

**CEO
CFO****Home *HB* Bank**Issue:
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As A Small, Well-Capitalized, Well-Run Institution, Becoming A Public Company In 2008 Allowed Home Bancorp To Raise More Capital For Growth Through Technology And Expansion When The Larger Financial Institutions Were Looking For A Bailout

**Financial
Regional – Southeast Banks
(HBCP-NASDAQ)**

Home Bancorp, Inc.

**503 Kaliste Saloom Road
Lafayette, LA 70598
Phone: 337-237-1960**

**John W. Bordelon
President and CEO**

BIO:

John W. Bordelon has served as President and Chief Executive Officer of Home Bank since 1993. Previously, he served in various management and other positions since joining the Bank in 1981.

Company Profile:

Home Bank conducts business from its main office in Lafayette, Louisiana, eight additional full-service banking offices in the Lafayette metropolitan area as well as two full service banking offices and a loan production office in Baton Rouge, Louisiana.

**Interview conducted by:
Lynn Fosse, Senior Editor
CEOCFOinterviews.com**

CEOCFO: Mr. Bordelon, what is the focus of Home Bancorp today, and how have you changed, if it all, in the last year or so?

Mr. Bordelon: “There are a lot of outlying issues that are coming about that are going to make for a lot of change in the banking industries, and a lot that we did not bring upon ourselves. Being in our 101st year and just celebrating that 101st anniversary last week, we really have maintained the same philosophy, which is

to utilize talented people to provide good products and services to our local customer base. We are not very wide spread; we are in two major cities in Louisiana and for the most part, we concentrate all of our efforts to the customers in those cities. We like to advanced good products and services. It is very difficult for a bank of our size to be able to maintain cutting-edge products and services, but we try to stay as close to cutting-edge technology as we possibly can, and obviously have talented people that can deliver to compete in today’s marketplace.”

CEOCFO: Is the economy faring better or worse in your area?

Mr. Bordelon: “To a large degree we have somewhat avoided a lot of the major problems of other parts of the nation up to this point. We are starting to see a little bit of unemployment going from 2 ½ % to 6.2% in a nine-month period, and that is primarily due to some layoffs in the oil and gas production and exploration business. That is an industry that the current administration and congress are looking to make changes that could negatively impact the Gulf of Mexico region. That is something we are keeping a keen eye on and hopefully we won’t be too greatly impacted by a negative trend in that industry.”

CEOCFO: How do you break down between commercial and consumer, and would you like to see the mix changing?

Mr. Bordelon: “For community banks it has been very difficult to grow a retail loan base for the most part. On the commercial side, we have done very well, as we have grown tremendously over the last ten years in a concerted effort to go after small businesses. Many of the banks in

our market are much smaller or much bigger than us and that allows for a great niche. The regional banks in our geographical area go after the \$10 to \$20 million size loan and the smaller banks of course are limited and typically go after a much smaller loan arrangement. Our primary loans are between probably \$2 million and \$8 million, and we provide a great middle ground for some smaller companies. We have continued to grow our commercial side and unfortunately have not been able to grow our retail side as much due to the availability of credit from most retailers. This may change during the current economic downturn.”

CEOCFO: You also became a public company about a year ago right?

Mr. Bordelon: “October 3rd of 2008.”

CEOCFO: What was the impetus behind that?

Mr. Bordelon: “Being a public company provides several opportunities; one, is that our customers and our employees are able to share in the ownership of the company. It also shows great confidence on the part of our customers and investors that we were able to raise \$90 million on the same day that the rest of the country thought the bottom had fallen out. Two, it allows us to expand into different markets, such as our expansion into Baton Rouge, the capital of Louisiana. We will actually start construction on our third branch location there next week. We are very excited about that growth and the additional capital came at a great time as we went public on the same day that congress was approving the bailout for some of the investment banks. We are one of the nation’s best-capitalized banks. It is a win/win situation. It allows us to expand

into new products and services, expand our lending base, expand our geographical base and allows others to reap some of the rewards of our performance.”

CEOCFO: What do you look for in your people, over and above experience?

Mr. Bordelon: “Actually finding the experience is becoming harder and harder. It is almost getting to the point where we are manufacturing our employees more and more. We look for people that fit in our mold, which is a personality that cares about others and genuinely wants to help others to succeed. If you are a genuine person and not just doing it for the incentive, then I think you have a strong chance to be successful in our market place. There are several different delivery methods used by different banks and financial companies that utilize some of the same products and services we have. Our strength is the development of a relationship that we build on with that customer over time. We don’t often just go after a single transaction, one loan, one deposit account or such, we like the full relationship. We secure that relationship by having those individuals have a relationship with more than one employee. To a large degree, we like to introduce our customer base to several people in the bank to make the customer feel more comfortable and to be part of the family. We are a family and our customers are part of that family also.”

CEOCFO: What is a concrete example of what someone might experience from your bank that they are not getting elsewhere?

Mr. Bordelon: “Probably the greatest experience that one could have is the timeliness of our ability to make decisions. We have made and funded loans of considerable size in less than an hour. It is our ability to react to the customers needs. A customer called and needed funding to buy a piece of property. In this particular case, he needed funding in three days and we turned it around in

two. This allowed him to acquire the property, which he was sure was feasible when the opportunity arose. There is also the flexibility that we bring to the decision-making process that allows us to move very quickly when we know the customer. That turns into better performance for the customer, as they are able to react a lot quicker and get what they need without having to wait weeks.”

CEOCFO: Do you have a specific branch expansion program?

Mr. Bordelon: “We do, and to a large degree high construction costs have sig-

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nificantly impacted that plan. I think we will start to see some reduction in the cost with the downturn in the housing market, a downturn in all the markets, but branches in and of themselves, are very expensive, so retail delivery has turned a lot towards the technology side. What we try to do is blend the use of technology and the use of branches for our customer base. With Remote Deposit Capture, an ATM network, online banking and other services we are able to capture a wider customer base that doesn’t normally desire to visit the bank. However, those that do want to come into the branch everyday will have some accessibility for that. It is

very difficult to blanket any major city especially one the size of Baton Rouge with branches, as that becomes a very costly venture. We are trying to accomplish both. Have a set of branches, but also have the network of technology that will allow our branches to expand out further.”

CEOCFO: How do you reassure your customers that are coming in more and more for advice and guidance?

Mr. Bordelon: “Well it is definitely a changing environment and one of the great things about Home Bank is that after this initial public offering we are one of the best capitalized banks in the country. The first thing we tell concerned customers is that we are a very safe place to be and historically speaking, at least for the last fifteen years, we have a highly rated bank as it relates to how our regulatory agencies grade us. We feel as though we are very sound and obviously have a significant capital base that allows our customers to feel comfortable. The rules have changed and will continue to change, as there has been a significant impetus over the last ten years toward consumer compliance. It is important for the regulators to have a strong blend of consumer compliance and safety and soundness test to maintain a strong banking system. We learned from the real bad downturn in Louisiana back in the 80’s, you should not change your underlying

banking strategies as the market changes. We feel it is important to maintain sound underwriting strategies regardless of whether it is the good or bad economy. There is an old saying in banking that you never make a bad loan in bad times because you already have some loans in trouble and you do not want more. We believe that risk is usually acceptable in most banks during good times and as the market changes some of those loans go. Our philosophy has been to not change our lending practices based upon the whims of the market.”

CEOCFO: In closing, why should the investment community pay attention to Home Bancorp?

Mr. Bordelon: “Investors should pay attention to Home Bancorp because we have a good story. For a large portion of our 101 years, we were a very conservative mutual savings and loan. We decided several years ago that that was a very difficult balance sheet to manage. It carries a lot of interest rate risk due to a high volume of long-term mortgages, which was almost exclusively, what we had on our balance sheet. Mortgages then became very difficult to originate because

there were so many new competitors in the marketplace and this forced us to diversify our balance sheet. We started the process probably fifteen years ago and have worked diligently to continually change our asset mix to look more like a commercial bank or a hybrid, because we still maintain some mortgages on our books and not all commercial banks do that. Therefore, the unique thing about Home Bank is long before we decided to bring on investors; we decided we wanted to change to a more commercial bank position. We have for a long time, been an important player in the Lafayette mar-

ket and will develop in the Baton Rouge in years to come. Therefore, we are in two cities, but probably the strongest cities in the state of Louisiana. We are very excited about our future in those two cities, having created a very strong customer base here and we are looking to expand that further in Baton Rouge. To the benefit of some investors we hopefully will have a very safe and sound financial institution for them to feel good about when they invest their dollars.”



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