

**HOME CITY
FINANCIAL
CORPORATION**

**First Quarter
Report**

March 31, 2010



**Home
City**

SERVING our area since 1925

"There's no place like home."

www.homecityfederal.com

To Our Shareholders

Home City Financial Corporation is pleased to report a quarterly Net Income of \$132,000 along with Assets of \$142,221,000.

Net Interest Income continued to exceed \$1,000,000 and was within \$5,000 when compared to the prior quarter indicating our ability to effectively manage our interest rate spreads.

Non Interest Expense such as salaries, benefits, occupancy, equipment, data processing, franchise tax and other miscellaneous expenses continue to be monitored with changes implemented that continually reduce these expenses.

Asset Quality continues to be our primary emphasis along with improving Net Interest Margin and Cost Control.

Our core and risk based capital continue to meet the levels required to be designated well capitalized under Office of Thrift Supervision regulations.

As Shareholders, please return your proxies to be voted at the Annual Shareholders' Meeting scheduled for April 28, 2010.

Sincerely,



J. William Stapleton
President, CEO & COO

Directors

Glenn W. Collier

John D. Conroy, *Chairman*

James M. Foreman

Terry A. Hoppes

J. William Stapleton

Locations

**2454 North Limestone Street
Springfield, Ohio 45503
(937) 390-0470**

ATM available

**63 West Main Street
Springfield, Ohio 45502
(937) 322-5844**

Officers

Patti S. Ark

Peter E. Duffey

Cynthia J. Gorby

Wendy L. Hoewischer

Thomas G. Jordan, Jr.

* **Don E. Lynam**

Debra S. Moore

Gary D. Smart

* **J. William Stapleton**

* **Donna M. Williams**

* *Executive Officer*

Shareholders' Information

Stock Listing: OTCBB Symbol – HCFL
CUSIP # 43706C209

Shareholder Inquiries: J. William Stapleton
President, CEO & COO

Home City Financial Corporation
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Springfield, Ohio 45503
(937) 390-0470

E-mail: jwstapleton@homecityfederal.com

Transfer Agent: Illinois Stock Transfer Company
209 West Jackson Blvd., Suite 903
Chicago, Illinois 60606
(312) 427-2953

Internet Banking is Available at our Website:

www.homecityfederal.com