

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)); Section 8(a) of the International Banking Act (12 U.S.C. § 3106(a)); Sections 11(a)(1), 25 and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); Section 211.13(c) of Regulation K (12 C.F.R. § 211.13(c)); and Section 225.5(b) of Regulation Y (12 C.F.R. § 225.5(b)) and section 10(c)(2)(H) of the Home Owners' Loan Act. 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 and top-tier savings and loan 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.

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

June 30, 2014

Month / Day / Year

I, **Robert C. Hamilton**

Name of the Holding Company Director and Official

Chairman of the Board

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.

Reporter's Name, Street, and Mailing Address

Home Loan Financial Corp

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

Physical location (if different from mailing address)

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.

Person to whom questions about this report should be directed:

Breann L. Miller

Interim 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

Robert C. Hamilton

Signature of Holding Company Director and Official

9-26-2014

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 **35826111**
 C.I. _____

Does the reporter request confidential treatment for any portion of this submission?

Yes Please identify the report items to which this request applies:

- In accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided.
- The information for which confidential treatment is sought is being submitted separately labeled "Confidential."

No

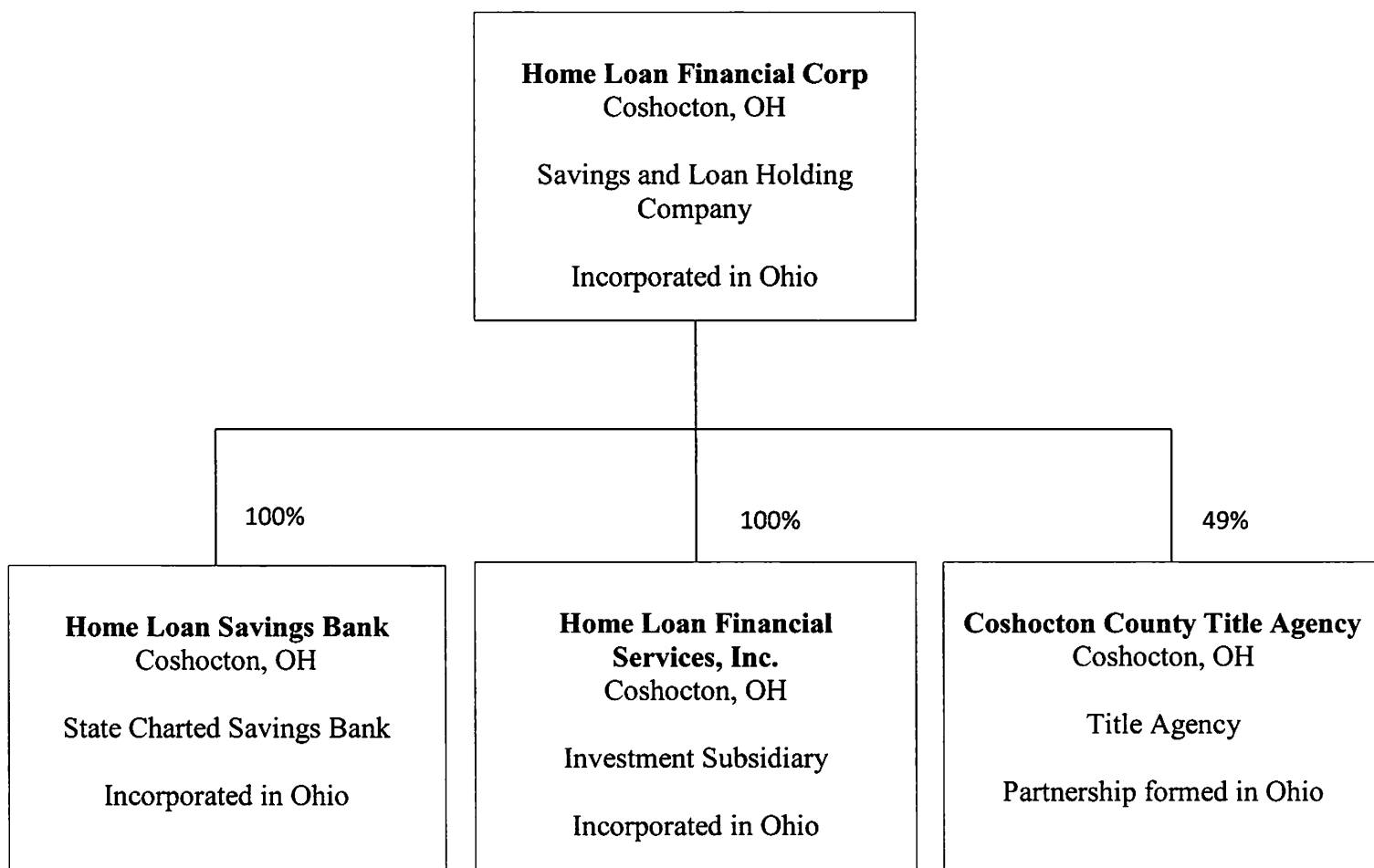
Form FR Y-6

**Home Loan Financial Corporation
Coshocton, Ohio
Fiscal Year Ending June 30, 2014**

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 06/30/2014. Data reflects information that was received and processed through 07/06/2014.

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	42529	0	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	276846	1	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	433929	2	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	442596	3	HOME LOAN SAVINGS BANK, THE	468673	

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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 6-30-2014			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 6-30-2014		
(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	173,857 – 12% Common Stock	NONE		
Kyle R. Hamilton West Lafayette, OH USA	USA	74,953 – 5% Common Stock			
Preston W. Bair Coshocton, OH USA	USA	77,454 – 6% Common Stock			
Home Loan Financial Corporation ESOP First Bankers Trust, Trustee Quincy, IL	USA	266,556 – 18% Common Stock			

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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 West Lafayette, OH, USA	N/A	Director & Vice President	Director & President (HLSB) President (HLFS)	N/A	5%	None	N/A
Robert C. Hamilton West Lafayette, OH, USA	N/A	Director, Chariman & President	Director & CEO (HLSB)	N/A	12%	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	Cheese Broker	Director	Director (HLSB)	President, LW Randles Cheese	4%	None	Unknown
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	None	None	Unknown
Preston W. Bair Coshocton, OH, USA	N/A	CFO, Secretary, & Treasurer	CFO, Secretary, & Treasurer (HLSB) Treasurer (HLFS)	N/A	6%	None	N/A
Thomas R. Conidi Coshocton, OH, USA	N/A	Vice President	Executive Vice President (HLSB)	N/A	1%	None	N/A