

**PRESS RELEASE**

**FOR IMMEDIATE RELEASE**

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**HOME LOAN FINANCIAL CORPORATION  
ANNOUNCES DIVIDEND OF \$0.1975 PER SHARE**

COSHOCTON, OHIO, July 13, 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 August 12, 2005, to shareholders of record as of July 29, 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 in Mt. Vernon, Ohio.