

Harleysville Savings Financial Corporation
Selected Consolidated Financial Data as of June 30 , 2015

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

	Year-To-Date		Three Months Ended:				
	Nine Months Ended:						
	Jun 30, 2015	Jun 30, 2014	Jun 30, 2015	Mar 31, 2015	Dec 31, 2014	Sept 30, 2014	Jun 30, 2014
Selected Consolidated Earnings Data							
Total interest income	\$ 21,669	\$ 21,963	\$ 7,047	\$ 7,338	\$ 7,284	\$ 7,275	\$ 7,351
Total interest expense	6,674	7,813	2,198	2,187	2,289	2,348	2,390
Net Interest Income	14,995	14,150	4,849	5,151	4,995	4,927	4,961
Provision for loan losses	695	670	170	260	265	210	210
Net Interest Income after Provision for Loan Losses	14,300	13,480	4,679	4,891	4,730	4,717	4,751
Gain on sale of investments	221	595	-	221	-	114	-
Bank owned life insurance	301	310	99	100	102	106	97
Other income	1,327	1,254	459	402	466	413	412
Total other expenses	10,605	10,231	3,554	3,555	3,496	3,401	3,594
Income before income taxes	5,544	5,408	1,683	2,059	1,802	1,949	1,666
Income tax expense	1,831	1,693	536	714	581	747	465
Net Income	\$ 3,713	\$ 3,715	\$ 1,147	\$ 1,345	\$ 1,221	\$ 1,202	\$ 1,201

Per Common Share Data

Basic earnings	\$ 1.00	\$ 0.98	\$ 0.31	\$ 0.36	\$ 0.33	\$ 0.32	\$ 0.32
Diluted earnings	\$ 0.98	\$ 0.96	\$ 0.30	\$ 0.36	\$ 0.32	\$ 0.31	\$ 0.31
Dividends	\$ 0.63	\$ 0.63	\$ 0.21	\$ 0.21	\$ 0.21	\$ 0.21	\$ 0.21
Tangible book value	\$ 17.15	\$ 16.65	\$ 17.15	\$ 17.04	\$ 16.88	\$ 16.76	\$ 16.65
Shares outstanding	3,715,863	3,793,472	3,715,863	3,712,650	3,710,041	3,767,647	3,793,472
Average shares outstanding - basic	3,715,210	3,794,209	3,714,271	3,710,815	3,720,439	3,776,378	3,795,048
Average shares outstanding - diluted	3,791,401	3,865,459	3,804,829	3,792,254	3,782,564	3,838,189	3,858,964

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Other Selected Consolidated Data							
Return on average assets	0.64%	0.62%	0.60%	0.70%	0.62%	0.61%	0.60%
Return on average equity	7.88%	7.95%	7.25%	8.57%	7.82%	7.65%	7.65%
Net interest rate spread	2.50%	2.26%	2.43%	2.60%	2.48%	2.40%	2.40%
Net yield on interest earning assets	2.66%	2.42%	2.60%	2.75%	2.62%	2.56%	2.56%
Operating expenses to average assets	1.83%	1.70%	1.86%	1.85%	1.78%	1.72%	1.80%
Efficiency ratio	63.82%	65.09%	65.73%	62.89%	62.84%	62.46%	65.71%
Ratio of non-performing loans to total assets at end of period	1.41%	1.65%	1.41%	1.45%	1.37%	1.53%	1.65%
Loan loss reserve to total loans, net	0.72%	0.65%	0.72%	0.72%	0.68%	0.66%	0.65%
Stockholders' equity to assets	8.28%	7.94%	8.28%	8.28%	8.10%	7.98%	7.94%

	Jun 30, 2015	Mar 31, 2015	Dec 31, 2014	Sept 30, 2014	Jun 30, 2014
Selected Consolidated Financial Data					
Total assets	\$ 769,804	\$ 763,940	\$ 773,588	\$ 791,353	\$ 795,548
Cash & investment securities	62,185	59,722	59,284	70,067	76,721
Mortgage-backed securities	156,893	159,277	168,915	176,590	186,361
Total Investments	219,078	218,999	228,199	246,657	263,082
Consumer Loans receivable	381,269	378,610	382,544	380,554	375,343
Commercial Loans receivable	135,827	132,237	128,210	127,473	120,971
Loan loss reserve	(3,711)	(3,682)	(3,491)	(3,336)	(3,246)
Total Loans receivable net	513,385	507,165	507,263	504,691	493,068
FHLB stock	7,225	7,319	8,075	9,858	9,514
Checking accounts	131,866	129,755	121,037	113,955	118,254
Savings accounts	197,467	195,772	183,512	187,014	187,879
Certificate of deposit accounts	177,020	183,451	191,023	201,282	213,204
Total Deposits	506,353	508,978	495,572	502,251	519,337
Advances	189,313	183,367	208,014	218,467	202,381
Total stockholders' equity	63,722	63,264	62,640	63,162	63,145