



FOR IMMEDIATE RELEASE

June 1, 2010

Tampa-based HomeBanc completes acquisition of Encore Bank retail branches

*HomeBanc acquires Encore Bank's deposits;
expands Pinellas County operations*

TAMPA, Fla. – Tampa-based **HomeBanc N.A.** has finalized a purchase agreement with Encore Bank N.A., **HomeBancorp, Inc.** announced today. Under the terms of the agreement, originally announced in March 2010, HomeBanc acquired deposits of approximately \$50.4 million from Encore Bank's offices in Clearwater and Belleair Bluffs.

"Everything we do here at HomeBanc is focused on providing top-quality customer service that exceeds our customers' expectations," said **Jerry Campbell**, Chairman, President and CEO of **HomeBancorp, Inc.** "We welcome our new customers from Encore and invite everyone to come to our branches and experience this level of service for themselves."

All HomeBanc customers are assigned a Personal Banker who works with them to easily and effectively handle their banking needs. HomeBanc is known for its "distinctive personal service" and provides customers a different kind of banking experience – delivering service that exceeds expectations.

HomeBanc is a wholly-owned subsidiary of Tampa-based HomeBancorp, Inc., with seven retail offices in Clearwater, Lake Mary, Lakewood Ranch (Sarasota), Belleair Bluffs and in Tampa at Rocky Point, on Dale Mabry at I-275 and in Westchase. HomeBanc also operates seven loan-production offices in Tampa, Lake Mary, Brandon, Belleair Bluffs, Lakeland, Gainesville and Bonita Springs.

HomeBanc offers an array of retail-deposit products, along with SBA loans, special lower-rate FHA loans for first-time buyers, portfolio jumbo loans and residential mortgage loans. The company has grown to more than \$250 million in assets since its inception in 2007, and is committed to exceeding customer-service expectations and making the company a Great Place to Work and a Great Place to Bank. The corporate headquarters of HomeBancorp is located on the 41st floor of the Bank of America Plaza building at 101 E. Kennedy Blvd. in downtown Tampa. More information on HomeBanc can be found at www.HomeBanc.com.

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