Annual Report of Holding Companies—FR Y-6

Report at the close of business as of the end of fiscal year

This Report is required by law: Section 5(c)(1)(A) of the Bank Holding Company Act (12 U.S.C. § 1844(c)(1)(A)); sections 6(a) and 13(a) of the International Banking Act (12 U.S.C. §§ 3106(a) and 3108(a)); sections 11(a)(1), 25, and 25A of the Federal Reserve Act (12 U.S.C. §§ 245(a)(1), 502, and 611a); and sections 113, 166, 312, 618, and 809 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850a(c)(1), and 5468(b)(1)). Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

NOTE: The Annual Report of Holding Companies must be signed by one director of the top-tier holding company. This individual should also be a senior official of the top-tier holding company. In the event that the top-tier holding company does not have an individual who is a senior official and is also a director, the chairman of the board must sign the report. If the holding company is an ESOP/ESOT formed as a corporation or as an LLC, see the General Instructions for the authorized individual who must sign the report.

1. Robert C. Hamilton
   Name of the Holding Company Director and Official
   Chairman
   Title of the Holding Company Director and Official
   attest that the Annual Report of Holding Companies (including the supporting attachments) for this report date has been prepared in conformance with the instructions issued by the Federal Reserve System and are true and correct to the best of my knowledge and belief.

   With respect to information regarding individuals contained in this report, the Reporter certifies that it has the authority to provide this information to the Federal Reserve. The Reporter also certifies that it has the authority, on behalf of each individual, to consent or object to public release of information regarding that individual. The Federal Reserve may assume, in the absence of a request for confidential treatment submitted in accordance with the Board's "Rules Regarding Availability of Information," 12 C.F.R. Part 261, that the Reporter and individual consent to public release of all details in the report concerning that individual.

   [Signature]
   Date of Signature

For holding companies not registered with the SEC—Indicate status of Annual Report to Shareholders:

☑ is included with the FR Y-6 report
☐ will be sent under separate cover
☐ is not prepared

For Federal Reserve Bank Use Only

RSSD ID ____________________________
C.I. ________________________________

Date of Report (top-tier holding company’s fiscal year-end):
June 30, 2019
Month / Day / Year
N/A
Reporter’s Legal Entity Identifier (LEI) (20-Charactere LEI Code)

Home Loan Financial Corporation
Legal Title of Holding Company
413 Main Street
(Mailing Address of the Holding Company) Street / P.O. Box
Coshocton OH 43812
City State Zip Code

Person to whom questions about this report should be directed: Breenann L. Miller
Name Title CFO

Phone Number / Extension 740-622-0444
Area Code / Phone Number / Extension 740-622-5389
Area Code / FAX Number
bmiller@homeloansavingsbank.com
E-mail Address
www.homeloansavingsbank.com
Address (URL) for the Holding Company’s web page

Is confidential treatment requested for any portion of this report submission? ☐ Yes ☑ No

In accordance with the General Instructions for this report (check only one),

1. a letter justifying this request is being provided along with the report ☐

2. a letter justifying this request has been provided separately ☐

NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as ‘confidential.’
Report Item

1: The bank holding company prepares an annual report for its securities holders and is not registered with the SEC. As specified by the Federal Reserve Bank of Cleveland one copy is enclosed.

2a: Organizational Chart

2b: Domestic branch listing provided to the Federal Reserve Bank
Results: A list of branches for your depositary institution: HOME LOAN SAVINGS BANK, THE (ID_RSSD: 468673).
This depositary institution is held by HOME LOAN FINANCIAL CORPORATION (ID_RSSD: 126111) of CINCINNATI, OH.
The data are as of 02/10/2019. Data reflects information that was received and processed through 02/09/2019.

Reconciliation and Verification Steps:
1. In the Data Action column of each branch row, enter one or more of the actions specified below.
2. If required, enter the date in the Effective Date column.

Actions:
OK: If the branch information is correct, enter "OK" in the Data Action column.
Change: If the branch information is incorrect or incomplete, enter the date and the change in the Data Action column and the data when this information first became valid in the Effective Date column.
Close: If a branch Board was sold or closed, enter "Close" in the Data Action column and the date of closure in the Effective Date column.
Delete: If a branch deleted by this depositary institution, enter "Delete" in the Data Action column.
Add: If a reportable branch is missing, insert a new, add the branch date and note "Add" in the Data Action column and the opening or acquisition date in the Effective Date column.

If printing this list, you may need to adjust your page setup in MS Excel. Try using landscape orientation, page scaling, and/or legal sized paper.

Submission Procedure:
When you are finished, send a saved copy to your FRB contact. See the detailed instructions on the site for more information.
If you are e-mailing this to your FRB contact, put your institution name, city and state in the subject line of the e-mail.

Note:
To satisfy the FR Y-10 reporting requirements, you must also submit FR Y-10 Domestic Branch Schedules for each branch with Data Action of Change, Close, Delete, or Add. The FR Y-10 report may be submitted in a hardcopy format or via the FR Y-10 Online application - https://fr6.frb.org.

* FDIC UNNAM, Office Number, and ID_RSSD columns are for reference only. Verification of these values is not required.

<table>
<thead>
<tr>
<th>Data Action</th>
<th>Effective Date</th>
<th>Branch Service Type</th>
<th>Branch ID_RSSD*</th>
<th>Popular Name</th>
<th>Street Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>County</th>
<th>State</th>
<th>Country</th>
<th>DUNS UNNAM*</th>
<th>Office Number*</th>
<th>Head Office</th>
<th>Head Office ID_RSSD*</th>
<th>Comments</th>
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<td>408673</td>
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</table>
### Report Item 3: Securities holders

(1)(a)(b)(c) and (2)(a)(b)(c)

<table>
<thead>
<tr>
<th>Name, City, State, Country</th>
<th>Country of Citizenship or Incorporation</th>
<th>Number and Percentage of Each Class of Voting Securities</th>
<th>Name, City, State, Country</th>
<th>Country of Citizenship or Incorporation</th>
<th>Number and Percentage of Each Class of Voting Securities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Robert C. Hamilton, West Lafayette, OH, USA</td>
<td>USA</td>
<td>190,438 – 14% Common Stock</td>
<td></td>
<td></td>
<td>NONE</td>
</tr>
<tr>
<td>Kyle R. Hamilton, West Lafayette, OH, USA</td>
<td>USA</td>
<td>90,097 – 6% Common Stock</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Home Loan Financial Corporation ESOP, First Bankers Trust, Trustee, Quincy, IL, USA</td>
<td>USA</td>
<td>128,429 – 9% Common Stock</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
## Report Item 4: Insiders

(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

<table>
<thead>
<tr>
<th>Name, City, State, Country</th>
<th>(2) Principal Occupation if other than with Holding Company</th>
<th>(3)(a) Title &amp; Position with Holding Company</th>
<th>(3)(b) Title &amp; Position with Subsidiaries (include names of other businesses)</th>
<th>(4)(a) Percentage of Voting Shares in Holding Company</th>
<th>(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)</th>
<th>(4)(c) List Names of other companies (includes Partnerships) If 25% or more of Voting securities are held (List names of companies and percentage of voting securities held)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kyle R. Hamilton Kimbolton, OH, USA</td>
<td>N/A</td>
<td>Director &amp; President</td>
<td>Director &amp; CEO/President (HLSB) Director (HLFS)</td>
<td>N/A</td>
<td>6%</td>
<td>None</td>
</tr>
<tr>
<td>Robert C. Hamilton West Lafayette, OH, USA</td>
<td>N/A</td>
<td>Director, Chairman &amp; CEO</td>
<td>Chairman (HLSB)</td>
<td>N/A</td>
<td>14%</td>
<td>None</td>
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<tr>
<td>Neal J. Caldwell Coshocton, OH, USA</td>
<td>Veterinary Consultant</td>
<td>Director (HLSB)</td>
<td>N/A</td>
<td>Neal J. Caldwell Veterinary Consultant</td>
<td>4%</td>
<td>None</td>
</tr>
<tr>
<td>Douglas L. Randies Warsaw, OH, USA</td>
<td>Retired</td>
<td>Director (HLSB)</td>
<td>N/A</td>
<td>None</td>
<td>4%</td>
<td>None</td>
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<tr>
<td>Richard R. Berg Coshocton, OH, USA</td>
<td>Retired</td>
<td>Director (HLSB)</td>
<td>N/A</td>
<td>None</td>
<td>1%</td>
<td>None</td>
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<tr>
<td>Matthew T. Miller Coshocton, OH, USA</td>
<td>Funeral Director</td>
<td>Director (HLSB)</td>
<td>President, Miller Funeral Home LLC</td>
<td>N/A</td>
<td>&lt;1%</td>
<td>None</td>
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<tr>
<td>William A. Unger Coshocton, OH, USA</td>
<td>Industrial Cleaning Services</td>
<td>Director (HLSB)</td>
<td>President, PSI Industrial Solutions</td>
<td>N/A</td>
<td>&lt;1%</td>
<td>None</td>
</tr>
<tr>
<td>Thomas R. Conidi Coshocton, OH, USA</td>
<td>N/A</td>
<td>Director &amp; Vice President</td>
<td>Director, &amp; Executive Vice President (HLSB)</td>
<td>N/A</td>
<td>1%</td>
<td>None</td>
</tr>
<tr>
<td>Breann L. Miller West Lafayette, OH, USA</td>
<td>N/A</td>
<td>VP, CFO, Secretary, &amp; Treasurer (HLSB)</td>
<td>VP &amp; Treasurer (HLFS)</td>
<td>N/A</td>
<td>&lt;1%</td>
<td>None</td>
</tr>
</tbody>
</table>

HLSB- Home Loan Savings Bank HLFS- Home Loan Financial Services