

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

**PRESS RELEASE**

**FOR IMMEDIATE RELEASE**

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

**HOME LOAN FINANCIAL CORPORATION**  
**INCREASES DIVIDEND TO \$0.20 PER SHARE**

COSHOCTON, OHIO, October 7, 2005 – 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, President and CEO. The dividend is payable November 11, 2005, to shareholders of record as of October 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.