

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

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

	Year-To-Date		Three Months Ended:				
	Twelve Months Ended:						
	Sept 30, 2015	Sept 30, 2014	Sept 30, 2015	Jun 30, 2015	Mar 31, 2015	Dec 31, 2014	Sept 30, 2014
Selected Consolidated Earnings Data							
Total interest income	\$ 28,792	\$ 29,238	\$ 7,123	\$ 7,047	\$ 7,338	\$ 7,284	\$ 7,275
Total interest expense	8,823	10,161	2,149	2,198	2,187	2,289	2,348
Net Interest Income	19,969	19,077	4,974	4,849	5,151	4,995	4,927
Provision for loan losses	875	880	180	170	260	265	210
Net Interest Income after Provision for Loan Losses	19,094	18,197	4,794	4,679	4,891	4,730	4,717
Gain on sale of investments	221	709	-	-	221	-	114
Bank owned life insurance	404	416	103	99	100	102	106
Other income	1,788	1,667	461	459	402	466	413
Total other expenses	14,147	13,632	3,542	3,554	3,555	3,496	3,401
Income before income taxes	7,360	7,357	1,816	1,683	2,059	1,802	1,949
Income tax expense	2,434	2,440	603	536	714	581	747
Net Income	\$ 4,926	\$ 4,917	\$ 1,213	\$ 1,147	\$ 1,345	\$ 1,221	\$ 1,202

Per Common Share Data

Basic earnings	\$ 1.33	\$ 1.30	\$ 0.33	\$ 0.31	\$ 0.36	\$ 0.33	\$ 0.32
Diluted earnings	\$ 1.30	\$ 1.27	\$ 0.32	\$ 0.30	\$ 0.36	\$ 0.32	\$ 0.31
Dividends	\$ 0.84	\$ 0.84	\$ 0.21	\$ 0.21	\$ 0.21	\$ 0.21	\$ 0.21
Tangible book value	\$ 17.24	\$ 16.76	\$ 17.24	\$ 17.15	\$ 17.04	\$ 16.88	\$ 16.76
Shares outstanding	3,704,013	3,767,647	3,704,013	3,715,863	3,712,650	3,710,041	3,767,647
Average shares outstanding - basic	3,714,089	3,789,714	3,710,762	3,714,271	3,710,815	3,720,439	3,776,378
Average shares outstanding - diluted	3,793,381	3,858,312	3,800,438	3,804,829	3,792,254	3,782,564	3,838,189

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

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

	Year-To-Date		Three Months Ended:				
	Twelve Months Ended:						
	Sept 30, 2015	Sept 30, 2014	Sept 30, 2015	Jun 30, 2015	Mar 31, 2015	Dec 31, 2014	Sept 30, 2014
Other Selected Consolidated Data							
Return on average assets	0.64%	0.62%	0.63%	0.60%	0.70%	0.62%	0.61%
Return on average equity	7.82%	7.88%	7.63%	7.25%	8.57%	7.82%	7.65%
Net interest rate spread	2.50%	2.30%	2.47%	2.43%	2.60%	2.48%	2.40%
Net yield on interest earning assets	2.66%	2.46%	2.66%	2.60%	2.75%	2.62%	2.56%
Operating expenses to average assets	1.83%	1.71%	1.84%	1.86%	1.85%	1.78%	1.72%
Efficiency ratio	63.85%	64.43%	63.96%	65.73%	62.89%	62.84%	62.46%
Ratio of non-performing loans to total assets at end of period	1.42%	1.53%	1.42%	1.41%	1.45%	1.37%	1.53%
Loan loss reserve to total loans, net	0.71%	0.66%	0.71%	0.72%	0.72%	0.68%	0.66%
Stockholders' equity to assets	8.29%	7.98%	8.29%	8.28%	8.28%	8.10%	7.98%

	Sept 30, 2015	Jun 30, 2015	Mar 31, 2015	Dec 31, 2014	Sept 30, 2014
Selected Consolidated Financial Data					
Total assets	\$ 770,484	\$ 769,804	\$ 763,940	\$ 773,588	\$ 791,353
Cash & investment securities	62,828	62,185	59,722	59,284	70,067
Mortgage-backed securities	150,852	156,893	159,277	168,915	176,590
Total Investments	213,680	219,078	218,999	228,199	246,657
Consumer Loans receivable	384,258	381,269	378,610	382,544	380,554
Commercial Loans receivable	138,941	135,827	132,237	128,210	127,473
Loan loss reserve	(3,688)	(3,711)	(3,682)	(3,491)	(3,336)
Total Loans receivable net	519,511	513,385	507,165	507,263	504,691
FHLB stock	6,910	7,225	7,319	8,075	9,858
Checking accounts	140,401	131,866	129,755	121,037	113,955
Savings accounts	204,546	197,467	195,772	183,512	187,014
Certificate of deposit accounts	169,293	177,020	183,451	191,023	201,282
Total Deposits	514,240	506,353	508,978	495,572	502,251
Advances	185,205	189,313	183,367	208,014	218,467
Total stockholders' equity	63,868	63,722	63,264	62,640	63,162