

**Harleysville Savings Financial Corporation**  
**Selected Consolidated Financial Data as of March 31, 2015**

(Dollars in thousands except per share data)  
(Unaudited)

|                                                     | Year-To-Date      |              | Three Months Ended: |              |               |              |              |
|-----------------------------------------------------|-------------------|--------------|---------------------|--------------|---------------|--------------|--------------|
|                                                     | Six Months Ended: |              |                     |              |               |              |              |
|                                                     | Mar 31, 2015      | Mar 31, 2014 | Mar 31, 2015        | Dec 31, 2014 | Sept 30, 2014 | Jun 30, 2014 | Mar 31, 2014 |
| <b>Selected Consolidated Earnings Data</b>          |                   |              |                     |              |               |              |              |
| Total interest income                               | \$ 14,622         | \$ 14,612    | \$ 7,338            | \$ 7,284     | \$ 7,275      | \$ 7,351     | \$ 7,269     |
| Total interest expense                              | 4,476             | 5,423        | 2,187               | 2,289        | 2,348         | 2,390        | 2,535        |
| Net Interest Income                                 | 10,146            | 9,189        | 5,151               | 4,995        | 4,927         | 4,961        | 4,734        |
| Provision for loan losses                           | 525               | 460          | 260                 | 265          | 210           | 210          | 210          |
| Net Interest Income after Provision for Loan Losses | 9,621             | 8,729        | 4,891               | 4,730        | 4,717         | 4,751        | 4,524        |
| Gain on sale of investments                         | 221               | 595          | 221                 | -            | 114           | -            | 291          |
| Bank owned life insurance                           | 202               | 213          | 100                 | 102          | 106           | 97           | 103          |
| Other income                                        | 868               | 842          | 402                 | 466          | 413           | 412          | 355          |
| Total other expenses                                | 7,051             | 6,637        | 3,555               | 3,496        | 3,401         | 3,594        | 3,380        |
| Income before income taxes                          | 3,861             | 3,742        | 2,059               | 1,802        | 1,949         | 1,666        | 1,893        |
| Income tax expense                                  | 1,295             | 1,228        | 714                 | 581          | 747           | 465          | 681          |
| Net Income                                          | \$ 2,566          | \$ 2,514     | \$ 1,345            | \$ 1,221     | \$ 1,202      | \$ 1,201     | \$ 1,212     |

**Per Common Share Data**

|                                      |           |           |           |           |           |           |           |
|--------------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Basic earnings                       | \$ 0.69   | \$ 0.66   | \$ 0.36   | \$ 0.33   | \$ 0.32   | \$ 0.32   | \$ 0.32   |
| Diluted earnings                     | \$ 0.68   | \$ 0.65   | \$ 0.36   | \$ 0.32   | \$ 0.31   | \$ 0.31   | \$ 0.31   |
| Dividends                            | \$ 0.42   | \$ 0.42   | \$ 0.21   | \$ 0.21   | \$ 0.21   | \$ 0.21   | \$ 0.21   |
| Tangible book value                  | \$ 17.04  | \$ 16.53  | \$ 17.04  | \$ 16.88  | \$ 16.76  | \$ 16.65  | \$ 16.53  |
| Shares outstanding                   | 3,712,650 | 3,798,956 | 3,712,650 | 3,710,041 | 3,767,647 | 3,793,472 | 3,798,956 |
| Average shares outstanding - basic   | 3,715,680 | 3,793,789 | 3,710,815 | 3,720,439 | 3,776,378 | 3,795,048 | 3,797,191 |
| Average shares outstanding - diluted | 3,786,491 | 3,870,259 | 3,792,254 | 3,782,564 | 3,838,189 | 3,858,964 | 3,868,522 |

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|                                                                | Year-To-Date      |              | Three Months Ended: |              |               |              |              |
|----------------------------------------------------------------|-------------------|--------------|---------------------|--------------|---------------|--------------|--------------|
|                                                                | Six Months Ended: |              |                     |              |               |              |              |
|                                                                | Mar 31, 2015      | Mar 31, 2014 | Mar 31, 2015        | Dec 31, 2014 | Sept 30, 2014 | Jun 30, 2014 | Mar 31, 2014 |
| <b>Other Selected Consolidated Data</b>                        |                   |              |                     |              |               |              |              |
| Return on average assets                                       | 0.66%             | 0.63%        | 0.70%               | 0.62%        | 0.61%         | 0.60%        | 0.61%        |
| Return on average equity                                       | 8.20%             | 8.10%        | 8.57%               | 7.82%        | 7.65%         | 7.65%        | 7.77%        |
| Net interest rate spread                                       | 2.54%             | 2.19%        | 2.60%               | 2.48%        | 2.40%         | 2.40%        | 2.28%        |
| Net yield on interest earning assets                           | 2.69%             | 2.35%        | 2.75%               | 2.62%        | 2.56%         | 2.56%        | 2.43%        |
| Operating expenses to average assets                           | 1.81%             | 1.65%        | 1.85%               | 1.78%        | 1.72%         | 1.80%        | 1.69%        |
| Efficiency ratio                                               | 62.86%            | 64.78%       | 62.89%              | 62.84%       | 62.46%        | 65.71%       | 65.10%       |
| Ratio of non-performing loans to total assets at end of period | 1.45%             | 1.53%        | 1.45%               | 1.37%        | 1.53%         | 1.65%        | 1.53%        |
| Loan loss reserve to total loans, net                          | 0.72%             | 0.66%        | 0.72%               | 0.68%        | 0.66%         | 0.65%        | 0.66%        |
| Stockholders' equity to assets                                 | 8.28%             | 7.88%        | 8.28%               | 8.10%        | 7.98%         | 7.94%        | 7.88%        |

|                                             | Mar 31, 2015 | Dec 31, 2014 | Sept 30, 2014 | Jun 30, 2014 | Mar 31, 2014 |
|---------------------------------------------|--------------|--------------|---------------|--------------|--------------|
| <b>Selected Consolidated Financial Data</b> |              |              |               |              |              |
| Total assets                                | \$ 763,940   | \$ 773,588   | \$ 791,353    | \$ 795,548   | \$ 796,887   |
| Cash & investment securities                | 59,722       | 59,284       | 70,067        | 76,721       | 79,243       |
| Mortgage-backed securities                  | 159,277      | 168,915      | 176,590       | 186,361      | 194,351      |
| Total Investments                           | 218,999      | 228,199      | 246,657       | 263,082      | 273,594      |
| Consumer Loans receivable                   | 378,610      | 382,544      | 380,554       | 375,343      | 364,912      |
| Commercial Loans receivable                 | 132,237      | 128,210      | 127,473       | 120,971      | 122,484      |
| Loan loss reserve                           | (3,682)      | (3,491)      | (3,336)       | (3,246)      | (3,226)      |
| Total Loans receivable net                  | 507,165      | 507,263      | 504,691       | 493,068      | 484,170      |
| FHLB stock                                  | 7,319        | 8,075        | 9,858         | 9,514        | 9,386        |
| Checking accounts                           | 129,755      | 121,037      | 113,955       | 118,254      | 117,672      |
| Savings accounts                            | 195,772      | 183,512      | 187,014       | 187,879      | 180,718      |
| Certificate of deposit accounts             | 183,451      | 191,023      | 201,282       | 213,204      | 225,427      |
| Total Deposits                              | 508,978      | 495,572      | 502,251       | 519,337      | 523,817      |
| Advances                                    | 183,367      | 208,014      | 218,467       | 202,381      | 200,291      |
| Total stockholders' equity                  | 63,264       | 62,640       | 63,162        | 63,145       | 62,804       |