

**Harleysville Savings Financial Corporation**  
**Selected Consolidated Financial Data as of March 31, 2017**

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

	Year-To-Date		Three Months Ended:				
	Six Months Ended:						
	Mar 31, 2017	Mar 31, 2016	Mar 31, 2017	Dec 31, 2016	Sept 30, 2016	Jun 30, 2016	Mar 31, 2016
<b>Selected Consolidated Earnings Data</b>							
Total interest income	\$ 14,077	\$ 14,433	\$ 7,038	\$ 7,039	\$ 7,106	\$ 7,165	\$ 7,237
Total interest expense	3,857	4,136	1,921	1,936	1,985	2,026	2,071
Net Interest Income	10,220	10,297	5,117	5,103	5,121	5,139	5,166
Provision for loan losses	350	380	170	180	180	170	180
Net Interest Income after Provision for Loan Losses	9,870	9,917	4,947	4,923	4,941	4,969	4,986
Gain on sale of investments	173	-	173	-	-	-	-
Bank owned life insurance	195	201	97	98	97	96	100
Other income	1,032	1,009	496	536	596	459	492
Total other expenses	7,054	7,052	3,656	3,398	3,443	3,447	3,498
Income before income taxes	4,216	4,075	2,057	2,159	2,191	2,077	2,080
Income tax expense	1,458	1,445	673	785	709	708	724
Net Income	\$ 2,758	\$ 2,630	\$ 1,384	\$ 1,374	\$ 1,482	\$ 1,369	\$ 1,356

**Per Common Share Data**

Basic earnings	\$ 0.74	\$ 0.71	\$ 0.37	\$ 0.37	\$ 0.40	\$ 0.37	\$ 0.37
Diluted earnings	\$ 0.73	\$ 0.70	\$ 0.36	\$ 0.36	\$ 0.39	\$ 0.36	\$ 0.36
Dividends	\$ 0.43	\$ 0.42	\$ 0.22	\$ 0.21	\$ 0.21	\$ 0.21	\$ 0.21
Tangible book value	\$ 17.98	\$ 17.46	\$ 17.98	\$ 17.94	\$ 17.81	\$ 17.62	\$ 17.46
Shares outstanding	3,749,078	3,689,064	3,749,078	3,701,372	3,686,890	3,688,403	3,689,064
Average shares outstanding - basic	3,705,712	3,711,853	3,718,269	3,693,427	3,685,730	3,687,762	3,715,359
Average shares outstanding - diluted	3,793,177	3,795,817	3,814,420	3,771,069	3,754,474	3,758,443	3,792,483

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	Mar 31, 2017	Mar 31, 2016	Mar 31, 2017	Dec 31, 2016	Sept 30, 2016	Jun 30, 2016	Mar 31, 2016
<b>Other Selected Consolidated Data</b>							
Return on average assets	0.73%	0.68%	0.73%	0.73%	0.78%	0.72%	0.71%
Return on average equity	8.33%	8.20%	8.30%	8.35%	9.10%	8.49%	8.43%
Net interest rate spread	2.61%	2.61%	2.59%	2.62%	2.62%	2.61%	2.62%
Net yield on interest earning assets	2.78%	2.75%	2.76%	2.79%	2.80%	2.79%	2.77%
Operating expenses to average assets	1.86%	1.83%	1.92%	1.80%	1.82%	1.81%	1.82%
Efficiency ratio	61.63%	61.28%	64.03%	59.23%	59.22%	60.54%	60.75%
Ratio of non-performing loans to total assets at end of period	1.58%	1.46%	1.58%	1.36%	1.36%	1.42%	1.46%
Loan loss reserve to total loans, net	0.75%	0.70%	0.75%	0.74%	0.72%	0.71%	0.70%
Stockholders' equity to assets	8.85%	8.49%	8.85%	8.77%	8.79%	8.55%	8.49%

	Mar 31, 2017	Dec 31, 2016	Sept 30, 2016	Jun 30, 2016	Mar 31, 2016
<b>Selected Consolidated Financial Data</b>					
Total assets	\$ 761,925	\$ 757,271	\$ 747,174	\$ 759,886	\$ 758,813
Cash & investment securities	43,010	44,104	44,872	43,396	50,635
Mortgage-backed securities	126,291	135,028	123,839	132,129	139,809
Total Investments	169,301	179,132	168,711	175,525	190,444
Consumer Loans receivable	394,278	388,864	391,384	392,494	388,901
Commercial Loans receivable	166,672	157,750	155,488	159,641	146,858
Loan loss reserve	(4,226)	(4,051)	(3,950)	(3,891)	(3,771)
Total Loans receivable net	556,724	542,563	542,922	548,244	531,988
FHLB stock	5,229	5,533	5,513	5,859	6,098
Checking accounts	169,165	162,867	153,695	153,054	145,608
Savings accounts	241,183	238,367	230,659	230,571	224,810
Certificate of deposit accounts	139,444	132,802	139,066	148,258	156,013
Total Deposits	549,792	534,036	523,420	531,883	526,431
Advances	135,371	149,523	151,768	153,051	159,608
Total stockholders' equity	67,415	66,401	65,675	64,992	64,428