

**PRESS RELEASE**

**FOR IMMEDIATE RELEASE**

Contact: Breann Miller, Chief Financial Officer  
Telephone: (740) 622-0444

**HOME LOAN FINANCIAL CORPORATION REPORTS  
EARNINGS FOR THE QUARTER ENDED MARCH 31, 2016**

Coshocton, Ohio, April 20, 2016 – Home Loan Financial Corporation (OTCBB: HLFN), the parent company of The Home Loan Savings Bank, today announced net income of \$713,000, or \$0.51 basic and diluted earnings per share, for the quarter ended March 31, 2016 compared to net income of \$623,000 or \$0.45 basic and diluted earnings per share, for the quarter ended March 31, 2015, an increase of \$89,000, or 14.3%.

This increase in earnings for the quarter ended March 31, 2016 compared with March 31, 2015 was primarily attributable to an increase in net interest income of \$208,000, a decrease in the provision for loan losses of \$25,000, partially offset by a decrease in noninterest income of \$16,000, an increase in noninterest expense of \$82,000, and an increase of federal income tax expense of \$45,000.

Total assets at March 31, 2016 were \$199.4 million compared to June 30, 2015 assets of \$187.9 million, an increase of \$11.5 million or 6.1%. Total deposits at March 31, 2016 were \$146.3 million compared to June 30, 2015 deposits of \$138.4 million, an increase of \$7.9 million or 5.7%. Total equity at March 31, 2016 was \$24.8 million compared to \$24.1 million at June 30, 2015, an increase of \$700,000.

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, 2016</u>	<u>June 30, 2015</u>
<b>ASSETS</b>		
Cash and cash equivalents	\$ 10,455,973	\$ 9,157,841
Interest-bearing time deposits	1,847,499	2,589,949
Securities available for sale	3,007,238	2,503,638
Federal Home Loan Bank stock	2,513,400	2,513,400
Loans, net	172,851,731	162,333,196
Premises and equipment	2,700,357	2,811,659
Accrued interest receivable	591,832	522,548
Bank owned life insurance	4,629,501	4,528,501
Other assets	<u>814,375</u>	<u>913,794</u>
Total assets	<u>\$199,411,906</u>	<u>\$187,874,526</u>
<b>LIABILITIES</b>		
Deposits	\$ 146,344,028	\$ 138,399,297
Federal Home Loan Bank advances	27,260,346	24,208,402
Accrued interest payable	145,512	155,900
Accrued expenses and other liabilities	<u>813,913</u>	<u>1,037,093</u>
Total liabilities	174,563,799	163,800,692
<b>SHAREHOLDERS' EQUITY</b>		
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	14,988,801	15,044,411
Retained earnings	20,820,225	20,053,194
Treasury stock, at cost – 851,744 shares at March 31, 2016 and June 30, 2015	(10,964,566)	(11,025,698)
Accumulated other comprehensive income	<u>3,647</u>	<u>1,927</u>
Total shareholders' equity	<u>24,848,107</u>	<u>24,073,834</u>
Total liabilities and shareholders' equity	<u>\$199,411,906</u>	<u>\$187,874,526</u>

## CONSOLIDATED STATEMENTS OF INCOME

	Three Months Ended		Six Months Ended	
	March 31,		March 31,	
	2016	2015	2016	2015
Total interest income	\$2,326,466	\$2,066,716	\$6,880,492	\$6,333,859
Total interest expense	<u>223,387</u>	<u>171,302</u>	<u>618,106</u>	<u>507,054</u>
Net interest income	2,103,079	1,895,414	6,262,386	5,826,805
Provision for loan losses	<u>30,000</u>	<u>55,000</u>	<u>85,000</u>	<u>148,704</u>
Net interest income after provision for loan losses	2,073,079	1,840,414	6,177,386	5,678,101
Total noninterest income	280,228	296,286	855,489	914,520
Total noninterest expense	<u>1,273,673</u>	<u>1,191,753</u>	<u>3,562,066</u>	<u>3,527,933</u>
Income before income tax expense	1,079,634	944,947	3,470,809	3,064,688
Income tax expense	<u>367,100</u>	<u>321,300</u>	<u>1,180,400</u>	<u>1,046,260</u>
Net income	<u>\$ 712,534</u>	<u>\$ 623,647</u>	<u>\$2,290,409</u>	<u>\$2,018,428</u>
Basic earnings per share	<u>\$ .51</u>	<u>\$ .45</u>	<u>\$ 1.64</u>	<u>\$ 1.45</u>
Diluted earnings per share	<u>\$ .51</u>	<u>\$ .45</u>	<u>\$ 1.64</u>	<u>\$ 1.45</u>