

Board of Governors of the Federal Reserve System

FEDERAL RESERVE BANK



Annual Report of Holding Companies—FR Y-6

STATISTICS & ANALYSIS  
DEPARTMENT

2016 OCT -5 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, 2016

Month / Day / Year

N/A

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

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 Corporation

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

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.

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

Signature of Holding Company Director and Official

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.

3828111

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

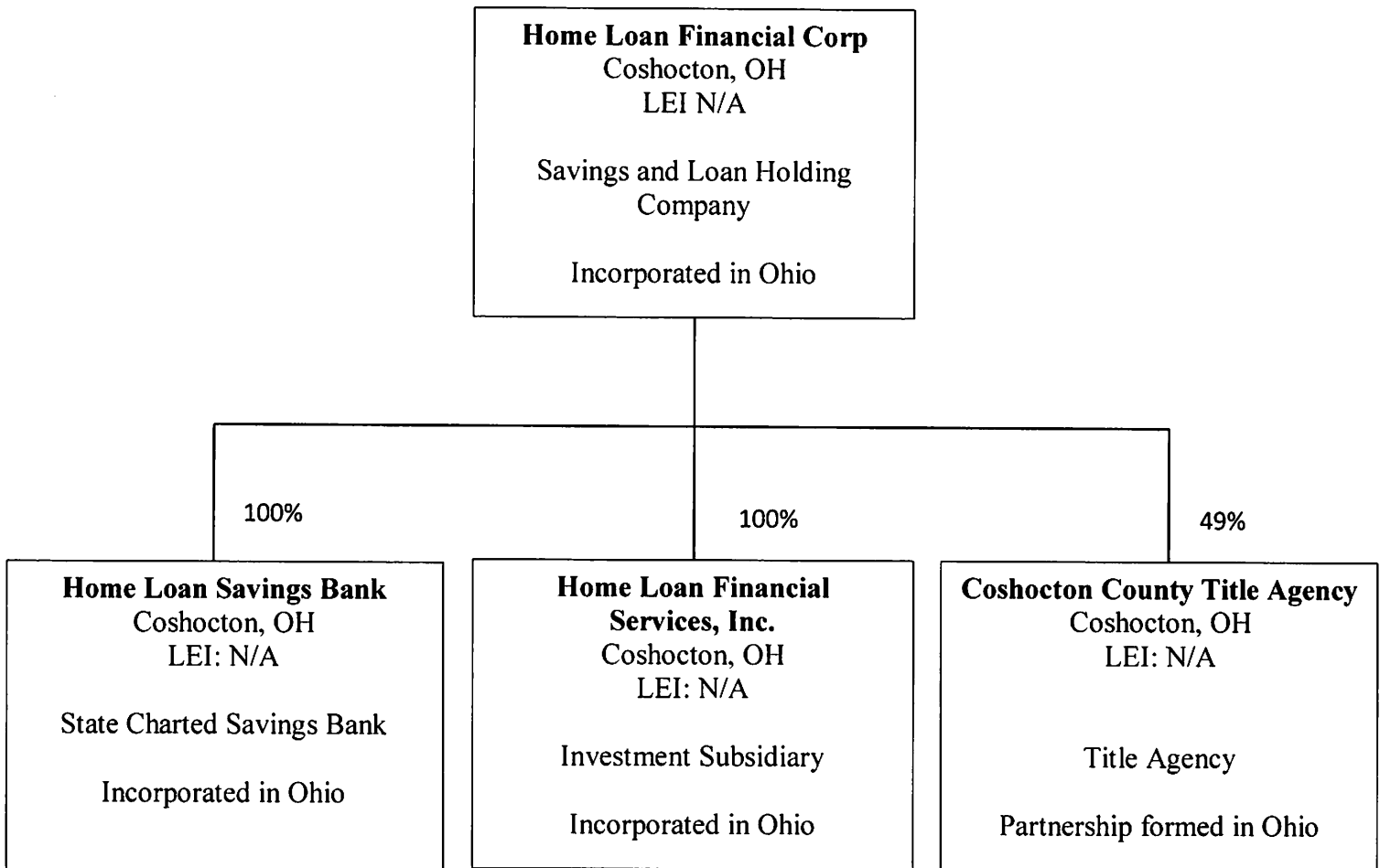
**Form FR Y-6**

**Home Loan Financial Corporation  
Coshocton, Ohio  
Fiscal Year Ending June 30, 2016**

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 **06/30/2016**. Data reflects information that was received and processed through **07/11/2016**.

**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       | FCIC 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               |          |

Form FR Y-6  
Home Loan Financial Corporation  
Fiscal Year Ending June 30, 2016

**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 6-30-2016 |  |  | 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 6-30-2016 |  |  |
|--|--|--|---|--|--|
| (1)(a)<br>Name,<br>City, State, Country  | (1)(b)<br>Country of Citizenship<br>or incorporation | (1)(c)<br>Number and Percentage of<br>Each Class of Voting<br>Securities | (2)(a)<br>Name,<br>City, State, Country   | (2)(b)<br>Country of Citizenship<br>or incorporation | (2)(c)<br>Number and Percentage of<br>Each Class of Voting<br>Securities |
| Robert C. Hamilton<br>West Lafayette, OH<br>USA  | USA  | 183,422 – 13%<br>Common Stock  | NONE  |  |  |
| Kyle R. Hamilton<br>West Lafayette, OH<br>USA  | USA  | 84,268 – 6%<br>Common Stock  |   |  |  |
| Preston W. Bair<br>Coshocton, OH<br>USA  | USA  | 77,793 – 6%<br>Common Stock  |   |  |  |
| Home Loan Financial<br>Corporation ESOP<br>First Bankers Trust, Trustee<br>Quincy, IL  | USA  | 122,116 – 9%<br>Common Stock   |   |  |  |

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Home Loan Financial Corporation  
Fiscal Year Ending June 30, 2016

**Report Item 4: Insiders**

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

| (1)<br>Name,<br>City, State,<br>Country          | (2)<br>Principal<br>Occupation if other<br>than with Holding<br>Company | (3)(a)<br>Title & Position<br>With Holding<br>Company | (3)(b)<br>Title & Position<br>with Subsidiaries<br>(include names<br>Of subsidiaries) | (3)(c)<br>Title & Position<br>with other<br>Businesses<br>(include names<br>of other<br>businesses) | (4)(a)<br>Percentage of<br>Voting Shares in<br>Holding Company | (4)(b)<br>Percentage of<br>Voting Shares in<br>Subsidiaries<br>(include names<br>of subsidiaries) | (4)(c)<br>List Names of<br>other companies<br>(includes<br>Partnerships)<br>If 25% or more of<br>Voting securities<br>are held (List names<br>of companies and<br>percentage of voting<br>securities held) |
|--|---|---|---|---|--|---|--|
| Kyle R. Hamilton<br>West Lafayette,<br>OH, USA   | N/A   | Director &<br>President                               | Director &<br>President (HLSB)<br>Director (HLFS)                                     | N/A   | 6%   | None  | N/A  |
| Robert C. Hamilton<br>West Lafayette,<br>OH, USA | N/A   | Director,<br>Chairman &<br>CEO                        | Director & CEO<br>(HLSB)  | N/A   | 13%  | None  | N/A  |
| Neal J. Caldwell<br>Coshocton, OH,<br>USA        | Veterinary<br>Consultant  | Director  | Director (HLSB)   | Neal J. Caldwell<br>Veterinary<br>Consultant  | 4%   | None  | Unknown  |
| Douglas L. Randles<br>Warsaw, OH, USA            | Cheese Broker   | Director  | Director (HLSB)   | President, LW Randles<br>Cheese   | 4%   | None  | Unknown  |
| Richard R. Berg<br>Coshocton, OH,<br>USA         | Retired   | Director  | Director (HLSB)   | N/A   | 1%   | None  | Unknown  |
| Matthew T. Miller<br>Coshocton, OH,<br>USA       | Funeral Director  | Director  | Director (HLSB)   | President, Miller<br>Funeral Home LLC   | >1%  | None  | Unknown  |
| William A. Unger<br>Coshocton, OH,<br>USA        | Industrial Cleaning<br>Services   | Director  | Director (HLSB)   | President, PSI<br>Industrial Solutions  | >1%  | None  | Unknown  |
| Thomas R. Conidi<br>Coshocton, OH,<br>USA        | N/A   | Director &<br>Vice President                          | Director, &<br>Executive Vice<br>President (HLSB)                                     | N/A   | 1%   | None  | N/A  |