FOR IMMEDIATE RELEASE

FIRST HOME BANCORP, INC. ANNOUNCES STOCK REPURCHASE PROGRAM

ST. PETERSBURG, Florida (January 27, 2021) — The board of directors of First Home Bancorp, Inc. (OTCQX: FHBI) authorized a stock repurchase program on January 26, 2021 for the repurchase of up to $100,000 per calendar quarter of the company's issued and outstanding common stock.

The program will be implemented in the first quarter of 2021 and will continue until the earlier of the date an aggregate of $400,000 of common stock has been bought back, with no more than $100,000 being bought back in one quarter, or until December 31, 2021 or terminated by the board of directors.

All common shares repurchased in the program will be retired and held as unissued shares available for use and reissuance for purposes as and when determined by the board.

First Home Bancorp, Inc. trades on OTCQX under the symbol "FHBI." U.S. investors can find current financial disclosures and Real-Time Level 2 quotes for the bank at www.otcmarkets.com.

First Home Bancorp, Inc. is a registered bank holding company which commenced operations on September 1, 2000. Its primary source of income is from its wholly owned subsidiary, First Home Bank, which commenced business operations on February 12, 1999. First Home Bank is a Federal Reserve member and a state-chartered banking institution. The Bank operates six full-service office locations, 27 mortgage loan production offices, and is a top nation-wide SBA lender.

First Home Bancorp, Inc., through the bank, offers a broad range of commercial and consumer banking services including various types of deposit accounts and loans for businesses and individuals. As of September 30, 2020, First Home Bancorp, Inc. had $1.5 billion in total assets, of which $880 million consisted of loans made under the Payroll Protection Program.

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