

Harleysville Financial Corporation
Selected Consolidated Financial Data as of March 31, 2024

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

	Year-To-Date		Three Months Ended:				
	Six Months Ended:						
	Mar 31, 2024	Mar 31, 2023	Mar 31, 2024	Dec 31, 2023	Sep 30, 2023	June 30, 2023	Mar 31, 2023
Selected Consolidated Earnings Data							
Total interest income	\$ 18,444	\$ 17,109	\$ 9,268	\$ 9,176	\$ 8,728	\$ 8,395	\$ 8,473
Total interest expense	5,536	1,338	2,984	2,552	1,664	874	701
Net Interest Income	12,908	15,771	6,284	6,624	7,064	7,521	7,772
Provision for loan losses	12	449	4	8	(595)	146	220
Net Interest Income after Provision for Loan Losses	12,896	15,322	6,280	6,616	7,659	7,375	7,552
Bank owned life insurance	202	198	100	102	101	97	98
Other income	1,066	1,099	486	580	617	593	555
Total other expenses	8,081	8,047	4,110	3,971	4,317	4,325	4,114
Income before income taxes	6,083	8,572	2,756	3,327	4,060	3,740	4,091
Income tax expense	1,461	2,168	644	817	1,042	939	1,018
Net Income	\$ 4,622	\$ 6,404	\$ 2,112	\$ 2,510	\$ 3,018	\$ 2,801	\$ 3,073

Per Common Share Data

Basic earnings	\$ 1.27	\$ 1.72	\$ 0.58	\$ 0.69	\$ 0.82	\$ 0.76	\$ 0.83
Diluted earnings	\$ 1.27	\$ 1.71	\$ 0.58	\$ 0.69	\$ 0.82	\$ 0.76	\$ 0.82
Dividends	\$ 0.61	\$ 0.59	\$ 0.31	\$ 0.30	\$ 0.30	\$ 0.30	\$ 0.30
Special Dividend	\$ -	\$ -	\$ -	\$ 1.20	\$ -	\$ -	\$ -
Tangible book value	\$ 23.34	\$ 22.79	\$ 23.34	\$ 23.05	\$ 23.76	\$ 23.26	\$ 22.79
Shares outstanding	3,635,367	3,708,367	3,635,367	3,646,269	3,670,488	3,663,905	3,708,367
Average shares outstanding - basic	3,644,094	3,715,846	3,644,446	3,643,746	3,661,248	3,688,845	3,715,772
Average shares outstanding - diluted	3,652,806	3,742,109	3,653,117	3,652,493	3,674,442	3,706,597	3,740,421

Harleysville Financial Corporation
Selected Consolidated Financial Data as of March 31, 2024

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

	Year-To-Date		Three Months Ended:				
	Six Months Ended:						
	Mar 31, 2024	Mar 31, 2023	Mar 31, 2024	Dec 31, 2023	Sep 30, 2023	June 30, 2023	Mar 31, 2023
Other Selected Consolidated Data							
Return on average assets	1.09%	1.47%	0.99%	1.18%	1.44%	1.35%	1.44%
Return on average equity	10.91%	15.34%	10.04%	11.79%	14.07%	13.24%	14.73%
Net interest rate spread	2.73%	3.60%	2.62%	2.83%	3.20%	3.58%	3.62%
Net yield on interest earning assets	3.11%	3.69%	3.02%	3.19%	3.45%	3.71%	3.72%
Operating expenses to average assets	1.90%	1.84%	1.93%	1.87%	2.06%	2.09%	1.93%
Efficiency ratio	57.00%	47.15%	59.82%	54.35%	55.47%	52.67%	48.83%
Ratio of non-performing loans to total assets at end of period	0.21%	0.24%	0.21%	0.28%	0.31%	0.28%	0.24%
Loan loss reserve to total loans, net	0.71%	0.91%	0.71%	0.71%	0.77%	0.89%	0.91%
Stockholders' equity to assets	10.01%	10.03%	10.01%	9.85%	10.35%	10.27%	10.03%

	Mar 31, 2024	Dec 31, 2023	Sep 30, 2023	June 30, 2023	Mar 31, 2023
Selected Consolidated Financial Data					
Total assets	\$ 847,416	\$ 853,315	\$ 842,274	\$ 829,933	\$ 842,882
Cash & investment securities	20,853	23,626	22,168	25,623	57,163
Mortgage-backed securities	138,072	142,677	147,821	153,205	158,731
Total Investments	158,925	166,303	169,989	178,828	215,894
Consumer Loans receivable	325,483	325,654	318,349	305,780	290,509
Commercial Loans receivable	329,235	327,093	320,384	314,756	306,636
Loan loss reserve	(4,662)	(4,663)	(4,919)	(5,525)	(5,408)
Total Loans receivable net	650,056	648,084	633,814	615,011	591,737
FHLB stock	4,813	5,550	5,144	3,024	2,234
Checking accounts	264,294	266,353	272,835	286,725	294,421
Savings accounts	229,208	239,496	257,246	282,425	306,226
Certificate of deposit accounts	166,664	140,194	117,687	110,898	109,453
Total Deposits	660,166	646,043	647,768	680,048	710,100
Advances	92,757	113,430	98,045	53,245	38,363
Total stockholders' equity	84,837	84,039	87,213	85,212	84,531