

Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

Report at the close of business as of the end of fiscal year

This Report is required by law: Section 5(c)(1)(A) of the Bank Holding Company Act (12 U.S.C. § 1844(c)(1)(A)); sections 8(a) and 13(a) of the International Banking Act (12 U.S.C. §§ 3106(a) and 3108(a)); sections 11(a)(1), 25, and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); and sections 113, 165, 312, 618, and 809 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850a(c)(1), and 5468(b)(1)). Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

This report form is to be filed by all top-tier bank holding companies, top-tier savings and loan holding companies, and U.S. intermediate holding companies organized under U.S. law, and by any foreign banking organization that does not meet the requirements of and is not treated as a qualifying foreign banking organization under Section 211.23 of Regulation K (12 C.F.R. § 211.23). (See page one of the general instructions for more detail of who must file.) The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, an information collection unless it displays a currently valid OMB control number.

NOTE: The *Annual Report of Holding Companies* must be signed by one director of the top-tier holding company. This individual should also be a senior official of the top-tier holding company. In the event that the top-tier holding company does not have an individual who is a senior official and is also a director, the chairman of the board must sign the report. If the holding company is an ESOP/ESOT formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

I, Dana L. Stonestreet

Name of the Holding Company Director and Official

Chairman, President and CEO

Title of the Holding Company Director and Official

attest that the *Annual Report of Holding Companies* (including the supporting attachments) for this report date has been prepared in conformance with the instructions issued by the Federal Reserve System and are true and correct to the best of my knowledge and belief.

With respect to information regarding individuals contained in this report, the Reporter certifies that it has the authority to provide this information to the Federal Reserve. The Reporter also certifies that it has the authority, on behalf of each individual, to consent or object to public release of information regarding that individual. The Federal Reserve may assume, in the absence of a request for confidential treatment submitted in accordance with the Board's "Rules Regarding Availability of Information," 12 C.F.R. Part 261, that the Reporter and individual consent to public release of all details in the report concerning that individual.

[Handwritten Signature]

Signature of Holding Company Director and Official

10-8-21

Date of Signature

For holding companies not registered with the SEC—
 Indicate status of Annual Report to Shareholders:

is included with the FR Y-6 report
 will be sent under separate cover
 is not prepared

For Federal Reserve Bank Use Only

RSSD ID _____
 C.I. _____

Date of Report (top-tier holding company's fiscal year-end):

June 30, 2021

Month / Day / Year

N/A

Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter's Name, Street, and Mailing Address

HomeTrust Bancshares, Inc.

Legal Title of Holding Company

10 Woodfin St

(Mailing Address of the Holding Company) Street / P.O. Box

Asheville

NC

28801

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Tony VunCannon

EVP, CFO and Treasurer

Name

Title

828-350-3049

Area Code / Phone Number / Extension

828-259-3934

Area Code / FAX Number

tony.vuncannon@htb.com

E-mail Address

htb.com

Address (URL) for the Holding Company's web page

Is confidential treatment requested for any portion of this report submission? 0=No 1=Yes 0

In accordance with the General Instructions for this report (check only one),

1. a letter justifying this request is being provided along with the report

2. a letter justifying this request has been provided separately ...

NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."

For Use By Tiered Holding Companies

Top-tiered holding companies must list the names, mailing address, and physical locations of each of their subsidiary holding companies below.

N/A

Legal Title of Subsidiary Holding Company

(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box

City State Zip Code

Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

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(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box

City State Zip Code

Physical Location (if different from mailing address)

Form FR Y-6

HomeTrust Bancshares, Inc.

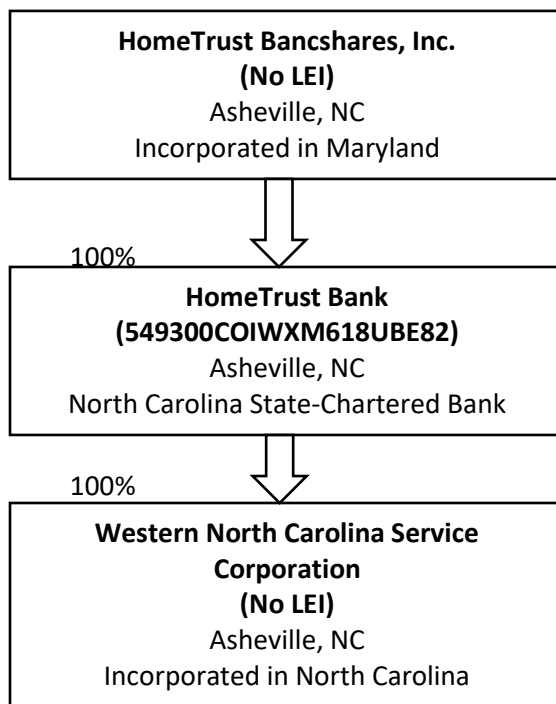
Asheville, NC

Fiscal Year: June 30, 2021

Report Items

1. The bank holding company prepares annual report for its shareholders, which is filed with the Securities Exchange Commission under the ticker "HTBI".

2a. Organization Chart



2b. / 3. / 4. Attached separately

Results: A list of branches for your depository institution: **HOMETRUST BANK (ID_RSSD: 212577)**.

This depository institution is held by **HOMETRUST BANCSHARES, INC. (4366003)** of **ASHEVILLE, NC**.

The data are as of **06/30/2021**. Data reflects information that was received and processed through **07/06/2021**.

Reconciliation and Verification Steps

1. In the **Data Action** column of each branch row, enter one or more of the actions specified below
2. If required, enter the date in the **Effective Date** column

Actions

OK: If the branch information is correct, enter 'OK' in the **Data Action** column.

Change: If the branch information is incorrect or incomplete, revise the data, enter 'Change' in the **Data Action** column and the date when this information first became valid in the **Effective Date** column.

Close: If a branch listed was sold or closed, enter 'Close' in the **Data Action** column and the sale or closure date in the **Effective Date** column.

Delete: If a branch listed was never owned by this depository institution, enter 'Delete' in the **Data Action** column.

Add: If a reportable branch is missing, insert a row, add the branch data, and enter 'Add' in the **Data Action** column and the opening or acquisition date in the **Effective Date** column.

If printing this list, you may need to adjust your page setup in MS Excel. Try using landscape orientation, page scaling, and/or legal sized paper.

Submission Procedure

When you are finished, send a saved copy to your FRB contact. See the detailed instructions on this site for more information.

If you are e-mailing this to your FRB contact, put your institution name, city and state in the subject line of the e-mail.

Note:

To satisfy the **FR Y-10 reporting requirements**, you must also submit FR Y-10 Domestic Branch Schedules for each branch with a **Data Action** of **Change, Close, Delete, or Add**.

The FR Y-10 report may be submitted in a hardcopy format or via the FR Y-10 Online application - <https://y10online.federalreserve.gov>.

* FDIC UNINUM, Office Number, and ID_RSSD columns are for reference only. Verification of these values is not required.

Data Action	Effective Date	Branch Service Type	Branch ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
OK		Full Service (Head Office)	212577	HOMETRUST BANK	10 WOODFIN STREET	ASHEVILLE	NC	28801	BUNCOMBE	UNITED STATES	Not Required	Not Required	HOMETRUST BANK	212577	
OK		Full Service	4464365	ARDEN OFFICE	192 AIRPORT ROAD	ARDEN	NC	28704	BUNCOMBE	UNITED STATES	Not Required	Not Required	HOMETRUST BANK	212577	
OK		Full Service	4162997	EAST ASHEVILLE OFFICE	1011 TUNNEL RD, SUITE 180	ASHEVILLE	NC	28805	BUNCOMBE	UNITED STATES	Not Required	Not Required	HOMETRUST BANK	212577	
OK		Full Service	4163051	SOUTH ASHEVILLE OFFICE	1825 HENDERSONVILLE ROAD	ASHEVILLE	NC	28803	BUNCOMBE	UNITED STATES	Not Required	Not Required	HOMETRUST BANK	212577	
OK		Full Service	5214307	CARY BRANCH	1315 BRADFORD VIEW DRIVE	CARY	NC	27513	WAKE	UNITED STATES	Not Required	Not Required	HOMETRUST BANK	212577	
OK		Full Service	3377374	QUEENS ROAD BRANCH	100 QUEENS ROAD	CHARLOTTE	NC	28204	MECKLENBURG	UNITED STATES	Not Required	Not Required	HOMETRUST BANK	212577	
OK		Full Service	784579	CHERRYVILLE OFFICE	100 WEST MAIN STREET	CHERRYVILLE	NC	28021	GASTON	UNITED STATES	Not Required	Not Required	HOMETRUST BANK	212577	
OK		Full Service	2133292	CLYDE OFFICE	8583 CAROLINA BOULEVARD	CLYDE	NC	28721	HAYWOOD	UNITED STATES	Not Required	Not Required	HOMETRUST BANK	212577	
OK		Full Service	4163060	COLUMBUS OFFICE	685 WEST MILLS STREET	COLUMBUS	NC	28722	POLK	UNITED STATES	Not Required	Not Required	HOMETRUST BANK	212577	
OK		Full Service	2439734	EDEN OFFICE	106 SOUTH VAN BUREN ROAD	EDEN	NC	27288	ROCKINGHAM	UNITED STATES	Not Required	Not Required	HOMETRUST BANK	212577	
OK		Full Service	4163033	FOREST CITY OFFICE	351 BUTLER RD	FOREST CITY	NC	28043	RUTHERFORD	UNITED STATES	Not Required	Not Required	HOMETRUST BANK	212577	
OK		Full Service	2133322	HENDERSONVILLE OFFICE	228 6TH AVENUE EAST	HENDERSONVILLE	NC	28792	HENDERSON	UNITED STATES	Not Required	Not Required	HOMETRUST BANK	212577	
OK		Full Service	531474	LEXINGTON OFFICE	107 WEST CENTER STREET	LEXINGTON	NC	27292	DAVIDSON	UNITED STATES	Not Required	Not Required	HOMETRUST BANK	212577	
OK		Full Service	5118919	RALEIGH BRANCH	4140 PARKLAKE AVENUE, SUITE 610	RALEIGH	NC	27612	WAKE	UNITED STATES	Not Required	Not Required	HOMETRUST BANK	212577	
OK		Full Service	4464338	REIDSVILLE OFFICE	2805 REID SCHOOL ROAD	REIDSVILLE	NC	27320	ROCKINGHAM	UNITED STATES	Not Required	Not Required	HOMETRUST BANK	212577	
OK		Full Service	362977	SHELBY MAIN OFFICE	224 EAST WARREN STREET	SHELBY	NC	28150	CLEVELAND	UNITED STATES	Not Required	Not Required	HOMETRUST BANK	212577	
OK		Full Service	4163024	TYRON OFFICE	341 NORTH TRADE STREET	TRYON	NC	28782	POLK	UNITED STATES	Not Required	Not Required	HOMETRUST BANK	212577	
OK		Full Service	2133395	WAYNESVILLE OFFICE	800 RUSS AVENUE	WAYNESVILLE	NC	28786	HAYWOOD	UNITED STATES	Not Required	Not Required	HOMETRUST BANK	212577	
OK		Full Service	2133434	WEAVERVILLE OFFICE BRANCH	5 NORTHRIDGE COMMONS PARKWAY	WEAVERVILLE	NC	28787	BUNCOMBE	UNITED STATES	Not Required	Not Required	HOMETRUST BANK	212577	
OK		Full Service	4163640	MIDWAY OFFICE	11564 OLD US HIGHWAY 52	WINSTON SALEM	NC	27107	DAVIDSON	UNITED STATES	Not Required	Not Required	HOMETRUST BANK	212577	
OK		Full Service	3387159	GREENVILLE BRANCH	499 WOODRUFF ROAD	GREENVILLE	SC	29607	GREENVILLE	UNITED STATES	Not Required	Not Required	HOMETRUST BANK	212577	
OK		Full Service	4675143	PELHAM ROAD OFFICE	8599 PELHAM ROAD	GREENVILLE	SC	29615	GREENVILLE	UNITED STATES	Not Required	Not Required	HOMETRUST BANK	212577	
OK		Full Service	3831586	FARRAGUT BRANCH	11916 KINGSTOWN PIKE	FARRAGUT	TN	37934	KNOX	UNITED STATES	Not Required	Not Required	HOMETRUST BANK	212577	
OK		Full Service	3641655	JEFFERSON CITY BRANCH	156 EAST BROADWAY	JEFFERSON CITY	TN	37760	JEFFERSON	UNITED STATES	Not Required	Not Required	HOMETRUST BANK	212577	
OK		Full Service	3602843	JOHNSON CITY BRANCH	862 MED TECH PARKWAY	JOHNSON CITY	TN	37604	WASHINGTON	UNITED STATES	Not Required	Not Required	HOMETRUST BANK	212577	
OK		Full Service	2409997	JOHNSON CITY OFFICE	1907 NORTH ROAN STREET	JOHNSON CITY	TN	37601	WASHINGTON	UNITED STATES	Not Required	Not Required	HOMETRUST BANK	212577	
OK		Full Service	2530172	WEST WALNUT BRANCH	612 WEST WALNUT STREET	JOHNSON CITY	TN	37604	WASHINGTON	UNITED STATES	Not Required	Not Required	HOMETRUST BANK	212577	
OK		Full Service	3546899	CHURCH CIRCLE BRANCH	422 BROAD STREET	KINGSPORT	TN	37660	SULLIVAN	UNITED STATES	Not Required	Not Required	HOMETRUST BANK	212577	
OK		Full Service	3831616	BEARDEN OFFICE	6501 KINGSTON PIKE	KNOXVILLE	TN	37919	KNOX	UNITED STATES	Not Required	Not Required	HOMETRUST BANK	212577	
OK		Full Service	3831595	MERCHANTS GREENE BRANCH	123 MERCHANTS GREENE BOULEVARD	MORRISTOWN	TN	37814	HAMBLÉN	UNITED STATES	Not Required	Not Required	HOMETRUST BANK	212577	
OK		Full Service	983671	MORRISTOWN MAIN OFFICE	120 EVANS AVENUE	MORRISTOWN	TN	37814	HAMBLÉN	UNITED STATES	Not Required	Not Required	HOMETRUST BANK	212577	
OK		Full Service	3588330	BRISTOL BRANCH	425 STATE STREET	BRISTOL	VA	24201	BRISTOL CITY	UNITED STATES	Not Required	Not Required	HOMETRUST BANK	212577	
OK		Full Service	849526	DALEVILLE OFFICE	1571 ROANOKE RD	DALEVILLE	VA	24083	BOTETOURT	UNITED STATES	Not Required	Not Required	HOMETRUST BANK	212577	
OK		Full Service	167828	NORTH DANVILLE OFFICE	2420 NORTH MAIN ST	DANVILLE	VA	24540	DANVILLE CITY	UNITED STATES	Not Required	Not Required	HOMETRUST BANK	212577	

OK		Full Service	654029	RIVERSIDE BRANCH	3205 RIVERSIDE DR	DANVILLE	VA	24541	DANVILLE CITY	UNITED STATES	Not Required	Not Required	HOMETRUST BANK	212577
OK		Full Service	505523	MARTINSVILLE OFFICE	8 LESTER STREET	MARTINSVILLE	VA	24112	MARTINSVILLE CITY	UNITED STATES	Not Required	Not Required	HOMETRUST BANK	212577
OK		Full Service	210126	BRAMBLETON AVENUE OFFICE	2820 BRAMBLETON AVE SW	ROANOKE	VA	24015	ROANOKE CITY	UNITED STATES	Not Required	Not Required	HOMETRUST BANK	212577
OK		Full Service	129424	CROSSROADS-ROANOKE BRANCH	5002 WILLIAMSON ROAD NW	ROANOKE	VA	24012	ROANOKE CITY	UNITED STATES	Not Required	Not Required	HOMETRUST BANK	212577
OK		Full Service	4937298	DOWNTOWN ROANOKE OFFICE	316 SOUTH JEFFERSON STREET	ROANOKE	VA	24011	ROANOKE CITY	UNITED STATES	Not Required	Not Required	HOMETRUST BANK	212577
OK		Full Service	577922	STARKEY ROAD BRANCH	3956 ELECTRIC ROAD	ROANOKE	VA	24018	ROANOKE	UNITED STATES	Not Required	Not Required	HOMETRUST BANK	212577
OK		Full Service	128922	VINTON BRANCH	201 SOUTH POLLARD ST	VINTON	VA	24179	ROANOKE	UNITED STATES	Not Required	Not Required	HOMETRUST BANK	212577

Form FR Y-6

HomeTrust Bancshares, Inc.

Fiscal Year Ending June 30, 2021

Report Item 3: Securities holders

(1)(a)(b)(c) and (2)(a)(b)(c)

Current securities holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 06-30-21

Securities holders not listed in 3(1)(a) through 3(1)(c) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending 06-30-21

(1)(a)			(1)(b)	(1)(c)	(2)(a)			(2)(b)	(2)(c)
Name,			Country of Citizenship	Number and Percentage of	Name,			Country of Citizenship	Number and Percentage of
City, State, Country			or Incorporation	Each Class of Voting	City, State, Country			or Incorporation	Each Class of Voting
				Securities					Securities
HomeTrust Bancshares, Inc.			USA	1,068,874 shares	Vanguard Group, Inc.			USA	930,788 shares
HomeTrust Bank KSOP Plan				6.42% Common Stock	Valley Forge, PA				5.5% Common Stock
Asheville, NC, USA									
Delaware Charter Guarantee & Trust Company, conducting business as Principal Trust Company - Trustee									
Wilmington, DE, USA									
BlackRock, Inc.			USA	1,105,291 shares					
New York, NY, USA				6.6% Common Stock					
Impax World Management LLC			England	887,236 shares					
Portland, OR, USA				5.3% Common Stock					
FJ Capital Management LLC			USA	847,000 shares					
McLean, Virginia				5.1% Common Stock					

Form FR Y-6
HomeTrust Bancshares, Inc.
Fiscal Year Ending June 30, 2021

Report Item 4: Insiders							
(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)							
(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
Name	Principal Occupation if other than with Holding Company	Title & Position with Holding Company	Title & Position with Subsidiaries (include names of subsidiaries)	Title & Position with Other Businesses (include names of other businesses)	Percentage of Voting Shares in Holding Company	Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	List names of other companies (includes partnerships) if 25% or more of voting securities are held (list names of companies and percentage of voting securities held)
Dana L. Stonestreet Asheville, NC USA	N/A	Chairman of the Board, President & CEO	Chairman of the Board, CEO (HomeTrust Bank)	Commissioner North Carolina Banking Commission Director (HUB Community Economic Development Alliance Board) Director (NC Title Center) Director (Discount Emporium, Inc.)	1.74%	None	None
C. Hunter Westbrook Arden, NC USA	N/A	SEVP & Chief Operating Officer	President & Chief Banking Officer (HomeTrust Bank)	Director	<1%	None	None
Tony J. YunCannon Asheville, NC USA	N/A	EVP, Chief Financial Officer Corporate Secretary & Treasurer	EVP, Chief Financial Officer Corporate Secretary & Treasurer (HomeTrust Bank)	None	<1%	None	None
Marty Caywood Candler, NC USA	N/A	EVP & Chief Information Officer	EVP & Chief Information Officer (HomeTrust Bank)	None	<1%	None	None
Keith Houghton Black Mountain, NC USA	N/A	EVP & Chief Credit Officer	EVP & Chief Credit Officer (HomeTrust Bank)	None	<1%	None	None
Parrish Little Arden, NC USA	N/A	EVP & Chief Risk Officer	EVP & Chief Risk Officer (HomeTrust Bank)	None	<1%	None	None
Anna Marie Smith Asheville, NC USA	N/A	EVP & Chief Human Resources Officer	EVP & Chief Human Resources Officer (HomeTrust Bank)	None	<1%	None	None
John A. Switzer Charlotte, NC USA	None	Director	Director (HomeTrust Bank)	Director (Barrings BDC) Director (Carolina Tractor and Equipment Company)	<1%	None	None

Form FR Y-6

HomeTrust Bancshares, Inc.

Fiscal Year Ending June 30, 2021

Report Item 4: Insiders							
(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)							
(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	4(c)
Name	Principal Occupation if other than with Holding Company	Title & Position with Holding Company	Title & Position with Subsidiaries (include names of subsidiaries)	Title & Position with Other Businesses (include names of other businesses)	Percentage of Voting Shares in Holding Company	Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	List names of other companies (includes partnerships) if 25% or more of voting securities are held (list names of companies and percentage of voting securities held)
F. K. McFarland III Tryon, NC USA	None	Director	Director (HomeTrust Bank)	Retired President (McFarland Funeral Chapel, Inc.) Director (The McAlister Foundation) Director (Forbes Foundation)	<1%	None	McFarland Investments, LLC (56.85%)
Sidney A. Biesecker Lexington, NC USA	None	Director	Director (HomeTrust Bank)	Volunteer (Davidson County Community College Foundation) Chairman (Lexington Housing Community & Development Corporation)	<1%	None	None
Craig C. Koontz Lexington, NC USA	None	Director	Director (HomeTrust Bank)	None	<1%	None	None

Form FR Y-6
HomeTrust Bancshares, Inc.
Fiscal Year Ending June 30, 2021

Report Item 4: Insiders

(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	4(c)
Name	Principal Occupation if other than with Holding Company	Title & Position with Holding Company	Title & Position with Subsidiaries (include names of subsidiaries)	Title & Position with Other Businesses (include names of other businesses)	Percentage of Voting Shares in Holding Company	Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	List names of other companies (includes partnerships) if 25% or more of voting securities are held (list names of companies and percentage of voting securities held)
Robert E. James Charlotte, NC USA	Grant Thornton LLP	Director	Director (HomeTrust Bank)	Senior Advisor (Banking/Securities) Board Member (The Board of Vistors - UNC Chapel Hill) Board Member (The Board of Trustees, The Mint Museum) Board Member (Church Council and Executive Committee, Providence United Methodist Church)	<1%	None	Robert E James Advisors, LLC (100%)
Laura C. Kendall Davidson, NC USA	Aurora Management Partners Clear Sky Consulting, LLC	Director	Director (HomeTrust Bank)	Senior Managing Director Aurora Management Partners Clear Sky Consulting, LLC	<1%	None	Clear Sky Consulting, LLC (100%)
Richard T. Williams Huntersville, NC USA	None	Vice Chair/Lead Director	Vice Chair/Lead Director (HomeTrust Bank)	Director (Coca-Cola Consolidated, Inc.) Board Member (Central Piedmont Community College) Board Member (Carolinas Healthcare System) Board Member (Hope Haven, Inc.) Board Member (National Association of Corporate Directors - Carolinas Chapter) Board Member (Atrium Health)	<1%	None	None
Rebekah M. Lowe	Chief Executive FizzyWork Executive Coaching	Director - effective 9/1/2020	Director - effective 9/1/2020 (HomeTrust Bank)	Board Member (MemoryCare) Board Member (Givens Communities) FizzyWork Executive Coaching	<1%	None	FizzyWork Executive Coaching (100%)