

**Harleysville Savings Financial Corporation**  
**Selected Consolidated Financial Data as of December 31, 2014**

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

	Three Months Ended:				
	Dec 31, 2014	Sept 30, 2014	June 30, 2014	Mar 31, 2014	Dec 31, 2013
<b>Selected Consolidated Earnings Data</b>					
Total interest income	\$ 7,284	\$ 7,275	\$ 7,351	\$ 7,269	\$ 7,343
Total interest expense	2,289	2,348	2,390	2,535	2,888
Net Interest Income	4,995	4,927	4,961	4,734	4,455
Provision for loan losses	265	210	210	210	250
Net Interest Income after Provision for Loan Losses	4,730	4,717	4,751	4,524	4,205
Gain on sale of investments	-	114	-	291	304
Bank owned life insurance	102	106	97	103	110
Other income	466	413	412	355	487
Total other expenses	3,496	3,401	3,594	3,380	3,257
Income before income taxes	1,802	1,949	1,666	1,893	1,849
Income tax expense	581	747	465	681	547
Net Income	\$ 1,221	\$ 1,202	\$ 1,201	\$ 1,212	\$ 1,302

**Per Common Share Data**

Basic earnings	\$ 0.33	\$ 0.32	\$ 0.32	\$ 0.32	\$ 0.34
Diluted earnings	\$ 0.32	\$ 0.31	\$ 0.31	\$ 0.31	\$ 0.34
Dividends	\$ 0.21	\$ 0.21	\$ 0.21	\$ 0.21	\$ 0.21
Tangible book value	\$ 16.88	\$ 16.76	\$ 16.65	\$ 16.53	\$ 16.41
Shares outstanding	3,710,041	3,767,647	3,793,472	3,798,956	3,797,231
Average shares outstanding - basic	3,720,439	3,776,378	3,795,048	3,797,191	3,790,460
Average shares outstanding - diluted	3,782,564	3,838,189	3,858,964	3,868,522	3,872,464

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	Three Months Ended:				
	Dec 31, 2014	Sept 30, 2014	June 30, 2014	Mar 31, 2014	Dec 31, 2013
<b>Other Selected Consolidated Data</b>					
Return on average assets	0.62%	0.61%	0.60%	0.61%	0.65%
Return on average equity	7.82%	7.65%	7.65%	7.77%	8.43%
Net interest rate spread	2.48%	2.40%	2.40%	2.28%	2.10%
Net yield on interest earning assets	2.62%	2.56%	2.56%	2.43%	2.27%
Operating expenses to average assets	1.78%	1.72%	1.80%	1.69%	1.61%
Efficiency ratio	62.84%	62.46%	65.71%	65.10%	64.47%
Ratio of non-performing loans to total assets at end of period	1.37%	1.53%	1.65%	1.53%	1.64%
Loan loss reserve to total loans, net	0.68%	0.66%	0.65%	0.66%	0.74%
Stockholders' equity to assets	8.10%	7.98%	7.94%	7.88%	7.70%

	Dec 31, 2014	Sept 30, 2014	June 30, 2014	Mar 31, 2014	Dec 31, 2013
<b>Selected Consolidated Financial Data</b>					
Total assets	\$ 773,588	\$ 791,353	\$ 795,548	\$ 796,887	\$ 809,273
Cash & investment securities	59,284	70,067	76,721	79,243	81,996
Mortgage-backed securities	168,915	176,590	186,361	194,351	206,365
Total Investments	228,199	246,657	263,082	273,594	288,361
Consumer Loans receivable	382,544	380,554	375,343	364,912	362,855
Commercial Loans receivable	128,210	127,473	120,971	122,484	122,756
Loan loss reserve	(3,491)	(3,336)	(3,246)	(3,226)	(3,567)
Total Loans receivable net	507,263	504,691	493,068	484,170	482,044
Total Loans held for sale	-	-	-	-	371
FHLB stock	8,075	9,858	9,514	9,386	9,040
Checking accounts	121,037	113,955	118,254	117,672	112,329
Savings accounts	183,512	187,014	187,879	180,718	176,842
Certificate of deposit accounts	191,023	201,282	213,204	225,427	237,844
Total Deposits	495,572	502,251	519,337	523,817	527,015
Advances	208,014	218,467	202,381	200,291	212,160
Total stockholders' equity	62,640	63,162	63,145	62,804	62,302