

HOME LOAN FINANCIAL CORPORATION
401 Main Street
Coshocton, OH 43812-1580

PRESS RELEASE

FOR IMMEDIATE RELEASE

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HOME LOAN FINANCIAL CORPORATION
ANNOUNCES DIVIDEND OF \$0.20 PER SHARE

COSHOCTON, OHIO, July 12, 2006 – The Board of Directors of Home Loan Financial Corporation (OTCBB: HLFN) has declared a cash dividend in the amount of \$0.20 per common share, according to Robert C. Hamilton, CEO and Chairman of the Board. The dividend is payable August 11, 2006, to shareholders of record as of July 28, 2006.

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.