

Harleysville Financial Corporation
Selected Consolidated Financial Data as of December 31, 2021

(Dollars in thousands except per share data)

(Unaudited)

	Three Months Ended:				
	Dec 31, 2021	Sept 30, 2021	Jun 30, 2021	Mar 31, 2021	Dec 31, 2020
Selected Consolidated Earnings Data					
Total interest income	\$ 6,466	\$ 6,555	\$ 6,628	\$ 6,980	\$ 7,160
Total interest expense	957	1,067	1,187	1,239	1,340
Net Interest Income	5,509	5,488	5,441	5,741	5,820
Provision for loan losses	60	90	105	95	95
Net Interest Income after Provision for Loan Losses	5,449	5,398	5,336	5,646	5,725
Gain on sales of loans	17	61	29	96	66
Bank owned life insurance	98	99	95	99	100
Other income	656	679	603	612	637
Total other expenses	3,676	4,203	3,928	3,706	3,594
Income before income taxes	2,544	2,034	2,135	2,747	2,934
Income tax expense	689	488	553	693	832
Net Income	\$ 1,855	\$ 1,546	\$ 1,582	\$ 2,054	\$ 2,102

Per Common Share Data

Basic earnings	\$ 0.50	\$ 0.41	\$ 0.42	\$ 0.55	\$ 0.56
Diluted earnings	\$ 0.49	\$ 0.41	\$ 0.42	\$ 0.54	\$ 0.56
Dividends	\$ 0.28	\$ 0.28	\$ 0.28	\$ 0.28	\$ 0.27
Tangible book value	\$ 21.90	\$ 21.69	\$ 21.61	\$ 21.50	\$ 21.23
Shares outstanding	3,710,135	3,721,038	3,741,307	3,743,203	3,745,058
Average shares outstanding - basic	3,717,096	3,732,812	3,744,305	3,748,385	3,752,787
Average shares outstanding - diluted	3,759,512	3,776,160	3,788,028	3,780,590	3,776,067

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Other Selected Consolidated Data					
Return on average assets	0.82%	0.68%	0.69%	0.93%	0.98%
Return on average equity	9.19%	7.66%	7.87%	10.29%	10.65%
Net interest rate spread	2.37%	2.34%	2.29%	2.49%	2.61%
Net yield on interest earning assets	2.49%	2.48%	2.44%	2.64%	2.76%
Operating expenses to average assets	1.63%	1.86%	1.72%	1.67%	1.67%
Efficiency ratio	58.69%	67.08%	63.98%	57.44%	54.82%
Ratio of non-performing loans to total assets at end of period	0.79%	0.84%	0.84%	0.82%	0.89%
Loan loss reserve to total loans, net	0.97%	1.00%	0.95%	0.92%	0.87%
Stockholders' equity to assets	8.94%	9.04%	8.94%	8.90%	9.11%

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Selected Consolidated Financial Data					
Total assets	\$ 908,922	\$ 892,639	\$ 904,670	\$ 904,515	\$ 873,410
Cash & investment securities	248,696	227,857	225,490	220,822	170,640
Mortgage-backed securities	93,985	83,412	76,177	71,683	70,895
Total Investments	342,681	311,269	301,667	292,505	241,535
Consumer Loans receivable	279,807	291,817	303,367	316,840	339,951
Commercial Loans receivable	254,490	250,627	254,856	244,148	237,908
SBA Paycheck Protection Program (PPP)	694	7,782	13,069	18,029	20,990
Loan loss reserve	(5,199)	(5,520)	(5,422)	(5,320)	(5,235)
Total Loans receivable net	529,792	544,706	565,870	573,697	593,614
Total Loans held for sale	464	466	192	939	720
FHLB stock	3,477	3,583	3,955	4,281	4,310
Checking accounts	292,631	273,274	269,246	270,878	257,227
Savings accounts	308,028	299,306	293,948	281,350	256,721
Certificate of deposit accounts	151,085	153,356	159,271	165,310	168,577
Total Deposits	751,744	725,936	722,465	717,538	682,525
Advances	66,682	77,558	89,357	95,043	100,173
Total stockholders' equity	81,254	80,702	80,845	80,467	79,524