

HOME LOAN FINANCIAL CORPORATION
CONDENSED CONSOLIDATED FINANCIAL STATEMENTS
(Unaudited)

CONSOLIDATED STATEMENTS OF FINANCIAL CONDITION

	<u>September 30, 2012</u>	<u>June 30, 2012</u>
ASSETS		
Cash and cash equivalents	\$ 6,812,501	\$ 11,200,899
Interest-bearing time deposits	3,255,942	2,339,807
Securities available for sale	5,865,944	6,474,307
Federal Home Loan Bank stock	2,663,300	2,663,300
Loans, net	137,619,422	135,083,853
Premises and equipment	3,114,878	3,068,782
Accrued interest receivable	611,093	521,393
Bank owned life insurance	4,149,901	4,115,901
Other assets	981,364	1,094,027
Total assets	<u>\$165,074,345</u>	<u>\$166,562,269</u>
 LIABILITIES		
Deposits	\$ 129,506,471	\$ 131,304,879
Federal Home Loan Bank advances	14,028,160	14,003,032
Accrued interest payable	186,204	270,486
Accrued expenses and other liabilities	1,087,402	854,562
Total liabilities	<u>144,808,237</u>	<u>146,432,959</u>
 SHAREHOLDERS' EQUITY		
Preferred stock, no par value, 500,000 shares authorized, none outstanding	--	--
Common stock, no par value, 9,500,000 shares authorized, 2,248,250 shares issued	--	--
Additional paid-in capital	15,044,411	15,044,411
Retained earnings	16,231,776	16,088,831
Treasury stock, at cost – 851,744 shares at September 30, 2012 and June 30, 2012	(11,025,698)	(11,025,698)
Accumulated other comprehensive income	15,619	21,766
Total shareholders' equity	<u>20,266,108</u>	<u>20,129,310</u>
Total liabilities and shareholders' equity	<u>\$165,074,345</u>	<u>\$166,562,269</u>