

SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

SCHEDULE 13G

UNDER THE SECURITIES EXCHANGE ACT OF 1934

(Amendment No. 9)*

HomeTrust Bancshares

(Name of Issuer)

Common Stock

(Title of Class of Securities)

(CUSIP Number)

06/30/2026

(Date of Event Which Requires Filing of this Statement)

Check the appropriate box to designate the rule pursuant to which this Schedule is filed:

- ☐ Rule 13d-1(b)
- ☒ Rule 13d-1(c)
- ☐ Rule 13d-1(d)

SCHEDULE 13G

CUSIP No.

Names of Reporting Persons

1

FJ Capital Management LLC

Check the appropriate box if a member of a Group (see instructions)

2

☒ (a)

☐ (b)

3

Sec Use Only

Citizenship or Place of Organization

4

DELAWARE

Number of Shares	5	Sole Voting Power
Beneficially Owned by Each Reporting Person	6	Shared Voting Power
		839,115.00
With:	7	Sole Dispositive Power
	8	Shared Dispositive Power
		839,115.00
9	Aggregate Amount Beneficially Owned by Each Reporting Person	
		839,115.00
10	Check box if the aggregate amount in row (9) excludes certain shares (See Instructions)	
		☐
11	Percent of class represented by amount in row (9)	
		4.99 %
12	Type of Reporting Person (See Instructions)	
		IA

Comment for Type of Reporting Person: Relating to items 6, 8, and 9 of this page: Consists of 726,430 shares of common stock of the Issuer held by Financial Opportunity Fund LLC and 27,015 shares of common stock of the Issuer held by Financial Opportunity Long/Short Fund LLC, of which FJ Capital Management LLC is the managing member, and 85,670 shares of common stock of the Issuer held by managed accounts that FJ Capital Management manages; as such, the Reporting Person may be deemed to be a beneficial owner of reported shares but as to which the Reporting Person disclaims beneficial ownership.

SCHEDULE 13G

CUSIP No.

1	Names of Reporting Persons	
	Financial Opportunity Fund LLC	
	Check the appropriate box if a member of a Group (see instructions)	
2	☒	(a)
	☐	(b)
3	Sec Use Only	
4	Citizenship or Place of Organization	
	DELAWARE	
	5	Sole Voting Power
Number of Shares	6	Shared Voting Power
Beneficially Owned by Each Reporting Person		726,430.00
With:	7	Sole Dispositive Power
	8	Shared Dispositive Power
		726,430.00
9	Aggregate Amount Beneficially Owned by Each Reporting Person	
		726,430.00
10	Check box if the aggregate amount in row (9) excludes certain shares (See Instructions)	

	☐	Percent of class represented by amount in row (9)
11		4.32 %
		Type of Reporting Person (See Instructions)
12		OO

Comment for Type of Reporting Person: Relating to items 6, 8, and 9 of this page: Consists of 726,430 shares of common stock of the Issuer held by Financial Opportunity Fund LLC.

SCHEDULE 13G

CUSIP No.

	Names of Reporting Persons	
1	Financial Opportunity Long/Short Fund LLC	
	Check the appropriate box if a member of a Group (see instructions)	
2	☒ (a)	
	☐ (b)	
3	Sec Use Only	
	Citizenship or Place of Organization	
4	DELAWARE	
	5	Sole Voting Power
	6	Shared Voting Power
Number of Shares Beneficially Owned by Each Reporting Person With:		27,015.00
	7	Sole Dispositive Power
	8	Shared Dispositive Power
		27,015.00
9	Aggregate Amount Beneficially Owned by Each Reporting Person	
		27,015.00
10	Check box if the aggregate amount in row (9) excludes certain shares (See Instructions)	
	☐	
		Percent of class represented by amount in row (9)
11		0.16 %
		Type of Reporting Person (See Instructions)
12		OO

Comment for Type of Reporting Person: Relating to items 6, 8, and 9 of this page: Consists of 27,015 shares of common stock of the Issuer held by Financial Opportunity Long/Short Fund LLC.

SCHEDULE 13G

CUSIP No.

Names of Reporting Persons

Martin Friedman

Check the appropriate box if a member of a Group (see instructions)

- ☒ (a)
☐ (b)

Sec Use Only

Citizenship or Place of Organization

UNITED STATES

5 Sole Voting Power

Number of
Shares
Beneficially
Owned by
Each
Reporting
Person
With:

6 Shared Voting Power

839,115.00

7 Sole Dispositive Power

8 Shared Dispositive
Power

839,115.00

Aggregate Amount Beneficially Owned by Each Reporting Person

839,115.00

Check box if the aggregate amount in row (9) excludes certain shares (See Instructions)



Percent of class represented by amount in row (9)

4.99 %

Type of Reporting Person (See Instructions)

IN

Comment for Type of Reporting Person: Relating to items 6, 8, and 9 of this page: Consists of 726,430 shares of common stock of the Issuer held by Financial Opportunity Fund LLC and 27,015 shares of common stock of the Issuer held by Financial Opportunity Long/Short Fund LLC, of which FJ Capital Management LLC is the managing member; and 85,670 shares of common stock of the Issuer held by managed accounts that FJ Capital Management LLC manages. Mr. Friedman is the managing member of FJ Capital Management LLC; as such, Mr. Friedman may be deemed to be a beneficial owner of reported shares but as to which Mr. Friedman disclaims beneficial ownership.

SCHEDULE 13G

Item 1.

Name of issuer:

(a) HomeTrust Bancshares

Address of issuer's principal executive offices:

(b) 10 Woodfin Street, Ashville, NC 28801

Item 2.

Name of person filing:

(a) This Schedule 13G is being filed on behalf of the following Reporting Persons: FJ Capital Management LLC
Financial Opportunity Fund LLC Financial Opportunity Long/Short Fund LLC Martin Friedman

(b) Address or principal business office or, if none, residence:

FJ Capital Management, LLC 7901 Jones Branch Drive, Suite 210 McLean, VA 22102 Financial Opportunity Fund LLC 7901 Jones Branch Drive, Suite 210 McLean, VA 22102 Financial Opportunity Long/Short Fund LLC 7901 Jones Branch Drive, Suite 210 McLean, VA 22102 Martin Friedman 7901 Jones Branch Drive, Suite 210 McLean, VA 22102

Citizenship:

- (c) Financial Opportunity Fund LLC, Financial Opportunity Long/Short Fund LLC, and FJ Capital Management LLC - Delaware limited liability companies Martin Friedman - United States citizen

Title of class of securities:

- (d) Common Stock

- (e) CUSIP No.:

Item 3. If this statement is filed pursuant to §§ 240.13d-1(b) or 240.13d-2(b) or (c), check whether the person filing is a:

- (a) ☐ Broker or dealer registered under section 15 of the Act (15 U.S.C. 78o);
- (b) ☐ Bank as defined in section 3(a)(6) of the Act (15 U.S.C. 78c);
- (c) ☐ Insurance company as defined in section 3(a)(19) of the Act (15 U.S.C. 78c);
- (d) ☐ Investment company registered under section 8 of the Investment Company Act of 1940 (15 U.S.C. 80a-8);
- (e) ☐ An investment adviser in accordance with § 240.13d-1(b)(1)(ii)(E);
- (f) ☐ An employee benefit plan or endowment fund in accordance with § 240.13d-1(b)(1)(ii)(F);
- (g) ☐ A parent holding company or control person in accordance with § 240.13d-1(b)(1)(ii)(G);
- (h) ☐ A savings associations as defined in Section 3(b) of the Federal Deposit Insurance Act (12 U.S.C. 1813);
- (i) ☐ A church plan that is excluded from the definition of an investment company under section 3(c)(14) of the Investment Company Act of 1940 (15 U.S.C. 80a-3);
- (j) ☐ A non-U.S. institution in accordance with § 240.13d-1(b)(1)(ii)(J). If filing as a non-U.S. institution in accordance with § 240.13d-1(b)(1)(ii)(J), please specify the type of institution:
- (k) ☐ Group, in accordance with Rule 240.13d-1(b)(1)(ii)(K).

Item 4. Ownership

Amount beneficially owned:

- (a) FJ Capital Management LLC - 839,115 shares Financial Opportunity Fund LLC - 726,430 shares Financial Opportunity Long/Short Fund LLC - 27,015 shares Martin Friedman - 839,115 shares
Percent of class:
- (b) FJ Capital Management LLC - 4.99% Financial Opportunity Fund LLC - 4.32% Financial Opportunity Long/Short Fund LLC - 0.16% Martin Friedman - 4.99% %
- (c) Number of shares as to which the person has:
- (i) Sole power to vote or to direct the vote:

(ii) Shared power to vote or to direct the vote:

FJ Capital Management LLC - 839,115 shares Financial Opportunity Fund LLC - 726,430 shares Financial Opportunity Long/Short Fund LLC - 27,015 shares Martin Friedman - 839,115 shares

(iii) Sole power to dispose or to direct the disposition of:

(iv) Shared power to dispose or to direct the disposition of:

FJ Capital Management LLC - 839,115 shares Financial Opportunity Fund LLC - 726,430 shares Financial Opportunity Long/Short Fund LLC - 27,015 shares Martin Friedman - 839,115 shares

Item 5. Ownership of 5 Percent or Less of a Class.

☒ Ownership of 5 percent or less of a class

Item 6. Ownership of more than 5 Percent on Behalf of Another Person.

Not Applicable

Item 7. Identification and Classification of the Subsidiary Which Acquired the Security Being Reported on by the Parent Holding Company or Control Person.

Not Applicable
Item 8. Identification and Classification of Members of the Group.

Not Applicable
Item 9. Notice of Dissolution of Group.
Not Applicable

Item 10. Certifications:

By signing below I certify that, to the best of my knowledge and belief, the securities referred to above were not acquired and are not held for the purpose of or with the effect of changing or influencing the control of the issuer of the securities and were not acquired and are not held in connection with or as a participant in any transaction having that purpose or effect, other than activities solely in connection with a nomination under § 240.14a-11.

SIGNATURE

After reasonable inquiry and to the best of my knowledge and belief, I certify that the information set forth in this statement is true, complete and correct.

FJ Capital Management LLC

Signature: Martin Friedman
Name/Title: Managing Member
Date: 07/22/2026

Financial Opportunity Fund LLC

Signature: FJ Capital Management LLC
Name/Title: its Managing Member
Date: 07/22/2026

Signature: Martin Friedman
Name/Title: Managing Member
Date: 07/22/2026

Financial Opportunity Long/Short Fund LLC

Signature: FJ Capital Management LLC
Name/Title: Managing Member
Date: 07/22/2026

Signature: Martin Friedman
Name/Title: Managing Member
Date: 07/22/2026

Martin Friedman

Signature: Martin Friedman
Name/Title: Managing Member
Date: 07/22/2026