

**PRESS RELEASE**

**FOR IMMEDIATE RELEASE**

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**HOME LOAN FINANCIAL CORPORATION REPORTS  
EARNINGS FOR THE QUARTER ENDED SEPTEMBER 30, 2015**

Coshocton, Ohio, October 20, 2015 – Home Loan Financial Corporation (OTCBB: HLFN), the parent company of The Home Loan Savings Bank, today announced net income of \$810,000, or \$0.58 basic and diluted earnings per share, for the quarter ended September 30, 2015 compared to net income of \$732,000 or \$0.52 basic and diluted earnings per share, for the quarter ended September 30, 2014, an increase of \$78,000, or 10.7%.

This increase in earnings for the quarter ended September 30, 2015 compared with September 30, 2014 was primarily attributable to an increase in net interest income of \$108,000, and a decrease in the provision for loan losses of \$6,000, partially offset by an increase of federal income tax expense of \$34,000.

Total assets at September 30, 2015 were \$193.1 million compared to June 30, 2014 assets of \$187.9 million, an increase of \$5.2 million or 2.8%. Total deposits at September 30, 2015 were \$138.1 million compared to June 30, 2015 deposits of \$138.4 million, a decrease of \$301,000 or 0.2%. Total equity at September 30, 2015 was \$24.0 million compared to \$24.1 million at June 30, 2015, a decrease of \$54,000.

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>September 30, 2015</u>	<u>June 30, 2015</u>
<b>ASSETS</b>		
Cash and cash equivalents	\$ 10,041,050	\$ 9,157,841
Interest-bearing time deposits	2,342,726	2,589,949
Securities available for sale	2,505,070	2,503,638
Federal Home Loan Bank stock	2,513,400	2,513,400
Loans, net	167,061,299	162,333,196
Premises and equipment	2,768,796	2,811,659
Accrued interest receivable	539,463	522,548
Bank owned life insurance	4,561,501	4,528,501
Other assets	721,438	913,794
Total assets	<u>\$193,054,743</u>	<u>\$187,874,526</u>
<b>LIABILITIES</b>		
Deposits	\$ 138,098,790	\$ 138,399,297
Federal Home Loan Bank advances	29,799,969	24,208,402
Accrued interest payable	113,084	155,900
Accrued expenses and other liabilities	<u>1,023,411</u>	<u>1,037,093</u>
Total liabilities	169,035,254	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	15,044,411	15,044,411
Retained earnings	19,997,802	20,053,194
Treasury stock, at cost – 851,744 shares at September 30, 2015 and June 30, 2015	(11,025,698)	(11,025,698)
Accumulated other comprehensive income	<u>2,974</u>	<u>1,927</u>
Total shareholders' equity	<u>24,019,489</u>	<u>24,073,834</u>
Total liabilities and shareholders' equity	<u>\$193,054,743</u>	<u>\$187,874,526</u>

## CONSOLIDATED STATEMENTS OF INCOME

	Three Months Ended	
	September 30,	
	<u>2015</u>	<u>2014</u>
Total interest income	\$2,261,990	\$2,131,023
Total interest expense	<u>189,381</u>	<u>166,397</u>
Net interest income	2,072,609	1,964,626
Provision for loan losses	<u>25,000</u>	<u>31,000</u>
Net interest income after provision for loan losses	2,047,609	1,933,626
Total noninterest income	293,221	296,621
Total noninterest expense	<u>1,112,690</u>	<u>1,115,462</u>
Income before income tax expense	1,228,140	1,114,785
Income tax expense	<u>417,700</u>	<u>383,260</u>
Net income	<u>\$ 810,440</u>	<u>\$ 731,525</u>
Basic earnings per share	<u>\$ 0.58</u>	<u>\$ 0.52</u>
Diluted earnings per share	<u>\$ 0.58</u>	<u>\$ 0.52</u>