

PRESS RELEASE

FOR IMMEDIATE RELEASE

Contact: Preston Bair, Chief Financial Officer

Telephone: (740) 622-0444

**HOME LOAN FINANCIAL CORPORATION
INCREASES DIVIDEND TO \$.12 PER SHARE**

COSHOCTON, OHIO, January 9, 2002 – The Board of Directors of Home Loan Financial Corporation (Nasdaq: HLFC) has declared a cash dividend in the amount of \$.12 per common share, according to Robert C. Hamilton, President and CEO. The dividend is payable February 8, 2002, to shareholders of record as of January 25, 2002.

Home Loan Financial Corporation is the holding company for The Home Loan Savings Bank. The Home Loan Savings Bank has two offices located in Coshocton, Ohio and a branch in West Lafayette, Ohio.