

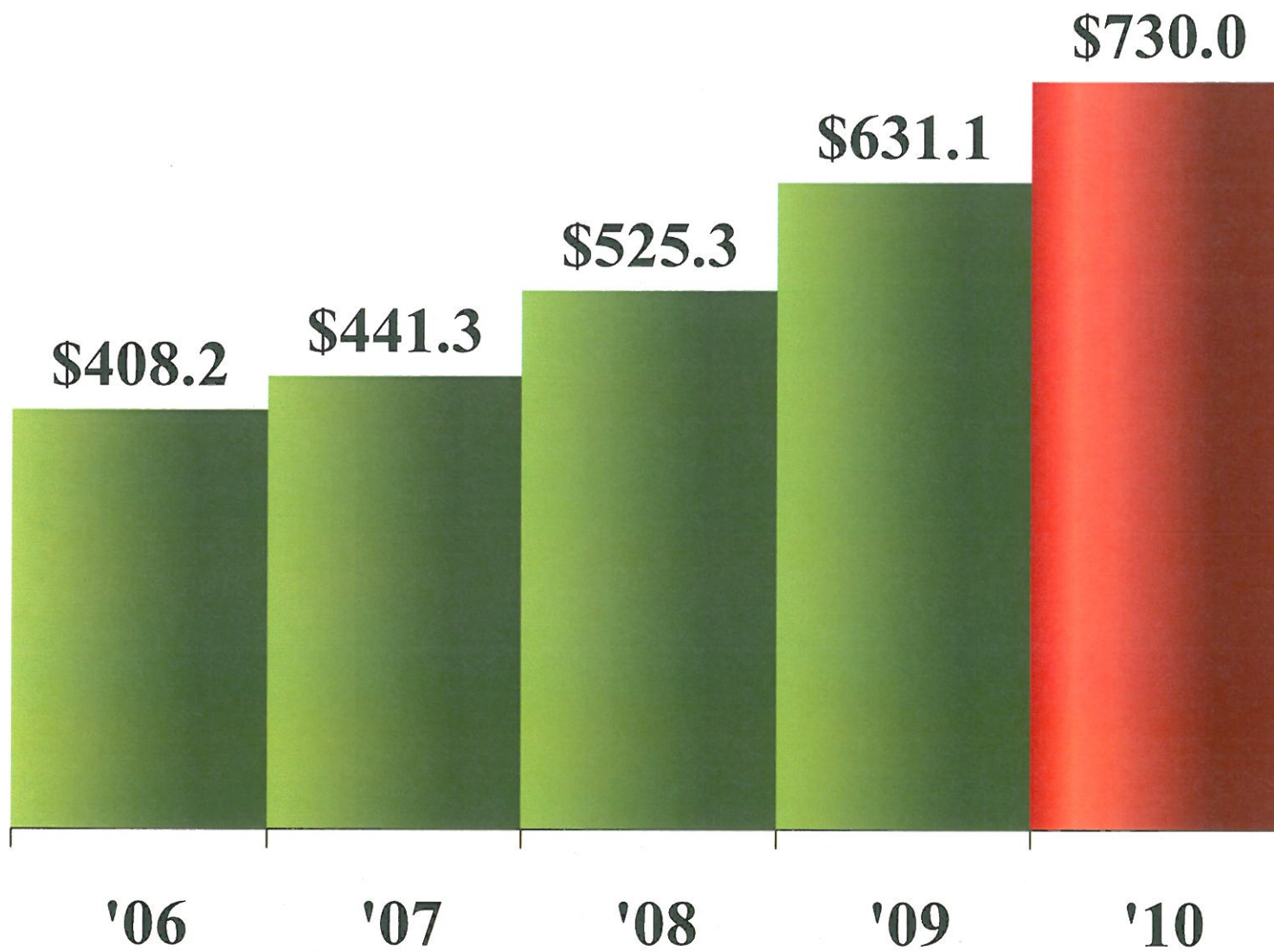
HINGHAM INSTITUTION FOR SAVINGS



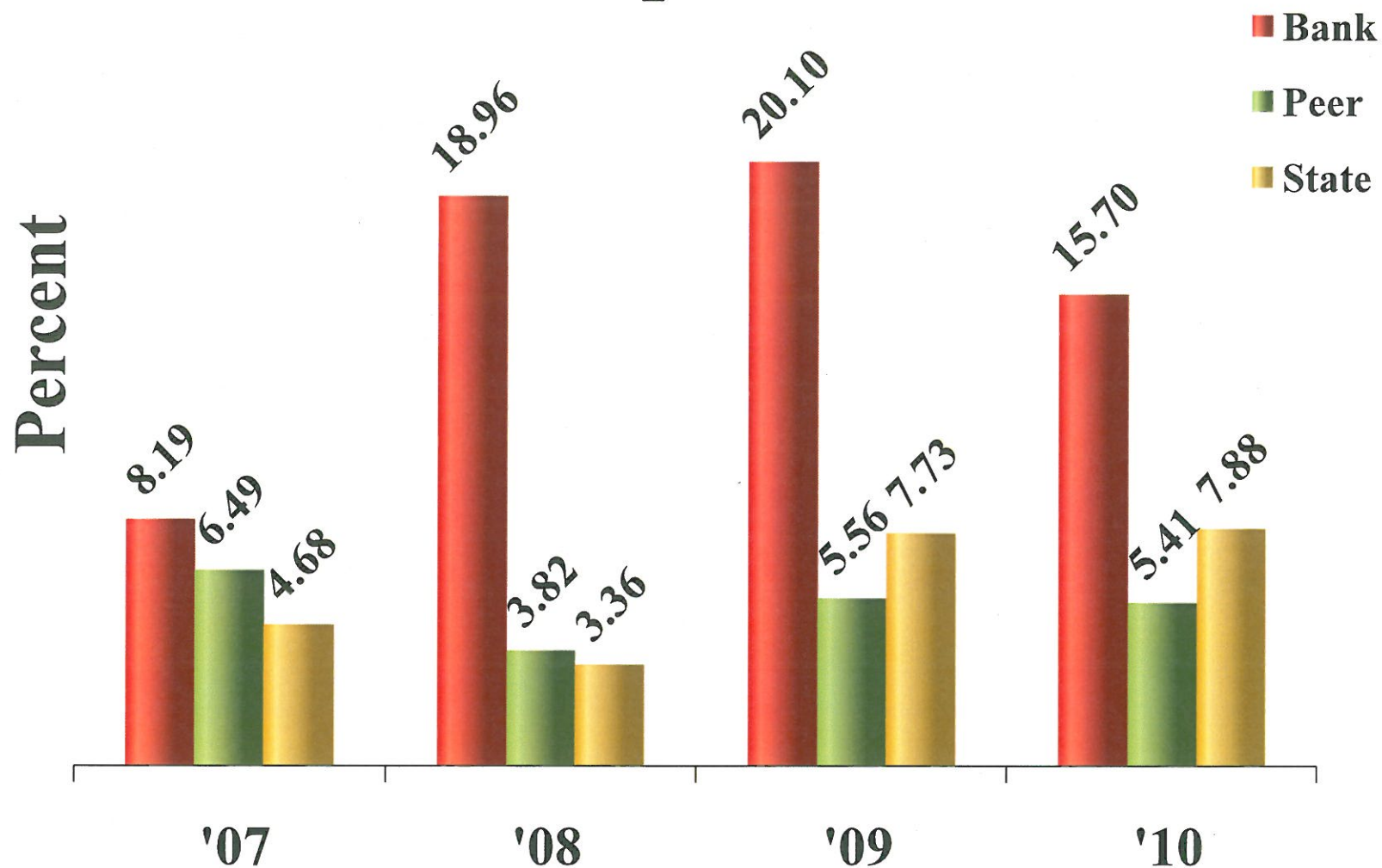
ANNUAL MEETING 2011

Deposits

Millions



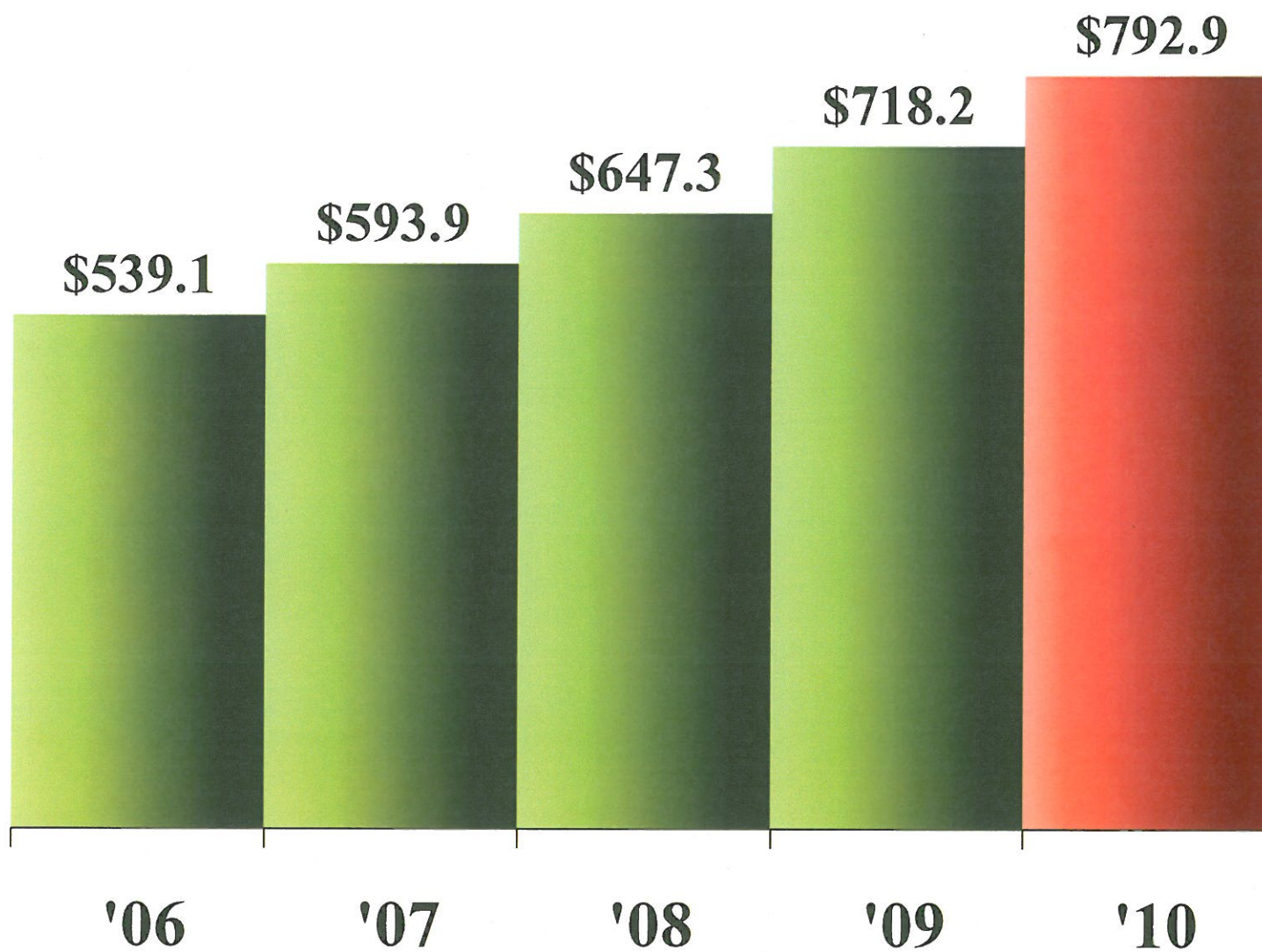
Total Deposit Growth



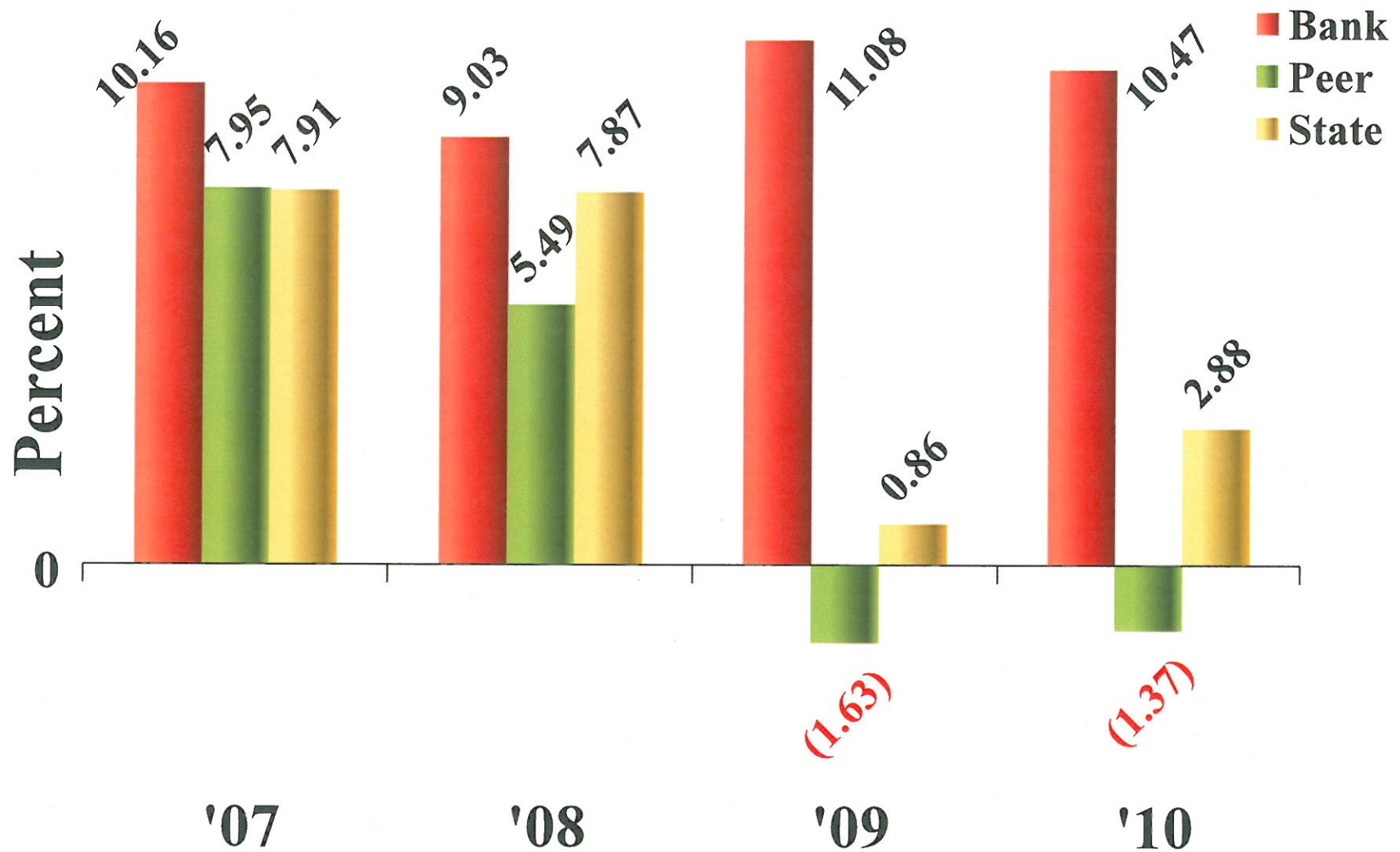
Source: Depositors' Insurance Fund 12.31.10 Report on State Chartered Savings Banks

Net Loans

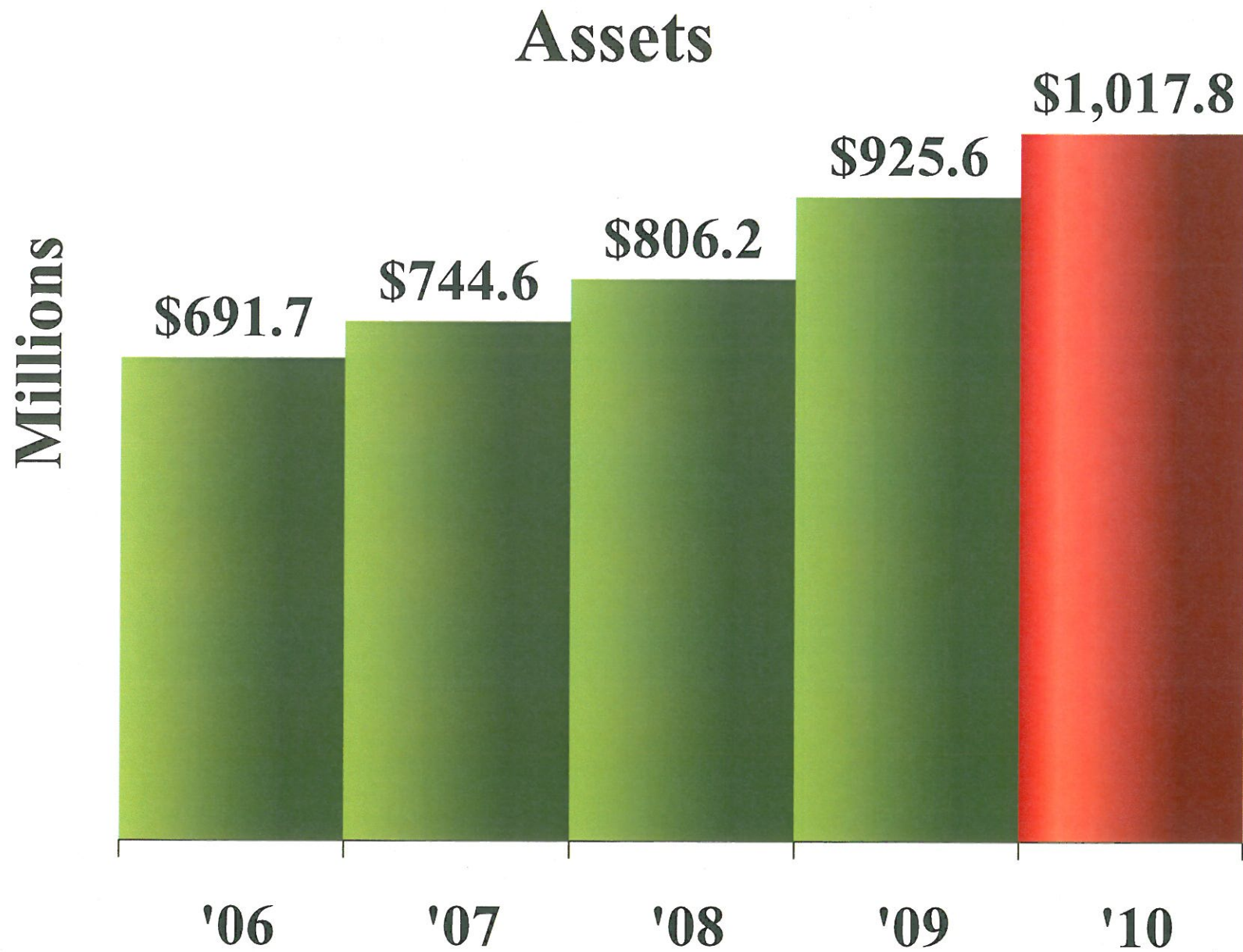
Millions



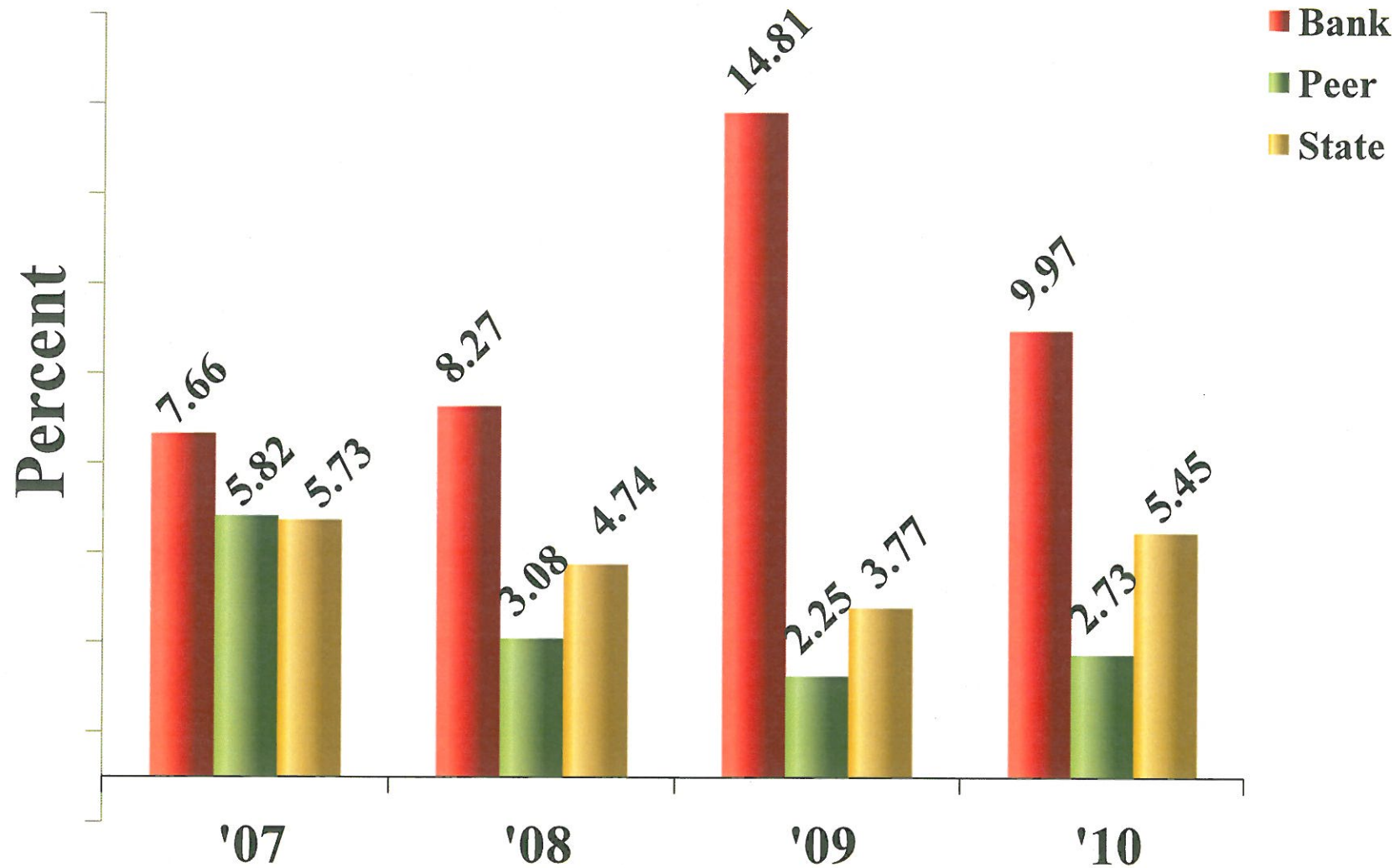
Total Loan Growth



Source: Depositors' Insurance Fund 12.31.10 Report on State Chartered Savings Banks

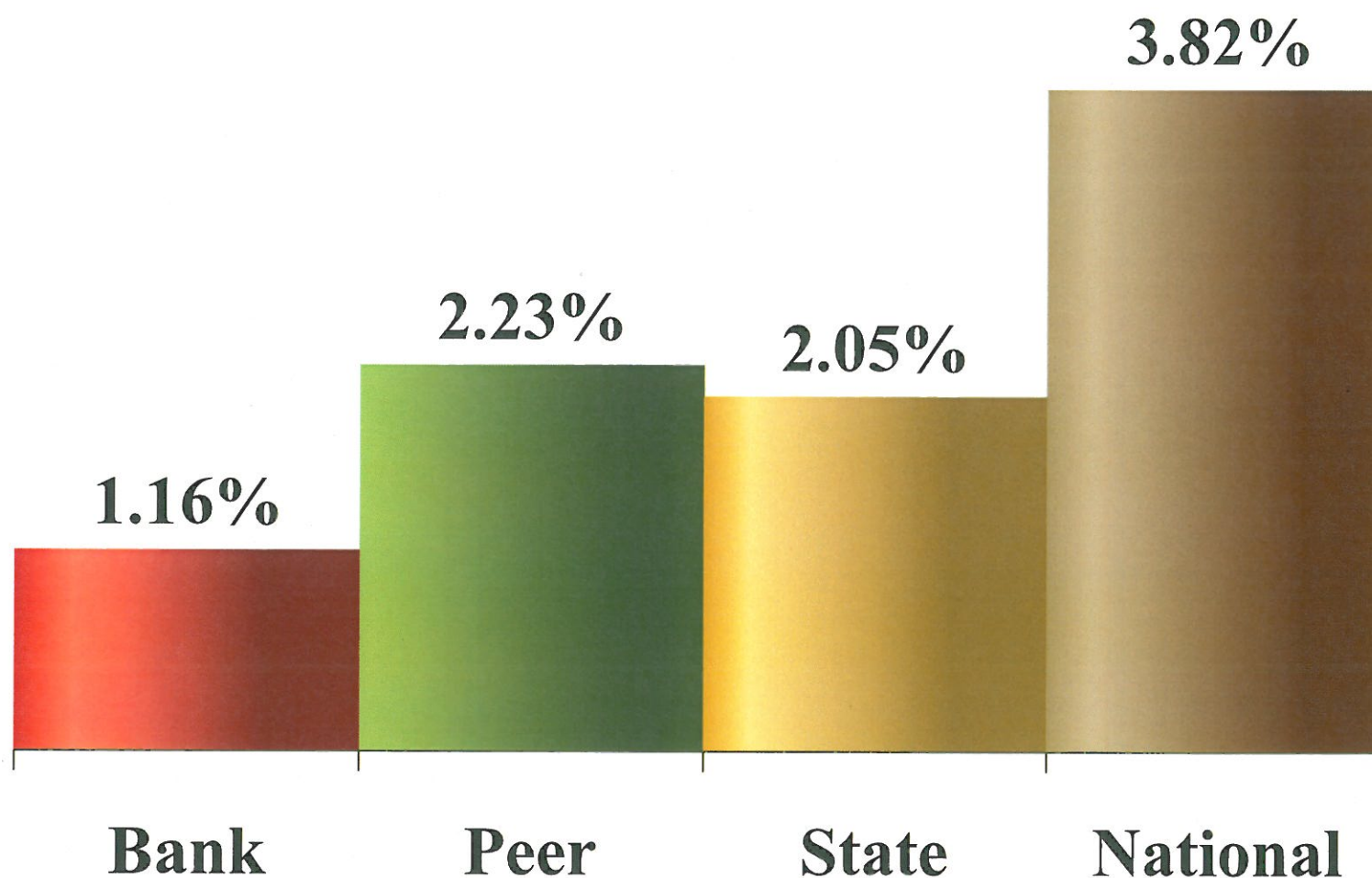


Total Asset Growth



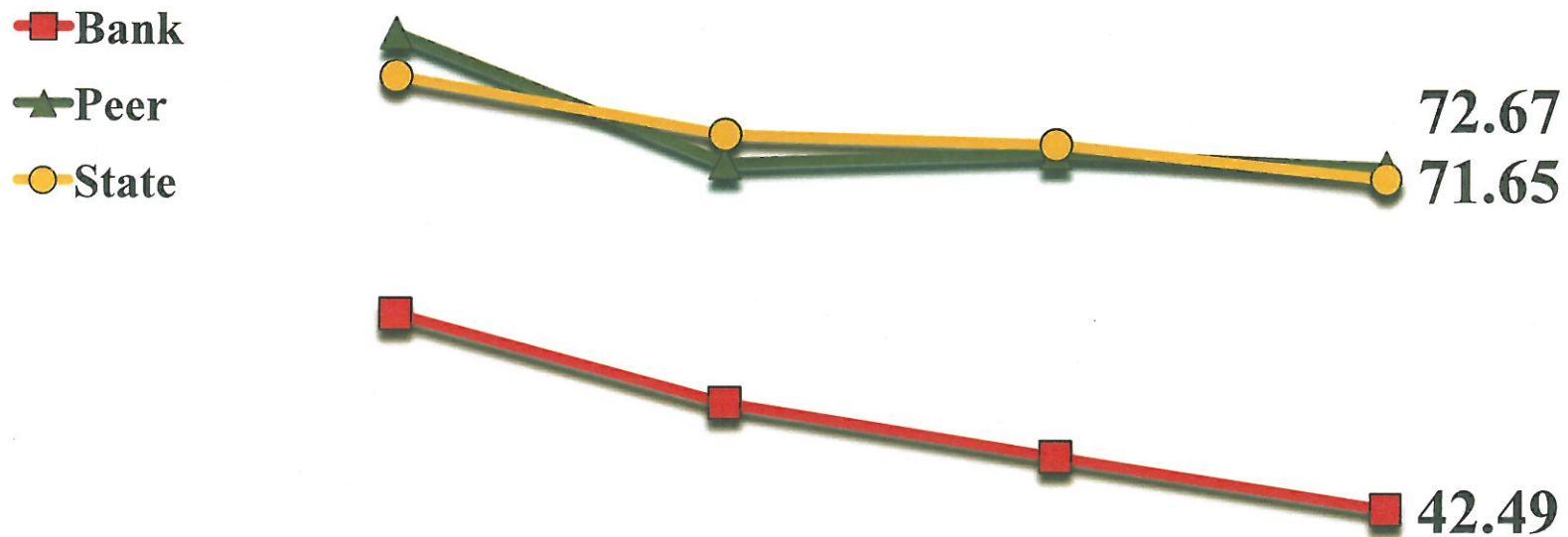
Source: Depositors' Insurance Fund 12.31.10 Report on State Chartered Savings Banks

Non-Performing Assets as % Loans & Oreo



As of 12.31.10

Efficiency Ratio

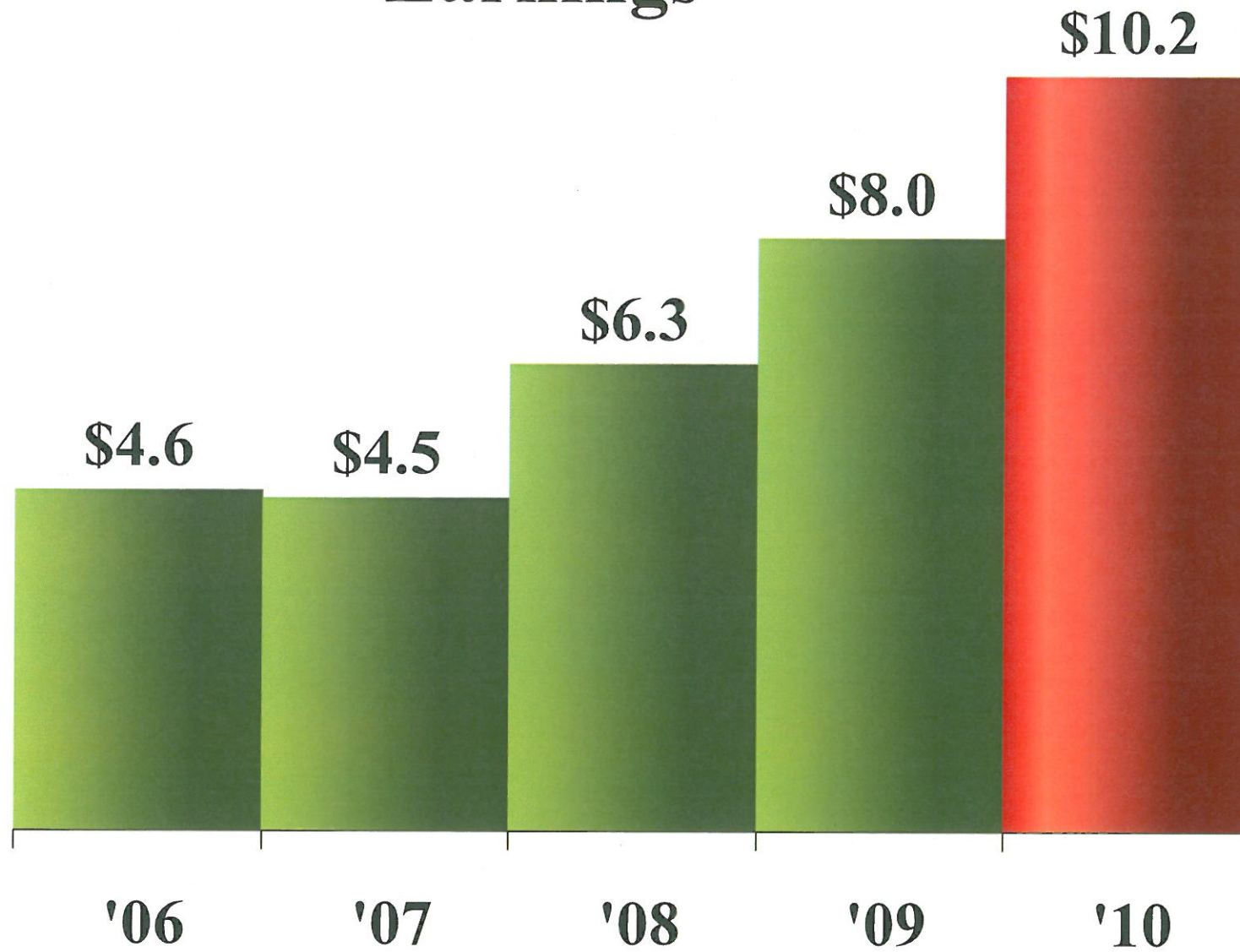


Rank	'07	'08	'09	'10
Peer	1/10	1/10	1/10	1/10
State	2/64	1/64	1/64	1/64

Source: Depositors' Insurance Fund 12.31.10 Report on State Chartered Savings Banks

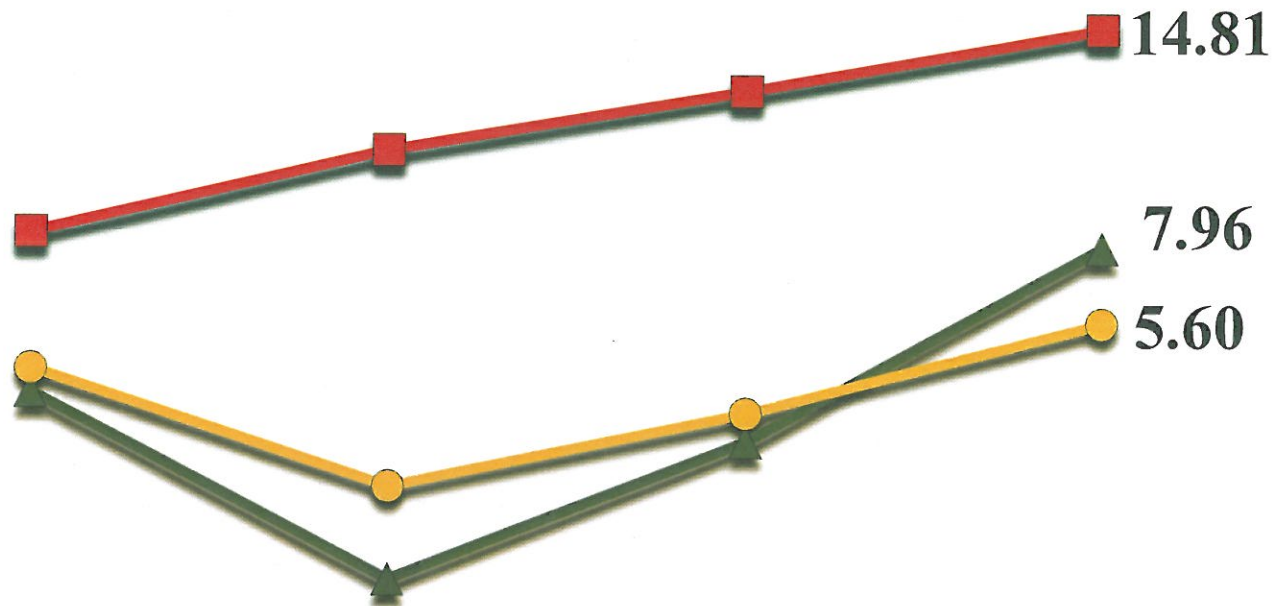
Earnings

Millions



Return on Equity

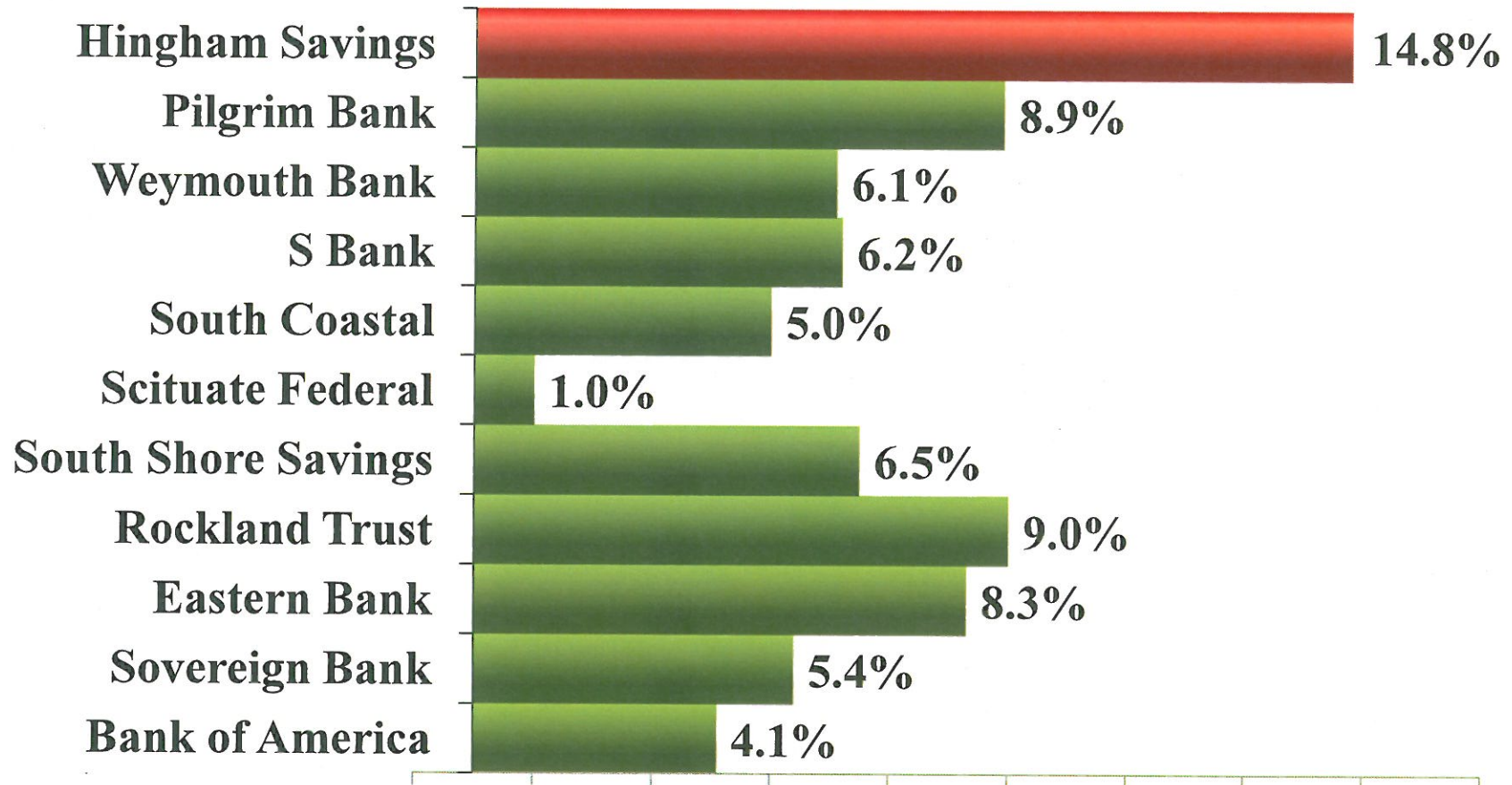
■ Bank
▲ Peer
● State



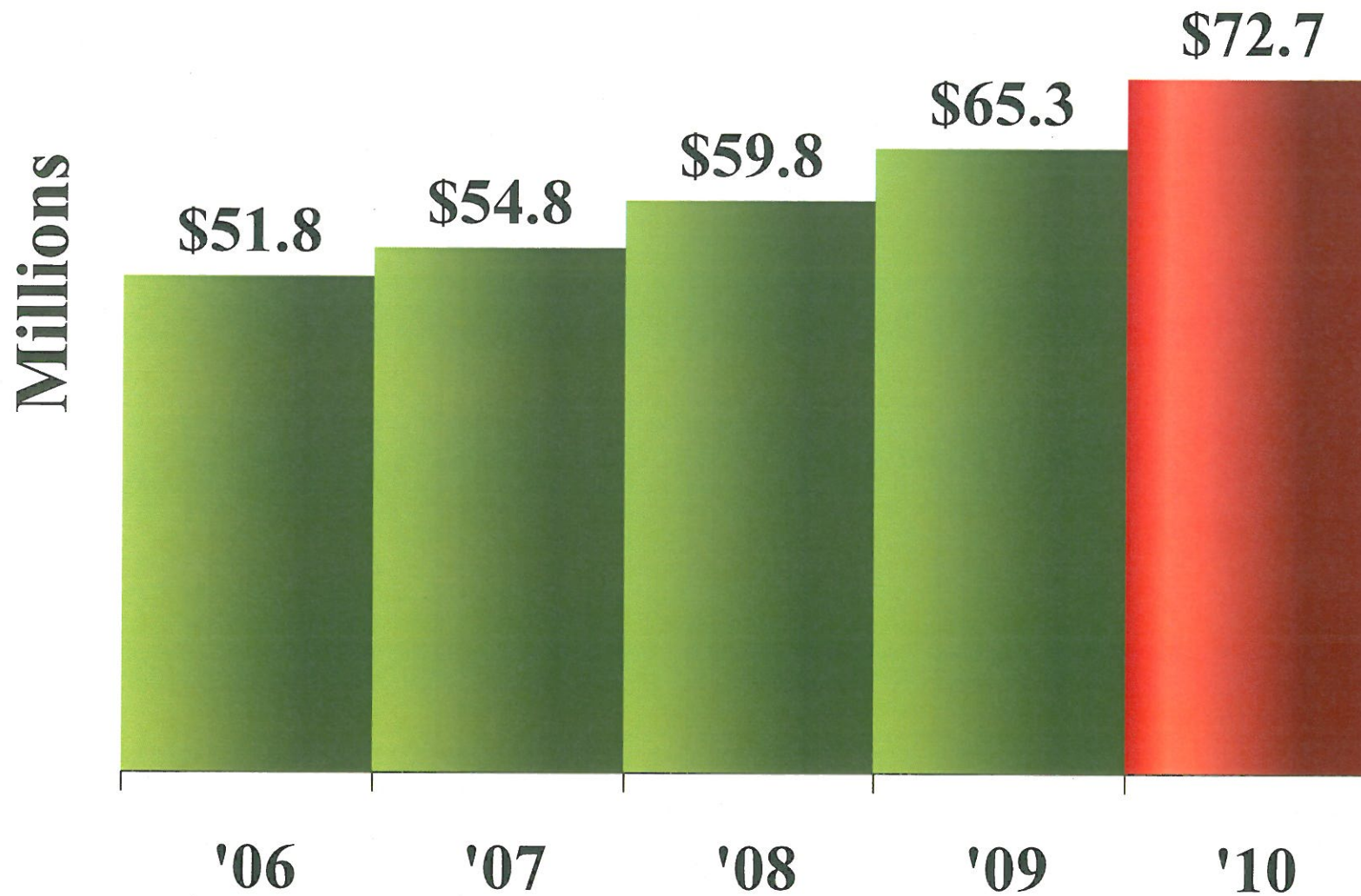
Rank	'07	'08	'09	'10
Peer	1/10	1/10	1/10	2/10
State	1/64	1/64	1/64	2/64

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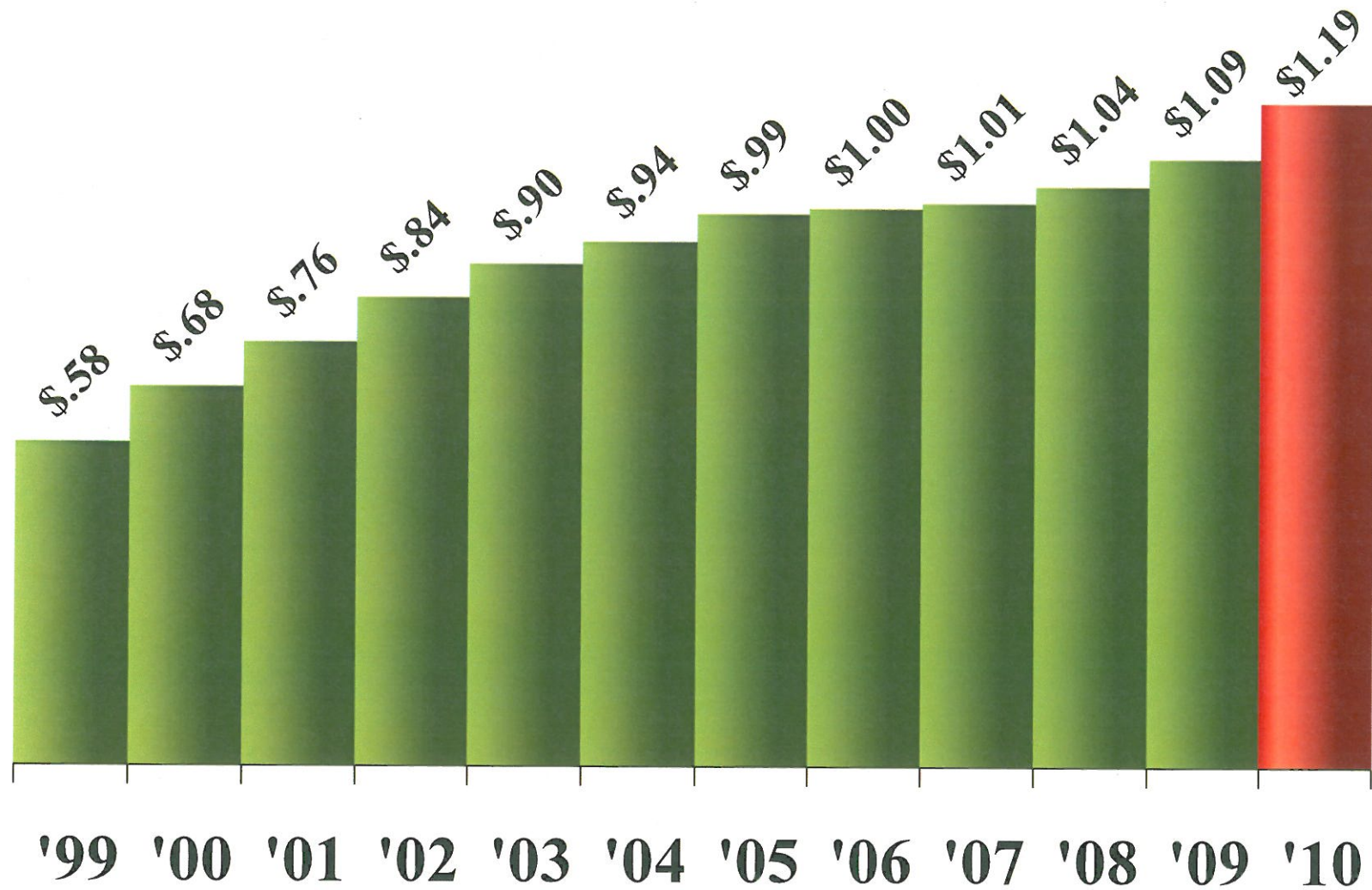
Area Banks Return on Equity 2010



Stockholders' Equity



Dividends Declared Per Share



2010 KBW BANK HONOR ROLL

“ KBW Bank Honor Roll members significantly outperformed the banking industry and the market. ”

“ Now becoming a regular fixture in SNL's thrift rankings, Hingham Savings has steadily climbed to the top. ”

SNL Financial

Hingham Savings Ranked #1 Thrift in the East, #2 in the Nation

2009 rank ¹	2008 rank ²	Company (ticker)	State	Score	Total assets (\$M)	Core ROAA (%)	Core ROA (%)	TBV / share
1	NR	Malaga Financial Corp. (MLGF)	CA	95.80	829.0	1.22	14.87	
2	2	Hingham Institution for Savings (HIFS)	MA	90.70	966.4	1.00	14.06	
3	5	Boji Holding Inc. (BOFI)	CA	89.40	1,401.1	1.16	15.87	
4	42	New York Community Bancorp Inc. (NYCB)	NY	88.50	42,430.7	1.22	9.56	
5	4	Dime Community Bancshares Inc. (DCOM)	NY	88.00	4,113.9	0.90	12.27	
6	2	Hudson City Bancorp Inc. (HCBK)	NJ	87.70	61,231.7	0.90	12.27	
7	7	ESB Financial Corp. (ESBF)	PA	84.70	1,067.7	1.00	4.13	
8	12	Ocean Shore Holding Co. (OSHC)	PA	74.60	2,106.7	0.64	4.13	
9	1	Flushing Financial Corp. (FFIC)	NJ	74.60	2,106.7	0.64	4.13	
10	6	Harleysville Savings Financial Corp. (HFC)	PA	74.60	2,106.7	0.64	4.13	
11	9	Tecoma Holding Co. (TSHC)	NJ	74.60	2,106.7	0.64	4.13	
12	13	TrustCo Bank Corp. (TFC)	NY	72.00	1,073.3	0.71	5.69	-0.72
13	14	NR	MA	71.80	1,560.4	0.55	5.85	1.55
14	38	NR	NJ	71.80	8,500.9	0.67	6.78	2.51
15	29	OceanFirst Financial Group Inc. (OFI)	CA	71.10	2,639.1	0.65	3.87	1.76
16	18	Northwest Bancshares Inc. (NWBK)	CA	71.10	567.9	0.86	4.61	3.98
17	37	Oritani Financial Corp. (ORIT)	PA	70.80	806.6	0.52	6.59	8.42
18	43	Beacon Financial Corp. (BFED)	MA	70.20	8,485.5	0.54	6.26	-3.77
19	39	Rockville Financial Inc. (RCKB)	MA	70.20	8,485.5	0.54	6.26	2.28
20	49	NewAlliance Bancshares Inc. (NAL)	KS	70.20	8,485.5	0.54	6.26	2.64
21	51	Brookline Bancorp Inc. (BRKL)	MA	70.20	8,485.5	0.54	6.26	2.64
22	NR	Colonial Bancorp Inc. (COLB)	MA	70.20	8,485.5	0.54	6.26	2.64
23	32	LSB Bancorp Inc. (LSBK)	MA	70.20	8,485.5	0.54	6.26	2.64
24	32	LSB Bancorp Inc. (LSBK)	MA	70.20	8,485.5	0.54	6.26	2.64
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“ It's no secret inside banking circles that Hingham Savings is one of the most profitable banks in the country. ”

Boston Business Journal

GLOBE 100
The Boston Globe
2010

Seifried & Brew
Hingham Institution for Savings
Is hereby ranked in the

2010 Top 15th Percentile of Community Banks

Seifried & Brew
Hingham Institution for Savings
Is hereby ranked in the

“ Exemplary performance of balancing risk and reward. ”

Two-year tangible book value/share growth rate was used, since neither three-year and 3.00 were used to rank the company. Financials reported for the period ended March 31, 2010, by June 11 were excluded from the ranking. Source: SNL Financial

HIFS Stock January 2010 - April 21, 2011

Hingham Institution for Savings

■ HIFS

Apr 21, 2011

\$51.51

\$30.56

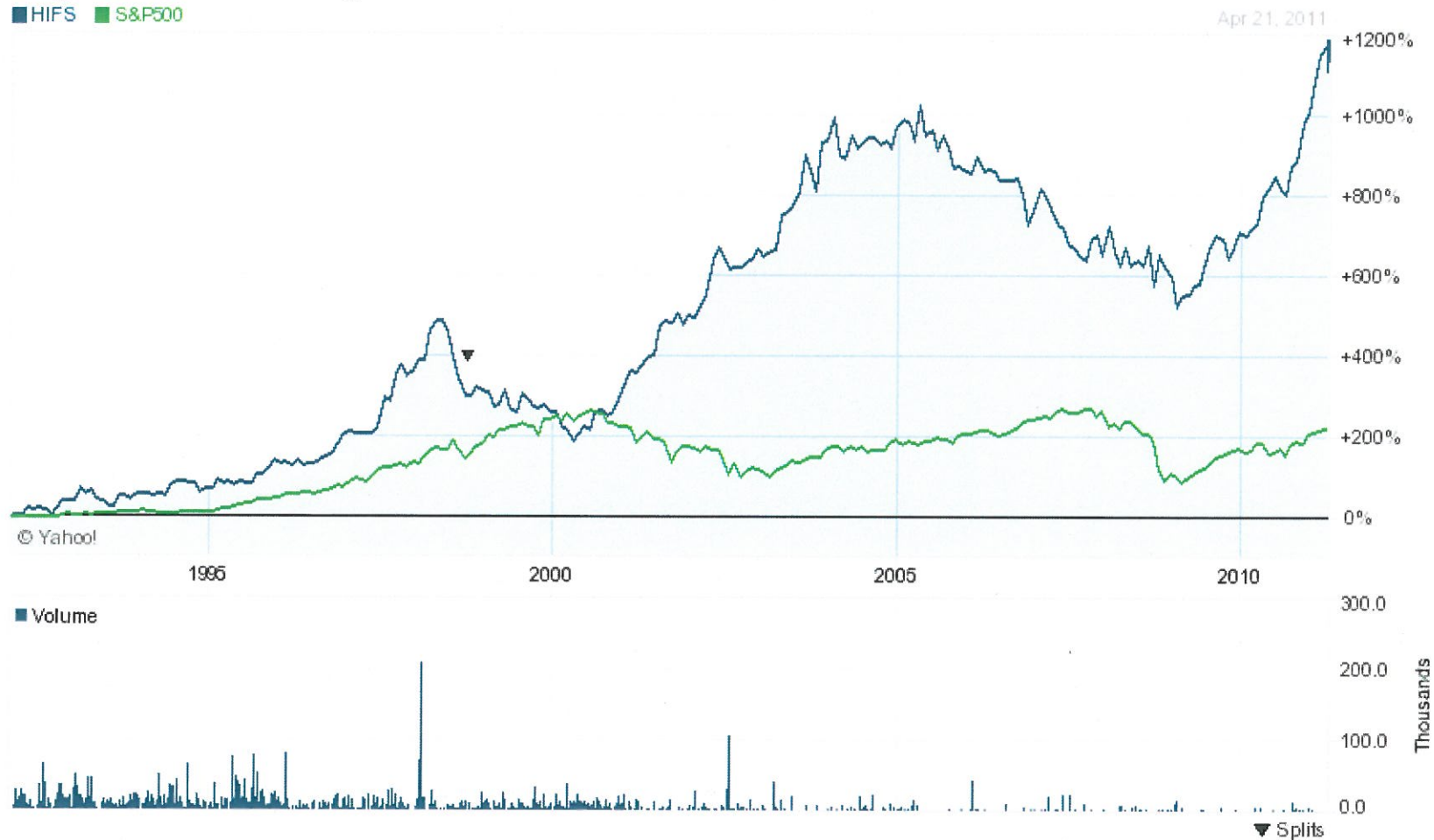


HIFS and S&P 500

Performance Comparison 1993 - Present

Hingham Institution for Savings

■ HIFS ■ S&P500



Employee Of The Year



Janet Rice, Personnel Officer

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10	6	Harleysville Savings Corp. (FFIC)	PA	84.70	2,639.1	0.65	3.87	1.76
11	9	Teche Holding Co. (TSHC)	LA	74.60	567.9	0.86	4.61	3.98
12	7	TrustCo Bank Corp. (TSHC)	NY	74.60	806.6	0.52	6.59	8.42
13	NR	NR Malaga Financial Corp. (MLGF)	CA	71.80	8,485.5	0.54	6.26	-3.77
14	38	NR Malaga Financial Corp. (MLGF)	CA	71.10	8,500.9	0.67	6.78	2.51
15	29	OceanFirst Financial Corp. (OFIC)	CA	71.10	2,639.1	0.65	3.87	1.76
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21	51	Brookline Bancorp Inc. (BRKL)	MA	70.80	8,485.5	0.54	6.26	-3.77
22	41	Colonial Bancshares Inc. (COLB)	MA	70.80	8,485.5	0.54	6.26	-3.77
23	32	LSB Capital Bancshares Inc. (LSBX)	MA	70.80	8,485.5	0.54	6.26	-3.77
24	32	LSB Capital Bancshares Inc. (LSBX)	MA	70.80	8,485.5	0.54	6.26	-3.77
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GLOBE
100
The Boston Globe
2010