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HARLEYSVILLE SAVINGS FINANCIAL CORP

Form 8-K

October 20, 2005

SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

FORM 8-K

CURRENT REPORT  
PURSUANT TO SECTION 13 OR 15 (d)  
OF THE SECURITIES EXCHANGE ACT OF 1934

October 19, 2005

-----  
(Date of earliest event reported)

Harleysville Savings Financial Corporation

-----  
(Exact name of registrant as specified in its charter)

|   |                          |                                      |
|---|--------------------------|--------------------------------------|
| Pennsylvania                                      | 0-29709                  | 23-3028464                           |
| -----   | -----                    | -----                                |
| (State or other jurisdiction<br>of incorporation) | (Commission File Number) | (IRS Employer<br>Identification No.) |

|   |            |
|---|------------|
| 271 Main Street, Harleysville, Pennsylvania | 19438      |
| -----                                       | -----      |
| (Address of principal executive offices)    | (Zip Code) |

(215) 256-8828

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(Registrant's telephone number, including area code)

Not Applicable

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(Former name, former address and former fiscal year, if changed since last  
report)

Item 2.02 Results of Operations and Financial Condition  
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On October 19, 2005, Harleysville Savings Financial Corporation issued a press release announcing its results of operations for the quarter and twelve months ended September 30, 2005. A copy of the press release is included as Exhibit 99.1 and is incorporated herein by reference.

This information, including the press release filed as Exhibit 99.1, shall not be deemed to be "filed" for purposes of Section 18 of the Securities Exchange Act of 1934 nor shall it be deemed to be incorporated by reference in any filing under the Securities Act of 1933.

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Item 9.01 Financial Statements, Pro Forma Financial Information and Exhibits  
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- (a) Not applicable.
- (b) Not applicable.
- (c) The following exhibit is included with this Report:

| Exhibit No.<br>----- | Description<br>-----                  |
|----------------------|---------------------------------------|
| 99.1                 | Press Release, dated October 19, 2005 |

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SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned thereunto duly authorized.

Harleysville Savings Financial Corporation

By: /s/ Brendan J. McGill

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Name: Brendan J. McGill  
Title: Senior Vice President and Chief  
Financial Officer

Date: October 19, 2005

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