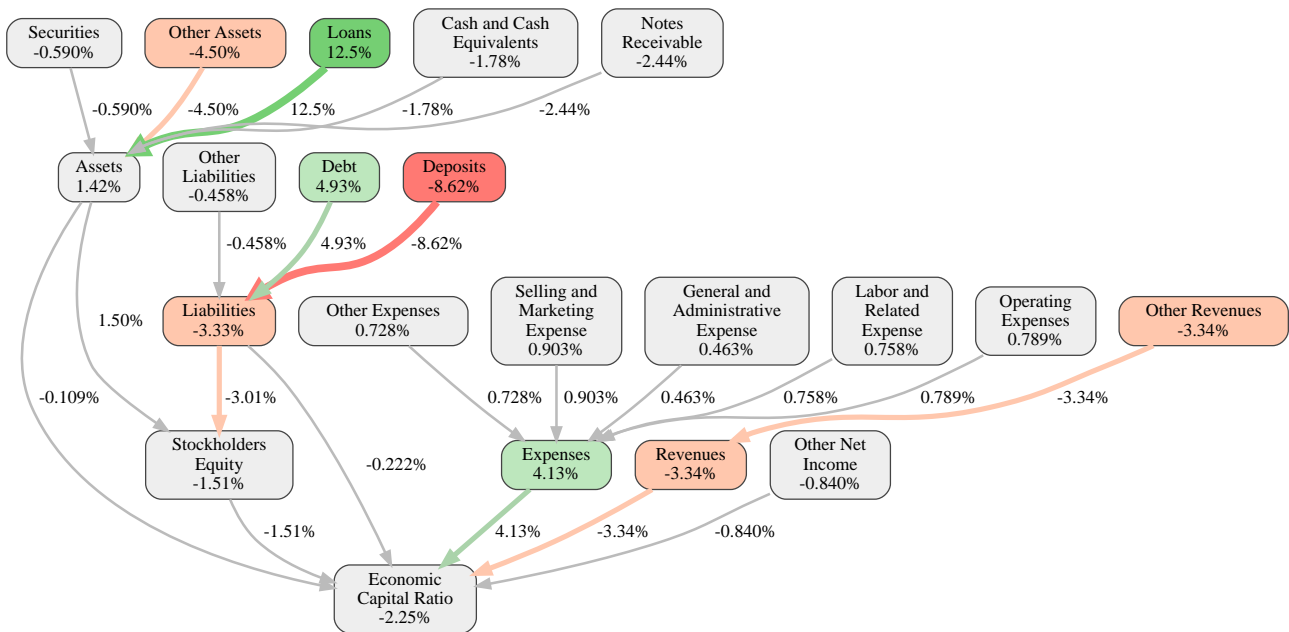




# SAVINGS & CREDIT 2020

HomeTrust Bancshares Inc.  
Rank 50 of 96





RealRate

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HomeTrust Bancshares Inc.  
Rank 50 of 96



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 13% points. The greatest weakness of HomeTrust Bancshares Inc. is the variable Deposits, reducing the Economic Capital Ratio by 8.6% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.1%, being 2.2% points below the market average of 9.4%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	0
Deposits	2,327,257
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	2,683,761
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	792,417
Other Compr. Net Income	2,331
Other Expenses	6,791
Other Liabilities	740,025
Other Net Income	33,937
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	3,476,178
Liabilities	3,067,282
Expenses	6,791
Revenues	0
Stockholders Equity	408,896
Net Income	27,146
Comprehensive Net Income	29,477
Economic Capital Ratio	7.1%