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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 \$369.1 million compared to June 30, 2025 assets of \$361.2 million, an increase of \$8.0 million or 2.21%. 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 | 328,759,392 | 323,567,894 | | |
| Premises and equipment | 3,084,732 | 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 | \$369,137,970 | \$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 | | |
| Total Intellices | 323,003,707 | 317,112,173 | | |
| 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 | (10,767,371) | (10,767,371) | | |
| September 30, 2025 and June 30, 2025 | | | | |
| Accumulated other comprehensive income | 24,414 | (23,090) | | |
| Total shareholders' equity | 43,937,221 | 43,727,679 | | |
| Total liabilities and shareholders' equ | ity <u>\$369,822,930</u> | <u>\$361,169,852</u> | | |

CONSOLIDATED STATEMENTS OF INCOME

Three Months Ended September 30,

| | septemeer 50, | |
|----------------------------|----------------|----------------|
| | <u>2025</u> | <u>2024</u> |
| 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 | <u>\$ 1.38</u> | <u>\$ 1.21</u> |
| Diluted earnings per share | <u>\$ 1.38</u> | 1.21 |