FOR IMMEDIATE RELEASE

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Hibernia Bancorp, Inc. Reports
Operating Results for the Year and Quarter Ended December 31, 2014

New Orleans, Louisiana (February 4, 2015) - Hibernia Bancorp, Inc. (the "Company") (OTCBB: HIBE), the holding company of Hibernia Bank ("Hibernia" or the "Bank"), today reported net income of $105,000 for the year ended December 31, 2014, compared to net income of $101,000 for the year ended December 31, 2013. Earnings per basic and diluted share were $0.12 for the year ended December 31, 2014, compared to $0.11 per basic and diluted share for the year ended December 31, 2013. The Company reported net income of $55,000 for the quarter ended December 31, 2014 compared to net income of $59,000 for the quarter ended December 31, 2013. Earnings per basic and diluted share were $0.06 for both the quarters ended December 31, 2014 and December 31, 2013.

Peyton Bush, III, President and Chief Executive Officer of the Company and the Bank, stated, "Loans outstanding increased by 6.9% from December 31, 2013, to year-end 2014 due to higher loan volume in the second half of 2014. However, average loans and the average yield on loans for the full year were lower than in 2013 and, as a result, total gross interest income from loans declined compared to the prior year. The decline in loan income was partially offset by higher income from investment securities. While net income before taxes for 2014 increased 31.9% compared to 2013, net income after taxes improved by a more modest 3.9% due to a higher effective tax rate in 2014."

Mr. Bush added, "We continue to focus our efforts on three main priorities: increasing our portfolio of high quality loans, increasing non-interest checking and other core local deposits and diversifying our customer base to include more commercial clients. One goal is to improve earnings through higher net interest income and increases in non-interest income. Another goal is to reduce interest rate risk by shortening the average maturity of our loan portfolio and by reducing our reliance on interest bearing deposits that reprice with changing market rates."

For the year ended December 31, 2014, net interest income increased 0.7% to $3.3 million from $3.2 million for the year ended December 31, 2013. This increase was due primarily to a higher average balance of investment securities combined with a decrease in interest expense on deposits and borrowings. These changes were partially offset by a lower average yield on interest earning assets for the year ended December 31, 2014 as compared to the year ended December 31, 2013. Total interest expense decreased $103,000, or 15.7%, for the year ended December 31, 2014 compared to the year ended December 31, 2013. This decline is attributable to both a decrease in the average balance of our interest bearing deposits and a decrease in the average rate paid for deposits for the year ended December 31, 2014 compared to the year ended December 31, 2013. The net interest margin increased to 3.36% for the year ended December 31, 2014 from 3.27% for the year ended December 31, 2013.

During the year ended December 31, 2014, provisions for loan and lease losses were $39,000 compared to provisions of $13,000 during the year ended December 31, 2013. The increase in the provision is due primarily to the increased commercial loan volume during 2014. The Company reported no net charge-offs for the years ended December 31, 2014 and December 31, 2013.

Non-interest expense for the year ended December 31, 2014 decreased by $36,000, or 1.1%, compared the year ended December 31, 2013. The decrease in non-interest expense was due to decreases in marketing, data processing and other non-interest expenses offset by increases in occupancy and personnel expenses. During 2014, the Company and the Bank completed a core data processing conversion to enhance online systems, provide additional services to customers such as mobile banking including consumer remote deposit and to improve overall system performance. Non-interest expenses for 2014 included approximately $53,000 of costs associated with the conversion.

For the year ended December 31, 2014, income tax expense was $90,000 compared to $47,000 for the year ended December 31, 2013. The increase in tax expense in 2014 compared to 2013 tax expense was due to higher pre-tax income in 2014 and one-time credits recognized in 2013 associated with net operating loss carryovers from previous years.

For the quarter ended December 31, 2014, net interest income increased by 5.7% to $829,000 from $784,000 for quarter ended December 31, 2013. Total interest and dividend income increased $31,000, or 3.3%, for the quarter ended December 31, 2014 compared to the quarter ended December 31, 2013. The increase in interest and dividend income was primarily due to an increase in loan volume and investment securities partially offset by a decrease in the average rate paid on interest earning assets. Total interest expense decreased $14,000, or 9.2%, for the quarter ended December 31, 2014 compared to the quarter ended December 31, 2013. The average balance of our interest bearing deposits and the average rate paid for deposits decreased for the quarter ended December 31, 2014 as compared to the quarter ended December 31, 2013 resulting in lower interest expense for the quarter. The net interest margin increased to 3.40% for the quarter ended December 31, 2014 as compared to 3.07% for the quarter ended December 31, 2013.

The loan loss provision for the quarter ended December 31, 2014 was $8,000, compared to none for the quarter ended December 31, 2013. The Company had no recoveries or charge-offs for the quarters ended December 31, 2014 and 2013.

Non-interest income increased to $46,000 for the quarter ended December 31, 2014 from $35,000 for the quarter ended December 31, 2013. The increase in non-interest income was primarily due to an increase in net rental income.

Non-interest expense increased 4.4% to $782,000 for the quarter ended December 31, 2014 from $749,000 for the quarter ended December 31, 2013. The increase in non-interest expenses was due primarily to increases in salaries and employee benefits, occupancy expenses and professional fees offset by decreases in marketing and data processing expenses during the quarter ended December 31, 2014 compared to the prior year period. The decrease in data processing expenses was due primarily to costs incurred in the fourth quarter of 2013 associated with the termination of our contract with our previous core data processing service provider.

Income tax expense for the quarter ended December 31, 2014 was $30,000 as compared to $11,000 for the quarter ended December 31, 2013. This increase was primarily due to an increase in the Company's pre-tax income and higher effective tax rates.

The Company's total consolidated assets at December 31, 2014 were $105.4 million compared to $106.2 million at December 31, 2013, a decrease of $749,000, or 0.7%. Interest bearing cash decreased by $5.1 million, or 54.5%, during the year ended December 31, 2014. Investment securities decreased by $884,000, or 8.5%, primarily as a result of maturities and repayments. These decreases funded the 6.9% increase in net loans to $84.9 million at December 31, 2014 from $79.4 million at December 31, 2013. The increase in net loans reflects increases of $4.9 million in commercial real estate loans, $2.2 million in commercial and industrial loans, $1.3 million in residential construction loans, and $278,000 in HELOC and consumer loans. These increases were offset by a decrease of $3.2 million in residential mortgage loans. Total deposits decreased 2.7% to $81.1 million at December 31, 2014 from $83.3 million at December 31, 2013, reflecting decreases of $4.7 million in certificates of deposit and $561,000 in money market and interest bearing checking accounts partially offset by increases of $2.7 million in non-interest bearing demand deposits and $316,000 in savings accounts. As of December 31, 2014, the Bank had outstanding advances of $1.5 million from the FHLB of Dallas compared to none as of December 31, 2013. Advances from the FHLB are collateralized by loans or investments and are utilized as a source of funding for the Bank.

Non-performing assets, defined as non-accrual loans, accruing loans past due 90 days or more and other real estate owned, increased slightly to 0.3% from 0.2% of total assets, totaling $286,000 at December 31, 2014, compared to $259,000 at December 31, 2013. The non-performing assets at December 31, 2014 consisted of four loans secured by first mortgages on one-to-four family residential real estate. Our allowance for loan and lease losses was $680,000, or 0.80%, of total loans at December 31, 2014, and $641,000, or 0.80%, of total loans at December 31, 2013. Management believes that the allowance for loan and lease losses is sufficient to cover any losses that may be incurred on its non-performing loans. At December 31, 2014 and December 31, 2013, there was no other real estate owned.

The Company's total stockholders' equity decreased slightly to $21.9 million as of December 31, 2014 from $22.0 million as of December 31, 2013. During the year ended December 31, 2014, the Company repurchased 32,137 shares of its common stock as treasury stock for an aggregate cost of $564,000. An additional 10,410 shares are available under the Company's fourth stock repurchase program and 90,000 shares are available under the Company's fifth stock repurchase program which will commence upon conclusion of the fourth repurchase program. The Company's book value per share increased to $22.90 at December 31, 2014 from $22.30 at December 31, 2013 due to our net income for the year and our stock repurchases. Hibernia Bank's regulatory capital levels continue to exceed requirements for well capitalized institutions.

Statements contained in this news release which are not historical facts may be forward-looking statements identified by words like "believe," "expect," "anticipate," "estimate," and "intend" or future or conditional verbs such as "will," "would," "should," "could" or "may." Such forward-looking statements are subject to risks and uncertainties which could cause actual results to differ materially from those currently anticipated due to a number of factors, including, but not limited to, changes in interest rates, changes in demand for loans, deposits and other financial services in the Company's market area, changes in asset quality and general economic conditions. We undertake no obligation to update any forward-looking statements.

Hibernia Bank, the wholly-owned subsidiary of Hibernia Bancorp, Inc., has served the New Orleans metropolitan area since 1903. Operating from its main office and two branches, Hibernia Bank offers loan, deposit and on-line banking services to commercial and individual customers in the New Orleans metropolitan area. Additional information about Hibernia Bank is available at www.hibbank.com.

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Hibernia Bancorp, Inc. and Subsidiary
CONDENSED CONSOLIDATED STATEMENTS OF FINANCIAL CONDITION
(In thousands)

	December 31, 2014	December 31, 2013
	(Unaudited)	
ASSETS		
Cash - Non-Interest Bearing	$ 953	$ 1,071
Cash - Interest Bearing	4,218	9,271
TOTAL CASH AND CASH EQUIVALENTS	5,171	10,342
Certificates of Deposit	100	100
Securities - Available For Sale	9,505	10,389
Loans Receivable, Net of Allowances for Loan Losses of $680,000 at December 31, 2014 and $641,000 at December 31, 2013	84,900	79,424
Accrued Interest Receivable	229	237
Investment in FHLB Stock	104	41
Investment in FNBB Stock	210	210
Premises and Equipment, Net	4,848	4,874
Deferred Income Taxes	191	318
Prepaid Expenses and Other Assets	187	259
TOTAL ASSETS	$ 105,445	$ 106,194
LIABILITIES AND EQUITY		
LIABILITIES		
Deposits		
Non-Interest Bearing	$ 10,521	$ 7,847
Interest Bearing	70,538	75,474
Total Deposits	81,059	83,321
Escrow Balances	780	680
FHLB Advances	1,500	-
Accrued Interest Payable	36	39
Accounts Payable and Other Liabilities	193	140
TOTAL LIABILITIES	83,568	84,180
EQUITY		
Preferred Stock, $.01 par value - 1,000,000 shares authorized; none issued	-	-
Common Stock, $.01 par value - 9,000,000 shares authorized; 1,113,334 issued; 955,194 and 987,331 shares outstanding at December 31, 2014 and December 31, 2013, respectively	11	11
Additional Paid in Capital	10,973	10,834
Treasury Stock at cost - 158,140 and 126,003 shares at December 31, 2014 and December 31, 2013, respectively	(2,476)	(1,912)
Unallocated Common Stock held by:		
Employee Stock Ownership Plan	(677)	(712)
Recognition and Retention Plan	(167)	(200)
Accumulated Other Comprehensive Income (Loss), Net of Tax Effects	20	(95)
Retained Earnings	14,193	14,088
TOTAL EQUITY	21,877	22,014
TOTAL LIABILITIES AND EQUITY	$ 105,445	$ 106,194

Hibernia Bancorp, Inc. and Subsidiary

CONDENSED CONSOLIDATED STATEMENTS OF INCOME

(Dollars in thousands, except per share data)

	Three Months Ended December 31,		Year Ended December 31,	
	2014	2013	2014	2013
	(Unaudited)		(Unaudited)	
Total Interest and Dividend Income	$ 967	$ 936	$ 3,820	$ 3,900
Total Interest Expense	138	152	553	656
Net Interest Income	829	784	3,267	3,244
Provision For Loan Losses	8	-	39	13
Net Interest Income After Provision For Loan Losses	821	784	3,228	3,231
Total Non-Interest Income	46	35	169	155
Non-Interest Expenses				
Salaries and Employee Benefits	431	389	1,610	1,588
Occupancy Expenses	141	102	528	477
Data Processing	97	120	404	419
Advertising and Promotional Expenses	(26)	25	44	131
Professional Fees	23	(2)	145	137
Other Non-Interest Expenses	116	115	471	486
Total Non-Interest Expenses	782	749	3,202	3,238
Income Before Income Taxes	85	70	195	148
Income Tax Expense	30	11	90	47
NET INCOME	$ 55	$ 59	$ 105	$ 101
INCOME PER COMMON SHARE				
Basic	$ 0.06	$ 0.06	$ 0.12	$ 0.11
Diluted	$ 0.06	$ 0.06	$ 0.12	$ 0.11