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 5(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 of the report concerning that individual.

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 88288111 C.I.

Date of Report (top-tier holding company’s fiscal year-end):
June 30, 2016
Month / Day / Year

N/A
Reporters 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:

Brenn A. Miller CFO
Name Title

470-622-0444
Area Code / Phone Number / Extension

470-622-5389
Area Code / FAX Number

bmillert@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:
☒ No  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.”

10/2014
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 (8686111) of COSHOCTON, OH.
The data are as of 07/30/2016. Data reflects information that was received and processed through 07/31/2016.

Reconciliation and Verification Steps
1. In the Data Action column, select one or more of the actions specified below.
2. If required, enter the date in the Effective Date column.

<table>
<thead>
<tr>
<th>Data Action</th>
<th>Effective Date</th>
<th>Branch Service Type</th>
<th>Branch ID</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>Country</th>
<th>PCU/SSN*</th>
<th>Office Number*</th>
<th>Head Office</th>
<th>Head Office ID</th>
<th>RSSD*</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>OK</td>
<td></td>
<td>Full Service</td>
<td>468673</td>
<td>HOME LOAN SAVINGS BANK, THE</td>
<td>411 MAIN STREET</td>
<td>CLEVELAND</td>
<td>OH</td>
<td>44112</td>
<td>CLEVELAND</td>
<td>UNITED STATES</td>
<td>42529</td>
<td>0</td>
<td>HOME LOAN SAVINGS BANK, THE</td>
<td>468673</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td></td>
<td>Full Service</td>
<td>447664</td>
<td>HOME LOAN SAVINGS BANK WALNUT OFFICE</td>
<td>650 WALNUT STREET</td>
<td>CLEVELAND</td>
<td>OH</td>
<td>44112</td>
<td>CLEVELAND</td>
<td>UNITED STATES</td>
<td>42529</td>
<td>0</td>
<td>HOME LOAN SAVINGS BANK, THE</td>
<td>468673</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td></td>
<td>Full Service</td>
<td>447664</td>
<td>HOME LOAN SAVINGS BANK MOUNT VERNON OFFICE</td>
<td>1387 CLEVELAND AVENUE</td>
<td>MOUNT VERNON</td>
<td>OH</td>
<td>44050</td>
<td>MOUNT VERNON</td>
<td>UNITED STATES</td>
<td>42529</td>
<td>0</td>
<td>HOME LOAN SAVINGS BANK, THE</td>
<td>468673</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td></td>
<td>Full Service</td>
<td>360782</td>
<td>MOUNT VERNON BRANCH</td>
<td>1387 CLEVELAND AVENUE</td>
<td>MOUNT VERNON</td>
<td>OH</td>
<td>44050</td>
<td>MOUNT VERNON</td>
<td>UNITED STATES</td>
<td>42529</td>
<td>0</td>
<td>HOME LOAN SAVINGS BANK, THE</td>
<td>468673</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td></td>
<td>Full Service</td>
<td>447664</td>
<td>HOME LOAN SAVINGS BANK WEST LAFAYETTE OFFICE</td>
<td>400 WEST LAFAYETTE</td>
<td>WEST LAFAYETTE</td>
<td>OH</td>
<td>44385</td>
<td>WEST LAFAYETTE</td>
<td>UNITED STATES</td>
<td>42529</td>
<td>0</td>
<td>HOME LOAN SAVINGS BANK, THE</td>
<td>468673</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td></td>
<td>Full Service</td>
<td>337942</td>
<td>WEST LAFAYETTE BRANCH</td>
<td>501 W MAIN ST</td>
<td>WEST LAFAYETTE</td>
<td>OH</td>
<td>44385</td>
<td>WEST LAFAYETTE</td>
<td>UNITED STATES</td>
<td>42529</td>
<td>0</td>
<td>HOME LOAN SAVINGS BANK, THE</td>
<td>468673</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Actions
- **OK**: If the branch information is correct, enter 'OK' in the Data Action column.
- **Change**: If the branch information is incorrect or incomplete, choose the correct identifier in the Data Action column and enter 'Correct' in the Data Action column and the date when this information first became correct 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 Data 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 FF Y-10 reporting requirements, you must also submit FF Y-10 Domestic Branch Schedules for each branch with a Data Action of Change, Close, Delete, or Add.
The FF Y-10 report may be submitted in a hardcopy format or via the FF Y-10 Online application - https://y10online.federalreserve.gov.
### Report Item 3: Securities holders

(1)(a)(b)(c) and (2)(a)(b)(c)

<table>
<thead>
<tr>
<th>Current securities holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 6-30-2016</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 6-30-2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>(1)(a) Name, City, State, Country</td>
<td>(1)(b) Country of Citizenship or incorporation</td>
</tr>
<tr>
<td>Robert C. Hamilton West Lafayette, OH USA</td>
<td>USA</td>
</tr>
<tr>
<td>Kyle R. Hamilton West Lafayette, OH USA</td>
<td>USA</td>
</tr>
<tr>
<td>Preston W. Bair Coshocton, OH USA</td>
<td>USA</td>
</tr>
<tr>
<td>Home Loan Financial Corporation ESOP First Bankers Trust, Trustee Quincy, IL USA</td>
<td>USA</td>
</tr>
<tr>
<td></td>
<td></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 other businesses)</th>
<th>(3)(c) Percentage of Voting Shares in Holding Company</th>
<th>(4)(a) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)</th>
<th>(4)(b) Percentage of Voting Shares in 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; President</td>
<td>Director &amp; President (HLSB) Director (HLFS)</td>
<td>N/A</td>
<td>6%</td>
<td>None</td>
</tr>
<tr>
<td>Robert C. Hamilton West Lafayette, OH, USA</td>
<td>N/A</td>
<td>Director, Chairman &amp; CEO</td>
<td>Director &amp; CEO (HLSB)</td>
<td>N/A</td>
<td>13%</td>
<td>None</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>
</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>
</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>
</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>
</tr>
<tr>
<td>William A. Unger Coshocton, OH, USA</td>
<td>Industrial Cleaning Services</td>
<td>Director</td>
<td>Director (HLSB)</td>
<td>President, PSI Industrial Solutions</td>
<td>&gt;1%</td>
<td>None</td>
</tr>
<tr>
<td>Thomas R. Conidi Coshocton, OH, USA</td>
<td>N/A</td>
<td>Director &amp; Vice President</td>
<td>Director, &amp; Executive Vice President (HLSB)</td>
<td>N/A</td>
<td>1%</td>
<td>None</td>
</tr>
</tbody>
</table>

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