

Hingham Institution for Savings

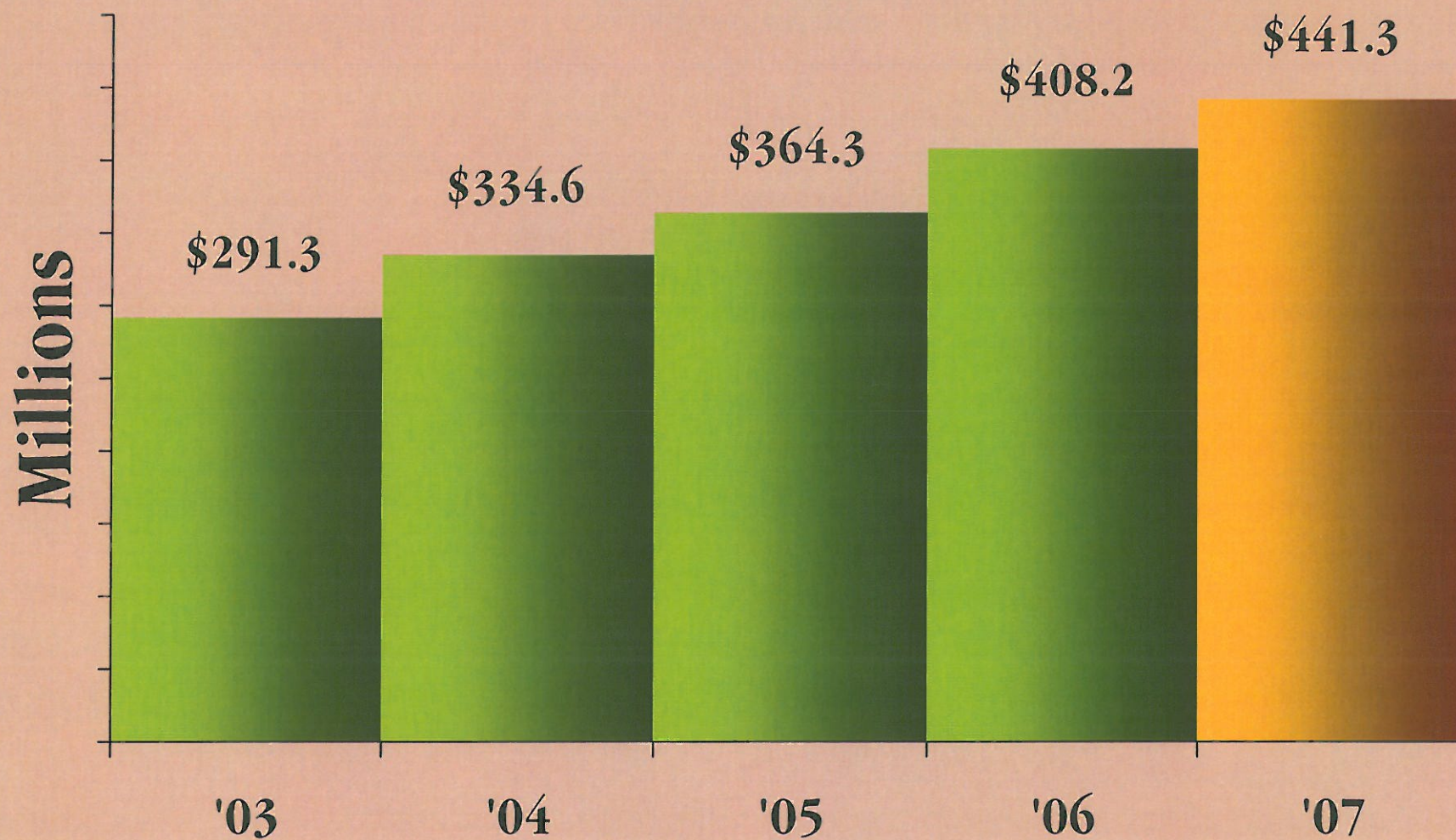


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ANNUAL
MEETING

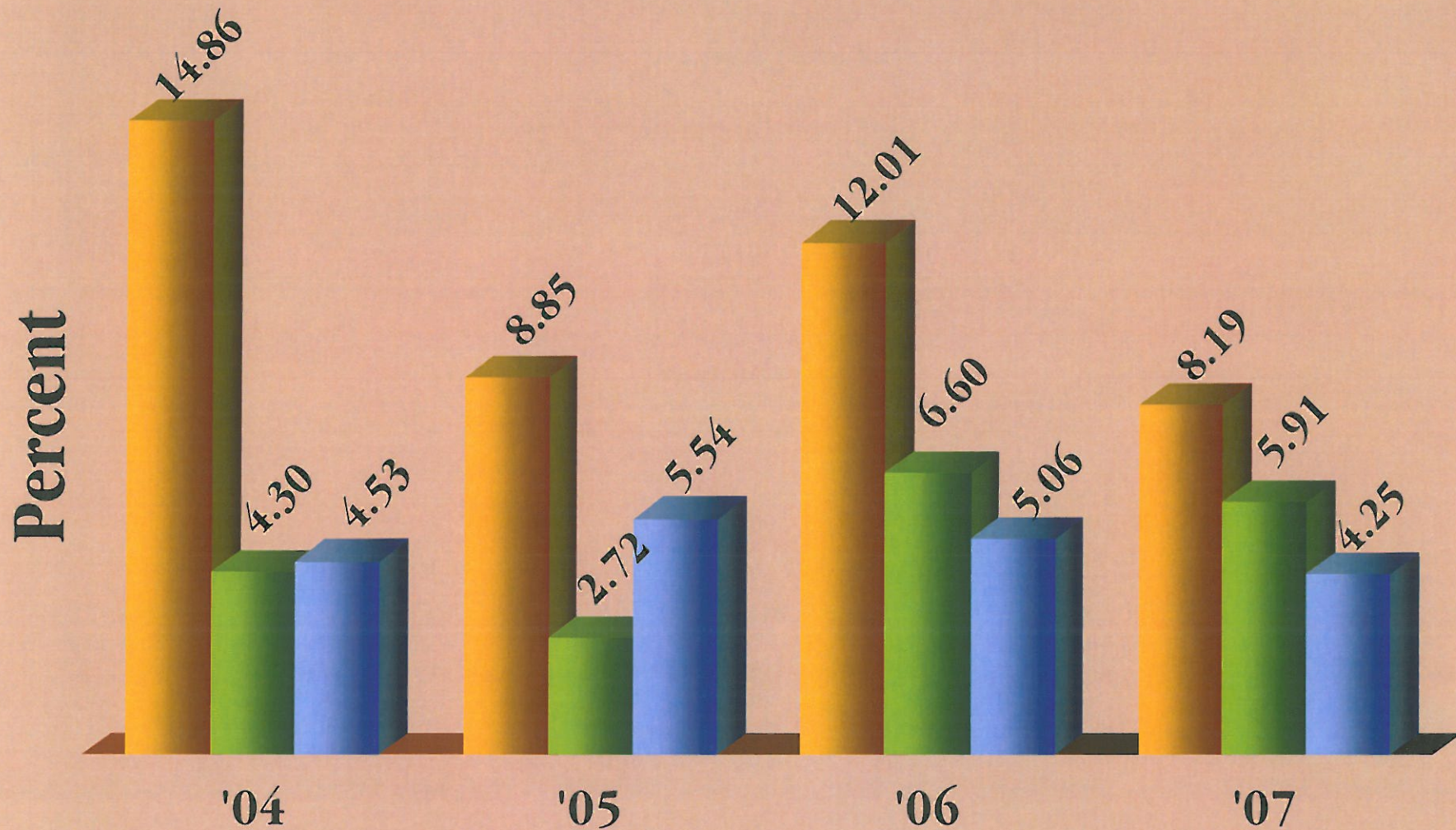
08

Deposits



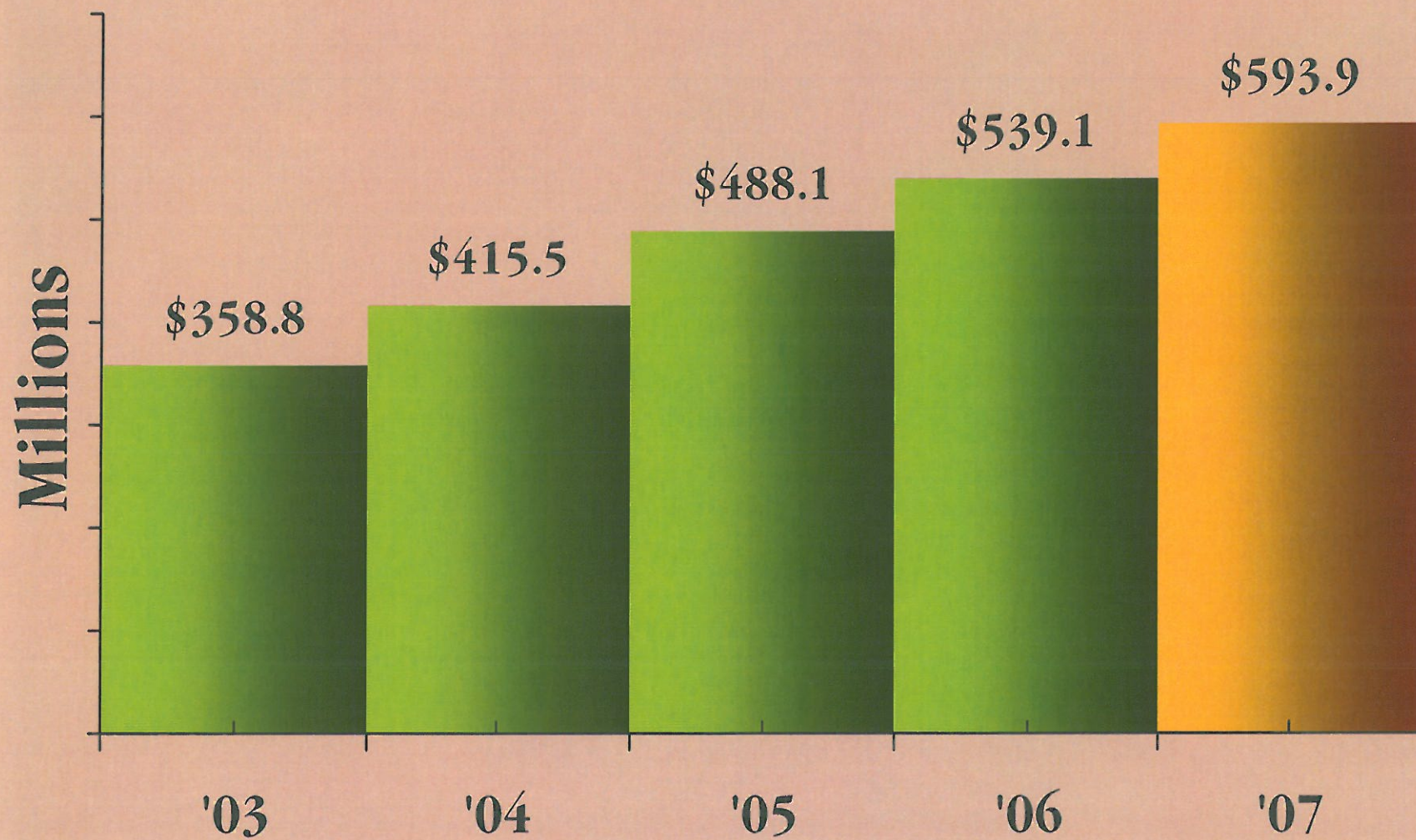
Total Deposit Growth

Bank
Peer
State

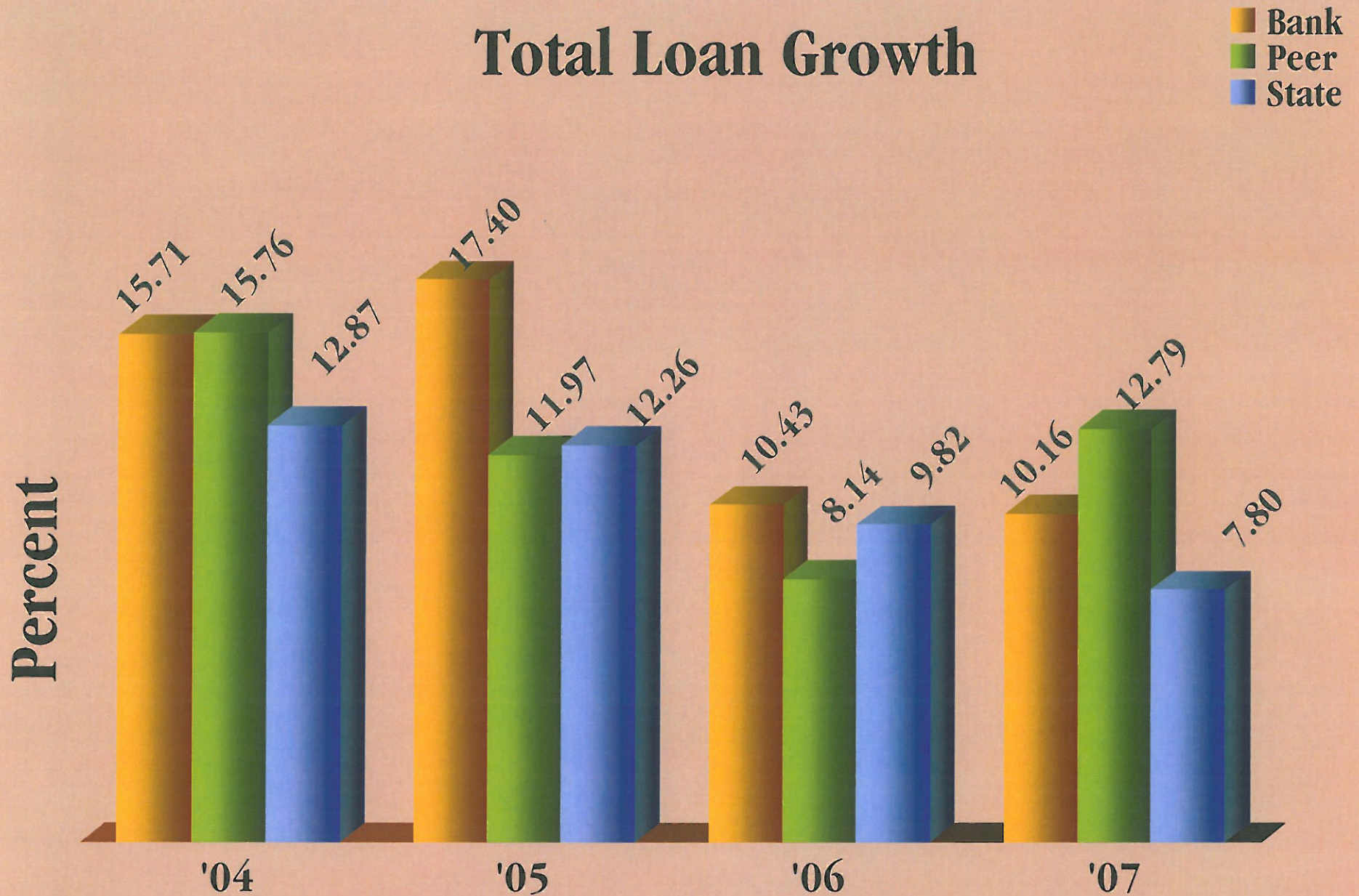


Source: Depositors' Insurance Fund 12.31.07 Report on State Chartered Savings Banks

Loans



Total Loan Growth

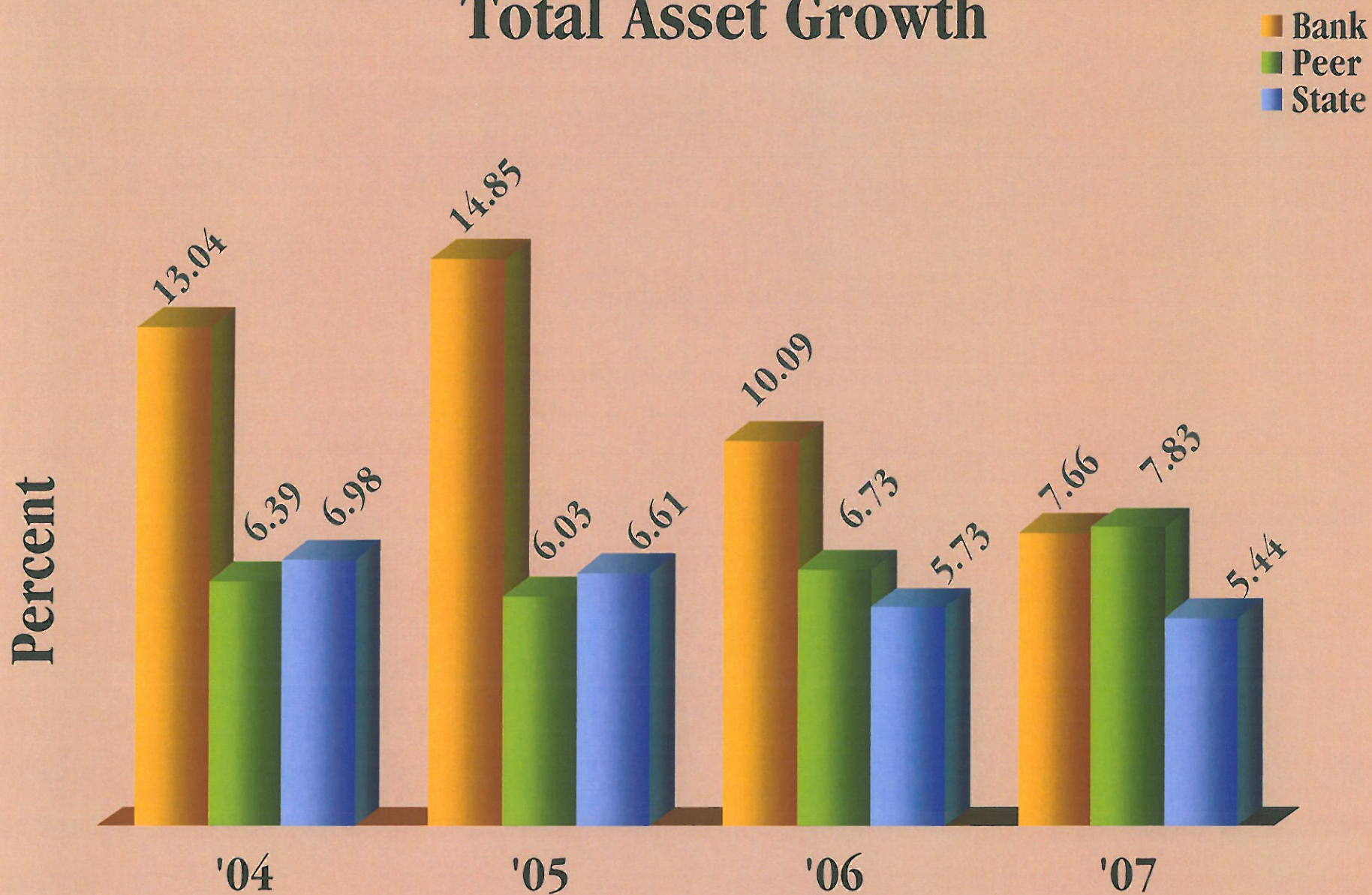


Source: Depositors' Insurance Fund 12.31.07 Report on State Chartered Savings Banks

Assets



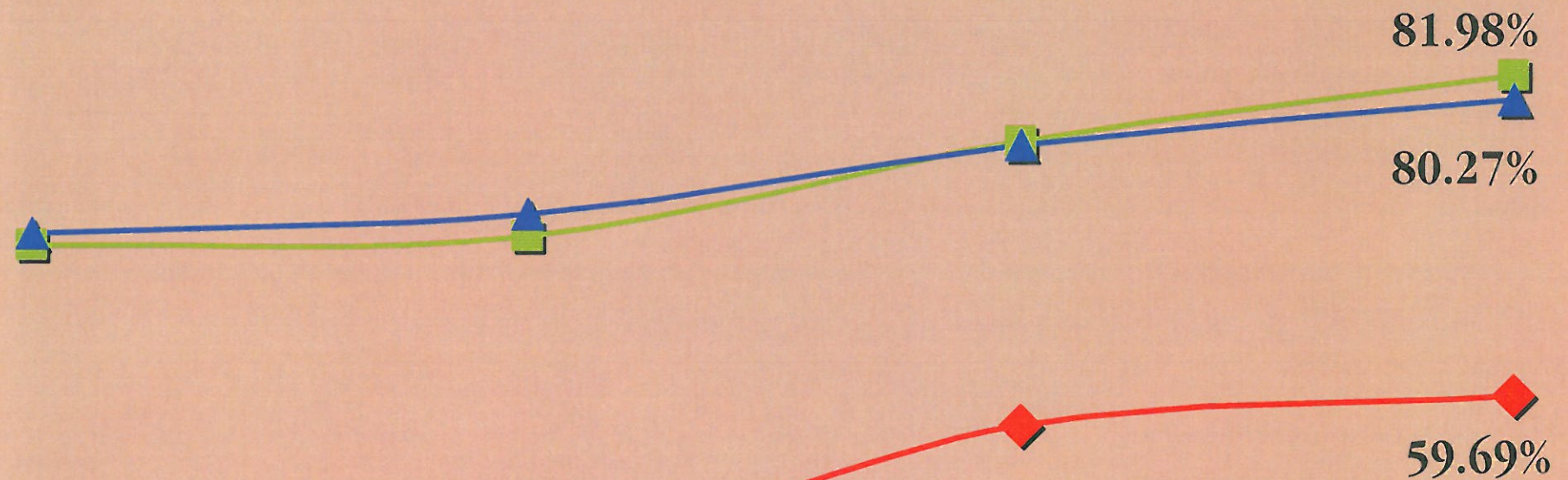
Total Asset Growth



Source: Depositors' Insurance Fund 12.31.07 Report on State Chartered Savings Banks

Efficiency Ratio

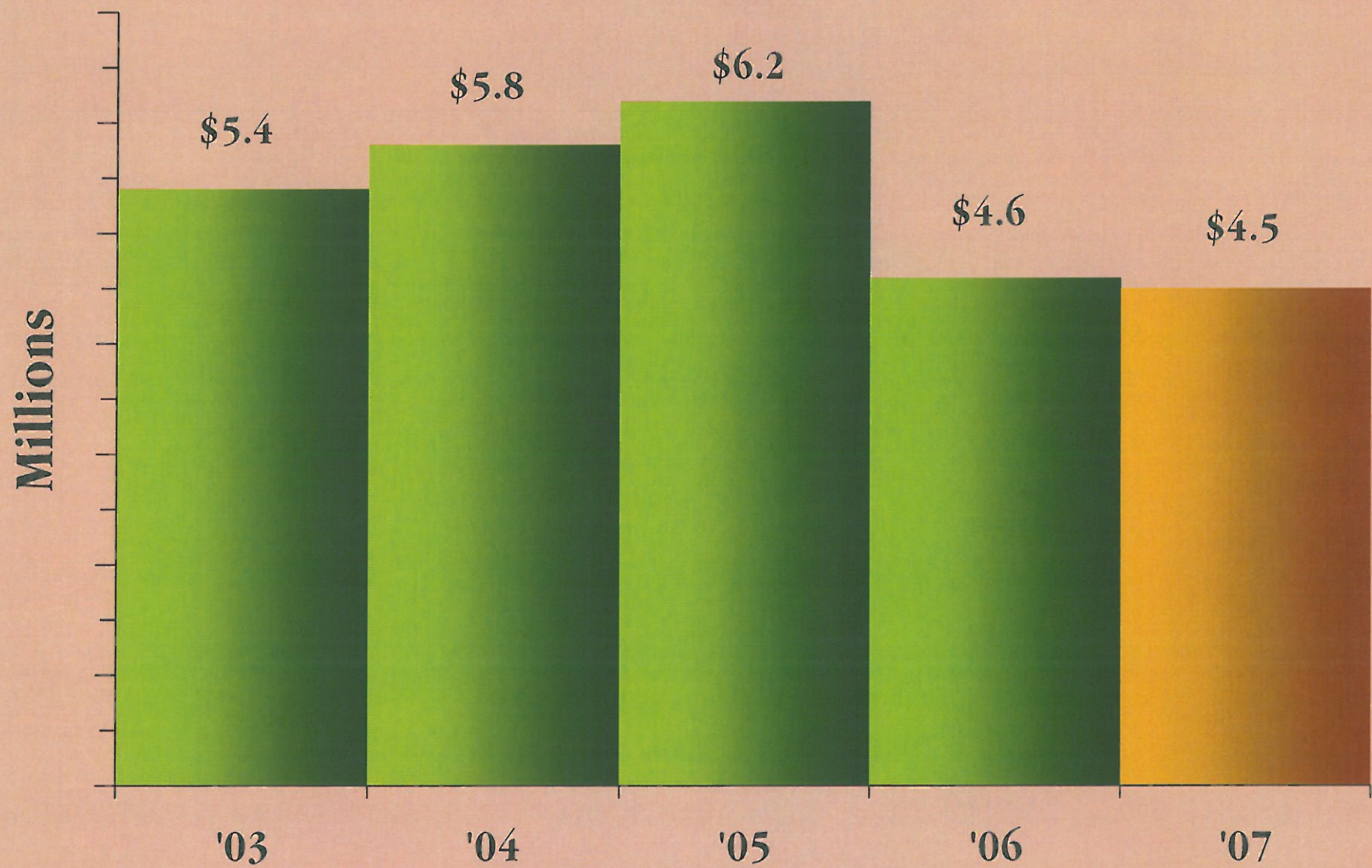
◆ Bank
■ Peer
▲ State



Rank	'04	'05	'06	'07
Peer	1/12	1/12	1/12	2/12
State	2/69	2/69	3/69	3/69

Source: Depositors' Insurance Fund 12.31.07 Report on State Chartered Savings Banks

Earnings

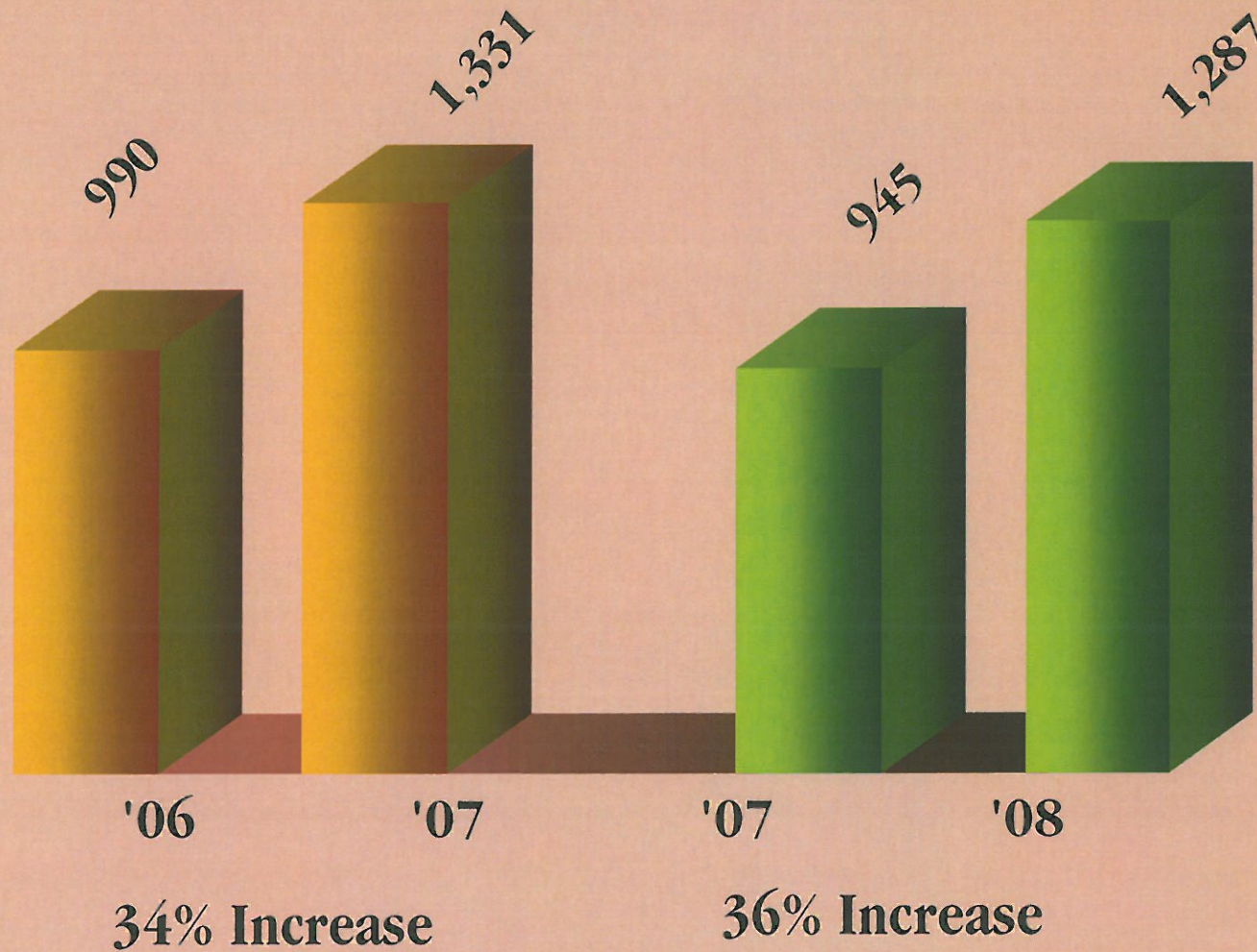


Quarterly Earnings Comparison

4th Quarter

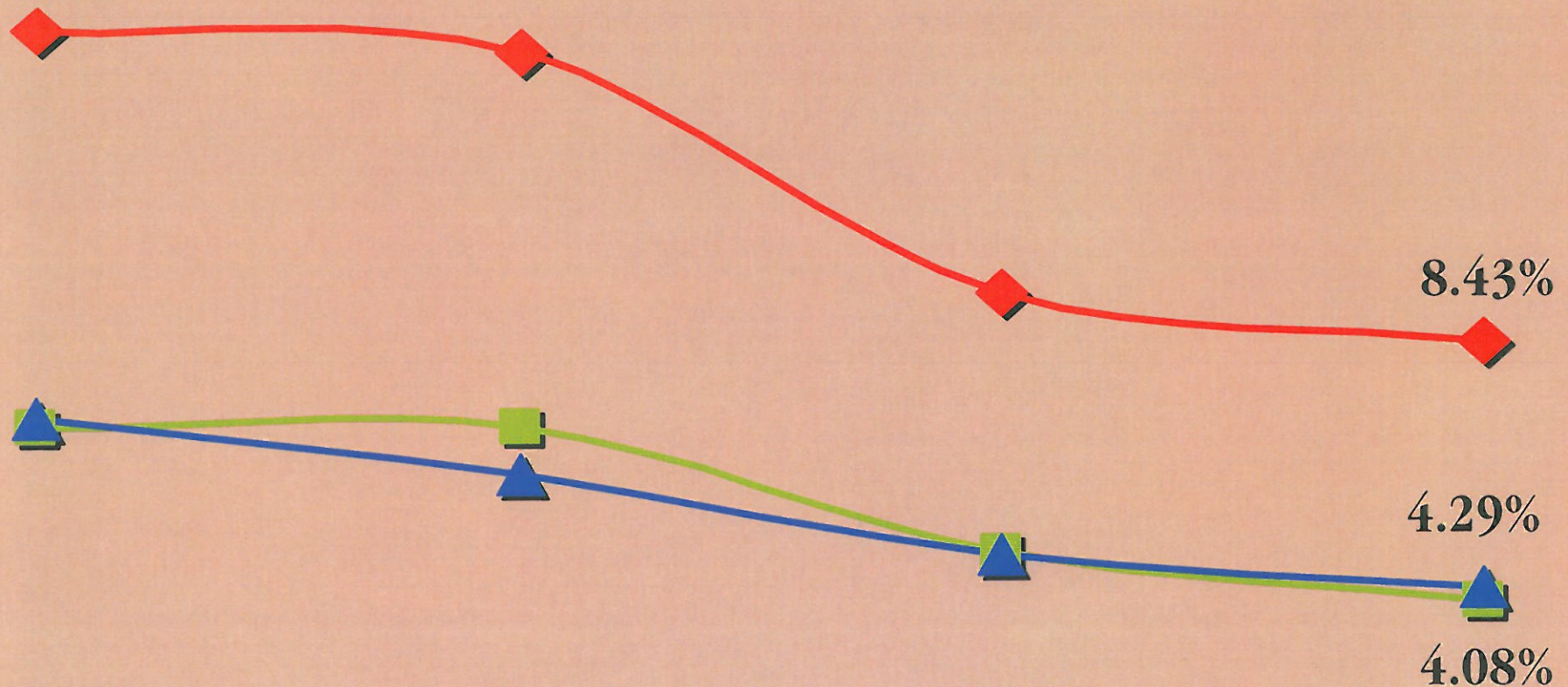
1st Quarter

Thousands



Return on Equity

◆ Bank
■ Peer
▲ State



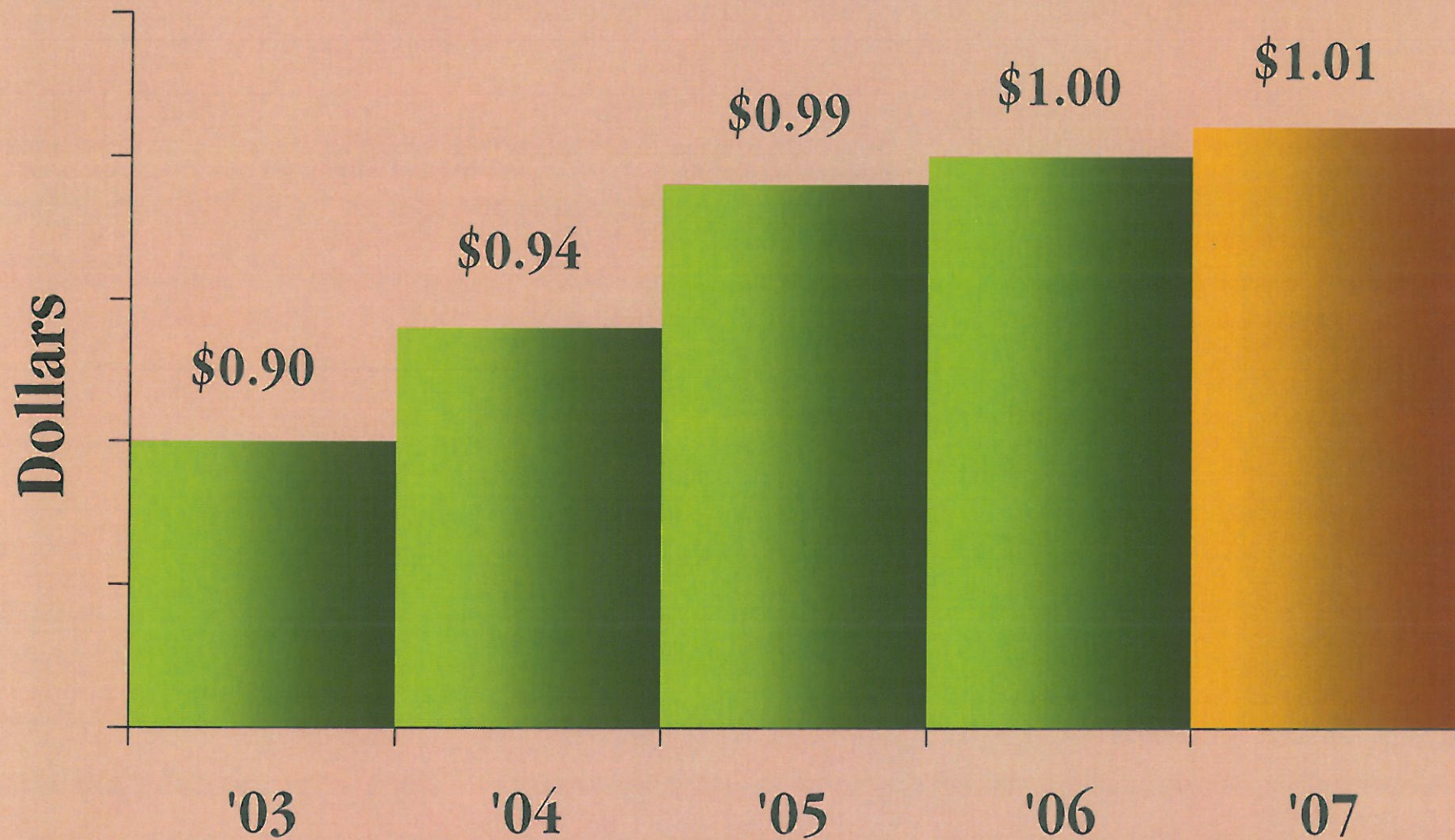
Rank	'04	'05	'06	'07
Peer	1/12	1/12	1/12	1/12
State	1/69	1/69	2/69	2/69

Source: Depositors' Insurance Fund 12.31.07 Report on State Chartered Savings Banks

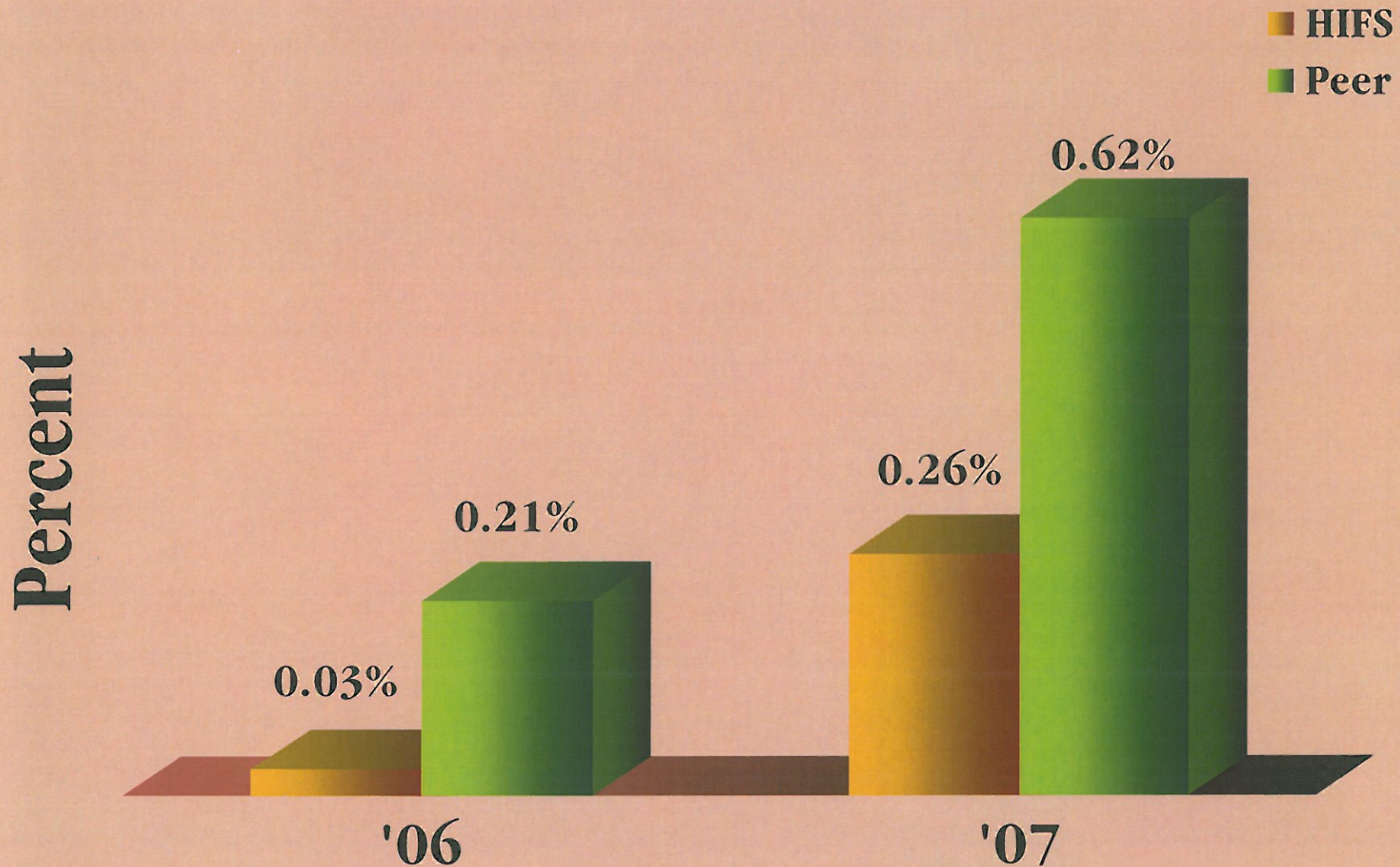
Stockholders' Equity



Dividends Declared Per Share



Noncurrent Loans to Loans



Source: Depositors' Insurance Fund 12.31.07 Report on State Chartered Savings Banks