

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) of the Bank Holding Company Act (12 U.S.C. § 1844(c)(1)); section 10(b)(2) of the Home Owners' Loan Act (12 U.S.C. § 1467a(b)(2)); sections 102(a)(1), 165, and 618 of the Dodd-Frank Wall Street Reform and Consumer Protection Act (12 U.S.C. §§ 5311(a)(1), 5365, and 1850a(c)(1)); and sections 8(a) and 13(a) of the International Banking Act of 1978 (12 U.S.C. §§ 3106(a) and 3108(a)). 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, top-tier savings and loan holding companies, and U.S. intermediate 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. If the holding company is an ESOP/ESOT formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

I, Robert C. Hamilton
 Name of the Holding Company Director and Official
Chairman
 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 in the report concerning that individual.

Robert C. Hamilton
 Signature of Holding Company Director and Official
11/20/2023
 Date of Signature

For Federal Reserve Bank Use Only

RSSD ID _____
 C.I. _____

Date of Report (top-tier holding company's fiscal year-end):
6/30/2023
 Month / Day / Year

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

Is confidential treatment requested for any portion of this report submission?
 0=No
 1=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."

Report Item 1: Annual Report to Shareholders

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

Checklist

The checklist below is provided to assist the holding company in filing all the necessary responses and verifying changes from the prior year to the various report items. The completed checklist should be submitted with the report. Please see section A of the General Instructions for additional guidance.

Verification of Changes

All Reporters must respond to the following questions by checking the Yes or No box below, as appropriate.

Did the holding company have changes to any reportable FR Y-6 items (2a, 2b, 3, or 4) from the prior year?

- Yes No

If checked Yes, complete the remaining checklist for Report Items 2a, 2b, 3, and 4. For each Report Item, indicate whether there are changes from the prior year by checking Yes or No below. See section A of the General Instructions for additional information.

Report Item 2a: Organization Chart

- Yes No

If checked Yes, the Reporter must submit the organization chart as specified in Report Item 2.a instructions.

Report Item 2b: Domestic Branch Listing

- Yes No

If checked Yes, the Reporter must submit the domestic branch listing as specified in Report Item 2.b instructions.

Report Item 3: Securities Holders

- Yes No

If checked Yes, the Reporter must submit the information as specified in Report Item 3 instructions.

Report Item 4: Insiders

- Yes No

If checked Yes, the Reporter must submit the information as specified in Report Item 4 instructions.

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 06/30/2023. Data reflects information that was received and processed through 07/06/2023.

Reconciliation and Verification Steps

Per the December 2022 instructions, these steps should be followed if there were changes to your domestic branch listing over the prior reporting year.
 Please see the FR Y-6 instructions for further detail.

Note: If a Y-10 was submitted during the fiscal year and the change is reflected below, enter 'OK' in the Data Action column.

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, if applicable. 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	Not Required	Not Required	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	Not Required	Not Required	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	Not Required	Not Required	HOME LOAN SAVINGS BANK, THE	468673	
OK		Full Service	5783522	HOME LOAN SAVINGS BANK	1041 WEST MAIN STREET	NEWARK	OH	43055	LICKING	UNITED STATES	Not Required	Not Required	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	Not Required	Not Required	HOME LOAN SAVINGS BANK, THE	468673	

Form FR Y-6
Home Loan Financial Corporation
Fiscal Year Ending June 30, 2023

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 Coshocton, OH, USA	N/A	Director & President	Director & CEO/President (HLSB) Director (HLFS)	N/A	7%	None	N/A
Robert C. Hamilton West Lafayette, OH, USA	N/A	Director, Chairman & CEO	Chairman (HLSB)	N/A Neal J. Caldwell Veterinary Consultant	14%	None	N/A
Neal J. Caldwell Coshocton, OH, USA	Veterinary Consultant	Director	Director (HLSB)	CO-Founder, Monte Christopher Holdings	4%	None	N/A
Monte T. Londot Granville, OH, USA	Business Investor, Monte Christopher Holdings	Director	Director (HLSB)	CEO, Wiley Innovations	<1	None	N/A
Todd L. Johnson Coshocton, OH, USA	Manufacturing food ingredients & chemicals, Wiley Innovations	Director	Director (HLSB)	President, PSI Industrial Solutions Inc.	0%	None	N/A
William A. Unger Coshocton, OH, USA	Industrial Cleaning Services, PSI Industrial Solutions Inc.	Director	Director (HLSB)	Director, & Executive Vice President (HLSB)	<1%	None	N/A
Thomas R. Conidi Coshocton, OH, USA	N/A	Director & Vice President	VP, CFO, Secretary, & Treasurer (HLSB) VP & Treasurer (HLFS)	N/A	1%	None	N/A
Breann L. Miller West Lafayette, OH, USA	N/A	VP, CFO, Secretary, & Treasurer	N/A	N/A	<1%	None	N/A

HLSB- Home Loan Savings Bank

HLFS- Home Loan Financial Services