

Hovde Financial Services Conference

November 4 - 5, 2021

Home **HB** Bancorp, Inc.

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.

The COVID-19 pandemic has caused significant economic dislocation in the United States as many state and local governments have ordered non-essential businesses to close and residents to shelter in place at home. Given its ongoing and dynamic nature, it is difficult to predict the full impact of COVID-19 on our business. The extent of such impact will depend on future developments, which are highly uncertain, including when the coronavirus can be controlled and abated and when and how the national and local economies may be reopened. As a result of the COVID-19 pandemic and the related adverse local and national economic consequences, our forward-looking statements are subject to the following additional risks, uncertainties and assumptions, among others:

- Demand for our products and services may decline;
- If high levels of unemployment continue, our loan delinquencies, non-performing assets and loan foreclosures may increase;
- Collateral for loans, especially real estate, may decline in value;
- Our allowance for loan losses may have to be increased if our borrowers continue to experience financial difficulties;
- As a result of the reduction in the Federal Reserve Board's target federal funds rate to near 0%, the yield on our interest-earning assets may decline more than the decline in the cost of our interest-bearing liabilities;
- A material decrease in our net income or a net loss over several quarters could result in a suspension of our stock repurchase program and/or a reduction of our quarterly stock dividend;
- Our cyber security risks may be increased as a result of more of our employees working remotely; and
- FDIC deposit insurance premiums may increase if the agency experiences additional resolution costs.

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, 2020. 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

Headquarters: Lafayette, LA

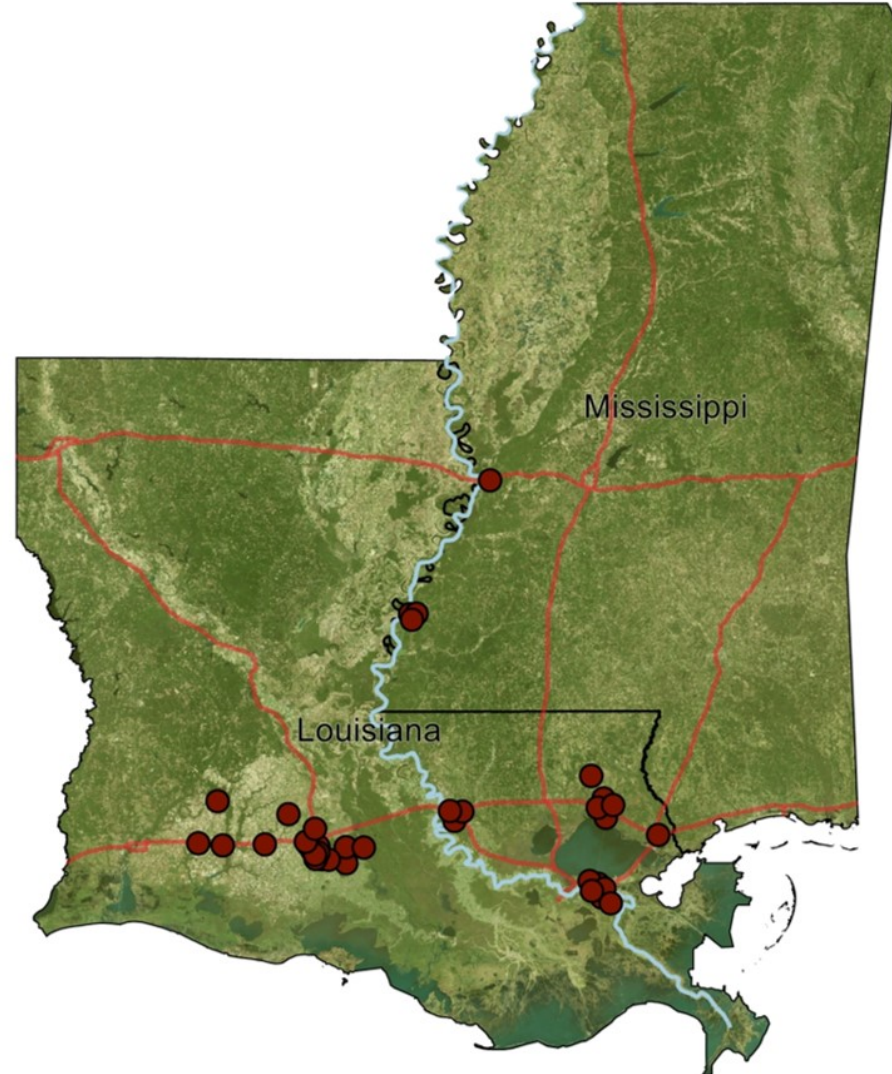
Ticker: HBCP (NASDAQ Global)

History:

- Founded in 1908
- IPO completed October 2008
- Five acquisitions completed since 2010
- 39 locations across south LA and western MS

Highlights:

- Total Assets: \$2.8 billion at September 30, 2021
- Market Cap: \$340 million at October 27, 2021
- Ownership (S&P Global as of October 27, 2021)
 - Institutional: 41%
 - Insider/ESOP: 13%

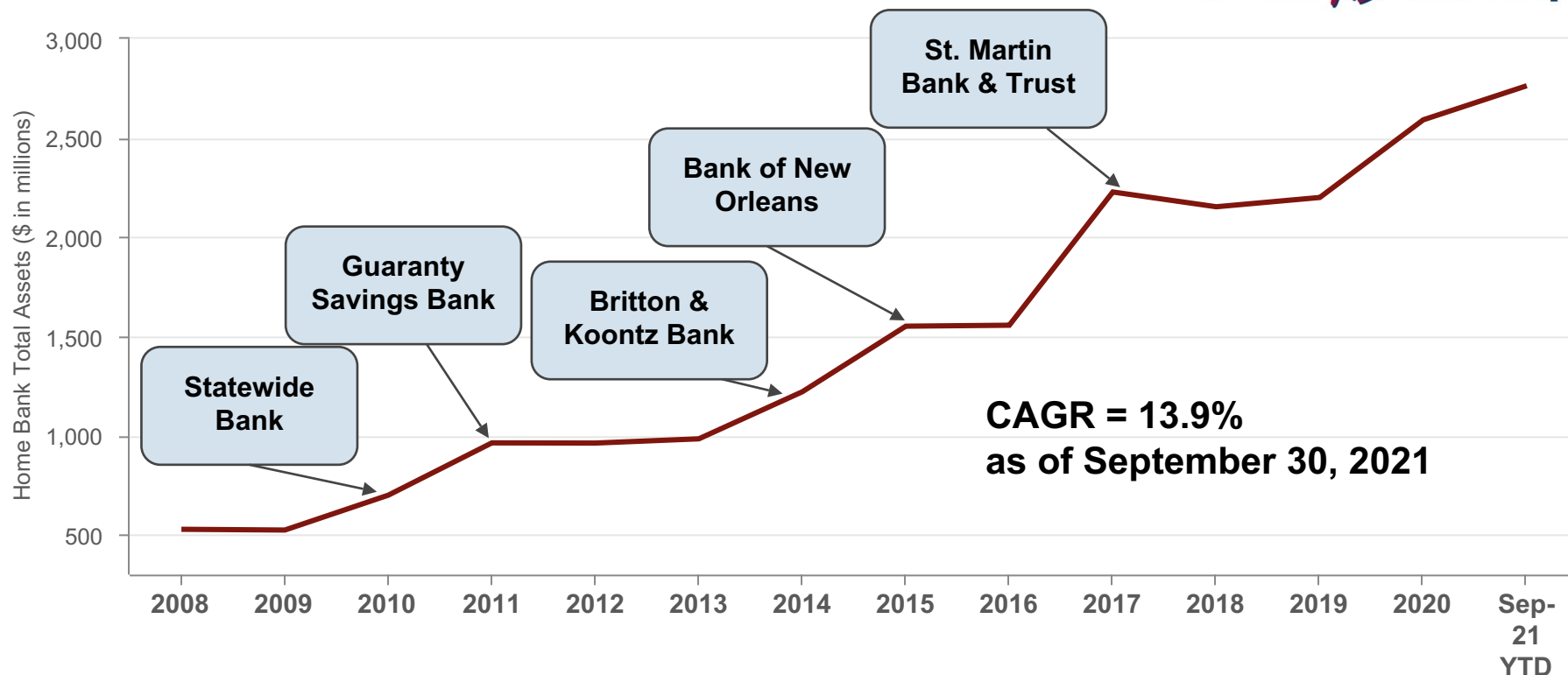


Quarterly Financial Highlights

<i>(dollars in thousands, except per share data)</i>	3Q 2020	4Q 2020	1Q 2021	2Q 2021	3Q 2021
Profitability					
Net income	\$ 8,782	\$ 10,580	\$ 11,928	\$ 11,396	\$ 15,059
Diluted EPS	1.01	1.24	1.41	1.34	1.79
ROA	1.35 %	1.62 %	1.85 %	1.67 %	2.17 %
ROE	11.1	13.2	14.8	13.7	17.5
ROATCE ⁽¹⁾	14.3	16.9	18.7	17.2	21.7
Efficiency ratio	59.5	54.7	54.8	60.5	50.5
Provision (reversal) for loan losses	—	—	(1,703)	(3,425)	(2,385)
Pre-tax, pre-provision, pre-PPP earnings ⁽¹⁾	9,221	10,460	9,295	8,839	11,344
Balance Sheet					
Assets	\$ 2,578,735	\$ 2,591,850	\$ 2,707,517	\$ 2,764,756	\$ 2,763,466
Loans	1,955,297	1,979,954	1,979,868	1,918,488	1,875,176
PPP loans	254,487	221,220	235,681	197,614	95,560
Loans excluding PPP loans	1,700,810	1,758,734	1,744,187	1,720,874	1,779,616
Cash and cash equivalents	185,836	187,952	282,700	393,203	413,694
Allowance for loan losses	(33,002)	(32,963)	(29,993)	(26,687)	(24,149)
Total deposits	2,207,494	2,213,821	2,328,365	2,370,764	2,365,717
Per Share Data					
Share price	\$ 24.15	\$ 27.99	\$ 36.05	\$ 38.11	\$ 38.68
Book value	35.68	36.82	37.73	38.92	40.38
Tangible book value ⁽¹⁾	28.49	29.60	30.52	31.72	33.08
Price / tangible book value per share	85 %	95 %	118 %	120 %	117 %
Dividend paid	\$ 0.22	\$ 0.22	\$ 0.22	\$ 0.23	\$ 0.23

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

Asset Growth



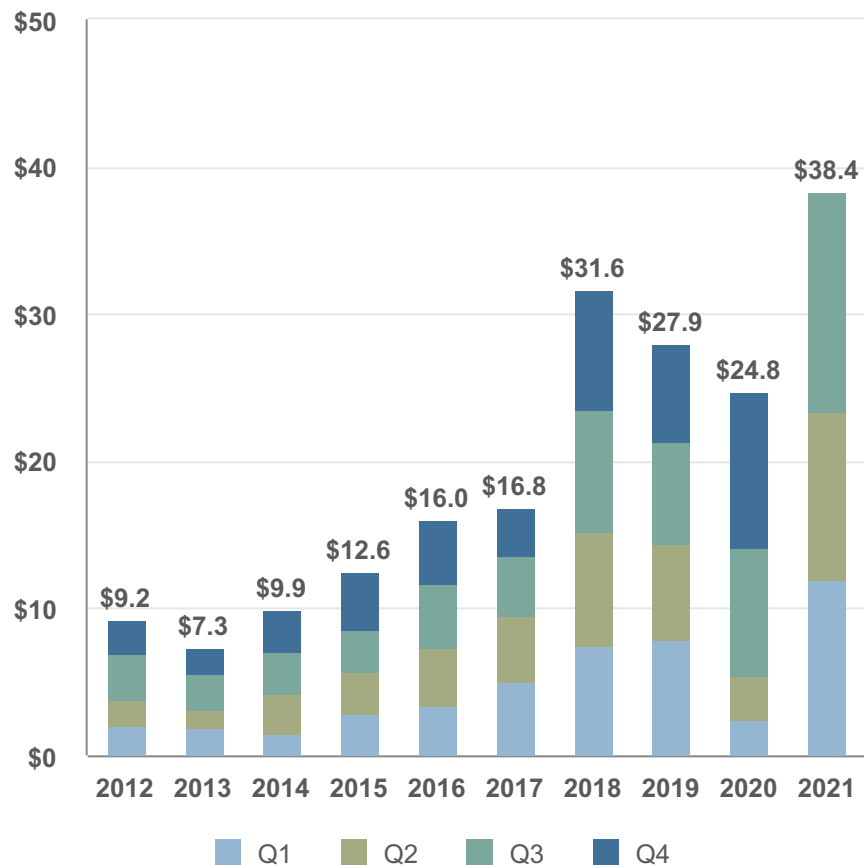
Acquired Bank	Date	Assets (\$ in MM) (at completion)	% of TBV (at announcement)	# of Branches	Consideration
Statewide Bank	March 2010	\$199	FDIC-assisted	6	All Cash
Guaranty Savings Bank	July 2011	\$257	95%	5	All Cash
Britton & Koontz Bank	February 2014	\$301	90%	8	All Cash
Bank of New Orleans	September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

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

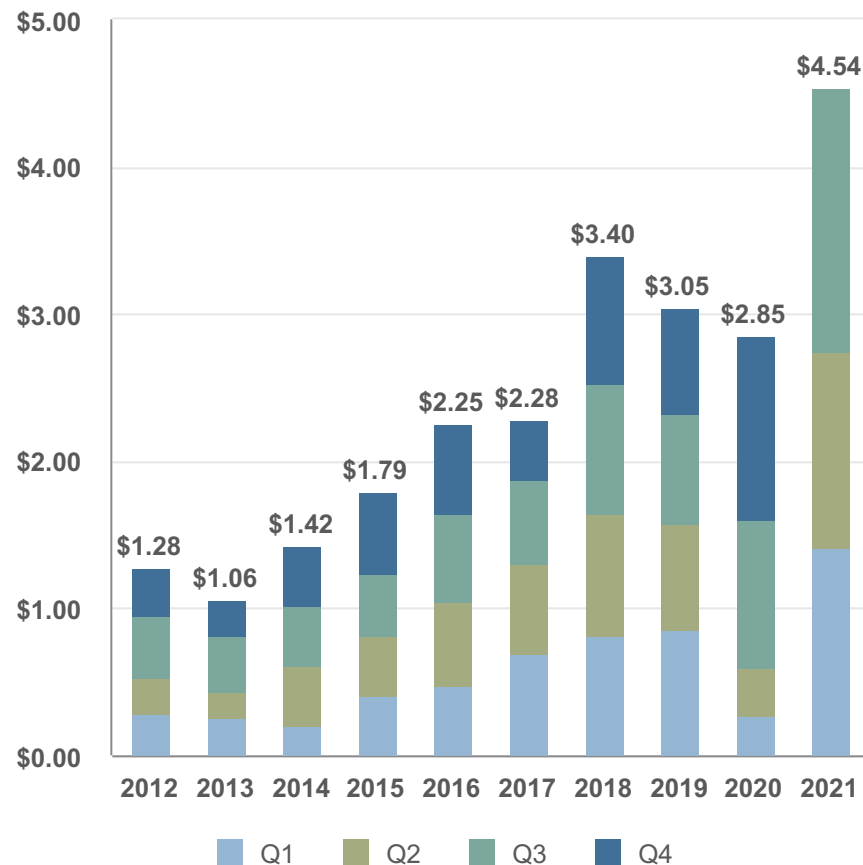
Earnings

Net Income

(\$ in millions)

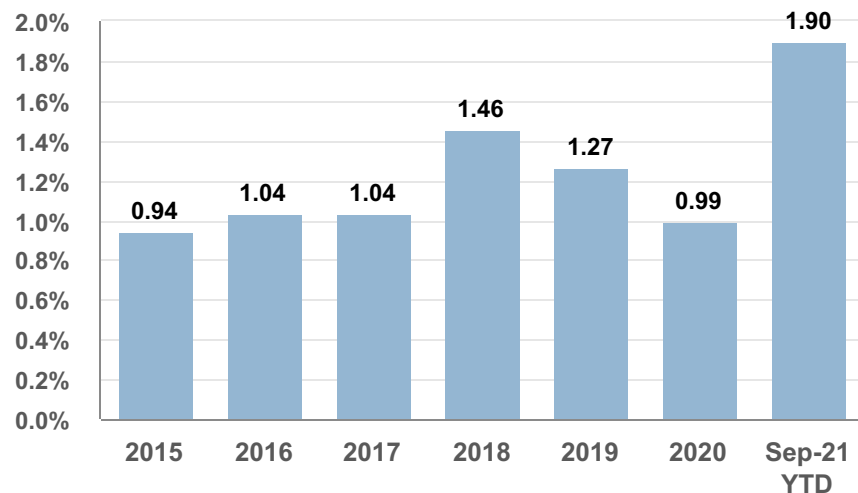


Diluted EPS

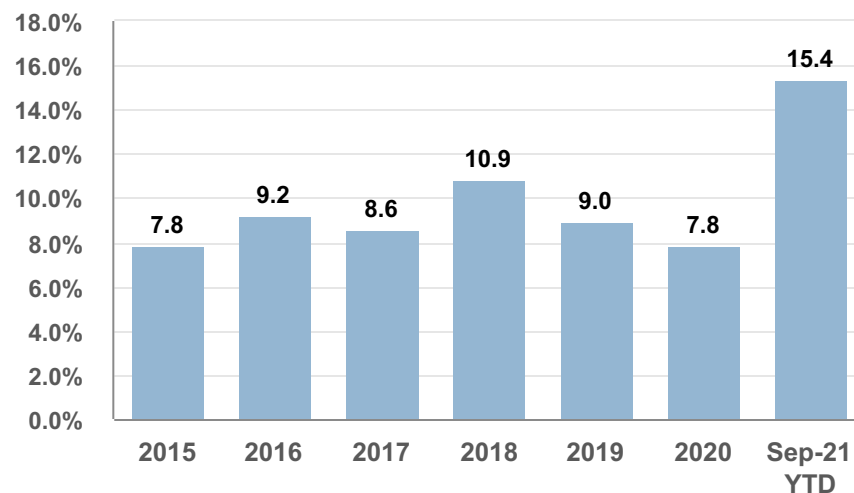


Profitability

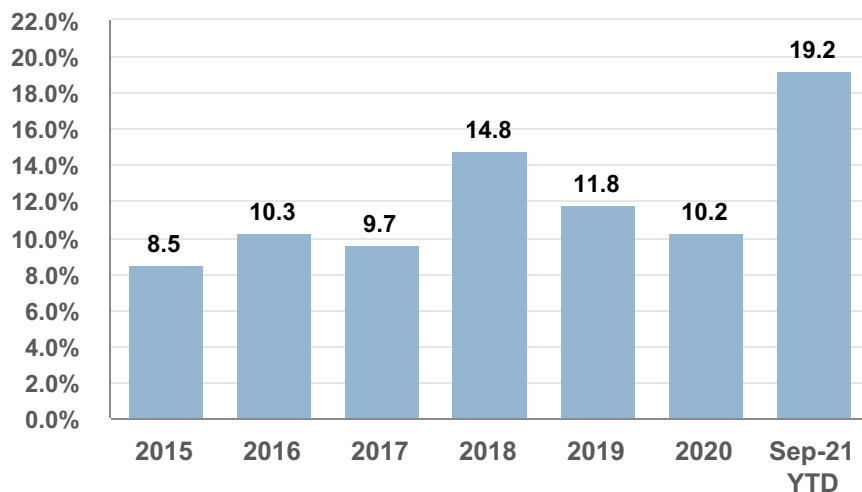
Return on Average Assets



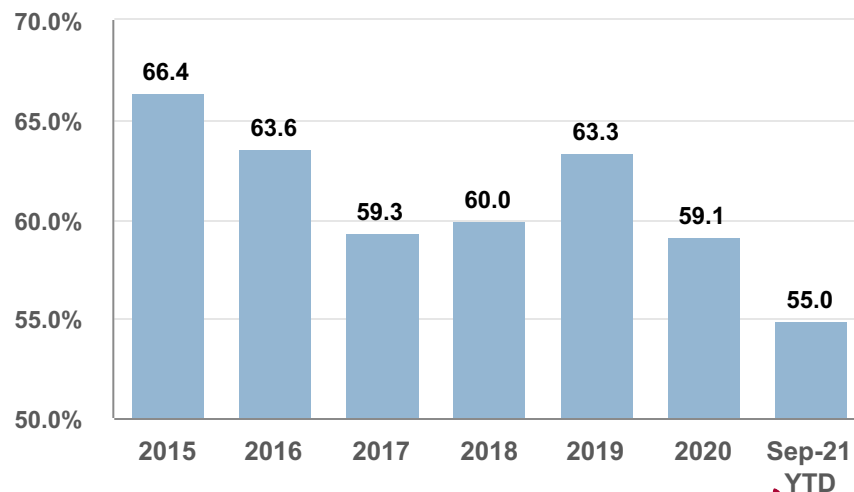
Return on Average Equity



Return on Tangible Common Equity⁽¹⁾



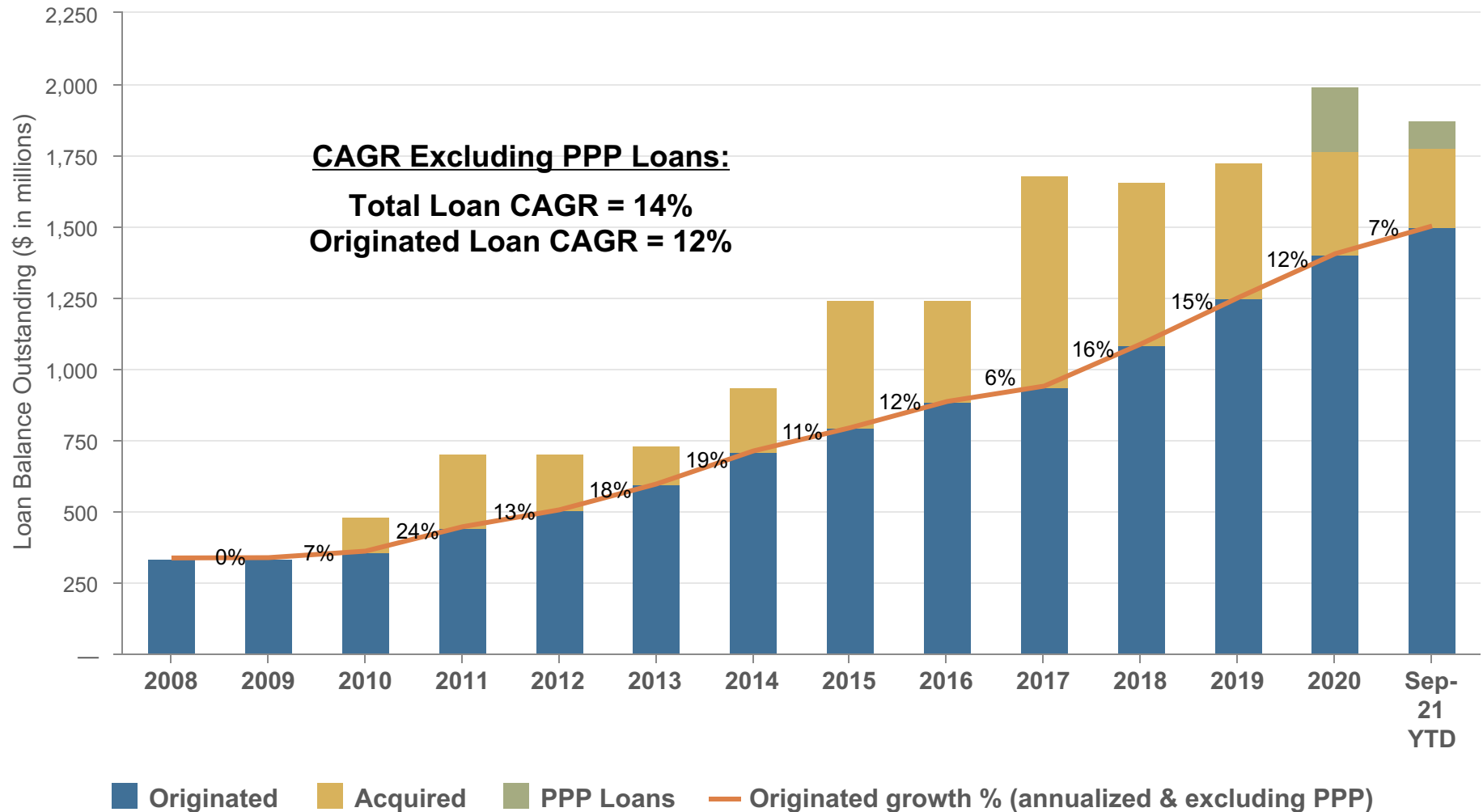
Efficiency Ratio



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

Organic Loan Growth

(excludes acquisition accounting & unearned income)



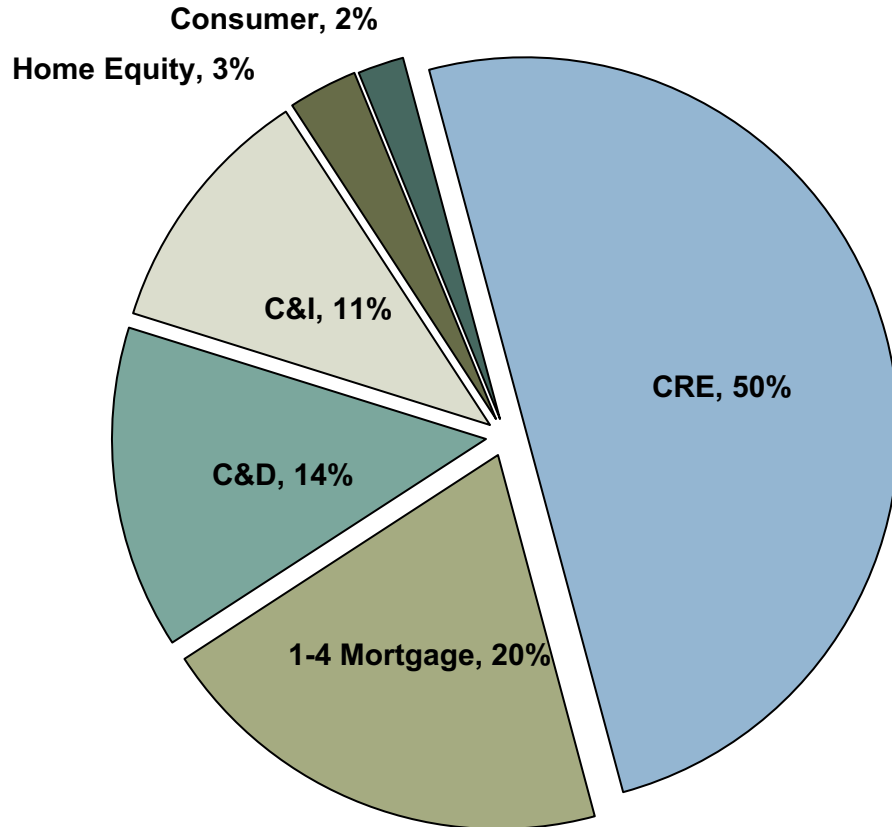
Net PPP loans at September 30, 2021 = \$96 million
 with \$3.3 million in remaining deferred lender fees

Loan Portfolio Excluding PPP Loans

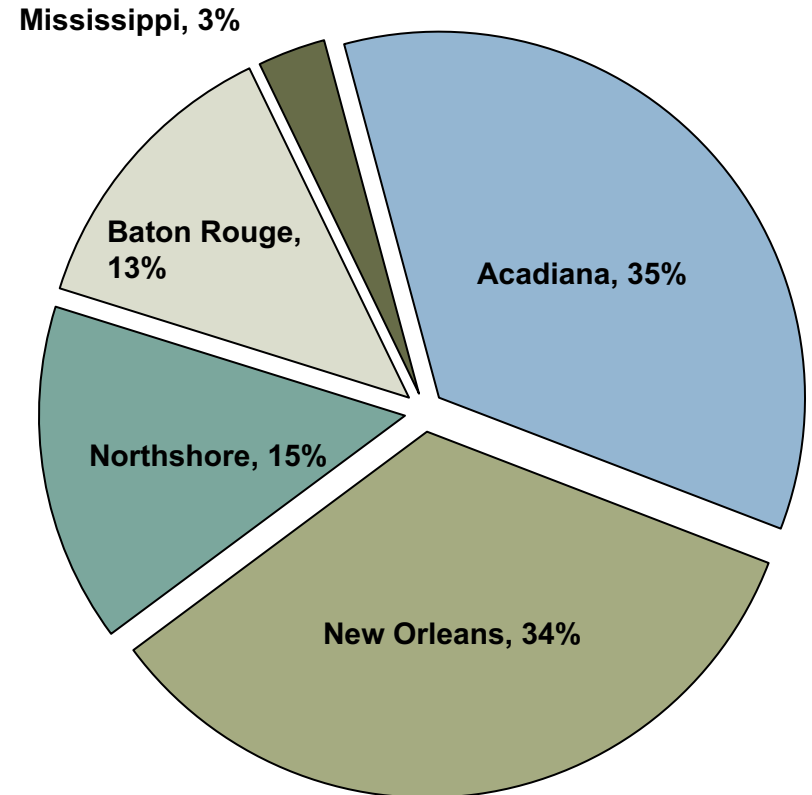
(as of September 30, 2021)

Home **HB** Bancorp, Inc.

Composition



Market Diversification

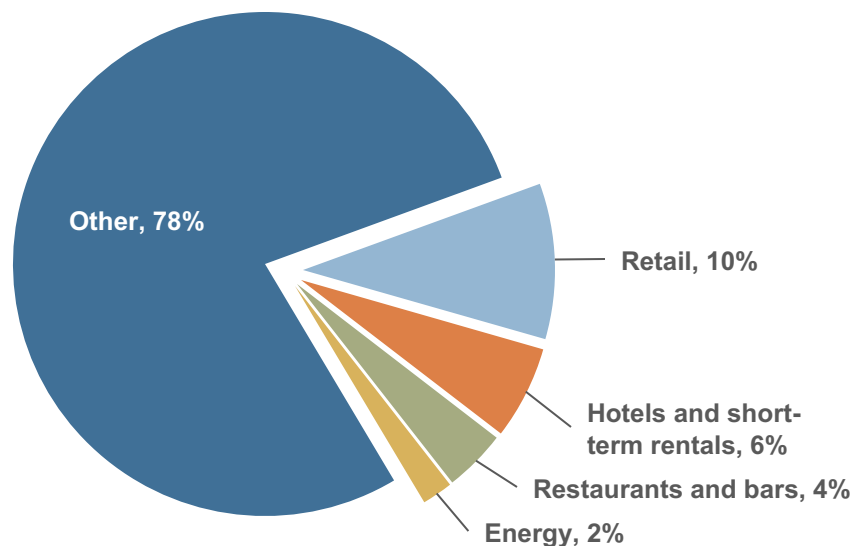


Select Industry Exposure

(as of September 30, 2021)

(dollars in thousands)	Total	PPP Loans	Loans Excluding PPP	Allowance	% ALL by Industry	% ALL by Industry Excluding PPP	NPL's	NPL's / Total Loans	NPL's / Loans Excluding PPP
Retail CRE	\$ 186,456	\$ —	\$ 186,456	\$ 3,764	2.02 %	2.02 %	\$ 1,165	0.06 %	0.07 %
Hotels and short-term rentals	103,457	5,461	97,996	3,835	3.71	3.91	702	0.04	0.04
Restaurants and bars	81,482	15,004	66,478	2,090	2.56	3.14	—	—	—
Energy	49,371	9,129	40,242	1,037	2.10	2.58	1,896	0.10	0.11
Credit Cards	3,948	—	3,948	314	7.95	7.95	13	—	—
Other	1,450,462	65,966	1,384,496	13,109	0.90	0.95	10,725	0.57	0.59
Total	\$1,875,176	\$ 95,560	\$1,779,616	\$ 24,149	1.29 %	1.36 %	\$ 14,501	0.77 %	0.81 %

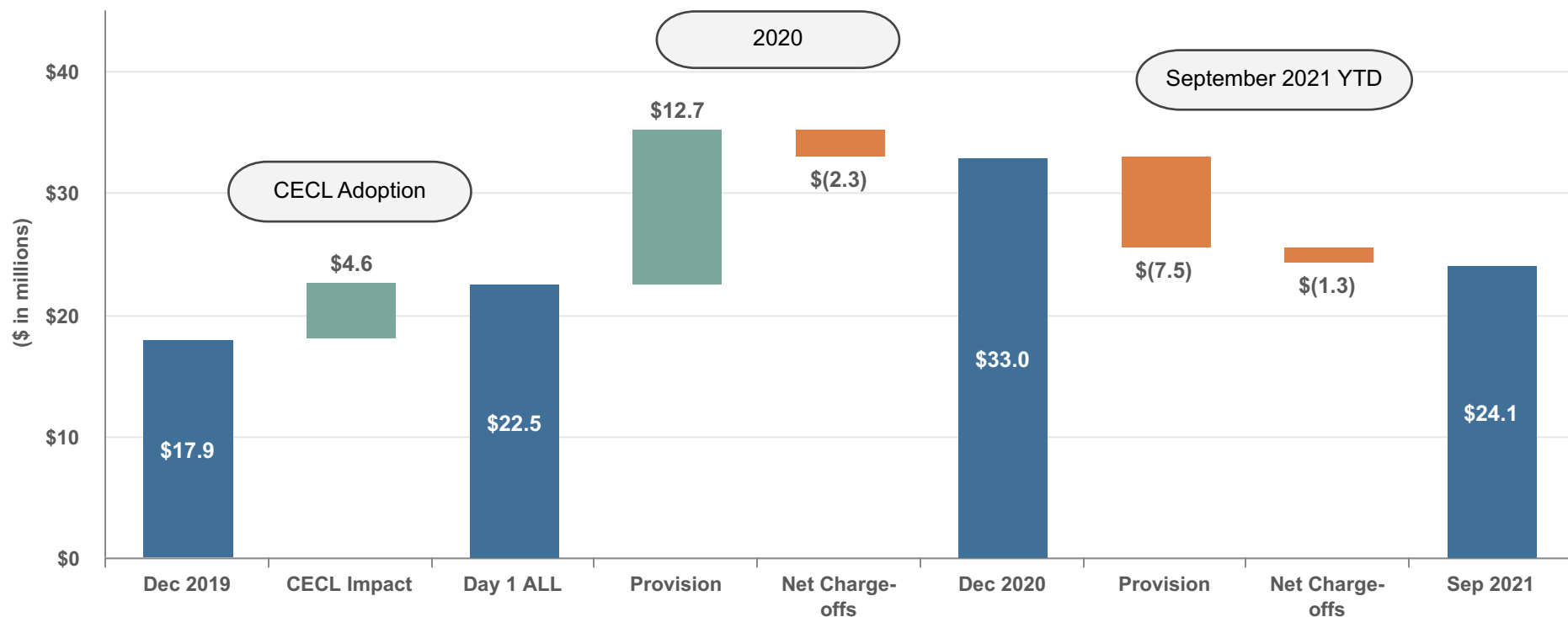
Loans Excluding PPP



COVID-19 Loan Deferrals

As of	Deferred Amount (in millions)	% of Total Loans
6/30/2020	\$559	28%
12/31/2020	\$36	2%
9/30/2021	\$4	less than 1%

Changes in ALL



(dollars in thousands)	9/30/2020	12/31/2020	3/31/2021	6/30/2021	9/30/2021
Total Loans	\$ 1,955,297	\$ 1,979,954	\$ 1,979,868	\$ 1,918,488	\$ 1,875,176
Less: PPP Loans	254,487	221,220	235,681	197,614	95,560
Loans Excluding PPP Loans	\$ 1,700,810	\$ 1,758,734	\$ 1,744,187	\$ 1,720,874	\$ 1,779,616

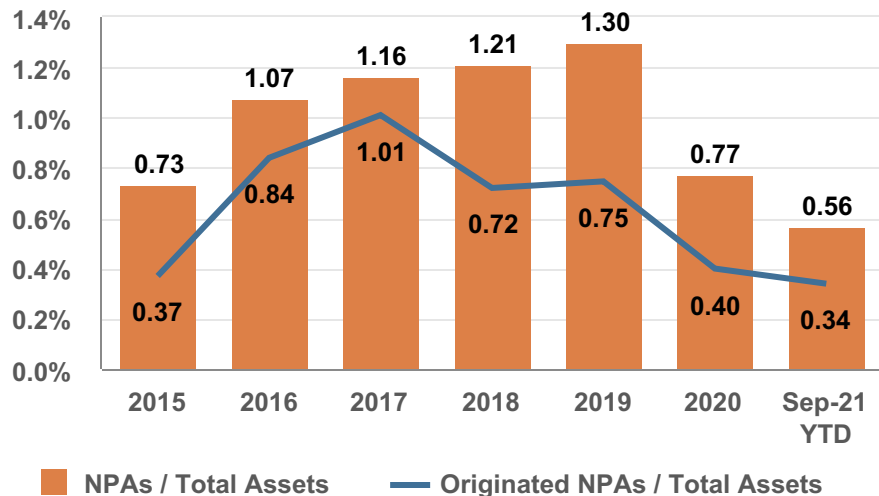
Nonperforming Loans	\$ 22,853	\$ 18,679	\$ 15,693	\$ 13,976	\$ 14,501
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ALL / Total Loans	1.69 %	1.66 %	1.51 %	1.39 %	1.29 %
ALL / Loans Excluding PPP	1.94 %	1.87 %	1.72 %	1.55 %	1.36 %
ALL / NPL's	144 %	176 %	191 %	191 %	167 %
ALL / Assets	1.28 %	1.27 %	1.11 %	0.97 %	0.87 %

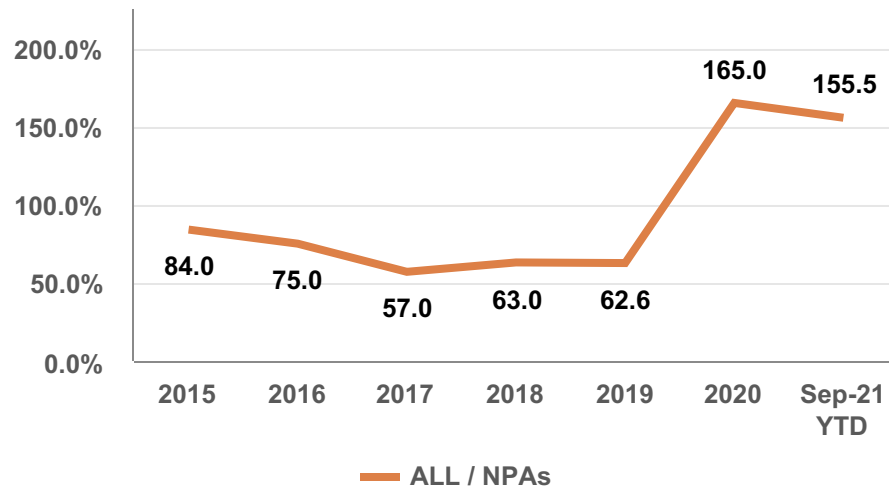
- Day 1 ALL / total loans = 1.31%
- Reversal of ALL in 2021 reflected improvement in our assessment of economic conditions
- Charge-offs in 2020 and 2021 primarily related to five commercial relationships classified as substandard prior to 2020

Credit Quality Trends

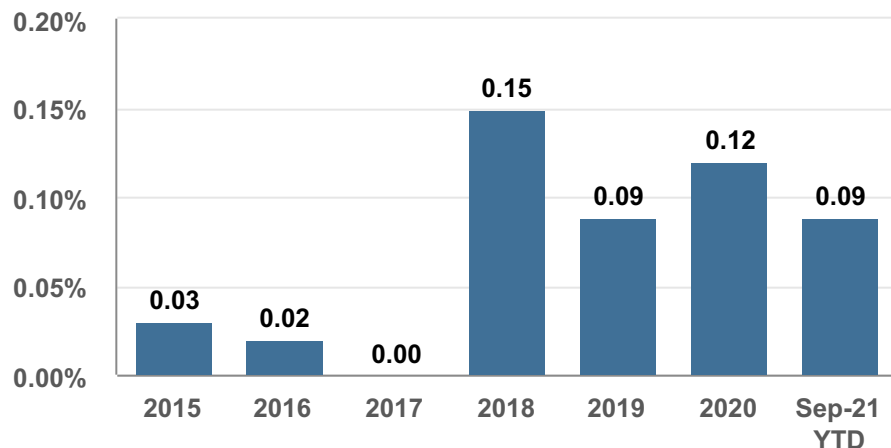
NPAs / Assets



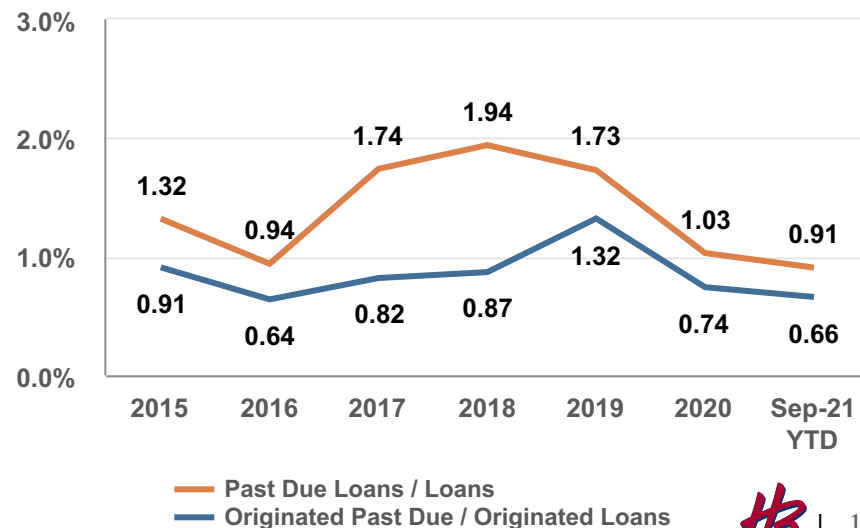
ALL / NPAs



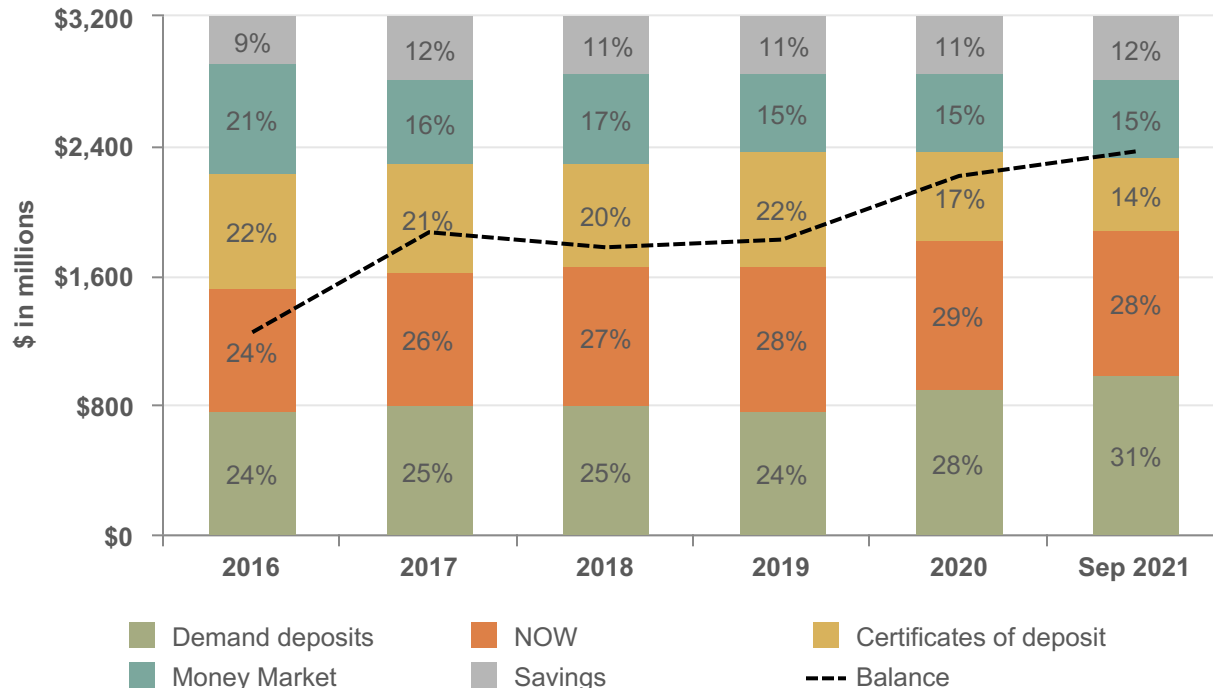
Net Charge-offs / YTD Average Loans



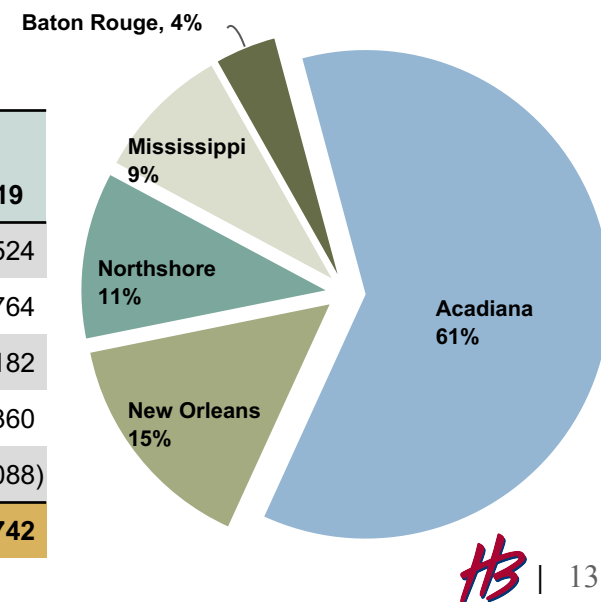
Loans Past Due



Deposits



- Post 2019 deposit growth largely due to government stimulus & other factors related to COVID-19
- NOW account deposits include \$41 million in brokered deposits, which were acquired in 2020.



(dollars in thousands)	Change					
	12/31/2019	12/31/2020	9/30/2021	2021 vs 2020	2021 vs 2019	
Demand Deposits	\$ 437,828	\$ 615,700	\$ 728,352	\$ 112,652	\$ 290,524	
Savings	201,887	250,165	280,651	30,486	78,764	
Money Market	273,741	333,078	355,923	22,845	82,182	
NOW	512,054	646,085	669,414	23,329	157,360	
CDs	395,465	368,793	331,377	(37,416)	(64,088)	
Total Deposits	\$ 1,820,975	\$ 2,213,821	\$ 2,365,717	\$ 151,896	\$ 544,742	

Yields

NIM (TE)(1)



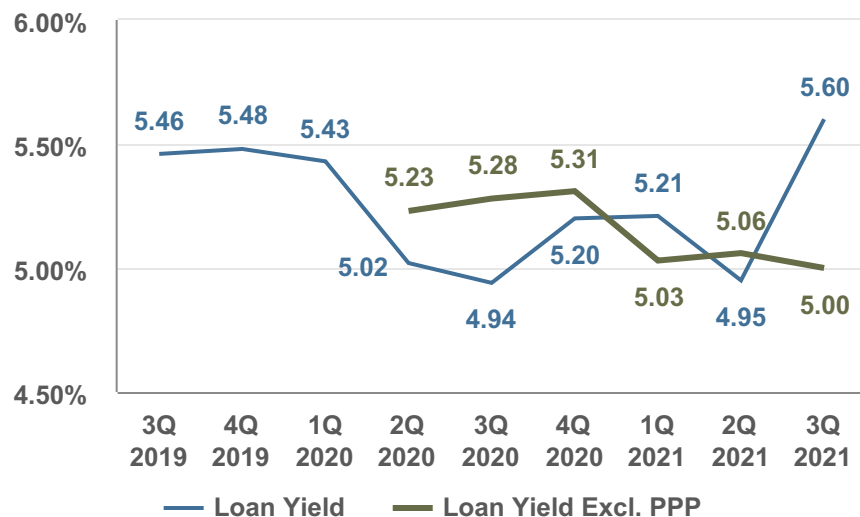
• As of September 2021 for PPP loans:

- Average YTD loans: \$203.5 million
- YTD lender fee income: \$9.4 million
- Average QTD loans: \$144.6 million
- QTD lender fee income: \$4.4 million

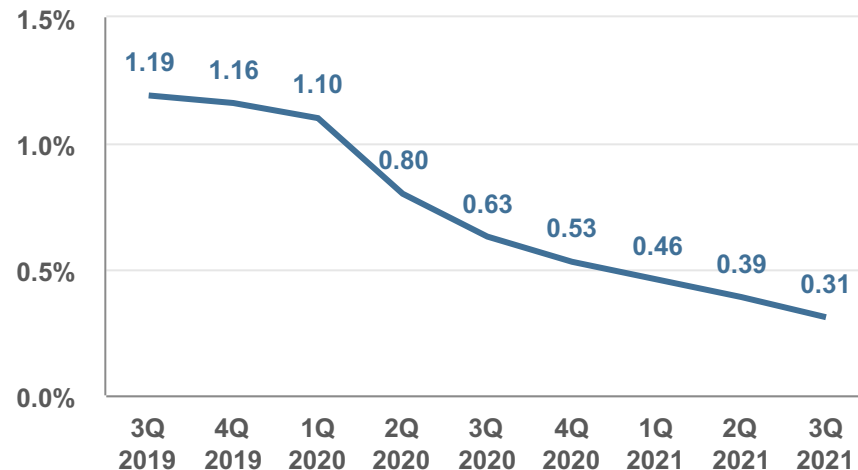
• As of September 30, 2021:

- Cash up \$228 million, or 123%, YoY
- 72% of total loans have a fixed rate

Yield on Loans⁽¹⁾



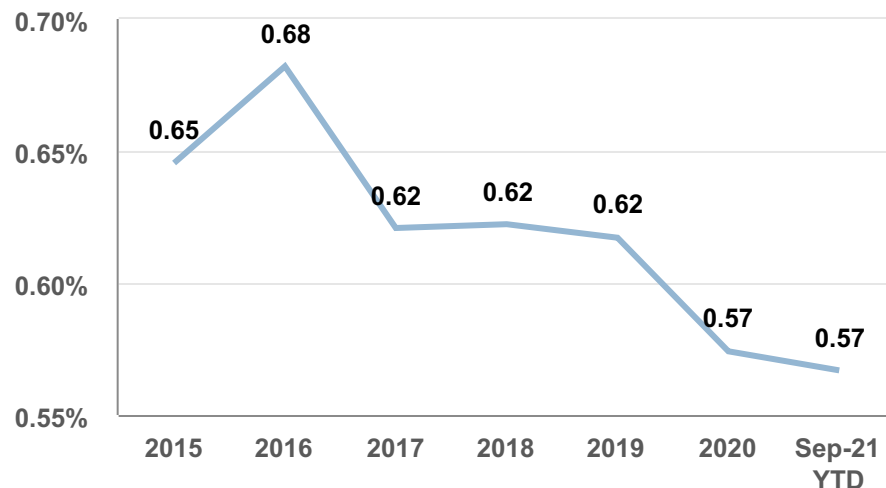
Cost of Interest-Bearing Liabilities



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

Noninterest Income & Expense

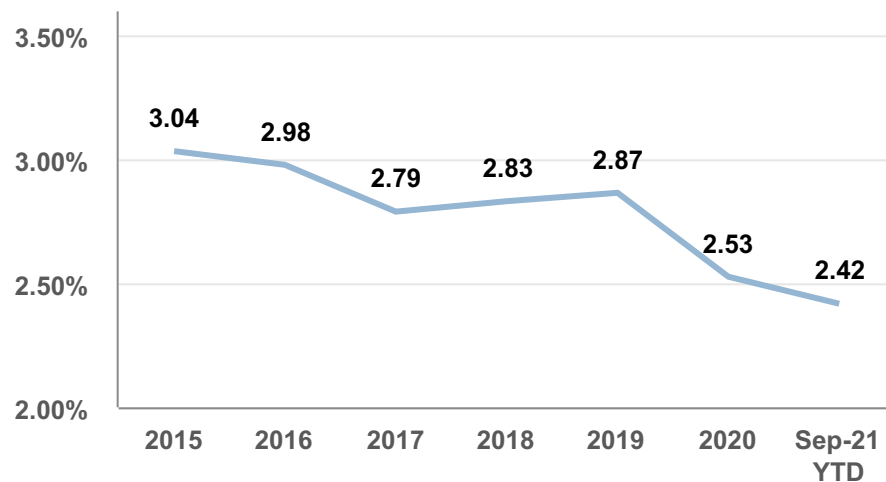
Noninterest Income⁽¹⁾ / Assets



(dollars in thousands)	3Q 2020	4Q 2020	1Q 2021	2Q 2021	3Q 2021
Service fees and charges	\$ 1,123	\$ 1,117	\$ 1,072	\$ 1,146	\$ 1,260
Bank card fees	1,331	1,273	1,306	1,591	1,519
Gain on sale of loans	904	1,082	1,168	559	415
Loss on sale of assets, net	—	—	—	(457)	(3)
Other	436	578	514	455	2,192
Total noninterest income	\$ 3,794	\$ 4,050	\$ 4,060	\$ 3,294	\$ 5,383

- Strong YTD income on the sale of mortgage loans
- Natchez, MS branch sold and leased back in June 2021
- Sale of Vicksburg, MS location to close in January 2022
- Other includes BOLI benefits of \$1.7 million in 3Q 2021

Noninterest Expense⁽¹⁾ / Assets



(dollars in thousands)	3Q 2020	4Q 2020	1Q 2021	2Q 2021	3Q 2021
Compensation	\$ 9,740	\$ 9,417	\$ 9,664	\$ 9,687	\$ 9,809
Data processing	1,851	1,913	1,986	2,159	2,118
Occupancy	1,686	1,719	1,696	1,733	1,717
Provision for unfunded	—	—	—	375	—
Other	2,839	2,947	2,620	2,614	2,787
Total noninterest expense	\$16,116	\$15,996	\$15,966	\$16,568	\$16,431

Noninterest expense excl. provision for unfunded	\$16,116	\$15,996	\$15,966	\$16,193	\$16,431
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- Continued investment in technology, infrastructure and people to enhance customer experience.
- Additional branch closed in October 2021

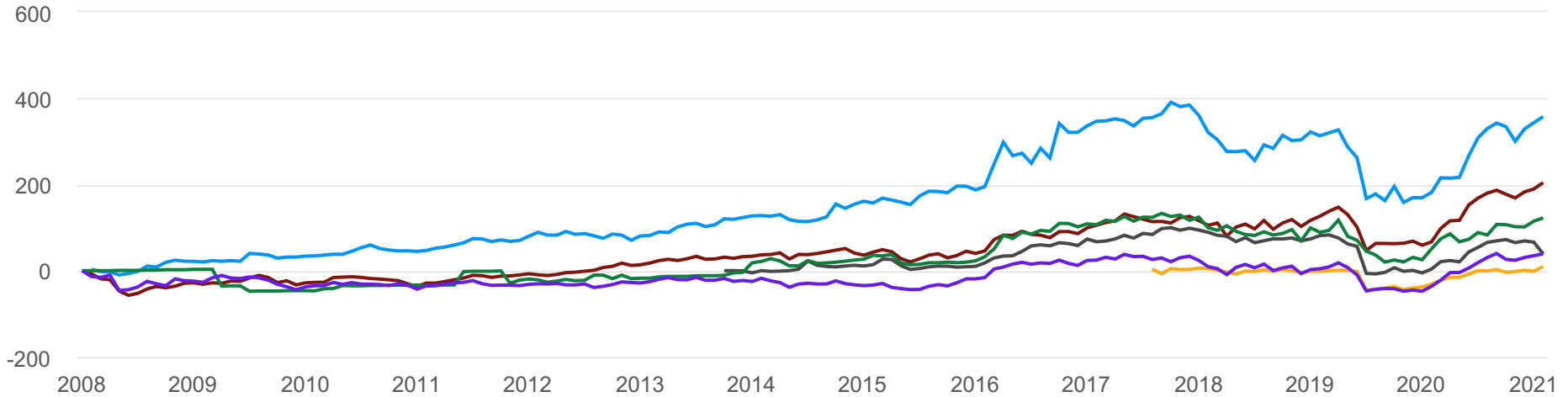
(1) Excludes noncore items. See appendix for reconciliation of non-GAAP items.

HBCP Stock Performance

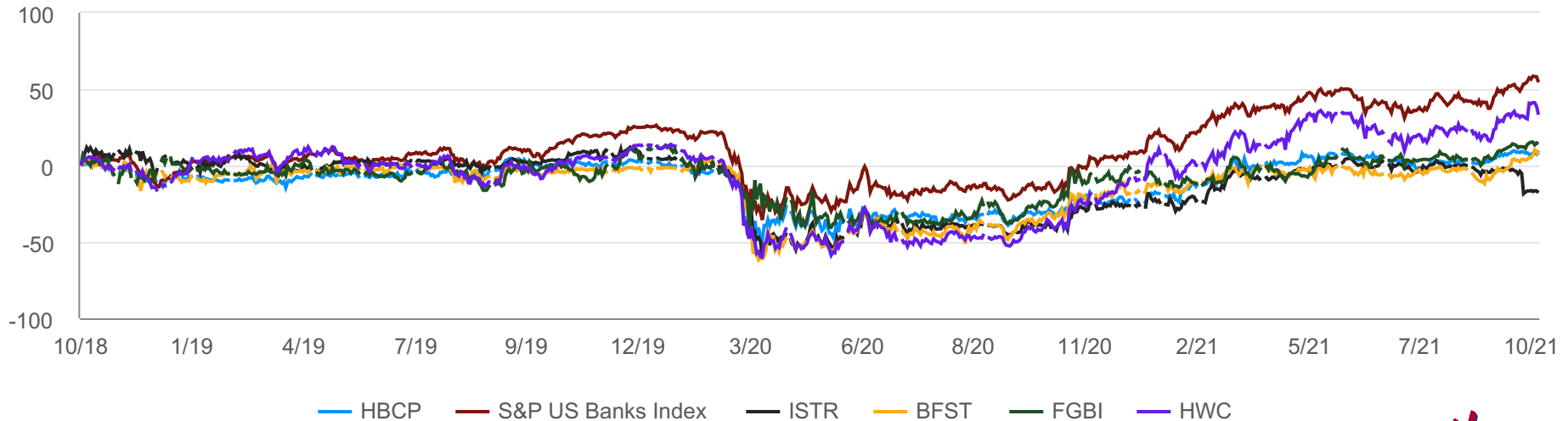
(as of October 27, 2021)

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Total Return (Monthly %) - Since 2008

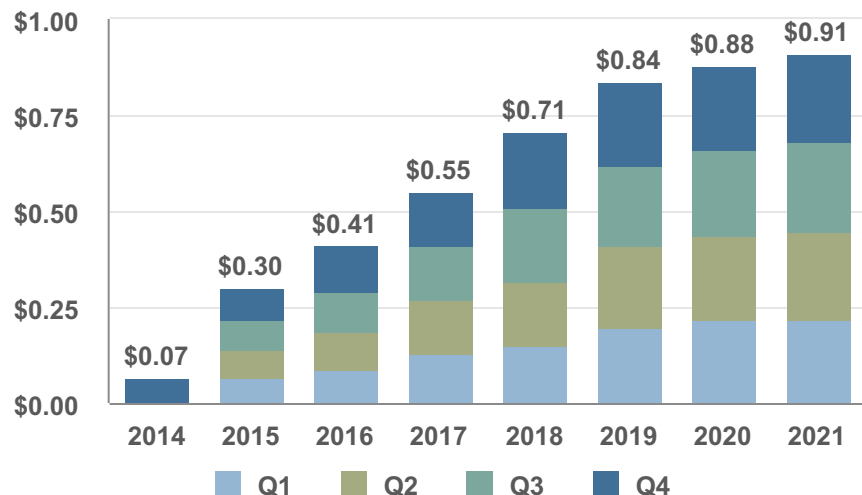


Total Return (Daily %) - 3 Years

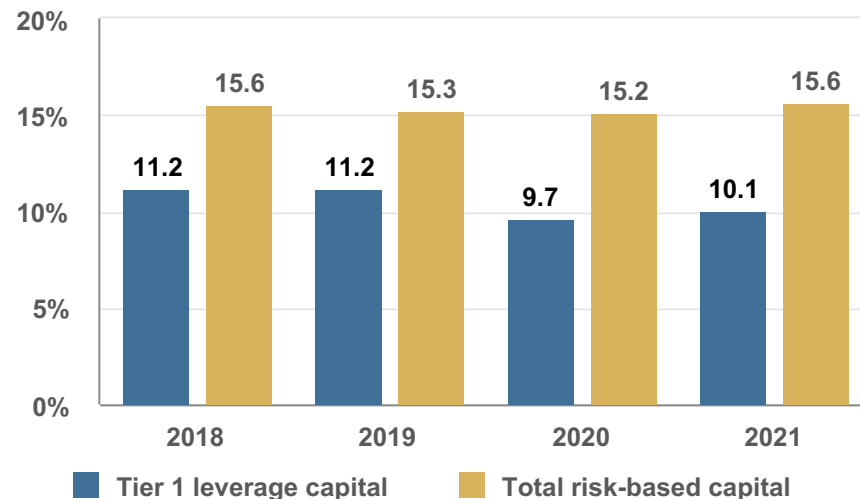


Capital

Dividends Per Share



Capital Ratios (Bank only)



Share Repurchase Activity

- 2020 Repurchase Plan Highlights
 - 143,920 shares repurchased in 2020 at an average price of \$25.79
 - 243,497 shares repurchased in 2021 at an average price of \$36.13
 - Total cash deployed of \$12.5 million
 - 56,583 shares remaining under 2020 Repurchase Plan at September 30, 2021
- 2021 Repurchase Plan announced for 430,000 shares on October 26, 2021

- Tier 1 leverage capital reduced in 2020 and 2021 due to:
 - PPP loan growth
 - Increased cash associated with deposit growth

Strong earnings and shareholder returns

Conservative, well-managed credit culture

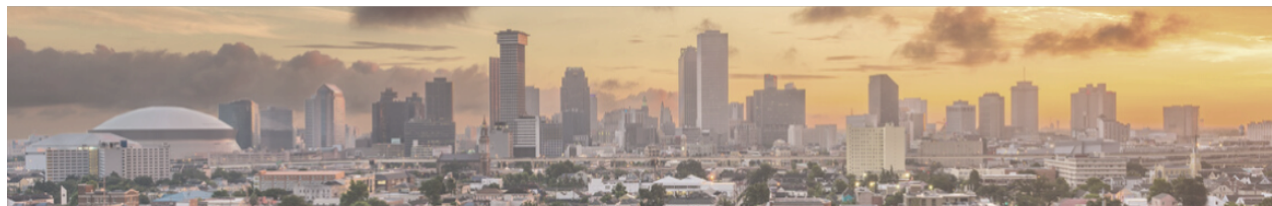
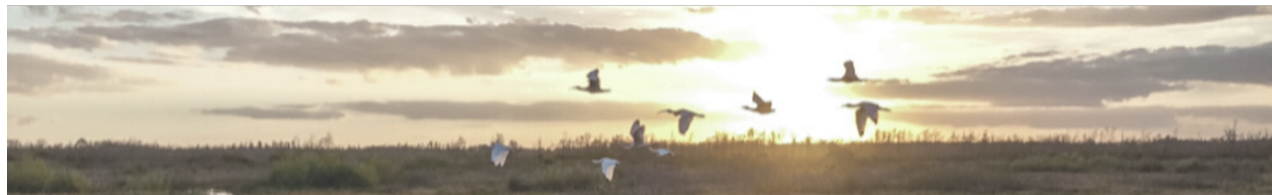
Market disruption creates new opportunities

Well capitalized with capacity for continued growth

Disciplined acquirer

Insider owners committed to continual improvement

WE ARE
ONE TEAM,
CREATING
EXCEPTIONAL
CUSTOMER
EXPERIENCES



Appendix

(non-GAAP reconciliation)

<i>(dollars in thousands, except per share data)</i>	3Q 2020	4Q 2020	1Q 2021	2Q 2021	3Q 2021
Total shareholders' equity	\$ 315,068	\$ 321,842	\$ 328,610	\$ 337,812	\$ 344,149
Less: intangible assets	63,439	63,112	62,813	62,520	62,229
Non-GAAP tangible shareholders' equity	\$ 251,629	\$ 258,730	\$ 265,797	\$ 275,292	\$ 281,920
Reported net income	\$ 8,782	\$ 10,580	\$ 11,928	\$ 11,396	\$ 15,059
Add: amortization CDI, net tax	267	258	237	232	230
Non-GAAP tangible net income	\$ 9,049	\$ 10,838	\$ 12,165	\$ 11,628	\$ 15,289
Return on average equity	11.1 %	13.2 %	14.8 %	13.7 %	17.5 %
Add: intangible assets	3.2	3.7	3.9	3.5	4.2
Non-GAAP return on tangible common equity	14.3 %	16.9 %	18.7 %	17.2 %	21.7 %
Book value per share	\$ 35.68	\$ 36.82	\$ 37.73	\$ 38.92	\$ 40.38
Less: intangible assets	7.19	7.22	7.21	7.20	7.30
Non-GAAP tangible book value per share	\$ 28.49	\$ 29.60	\$ 30.52	\$ 31.72	\$ 33.08

Appendix

(non-GAAP reconciliation)

<i>(dollars in thousands)</i>	3Q 2020	4Q 2020	1Q 2021	2Q 2021	3Q 2021
Reported net income	\$ 8,782	\$ 10,580	\$ 11,928	\$ 11,396	\$ 15,059
Less: PPP loan income	1,729	2,793	3,894	2,372	4,742
Add: provision (reversal) for loan losses	—	—	(1,703)	(3,425)	(2,385)
Add: provision for credit losses on unfunded commitments	—	—	—	375	—
Add: income tax expense	2,168	2,673	2,964	2,865	3,412
Pre-tax, pre-provision, pre-PPP earnings	\$ 9,221	\$ 10,460	\$ 9,295	\$ 8,839	\$ 11,344
Average total loans	\$1,971,174	\$1,984,969	\$1,987,264	\$1,963,935	\$1,896,808
Less: average PPP loans	252,504	243,721	238,813	228,114	144,626
Average total loans excluding PPP loans	\$1,718,670	\$1,741,248	\$1,748,451	\$1,735,821	\$1,752,182
Loan yield	4.94 %	5.20 %	5.21 %	4.95 %	5.60 %
Negative (positive) impact of PPP loans	0.34	0.11	(0.18)	0.11	(0.60)
Loan yield excluding PPP loans	5.28 %	5.31 %	5.03 %	5.06 %	5.00 %
Net interest margin	3.82 %	4.11 %	4.14 %	3.75 %	4.16 %
Negative (positive) impact of PPP loans	0.14	(0.05)	(0.26)	(0.04)	(0.52)
Net interest margin excluding PPP loans	3.96 %	4.06 %	3.88 %	3.71 %	3.64 %

Appendix

(non-GAAP reconciliation)

<i>(dollars in thousands)</i>	2015	2016	2017	2018	2019	2020	Sep-21 YTD
Total shareholders' equity	\$ 165,046	\$ 179,843	\$ 277,871	\$ 304,040	\$ 316,329	\$ 321,842	\$ 344,149
Less: intangible assets	15,304	12,762	68,033	66,055	64,472	63,112	62,229
Non-GAAP tangible shareholders' equity	\$ 149,742	\$ 167,081	\$ 209,838	\$ 237,985	\$ 251,857	\$ 258,730	\$ 281,920
Reported net income	\$ 12,550	\$ 16,008	\$ 16,824	\$ 31,590	\$ 27,932	\$ 24,765	\$ 38,383
Add: amortization CDI, net tax	483	520	496	1,458	1,251	1,074	698
Non-GAAP tangible income	\$ 13,033	\$ 16,528	\$ 17,320	\$ 33,048	\$ 29,183	\$ 25,839	\$ 39,081
Return on average equity	7.8 %	9.2 %	8.6 %	10.9 %	9.0 %	7.8 %	15.4 %
Add: intangible assets	0.7	1.1	1.1	3.9	2.8	2.4	3.8
Non-GAAP return on tangible common equity	8.5 %	10.3 %	9.7 %	14.8 %	11.8 %	10.2 %	19.2 %
Originated loans	\$ 797,845	\$ 884,690	\$ 941,922	\$ 1,095,160	\$ 1,251,201	\$ 1,625,139	\$ 1,605,664
Acquired loans	426,521	343,143	715,873	554,594	463,160	354,815	269,512
Total loans	\$ 1,224,366	\$ 1,227,833	\$ 1,657,795	\$ 1,649,754	\$ 1,714,361	\$ 1,979,954	\$ 1,875,176
Originated NPAs	\$ 5,767	\$ 13,012	\$ 22,523	\$ 15,526	\$ 16,421	\$ 10,353	\$ 9,377
Acquired NPAs	5,616	3,634	3,238	10,444	12,121	9,628	6,155
Total NPAs	\$ 11,383	\$ 16,646	\$ 25,761	\$ 25,970	\$ 28,542	\$ 19,981	\$ 15,532
Originated past due loans	\$ 7,252	\$ 5,653	\$ 7,685	\$ 9,549	\$ 16,541	\$ 12,070	\$ 10,602
Acquired past due loans	8,953	5,912	21,120	22,493	13,098	8,335	6,425
Total past due loans	\$ 16,205	\$ 11,565	\$ 28,805	\$ 32,042	\$ 29,639	\$ 20,405	\$ 17,027

Appendix

(non-GAAP reconciliation)

<i>(dollars in thousands)</i>	2015	2016	2017	2018	2019	2020	Sep-21 YTD
Reported noninterest income	\$ 8,770	\$ 11,157	\$ 9,962	\$ 13,447	\$ 14,415	\$ 14,305	\$ 12,737
Less: BOLI benefit	—	—	—	—	1,194	—	1,717
Less: gain (loss) on sale of assets	—	641	(69)	—	(347)	—	(457)
Non-GAAP noninterest income	\$ 8,770	\$ 10,516	\$ 10,031	\$ 13,447	\$ 13,568	\$ 14,305	\$ 11,477
Reported noninterest expense	\$ 42,022	\$ 46,797	\$ 46,177	\$ 63,225	\$ 63,605	\$ 62,981	\$ 48,965
Less: lease termination	—	—	—	—	291	—	—
Less: severance pay	—	—	—	—	287	—	—
Less: merger-related expenses	1,411	856	1,086	2,010	—	—	—
Non-GAAP noninterest expense	\$ 40,611	\$ 45,941	\$ 45,091	\$ 61,215	\$ 63,027	\$ 62,981	\$ 48,965