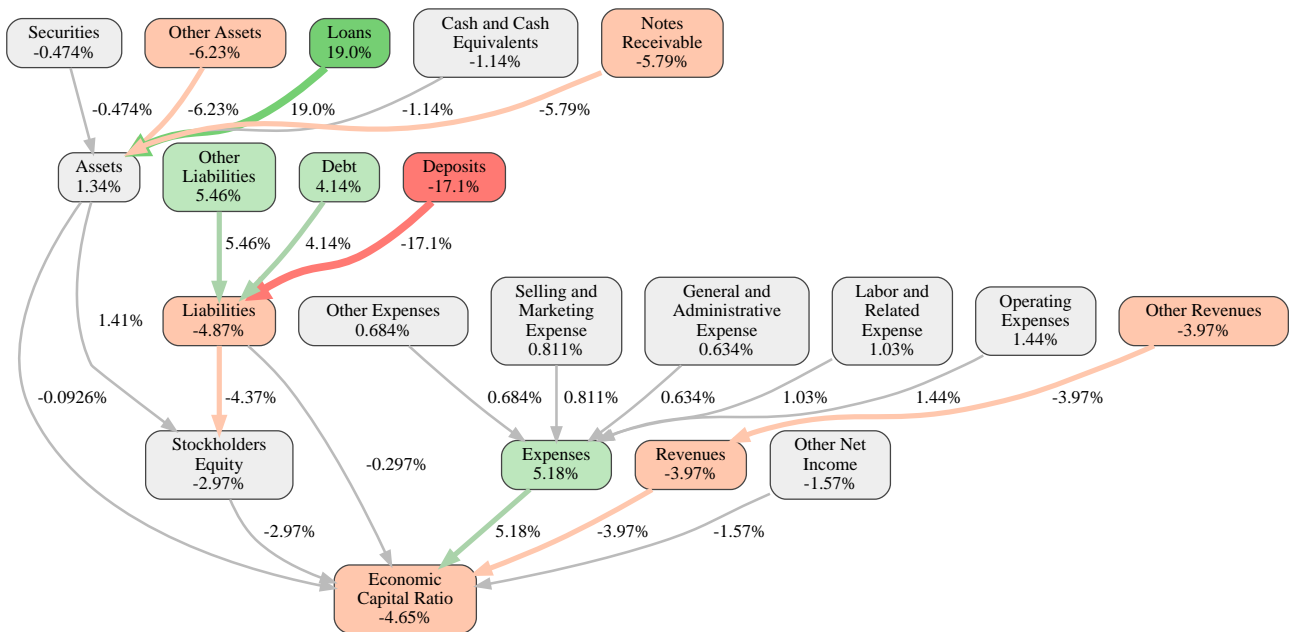




SAVINGS & CREDIT 2021

HomeTrust Bancshares Inc.
Rank 57 of 90





RealRate

SAVINGS & CREDIT 2021

HomeTrust Bancshares Inc.
Rank 57 of 90



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 19% points. The greatest weakness of HomeTrust Bancshares Inc. is the variable Deposits, reducing the Economic Capital Ratio by 17% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.5%, being 4.7% points below the market average of 11%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	121,622
Debt	0
Deposits	2,785,756
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	2,741,047
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	860,183
Other Compr. Net Income	1,284
Other Expenses	6,024
Other Liabilities	528,833
Other Net Income	28,807
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	3,722,852
Liabilities	3,314,589
Expenses	6,024
Revenues	0
Stockholders Equity	408,263
Net Income	22,783
Comprehensive Net Income	24,067
Economic Capital Ratio	6.5%