

**Harleysville Financial Corporation**  
**Selected Consolidated Financial Data as of March 31, 2025**

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

	Year-To-Date		Three Months Ended:				
	Six Months Ended:						
<b>Selected Consolidated Earnings Data</b>	Mar 31, 2025	Mar 31, 2024	Mar 31, 2025	Dec 31, 2024	Sep 30, 2024	June 30, 2024	Mar 31, 2024
Total interest income	\$ 19,557	\$ 18,444	\$ 9,745	\$ 9,812	\$ 9,797	\$ 9,555	\$ 9,268
Total interest expense	6,887	5,536	3,274	3,613	3,681	3,261	2,984
Net Interest Income	12,670	12,908	6,471	6,199	6,116	6,294	6,284
Provision for loan losses	120	12	(28)	148	46	13	4
Net Interest Income after Provision for Loan Losses	12,550	12,896	6,499	6,051	6,070	6,281	6,280
Bank owned life insurance	208	202	103	105	102	99	100
Other income	1,126	1,066	572	554	572	550	486
Total other expenses	8,478	8,081	4,434	4,044	4,161	4,228	4,110
Income before income taxes	5,406	6,083	2,740	2,666	2,583	2,702	2,756
Income tax expense	1,270	1,461	610	660	532	516	644
Net Income	\$ 4,136	\$ 4,622	\$ 2,130	\$ 2,006	\$ 2,051	\$ 2,186	\$ 2,112

**Per Common Share Data**

Basic earnings	\$ 1.14	\$ 1.27	\$ 0.59	\$ 0.55	\$ 0.56	\$ 0.60	\$ 0.58
Diluted earnings	\$ 1.14	\$ 1.27	\$ 0.59	\$ 0.55	\$ 0.56	\$ 0.60	\$ 0.58
Dividends	\$ 0.64	\$ 0.61	\$ 0.33	\$ 0.31	\$ 0.31	\$ 0.31	\$ 0.31
Special Dividend	\$ -	\$ 1.20	\$ -	\$ -	\$ -	\$ -	\$ -
Tangible book value	\$ 24.40	\$ 23.34	\$ 24.40	\$ 24.13	\$ 23.83	\$ 23.65	\$ 23.34
Shares outstanding	3,605,824	3,635,367	3,605,824	3,628,170	3,637,748	3,626,559	3,635,367
Average shares outstanding - basic	3,628,464	3,644,094	3,624,490	3,634,394	3,636,212	3,632,261	3,644,446
Average shares outstanding - diluted	3,635,410	3,652,806	3,631,337	3,641,435	3,643,915	3,640,387	3,653,117

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	Year-To-Date		Three Months Ended:				
	Six Months Ended:						
<b>Other Selected Consolidated Data</b>	Mar 31, 2025	Mar 31, 2024	Mar 31, 2025	Dec 31, 2024	Sep 30, 2024	June 30, 2024	Mar 31, 2024
Return on average assets	0.96%	1.09%	0.99%	0.93%	0.95%	1.02%	0.99%
Return on average equity	9.45%	10.91%	9.66%	9.24%	9.53%	10.28%	10.04%
Net interest rate spread	2.55%	2.73%	2.63%	2.47%	2.42%	2.58%	2.62%
Net yield on interest earning assets	3.01%	3.11%	3.07%	2.95%	2.90%	3.01%	3.02%
Operating expenses to average assets	1.97%	1.90%	2.06%	1.88%	1.93%	1.98%	1.93%
Efficiency ratio	60.54%	57.00%	62.05%	58.97%	61.28%	60.89%	59.82%
Ratio of non-performing loans to total assets at end of period	0.14%	0.21%	0.14%	0.18%	0.17%	0.20%	0.21%
Loan loss reserve to total loans, net	0.69%	0.71%	0.69%	0.70%	0.69%	0.69%	0.71%
Stockholders' equity to assets	10.10%	10.01%	10.10%	10.16%	10.04%	9.93%	10.01%

<b>Selected Consolidated Financial Data</b>	Mar 31, 2025	Dec 31, 2024	Sep 30, 2024	June 30, 2024	Mar 31, 2024
Total assets	\$ 871,430	\$ 861,327	\$ 862,988	\$ 863,899	\$ 847,416
Cash & investment securities	13,577	14,198	16,525	22,892	20,853
Mortgage-backed securities	125,115	124,774	127,523	132,621	138,072
Total Investments	138,692	138,972	144,048	155,513	158,925
Consumer Loans receivable	341,850	341,175	340,618	335,802	325,483
Commercial Loans receivable	357,076	348,424	343,346	337,872	329,235
Loan loss reserve	(4,828)	(4,854)	(4,714)	(4,668)	(4,662)
Total Loans receivable net	694,098	684,745	679,250	669,006	650,056
FHLB stock	3,874	3,909	5,501	5,366	4,813
Checking accounts	266,215	259,589	255,472	255,110	264,294
Savings accounts	214,159	206,369	208,491	223,101	229,208
Certificate of deposit accounts	216,918	224,273	201,424	180,007	166,664
Total Deposits	697,292	690,231	665,387	658,218	660,166
Advances	74,016	74,585	102,273	108,078	92,757
Total stockholders' equity	87,986	87,552	86,686	85,765	84,837