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.

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.

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.

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 is the report concerning that individual.

Signature of Holding Company Director and Official
11/09/2015

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. 382811

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.25 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, 250th and C Streets, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0297), Washington, DC 20503.

Date of Report (top-tier holding company's fiscal year-end):
June 30, 2015
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 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

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."
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
Savings and Loan Holding  
Company
Incorporated in Ohio

100%  

Home Loan Savings Bank  
Coshocton, OH
State Charted Savings Bank
Incorporated in Ohio

100%  

Home Loan Financial  
Services, Inc.
Coshocton, OH
Investment Subsidiary
Incorporated in Ohio

49%  

Coshocton County Title Agency  
Coshocton, OH
Title Agency
Partnership formed in Ohio
```

2b: Domestic branch listing provided to the Federal Reserve Bank
### 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 West Lafayette, OH USA</td>
<td>USA</td>
<td>179,713 – 13% Common Stock</td>
<td>NONE</td>
<td>NONE</td>
<td>NONE</td>
</tr>
<tr>
<td>Kyle R. Hamilton West Lafayette, OH USA</td>
<td>USA</td>
<td>81,661 – 6% Common Stock</td>
<td>NONE</td>
<td>NONE</td>
<td>NONE</td>
</tr>
<tr>
<td>Preston W. Bair Coshocton, OH USA</td>
<td>USA</td>
<td>77,793 – 6% Common Stock</td>
<td>NONE</td>
<td>NONE</td>
<td>NONE</td>
</tr>
<tr>
<td>Home Loan Financial Corporation ESOP First Bankers Trust, Trustee Quincy, IL USA</td>
<td>USA</td>
<td>120,155 – 9% Common Stock</td>
<td>NONE</td>
<td>NONE</td>
<td>NONE</td>
</tr>
</tbody>
</table>
Report Item 4: Insiders
(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

<table>
<thead>
<tr>
<th>(1) Name, City, State, Country</th>
<th>(2) Principal Occupation if other than with Holding Company</th>
<th>(3)(a) Title &amp; Position With Holding Company</th>
<th>(3)(b) Title &amp; Position with Subsidiaries (include names of subsidiaries)</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 West Lafayette, OH, USA</td>
<td>N/A</td>
<td>Director &amp; Vice President</td>
<td>Director &amp; President (HLSB) President (HLFS)</td>
<td>N/A</td>
<td>6%</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; President</td>
<td>Director &amp; CEO (HLSB)</td>
<td>N/A</td>
<td>13%</td>
<td>None</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>Neal J. Caldwell Veterinary Consultant</td>
<td>4%</td>
<td>None</td>
<td>N/A</td>
</tr>
<tr>
<td>Douglas L. Randles Warsaw, OH, USA</td>
<td>Cheese Broker</td>
<td>Director</td>
<td>Director (HLSB)</td>
<td>President, LW Randles 4% Cheese</td>
<td>None</td>
<td>Unknown</td>
<td></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>
<td>1%</td>
<td>None</td>
<td>N/A</td>
</tr>
<tr>
<td>Matthew T. Miller Coshocton, OH, USA</td>
<td>Funeral Director</td>
<td>Director</td>
<td>Director (HLSB)</td>
<td>President, Miller Funeral Home LLC</td>
<td>&gt;1%</td>
<td>None</td>
<td>Unknown</td>
</tr>
<tr>
<td>Thomas R. Conidi Coshocton, OH, USA</td>
<td>N/A</td>
<td>Vice President</td>
<td>Executive Vice President (HLSB)</td>
<td>N/A</td>
<td>1%</td>
<td>None</td>
<td>N/A</td>
</tr>
</tbody>
</table>

HLSB- Home Loan Savings Bank  HLFS- Home Loan Financial Services
### 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 date 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.

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

<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>
<td>OK</td>
<td>Full Service</td>
<td>446873</td>
<td>431 MAIN STREET</td>
<td>COSHOCTON</td>
<td>OH</td>
<td>43812</td>
<td>COSHOCTON</td>
<td>UNITED STATES</td>
<td></td>
<td>42527</td>
<td>HOME LOAN SAVINGS BANK, THE</td>
<td>466873</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>Full Service</td>
<td>447469</td>
<td>50 WALNUT STREET</td>
<td>COSHOCTON</td>
<td>OH</td>
<td>43812</td>
<td>COSHOCTON</td>
<td>UNITED STATES</td>
<td></td>
<td>Not Required</td>
<td>HOME LOAN SAVINGS BANK, THE</td>
<td>466873</td>
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<td></td>
<td></td>
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<tr>
<td>OK</td>
<td>Full Service</td>
<td>3606788</td>
<td>1387 COSHOCTON AVENUE</td>
<td>MOUNT VERNON</td>
<td>OH</td>
<td>43956</td>
<td>Knox</td>
<td>UNITED STATES</td>
<td></td>
<td>Not Required</td>
<td>HOME LOAN SAVINGS BANK, THE</td>
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<tr>
<td>OK</td>
<td>Full Service</td>
<td>4474675</td>
<td>501 WEST MAIN STREET</td>
<td>WEST LAFAYETTE</td>
<td>OH</td>
<td>43845</td>
<td>COSHOCTON</td>
<td>UNITED STATES</td>
<td></td>
<td>Not Required</td>
<td>HOME LOAN SAVINGS BANK, THE</td>
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<tr>
<td>OK</td>
<td>Full Service</td>
<td>3378447</td>
<td>501 W MAIN ST</td>
<td>WEST LAFAYETTE</td>
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<td>UNITED STATES</td>
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<td>42527</td>
<td>HOME LOAN SAVINGS BANK, THE</td>
<td>466873</td>
<td></td>
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</tbody>
</table>