



HomeTrust Bancshares, Inc.

Charter of the Compensation and Human Capital Committee of the Board of Directors of HomeTrust Bancshares, Inc.

February 10, 2025

I. Statement of Policy

The Compensation and Human Capital Committee (the “Committee”) of the Board of Directors (the “Board”) of HomeTrust Bancshares, Inc. (the “Corporation”) shall discharge certain of the Board’s responsibilities relating to the performance, professional development, succession and compensation of the Corporation’s executive officers, including, without limitation, determining the compensation of the Corporation’s Chief Executive Officer and all other executive officers of the Corporation, and making recommendations to the Board regarding director compensation.

II. Committee Composition and Meetings

The Committee shall be comprised of three or more directors (including a chair) as appointed annually by the Board, considering the recommendations of the Governance and Nominating Committee, each of whom shall meet the independence requirements for compensation committee members under the New York Stock Exchange (“NYSE”) Listed Company Manual and each of whom shall be affirmatively determined by the Board to have no material relationship with the Corporation (either directly or as a partner, shareholder or officer of an organization that has a relationship with the Corporation). In affirmatively determining the independence of any director who will serve on the Committee, the Board shall consider all factors specifically relevant to determining whether a director has a relationship to the Corporation which is material to that director’s ability to be independent from management in connection with the duties of a member of the Committee, including but not limited to: (i) the source of compensation of such director, including any consulting, advisory or other compensatory fee paid by the Corporation to such director; and (ii) whether the director is affiliated with the Corporation, a subsidiary of the Corporation or an affiliate of a subsidiary of the Corporation. In addition, the Board shall consider whether it is advisable for members of the Committee to qualify as “non-employee directors” within the meaning of Rule 16b-3 under the Securities Exchange Act of 1934, as amended (the “Exchange Act”), or any other standards of applicable law, rule or regulation. The Board shall have the power at any time to change the membership of the Committee and to fill vacancies, subject to the qualification requirements of this Charter.

The Committee shall meet at least two times annually or more frequently as circumstances require. The Committee Chair shall approve an agenda in advance of each meeting. The agenda and information concerning the business to be conducted at each meeting shall be provided to the members of the Committee sufficiently in advance of each meeting to permit a meaningful review. If the Chair is not available for a meeting, the other members of the Committee may appoint a temporary chair for such meeting by vote of a majority of the full Committee. The Committee may request that any directors, officers or employees of the Corporation, or other persons whose advice

and counsel are sought by the Committee, attend any meeting of the Committee to provide such pertinent information as the Committee requests.

The Committee shall maintain minutes of meetings and report regularly to the Board on the Committee's activities and recommendations for Board review and approval. The provisions of the Corporation's Bylaws regarding Board committees, committee meetings (including meetings by conference telephone or similar communications equipment), action without meetings, notice, waiver of notice, quorum, and voting requirements, shall apply to the Committee. The Committee is authorized and empowered to adopt its own rules of procedure not inconsistent with (a) any provision of this Charter, (b) any provision of the Bylaws of the Corporation, or (c) the laws of the State of Maryland.

The Committee may form subcommittees for any purpose that the Committee deems appropriate and may delegate to those subcommittees such power and authority as the Committee deems appropriate; provided, however, that: (a) no subcommittee shall consist of fewer than two members, and (b) the Committee shall not delegate to a subcommittee any power or authority required by any law, rule or regulation to be observed and/or exercised by the Committee as a whole.

III. Committee Duties, Responsibilities and Process

The Committee shall have the following responsibilities and authority, in addition to those specified in Section IV of this Charter:

- (1) Review from time to time the Corporation's compensation plans in light of the Corporation's goals and objectives with respect to such plans, and, if the Committee deems it appropriate, adopt new incentive-compensation plans, equity-based plans, other compensation plans or amendments to existing plans.
- (2) Review and determine the compensation of the Corporation's Chief Executive Officer (CEO) and other Executive Officers (as defined in Rule 16a-1(f) under the Exchange Act or any successor rule), including salary, bonus, short-term incentives, long-term incentives and all other forms of compensation, including participation in tax-qualified and non-qualified benefit plans. The Committee's responsibilities in this regard shall include: (a) review and approve corporate goals and objectives relevant to CEO compensation, evaluate the CEO's performance in light of those goals and objectives, and, either as a committee or together with the other independent directors (as directed by the Board), determine and approve the CEO's compensation level based on this evaluation; and (b) approve, or make recommendations to the Board with respect to, non-CEO Executive Officer compensation, and incentive-compensation and equity-based plans.

In determining the long-term incentive component of CEO compensation, the Committee should consider the Corporation's performance and relative stockholder return, the value of similar incentive awards to CEOs at comparable companies, and the awards given to the Corporation's CEO in past years.

The CEO may not be present during voting or deliberations on his or her compensation. The Committee shall review and establish performance targets as

Charter of the Compensation and Human Capital Committee

applicable, and participant eligibility for management incentive compensation programs. At the end of any incentive period for any such program, the Committee will evaluate performance under such program and determine the extent to which such program should be funded, as well as specific awards for the CEO and other Executive Officers

- (3) Review and approve the amount of the Corporation's 401(k) matching and ESOP allocations each year.
- (4) Perform such duties and responsibilities as may be assigned to the Committee under the terms of any executive or employee compensation plan.
- (5) Review annually all employment contracts with the Corporation's Executive Officers and approve the amendment, extension or termination of such contracts as deemed appropriate, and consider any proposed new employment contracts with Executive Officers.
- (6) Periodically review and recommend to the Board, the appropriate level of compensation and the appropriate mix of cash compensation and equity compensation for Board and Board committee service.
- (7) Review and discuss with the Corporation's management the Compensation Discussion and Analysis ("CD&A") disclosure to appear in the Company's Annual Report on Form 10-K and/or annual proxy statement, recommend whether the CD&A should be included in the Annual Report on Form 10-K and/or annual proxy statement and issue a report to appear in the Annual Report on Form 10-K and/or annual proxy statement.
- (8) Review CEO Pay Ratio disclosure and Pay versus Performance disclosure.
- (9) Determine the Corporation's policies regarding the tax deductibility of compensation paid to the Corporation's executive officers for purposes of Section 162(m) of the Internal Revenue Code of 1986, as amended.
- (10) Annually maintain, review, and update the CEO succession plan and present to the Board for full approval.
- (11) Annually review, approve, and update (if needed) succession plans for the other members of the Corporation's executive management team.
- (12) Review and reassess the adequacy of this Charter at least annually, and recommend any proposed changes to the Board for its approval. Ensure the publication of this Charter in accordance with the NYSE Listed Company Manual and SEC regulations.
- (13) Review and approve the Corporation's human capital, engagement & belonging strategy. Receive periodic updates on human capital, belonging, and engagement statuses and progress.
- (14) Periodically review the Corporation's pay equity analysis, as conducted by the external compensation consultant.

Charter of the Compensation and Human Capital Committee

- (15) Review periodic reports from management on human resources programs and practices, including employee training and development. Annually, review employee physical, mental and financial wellness initiatives.
- (16) Annually review and discuss the employee engagement and company culture survey results.
- (17) Periodically review executive and board member stock ownership guidelines, status of achievement by individuals, and update as appropriate.
- (18) Annual review of “Say on Pay” voting results and discussion with executive management about appropriate action (if any) in response.
- (19) Annual review and approval of peer groups used for compensation and performance purposes.
- (20) Annually evaluate the Committee’s performance.
- (21) Perform any other duties and responsibilities delegated to the Committee by the Board from time to time.

IV. Outside Studies; Outside Consultants

The Committee may conduct or authorize studies into matters within the Committee’s scope of responsibilities (including, without limitation, reviews of industry analyses and peer comparisons), and shall have full access to all necessary books, records and personnel of the Corporation.

The Committee may, in its sole discretion, retain or obtain the advice of a compensation consultant, legal counsel or other adviser. The Committee shall be directly responsible for the appointment, compensation and oversight of the work of any compensation consultant, legal counsel or other adviser retained by the Committee. The Corporation must provide for appropriate funding, as determined by the Committee, for payment of reasonable compensation to a compensation consultant, legal counsel or any other adviser retained by the Committee. To the extent required under the NYSE Listed Company Manual, the Committee may select, or receive advice from, a compensation consultant, legal counsel or other adviser to the Committee, other than in-house legal counsel, only after taking into consideration all factors relevant to that person’s independence from management, including the following:

- (i) the provision of other services to the Corporation by the person that employs the compensation consultant, legal counsel or other adviser;
- (ii) the amount of fees received from the Corporation by the person that employs the compensation consultant, legal counsel or other adviser, as a percentage of the total revenue of the person that employs the compensation consultant, legal counsel or other adviser;

Charter of the Compensation and Human Capital Committee

- (iii) the policies and procedures of the person that employs the compensation consultant, legal counsel or other adviser that are designed to prevent conflicts of interest;
- (iv) any business or personal relationship of the compensation consultant, legal counsel or other adviser with a member of the Committee;
- (v) any stock of the Corporation owned by the compensation consultant, legal counsel or other adviser; and
- (vi) any business or personal relationship of the compensation consultant, legal counsel, other adviser or the person employing the adviser with an Executive Officer of the Corporation.

The foregoing assessment shall be conducted by the Committee at least annually.

V. Charter for Compensation and Human Capital Committee of Board of Directors of HomeTrust Bank

This Charter shall also serve as the Charter of the Compensation and Human Capital Committee of the Board of Directors of HomeTrust Bank (the “Bank”) to the extent its provisions are applicable to the Bank, and has been adopted as such by the Board of the Bank. It shall supersede in its entirety any prior charter of the Compensation and Human Capital Committee of the Bank’s Board.