HomeTrust Bancshares, Inc.

NEWS RELEASE

HomeTrust Bank Adds Specialized Healthcare Banking Division

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ASHEVILLE, N.C., July 07, 2026 (GLOBE NEWSWIRE) -- HomeTrust Bancshares, Inc. (NYSE: HTB), the holding company of HomeTrust Bank ("HomeTrust" or the "Bank"), today announced the addition of its new Healthcare Banking Division, a specialized line of business designed to serve the distinct financial needs of healthcare practices and professionals. The new division will provide customized financial solutions and relationship-driven support for medical, dental, and veterinary practices throughout each stage of the business lifecycle, from acquisition and ownership transition to expansion and long-term operations.

"The launch of the Healthcare Banking Division represents a strategic step forward in HomeTrust Bank's mission to be a relationship-oriented, innovative partner for small and mid-sized businesses," said Hunter Westbrook, President and CEO. "By expanding our capabilities in this important sector, we are better positioned to serve healthcare professionals with the expertise, flexibility, and personal service they need to grow and manage their practices."

HomeTrust's Healthcare Banking Division will offer a comprehensive suite of services, including practice acquisition and buy-in financing, equipment loans, owner-occupied real estate lending, SBA lending solutions, treasury management, deposit services, and other tailored banking solutions for healthcare business owners.

The Healthcare Banking Division will be led by three seasoned healthcare banking officers across the Southeast:

Evan Deyerle, Roanoke, VA, specializes in financing for medical, dental, and veterinary practices as well as other healthcare-related businesses. He previously served as a Commercial Relationship Manager at Atlantic Union Bank, where he structured financing solutions that supported practice acquisitions, commercial real estate, and equipment purchases. Deyerle is deeply connected to the Roanoke Valley community and is particularly passionate about supporting its healthcare and economic growth. He currently serves on the Board of Directors for the Child

Health Investment Partnership (CHIP) and volunteers with Junior Achievement, where he teaches financial literacy to students.

Richard Novak, Charleston, SC, brings more than a decade of experience specializing in business and relationship banking. Prior to HomeTrust, Novak served in healthcare-focused banking roles with several national financial institutions. Novak focuses on helping healthcare professionals navigate the financial complexities of practice ownership, growth, and long-term success. He is passionate about supporting local business communities and advancing entrepreneurship, and is active with the Charleston Chamber of Commerce, where he regularly volunteers to provide guidance to aspiring business owners and healthcare professionals.

Ricardo Palacio, Greenville, SC, joins HomeTrust with over a decade of experience in small business lending, portfolio management, and specialized healthcare industry solutions. Palacio most recently served as a Business Banking Relationship Manager at Bank of America, where he delivered tailored solutions to his portfolio of commercial customers. He has been actively involved as a member of the South Carolina Hispanic Leadership Program, Upstate Hispanic Leadership Council, and Emerging Leaders Program SC.

www.htb.com

About HomeTrust Bancshares, Inc.

HomeTrust Bancshares, Inc. (NYSE: HTB), headquartered in Asheville, North Carolina, is the holding company for HomeTrust Bank, a state-chartered community bank operating over 30 locations across North Carolina, South Carolina, East Tennessee, Southwest Virginia, and Georgia. With total assets of $4.4 billion as of March 31, 2026, the Company’s goal is to remain a high-performing, regional community bank, guided by our strategy to be a best place to work. Reflecting this focus, the Company has been named one of Bank Director’s “Best U.S. Banks,” one of Forbes’ “America’s Best Banks,” one of S&P Global’s “Top 50 Community Banks,” and named to the KBW Honor Roll for two years in a row. In addition, the Company has been recognized as one of American Banker’s “Best Banks to Work For,” received a “Most Loved Workplace” certification by Best Practices Institute, named as one of Best Companies Group’s “America’s Best Workplaces,” as well as being named a “Best Place to Work” in all five states in which the Company operates.

Forward-Looking Statements

This press release includes "forward-looking statements" within the meaning of the Private Securities Litigation Reform Act of 1995. Forward-looking statements are not statements of historical fact, but instead are based on certain assumptions including statements with respect to the Company's beliefs, plans, objectives, goals, expectations, assumptions and statements about future economic performance and projections of financial items. These forward-looking statements are subject to known and unknown risks, uncertainties and other factors that could cause actual results to differ materially from the results anticipated or implied by forward-looking statements.

The factors that could result in material differentiation include, but are not limited to expected revenues, cost savings, synergies and other benefits from merger and acquisition activities might not be realized to the extent anticipated, within the anticipated time frames, or at all, costs or difficulties relating to integration matters, including but not limited to customer and employee retention, might be greater than expected, and goodwill impairment charges might be incurred; increased competitive pressures among financial services companies; changes in the interest rate environment; changes in general economic conditions, both nationally and in our market areas; natural disasters; legislative and regulatory changes; and the effects of inflation, a potential recession, and other factors described in the Company's latest Annual Report on Form 10-K and Quarterly Reports on Form 10-Q and other documents filed with or furnished to the Securities and Exchange Commission - which are available on the Company's website at www.htb.com and on the SEC's website at www.sec.gov. Any of the forward-looking statements that the Company makes in this press release or in the documents the Company files with or furnishes to the SEC 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, the factors described above or other factors that management cannot foresee. The Company does not undertake, and specifically disclaims 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.

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