



HomeTrust Bancshares, Inc. 

1st Quarter 2025 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 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.

Overview

\$4.6B

Assets

\$3.6B

Loans

\$3.7B

Deposits

119%

Price to TBV

\$625MM

Market Cap

42,600

TTM Average Daily Volume

17,552,626

Outstanding Shares

9,869,533

Total Shares Repurchased Since
Buybacks Approved in April 2013

Founded:
1926

Locations:
34

Employees:
553

Headquarters:
Asheville,
NC

NYSE:
HTB



Our Goal

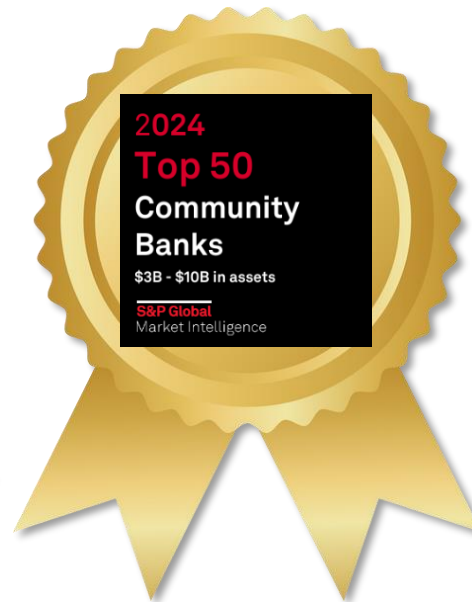
Become a High-Performing, Regional Community Bank



One of only 16 banks (top 5%) recognized for consistent earnings growth over the past 10 years



One of the Top 100 Best Banks two years in a row - 2024 and 2025



One of the Top 50 Community Banks two years in a row - 2023 and 2024



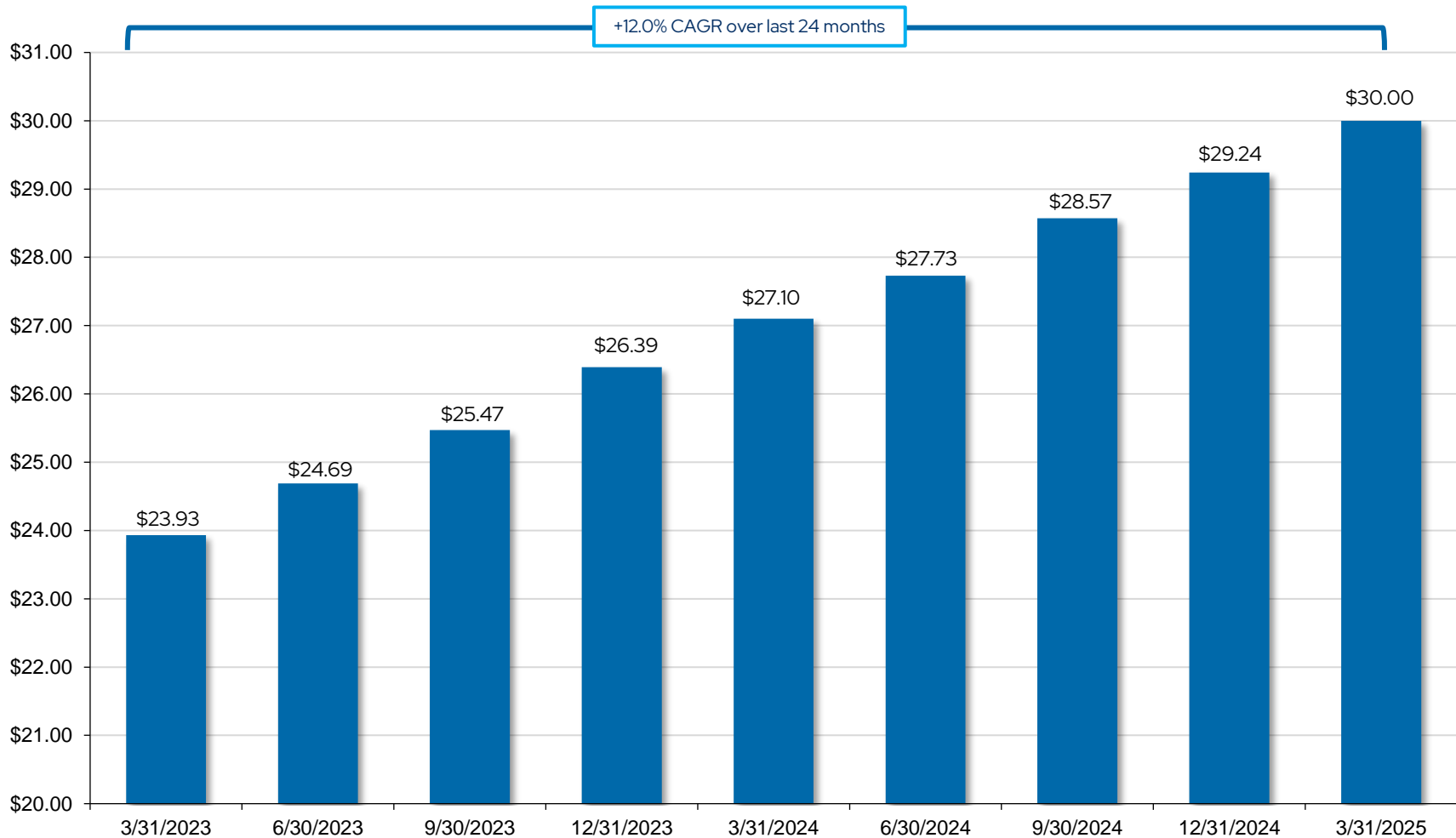
Ranked 34th in Bank Director's Best U.S. Banks less than \$5 billion - 2024

The Strategy to Reach Our Goal

Become a regionally & nationally recognized Best Place to Work



Tangible Book Value Per Share Growth



Transfer of Common Stock to NYSE



- Transitioned from Nasdaq to the NYSE in February 2025
- Change in ticker from HTBI to HTB
- Joined other peers and community banks in transfer
- Further demonstration of the maturation of Company
- Potential enhanced liquidity and trading volume



Strategic Framework

Priorities



Foundation



Goals

Key Investment Highlights



Footprint in attractive metro markets experiencing growth rates above the national average (See Pages 11-12)



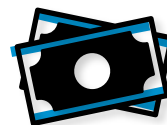
Transformation efforts have driven improvements in profitability and our capital position (See Pages 6, 20-22, 27-28)

- 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



Successful transition to a commercial bank (See Pages 8, 10, 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



Strong asset quality and credit discipline to support further growth (See Page 21)



Our stock represents a value when compared to our peers (See Pages 24-26)

Refreshed Leadership Team



10 of our 11 board members have been appointed since our 2012 mutual to stock conversion, including the addition of three new directors in April 2024



7 of our 8 Executive officers have joined the Company since our 2012 conversion, joining from leadership positions at institutions such as PNC, SouthState, SunTrust, TCF and Wells Fargo

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)

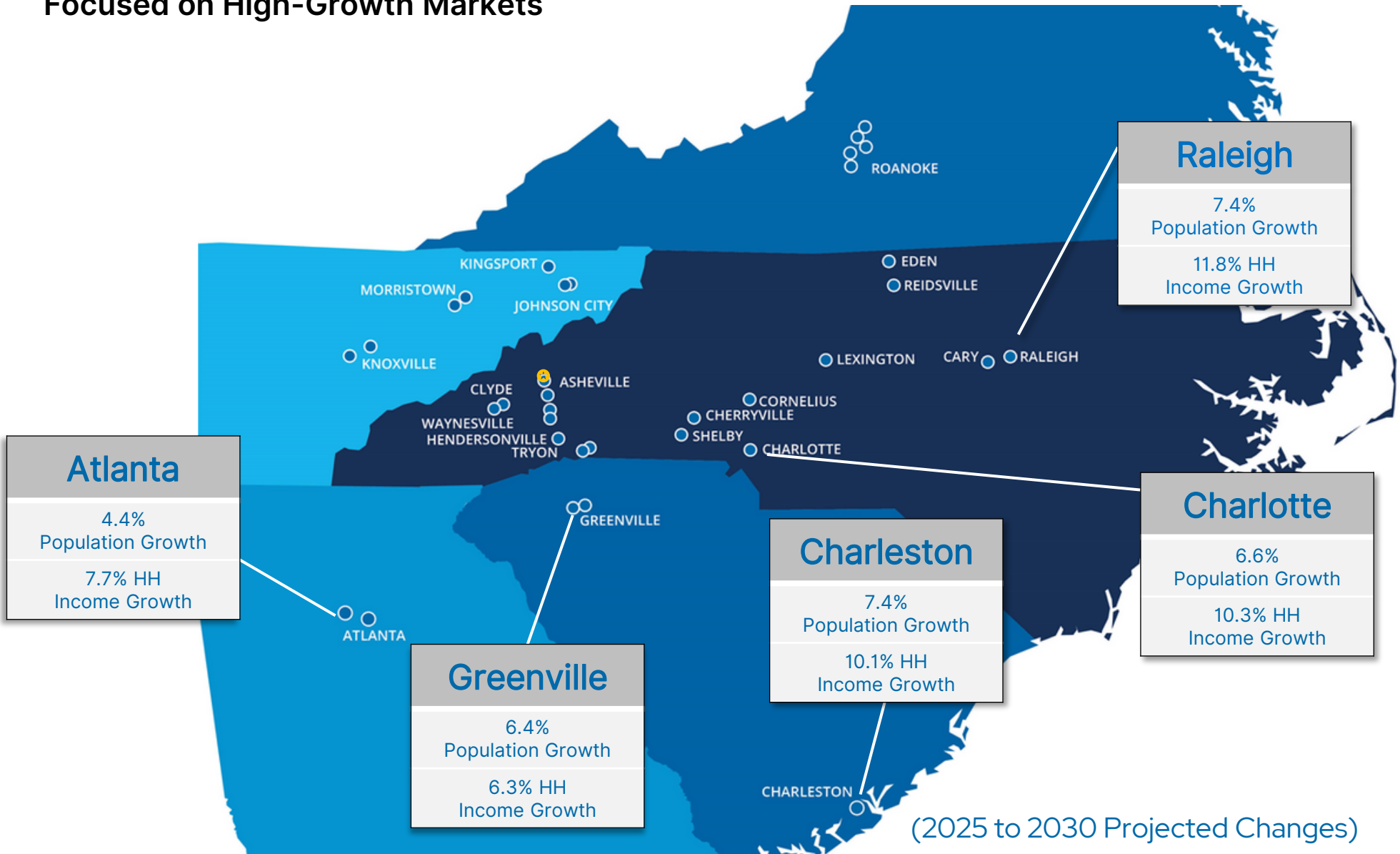
Executive Management

- 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*

Strong Southeast Footprint

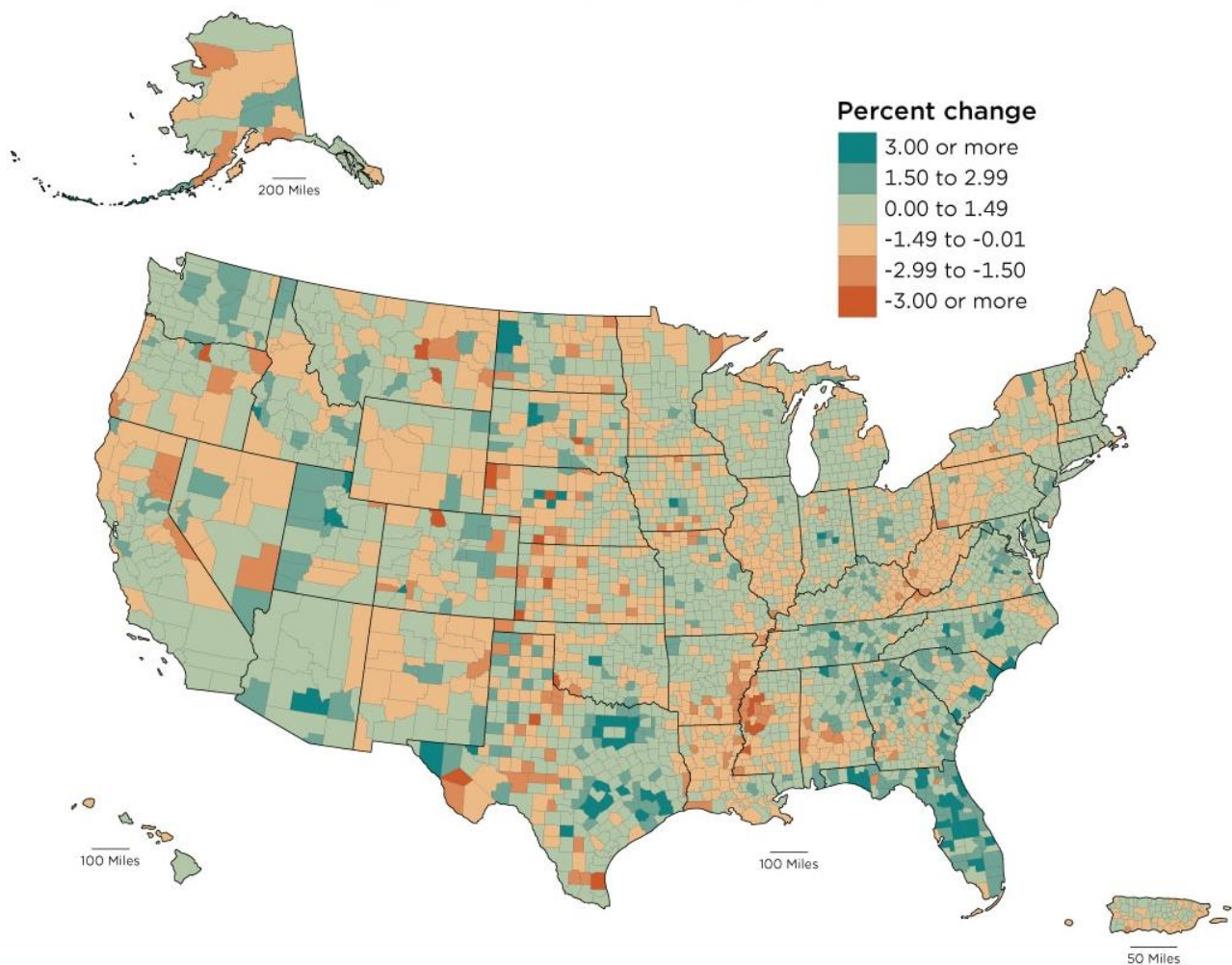
Focused on High-Growth Markets



Continuing Southeast Migration

Focus on High-Growth Markets

Percent Change in County Population: July 1, 2023, to July 1, 2024



Primary 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
Digital Banking
Mortgage Banking
Investment Services
Professional Banking
HELOCs Originated for Sale

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

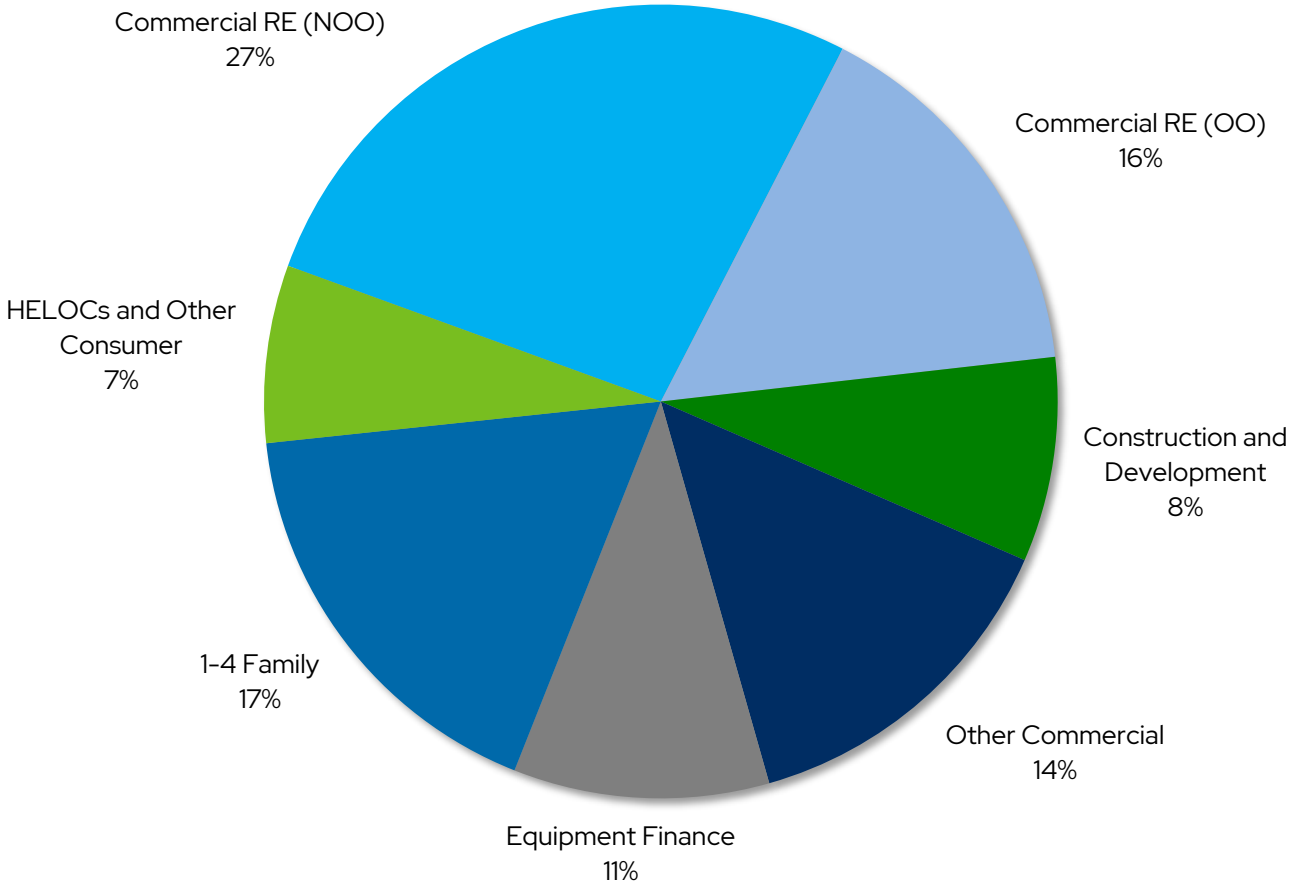
Small Business Banking &
Professional Banking

Diversified Loan Portfolio

With Low Concentration Risk

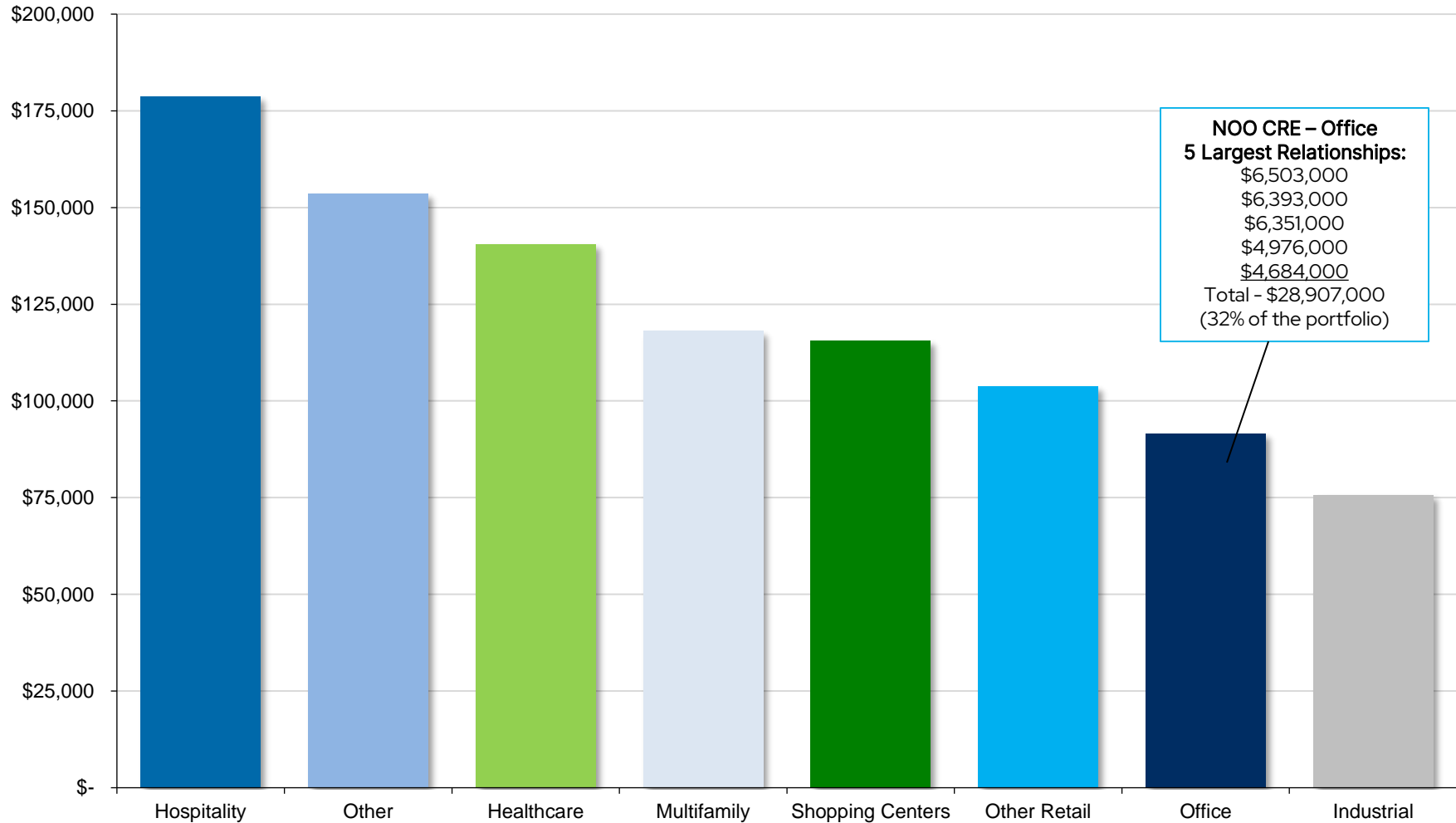
(Dollars in thousands, as of March 31, 2025)

Total Loans
\$3,648,609



Non-Owner Occupied CRE

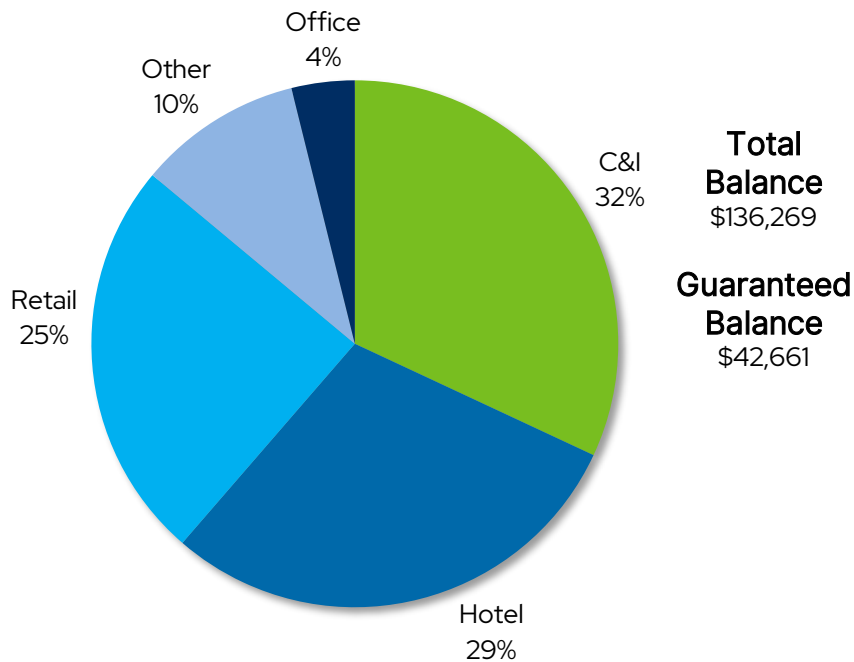
(Dollars in thousands, as of March 31, 2025)



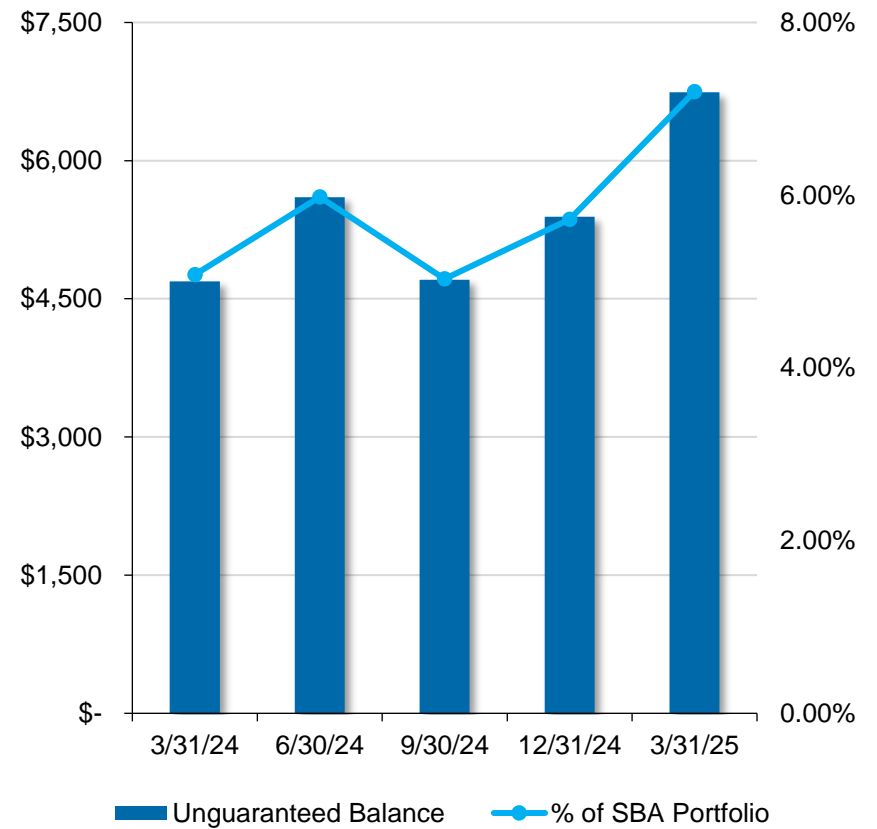
SBA Loans Portfolio

(Dollars in thousands, as of March 31, 2025)

SBA Portfolio



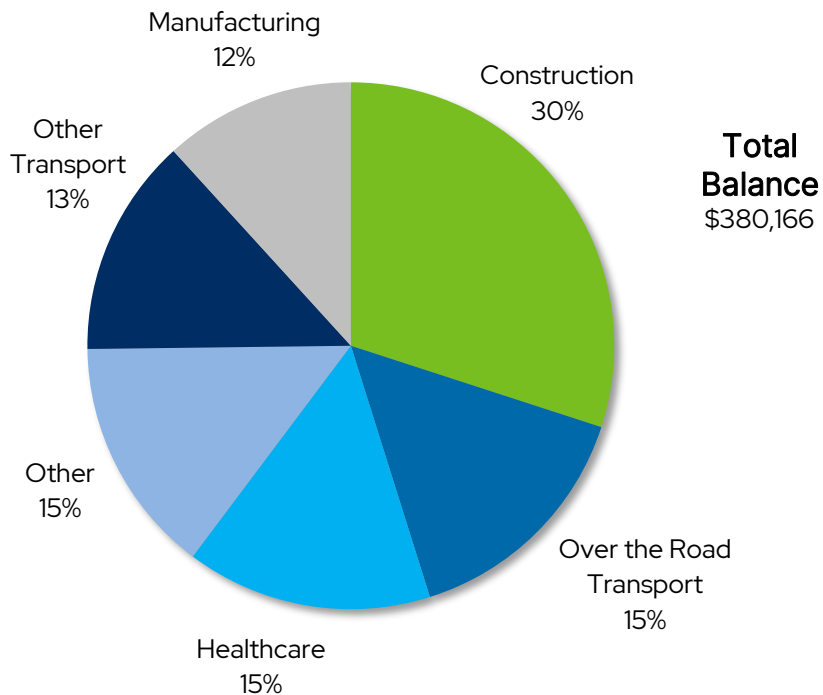
Classified SBA Loans



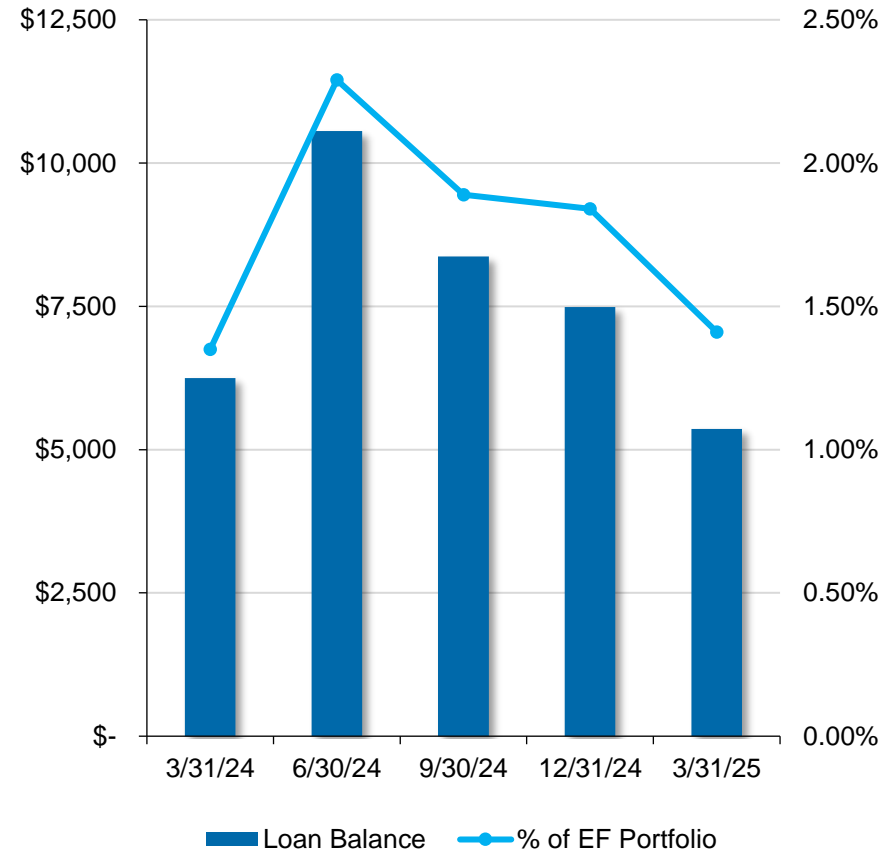
Equipment Finance Portfolio

(Dollars in thousands, as of March 31, 2025)

Equipment Finance Portfolio



Classified EF Loans

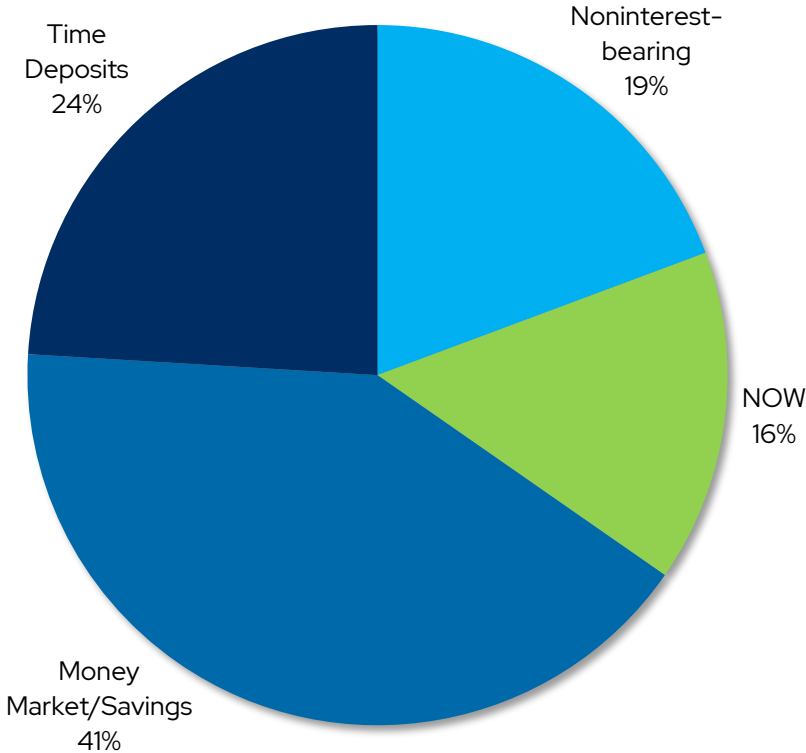


Deposit Franchise

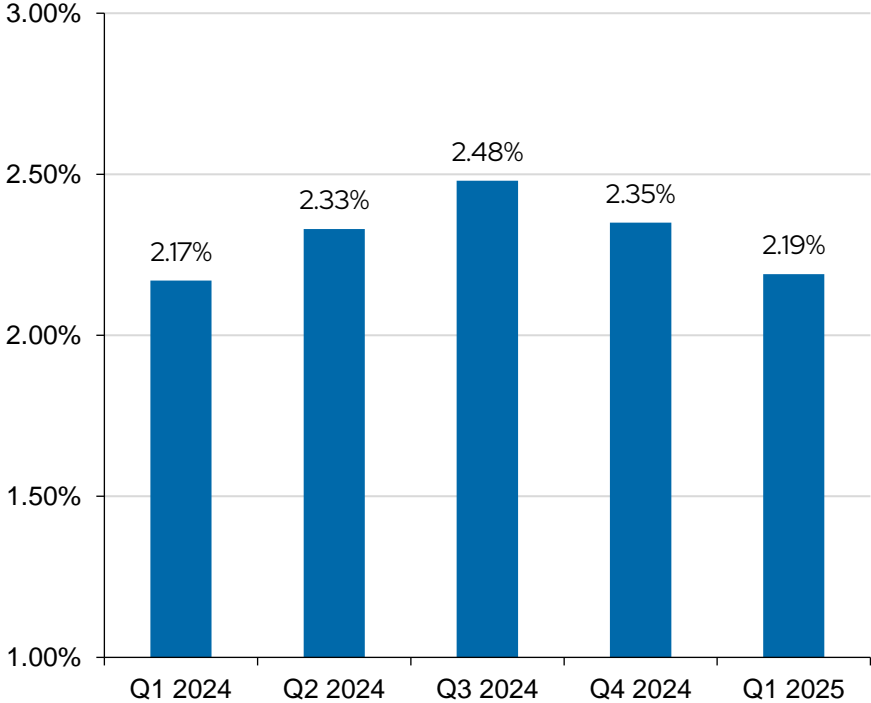
(Dollars in thousands, as of March 31, 2025)

Total Deposits

\$3,736,360



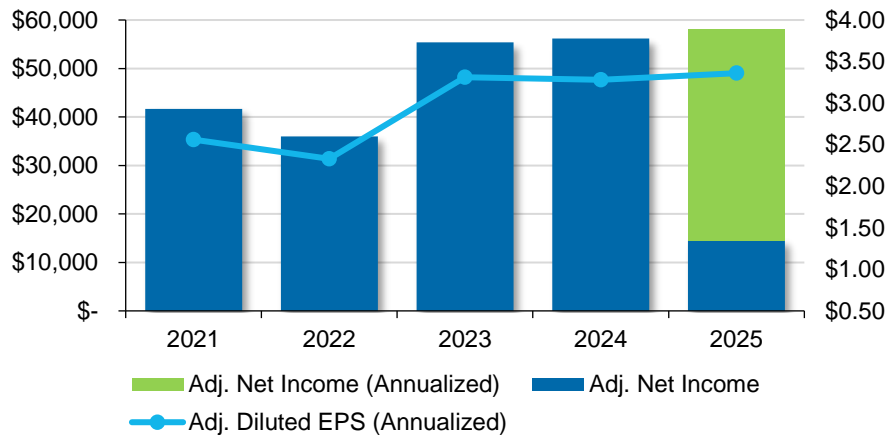
Cost of Deposits



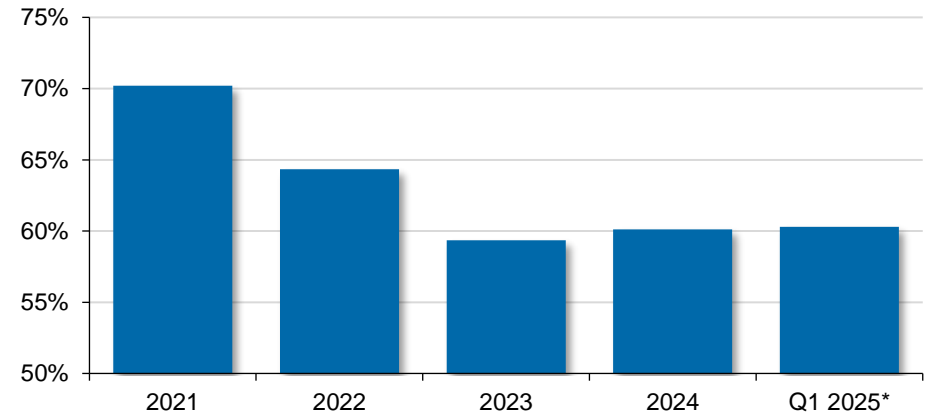
Strong Profitability Metrics

(Dollars in thousands, by year)

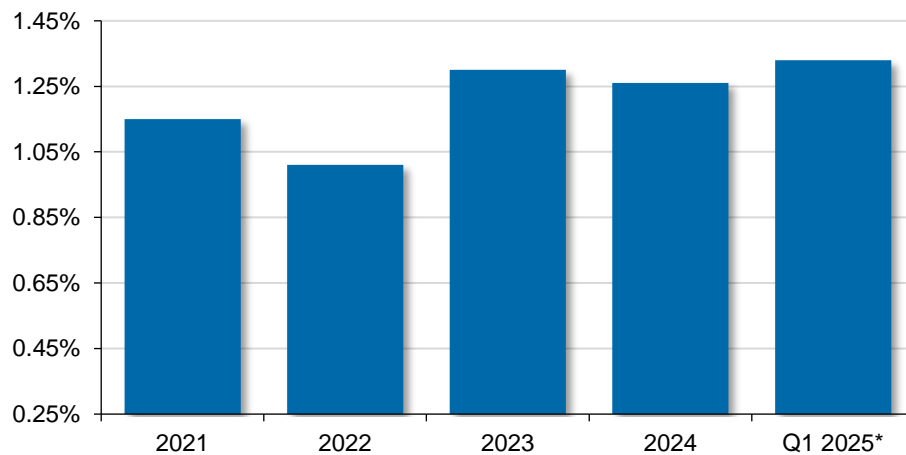
Adjusted Earnings Performance



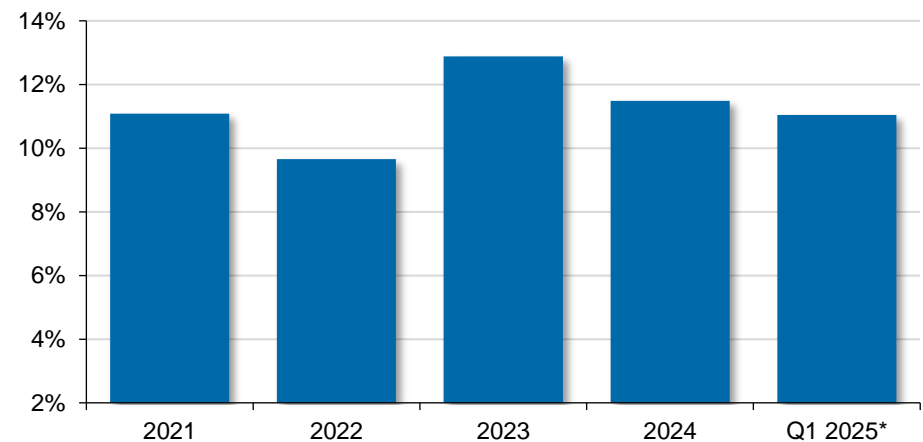
Adjusted Efficiency Ratio



Adjusted Return on Assets



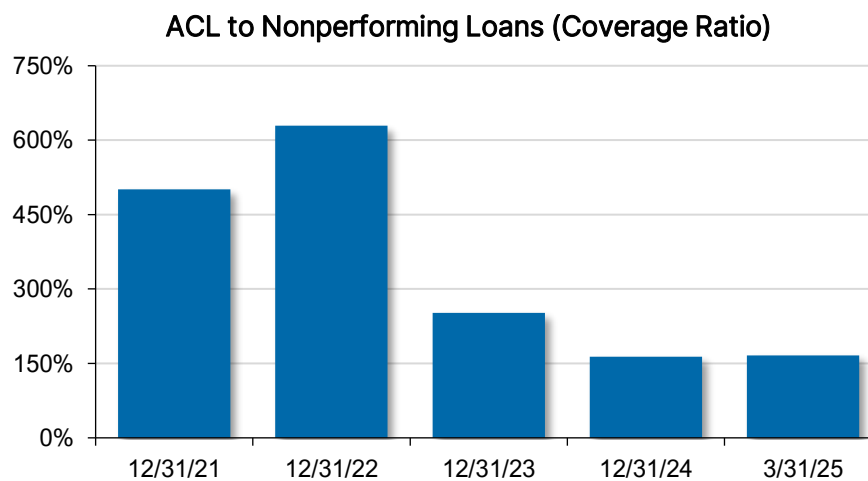
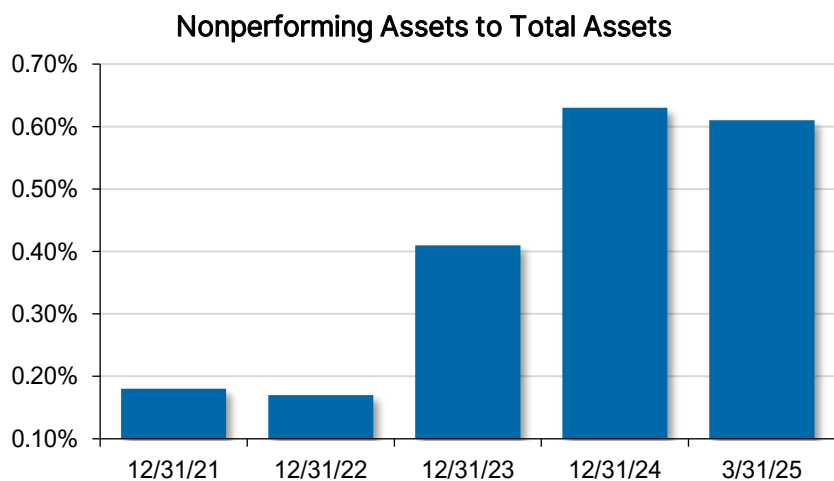
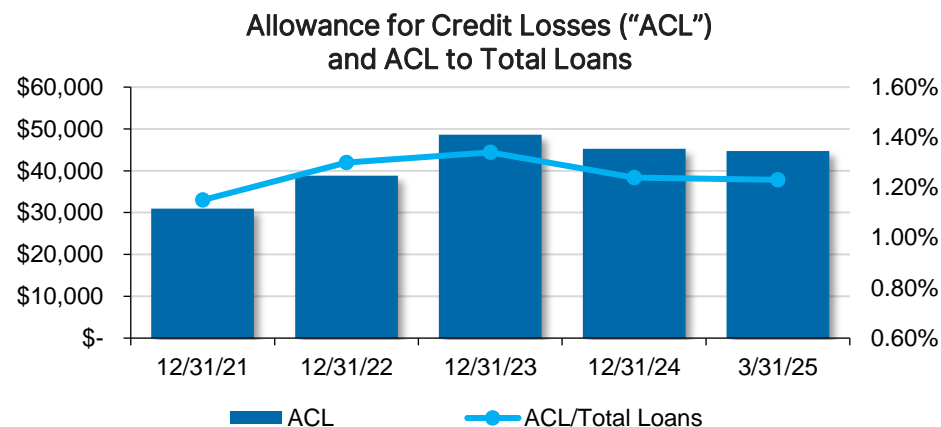
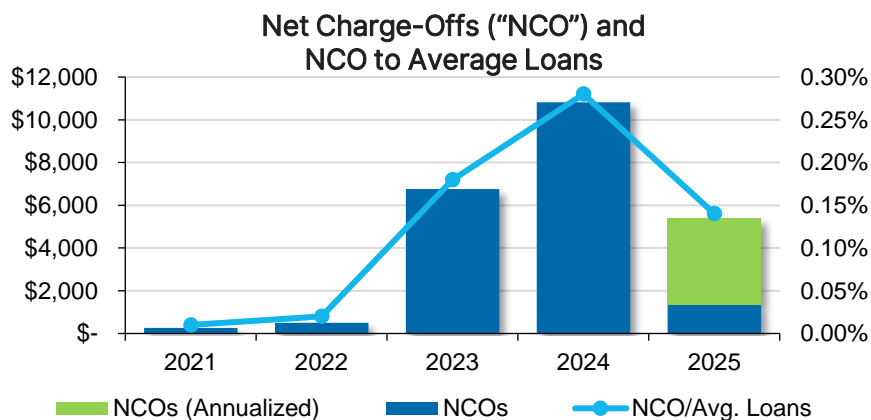
Adjusted Return on Average Tangible Common Equity



* Period reflects calendar year to date data
See Appendix – Non-GAAP Reconciliation

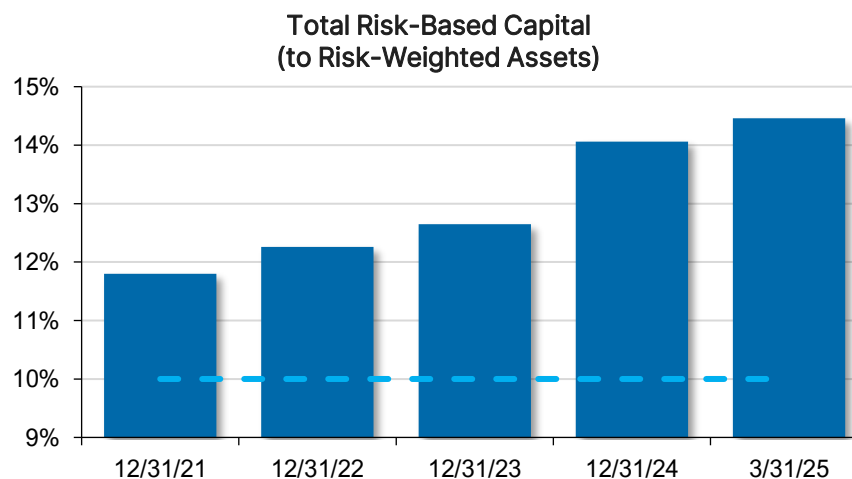
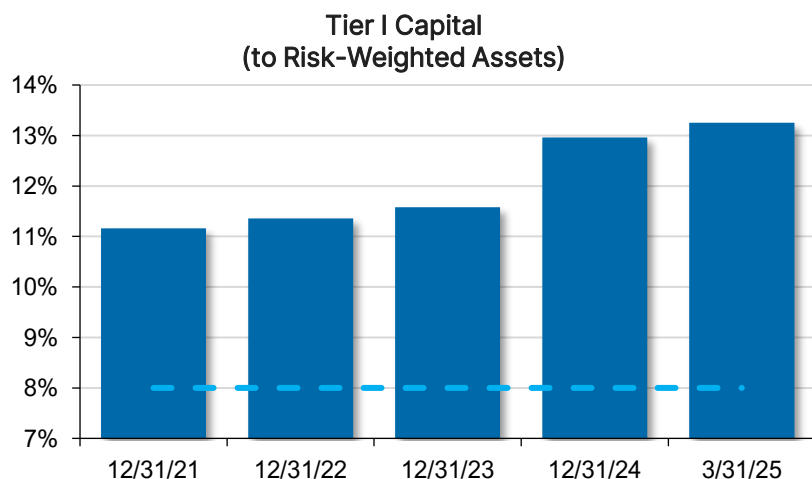
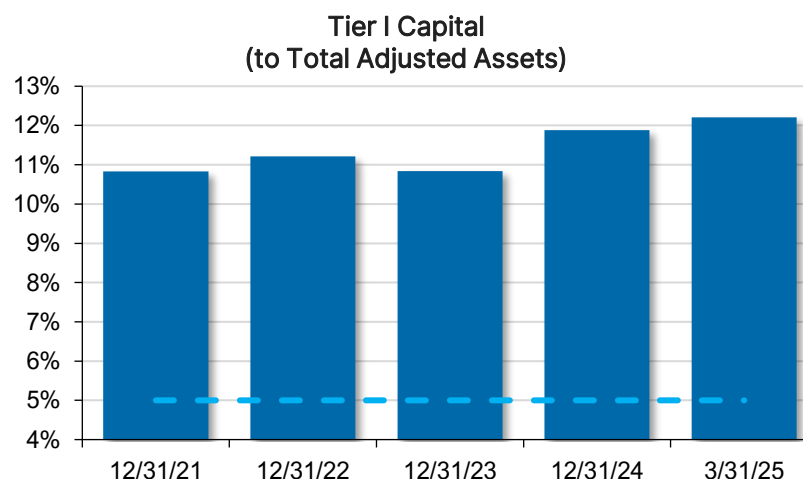
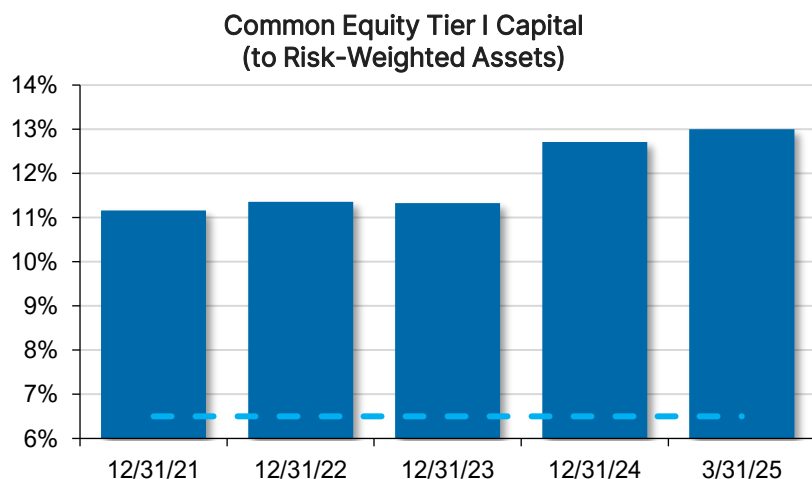
Solid Asset Quality and Credit Discipline

(Dollars in thousands)



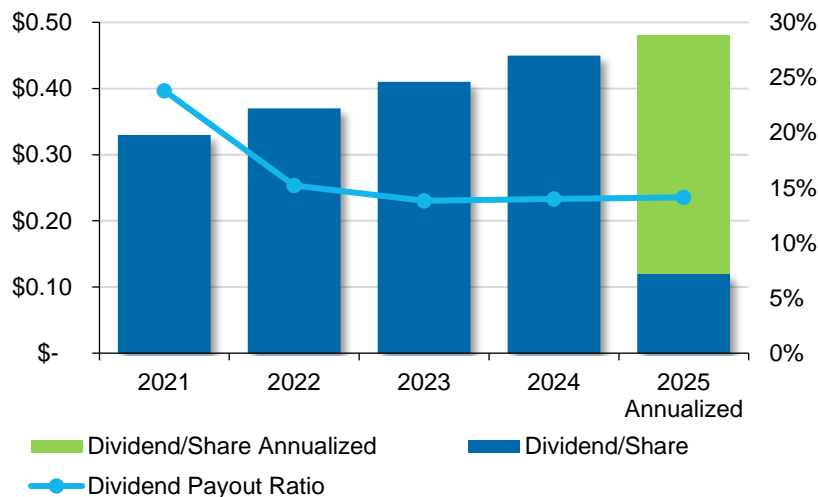
Strong Capital Position to Support Continued Growth

(Dollars in thousands)

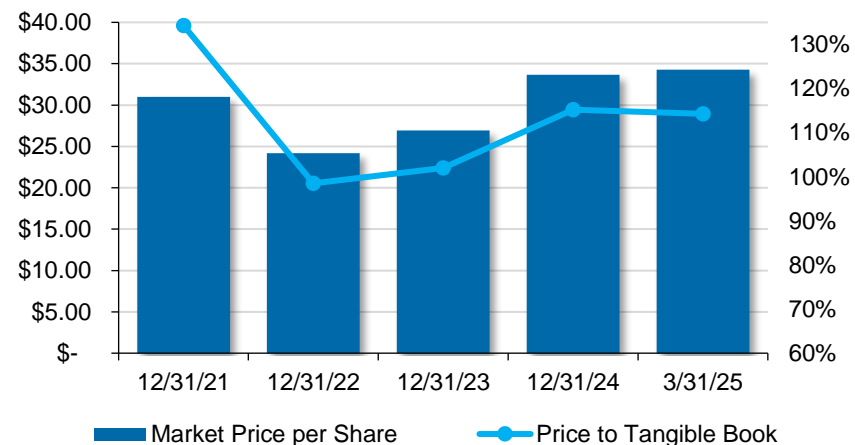


Capital Strategy

Cash Dividends



Market Price and Price to Tangible Book



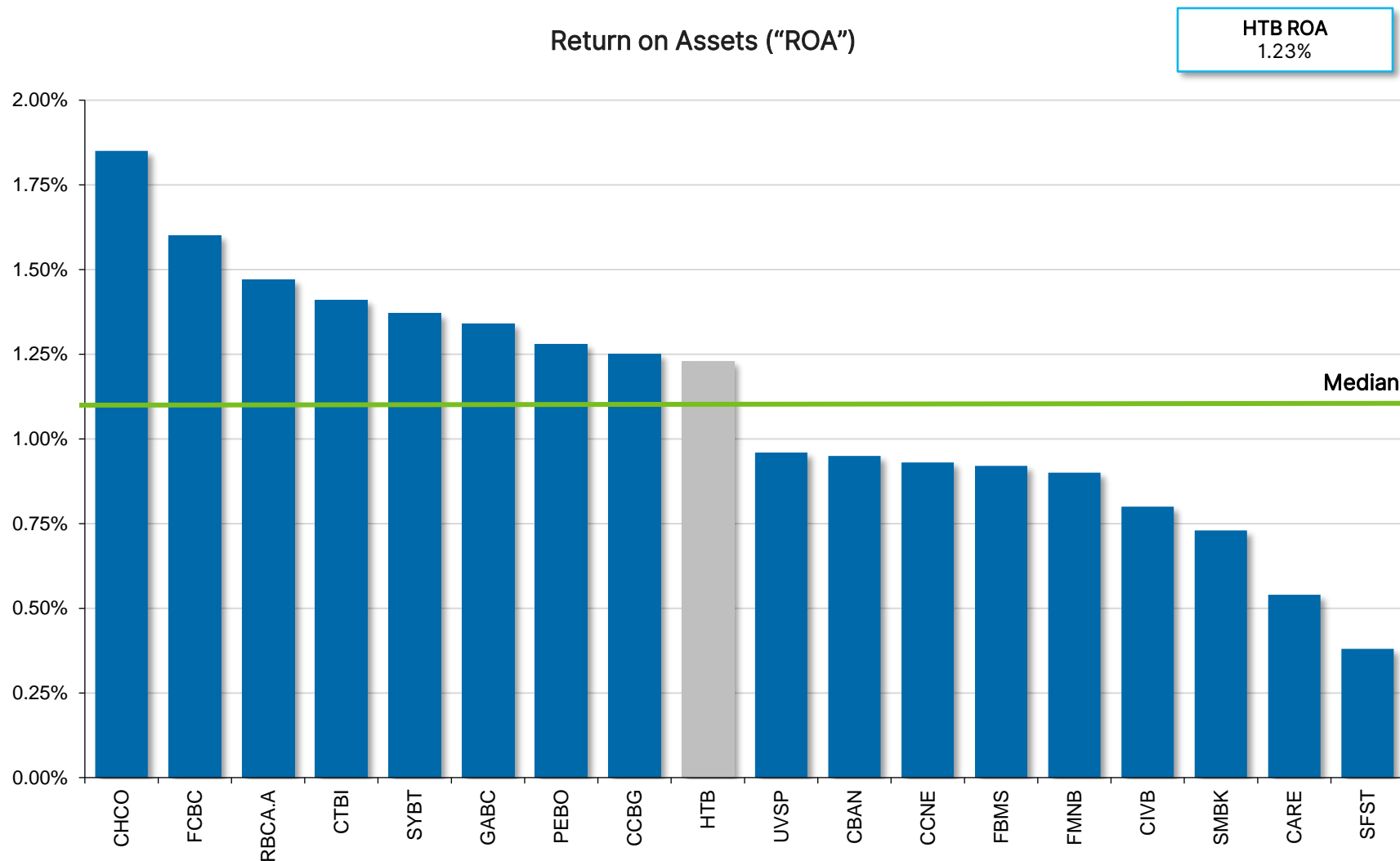
Stock Buybacks

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 March 31, 2025	45.6%	9,869,533	\$204,729,000	\$20.74
Shares remaining to be repurchased under most recent buyback plan		228,356	14,800 shares repurchased during the three months ended March 31, 2025	
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

(Twelve Months ended December 31, 2024)

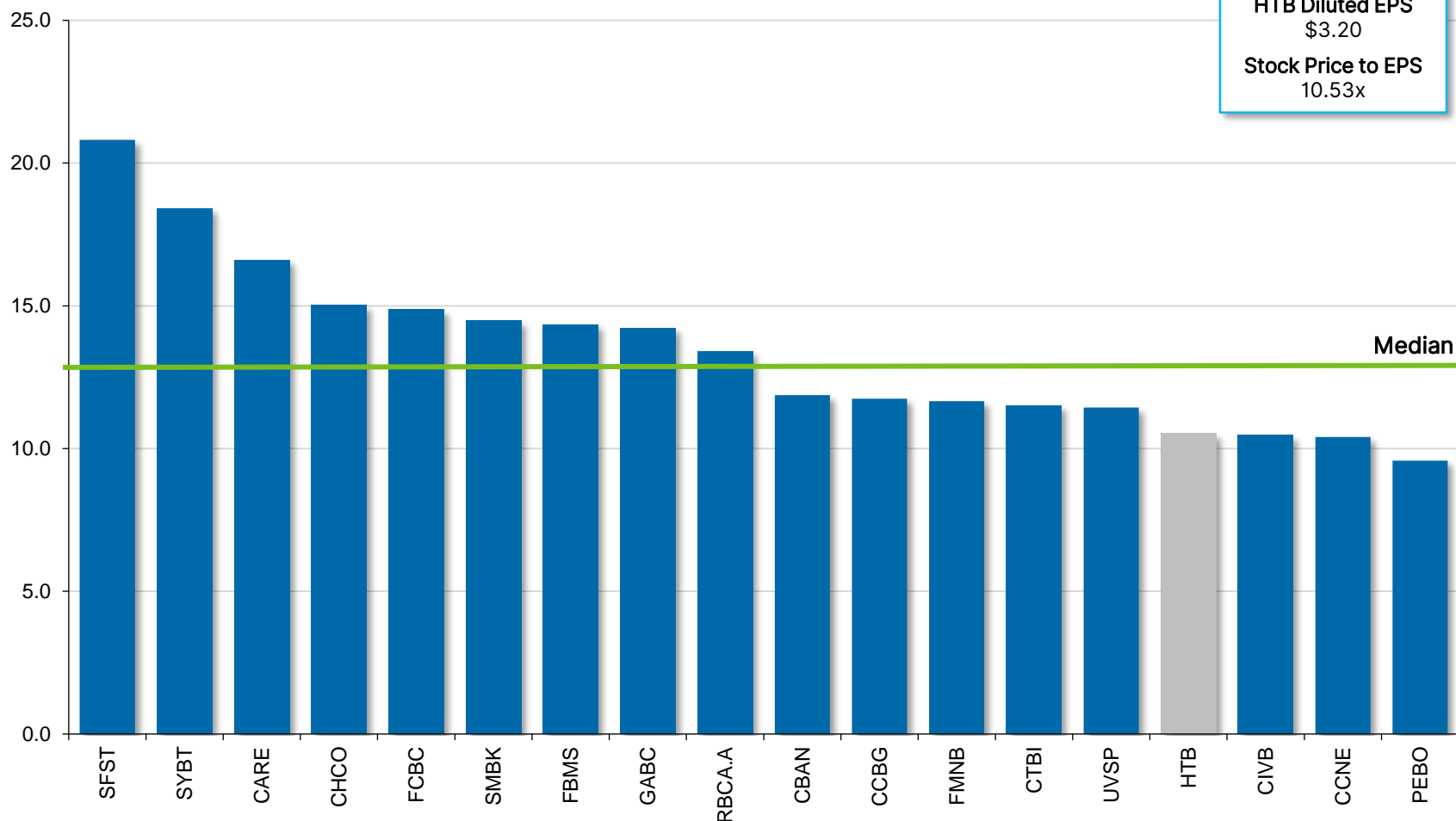


Valuation – Peer Comparison

(Twelve Months ended December 31, 2024)

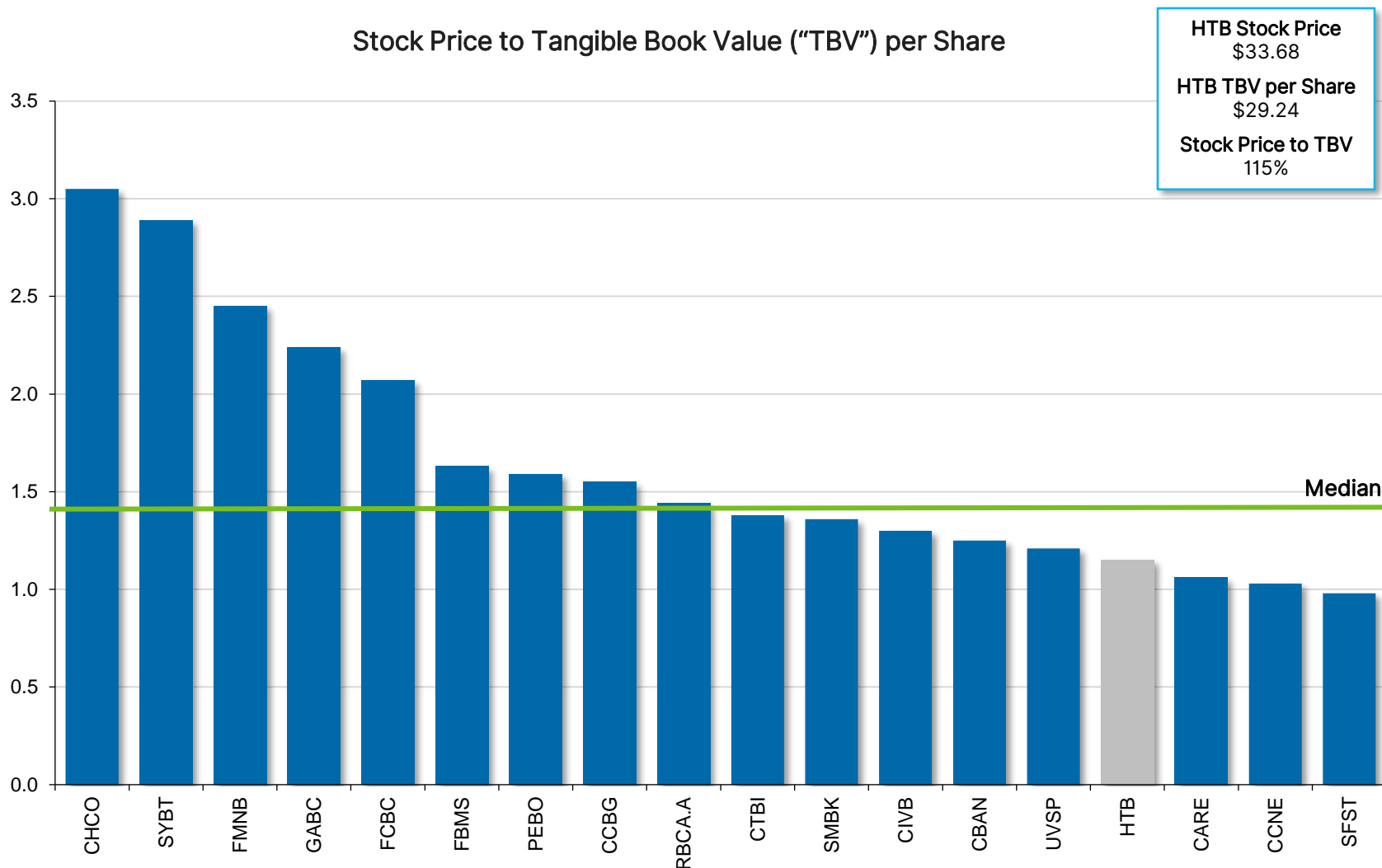
Stock Price to Earnings per Share ("EPS")

HTB Stock Price
\$33.68
HTB Diluted EPS
\$3.20
Stock Price to EPS
10.53x



Valuation – Peer Comparison

(Twelve Months ended December 31, 2024)



Quarterly Highlights

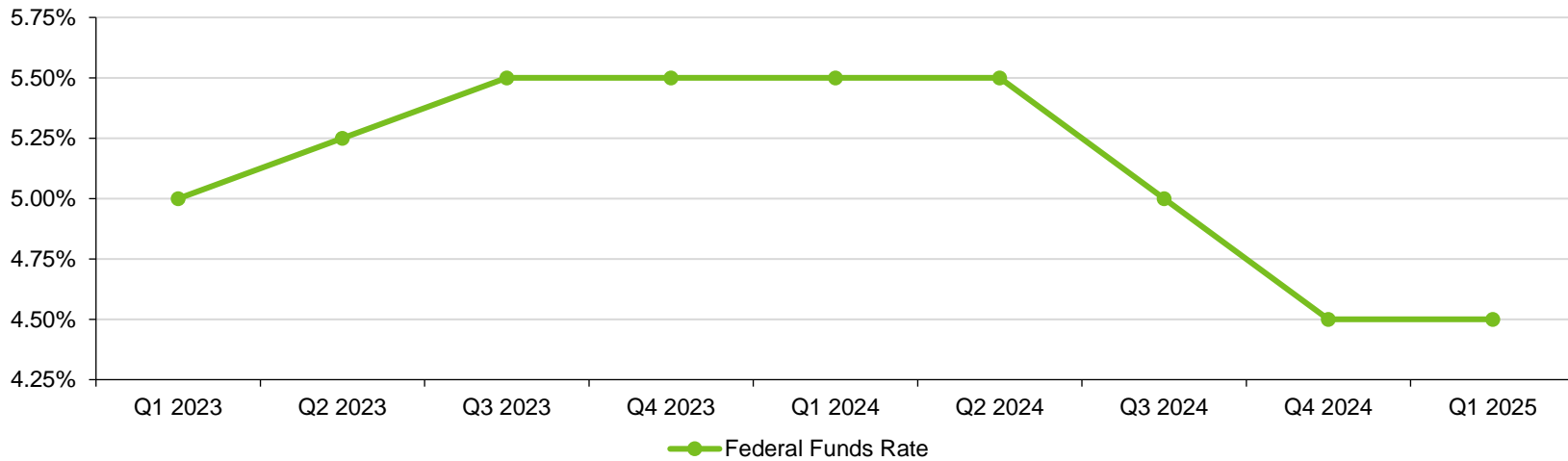
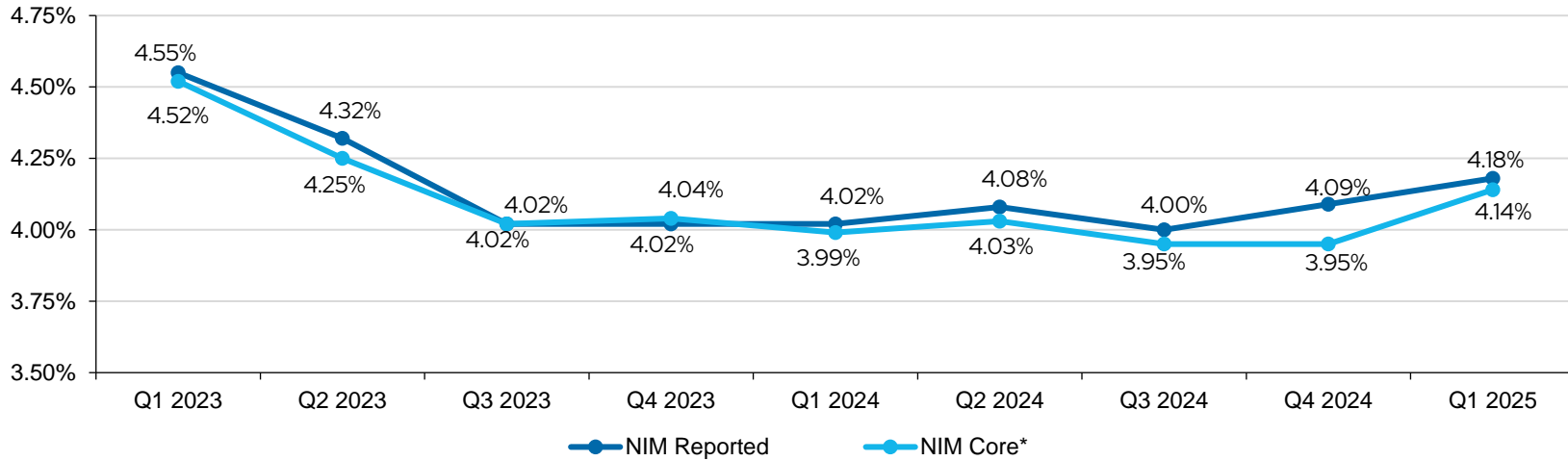
Net Income Per Share	3/31/2025	12/31/2024	9/30/2024	6/30/2024	3/31/2024	12/31/2023
Basic	\$ 0.84	\$ 0.83	\$ 0.77	\$ 0.73	\$ 0.88	\$ 0.79
Diluted	\$ 0.84	\$ 0.83	\$ 0.76	\$ 0.73	\$ 0.88	\$ 0.79

Performance Ratios	3/31/2025	12/31/2024	9/30/2024	6/30/2024	3/31/2024	12/31/2023
Return on assets (ROA)	1.33 %	1.27 %	1.17 %	1.13 %	1.37 %	1.21 %
Return on equity (ROE)	10.52 %	10.32 %	9.76 %	9.58 %	11.91 %	10.81 %
Yield on earning assets	6.20 %	6.27 %	6.34 %	6.32 %	6.18 %	6.03 %
Rate paid on interest-bearing liabilities	2.73 %	2.94 %	3.12 %	3.04 %	2.90 %	2.74 %
Net interest margin	4.18 %	4.09 %	4.00 %	4.08 %	4.02 %	4.02 %
Efficiency ratio - adjusted	60.29 %	59.89 %	60.30 %	59.66 %	60.64 %	60.52 %

Asset Quality Ratios	3/31/2025	12/31/2024	9/30/2024	6/30/2024	3/31/2024	12/31/2023
Nonperforming assets to total assets	0.61 %	0.63 %	0.64 %	0.54 %	0.43 %	0.41 %
Nonperforming loans to total loans	0.74 %	0.76 %	0.78 %	0.68 %	0.55 %	0.53 %
Classified assets to total assets	0.85 %	1.06 %	0.99 %	0.91 %	0.80 %	0.90 %
ACL to nonperforming loans	165.96 %	163.68 %	166.51 %	194.80 %	235.18 %	251.60 %
ACL to total loans	1.23 %	1.24 %	1.30 %	1.33 %	1.30 %	1.34 %
Net charge-offs to average loans	0.14 %	0.19 %	0.42 %	0.27 %	0.24 %	0.29 %

Quarterly Highlights

Net Interest Margin



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

Appendix – Non-GAAP Recon

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:

<i>(Dollars in thousands)</i>	3 Months Ended		12 Months Ended		
	3/31/2025	12/31/2024	12/31/2023	12/31/2022	12/31/2021
Noninterest expense	\$ 30,961	\$ 124,668	\$ 123,089	\$ 105,423	\$ 130,578
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	\$ 30,961	\$ 121,703	\$ 118,348	\$ 102,904	\$ 106,375
Net interest income	\$ 42,907	\$ 168,675	\$ 169,433	\$ 127,964	\$ 106,566
Plus: tax-equivalent adjustment	418	1,460	1,244	1,189	1,268
Plus: noninterest income	8,027	33,449	32,073	34,515	42,284
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	\$ 51,352	\$ 202,450	\$ 199,370	\$ 159,937	\$ 151,516
Efficiency ratio	60.79%	61.68%	61.08%	64.88%	87.72%
Efficiency ratio - adjusted	60.29%	60.12%	59.36%	64.34%	70.21%

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

<i>(Dollars in thousands)</i>	As of				
	3/31/2025	12/31/2024	12/31/2023	12/31/2022	12/31/2021
Total stockholder's equity	\$ 565,449	\$ 551,758	\$ 499,893	\$ 410,155	\$ 401,746
Less: goodwill, core deposit intangibles, net of taxes	(38,793)	(39,189)	(41,086)	(25,663)	(25,780)
Tangible book value	\$ 526,656	\$ 512,569	\$ 458,807	\$ 384,492	\$ 375,966
Common shares outstanding	17,552,626	17,527,709	17,387,069	15,673,595	16,303,461
Book value per share	\$ 32.21	\$ 31.48	\$ 28.75	\$ 26.17	\$ 24.64
Tangible book value per share	\$ 30.00	\$ 29.24	\$ 26.39	\$ 24.53	\$ 23.06
HomeTrust Bancshares, Inc. share price	\$ 34.28	\$ 33.68	\$ 26.92	\$ 24.17	\$ 30.98
Price to tangible book value	114.2%	115.2%	102.0%	98.5%	134.3%

Appendix – Non-GAAP Recon

(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				
	3/31/2025	12/31/2024	9/30/2024	6/30/2024	3/31/2024
<i>(Dollars in thousands)</i>					
Total stockholder's equity	\$ 565,449	\$ 551,758	\$ 540,004	\$ 523,628	\$ 513,173
Less: goodwill, core deposit intangibles, net of taxes	(38,793)	(39,189)	(39,626)	(40,063)	(40,500)
Tangible book value	<u>\$ 526,656</u>	<u>\$ 512,569</u>	<u>\$ 500,378</u>	<u>\$ 483,565</u>	<u>\$ 472,673</u>
Common shares outstanding	17,552,626	17,527,709	17,514,922	17,437,326	17,444,787
Book value per share	\$ 32.21	\$ 31.48	\$ 30.83	\$ 30.03	\$ 29.42
Tangible book value per share	\$ 30.00	\$ 29.24	\$ 28.57	\$ 27.73	\$ 27.10
HomeTrust Bancshares, Inc. share price	\$ 34.28	\$ 33.68	\$ 34.08	\$ 30.03	\$ 27.34
Price to tangible book value	114.2%	115.2%	119.3%	108.3%	100.9%

	As of			
	12/31/2023	9/30/2023	6/30/2023	3/31/2023
<i>(Dollars in thousands)</i>				
Total stockholder's equity	\$ 499,893	\$ 484,411	\$ 471,186	\$ 458,242
Less: goodwill, core deposit intangibles, net of taxes	(41,086)	(41,748)	(42,410)	(42,642)
Tangible book value	<u>\$ 458,807</u>	<u>\$ 442,663</u>	<u>\$ 428,776</u>	<u>\$ 415,600</u>
Common shares outstanding	17,387,069	17,380,307	17,366,673	17,370,063
Book value per share	\$ 28.75	\$ 27.87	\$ 27.13	\$ 26.38
Tangible book value per share	\$ 26.39	\$ 25.47	\$ 24.69	\$ 23.93
HomeTrust Bancshares, Inc. share price	\$ 26.92	\$ 21.67	\$ 20.89	\$ 24.59
Price to tangible book value	102.0%	85.1%	84.6%	102.8%

Appendix – Non-GAAP Recon

(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.

	3 Months Ended		12 Months Ended			
	3/31/2025	12/31/2024	12/31/2023	12/31/2022	12/31/2021	
	<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)	14,539	54,805	50,044	36,905	22,066	
Adjusted net income (non-GAAP)	\$ 14,539	\$ 56,206	\$ 55,405	\$ 35,978	\$ 41,651	
Average shares outstanding - basic	17,011,359	16,914,741	16,604,881	15,149,241	15,815,635	
Average shares outstanding - diluted	17,113,424	16,977,330	16,622,371	15,319,601	16,182,068	
Basic EPS (GAAP)	\$ 0.84	\$ 3.21	\$ 2.99	\$ 2.42	\$ 1.38	
Non-GAAP adjustment	-	0.08	0.32	(0.06)	1.24	
Adjusted basic EPS (non-GAAP)	\$ 0.84	\$ 3.29	\$ 3.31	\$ 2.36	\$ 2.62	
Diluted EPS (GAAP)	\$ 0.84	\$ 3.20	\$ 2.99	\$ 2.39	\$ 1.35	
Non-GAAP adjustment	-	0.08	0.32	(0.06)	1.21	
Adjusted diluted EPS (non-GAAP)	\$ 0.84	\$ 3.28	\$ 3.31	\$ 2.33	\$ 2.56	
Average assets	\$ 4,427,045	\$ 4,439,661	\$ 4,285,115	\$ 3,551,791	\$ 3,618,635	
Average equity	\$ 560,312	\$ 528,288	\$ 471,107	\$ 398,055	\$ 401,527	
ROA (GAAP)	1.33%	1.23%	1.17%	1.04%	0.61%	
Non-GAAP adjustment	0.00%	0.03%	0.13%	-0.03%	0.54%	
Adjusted ROA (non-GAAP)	1.33%	1.26%	1.30%	1.01%	1.15%	
ROE (GAAP)	10.52%	10.37%	10.62%	9.27%	5.50%	
Non-GAAP adjustment	0.00%	0.27%	1.14%	-0.23%	4.88%	
Adjusted ROE (non-GAAP)	10.52%	10.64%	11.76%	9.04%	10.38%	
Average equity	\$ 560,312	\$ 528,288	\$ 471,107	\$ 398,055	\$ 401,527	
Less: goodwill, core deposit intangible, net of taxes	(38,793)	(39,189)	(41,086)	(25,663)	(25,780)	
Average tangible book value	\$ 521,519	\$ 489,099	\$ 430,021	\$ 372,392	\$ 375,747	
Adjusted ROATCE	11.15%	11.49%	12.88%	9.66%	11.08%	

Appendix – Non-GAAP Recon

(Continued)

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

	3 Months ended					
	3/31/2025	12/31/2024	9/30/2024	6/30/2024	3/31/2024	12/31/2023
<i>(Dollars in thousands)</i>						
Non interest expense	\$ 30,961	\$ 34,009	\$ 30,585	\$ 30,210	\$ 29,864	\$ 29,781
Less: contract renewal consulting fee	-	(2,965)	-	-	-	-
Noninterest expense - adjusted	\$ 30,961	\$ 31,044	\$ 30,585	\$ 30,210	\$ 29,864	\$ 29,781
Net interest income	\$ 42,907	\$ 43,205	\$ 42,074	\$ 42,166	\$ 41,230	\$ 41,923
Plus: tax-equivalent adjustment	418	389	368	354	349	341
Plus: noninterest income	8,027	8,243	8,282	8,113	8,811	8,248
Less: gain on death benefit proceeds from BOLI policies	-	-	-	-	(1,143)	(1,554)
Less: (gain) loss on sale of premises and equipment	-	-	-	-	9	248
Net interest income plus noninterest income - adjusted	\$ 51,352	\$ 51,837	\$ 50,724	\$ 50,633	\$ 49,256	\$ 49,206
Efficiency Ratio	60.79%	66.10%	60.74%	60.08%	59.69%	59.36%
Efficiency Ratio - adjusted	60.29%	59.89%	60.30%	59.66%	60.64%	60.52%

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

	3 Months ended					
	3/31/2025	12/31/2024	9/30/2024	6/30/2024	3/31/2024	12/31/2023
<i>(Dollars in thousands)</i>						
Contract renewal consulting fee	\$ -	\$ 2,965	\$ -	\$ -	\$ -	\$ -
Gain on death benefit proceeds from BOLI policies	-	-	-	-	(1,143)	(1,554)
Loss (gain) loss on sale of premises and equipment	-	-	-	-	9	248
Total adjustments	\$ -	\$ 2,965	\$ -	\$ -	\$ (1,134)	\$ (1,306)
Less: tax effect	-	(697)	-	-	266	307
Total adjustments, net of tax	-	2,268	-	-	(868)	(999)
Net income (GAAP)	14,539	14,208	13,112	12,418	15,067	13,464
Adjusted net income (non-GAAP)	\$ 14,539	\$ 16,476	\$ 13,112	\$ 12,418	\$ 14,199	\$ 12,465
Average assets	\$ 4,427,045	\$ 4,461,612	\$ 4,449,215	\$ 4,426,915	\$ 4,420,556	\$ 4,406,129
Average equity	\$ 560,312	\$ 547,711	\$ 534,726	\$ 521,562	\$ 508,870	\$ 494,106
ROA (GAAP)	1.33%	1.27%	1.17%	1.13%	1.37%	1.21%
Non-GAAP adjustment	0.00%	0.20%	0.00%	0.00%	-0.08%	-0.09%
Adjusted ROA (non-GAAP)	1.33%	1.47%	1.17%	1.13%	1.29%	1.12%
ROE (GAAP)	10.52%	10.32%	9.76%	9.58%	11.91%	10.81%
Non-GAAP adjustment	0.00%	1.66%	0.00%	0.00%	-0.68%	-0.81%
Adjusted ROE (non-GAAP)	10.52%	11.98%	9.76%	9.58%	11.23%	10.00%

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