

**PRESS RELEASE**

**FOR IMMEDIATE RELEASE**

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**HOME LOAN FINANCIAL CORPORATION  
INCREASES DIVIDEND TO \$0.185 PER SHARE**

COSHOCTON, OHIO, January 14, 2004 – The Board of Directors of Home Loan Financial Corporation (Nasdaq:HLFC) has declared a cash dividend in the amount of \$0.185 per common share, according to Robert C. Hamilton, President and CEO. The dividend is payable February 13, 2004, to shareholders of record as of January 30, 2004.

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.