

**PRESS RELEASE**

**FOR IMMEDIATE RELEASE**

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**HOME LOAN FINANCIAL CORPORATION  
INCREASES DIVIDEND 6.7% TO \$0.16 PER SHARE**

COSHOCTON, OHIO, January 15, 2003 – The Board of Directors of Home Loan Financial Corporation has declared a cash dividend in the amount of \$0.16 per common share, according to Robert C. Hamilton, President and CEO. This dividend represents a 6.7% increase from the previous rate. The dividend is payable February 14, 2003, to shareholders of record as of January 31, 2003.

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 and a branch in West Lafayette, Ohio.