

**PRESS RELEASE**

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**HOME LOAN FINANCIAL CORPORATION REPORTS  
EARNINGS FOR THE QUARTER ENDED MARCH 31, 2015**

Coshocton, Ohio, April 15, 2015 – Home Loan Financial Corporation (OTCBB: HLFN), the parent company of The Home Loan Savings Bank, today announced net income of \$623,000, or \$0.45 basic and diluted earnings per share, for the quarter ended March 31, 2015 compared to net income of \$638,000 or \$0.46 basic and diluted earnings per share, for the quarter ended March 31, 2014, a decrease of \$14,000, or 2.2%.

This decrease in earnings for the quarter ended March 31, 2015 compared with March 31, 2014 was primarily attributable to an increase in the provision for loan losses of \$28,000, and an increase in noninterest expense of \$75,000, partially offset by an increase in net interest income of \$26,000, an increase in noninterest income of \$57,000, and a decrease in federal income tax expense of \$7,000.

Total assets at March 31, 2015 were \$179.5 million compared to June 30, 2014 assets of \$170.1 million an increase of \$8.8 million or 5.2%. Total deposits at March 31, 2015 were \$135.8 million compared to June 30, 2014 deposits of \$127.4 million, an increase of \$8.4 million or 6.6%. Total equity at March 31, 2015 was \$23.5 million compared to \$22.9 million at June 30, 2014, an increase of \$612,000.

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 and a branch in Mount Vernon, Ohio.

**HOME LOAN FINANCIAL CORPORATION**  
**CONDENSED CONSOLIDATED FINANCIAL STATEMENTS**  
(Unaudited)

**CONSOLIDATED STATEMENTS OF FINANCIAL CONDITION**

	<u>March 31, 2015</u>	<u>June 30, 2014</u>
<b>ASSETS</b>		
Cash and cash equivalents	\$ 9,304,600	\$ 5,027,255
Interest-bearing time deposits	2,587,191	3,328,840
Securities available for sale	3,005,333	3,000,850
Federal Home Loan Bank stock	2,513,400	2,513,400
Loans, net	153,454,745	147,274,895
Premises and equipment	2,846,541	2,919,245
Accrued interest receivable	506,685	475,988
Bank owned life insurance	4,494,001	4,392,501
Other assets	771,967	1,131,639
Total assets	<u>\$179,484,463</u>	<u>\$170,640,583</u>
<b>LIABILITIES</b>		
Deposits	\$ 135,821,057	\$ 127,427,320
Federal Home Loan Bank advances	19,299,095	18,876,379
Accrued interest payable	134,323	131,618
Accrued expenses and other liabilities	761,835	773,026
Total liabilities	<u>156,016,310</u>	<u>147,208,343</u>
<b>SHAREHOLDERS' EQUITY</b>		
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	15,044,411	15,044,411
Retained earnings	19,446,405	18,838,447
Treasury stock, at cost – 851,744 shares at March 31, 2015 and June 30, 2014	(11,025,698)	(11,025,698)
Accumulated other comprehensive income	3,035	(920)
Total shareholders' equity	<u>23,468,153</u>	<u>22,856,240</u>
Total liabilities and shareholders' equity	<u>\$179,484,463</u>	<u>\$170,064,583</u>

## CONSOLIDATED STATEMENTS OF INCOME

	Three Months Ended		Nine Months Ended	
	<u>March 31,</u>		<u>March 31,</u>	
	<u>2015</u>	<u>2014</u>	<u>2015</u>	<u>2014</u>
Total interest income	\$2,066,716	\$2,032,220	\$6,333,859	\$6,347,331
Total interest expense	<u>171,302</u>	<u>162,376</u>	<u>507,054</u>	<u>517,493</u>
Net interest income	1,895,414	1,869,844	5,826,805	5,829,838
Provision for loan losses	<u>55,000</u>	<u>27,500</u>	<u>148,704</u>	<u>250,500</u>
Net interest income after provision for loan losses	1,840,414	1,842,344	5,678,101	5,579,338
Total noninterest income	296,286	239,624	914,520	825,373
Total noninterest expense	<u>1,191,753</u>	<u>1,116,556</u>	<u>3,527,933</u>	<u>3,325,778</u>
Income before income tax expense	944,947	965,412	3,064,688	3,078,933
Income tax expense	<u>321,300</u>	<u>327,800</u>	<u>1,046,260</u>	<u>1,046,720</u>
Net income	<u>\$ 623,647</u>	<u>\$ 637,612</u>	<u>\$2,018,428</u>	<u>\$2,032,213</u>
Basic earnings per share	<u>\$ .45</u>	<u>\$ .46</u>	<u>\$ 1.45</u>	<u>\$ 1.46</u>
Diluted earnings per share	<u>\$ .45</u>	<u>\$ .46</u>	<u>\$ 1.45</u>	<u>\$ 1.46</u>