

HOME LOAN FINANCIAL CORPORATION
401 Main Street
Coshocton, OH 43812-1580

PRESS RELEASE

FOR IMMEDIATE RELEASE

Contact: Preston Bair, Chief Financial Officer
Telephone: (740) 622-0444

HOME LOAN FINANCIAL CORPORATION
ANNOUNCES DIVIDEND OF \$0.20 PER SHARE

COSHOCTON, OHIO, January 11, 2006 – The Board of Directors of Home Loan Financial Corporation (OTCBB: HLFN) has declared a cash dividend in the amount of \$0.20 per common share, according to Robert C. Hamilton, President and CEO. The dividend is payable February 10, 2006, to shareholders of record as of January 27, 2006.

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 and a branch in Mt. Vernon, Ohio.