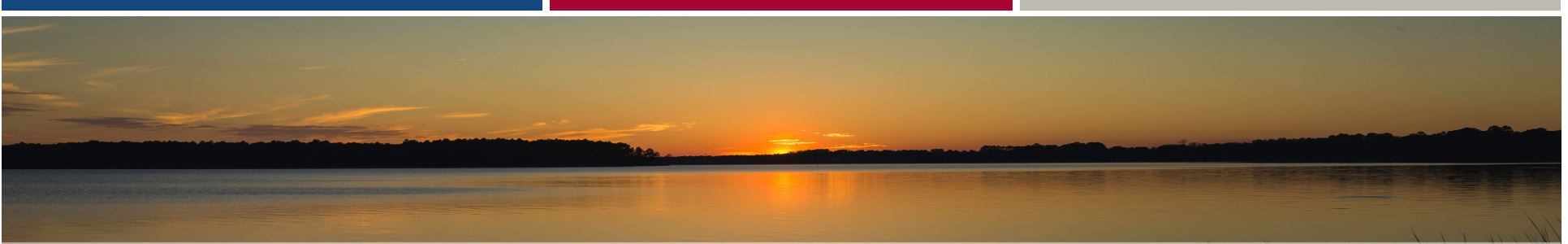


Gulf South Bank Conference

MAY 6-7, 2019



Forward Looking Statements



Certain comments in this presentation contain certain forward looking statements (as defined in the Securities Exchange Act of 1934 and the regulations thereunder). Forward looking statements are not historical facts but instead represent only the beliefs, expectations or opinions of Home Bancorp, Inc. and its management regarding future events, many of which, by their nature, are inherently uncertain. Forward looking statements may be identified by the use of such words as: “believe”, “expect”, “anticipate”, “intend”, “plan”, “estimate”, or words of similar meaning, or future or conditional terms such as “will”, “would”, “should”, “could”, “may”, “likely”, “probably”, or “possibly.” Forward looking statements include, but are not limited to, financial projections and estimates and their underlying assumptions; statements regarding plans, objectives and expectations with respect to future operations, products and services; and statements regarding future performance. Such statements are subject to certain risks, uncertainties and assumption, many of which are difficult to predict and generally are beyond the control of Home Bancorp, Inc. and its management, that could cause actual results to differ materially from those expressed in, or implied or projected by, forward looking statements. The following factors, among others, could cause actual results to differ materially from the anticipated results or other expectations expressed in the forward looking statements: (1) economic and competitive conditions which could affect the volume of loan originations, deposit flows and real estate values; (2) the levels of noninterest income and expense and the amount of loan losses; (3) competitive pressure among depository institutions increasing significantly; (4) changes in the interest rate environment causing reduced interest margins; (5) general economic conditions, either nationally or in the markets in which Home Bancorp, Inc. is or will be doing business, being less favorable than expected; (6) political and social unrest, including acts of war or terrorism; (7) we may not fully realize all the benefits we anticipated in connection with our acquisitions of other institutions or our assumptions made in connection therewith may prove to be inaccurate; or (8) legislation or changes in regulatory requirements adversely affecting the business of Home Bancorp, Inc. Home Bancorp, Inc. undertakes no obligation to update these forward looking statements to reflect events or circumstances that occur after the date on which such statements were made.

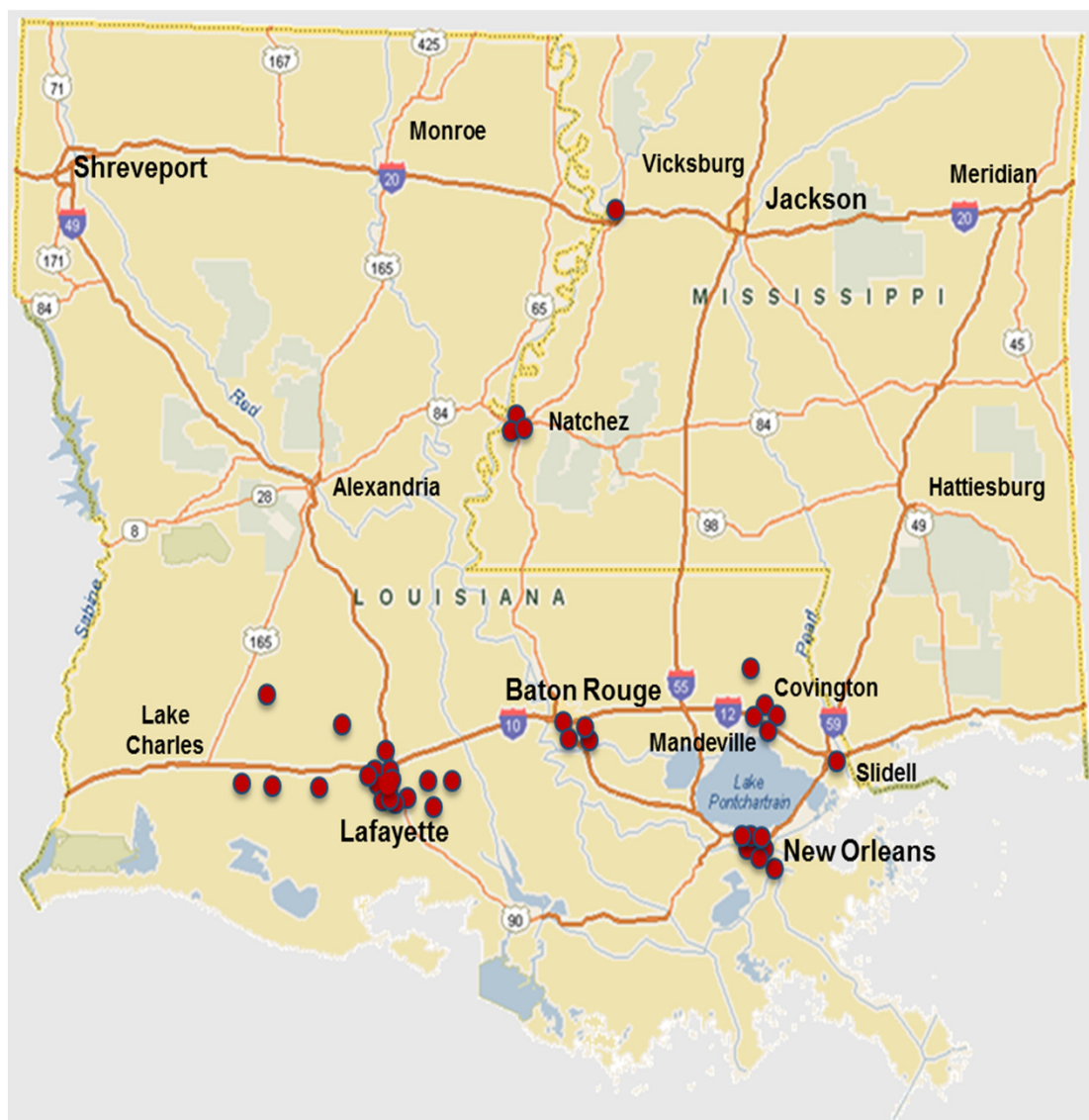
As used in this report, unless the context otherwise requires, the terms “we,” “our,” “us,” or the “Company” refer to Home Bancorp, Inc. and the term the “Bank” refers to Home Bank, N.A., a national bank and wholly owned subsidiary of the Company. In addition, unless the context otherwise requires, references to the operations of the Company include the operations of the Bank.

For a more detailed description of the factors that may affect Home Bancorp’s operating results or the outcomes described in these forward-looking statements, we refer you to our filings with the Securities and Exchange Commission, including our annual report on Form 10-K for the year ended December 31, 2018. Home Bancorp assumes no obligation to update the forward-looking statements made during this presentation. For more information, please visit our website www.home24bank.com.

Non-GAAP Information

This presentation contains financial information determined by methods other than in accordance with generally accepted accounting principles (“GAAP”). The Company’s management uses this non-GAAP financial information in its analysis of the Company’s performance. In this presentation, information is included which excludes acquired loans, intangible assets, impact of the gain (loss) on the sale of a banking center, the impact of merger-related expenses and one-time tax effects. Management believes the presentation of this non-GAAP financial information provides useful information that is helpful to a full understanding of the Company’s financial position and core operating results. This non-GAAP financial information should not be viewed as a substitute for financial information determined in accordance with GAAP, nor are they necessarily comparable to non-GAAP financial information presented by other companies.

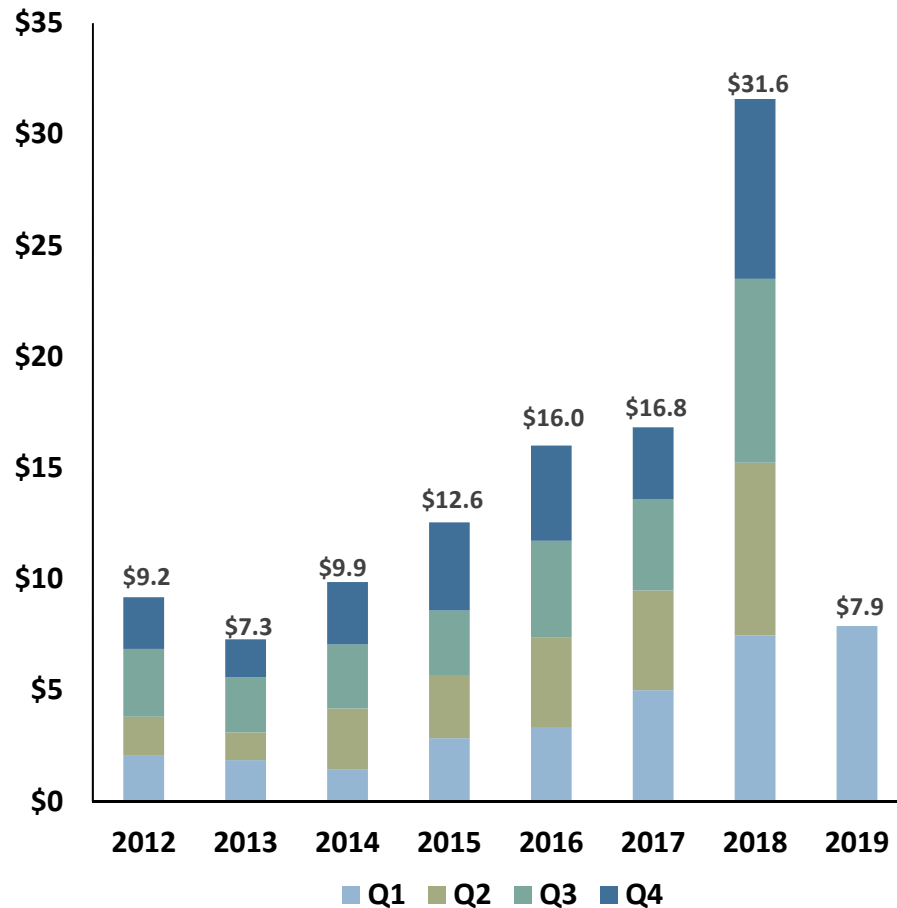
Our Company



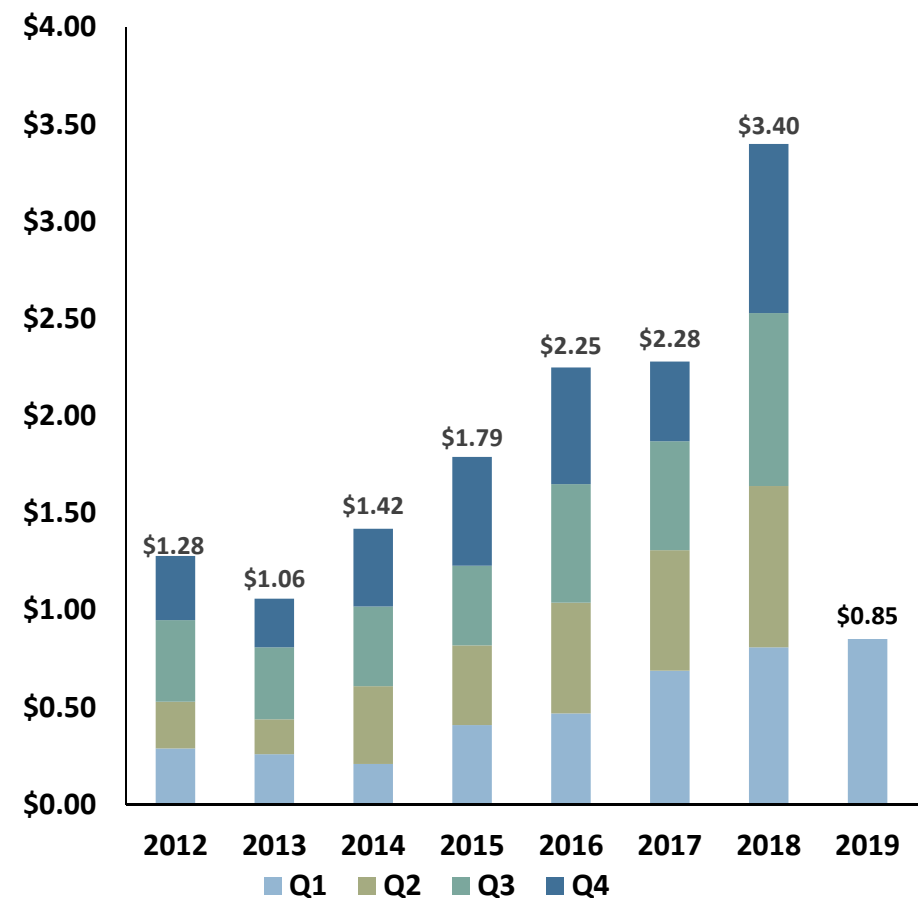
- Headquartered in Lafayette, Louisiana
- Founded in 1908
- IPO completed October 2008
- Ticker symbol: HBCP (Nasdaq Global)
- Market Cap = \$348MM as of April 30, 2019
- Assets = \$2.2 billion as of March 31, 2019 (third largest Louisiana-based bank)
- 40 locations
- Acquisition of Saint Martin Bancshares Closed December 2017
Converted March 2018
- Ownership
Institutional = 38%
Insider/ESOP = 18%

Earnings

Net Income (\$ millions)



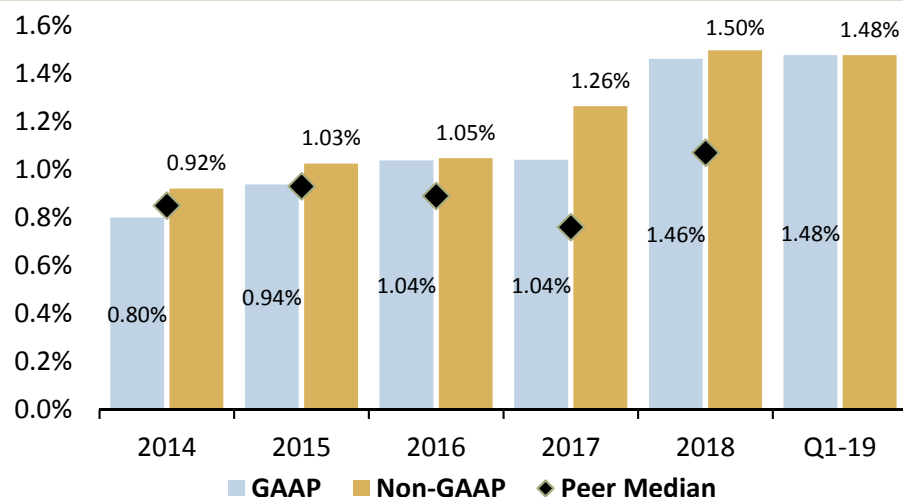
Diluted EPS



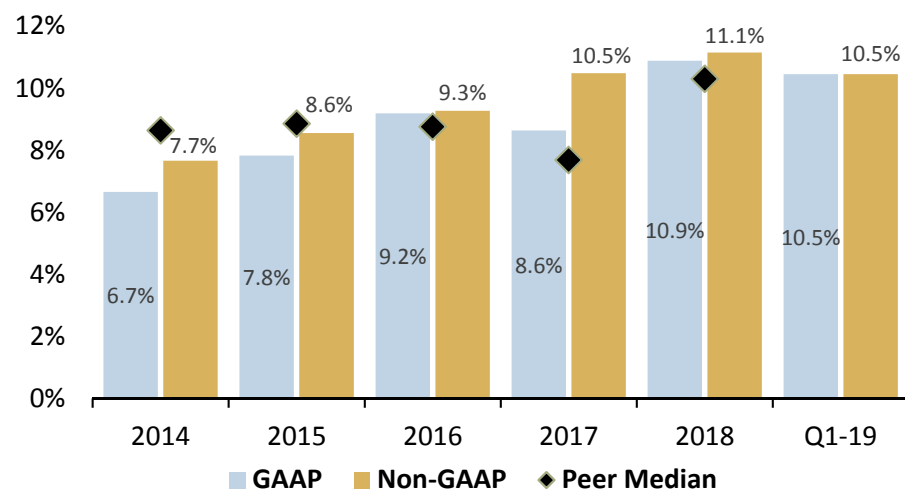
Record earnings and EPS since 2014

Profitability (1,2)

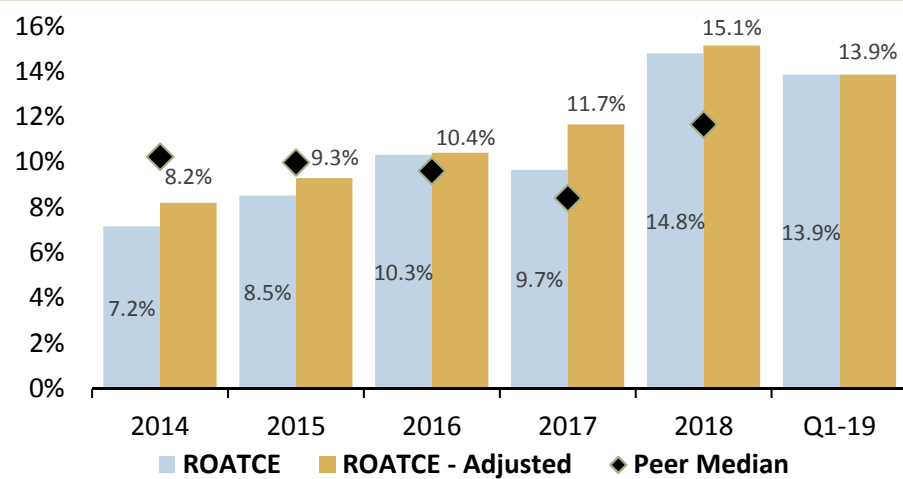
Return on Average Assets



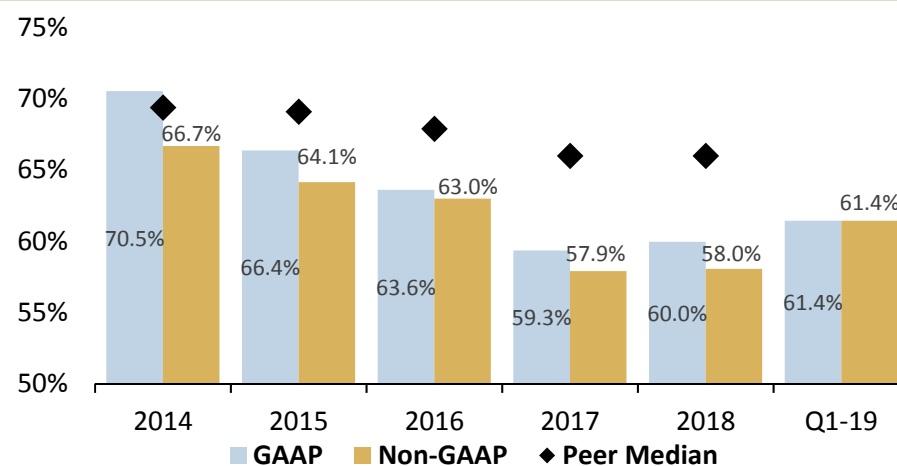
Return on Average Equity



Return on Tangible Common Equity



Efficiency Ratio



(1) See appendix for reconciliation of Non-GAAP items

(2) Peers are publicly-owned banks with \$1-3 billion in assets. Source: S&P Global

Quarterly Financial Highlights

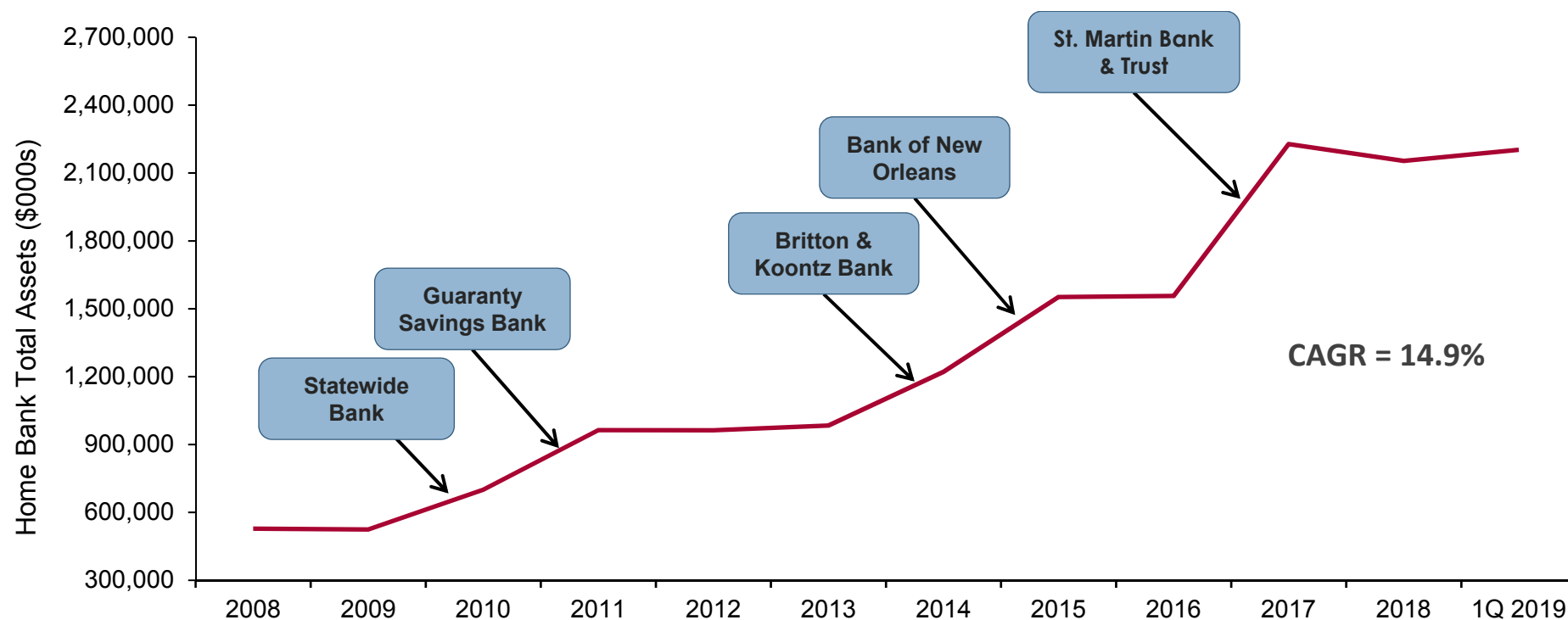
	1Q 2018	2Q 2018	3Q 2018	4Q 2018	1Q 2019
GAAP Net Income Basis:					
Reported Net Income (\$000's)	\$7,463	\$7,776	\$8,262	\$8,089	\$7,890
Diluted EPS	\$0.81	\$0.84	\$0.89	\$0.87	\$0.85
ROA	1.37%	1.44%	1.53%	1.50%	1.48%
ROE	10.7%	10.9%	11.2%	10.7%	10.5%
ROATCE ⁽¹⁾	14.9%	14.9%	15.1%	14.4%	13.9%
Efficiency Ratio	60.0%	61.2%	58.5%	60.2%	61.4%
Non-GAAP Net Income Basis:⁽²⁾					
Adjusted Net Income (\$000's)	\$8,157	\$8,670	\$8,262	\$7,270	\$7,890
Adjusted Diluted EPS	\$0.88	\$0.93	\$0.89	\$0.78	\$0.85
Adjusted ROA	1.50%	1.61%	1.53%	1.35%	1.48%
Adjusted ROE	11.7%	12.1%	11.2%	9.6%	10.5%
Adjusted ROATCE ⁽³⁾	16.2%	16.5%	15.1%	13.0%	13.9%
Adjusted Efficiency Ratio	56.6%	56.9%	58.5%	60.2%	61.4%
Per Share Data:					
Share Price	\$43.17	\$46.55	\$43.48	\$35.40	\$33.25
Book Value	\$30.09	\$30.66	\$31.19	\$32.14	\$32.62
Tangible Book Value ⁽¹⁾	\$22.91	\$23.56	\$24.18	\$25.16	\$25.69
Dividend Paid	\$0.15	\$0.17	\$0.19	\$0.20	\$0.20

(1) ROATCE is a Non-GAAP ratio. Ratio reflects GAAP net income to tangible common equity. See appendix.

(2) Income and ratios are Non-GAAP and have been adjusted to remove certain income and expense items. See appendix.

(3) Ratio reflects Non-GAAP net income to tangible common equity.

Disciplined Acquirer Since IPO

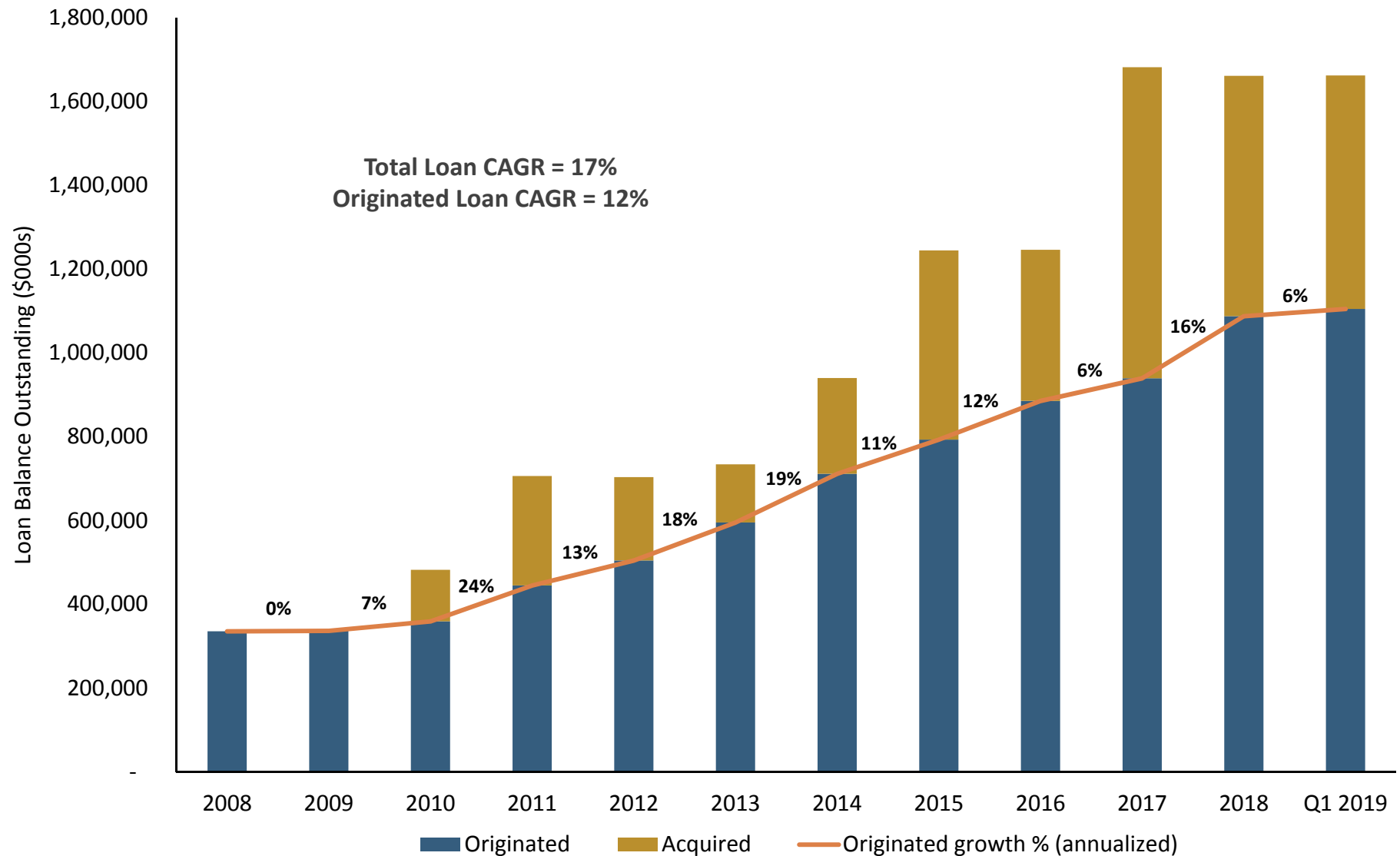


Acquired Bank	Date	Assets (\$ in MM) (at completion)	% of TBV (at announcement)	# of Branches	Consideration
Statewide Bank	Mar - 2010	\$199	FDIC-assisted	6	All Cash
Guaranty Savings Bank	Jul - 2011	257	95%	5	All Cash
Britton & Koontz Bank	Feb - 2014	301	90%	8	All Cash
Bank of New Orleans	Sep - 2015	346	126%	4	All Cash
St. Martin Bank & Trust	Dec - 2017	597	183% ⁽¹⁾	12	~80% Stock, 20% Cash ⁽¹⁾

(1) Cash is comprised of an aggregate \$19.5 million special cash distribution paid by St. Martin Bancshares to its shareholders.

Steady Organic Loan Growth

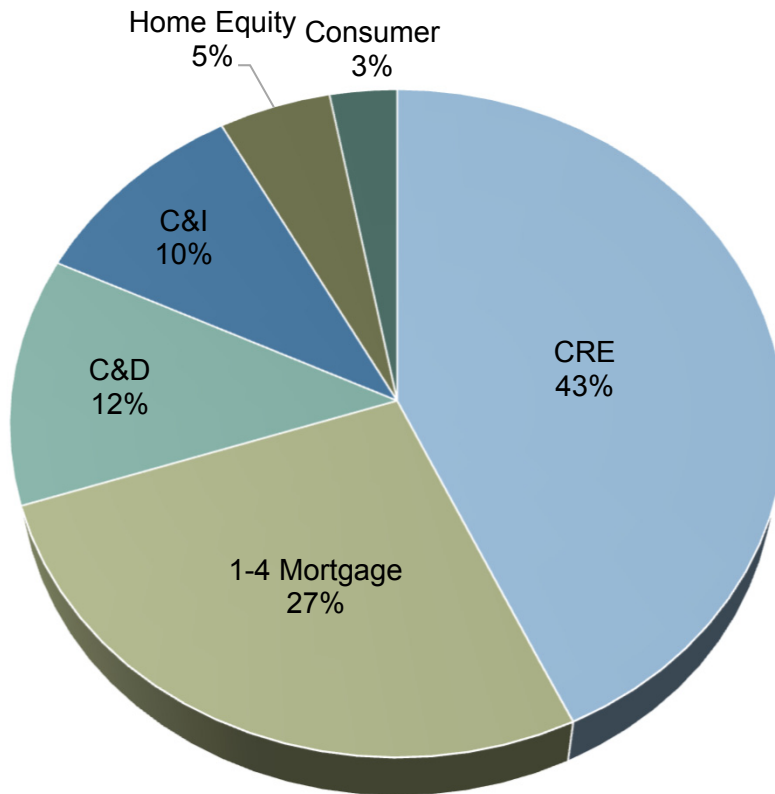
(excludes acquisition accounting)



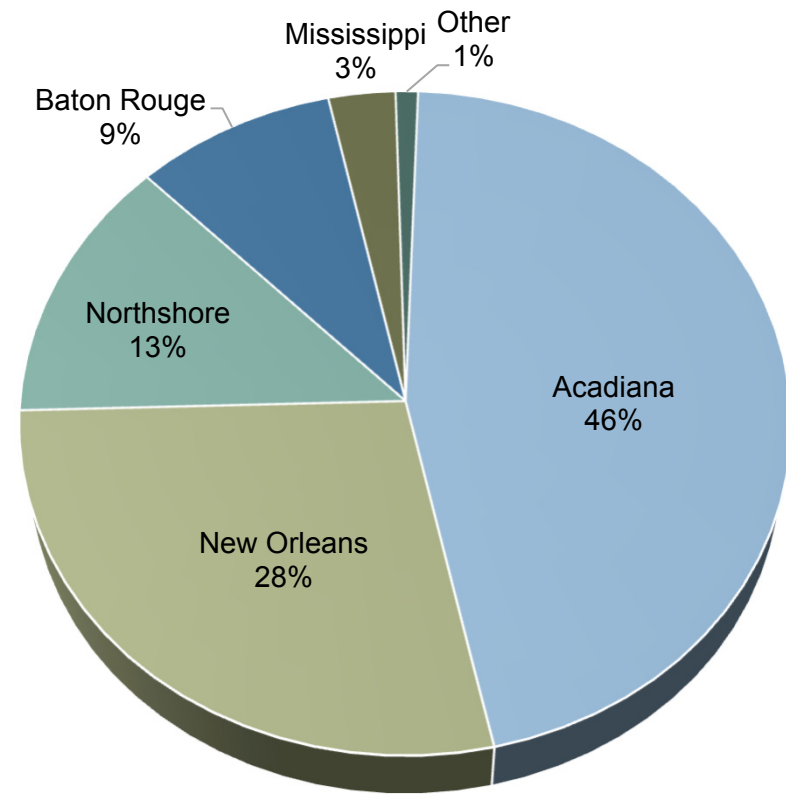
Loan Portfolio

(as of March 31, 2019)

Composition



Market Diversification

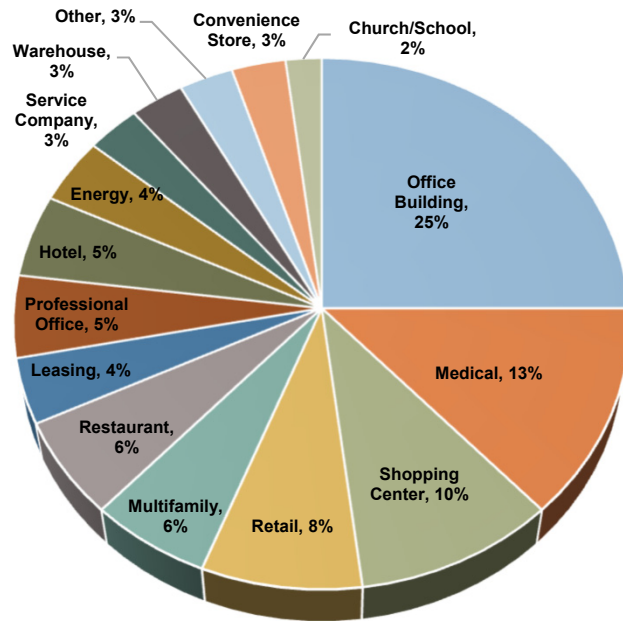


Balance = \$1.6 billion, 75% of assets
1Q19 Yield = 5.64%

Loan Portfolio

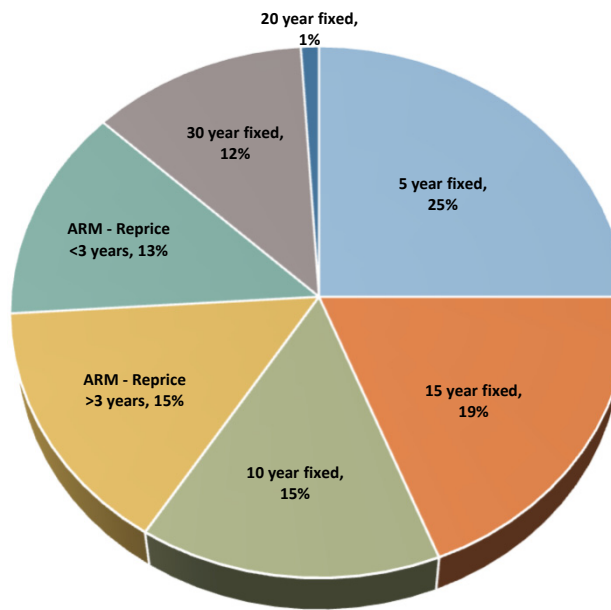
(as of March 31, 2019)

CRE & Multifamily



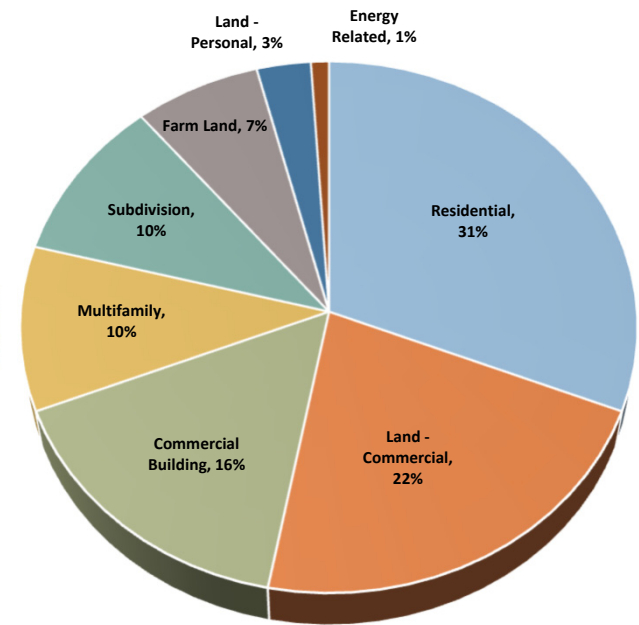
\$708 million
Owner Occupied = 52%
1Q19 yield = 5.42%

1-4 Family



\$442 million
Acquired Balance = 48%
1Q19 yield = 5.14%

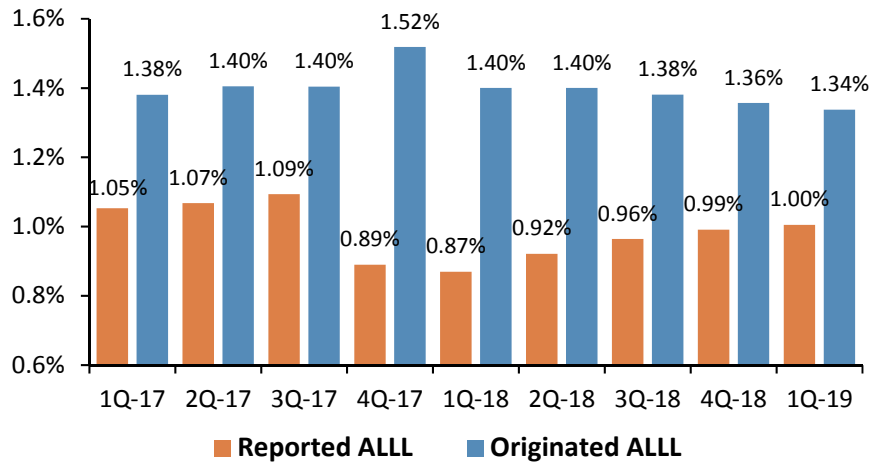
Construction & Land



\$194 million
1Q19 yield = 6.36%

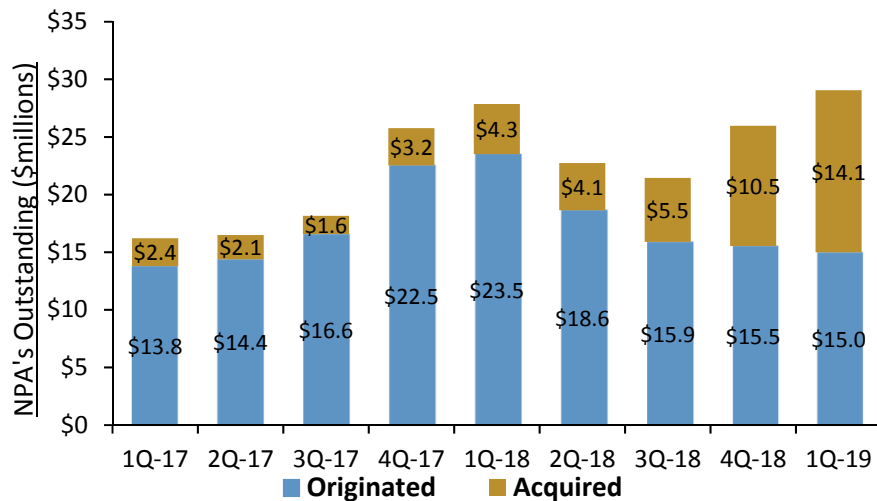
Credit Quality

ALLL %

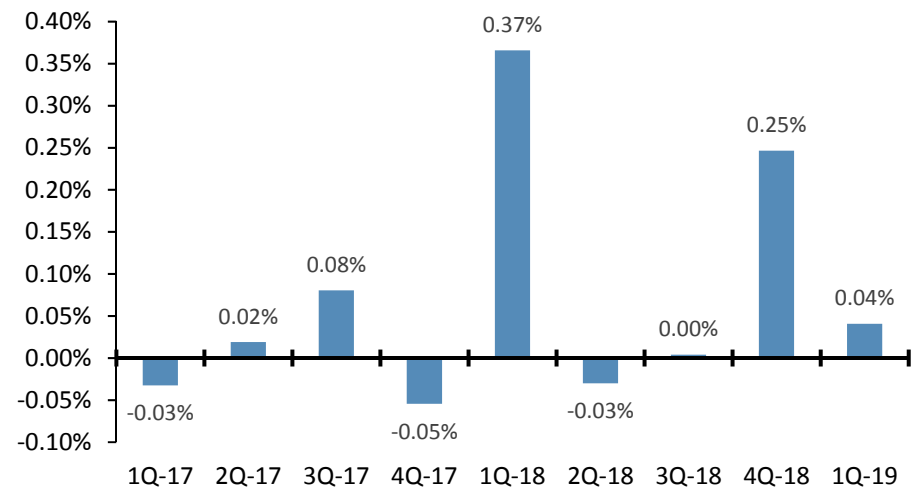


- Built reserves for potential losses due to challenges in Louisiana and Mississippi markets
- Elevated charge offs in 2018 primarily from three problem credits
- Direct energy exposure (as of March 31, 2019)
 - \$43 Million, or 3% of total loans
 - 93% performing according to original loan agreement
 - 2.43% ALLL on direct originated energy loans
 - No shared national credits

NPAs (in millions)

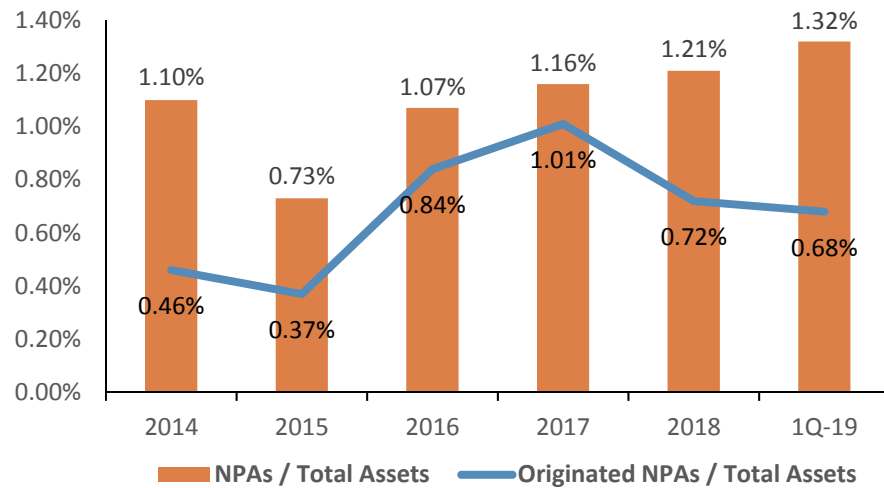


Annualized Net Charge Offs

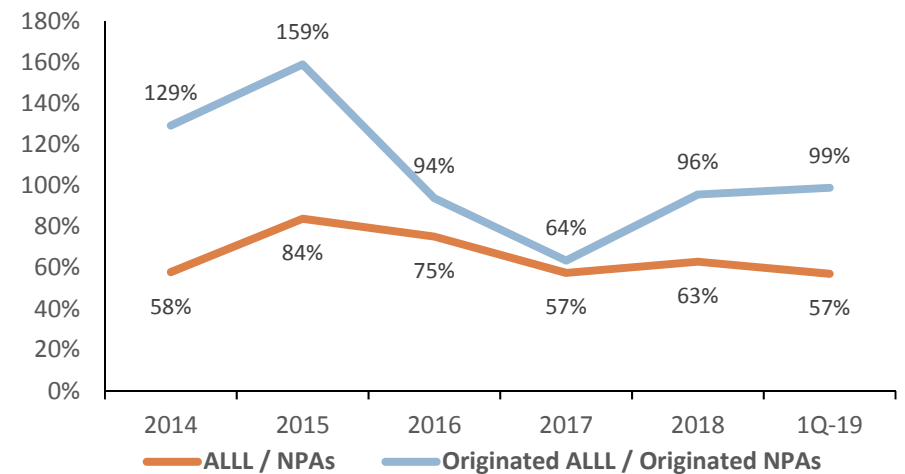


Credit Quality

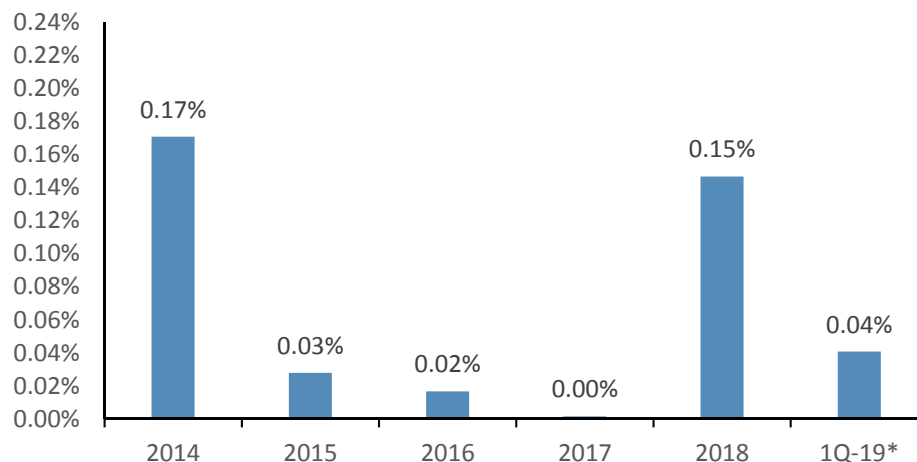
NPAs / Assets



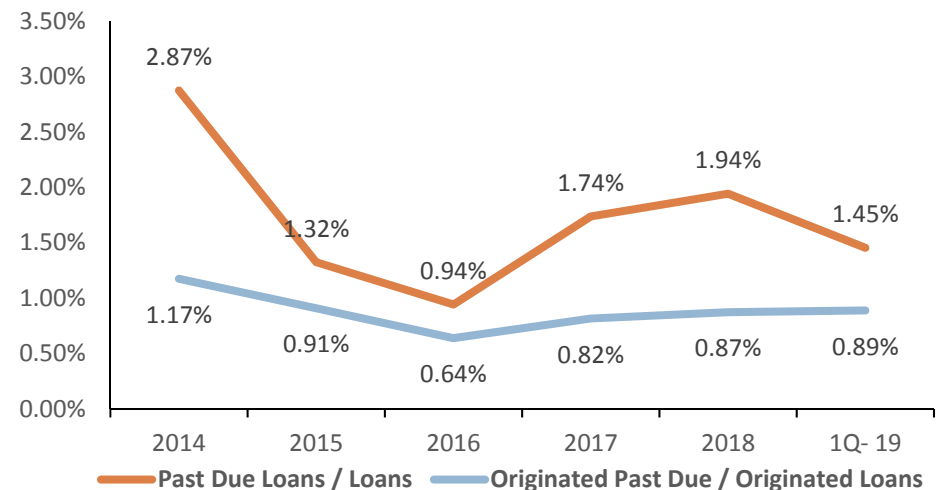
ALLL / NPAs



Net Charge Offs / YTD Average Loans



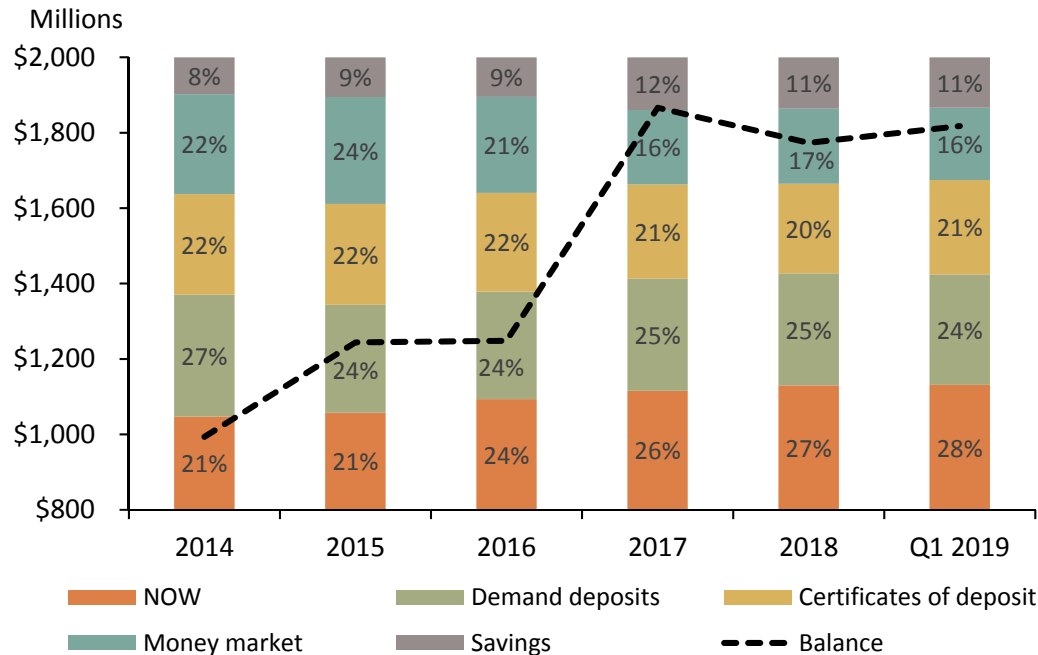
Loans Past Due



* Net Charge offs is annualized in 1Q-19

Deposits

(as of March 31, 2019)

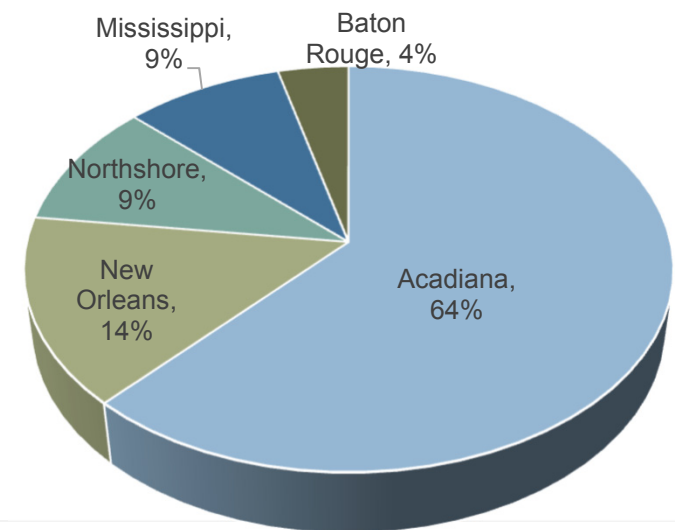


- Balance as of March 31, 2019 = \$1.8 billion, or 83% of assets
- Cost of Deposits = 1.0% in 1Q19
 - 0.83% Non-maturity
 - 1.46% CDs
- Growth in deposits driven by NOW accounts
- Loan/Deposit ratio 91%
- No brokered deposits or subscription service CDs

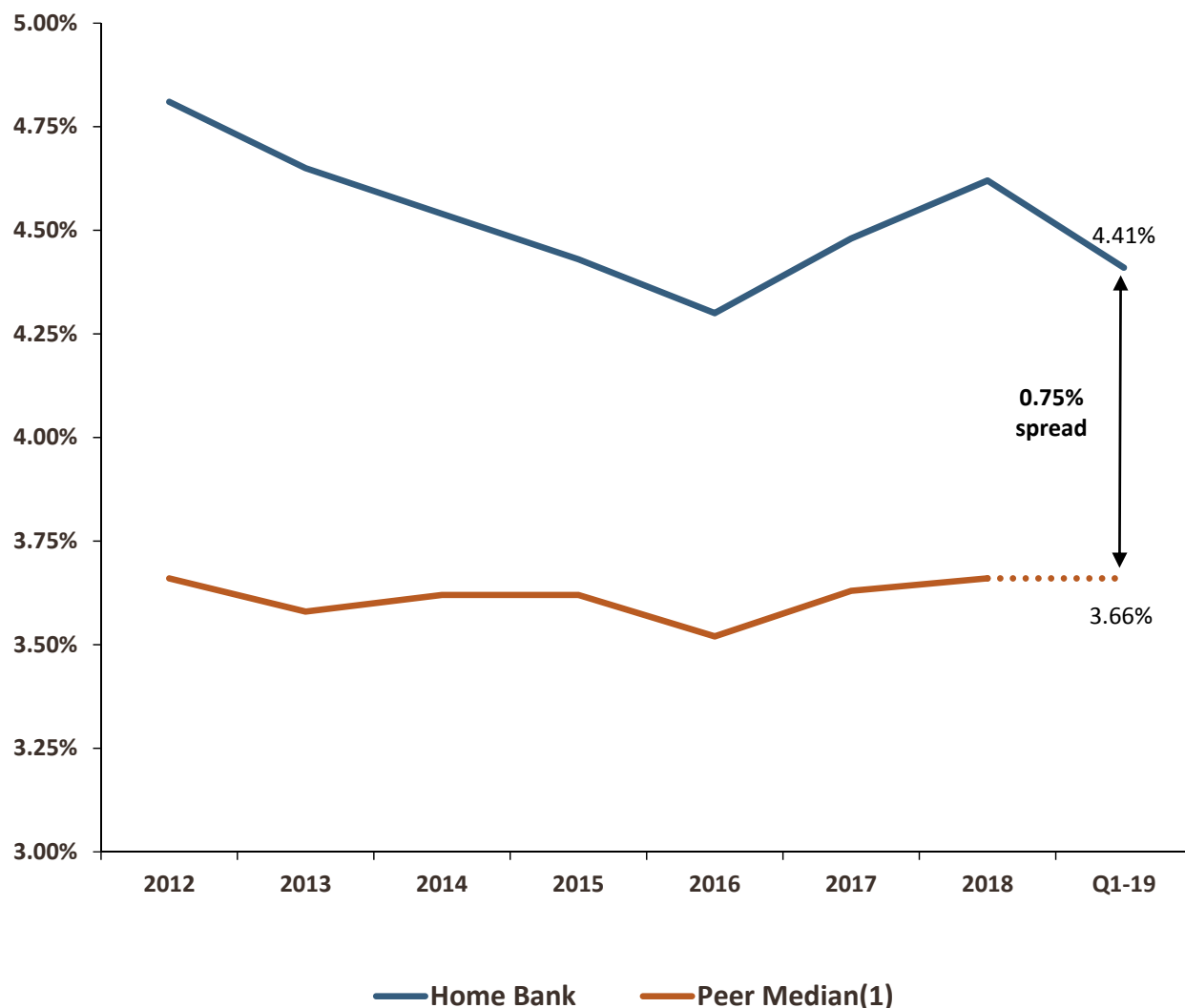
Louisiana Market Share (1)

Bank	2018 Rank	Deposits	Market Share
JPMorgan Chase	1	17,989,141	17.4
Capital One	2	17,524,878	17.0
Hancock Whitney	3	12,952,562	12.5
Iberiabank	4	7,978,813	7.7
Regions	5	7,340,297	7.1
Origin	6	1,840,250	1.8
Home Bank	7	1,642,421	1.6

(1) Source: S&P Global; deposit ranking data as of 6/30/2018



Net Interest Margin (TE)



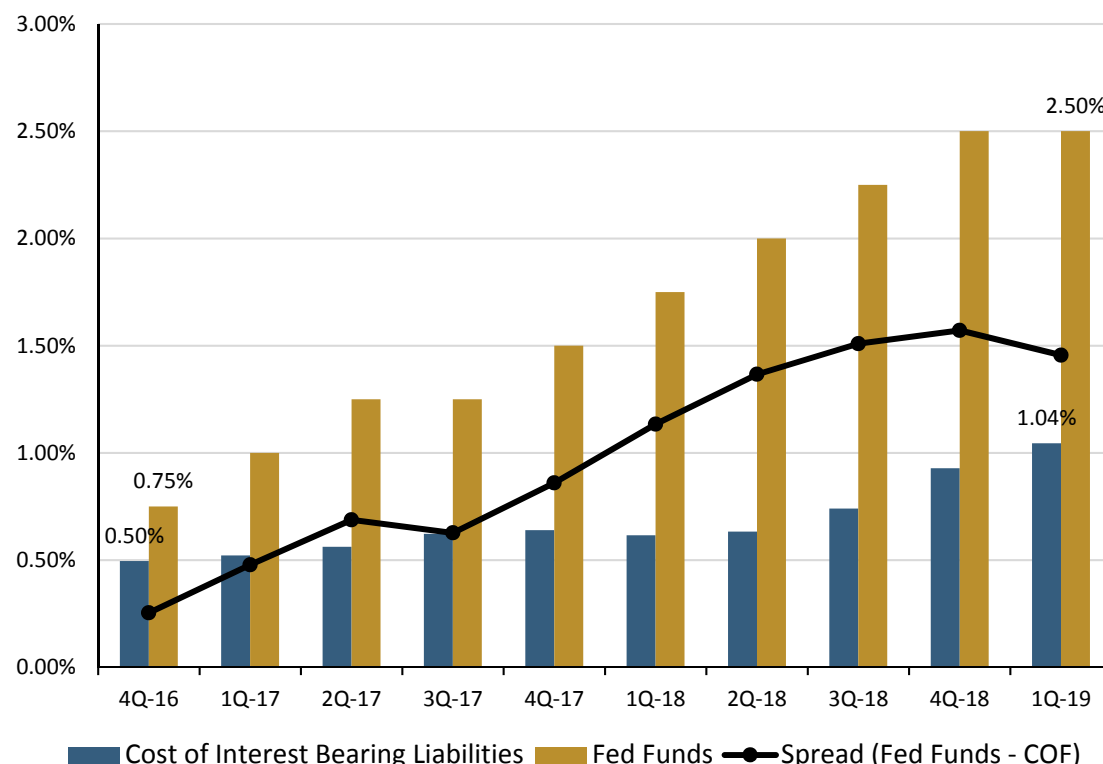
- Continually higher NIM than peers
- Total loan yield in 1Q19 = 5.64%
 - Originated loan yield = 5.42%
 - Acquired loan yield = 6.11%
- Non-interest deposits = 20% of assets
- Cost of interest-bearing liabilities during 1Q19 = 1.04% (from 0.93% in 4Q18)
- No overnight advances
- LT debt = \$63MM with average cost of 1.99% in 1Q19
- Deposit rates began to rise in 3Q18 as market competition has been intensifying

Interest Rate Risk

1 Year Change in Net Interest Income (change from base case)

-100	+100	+200	+300	Forward Curve
-2.3%	0.8%	0.8%	0.5%	0.2%

Cost of Interest Bearing Liabilities

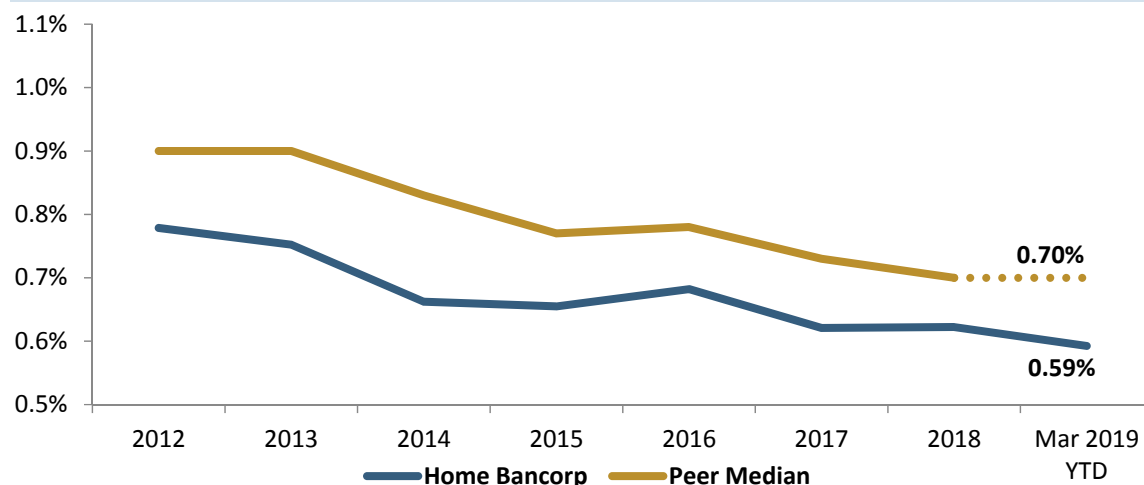


Significant IRR drivers

- No overnight or variable rate advances
- Non-interest deposits = 20% of assets
- Investment securities portfolio comprising only 13% of assets
- No non-relationship brokered deposits
- Variable rate loans = 24% of loans
- Short-term construction loans = 12% of total loans
- Loan/Deposit Ratio = 91%

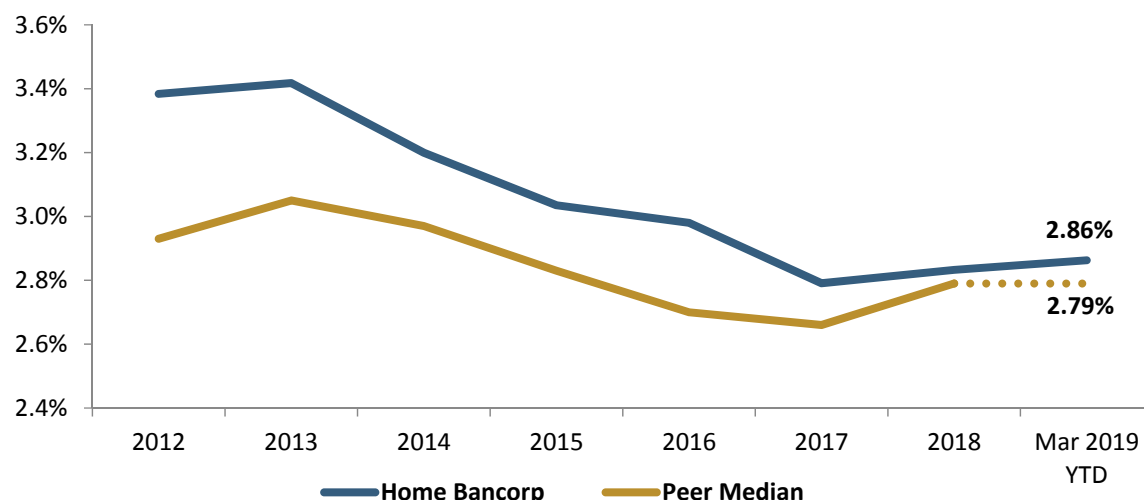
Non-Interest Income & Expense ^(1,2)

Non-Interest Income / Average Assets



- New Treasury Management leadership in 2018
- Mortgage business remains challenging
- Expanded customer base through acquisition

Non-Interest Expense / Average Assets



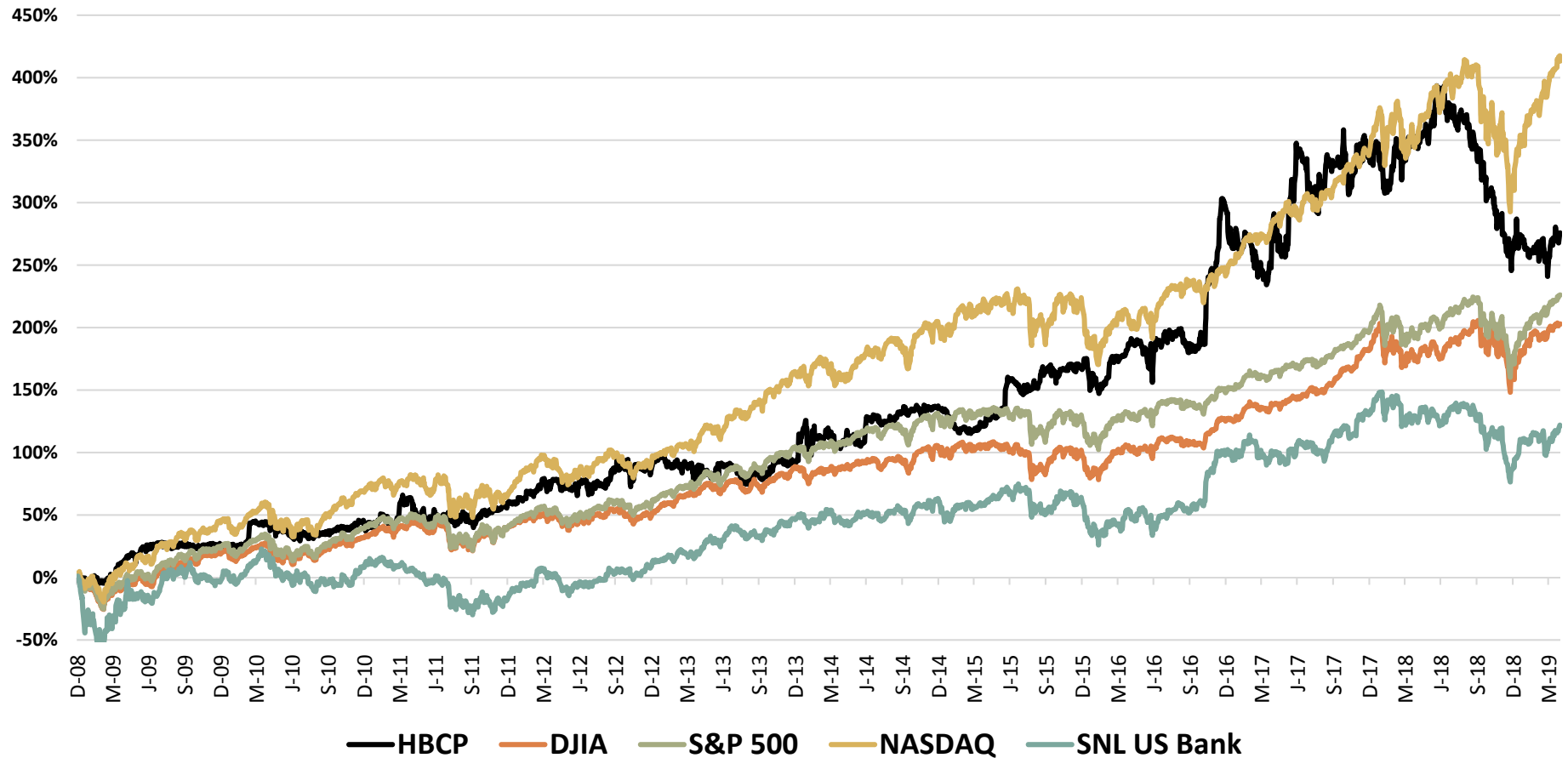
- Leveraged expense base through acquisitions and organic growth
- Continued back office and infrastructure investments provide ability for continued expansion

(1) See appendix for reconciliation of Non-GAAP items

(2) Peers data as of 12/31/2018 – publicly-owned banks with \$1-3 billion in assets. Source: S&P Global

HBCP Stock Performance

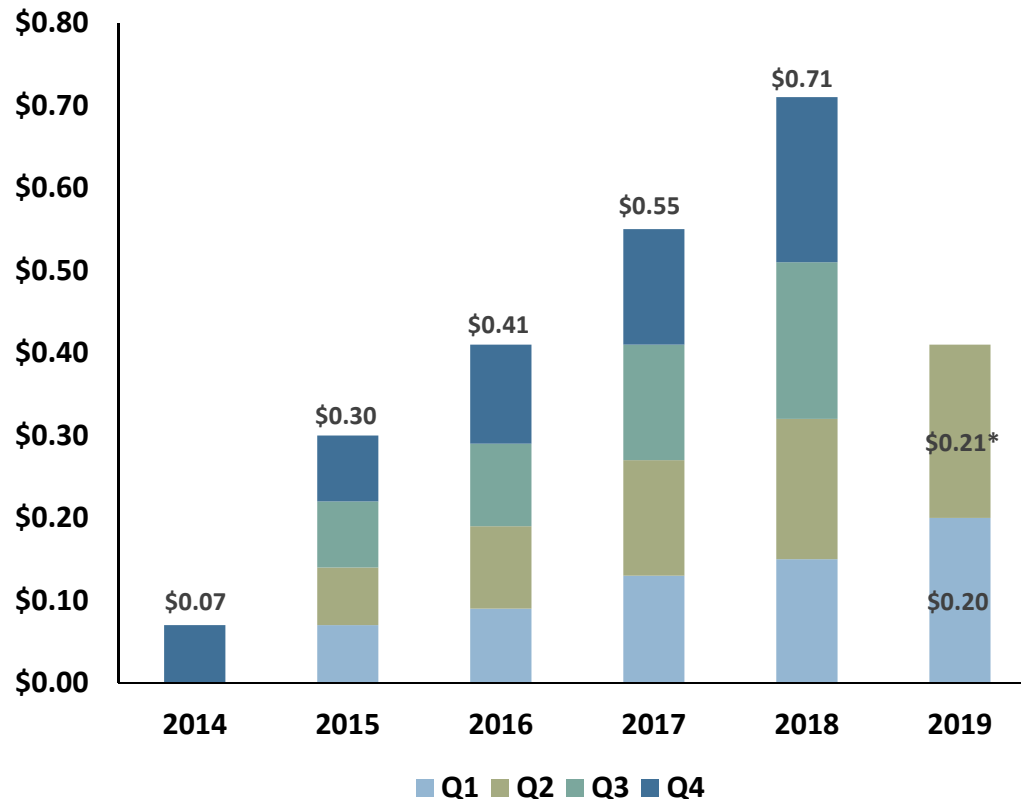
12/31/2008 – 4/30/2019



% Change	10 year	5 year	3 year	1 year
HBCP	231%	81%	31%	-15%
NASDAQ	371%	97%	70%	15%
S&P 500	238%	56%	43%	11%
DJIA	226%	60%	50%	10%
SNL US Bank	190%	53%	46%	-2%

HBCP – Distributions and Buybacks

Dividends per share



Share Repurchases

- 4Q18
 - Purchased 22,604 shares
 - Average Price = \$36.03
- 1Q19
 - Purchased 134,005 shares
 - Average Price = \$35.71
- 202,077 shares remain under current repurchase program
- Total of \$5.6 million deployed in current share repurchase plan

*2Q19 dividend payable on May 17, 2019; 25% payout ratio based on 1Q19 earnings; 2.3% dividend yield based on HBCP price of \$36.64 (as of 4/30/19)

INVESTMENT PERSPECTIVE

Solid track record since IPO

Strong earnings and shareholder returns

Conservative, well-managed credit culture

Well capitalized with capacity for continued growth

Bank capital ratios as of March 31, 2019

Tier 1 leverage capital = 10.9% Total risk based capital = 15.2%

Disciplined acquirer

Insider owners committed to continual improvement



GROWING. INVESTING. SERVING.

Home Bancorp, Inc. is a Louisiana corporation and the holding company for Home Bank, N.A., a national bank headquartered in Lafayette, Louisiana. Home Bank offers a full range of deposit and loan products through convenient banking centers in growing regions of South Louisiana and Western Mississippi: Acadiana, Baton Rouge, New Orleans, Northshore (of Lake Pontchartrain), Natchez, and Vicksburg.

Home **HB** Bancorp, Inc.

Appendix

Non-GAAP Reconciliation

(dollars in thousands)	2014	2015	2016	2017	2018	Q1 2019
Total Shareholders' Equity	\$154,144	\$165,046	\$179,843	\$277,871	\$304,040	\$308,935
Less: Intangible assets	4,266	15,304	12,762	68,034	66,055	65,645
Non-GAAP tangible shareholders' equity	\$149,878	\$149,742	\$167,081	\$209,837	\$237,985	\$243,290
Total Assets	\$1,221,415	\$1,551,912	\$1,556,732	\$2,228,121	\$2,153,658	\$2,202,675
Less: Intangible assets	4,266	15,304	12,762	68,034	66,055	65,645
Non-GAAP tangible assets	\$1,217,149	\$1,536,608	\$1,543,970	\$2,160,087	\$2,087,603	\$2,137,030
Reported net income	\$9,872	\$12,550	\$16,008	\$16,824	\$31,590	\$7,890
Add: Amortization CDI, net tax	465	483	520	496	1,458	\$324
Non-GAAP tangible income	\$10,337	\$13,033	\$16,528	\$17,320	\$33,048	\$8,214
Return on average equity	6.7%	7.8%	9.2%	8.6%	10.9%	10.5%
Add: Intangibles	0.5	0.7	1.1	1.1	3.9	3.4
Non-GAAP return on tangible common equity ⁽¹⁾	7.2%	8.5%	10.3%	9.7%	14.8%	13.9%
Originated loans	\$705,435	\$797,845	\$884,690	\$941,922	\$1,095,160	\$1,108,655
Acquired loans	203,533	426,521	343,143	715,873	554,594	540,313
Reported loans	\$908,968	\$1,224,366	\$1,227,833	\$1,657,795	\$1,649,754	\$1,648,968
Originated allowance for loan losses	\$7,342	\$9,174	\$12,220	\$14,303	\$14,860	\$14,829
Acquired allowance for loan losses	418	373	291	504	1,488	1,741
Reported allowance for loan losses	\$7,760	\$9,547	\$12,511	\$14,807	\$16,348	\$16,570
Originated NPAs	\$5,677	\$5,767	\$13,012	\$22,523	\$15,526	\$14,983
Acquired NPAs	7,729	5,616	3,634	3,238	10,444	\$14,069
Reported NPAs	\$13,406	\$11,383	\$16,646	\$25,761	\$25,970	\$29,052
Originated past due loans	\$8,282	\$7,252	\$5,653	\$7,685	\$9,549	\$9,845
Acquired past due loans	17,836	8,953	5,912	21,120	22,493	14,138
Reported loans past due	\$26,118	\$16,205	\$11,565	\$28,805	\$32,042	\$23,983

Appendix

Non-GAAP Reconciliation

(dollars in thousands)	2014	2015	2016	2017	2018	Q1 2019		
Reported non-interest income	\$8,175	\$8,770	\$11,157	\$9,962	\$13,447	\$3,165		
Less: Gain on sale of assets	-	-	641	(69)	-	-		
Non-GAAP non-interest income	\$8,175	\$8,770	\$10,516	\$10,031	\$13,447	\$3,165		
Reported Net Income	\$9,872	\$12,550	\$16,008	\$16,824	\$31,590	\$7,890		
Less: Gain on sale of assets, net tax	-	-	416	(45)	-	-		
Add: Impact of Tax Act and effect of cost segmentation	-	-	-	2,721	(819)	-		
Add: Merger-related expenses, net tax	1,497	1,166	560	835	1,587	-		
Non-GAAP Net Income	\$11,369	\$13,716	\$16,152	\$20,425	\$32,358	\$7,890		
ROA (GAAP)	0.80%	0.94%	1.04%	1.04%	1.46%	1.48%		
Less: (Loss) gain on closure or sale of premises	-	-	0.03	-	-	-		
Add: Impact of Tax Act and effect of cost segmentation	-	-	-	0.17	(0.03)	-		
Add: Merger-related expenses, net of tax	0.12	0.09	0.04	0.05	0.07	-		
Non-GAAP ROA	0.92%	1.03%	1.05%	1.26%	1.50%	1.48%		
ROE (GAAP)	6.7%	7.8%	9.2%	8.6%	10.9%	10.5%		
Less: (Loss) gain on closure or sale of premises	-	-	0.2	-	-	-		
Add: Impact of Tax Act and effect of cost segmentation	-	-	-	1.4	(0.3)	-		
Add: Merger-related expenses, net of tax	1.0	0.8	0.3	0.5	0.5	-		
Non-GAAP ROE	7.7%	8.6%	9.3%	10.5%	11.1%	10.5%		
Add: Intangible Assets	0.5	0.7	1.1	1.2	4.0	3.4		
Adjusted return on average tangible common equity	8.2%	9.3%	10.4%	11.7%	15.1%	13.9%		
Efficiency Ratio (GAAP)	70.5%	66.4%	63.6%	59.3%	60.0%	61.4%		
Effect of Sale or closure of assets and merger related expenses	(3.8)	(2.3)	(0.6)	(1.4)	(2.0)	-		
Non-GAAP Efficiency Ratio	66.7%	64.1%	63.0%	57.9%	58.0%	61.4%		
(dollars in thousands)	2012	2013	2014	2015	2016	2017	2018	Q1 2019
Reported non-interest expense	\$32,763	\$33,205	\$41,772	\$42,022	\$46,797	\$46,177	\$63,225	\$15,291
Less: Merger-related expenses	-	307	2,286	1,411	856	1,086	2,010	-
Non-GAAP non-interest expense	\$32,763	\$32,898	\$39,486	\$40,611	\$45,941	\$45,091	\$61,215	\$15,291

Appendix

Non-GAAP Reconciliation

(dollars in thousands)	1Q 2018	2Q 2018	3Q 2018	4Q 2018	1Q 2019
Total Shareholders' Equity	\$283,089	\$289,361	\$295,688	\$304,040	\$308,935
Less: Intangibles	67,499	67,035	66,493	66,055	65,645
Non-GAAP tangible shareholders' equity	\$215,590	\$222,326	\$229,195	\$237,985	\$243,290
Total Assets	\$2,206,854	\$2,159,976	\$2,140,530	\$2,153,658	\$2,202,675
Less: Intangibles	67,499	67,035	66,493	66,055	65,645
Non-GAAP tangible assets	\$2,139,355	\$2,092,941	\$2,074,037	\$2,087,603	\$2,137,030
Common Equity Ratio	12.8%	13.4%	13.8%	14.1%	14.0%
Less: Intangibles	2.7	2.8	2.7	2.7	2.6
Non-GAAP tangible common equity ratio	10.1%	10.6%	11.1%	11.4%	11.4%
Book Value Per Share	\$30.09	\$30.66	\$31.19	\$32.14	\$32.62
Less: Intangibles	7.18	7.10	7.01	6.98	6.93
Non-GAAP tangible book value per share	\$22.91	\$23.56	\$24.18	\$25.16	\$25.69
Reported net income	\$7,463	\$7,776	\$8,262	\$8,089	\$7,890
Add: Amortization CDI, net tax	397	359	355	346	324
Non-GAAP tangible shareholders' equity	\$7,860	\$8,135	\$8,617	\$8,435	\$8,214
Return on average equity	10.7%	10.9%	11.2%	10.7%	10.5%
Add: Intangibles	4.2	4.0	3.9	3.6	3.4
Non-GAAP return on tangible common equity	14.9%	14.9%	15.1%	14.3%	13.9%

Appendix

Non-GAAP Reconciliation

(dollars in thousands)	1Q 2018	2Q 2018	3Q 2018	4Q 2018	1Q 2019
Reported non-interest expense	\$15,590	\$16,322	\$15,696	\$15,617	\$15,291
Less: Merger-related expenses	879	1,132	-	-	-
Non-GAAP non-interest expense	\$14,711	\$15,190	\$15,696	\$15,617	\$15,291
Reported Net Income	\$7,463	\$7,776	\$8,262	\$8,089	\$7,890
Add: Impact of cost segregation	-	-	-	(819)	-
Add: Merger-related expenses, net tax	694	894	-	-	-
Non-GAAP Net Income	\$8,157	\$8,670	\$8,262	\$7,270	\$7,890
Diluted EPS	\$0.81	\$0.84	\$0.89	\$0.87	\$0.85
Add: Impact of cost segregation	-	-	-	(0.09)	-
Add: Merger-related expenses	0.07	0.09	-	-	-
Non-GAAP Diluted EPS	\$0.88	\$0.93	\$0.89	\$0.78	\$0.85
ROA (GAAP)	1.37%	1.44%	1.53%	1.50%	1.48%
Add: Impact of cost segregation	-	-	-	(0.15)	-
Add: Merger-related expenses, net of tax	0.13	0.17	-	-	-
Non-GAAP ROA	1.50%	1.61%	1.53%	1.35%	1.48%
ROE (GAAP)	10.7%	10.9%	11.2%	10.7%	10.5%
Add: Impact of Tax Act and effect of cost segmentation	-	-	-	(1.1)	-
Add: Merger-related expenses, net of tax	1.0	1.2	-	-	-
Non-GAAP ROE	11.7%	12.1%	11.2%	9.6%	10.5%
Add: Intangible Assets	4.5	4.4	3.9	3.4	3.4
Adjusted return on average tangible common equity	16.2%	16.5%	15.1%	13.0%	13.9%
Efficiency Ratio (GAAP)	60.0%	61.2%	58.5%	60.2%	61.4%
Less: Merger-related expenses, net of tax	3.4	4.3	-	-	-
Non-GAAP Efficiency Ratio	56.6%	56.9%	58.5%	60.2%	61.4%