

May 16, 2018



*building relationships,
strengthening neighborhoods.*



HERITAGE**BANK**

YESTERDAY. TODAY. TOMORROW.

WWW.BANKWITHHERITAGE.COM

Disclosure

The information provided in this presentation is for Annual Stockholder meeting on May 16, 2018.

The information provided relates to HopFed Bancorp, Inc.

Forward-Looking Statements

Statements herein that are not historical facts are forward-looking statements within the meaning of Section 27A of the Securities Act of 1933, as amended, and Section 21E of the Securities Exchange Act of 1934, as amended (the “Exchange Act”). These statements are subject to known and unknown risks, uncertainties and other factors which may cause our actual results, performance or achievements to be materially different from any future results, performance or achievements expressed or implied by such forward-looking statements. You should understand that these statements are not guarantees of performance or results and are preliminary in nature. Statements preceded by, followed by or that otherwise include the words “believes”, “expects”, “anticipates”, “intends”, “projects”, “estimates”, “plans”, “may increase”, “may result”, “will result”, “may fluctuate” and similar expressions or future or conditional verbs such as “will”, “should”, “would”, “may” and “could” are generally forward-looking in nature and not historical facts. You should consider the areas of risk described under the heading “Cautionary Note Regarding Forward-Looking Statements” and “Risk Factors” in our periodic reports filed with the Securities and Exchange Commission under the Securities Exchange Act of 1934 in connection with any forward-looking statements that may be made by us and our businesses generally. Except for our ongoing obligations to disclose material information under the federal securities laws, we undertake no obligation to release publicly any updates or revisions to any forward-looking statements, to report events or to report the occurrence of unanticipated events unless required by law.

Market Focus



Heritage Bank Highlights

April 1, 2017 – March 31, 2018

- **Loan growth of 7.0% to \$665.2 million.**
- **Substandard loans down 46.5% to \$14.1 million.**
- **Non-performing assets down 51.8% to \$5.3 million.**

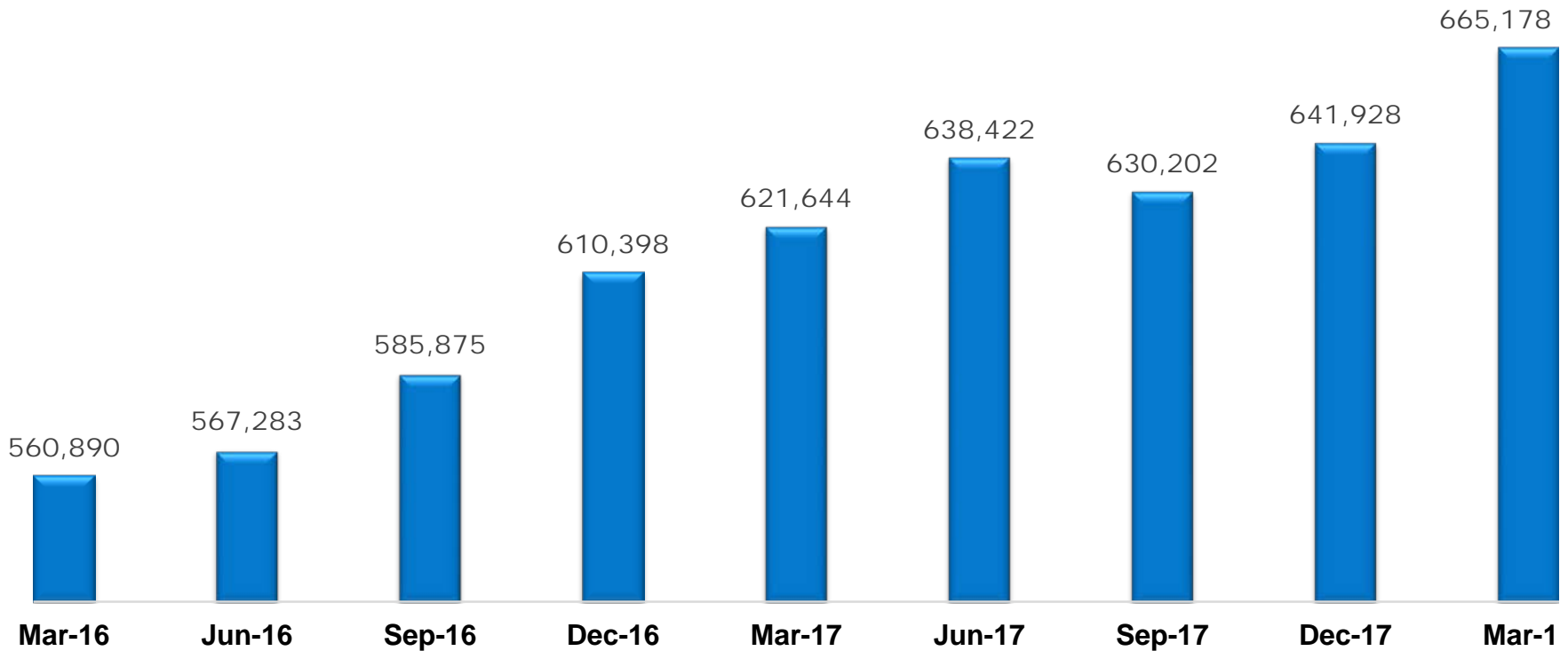
Heritage Bank Highlights

April 1, 2017 to March 31, 2018

- **This period net income of \$5.1 million compared to \$3.8 million from April 2016 to March 2017, an increase of 34% despite a \$762,000 deferred tax write off.**
- **Reduced operating expenses \$1.4 million compared to the period April 2016 to March 2017.**

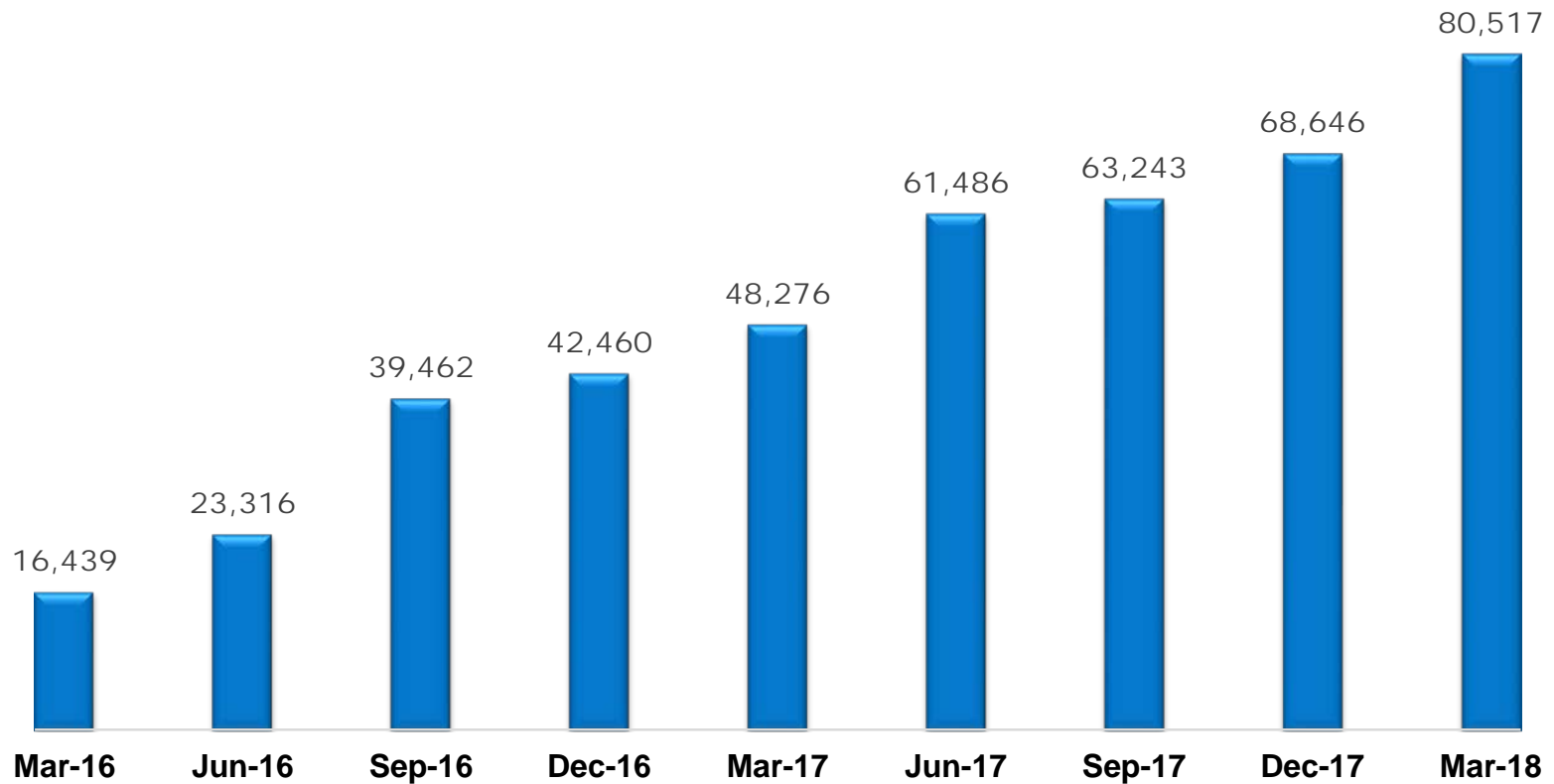
Loans Outstanding

(Thousands)



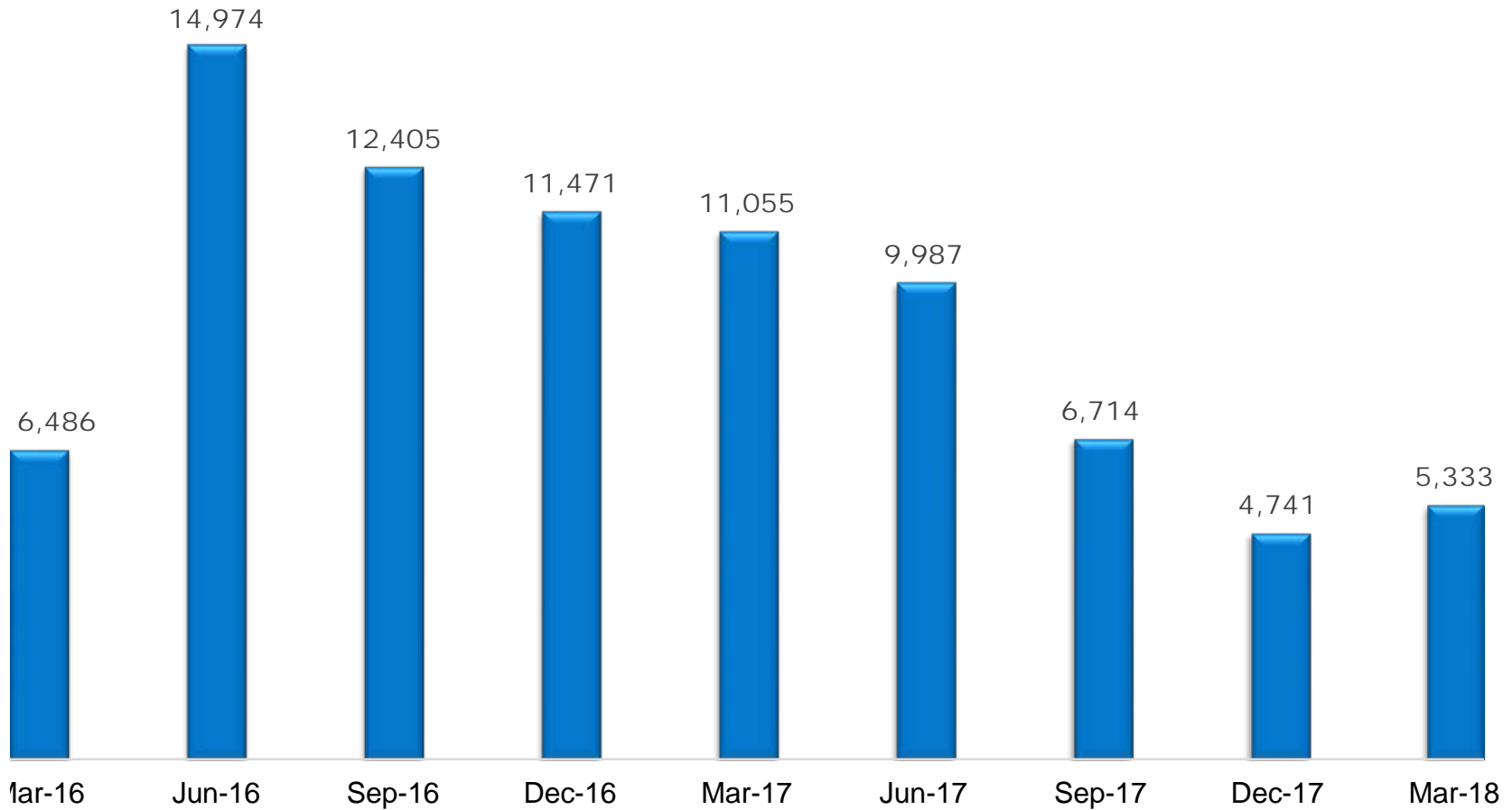
Nashville Loan Production Office

(Thousands)



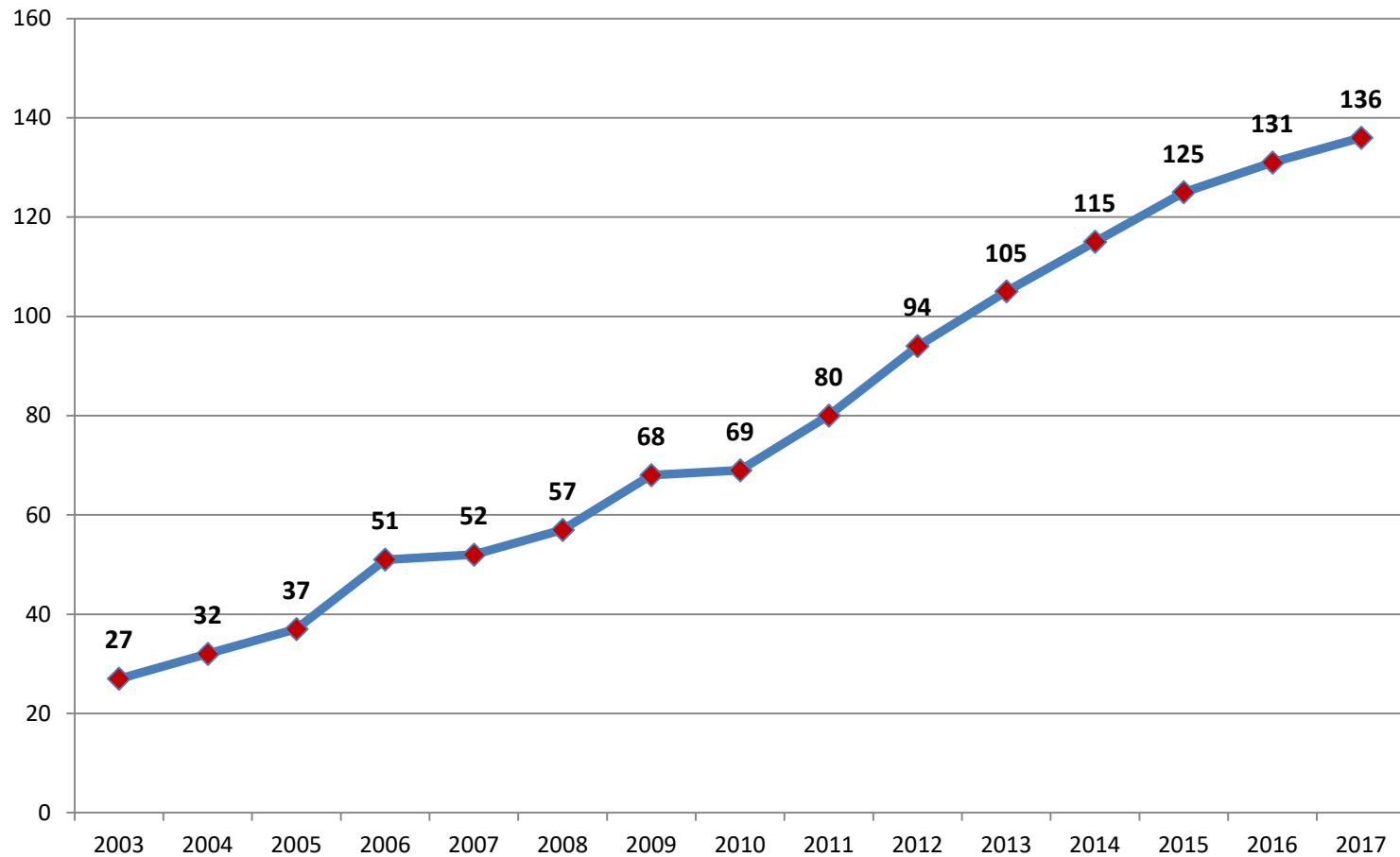
Non-Performing Assets

(Dollars in Thousands)



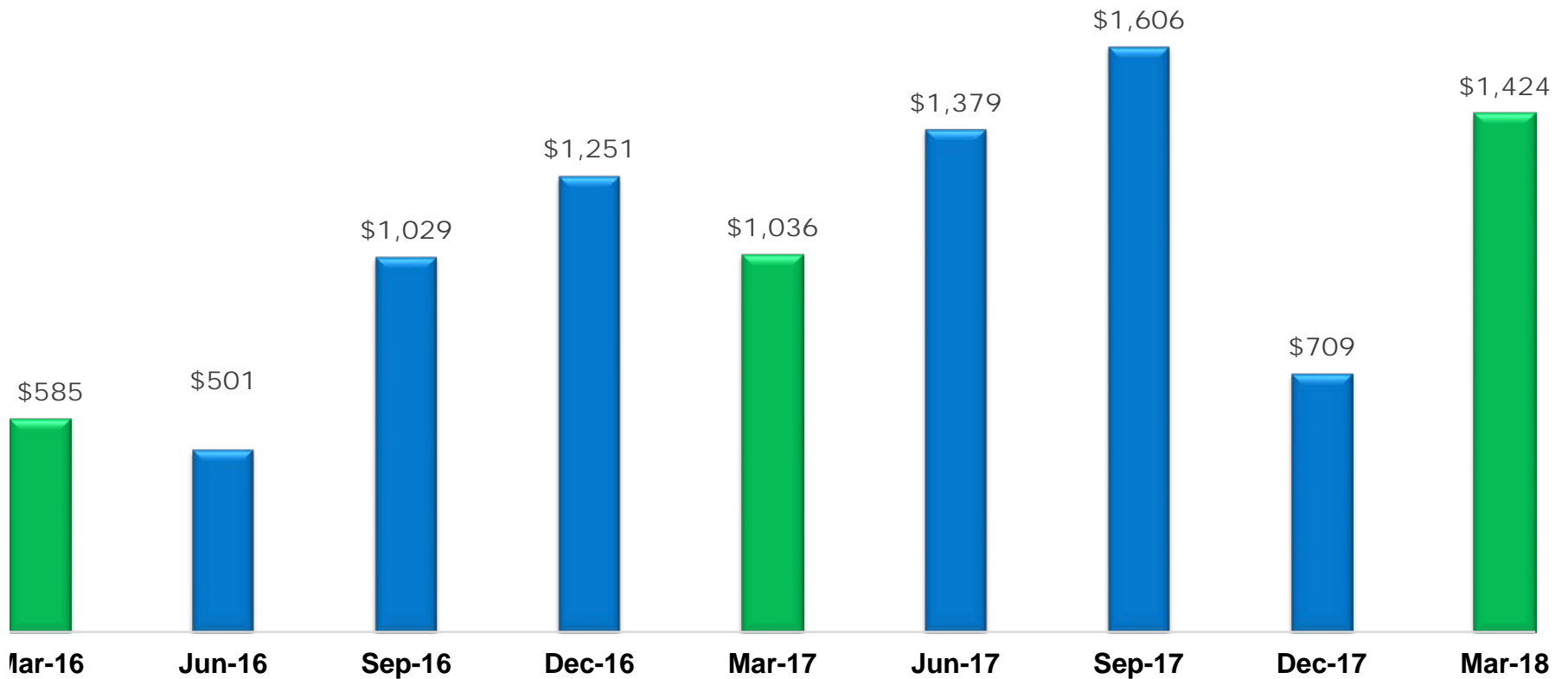
Non-Interest Deposits (Millions)

This information is for Heritage Bank



Heritage Bank Net Income

(Dollars in Thousands)



THANK YOU



*building relationships,
strengthening neighborhoods.*



HERITAGE BANK

YESTERDAY. TODAY. TOMORROW.

WWW.BANKWITHHERITAGE.COM



HOPFEDBANCORP, INC.