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. §§ 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 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 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 Officer

Chairman & CEO
Title of the Holding Company Director and Officer

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 of Holding Company Director and Officer

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

RSSID ID: 
C.I. 

Date of Report (top-tier holding company's fiscal year-end):

June 30, 2021

Report's LEI (20-Character LEI Code)

Home Loan Financial Corporation

Legal Title of Holding Company

413 Main Street
(Mailing Address of the Holding Company)

Coshocton, Ohio 43812

City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Breena L. Miller
CFO

Name

Title

Area Code / Phone Number / Extension

Fax Number

E-mail Address

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

Is confidential treatment requested for any portion of this report submission? [ ] No [ ] 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.”
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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Home Loan Financial Corp
Coshocton, OH
LEI N/A

Savings and Loan Holding Company
Incorporated in Ohio

100%

Home Loan Savings Bank
Coshocton, OH
LEI: N/A
State Chartered Savings Bank
Incorporated in Ohio

100%

Home Loan Financial Services, Inc.
Coshocton, OH
LEI: N/A
Investment Subsidiary
Incorporated in Ohio

49%

Coshocton County Title Agency, LLC
Coshocton, OH
LEI: N/A
Title Agency
Partnership formed in Ohio
Non-managing member
```

2b: Domestic branch listing provided to the Federal Reserve Bank
### 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](https://y10online.federalreserve.gov).

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

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<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>Country</th>
<th>FDIC UNNUM*</th>
<th>Office Number*</th>
<th>Head Office</th>
<th>Head Office ID_RSSD*</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
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<td>468673</td>
<td>HOME LOAN SAVINGS BANK, THE 413 MAIN STREET</td>
<td>COSHOCTON, OH 43812</td>
<td>COSHOCTON, UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>HOME LOAN SAVINGS BANK, THE</td>
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<td></td>
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<td>4474654</td>
<td>HOME LOAN SAVINGS BANK WALNUT OFFICE 590 WALNUT STREET</td>
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<td>HOME LOAN SAVINGS BANK, THE</td>
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<td>COSHOCTON, UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>HOME LOAN SAVINGS BANK, THE</td>
<td>468673</td>
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<td>WEST LAFAYETTE, UNITED STATES</td>
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<td>HOME LOAN SAVINGS BANK, THE</td>
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<tr>
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<td>WEST LAFAYETTE BRANCH 4474663</td>
<td>HOME LOAN SAVINGS BANK WEST LAFAYETTE OFFICE</td>
<td>503 W MAIN ST</td>
<td>WEST LAFAYETTE, OH 43845</td>
<td>WEST LAFAYETTE, UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>HOME LOAN SAVINGS BANK, THE</td>
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</table>
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</td>
<td>USA</td>
<td>199,064 (\times) 14% Common Stock</td>
<td>NONE</td>
<td>NULL</td>
<td>NULL</td>
</tr>
<tr>
<td>Kyle R. Hamilton</td>
<td>USA</td>
<td>96,045 (\times) 7% Common Stock</td>
<td>NULL</td>
<td>NULL</td>
<td>NULL</td>
</tr>
<tr>
<td>Home Loan Financial Corporation ESOP</td>
<td>USA</td>
<td>128,551 (\times) 9% Common Stock</td>
<td>NULL</td>
<td>NULL</td>
<td>NULL</td>
</tr>
</tbody>
</table>
### Report Item 4: Insiders

1. **Name, City, State, Country**
2. **Principal Occupation if other than with Holding Company**
3. **Title & Position with Holding Company**
   - (a) Title & Position with Subsidiaries (include names of subsidiaries)
   - (b) Title & Position with Subsidiaries (include names of subsidiaries)
   - (c) Title & Position with Subsidiaries (include names of subsidiaries)
4. **Percentage of Voting Shares in Holding Company**
   - (a) Percentage of Voting Shares in Subsidiary (include names of subsidiaries)
   - (b) Percentage of Voting Shares in Subsidiary (include names of subsidiaries)
   - (c) List Names of other companies (includes Partnerships)

<table>
<thead>
<tr>
<th>Name, City, State, Country</th>
<th>Principal Occupation if other than with Holding Company</th>
<th>Title &amp; Position with Holding Company</th>
<th>Title &amp; Position with Subsidiaries (include names of subsidiaries)</th>
<th>Percentage of Voting Shares in Holding Company</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kyle R. Hamilton Kimbolton, OH, USA</td>
<td>N/A</td>
<td>Director &amp; CEO/President (HLSB) Director (HLFS)</td>
<td>N/A</td>
<td>7% None N/A</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>
</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>
</tr>
<tr>
<td>Douglas L. Randles Warsaw, OH, USA</td>
<td>Retired</td>
<td>Director</td>
<td>Director (HLSB)</td>
<td>N/A</td>
</tr>
<tr>
<td>Richard R. Berg Coshocton, OH, USA</td>
<td>Retired</td>
<td>Director</td>
<td>Director (HLSB)</td>
<td>N/A</td>
</tr>
<tr>
<td>Matthew T. Miller Coshocton, OH, USA</td>
<td>Industrial Cleaning Services, PSI Industrial Solutions Inc.</td>
<td>Director</td>
<td>Director (HLSB)</td>
<td>President, Miller Funeral Home LLC</td>
</tr>
<tr>
<td>William A. Unger Coshocton, OH, USA</td>
<td>Director</td>
<td>Director (HLSB)</td>
<td>President, PSI Industrial Solutions Inc.</td>
<td>&lt;1% None N/A</td>
</tr>
<tr>
<td>Thomas R. Conidi Coshocton, OH, USA</td>
<td>N/A</td>
<td>Director &amp; Vice President</td>
<td>Director (HLSB)</td>
<td>N/A</td>
</tr>
<tr>
<td>Breann L. Miller West Lafayette, OH, USA</td>
<td>N/A</td>
<td>VP, CFO, Secretary, &amp; Treasurer</td>
<td>VP, CFO, Secretary, &amp; Treasurer (HLSB)</td>
<td>N/A</td>
</tr>
</tbody>
</table>

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