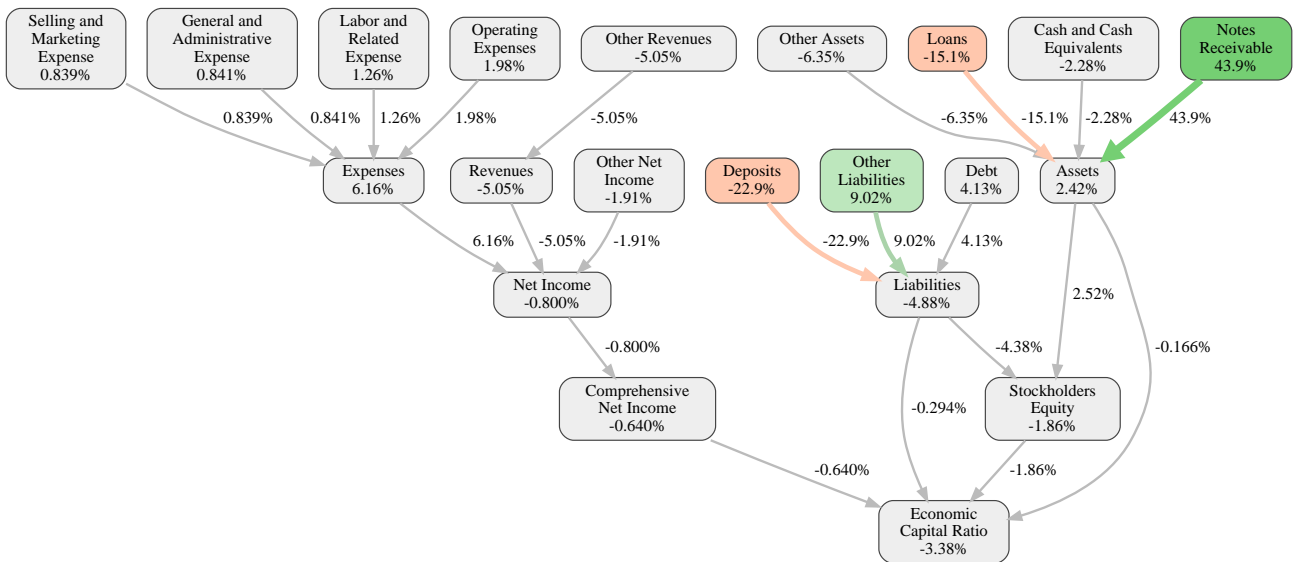




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HomeTrust Bancshares Inc.
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RealRate

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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 Notes Receivable, increasing the Economic Capital Ratio by 44% points. The greatest weakness of HomeTrust 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 6.4%, being 3.4% points below the market average of 9.8%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	50,990
Debt	0
Deposits	2,955,541
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	0
Notes Receivable	2,697,799
Occupancy	0
Operating Expenses	0
Other Assets	775,934
Other Compr. Net Income	-503
Other Expenses	3,421
Other Liabilities	172,663
Other Net Income	19,096
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	3,524,723
Liabilities	3,128,204
Expenses	3,421
Revenues	0
Stockholders Equity	396,519
Net Income	15,675
Comprehensive Net Income	15,172
Economic Capital Ratio	6.4%