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 8(a) and 13(a) of the International Banking Act (12 U.S.C. §§ 3105(a) and 3105(a)); sections 11(a)(1), 26, and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); and sections 113, 165, 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 officer of the top-tier holding company. In the event that the top-tier holding company does not have an individual who is a senior officer 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 is an LLC, see the General Instructions for the authorized individual who must sign the report.

I, Robert C. Hamilton
Name of the Holding Company Director and Official
Chairman & CEO
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.

Date of Signature: Sept. 8, 2020

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, 2020
Month / Day / Year

N/A

Reporters' Legal Entity Identifier (LEI) (20 Character LEI Code)

Reporters' Name, Street, and Mailing Address

Home Loan Financial Corporation
Legal Title of Holding Company

413 Main Street
(Mailing Address of the Holding Company) Street / P.O. Box
Coshocton, Ohio 43812
City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Breann L. Miller
CFO
Name Title
740-622-0444
Area Code / Phone Number / Extension
740-622-5389
Area Code / FAX Number

E-mail Address
bmiller@homeloanfinancialcorp.com

Address (URL) for the Holding Company's web page

www.homeloanfinancialcorp.com

Is confidential treatment requested for any portion of this report submission? ☐ No ☐ Yes \[0\]

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

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<table>
<thead>
<tr>
<th>100%</th>
<th>100%</th>
<th>49%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Home Loan Savings Bank</td>
<td>Home Loan Financial Services, Inc.</td>
<td>Coshocton County Title Agency, LLC</td>
</tr>
<tr>
<td>Coshocton, OH</td>
<td>Coshocton, OH</td>
<td>Coshocton, OH</td>
</tr>
<tr>
<td>LEI: N/A</td>
<td>LEI: N/A</td>
<td>LEI: N/A</td>
</tr>
<tr>
<td>State Chartered Savings Bank</td>
<td>Investment Subsidiary</td>
<td>Title Agency</td>
</tr>
<tr>
<td>Incorporated in Ohio</td>
<td>Incorporated in Ohio</td>
<td>Partnership formed in Ohio</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Non-managing member</td>
</tr>
</tbody>
</table>
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2b: Domestic branch listing provided to the Federal Reserve Bank
Results: A list of branches for your depository institution  HOME LOAN SAVINGS BANK, THE (ID_RSSD  468673).
This depository institution is held by HOME LOAN FINANCIAL CORPORATION (3828111) of COSHOCTON, OH.
The data are as of 06/30/2020. Data reflects information that was received and processed through  07/05/2020.

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, revise the data, enter ‘Change’ in the Data Action column and the date when this information first became valid in the Effective Date column.
Delete: If a branch listed was never owned by this depository institution, enter ‘Delete’ in the Data Action column.
Add: If a reportable branch is missing, insert a row, add the branch data, and enter ‘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 this 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 a 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://y10online.federalreserve.gov.

<table>
<thead>
<tr>
<th>Data Action</th>
<th>Effective Date</th>
<th>Branch Service Type</th>
<th>Branch Type</th>
<th>Popular Name</th>
<th>Street Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>County</th>
<th>Country</th>
<th>FDIC UNNUM</th>
<th>Office Number</th>
<th>Head Office</th>
<th>Head Office ID RRSD</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>OK</td>
<td>468673</td>
<td>Full Service</td>
<td>Head Office</td>
<td>HOME LOAN SAVINGS BANK, THE</td>
<td>413 MAIN STREET</td>
<td>COSHOCTON</td>
<td>OH</td>
<td>43812</td>
<td>COSHOCTON</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>HOME LOAN SAVINGS BANK, THE</td>
<td>468673</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>468673</td>
<td>Full Service</td>
<td>Home Office</td>
<td>HOME LOAN SAVINGS BANK WALNUT OFFICE</td>
<td>590 WALNUT STREET</td>
<td>COSHOCTON</td>
<td>OH</td>
<td>43812</td>
<td>COSHOCTON</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>HOME LOAN SAVINGS BANK, THE</td>
<td>468673</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>468673</td>
<td>Full Service</td>
<td>Branch</td>
<td>HOME LOAN SAVINGS BANK MOUNT VERNON OFFICE</td>
<td>1387 CUSHMAN AVENUE</td>
<td>MOUNT VERNON</td>
<td>OH</td>
<td>43750</td>
<td>KNOX</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>HOME LOAN SAVINGS BANK, THE</td>
<td>468673</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>468673</td>
<td>Full Service</td>
<td>Branch</td>
<td>HOME LOAN SAVINGS BANK WEST LAFAYETTE OFFICE</td>
<td>503 WEST MAIN STREET</td>
<td>WEST LAFAYETTE</td>
<td>OH</td>
<td>43845</td>
<td>CUSHMAN</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>HOME LOAN SAVINGS BANK, THE</td>
<td>468673</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>468673</td>
<td>Full Service</td>
<td>Branch</td>
<td>WEST LAFAYETTE BRANCH</td>
<td>503 W MAIN ST.</td>
<td>WEST LAFAYETTE</td>
<td>OH</td>
<td>43845</td>
<td>CUSHMAN</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>HOME LOAN SAVINGS BANK, THE</td>
<td>468673</td>
<td></td>
</tr>
</tbody>
</table>

* FDIC UNNUM, Office Number, and ID_RSSD columns are for reference only. Verification of these values is not required.
## Report Item 3: Securities holders

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

<table>
<thead>
<tr>
<th>(1)(a) Name, City, State, Country</th>
<th>(1)(b) Country of Citizenship or incorporation</th>
<th>(1)(c) Number and Percentage of Each Class of Voting Securities</th>
<th>(2)(a) Name, City, State, Country</th>
<th>(2)(b) Country of Citizenship or incorporation</th>
<th>(2)(c) 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>192,623 ÷ 14%, Common Stock</td>
<td>NONE</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Kyle R. Hamilton, West Lafayette, OH, USA</td>
<td>USA</td>
<td>92,361 ÷ 7%, Common Stock</td>
<td>NONE</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Home Loan Financial Corporation ESOP, TI Trust, Trustee, Quincy, IL, USA</td>
<td>USA</td>
<td>125,269 ÷ 9%, Common Stock</td>
<td>NONE</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>Principal Occupation if other than with Holding Company</th>
<th>(3)(a) Title &amp; Position with Subsidiaries (include names of other businesses)</th>
<th>(3)(b) Title &amp; Position with 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 Director &amp; President</td>
<td>Director &amp; CEO/President (HLSB)</td>
<td>Director (HLFS)</td>
<td>N/A</td>
<td>7%</td>
<td>None</td>
</tr>
<tr>
<td>Robert C. Hamilton West Lafayette, OH, USA</td>
<td>N/A Director, Chairman &amp; CEO</td>
<td>Chairman (HLSB)</td>
<td>N/A</td>
<td>Neal J. Caldwell Veterinary Consultant</td>
<td>14%</td>
<td>None</td>
</tr>
<tr>
<td>Neal J. Caldwell Coshocton, OH, USA</td>
<td>Veterinary Consultant</td>
<td>Director</td>
<td>Director (HLSB)</td>
<td>N/A</td>
<td>4%</td>
<td>None</td>
</tr>
<tr>
<td>Douglas L. Randles Warsaw, OH, USA</td>
<td>Retired Director</td>
<td>Director</td>
<td>Director (HLSB)</td>
<td>N/A</td>
<td>3%</td>
<td>None</td>
</tr>
<tr>
<td>Richard R. Berg Coshocton, OH, USA</td>
<td>Retired Director</td>
<td>Director</td>
<td>Director (HLSB)</td>
<td>N/A</td>
<td>&lt;1%</td>
<td>None</td>
</tr>
<tr>
<td>Matthew T. Miller Coshocton, OH, USA</td>
<td>Funeral Director</td>
<td>Director</td>
<td>Director (HLSB)</td>
<td>President, Miller Funeral Home LLC</td>
<td>&lt;1%</td>
<td>None</td>
</tr>
<tr>
<td>William A. Unger Coshocton, OH, USA</td>
<td>Industrial Cleaning Services Director</td>
<td>Director (HLSB)</td>
<td>President, PSI Industrial Solutions</td>
<td>&lt;1%</td>
<td>None</td>
<td>N/A</td>
</tr>
<tr>
<td>Thomas R. Conidi Coshocton, OH, USA</td>
<td>N/A Director &amp; Vice President</td>
<td>Director, &amp; Executive Vice President (HLSB)</td>
<td>N/A</td>
<td>1%</td>
<td>None</td>
<td>N/A</td>
</tr>
<tr>
<td>Breann L. Miller West Lafayette, OH, USA</td>
<td>N/A VP, CFO, Secretary, &amp; Treasurer</td>
<td>VP, CFO, Secretary, &amp; Treasurer (HLFS)</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