



ANNUAL MEETING

Executing Our Strategic Plan With A Sense Of Urgency

NOVEMBER 28, 2016



**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 pending and 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.

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HomeTrust Bancshares, Inc. Overview



Headquarters:	Asheville, NC	Exchange/Ticker:	NASDAQ: HTBI
Founded:	1926	Number of Employees:	446
Locations:	39 (NC,SC,VA,TN)	Stock Price:	\$24.00 ⁽¹⁾
Total Assets:	\$2.8 billion	Price to TBV:	124%
Total Loans:	\$1.8 billion	Market Cap:	\$432.0 million ⁽¹⁾
Total Deposits:	\$1.8 billion	Average Daily Trading Volume:	39,305 ⁽¹⁾
Outstanding Shares:	18,000,750 ⁽¹⁾	Shares Repurchased ⁽²⁾ (since conversion on July 11, 2012)	5,351,065 or approx. 29%

Financial data as of 9/30/16

(1)As of 11/25/16

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Transitioning to a High Performing Community Bank



Phase I: Created a Foundation For Growth

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

Phase II: Executing Our Strategic Plan with a Sense of Urgency

- Sound and Profitable Organic Growth
 - Loans
 - Deposits
- Lower our efficiency ratio
 - Noninterest income growth
 - Expense management
 - Streamlining current processes
- Continue buying back shares opportunistically
- Highly accretive in-market acquisitions

Transitioning to a High Performing Community Bank

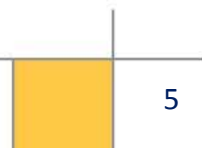
- Consistently improving performance
- Creating value for shareholders

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Strong Footprint for Growth



what's next!

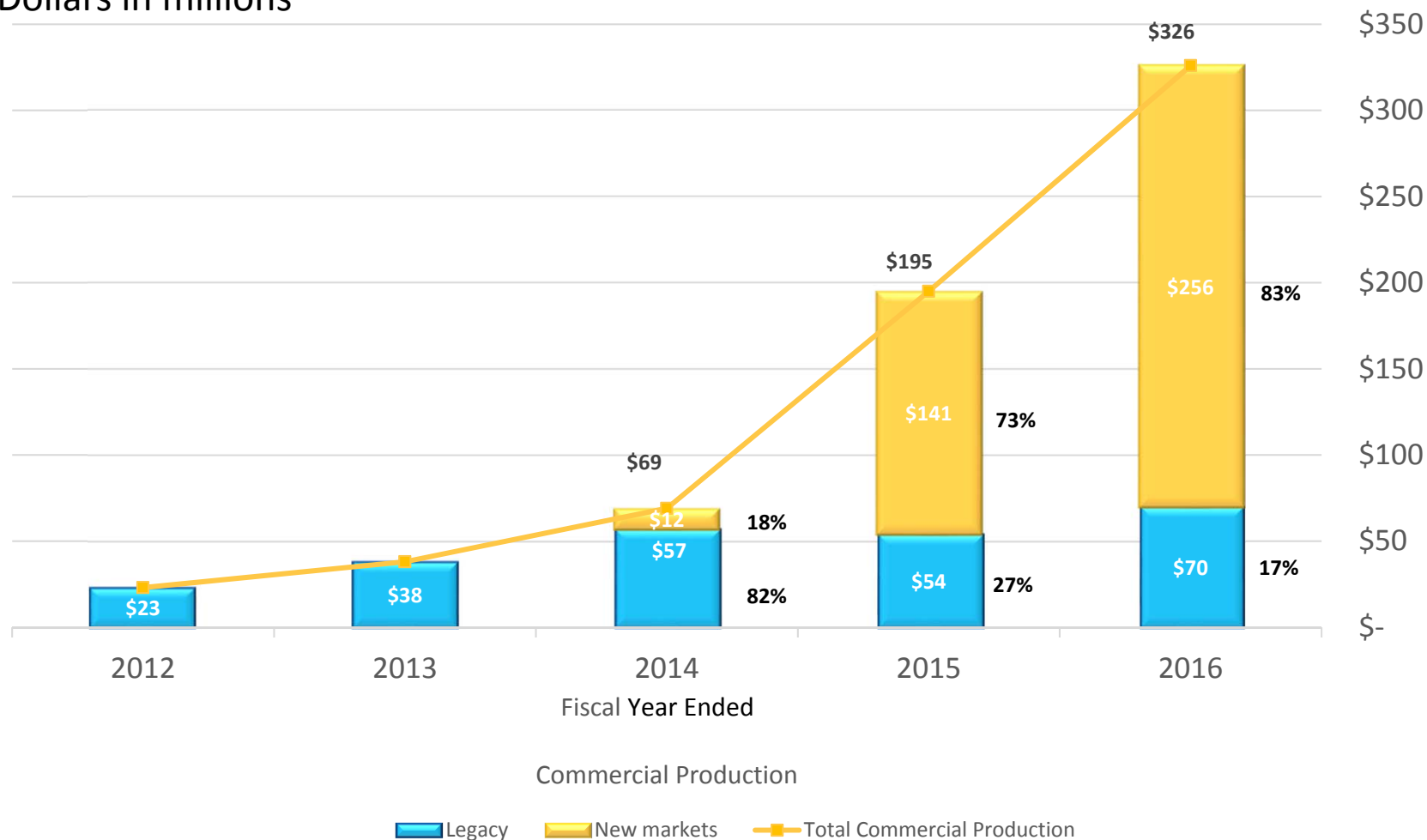




Commercial Production by Market

Legacy / New Markets

Dollars in millions



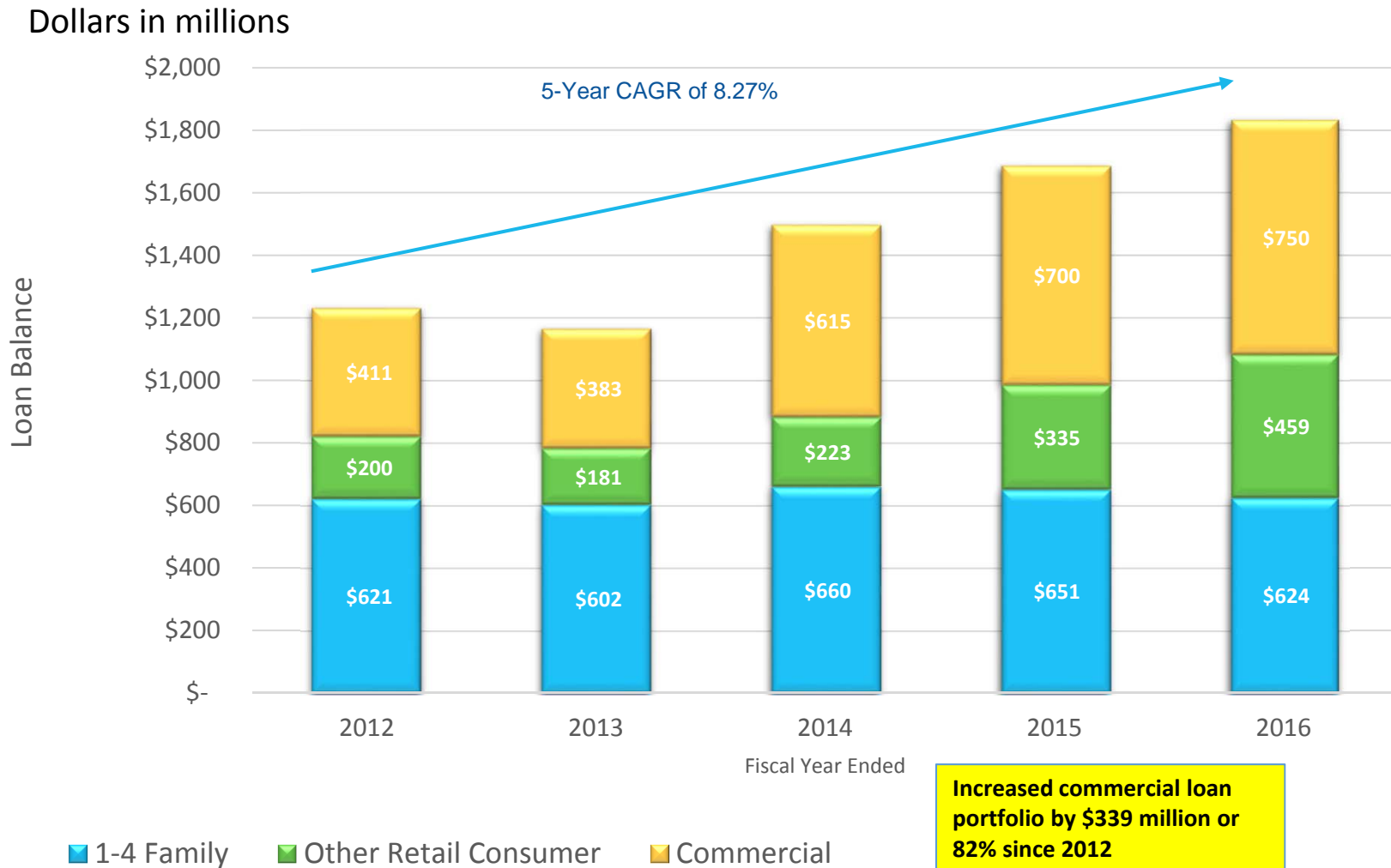
Production by market above excludes municipal leases.



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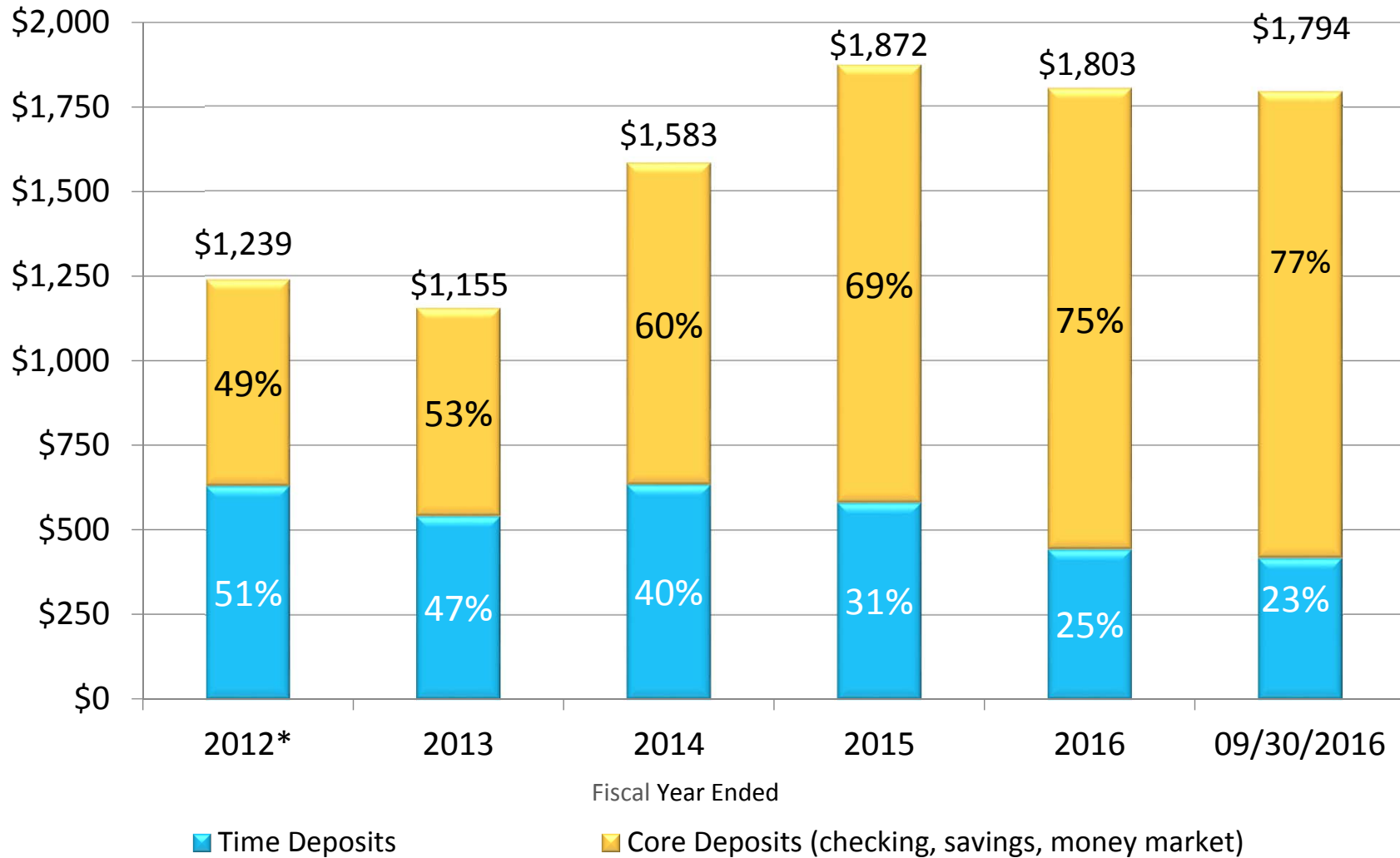
Loan Portfolio Composition



Total Deposits



Dollars in millions

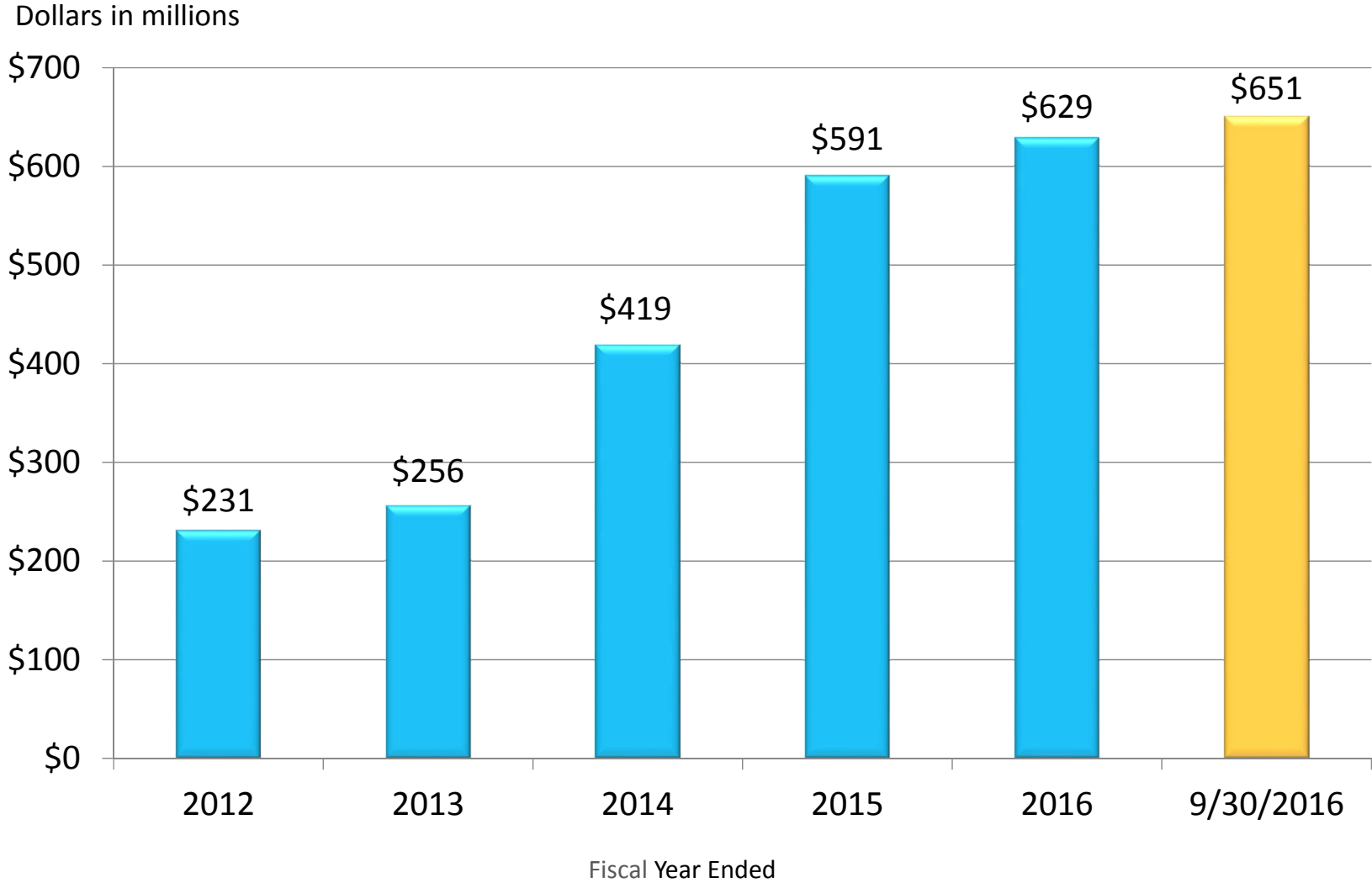


*Excludes \$264.2 million in stock conversion escrow account

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Checking Accounts



Increase Noninterest Income Growth



Treasury Management

- Increased deposit product pricing January 2016
 - Deposit fees increased 8% in 4th quarter fiscal 2016 compared to 3rd quarter
- Added new/improved merchant services program
 - Increased fee income from provider
- New purchase card program
 - Bank receives larger share of debit card revenue
- Increased discipline and monitoring of fee waivers and refunds

Mortgage Banking

- Increased originations
- Added loan officers in new markets

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Creating Efficiencies/Expense Management



- October 2015 – consolidated six branches - \$1.2MM in expected annual savings
- December 2015 – Converted from a national bank charter to a state chartered bank - \$350,000 in expected annual savings
- May 2016 – Branch optimization staffing study - \$375,000 in expected annual savings
- June 2016 – Changed health care insurance providers to avoid \$700,000 expense increase for the coming fiscal year
- Continued rigorous focus on efficiencies/expense management

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Stock Buybacks

(Dollars in thousands, except per share amounts)

	Percent Purchased	Shares	Total Cost	Avg Cost / Share
1st Buyback (completed 4/29/13)	4%	846,400	\$ 13,299	\$ 15.71
2nd Buyback (completed 12/2/13)	5%	1,041,245	\$ 17,055	\$ 16.38
3rd Buyback (completed 11/18/14)	5%	989,183	\$ 15,589	\$ 15.76
4th Buyback (completed 8/5/15)	5%	1,023,266	\$ 16,298	\$ 15.93
5th Buyback (completed on 1/20/16)	5%	971,271	\$ 18,089	\$ 18.62
6th Buyback (approved on 12/15/15)	5%	479,700	\$ 8,634	\$ 18.00
Total repurchased through June 30, 2016	29%	5,351,065	\$ 88,964	\$ 16.63
Remaining Shares to be purchased through 6th Buyback		443,155		
Total Shares Repurchased / Authorized		5,794,220		

Source: Company documents previously filed with the SEC

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TriSummit – Compelling Transaction



- Significant market overlap to increase efficiencies
- Shared community bank culture
- Experienced commercial & retail banking teams
- Ability to expand TriSummit's current relationships
- Extensive due diligence
- 30% earnings accretion in fiscal 2018

Growth Since Conversion – Including TriSummit

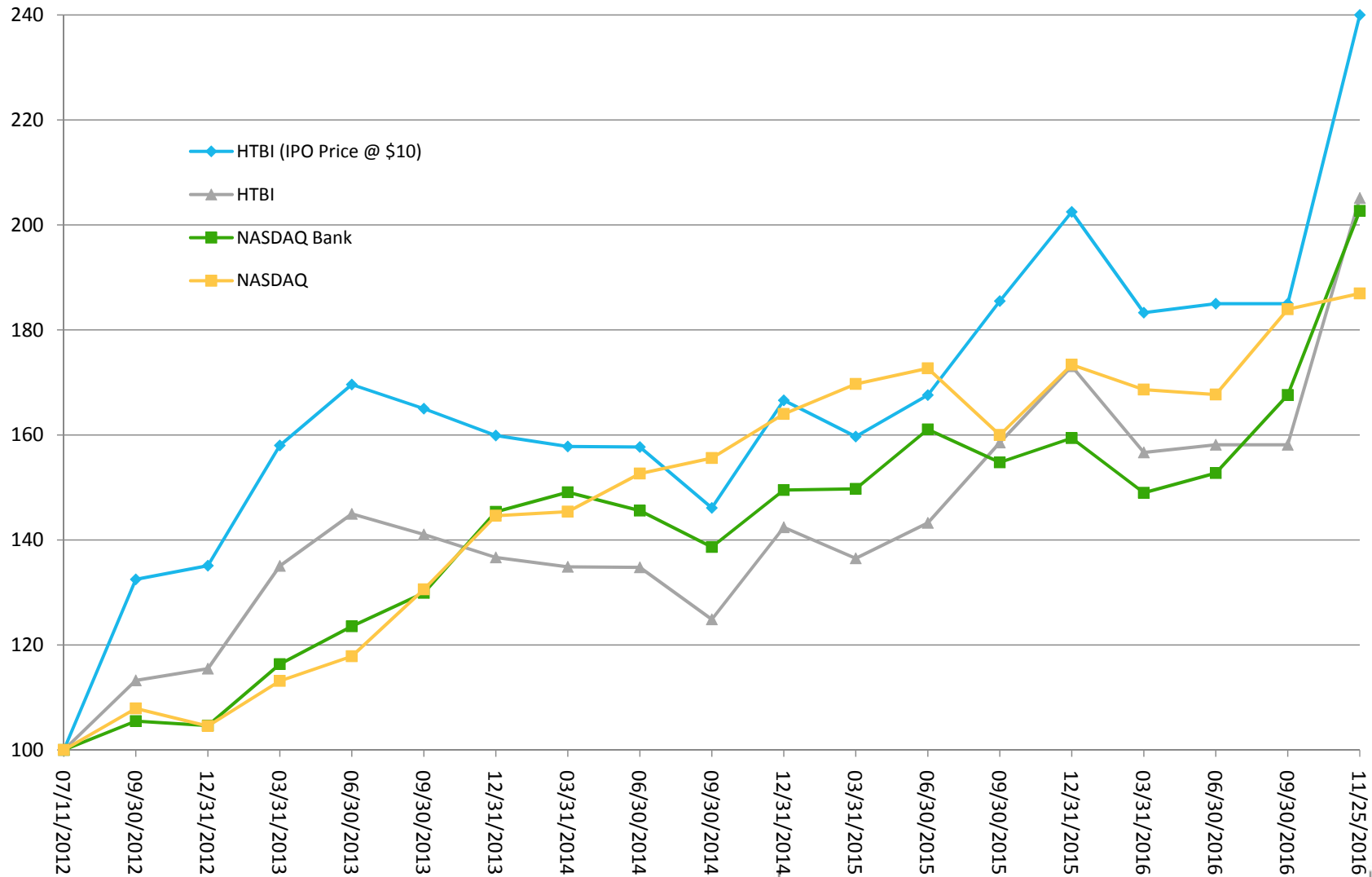


	Mutual/Stock Conversion 09/30/2012	Pro Forma ⁽¹⁾ 09/30/2016	Change Since Conversion	
			\$	%
A Total Assets	\$ 1,603	\$ 3,082	\$ 1,479	92%
B Total Loan Portfolio	\$ 1,203	\$ 2,133	\$ 930	77%
1-4 Family	611	690	79	13%
HELOC's & Other Consumer	195	385	190	97%
Indirect Auto	-	122	122	100%
Commercial Real Estate	232	596	364	157%
Commercial Constr. & Development	38	140	102	267%
Other Commercial	127	201	74	58%
C Total Deposit Portfolio	\$ 1,160	\$ 2,078	918	79%
Checking Accounts	239	728	489	205%
Money Market/Savings	337	806	469	139%
Time Deposits	584	544	(40)	-7%
D Locations	20	41	21	105%

(1) Pro Forma based on SNL Financial and Company filings as of 9/30/16. Certain adjustments have been made in relation to acquisition accounting as required by U.S. GAAP.

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Total Shareholder Return Performance



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Quarter Ended September 30, 2016 Highlights



(Dollars in thousands, except per share amounts)

As Reported	09/30/2016	09/30/2015	Change	
			Amount	Percent
Net income	\$ 3,824	\$ 2,564	\$ 1,260	49%
EPS	\$ 0.22	\$ 0.14	\$ 0.08	57%
ROA	0.55%	0.37%	0.18%	49%
Net Interest Margin (tax equivalent)	3.44%	3.37%	0.07%	2%
Organic Loan Growth:				
\$ Growth	\$ 24,020	\$ 26,457		
% Growth (annualized)	5.70%	6.60%		
Organic Loan Growth - Excluding 1-4 Family:				
\$ Growth	\$ 32,268	\$ 32,078		
% Growth (annualized)	11.40%	12.50%		

Source: October 28, 2016 earnings release.

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Celebrating Leadership and Service



HomeTrust Directors retiring today



Stan Allen



Andy Smith

Thank you Stan Allen and Andy Smith!

Ready for what's next!

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Transitioning to a High Performing Community Bank

- Consistently improving performance
- Creating value for shareholders

**Thank You Shareholders &
HomeTrust Team!**

Ready for what's next!



**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.
- In order to provide all shareholders an opportunity to speak, questions and/or comments should be limited to two minutes per shareholder.
- Please direct all questions and comments to the Chairman, President and Chief Executive Officer.