

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 \$0.275 PER SHARE

COSHOCTON, OHIO, January 13, 2026 – The Board of Directors of Home Loan Financial Corporation (OTCBB: HLFN) has declared a cash dividend in the amount of \$0.275 per common share, according to Robert C. Hamilton, Chairman and CEO. The dividend is payable February 13, 2026, to shareholders of record as of January 30, 2026.

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, a branch in Mount Vernon, Ohio, and a branch in Newark, Ohio.