

**PRESS RELEASE**

**FOR IMMEDIATE RELEASE**

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**HOME LOAN FINANCIAL CORPORATION  
INCREASES DIVIDEND TO \$.1925 PER SHARE AND  
ANNOUNCES PAYMENT OF A SPECIAL DIVIDEND**

COSHOCTON, OHIO, July 14, 2004 – The Board of Directors of Home Loan Financial Corporation has declared a cash dividend in the amount of \$.1925 per common share, according to Robert C. Hamilton, President and CEO. The dividend is payable August 13, 2004, to shareholders of record as of July 30, 2004.

In an ongoing effort to manage capital, the Board also declared a special one-time dividend of \$.11 per common share payable on August 13, 2004, to shareholders of record as of July 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.