



Q4 2025  
Earnings Conference  
Call

Home  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; (8) cyber incidents or other failures, disruptions or security breaches; or (9) 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, 2024. 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](http://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)

## History:

- Founded in 1908
- IPO completed October 2008
- Six acquisitions completed since 2010
- 43 locations across Southern Louisiana, Western Mississippi and Houston

## Highlights:

- Total Assets: \$3.5 billion at December 31, 2025
- Market Cap: \$494 million at January 22, 2026
- Ownership (S&P Global as of January 22, 2026)
  - Institutional: 49%
  - Insider/ESOP: 12%



**Total Assets**  
**\$3.5B**

**Total Loans**  
**\$2.7B**

**Total Deposits**  
**\$3.0B**

# Our Markets



## LAFAYETTE

*Greater Acadiana Region*  
TOTAL BRANCHES: 13

## BATON ROUGE

TOTAL BRANCHES: 4

## HOUSTON

TOTAL BRANCHES: 5  
COMMERCIAL BANKING OFFICE: 1

## NATCHEZ

TOTAL BRANCHES: 3

## NEW ORLEANS

TOTAL BRANCHES: 6

## NORTHSHORE

TOTAL BRANCHES: 6

## SOUTHWEST ACADIANA

TOTAL BRANCHES: 5

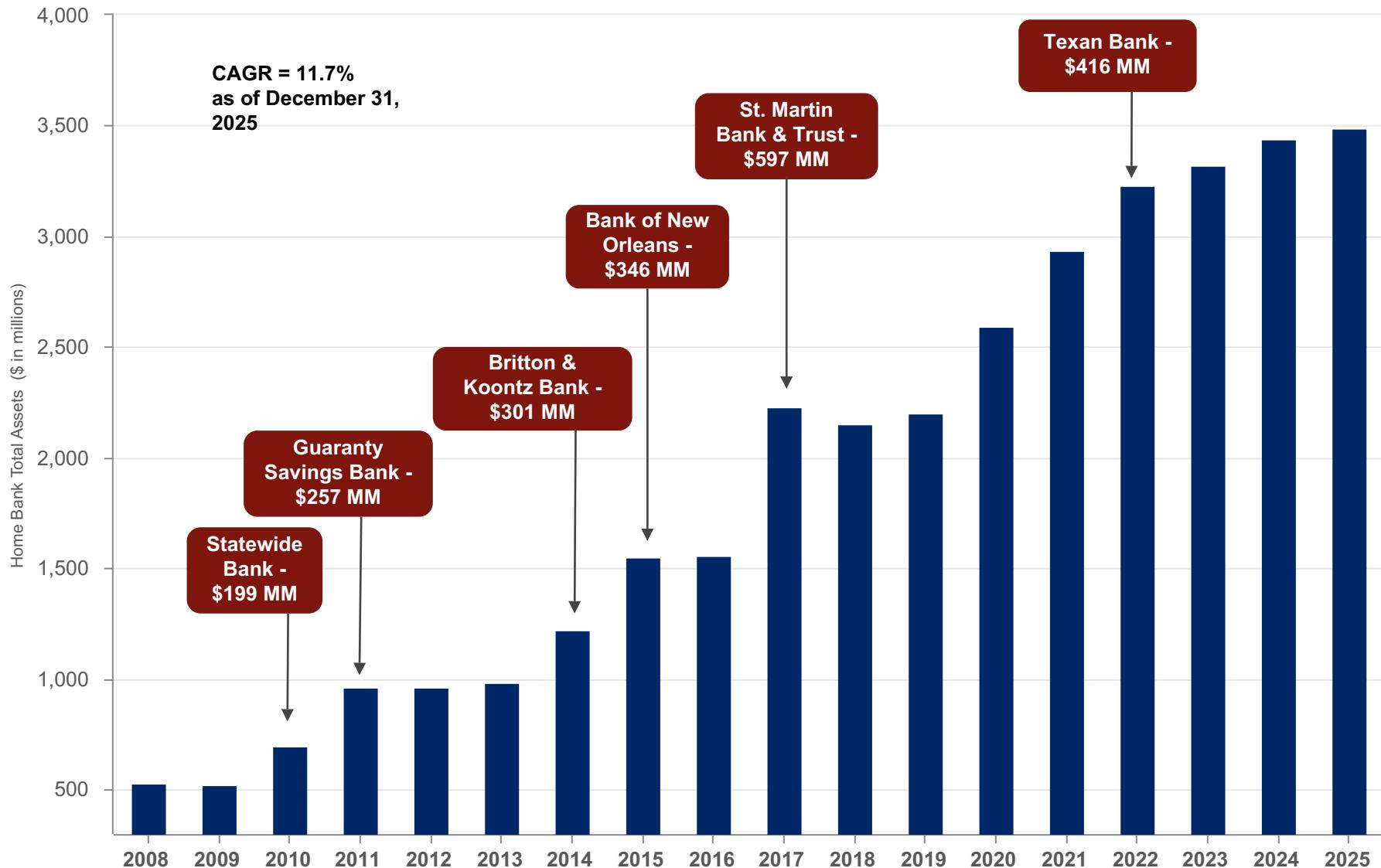
# Quarterly Financial Highlights

(dollars in thousands, except per share data)

	3Q 2024	4Q 2024	1Q 2025	2Q 2025	3Q 2025	4Q 2025
<b>Profitability</b>						
Net income	\$ 9,437	\$ 9,673	\$ 10,964	\$ 11,330	\$ 12,357	\$ 11,411
Diluted EPS	1.18	1.21	1.37	1.45	1.59	1.46
Net interest income	30,382	31,586	31,749	33,351	34,106	34,048
Provision (reversal) for loan losses	140	873	394	489	(229)	480
Core pre-provision net income <sup>(1)</sup>	9,430	10,430	11,205	10,881	12,113	11,721
Net interest margin ("NIM")	3.71 %	3.82 %	3.91 %	4.04 %	4.10 %	4.06 %
ROA	1.10	1.12	1.29	1.31	1.41	1.29
ROE	9.8	9.7	11.0	11.2	11.8	10.5
ROATCE <sup>(1)</sup>	12.9	12.7	14.3	14.5	15.0	13.3
Efficiency ratio	65.3	63.5	60.4	60.5	59.5	60.6
<b>Balance Sheet</b>						
Assets	\$ 3,441,990	\$ 3,443,668	\$ 3,485,453	\$ 3,491,455	\$ 3,494,074	\$ 3,492,626
Loans	2,668,286	2,718,185	2,747,277	2,764,538	2,705,895	2,744,023
Cash and cash equivalents	135,877	98,548	110,662	112,595	189,324	141,605
Allowance for loan losses	(32,278)	(32,916)	(33,278)	(33,432)	(32,827)	(33,142)
Total deposits	2,777,487	2,780,696	2,827,207	2,908,234	2,975,503	2,972,806
TCE ratio	9.2 %	9.3 %	9.4 %	9.5 %	9.9 %	10.3 %
Loan/Deposit ratio	96.1	97.8	97.2	95.1	90.9	92.3
<b>Per Share Data</b>						
Share price	\$ 44.58	\$ 46.21	\$ 44.80	\$ 51.78	\$ 54.33	\$ 57.80
Book value	48.75	48.95	50.82	52.36	54.05	55.56
Tangible book value <sup>(1)</sup>	38.17	38.44	40.13	41.54	43.29	44.84
Price / tangible book value per share	117 %	120 %	112 %	125 %	126 %	129 %
Dividend paid	\$ 0.25	\$ 0.26	\$ 0.27	\$ 0.27	\$ 0.29	\$ 0.31

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

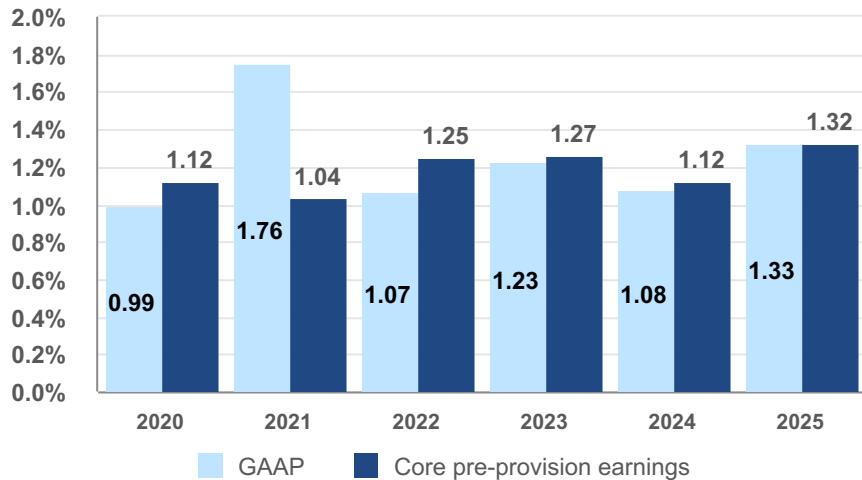
# Asset Growth



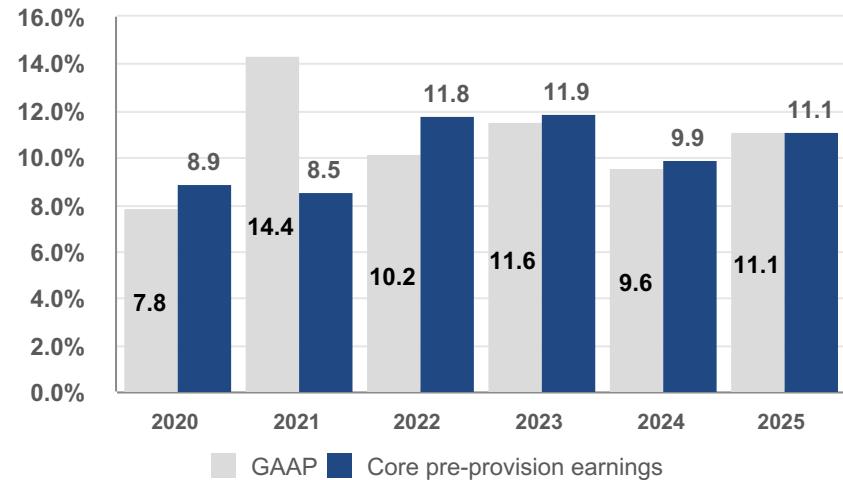
(1)

# Profitability

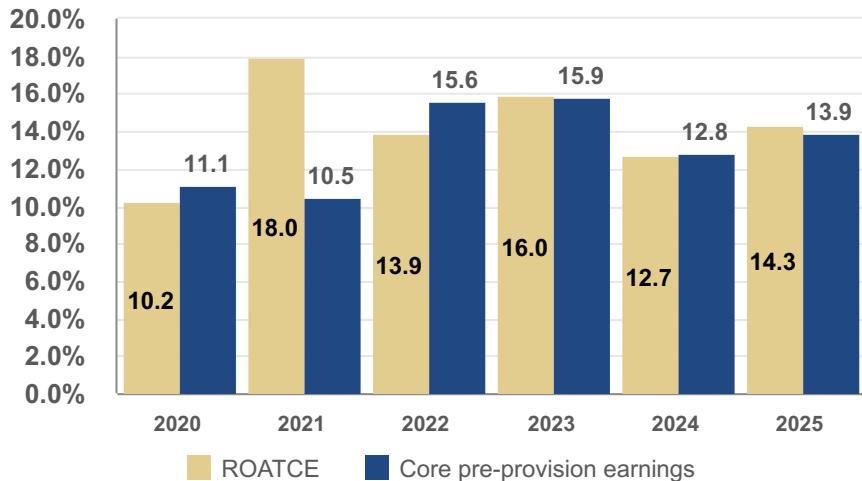
## Return on Average Assets



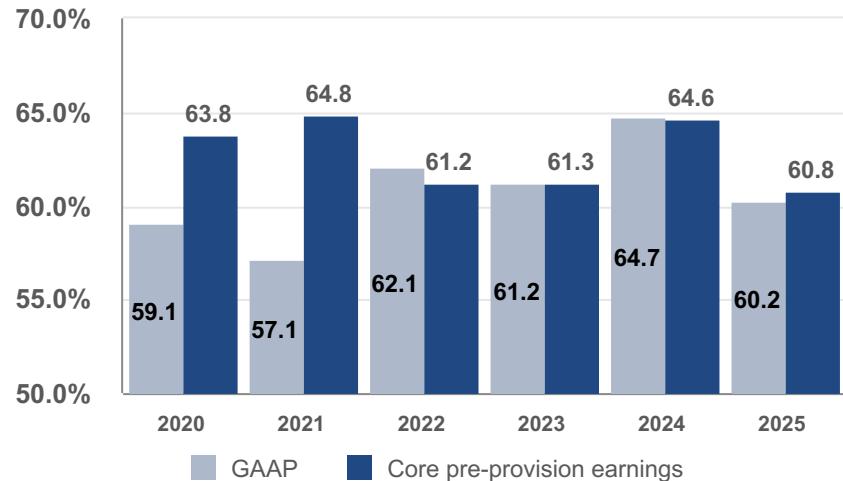
## Return on Average Equity



## Return on Tangible Common Equity



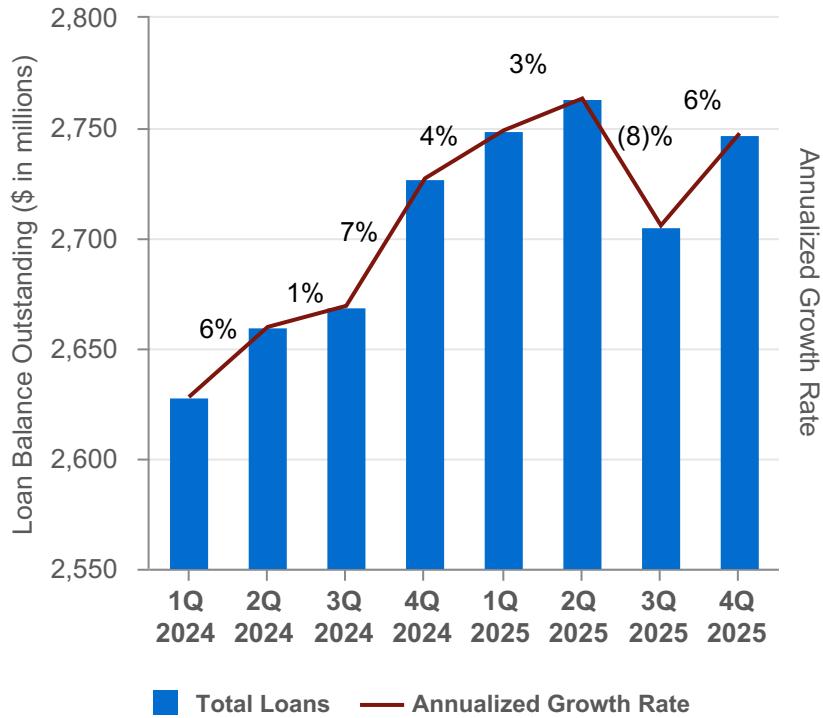
## Efficiency Ratio



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

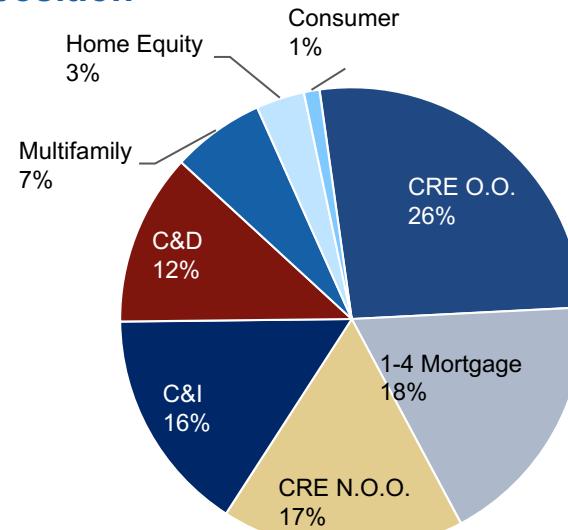
# Loan Portfolio

(as of December 31, 2025)

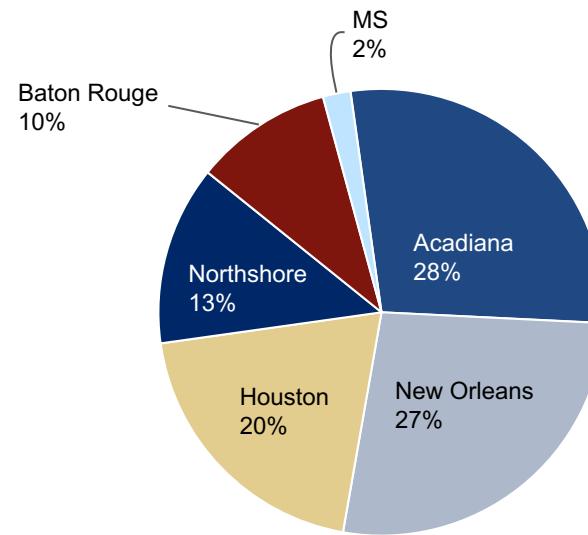


- Total loans - \$2.7 billion
- 4Q 2025 WAR - 6.44%
- Houston market - 7% YTD annualized growth rate

## Composition



## Market Diversification



# OO CRE Portfolio

(as of December 31, 2025)

<i>dollars in thousands</i>	Balances	% of Total Loans	% of OO CRE	Avg Loan Size	Criticized Balances
Convenience Store	\$ 162,913	6 %	22 %	\$ 1,537	\$ —
Office	116,616	4	16	498	—
Warehouse Or Industrial	95,969	4	13	568	7,460
Office Medical	86,264	3	12	863	—
Other Specialty Use	53,373	2	7	905	3,729
Retail Single Tenant	52,235	2	7	629	—
Restaurant/Bar	48,569	2	7	704	270
Hospital Or Surgical Center	48,509	2	7	4,410	—
Church/School Mtg	42,063	2	6	914	1,463
Other	18,474	1	3	596	—
<b>Total</b>	<b>\$ 724,985</b>	<b>26 %</b>	<b>100 %</b>	<b>\$ 798</b>	<b>\$ 12,922</b>

Repricing or Maturing Term						
<i>dollars in thousands</i>	3 mths or less	4 - 12 mths	1 - 3 Years	3 - 5 Years	5+ Years	
Balances	\$ 121,366	\$ 72,561	\$ 172,689	\$ 183,788	\$ 174,581	
WAR	6.1 %	5.4 %	5.5 %	6.8 %	4.5 %	

Average Rate

5.7%

Fixed Rate %

67%

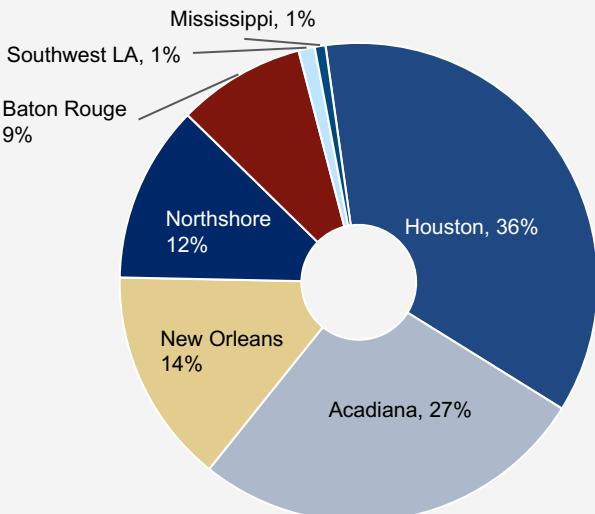
Nonaccrual Balance

\$6.5 million

Convenience Store Balances

87% in Houston

Geographic Exposure



# NOO CRE Portfolio, including Multifamily

(as of December 31, 2025)

	<i>dollars in thousands</i>	Balances	% of Total Loans	% of NOO CRE	Avg Loan Size	Criticized Balances
Multifamily	\$ 177,825		7 %	28 %	\$ 1,218	\$ 1,598
Retail Multi-tenant	120,859		4	19	1,611	—
Multi Use Facility	70,754		3	11	1,199	7,954
Other	67,463		3	10	1,143	392
Office	66,663		2	10	980	5,919
Hotel/Motel	58,278		2	9	1,355	7,813
Warehouse or Industrial	43,039		2	7	566	—
Other Specialty Use	13,623		1	2	649	—
Retail Single Tenant	13,065		1	2	451	363
Hospital or Surgical Center	11,659		—	2	1,943	—
<b>Total</b>	<b>\$ 643,228</b>		<b>23 %</b>	<b>100 %</b>	<b>\$ 1,105</b>	<b>\$ 24,039</b>

	Repricing or Maturing Term				
<i>dollars in thousands</i>	3 mths or less	4 - 12 mths	1-3 years	3-5 Years	5+ Years
Balances	\$ 123,158	\$ 103,372	\$ 204,601	\$ 152,099	\$ 59,998
WAR	6.4 %	4.9 %	5.7 %	6.9 %	4.2 %

**Average Rate**

5.83%

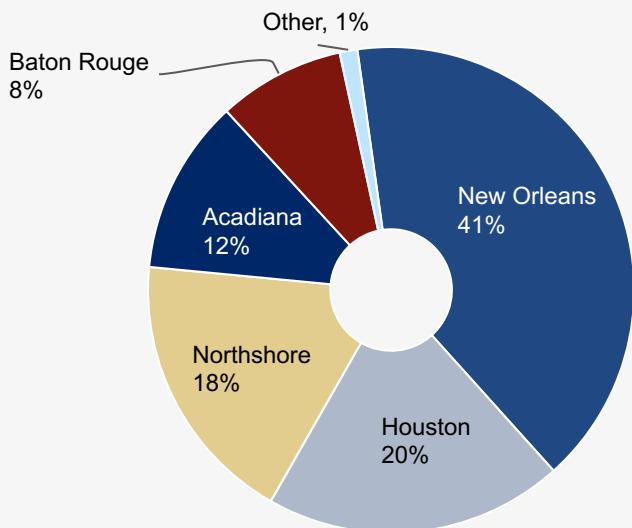
**Fixed Rate %**

70%

**Nonaccrual Balance**

\$3.8 million

**Geographic Exposure**



# CRE Non-Medical Office Exposure

(as of December 31, 2025)

## NOO Office Exposure

	<i>dollars in thousands</i>	Balances	% of Total Loans	Avg Loan Size	Criticized Balances
Baton Rouge	\$	23,795	0.9 %	\$ 1,400	\$ —
Houston		21,781	0.8	1,815	\$ 5,919
Northshore		8,878	0.3	986	\$ —
Acadiana		8,493	0.3	369	\$ —
New Orleans		3,545	0.1	591	\$ —
Mississippi		171	—	171	\$ —
<b>Total NOO Office</b>	<b>\$</b>	<b>66,663</b>	<b>2.4 %</b>	<b>\$ 980</b>	<b>\$ 5,919</b>

### Average Rate

NOO 5.1%

OO 5.9%

### Average Remaining Maturity

NOO 5.8 yrs

OO 7.0 yrs

## OO Office Exposure

	<i>dollars in thousands</i>	Balances	% of Total Loans	Avg Loan Size	Criticized Balances
Acadiana	\$	32,941	1.2 %	\$ 471	\$ —
Houston		29,349	1.1	863	\$ —
New Orleans		22,007	0.8	550	\$ —
Baton Rouge		14,318	0.5	367	\$ —
Northshore		12,003	0.4	445	\$ —
Mississippi		3,525	0.1	352	\$ —
Southwest LA		2,474	0.1	177	\$ —
<b>Total OO Office</b>	<b>\$</b>	<b>116,616</b>	<b>4.2 %</b>	<b>\$ 498</b>	<b>\$ —</b>

### Nonaccrual Balance

NOO loans - \$0.0

OO loans - \$0.0

### Total Non-Medical Office Loans

\$183.3 million or 6.7% of total loans

# Commercial & Industrial

(as of December 31, 2025)

<i>dollars in thousands</i>	<i>Balances</i>	<i>% of C&amp;I</i>	<i>% of Loans</i>	<i>Avg Loan Size</i>	<i>Criticized Balances</i>
Finance and Insurance	\$ 57,973	13.5 %	2.1 %	\$ 1,035	\$ 1,068
Professional Services	51,153	11.9 %	1.9	124	73
Retail	48,920	11.4 %	1.8	263	348
Manufacturing	39,380	9.1 %	1.4	285	578
Real Estate Leasing	38,870	9.0 %	1.4	165	1,404
Construction	33,611	7.8 %	1.2	111	214
Healthcare	31,211	7.2 %	1.1	136	—
Transportation	28,469	6.6 %	1.0	206	175
Agriculture	24,015	5.6 %	0.9	161	59
Oil & Gas Extraction	18,697	4.3 %	0.7	267	—
Other	58,218	13.5 %	2.1	150	335
<b>Totals</b>	<b>\$ 430,517</b>	<b>100 %</b>	<b>15.7 %</b>	<b>\$ 185</b>	<b>\$ 4,254</b>

<i>Repricing or Maturing Term</i>					
<i>dollars in thousands</i>	<i>3 mths or less</i>	<i>4 - 12 Mths</i>	<i>1 - 3 Years</i>	<i>3 - 5 Years</i>	<i>5+ Years</i>
Balances	\$ 242,842	\$ 36,361	\$ 39,674	\$ 46,986	\$ 64,654
WAR	7.5 %	7.4 %	6.3 %	7.0 %	6.2 %

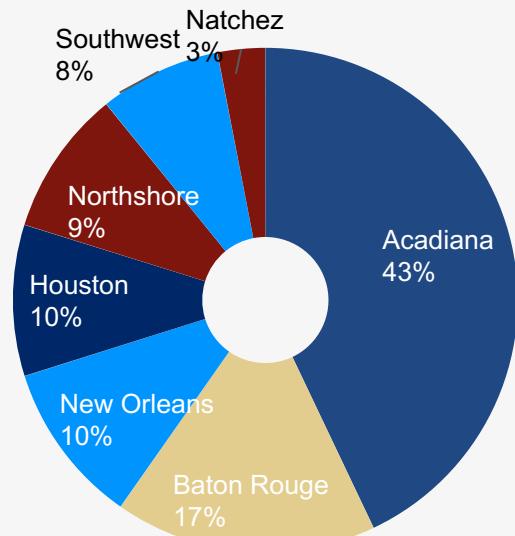
**LOC Utilization Rate**  
51%

**Nonaccrual Balance**  
\$1.3 million

**Average Rate**  
7.1%

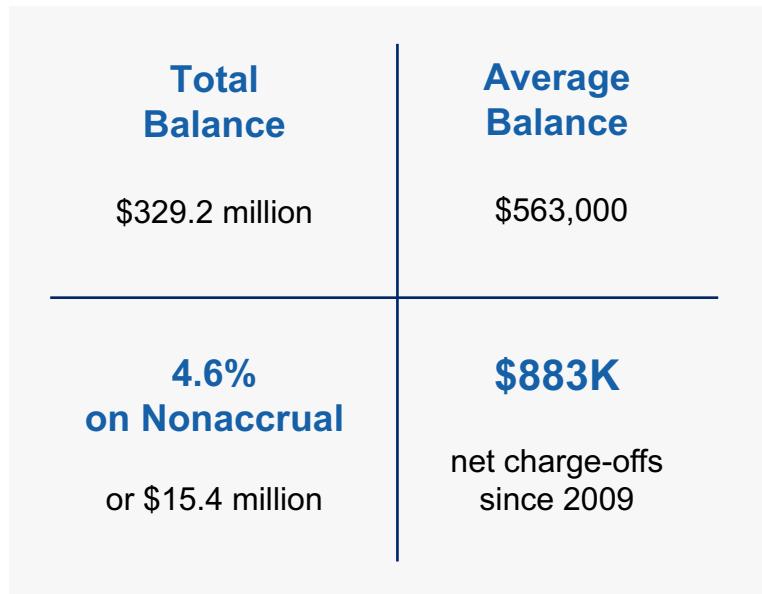
**Fixed Rate %**  
41%

## Geographic Exposure

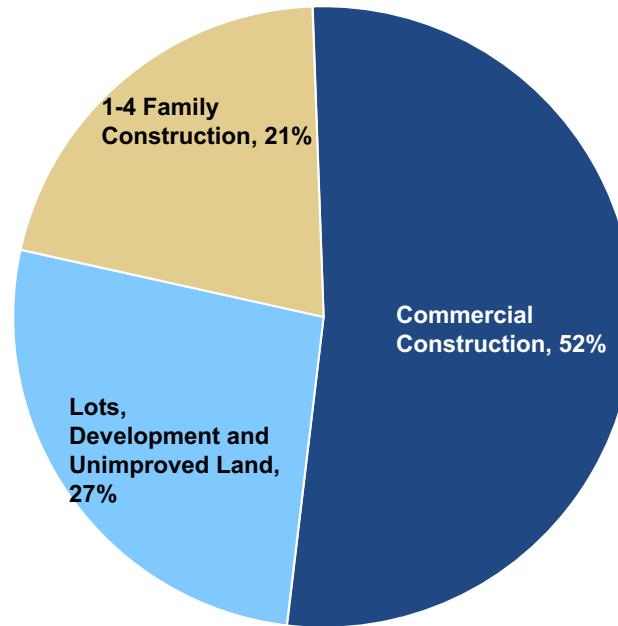


# C&D Portfolio

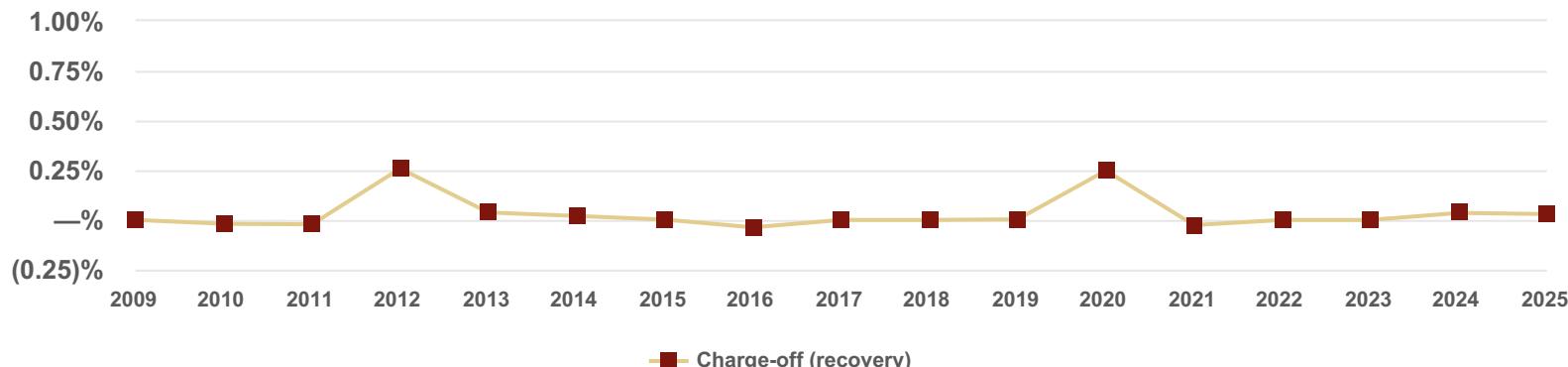
(as of December 31, 2025)



## Composition



## Historic Charge-off (Recovery) Rate



# Loans & Securities - Repricing and Maturity

(as of December 31, 2025)

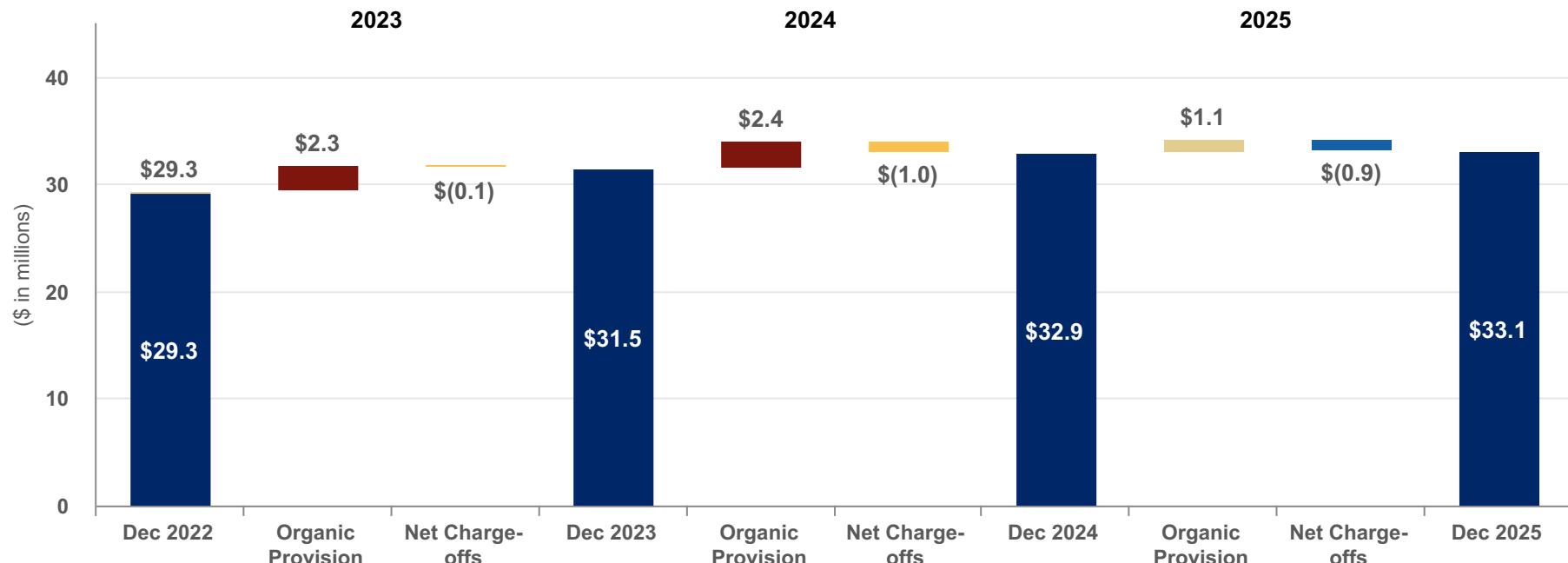
Total Loans and Leases <sup>(1)</sup> dollars in millions	Floating Rate*	Loan Repricing or Maturing Term							Rate Structure	
		3 mths or less	4 - 12 Mths	1 - 3 Years	3 - 5 Years	5 - 7 Years	7+ Years	Total	Fixed	Adjustable
Residential mortgages	\$35	\$19	\$63	\$120	\$92	\$30	\$134	\$493	\$273	\$220
Home equity loans and lines	84	—	1	2	1	—	5	93	8	85
Commercial real estate	150	68	153	303	293	118	105	1,190	796	394
Construction and land	129	46	102	32	16	2	2	329	135	194
Multifamily	23	4	23	74	43	2	9	178	140	38
Commercial and industrial	228	15	37	39	47	37	28	431	178	253
Other consumer	10	2	2	5	3	2	6	30	25	5
<b>Total Loans and Leases</b>	<b>\$659</b>	<b>\$154</b>	<b>\$381</b>	<b>\$575</b>	<b>\$495</b>	<b>\$191</b>	<b>\$289</b>	<b>\$2,744</b>	<b>\$1,555</b>	<b>\$1,189</b>
% of Total	24%	6%	14%	21%	18%	7%	10%	100%	57%	43%
Cumulative	24%	30%	44%	65%	83%	90%	100%			
Weighted average rate	7.05%	5.81%	5.91%	5.85%	6.86%	4.95%	4.97%	6.17%	5.59%	6.93%

\*Floating rate loans reprice regularly every 3 months or less.

Total Investment Securities <sup>(2)</sup> dollars in millions	Investment Securities Projected Cash Flow						
	3 mths or less	4 - 12 Mths	1 - 3 Years	3 - 5 Years	5 - 7 Years	7+ Years	Total
Current par value	\$29	\$51	\$137	\$83	\$49	\$68	\$417
% of Total	7%	12%	33%	20%	12%	16%	100%
Cumulative	7%	19%	52%	72%	84%	100%	
Weighted average rate	3.11%	2.43%	2.49%	2.67%	2.94%	2.19%	2.57%

<sup>(1)</sup> Based on maturity date for fixed rate loans. <sup>(2)</sup> Par value for securities at December 31, 2025 by expected cash flow are shown. Actual cash flow may differ from contractual maturities because borrowers may have the right to call or prepay obligations with or without prepayment penalties.

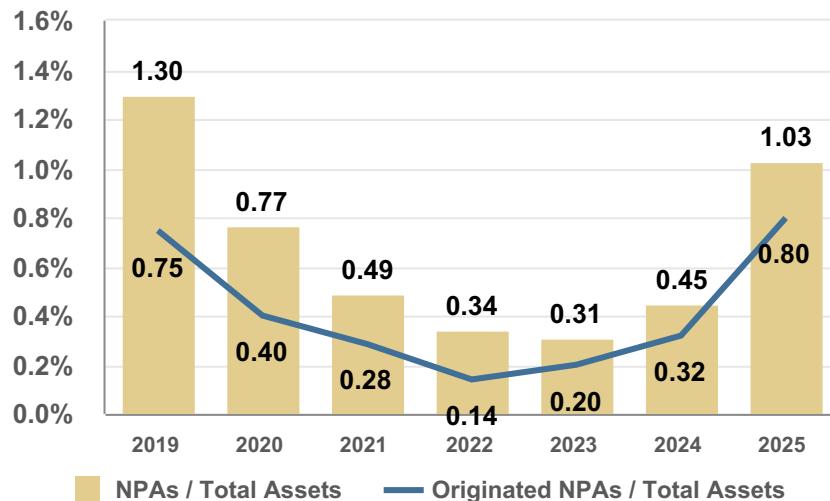
# Changes in ALL



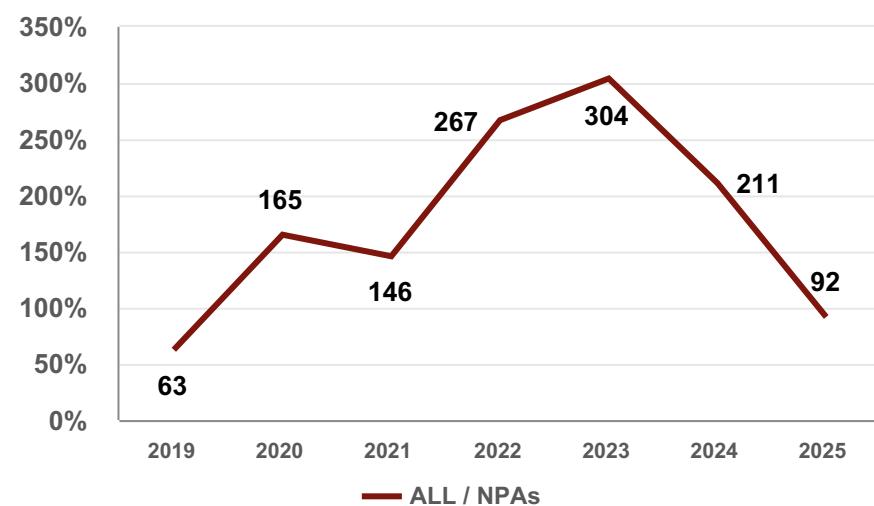
(dollars in thousands)	12/31/2024	3/31/2025	6/30/2025	9/30/2025	12/31/2025
Total Loans	\$ 2,718,185	\$ 2,747,277	\$ 2,764,538	\$ 2,705,895	\$ 2,744,023
Total nonperforming loans	13,598	19,047	23,352	29,522	34,176
Total special mention loans	823	820	1,812	3,959	4,624
Total substandard loans	35,790	36,409	49,811	57,643	61,131
<b>Total criticized loans</b>	<b>\$ 36,613</b>	<b>\$ 37,229</b>	<b>\$ 51,623</b>	<b>\$ 61,602</b>	<b>\$ 65,755</b>
Nonperforming loans / Total loans	0.50 %	0.69 %	0.84 %	1.09 %	1.25 %
Criticized loans / Total loans	1.35 %	1.36 %	1.87 %	2.28 %	2.40 %
ALL / Total Loans	1.21 %	1.21 %	1.21 %	1.21 %	1.21 %

# Credit Quality Trends

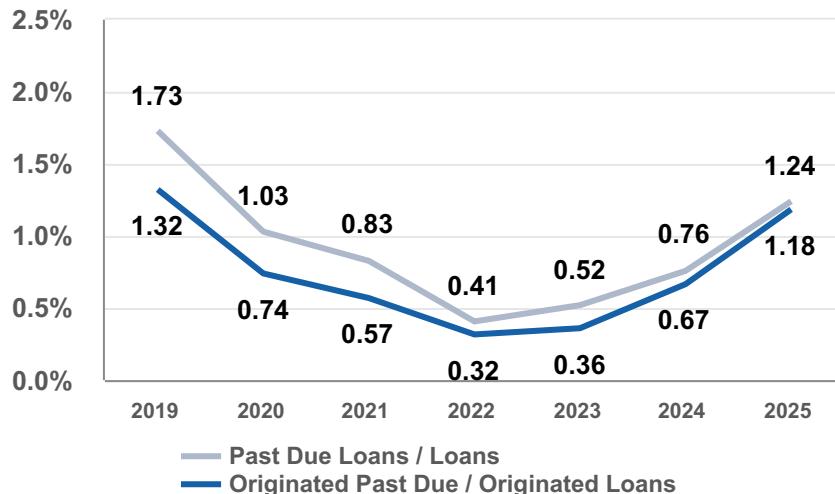
## NPAs / Assets



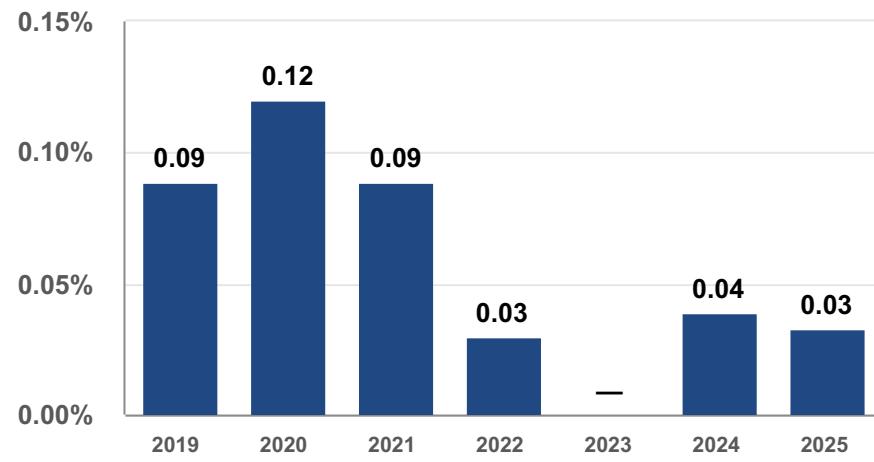
## ALL / NPAs



## Loans Past Due



## Net Charge-offs / YTD Average Loans



# Investment Portfolio

(dollars in millions)	Book Value	Gain/(loss)	Eff. Duration
MBS	\$176	\$(-14)	4.0
Agency CMBS	156	(3)	2.1
Muni	54	(5)	5.1
CMO	14	—	2.4
Agency	11	—	3.4
Corp	4	—	0.4
<b>Total</b>	<b>\$416</b>	<b>\$(-23)</b>	<b>3.3</b>

11.2%

of total assets

2.5%

Q4 yield

**\$23.4 million**

unrealized loss ~  
5.6% of book value

**99.7%**

AFS

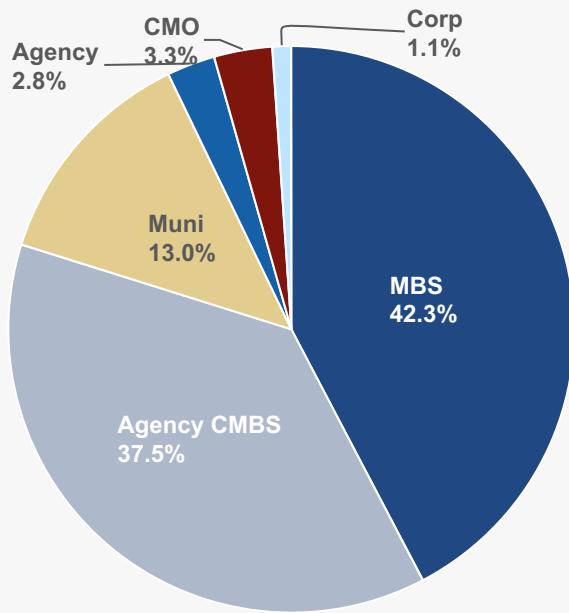
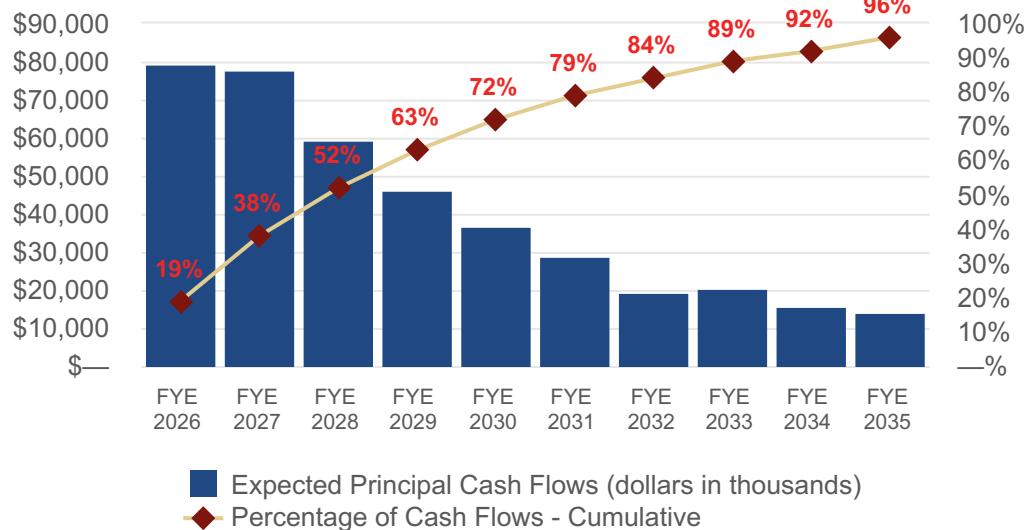
**\$3.1 million**

MV increase in Q4

**\$5.0 million**

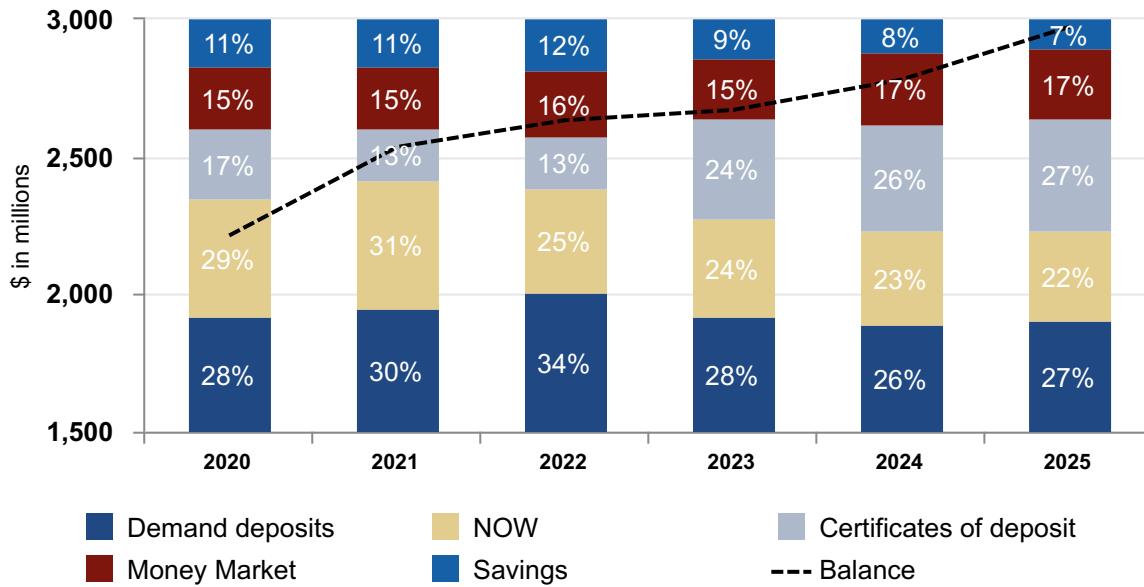
increase in book  
value QoQ

## 10 Year Investment Cash Flow



# Deposits

(as of December 31, 2025)



(dollars in thousands)	12/31/2024	9/30/2025	12/31/2025	Change	
				QoQ	YoY
Demand Deposits	733,073	801,974	792,951	(9,023)	59,878
Savings	210,977	200,135	201,265	1,130	(9,712)
Money Market	457,483	499,404	518,740	19,336	61,257
NOW	645,246	641,204	654,227	13,023	8,981
CDs	733,917	832,786	805,623	(27,163)	71,706
<b>Total Deposits</b>	<b>\$ 2,780,696</b>	<b>\$ 2,975,503</b>	<b>\$ 2,972,806</b>	<b>\$ (2,697)</b>	<b>\$ 192,110</b>

27%

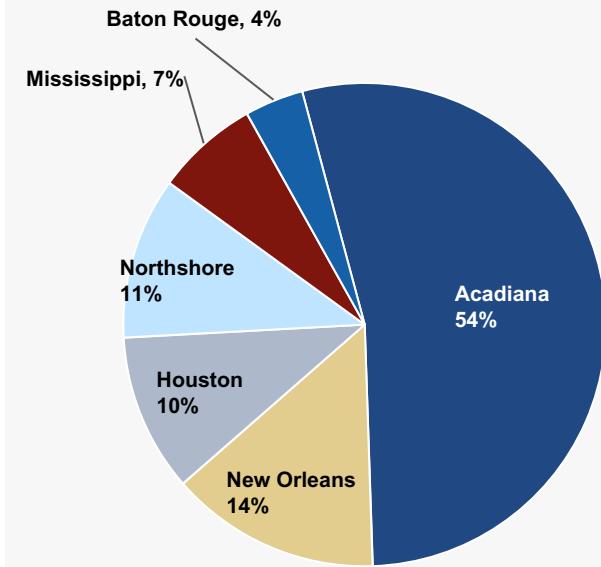
Non-interest bearing deposit composition

\$35,809

Average deposit size

7%

YTD 2025 growth rate

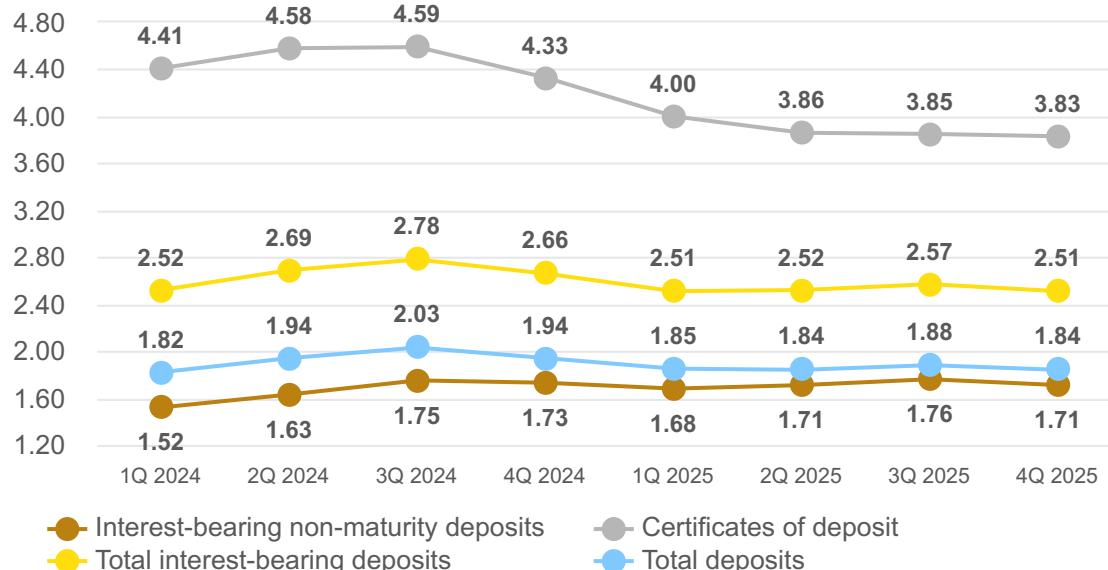


# Deposits

(as of December 31, 2025)

	Retail	Business	Public	Broker	Total
FDIC Insured	44%	17%	—%	—%	61%
Uninsured <sup>(1)</sup>	8	17	—	—	25
Reciprocal	—	5	—	—	5
Public Funds	—	—	6	—	6
Brokered Deposits	—	—	—	3	3
<b>Total</b>	<b>52%</b>	<b>39%</b>	<b>6%</b>	<b>3%</b>	<b>100%</b>

## Cost of Deposits



<sup>(1)</sup> Excluding internal accounts, over FDIC limit and not collateralized

<sup>(2)</sup> Total primary funding sources covering uninsured deposits.

## Uninsured Deposits<sup>(1)</sup>

Approximately \$726 million or 24% of total deposits

## Coverage of Uninsured Deposits<sup>(2)</sup>

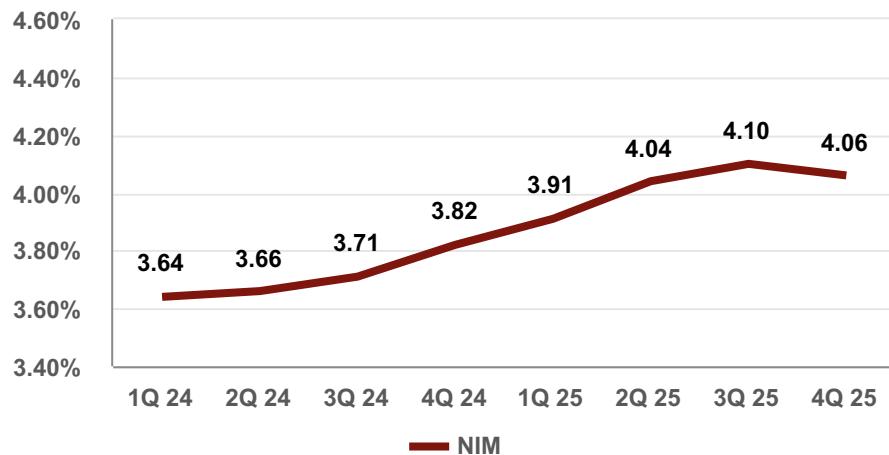
182%

## Funding Availability

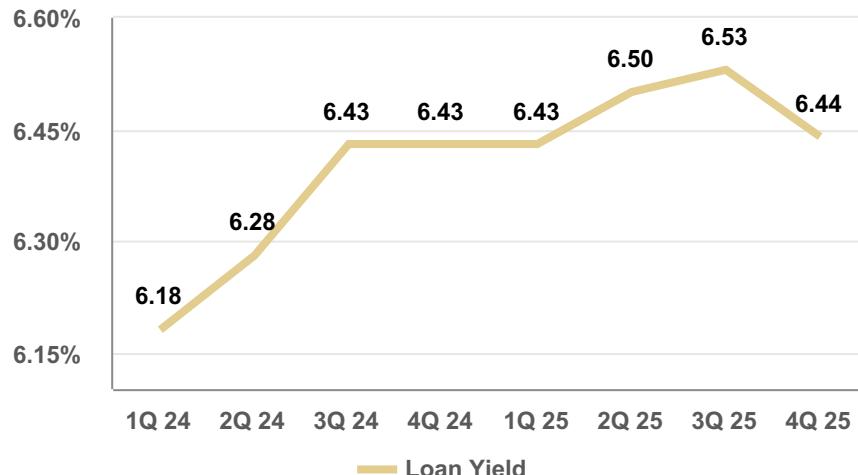
	(in thousands)	Q4 2025
FHLB availability	\$	1,256,621
Unencumbered investments (book)		63,558
FRB discount window		500
<b>Total primary funding sources</b>	<b>\$</b>	<b>1,320,679</b>
Fed fund lines		55,000
<b>Total primary and secondary liquidity</b>	<b>\$</b>	<b>1,375,679</b>

# Yields

## NIM (TE)



## Yield on Loans



## NIM

4.06%

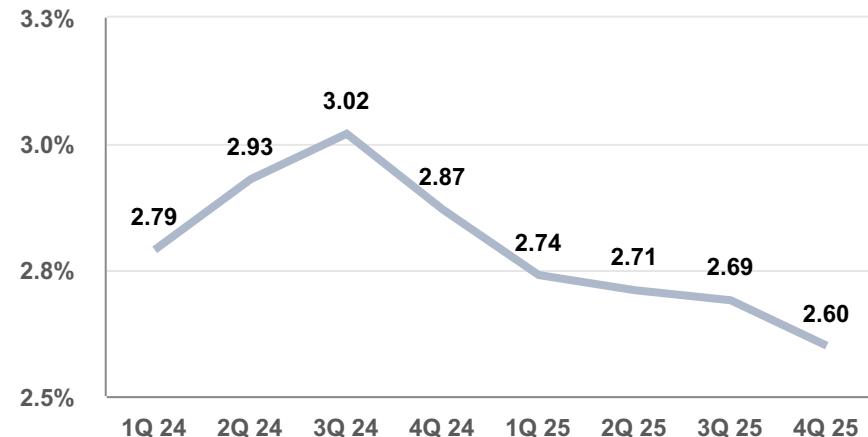
for the quarter ended  
December 2025

1.84%

Cost of total deposits for  
the quarter ended  
December 2025

Total borrowings decreased \$41.1 million for the  
quarter ended December 2025

## Cost of Interest-Bearing Liabilities

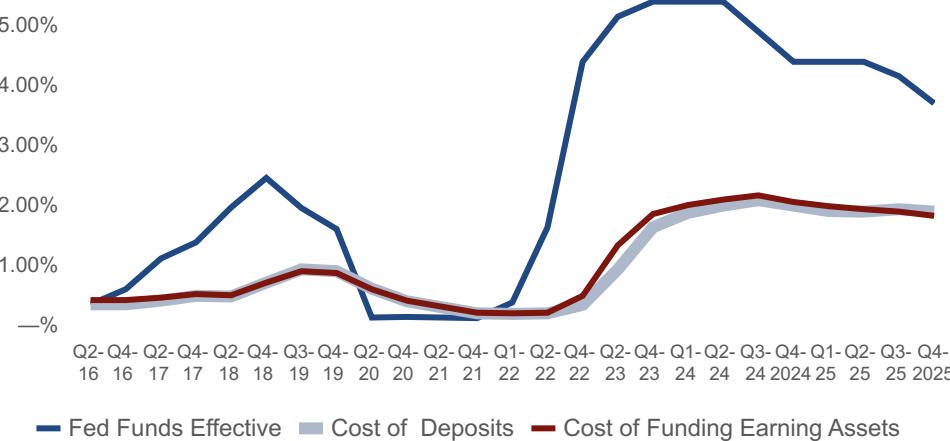


# Interest Rate Risk

## Forecasted Change in NII

Rate Shock	1 Year % Change in NII
200	7.2%
100	3.7%
(100)	(4.1)%
(200)	(8.4)%

## Liability Betas



## Balance Sheet Composition

% of assets	2019	2024	2025
Cash	2%	3%	4%
Investments	12%	12%	11%
Loans, excluding PPP	78%	79%	79%
Other Assets	8%	6%	6%
NMD - noninterest-bearing	20%	21%	23%
NMD - interest-bearing	45%	38%	39%
CDs	18%	21%	23%
<b>Total Deposits</b>	<b>83%</b>	<b>80%</b>	<b>85%</b>
Borrowings	2%	5%	—%
Subordinated Debt	—%	2%	2%
Other	1%	1%	1%
Equity	14%	12%	12%

Investment Portfolio  
effective duration =  
**3.3**

**43%** of loan  
portfolio is  
variable

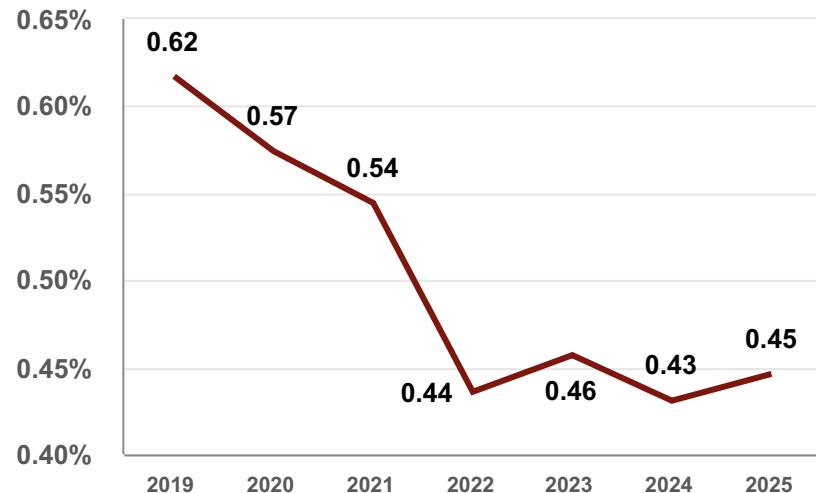
Loan portfolio effective  
duration ~ **1.8** (based  
on management  
estimates)

## Historical Funding Betas

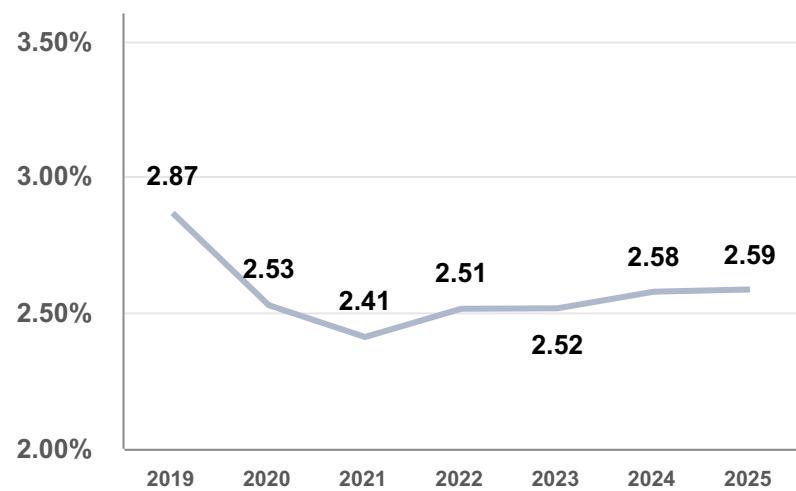
Cost of	2Q2016 - 3Q2019	3Q2019 - 1Q2022	1Q2022 - 3Q2024	3Q2024 - 4Q2025
Interest-bearing deposits	36%	40%	49%	16%
Total deposits	27%	31%	36%	11%
Interest-bearing liabilities	33%	40%	53%	25%
Funding earning assets	23%	29%	37%	20%

# Noninterest Income & Expense

## Noninterest Income<sup>(1)</sup> / Assets



## Noninterest Expense<sup>(1)</sup> / Assets



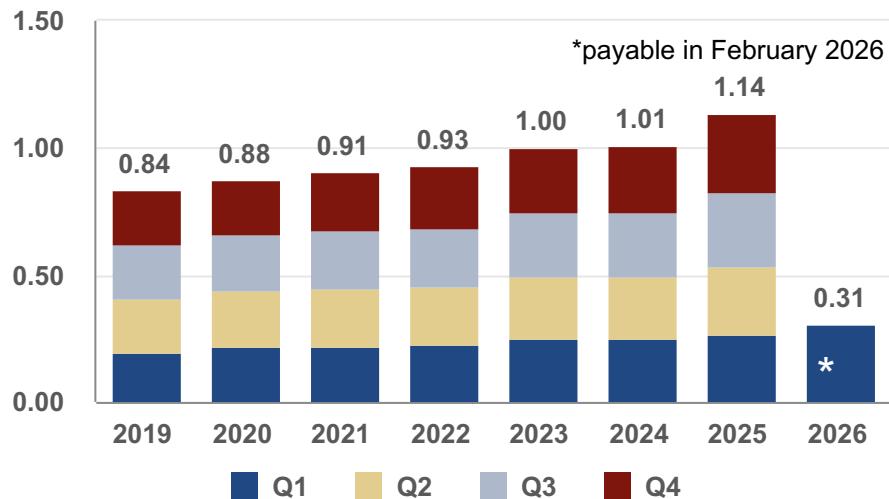
(1) Excludes non-core items. See appendix for reconciliation of non-GAAP items.

(dollars in thousands)	4Q 2024	1Q 2025	2Q 2025	3Q 2025	4Q 2025
Service fees and charges	\$ 1,334	\$ 1,309	\$ 1,345	\$ 1,408	\$ 1,438
Bank card fees	1,586	1,578	1,750	1,646	1,624
Gain on sale of loans	62	377	114	144	225
Gain (loss) on sale of assets, net	39	9	(2)	—	(4)
Other	608	736	509	540	715
<b>Total noninterest income</b>	<b>\$ 3,629</b>	<b>\$ 4,009</b>	<b>\$ 3,716</b>	<b>\$ 3,738</b>	<b>\$ 3,998</b>

(dollars in thousands)	4Q 2024	1Q 2025	2Q 2025	3Q 2025	4Q 2025
Compensation	\$13,314	\$12,652	\$13,322	\$13,531	\$13,974
Data processing	2,526	2,642	2,628	2,556	2,548
Occupancy	2,342	2,561	2,513	2,544	2,406
Provision (reversal) for unfunded	240	—	(970)	—	(105)
Other	3,933	3,724	4,914	3,900	4,223
<b>Total noninterest expense</b>	<b>\$22,355</b>	<b>\$21,579</b>	<b>\$22,407</b>	<b>\$22,531</b>	<b>\$23,046</b>
<b>Noninterest expense excl. provision for unfunded</b>	<b>\$22,115</b>	<b>\$21,579</b>	<b>\$23,377</b>	<b>\$22,531</b>	<b>\$23,151</b>

# Capital

## Dividends Per Share



## Share Repurchase Activity

Year	# Shares	Average Price	Cash Utilized
2019	419,498	36.82	15,444,895
2020	530,504	26.41	14,011,605
2021	246,012	36.18	8,900,409
2022	288,350	39.30	11,333,399
2023	164,272	32.01	5,257,822
2024	124,634	37.79	4,710,202
2025	321,590	44.30	14,247,421
2026 (as of 01/22/2026)	—	—	—
Total	2,094,860	\$ 35.28	\$ 73,905,753

## Tangible Book Value



**Cash dividend of  
\$0.31 per share**

payable on  
February 20, 2026

**~ 390,222 shares  
remaining**

in current plans as of  
January 22, 2026

**17%**

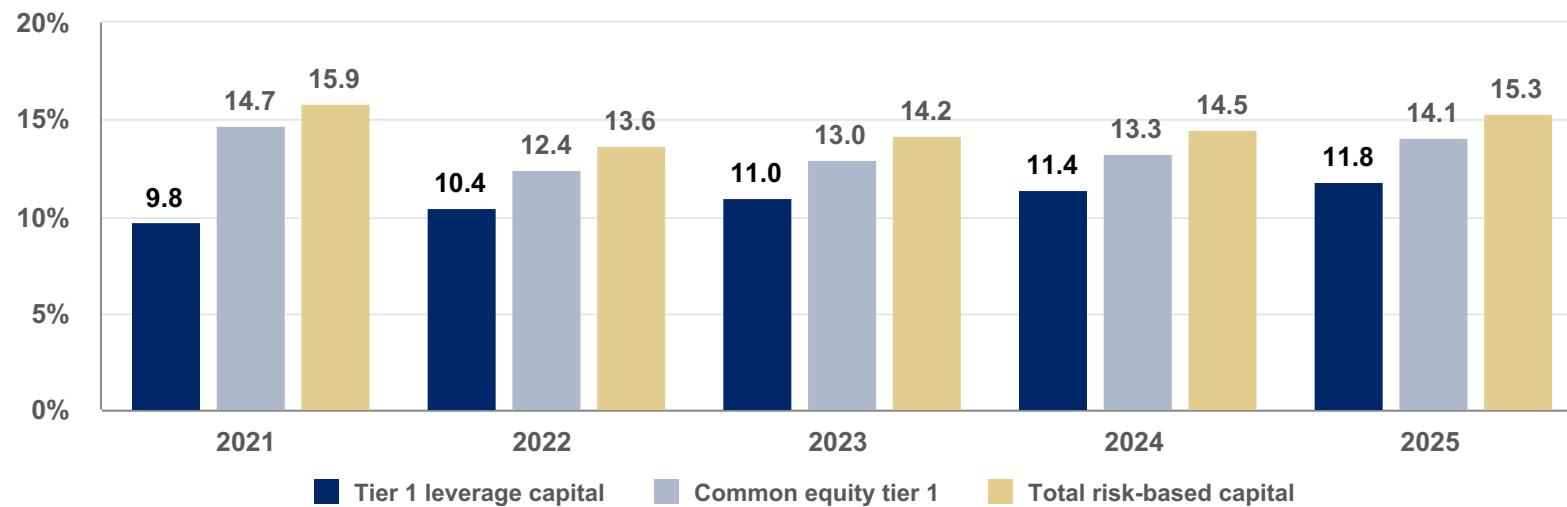
Shares  
repurchased  
since 2019

**8.7% CAGR**

TBV / share,  
since 2019

# Capital

## Capital Ratios (Bank only)



## Regulatory Capital and Adjusted Capital as of December 31, 2025

	Home Bank, N.A.		Home Bancorp, Inc.	
	As Reported	Including AOCI Losses <sup>(1)</sup>	As Reported	Including AOCI Losses <sup>(1)</sup>
Common Equity Tier 1 capital	14.1%	13.5%	12.7%	12.1%
Tier 1 risk based capital	14.1%	13.5%	12.7%	12.1%
Total risk based capital	15.3%	14.7%	15.8%	15.2%
Tier 1 leverage capital	11.8%	11.3%	10.7%	10.2%

<sup>(1)</sup> Assumes AOCI adjustments related to market valuations on securities and interest rate derivatives are included for regulatory capital calculations.

# Investment Perspective



**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**



# Serving the communities that built us since 1908.



LAFAYETTE  
(GREATER ACADIANA REGION)



BATON ROUGE



HOUSTON



NATCHEZ



NEW ORLEANS



NORTHSHORE

# Appendix

## (non-GAAP reconciliation)

(dollars in thousands, except per share data)

	3Q 2024	4Q 2024	1Q 2025	2Q 2025	3Q 2025	4Q 2025
Total shareholders' equity	\$ 393,453	\$ 396,088	\$ 402,831	\$ 408,818	\$ 423,044	\$ 435,094
Less: intangible assets	85,361	85,044	84,751	84,482	84,214	83,957
<b>Non-GAAP tangible shareholders' equity</b>	<b>\$ 308,092</b>	<b>\$ 311,044</b>	<b>\$ 318,080</b>	<b>\$ 324,336</b>	<b>\$ 338,830</b>	<b>\$ 351,137</b>
Reported net income	\$ 9,437	\$ 9,673	\$ 10,964	\$ 11,330	\$ 12,357	\$ 11,411
Add: amortization CDI, net tax	259	250	231	213	212	203
<b>Non-GAAP tangible net income</b>	<b>\$ 9,696</b>	<b>\$ 9,923</b>	<b>\$ 11,195</b>	<b>\$ 11,543</b>	<b>\$ 12,569</b>	<b>\$ 11,614</b>
Return on average equity	9.8 %	9.7 %	11.0 %	11.2 %	11.8 %	10.5 %
Add: intangible assets	3.1	3.0	3.3	3.3	3.2	2.8
<b>Non-GAAP return on tangible common equity</b>	<b>12.9 %</b>	<b>12.7 %</b>	<b>14.3 %</b>	<b>14.5 %</b>	<b>15.0 %</b>	<b>13.3 %</b>
Book value per share	\$ 48.75	\$ 48.95	\$ 50.82	\$ 52.36	\$ 54.05	\$ 55.56
Less: intangible assets	10.58	10.51	10.69	10.82	10.76	10.72
<b>Non-GAAP tangible book value per share</b>	<b>\$ 38.17</b>	<b>\$ 38.44</b>	<b>\$ 40.13</b>	<b>\$ 41.54</b>	<b>\$ 43.29</b>	<b>\$ 44.84</b>
Reported net income	\$ 9,437	\$ 9,673	\$ 10,964	\$ 11,330	\$ 12,357	\$ 11,411
Less: PPP loan income	35	12	17	2	1	1
Less: gain (loss) on sale of assets	(10)	39	9	(2)	—	(4)
Less: loan discount accretion	452	421	356	356	347	242
Add: provision (reversal) for loan losses	140	873	394	489	(229)	480
Add: provision (reversal) for credit losses on unfunded commitments	—	240	—	(970)	—	(105)
Add: CDI amortization	328	317	293	269	268	257
<b>Total non-core items, net of taxes</b>	<b>(7)</b>	<b>757</b>	<b>241</b>	<b>(449)</b>	<b>(244)</b>	<b>310</b>
<b>Core pre-provision net income <sup>(1)</sup></b>	<b>\$ 9,430</b>	<b>\$ 10,430</b>	<b>\$ 11,205</b>	<b>\$ 10,881</b>	<b>\$ 12,113</b>	<b>\$ 11,721</b>

# Appendix

## (non-GAAP reconciliation)

(dollars in thousands)

	2020	2021	2022	2023	2024	2025
Total shareholders' equity	\$ 321,842	\$ 351,903	\$ 329,954	\$ 367,444	\$ 396,088	\$ 435,094
Less: intangible assets	63,112	61,949	87,973	86,372	85,044	83,957
<b>Non-GAAP tangible shareholders' equity</b>	<b>\$ 258,730</b>	<b>\$ 289,954</b>	<b>\$ 241,981</b>	<b>\$ 281,072</b>	<b>\$ 311,044</b>	<b>\$ 351,137</b>
Reported net income	\$ 24,765	\$ 48,621	\$ 34,072	\$ 40,240	\$ 36,427	\$ 46,062
Add: amortization CDI, net tax	1,074	919	1,266	1,264	1,049	859
<b>Non-GAAP tangible income</b>	<b>\$ 25,839</b>	<b>\$ 49,540</b>	<b>\$ 35,338</b>	<b>\$ 41,504</b>	<b>\$ 37,476</b>	<b>\$ 46,921</b>
Return on average equity	7.8 %	14.4 %	10.2 %	11.6 %	9.6 %	11.1 %
Add: intangible assets	2.4	3.6	3.7	4.4	3.1	3.2
<b>Non-GAAP return on tangible common equity</b>	<b>10.2 %</b>	<b>18.0 %</b>	<b>13.9 %</b>	<b>16.0 %</b>	<b>12.7 %</b>	<b>14.3 %</b>
Originated loans	\$ 1,625,139	\$ 1,593,769	\$ 1,961,425	\$ 2,169,500	\$ 2,354,927	\$ 2,436,576
Acquired loans	354,815	246,324	469,325	412,138	363,258	307,447
<b>Total loans</b>	<b>\$ 1,979,954</b>	<b>\$ 1,840,093</b>	<b>\$ 2,430,750</b>	<b>\$ 2,581,638</b>	<b>\$ 2,718,185</b>	<b>\$ 2,744,023</b>
Originated NPAs	\$ 10,353	\$ 8,348	\$ 4,489	\$ 6,518	\$ 10,970	\$ 27,838
Acquired NPAs	9,628	6,116	6,487	3,871	4,638	8,267
<b>Total NPAs</b>	<b>\$ 19,981</b>	<b>\$ 14,464</b>	<b>\$ 10,976</b>	<b>\$ 10,389</b>	<b>\$ 15,608</b>	<b>\$ 36,105</b>
Originated past due loans	\$ 12,070	\$ 9,071	\$ 6,215	\$ 7,864	\$ 15,681	\$ 28,852
Acquired past due loans	8,335	6,146	3,683	5,569	4,920	5,184
<b>Total past due loans</b>	<b>\$ 20,405</b>	<b>\$ 15,217</b>	<b>\$ 9,898</b>	<b>\$ 13,433</b>	<b>\$ 20,601</b>	<b>\$ 34,036</b>
Average assets	\$ 2,491,612	\$ 2,765,878	\$ 3,178,862	\$ 3,262,820	\$ 3,386,721	\$ 3,473,442
Less: average PPP loans	169,665	169,149	15,691	5,997	4,436	509
<b>Average assets excluding PPP loans</b>	<b>\$ 2,321,947</b>	<b>\$ 2,596,729</b>	<b>\$ 3,163,171</b>	<b>\$ 3,256,823</b>	<b>\$ 3,382,285</b>	<b>\$ 3,472,933</b>

# Appendix

## (non-GAAP reconciliation)

	(dollars in thousands)						
	2020	2021	2022	2023	2024	2025	
Reported noninterest income	\$ 14,305	\$ 16,271	\$ 13,885	\$ 14,636	\$ 14,625	\$ 15,461	
Less: BOLI benefit	—	1,717	—	—	—	—	
Less: gain (loss) on sale of securities	—	—	—	(249)	—	—	
Less: gain (loss) on sale of assets	—	(504)	26	(27)	33	3	
<b>Non-GAAP noninterest income</b>	<b>\$ 14,305</b>	<b>\$ 15,058</b>	<b>\$ 13,859</b>	<b>\$ 14,912</b>	<b>\$ 14,592</b>	<b>\$ 15,458</b>	
Reported noninterest expense	\$ 62,981	\$ 66,982	\$ 81,909	\$ 82,841	\$ 87,289	\$ 89,563	
Less: one-time foreclosed asset recovery	—	—	—	739	—	—	
Less: merger-related expenses	—	299	1,971	—	—	—	
<b>Non-GAAP noninterest expense</b>	<b>\$ 62,981</b>	<b>\$ 66,683</b>	<b>\$ 79,938</b>	<b>\$ 82,102</b>	<b>\$ 87,289</b>	<b>\$ 89,563</b>	
Reported net income	\$ 24,765	\$ 48,621	\$ 34,072	\$ 40,240	\$ 36,427	\$ 46,062	
Less: PPP loan income	5,895	13,208	1,359	95	89	21	
Less: BOLI benefit	—	1,717	—	—	—	—	
Less: gain (loss) on sale of assets	—	(504)	26	(27)	33	3	
Less: gain (loss) on sale of securities	—	—	—	(249)	—	—	
Less: loan discount accretion	4,097	2,361	2,933	2,532	1,888	1,301	
Add: provision (reversal) for loan losses	12,728	(10,161)	7,489	2,341	2,415	1,134	
Add: provision (reversal) for credit losses on unfunded commitments	—	390	278	501	106	(1,075)	
Add: CDI amortization	1,360	1,163	1,602	1,601	1,328	1,087	
Add: one-time foreclosed asset recovery	—	—	—	(739)	—	—	
Add: merger-related expenses	—	299	1,971	—	—	—	
Non-core items, net of taxes	3,236	(19,822)	5,547	1,069	1,453	(142)	
<b>Core pre-provision net income <sup>(1)</sup></b>	<b>\$ 28,001</b>	<b>\$ 28,799</b>	<b>\$ 39,619</b>	<b>\$ 41,309</b>	<b>\$ 37,880</b>	<b>\$ 45,920</b>	

<sup>(1)</sup> Core pre-provision net income - removes the impact of one time items, PPP income, provision for credit losses, loan discount accretion and CDI.

# Appendix

## (non-GAAP reconciliation)

(dollars in thousands except for per share data)

	2020	2021	1Q2022	2022	2023	2024	1Q2025	2Q2025	3Q2025	4Q2025
Total shareholders' equity	\$ 321,842	\$ 351,903	\$ 337,504	\$ 329,954	\$ 367,444	\$ 396,088	\$ 402,831	\$ 408,818	\$ 423,044	\$ 435,094
Less: intangible assets	63,112	61,949	87,569	87,973	86,372	85,044	84,751	84,482	84,214	83,957
Non-GAAP tangible shareholders' equity	\$ 258,730	\$ 289,954	\$ 249,935	\$ 241,981	\$ 281,072	\$ 311,044	\$ 318,080	\$ 324,336	\$ 338,830	\$ 351,137
Shares Outstanding	8,740,104	8,526,907	8,453,014	8,286,084	8,158,281	8,091,522	7,926,331	7,808,421	7,827,481	7,831,342
Book value per share	\$ 36.82	\$ 41.27	\$ 39.93	\$ 39.82	\$ 45.04	\$ 48.95	\$ 50.82	\$ 52.36	\$ 54.05	\$ 55.56
Less: intangible assets	7.22	7.27	10.36	10.62	10.59	10.51	10.69	10.82	10.76	10.72
Non-GAAP tangible book value per share	\$ 29.60	\$ 34.00	\$ 29.57	\$ 29.20	\$ 34.45	\$ 38.44	\$ 40.13	\$ 41.54	\$ 43.29	\$ 44.84