



FOR IMMEDIATE RELEASE  
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FOR FURTHER INFORMATION  
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Harleysville Financial Corporation Announces Earnings and a 3.6% Increase of the Regular Cash Dividend for First Fiscal Quarter 2022

Harleysville, PA, January 26, 2022 – Harleysville Financial Corporation (OTCQX:HARL) reported today that the Company’s Board of Directors declared a regular quarterly cash dividend of \$.29 per share on the Company’s common stock. This represents an increase of 3.6% or \$.01 per share from the previous dividend. The cash dividend will be payable on February 23, 2022 to stockholders of record on February 9, 2022.

Net income for the quarter ended December 31, 2021 was \$1,856,000 or \$.49 per diluted share compared to \$2,102,000 or \$.56 per diluted share for the same quarter last year.

President and Chief Executive Officer Brendan J. McGill stated, “We are pleased with the solid financial results of the first quarter. The Bank has achieved solid earnings, balance sheet growth and strong credit quality while navigating through the ongoing pandemic and low interest rate environment. We believe our balance sheet is strong and we are well capitalized. We know how important our dividend is to our stockholders and

we are pleased to create additional value by increasing the cash dividend to \$.29 per share.”

The Company’s assets totaled \$908.9 million compared to \$873.4 million a year ago, and stockholders’ tangible book value increased to \$21.90 per share from \$21.23 a year ago.

Harleysville Financial Corporation is traded on the OTCQX market under the symbol HARL (<http://www.otcmarkets.com>) and is the holding company for Harleysville Bank. Established in 1915, Harleysville Bank is a Pennsylvania chartered and federally insured bank, headquartered in Harleysville, PA. The Bank operates from six full-service offices located in Montgomery County and one office located in Bucks County, Pennsylvania.

This presentation may contain forward-looking statements (within the meaning of the Private Securities Litigation Reform Act of 1995). Actual results may differ materially from the results discussed in these forward-looking statements. Factors that might cause such a difference include, but are not limited to, general economic conditions, changes in interest rates, deposit flows, loan demand, real estate values and competition; changes in accounting principles, policies, or guidelines; changes in legislation or regulation; and other economic, competitive, governmental, regulatory, and technological factors affecting the Company's operations, pricing, products and services.