



INSTRUCTIONS FOR YOUR PERSONAL FINANCIAL STATEMENT

At Hingham Institution for Savings, we want to help you make the most of your opportunities. The more information we have about your financial background, the better we can evaluate your financial needs. All statements will be held confidential.

If you are applying for credit with another person, or if you are relying on another person's income or assets to obtain credit, please fill out all information for both the applicant and co-applicant. Information about your spouse need not be included unless this is a joint statement with your spouse or if you are relying on his or her income or assets to obtain credit. The Bank is not required to consider jointly held assets in evaluating an individual credit request. All parties whose assets are relied upon will be requested to sign notes or other documents required in connection with credit extended.

Please read everything carefully. As you complete each schedule, you will notice that the totals appear in a boldly outlined block. These blocks will provide the information you need for the financial summary on the last page of this form. If there is nothing to report, indicate "none" on the schedule and "0" on the financial summary. If you have any questions, please call us.

SCHEDULE 1

Cash Accounts. Please include all account relationships you have with a bank/money market fund, such as checking and savings accounts, bank loans, Certificates of Deposit, money market funds, etc. However, do not include mortgages or consumer loans.

SCHEDULE 2

Marketable Securities. Show all marketable securities you own, including Stocks/Bonds registered and traded on national exchanges or over the counter, Treasury Bills, Municipal Bonds, Commercial Paper, and Margin Loans with brokerage firms. If completing by hand and there is not enough space, attach a separate schedule.

SCHEDULE 3

Non-Marketable Securities. Please include non-marketable securities and investments (those not publicly traded), as well as restricted stock. If any of the securities are pledged, please explain. You do not need to include privately owned businesses or professional practices, as there is a separate schedule for this.

SCHEDULE 4

Consumer Loans. Please indicate all installment loans, including auto loans, credit cards, charge accounts, etc.

SCHEDULE 5

Real Estate for Personal Use. Please include first and second mortgages, including home equity lines of credit.

SCHEDULE 6

Real Estate for Investment. Please include the same information as above, but for investment property, including second mortgages and revolving lines of credit secured by real estate.

SCHEDULE 7

Accounts / Notes Receivable.

SCHEDULE 8

Other Major Liabilities. Accounts, Notes, Taxes Payable. Please include repayment terms and collateral.

SCHEDULE 9

Life Insurance: This should include cash surrender value and any amount you may have borrowed against your life insurance.

SCHEDULE 10

Limited Partnership Investments.

SCHEDULE 11

Privately Owned Businesses or Professional Practices. Please indicate what percentage is owned by you, and the estimated current market value of the business.

SCHEDULE 12

Other Major Assets / Personal Effects. Please list any items not already included, such as airplanes, boats, seats on exchanges, automobiles, jewelry, furs, antiques, oriental rugs, objects of art, paintings, stamp and coin collections.

SCHEDULE 13

Deferred Assets. These should include trusts, vested pensions, deferred income, stock options, hypothecated securities, 401K plans, IRAs, and profit sharing plans.

SCHEDULE 14

Contingent Liabilities. Please list any contingent liabilities on leases, legal claims, contracts, stand-by letters of credit, and as co-maker, surety, endorser, or guarantor for debts.

SCHEDULE 15

Annual Income. You do not need to include alimony, child support, or separate maintenance income unless you would like it to be considered in evaluating creditworthiness.

SCHEDULE 16

Annual Expenses. Please provide a fair estimate of all your major expenses.

SCHEDULE 17

Assets and Liabilities. If completing by hand, please insert the Totals from each of the Schedule #s throughout this form. Please make sure the figures are correct, and sign at the bottom.



PERSONAL FINANCIAL STATEMENT

Personal Financial Statement as of: _____ Individual Statement Joint Statement
(Date)

| PERSONAL INFORMATION | | | | | |
|---|-------|--------------------|---|-------|--------------------|
| Applicant / Borrower | | | Co-Applicant / Co-Borrower | | |
| First Name | M.I. | Last Name | First Name | M.I. | Last Name |
| Street Address | | Home Telephone | Street Address | | Home Telephone |
| City | State | Zip Code | City | State | Zip Code |
| Tax ID/SSN | | Date of Birth | Tax ID/SSN | | Date of Birth |
| Email Address | | | Email Address | | |
| Business Name | | Position | Business Name | | Position |
| Business Address | | Business Telephone | Business Address | | Business Telephone |
| City | State | Zip Code | City | State | Zip Code |
| Name of Account Manager and present bank | | | Name of Account Manager and present bank | | |
| Name, Address of your accountant | | | Name, Address of your accountant | | |
| Name, Address of your attorney | | | Name, Address of your attorney | | |
| Name/Address of person having a durable power of attorney | | | Name/Address of person having a durable power of attorney | | |

PLEASE ANSWER THE FOLLOWING QUESTIONS

- | | YES | NO |
|--|--------------------------|--------------------------|
| 1. Are you a defendant in any suit or legal action? (explain below) | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. Are you presently subject to any unsatisfied judgements or tax liens? (explain below) | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. Have you or an entity of which you were partial owner ever been through bankruptcy or settled any debts for less than full amount? (explain below) | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. Are any of your income tax returns currently being audited? (explain below) | <input type="checkbox"/> | <input type="checkbox"/> |

If yes, what years? _____

COMMENTS BELOW FOR ANY OF THE ABOVE QUESTIONS:



PERSONAL FINANCIAL STATEMENT

| SCHEDULE 1 - CASH ACCOUNTS | | | | |
|----------------------------------|-----------------|---------------|----------------|---------------------------------------|
| Name of Bank / Money Market Fund | Deposit Balance | Funds Pledged | Account Number | Ownership (Applicant or Co-Applicant) |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| TOTAL | | | | |

| SCHEDULE 2 - MARKETABLE SECURITIES | | | | | | |
|-------------------------------------|---------------------------------------|------|--------------|----------------------------------|------------------------|-----------|
| Firm/Institution Holding Securities | Name of Stocks, Bonds, # Shares, etc. | Cost | Market Value | Are Securities Pledged? To whom? | Brokerage Margin Loans | Ownership |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| TOTAL | | | | | | |

| SCHEDULE 3 - NON-MARKETABLE SECURITIES | | | | | | |
|--|---------------|------|------------|------------------------|-----------|--|
| Description of Security | Date Acquired | Cost | Book Value | Estimated Market Value | Ownership | |
| | | | | | | |
| | | | | | | |
| TOTAL | | | | | | |

| SCHEDULE 4 - CONSUMER LOANS (For additional space use insert sheet) | | | |
|---|------------------------|--------------------------|-----------|
| Auto Loans, Credit Cards, Credit Unions, Charge Accts, Etc. | Total Monthly Payments | Total Amount Outstanding | Ownership |
| | | | |
| | | | |
| | | | |
| TOTAL | | | |

| SCHEDULE 5 - REAL ESTATE FOR PERSONAL USE | | | | | | |
|---|-------------|---------------|----------------|--------------|----------------------|--------|
| Property Address and Description | Legal Owner | Purchase Year | Purchase Price | Market Value | Present Loan Balance | Lender |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| TOTAL | | | | | | |

SCHEDULE 6 - REAL ESTATE FOR INVESTMENT

| Property Address and Description | Legal Owner | Purchase Year | Purchase Price | % Ownership | Market Value | Present Loan Balance | Lender |
|----------------------------------|-------------|---------------|----------------|-------------|--------------|----------------------|--------|
| | | | | | | | |
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| | | | | | | | |
| GROSS TOTALS | | | | | | | |
| % SHARE OWNED* | | | | | | | |

* Should reflect SUM of % Ownership of Market Value for each property above

SCHEDULE 7 - ACCOUNTS / NOTES RECEIVABLE

| Date of Accounts / Notes Receivable | Due From | Original Amount | Present Balance | Repayment Terms |
|-------------------------------------|----------|-----------------|-----------------|-----------------|
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| TOTAL | | | | |

SCHEDULE 8 - OTHER MAJOR LIABILITIES (ACCOUNTS / NOTES / TAXES PAYABLE)

| Date of Obligation | Due To | Original Amount | Present Balance | Repayment Terms / Collateral |
|--------------------|--------|-----------------|-----------------|------------------------------|
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| TOTAL | | | | |

SCHEDULE 9 - LIFE INSURANCE

| Insurance Company | Face Amount of Policy | Type of Policy | Beneficiary | Cash Surrender Value | Amount Borrowed | Ownership |
|-------------------|-----------------------|----------------|-------------|----------------------|-----------------|-----------|
| | | | | | | |
| | | | | | | |
| TOTAL | | | | | | |

SCHEDULE 10 - LIMITED PARTNERSHIP INVESTMENTS

| Investments | Date Acquired | Cash Invested | Share of Estimated Market Value | Share of Debt or LP Liability | Number of Shares / % Owned |
|--------------|---------------|---------------|---------------------------------|-------------------------------|----------------------------|
| | | | | | |
| | | | | | |
| | | | | | |
| TOTAL | | | | | |

SCHEDULE 11 - PRIVATELY OWNED BUSINESSES OR PROFESSIONAL PRACTICES

| Business Name and Address | Type of Business | Date of Investment | Original Investment Cost | % Ownership | Gross Market Value of Business | Ownership |
|---------------------------|------------------|--------------------|--------------------------|-------------|--------------------------------|-----------|
| | | | | | | |
| | | | | | | |
| GROSS TOTALS | | | | | | |
| % SHARE OWNED | | | | | | |

SCHEDULE 12 - OTHER MAJOR ASSETS / PERSONAL EFFECTS

| Item | Cost | Estimated Present Value | Ownership |
|--------------|------|-------------------------|-----------|
| | | | |
| | | | |
| | | | |
| TOTAL | | | |

SCHEDULE 13 - DEFERRED ASSETS (IRAs, PENSIONS, STOCK OPTIONS; See instructions)

| Description | Amount | Ownership |
|--------------|--------|-----------|
| | | |
| | | |
| | | |
| TOTAL | | |

SCHEDULE 14 - CONTINGENT LIABILITIES (GUARANTOR FOR LOAN, ETC.; See instructions)

| Description | Amount | Ownership |
|--------------|--------|-----------|
| | | |
| | | |
| TOTAL | | |

SCHEDULE 15 - ANNUAL INCOME

| Last Year's Actual Income | Applicant | Co-Applicant | Combined |
|---------------------------------------|-----------|--------------|----------|
| Salary and/or Net Professional Income | | | |
| Bonus and Commissions | | | |
| Interest and Dividends | | | |
| Net Real Estate Income | | | |
| Capital Gains (Losses) | | | |
| Other Income (Describe below) | | | |
| TOTAL | | | |
| This Year's Estimated Income | Applicant | Co-Applicant | Combined |
| Salary and/or Net Professional Income | | | |
| Bonus and Commissions | | | |
| Interest and Dividends | | | |
| Net Real Estate Income | | | |
| Capital Gains (Losses) | | | |
| Other Income (Describe below) | | | |
| TOTAL | | | |

SCHEDULE 16 - ANNUAL EXPENSES

| Estimate of Current/Actual Expenses | Applicant | Co-Applicant | Combined |
|--|------------------|---------------------|-----------------|
| Income Tax | | | |
| Condo Payments | | | |
| Mortgage Payments (personal residence) | | | |
| Real Estate Taxes (personal residence) | | | |
| Rent Payments | | | |
| Insurance Premiums (RE, Auto, etc.) | | | |
| Tuition | | | |
| Alimony, Child Support | | | |
| Other Payments for Debt Owed | | | |
| Other Expenses (utilities/food/clothing, etc.) | | | |
| TOTAL | | | |

FAMILY INFORMATION

| Name | Relation | Date of Birth | Dependent? | |
|-------------|-----------------|----------------------|-------------------|-----------|
| | | | Yes | No |
| | | | | |
| | | | | |
| | | | | |
| | | | | |

COMMENTS / REMARKS:

SCHEDULE 17 - SUMMARY OF ASSETS AND LIABILITIES

| ASSETS | | LIABILITIES | |
|---|--|--|--|
| CASH ACCOUNTS from Schedule 1 | | BANK ACCT FUNDS PLEDGED from Schedule 1 | |
| MARKETABLE SECURITIES from Schedule 2 | | MARGIN LOANS from Schedule 2 | |
| NON-MARKETABLE SECURITIES from Schedule 3 | | CONSUMER LOANS from Schedule 4 | |
| REAL ESTATE FOR PERSONAL USE from Schedule 5 | | MORTGAGES-PERSONAL REAL ESTATE from Schedule 5 | |
| REAL ESTATE FOR INVESTMENT "% Share Owned" from Schedule 6 | | MORTGAGES ON INVESTMENT REAL ESTATE: from Schedule 6 | |
| ACCOUNTS / NOTES RECEIVABLE from Schedule 7 | | OTHER MAJOR LIABILITIES from Schedule 8 | |
| CASH VALUE OF LIFE INSURANCE from Schedule 9 | | LOANS AGAINST LIFE INSURANCE from Schedule 9 | |
| LTD PARTNERSHIP INVESTMENTS from Schedule 10 | | LTD PARTNERSHIP INVESTMENT LIABILITY from Schedule 10 | |
| PRIVATELY OWNED BUSINESSES from Schedule 11 | | TOTAL LIABILITIES (Sum of all values listed above) | |
| OTHER MAJOR ASSETS from Schedule 12 | | NET WORTH (Total Assets minus Total Liabilities) | |
| TOTAL ASSETS (Sum of all values listed above) | | TOTAL LIABILITIES PLUS NET WORTH | |
| DEFERRED ASSETS from Schedule 13 | | CONTINGENT LIABILITIES from Schedule 14 | |
| INCOME LAST YEAR from Schedule 15 | | CURRENT INCOME from Schedule 15 | |
| ANNUAL EXPENSES from Schedule 16 | | | |

I understand that Hingham Institution for Savings' credit approval is subject to verification and investigation. I authorize the Bank to obtain and release credit information in connection with this statement and with respect to any credit granted.

This is a true and accurate statement of my financial condition. Should my financial condition change at any time while I am under obligation to the Bank, I will promptly notify them in writing of this change. While under such obligation, I will provide annually an updated financial statement.

The applicants / borrowers warrant and represent that they have voluntarily applied for this credit and were not requested or required to do so by the Lender.

| | |
|-------------------------------|------|
| Applicant /Borrower Signature | Date |
|-------------------------------|------|

| | |
|--------------------------------------|------|
| Co-Applicant / Co-Borrower Signature | Date |
|--------------------------------------|------|

Note: Applicant / Borrower acknowledges that date provided here shall constitute the "Statement As Of" date on PFS cover page if that date is not completed.