

**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 \$0.40 PER SHARE,  
INCLUDING A \$.20 SPECIAL DIVIDEND**

COSHOCTON, OHIO, July 18, 2012 – The Board of Directors of Home Loan Financial Corporation has declared a cash dividend in the amount of \$.40 per common share, according to Robert C. Hamilton, President and CEO. The dividend is payable August 10, 2012, to shareholders of record as of July 27, 2012. This dividend includes a quarterly dividend of \$.20 per share and a special one-time dividend of \$.20 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.