

PRESS RELEASE

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**HOME LOAN FINANCIAL CORPORATION REPORTS
EARNINGS FOR THE QUARTER ENDED DECEMBER 31, 2025**

Coshocton, Ohio, January 21, 2026 – Home Loan Financial Corporation (OTCBB: HLFN), the parent company of The Home Loan Savings Bank, today announced net income of \$2.1 million or \$1.52 basic and diluted earnings per share, for the quarter ended December 31, 2025 compared to net income of \$1.9 million or \$1.35 basic and diluted earnings per share, for the quarter ended December 31, 2024, an increase of \$238,000.

This increase in earnings for the quarter ended December 31, 2025, compared with December 31, 2024, was primarily attributable to an increase in net interest income of \$643,000, and an increase in noninterest income of \$195,000, partially offset by an increase in the provision for loan losses of \$410,000, an increase in noninterest expense of \$127,000, and an increase in federal income taxes of \$63,000,

Total assets at December 31, 2025 were \$376.0 million compared to June 30, 2025 assets of \$361.2 million, an increase of \$14.8 million or 4.1%. Total deposits at December 31, 2025 were \$304.5 million compared to June 30, 2025 deposits of \$283.1 million, an increase of \$21.4 million or 7.6%. Total equity at December 31, 2025 was \$45.7 million compared to \$43.7 million at June 30, 2025, an increase of \$2.0 million.

Home Loan Financial Corporation and The Home Loan Savings Bank are headquartered at 413 Main Street, Coshocton, Ohio 43812. 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.

HOME LOAN FINANCIAL CORPORATION
CONDENSED CONSOLIDATED FINANCIAL STATEMENTS
(Unaudited)

CONSOLIDATED STATEMENTS OF FINANCIAL CONDITION

	<u>December 31, 2025</u>	<u>June 30, 2025</u>
ASSETS		
Cash and cash equivalents	\$ 3,672,026	\$ 3,818,919
Interest-bearing time deposits	6,096,000	5,846,000
Securities available for sale	12,272,561	1,2153,186.
Federal Home Loan Bank stock	1,631,300	1,935,900
Loans held for sale	683,000	440,318
Loans, net	338,253,889	323,567,894
Premises and equipment	3,037,525	3,141,561
Accrued interest receivable	1,577,484	1,871,591
Bank owned life insurance	7,091,632	6,983,732
Other assets	<u>1,664,353</u>	<u>1,410,751</u>
Total assets	<u><u>\$375,979,770</u></u>	<u><u>\$361,169,852</u></u>
LIABILITIES		
Deposits	\$ 304,489,229	\$ 283,092,060
Federal Home Loan Bank advances	21,771,272	30,004,353
Accrued interest payable	1,865,127	2,105,443
Accrued expenses and other liabilities	<u>2,134,560</u>	<u>2,240,317</u>
Total liabilities	<u><u>330,260,188</u></u>	<u><u>317,442,173</u></u>
SHAREHOLDERS' EQUITY		
Preferred stock, no par value, 500,000 shares authorized, none outstanding	--	--
Common stock, no par value, 9,500,000 shares authorized, 2,248,250 shares issued	--	--
Additional paid-in capital	15,113,360	15,131,828
Retained earnings	41,267,723	39,386,312
Treasury stock, at cost – 841,618 shares at December 31, 2025 and June 30, 2025	(10,698,889)	(10,767,371)
Accumulated other comprehensive income	<u>37,388</u>	<u>(23,090)</u>
Total shareholders' equity	<u><u>45,719,582</u></u>	<u><u>3,727,679</u></u>
Total liabilities and shareholders' equity	<u><u>\$375,979,770</u></u>	<u><u>\$361,169,852</u></u>

CONSOLIDATED STATEMENTS OF INCOME

	Three Months Ended		Six Months Ended	
	<u>December 31,</u> <u>2025</u>	<u>2024</u>	<u>December 31,</u> <u>2025</u>	<u>2024</u>
Total interest income	\$6,599,110	\$6,000,871	\$ 12,984,653	\$11,814,076
Total interest expense	<u>1,878,893</u>	<u>1,924,142</u>	<u>3,771,665</u>	<u>3,847,744</u>
Net interest income	4,720,217	4,076,729	9,212,988	7,966,332
Provision for loan losses	<u>500,000</u>	<u>90,000</u>	<u>680,000</u>	<u>290,000</u>
Net interest income after provision for loan losses	4,220,217	3,986,729	8,532,988	7,676,332
Total noninterest income	521,389	326,226	876,733	682,712
Total noninterest expense	<u>2,039,368</u>	<u>1,912,084</u>	<u>4,249,405</u>	<u>3,809,227</u>
Income before income tax expense	2,702,238	2,400,871	5,160,316	4,549,817
Income tax expense	<u>567,645</u>	<u>504,250</u>	<u>1,083,960</u>	<u>955,750</u>
Net income	<u>\$2,134,593</u>	<u>\$1,896,621</u>	<u>\$4,076,356</u>	<u>\$3,594,067</u>
Basic earnings per share	<u>\$ 1.52</u>	<u>\$ 1.35</u>	<u>\$ 2.89</u>	<u>\$ 2.56</u>
Diluted earnings per share	<u>\$ 1.52</u>	<u>\$ 1.35</u>	<u>\$ 2.89</u>	<u>\$ 2.56</u>