

PRESS RELEASE

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Contact: Breann Miller, Chief Financial Officer
Telephone: (740) 622-0444

**HOME LOAN FINANCIAL CORPORATION REPORTS
EARNINGS FOR THE QUARTER ENDED MARCH 31, 2026**

Coshocton, Ohio, April 15, 2026 – Home Loan Financial Corporation (OTCBB: HLFN), the parent company of The Home Loan Savings Bank, today announced net income of \$2.2 million or \$1.54 basic and diluted earnings per share, for the quarter ended March 31, 2026 compared to net income of \$1.6 million or \$1.16 basic and diluted earnings per share, for the quarter ended March 31, 2025 an increase of \$542,000.

This increase in earnings for the quarter ended March 31, 2026, compared with March 31, 2025, was primarily attributable to an increase in net interest income of \$709,000, a decrease in the provision for loan losses of \$16,000, and an increase in noninterest income of \$113,000, partially offset by an increase in noninterest expense of \$153,000, and increase in federal income taxes of \$144,000.

Total assets at March 31, 2026 were \$382.3 million compared to June 30, 2025 assets of \$361.2 million, an increase of \$22.0 million or 6.1%. Total deposits at March 31, 2026 were \$311.4 million compared to June 30, 2025 deposits of \$283.1 million, an increase of \$28.3 million or 10.0%. Total equity at March 31, 2026 was \$47.5 million compared to \$43.7 million at June 30, 2025 an increase of \$3.8 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>March 31, 2026</u>	<u>June 30, 2025</u>
ASSETS		
Cash and cash equivalents	\$ 3,682,186	\$ 3,818,919
Interest-bearing time deposits	6,096,000	5,846,000
Securities available for sale	11,977,220	12,153,186
Federal Home Loan Bank stock	1,568,000	1,935,900
Loans held for sale	137,510	440,318
Loans, net	345,878,024	323,567,894
Premises and equipment	3,021,819	3,141,561
Accrued interest receivable	1,665,433	1,871,591
Bank owned life insurance	7,145,632	6,983,732
Other assets	<u>1,991,735</u>	<u>1,410,751</u>
Total assets	<u>\$383,163,559</u>	<u>\$361,169,852</u>
 LIABILITIES		
Deposits	\$ 311,425,286	\$ 283,092,060
Federal Home Loan Bank advances	19,846,602	30,004,353
Accrued interest payable	2,286,114	2,105,443
Accrued expenses and other liabilities	<u>2,110,890</u>	<u>2,240,317</u>
Total liabilities	335,668,892	317,442,173
 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	15,150,978	15,131,828
Retained earnings	43,054,971	39,386,312
Treasury stock, at cost – 838,775 shares at March 31, 2026 and 841,618 at June 30, 2025	(10,698,889)	(10,767,371)
Accumulated other comprehensive income	<u>(12,393)</u>	<u>(23,090)</u>
Total shareholders' equity	47,494,667	43,727,679
Total liabilities and shareholders' equity	<u>\$383,163,559</u>	<u>\$361,169,852</u>

CONSOLIDATED STATEMENTS OF INCOME

	Three Months Ended		Six Months Ended	
	March 31,		March 31,	
	2026	2025	2026	2025
Total interest income	\$6,671,966	\$5,909,833	\$19,656,620	\$17,723,909
Total interest expense	<u>1,879,873</u>	<u>1,827,113</u>	<u>5,651,538</u>	<u>5,674,857</u>
Net interest income	4,792,093	4,082,720	14,005,082	12,049,052
Provision for loan losses	<u>144,000</u>	<u>160,000</u>	<u>824,000</u>	<u>450,000</u>
Net interest income after provision for loan losses	4,648,093	3,922,720	13,181,082	11,599,052
Total noninterest income	397,033	283,580	1,273,766	966,291
Total noninterest expense	<u>2,293,526</u>	<u>2,140,633</u>	<u>6,542,932</u>	<u>5,949,860</u>
Income before income tax expense	2,751,600	2,065,637	7,911,916	6,615,483
Income tax expense	<u>578,150</u>	<u>433,800</u>	<u>1,662,110</u>	<u>1,389,550</u>
Net income	<u>\$2,173,450</u>	<u>\$1,631,867</u>	<u>\$6,249,806</u>	<u>\$5,225,933</u>
Basic earnings per share	<u>\$ 1.54</u>	<u>\$ 1.16</u>	<u>\$ 4.43</u>	<u>\$ 3.71</u>
Diluted earnings per share	<u>\$ 1.54</u>	<u>\$ 1.16</u>	<u>\$ 4.43</u>	<u>\$ 3.71</u>