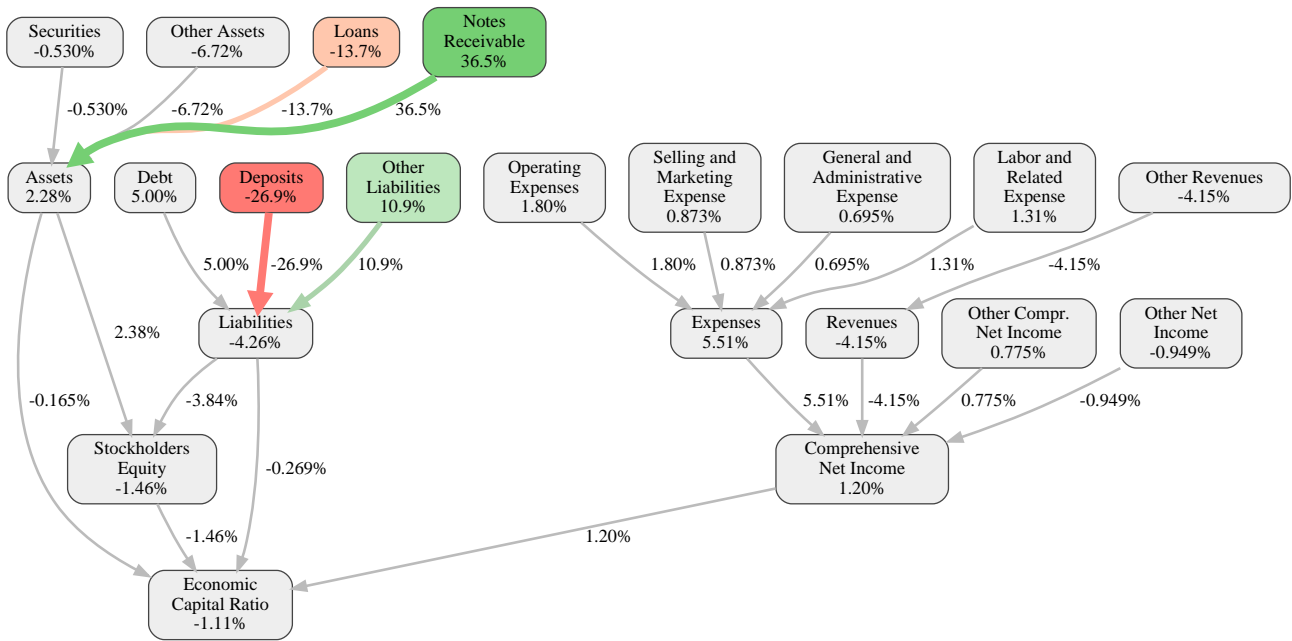




SAVINGS & CREDIT 2023

HomeTrust Bancshares Inc.
Rank 42 of 96





RealRate

SAVINGS & CREDIT 2023

HomeTrust Bancshares Inc.
Rank 42 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 Notes Receivable, increasing the Economic Capital Ratio by 37% points. The greatest weakness of HomeTrust Bancshares Inc. is the variable Deposits, reducing the Economic Capital Ratio by 27% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.7%, being 1.1% points below the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	105,119
Debt	0
Deposits	3,099,761
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	0
Notes Receivable	2,734,605
Occupancy	0
Operating Expenses	0
Other Assets	709,480
Other Compr. Net Income	-3,917
Other Expenses	9,725
Other Liabilities	60,598
Other Net Income	45,378
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	3,549,204
Liabilities	3,160,359
Expenses	9,725
Revenues	0
Stockholders Equity	388,845
Net Income	35,653
Comprehensive Net Income	31,736
Economic Capital Ratio	6.7%