

Harleysville Financial Corporation
Selected Consolidated Financial Data as of June 30, 2017

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

	Year-To-Date		Three Months Ended:				
	Nine Months Ended:						
	Jun 30, 2017	Jun 30, 2016	Jun 30, 2017	Mar 31, 2017	Dec 31, 2016	Sept 30, 2016	Jun 30, 2016
Selected Consolidated Earnings Data							
Total interest income	\$ 21,234	\$ 21,598	\$ 7,157	\$ 7,038	\$ 7,039	\$ 7,106	\$ 7,165
Total interest expense	5,664	6,162	1,807	1,921	1,936	1,985	2,026
Net Interest Income	15,570	15,436	5,350	5,117	5,103	5,121	5,139
Provision for loan losses	489	550	139	170	180	180	170
Net Interest Income after Provision for Loan Losses	15,081	14,886	5,211	4,947	4,923	4,941	4,969
Gain on sale of investments	173	-	-	173	-	-	-
Bank owned life insurance	292	297	97	97	98	97	96
Other income	1,543	1,468	511	496	536	596	459
Total other expenses	10,924	10,499	3,870	3,656	3,398	3,443	3,447
Income before income taxes	6,165	6,152	1,949	2,057	2,159	2,191	2,077
Income tax expense	2,019	2,153	561	673	785	709	708
Net Income	\$ 4,146	\$ 3,999	\$ 1,388	\$ 1,384	\$ 1,374	\$ 1,482	\$ 1,369

Per Common Share Data

Basic earnings	\$ 1.11	\$ 1.08	\$ 0.37	\$ 0.37	\$ 0.37	\$ 0.40	\$ 0.37
Diluted earnings	\$ 1.09	\$ 1.06	\$ 0.36	\$ 0.36	\$ 0.36	\$ 0.39	\$ 0.36
Dividends	\$ 0.65	\$ 0.63	\$ 0.22	\$ 0.22	\$ 0.21	\$ 0.21	\$ 0.21
Tangible book value	\$ 18.14	\$ 17.62	\$ 18.14	\$ 17.98	\$ 17.94	\$ 17.81	\$ 17.62
Shares outstanding	3,756,177	3,688,403	3,756,177	3,749,078	3,701,372	3,686,890	3,688,403
Average shares outstanding - basic	3,720,697	3,703,908	3,750,666	3,718,269	3,693,427	3,685,730	3,687,762
Average shares outstanding - diluted	3,808,512	3,782,523	3,838,571	3,814,420	3,771,069	3,754,474	3,758,443

	Year-To-Date		Three Months Ended:				
	Nine Months Ended:						
	Jun 30, 2017	Jun 30, 2016	Jun 30, 2017	Mar 31, 2017	Dec 31, 2016	Sept 30, 2016	Jun 30, 2016
Other Selected Consolidated Data							
Return on average assets	0.73%	0.70%	0.72%	0.73%	0.73%	0.78%	0.72%
Return on average equity	8.29%	8.30%	8.22%	8.30%	8.35%	9.10%	8.49%
Net interest rate spread	2.63%	2.61%	2.68%	2.59%	2.62%	2.62%	2.61%
Net yield on interest earning assets	2.81%	2.76%	2.87%	2.76%	2.79%	2.80%	2.79%
Operating expenses to average assets	1.91%	1.82%	2.01%	1.92%	1.80%	1.82%	1.81%
Efficiency ratio	62.74%	61.04%	64.96%	64.03%	59.23%	59.22%	60.54%
Ratio of non-performing loans to total assets at end of period	1.57%	1.42%	1.57%	1.58%	1.36%	1.36%	1.42%
Loan loss reserve to total loans, net	0.73%	0.71%	0.73%	0.75%	0.74%	0.72%	0.71%
Stockholders' equity to assets	8.71%	8.55%	8.71%	8.85%	8.77%	8.79%	8.55%

	Jun 30, 2017	Mar 31, 2017	Dec 31, 2016	Sept 30, 2016	Jun 30, 2016
Selected Consolidated Financial Data					
Total assets	\$ 781,807	\$ 761,925	\$ 757,271	\$ 747,174	\$ 759,886
Cash & investment securities	54,439	43,010	44,104	44,872	43,396
Mortgage-backed securities	119,461	126,291	135,028	123,839	132,129
Total Investments	173,900	169,301	179,132	168,711	175,525
Consumer Loans receivable	405,196	394,278	388,864	391,384	392,494
Commercial Loans receivable	170,300	166,672	157,750	155,488	159,641
Loan loss reserve	(4,193)	(4,226)	(4,051)	(3,950)	(3,891)
Total Loans receivable net	571,303	556,724	542,563	542,922	548,244
FHLB stock	5,624	5,229	5,533	5,513	5,859
Checking accounts	171,607	169,165	162,867	153,695	153,054
Savings accounts	239,856	241,183	238,367	230,659	230,571
Certificate of deposit accounts	144,030	139,444	132,802	139,066	148,258
Total Deposits	555,493	549,792	534,036	523,420	531,883
Advances	148,082	135,371	149,523	151,768	153,051
Total stockholders' equity	68,121	67,415	66,401	65,675	64,992