HomeTrust Bancshares, Inc.

NEWS RELEASE

HomeTrust Bank Named Best Small Bank in North Carolina by Newsweek for Third Consecutive Year

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ASHEVILLE, N.C., Jan. 17, 2023 (GLOBE NEWSWIRE) -- For the third year in a row, HomeTrust Bank ("HTB") has been named the "Best Small Bank in North Carolina" by Newsweek in their **ranking of financial institutions** that best serve their customers' needs.

After months of record-breaking price increases on food, gas, and other basics of everyday life, Newsweek is publishing it's third list of America's Best Banks to ensure that consumers find a bank that will make the most out of every dollar with inflation high and interest rates rising.

Assessing thousands of FDIC-insured institutions, Newsweek evaluated bank products and services based on over 50 different factors to identify the best-in-class options in 26 categories – including the best big and small bank in every state. Once again, HomeTrust rose to the top in North Carolina's small banks based on the criteria.

"The HomeTrust team is honored to be named the Best Small Bank in North Carolina for the third consecutive year," says C. Hunter Westbrook, Chief Executive Officer & President of HomeTrust Bank. "We are sincerely honored by this award. I believe it's a reflection of our teammates dedication to providing excellent banking services and products to our customers – both for personal banking and for business & commercial banking. HomeTrust culture is based on behaviors, and one of our behaviors (or fundamentals) we work toward is to 'deliver an effortless experience.' This acknowledgement from Newsweek confirms that we are successful in that effort."

About HomeTrust Bank

HomeTrust Bank is a wholly owned subsidiary of HomeTrust Bancshares, Inc. (NASDAQ:HTBI) (the "Company") . As of September 30, 2022, the Company had total consolidated assets of $3.6 billion. HomeTrust Bank, founded in 1926, is a North Carolina state chartered, community-focused financial institution committed to providing value added relationship banking with over 30 locations as well as online/mobile channels. Locations include: North

Carolina (including the Asheville metropolitan area, the "Piedmont" region, Charlotte, and Raleigh/Cary), Upstate South Carolina (Greenville), East Tennessee (including Kingsport/Johnson City, Knoxville, and Morristown) and Southwest Virginia (including the Roanoke Valley).

www.htb.com

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