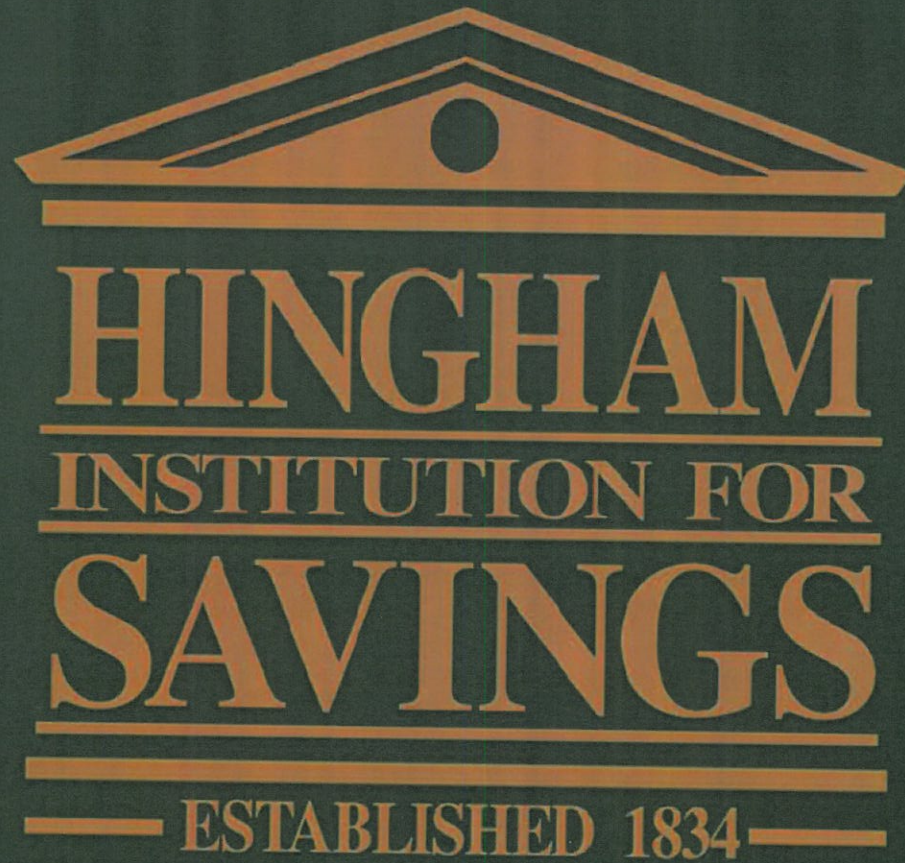




2013 Annual Meeting

Deposits

Millions



Net Loans

Millions

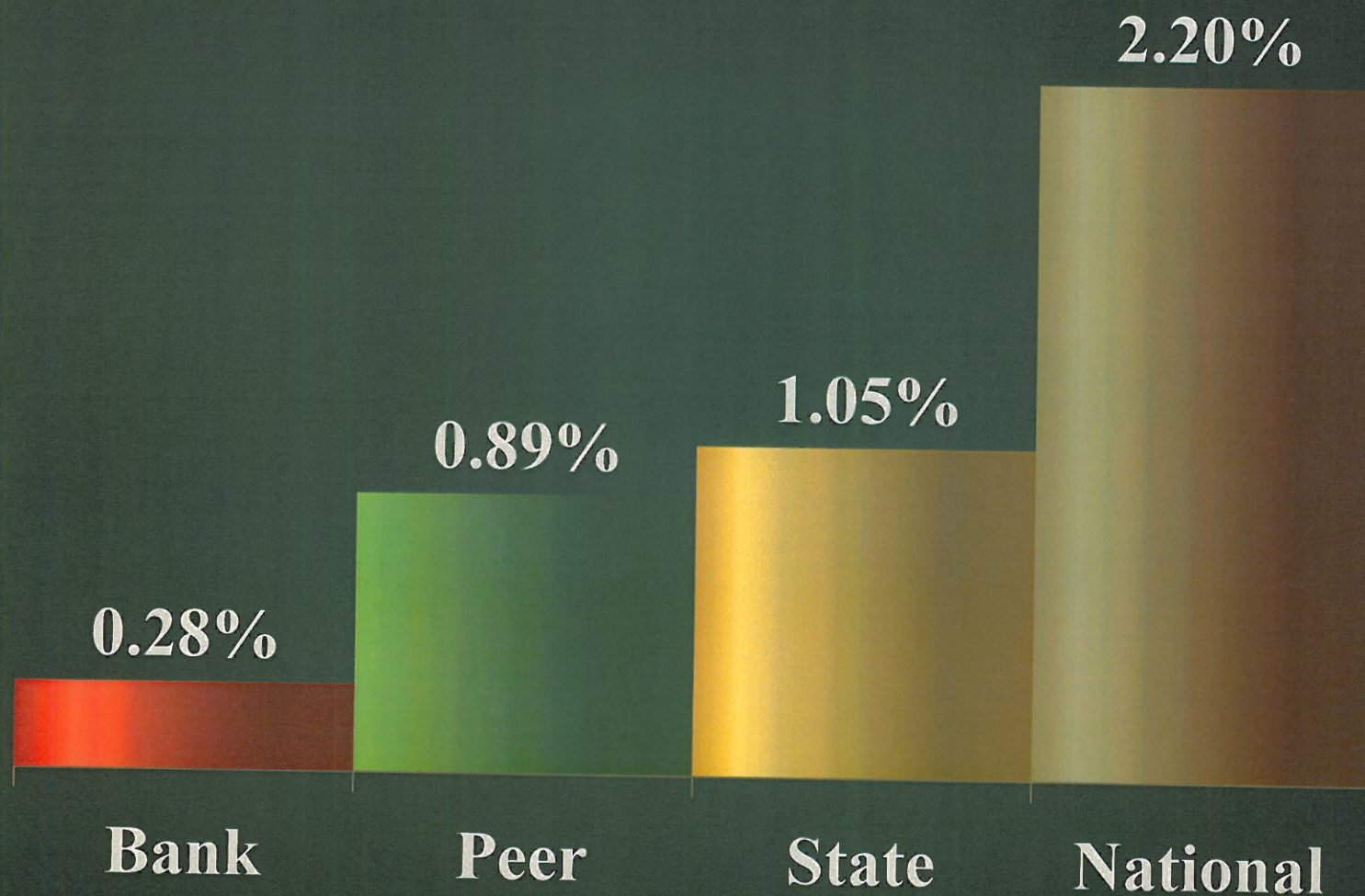


Assets

Millions

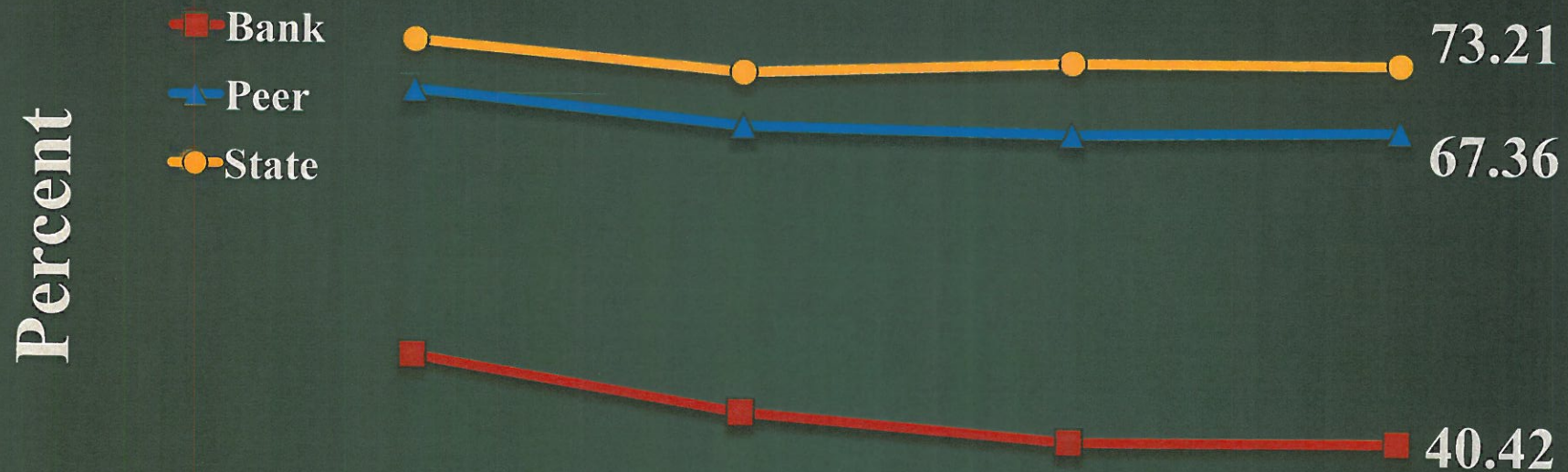


Non-Performing Assets as % of Total Assets



As of 12.31.12

Efficiency Ratio



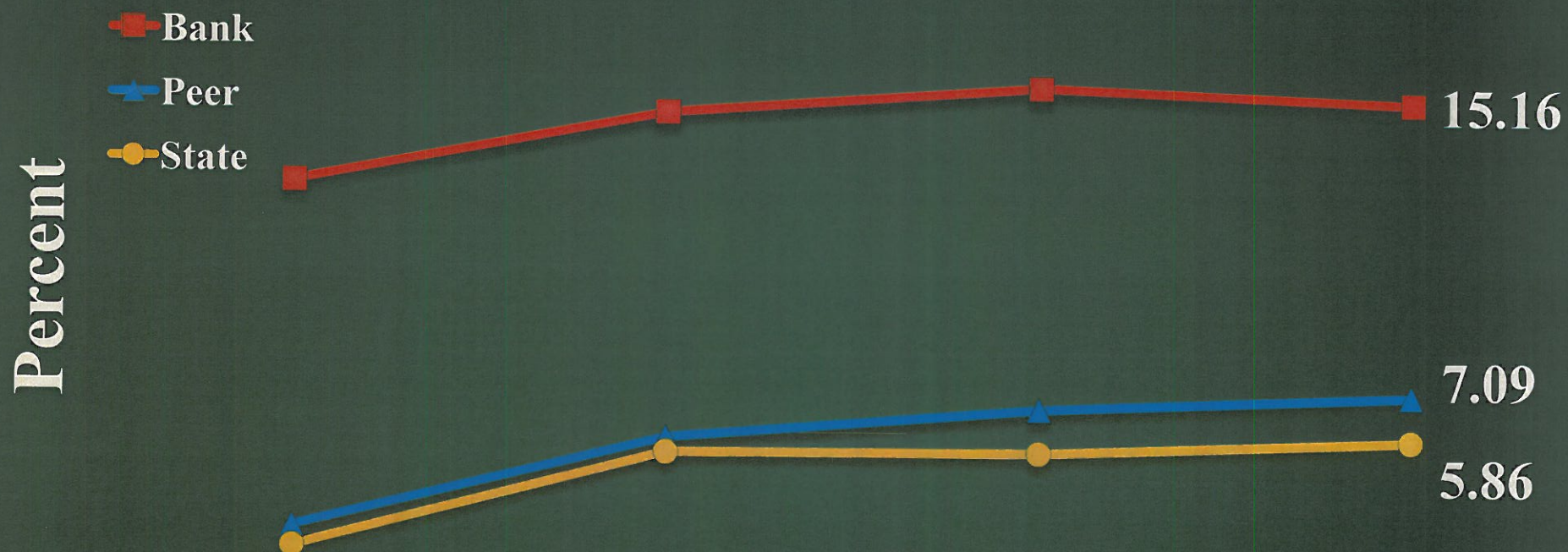
Rank	'09	'10	'11	'12
Peer	1/12	1/12	1/12	1/12
State	1/61	1/61	1/61	1/61

Source: Depositors' Insurance Fund 12.31.12 Report on State Chartered Savings Banks

Earnings



Return on Equity



Rank	'09	'10	'11	'12
Peer	1/12	1/12	1/12	1/12
State	1/61	2/61	1/61	1/61

Source: Depositors' Insurance Fund 12.31.12 Report on State Chartered Savings Banks

Area Banks Return on Equity 2012

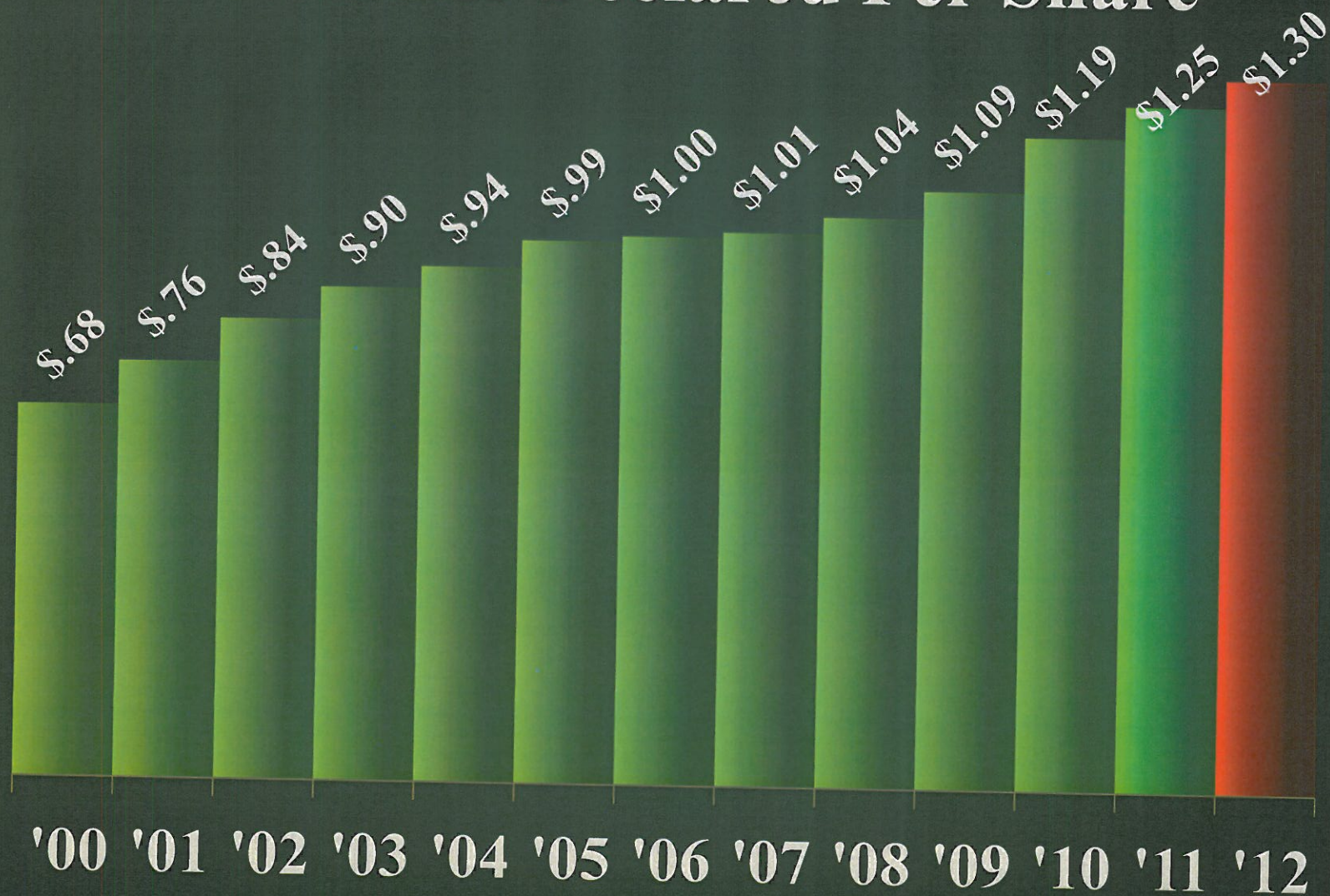


Stockholders' Equity

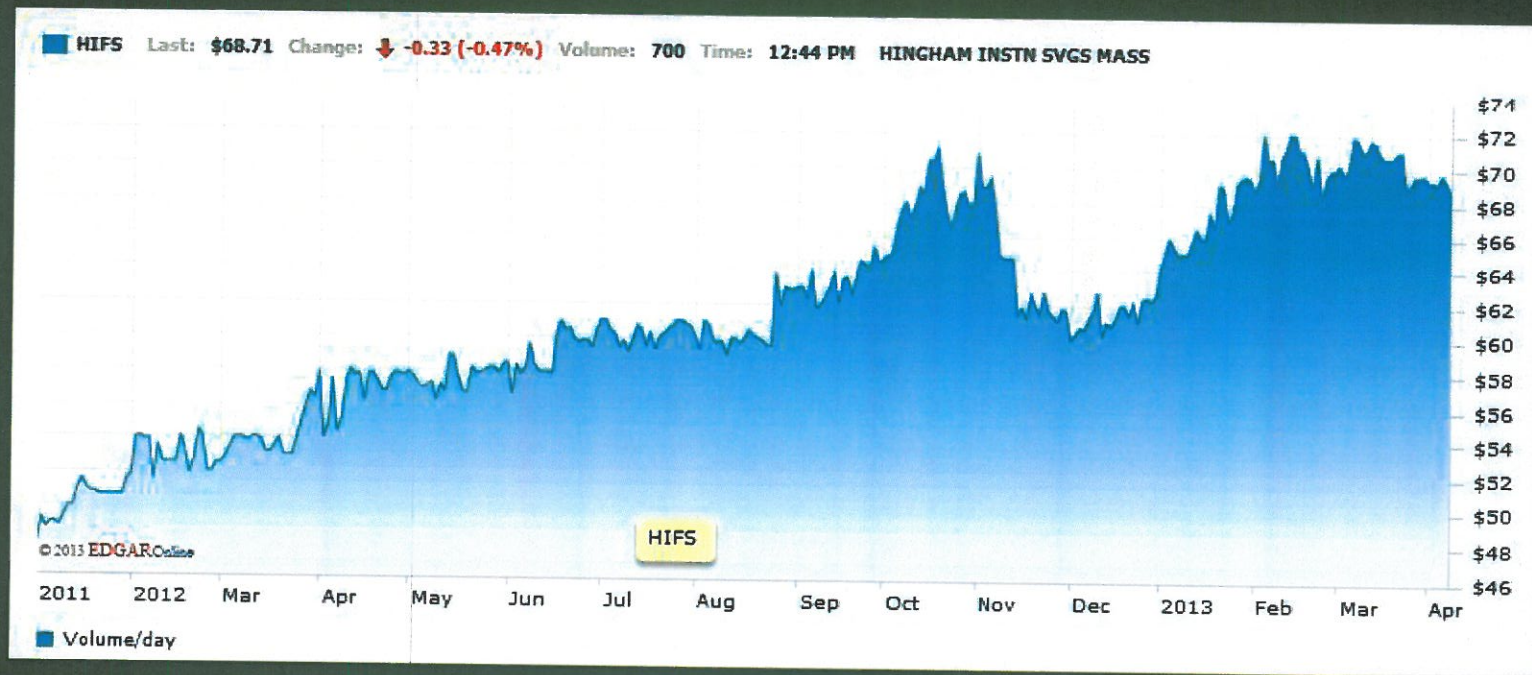
Millions



Dividends Declared Per Share



HIFS Stock January 2012 - April 8, 2013



\$47.80

\$68.70

HIFS and S&P 500 Performance Comparison 1993 - Present



