

PRESS RELEASE

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**HOME LOAN FINANCIAL CORPORATION
INCREASES DIVIDEND TO \$0.1975 PER SHARE**

COSHOCTON, OHIO, January 12, 2005 – The Board of Directors of Home Loan Financial Corporation (Nasdaq:HLFC) has declared a cash dividend in the amount of \$0.1975 per common share, according to Robert C. Hamilton, President and CEO. The dividend is payable February 11, 2005, to shareholders of record as of January 28, 2005.

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, a branch in West Lafayette, Ohio and a branch, recently opened, in Mt. Vernon, Ohio.