

RealRate Inc., 2040 Martin Ave., Santa Clara, CA 95050



RealRate

May 12, 2026

To the CEO
Hometruster Bancshares Inc
10 WOODFIN STREET
ASHEVILLE, NC 28801
USA

Hometruster Bancshares Inc TOP Rated in the US Savings & Credit Ranking

Dear Sir or Madam,

at RealRate we have just published the 2026 US Savings & Credit ranking. I am happy to inform you that Hometruster Bancshares Inc has been TOP Rated at rank 11 out of 46.

Overall, 46 US companies were analyzed with respect to their financial strength. The complete rating is published at <https://www.realrate.ai/rankings>. Your individual rating report, showing your strengths compared to your competitors is attached.



RealRate is an international rating agency based in Santa Clara and Berlin. We use artificial intelligence to create fair and explainable company ratings. Customers highly appreciate the RealRate rating seal: only the strongest companies are able to offer highly attractive and innovative products with top customer services. Billion dollar companies rely on our rating and build trust with their customers.

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I took the liberty of sending an identical letter to the Marketing Department. Please feel free to book a short video call with me: <https://calendly.com/holger-bartel>

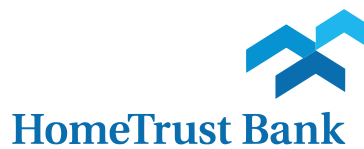
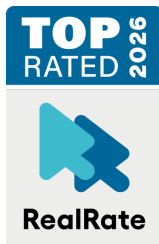
Sincerely,

Dr. Holger Bartel, CEO

RealRate Seal Subscription

RealRate Inc.
2040 Martin Ave., Santa Clara, California 95050, USA
Via email to: holger.bartel@realrate.ai

We subscribe to the Savings & Credit RealRate rating for Hometrust Bancshares Inc. The subscription comprises the annual rating update. The invoice will be sent annually, provided that a TOP rating is achieved again. The subscription can be cancelled by written letter, effective for the following year.



RealRate provides the rating seal as a scalable vector graphic. It can be used without any restrictions by Hometrust Bancshares Inc (Customer) for all promotional purposes, i.e. in product brochures, presentations, websites and broadcasting.

Item **2026 US Savings & Credit RealRate rating seal for Hometrust Bancshares Inc**
Amount **USD 9,900**
Order no. 2026-0001538263

Amounts payable by Customer are exclusive of taxes. Customer is responsible for all his taxes and will pay such amounts invoiced by RealRate.

Billing address

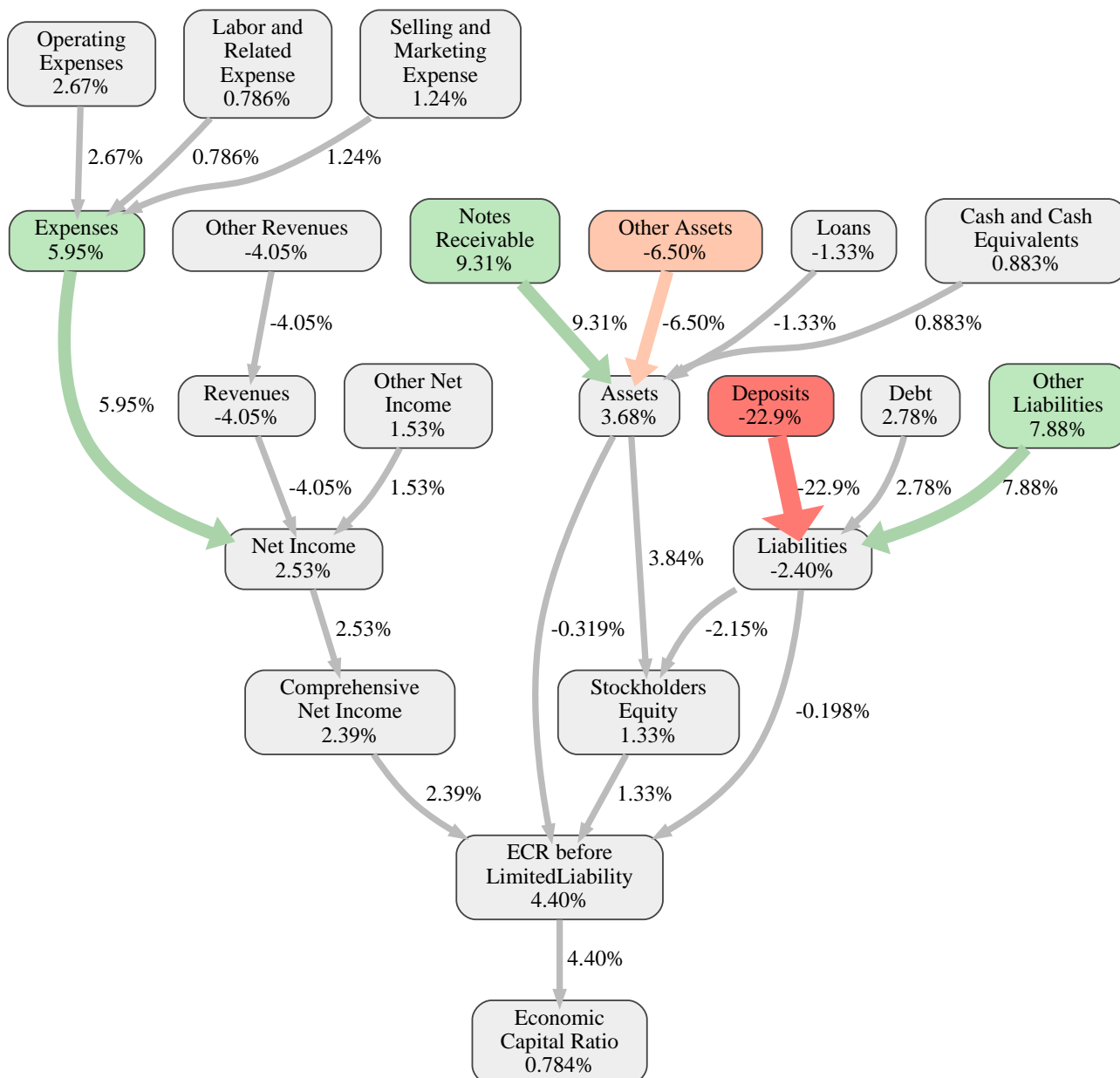
Company name	Full name
Street address	Department
City	Phone number
State / province	Email address
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Country	

Shipping address

The electronic RealRate rating seal and the invoice will be sent to
Delivery email

Hometrust Bancshares Inc

Date, location, name



The relative strengths and weaknesses of Hometryst 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 Hometryst Bancshares Inc compared to the market average is the variable Notes Receivable, increasing the Economic Capital Ratio by 9.3% points. The greatest weakness of Hometryst Bancshares Inc is the variable Deposits, reducing the Economic Capital Ratio by 23% points.

The company's Economic Capital Ratio, given in the ranking table, is 16%, being 0.78% points above the market average of 15%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Cash and Cash Equivalents	324,692	Assets	4,545,635
Debt	0	Liabilities	3,944,945
Deposits	3,709,997	Expenses	16,591
Depreciation and Amortization	0	Revenues	0
General and Administrative Expense	0	Stockholders Equity	600,690
Interest Expense	0	Net Income	64,364
Interest Payable	0	Comprehensive Net Income	66,624
Labor and Related Expense	0	BaseVar	4,295,193
Loans	0	ECR before LimitedLiability	8.6%
Notes Receivable	3,536,675	Economic Capital Ratio	16%
Occupancy	0		
Operating Expenses	0		
Other Assets	684,268		
Other Compr. Net Income	2,260		
Other Expenses	16,591		
Other Liabilities	234,948		
Other Net Income	80,955		
Other Revenues	0		
Professional Fees	0		
Securities	0		
Selling and Marketing Expense	0		