



HomeTrust Bancshares, Inc.

Code of Ethics and Conduct Policy

April 27, 2026

Purpose and Application

This Code of Ethics and Conduct Policy (this “Code”) has been adopted by the Board of Directors of HomeTrust Bancshares, Inc. (the “Company”) to detail the standards of conduct and ethics required of all directors of the HomeTrust Bank board, officers and employees of the Company and its subsidiaries. References in this Code to the “Company” include HomeTrust Bancshares, Inc. and its subsidiaries unless the context indicates otherwise.

This Code is intended to deter wrongdoing and promote:

- ✓ Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships.
- ✓ Full, fair, accurate, timely and understandable disclosure in documents the Company files with, or submits to, the Securities and Exchange Commission (the “SEC”) and in other public communications made by the Company.
- ✓ Compliance with applicable governmental laws, rules and regulations.
- ✓ Prompt internal reporting to designated persons of violations of this Code; and
- ✓ Accountability for adherence to this Code.

This Code applies to all directors, officers and employees of the Company and its subsidiaries. This Code applies to all employee decisions and activities within the scope of employment, or when representing the Company in any capacity. The Company expects honest and ethical conduct in all aspects of our business from all directors, officers, and employees. A director or officer serves as an example for employees and is expected to foster a culture of transparency, integrity and honesty. Directors and officers should encourage employees to apply this Code to their daily activities and decisions, and to seek guidance from the appropriate individuals when additional information or explanation is needed. A principal aspect of our business is the trust and confidence of our customers. With this principle in mind, all directors, officers, and employees must ensure that honesty and integrity are among the Company’s highest priorities. Any violation of this Code may result in corrective action, up to and including termination of employment.

Our Purpose

To empower people, strengthen communities, and cultivate a workplace where belonging fuels excellence – so we can make a lasting difference, together.

Our Vision

To be the premier southeastern community bank recognized for high performance, exceptional service, and innovative solutions, as we evolve into a leading small and medium-sized business (SMB) bank.

We aspire to create a dynamic environment where purpose-driven banking empowers teammates, fuels economic growth, and transforms communities. Through relentless dedication and culture rooted in belonging, we will set new standards of excellence, making a memorable and lasting difference in the lives we touch and the communities we serve.

Our Culture Fundamentals

At HomeTrust Bank, our culture is the foundation of who we are, how we run the Company and how we serve our customers. We are committed to living our culture fundamentals every day, which includes but is not limited to: **doing the right thing, always, going the extra mile, finding a way, and collaboration**. These fundamentals guide our decisions, shape our relationships, and define the way we do business with our customers communities and one another. By embracing our culture fundamentals, every director, officer, and employee of the Company contributes to a positive workplace which adds value to the lives of our teammates, customers, and communities.

Our Commitment to Customer Experience

HomeTrust Bank is committed to providing a positive customer experience. When we engage customers, we will always seek to understand their banking needs and clearly explain our product and service offerings. Our culture fundamentals guide our approach to customer service and ensure we are committed to **Doing the Right Thing, Always** for our customers.

Administration of the Code

The HomeTrust Bancshares, Inc. Board of Directors is responsible for setting the standards of conduct contained in this Code and updating these standards as it deems appropriate, giving consideration to the recommendations of the Governance and Nominating Committee of the HomeTrust Bancshares, Inc. Board of Directors, to reflect changes in the legal and regulatory framework applicable to the Company, business practices within the Company's industry, and the Company's own business practices. It is the individual responsibility of each director, officer and employee of the Company to comply with the requirements of this Code.

Laws, Regulations, Policies and Procedures

All directors, officers, and employees of the Company are expected to understand, respect, and comply with the laws, regulations, policies and procedures that apply to them in their position(s) with the Company, including, without limitation, insider trading laws and the Company's Insider Trading Policy (see "—Confidentiality of Information"). The Company is committed to:

- Maintaining a safe and healthy work environment.
- Promoting equal employment opportunities and a workplace that is free from discrimination or harassment based on race, color, religion, sex or other legally protected characteristics or factors unrelated to the Company's business interests.
- Supporting fair competition and laws prohibiting restraints of trade and other unfair trade practices.
- Conducting its activities in compliance with all applicable environmental laws.
- Keeping the political activities of the Company's directors, officers and employees separate from the Company's business.

- Prohibiting any illegal payments to any government officials or political party representatives of any country; and
- Complying with all rules and regulations of the Company’s primary federal and state regulators and other applicable regulatory authorities that govern the Company’s activities.

Conflicts of Interest

A “conflict of interest” occurs when an individual’s private interest interferes in any way—or even appears to interfere—with the interests of the Company as a whole. A conflict situation can arise when an employee, officer or director takes actions or has interests that may make it difficult to perform his or her work for the Company objectively and effectively. Conflicts of interest also arise when an employee, officer or director, or a member of his or her family, receives improper personal benefits as a result of his or her position in the Company. ***For purposes of this Code, family members include spouses, domestic partners, parents, children, siblings, grandparents, grandchildren, parents-in-law, brothers- and sisters-in-law, sons- and daughters-in-law, any other known relatives (by blood, marriage or adoption) and any other persons living in the same household as the director, officer or employee.***

Directors, officers, and employees have an obligation to avoid conflicts of interest, including the appearance of a potential for a conflict of interest, involving the Company and its business. Examples of potential conflict situations include where a director, officer, or employee:

- Is a consultant to, or a director, officer or employee of, an outside business:
 - That markets products or services in competition with the Company’s current or potential products and services.
 - That supplies products or services to the Company; or
 - That purchases products or services from the Company.
- Has any financial interest, including stock ownership, in any such outside business that might create, or could reasonably be expected to give rise to, a conflict of interest, excluding ownership of securities that are listed on a securities exchange or trade in the over-the-counter market and that represent less than 1% of the issuer’s outstanding voting securities or ownership of securities held in a portfolio of securities, such as a mutual fund. In making personal investments, all directors, officers and employees should be guided by a keen awareness of potential conflict. In addition, personal investments should not influence a director’s, officer’s or employee’s judgment or action in the conduct of the Company’s business.
- Seeks or accepts any personal loan or service from any such outside business, except from financial institutions or service providers offering similar loans or services to third parties under similar terms in the ordinary course of their respective business.
- Is a consultant to or a director, officer or employee of an outside business if the demands of the outside business would interfere significantly with the director’s, officer’s or employee’s responsibilities with the Company.
- Has family members who are employed by or otherwise work for, serve as an officer or director (or in a similar capacity) of, hold an ownership or other investment interest in, or are otherwise affiliated or associated with, any entity that engages in, or proposes to engage in, any transaction or series of transactions in which the Company or any of its subsidiaries is or will be a participant. Such an entity might include, for example, an outside vendor or other third party that has a business relationship with the Company or any of its subsidiaries.
- Accepts any personal loan or guarantee of obligations from HomeTrust Bank, except to the

- extent such arrangements are legally permissible.
- Conducts business on behalf of the Company with family members; or
- Uses the Company's property, information, or position for personal gain. In this regard, confidential information about the Company and its customers and suppliers acquired by directors, officers and employees in the course of their duties is to be used solely for the Company's purposes, and not as a basis for personal investment by directors, officers and employees or their family members.

In and of themselves, not all conflicts of interest are inherently improper. In many cases, it is the manner in which an individual and the Company deal with the conflict that determines the propriety of the action and conduct. Thus, any employee who becomes aware of a conflict or potential conflict of interest with respect to his or her work with the Company, or any material transactions or relationships (including those involving family members) that could be expected to give rise to a conflict of interest, or appearance of a conflict of interest, shall disclose such situations in writing to his or her supervisor so that appropriate safeguards can be established to protect all parties. A supervisor may not authorize or approve conflict of interest matters or make determinations without the approval of the Chief Risk Officer.

Directors and executive officers should make such disclosures to the HomeTrust Bancshares Chief Executive Officer or to the Chair of the Audit Committee, who are responsible for communicating such disclosures to appropriate parties and reporting them at the next meeting of the HomeTrust Bancshares, Inc. Board of Directors.

If any employee or director has an interest in any matter or transaction to be brought before the Board of Directors, that person must:

- Disclose to the board the existence, nature and extent of the interest and all pertinent facts related to the matter or transaction under consideration.
- Leave the room and refrain from participating in the board's discussion of the matter or transaction; and
- Abstain from voting on the matter or transaction (for directors). The director must not be present for the vote, and the absence and abstention must be recorded in the minutes.

Outside Activities

Outside activities that might constitute a conflict of interest or interfere with performance, or compromise a director's or employee's position, are to be avoided. Employee service on non-profit boards of directors should be reviewed and approved by an executive officer of the Company. Employee activities such as full-time outside employment; the rendering of investment, legal or accounting services; membership on corporate boards of directors; seeking of an elective political position; or appointment to government bodies should be reviewed and approved by the HomeTrust Bancshares, Inc. Chief Executive Officer prior to undertaking such activities to ensure that such activities will not interfere or otherwise conflict with the fulfillment of the employee's duties to the Company. Any such activities that are proposed to be conducted by the Chief Executive Officer should be reviewed and approved by the HomeTrust Bancshares, Inc. Board of Directors. As in the past, we continue to encourage active participation on the part of directors, officers and employees in service clubs and organizations fostering the betterment of the community, and the active use of various social memberships in maintaining a proper image of our organization within the community.

Preferential Treatment in Providing Services

Every customer and employee are entitled to respect, courtesy and equality. Employees must provide the highest level of professionalism and service on a consistent and equal basis. The following are guidelines on how to avoid preferential treatment of certain individuals or businesses.

- Employees must avoid favoring the interests of certain customers, suppliers, or other employees. All standard practices, policies and procedures apply to all similarly situated individuals and the general public.
- Employees must avoid giving preferential treatment to a director, officer, employee, customer, supplier, or others because of a personal relationship.
- Employees must avoid the appearance of, or actual, preferential treatment for themselves, family members or business associates. Employees may not be involved in Company matters regarding their own business or the business of their family members or business associates. This includes, without limitation, involvement in the approval of loans to these parties. In such situations, employees should have an unrelated and uninvolved employee handle the matter.

Acceptance of Gifts – Bribery

Federal law prohibits any director, officer, employee, agent or attorney of the Company, or any affiliate, from corruptly soliciting or accepting anything of value from anyone if there is an intent that such persons will be influenced or rewarded in connection with the Company's business or information that such persons may have about the Company.

There are instances where a director, officer, employee, agent, or attorney of the Company may accept something of value from one doing or seeking to do business with the Company without risk of corruption or breach of trust. Such exceptions may include:

- Acceptance of gifts, gratuities, amenities or favors based on obvious family or personal relationships (such as those between the parents, children or spouse of a Company official) where the circumstances make it clear that it is those relationships rather than the business of the Company which are the motivating factors.
- Acceptance of meals, refreshments, entertainment, accommodations or travel arrangements (of reasonable value) in the course of a meeting or other occasion, the purpose of which is to hold bona fide business discussions or to foster better business relations, provided the expense would be paid for by the Company as a reasonable business expense if not paid for by another party;
- Acceptance of loans from other banks or financial institutions on customary terms to finance proper and usual activities of Company officials, such as home mortgage loans, except where prohibited by law.
- Acceptance of advertising or promotional material of reasonable value, such as pens, pencils, note pads, key chains, calendars and similar items.
- Acceptance of discounts or rebates on merchandise or services that do not exceed those available to other customers.
- Acceptance of gifts of reasonable value that are related to commonly recognized events or occasions, such as a promotion, new job, wedding, retirement, holiday or birthday.
- Acceptance of civic, charitable, educational, or religious organization awards for recognition of service and accomplishment.

Employees must disclose other circumstances that may involve the acceptance of gifts and bribes

not identified above on a case-by-case basis to the Chief Operations and People Officer (or an appointed designee in their absence) with written disclosure of all relevant facts through the Code of Ethics and Conduct Reporting Form which can be found on the Human Resources intranet page. The Chief Operations and People Officer is responsible for assessing the situation to ensure it does not pose a threat to the integrity of the Company, and for maintaining records of all disclosures made in accordance with this Code. The Chief Operations and People Officer must report any situation that may have a significant impact on the Company's integrity to the HomeTrust Bancshares, Inc. Chief Executive Officer and the Chair of the Audit Committee for review. Directors and executive officers should make such disclosures to the HomeTrust Bancshares, Inc. Chief Executive Officer for evaluation.

Corporate Opportunities

Directors, officers, and employees must not compete with the Company, profit or otherwise take advantage of inside information, or take for themselves personally opportunities that are within the line of business conducted by the Company or that are discovered through the use of Company property or information or their position with the Company. Nor may they divert such information or opportunities to others. They must not use Company property or information, or their position with the Company, for personal gain. Directors, officers, and employees have a duty to the Company to advance the Company's legitimate interests when the opportunity to do so arises.

Confidentiality of Information

Confidentiality is a fundamental principle of the financial services business. While performing their duties, directors, officers and employees of the Company may acquire confidential information. Confidential information includes all non-public information that might be of use to competitors or be harmful to the Company or its customers, if disclosed. Confidential information, in any form, obtained through business or personal contacts with customers, prospective customers, suppliers, or other employees shall be used solely for the Company's purposes. Directors, officers and employees shall maintain the confidentiality of all confidential information entrusted to them by the Company, its customers, suppliers or other business partners, except when disclosure is authorized or is required or permitted by law. To avoid inadvertent disclosure of confidential information, directors, officers and employees shall not discuss confidential information with, or in the presence of, any unauthorized persons, including family members and friends. In addition, directors, officers and employees shall not enter any confidential information, including the name of the Company or its subsidiaries, customers or employees into a public facing, non-proprietary artificial intelligence application (i.e. ChatGPT, CoPilot, Racoon, Grok, Gemini, etc.).

Confidential information includes:

- Information marked with legends such as "confidential", "private", "for internal use only;"
- The identity of customers and potential customers and their personal, business and financial information.
- Non-public business and financial information of the Company
- Information related to, including the identity of potential candidates for, mergers and acquisitions
- Technical information relating to current and future products, services, or research.
- Business or marketing plans or projections.
- Personnel information.

- Vendor and customer lists.
- Communications by, to and from regulatory agencies.
- Certain communications with or from attorneys for the Company, whether internal or external; and
- Other non-public information that, if disclosed, might be of use to the Company's competitors, or harmful to the Company or its vendors, customers, or other business partners.

The Bank has also adopted a Customer Privacy Policy, which is located on HomeBase, the Bank's Intranet site. The policy describes information the Bank will collect from a customer, and when the information may be shared with other entities.

Some confidential information is also *material non-public information* within the meaning of the federal securities laws. Material non-public information is information regarding the Company that has not been publicly disclosed and that a reasonable person would consider important in deciding whether to buy, sell or hold the Company's securities. Trading in the Company's securities while in possession of material non-public information or disclosing such information to others who may in turn trade on the basis of that information could result in substantial civil and criminal penalties for all persons involved. The Company has a separate Insider Trading Policy applicable to all directors, officers and employees.

Fair Dealing

Each director, officer and employee should endeavor to deal fairly with the Company's customers, suppliers, competitors and employees. No director, officer or employee should take unfair advantage of anyone through manipulation, concealment, abuse of privileged information, misrepresentation of material facts or any other unfair dealing practice.

Protection and Proper Use of Company Assets

All directors, officers and employees should protect the Company's assets to ensure their efficient use and protect against theft, carelessness and waste. The Company's equipment and facilities, and the services of its personnel, are valuable assets. The unauthorized use of Company assets for personal or other purposes without compensation that do not further the Company's interests is a misuse of Company assets.

Directors, officers and employees are personally responsible for protecting those Company assets that are entrusted to them and for helping to protect the Company's assets in general. Directors, officers and employees shall use the Company's assets for the Company's legitimate business purposes only, unless specifically permitted otherwise.

Conduct and Integrity

Directors, officers, and employees of the Company are expected to maintain high standards of personal behavior at all times.

All employees of the Company are expected to take assigned annual trainings and read all policies and procedures, including the annual review and acknowledgement of the HomeTrust Bank Employee Handbook.

Personal Financial Responsibility

Directors, officers, and employees of the Company are expected to demonstrate sound personal financial management and uphold the highest standards of integrity in all financial matters. Maintaining good financial health reflects an individual's ability to manage the Company's resources responsibly and promotes trust with customers, teammates, our shareholders and the community. Directors, officers, and employees of the company must do their best to avoid situations where personal financial difficulties, excessive indebtedness, or improper financial conduct could compromise or appear to compromise, their professional judgement or the reputation of the Company. All employees are encouraged to seek guidance or support when facing financial challenges to ensure compliance with ethical and regulatory standards.

Proper Accounting and Maintenance of Company Records

Directors, officers and employees of the Company are expected to record and report all Company transactions and operating information fully, accurately and honestly. All accounts, entries and transactions must be supported by adequate documentation, and no relevant information is to be omitted, altered or concealed. In this regard, all officers and employees are expected to observe and comply with generally accepted accounting principles, the system of internal controls and disclosure controls and procedures established by the Company requiring that corporate books and records accurately and fairly reflect in reasonable detail the financial condition and results of operations of the Company. Company policies are intended to promote full, fair, accurate, timely and understandable disclosure in reports and documents filed with or submitted to the SEC and in the Company's public statements. In furtherance of these requirements, officers and employees must practice the following:

- No false, misleading or artificial entries shall be made in corporate books, records and reports for any reason.
- No undisclosed or unrecorded corporate funds or assets shall be established for any purpose.
- No payments from corporate funds or other assets shall be approved or be made with the intention or understanding that any part of such payment will be used for any purpose other than that described by the documents supporting the payment. All payments must be supported with appropriately approved purchase orders, invoices or receipts, expense reports or other customary documents, all in accordance with established policy.

Business and financial records are to be retained in accordance with federal and state laws, as well as the Company's record and document retention policies. Documents should never be altered or destroyed in anticipation of an internal or external audit or in response to a request for such documents by any government or regulatory agency or court of law. Full cooperation with bank examiners, internal auditors, external auditors, compliance staff, accountants, and any other regulatory examiners, is expected and required.

Communication with the Media and Other Outside Parties

Even though the Company has a policy of maintaining good media relations and tries to respond to all media questions, there is much information about the Company, its activities and employees that should not be made available to the public for various reasons. Neither the public nor the news media has a right to know everything that is known to employees and directors of the Company. For instance, a business has a responsibility not to divulge information to the public about its customers. In addition, the SEC's Regulation Fair Disclosure (FD) generally prohibits the selective disclosure of material non-public information regarding the Company. For these and other reasons,

directors, officers, and employees should be mindful of their duty to the Company and not release confidential information.

If an inquiry is made about the Company or its business by the news media or by the investment community (i.e., stockholders and other investors, securities market professionals such as brokers, dealers, investment advisers or institutional investment managers, investment companies and securities analysts), the person to whom the inquiry is directed should seek the advice of one of the Company's executive officers. The Company's Chief Executive Officer, Chief Financial Officer or their respective designees are the only persons authorized to answer questions by the media or by the investment community. Personnel who are not authorized to answer questions by the media or the investment community will not suffer adverse consequences from the Company for refusing to answer questions.

Anti-Harassment and Workplace Violence

Anti-Harassment

Harassment of any employee in the workplace by directors, officers, management, supervisory personnel, co-workers, or nonemployees (including contractors, customers, or vendors) on the basis of race, color, religion, sex (including pregnancy, sexual orientation, gender identity, and transgender status), national origin, age, disability, genetic information, veteran status or other characteristic protected by applicable law is a form of discrimination that violates the law and Company policy. Harassment is prohibited and will not be tolerated. No employees of the Company are immune from this policy.

If you believe that you are being, or have been, unlawfully harassed, you should immediately report the perceived harassment according to the reporting procedure below. All reports of perceived unlawful harassment will be investigated, and, if it is found to have occurred, appropriate corrective action up to and including termination of employment will be taken.

Retaliation against employees who report perceived unlawful harassment, or who participate in investigations as witnesses or in other capacities, violates the law and Company policy. Such retaliation is prohibited and will not be tolerated and should be reported immediately according to the reporting procedure below.

Unlawful harassment may include:

- (1) Verbal, nonverbal, or physical conduct that shows aversion, denigration, or hostility because of race, color, religion, national origin, sex (including pregnancy, sexual orientation, gender identity and transgender status), age, disability, veteran status or other protected characteristics when it creates an intimidating, hostile, or offensive working environment; unreasonably interferes with an individual's work; or adversely affects an individual's employment opportunities.
- (2) Unwelcome sexual advances, requests for sexual favors, and other verbal or physical conduct of a sexual nature when submission to the conduct is made either explicitly or implicitly a term or condition of an individual's employment; submission to or rejection of the conduct is used as the basis for employment decisions; or the conduct has the purpose or effect of unreasonably interfering with an individual's work performance or creating an intimidating, hostile, or

offensive working environment. Sexual harassment can include conduct between members of the same sex.

Examples of types of behavior that may violate this policy include:

Verbal/written: Offensive comments, jokes or teasing about protected class characteristics, including comments about the individual's body; threatening, intimidating or abusive words or acts; rumors about other employees; whistling. Sexual harassment also includes propositions, innuendo, flirtation, suggestive or sexist comments, or continued advances or other unwelcome conduct.

Visual/graphic/non-verbal: Pictures, posters, signs, cartoons, computer transmissions/email/social media or online postings/texts; display of objects; graffiti; vandalism; exclusion.

Physical: Touching, pinching, patting, brushing the body, assault, impeding access.

The Company strongly urges the reporting of all incidents of discrimination, harassment or retaliation, regardless of the offender's identity or position, before the conduct becomes severe or pervasive. Early reporting and intervention can prevent situations from becoming severe or pervasive. The availability of this reporting procedure does not preclude individuals who believe they are being subjected to harassing conduct from promptly advising the offender that his or her behavior is unwelcome and requesting that it be discontinued. However, if you believe that you are being unlawfully harassed or retaliated against or you observe or otherwise become aware of such conduct in the workplace, immediately report the incident to the Chief Operations and People Officer or Human Resources Business Partner or, if the offender is a director or executive officer, report the incident to the Chairman of the Audit Committee. In the event you do not believe your concern has been handled properly or would like to make an anonymous report, follow the instructions on reporting to the Audit Committee in the *Obtaining Guidance and Reporting Violations* section below.

This procedure does not require reports to be made to your supervisor or to anyone who you believe is participating in the conduct. Instead, you may choose from the above-listed individuals the person with whom you would be most comfortable speaking. Supervisors and managers who become aware of perceived harassment or retaliation must immediately report such matters to the Chief Operations and People Officer, Human Resources Business Partner or Audit Committee, as set forth above.

Corrective action, up to and including termination of employment, may result against supervisors and managers who fail to respond immediately and appropriately to the allegations.

All reports of alleged harassment or retaliation will be investigated. Under no condition will the investigation be conducted by or under the direction of the person reported to have engaged in this alleged harassment or retaliation. Confidentiality will be maintained to the extent consistent with adequate investigation and appropriate responsive action.

Workplace Violence

It is the Company's policy to provide a safe workplace free of violence and intimidation. Physical or verbal behavior of an intimidating, harassing or threatening nature which occurs within or extends into the workplace is prohibited. Possession of firearms (with the exception of whereby specifically

allowed by law), explosives, or other objects which could be used to inflict bodily harm is prohibited on Company premises and while engaged in Company business (with the exception of tools necessary for the performance of an employee's assigned job duties).

Directors, officers and employees are expected to bring to the attention of a manager and/or a member of Human Resources all forms of behavior, physical or verbal, which they believe to be intimidating, harassing, threatening or violent in nature. The Chief Operations and People Officer will ensure that all such reports are promptly investigated. In the event that the offender is a director or executive officer, or you do not believe your concern has been handled properly or you would like to make an anonymous report, follow the instructions on reporting to the Audit Committee in the Obtaining Guidance and Reporting Violations section below. Actions taken, based on the seriousness of the situation, may include additional security precautions, corrective action ranging from verbal warning to immediate termination or other precautionary measures to provide a safe workplace.

Obtaining Guidance and Reporting Violations

If you need additional explanation regarding a particular provision of this Code, or if you need guidance in a specific situation, including whether a potential conflict of interest may exist, please contact your immediate supervisor. If you are uncomfortable speaking to your immediate supervisor, or if you require additional guidance after having consulted with your supervisor, you are encouraged to contact the Chief Operations and People Officer. No one has the authority or right to order, direct, request or influence someone else to violate this Code.

Directors, officers and employees are expected to remain alert to situations that could cause illegal, unethical or improper actions under this Code and report them in accordance with this Code. ***Such situations and any violations or suspected violations of this Code, other Company policies and procedures, or any applicable law, rule or regulation should be promptly reported as soon as they are discovered:***

- Violations or suspected violations involving directors or executive officers must be reported to the Audit Committee.
- Violations or suspected violations involving persons other than a director or executive officer must be reported to the Company officials designated in the applicable policies or procedures at issue for receiving such reports or to the Chief Operations and People Officer. In the event that the reporting party has concern that the matter has not been handled by the designated Company official or Chief Operations and People Officer in accordance with this procedure or applicable law, the concern must be reported to the Audit Committee.
- Additionally, concerns regarding questionable accounting, internal accounting controls or auditing matters may be directed to the Chair of the Audit Committee.

Reports to the Audit Committee should be directed to the Audit Committee Chair by mail at P. O. Box 10, Asheville, NC 28802, by submitting a confidential report using the [IR Direct Whistleblower Hotline](#), or by calling 1-800-916-7037. Reports may be made anonymously and will remain confidential to the extent practicable under the circumstances and in accordance with the legal obligations of the Company. Please provide sufficient information to allow for a proper investigation of your concerns. All reports will be promptly investigated, and appropriate action taken. All directors, officers and employees are expected to cooperate in any internal investigation of any violations or suspected violations of this Code. The results of investigations into illegal or

unethical conduct will be documented in a report to the Board of Directors to ensure a fair process is utilized in determining whether a violation of this Code has occurred. The Company will retain a record of all such reports, and the results of its investigations, for five years.

Retaliation is Prohibited

No director, officer or employee may discharge, demote, suspend, threaten, harass, or in any other manner discriminate against an employee or officer in the terms and conditions of employment because of any lawful act done by the employee or officer in good faith to make reports, provide information, cause information to be provided, or otherwise assist in an investigation regarding any conduct which the employee or officer reasonably believes constitutes a violation of this Code or any applicable law or regulation. The Company does not tolerate acts of retaliation against any director, officer or employee who makes a good faith report of known or suspected violations of this Code or applicable law or regulation.

Retaliation or threat of retaliation against any employee, officer, or director for refusing to violate this Code, or for reporting in good faith a violation or suspected violation of this Code, is in itself a violation of this Code, may be a violation of the law, and may result in corrective action, up to and including termination of employment.

Any employee or officer who believes he or she has been discharged or discriminated against in retaliation in violation of this policy must immediately report the perceived retaliation to the Chief Operations and People Officer, Director of Internal Audit, or the Chair of the Audit Committee.

Waiver of the Code

Any waiver of this Code of Conduct for executive officers or directors may only be made by the HomeTrust Bancshares, Inc. Board of Directors, and the waiver and the reasons for the waiver, as well as any change in this Code applicable to directors and executive officers (including the principal accounting officer) must be promptly filed and/or disclosed to the extent required by applicable laws, rules, regulations or stock exchange listing requirement. Any waiver of this Code for other personnel may be authorized by the Chief Operations and People Officer, Chief Executive Officer, or Chief Financial Officer and properly documented as required. Any written documentation will be filed in the employee's personnel file.

Dissemination of Information

All directors, officers and employees will be provided with a copy of this document. A copy will be provided to new employees at the time of employment. This document is also available on SharePoint, the Bank's Intranet site. Each director, officer and employee is expected to stay familiar with the standards outlined in this Code and will be asked annually to confirm their commitment to complying with all provisions of this Code by signing a receipt acknowledgement. Documentation of initial and annual acknowledgements will be maintained in the Human Resources department.