

Board of Governors of the Federal Reserve System



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. §§ 3106(a) and 3108(a)); sections 11(a)(1), 25, 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.

This report form is to be filed by all top-tier bank holding companies, top-tier savings and loan holding companies, and U.S. intermediate holding companies organized under U.S. law, and by any foreign banking organization that does not meet the requirements of and is not treated as a qualifying foreign banking organization under Section 211.23 of Regulation K (12 C.F.R. § 211.23). (See page one of the general instructions for more detail of who must file.) The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, an information collection unless it displays a currently valid OMB control number.

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 is 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 & 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.

Robert C. Hamilton
 Signature of Holding Company Director and Official
Sept. 8, 2020
 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, 2020
 Month / Day / Year

N/A
 Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter's 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

bmiller@homeloansavingsbank.com
 E-mail Address

www.homeloanfinancialcorp.com
 Address (URL) for the Holding Company's web page

Is confidential treatment requested for any portion of this report submission? 0=No 1=Yes

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."

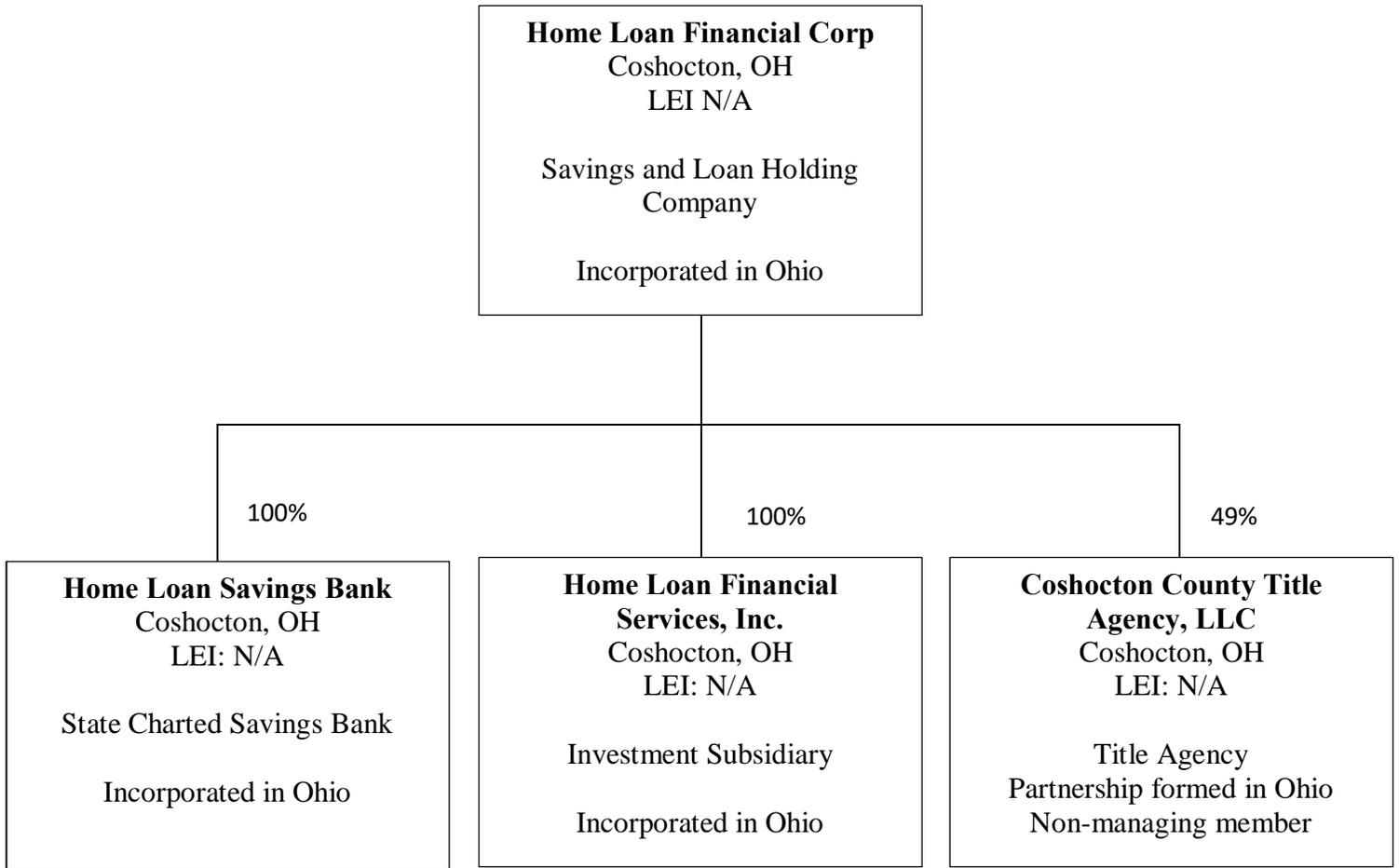
Form FR Y-6

**Home Loan Financial Corporation
Coshocton, Ohio
Fiscal Year Ending June 30, 2020**

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 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.
- Close:** If a branch listed was sold or closed, enter 'Close' in the **Data Action** column and the sale or closure date 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>.

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

Data Action	Effective Date	Branch Service Type	Branch ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
OK		Full Service (Head Office)	468673	HOME LOAN SAVINGS BANK, THE	413 MAIN STREET	COSHOCTON	OH	43812	COSHOCTON	UNITED STATES	Not Required	Not Required	HOME LOAN SAVINGS BANK, THE	468673	
OK		Full Service	4474654	HOME LOAN SAVINGS BANK WALNUT OFFICE	590 WALNUT STREET	COSHOCTON	OH	43812	COSHOCTON	UNITED STATES	Not Required	Not Required	HOME LOAN SAVINGS BANK, THE	468673	
OK		Full Service	3667888	WALNUT BRANCH	590 WALNUT STREET	COSHOCTON	OH	43812	COSHOCTON	UNITED STATES	Not Required	Not Required	HOME LOAN SAVINGS BANK, THE	468673	
OK		Full Service	4474878	HOME LOAN SAVINGS BANK MOUNT VERNON OFFICE	1387 COSHOCTON AVENUE	MOUNT VERNON	OH	43050	KNOX	UNITED STATES	Not Required	Not Required	HOME LOAN SAVINGS BANK, THE	468673	
OK		Full Service	3667897	MOUNT VERNON BRANCH	1387 COSHOCTON AVENUE	MOUNT VERNON	OH	43050	KNOX	UNITED STATES	Not Required	Not Required	HOME LOAN SAVINGS BANK, THE	468673	
OK		Full Service	4474663	HOME LOAN SAVINGS BANK WEST LAFAYETTE OFFICE	503 WEST MAIN STREET	WEST LAFAYETTE	OH	43845	COSHOCTON	UNITED STATES	Not Required	Not Required	HOME LOAN SAVINGS BANK, THE	468673	
OK		Full Service	3378942	WEST LAFAYETTE BRANCH	503 W MAIN ST.	WEST LAFAYETTE	OH	43845	COSHOCTON	UNITED STATES	Not Required	Not Required	HOME LOAN SAVINGS BANK, THE	468673	

Form FR Y-6
Home Loan Financial Corporation
Fiscal Year Ending June 30, 2020

Report Item 3: Securities holders

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

Current securities holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 6-30-2018			Securities holders not listed in 3(1)(a) through 3(1)(c) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending 6-30-2018		
(1)(a) Name, City,State, Country	(1)(b) Country of Citizenship or incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities	(2)(a) Name, City,State, Country	(2)(b) Country of Citizenship or incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
Robert C. Hamilton West Lafayette, OH USA	USA	192,623 . 14% Common Stock	NONE		
Kyle R. Hamilton West Lafayette, OH USA	USA	92,361 . 7% Common Stock			
Home Loan Financial Corporation ESOP TI Trust, Trustee Quincy, IL USA	USA	125,269 . 9% Common Stock			

Form FR Y-6
Home Loan Financial Corporation
Fiscal Year Ending June 30, 2020

Report Item 4: Insiders

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

(1) Name, City, State, Country	(2) Principal Occupation if other than with Holding Company	(3)(a) Title & Position With Holding Company	(3)(b) Title & Position with Subsidiaries (include names Of subsidiaries)	(3)(c) Title & Position with other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares in Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(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)
Kyle R. Hamilton Kimbolton, OH, USA	N/A	Director & President	Director & CEO/President (HLSB) Director (HLFS)	N/A	7%	None	N/A
Robert C. Hamilton West Lafayette, OH, USA	N/A	Director, Chairman & CEO	Chairman (HLSB)	N/A	14%	None	N/A
Neal J. Caldwell Coshocton, OH, USA	Veterinary Consultant	Director	Director (HLSB)	Neal J. Caldwell Veterinary Consultant	4%	None	N/A
Douglas L. Randles Warsaw, OH, USA	Retired	Director	Director (HLSB)	N/A	3%	None	N/A
Richard R. Berg Coshocton, OH, USA	Retired	Director	Director (HLSB)	N/A	<1%	None	N/A
Matthew T. Miller Coshocton, OH, USA	Funeral Director	Director	Director (HLSB)	President, Miller Funeral Home LLC	<1%	None	N/A
William A. Unger Coshocton, OH, USA	Industrial Cleaning Services	Director	Director (HLSB)	President, PSI Industrial Solutions	<1%	None	N/A
Thomas R. Conidi Coshocton, OH, USA	N/A	Director & Vice President	Director, & Executive Vice President (HLSB)	N/A	1%	None	N/A
Breann L. Miller West Lafayette, OH, USA	N/A	VP, CFO, Secretary, & Treasurer	VP, CFO, Secretary, & Treasurer (HLSB) VP & Treasurer (HLFS)	N/A	<1%	None	N/A

HLSB- Home Loan Savings Bank

HLFS- Home Loan Financial Services