



Relationship Focused

Long-Term Shareholder Value
Long-Term Shareh
value
rm Sharehold

Market Growth
Growth

ANNUAL MEETING

NOVEMBER 30, 2015

2015



**HomeTrust
Bancshares, Inc.**

Forward-Looking Statements



This presentation includes “forward-looking statements” within the meaning of the Private Securities Litigation Reform Act of 1995. Such statements often include words such as “believe,” “expect,” “anticipate,” “estimate,” and “intend” or future or conditional verbs such as “will,” “would,” “should,” “could,” or “may.” Forward-looking statements are not historical facts but instead represent management’s current expectations and forecasts regarding future events many of which are inherently uncertain and outside of our control. Actual results may differ, possibly materially from those currently expected or projected in these forward-looking statements. Factors that could cause our actual results to differ materially from those described in the forward-looking statements, include expected cost savings, synergies and other financial benefits from the recent acquisitions might not be realized within the expected time frames or at all, and costs or difficulties relating to integration matters might be greater than expected; increased competitive pressures; changes in the interest rate environment; changes in general economic conditions and conditions within the securities markets; legislative and regulatory changes; and other factors described in HomeTrust’s latest annual Report on Form 10-K and Quarterly Reports on Form 10-Q and other filings with the Securities and Exchange Commission-which are available on our website at www.hometrustedbanking.com and on the SEC’s website at www.sec.gov. Any of the forward-looking statements that we make in this presentation or our SEC filings are based upon management’s beliefs and assumptions at the time they are made and may turn out to be wrong because of inaccurate assumptions we might make, because of the factors illustrated above or because of other factors that we cannot foresee. We do not undertake and specifically disclaim any obligation to revise any forward-looking statements to reflect the occurrence of anticipated or unanticipated events or circumstances after the date of such statements. These risks could cause our actual results for fiscal 2016 and beyond to differ materially from those expressed in any forward-looking statements by, or on behalf of, us and could negatively affect our operating and stock performance.

HomeTrust Bancshares, Inc. Overview



Headquarters:	Asheville, NC	Exchange/Ticker:	NASDAQ: HTBI
Founded:	1926	Number of Employees:	499
Locations:	39 (NC, SC, VA, TN)	Stock Price:	\$19.97 ⁽²⁾
Total Assets:	\$2.7 billion	Price to TBV:	109%
Total Loans:	\$1.7 billion	Market Cap:	\$372.6 million ⁽²⁾
Total Deposits:	\$1.8 billion	Average Daily Volume:	77,893 ⁽²⁾
Outstanding Shares:	18,656,221 ⁽¹⁾	Shares Repurchased ⁽²⁾ (since conversion on July 11, 2012)	4,672,249 or approx. 22%

Financial data as of 9/30/15

(1) Shares outstanding as of 11/3/15

(2) Market data as of 11/24/15

Strategic Operating Committee



Leader	Role	Age	Yrs in Banking	Yrs w/HTBI
Dana Stonestreet	Chairman, President & Chief Executive Officer	62	37	26
Tony VunCannon	Executive Vice President & Chief Financial Officer	50	27	23
Hunter Westbrook	Executive Vice President & Chief Banking Officer	52	28	4
Howard Sellinger	Executive Vice President & Chief Information Officer	62	40	40
Keith Houghton	Executive Vice President & Chief Credit Officer	53	26	2
Teresa White	Executive Vice President & Chief Administration Officer	58	10 (29 in HR)	5
Parrish Little	Executive Vice President & Chief Risk Officer	48	25	1
Kathy Redmond	Senior Vice President & Director of Retail Banking	61	43	6

236

107

Foundation For Growth



- Converted to stock in July 2012 and raised \$211.6 million
- Added 5 larger growing markets in NC, SC, VA and East TN
- Expanded our market population from 900,000 to 5.6 million
- Added 25 new locations, \$1 billion in assets, and 200 new team members
- Consolidated six branches within our geographic footprint in October 2015
- Enhanced the Commercial Credit Department to support growth in commercial lending
- Acquired/Hired 25 Commercial Relationship Managers

Foundation For Growth (cont.)



- Grew core deposits by over \$700 million or 123%
- Moved loan/deposit ratio from 104% to 96%
- Successfully executed on four system conversions related to our acquisitions
- Added indirect auto lending as a line of business
- Expanded our treasury management products and services
- Positioned the mortgage line of business for expansion in our new markets
- Converted our thrift charter to a commercial bank charter in August 2014
- United 7 names to one brand – HomeTrust Bank in October 2014
- Grown to the 5th largest community bank headquartered in NC

New Markets to Drive Organic Growth



Date Closed	Description	Assets (millions)	Locations	Purchase Price (million)	Price to TBV	Cash / Stock	Conversion Date
July 31, 2013	BankGreenville	\$101	2 - Greenville, SC	\$8.7	92%	Cash	Nov 11, 2013
May 31, 2014	Jefferson Bancshares, Inc.	\$489	12 - East Tennessee	\$51.2	99%	Cash-50% Stock-50%	Aug 25, 2014
July 21, 2014	Roanoke Loan Production Office	N/A	1 - Roanoke, VA	N/A	N/A	N/A	N/A
July 31, 2014	Bank of Commerce	\$123	1 - Midtown Charlotte, NC	\$10.0	112%	Cash	Feb 16, 2015
Nov. 12, 2014	Raleigh Loan Production	N/A	1 - Raleigh, NC	N/A	N/A	N/A	N/A
Nov. 17, 2014	Bank of America - 10 Branches	\$328	6 - Roanoke, VA 3 - Southwest VA 1 - Eden, NC	2.86% Premium = \$8.8	N/A	Cash	Nov 17, 2014
Total Assets		\$1,041	Total Purchase Price	\$78.7			
			Cash (67%)	\$53.1			
			Stock (33%)	\$26.5			

Growth Since Conversion



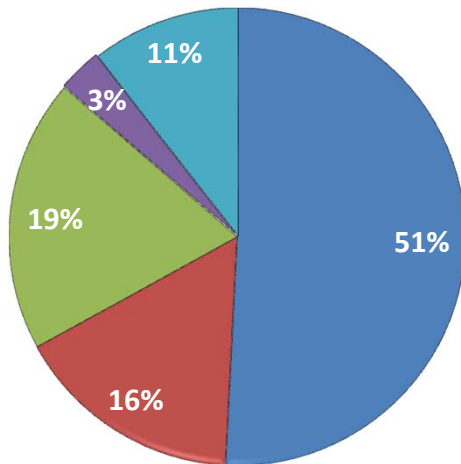
	Mutual/Stock Conversion 09/30/2012		Actual 09/30/2015		Change Since Conversion		
	\$		\$	\$	%		
Total Assets	\$	1,603	\$	2,726	\$	1,123	70%
Total Loan Portfolio	\$	1,203	\$	1,742	\$	539	45%
1-4 Family		611		646		35	6%
HELOC's & Other Consumer		195		311		116	59%
Indirect Auto		-		71		71	100%
Commercial Real Estate		232		453		221	95%
Commercial Constr. & Development		38		72		34	89%
Other Commercial		127		189		62	49%
Total Deposit Portfolio	\$	1,160	\$	1,820		660	57%
Checking Accounts		239		583		344	144%
Money Market/Savings		337		700		363	108%
Time Deposits		584		537		(47)	-8%
Loan/Deposits		104%		96%		-	(9%)
Locations		20		39		19	95%
Employees		315		499		184	58%

Loan Portfolio Composition



Loans: At Time of Conversion ⁽¹⁾

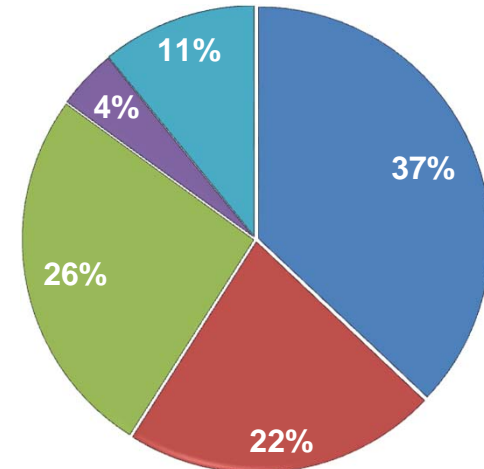
- 1-4 Family (\$611MM)
- HELOCs & Other Consumer (\$195MM)
- Commercial Real Estate (\$232MM)
- Commercial Construction & Development (\$38MM)
- Other Commercial (\$127MM)



Commercial 33%

Loans: 9/30/15
With Recent Acquisitions

- 1-4 Family (\$646MM)
- HELOCs & Other Consumer (\$382MM)
- Commercial Real Estate (\$453MM)
- Commercial Construction & Development (\$72MM)
- Other Commercial (\$189MM)



Commercial 41%

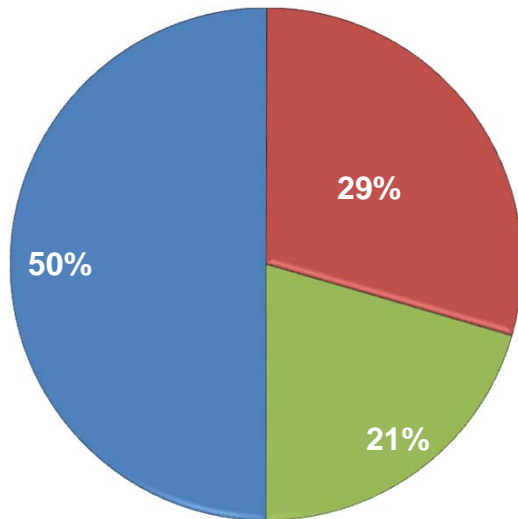
(1) Financial data as of 9/30/12

Deposit Portfolio Composition



Deposits: At Time of Conversion ⁽¹⁾

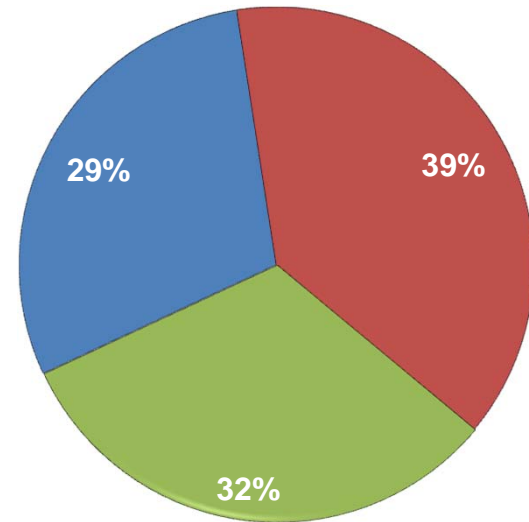
- Time Deposits (\$584MM)
- MMDA / Savings (\$337MM)
- Checking Accounts (239MM)



Core Deposits 50%

Deposits: 9/30/15
With Recent Acquisitions

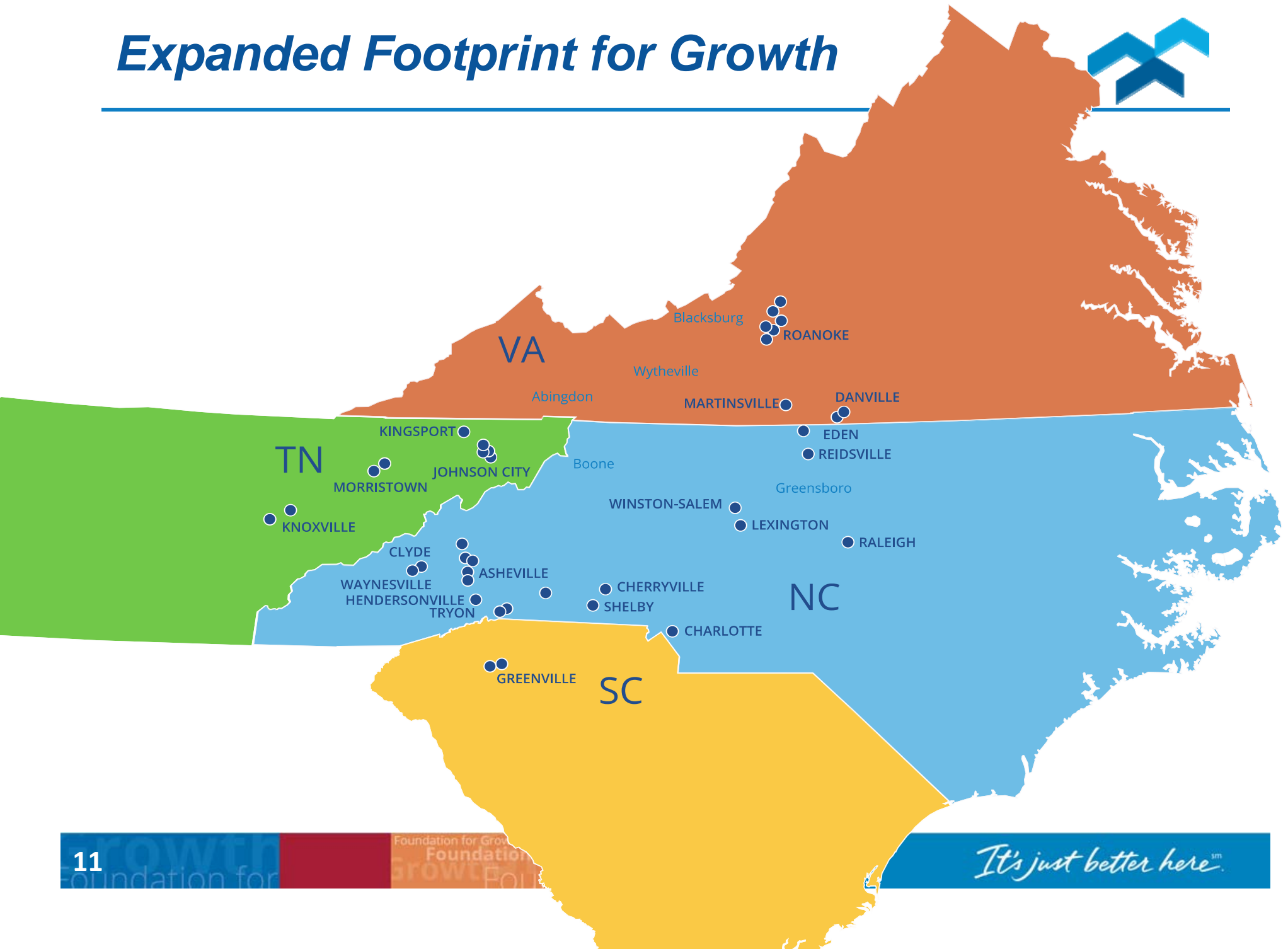
- Time Deposits (\$537MM)
- MMDA / Savings (\$700MM)
- Checking Accounts (\$583MM)



Core Deposits 71%

(1) Financial data as of 9/30/12

Expanded Footprint for Growth



Market Demographics



Markets		Population
<u>6 Original NC Markets at Conversion</u>		890,851
<u>New Markets Since Conversion</u>		
	Charlotte, NC/Mecklenburg County	990,104
	Raleigh, NC/Wake County	978,065
	Greenville, SC/MSA	855,961
	Knoxville, TN/MSA	855,322
	Tri-Cities, TN/MSA	511,491
	Roanoke, VA/MSA	313,033
	Other	231,072
9	Total New Markets	4,735,048
15	Grand Total	5,625,899
150%	% Increase	532%

Stock Buy Backs

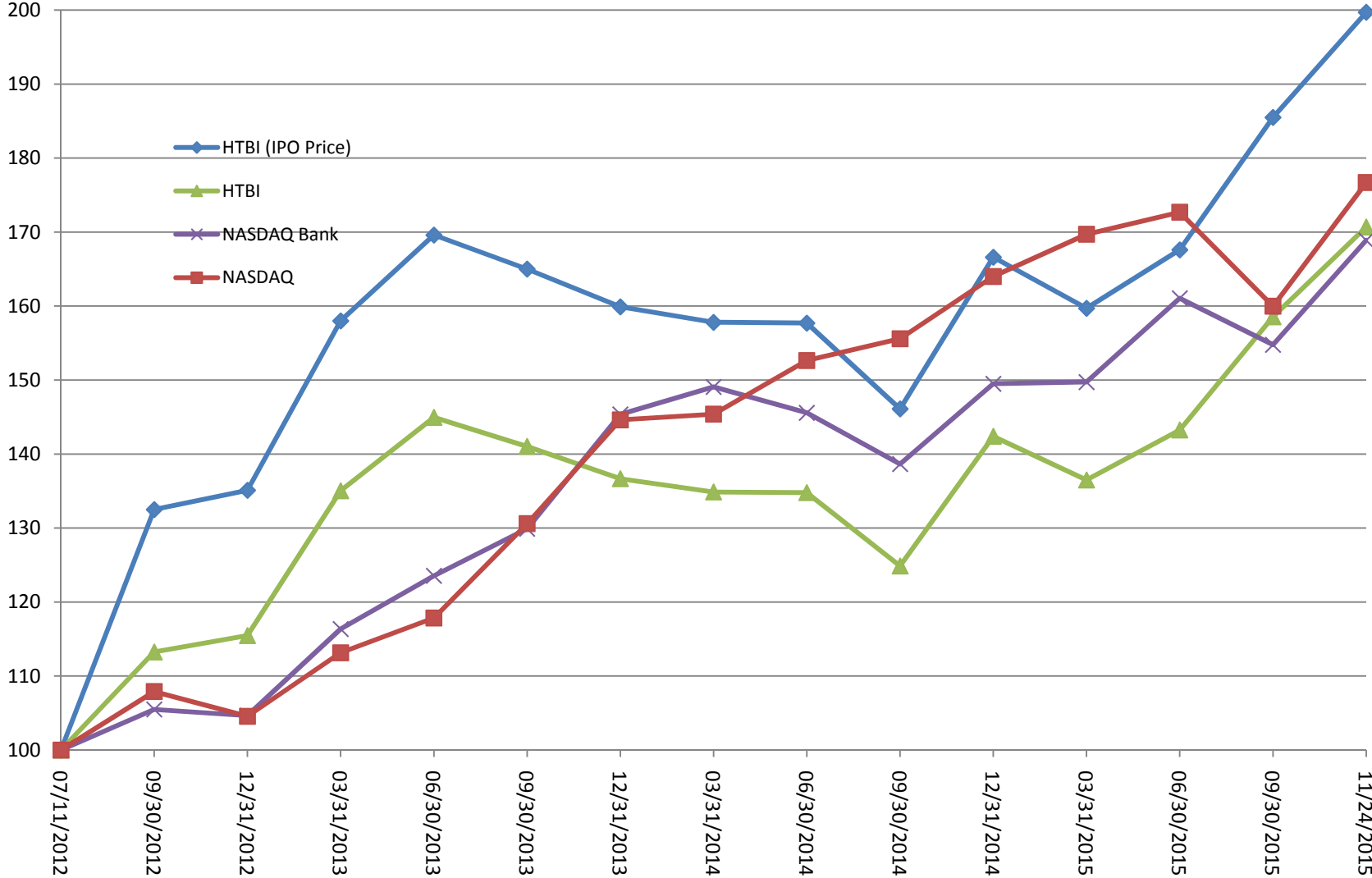


(Dollars in thousands, except per share amounts)

	Percent Purchased	Shares	Total Cost	Avg Cost / Share
1st Buy Back (completed 4/29/13)	4%	846,400	\$ 13,299	\$ 15.71
2nd Buy Back (completed 12/2/13)	5%	1,041,245	\$ 17,055	\$ 16.38
3rd Buy Back (completed 11/18/14)	5%	989,183	\$ 15,589	\$ 15.76
4th Buy Back (completed 8/5/15)	5%	1,023,266	\$ 16,312	\$ 15.94
5th Buy Back (approved on 6/29/15)	5%	772,155	\$ 14,251	\$ 18.46
Total	24%	4,672,249	\$ 76,506	\$ 16.37
Remaining Shares to be purchased through 5th Buy Back		199,116		
		<u>4,871,365</u>		

Source: Company documents previously filed with the SEC

Total Shareholder Return Performance





FINANCIAL INFORMATION

**TONY VUNCANNON
EVP/CHIEF FINANCIAL OFFICER**

Current FHLB Leveraging Strategy



- Borrowed \$446 million ⁽¹⁾ of short-term advances from the FHLB
- Borrowings increased FHLB stock requirements by \$20 million to take advantage of high dividend rate (4.56% for 3rd quarter 2015)
- Invested remaining \$426 million in short-term interest earning deposits (CD's in other banks, commercial paper, and deposits with the Federal Reserve Bank) at a positive spread
- Increase net interest income by \$1.2 - \$1.7 million annually
- Negative impact on net interest margin (65 basis point decrease for the quarter ended September 30, 2015 compared to adjusted net interest margin excluding leveraging strategy)
- Will continue to impact net interest margin and ROA in fiscal 2016

(1) As of September 30, 2015

Fiscal Year Ended June 30, 2015 Highlights



(Dollars in thousands, except per share amounts)

As Reported	Year Ended		Change	
	06/30/2015	06/30/2014	Amount	Percent
Net income	\$ 8,025	\$ 10,342	\$ (2,317)	(22%)
ROA	0.32%	0.62%	(0.30%)	(48%)
EPS	\$ 0.42	\$ 0.54	\$ (0.12)	(22%)
Net Interest Margin (tax equivalent)	3.64%	3.79%	(0.15%)	(4%)
Organic Loan Growth:				
\$ Growth	\$ 37,354	\$ (36,627)	\$ 73,981	(202%)
% Growth	2.50%	(3.10%)	5.60%	181%
Core Bank Earnings ⁽¹⁾				
Net income	\$ 11,784	\$ 8,256	\$ 3,528	43%
ROA	0.47%	0.49%	(0.02%)	(4%)
EPS	\$ 0.62	\$ 0.44	\$ 0.18	41%
Net Interest Margin (tax equivalent)	3.98%	3.79%	0.19%	5%

(1) Core Bank Earnings excludes merger-related expenses, provision for/(recovery of) loan losses, and nonrecurring impairment charges. Merger-related expenses totaled \$5.4 million and \$2.7 million for the years ended June 30, 2015 and 2014, respectively. Provision for/(recovery of) loan losses totaled \$150,000 and (\$6.3 million) for the years ended June 30, 2015 and 2014, respectively. Impairment charge related to branch consolidation was \$375,000 for the year ended June 30, 2015. Net interest margin excludes the FHLB leveraging strategy as described earlier.

Source: July 27, 2015 earnings release.

Quarter Ended September 30, 2015 Highlights



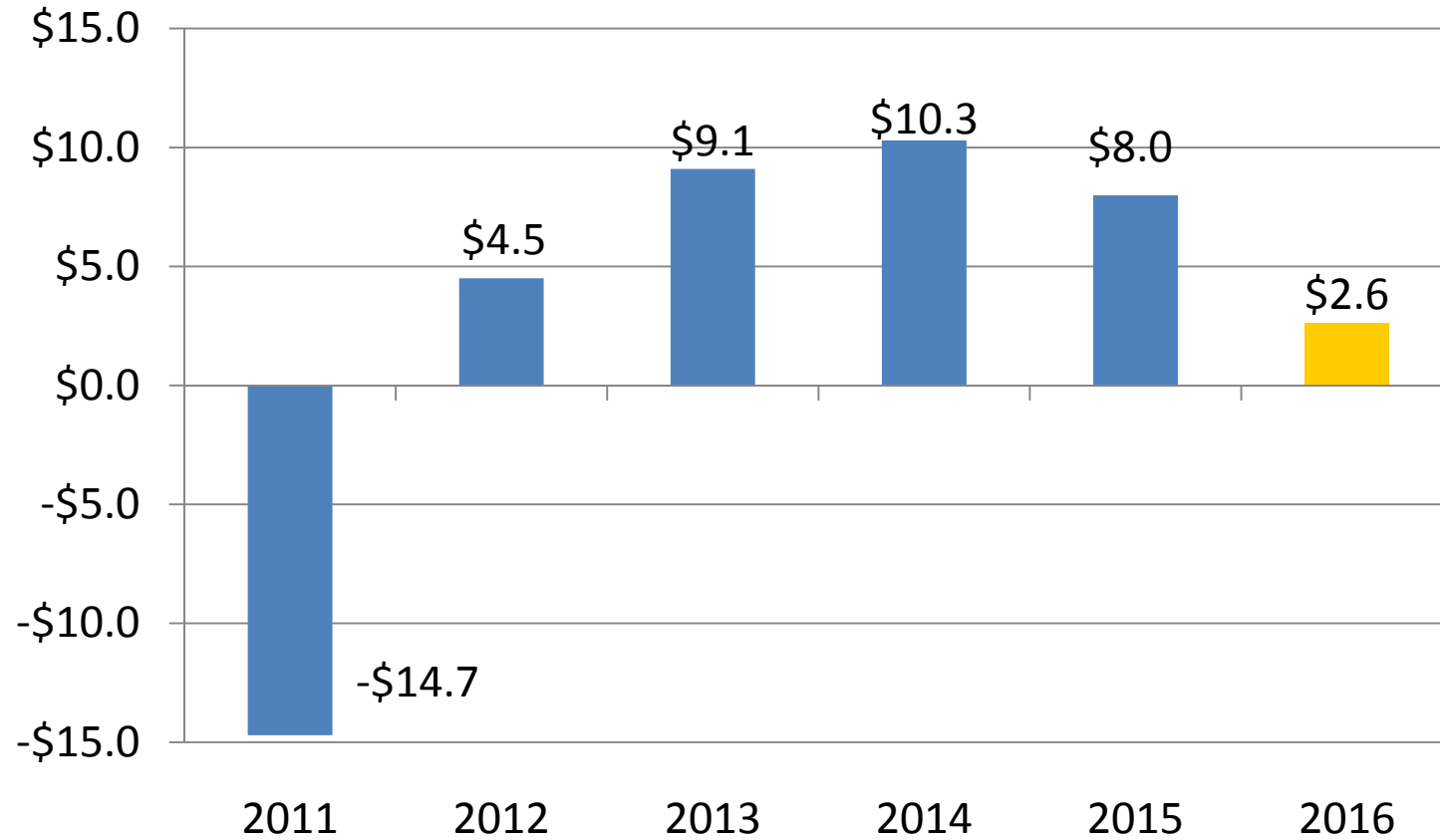
(Dollars in thousands, except per share amounts)

As Reported	Quarter Ended		Change	
	09/30/2015	09/30/2014	Amount	Percent
Net income	\$ 2,564	\$ 1,533	\$ 1,031	67%
ROA	0.37%	0.35%	0.02%	6%
EPS	\$ 0.14	\$ 0.08	\$ 0.06	75%
Net Interest Margin (tax equivalent)	3.37%	3.99%	(0.62%)	(16%)
Organic Loan Growth:				
\$ Growth	\$ 26,457	\$ 25,477	\$ 980	N/M
% Growth (annualized)	6.30%	6.80%	(0.50%)	N/M
Core Bank Earnings ⁽¹⁾				
Net income	\$ 3,090	\$ 3,015	\$ 75	2%
ROA	0.45%	0.56%	(0.11%)	(20%)
EPS	\$ 0.17	\$ 0.16	\$ 0.01	6%
Net Interest Margin (tax equivalent)	4.02%	3.99%	0.03%	1%

(1) Core Bank Earnings excludes merger-related expenses, recovery of loan losses, and nonrecurring state tax expense. Merger-related expenses totaled \$0 and \$1.4 million for the three months ended September 30, 2015 and 2014, respectively. Recovery of loan losses totaled \$0 and \$250,000 for the three months ended September 30, 2015 and 2014, respectively. Nonrecurring state tax expense was \$526,000 for the three months ended September 30, 2015. Net interest margin excludes the FHLB leveraging strategy as described earlier.

Source: October 29, 2015 earnings release.

Net Income

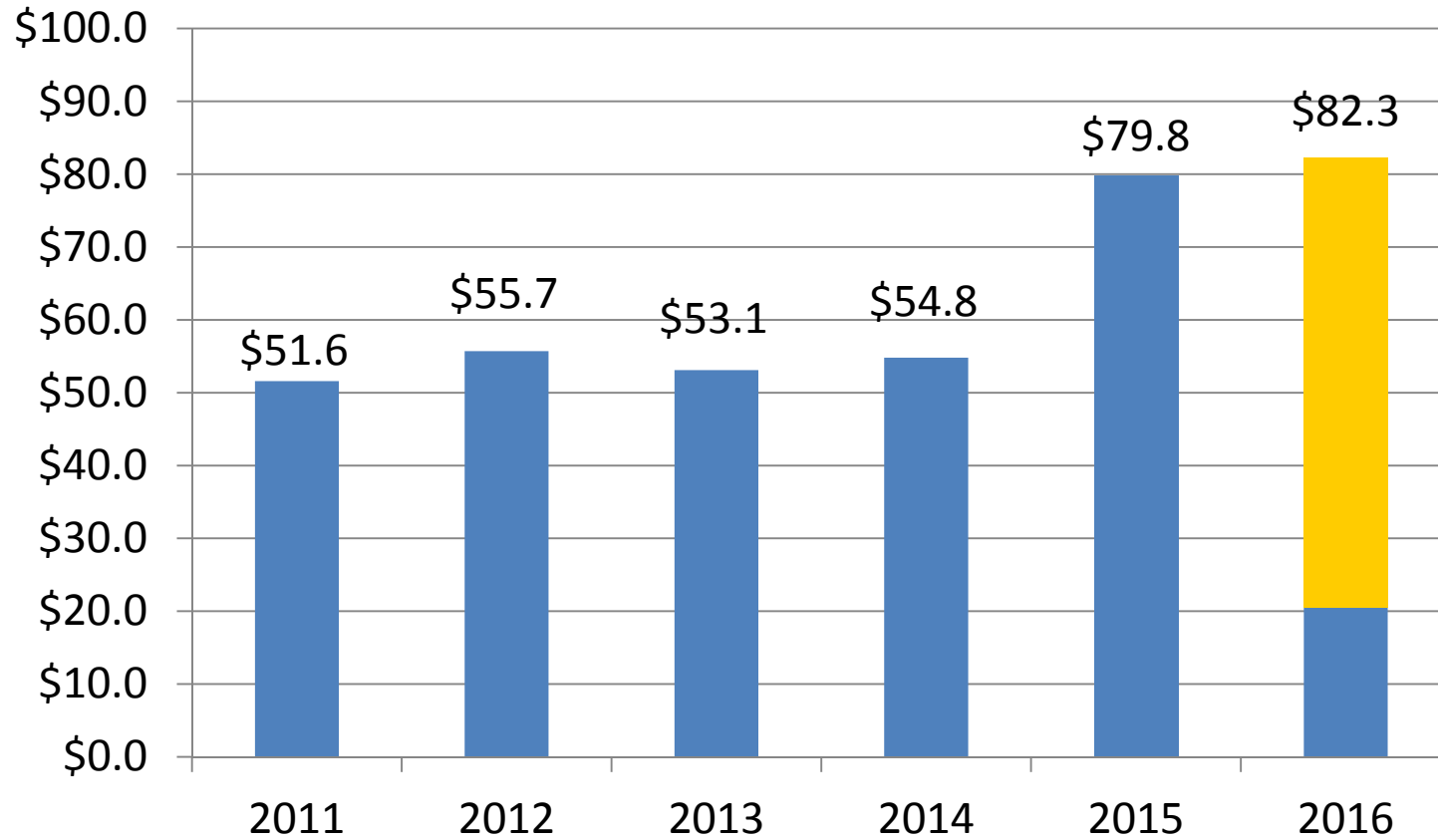


For the year ended June 30,

In millions

(3 mos. ended
9/30/15)

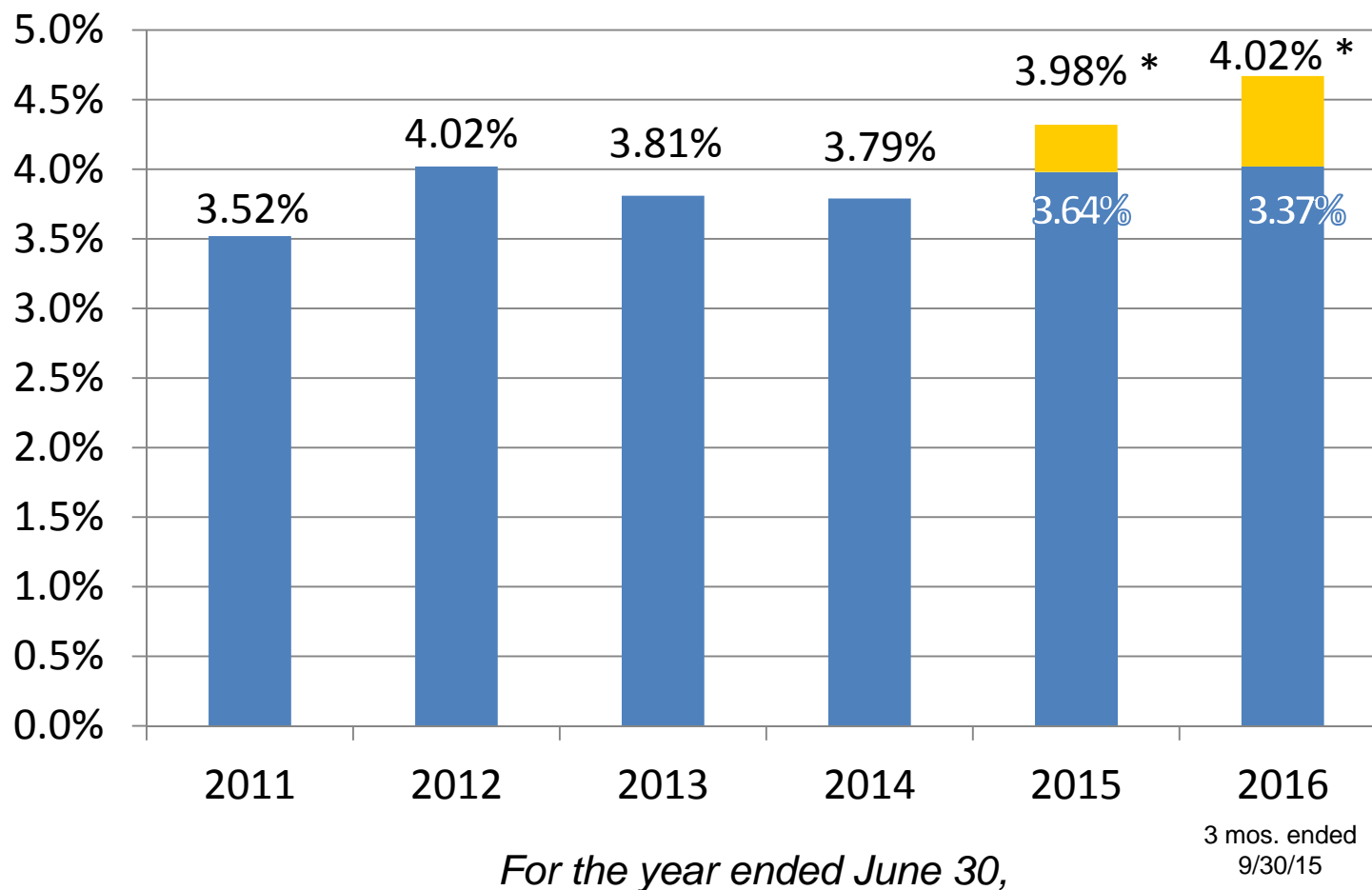
Net Interest Income



*For the year ended June 30,
In millions*

3 mos. ended
9/30/15,
Annualized
in yellow

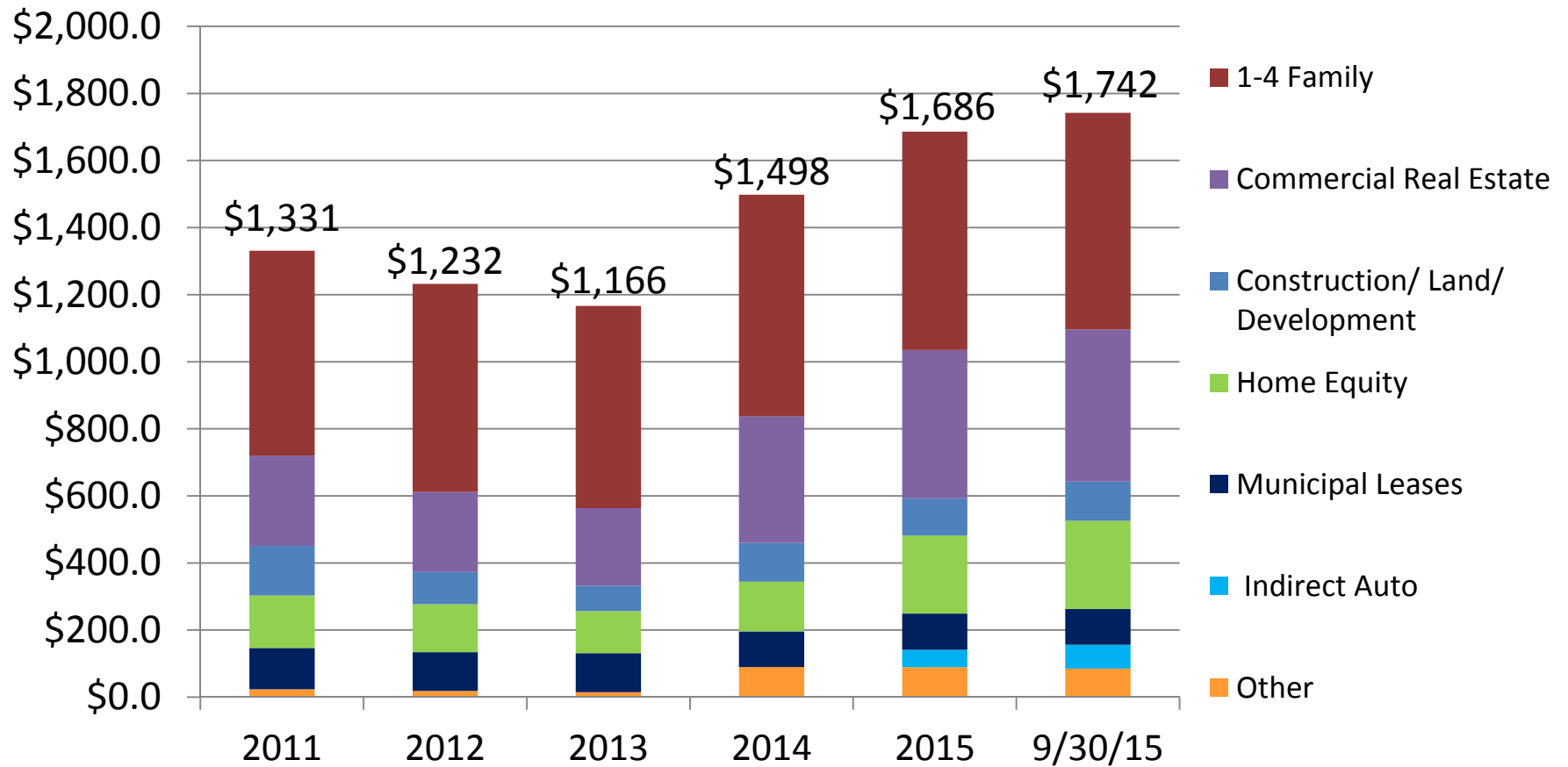
Net Interest Margin



For the year ended June 30,
In millions

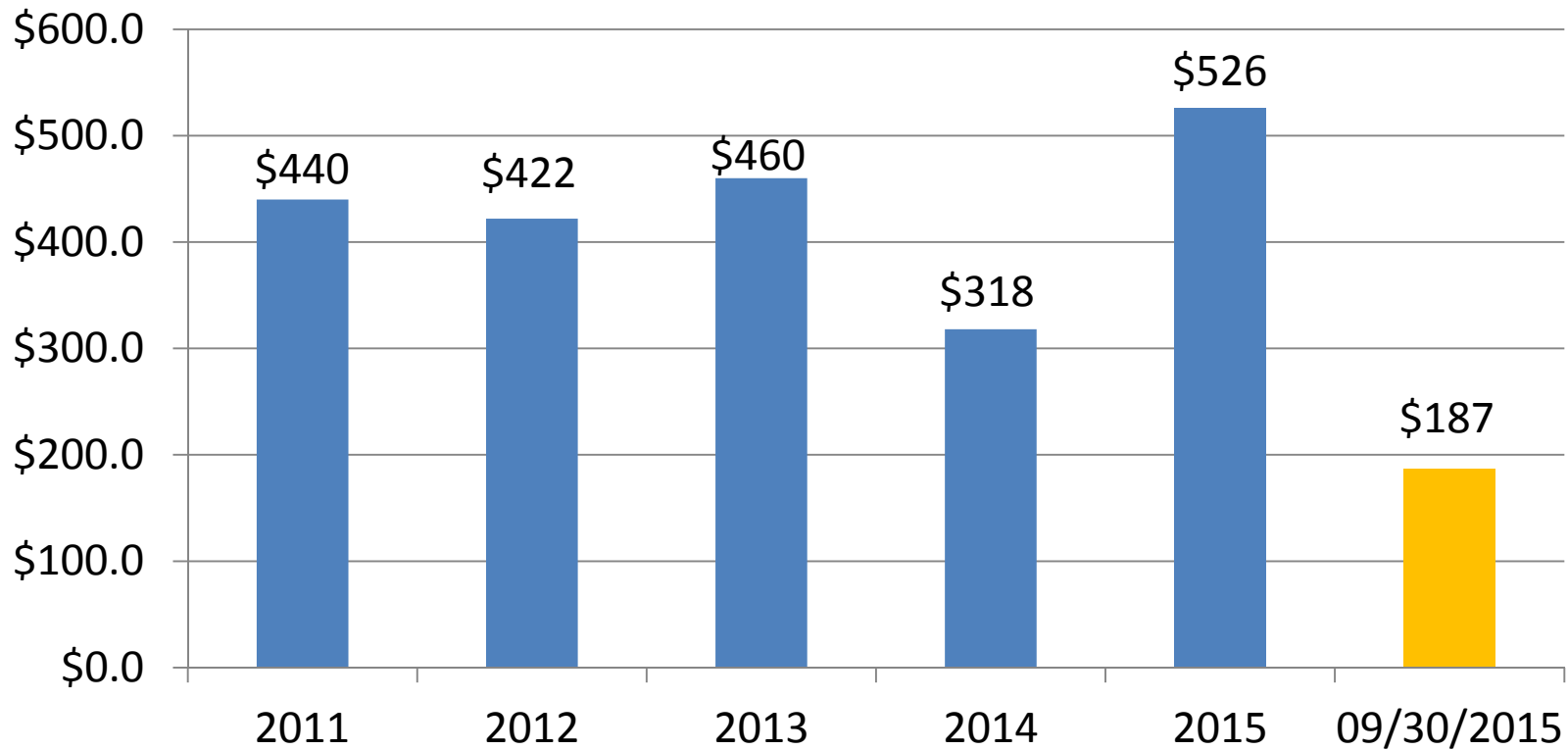
*Excludes the effect of FHLB leveraging strategy

Loan Portfolio Mix



As of June 30,
In millions

Total Loans Originated

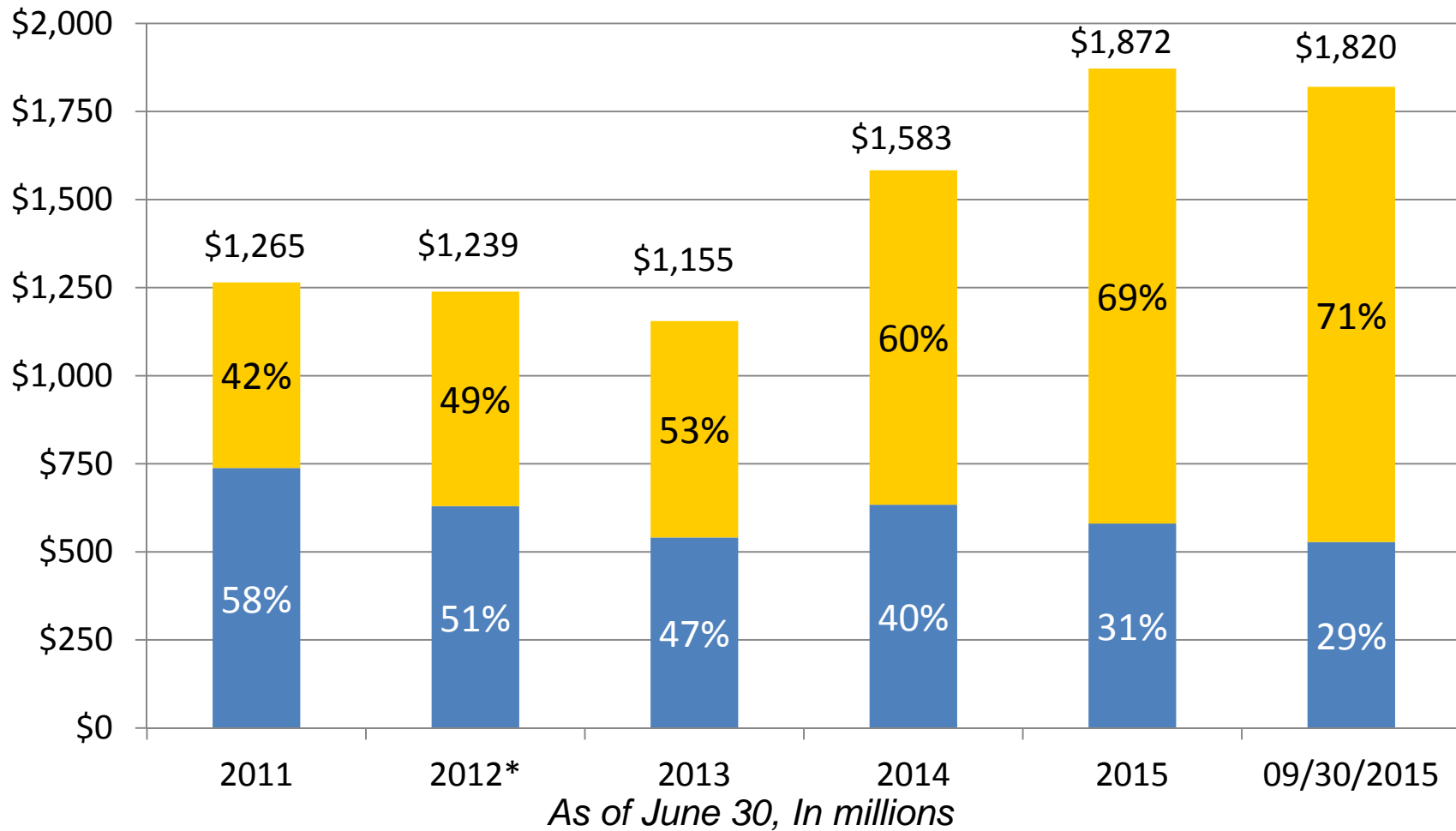


(3 mos. ended
9/30/15)

For the year ended June 30,

In millions

Total Deposits

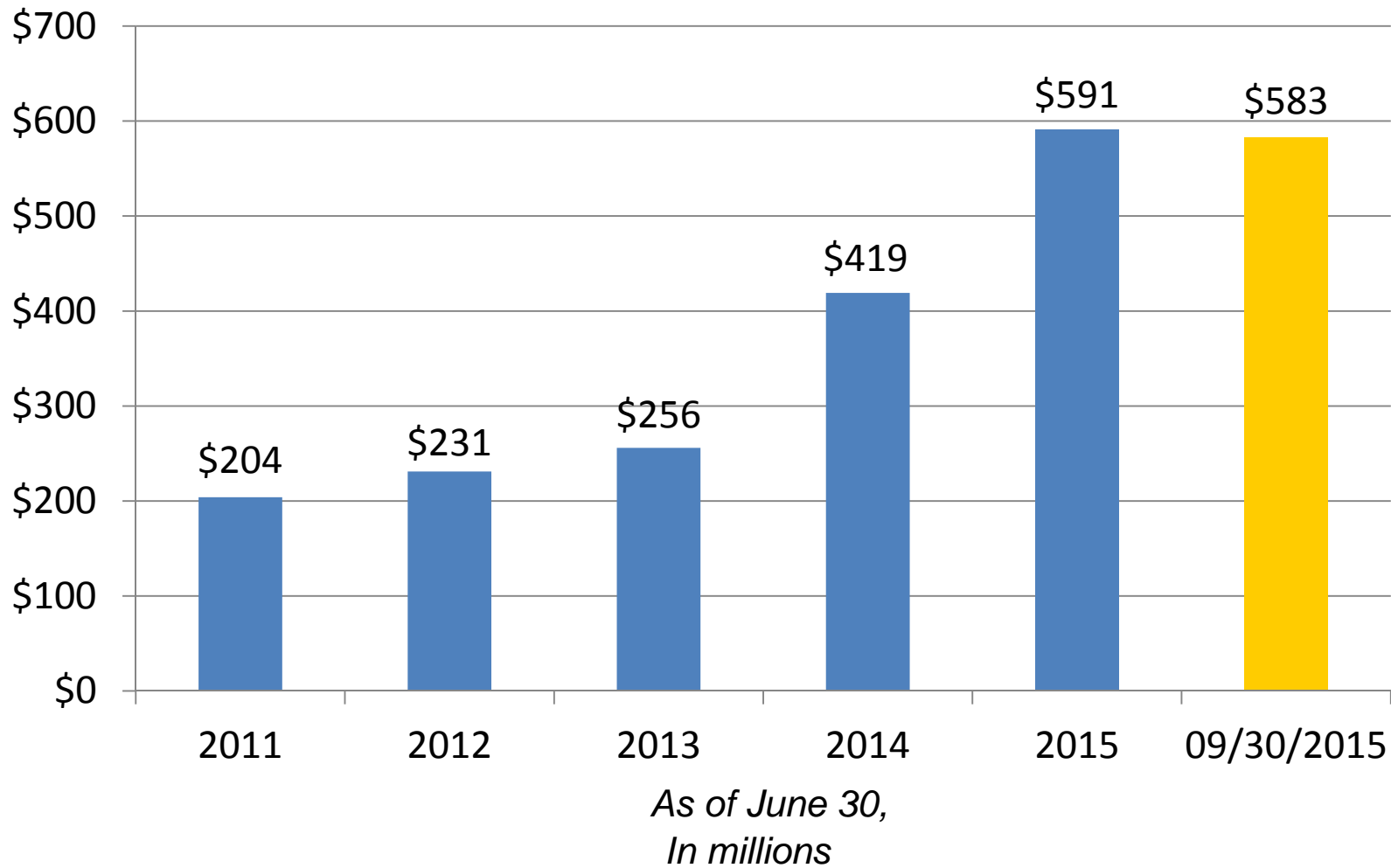


■ Time Deposits

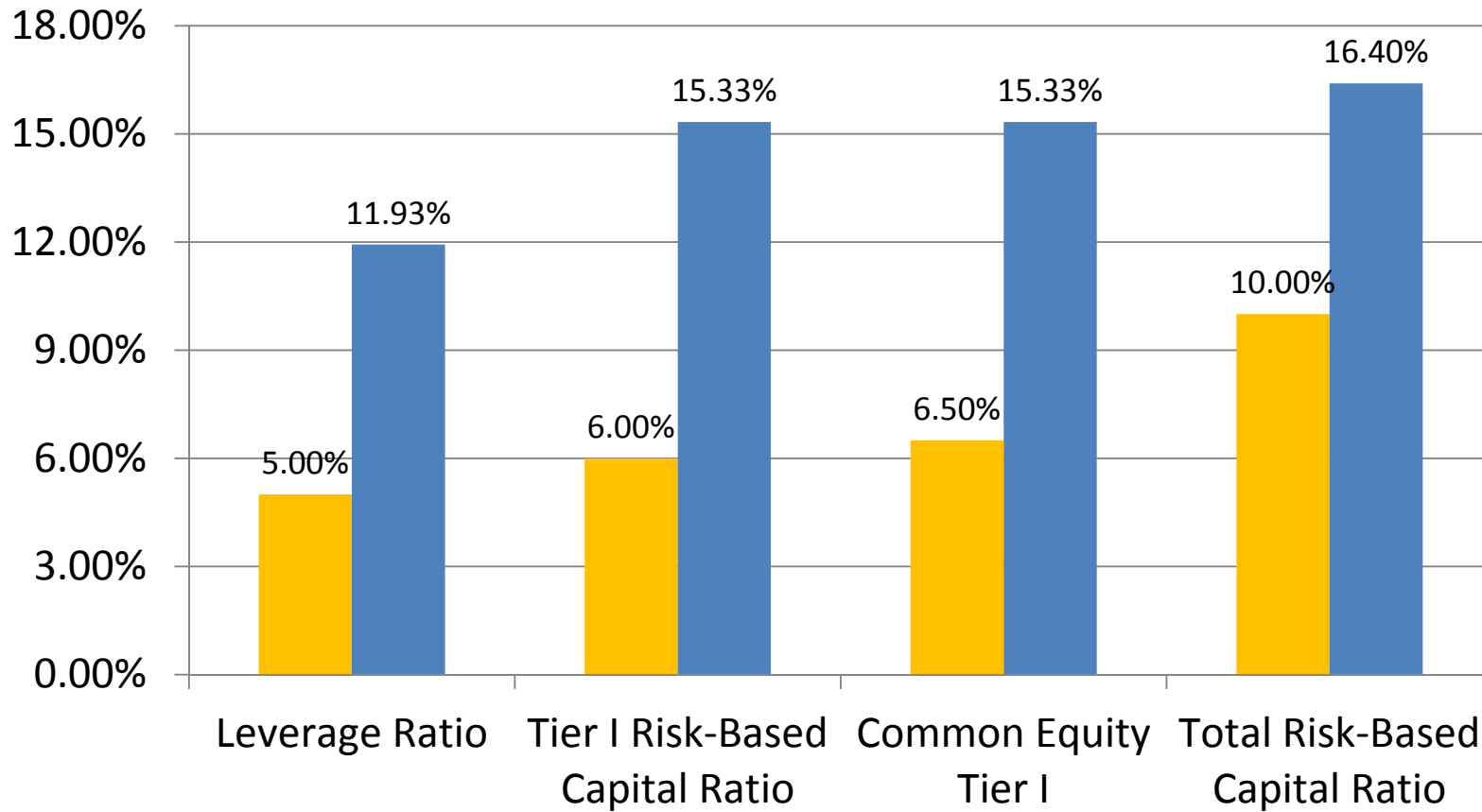
■ Core Deposits (checking, savings, money market)

*Excludes \$227 million in stock conversion escrow account

Checking Accounts



Capital Ratios



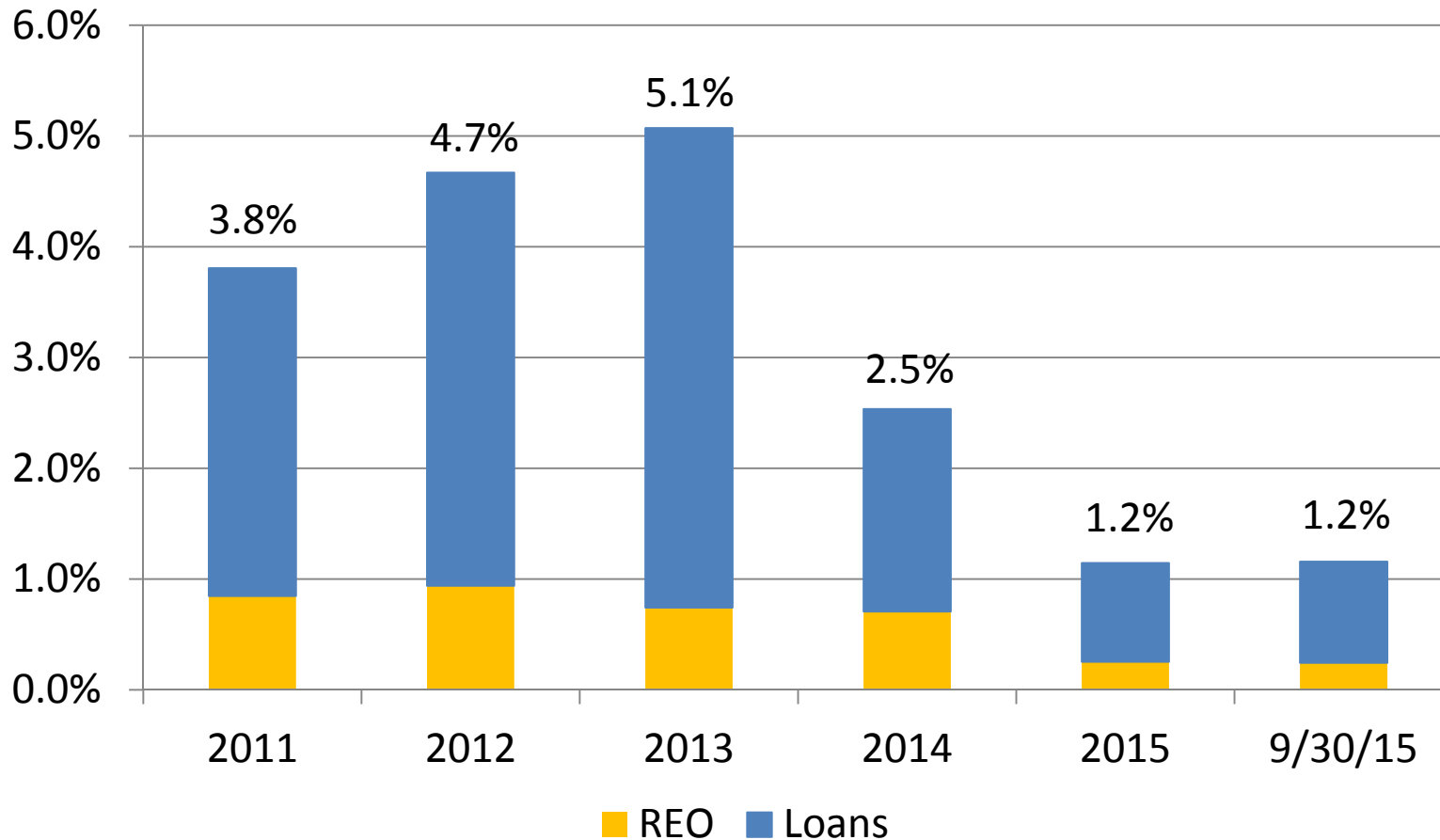
As of September 30, 2015

■ "Well-Capitalized" as defined by Bank regulations ■ HTBI



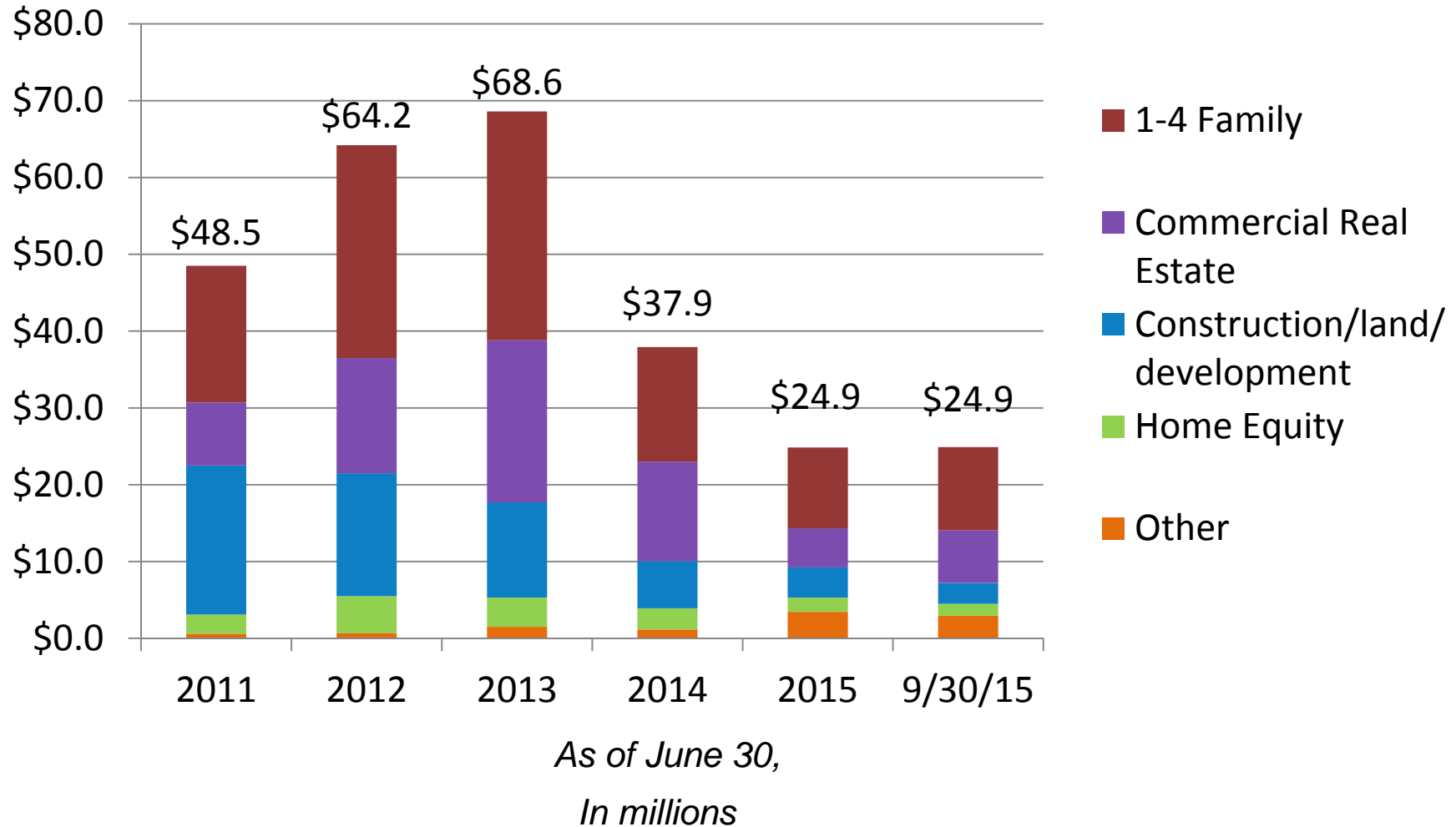
ASSET QUALITY

Nonperforming Assets to Total Assets

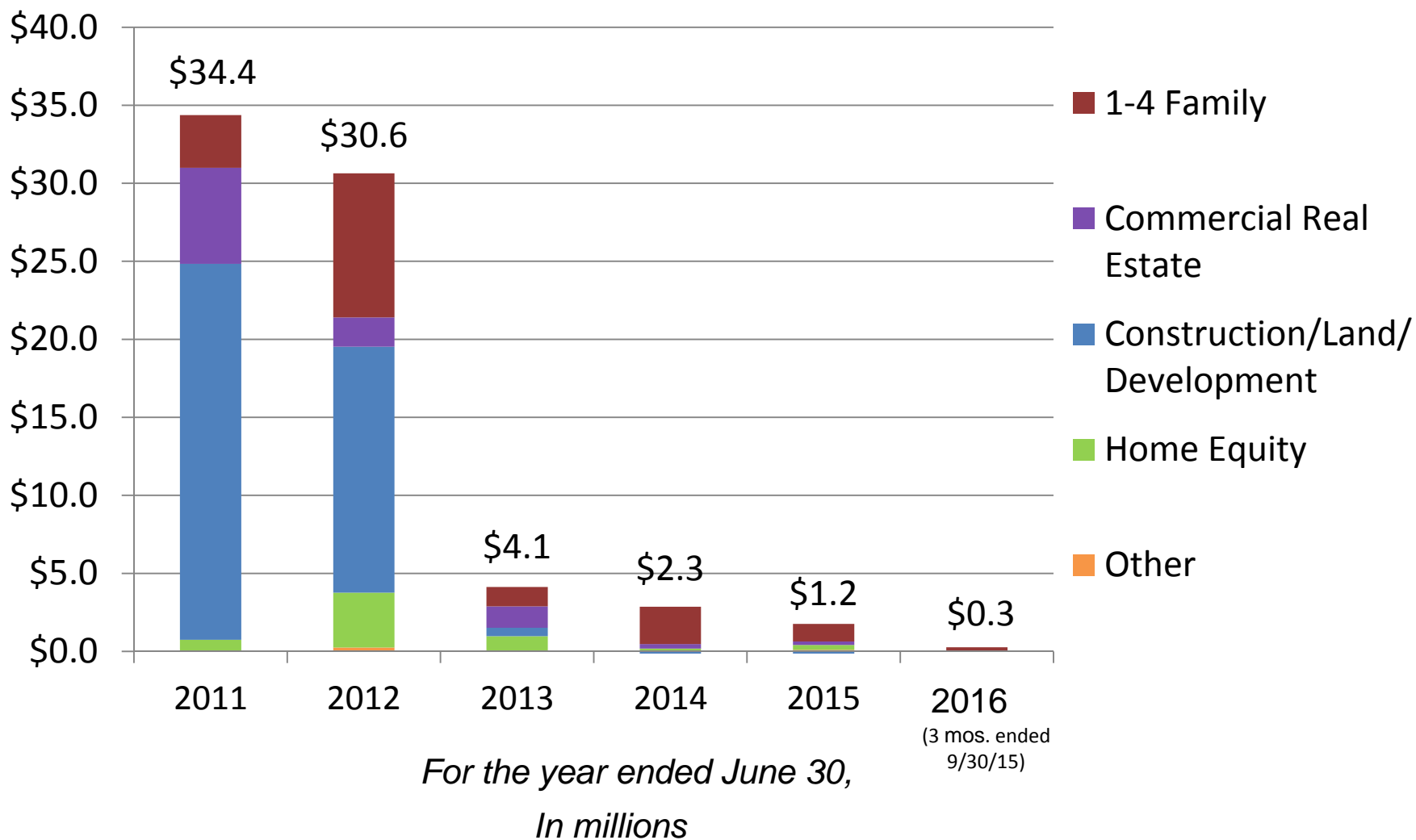


As of June 30,

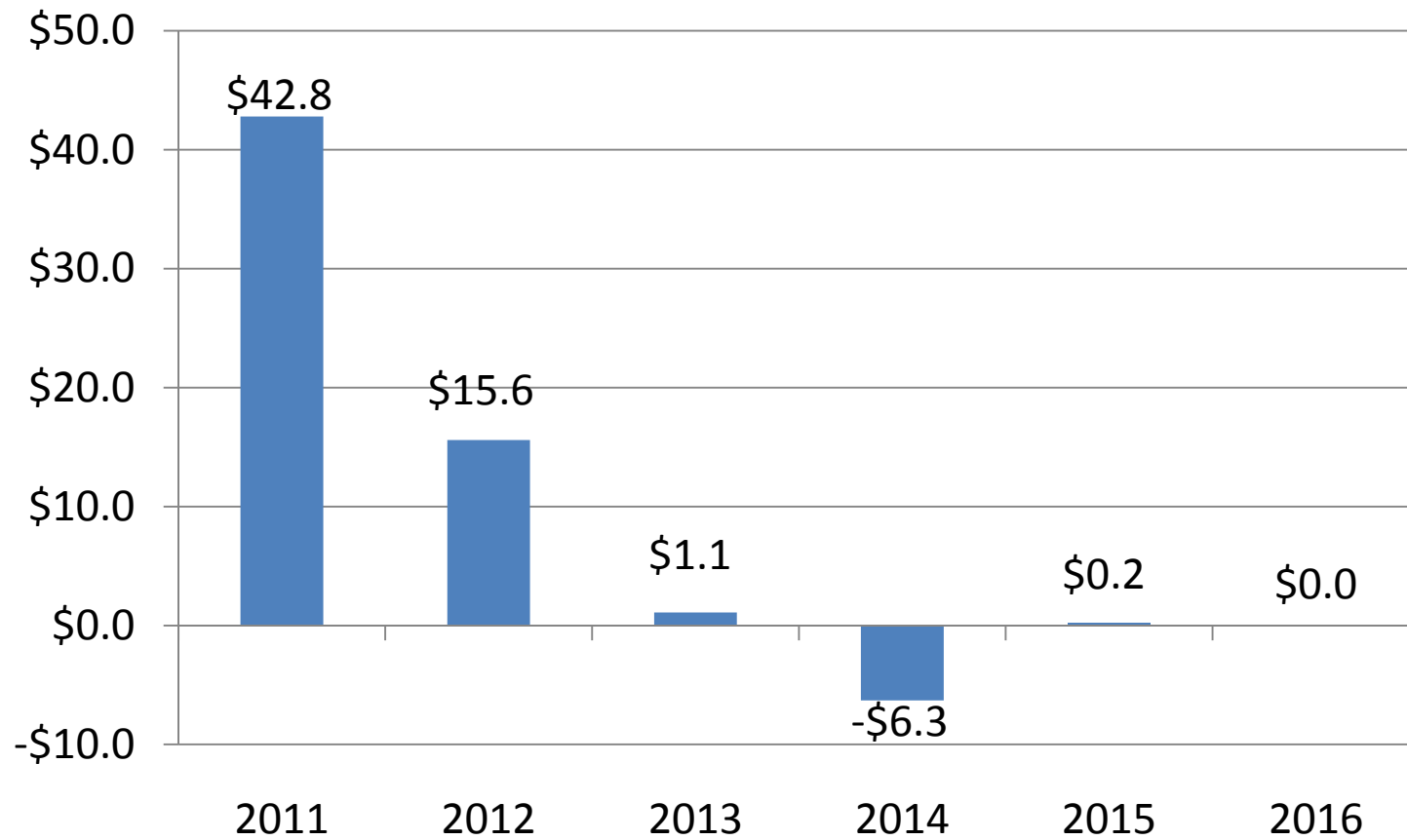
Nonperforming Loans by Type



Net Loans Charged-off



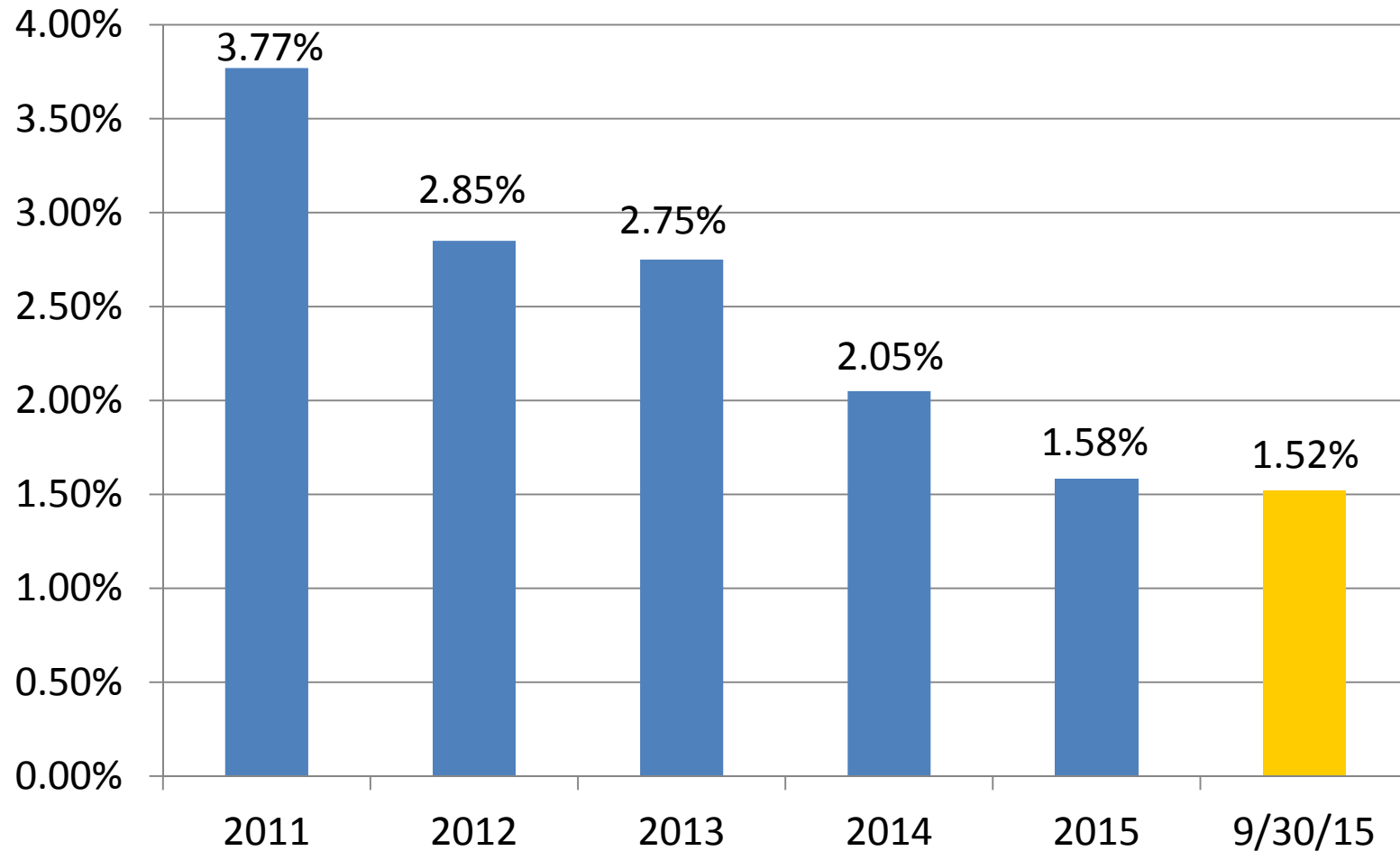
Provision for (Recovery of) Loan Losses



For the year ended June 30,
In millions

(3 mos. ended
9/30/15)

Allowance for Loan Losses to Total Non-acquired Loans



As of June 30,
In millions



2014-2015 LINE OF BUSINESS ACCOMPLISHMENTS

**HUNTER WESTBROOK,
EVP/CHIEF BANKING OFFICER**

Talent Added For Growth



Roanoke Loan Production Team

Market President	Jul 2014
Commercial Relationship Manager	Jul 2014
Sr. Commercial Credit Manager	Jul 2014
Treasury Management Sales Officer	Jul 2014

Raleigh Loan Production Team

Market President	Nov 2014
Customer Relationship Managers (3)	Nov 2014

Charlotte

Market President	Jan 2015
Customer Relationship Managers (2)	Mar 2015

Others

Senior Commercial Credit Manager	Feb 2014
Chief Credit Officer	Mar 2014
Auto Finance Portfolio Manager	Nov 2014
Chief Risk Officer	Mar 2015
Asheville Business Development Officer	May 2015
Director of Treasury Management	Jun 2015
Consumer Lending Executive	Jun 2015
Director of Mortgage Lending	Jul 2015

Bank of America Branch Purchase Impact

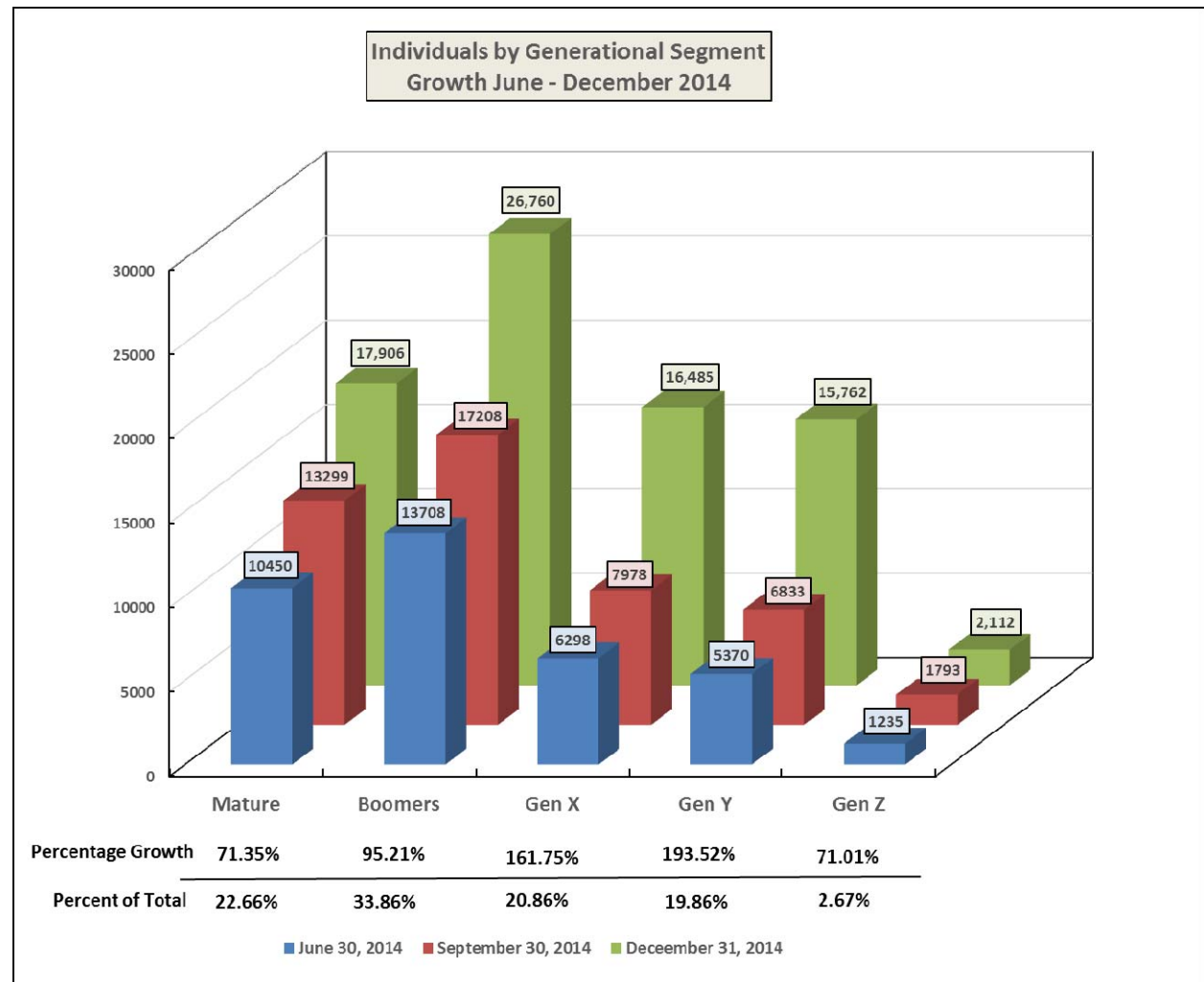


- Younger Customer Demographics
- Growth in deposit accounts of 60%
- Growth in low cost core deposits
- Debit card growth of 170%
- Internet banking growth of 110%
- 5 Branch locations in Roanoke, VA to complement new Commercial LPO

Household Mix Shifting Toward Younger Segments



- HomeTrust Bank's recent acquisitions have shifted the consumer customer mix, with significant increases in Gen X and Gen Y (Millennials) households.
- Baby Boomers continue to comprise the largest segment of consumer households at the Bank – 33.86%.
- Younger consumers use mobile/online channels more often than traditional retail branches.

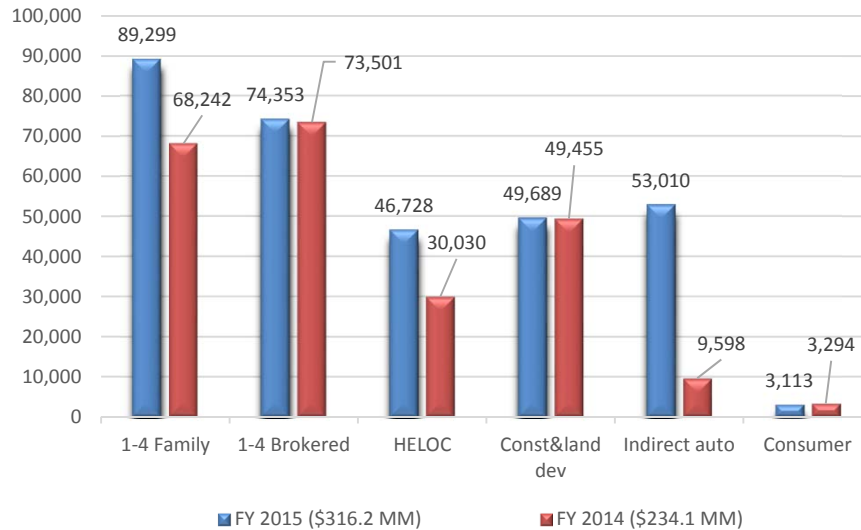


Loan Production for Fiscal 2015

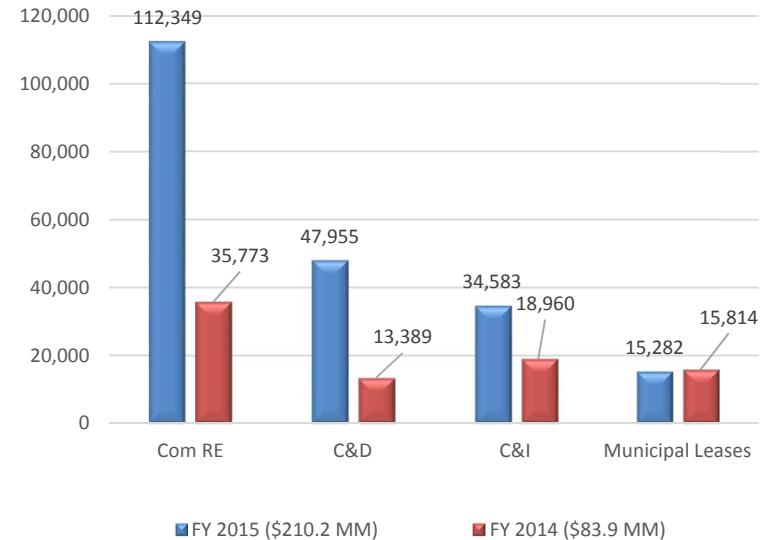




(Dollars in thousands)

Retail Loan Originations



Commercial Loan Originations



		Retail	Commercial	Total
Total Loans FY 2015		\$ 316,192	\$ 210,169	\$ 526,361
Total Loans FY 2014		\$ 234,120	\$ 83,936	\$ 318,056
\$ Change		\$ 82,072	\$ 126,233	\$ 208,305
% Change		35.1%	150.4%	65.5%

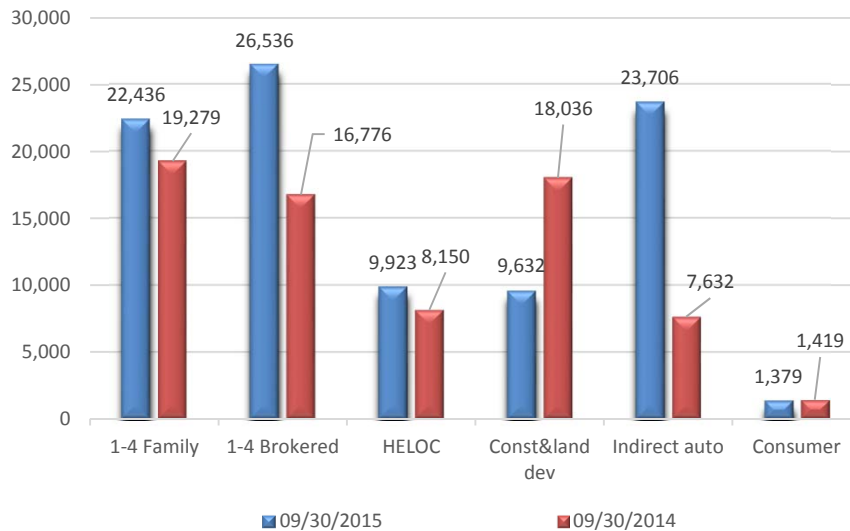
Source: July 27, 2015 earnings release and other internal Company documents

Loan Production for Quarter Ended September 30, 2015

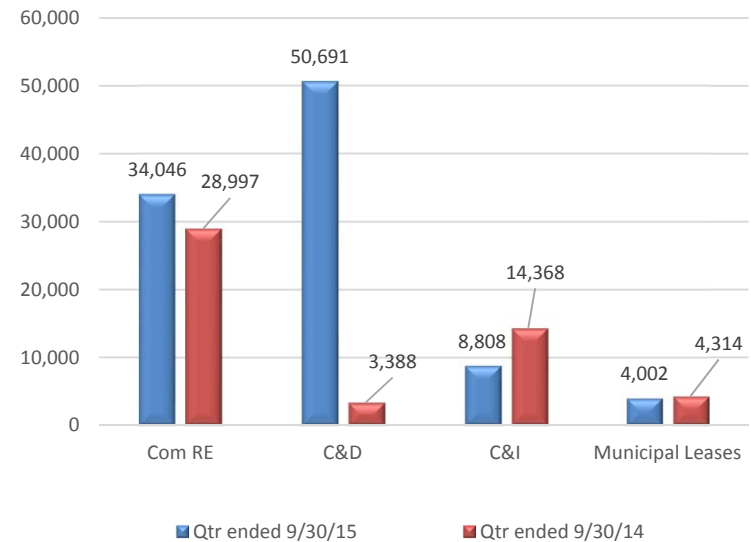


(Dollars in thousands)

Retail Loan Originations



Commercial Loan Originations



		Retail	Commercial	Total
Total Originations Qtr ended 9/30/15	\$	\$ 89,637	\$ 97,547	\$ 187,184
Total Originations Qtr ended 9/30/14	\$	\$ 71,291	\$ 51,067	\$ 122,358
\$ Change	\$	\$ 18,346	\$ 46,480	\$ 64,826
% Change		25.7%	91.0%	53.0%

Source: October 29, 2015 earnings release and other internal Company documents

Retail/Consumer Line of Business



- Unified seven banking divisions under HomeTrust name
– September 2014
- Consolidated six branches in October 2015 – savings of \$1.2 million annually
- New customer generation
- Consumer loan production by retail personnel

Commercial Line of Business



- Relationship Managers from 6 to 25
 - Legacy HTB – 4
 - Via Acquisition – 7
 - Lift Out of Banking Teams – 6
 - Hired – 8
- Hired experienced commercial lending teams in new markets (Roanoke, Raleigh)

Indirect Auto Line of Business



- Began in December 2014
- 54 auto dealerships in Western NC and Upstate SC
- Average FICO score of 740
- 56% new vehicles; 44% used vehicles
- Originations of \$7-\$8 million monthly
- Total portfolio of \$70.6 million at September 30, 2015
- 90% of the loans are new households to HTB



REPOSITIONED TO CREATE SHAREHOLDER VALUE

**DANA STONESTREET,
CHAIRMAN/PRESIDENT/CEO**

Transition To High Performing Community Bank



Phase I: Create Foundation For Growth

- Lines of Business – Infrastructure and Talent ✓
- Markets To Grow In ✓

Phase II: Execute with a Sense of Urgency

- Sound and Profitable Organic Growth
 - Loan portfolio - Goal of 8-10% annualized growth
 - Core deposits
 - Non-interest income
 - Revenue growth to outpace expense growth
 - Increase ROA, ROE, and EPS through organic growth
 - Increase tangible book value per share (TBV/share)
- Lower our efficiency ratio
- Continue buying back undervalued shares
- Create value for shareholders

Celebrating Leadership and Service



*Thank you Tommy Flynt and Bob Shepherd!
HomeTrust Board Members Retiring Today*



***Thank You
Shareholders and
HomeTrust Team!***

Questions and Comments



- In accordance with the **Rules of Conduct**, each shareholder or proxyholder has an opportunity to ask questions or make comments.
- After you are recognized, proceed to the microphone. Please identify yourself by stating your name and whether you are a stockholder or hold the proxy for a shareholder.
- Questions and/or comments are limited to two minutes per shareholder.
- Please direct all questions and comments to the Chairman/President/Chief Executive Officer.



Relationship Focused

Long-Term Shareholder Value
Long-Term Shareh
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m Sharehold

Market Growth
Growth

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