

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) May 3, 2013

HOMETRUST BANCSHARES, INC.

(Exact name of registrant as specified in its charter)

Maryland

(State or other jurisdiction  
of incorporation)

001-35593

(Commission File No.)

45-5055422

(IRS Employer  
Identification Number)

10 Woodfin Street, Asheville, North Carolina

(Address of principal executive offices)

28801

(Zip Code)

Registrant's telephone number, including area code: (828) 259-3939

N/A

(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:

- 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))

## **Item 7.01 Regulation FD Disclosure**

On May 3, 2013, HomeTrust Bancshares, Inc., a Maryland corporation (the "Company"), entered into an Agreement and Plan of Merger (the "Merger Agreement") with BankGreenville Financial Corporation, a South Carolina corporation ("BankGreenville"), providing for the merger of BankGreenville with and into the Company (the "Merger").

The Company is furnishing under Item 7.01 of this Current Report on Form 8-K the press release included as Exhibit 99.1 and Investor Presentation included as Exhibit 99.2, related to the Merger. The Investor Presentation is also posted on the Company's website, [www.hometrustedbancshares.com](http://www.hometrustedbancshares.com), under Presentations in the Investor Relations-News & Market Data section of the website.

In accordance with general instruction B.2 of Form 8-K, the information contained in Item 7.01 in this Current Report on Form 8-K, including Exhibits 99.1 and 99.2, is to be considered "furnished" pursuant to Item 7.01 of Form 8-K and shall not be deemed "filed" for purposes of Section 18 of the Securities Exchange Act of 1934, as amended, or otherwise subject to the liabilities of that Section or Sections 11 and 12(a)(2) of the Securities Act nor shall it be deemed incorporated by reference in any Company filing or report with the Securities and Exchange Commission, whether made before or after the date hereof, except as shall be expressly set forth by specific reference in such a filing or report.

## **Item 9.01 Financial Statements and Exhibits**

(d) Exhibits

- |      |                                 |
|------|---------------------------------|
| 99.1 | Press Release dated May 6, 2013 |
| 99.2 | Investor Presentation Material  |

**SIGNATURES**

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.

**HOMETRUST BANCSHARES, INC.**

Date: May 6, 2013

By: /s/ Tony J. VunCannon  
Tony J. VunCannon  
Senior Vice President and Chief Financial Officer

EXHIBIT INDEX

<u>Exhibit No.</u>	<u>Description</u>
99.1	Press release dated May 6, 2013
99.2	Investor Presentation Material



## HomeTrust Bancshares, Inc. Expanding into Greenville, SC

### HomeTrust Bancshares, Inc. and BankGreenville Financial Corporation to Merge

ASHEVILLE, NC and GREENVILLE, SC – May 6, 2013– HomeTrust Bancshares, Inc. (“HomeTrust”) (NASDAQ: HTBI) and BankGreenville Financial Corporation (“BankGreenville”) (OTCQB: BGVF) jointly announced today the signing of a definitive agreement under which HomeTrust will acquire BankGreenville. Upon the completion of the transaction, the combined company will have approximately \$1.7 billion in assets.

“We are excited to expand our franchise into the upstate South Carolina market and to partner with such a quality community bank,” said Dana Stonestreet, President and Chief Operating Officer of HomeTrust. “With our strong capital base and historical success in partnership growth, we are well-positioned to forge additional community bank strategic partnerships across the Carolinas.”

Russel Williams, President and Chief Executive Officer of BankGreenville, commented, “This merger is a combination of two companies with very similar philosophies, cultures and core values. I look forward to serving as the Greenville Market President for HomeTrust and continuing to serve our clients with additional products and services. Our current customer service and lending staff will remain in place, and we expect to add new people as we join the HomeTrust team and increase our market presence. With strong capital support, we are excited to have the resources to grow and expand with the ability to make larger loans and be a significant contributor to the economic growth in Greenville County.”

Established in 2006, BankGreenville has over \$110 million in assets and operates a full service banking facility out of its headquarters in Greenville, SC. The BankGreenville location is situated at 499 Woodruff Road, in close proximity to the rapidly developing Verdae community, an 1,100 acre master planned project with residential, commercial, medical office, and retail components.

“There has never been a more compelling time for community banks to join forces to achieve sustainability for the future of hometown banking. Our long term vision is to pursue strategic combinations with other community banks, executed with discipline and rigor to create value for our customers, employees, the communities we serve and our shareholders,” said F. Ed Broadwell, Chief Executive Officer and Chairman of HomeTrust.

The merger agreement has been unanimously approved by the boards of directors of both companies. The transaction is anticipated to close in the third quarter of 2013, subject to customary closing conditions, including regulatory approvals and BankGreenville shareholder approval.

Under the terms of the agreement, BankGreenville shareholders will receive \$6.60 per share in cash consideration. This represents approximately \$7.8 million of aggregate deal consideration. Additional contingent cash consideration of up to \$0.78 per share (or approximately \$0.9 million) may be realized at the expiration of 24 months following the closing of this transaction. The contingent consideration is based on the performance of a select pool of loans totaling approximately \$8.0 million.

HomeTrust anticipates this transaction will be accretive to earnings (before merger costs) in the first year of combined operations and accretive to tangible book value in approximately 2.5 years.

HomeTrust Bancshares, Inc. was advised in the transaction by Keefe, Bruyette and Woods as financial advisor and Silver, Freedman & Taff, LLP as legal counsel. BankGreenville was advised by Banks Street Partners, LLC as financial advisor and Nelson Mullins Riley & Scarborough LLP as legal counsel.

## **About HomeTrust Bancshares, Inc.**

On July 10, 2012, HomeTrust Bancshares, Inc. became the holding company for HomeTrust Bank (the "Bank") in connection with the completion of the Bank's conversion from the mutual to the stock form of organization and HomeTrust's related public stock offering. In the offering, HomeTrust sold 21,160,000 shares of common stock at a price of \$10.00, for gross offering proceeds of \$211.6 million. HomeTrust's common stock began trading on the Nasdaq Global Market on July 11, 2012, under the symbol "HTBI".

HomeTrust Bank, including its banking divisions – HomeTrust Bank, Tryon Federal Bank, Shelby Savings Bank, Home Savings Bank, Industrial Federal Bank, Cherryville Federal Bank and Rutherford County Bank, is a community-oriented financial institution with \$1.60 billion in assets and total tangible capital of \$372.1 million or 23.3% of total assets as of March 31, 2013. The Bank offers traditional financial services within its local communities through its 20 full service offices in Western North Carolina, including the Asheville metropolitan area, and the "Piedmont" region of North Carolina. The Bank is the 12<sup>th</sup> largest bank headquartered in North Carolina.

## **About BankGreenville Financial Corporation**

BankGreenville Financial Corporation is a South Carolina corporation which operates as the holding company for BankGreenville, a state chartered banking institution headquartered in Greenville, SC. Since inception in 2005, BankGreenville has provided banking products and services including commercial, consumer and mortgage loans to individuals, small- to medium-sized businesses, and professionals in the Greenville County area. At March 31, 2013, BankGreenville had consolidated assets of \$111.2 million, deposits of \$92.9 million and stockholders' equity of \$10.5 million.

## **Cautionary Statement Regarding Forward Looking Statements**

*This press release may contain certain forward-looking statements. Forward-looking statements include statements regarding anticipated future events and can be identified by the fact that they do not relate strictly to historical or current facts. They often include words such as "believe," "expect," "anticipate," "estimate," and "intend" or future or conditional verbs such as "will," "would," "should," "could," or "may." Forward-looking statements, by their nature, are subject to risks and uncertainties. Certain factors that could cause actual results to differ materially from expected results for the businesses of HomeTrust Bancshares, Inc. and HomeTrust Bank include: expected cost savings, synergies and other financial benefits from the HomeTrust Bancshares acquisition of Bank Greenville Financial Corporation ("merger") might not be realized within the expected time frames or at all, and costs or difficulties relating to integration matters might be greater than expected; the requisite stockholder and regulatory approvals for the merger might not be obtained; the credit risks of lending activities, including changes in the level and trend of loan delinquencies and write offs and changes in our allowance for loan losses and provision for loan losses that may be impacted by deterioration in the housing and commercial real estate markets; changes in general economic conditions, either nationally or in our market areas; changes in the levels of general interest rates, and the relative differences between short and long term interest rates, deposit interest rates, our net interest margin and funding sources; fluctuations in the demand for loans, the number of unsold homes, land and other properties and fluctuations in real estate values in our market areas; decreases in the secondary market for the sale of loans that we originate; results of examinations of us by the Board of Governors of the Federal Reserve System and our bank subsidiary by the Office of the Comptroller of the Currency or other regulatory authorities, including the possibility that any such regulatory authority may, among other things, require us to increase our reserve for loan losses, write-down assets, change our regulatory capital position or affect our ability to borrow funds or maintain or increase deposits, which could adversely affect our liquidity and earnings; legislative or regulatory changes that adversely affect our business including the effect of Dodd-Frank Wall Street Reform and Consumer Protection Act (the "Dodd-Frank Act") and Basel III, changes in regulatory policies and principles, or the interpretation of regulatory capital or other rules; our ability to attract and retain deposits; increases in premiums for deposit insurance; management's assumptions in determining the adequacy of the allowance for loan losses; our ability to control operating costs and expenses, especially new costs associated with our operation as a public company; the use of estimates in determining fair value of certain of our assets, which estimates may prove to be incorrect and result in significant declines in valuation; difficulties in reducing risks associated with the loans on our balance sheet; staffing fluctuations in*

response to product demand or the implementation of corporate strategies that affect our workforce and potential associated charges; computer systems on which we depend could fail or experience a security breach; our ability to retain key members of our senior management team; costs and effects of litigation, including settlements and judgments; our ability to successfully integrate any assets, liabilities, customers, systems, and management personnel we may in the future acquire into our operations and our ability to realize related revenue synergies and cost savings within expected time frames and any goodwill charges related thereto; increased competitive pressures among financial services companies; changes in consumer spending, borrowing and savings habits; the availability of resources to address changes in laws, rules, or regulations or to respond to regulatory actions; adverse changes in the securities markets; inability of key third-party providers to perform their obligations to us; statements with respect to our intentions regarding disclosure and other changes resulting from the Jumpstart Our Business Startups Act of 2012 ("JOBS Act"); changes in accounting policies and practices, as may be adopted by the financial institution regulatory agencies, the Public Company Accounting Oversight Board or the Financial Accounting Standards Board; and other economic, competitive, governmental, regulatory, and technological factors affecting our operations, pricing, products and services; and the other risks described in HomeTrust's reports filed with the Securities and Exchange Commission, including its Annual Report on Form 10-K for the year ended June 30, 2012.

Any of the forward-looking statements that we make in this release 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 we might make, because of the factors illustrated above or because of other factors that we cannot foresee. We do not undertake and specifically disclaim 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. These risks could cause our actual results for fiscal 2013 and beyond to differ materially from those expressed in any forward-looking statements by, or on behalf of, us, and could negatively affect our operating and stock price performance.

**WEBSITES: [WWW.HOMETRUSTBANCSHARES.COM](http://WWW.HOMETRUSTBANCSHARES.COM)  
[WWW.BANKGREENVILLE.COM](http://WWW.BANKGREENVILLE.COM)**

Contact:

[HomeTrust Bancshares, Inc.](#)

Dana L. Stonestreet - President and Chief Operating Officer  
Tony J. VunCannon - Senior Vice President and Chief Financial Officer  
828-259-3939

[BankGreenville Financial Corporation](#)

Russel T. Williams – President and Chief Executive Officer  
Paula S. King – Executive Vice President and Chief Financial Officer  
864-335-2200



# HomeTrust Bancshares, Inc.

*Acquisition of  
BankGreenville Financial Corporation*

May 2013

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## Key Transaction Terms

<b>Transaction Value</b>	<ul style="list-style-type: none"><li>• \$6.60 per share <sup>(1)</sup></li><li>• Approximately \$7.8 million of aggregate transaction value</li></ul>
<b>Structure</b>	<ul style="list-style-type: none"><li>• Whole company acquisition by HomeTrust Bancshares</li></ul>
<b>Form of Consideration</b>	<ul style="list-style-type: none"><li>• All cash</li></ul>
<b>Tax treatment</b>	<ul style="list-style-type: none"><li>• Tax-free reorganization at corporate level</li></ul>
<b>Required Approvals</b>	<ul style="list-style-type: none"><li>• BankGreenville shareholder approval</li><li>• Regulatory approval</li></ul>
<b>Board Representation/ Management</b>	<ul style="list-style-type: none"><li>• Certain BankGreenville Board members will become members of a HomeTrust advisory board for Greenville County, SC</li><li>• Russel Williams, President of BankGreenville will become the Greenville Market President for HomeTrust and receive a three-year contract</li></ul>
<b>Structure</b>	<ul style="list-style-type: none"><li>• Anticipated closing – 3rd Calendar Qtr 2013</li></ul>

(1) Additional contingent cash consideration of up to \$0.78 per share (or approximately \$0.9 million) may be realized at the expiration of twenty four months following the closing of this transaction. The contingent consideration is based on the performance of a select pool of loans totaling approximately \$8.0 million.

# Compelling Transaction Rationale – Strategic Partnership

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## Low Risk Profile

- Shared community bank culture – customer-focused & strong values
- Strong pro forma capital ratios – 23% total tangible book capital ratio
- Experienced management team with five prior combinations – proven integration capabilities
- Minimal changes to BankGreenville customer service related personnel

## Meet Financial Targets

- Partnership fits our M&A criteria
- Accretive to earnings (excluding one-time merger costs)
- Accretive to tangible book value in approximately 2.5 years

## Strategic Fit

- Natural Market Extension - Western North Carolina & Upstate South Carolina
- BankGreenville team has decades of Greenville banking relationships
- New and larger growth market for HTBI with long-term upside
- Opportunities for additional in-market strategic partnerships

# Company Overview: HomeTrust Bancshares, Inc. (NASDAQ: HTBI)

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## Overview

- Founded in 1926
- Ninth largest North Carolina community bank
- In July 2012, converted from the mutual to stock form of organization

## Banking Model / Culture

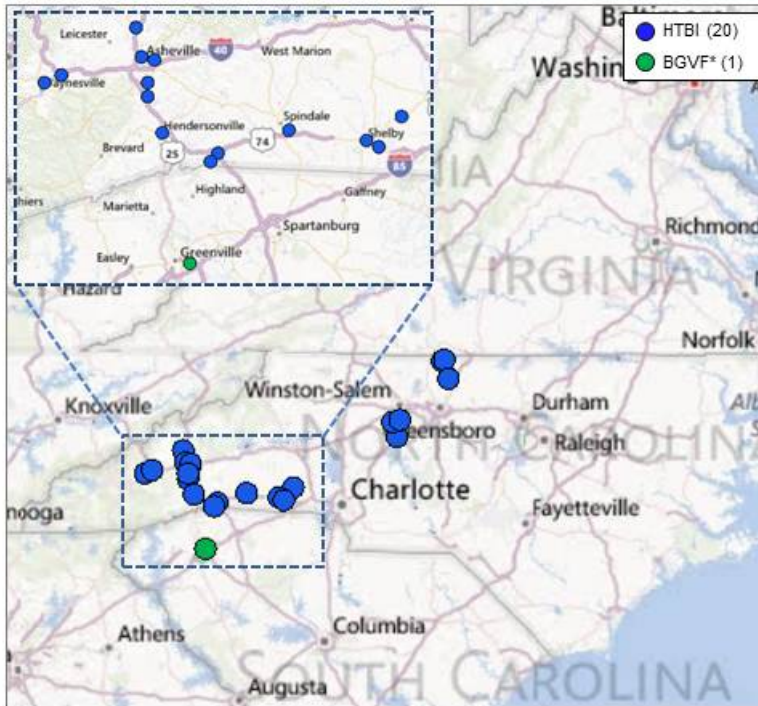
- Dedicated to long-term community banking model
- Goal is to compete with larger banks while leveraging a strong community bank culture
- Focused on building personal customer relationships and delivering on our brand promise that "It's just better here."

## Strategic Partnership Focus

- Planning to enter logical geographic markets
- Looking for strategic entry into markets positioned for further growth
- *See pages 11 & 12 for more detail*

# Franchise Map & Deposit Market Share

## Franchise Map



## North Carolina Top 25 Deposit Market Share

North Carolina		2012	2012	2012
Rank	Institution (ST)	Number of Branches	Total Deposits in Market (\$000)	Total Market Share (%)
1	Bank of America Corp. (NC)	183	168,201,707	49.45
2	BB&T Corp. (NC)	367	51,839,146	15.24
3	Wells Fargo & Co. (CA)	333	47,204,563	13.88
4	First Citizens BancShares Inc. (NC)	264	12,712,490	3.74
5	PNC Financial Services Group (PA)	168	9,456,300	2.78
6	SunTrust Banks Inc. (GA)	188	7,088,226	2.08
7	First Bancorp (NC)	82	2,520,676	0.74
8	Capital Bank Finl Corp (FL)	53	2,352,848	0.69
9	BNC Bancorp (NC)	27	2,272,244	0.67
10	Fifth Third Bancorp (OH)	61	2,173,108	0.64
11	FNB United Corp. (NC)	63	2,043,657	0.60
12	Crescent Financial Bancshares (NC)	46	1,664,959	0.49
13	Yadkin Valley Financial (NC)	30	1,553,064	0.46
14	Southern BancShares (NC) (NC)	68	1,546,602	0.45
15	<b>HomeTrust Bancshares Inc. (NC)</b>	<b>20</b>	<b>1,472,363<sup>(1)</sup></b>	<b>0.43</b>
16	NewBridge Bancorp (NC)	31	1,452,441	0.43
17	Fidelity BancShares (N.C.) Inc (NC)	64	1,237,388	0.36
18	Park Sterling Corporation (NC)	18	972,739	0.29
19	United Community Banks Inc. (GA)	21	918,518	0.27
20	Peoples Bancorp of NC Inc. (NC)	24	795,150	0.23
21	Toronto-Dominion Bank	22	749,000	0.22
22	Paragon Commercial Corp. (NC)	2	740,695	0.22
23	Piedmont FSB (NC)	10	711,228	0.21
24	Macon Bancorp (NC)	12	708,162	0.21
25	Four Oaks FinCorp Inc. (NC)	15	705,212	0.21
<b>Total For Institutions In Market</b>		<b>2,695</b>	<b>340,119,558</b>	

\* Branch to be acquired as part of the announced BankGreenville (BGVF) transaction

(1) Includes \$264.2mm of deposits held on this date in escrow pending the close of HTBI's July 2012 conversion (Excluding these deposits HTBI had \$1,208.2mm as of 6/30/12 reporting date)

Source: SNL Financial, deposit data as of 6/30/12

# Overview of Greenville, South Carolina

## Overview

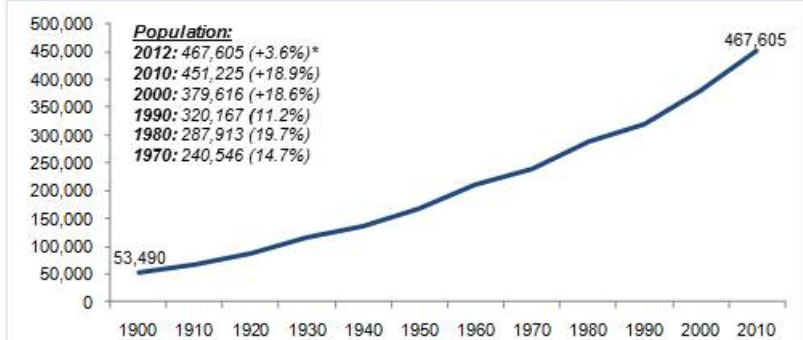
- Sixth largest municipality in the state of South Carolina
- Largest city in "The Upstate" area<sup>(1)</sup>
  - Located approx. halfway between Atlanta & Charlotte
- Major Employers:
  - Caterpillar
  - General Electric
  - Michelin
  - 3M
  - Honeywell

## 2017 Projections: Greenville (City)

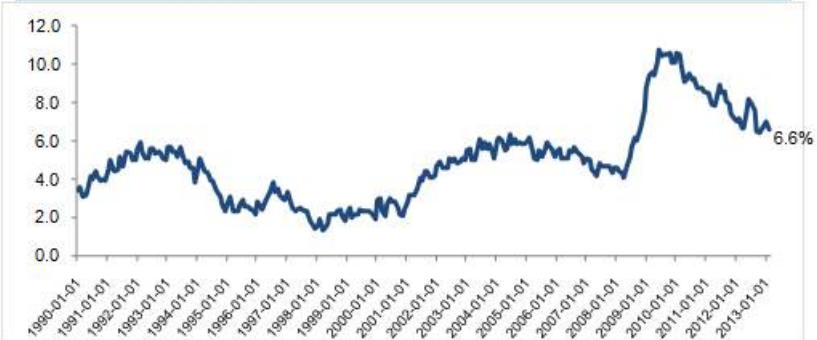
- *2017 Projections vs. 2012 Actual Data:*
  - Median Household Income: \$43,484 vs. \$36,384
  - Per Capita Income: \$30,569 vs. \$27,011
- *5-year Projected Growth Rates:*
  - Median Household Income: 3.38% CAGR
  - Per Capita Income: 2.51% CAGR

\* Represents the cumulative change from the prior period  
 (1) Upstate area includes the 8-county region of northwestern South Carolina  
 Source: Federal Reserve Bank of St. Louis, SNL Financial  
 Note: Demographic data as of 12/31/12

## Population (1900 – 2012 Est.): Greenville County



## Unemployment Rate: Greenville County



# HTBI Stock Performance Since Conversion

- HTBI's stock has outperformed multiple indices since the July 2012 conversion
- HTBI is still valued below book value, giving other potential strategic partners a chance to receive attractively priced stock upon acquisition by us

## Stock Performance Since Conversion



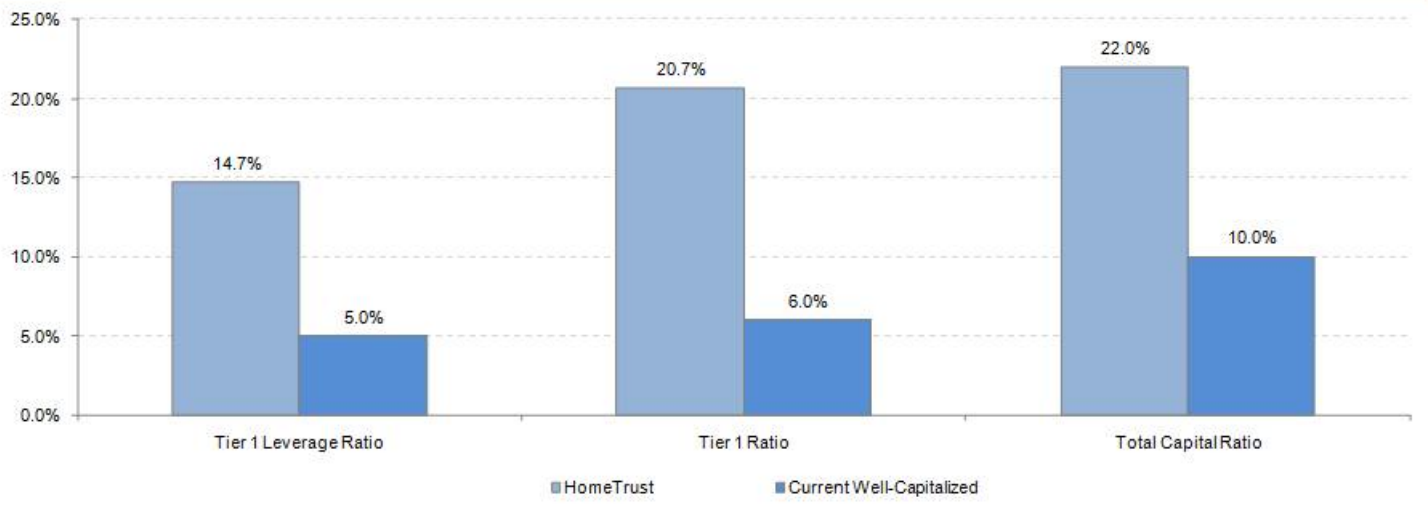
Source: SNL Financial

# Strong Capital Position

## Capital Ratios

- HomeTrust Bank is extremely well-capitalized
- Among multiple potential uses for the capital, management intends to deploy some of it towards strategic partnerships with community banks

Capital Ratios (%)



Source: SNL Financial

Note: Data at bank level for HTBI as of 12/31/12

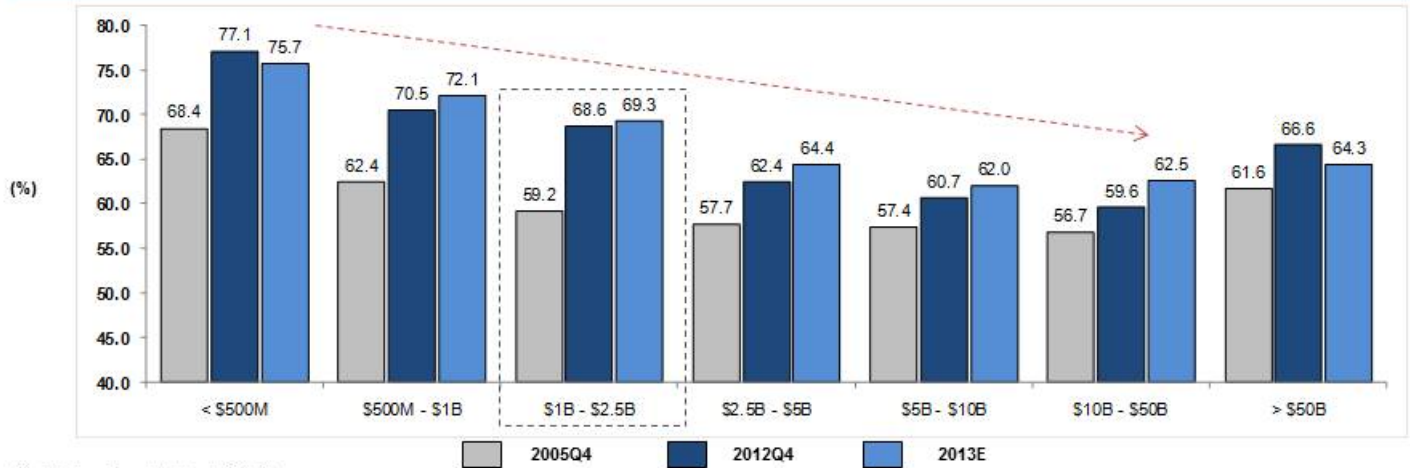


# Goal is to Build Scale via Smart, Strategic Partnerships

## Economies of Scale

- HTBI aims to supplement organic growth with logical acquisitions that enhance franchise value
- As HTBI continues to grow, costs on a relative basis will decline as they are leveraged over a larger asset base
- This gain of efficiencies is a key focus of the banking industry that will continue to drive consolidation in a low rate, low growth economic environment

Seven Year Comparison of Efficiency Ratio (%) <sup>(1)</sup>



(1) Includes all regulated banks & thrifts  
Source: SNL Financial

## Infrastructure and Experience in Place to Add Strategic Partners

### Why is HTBI Pursuing Strategic Partnerships?

- Most significant way to build franchise and market share
- Capture synergies and economies of scale
- See opportunity for future stock leverage with new partnerships

### Strong Management Team

- Significant experience with bank acquisitions – this is our 6<sup>th</sup> combination since 1996
- Significant merger integration / logistics experience
- Management's personal investments in HTBI align interests with stockholders

### Strength of HTBI Franchise

- Highly capitalized – 23% total tangible book capital ratio
- Net interest margin above peer group<sup>(1)</sup>
- Early strategic partners with HTBI enter stock at a low price (currently trading below book)

### Acquisition Criteria

- Tangible book value accretion in less than 3 years
- Immediately accretive to earnings (excluding one-time merger costs)
- Willing to consider reasonable transaction pricing utilizing both cash and stock
- Locations in the Carolinas or other contiguous states that are logical geographic markets for HTBI to enter

(1) Source: SNL Financial

# Drivers for Community Banks to Consider HTBI as a Strategic Partner

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## Reason to Partner

- Regulatory climate
  - Low growth economic environment
  - Find a strong partner and “ride their currency” through the consolidation wave
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## Regulatory Compliance / Technology Risk

- Increasingly complex regulatory and technology environment to navigate
  - Additional capital will have to be held, further reducing ROE and thus valuations
  - Additional costs will be required to comply with regulations and manage technology risk
- 

## Economic / Banking Environment

- The “new normal” economic environment exists with lower growth and higher unemployment
  - Low interest rates are suppressing NIM’s with no clarity as to when they may rise
  - Lower loan growth limiting industry’s options for growing bottom line
  - Economic uncertainty in the U.S. and abroad limiting / scaring potential borrowers
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## Supplemental Information

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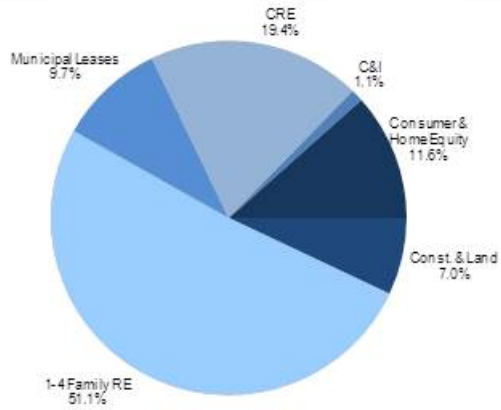
# HomeTrust Bancshares Financial Highlights

(Dollars in Thousands)	At or for the year ended,				'09 - '12 CAGR	At or for the quarter ended,			
	6/30/2009	6/30/2010	6/30/2011	6/30/2012		3/31/2012	6/30/2012	9/30/2012	12/31/2012
<b>Balance Sheet</b>									
Total Assets	1,470,368	1,641,145	1,637,643	1,720,056	2.2%	1,564,351	1,720,056	1,602,984	1,585,980
Total Net Loans	1,194,464	1,243,610	1,276,377	1,193,945	(1.1%)	1,221,189	1,193,945	1,167,134	1,147,121
Deposits	1,012,926	1,289,549	1,264,585	1,466,175 <sup>(1)</sup>	3.7%	1,251,279	1,466,175	1,160,309	1,149,247
Total Equity	144,532	174,815	167,769	172,485	31.2%	171,002	172,485	371,543	373,901
<b>Balance Sheet Ratios</b>									
Loans / Deposits (%)	117.92	96.44	100.93	81.43		97.60	81.43	100.59	99.82
Tangible Equity / Tangible Assets (%)	9.83	10.65	10.24	10.03		10.92	10.02	23.17	23.66
Leverage Ratio (%)	9.39	9.47	8.40	7.32		7.98	7.32	14.39	14.73
Tier 1 Ratio (%)	11.05	12.45	11.19	11.18		10.80	11.18	20.56	20.70
Total Capital Ratio (%)	12.31	13.71	12.45	12.45		12.08	12.45	21.83	21.88
<b>Income Statement</b>									
Net Interest Income	42,181	45,683	51,558	55,713	7.5%	13,907	13,859	13,519	13,577
Provision Expense	15,000	38,600	42,800	15,600		4,500	2,000	1,500	300
Gain (Loss) on Securities	(2,006)	191	430	0		0	0	0	0
Net Income	3,446	7,041	(14,737)	4,527	31.9%	2,016	1,384	1,152	2,268
<b>Profitability Ratios</b>									
ROAA (%)	0.24	0.46	(0.88)	0.29		0.52	0.36	0.28	0.57
ROAE (%)	2.39	4.50	(8.15)	2.67		4.75	3.23	1.32	2.43
Net Tax Equivalent Interest Margin (%)	3.32	3.33	3.52	4.02		4.09	4.10	3.79	3.91
Efficiency Ratio (%)	59.03	67.34	72.97	67.36		63.65	69.06	74.59	72.26
<b>Asset Quality</b>									
NPAs / Assets (%)	2.10	3.87	3.81	4.67		5.72	4.67	5.22	5.36
NCOs / Avg Loans (%)	0.29	1.71	2.59	2.34		1.60	0.96	0.23	0.64
Reserves / Loans (%)	2.04	3.23	3.77	2.85		2.87	2.85	2.98	2.89
Reserves / NPAs (%)	91.04	80.09	103.43	54.69		46.84	54.69	51.47	47.31
<b>Per Share Information</b>									
Stock Price (\$)	NA	NA	NA	NA		NA	NA	13.25	13.51
Market Capitalization (\$M)	NA	NA	NA	NA		NA	NA	280.37	285.87
Dividends (\$)	NA	NA	NA	NA		NA	NA	0.00	0.00
Core EPS (\$)	NA	NA	NA	NA		NA	NA	0.06	0.11

(1) Includes \$264.2mm of deposits held on this date in escrow pending the close of HTBI's July 2012 conversion  
 Note: Data at bank level where HTBI data is unavailable

# HomeTrust Bancshares Loan & Deposit Composition

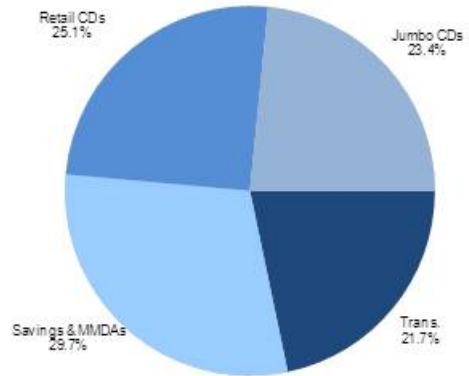
## Loan Composition - 12/31/12



Loan Portfolio (\$000)	Amount	% of Total
Const. & Land	\$ 83,299	7.0%
1-4 Family RE	605,482	51.1%
Municipal Leases	115,069	9.7%
CRE	229,491	19.4%
C&I	13,124	1.1%
Consumer & Home Equity	137,467	11.6%
<b>Gross Loans &amp; Leases</b>	<b>\$ 1,183,932</b>	<b>100.0%</b>

**Yield on Loans and Leases: 5.21%**

## Deposit Composition - 12/31/12



Deposit Portfolio (\$000)	Amount	% of Total
Trans.	\$ 250,898	21.7%
Savings & MMDAs	343,136	29.7%
Retail CDs	290,319	25.1%
Jumbo CDs	270,696	23.4%
<b>Total Deposits</b>	<b>\$ 1,155,049</b>	<b>100.0%</b>

**Cost of Int. Bearing Deposits: 0.66%**

# BankGreenville Financial Highlights

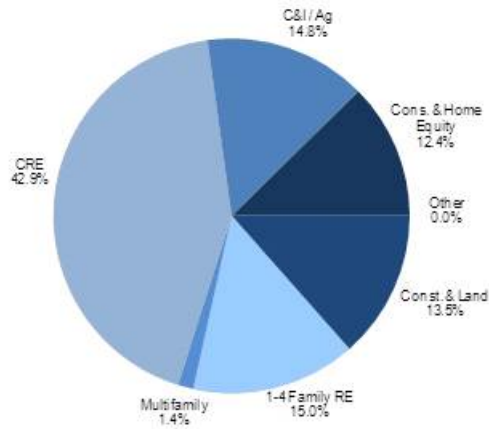
(Dollars in Thousands)	At or for the year ended,				'09 - '12 CAGR	At or for the quarter ended,			
	12/31/2009	12/31/2010	12/31/2011	12/31/2012		3/31/2012	6/30/2012	9/30/2012	12/31/2012
<b>Balance Sheet</b>									
Total Assets	103,987	116,418	120,558	113,760	3.0%	118,033	116,439	121,882	113,760
Total Gross Loans	58,906	58,392	59,952	58,074	(0.6%)	60,729	59,317	57,373	58,074
Deposits	80,782	96,510	100,138	95,420	5.7%	97,777	96,315	96,746	95,420
Total Equity	10,124	9,964	10,214	10,411	0.9%	10,340	10,380	10,584	10,411
<b>Balance Sheet Ratios</b>									
Loans / Deposits (%)	72.92	60.50	59.87	60.88		62.11	61.59	59.30	60.88
Tangible Equity / Tangible Assets (%)	9.74	8.58	8.47	9.15		8.76	8.91	8.88	9.15
Leverage Ratio (%)	9.97	8.83	8.30	8.98		8.52	8.65	8.84	8.98
Tier 1 Ratio (%)	14.12	15.24	15.19	15.05		15.17	15.05	15.43	15.05
Total Capital Ratio (%)	15.27	16.49	16.45	16.30		16.42	16.11	16.68	16.30
<b>Income Statement</b>									
Net Interest Income	2,088	2,329	2,536	2,518		639	634	624	601
Provision Expense	867	763	705	793		93	301	150	249
Gain (Loss) on Securities	253	593	655	491		21	122	70	278
Net Income	(413)	11	(72)	132	N/A	31	(24)	87	38
<b>Profitability Ratios</b>									
Core ROAA (%) <sup>(1)</sup>	(0.58)	(0.34)	(0.42)	(0.16)		0.06	(0.35)	0.15	(0.50)
Core ROAE (%) <sup>(1)</sup>	(5.37)	(3.57)	(4.89)	(1.80)		0.66	(3.98)	1.60	(5.45)
Net Interest Margin (%)	2.39	2.28	2.29	2.28		2.26	2.29	2.30	2.25
Efficiency Ratio (%)	89.30	82.73	97.77	72.35		73.38	76.16	64.39	78.29
<b>Asset Quality</b>									
NPAs / Assets (%)	4.60	3.26	4.18	4.98		4.04	4.40	4.14	4.98
NCOs / Avg Loans (%)	1.21	1.21	0.97	1.45		0.63	3.86	0.00	1.24
Reserves / Loans (%)	1.41	1.48	1.66	1.60		1.63	1.20	1.50	1.60
Reserves / NPAs (%)	17.34	22.81	19.73	16.38		20.81	13.82	17.04	16.38
<b>Per Share Information</b>									
Stock Price (\$)	2.00	2.15	1.25	2.30		2.05	2.05	2.10	2.30
Market Capitalization (\$M)	2.36	2.54	1.48	2.71		2.42	2.42	2.48	2.71
Dividends (\$)	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00
Core EPS (\$)	(0.52)	(0.34)	(0.46)	(0.23)	(23.7%)	0.00	(0.09)	0.02	(0.17)

Source: SNL Financial

(1) Core Income excludes extraordinary items, non-recurring items and gains/losses on sale of securities

# BankGreenville Loan & Deposit Composition

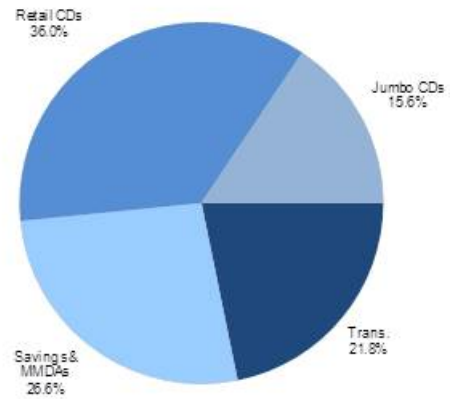
## Loan Composition - 12/31/12



Loan Portfolio (\$000)	Amount	% of Total
Const. & Land	\$ 7,832	13.5%
1-4 Family RE	8,705	15.0%
Multifamily	819	1.4%
CRE	24,936	42.9%
C&I / Ag	8,600	14.8%
Cons. & Home Equity	7,177	12.4%
Other	5	0.0%
<b>Gross Loans &amp; Leases</b>	<b>\$ 58,074</b>	<b>100.0%</b>

**Yield on Loans and Leases: 4.90%**

## Deposit Composition - 12/31/12



Deposit Portfolio (\$000)	Amount	% of Total
Trans.	\$ 20,874	21.8%
Savings & MMDAs	25,509	26.6%
Retail CDs	34,464	36.0%
Jumbo CDs	14,934	15.6%
<b>Total Deposits</b>	<b>\$ 95,781</b>	<b>100.0%</b>

**Cost of Int. Bearing Deposits: 1.25%**

Source: SNL Financial. Regulatory data