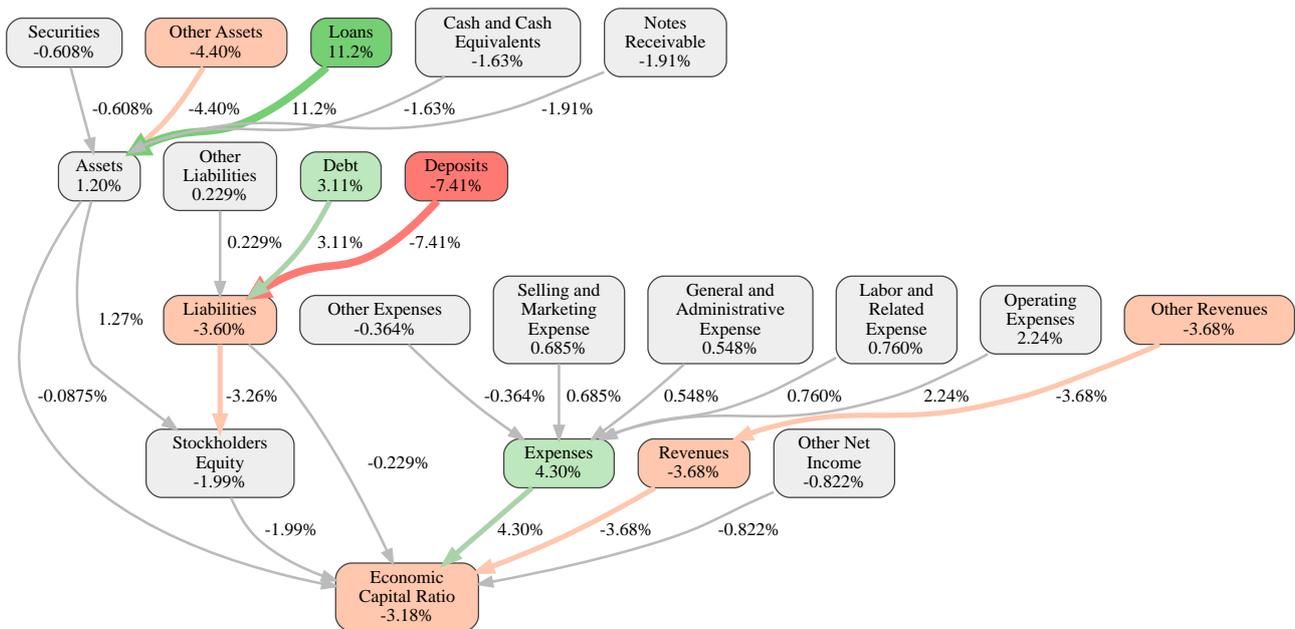




SAVINGS & CREDIT 2019

HomeTrust Bancshares Inc.
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RealRate

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HomeTrust Bank

The relative strengths and weaknesses of HomeTrust Bancshares Inc. are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of HomeTrust Bancshares Inc. compared to the market average is the variable Loans, increasing the Economic Capital Ratio by 11% points. The greatest weakness of HomeTrust Bancshares Inc. is the variable Deposits, reducing the Economic Capital Ratio by 7.4% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.8%, being 3.2% points below the market average of 10.0%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	0
Deposits	2,196,253
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	2,504,792
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	799,377
Other Compr. Net Income	-1,871
Other Expenses	26,736
Other Liabilities	698,674
Other Net Income	34,971
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	3,304,169
Liabilities	2,894,927
Expenses	26,736
Revenues	0
Stockholders Equity	409,242
Net Income	8,235
Comprehensive Net Income	6,364
Economic Capital Ratio	6.8%