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Approval expires September 30, 2018
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OCT -3 2016

Board of Governors of the Federal Reserve System



FRB RICHMOND

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)); Section 8(a) of the International Banking Act (12 U.S.C. § 3106(a)); Sections 11(a)(1), 25 and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); Section 211.13(c) of Regulation K (12 C.F.R. § 211.13(c)); and Section 225.5(b) of Regulation Y (12 C.F.R. § 225.5(b)) and section 10(c)(2)(H) of the Home Owners' Loan Act. 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 and top-tier savings and loan 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.

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

June 30, 2016

Month / Day / Year

N/A

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

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.

Reporter's Name, Street, and Mailing Address

HomeTrust Bancshares, Inc

Legal Title of Holding Company

10 Woodfin Street

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

Asheville

NC

28801

City

State

Zip Code

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.

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@hometrustedbanking.com

E-mail Address

www.hometrustedbanking.com

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

Signature of Holding Company Director and Official

9-27-16

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 4366003

C.I.

Does the reporter request confidential treatment for any portion of this submission?

Yes Please identify the report items to which this request applies:

- In accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided.
- The information for which confidential treatment is sought is being submitted separately labeled "Confidential."

No

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HomeTrust Bancshares, Inc.

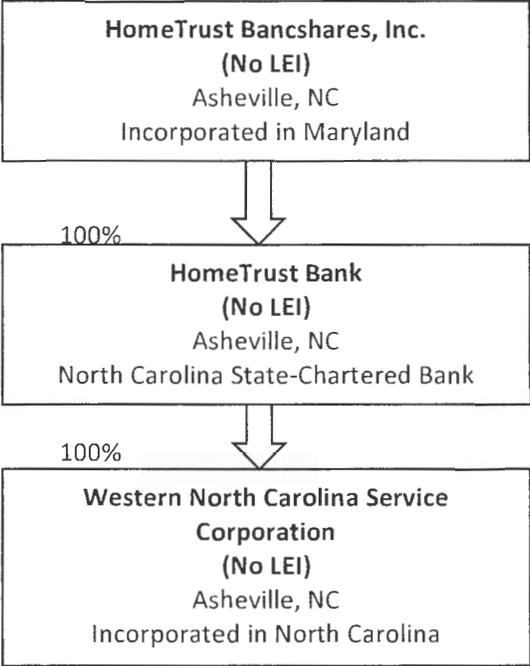
Asheville, NC

Fiscal Year: June 30, 2016

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 holding company: HOMETRUST BANCSHARES, INC. (4366003) of ASHEVILLE, NC.
The data are as of 06/30/2016. Data reflects information that was received and processed through 07/11/2016.

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	FCIC 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	40511	0	HOMETRUST BANK	212577	
OK		Full Service	4464365	ARDEN OFFICE	140 AIRPORT ROAD, SUITE P	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	518303	123	HOMETRUST BANK	212577	
OK		Full Service	4163051	SOUTH ASHEVILLE OFFICE	1825 HENDERSONVILLE ROAD	ASHEVILLE	NC	28803	BUNCOMBE	UNITED STATES	495162	118	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	43849	122	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	264506	113	HOMETRUST BANK	212577	
OK		Full Service	4163033	FOREST CITY OFFICE	351 BUTLER RD	FOREST CITY	NC	28043	RUTHERFORD	UNITED STATES	518304	124	HOMETRUST BANK	212577	
OK		Full Service	2133322	HENDERSONVILLE OFFICE	228 6TH AVENUE EAST	HENDERSONVILLE	NC	28792	HENDERSON	UNITED STATES	464220	115	HOMETRUST BANK	212577	
OK		Full Service	531474	LEXINGTON OFFICE	107 WEST CENTER STREET	LEXINGTON	NC	27292	DAVIDSON	UNITED STATES	41274	119	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	41407	108	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	464219	114	HOMETRUST BANK	212577	
OK		Full Service	2133434	WEAVERVILLE OFFICE BRANCH	5 NORTHRIDGE COMMONS PARKWAY	WEAVERVILLE	NC	28787	BUNCOMBE	UNITED STATES	262805	101	HOMETRUST BANK	212577	
OK		Full Service	4163640	MIDWAY OFFICE	11564 OLD US HIGHWAY 52	WINSTON SALEM	NC	27107	DAVIDSON	UNITED STATES	267650	120	HOMETRUST BANK	212577	
OK		Full Service	3387159	GREENVILLE BRANCH	499 WOODRUFF ROAD	GREENVILLE	SC	29607	GREENVILLE	UNITED STATES	440819	125	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	479954	132	HOMETRUST BANK	212577	
OK		Full Service	3740192	BOONES CREEK BRANCH	4718 NORTH ROAN STREET	JOHNSON CITY	TN	37615	WASHINGTON	UNITED STATES	442500	130	HOMETRUST BANK	212577	
OK		Full Service	2409997	JOHNSON CITY OFFICE	1907 NORTH ROAN STREET	JOHNSON CITY	TN	37601	WASHINGTON	UNITED STATES	482618	137	HOMETRUST BANK	212577	
OK		Full Service	2652908	WEST OAKLAND BRANCH	1000 WEST OAKLAND AVENUE	JOHNSON CITY	TN	37604	WASHINGTON	UNITED STATES	490946	138	HOMETRUST BANK	212577	
OK		Full Service	2530172	WEST WALNUT BRANCH	612 WEST WALNUT STREET	JOHNSON CITY	TN	37604	WASHINGTON	UNITED STATES	290411	127	HOMETRUST BANK	212577	
OK		Full Service	2530181	WEST CENTER BRANCH	240 WEST CENTER STREET	KINGSPORT	TN	37660	SULLIVAN	UNITED STATES	290412	128	HOMETRUST BANK	212577	
OK		Full Service	3831616	BEARDEN OFFICE	6501 KINGSTON PIKE	KNOXVILLE	TN	37919	KNOX	UNITED STATES	481894	133	HOMETRUST BANK	212577	
OK		Full Service	3831595	MERCHANTS GREENE BRANCH	123 MERCHANTS GREENE BOULEVARD	MORRISTOWN	TN	37814	HAMBLÉN	UNITED STATES	479953	131	HOMETRUST BANK	212577	
OK		Full Service	983671	MORRISTOWN MAIN OFFICE	126 EVANS AVENUE	MORRISTOWN	TN	37814	HAMBLÉN	UNITED STATES	56280	126	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

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HomeTrust Bancshares, Inc.
Fiscal Year Ending June 30, 2016

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 06-30-16

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 06-30-16

(1)(a) Name, City, State, Country	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities	(2)(a) Name, City, State, Country	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities

HomeTrust Bancshares, Inc. HomeTrust Bank KSOP Plan Asheville, NC, USA	USA	1,281,440 shares 6.4% Common Stock			
Delaware Charter Guarantee & Trust Company, conducting business as Principal Trust Company - Trustee Wilmington, DE, USA					

None

*HomeTrust Bancshares, Inc. Employee Stock Ownership Trust provisions provided on separate attachment.

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HomeTrust Bancshares, Inc.
Fiscal Year Ending June 30, 2016

Report Item 4: Insiders

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

								4(c)
(1.)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	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)	
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)		
Dana L. Stonestreet Asheville, NC USA	N/A	Chairman of the Board, President & CEO	Chairman of the Board, President & CEO (HomeTrust Bank)	Director (HUB Community Economic Development Alliance Board) Director (NC Title Center) Director (Discount Emporium, Inc.)	2.20%	None	None	
Tony J. VunCannon Asheville, NC USA	N/A	EVP, Chief Financial Officer & Treasurer	EVP, Chief Financial Officer & Treasurer (HomeTrust Bank)	None	<1%	None	None	
Howard L. Sellinger Candler, NC USA	N/A	EVP & Chief Information Officer	EVP & Chief Information Officer (HomeTrust Bank)	None	<1%	None	None	
Teresa White Candler, NC USA	N/A	EVP, Chief Administration Officer & Corporate Secretary	EVP, Chief Administration Officer & Corporate Secretary (HomeTrust Bank)	None	<1%	None	None	
C. Hunter Westbrook Arden, NC USA	N/A	EVP & Chief Banking Officer	EVP & Chief Banking 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	
Peggy C. Melville Clyde, NC USA	None	Director	Director (HomeTrust Bank)	Director (HART)	<1%	None	None	

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HomeTrust Bancshares, Inc.
Fiscal Year Ending June 30, 2016

Report Item 4: Insiders

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

4(c)							
(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	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)
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)	
F. K. McFarland III Tryon, NC USA	President and Owner McFarland Funeral Chapel, Inc	Director	Director (HomeTrust Bank)	President (McFarland Funeral Chapel, Inc.) Director (The McAlister Foundation) Director (Forbes Foundation)	<1%	None	McFarland Funeral Chapel, Inc. (100%) Polk Memorial Gardens, LLC (75%) McFarland Investments, LLC (56.85%)
H. Stanford Allen Cherryville, NC USA	None	Director	Director (HomeTrust Bank)	Director (Cherryville Community Development Corporation)	<1%	None	None
J. Steven Goforth Shelby, NC USA	President SouthCo Industries, Inc.	Director	Director (HomeTrust Bank)	President (SouthCo Industries, Inc.)	<1%	None	SouthCo Industries, Inc. (34%) Mid-South Management, Inc. (34%) Post Road Properties (34%) Goforth Properties (34%) Goforth Investments (34%)
Anderson L. Smith Morristown, TN USA	None	Director	Director (HomeTrust Bank)	Director (Hamblen County Foundation for Educational Excellence & Achievement) President (Jefferson Federal Charitable Foundation) Director (Industrial Development Board, City of Morristown)	<1%	None	None

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HomeTrust Bancshares, Inc.
Fiscal Year Ending June 30, 2016

Report Item 4: Insiders

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

								4(c)
(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	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)	
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)		
Larry S. McDevitt Asheville, NC USA	Attorney Van Winkle Law Firm	Vice Chairman and Lead Director	Director (HomeTrust Bank)	Director (Van Winkle Law Firm) Volunteer Fund Advisor/Pro Bono Attorney (Pisgah Legal Services) Special Advisor (American Bar Association)	<1%	None	None	
Robert G. Dinsmore, Jr. Charlotte, NC USA	None	Director	Director (HomeTrust Bank)	None	<1%	None	None	
Sidney A. Biesecker Lexington, NC USA	None	Director	Director (HomeTrust Bank)	Volunteer (Davidson County Community College Foundation) Director (Lexington Housing Community & Development Cooperation)	<1%	None	None	
Craig C. Koontz Lexington, NC USA	IT Director Atrium Windows and Doors, Inc.	Director	Director (HomeTrust Bank)	None	<1%	None	None	
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	Director	Director (HomeTrust Bank)	Managing Director	<1%	None	None	

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Fiscal Year Ending June 30, 2016

Report Item 4: Insiders							
(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)							
	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	4(c)
(1)	Principal	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	List names of other companies (includes
Name	Occupation if other	Title & Position	Title & Position	Title & Position with Other Businesses (include names of other	Percentage of	Percentage of	partnerships) if 25% or more of voting
City, State,	than with Holding	with Holding	(include names	businesses)	Voting Shares in	Voting Shares in	securities are held (list names of
Country	Company	Company	of subsidiaries)		Holding Company	Subsidiaries	companies and percentage of voting
						(include names of subsidiaries)	securities held)
Richard T. Williams	None	Director	Director	Board Member	<1%	None	None
Huntersville, NC			(HomeTrust Bank)	(Central Piedmont Community College)			
USA				Board Member			
				(Carolinas Healthcare System			
				Board Member			
				(Hope Haven, Inc.)			
				Board Member			
				(Kenan Institute of Engineering, Technology and Science			
				Board Member			
				(Project LIFT, Charlotte)			