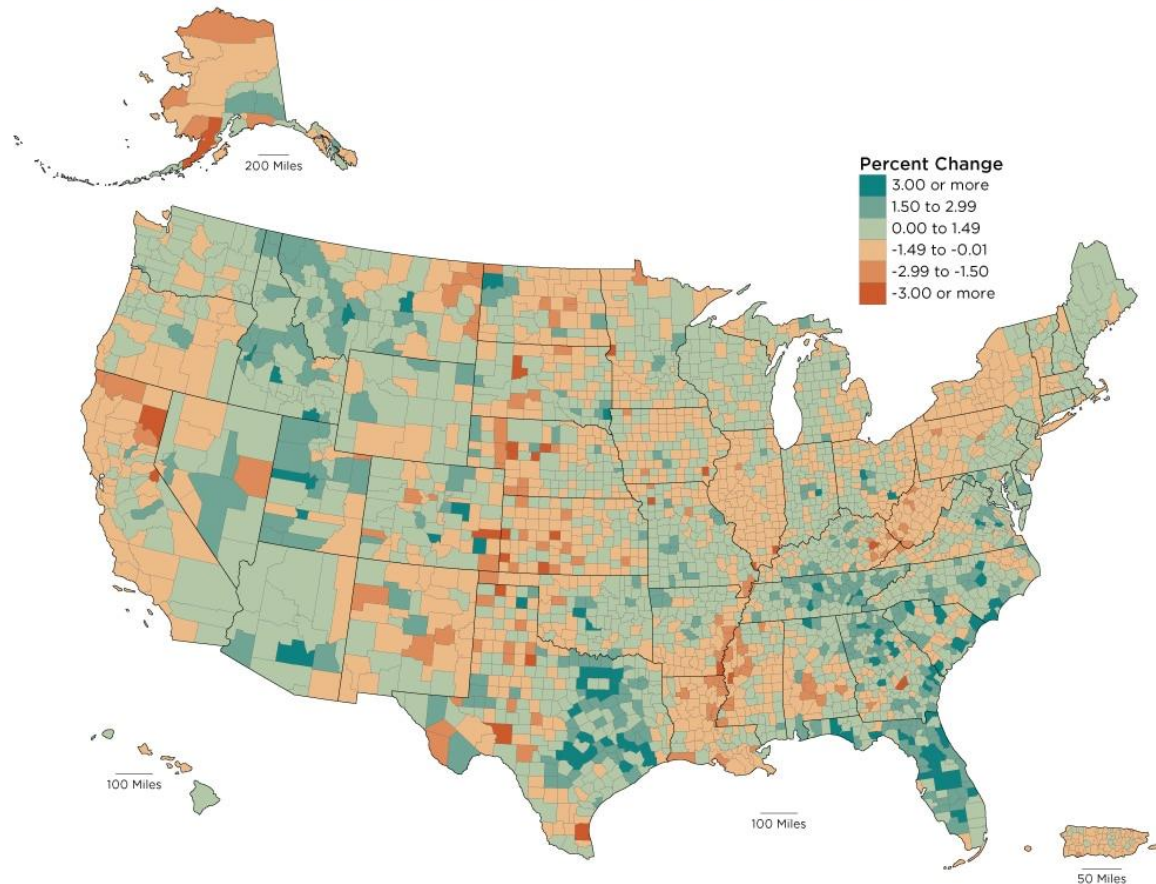
(2025 to 2030 Projected Changes)





Geographic Expansion – Focus on High-Growth Markets (continued)

Percent Change in County Population: July 1, 2022, to July 1, 2023





Hybrid Branch Strategy

“Branch Heavy” Consumer Markets

Asheville
Roanoke
Tri-Cities

Branch Manager &
Consumer Banker

Introducing
Micro-Business Loans

“Branch-Lite” Business Banking Centers

Atlanta
Charlotte
Greenville
Knoxville
Raleigh

Branch Manager &
Small Business Banker

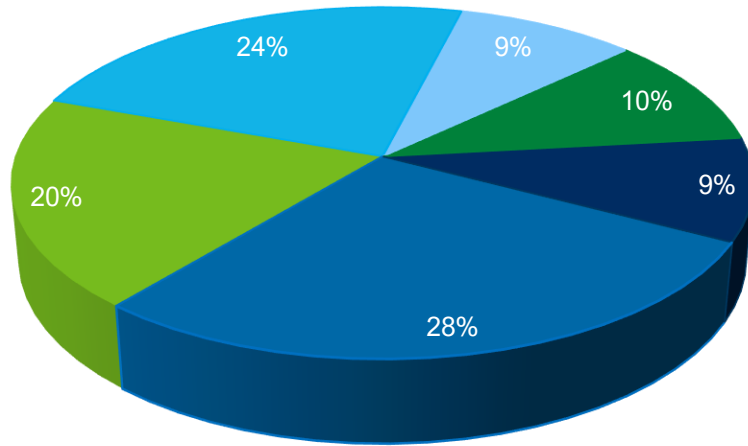
Small Business Banking &
Professional Banking



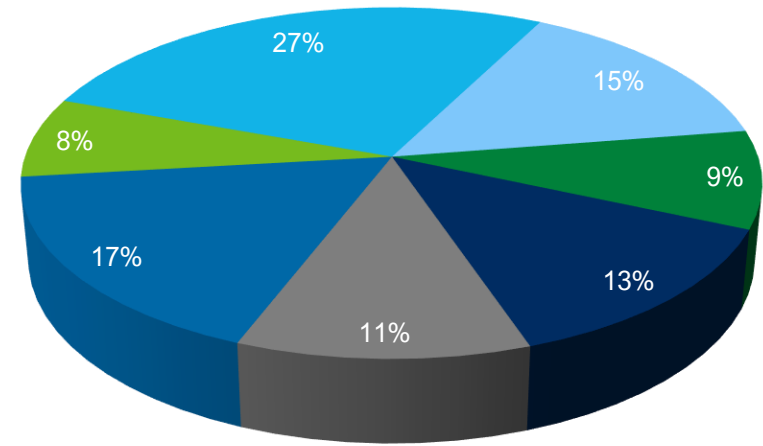
Loan Portfolio Transformation: Transition to a Diversified Loan Portfolio

(Dollars in thousands)

Past – 12/31/17
Total Loans of \$2,419,256



Present – 12/31/24
Total Loans of \$3,648,299



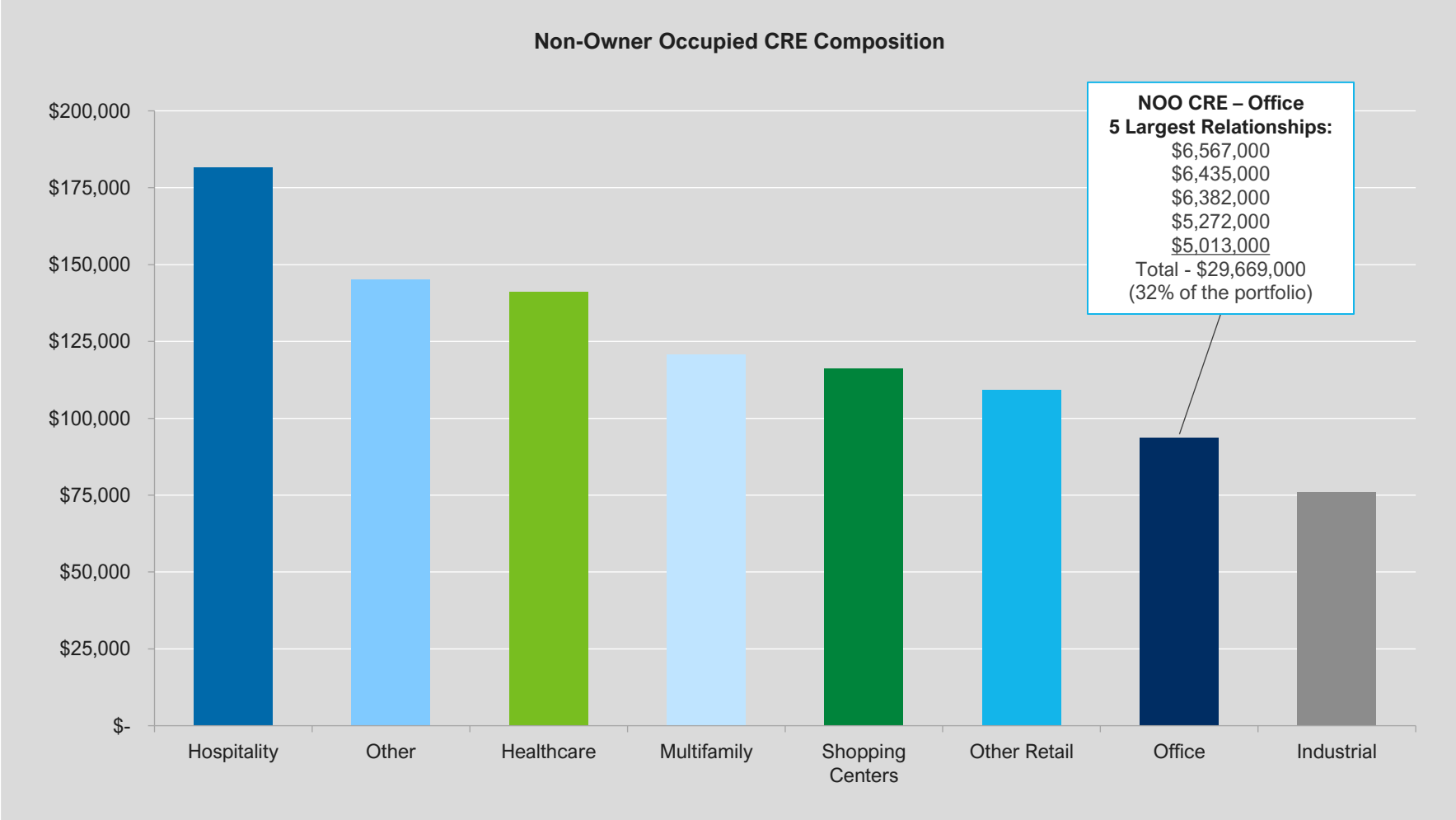
- Commercial RE (NOO)
- Construction and Development
- Equipment Finance*
- HELOCs and Other Consumer
- Commercial RE (OO)
- Other Commercial
- 1-4 Family

* Equipment Finance line of business began in February of 2018.



Portfolios to Highlight: Non-Owner Occupied CRE

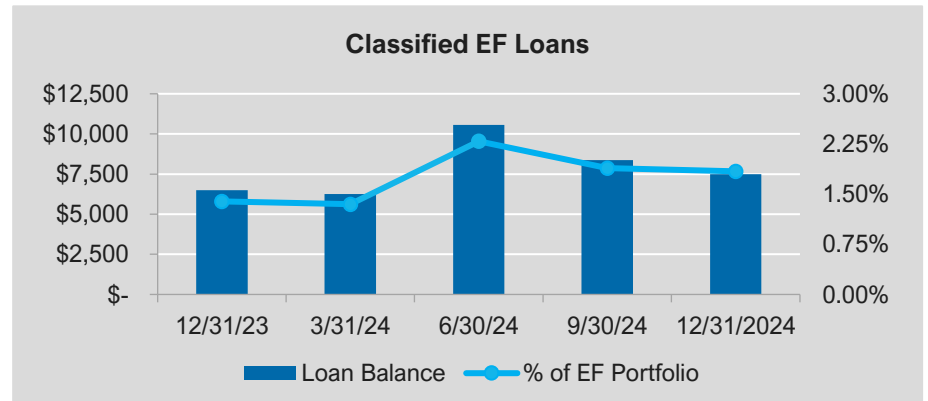
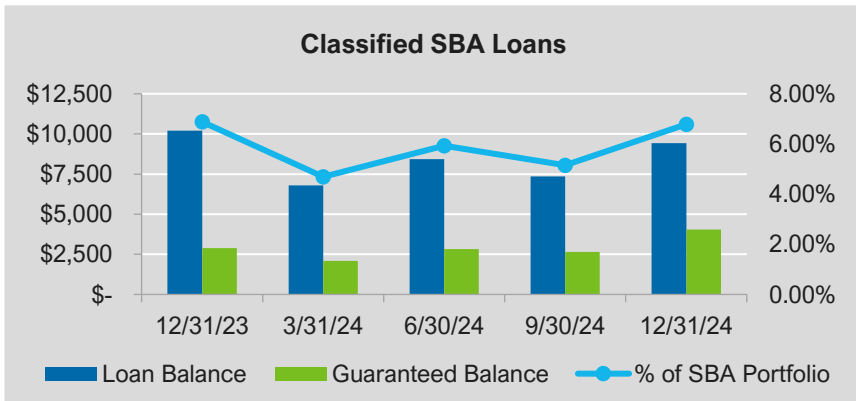
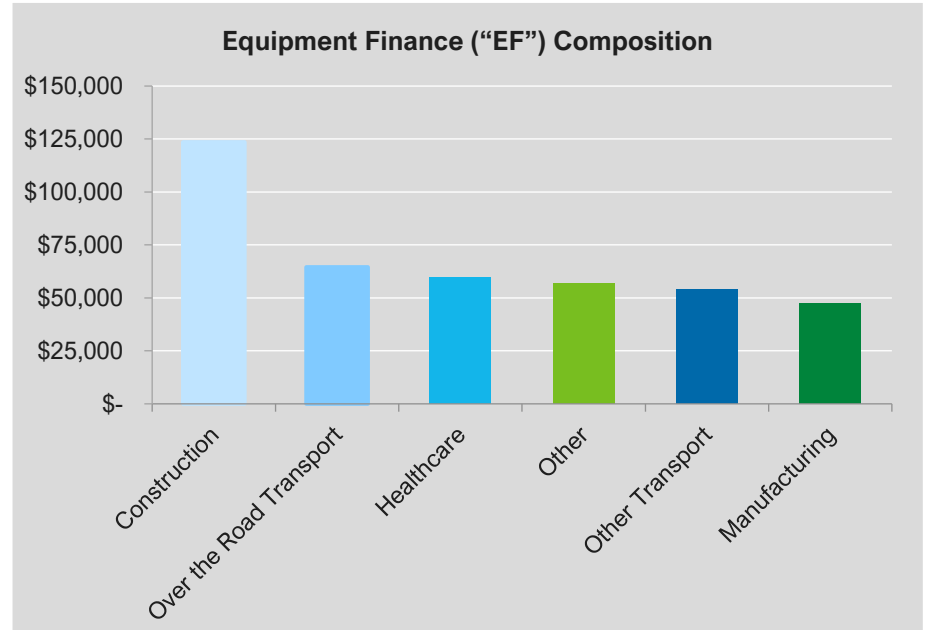
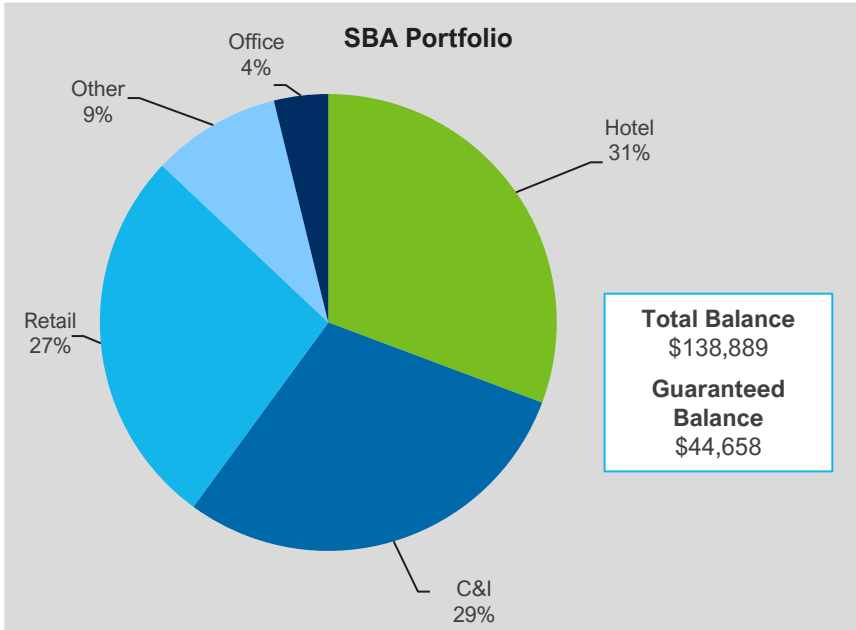
(Dollars in thousands, as of December 31, 2024)





Portfolios to Highlight: SBA Loans & Equipment Finance

(Dollars in thousands, as of December 31, 2024)

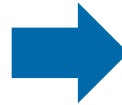
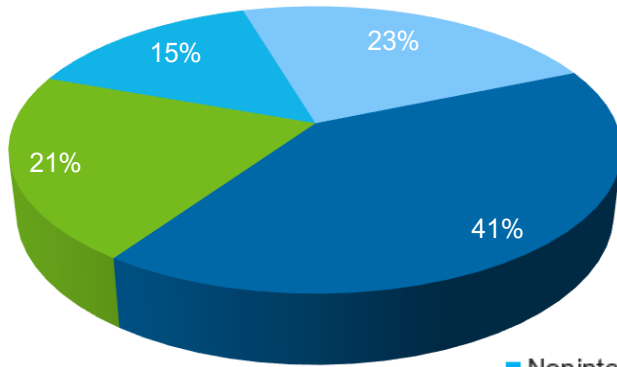




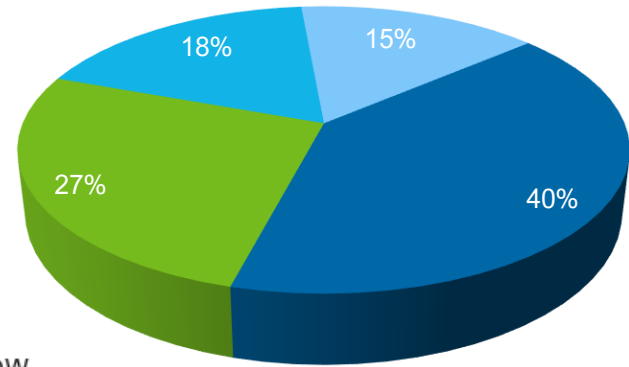
Deposit Franchise

(Dollars in thousands)

Past – 12/31/17
Total Deposits of \$2,108,208

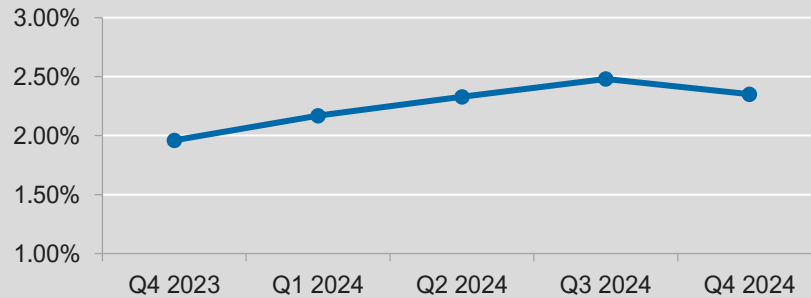


Present – 12/31/24
Total Deposits of \$3,779,203



■ Noninterest-bearing ■ NOW
■ Money Market/Savings ■ Time Deposits

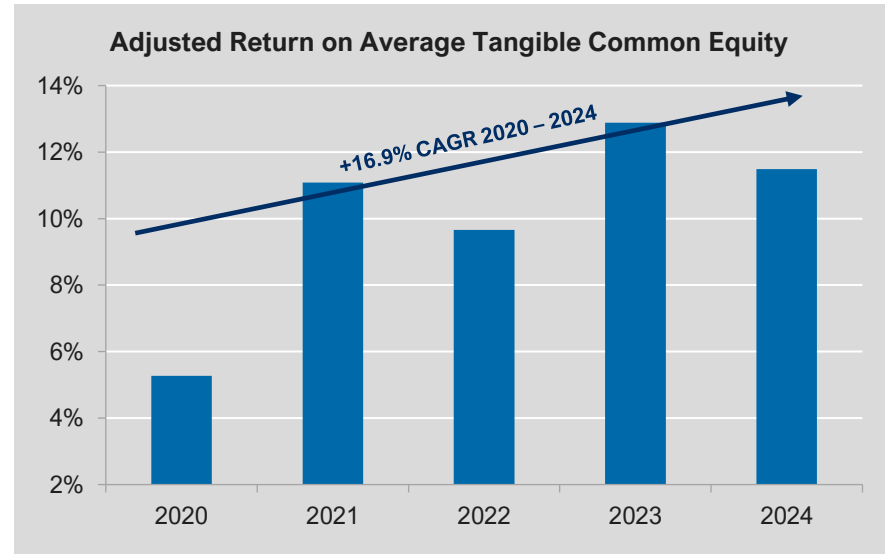
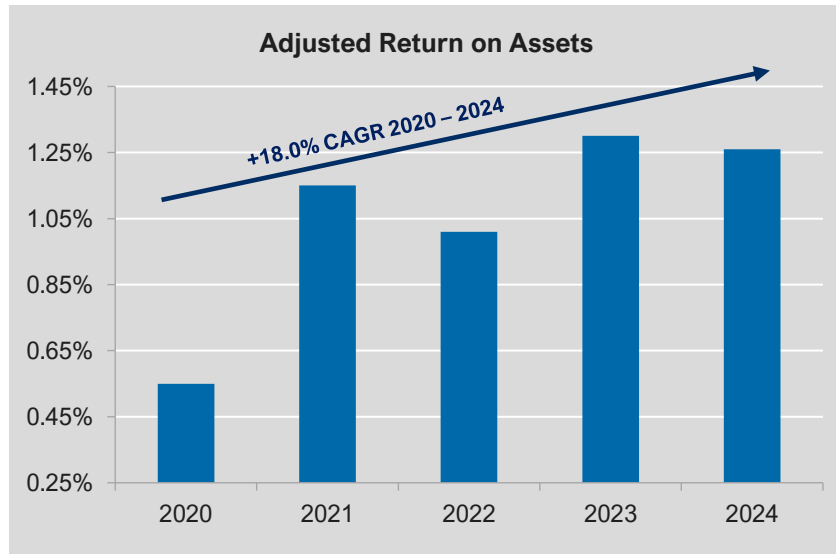
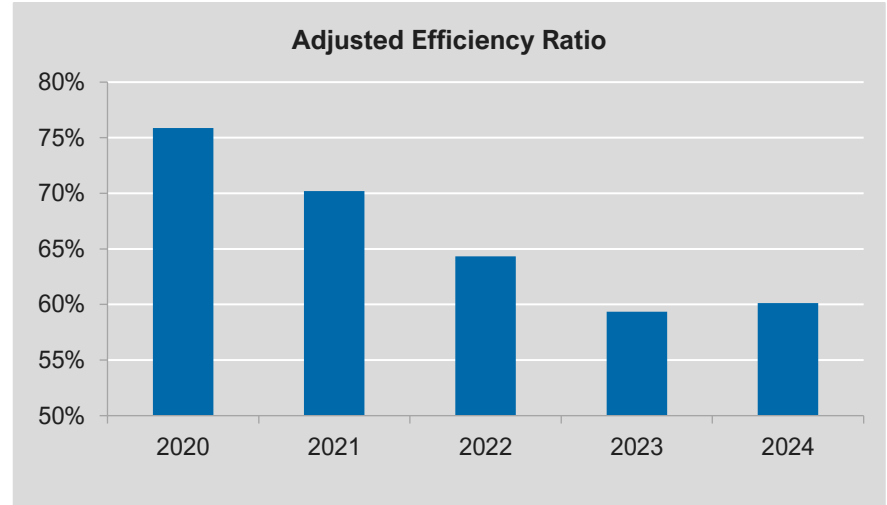
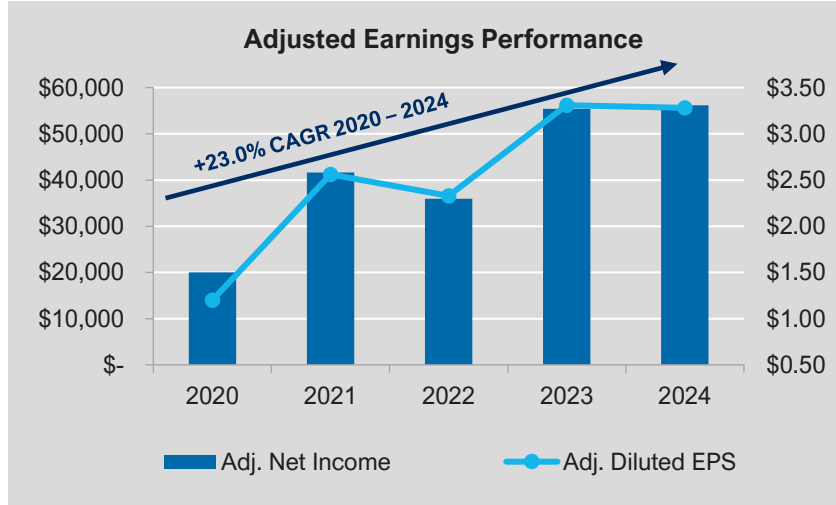
Cost of Deposits





Improvement in Profitability Metrics

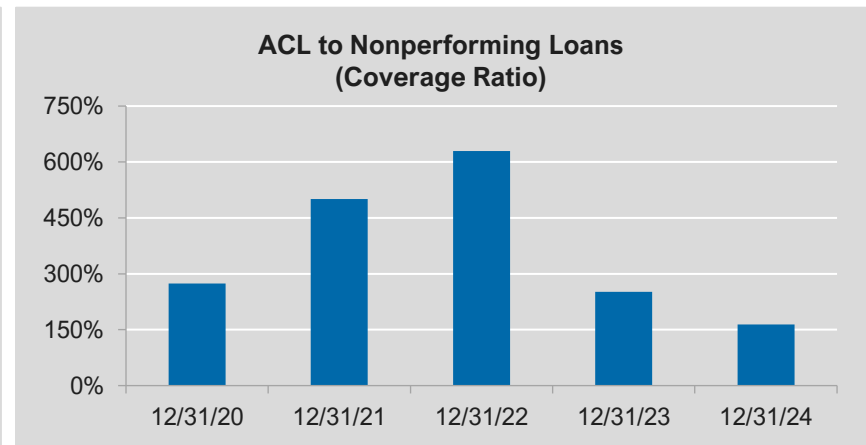
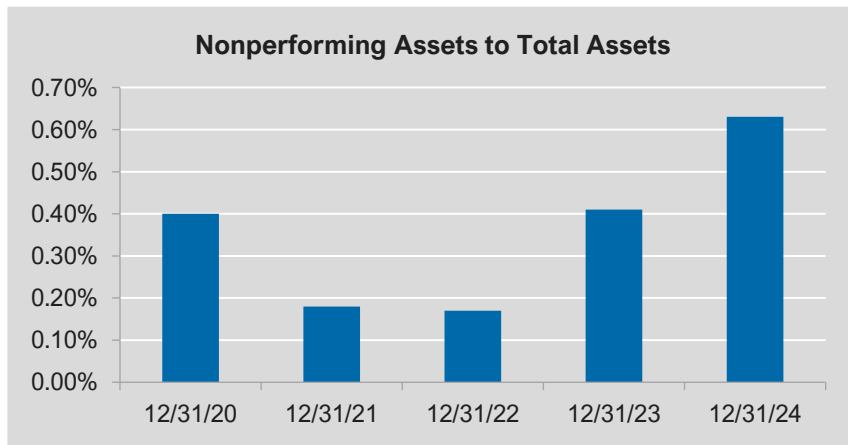
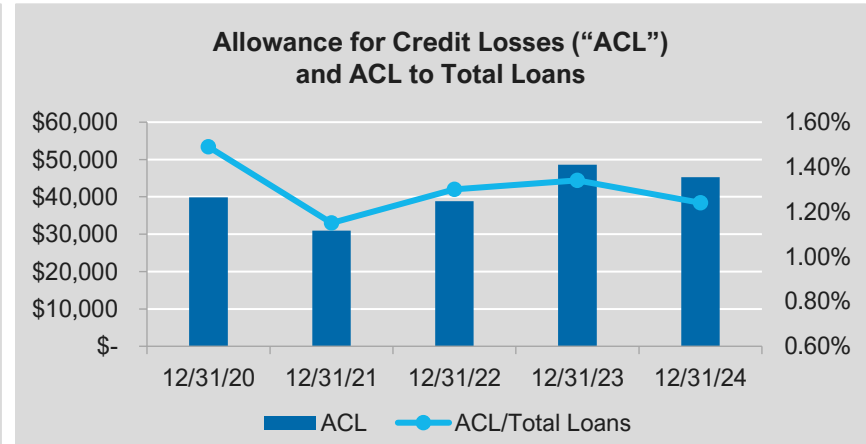
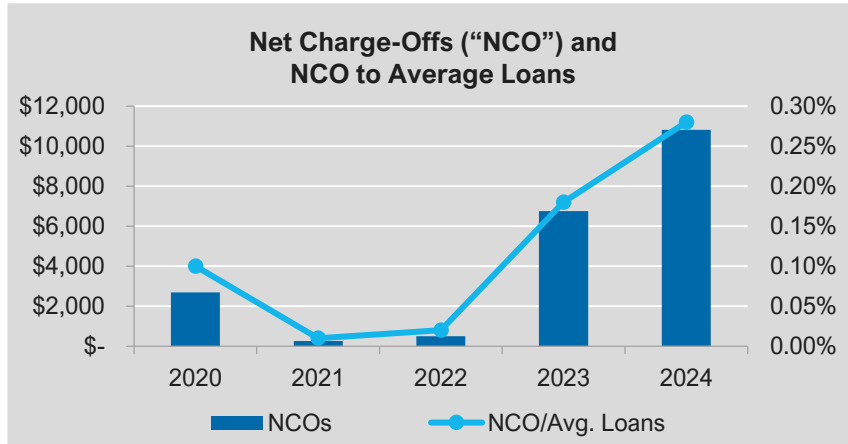
(Dollars in thousands, by year)





Strong Asset Quality and Credit Discipline

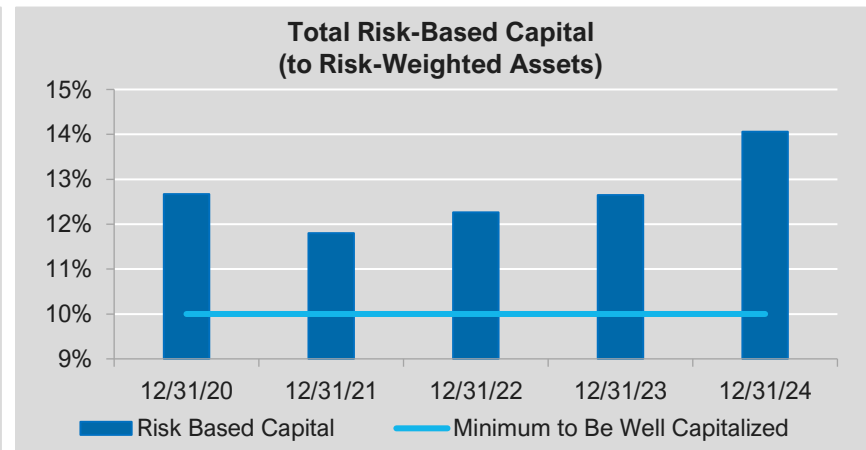
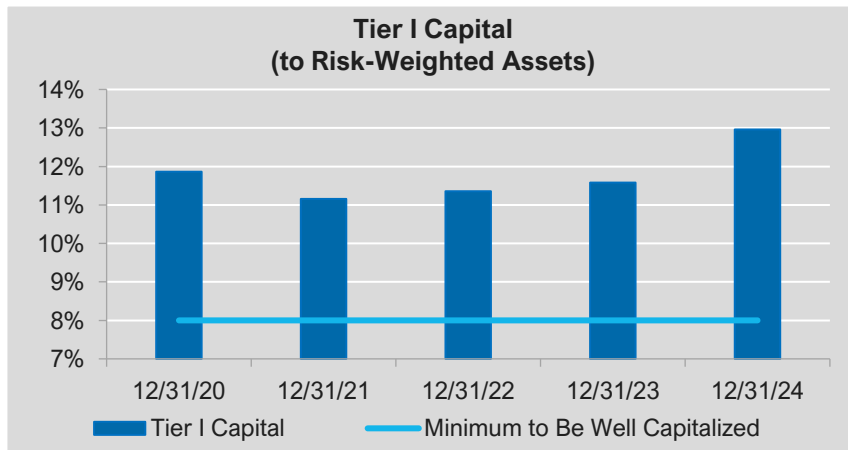
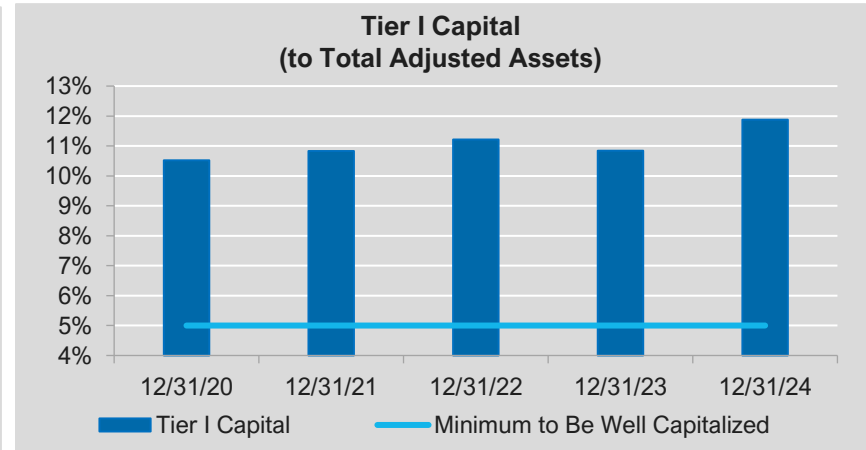
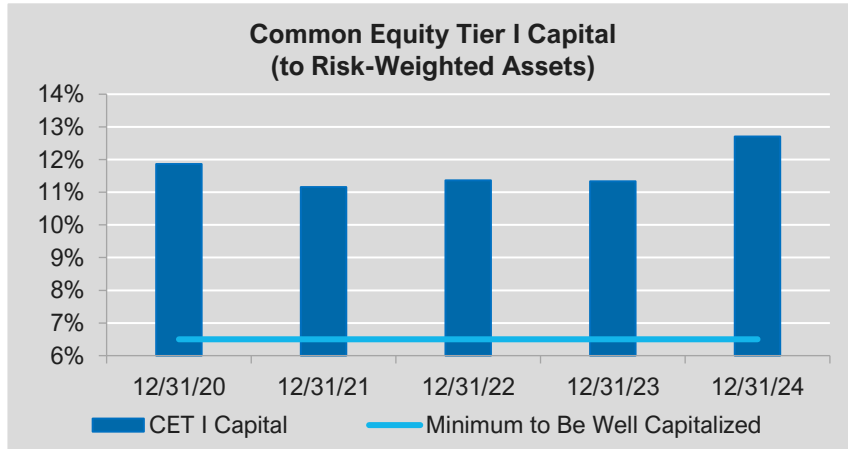
(Dollars in thousands)





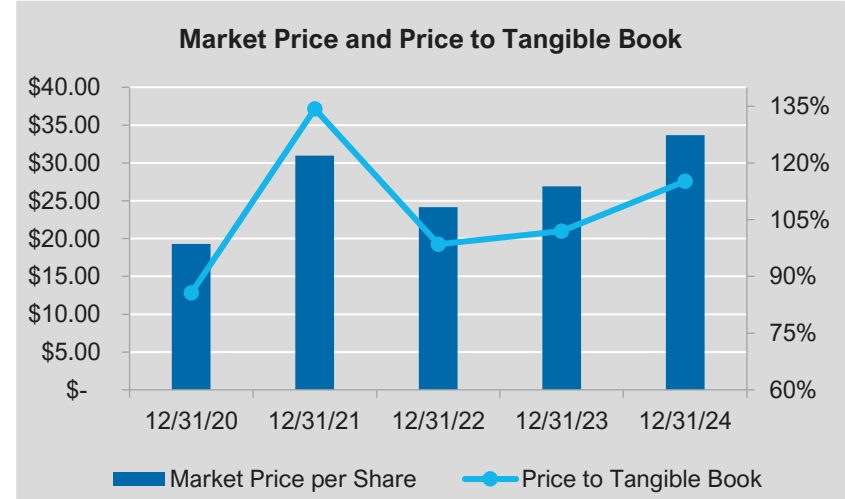
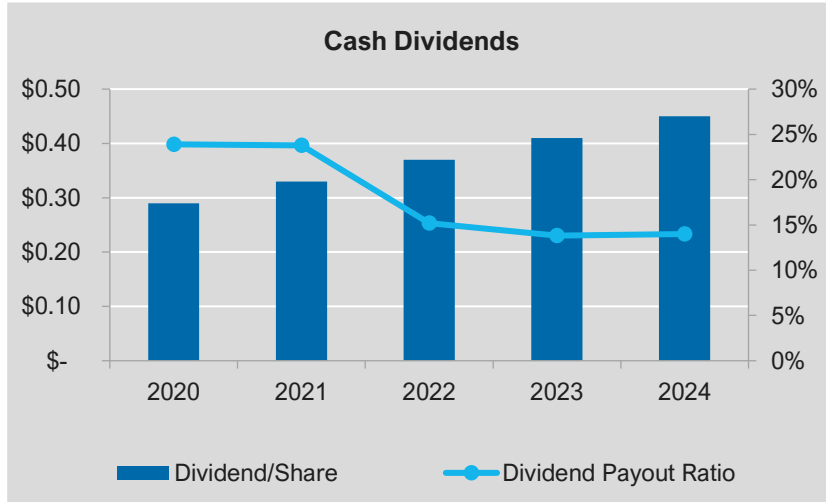
Strong Capital Position to Support Continued Growth

(Dollars in thousands)





Capital Strategy



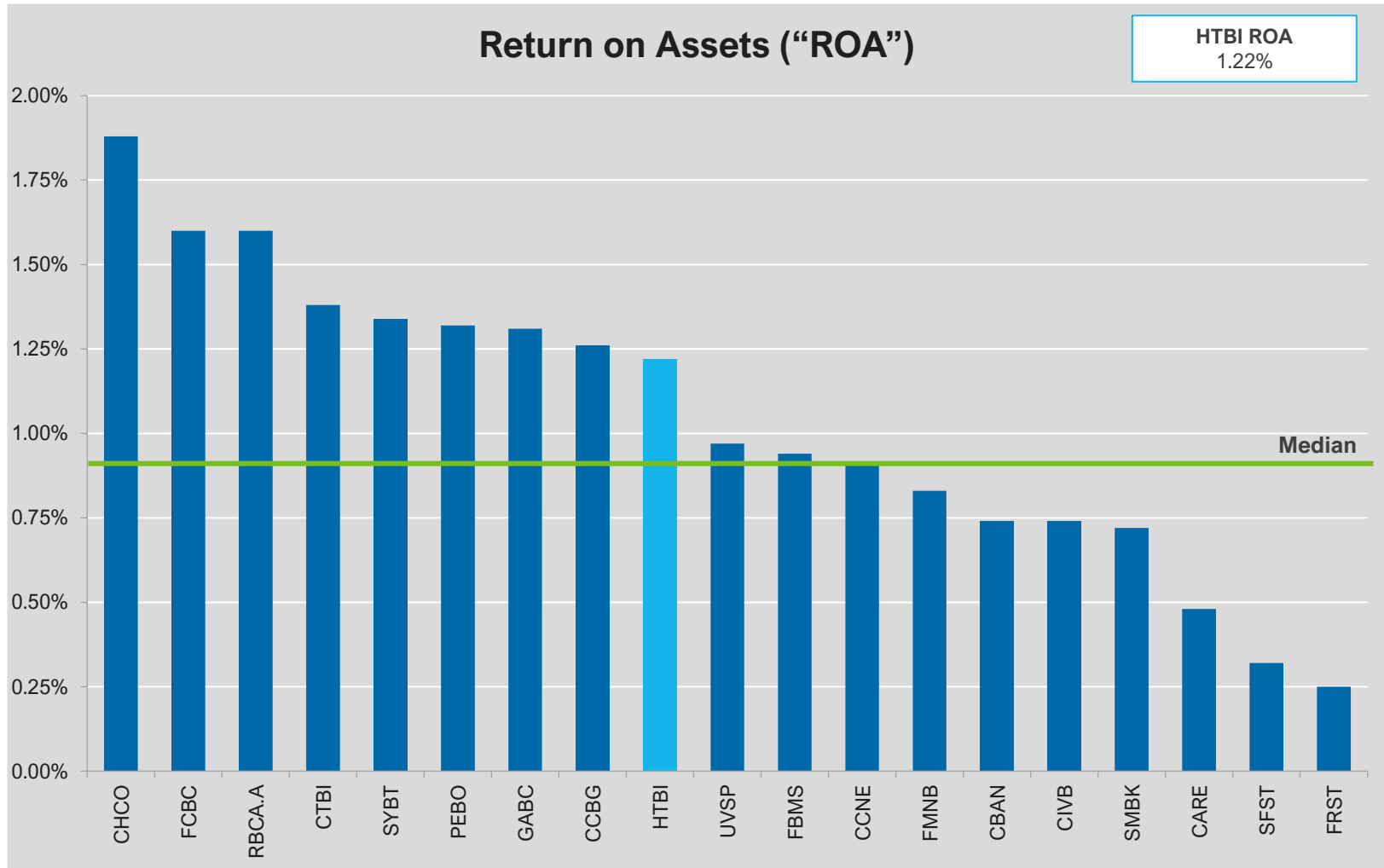
Stock Buybacks				
Buybacks	Total Buybacks as a % of O/S Shares as of 2/19/13	Number of Shares	Total Cost (\$)	Average Cost Per Share (\$)
Total repurchased through December 31, 2024	45.5%	9,854,733	\$204,231,000	\$20.72
Shares remaining to be repurchased under most recent buyback plan		243,156	23,483 shares repurchased during the twelve months ended December 31, 2024	
Total repurchased and authorized		10,097,889		

• On April 22, 2024, the Company's Board of Directors re-authorized the repurchase of the remaining shares of the Company's common stock under the repurchase plan originally authorized in February of 2022.



Valuation – Peer Comparison

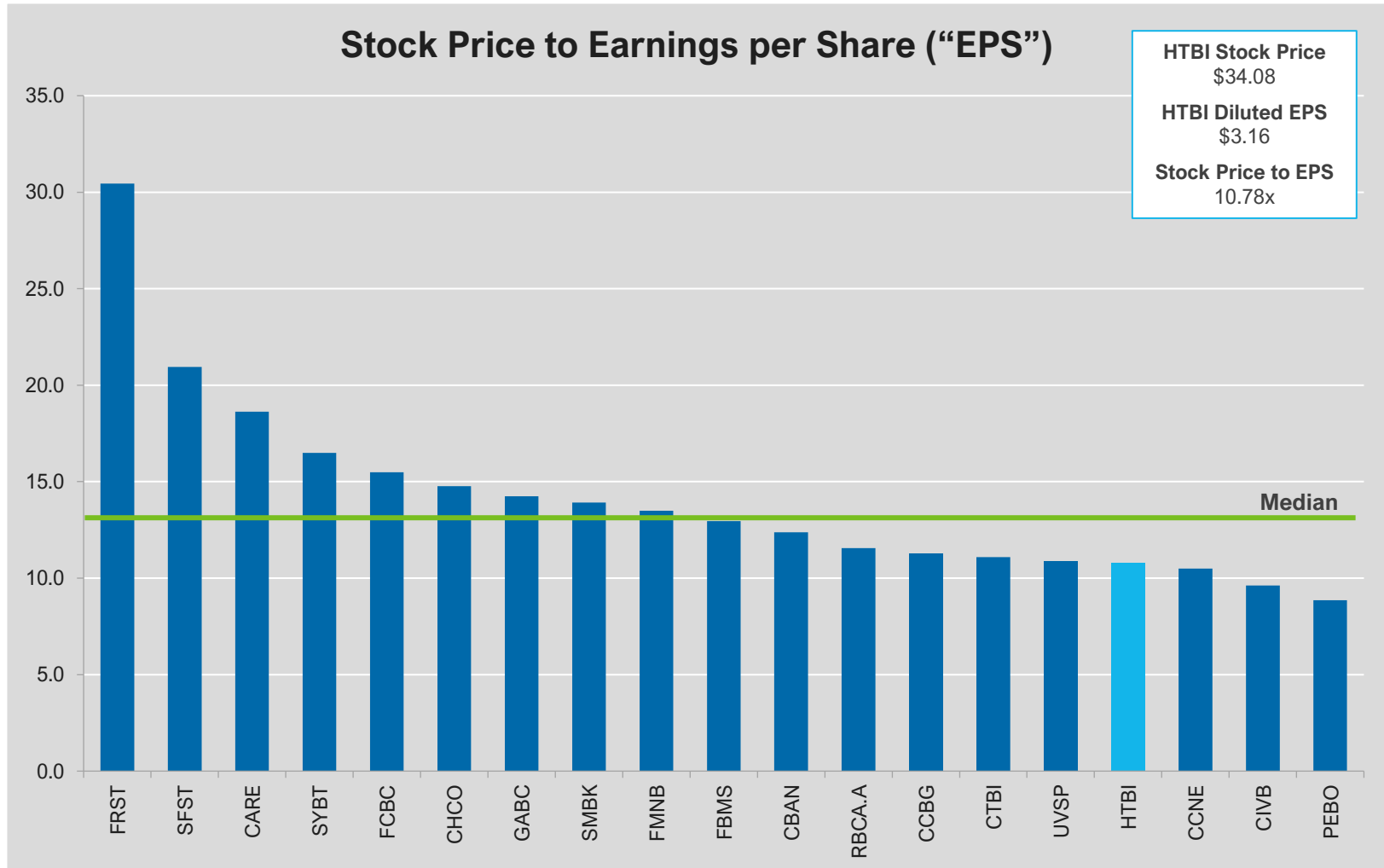
(Nine months ended September 30, 2024)





Valuation – Peer Comparison (Continued)

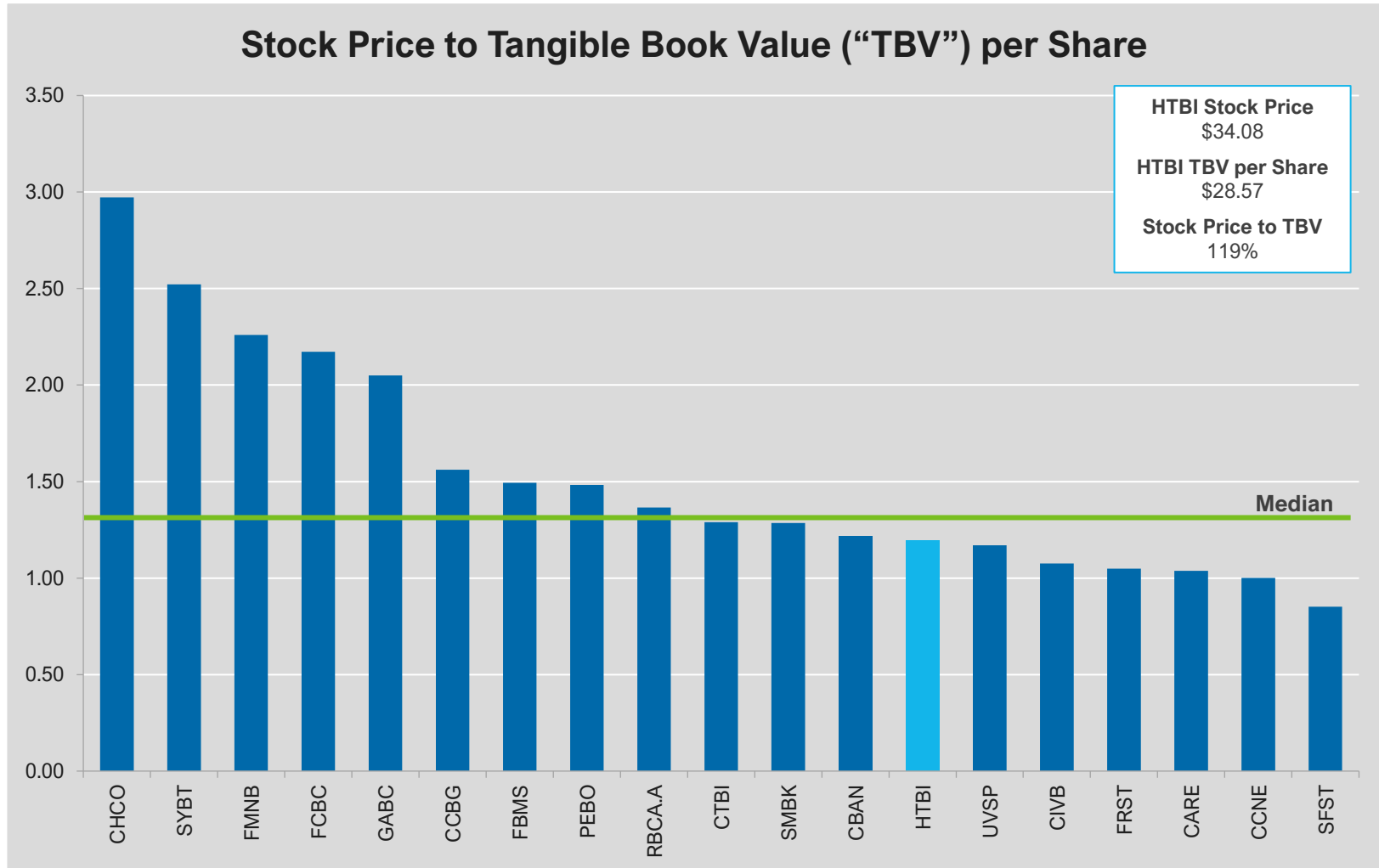
(Nine months ended September 30, 2024)





Valuation – Peer Comparison (Continued)

(Nine months ended September 30, 2024)





Quarterly Highlights

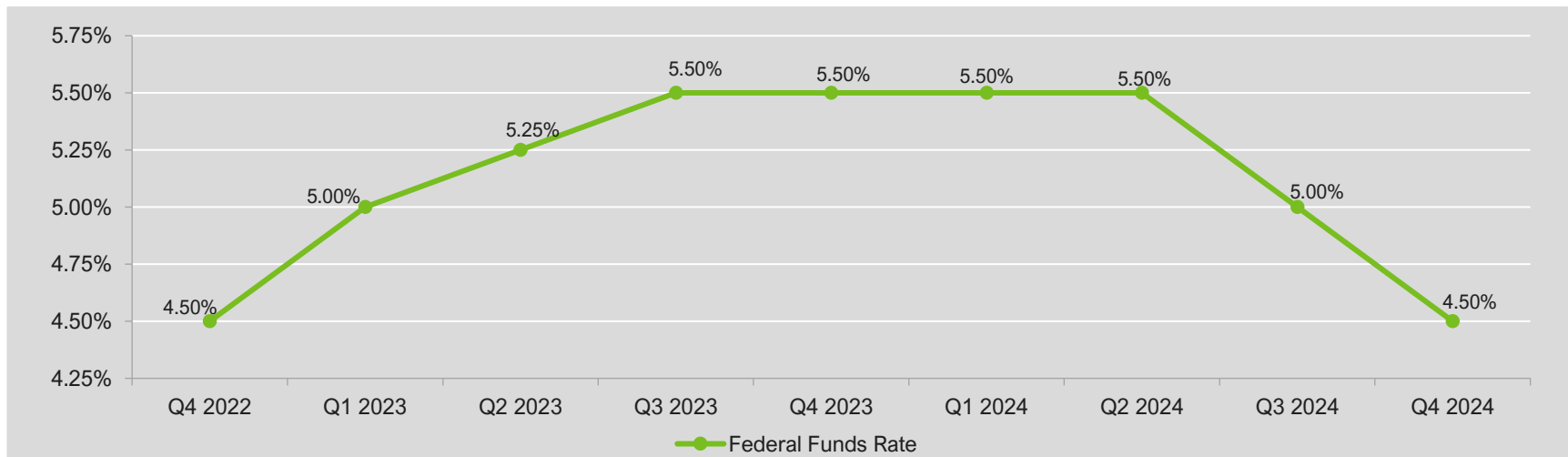
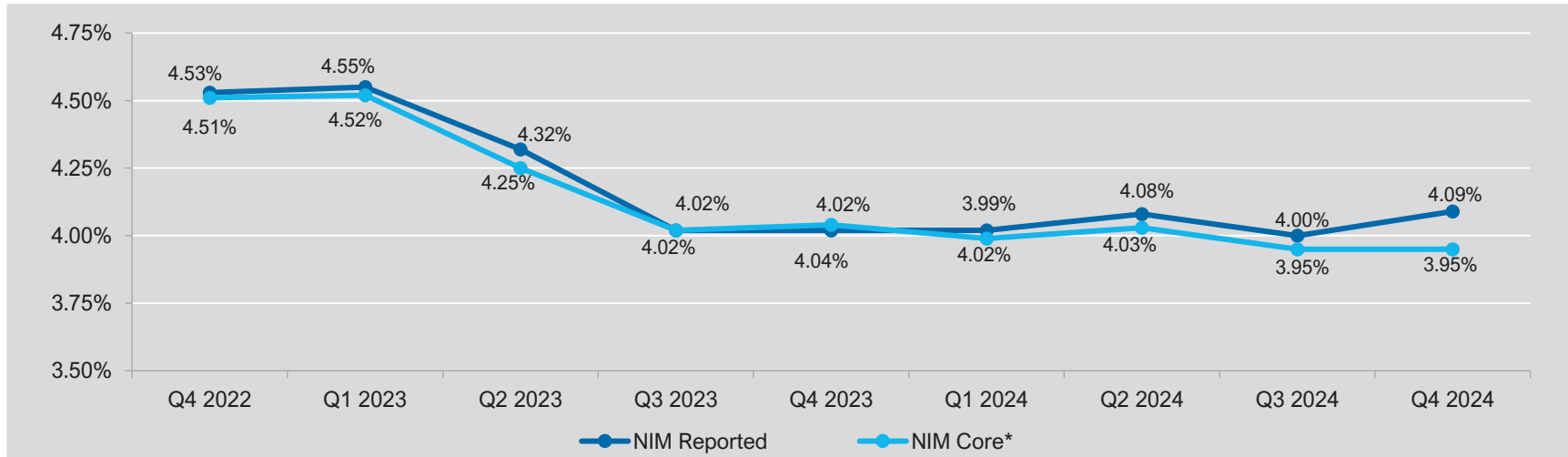
	12/31/2024	9/30/2024	6/30/2024	3/31/2024	12/31/2023	9/30/2023
Net Income Per Share						
Basic	\$ 0.83	\$ 0.77	\$ 0.73	\$ 0.88	\$ 0.79	\$ 0.88
Diluted	\$ 0.83	\$ 0.76	\$ 0.73	\$ 0.88	\$ 0.79	\$ 0.88

Performance Ratios						
Return on assets (ROA)	1.27 %	1.17 %	1.13 %	1.37 %	1.21 %	1.33 %
Return on equity (ROE)	10.32 %	9.76 %	9.58 %	11.91 %	10.81 %	12.23 %
Yield on earning assets	6.27 %	6.34 %	6.32 %	6.18 %	6.03 %	5.09 %
Rate paid on interest-bearing liabilities	2.94 %	3.12 %	3.04 %	2.90 %	2.74 %	2.58 %
Net interest margin	4.09 %	4.00 %	4.08 %	4.02 %	4.02 %	4.02 %
Efficiency ratio - adjusted	59.89 %	60.30 %	59.66 %	60.64 %	60.52 %	59.12 %

Asset Quality Ratios						
Nonperforming assets to total assets	0.63 %	0.64 %	0.54 %	0.43 %	0.41 %	0.25 %
Nonperforming loans to total loans	0.76 %	0.78 %	0.68 %	0.55 %	0.53 %	0.32 %
Classified assets to total assets	1.06 %	0.99 %	0.91 %	0.80 %	0.90 %	0.76 %
ACL to nonperforming loans	163.68 %	166.51 %	194.80 %	235.18 %	251.60 %	400.41 %
ACL to total loans	1.24 %	1.30 %	1.33 %	1.30 %	1.34 %	1.30 %
Net charge-offs to average loans	0.19 %	0.42 %	0.27 %	0.24 %	0.29 %	0.27 %



Quarterly Highlights: Net Interest Margin



* Core net interest margin excludes accretion income and other loan fees.

Appendix – Non-GAAP Reconciliation



In addition to results presented in accordance with generally accepted accounting principles utilized in the United States (“GAAP”), this document contains certain non-GAAP financial measures, which include: the efficiency ratio; tangible book value; tangible book value per share; net income, EPS, ROA, and return on average tangible common equity (ROATE) as adjusted to exclude transactions which management does not consider to be reflective of “core” financial results. Management has presented the non-GAAP financial measures in this document as it believes including these items provides useful and comparative information to assess trends in our core operations while facilitating the comparison of the quality and composition of our earnings over time and in comparison to our competitors. However, these non-GAAP financial measures are supplemental, are not audited and are not a substitute for operating results or any analysis determined in accordance with GAAP. Where applicable, we have also presented comparable earnings information using GAAP financial measures. Because not all companies use the same calculations, our presentation may not be comparable to other similarly titled measures as calculated by other companies.

Set forth is a reconciliation to GAAP of our efficiency ratio:

	12 Months Ended				
	12/31/2024	12/31/2023	12/31/2022	12/31/2021	12/31/2020
<i>(Dollars in thousands)</i>					
Noninterest expense	\$ 124,668	\$ 123,089	\$ 105,423	\$ 130,578	\$ 101,998
Less: contract renewal consulting fee	(2,965)	-	-	-	-
Less: merger-related expense	-	(4,741)	(724)	-	-
Less: branch closure and restructuring expenses	-	-	-	(1,513)	-
Less: officer transition agreement expense	-	-	(1,795)	-	-
Less: prepayment penalties on borrowings	-	-	-	(22,690)	-
Noninterest expense - adjusted	<u>\$ 121,703</u>	<u>\$ 118,348</u>	<u>\$ 102,904</u>	<u>\$ 106,375</u>	<u>\$ 101,998</u>
Net interest income	\$ 168,675	\$ 169,433	\$ 127,964	\$ 106,566	\$ 101,628
Plus: tax-equivalent adjustment	1,460	1,244	1,189	1,268	1,232
Plus: noninterest income	33,449	32,073	34,515	42,284	31,581
Less: net death benefit proceeds from BOLI policies	(1,143)	(2,646)	-	-	-
Less: gain on sale of debt securities available for sale	-	-	(1,895)	-	-
Less: gain on sale of equity securities	-	-	(721)	-	-
Less: (gain) loss on sale of premises and equipment	9	(734)	(1,115)	1,398	-
Net interest income plus noninterest income - adjusted	<u>\$ 202,450</u>	<u>\$ 199,370</u>	<u>\$ 159,937</u>	<u>\$ 151,516</u>	<u>\$ 134,441</u>
Efficiency ratio	61.68%	61.08%	64.88%	87.72%	76.57%
Efficiency ratio - adjusted	60.12%	59.36%	64.34%	70.21%	75.87%

Set forth is a reconciliation to GAAP of tangible book value, tangible book value per share, and price to tangible book value:

	As of				
	12/31/2024	12/31/2023	12/31/2022	12/31/2021	12/31/2020
<i>(Dollars in thousands)</i>					
Total stockholder's equity	\$ 551,758	\$ 499,893	\$ 410,155	\$ 401,746	\$ 404,724
Less: goodwill, core deposit intangibles, net of taxes	(39,189)	(41,086)	(25,663)	(25,780)	(26,130)
Tangible book value	<u>\$ 512,569</u>	<u>\$ 458,807</u>	<u>\$ 384,492</u>	<u>\$ 375,966</u>	<u>\$ 378,594</u>
Common shares outstanding	17,527,709	17,387,069	15,673,595	16,303,461	16,791,027
Book value per share	\$ 31.48	\$ 28.75	\$ 26.17	\$ 24.64	\$ 24.10
Tangible book value per share	\$ 29.24	\$ 26.39	\$ 24.53	\$ 23.06	\$ 22.55
HomeTrust Bancshares, Inc. share price	\$ 33.68	\$ 26.92	\$ 24.17	\$ 30.98	\$ 19.31
Price to tangible book value	115.2%	102.0%	98.5%	134.3%	85.6%

Appendix – Non-GAAP Reconciliation

(Continued)



Set forth is a reconciliation to GAAP of tangible book value, tangible book value per share, and price to tangible book value:

	As of				
	12/31/2024	9/30/2024	6/30/2024	3/31/2024	12/31/2023
<i>(Dollars in thousands)</i>					
Total stockholder's equity	\$ 551,758	\$ 540,004	\$ 523,628	\$ 513,173	\$ 499,893
Less: goodwill, core deposit intangibles, net of taxes	(39,189)	(39,626)	(40,063)	(40,500)	(41,086)
Tangible book value	<u>\$ 512,569</u>	<u>\$ 500,378</u>	<u>\$ 483,565</u>	<u>\$ 472,673</u>	<u>\$ 458,807</u>
Common shares outstanding	17,527,709	17,514,922	17,437,326	17,444,787	17,387,069
Book value per share	\$ 31.48	\$ 30.83	\$ 30.03	\$ 29.42	\$ 28.75
Tangible book value per share	\$ 29.24	\$ 28.57	\$ 27.73	\$ 27.10	\$ 26.39
HomeTrust Bancshares, Inc. share price	\$ 33.68	\$ 34.08	\$ 30.03	\$ 27.34	\$ 26.92
Price to tangible book value	115.2%	119.3%	108.3%	100.9%	102.0%

	As of			
	9/30/2023	6/30/2023	3/31/2023	12/31/2022
<i>(Dollars in thousands)</i>				
Total stockholder's equity	\$ 484,411	\$ 471,186	\$ 458,242	\$ 410,155
Less: goodwill, core deposit intangibles, net of taxes	(41,748)	(42,410)	(42,642)	(25,663)
Tangible book value	<u>\$ 442,663</u>	<u>\$ 428,776</u>	<u>\$ 415,600</u>	<u>\$ 384,492</u>
Common shares outstanding	17,380,307	17,366,673	17,370,063	15,673,595
Book value per share	\$ 27.87	\$ 27.13	\$ 26.38	\$ 26.17
Tangible book value per share	\$ 25.47	\$ 24.69	\$ 23.93	\$ 24.53
HomeTrust Bancshares, Inc. share price	\$ 21.67	\$ 20.89	\$ 24.59	\$ 24.17
Price to tangible book value	85.1%	84.6%	102.8%	98.5%

Appendix – Non-GAAP Reconciliation

(Continued)



In relation to the two-class method, net income used in the calculations of basic and diluted EPS have adjustments, which are included in Company documents previously filed with the SEC.

	12 Months Ended				
	12/31/2024	12/31/2023	12/31/2022	12/31/2021	12/31/2020
<i>(Dollars in thousands)</i>					
Contract renewal consulting fee	\$ 2,965	\$ -	\$ -	\$ -	\$ -
Merger-related expense	-	4,741	724	-	-
Provision for credit losses established for merger	-	5,270	-	-	-
Net death benefit proceeds from BOLI policies	(1,143)	(2,646)	-	-	-
Tax impact of BOLI restructuring	-	288	-	-	-
Gain on sale of equity securities	-	-	(721)	-	-
Loss (gain) loss on sale of premises and equipment	9	(734)	(1,115)	1,398	-
Branch closure and restructuring expenses	-	-	-	1,513	-
Officer transition agreement expense	-	-	1,795	-	-
Gain on sale of debt securities available for sale	-	-	(1,895)	-	-
Prepayment penalty on borrowings	-	-	-	22,690	-
Total adjustments	1,831	6,919	(1,212)	25,601	-
Less: tax effect	(430)	(1,558)	285	(6,016)	-
Total adjustments, net of tax	1,401	5,361	(927)	19,585	-
Net income (GAAP)	54,805	50,044	36,905	22,066	20,002
Adjusted net income (non-GAAP)	\$ 56,206	\$ 55,405	\$ 35,978	\$ 41,651	\$ 20,002
Average shares outstanding - basic	16,914,741	16,604,881	15,149,241	15,815,635	16,334,199
Average shares outstanding - diluted	16,977,330	16,622,371	15,319,601	16,182,068	16,523,346
Basic EPS (GAAP)	\$ 3.21	\$ 2.99	\$ 2.42	\$ 1.38	\$ 1.22
Non-GAAP adjustment	0.08	0.32	(0.06)	1.24	-
Adjusted basic EPS (non-GAAP)	\$ 3.29	\$ 3.31	\$ 2.36	\$ 2.62	\$ 1.22
Diluted EPS (GAAP)	\$ 3.20	\$ 2.99	\$ 2.39	\$ 1.35	\$ 1.20
Non-GAAP adjustment	0.08	0.32	(0.06)	1.21	-
Adjusted diluted EPS (non-GAAP)	\$ 3.28	\$ 3.31	\$ 2.33	\$ 2.56	\$ 1.20
Average assets	\$ 4,439,661	\$ 4,285,115	\$ 3,551,791	\$ 3,618,635	\$ 3,641,686
Average equity	\$ 528,288	\$ 471,107	\$ 398,055	\$ 401,527	\$ 405,825
ROA (GAAP)	1.23%	1.17%	1.04%	0.61%	0.55%
Non-GAAP adjustment	0.03%	0.13%	-0.03%	0.54%	0.00%
Adjusted ROA (non-GAAP)	1.26%	1.30%	1.01%	1.15%	0.55%
ROE (GAAP)	10.37%	10.62%	9.27%	5.50%	4.93%
Non-GAAP adjustment	0.27%	1.14%	-0.23%	4.88%	0.00%
Adjusted ROE (non-GAAP)	10.64%	11.76%	9.04%	10.38%	4.93%
Average equity	\$ 528,288	\$ 471,107	\$ 398,055	\$ 401,527	\$ 405,825
Less: goodwill, core deposit intangible, net of taxes	(39,189)	(41,086)	(25,663)	(25,780)	(26,130)
Average tangible book value	\$ 489,099	\$ 430,021	\$ 372,392	\$ 375,747	\$ 379,695
Adjusted ROATCE	11.49%	12.88%	9.66%	11.08%	5.27%

Appendix – Non-GAAP Reconciliation

(Continued)



Set forth is a reconciliation to GAAP of our quarterly efficiency ratio:

	3 Months ended					
	12/31/2024	9/30/2024	6/30/2024	3/31/2024	12/31/2023	9/30/2023
<i>(Dollars in thousands)</i>						
Non interest expense	\$ 34,009	\$ 30,585	\$ 30,210	\$ 29,864	\$ 29,781	\$ 29,564
Less: contract renewal consulting fee	(2,965)	-	-	-	-	-
Noninterest expense - adjusted	\$ 31,044	\$ 30,585	\$ 30,210	\$ 29,864	\$ 29,781	\$ 29,564
Net interest income	\$ 43,205	\$ 42,074	\$ 42,166	\$ 41,230	\$ 41,923	\$ 42,160
Plus: tax-equivalent adjustment	389	368	354	349	341	315
Plus: noninterest income	8,243	8,282	8,113	8,811	8,248	8,627
Less: gain on death benefit proceeds from BOLI policies	-	-	-	(1,143)	(1,554)	(1,092)
Less: (gain) loss on sale of premises and equipment	-	-	-	9	248	-
Net interest income plus noninterest income - adjusted	\$ 51,837	\$ 50,724	\$ 50,633	\$ 49,256	\$ 49,206	\$ 50,010
Efficiency Ratio	66.10%	60.74%	60.08%	59.69%	59.36%	58.21%
Efficiency Ratio - adjusted	59.89%	60.30%	59.66%	60.64%	60.52%	59.12%

Set forth is a reconciliation to GAAP of our quarterly return on assets:

	3 Months ended					
	12/31/2024	9/30/2024	6/30/2024	3/31/2024	12/31/2023	9/30/2023
<i>(Dollars in thousands)</i>						
Contract renewal consulting fee	\$ 2,965	\$ -	\$ -	\$ -	\$ -	\$ -
Gain on death benefit proceeds from BOLI policies	-	-	-	(1,143)	(1,554)	(1,092)
Loss (gain) loss on sale of premises and equipment	-	-	-	9	248	-
Total adjustments	\$ 2,965	\$ -	\$ -	\$ (1,134)	\$ (1,306)	\$ (1,092)
Less: tax effect	(697)	-	-	266	307	257
Total adjustments, net of tax	2,268	-	-	(868)	(999)	(835)
Net income (GAAP)	14,208	13,112	12,418	15,067	13,464	14,833
Adjusted net income (non-GAAP)	\$ 16,476	\$ 13,112	\$ 12,418	\$ 14,199	\$ 12,465	\$ 13,998
Average assets	\$ 4,461,612	\$ 4,449,215	\$ 4,426,915	\$ 4,420,556	\$ 4,406,129	\$ 4,436,975
Average equity	\$ 547,711	\$ 534,726	\$ 521,562	\$ 508,870	\$ 494,106	\$ 481,153
ROA (GAAP)	1.27%	1.17%	1.13%	1.37%	1.21%	1.33%
Non-GAAP adjustment	0.20%	0.00%	0.00%	-0.08%	-0.09%	-0.08%
Adjusted ROA (non-GAAP)	1.47%	1.17%	1.13%	1.29%	1.12%	1.25%
ROE (GAAP)	10.32%	9.76%	9.58%	11.91%	10.81%	12.23%
Non-GAAP adjustment	1.66%	0.00%	0.00%	-0.68%	-0.81%	-0.69%
Adjusted ROE (non-GAAP)	11.98%	9.76%	9.58%	11.23%	10.00%	11.54%



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