

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

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

	Three Months Ended:				
	Dec 31, 2015	Sept 30, 2015	June 30, 2015	Mar 31, 2015	Dec 31, 2014
<b>Selected Consolidated Earnings Data</b>					
Total interest income	\$ 7,196	\$ 7,123	\$ 7,047	\$ 7,338	\$ 7,284
Total interest expense	2,065	2,149	2,198	2,187	2,289
Net Interest Income	5,131	4,974	4,849	5,151	4,995
Provision for loan losses	200	180	170	260	265
Net Interest Income after Provision for Loan Losses	4,931	4,794	4,679	4,891	4,730
Gain on sale of investments	-	-	-	221	-
Bank owned life insurance	101	103	99	100	102
Other income	517	461	459	402	466
Total other expenses	3,554	3,542	3,554	3,555	3,496
Income before income taxes	1,995	1,816	1,683	2,059	1,802
Income tax expense	721	603	536	714	581
Net Income	\$ 1,274	\$ 1,213	\$ 1,147	\$ 1,345	\$ 1,221

**Per Common Share Data**

Basic earnings	\$ 0.34	\$ 0.33	\$ 0.31	\$ 0.36	\$ 0.33
Diluted earnings	\$ 0.34	\$ 0.32	\$ 0.30	\$ 0.36	\$ 0.32
Dividends	\$ 0.21	\$ 0.21	\$ 0.21	\$ 0.21	\$ 0.21
Tangible book value	\$ 17.35	\$ 17.24	\$ 17.15	\$ 17.04	\$ 16.88
Shares outstanding	3,716,647	3,704,013	3,715,863	3,712,650	3,710,041
Average shares outstanding - basic	3,708,385	3,710,762	3,714,271	3,710,815	3,720,439
Average shares outstanding - diluted	3,799,986	3,800,438	3,804,829	3,792,254	3,782,564

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	Three Months Ended:				
	Dec 31, 2015	Sept 30, 2015	June 30, 2015	Mar 31, 2015	Dec 31, 2014
<b>Other Selected Consolidated Data</b>					
Return on average assets	0.66%	0.63%	0.60%	0.70%	0.62%
Return on average equity	7.97%	7.63%	7.25%	8.57%	7.82%
Net interest rate spread	2.59%	2.47%	2.43%	2.60%	2.48%
Net yield on interest earning assets	2.73%	2.66%	2.60%	2.75%	2.62%
Operating expenses to average assets	1.84%	1.84%	1.86%	1.85%	1.78%
Efficiency ratio	61.82%	63.96%	65.73%	62.89%	62.84%
Ratio of non-performing loans to total assets at end of period	1.51%	1.42%	1.41%	1.45%	1.37%
Loan loss reserve to total loans, net	0.70%	0.71%	0.72%	0.72%	0.68%
Stockholders' equity to assets	8.33%	8.29%	8.28%	8.28%	8.10%

	Dec 31, 2015	Sept 30, 2015	June 30, 2015	Mar 31, 2015	Dec 31, 2014
<b>Selected Consolidated Financial Data</b>					
Total assets	\$ 773,706	\$ 770,484	\$ 769,804	\$ 763,940	\$ 773,588
Cash & investment securities	61,731	62,828	62,185	59,722	59,284
Mortgage-backed securities	145,520	150,852	156,893	159,277	168,915
Total Investments	207,251	213,680	219,078	218,999	228,199
Consumer Loans receivable	387,599	384,258	381,269	378,610	382,544
Commercial Loans receivable	144,961	138,941	135,827	132,237	128,210
Loan loss reserve	(3,718)	(3,688)	(3,711)	(3,682)	(3,491)
Total Loans receivable net	528,842	519,511	513,385	507,165	507,263
FHLB stock	7,262	6,910	7,225	7,319	8,075
Checking accounts	144,888	140,401	131,866	129,755	121,037
Savings accounts	208,338	204,546	197,467	195,772	183,512
Certificate of deposit accounts	162,557	169,293	177,020	183,451	191,023
Total Deposits	515,783	514,240	506,353	508,978	495,572
Advances	185,877	185,205	189,313	183,367	208,014
Total stockholders' equity	64,485	63,868	63,722	63,264	62,640