

Harleysville Savings Financial Corporation
Selected Consolidated Financial Data as of June 30, 2016

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

| | Year-To-Date | | Three Months Ended: | | | | |
|---|--------------------|--------------|---------------------|--------------|--------------|---------------|--------------|
| | Nine Months Ended: | | | | | | |
| | Jun 30, 2016 | Jun 30, 2015 | Jun 30, 2016 | Mar 31, 2016 | Dec 31, 2015 | Sept 30, 2015 | Jun 30, 2015 |
| Selected Consolidated Earnings Data | | | | | | | |
| Total interest income | \$ 21,598 | \$ 21,669 | \$ 7,165 | \$ 7,237 | \$ 7,196 | \$ 7,123 | \$ 7,047 |
| Total interest expense | 6,162 | 6,674 | 2,026 | 2,071 | 2,065 | 2,149 | 2,198 |
| Net Interest Income | 15,436 | 14,995 | 5,139 | 5,166 | 5,131 | 4,974 | 4,849 |
| Provision for loan losses | 550 | 695 | 170 | 180 | 200 | 180 | 170 |
| Net Interest Income after Provision for Loan Losses | 14,886 | 14,300 | 4,969 | 4,986 | 4,931 | 4,794 | 4,679 |
| Gain on sale of investments | - | 221 | - | - | - | - | - |
| Bank owned life insurance | 297 | 301 | 96 | 100 | 101 | 103 | 99 |
| Other income | 1,468 | 1,327 | 459 | 492 | 517 | 461 | 459 |
| Total other expenses | 10,499 | 10,605 | 3,447 | 3,498 | 3,554 | 3,542 | 3,554 |
| Income before income taxes | 6,152 | 5,544 | 2,077 | 2,080 | 1,995 | 1,816 | 1,683 |
| Income tax expense | 2,153 | 1,831 | 708 | 724 | 721 | 603 | 536 |
| Net Income | \$ 3,999 | \$ 3,713 | \$ 1,369 | \$ 1,356 | \$ 1,274 | \$ 1,213 | \$ 1,147 |

Per Common Share Data

| | | | | | | | |
|--------------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Basic earnings | \$ 1.08 | \$ 1.00 | \$ 0.37 | \$ 0.37 | \$ 0.34 | \$ 0.33 | \$ 0.31 |
| Diluted earnings | \$ 1.06 | \$ 0.98 | \$ 0.36 | \$ 0.36 | \$ 0.34 | \$ 0.32 | \$ 0.30 |
| Dividends | \$ 0.63 | \$ 0.63 | \$ 0.21 | \$ 0.21 | \$ 0.21 | \$ 0.21 | \$ 0.21 |
| Tangible book value | \$ 17.62 | \$ 17.15 | \$ 17.62 | \$ 17.46 | \$ 17.35 | \$ 17.24 | \$ 17.15 |
| Shares outstanding | 3,688,403 | 3,715,863 | 3,688,403 | 3,689,064 | 3,716,647 | 3,704,013 | 3,715,863 |
| Average shares outstanding - basic | 3,703,908 | 3,715,210 | 3,687,762 | 3,715,359 | 3,708,385 | 3,710,762 | 3,714,271 |
| Average shares outstanding - diluted | 3,782,523 | 3,791,401 | 3,758,443 | 3,792,483 | 3,799,986 | 3,800,438 | 3,804,829 |

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|--|--------------------|--------------|---------------------|--------------|--------------|---------------|--------------|
| | Nine Months Ended: | | | | | | |
| | Jun 30, 2016 | Jun 30, 2015 | Jun 30, 2016 | Mar 31, 2016 | Dec 31, 2015 | Sept 30, 2015 | Jun 30, 2015 |
| Other Selected Consolidated Data | | | | | | | |
| Return on average assets | 0.70% | 0.64% | 0.72% | 0.71% | 0.66% | 0.63% | 0.60% |
| Return on average equity | 8.30% | 7.88% | 8.49% | 8.43% | 7.97% | 7.63% | 7.25% |
| Net interest rate spread | 2.61% | 2.50% | 2.61% | 2.62% | 2.59% | 2.47% | 2.43% |
| Net yield on interest earning assets | 2.76% | 2.66% | 2.79% | 2.77% | 2.73% | 2.66% | 2.60% |
| Operating expenses to average assets | 1.82% | 1.83% | 1.81% | 1.82% | 1.84% | 1.84% | 1.86% |
| Efficiency ratio | 61.04% | 63.82% | 60.54% | 60.75% | 61.82% | 63.96% | 65.73% |
| Ratio of non-performing loans to total assets at end of period | 1.42% | 1.41% | 1.42% | 1.46% | 1.51% | 1.42% | 1.41% |
| Loan loss reserve to total loans, net | 0.71% | 0.72% | 0.71% | 0.70% | 0.70% | 0.71% | 0.72% |
| Stockholders' equity to assets | 8.55% | 8.28% | 8.55% | 8.49% | 8.33% | 8.29% | 8.28% |

| | Jun 30, 2016 | Mar 31, 2016 | Dec 31, 2015 | Sept 30, 2015 | Jun 30, 2015 |
|---|--------------|--------------|--------------|---------------|--------------|
| Selected Consolidated Financial Data | | | | | |
| Total assets | \$ 759,886 | \$ 758,813 | \$ 773,706 | \$ 770,484 | \$ 769,804 |
| Cash & investment securities | 43,396 | 50,635 | 61,731 | 62,828 | 62,185 |
| Mortgage-backed securities | 132,129 | 139,809 | 145,520 | 150,852 | 156,893 |
| Total Investments | 175,525 | 190,444 | 207,251 | 213,680 | 219,078 |
| Consumer Loans receivable | 392,494 | 388,901 | 387,599 | 384,258 | 381,269 |
| Commercial Loans receivable | 159,641 | 146,858 | 144,961 | 138,941 | 135,827 |
| Loan loss reserve | (3,891) | (3,771) | (3,718) | (3,688) | (3,711) |
| Total Loans receivable net | 548,244 | 531,988 | 528,842 | 519,511 | 513,385 |
| FHLB stock | 5,859 | 6,098 | 7,262 | 6,910 | 7,225 |
| Checking accounts | 153,054 | 145,608 | 144,888 | 140,401 | 131,866 |
| Savings accounts | 230,571 | 224,810 | 208,338 | 204,546 | 197,467 |
| Certificate of deposit accounts | 148,258 | 156,013 | 162,557 | 169,293 | 177,020 |
| Total Deposits | 531,883 | 526,431 | 515,783 | 514,240 | 506,353 |
| Advances | 153,051 | 159,608 | 185,877 | 185,205 | 189,313 |
| Total stockholders' equity | 64,992 | 64,428 | 64,485 | 63,868 | 63,722 |