

**PRESS RELEASE**

**FOR IMMEDIATE RELEASE**

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

Coshocton, Ohio, July 23, 2025 – Home Loan Financial Corporation (OTCBB: HLFN), the parent company of The Home Loan Savings Bank, today announced net income of \$1,991,000 or \$1.42 basic and diluted earnings per share, for the quarter ended June 30, 2025 compared to net income of \$1,533,000 or \$1.09 basic and diluted earnings per share, for the quarter ended June 30, 2024, an increase of \$458,000 or 29.9%.

Net income for the year ended June 30, 2025 was \$7,217,000 or \$5.13 basic and diluted earnings per share, compared to \$5,478,000 for the year ended June 30, 2024, or \$3.90 basic and diluted earnings per share, an increase of \$1,739,000 or 31.7%.

This increase in earnings for the year ended June 30, 2025 compared with June 30, 2024 was primarily attributable to an increase in net interest income of \$2,640,000 partially offset by an increase in the provision for loan losses of \$95,000, a decrease in noninterest income of \$109,000, an increase in noninterest expense of \$487,000, and increase in federal income tax expense of \$210,000.

Total assets at June 30, 2025 were \$361.2 million compared to June 30, 2024 assets of \$330.6 million, an increase of \$30.6 million or 9.2%. Total deposits at June 30, 2025 were \$283.1 million compared to June 30, 2024 deposits of \$244.9 million, an increase of \$38.2 or 15.6%. Total equity at June 30, 2025 was \$43.7 million compared to \$38.9 million at June 30, 2024, an increase of \$4.8 million or 12.3%.

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>June 30, 2025</u>	<u>June 30, 2024</u>
<b>ASSETS</b>		
Cash and cash equivalents	\$ 3,818,919	\$ 4,401,566
Interest-bearing time deposits	5,846,000	4,831,000
Securities available for sale	12,153,186	11,110,736
Federal Home Loan Bank stock	1,935,900	2,485,700
Loans held for sale	440,318	194,750
Loans, net	323,567,894	294,324,292
Premises and equipment	3,141,561	3,317,278
Accrued interest receivable	1,871,591	1,653,233
Bank owned life insurance	6,983,732	6,840,501
Other assets	<u>1,410,751</u>	<u>1,447,168</u>
Total assets	<u>\$361,169,852</u>	<u>\$330,606,224</u>
<b>LIABILITIES</b>		
Deposits	\$ 283,092,060	\$ 244,916,394
Federal Home Loan Bank advances	30,004,353	42,804,692
Accrued interest payable	2,105,443	1,554,538
Accrued expenses and other liabilities	<u>2,240,317</u>	<u>2,394,522</u>
Total liabilities	317,442,173	291,670,146
<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	15,131,828	15,068,029
Retained earnings	39,386,312	34,893,120
Treasury stock, at cost – 841,618 shares at June 30, 2025 and 844,511 at June 30, 2024	(10,767,371)	(10,807,318)
Accumulated other comprehensive income	<u>(23,090)</u>	<u>(217,752)</u>
Total shareholders' equity	<u>43,727,679</u>	<u>38,936,078</u>
Total liabilities and shareholders' equity	<u>\$361,169,852</u>	<u>\$330,606,224</u>

## CONSOLIDATED STATEMENTS OF INCOME

	Three Months Ended		Year Ended	
	June 30,		June 30,	
	2025	2024	2025	2024
Total interest income	\$6,133,627	\$5,361,051	\$23,857,536	\$19,350,733
Total interest expense	<u>1,848,709</u>	<u>1,739,328</u>	<u>7,523,565</u>	<u>5,656,563</u>
Net interest income	4,284,918	3,621,723	16,333,971	13,694,170
Provision for loan losses	<u>265,000</u>	<u>350,000</u>	<u>715,000</u>	<u>620,000</u>
Net interest income after provision for loan losses	4,019,918	3,271,723	15,618,971	13,074,170
Total noninterest income	300,278	439,881	1,266,569	1,375,126
Total noninterest expense	<u>1,961,653</u>	<u>1,681,309</u>	<u>7,911,514</u>	<u>7,424,928</u>
Income before income tax expense	2,358,543	2,030,295	8,974,026	7,024,368
Income tax expense	<u>367,351</u>	<u>497,579</u>	<u>1,756,901</u>	<u>1,546,464</u>
Net income	<u>\$1,991,192</u>	<u>\$ 1,532,716</u>	<u>\$7,217,125</u>	<u>\$5,477,904</u>
Basic earnings per share	<u>\$ 1.42</u>	<u>\$ 1.09</u>	<u>\$ 5.13</u>	<u>\$ 3.90</u>
Diluted earnings per share	<u>\$ 1.42</u>	<u>\$ 1.09</u>	<u>\$ 5.13</u>	<u>\$ 3.90</u>