

PRESS RELEASE

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**HOME LOAN FINANCIAL CORPORATION
INCREASES DIVIDEND TO \$0.195 PER SHARE**

COSHOCTON, OHIO, October 13, 2004 – The Board of Directors of Home Loan Financial Corporation (Nasdaq:HLFC) has declared a cash dividend in the amount of \$0.195 per common share, according to Robert C. Hamilton, President and CEO. The dividend is payable November 12, 2004, to shareholders of record as of October 29, 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.