

PRESS RELEASE

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**HOME LOAN FINANCIAL CORPORATION REPORTS
EARNINGS FOR THE QUARTER ENDED MARCH 31, 2013**

Coshocton, Ohio, April 17, 2013 – Home Loan Financial Corporation (OTCBB: HLFN), the parent company of The Home Loan Savings Bank, today announced net income of \$621,000, or \$0.44 basic and diluted earnings per share, for the quarter ended March 31, 2013 compared to net income of \$549,000, or \$0.39 basic and diluted earnings per share, for the quarter ended March 31, 2012, an increase of \$72,000, or 13.2%.

This increase in earnings for the quarter ended March 31, 2013 compared with March 31, 2012 was primarily attributable to an increase in net interest income of \$127,000 and a decrease in noninterest expense of \$34,000, partially offset by an increase in the provision for loan losses of \$50,000 and an increase in federal income tax expense of \$39,000.

Total assets at March 31, 2013 were \$164.0 million compared to June 30, 2012 assets of \$166.6 million. Total deposits at March 31, 2013 were \$126.8 million compared to June 30, 2012 deposits of \$131.3 million, a decrease of \$4.5 million. Total equity at March 31, 2013 was \$21.0 million compared to \$20.1 million at June 30, 2012, an increase of \$877,000.

Home Loan Financial Corporation and The Home Loan Savings Bank are headquartered at 413 Main Street, Coshocton, Ohio 43812. The Home Loan Savings Bank has two offices located in Coshocton, Ohio, a branch in West Lafayette, Ohio and a branch in Mount Vernon, Ohio.

HOME LOAN FINANCIAL CORPORATION
CONDENSED CONSOLIDATED FINANCIAL STATEMENTS
(Unaudited)

CONSOLIDATED STATEMENTS OF FINANCIAL CONDITION

	<u>March 31, 2013</u>	<u>June 30, 2012</u>
ASSETS		
Cash and cash equivalents	\$ 6,644,936	\$ 11,200,899
Interest-bearing time deposits	3,509,878	2,339,807
Securities available for sale	4,873,059	6,474,307
Federal Home Loan Bank stock	2,663,300	2,663,300
Loans, net	137,333,878	135,083,853
Premises and equipment	3,059,773	3,068,782
Accrued interest receivable	530,318	521,393
Bank owned life insurance	4,222,401	4,115,901
Other assets	<u>1,187,669</u>	<u>1,094,027</u>
Total assets	<u>\$164,025,212</u>	<u>\$166,562,269</u>
LIABILITIES		
Deposits	\$ 126,763,203	\$ 131,304,879
Federal Home Loan Bank advances	15,456,490	14,003,032
Accrued interest payable	150,813	270,486
Accrued expenses and other liabilities	<u>648,130</u>	<u>854,562</u>
Total liabilities	143,018,636	146,432,959
SHAREHOLDERS' EQUITY		
Preferred stock, no par value, 500,000 shares authorized, none outstanding	--	--
Common stock, no par value, 9,500,000 shares authorized, 2,248,250 shares issued	--	--
Additional paid-in capital	15,045,711	15,044,411
Retained earnings	16,979,597	16,088,831
Treasury stock, at cost – 851,744 shares at March 31, 2013 and June 30, 2012	(11,025,698)	(11,025,698)
Accumulated other comprehensive income	<u>6,966</u>	<u>21,766</u>
Total shareholders' equity	<u>21,006,576</u>	<u>20,129,310</u>
Total liabilities and shareholders' equity	<u>\$164,025,212</u>	<u>\$166,562,269</u>

CONSOLIDATED STATEMENTS OF INCOME

	Three Months Ended		Nine Months Ended	
	March 31,		March 31,	
	2013	2012	2013	2012
Total interest income	\$2,102,234	\$2,125,196	\$6,456,326	\$6,482,444
Total interest expense	<u>200,637</u>	<u>351,050</u>	<u>660,132</u>	<u>1,127,172</u>
Net interest income	1,901,597	1,774,136	5,796,194	5,355,272
Provision for loan losses	<u>100,000</u>	<u>50,000</u>	<u>400,000</u>	<u>360,000</u>
Net interest income after provision for loan losses	1,801,597	1,724,136	5,396,194	4,995,272
Total noninterest income	269,748	270,544	935,886	787,295
Total noninterest expense	<u>1,128,587</u>	<u>1,162,691</u>	<u>3,267,675</u>	<u>3,296,566</u>
Income before income tax expense	942,758	831,989	3,064,405	2,486,001
Income tax expense	<u>321,400</u>	<u>282,900</u>	<u>1,041,100</u>	<u>845,200</u>
Net income	<u>\$ 621,358</u>	<u>\$ 549,089</u>	<u>\$2,023,305</u>	<u>\$1,640,801</u>
Basic earnings per share	<u>\$.44</u>	<u>\$.39</u>	<u>\$ 1.45</u>	<u>\$ 1.16</u>
Diluted earnings per share	<u>\$.44</u>	<u>\$.39</u>	<u>\$ 1.45</u>	<u>\$ 1.16</u>