

PRESS RELEASE

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Contact: Preston Bair, Chief Financial Officer
Telephone: (740) 622-0444

**HOME LOAN FINANCIAL CORPORATION
INCREASES DIVIDEND TO \$0.19 PER SHARE**

COSHOCTON, OHIO, April 14, 2004 – The Board of Directors of Home Loan Financial Corporation (Nasdaq:HLFC) has declared a cash dividend in the amount of \$0.19 per common share, according to Robert C. Hamilton, President and CEO. The dividend is payable May 14, 2004, to shareholders of record as of April 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.