

HOME LOAN FINANCIAL CORPORATION
413 Main Street
Coshocton, OH 43812-1547

PRESS RELEASE

FOR IMMEDIATE RELEASE

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HOME LOAN FINANCIAL CORPORATION
ANNOUNCES DIVIDEND OF \$0.48 PER SHARE,
INCLUDING A \$0.27 SPECIAL DIVIDEND

COSHOCTON, OHIO, July 17, 2013 – The Board of Directors of Home Loan Financial Corporation has declared a cash dividend in the amount of \$0.48 per common share, according to Robert C. Hamilton, President and CEO. The dividend is payable August 9, 2013, to shareholders of record as of July 29, 2013. This dividend includes a quarterly dividend of \$0.21 per share and a special one-time dividend of \$0.27 per common share.

The special dividend was declared by the Board as a means of managing capital and because the Board wanted shareholders to share in Home Loan Financial Corporation's success over the last year.

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.