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(e)(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.

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.

Signature of Holding Company Director and Official

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, 2018
Month / Day / Year

N/A
Reporters Legal Entity Identifier (LEI) (20-Character LEI Code)

HomeTrust Bancshares, Inc.
Legal Title of Holding Company

10 Woodfin Street
(Mailing Address of the Holding Company) Street / P.O. Box
Asheville NC 28739
City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Tony J. Vuncannon EVP, CFO, 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

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.”

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.50 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden to: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0297), Washington, DC 20503.

03/2018
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.

<table>
<thead>
<tr>
<th>N/A</th>
<th>legal title of subsidiary holding company</th>
<th>(mailing address of the subsidiary holding company) street / P.O. Box</th>
<th>city</th>
<th>state</th>
<th>zip code</th>
<th>physical location (if different from mailing address)</th>
</tr>
</thead>
<tbody>
<tr>
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</tbody>
</table>

12/2012
HomeTrust Bancshares, Inc.
Asheville, NC
Fiscal Year: June 30, 2018

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

```
HomeTrust Bancshares, Inc.
(No LEI)
Asheville, NC
Incorporated in Maryland

100%  

HomeTrust Bank
(549300COIWXM618UBE82)
Asheville, NC
North Carolina State-Chartered Bank

100%  

Western North Carolina Service Corporation
(No LEI)
Asheville, NC
Incorporated in North Carolina
```

2b. / 3. / 4. Attached separately
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.
Close: If the branch information is incorrect or incomplete, revise the data, enter 'Close' in the Data Action column and the date when this information first became valid in the Effective Date column.
Change: 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 re-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.

FR Y-10 reporting requirements mean:

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.

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### Form FR Y-6

**HomeTrust Bancshares, Inc.**

**Fiscal Year Ending June 30, 2018**

#### 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 06-30-18  
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 06-30-18

<table>
<thead>
<tr>
<th>Name, City, State, Country or Incorporation</th>
<th>Number and Percentage of Securities</th>
<th>Name, City, State, Country or Incorporation</th>
<th>Number and Percentage of Securities</th>
</tr>
</thead>
<tbody>
<tr>
<td>HomeTrust Bancshares, Inc., USA</td>
<td>1,158,968 shares, 0.09% Common Stock</td>
<td>None, Asheville, NC, USA</td>
<td>None, Wilmington, DE, USA</td>
</tr>
<tr>
<td>HomeTrust Bank ESOP Plan, USA</td>
<td>6.09% Common Stock</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Delaware Charter Guarantee, Wilmington, DE, USA</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>&amp; Trust Company, conducting</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Company - Trustee</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Impax World Management LLC, England</td>
<td>960,506 shares, 5.0% Common Stock</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Paradies Investment Management LLC, Australia</td>
<td>990,010 shares, 5.2% Common Stock</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Denver, CO, USA</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Portland, OR, USA</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Form FR Y-6
HomeTrust Bancshares, Inc.
Fiscal Year Ending June 30, 2018

Report Item 4: Insiders

<table>
<thead>
<tr>
<th>Report Item 4: Insiders</th>
<th>Principal Title</th>
<th>Principal Name</th>
<th>Position</th>
<th>Percentage of Voting Shares in Subsidiaries</th>
<th>Percentage of Voting Shares in Companies</th>
<th>List names of other companies</th>
</tr>
</thead>
<tbody>
<tr>
<td>(a)</td>
<td>Principal</td>
<td>Dana L. Stonestreet</td>
<td>Chairman of the Board, Commissioner</td>
<td>1.48%</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>(b)</td>
<td></td>
<td>Tony J. VunCannon</td>
<td>EVP, Chief Financial Officer</td>
<td>None</td>
<td>&lt;1%</td>
<td>None</td>
</tr>
<tr>
<td>(c)</td>
<td></td>
<td>Howard L. Sellinger</td>
<td>EVP &amp; Chief Information Officer</td>
<td>None</td>
<td>&lt;1%</td>
<td>None</td>
</tr>
<tr>
<td>(d)</td>
<td></td>
<td>C. Hunter Westbrook</td>
<td>EVP &amp; Chief Banking Officer</td>
<td>None</td>
<td>&lt;1%</td>
<td>None</td>
</tr>
<tr>
<td>(e)</td>
<td></td>
<td>Keith Houghton</td>
<td>EVP &amp; Chief Credit Officer</td>
<td>None</td>
<td>&lt;1%</td>
<td>None</td>
</tr>
<tr>
<td>(f)</td>
<td></td>
<td>Kevin M. Buhl</td>
<td>EVP &amp; Chief Risk Officer</td>
<td>None</td>
<td>&lt;1%</td>
<td>None</td>
</tr>
<tr>
<td>(g)</td>
<td></td>
<td>Peggy C. Melville</td>
<td>Director</td>
<td>None</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>(h)</td>
<td></td>
<td>Jamie D. Crafton</td>
<td>Director</td>
<td>None</td>
<td>None</td>
<td>None</td>
</tr>
</tbody>
</table>

City, State:
- Asheville, NC
- Asheville, NC
- Asheville, NC
- Asheville, NC
- Asheville, NC
- Asheville, NC
- Asheville, NC
- Asheville, NC

Company:
- HomeTrust Bancshares, Inc.
- HomeTrust Bancshares, Inc.
- HomeTrust Bancshares, Inc.
- HomeTrust Bancshares, Inc.
- HomeTrust Bancshares, Inc.
- HomeTrust Bancshares, Inc.
- HomeTrust Bancshares, Inc.

USA
### Report Item 4: Insiders

#### 1, 2, 3(a)(1), (2), and 4(a)(10) (c)(1)

<table>
<thead>
<tr>
<th>Name</th>
<th>Occupation or Other Employment</th>
<th>Title &amp; Position</th>
<th>Percentage of Voting Shares in Company with Subsidiaries</th>
<th>Percentage of Voting Shares in Subsidiaries</th>
<th>City, State, Country Company</th>
<th>City, State, Country Company</th>
<th>Title &amp; Position with Other Businesses (include names of other businesses)</th>
<th>Percentage of Voting Shares in Subsidiaries</th>
<th>Percentage of Voting Shares in Subsidiaries</th>
<th>City, State, Country Company</th>
<th>City, State, Country Company</th>
<th>Title &amp; Position with Other Businesses (include names of other businesses)</th>
<th>Percentage of Voting Shares in Subsidiaries</th>
<th>Percentage of Voting Shares in Subsidiaries</th>
</tr>
</thead>
<tbody>
<tr>
<td>F. K. McFarland III</td>
<td>None</td>
<td>Director</td>
<td>Director</td>
<td>&lt;1%</td>
<td>None</td>
<td>McFarland Funeral Chapel, Inc.</td>
<td>HomeTrust Bancshares, Inc. (HomeTrust Bank)</td>
<td>McFarland Funeral Chapel, Inc. (100%)</td>
<td>USA</td>
<td>Director</td>
<td>Polk Memorial Gardens, LLC</td>
<td>(75%)</td>
<td>Director</td>
<td>McFarland Investments, Inc. (56.85%)</td>
</tr>
<tr>
<td>J. Steven Goforth</td>
<td>President</td>
<td>Director</td>
<td>Director</td>
<td>President</td>
<td>&lt;1%</td>
<td>None</td>
<td>SouthCo Industries, Inc.</td>
<td>SouthCo Industries, Inc.</td>
<td>USA</td>
<td>Director</td>
<td>Mid-South Management, Inc</td>
<td>(6%)</td>
<td>Director</td>
<td>Mid-South Management, Inc</td>
</tr>
<tr>
<td>Robert G. Bramlett, Jr.</td>
<td>None</td>
<td>Director</td>
<td>Director</td>
<td>&lt;1%</td>
<td>None</td>
<td>None</td>
<td>None</td>
<td>None</td>
<td>USA</td>
<td>Director</td>
<td>None</td>
<td>None</td>
<td>None</td>
<td></td>
</tr>
<tr>
<td>Sidney A. Beasler</td>
<td>None</td>
<td>Director</td>
<td>Director</td>
<td>Volunteer</td>
<td>&lt;1%</td>
<td>None</td>
<td>None</td>
<td>None</td>
<td>USA</td>
<td>Director</td>
<td>None</td>
<td>None</td>
<td>None</td>
<td></td>
</tr>
<tr>
<td>Craig L. Knell</td>
<td>None</td>
<td>Director</td>
<td>Director</td>
<td>None</td>
<td>&lt;1%</td>
<td>None</td>
<td>None</td>
<td>None</td>
<td>USA</td>
<td>Director</td>
<td>None</td>
<td>None</td>
<td>None</td>
<td></td>
</tr>
</tbody>
</table>
### Report Item 4: Insiders

**[1], [2], [3](a)(i), (l), and (4)(a)(i)(I) c**

<table>
<thead>
<tr>
<th>Principal</th>
<th>Title &amp; Position</th>
<th>Percentage of Voting Shares in Subsidiaries</th>
<th>Percentage of Voting Shares in Companies (includes partnerships) if 25% or more of voting securities are held</th>
<th>Name</th>
<th>Occupation if other Title &amp; Position with Subsidiaries</th>
<th>City, State</th>
<th>Subsidiaries Company (include names of subsidiaries)</th>
<th>Other Businesses Company (include names of other businesses)</th>
<th>List names of other companies (includes partnerships) if 25% or more of voting securities are held</th>
</tr>
</thead>
<tbody>
<tr>
<td>Robert E. James</td>
<td>Grant Thornton LLP Director</td>
<td>Director</td>
<td>Senior Advisor (Banking/Securities)</td>
<td>&lt;1%</td>
<td>None</td>
<td>Charlotte, NC (HomeTrust Bank)</td>
<td>USA Board Member</td>
<td>The Board of Visitors - UNC, Chapel Hill</td>
<td>Board Member (The Board of Trustees, The Mint Museum)</td>
</tr>
<tr>
<td>Laura C. Kendall</td>
<td></td>
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<td></td>
<td></td>
<td></td>
<td>Davidson, NC (HomeTrust Bank)</td>
<td></td>
<td>Aurora Management Partners</td>
<td></td>
</tr>
<tr>
<td>Richard T. Williams</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Huntersville, NC (HomeTrust Bank)</td>
<td>USA Board Member</td>
<td>General Fiduciary Community College</td>
<td>Board Member</td>
</tr>
</tbody>
</table>

**Form FR Y-6**

HomeTrust Bancshares, Inc.

Fiscal Year Ending June 30, 2018