

**Harleysville Savings Financial Corporation**  
**Selected Consolidated Financial Data as of March 31, 2016**

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

	Year-To-Date		Three Months Ended:				
	Six Months Ended:						
	Mar 31, 2016	Mar 31, 2015	Mar 31, 2016	Dec 31, 2015	Sept 30, 2015	Jun 30, 2015	Mar 31, 2015
<b>Selected Consolidated Earnings Data</b>							
Total interest income	\$ 14,433	\$ 14,622	\$ 7,237	\$ 7,196	\$ 7,123	\$ 7,047	\$ 7,338
Total interest expense	4,136	4,476	2,071	2,065	2,149	2,198	2,187
Net Interest Income	10,297	10,146	5,166	5,131	4,974	4,849	5,151
Provision for loan losses	380	525	180	200	180	170	260
Net Interest Income after Provision for Loan Losses	9,917	9,621	4,986	4,931	4,794	4,679	4,891
Gain on sale of investments	-	221	-	-	-	-	221
Bank owned life insurance	201	202	100	101	103	99	100
Other income	1,009	868	492	517	461	459	402
Total other expenses	7,052	7,051	3,498	3,554	3,542	3,554	3,555
Income before income taxes	4,075	3,861	2,080	1,995	1,816	1,683	2,059
Income tax expense	1,445	1,295	724	721	603	536	714
Net Income	\$ 2,630	\$ 2,566	\$ 1,356	\$ 1,274	\$ 1,213	\$ 1,147	\$ 1,345

**Per Common Share Data**

Basic earnings	\$ 0.71	\$ 0.69	\$ 0.37	\$ 0.34	\$ 0.33	\$ 0.31	\$ 0.36
Diluted earnings	\$ 0.70	\$ 0.68	\$ 0.36	\$ 0.34	\$ 0.32	\$ 0.30	\$ 0.36
Dividends	\$ 0.42	\$ 0.42	\$ 0.21	\$ 0.21	\$ 0.21	\$ 0.21	\$ 0.21
Tangible book value	\$ 17.46	\$ 17.04	\$ 17.46	\$ 17.35	\$ 17.24	\$ 17.15	\$ 17.04
Shares outstanding	3,689,064	3,712,650	3,689,064	3,716,647	3,704,013	3,715,863	3,712,650
Average shares outstanding - basic	3,711,853	3,715,680	3,715,359	3,708,385	3,710,762	3,714,271	3,710,815
Average shares outstanding - diluted	3,795,817	3,786,491	3,792,483	3,799,986	3,800,438	3,804,829	3,792,254

**Harleysville Savings Financial Corporation**  
**Selected Consolidated Financial Data as of March 31, 2016**

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

	Year-To-Date		Three Months Ended:				
	Six Months Ended:						
	Mar 31, 2016	Mar 31, 2015	Mar 31, 2016	Dec 31, 2015	Sept 30, 2015	Jun 30, 2015	Mar 31, 2015
<b>Other Selected Consolidated Data</b>							
Return on average assets	0.68%	0.66%	0.71%	0.66%	0.63%	0.60%	0.70%
Return on average equity	8.20%	8.20%	8.43%	7.97%	7.63%	7.25%	8.57%
Net interest rate spread	2.61%	2.54%	2.62%	2.59%	2.47%	2.43%	2.60%
Net yield on interest earning assets	2.75%	2.69%	2.77%	2.73%	2.66%	2.60%	2.75%
Operating expenses to average assets	1.83%	1.81%	1.82%	1.84%	1.84%	1.86%	1.85%
Efficiency ratio	61.28%	62.86%	60.75%	61.82%	63.96%	65.73%	62.89%
Ratio of non-performing loans to total assets at end of period	1.46%	1.45%	1.46%	1.51%	1.42%	1.41%	1.45%
Loan loss reserve to total loans, net	0.70%	0.72%	0.70%	0.70%	0.71%	0.72%	0.72%
Stockholders' equity to assets	8.49%	8.28%	8.49%	8.33%	8.29%	8.28%	8.28%

	Mar 31, 2016	Dec 31, 2015	Sept 30, 2015	Jun 30, 2015	Mar 31, 2015
<b>Selected Consolidated Financial Data</b>					
Total assets	\$ 758,813	\$ 773,706	\$ 770,484	\$ 769,804	\$ 763,940
Cash & investment securities	50,635	61,731	62,828	62,185	59,722
Mortgage-backed securities	139,809	145,520	150,852	156,893	159,277
Total Investments	190,444	207,251	213,680	219,078	218,999
Consumer Loans receivable	388,901	387,599	384,258	381,269	378,610
Commercial Loans receivable	146,858	144,961	138,941	135,827	132,237
Loan loss reserve	(3,771)	(3,718)	(3,688)	(3,711)	(3,682)
Total Loans receivable net	531,988	528,842	519,511	513,385	507,165
FHLB stock	6,098	7,262	6,910	7,225	7,319
Checking accounts	145,608	144,888	140,401	131,866	129,755
Savings accounts	224,810	208,338	204,546	197,467	195,772
Certificate of deposit accounts	156,013	162,557	169,293	177,020	183,451
Total Deposits	526,431	515,783	514,240	506,353	508,978
Advances	159,608	185,877	185,205	189,313	183,367
Total stockholders' equity	64,428	64,485	63,868	63,722	63,264