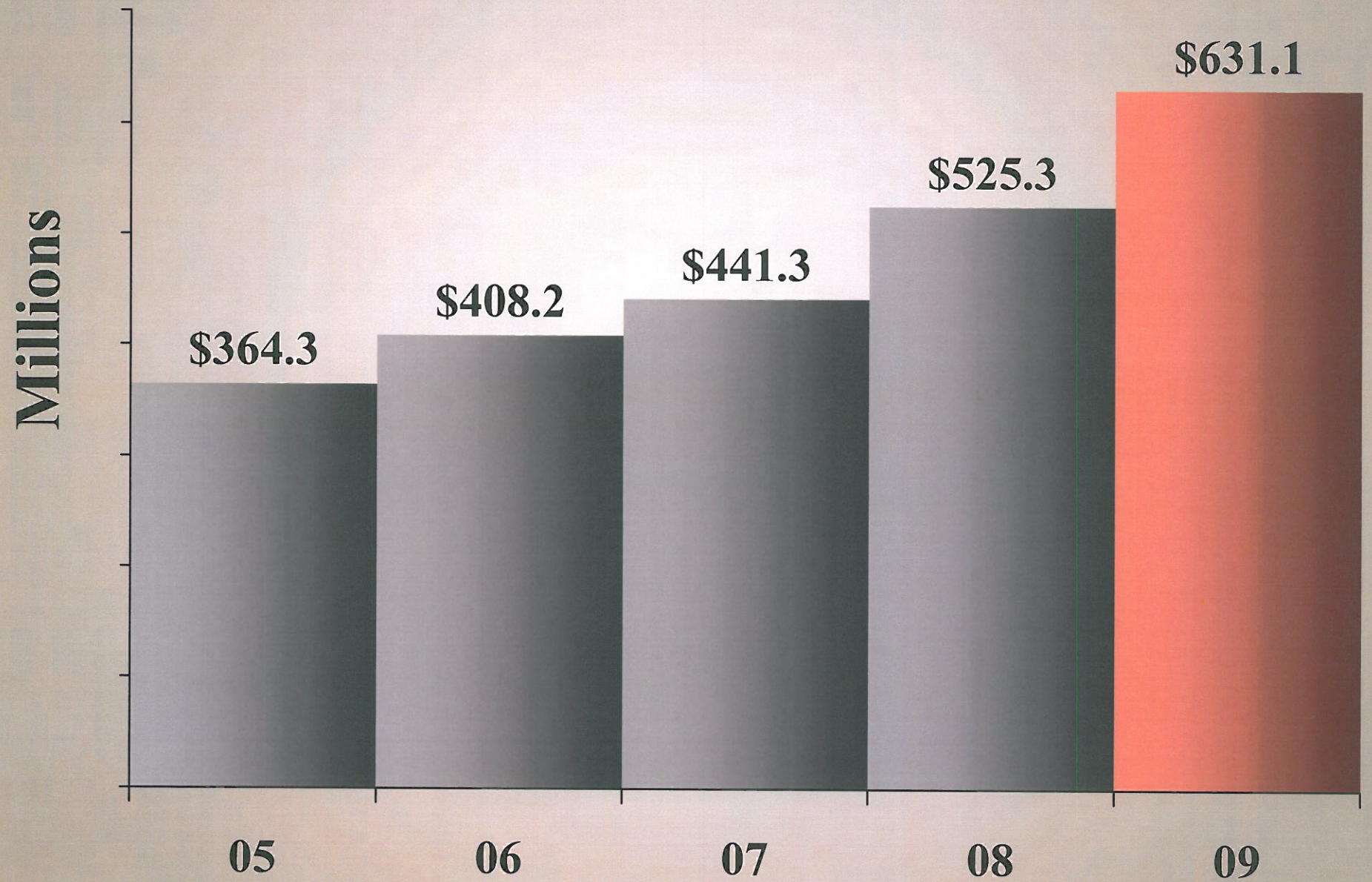


Hingham Institution for Savings

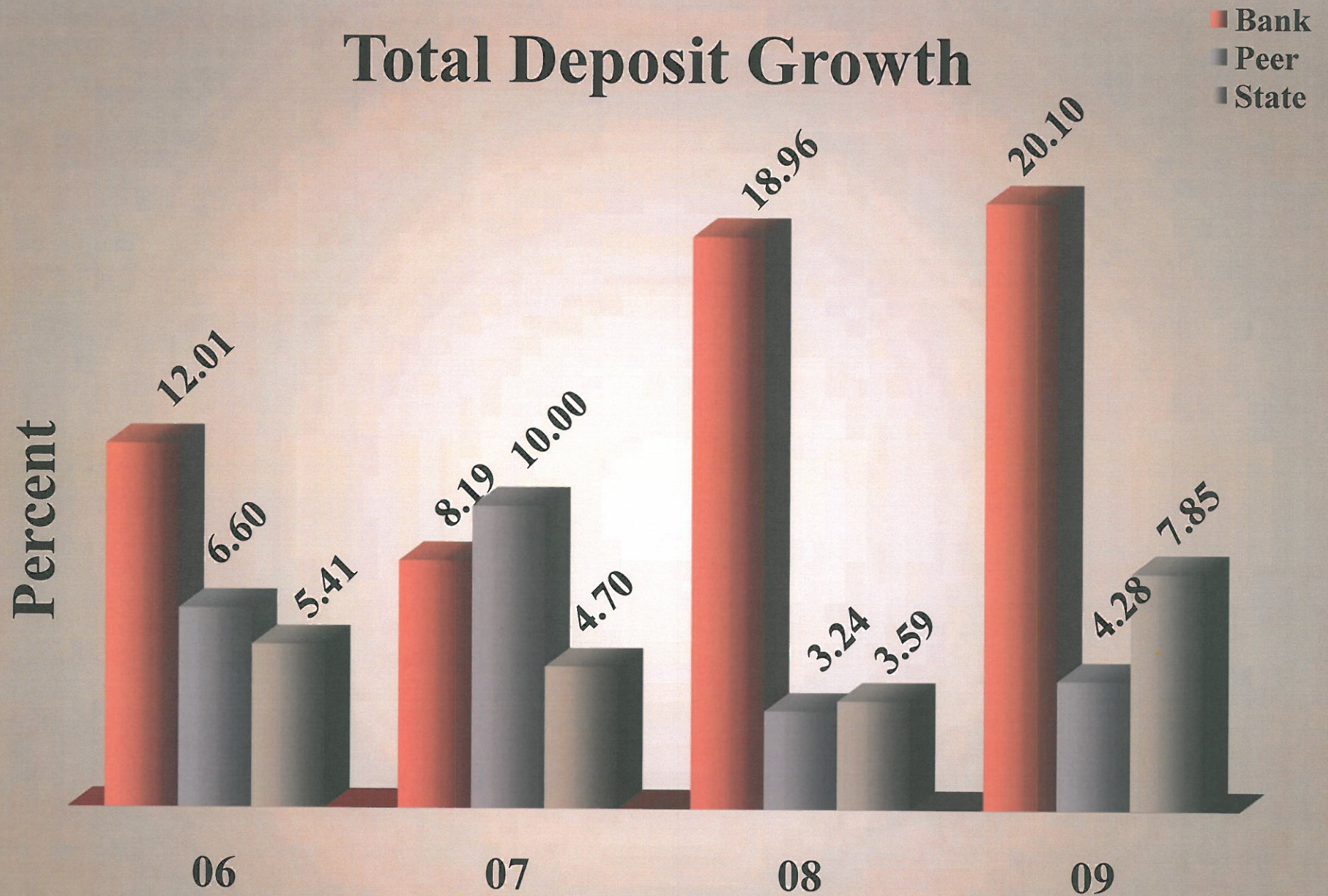


ANNUAL MEETING 2010

Deposits

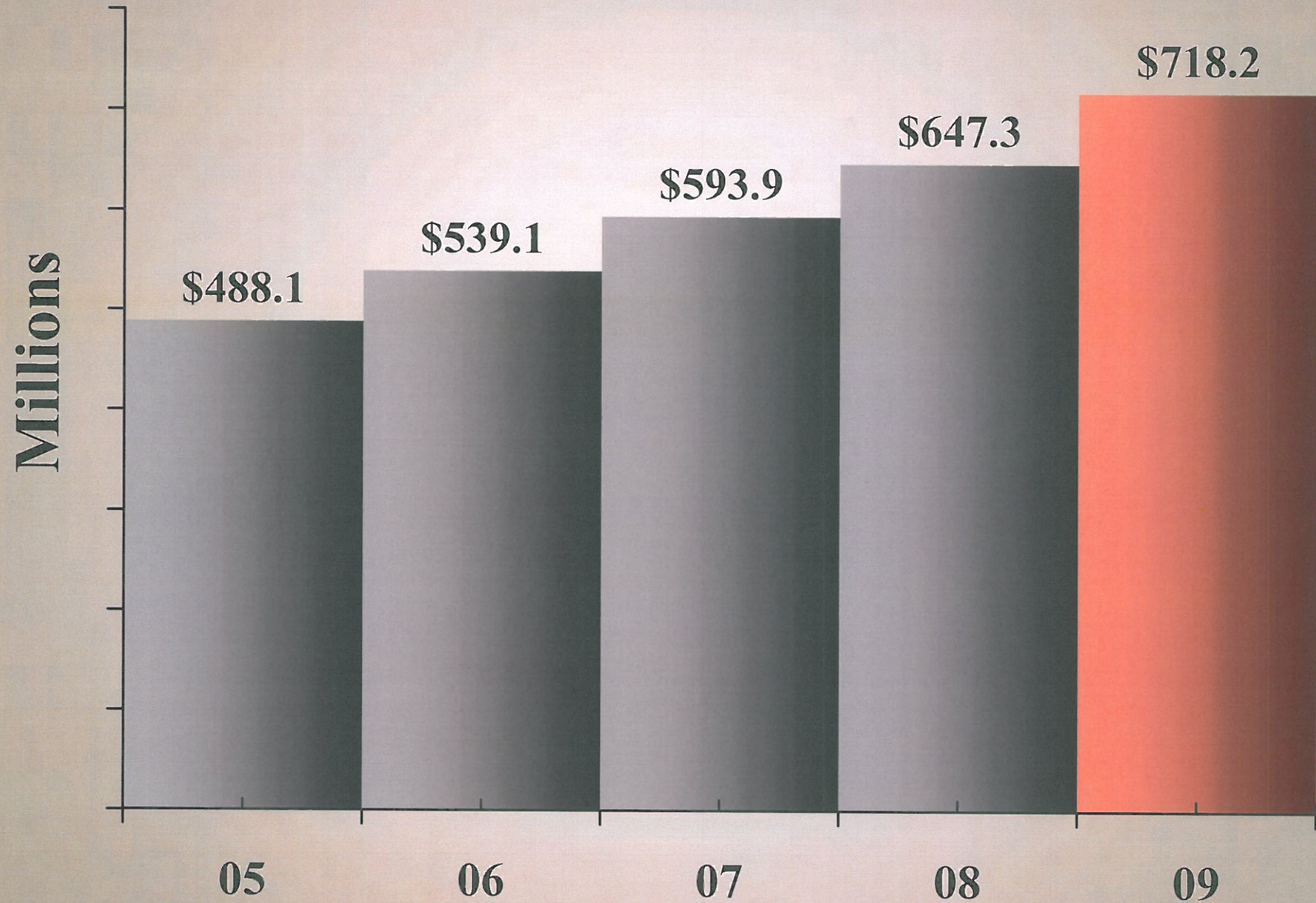


Total Deposit Growth

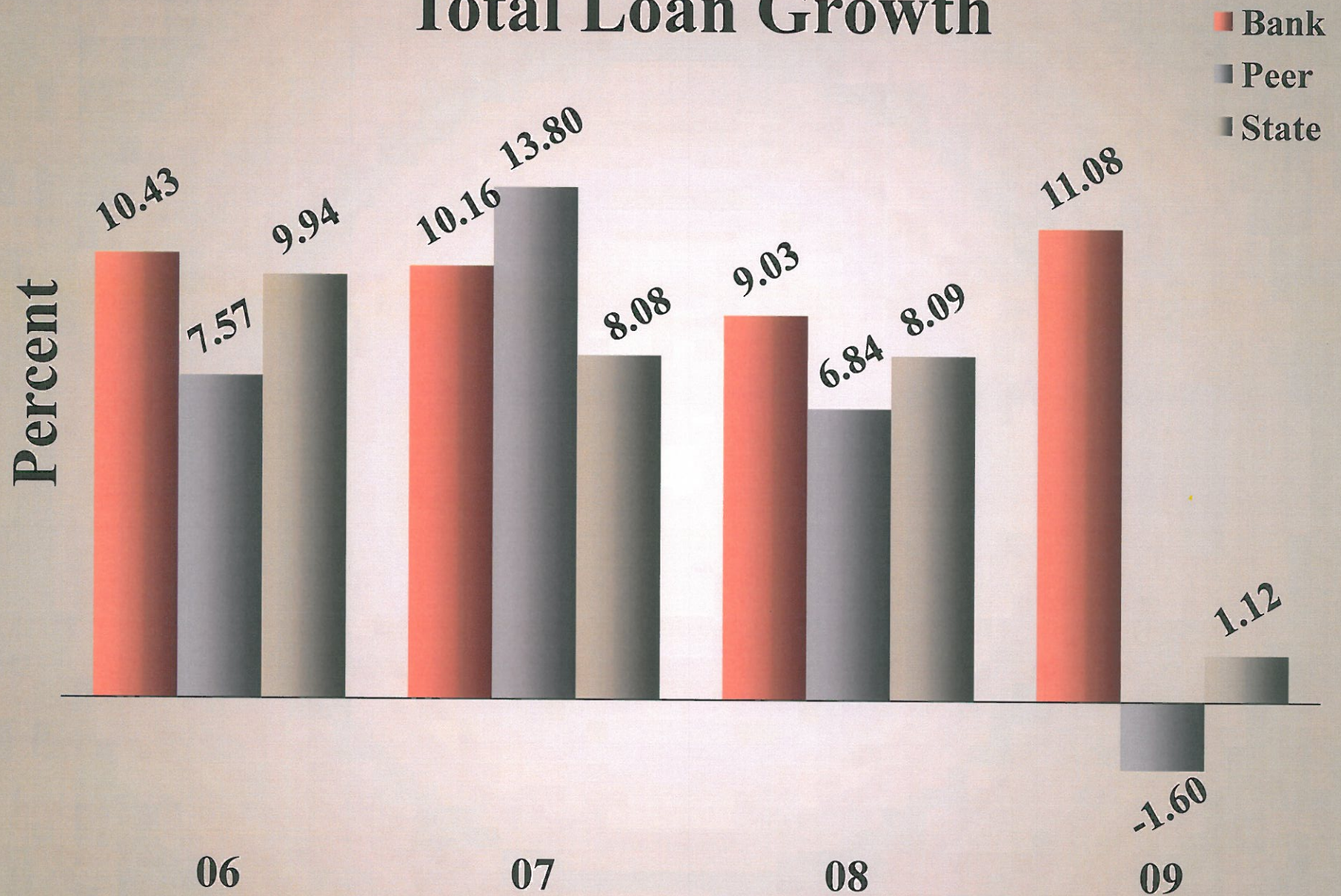


Source: Depositors' Insurance Fund 12.31.09 Report on State Chartered Savings Banks

Net Loans

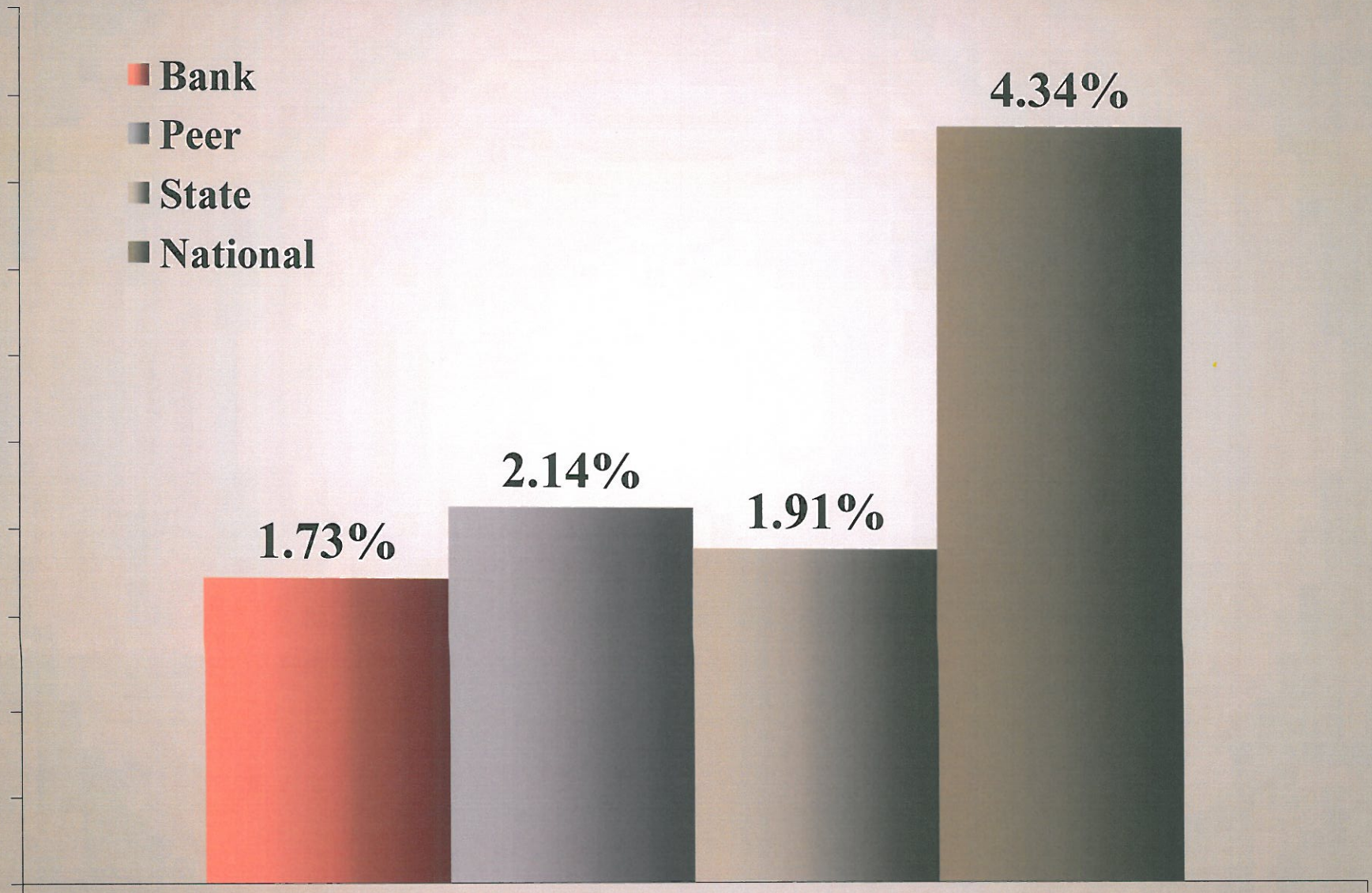


Total Loan Growth

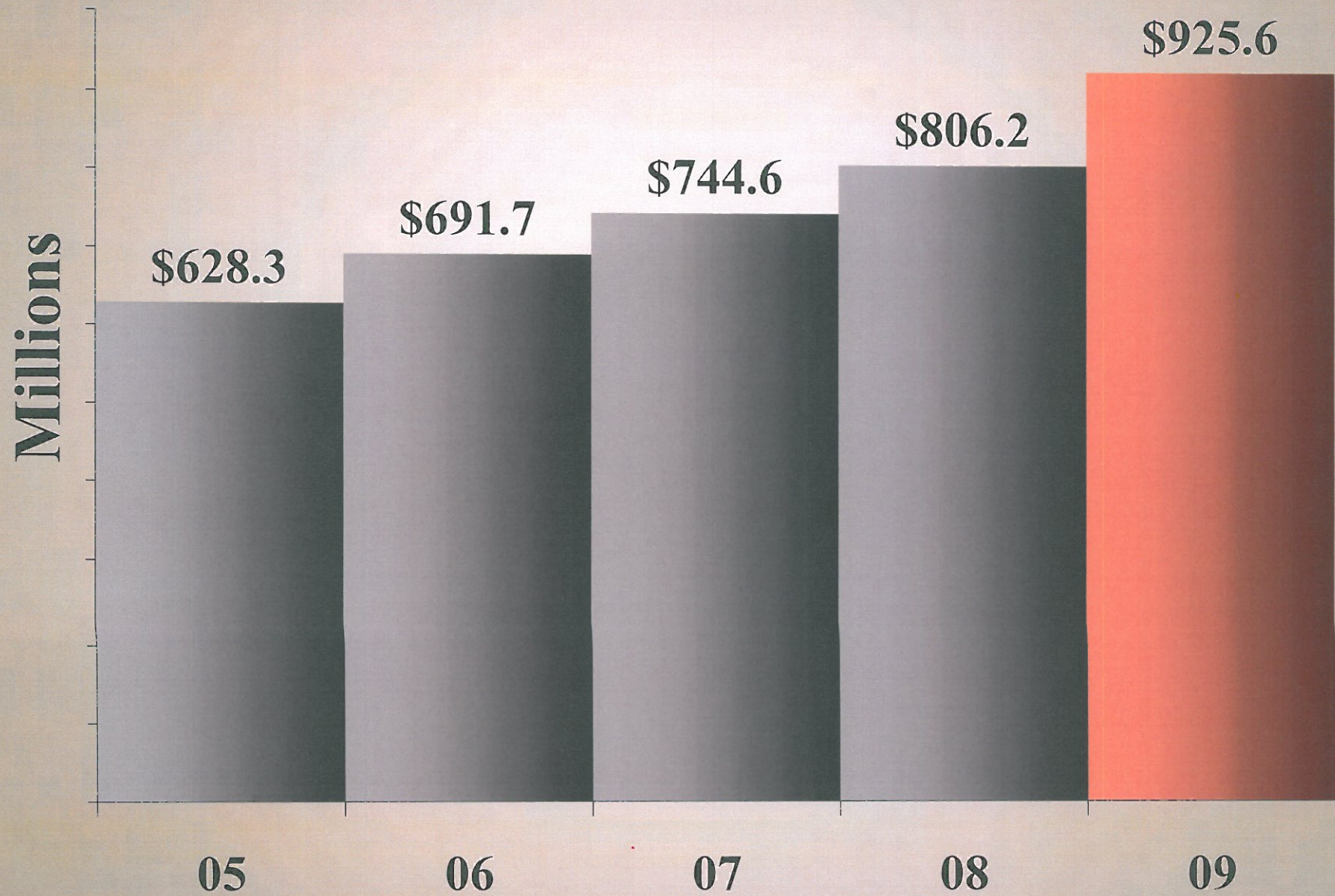


Source: Depositors' Insurance Fund 12.31.09 Report on State Chartered Savings Banks

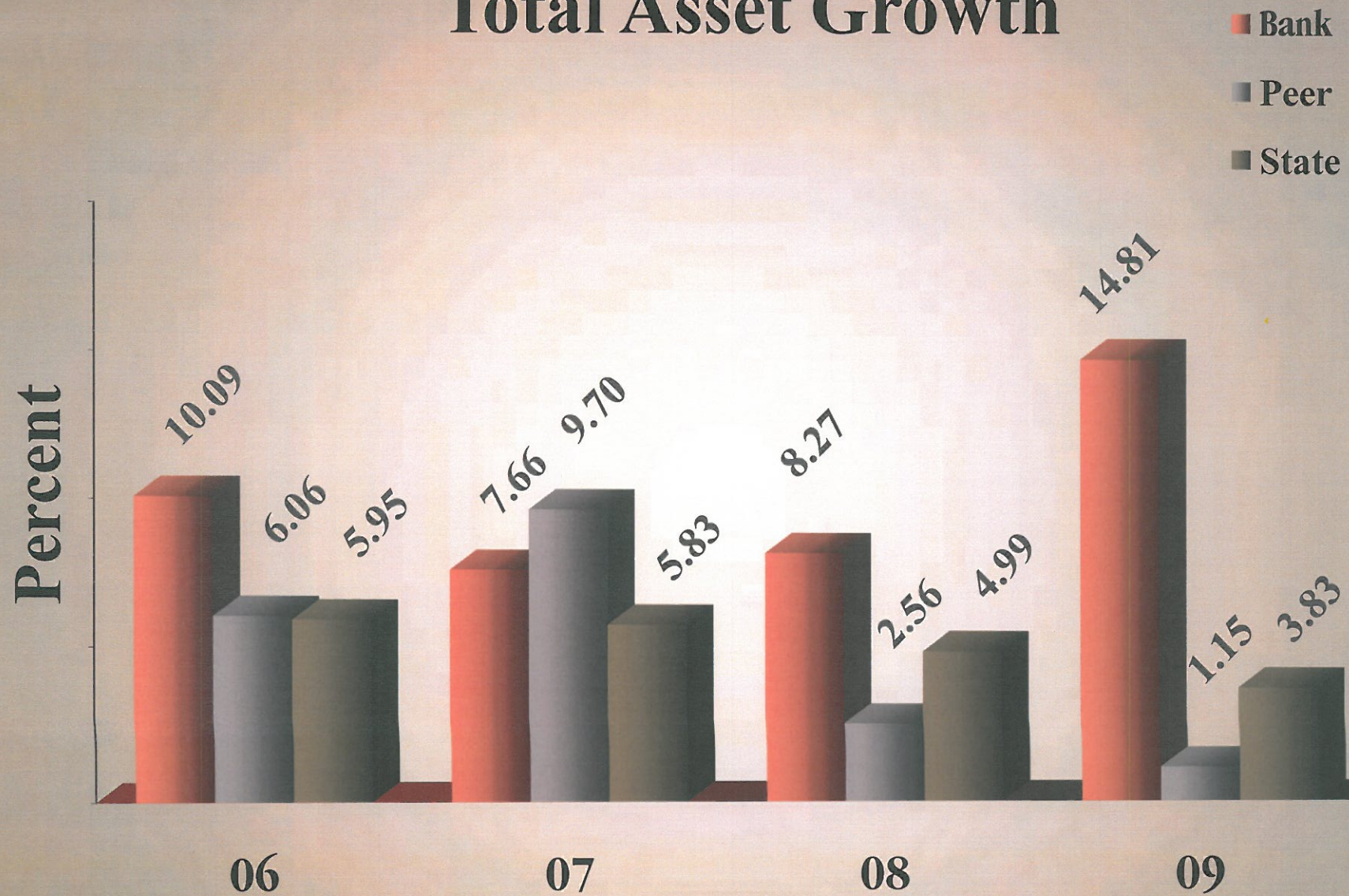
Non-Performing Assets as % Loans & Oreo



Assets



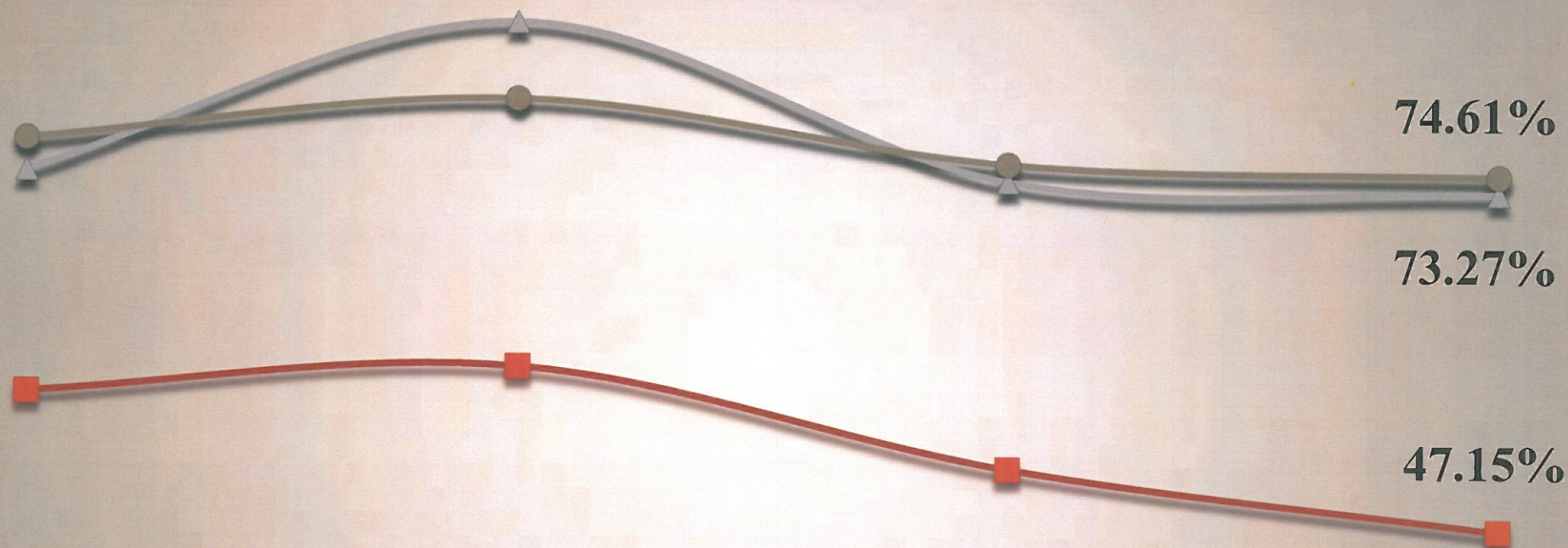
Total Asset Growth



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

Efficiency Ratio

■ Bank
▲ Peer
● State

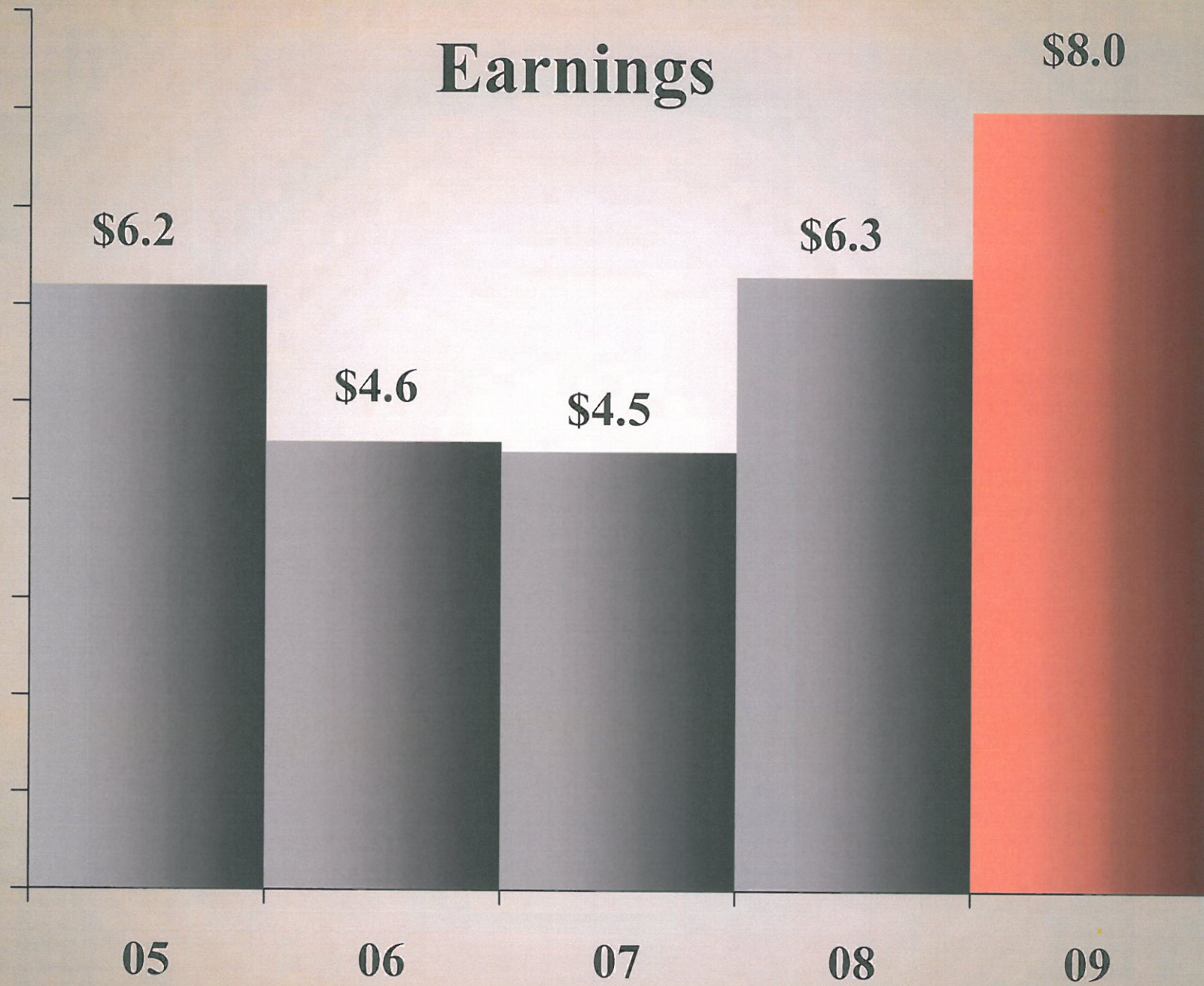


Rank	'06	'07	'08	'09
Peer	2/9	1/9	1/9	1/9
State	2/66	2/66	1/66	1/66

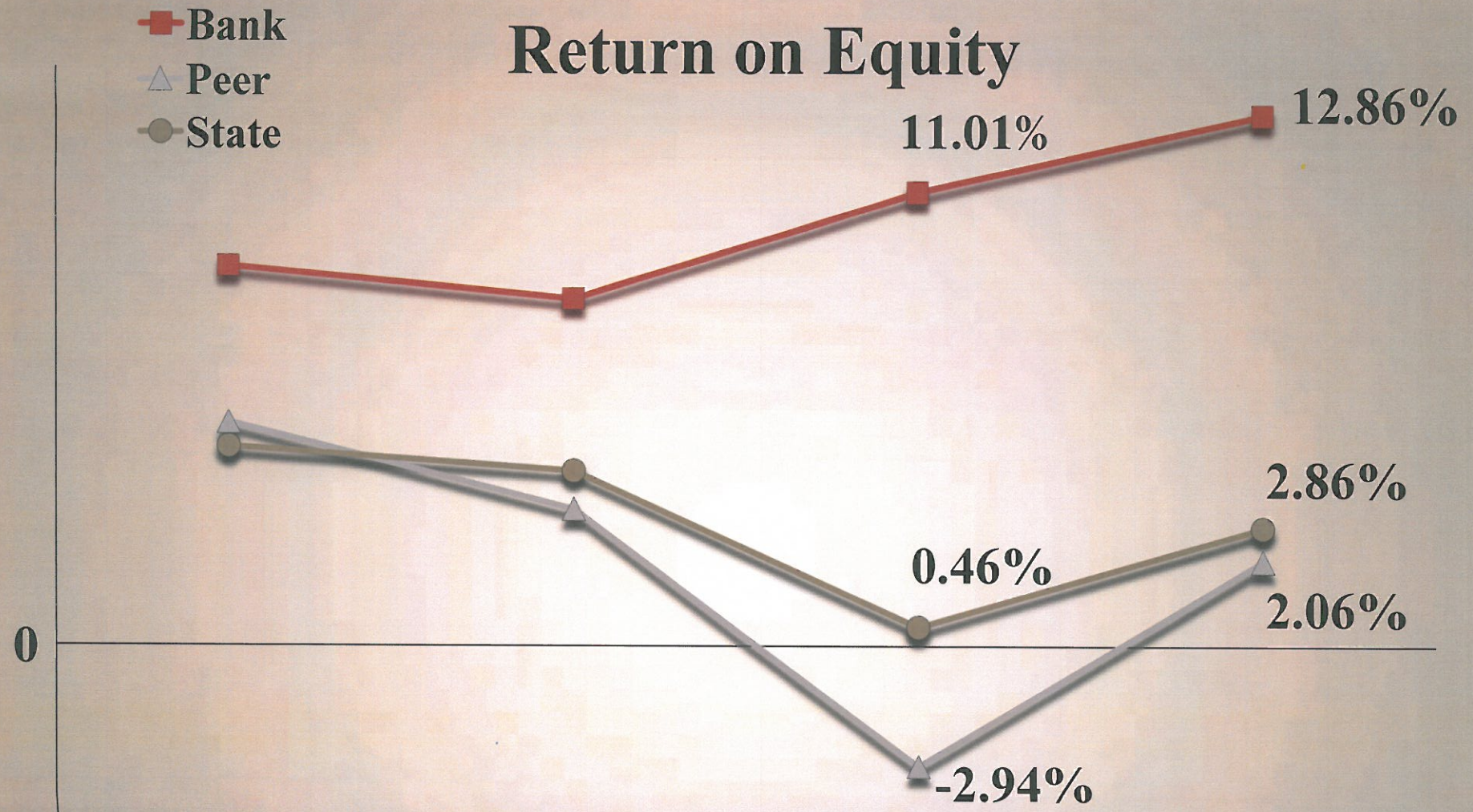
Source: Depositors' Insurance Fund 12.31.09 Report on State Chartered Savings Banks

Earnings

Millions



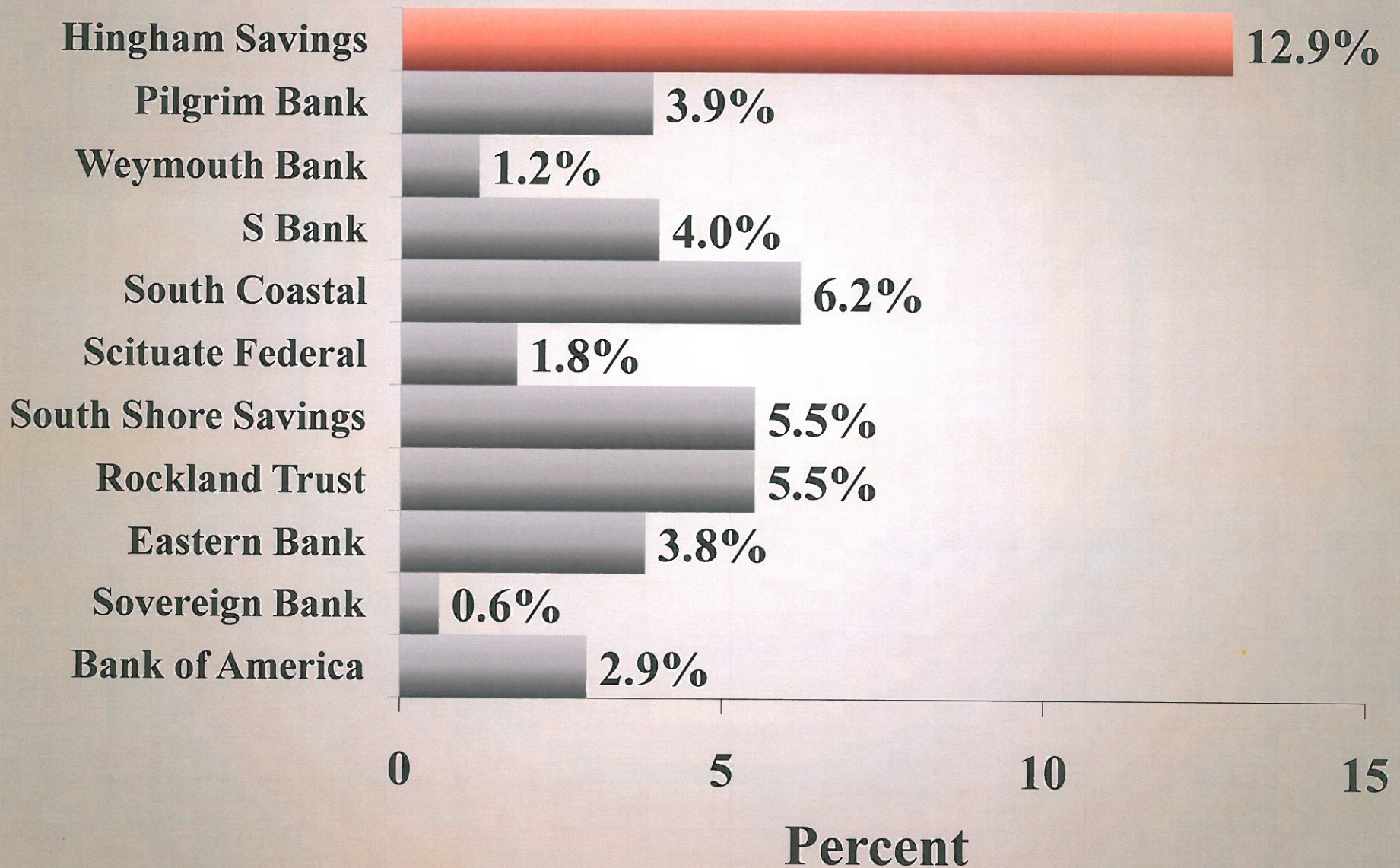
Return on Equity



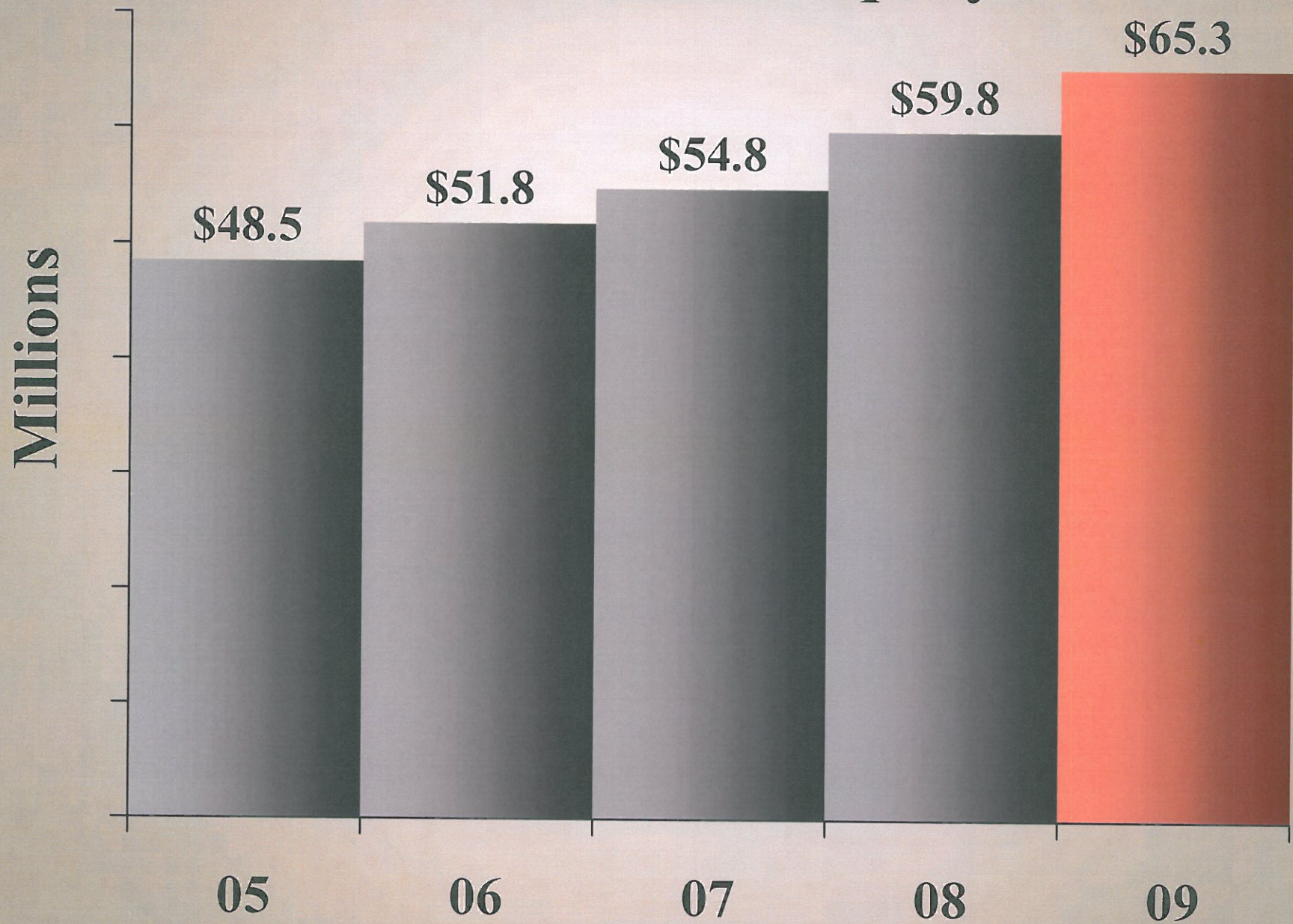
Rank	'06	'07	'08	'09
Peer	2/9	1/9	1/9	1/9
State	2/66	2/66	1/66	1/66

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

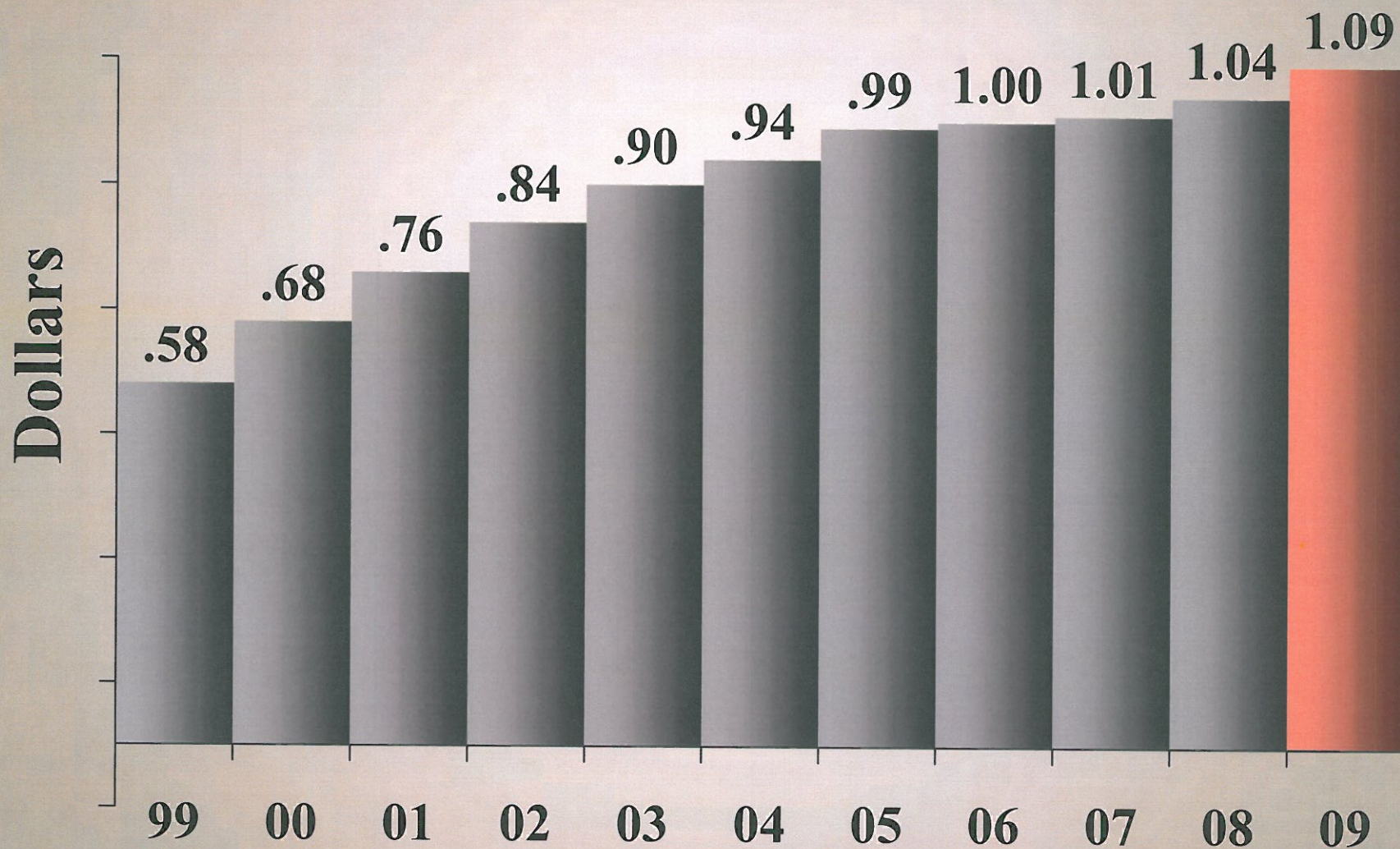
Area Banks Return on Equity 2009



Stockholders' Equity



Dividends Declared Per Share



Hingham Savings Addition & Renovation



Coming in 2011