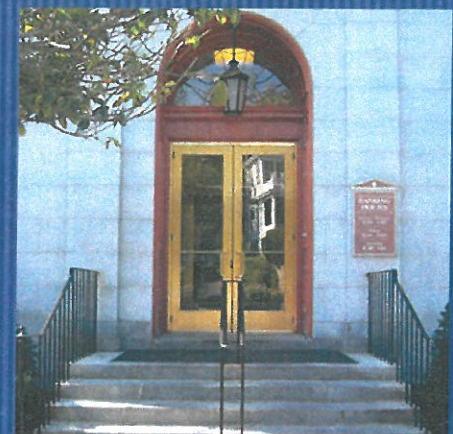
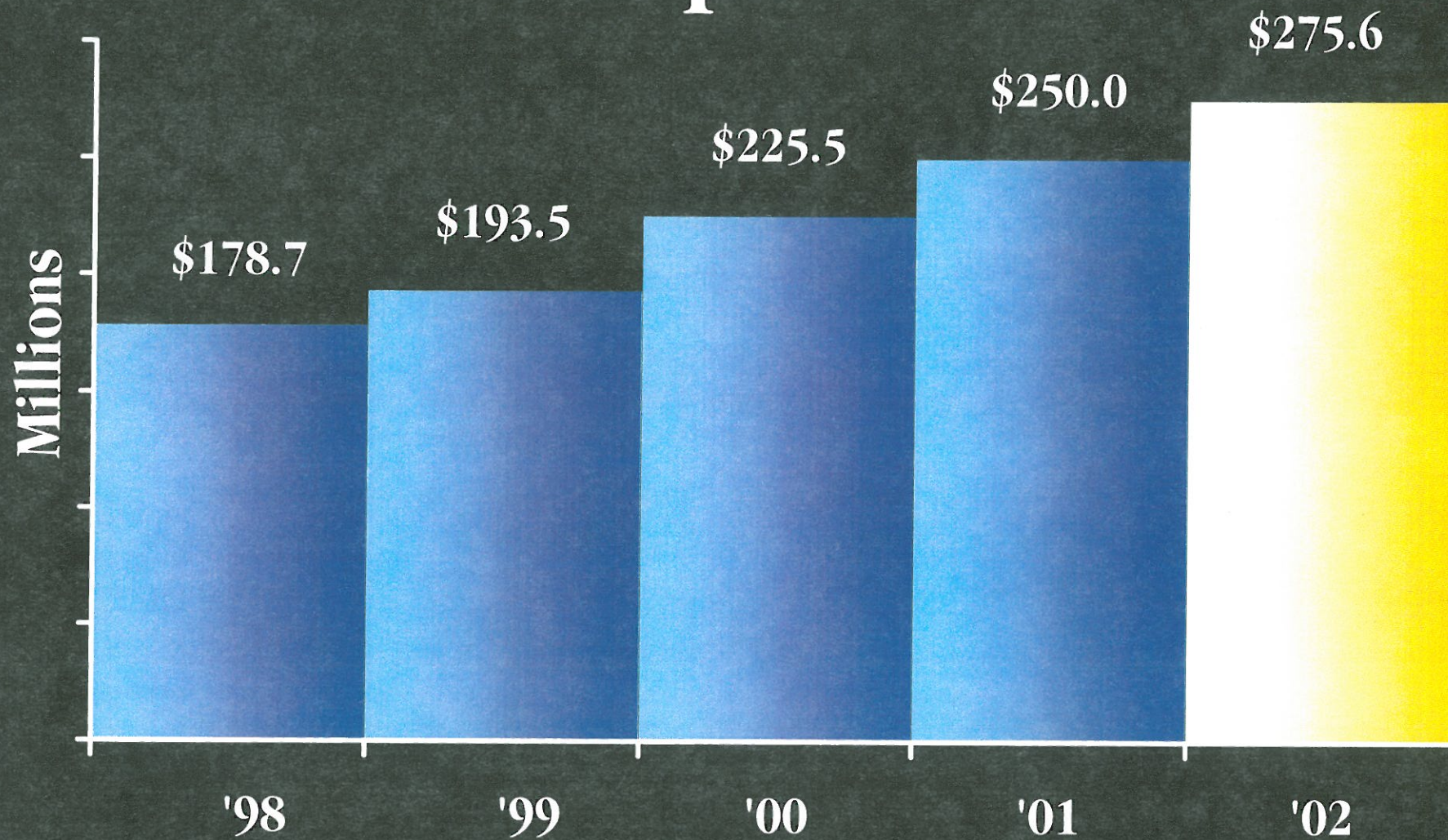


2003 Annual Meeting

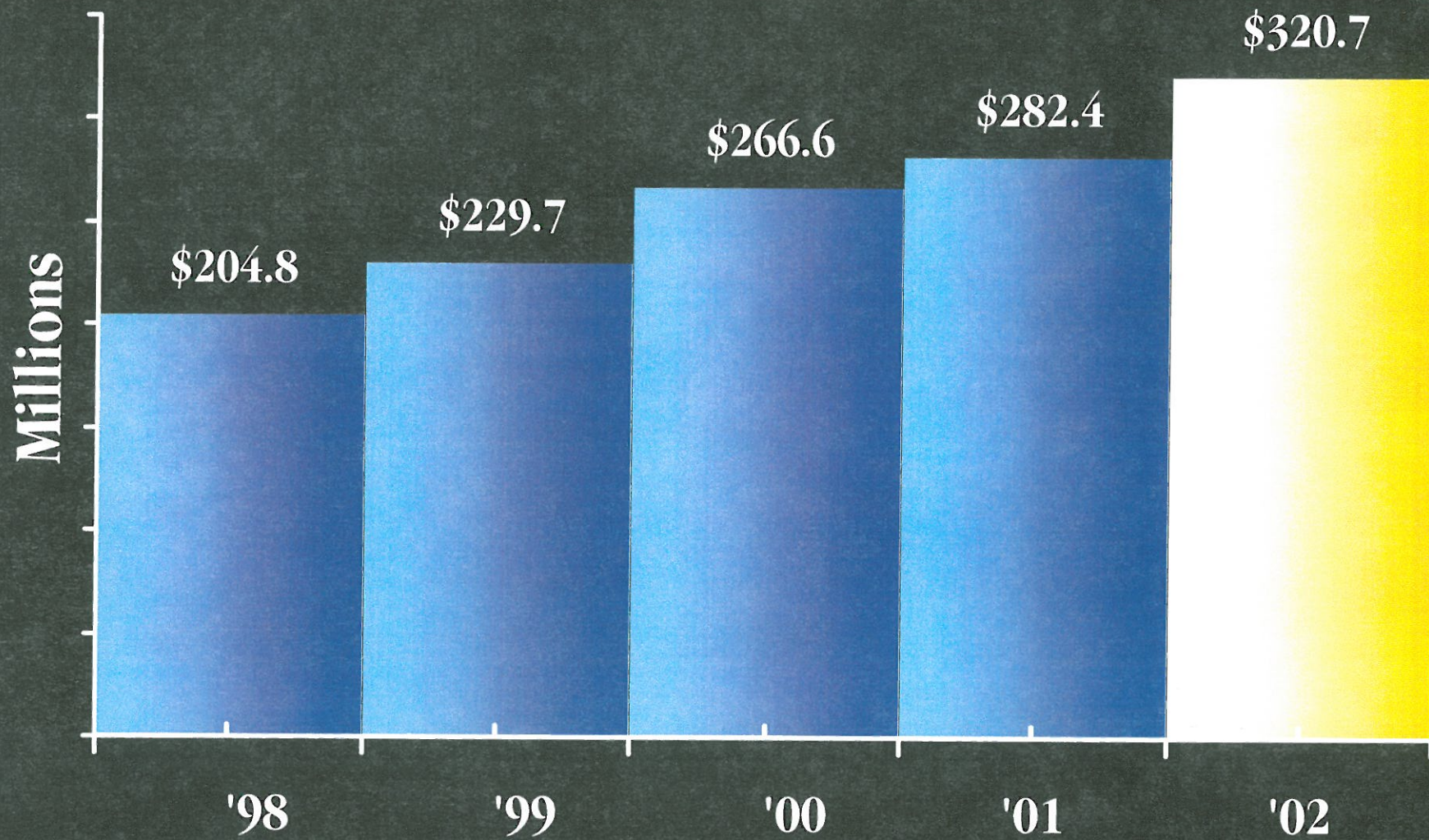


HINGHAM INSTITUTION FOR SAVINGS

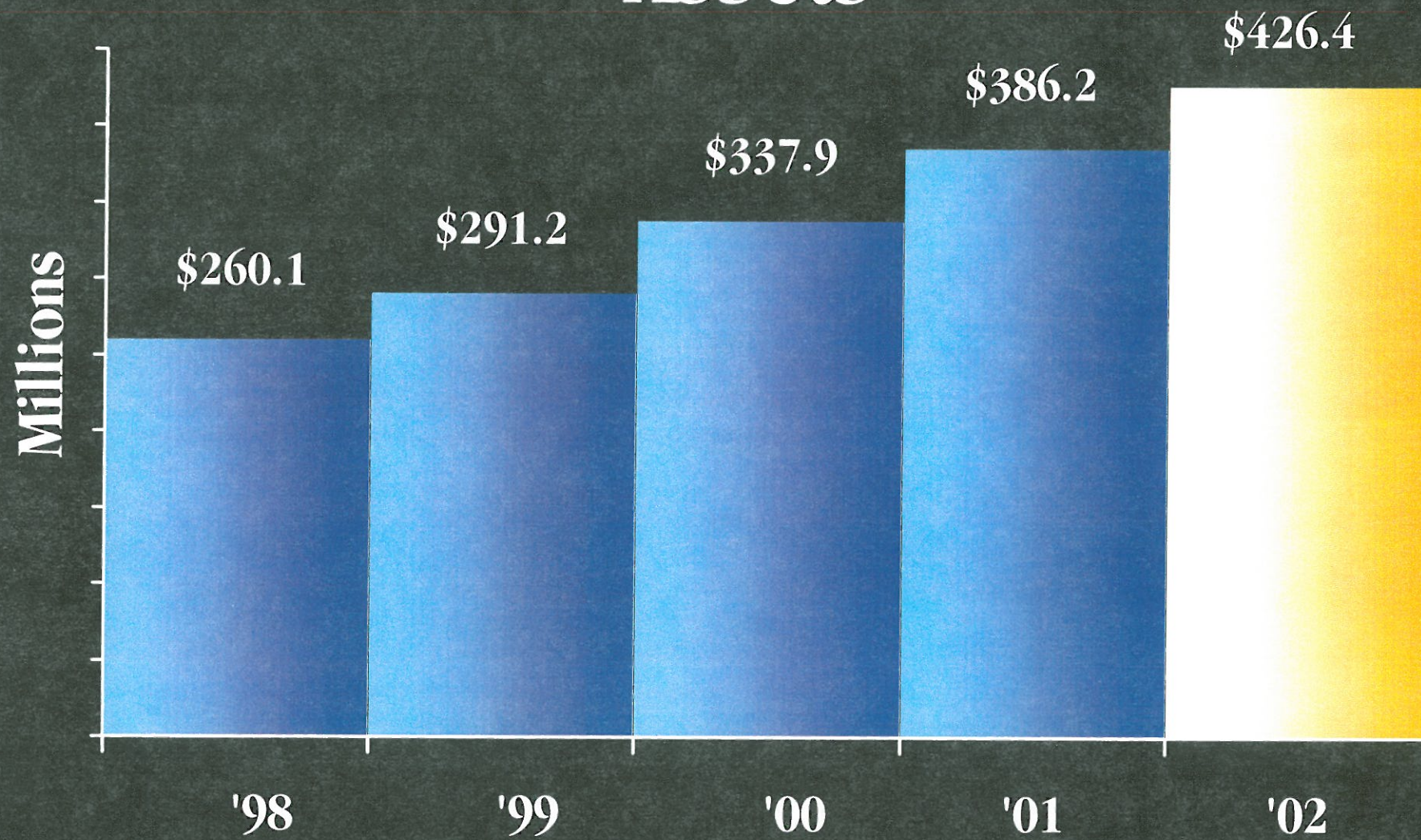
Deposits



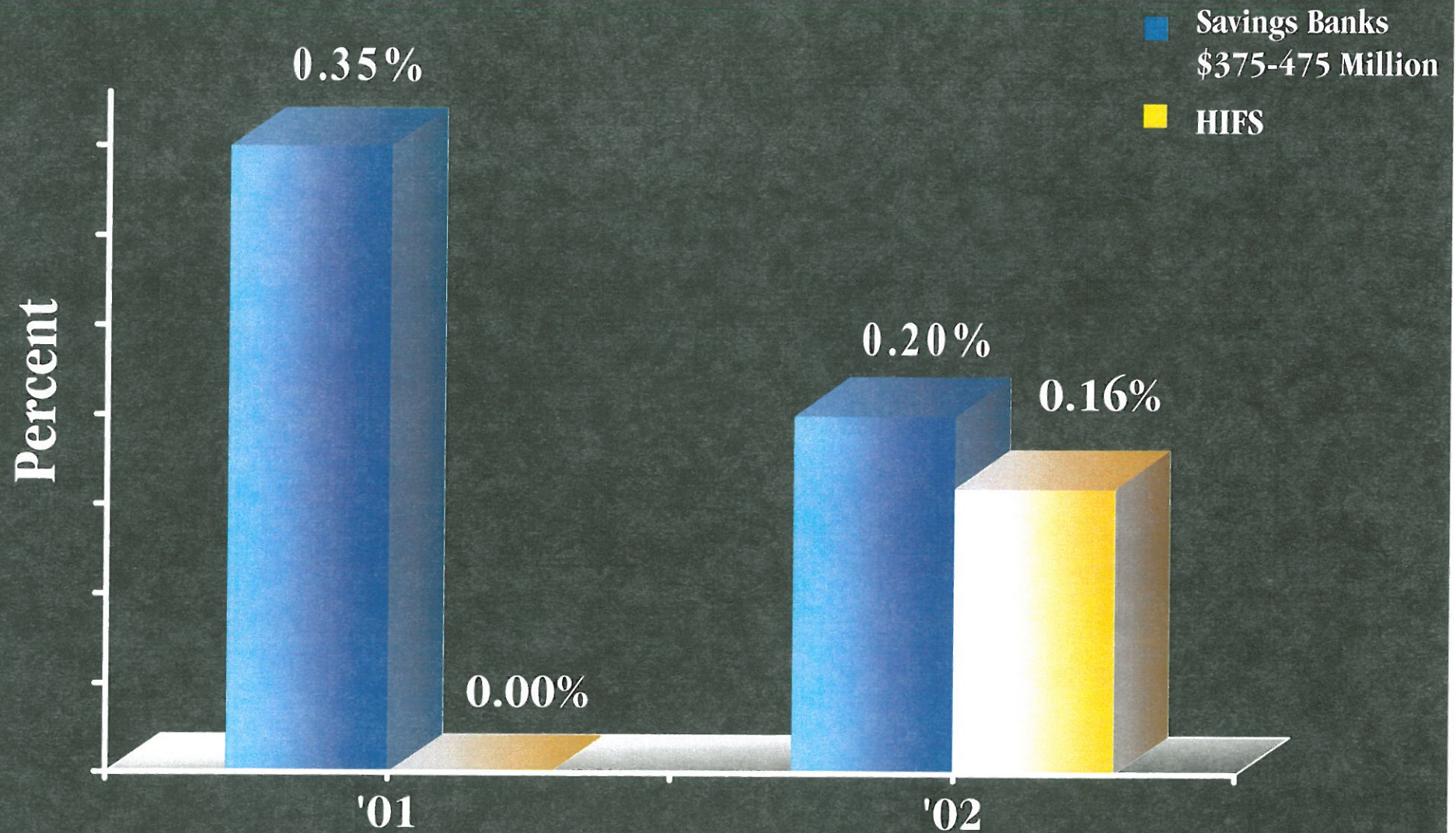
Loans



Assets

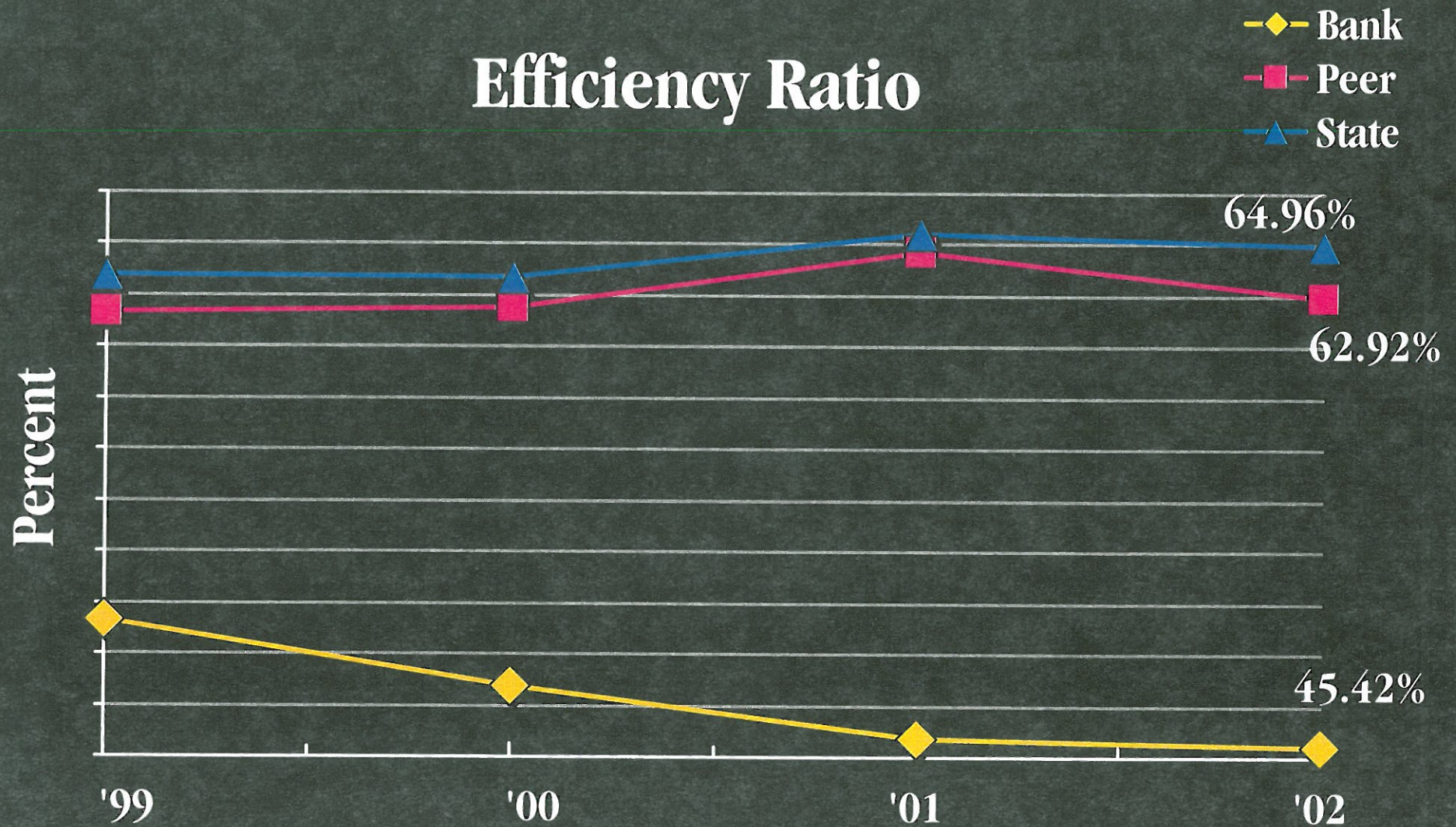


Noncurrent Loans to Loans



Source: Depositors' Insurance Fund 12.31.02 Report on State Chartered Savings Banks

Efficiency Ratio

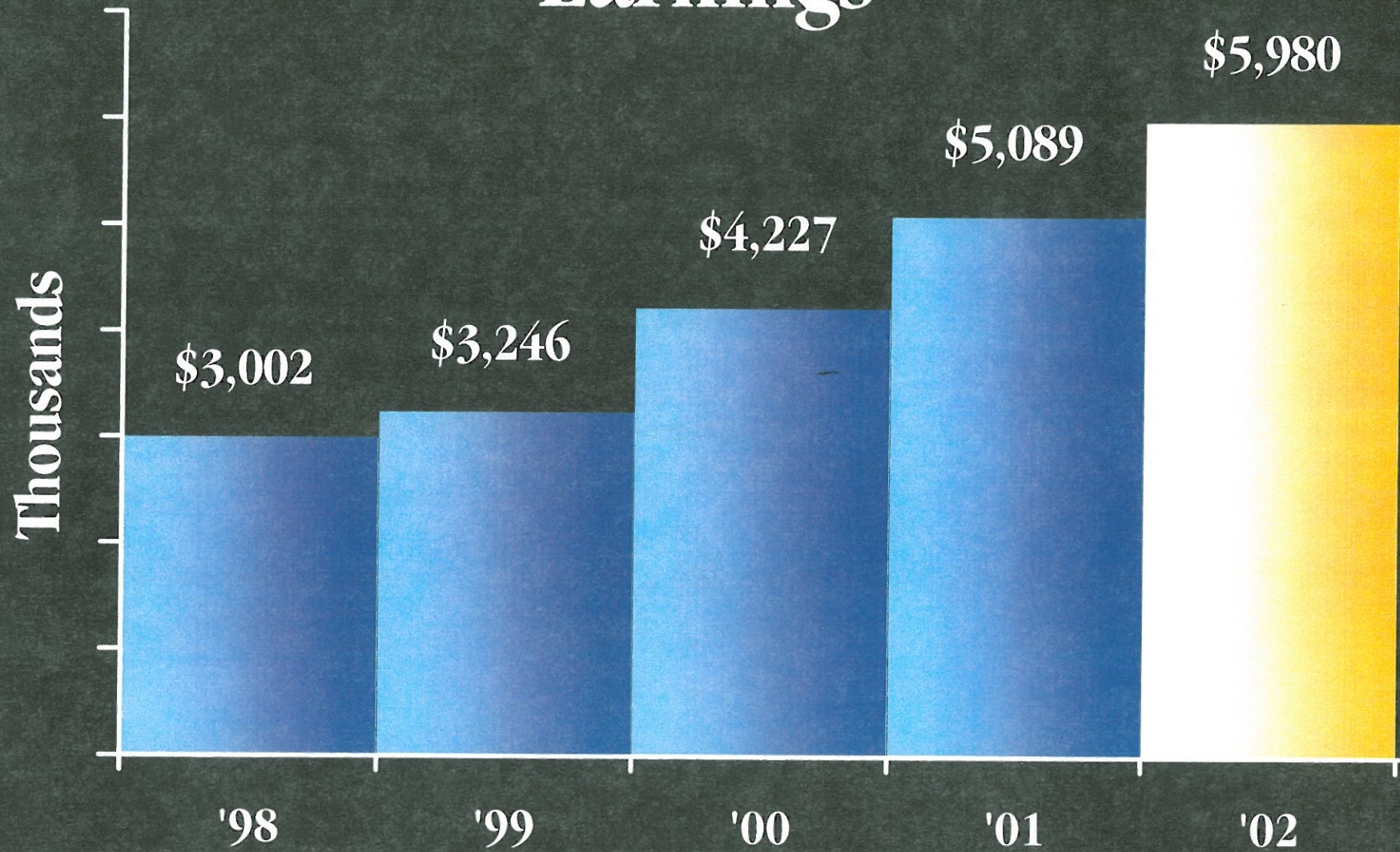


Rank

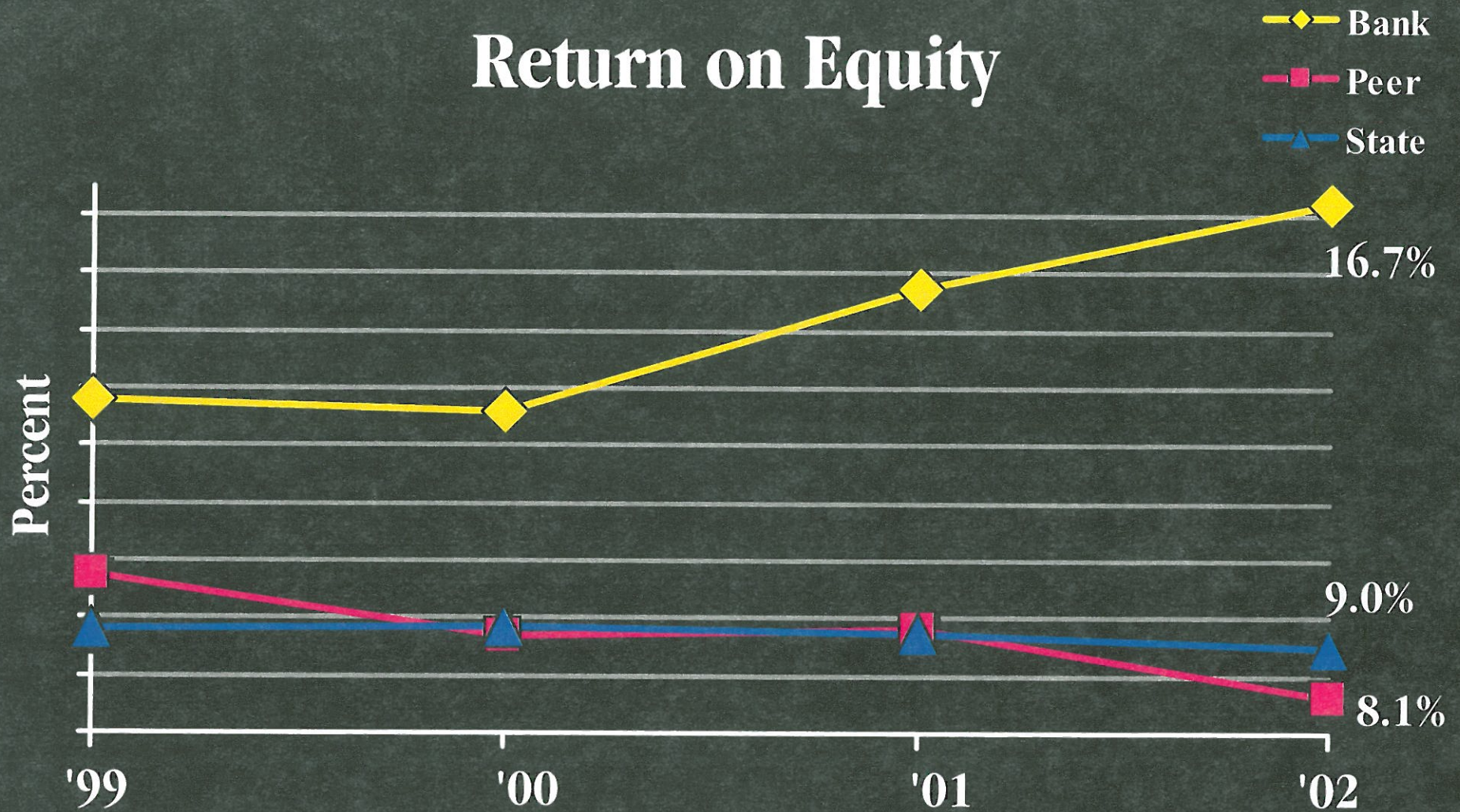
Peer	3/13	2/13	2/13	1/13
State	8/80	3/80	3/80	2/80

Source: Depositors' Insurance Fund 12.31.02 Report on State Chartered Savings Banks

Earnings



Return on Equity

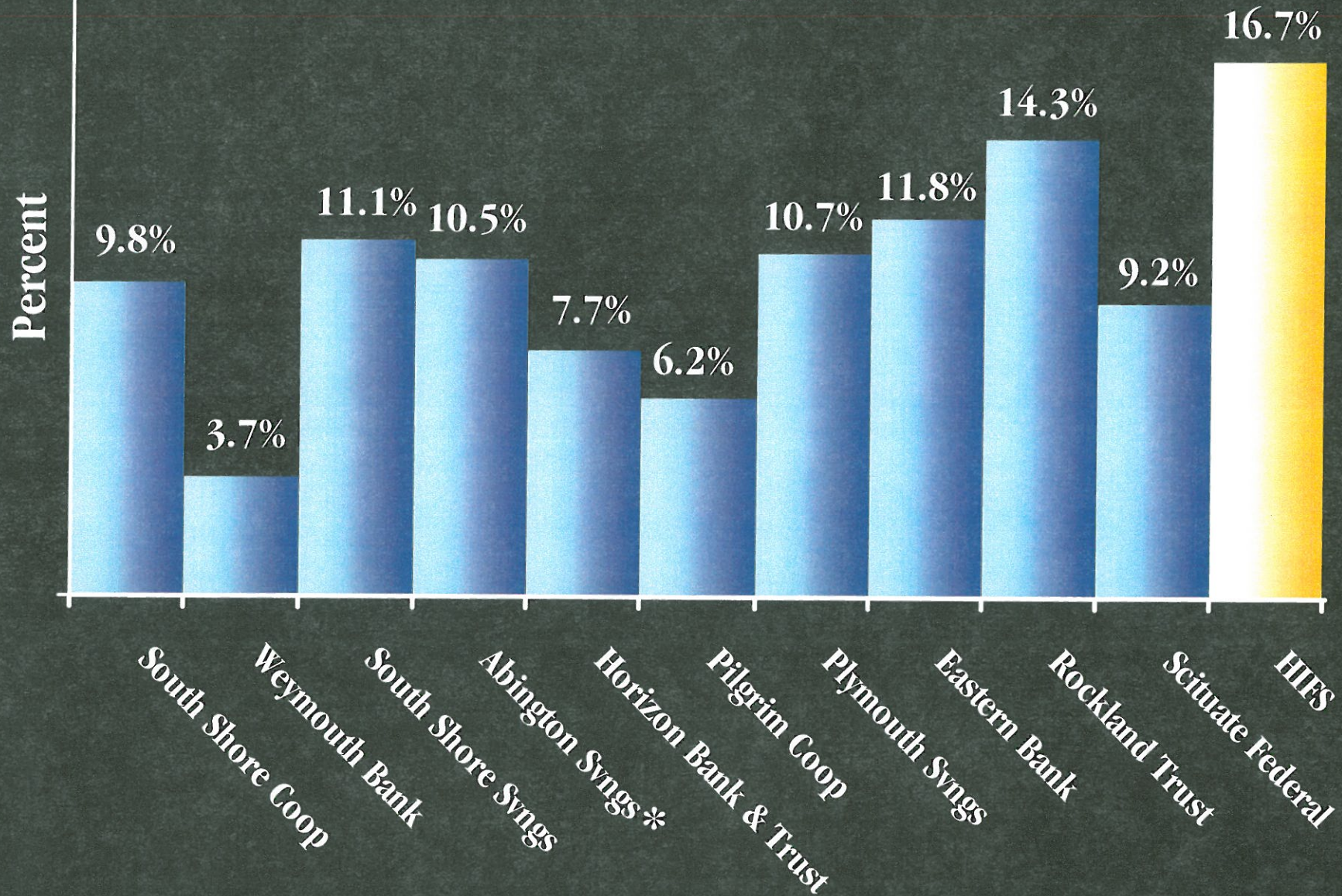


Rank

Peer	2/13	2/13	1/13	1/13
State	6/80	2/80	1/80	2/80

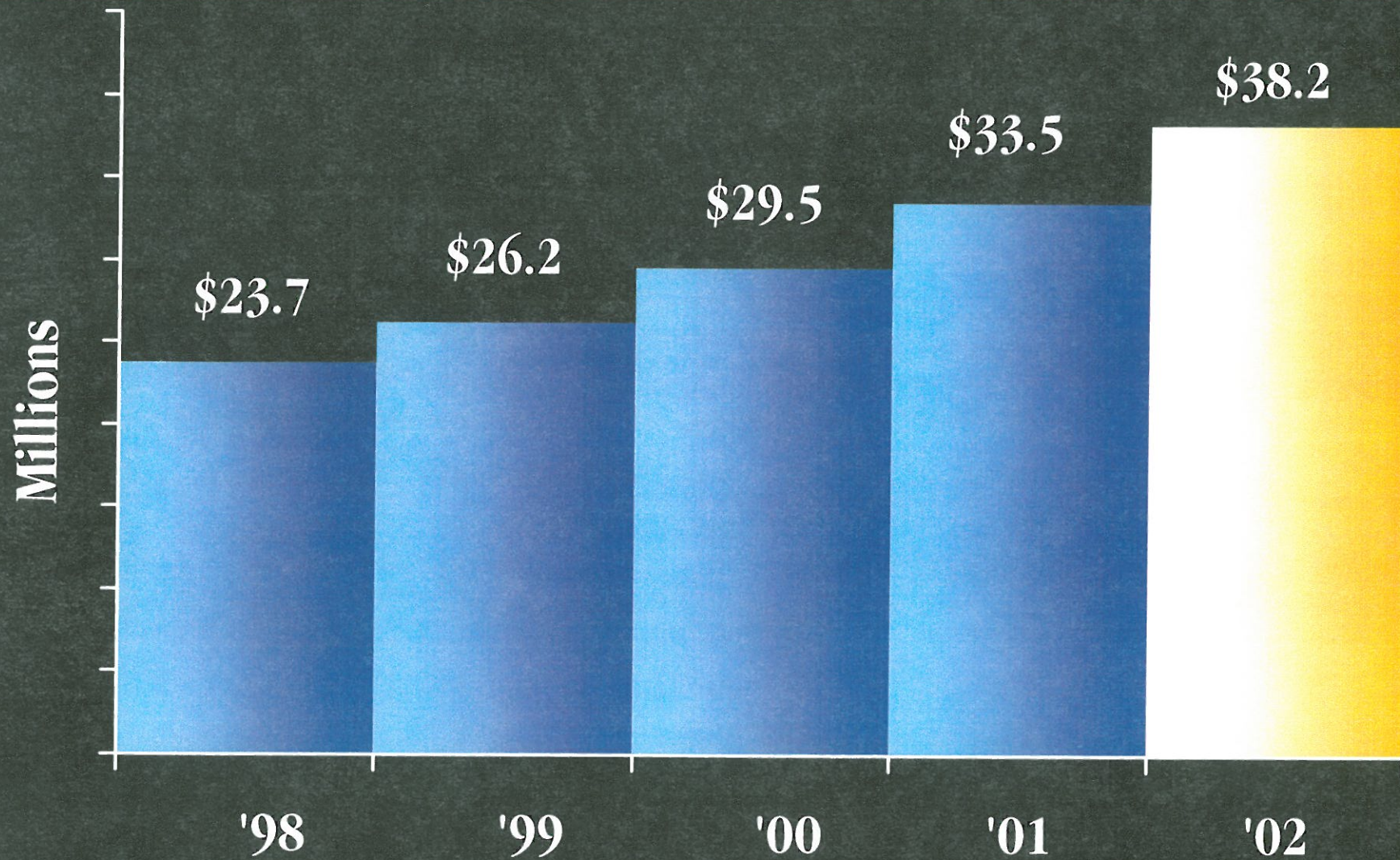
Source: Depositors' Insurance Fund 12.31.02 Report on State Chartered Savings Banks

Return on Equity 2002

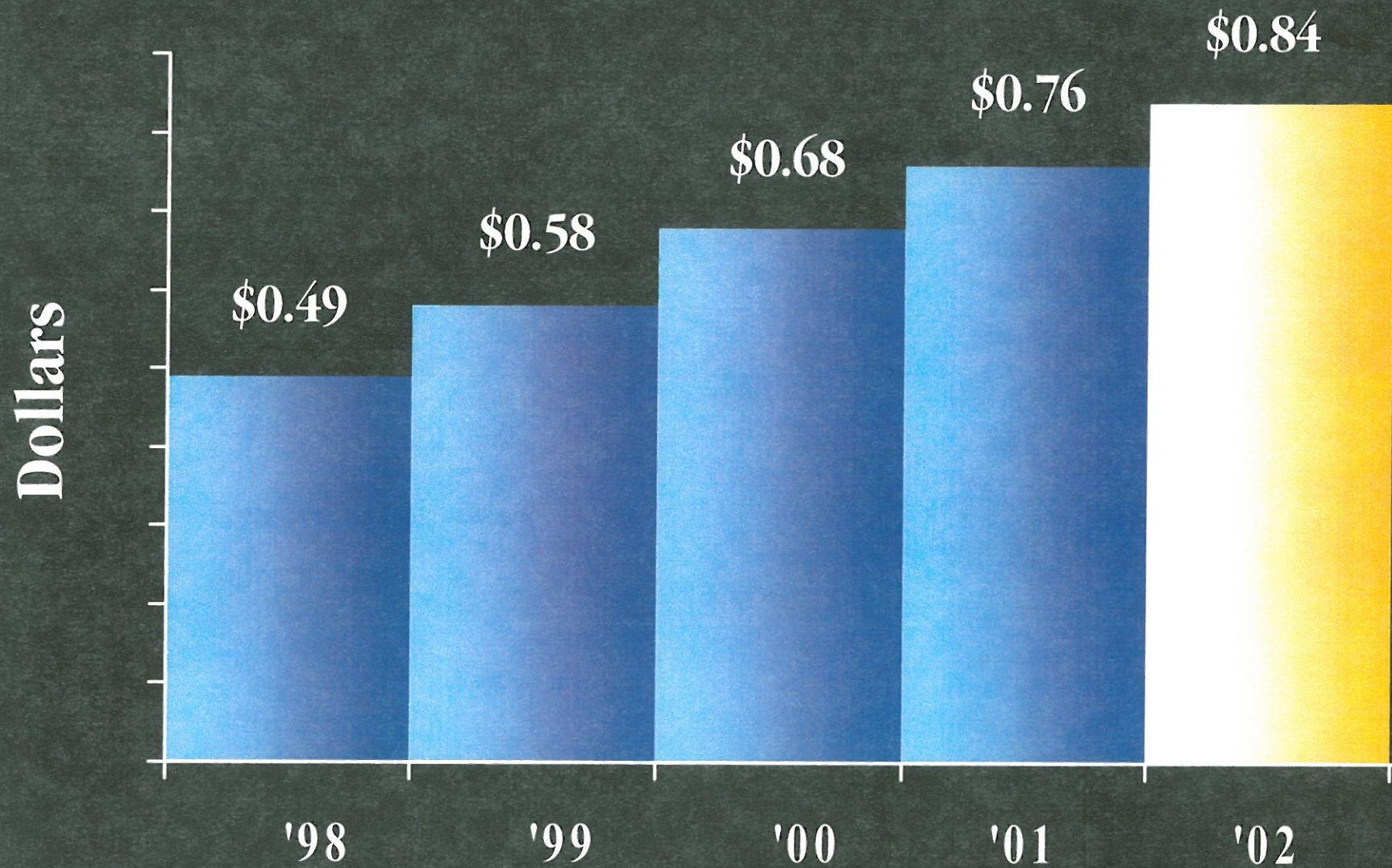


* *Estimated impact of Abington Savings' restated earnings* Source: FDIC

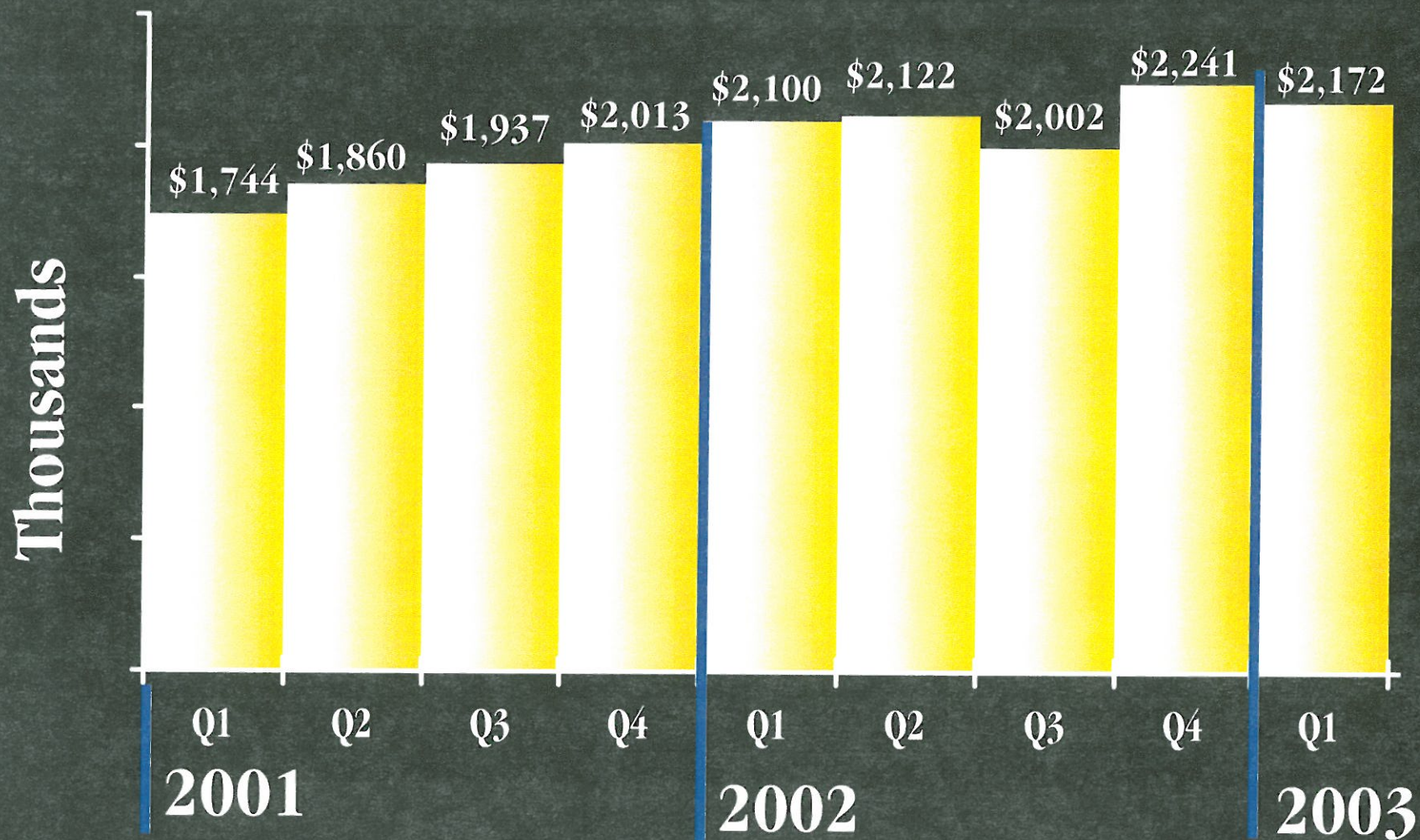
Stockholders' Equity



Dividends Declared Per Share



Adjusted Pre-Tax Income*



* Excluded items: SBERA pension, gain on sale of securities, interest on taxes

HIFS Stock Price 12.31.91 – 3.31.03

