

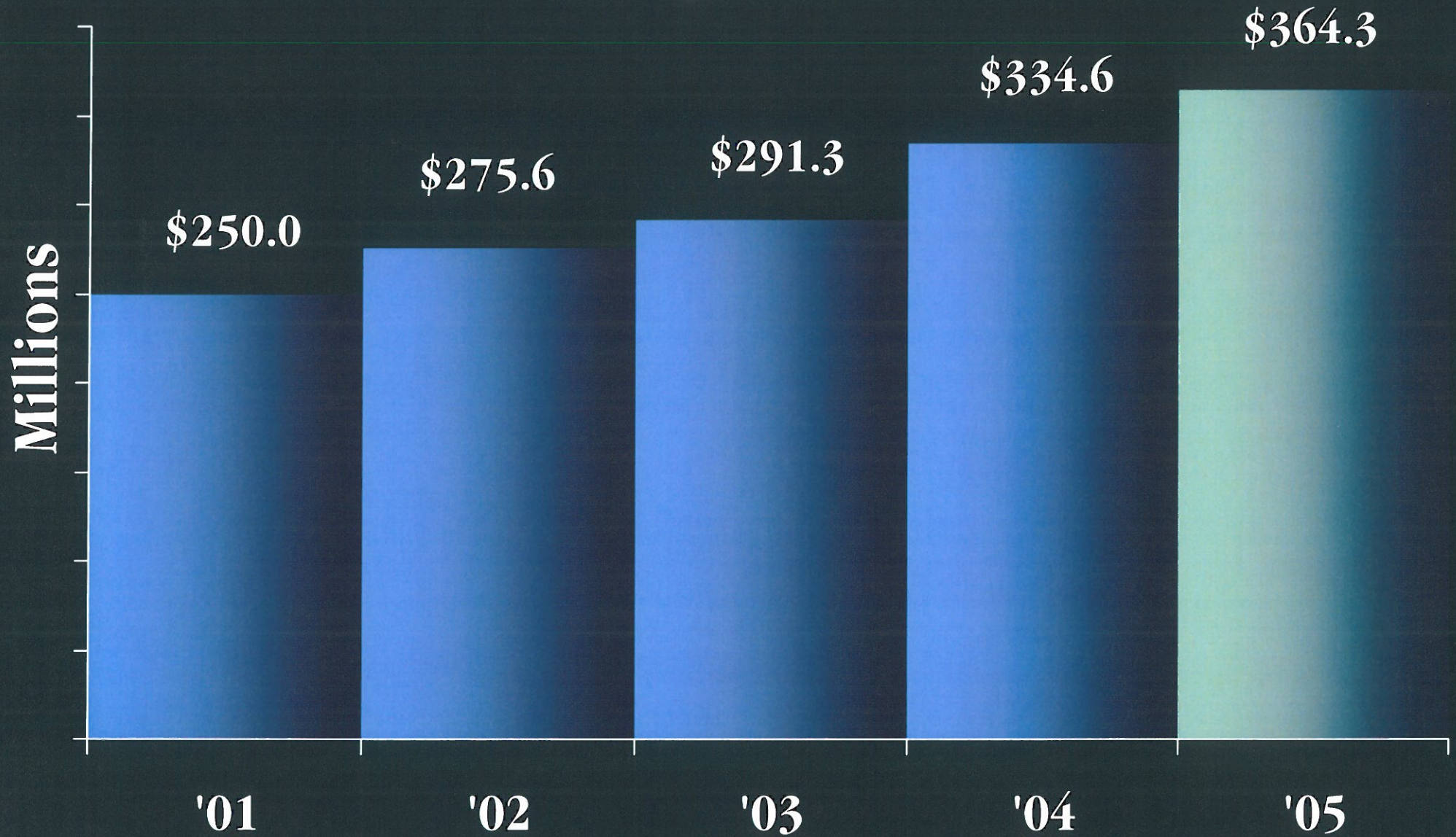
2006 ANNUAL MEETING



HINGHAM INSTITUTION FOR SAVINGS



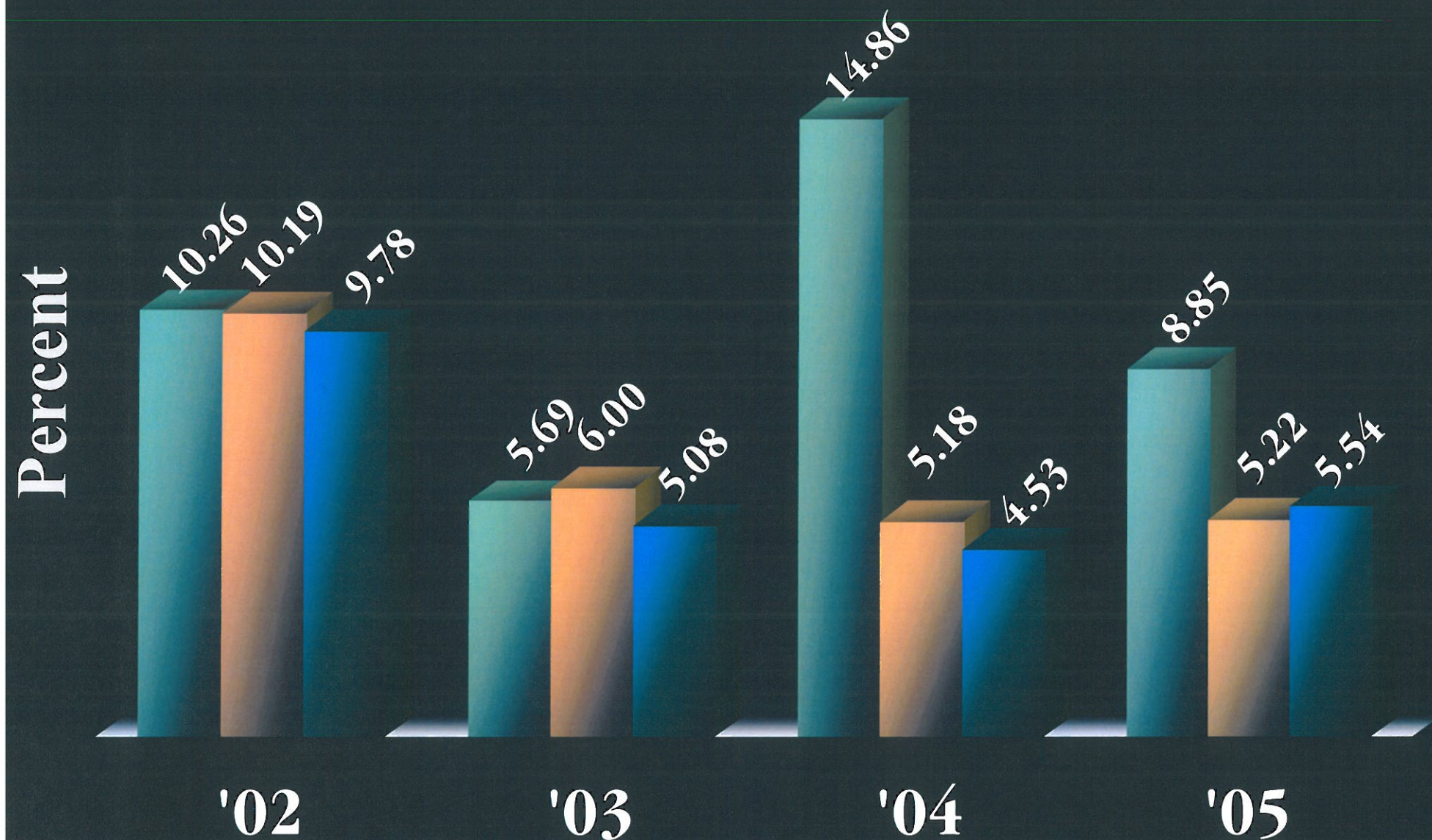
# Deposits





# Total Deposit Growth

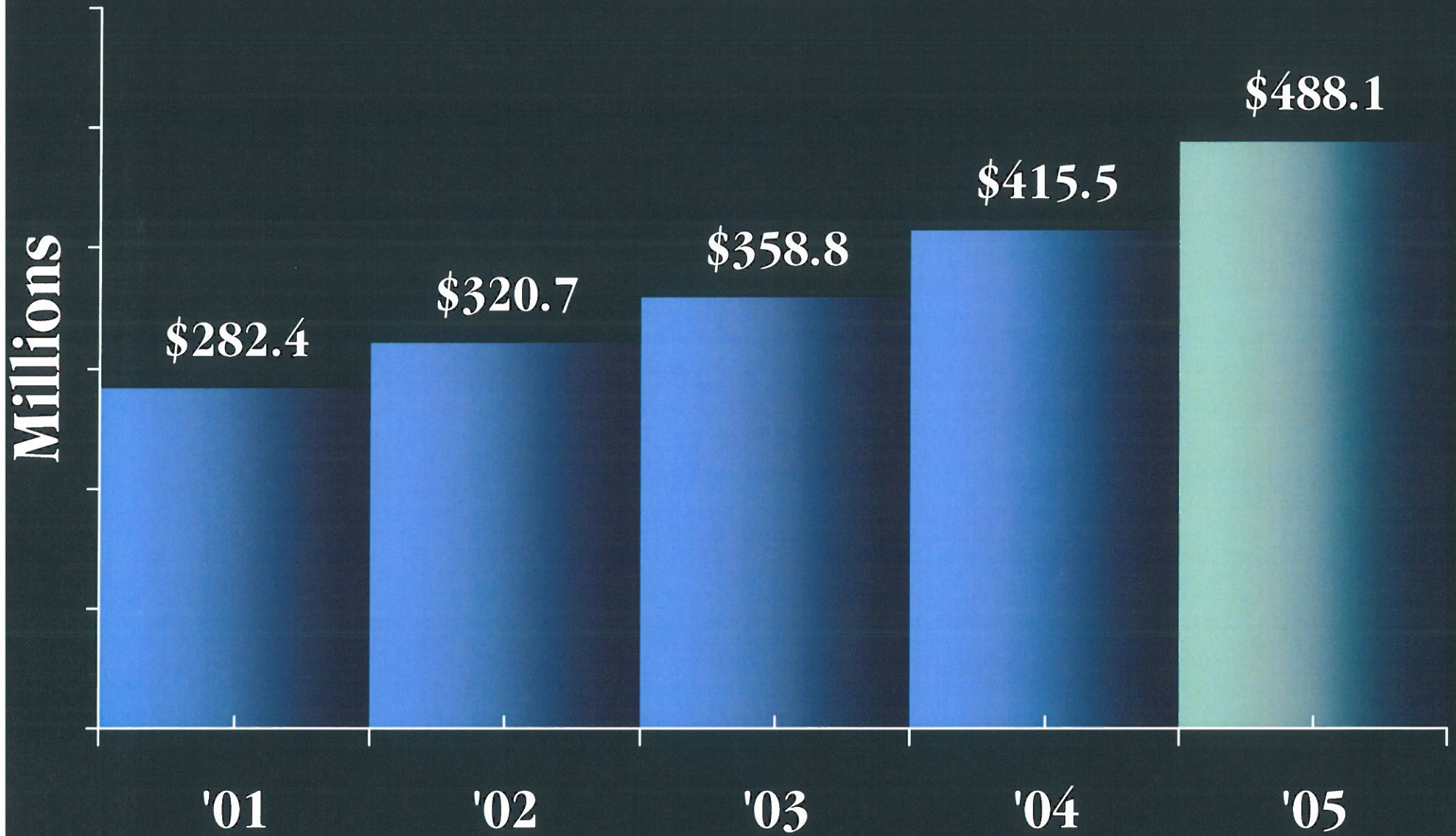
Bank  
Peer  
State



*Source: Depositors' Insurance Fund 12.31.05 Report on State Chartered Savings Banks*



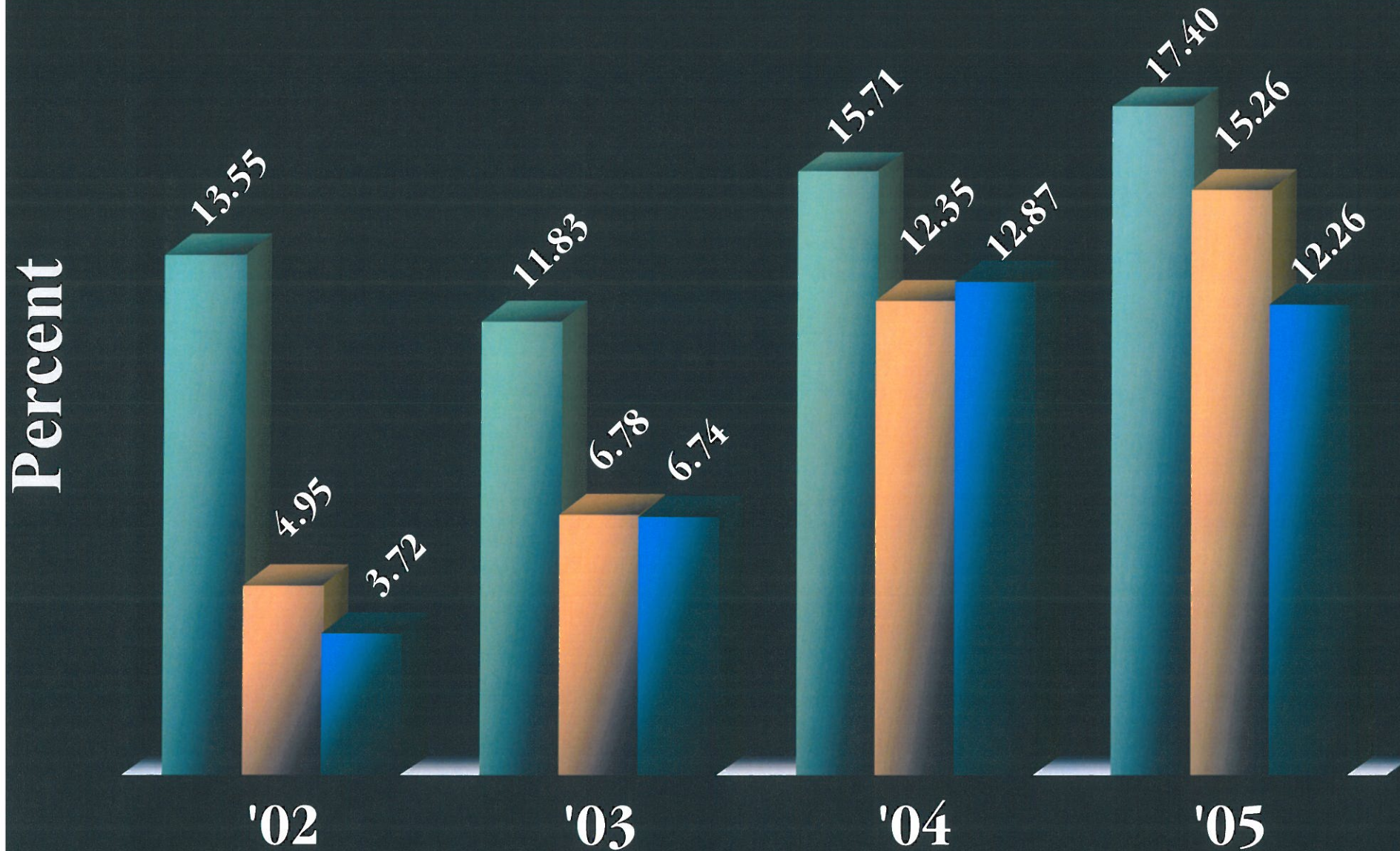
# Loans





# Total Loan Growth

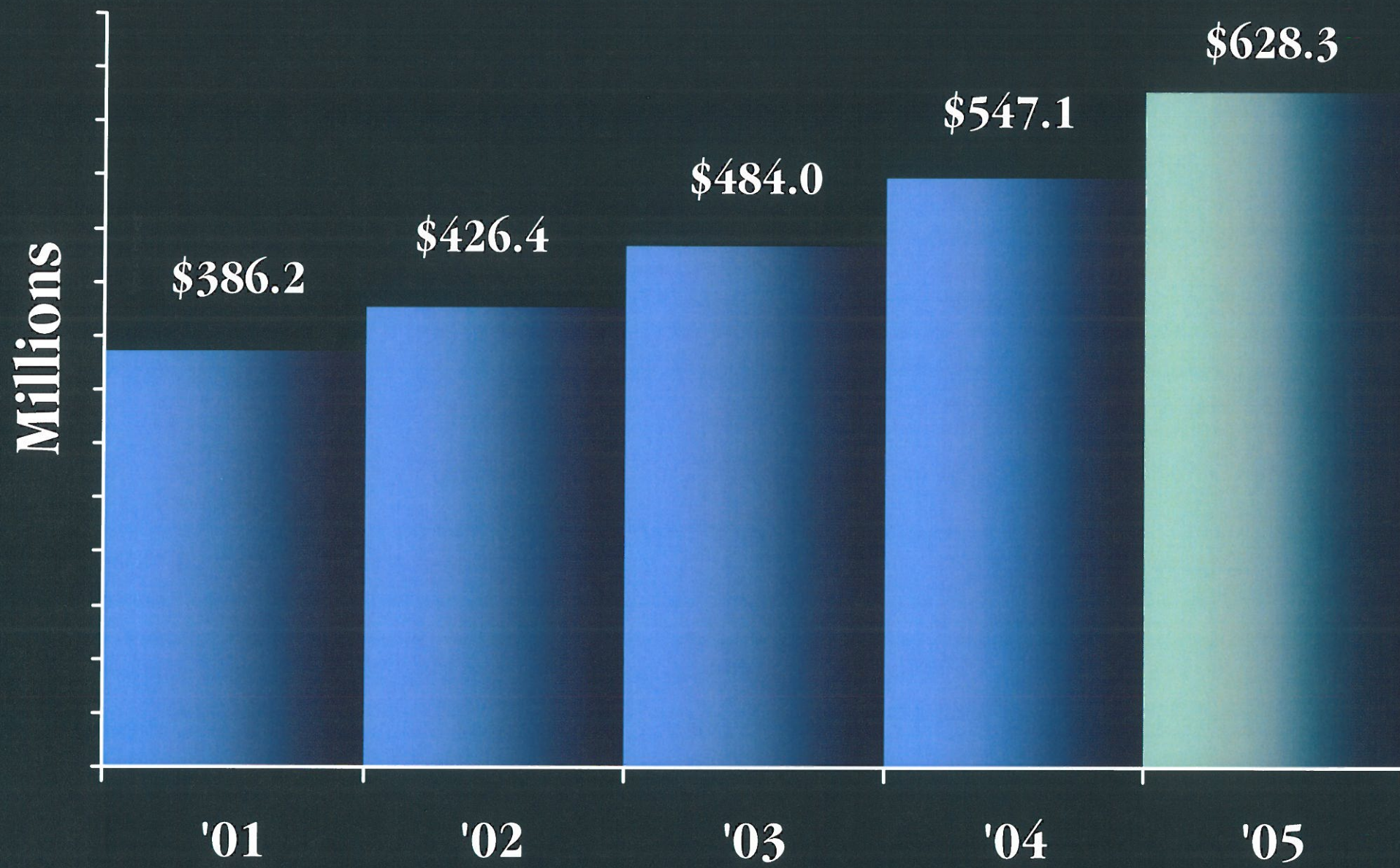
Bank  
Peer  
State



*Source: Depositors' Insurance Fund 12.31.05 Report on State Chartered Savings Banks*



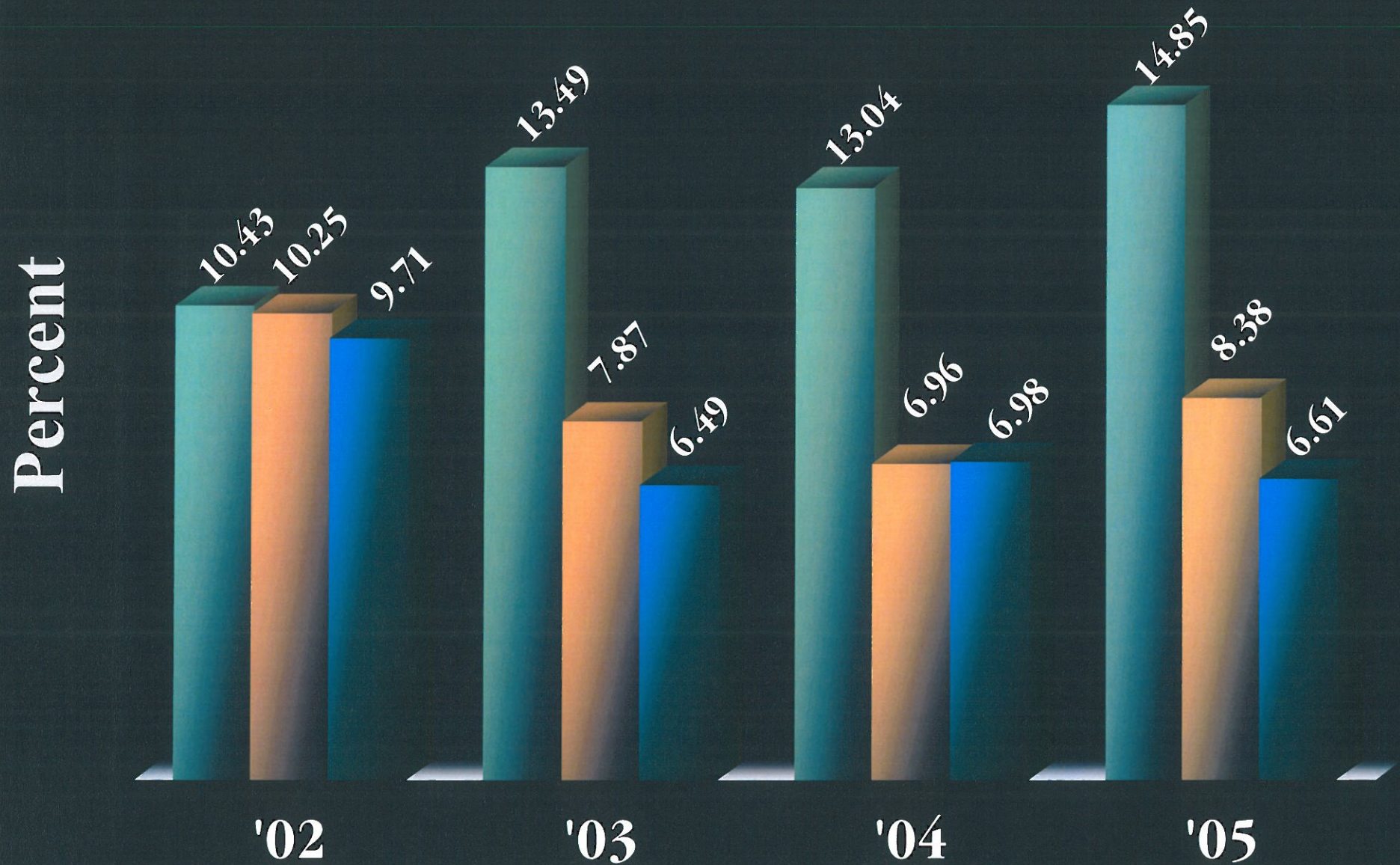
# Assets





# Total Asset Growth

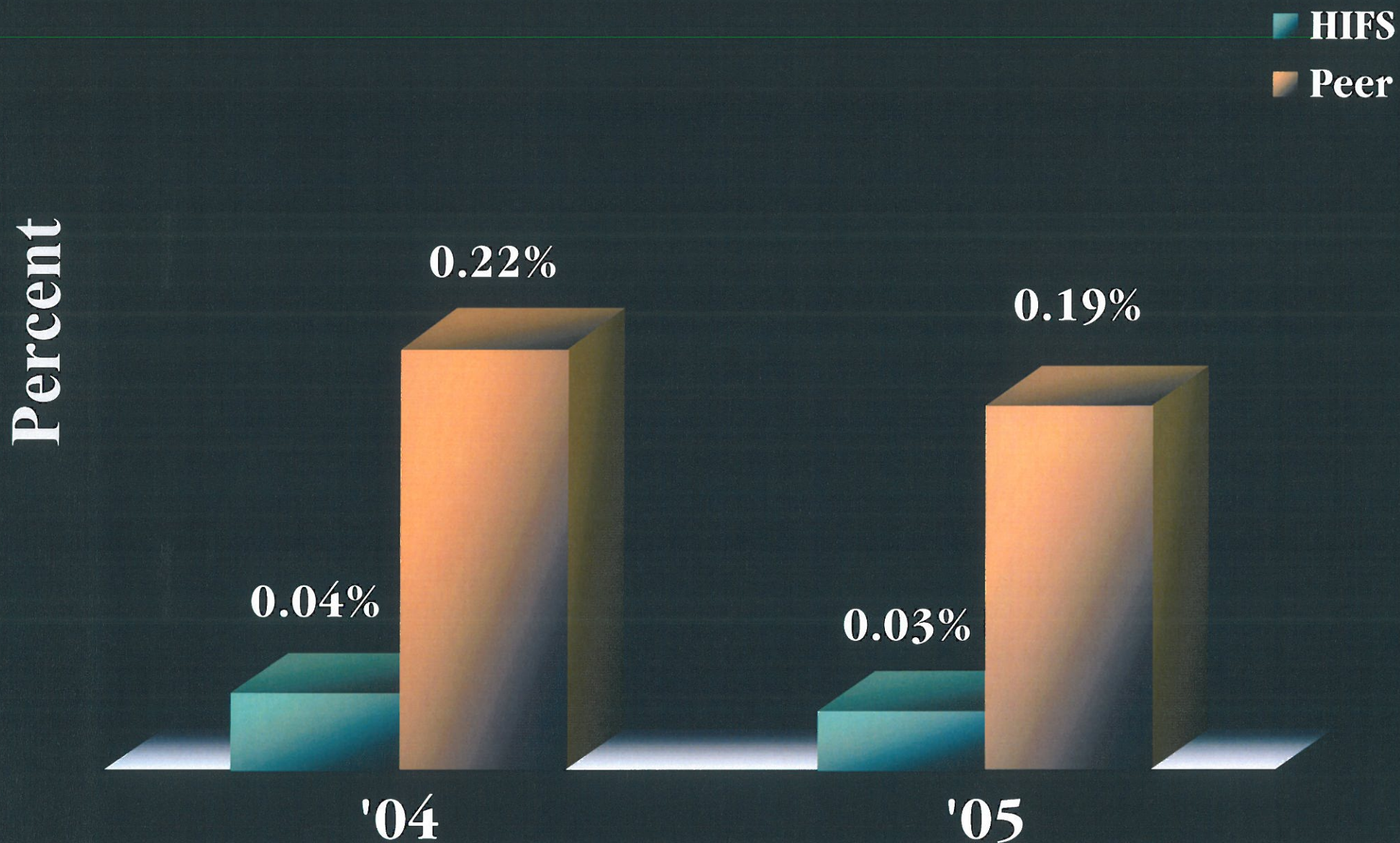
Bank  
Peer  
State



*Source: Depositors' Insurance Fund 12.31.05 Report on State Chartered Savings Banks*



# Noncurrent Loans to Loans

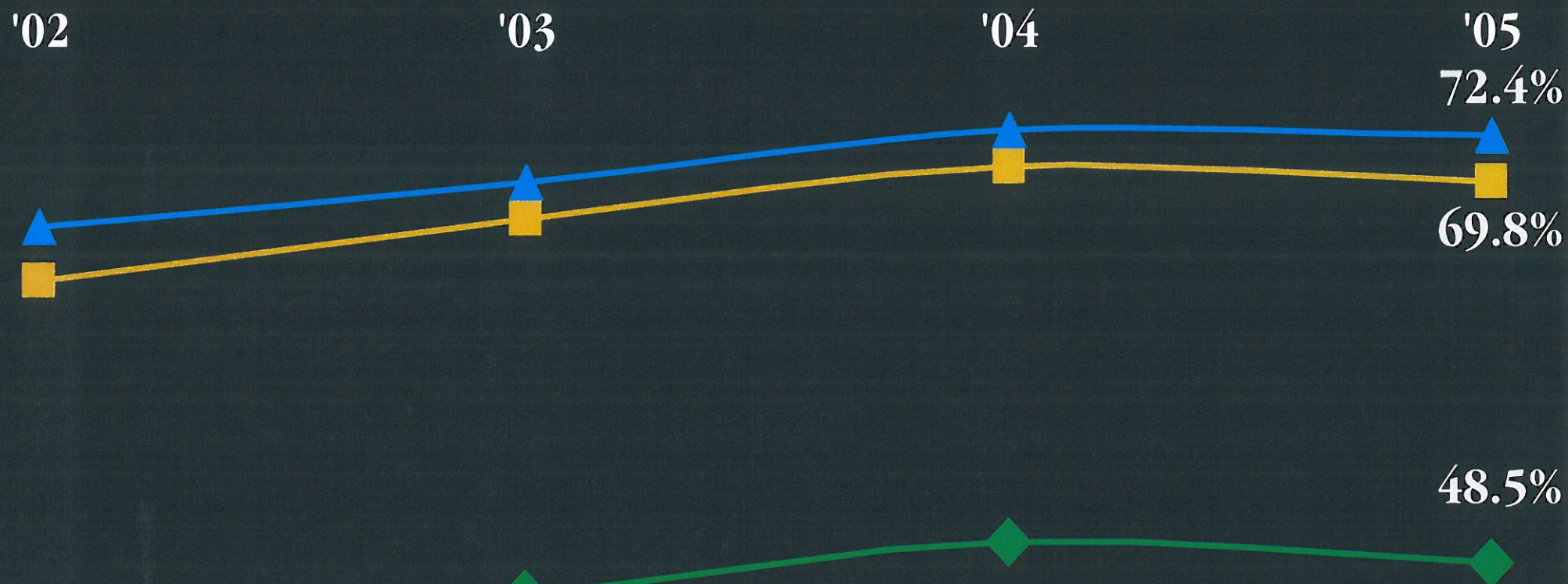


*Source: Depositors' Insurance Fund 12.31.05 Report on State Chartered Savings Banks*



# Efficiency Ratio

◆ Bank  
■ Peer  
▲ State

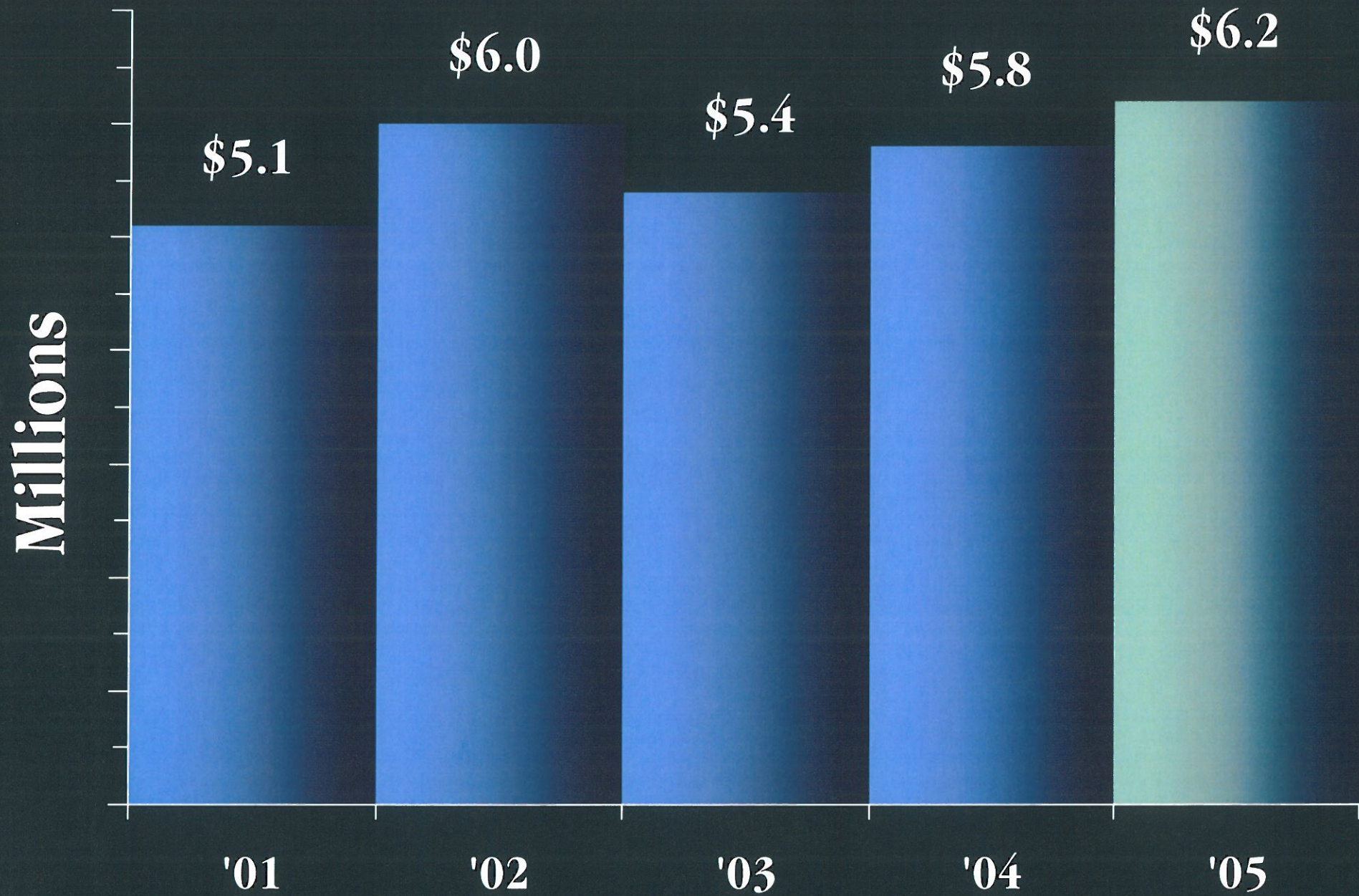


Rank	'02	'03	'04	'05
Peer	1/13	1/13	2/13	2/13
State	1/70	1/70	2/70	2/70

*Source: Depositors' Insurance Fund 12.31.05 Report on State Chartered Savings Banks*



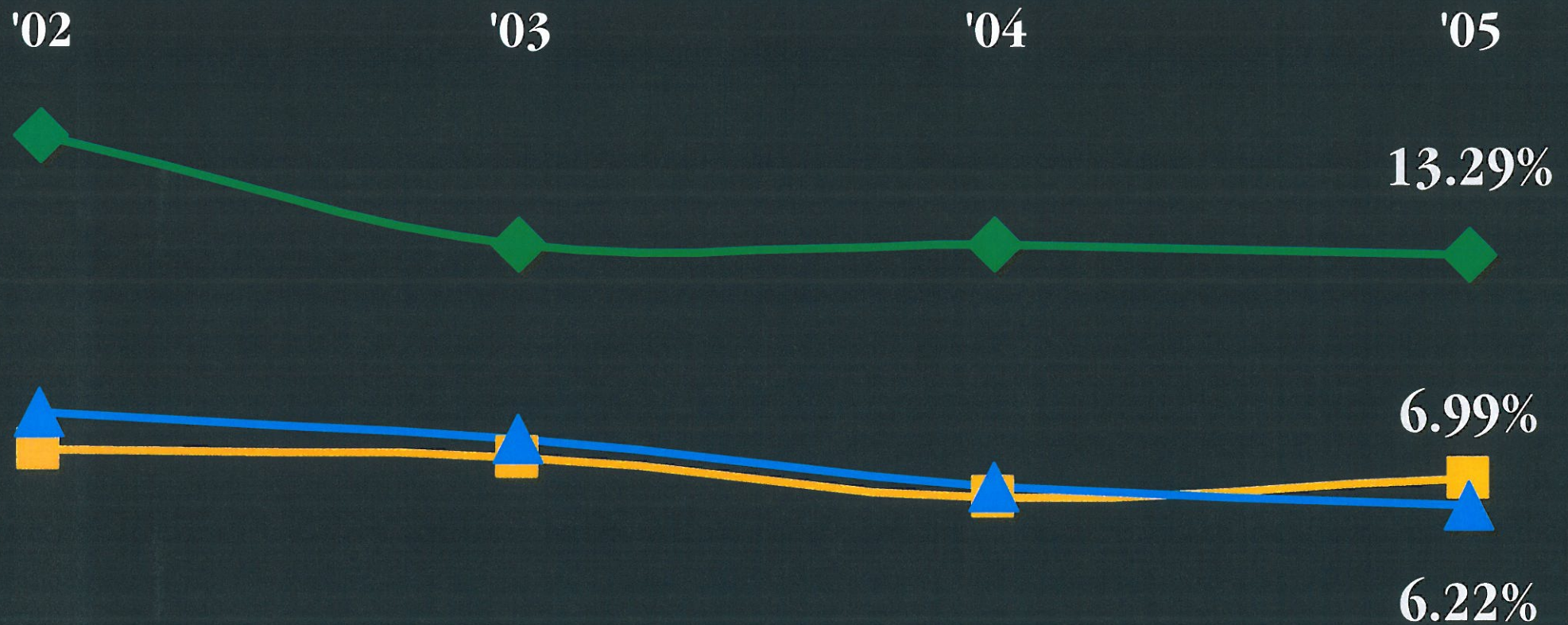
# Earnings





# Return on Equity

◆ Bank  
■ Peer  
▲ State

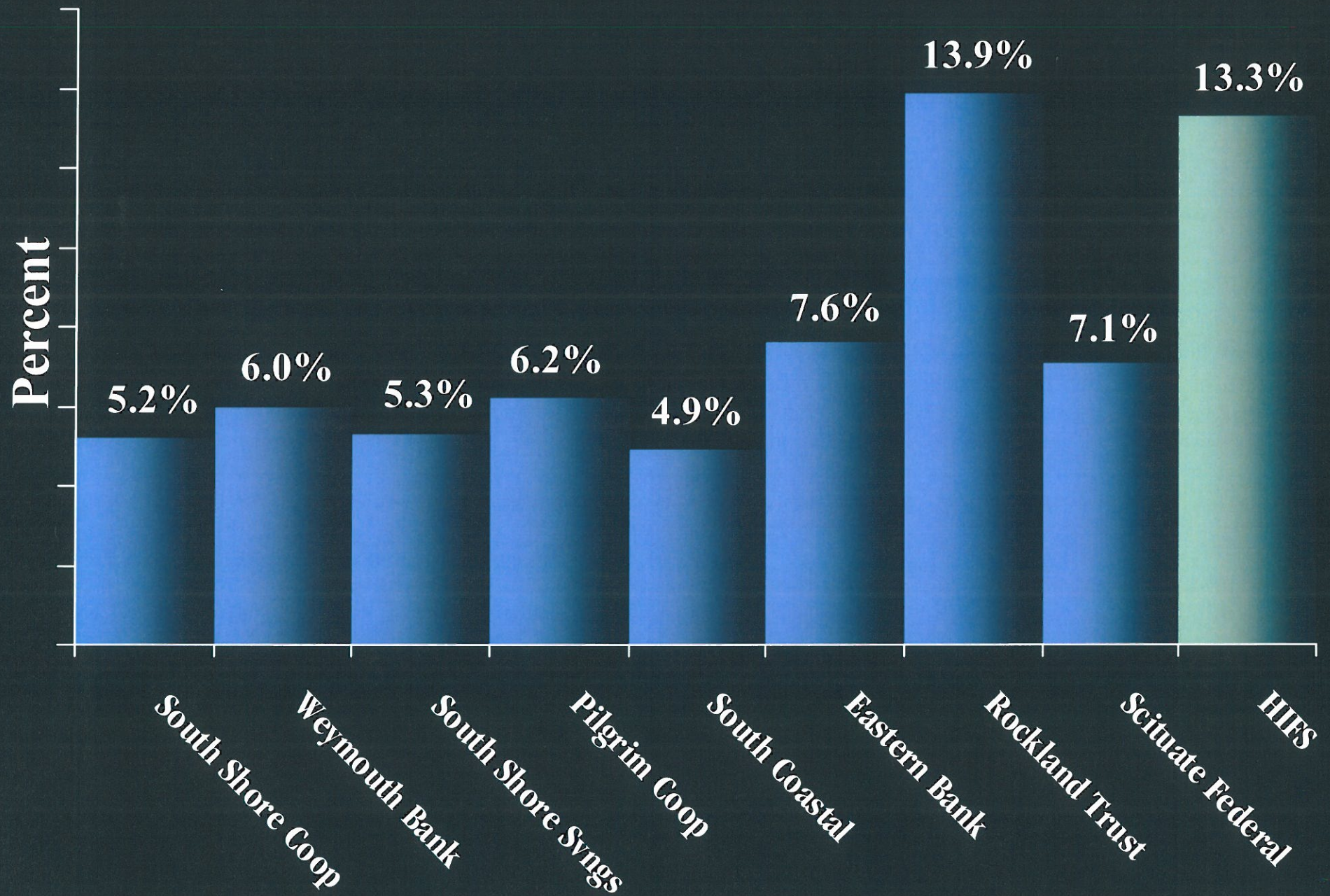


Bank	'02	'03	'04	'05
Peer	1/13	1/13	1/13	1/13
State	1/70	2/70	1/70	1/70

*Source: Depositors' Insurance Fund 12.31.05 Report on State Chartered Savings Banks*



# Area Banks Return on Equity 2005

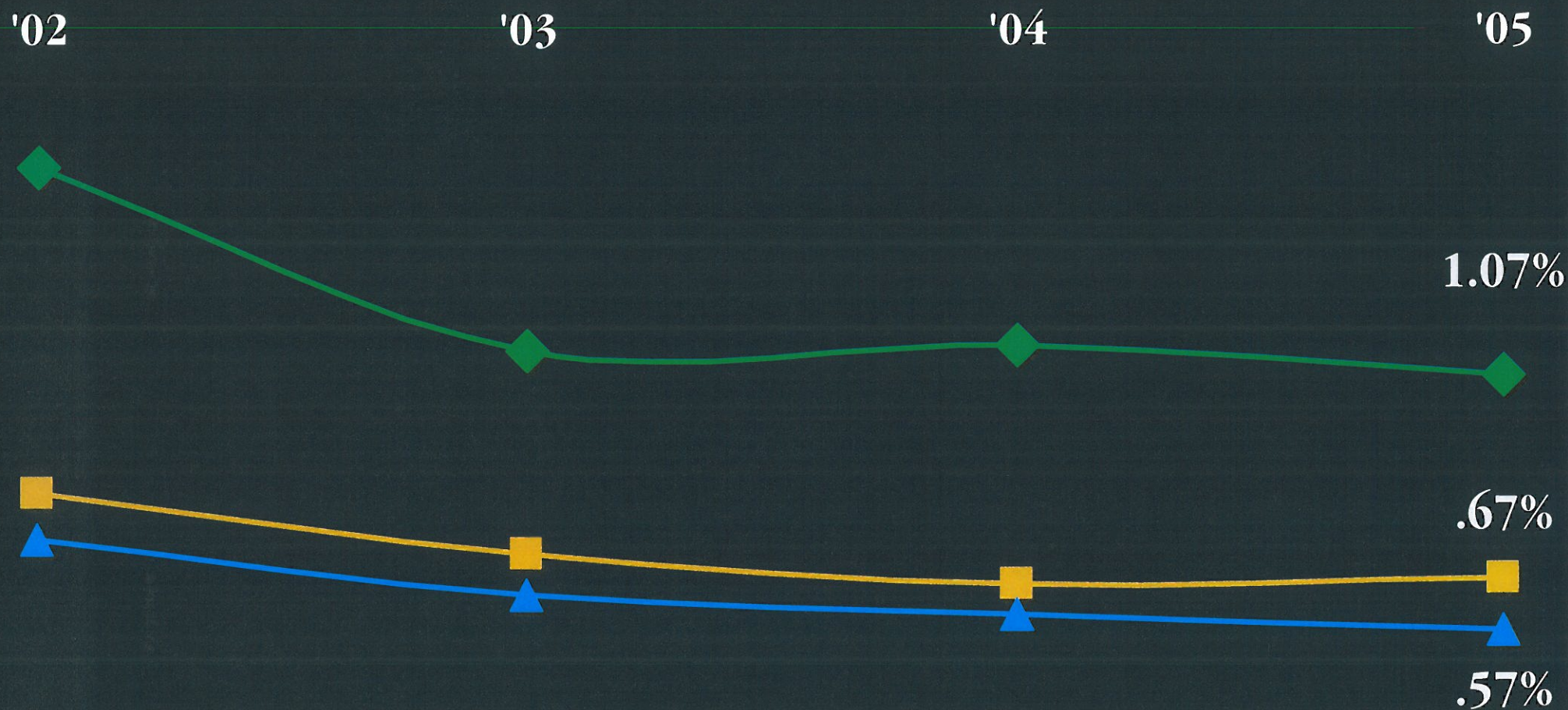


Source: FDIC



# Operating Earnings as a Percent of Average Assets

◆ Bank  
■ Peer  
▲ State

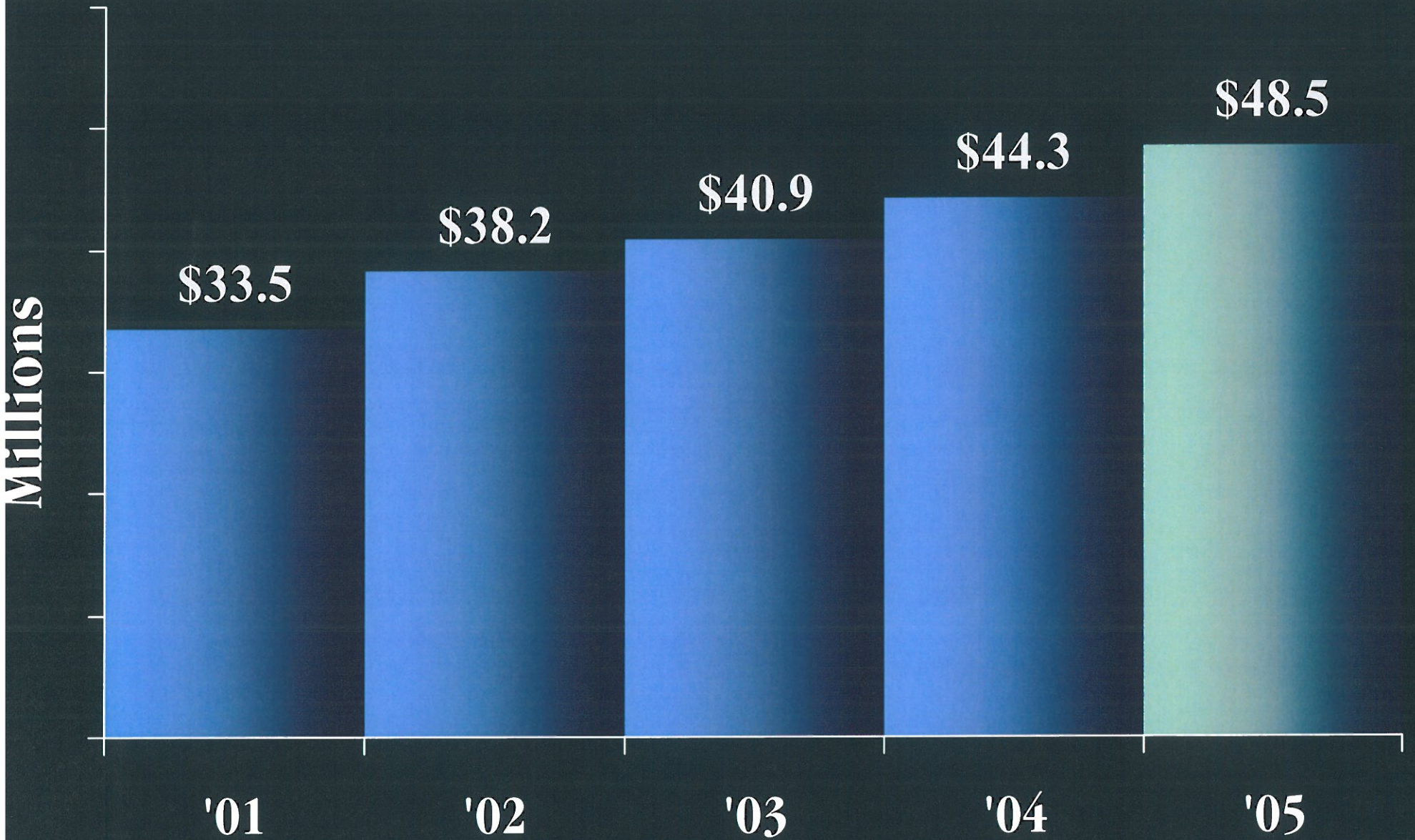


Bank	'02	'03	'04	'05
Peer	1/13	1/13	2/13	2/13
State	1/70	1/70	2/70	3/70

Source: Depositors' Insurance Fund 12.31.05 Report on State Chartered Savings Banks

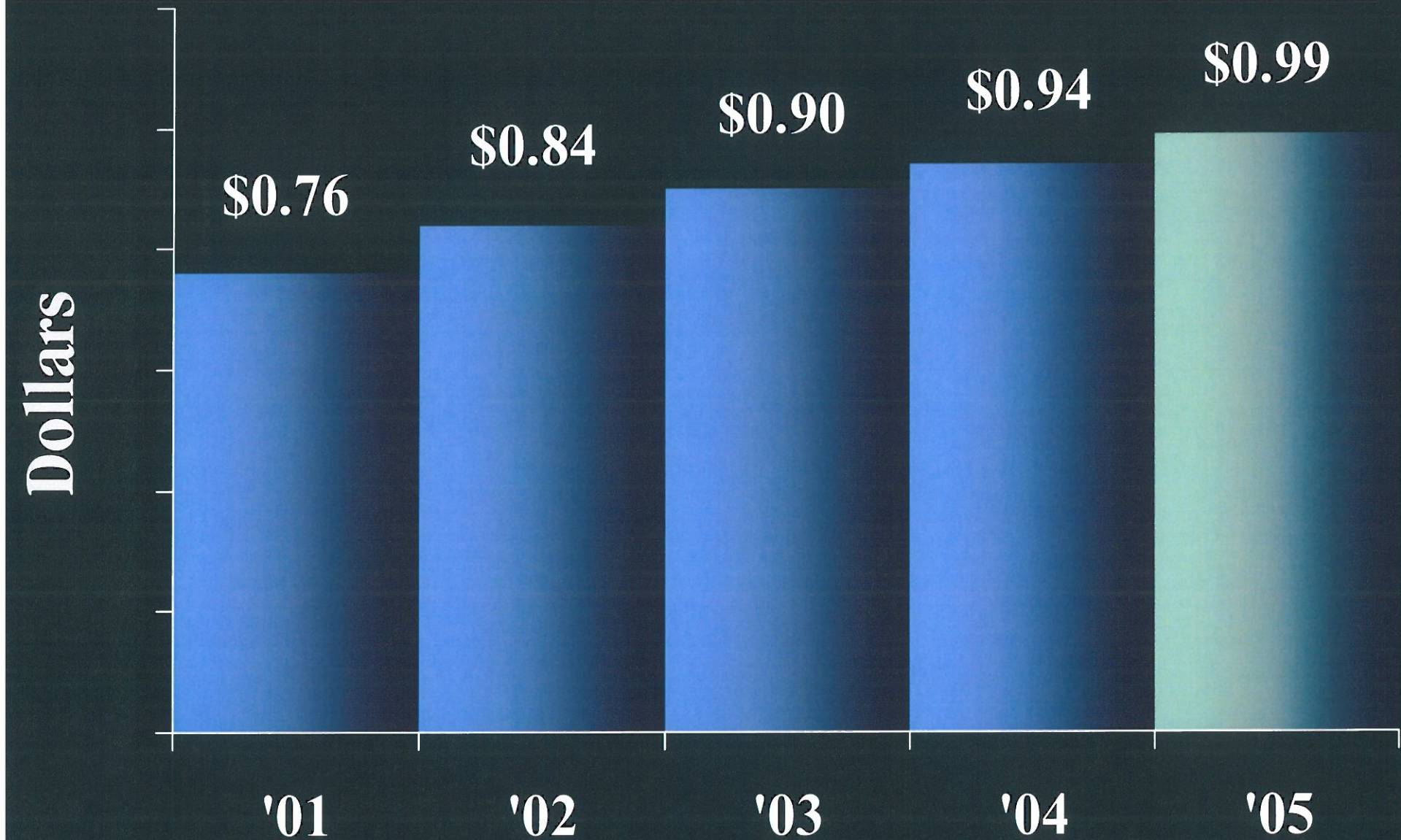


# Stockholders' Equity





# Dividends Declared Per Share





# Treasury Yield Analysis

## 10 Year vs Three Month

