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HOME LOAN FINANCIAL CORPORATION REPORTS EARNINGS FOR THE QUARTER ENDED SEPTEMBER 30, 2025

Coshocton, Ohio, October 15, 2025 – Home Loan Financial Corporation (OTCBB: HLFN), the parent company of The Home Loan Savings Bank, today announced net income of $1,942,000 or $1.38 basic and diluted earnings per share, for the quarter ended September 30, 2025, compared to net income of $1,697,000 or $1.21 basic and diluted earnings per share, for the quarter ended September 30, 2024, an increase of $244,000.

This increase in earnings for the quarter ended September 30, 2025, compared with September 30, 2024 was primarily attributable to an increase in net interest income of $603,000, a decrease in the provision for loan losses of $20,000 partially offset by a noninterest income decrease of $1,000, an increase in noninterest expense of $313,000, and an increase in federal income taxes of $65,000.

Total assets at September 30, 2025 were $369.8 million compared to June 30, 2025 assets of $361.2 million, an increase of $8.7 million or 2.4%. Total deposits at September 30, 2025 were $290.5 million compared to June 30, 2025 deposits of $283.1 million, an increase of $7.4 million or 2.62 %. Total equity at September 30, 2025, was $43.9 million compared to $43.7 million at June 30, 2025, an increase of $210,000.

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, 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

	September 30, 2025	June 30, 2025
ASSETS		
Cash and cash equivalents	$ 4,516,601	$ 3,818,919
Interest-bearing time deposits	6,096,000	5,846,000
Securities available for sale	11,990,037	12,153,186
Federal Home Loan Bank stock	2,261,400	1,935,900
Loans held for sale	2,709,532	440,318
Loans, net	328,759,391	323,567,894
Premises and equipment	3,084,723	3,141,561
Accrued interest receivable	1,955,290	1,871,591
Bank owned life insurance	7,037,632	6,983,732
Other assets	1,412,324	1,410,751
Total assets	$369,822,930	$361,169,852
LIABILITIES		
Deposits	$290,523,112	$ 283,092,060
Federal Home Loan Bank advances	30,137,970	30,004,353
Accrued interest payable	1,743,303	2,105,443
Accrued expenses and other liabilities	3,481,324	2,240,317
Total liabilities	325,885,709	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	15,160,904	15,131,828
Retained earnings	39,519,274	39,386,312
Treasury stock, at cost – 841,618 shares at September 30, 2025 and June 30, 2025	(10,767,371)	(10,767,371)
Accumulated other comprehensive income	24,414	(23,090)
Total shareholders' equity	43,937,221	43,727,679
Total liabilities and shareholders' equity	$369,822,930	$361,169,852

CONSOLIDATED STATEMENTS OF INCOME

	Three Months Ended September 30, 2025	2024
Total interest income	$6,385,544	$5,813,205
Total interest expense	1,892,772	1,923,602
Net interest income	4,492,772	3,889,603
Provision for loan losses	180,000	200,000
Net interest income after provision for loan losses	4,312,772	3,689,603
Total noninterest income	355,344	356,486
Total noninterest expense	2,210,037	1,897,143
Income before income tax expense	2,458,079	2,148,946
Income tax expense	516,315	451,500
Net income	$1,941,764	$1,697,446
Basic earnings per share	$ 1.38	$ 1.21
Diluted earnings per share	$ 1.38	1.21