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, 185, 312, 618, and 805 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.

Robert C. Hamilton
Name of the Holding Company Director and Officer
Chairman
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

RSSD ID __________________________________________
C.I. ____________________________

Date of Report (top-tier holding company’s fiscal year-end):
June 30, 2022
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

Coshcovan OH 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? ☐ 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.”

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.50 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden to: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0297), Washington, DC 20503.
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

- **Home Loan Financial Corp**
  - Coshocton, OH
  - LEI: N/A
  - Savings and Loan Holding Company
  - Incorporated in Ohio

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

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

- **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
Data Action | Effective Date | Branch Service Type | Branch ID (RSSD) | Popular Name | Street Address | City | State | Zip Code | County | Country | POC UNUM* | Office Number* | Head Office | Head Office (ID, RSSD)* | Comments |
--- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
CK | Full Service | 446923 | HOME LOAN SAVINGS BANK, THE | 413 MAIN STREET | COSHOCTON | OH | 43812 | COSHOCTON | UNITED STATES | Not Required | Not Required | HOME LOAN SAVINGS BANK, THE | 464673 |
CK | Full Service | 447333 | HOME LOAN SAVINGS BANK WALNUT BRANCH | 100 WALNUT STREET | COSHOCTON | OH | 43812 | COSHOCTON | UNITED STATES | Not Required | Not Required | HOME LOAN SAVINGS BANK, THE | 464673 |
CK | Full Service | 447533 | WALNUT BRANCH | 100 WALNUT STREET | COSHOCTON | OH | 43812 | COSHOCTON | UNITED STATES | Not Required | Not Required | HOME LOAN SAVINGS BANK, THE | 464673 |
CK | Full Service | 447598 | HOME LOAN SAVINGS BANK MOUNT VERNON OFFICE | 1137 MOUNT VERNON AVENUE | MOUNT VERNON | OH | 43050 | MOUNT VERNON | UNITED STATES | Not Required | Not Required | HOME LOAN SAVINGS BANK, THE | 464673 |
CK | Full Service | 447677 | MOUNT VERNON BRANCH | 1137 MOUNT VERNON AVENUE | MOUNT VERNON | OH | 43050 | MOUNT VERNON | UNITED STATES | Not Required | Not Required | HOME LOAN SAVINGS BANK, THE | 464673 |
CK | Full Service | 447968 | HOME LOAN SAVINGS BANK WEST LAFAYETTE OFFICE | 505 W MAIN STREET | WEST LAFAYETTE | OH | 45845 | COSHOCTON | UNITED STATES | Not Required | Not Required | HOME LOAN SAVINGS BANK, THE | 464673 |
CK | Full Service | 445095 | WEST LAFAYETTE BRANCH | 505 W MAIN ST | WEST LAFAYETTE | OH | 45845 | COSHOCTON | UNITED STATES | Not Required | Not Required | HOME LOAN SAVINGS BANK, THE | 464673 |
Report Item 3: Securities holders
(1)(a)(b)(c) and (2)(a)(b)(c)

<table>
<thead>
<tr>
<th>(1)(a)</th>
<th>(1)(b)</th>
<th>(1)(c)</th>
<th>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 6-30-2022</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name, City, State, Country</td>
<td>Country of Citizenship or incorporation</td>
<td>Number and Percentage of Each Class of Voting Securities</td>
<td>Name, City, State, Country</td>
</tr>
<tr>
<td>Robert C. Hamilton West Lafayette, OH USA</td>
<td>USA</td>
<td>203,517 - 14% Common Stock</td>
<td>NONE</td>
</tr>
<tr>
<td>Kyle R. Hamilton West Lafayette, OH USA</td>
<td>USA</td>
<td>100,548 - 7% Common Stock</td>
<td></td>
</tr>
<tr>
<td>Home Loan Financial Corporation ESOP TN Trust, Trustee Quincy, IL USA</td>
<td>USA</td>
<td>89,943 - 6% Common Stock</td>
<td></td>
</tr>
</tbody>
</table>

Form FR Y-6
Home Loan Financial Corporation
Fiscal Year Ending June 30, 2022
**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 Subsidiaries (include names of subsidiaries)</th>
<th>(3)(b) Title &amp; Position with Holding Company</th>
<th>(3)(c) Title &amp; Position with other Businesses (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; CEO/President (HLSB)</td>
<td>Director &amp; CEO/President (HLSB)</td>
<td>N/A</td>
<td>7%</td>
<td>None</td>
<td>N/A</td>
</tr>
<tr>
<td>Robert C. Hamilton West Lafayette, OH, USA</td>
<td>N/A</td>
<td>Director, Chairman &amp; CEO (HLSB)</td>
<td>Chairman (HLSB)</td>
<td>N/A</td>
<td>14%</td>
<td>None</td>
<td>N/A</td>
</tr>
<tr>
<td>Neal J. Caldwell Coshocton, OH, USA</td>
<td>Veterinary Consultant</td>
<td>Director (HLSB)</td>
<td>Director (HLSB)</td>
<td>N/A</td>
<td>4%</td>
<td>None</td>
<td>N/A</td>
</tr>
<tr>
<td>Douglas L. Randles Warsaw, OH, USA</td>
<td>Retired Industrial Cleaning Services, PSI Industrial Solutions Inc.</td>
<td>Director (HLSB)</td>
<td>Director (HLSB)</td>
<td>N/A</td>
<td>3%</td>
<td>None</td>
<td>N/A</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>N/A</td>
<td>1%</td>
<td>None</td>
<td>N/A</td>
</tr>
<tr>
<td>Thomas R. Conidi Coshocton, OH, USA</td>
<td>Director &amp; Vice President (HLSB)</td>
<td>Director, &amp; Executive Vice President (HLSB)</td>
<td>N/A</td>
<td>1%</td>
<td>None</td>
<td>N/A</td>
<td></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, CFO, Secretary, &amp; Treasurer (HLSB)</td>
<td>N/A</td>
<td>&lt;1%</td>
<td>None</td>
<td>N/A</td>
</tr>
</tbody>
</table>

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