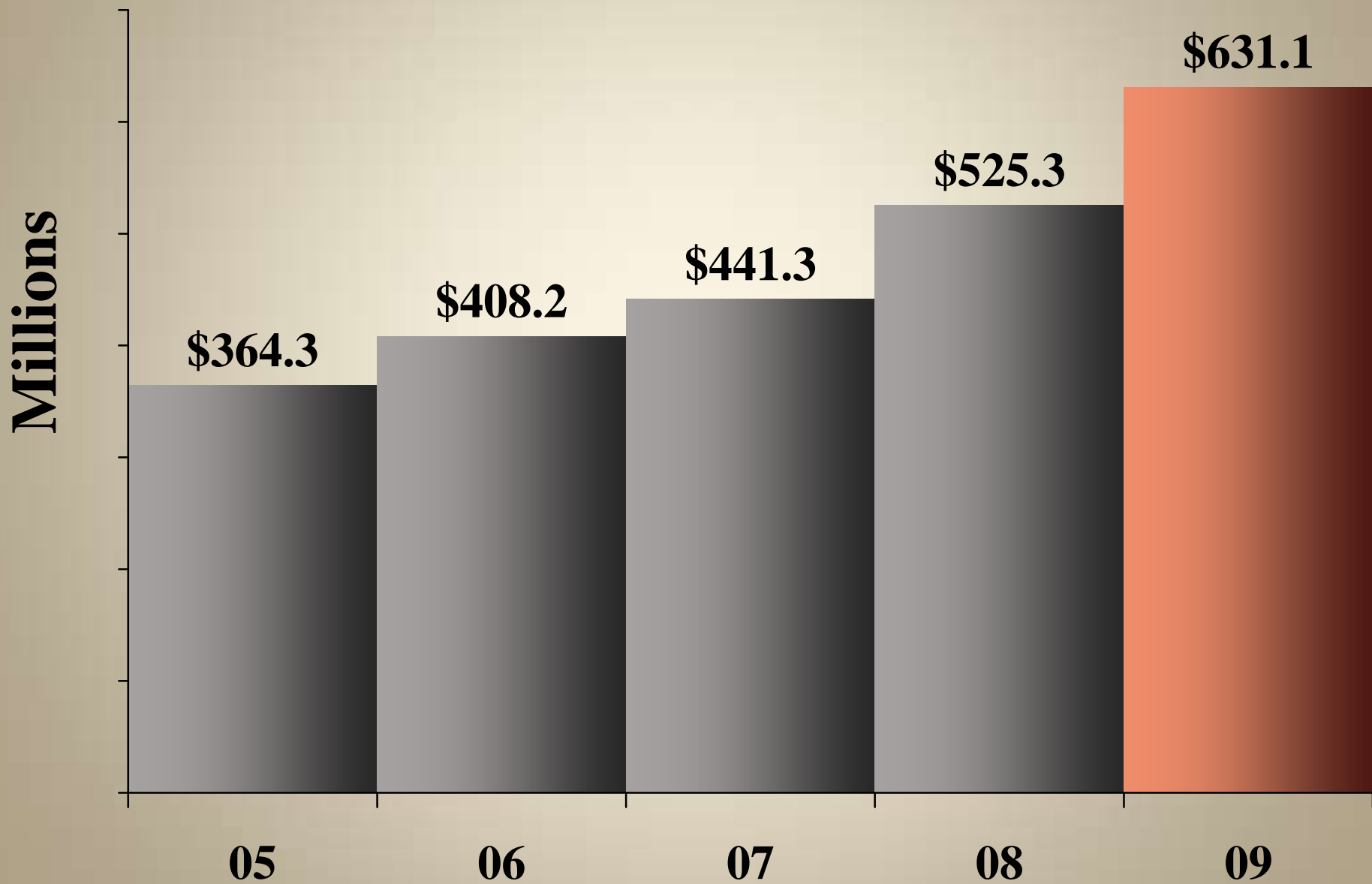


# Hingham Institution for Savings



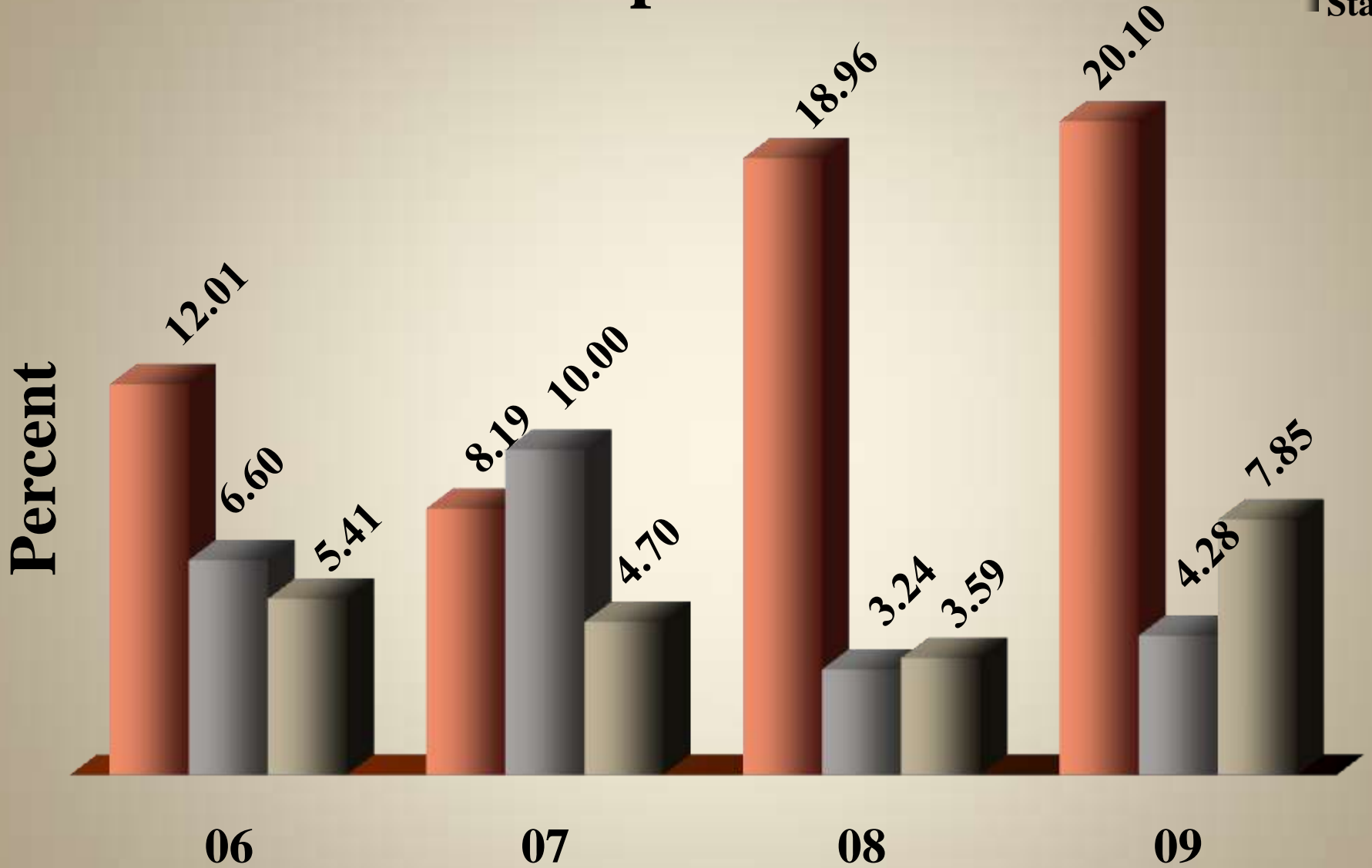
**ANNUAL MEETING 2010**

# Deposits



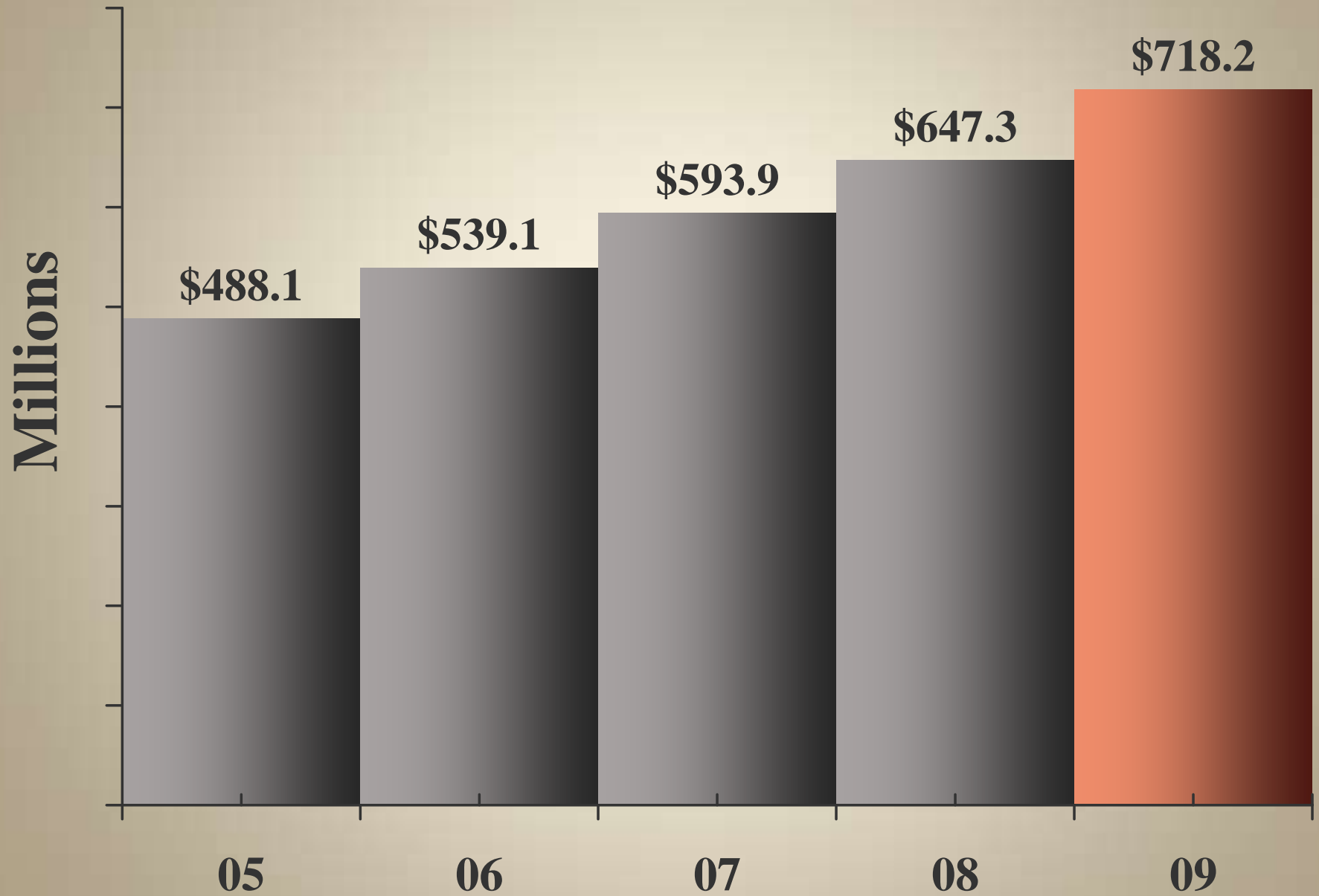
# Total Deposit Growth

- Bank
- Peer
- State

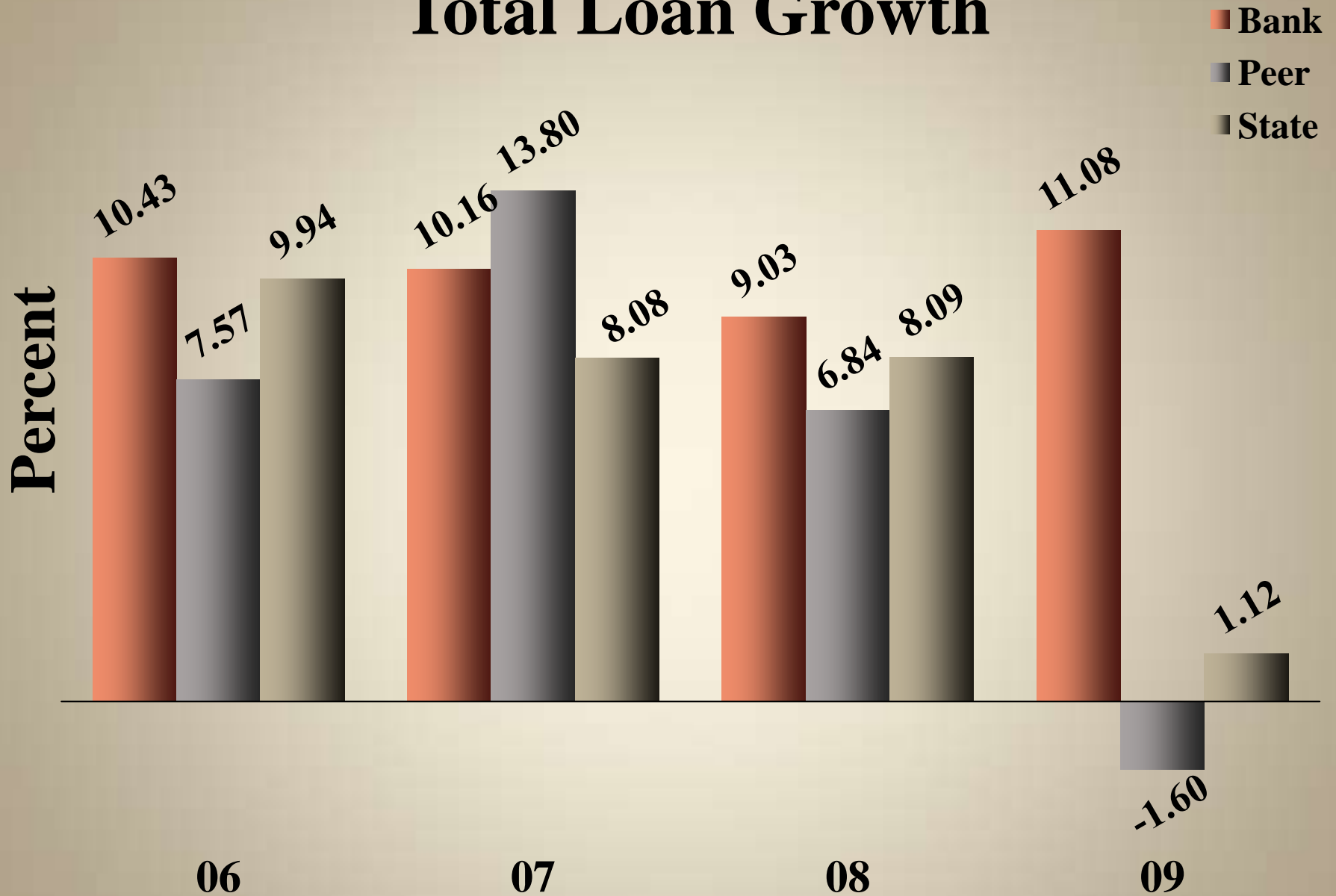


*Source: Depositors' Insurance Fund 12.31.09 Report on State Chartered Savings Banks*

# Net Loans

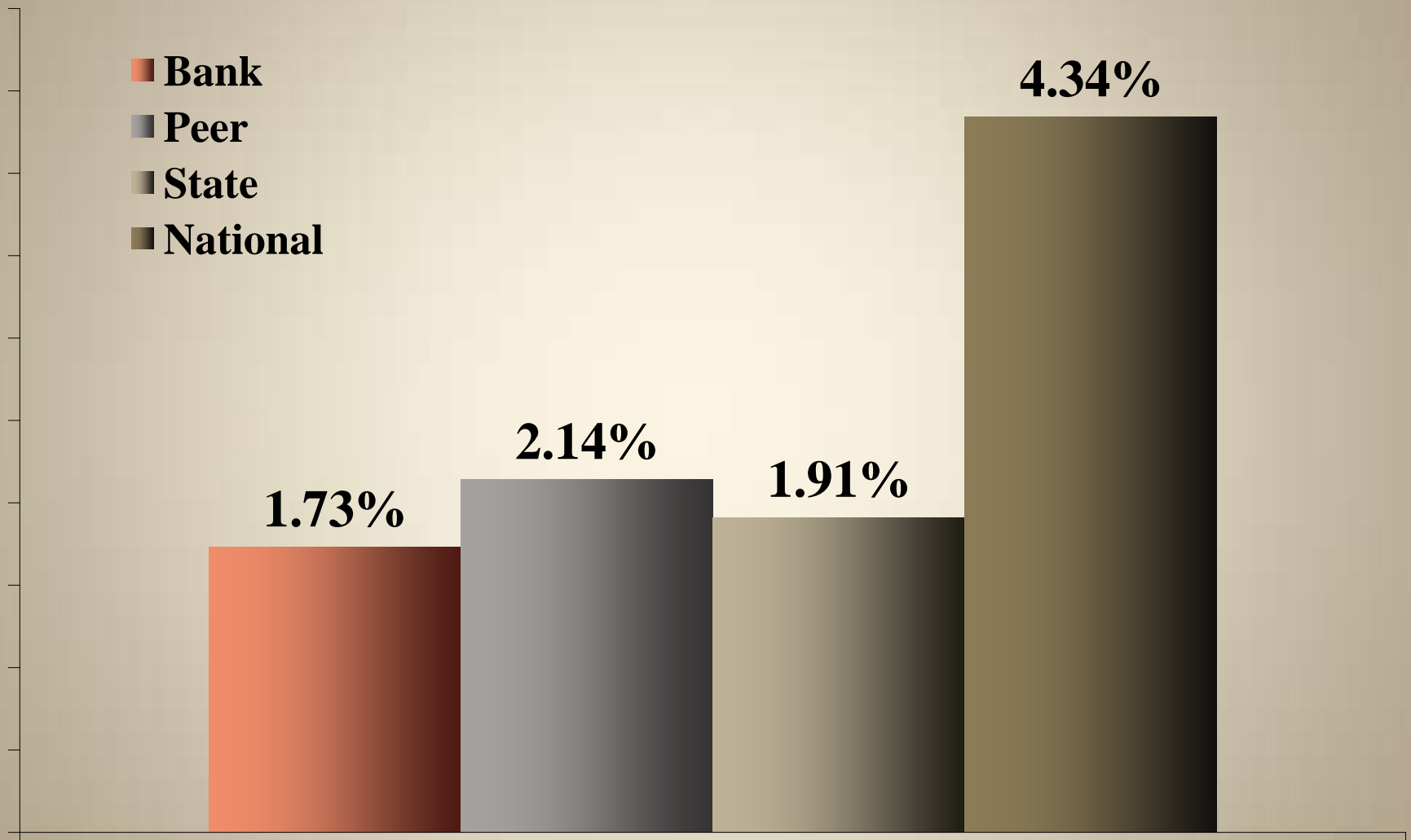


# Total Loan Growth



*Source: Depositors' Insurance Fund 12.31.09 Report on State Chartered Savings Banks*

# Non-Performing Assets as % Loans & Oreo



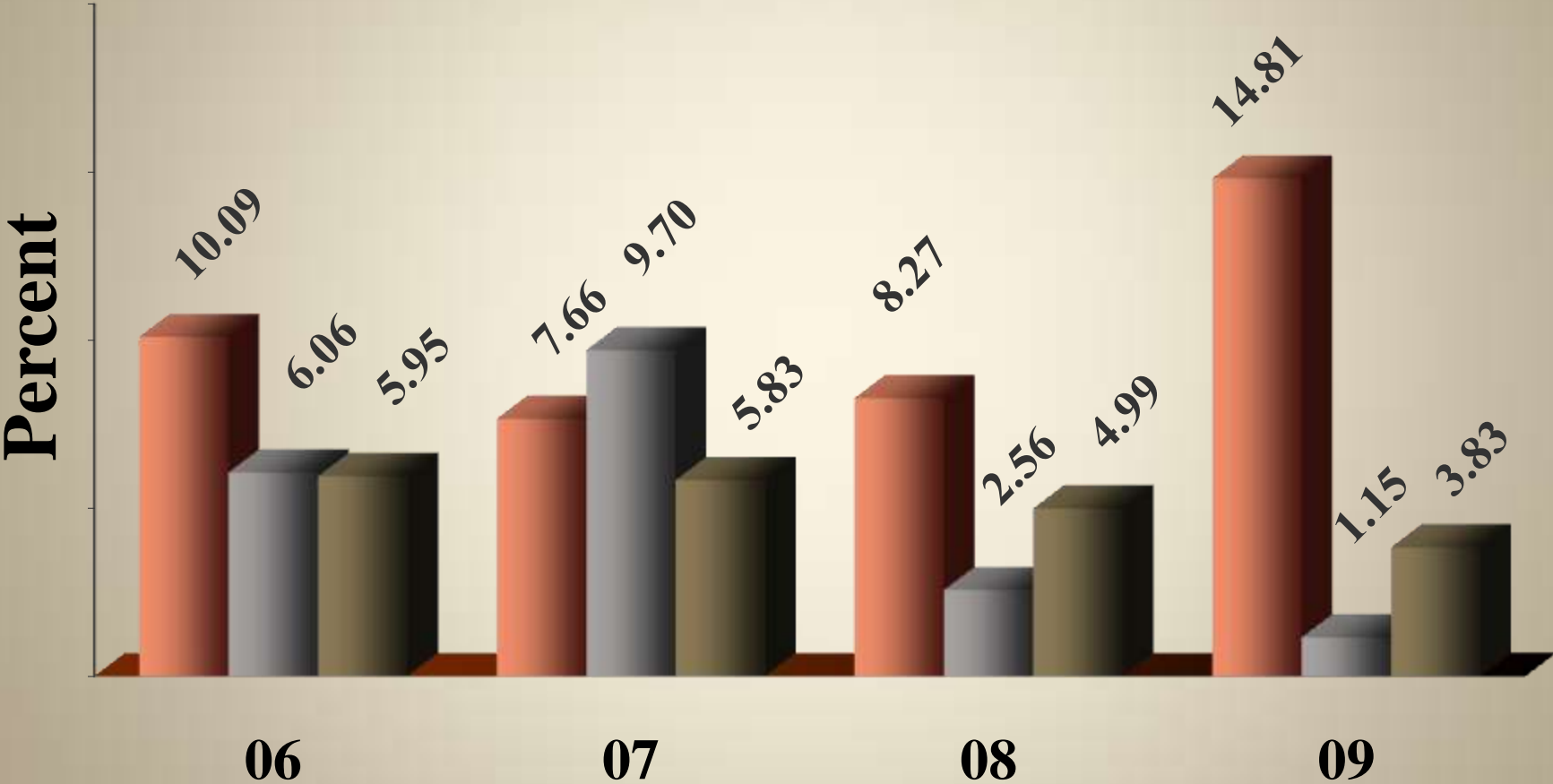
*As of 12.31.09*

# Assets



# Total Asset Growth

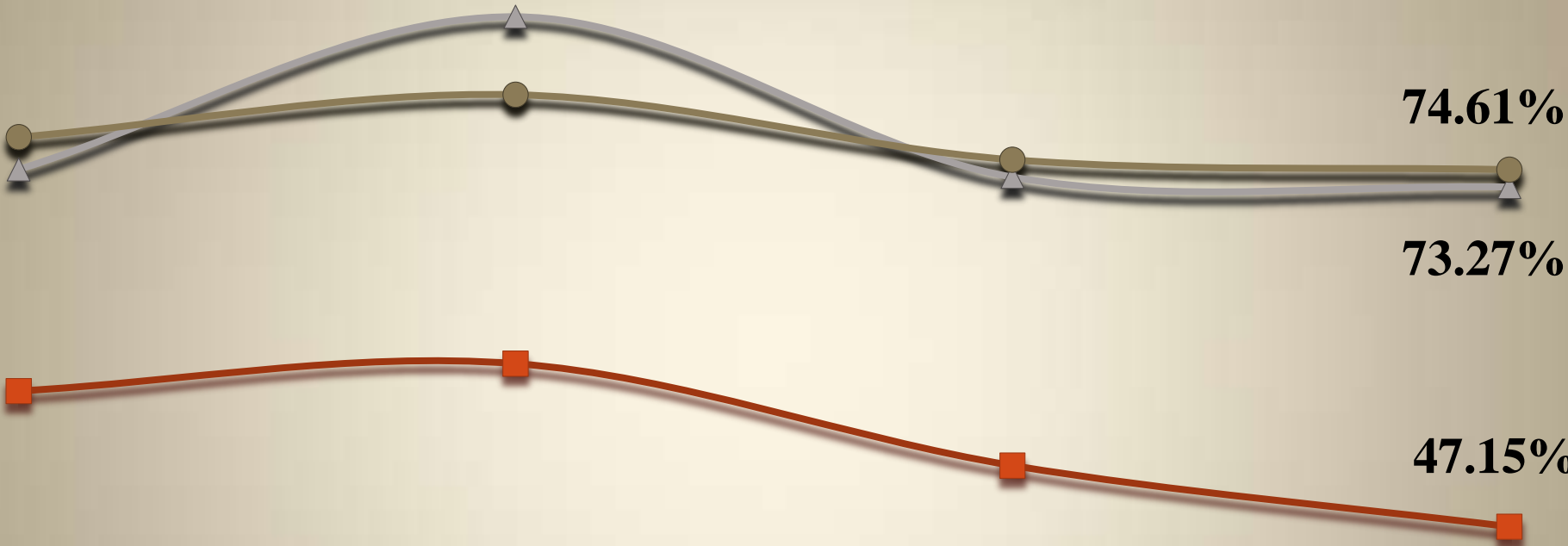
- Bank
- Peer
- State



Source: Depositors' Insurance Fund 12.31.09 Report on State Chartered Savings Banks

# Efficiency Ratio

- Bank
- ▲ Peer
- State

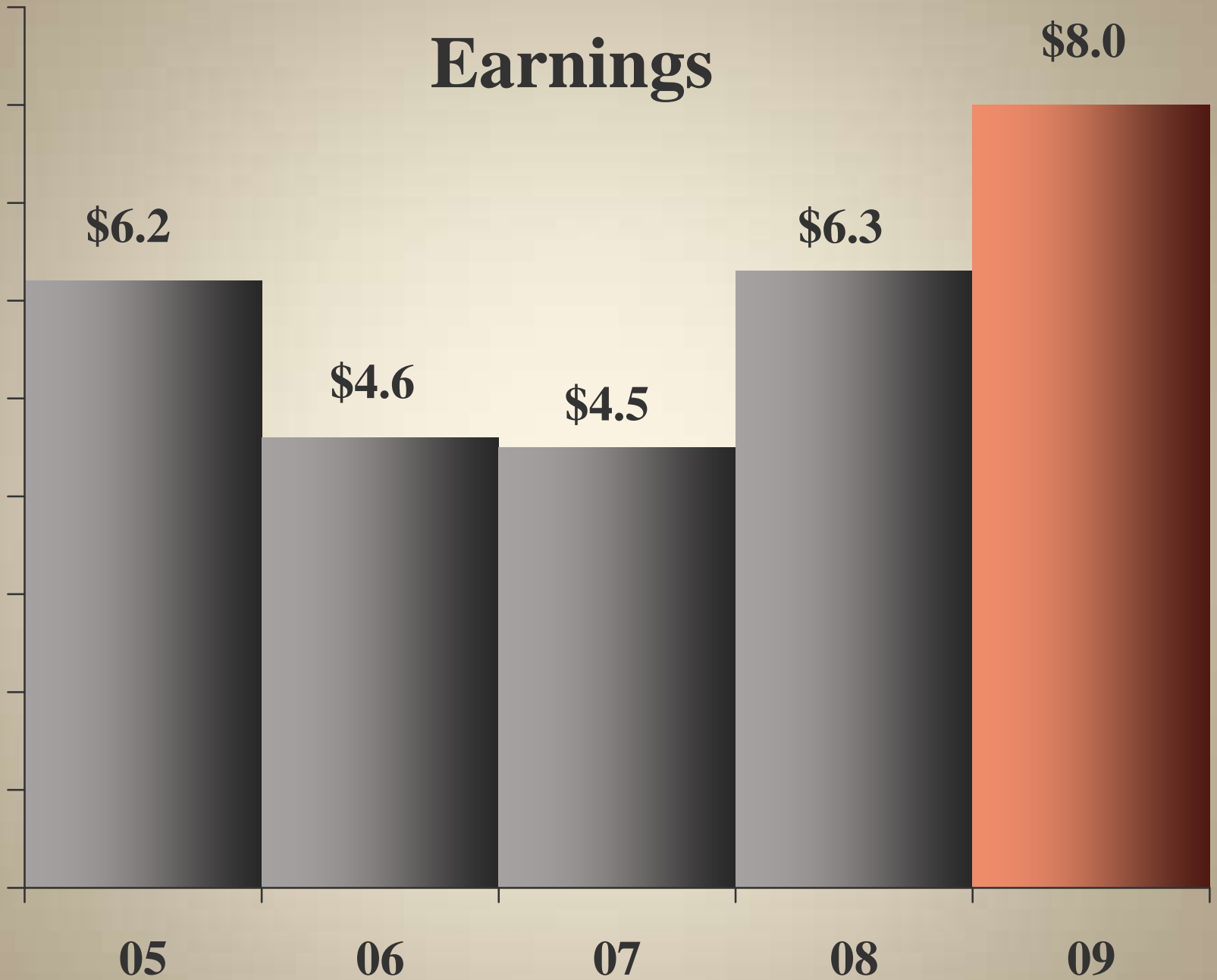


Rank	'06	'07	'08	'09
Peer	2/9	1/9	1/9	1/9
State	2/66	2/66	1/66	1/66

*Source: Depositors' Insurance Fund 12.31.09 Report on State Chartered Savings Banks*

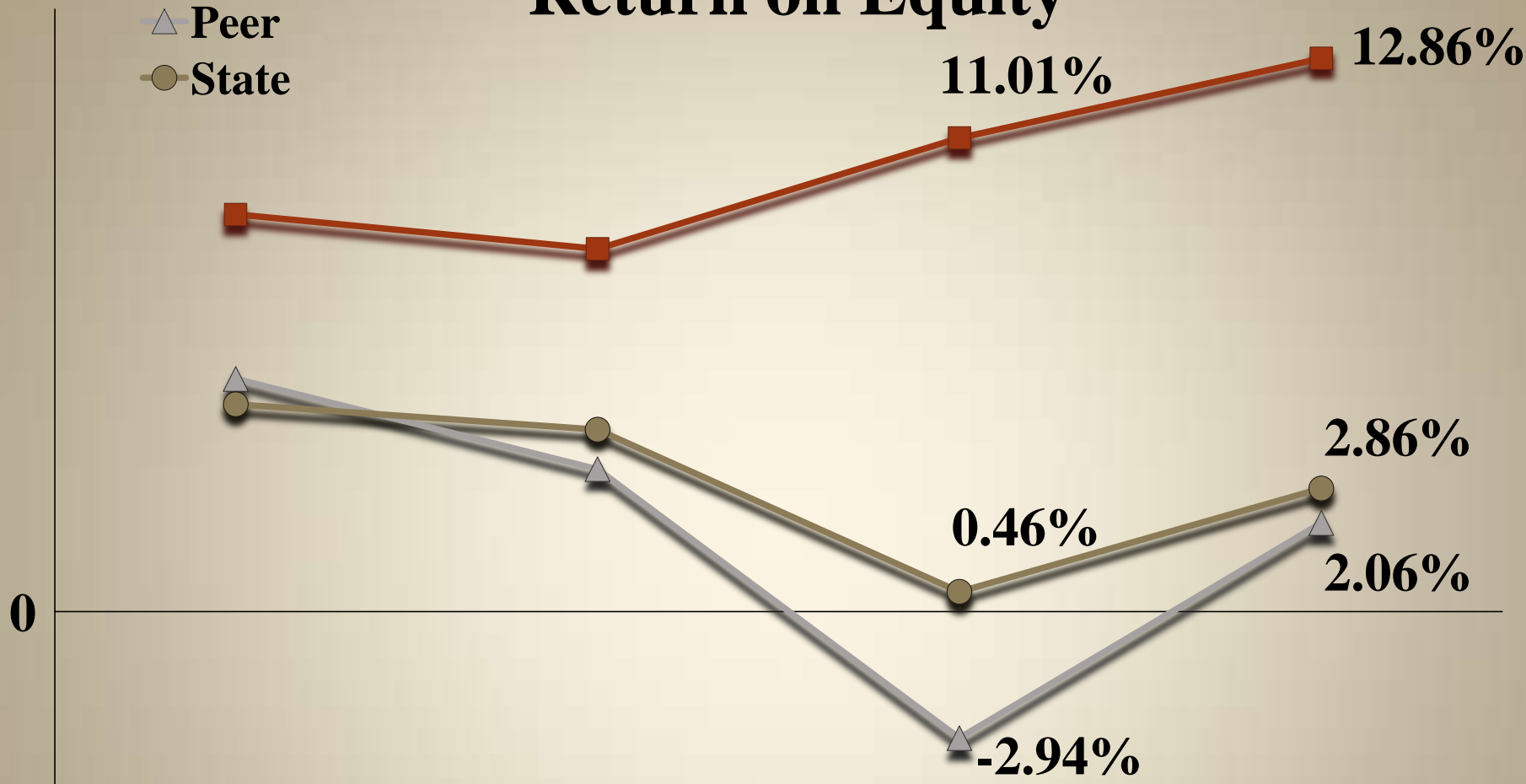
# Earnings

Millions



# Return on Equity

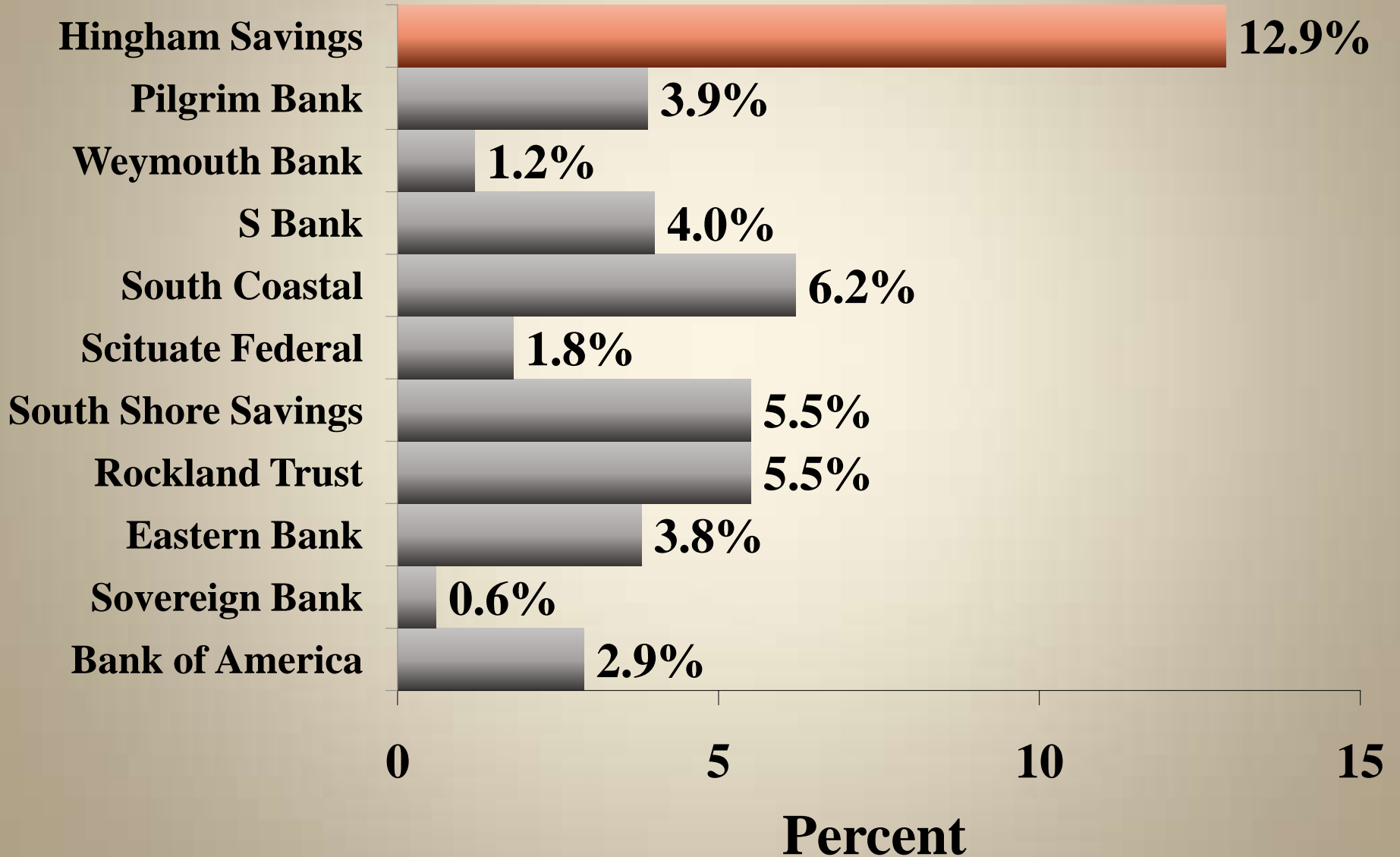
- Bank
- ▲ Peer
- State



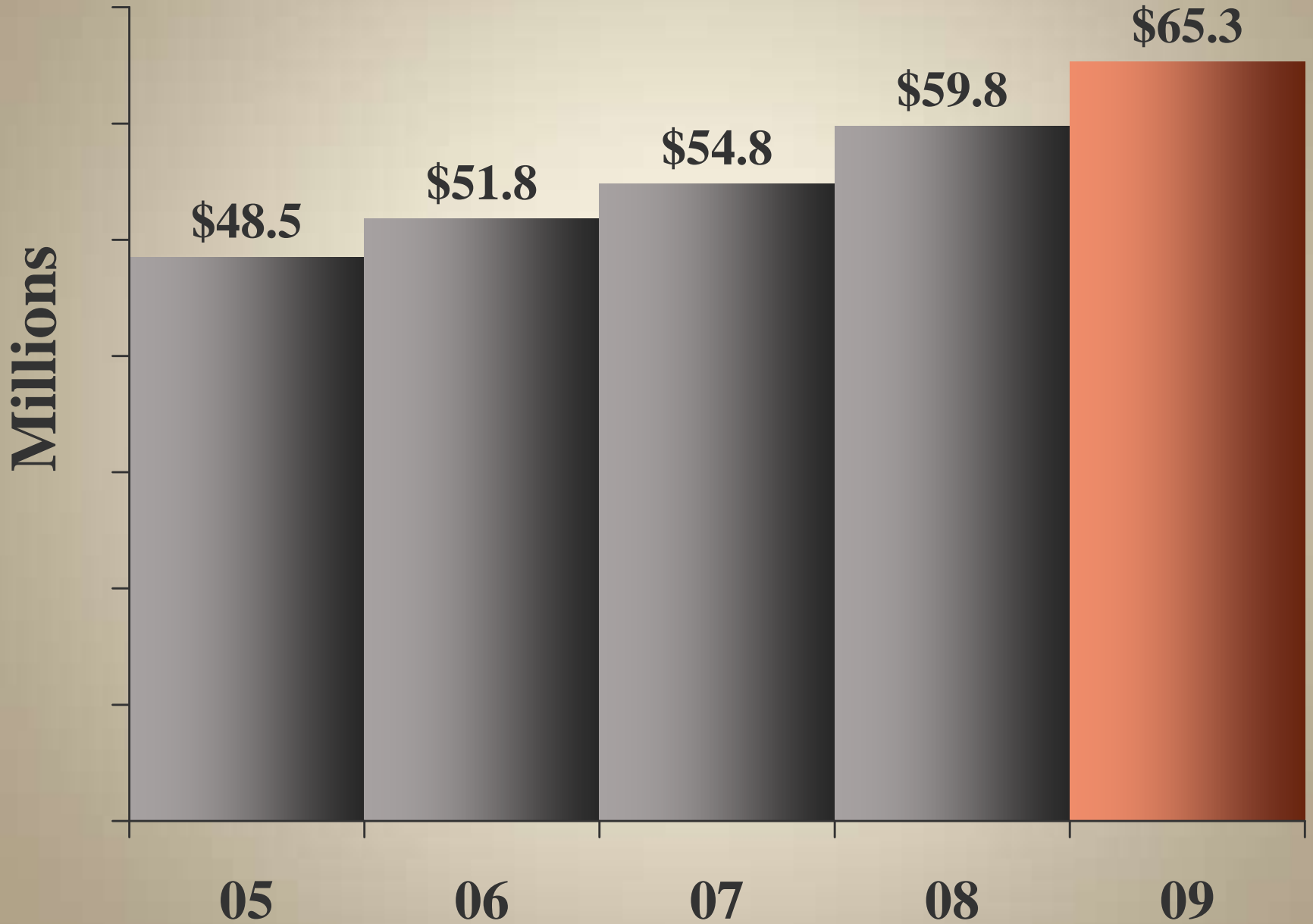
Rank	'06	'07	'08	'09
Peer	2/9	1/9	1/9	1/9
State	2/66	2/66	1/66	1/66

*Source: Depositors' Insurance Fund 12.31.09 Report on State Chartered Savings Banks*

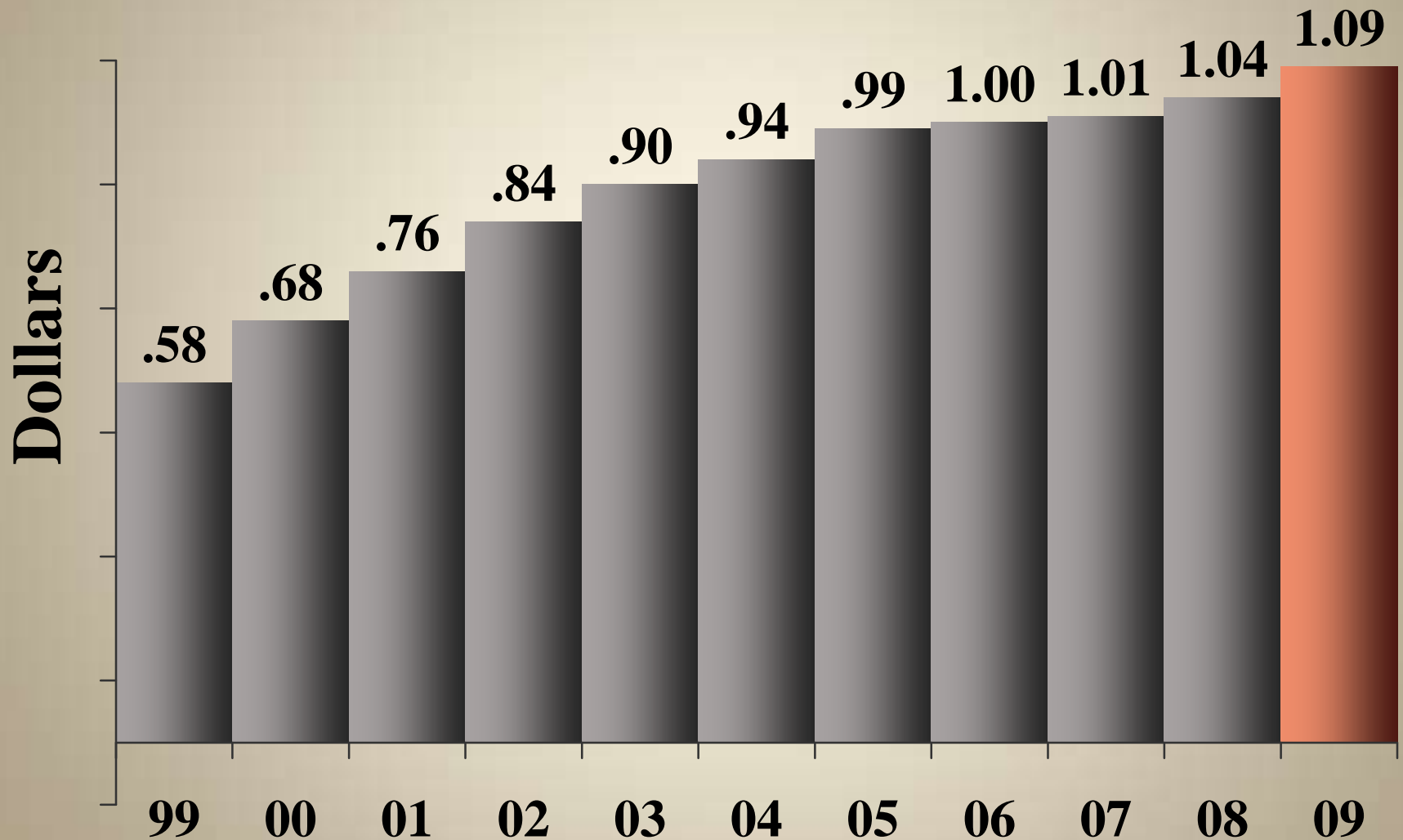
# Area Banks Return on Equity 2009



# Stockholders' Equity



# Dividends Declared Per Share



# Hingham Savings Addition & Renovation



*Coming in 2011*