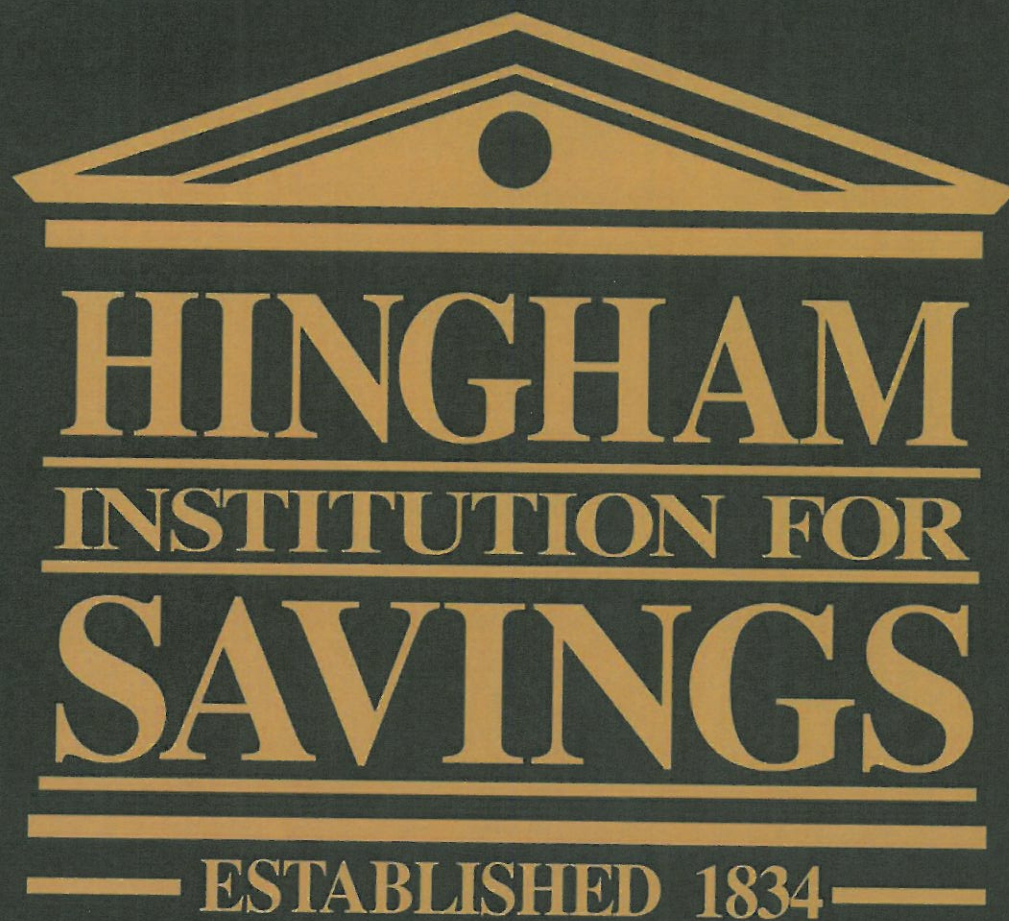




2014 ANNUAL MEETING

Deposits



Total Deposit Growth



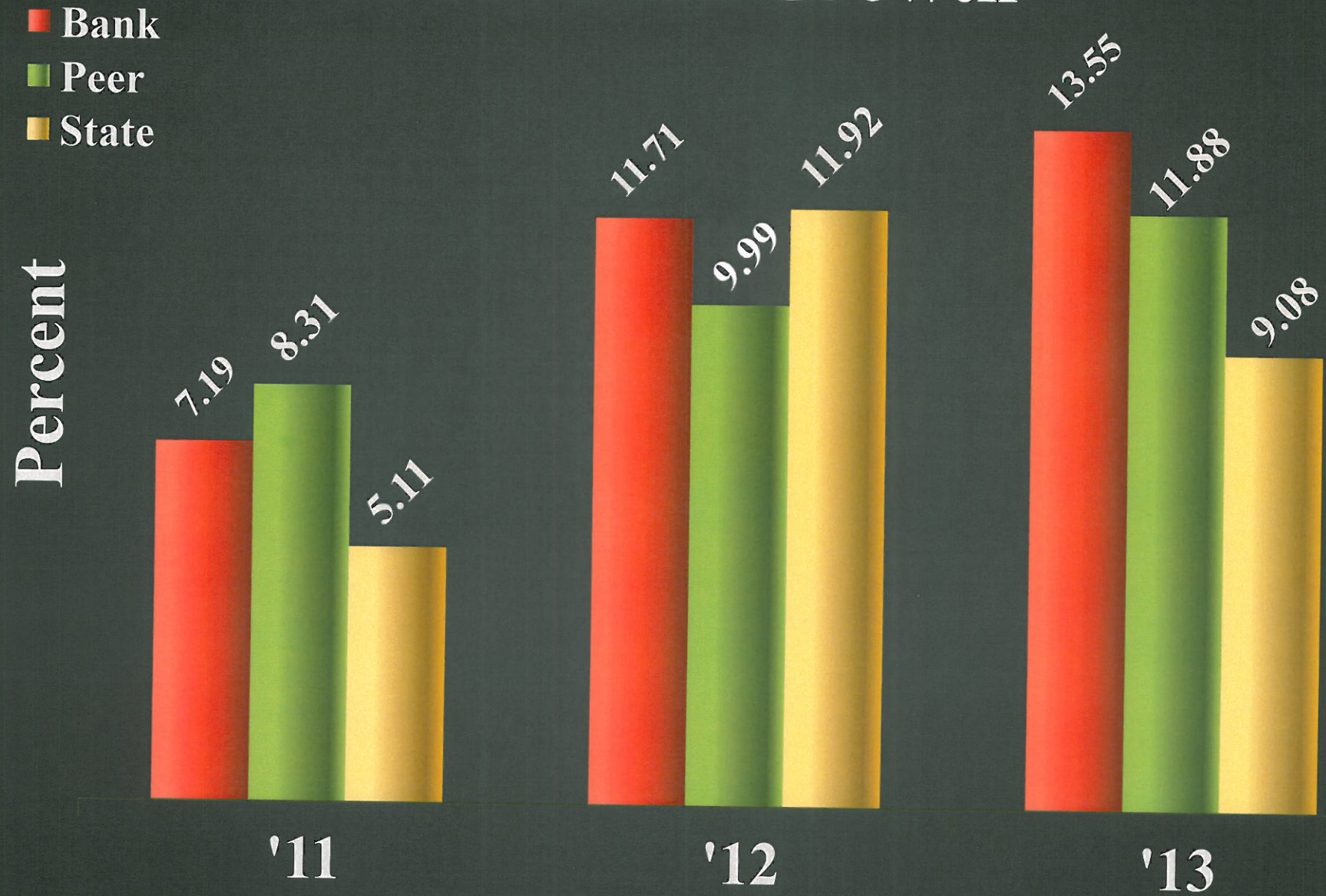
Source: Depositors' Insurance Fund 12.31.13 Report on State Chartered Savings Banks

Net Loans

Millions



Total Loan Growth



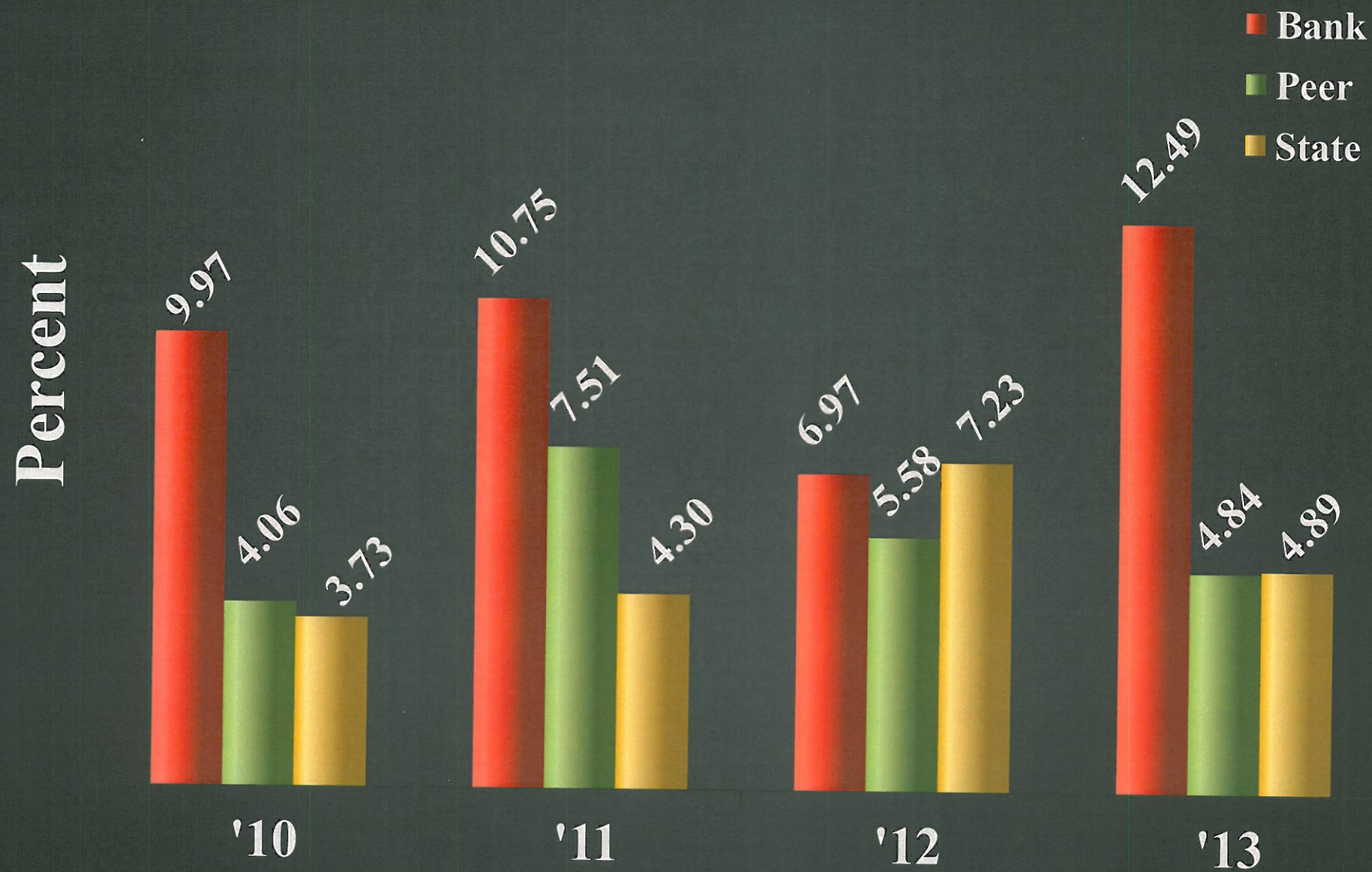
Source: Depositors' Insurance Fund 12.31.13 Report on State Chartered Savings Banks

Assets

Millions

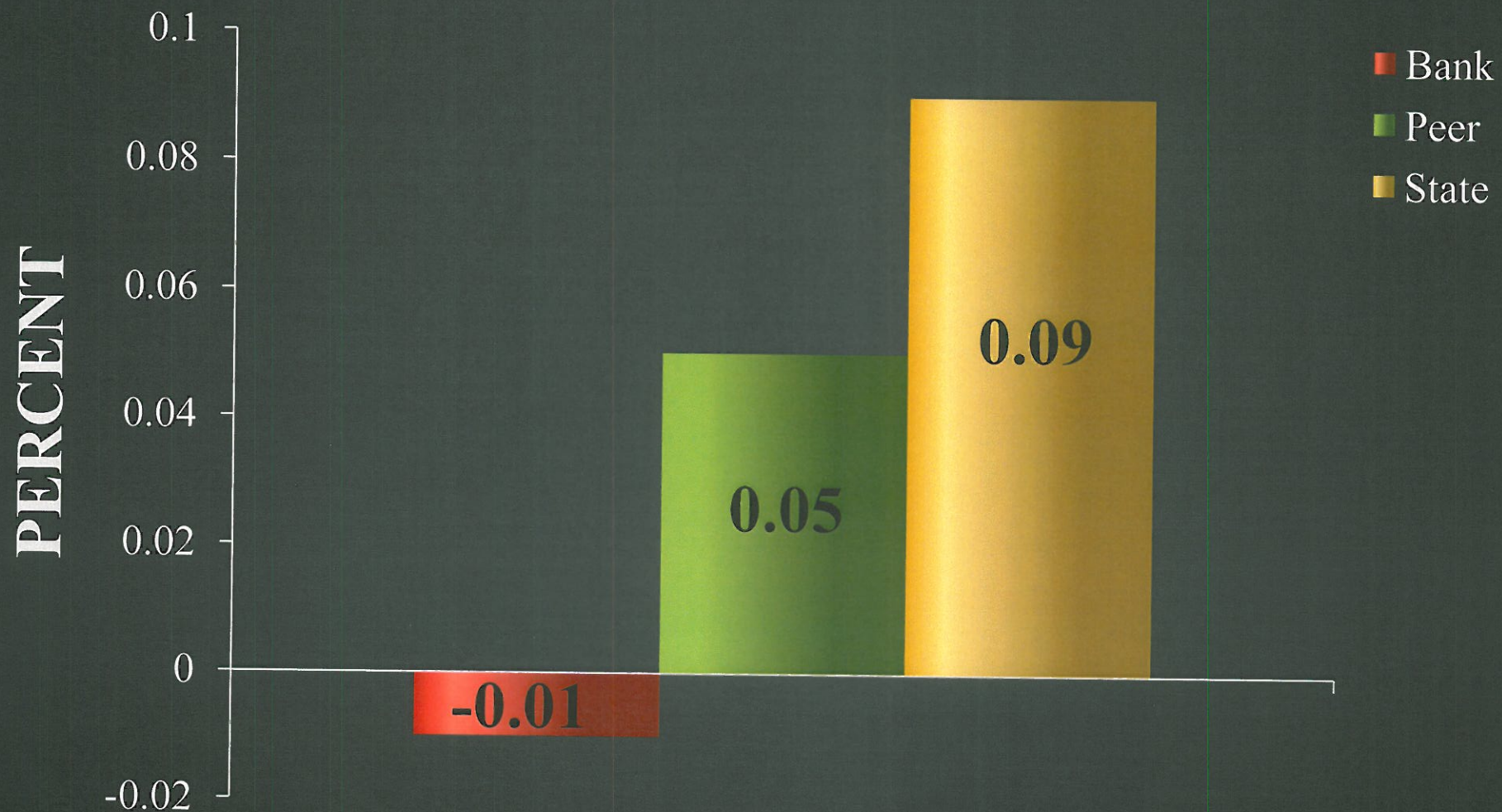


Total Asset Growth



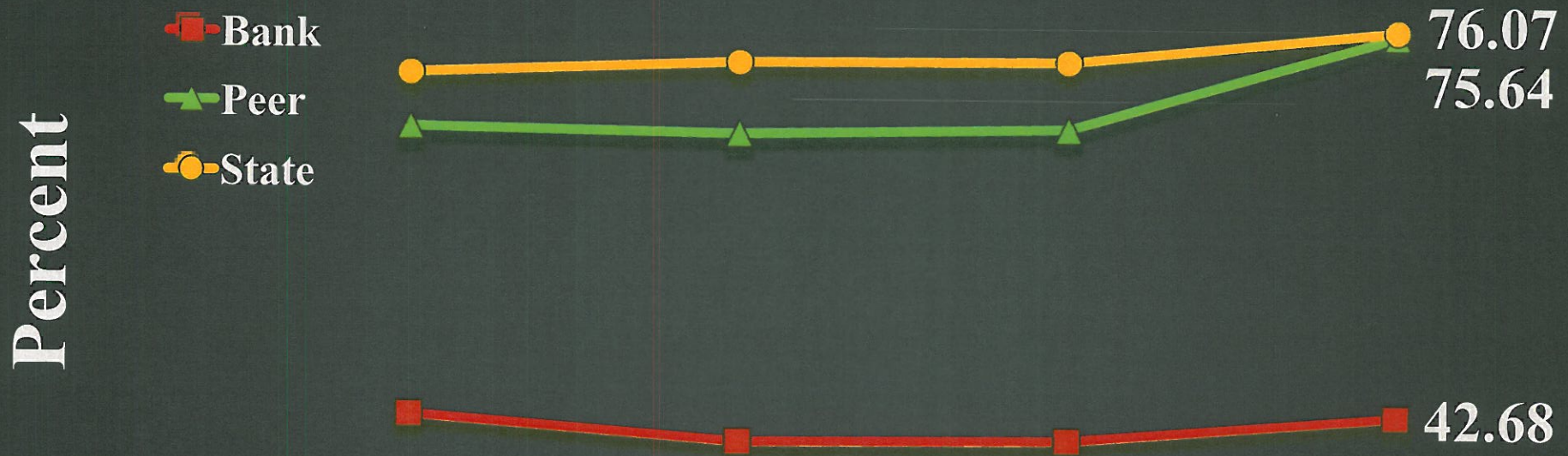
Source: Depositors' Insurance Fund 12.31.13 Report on State Chartered Savings Banks

Net Charge-offs as % of Loans



As of 12.31.13

Efficiency Ratio



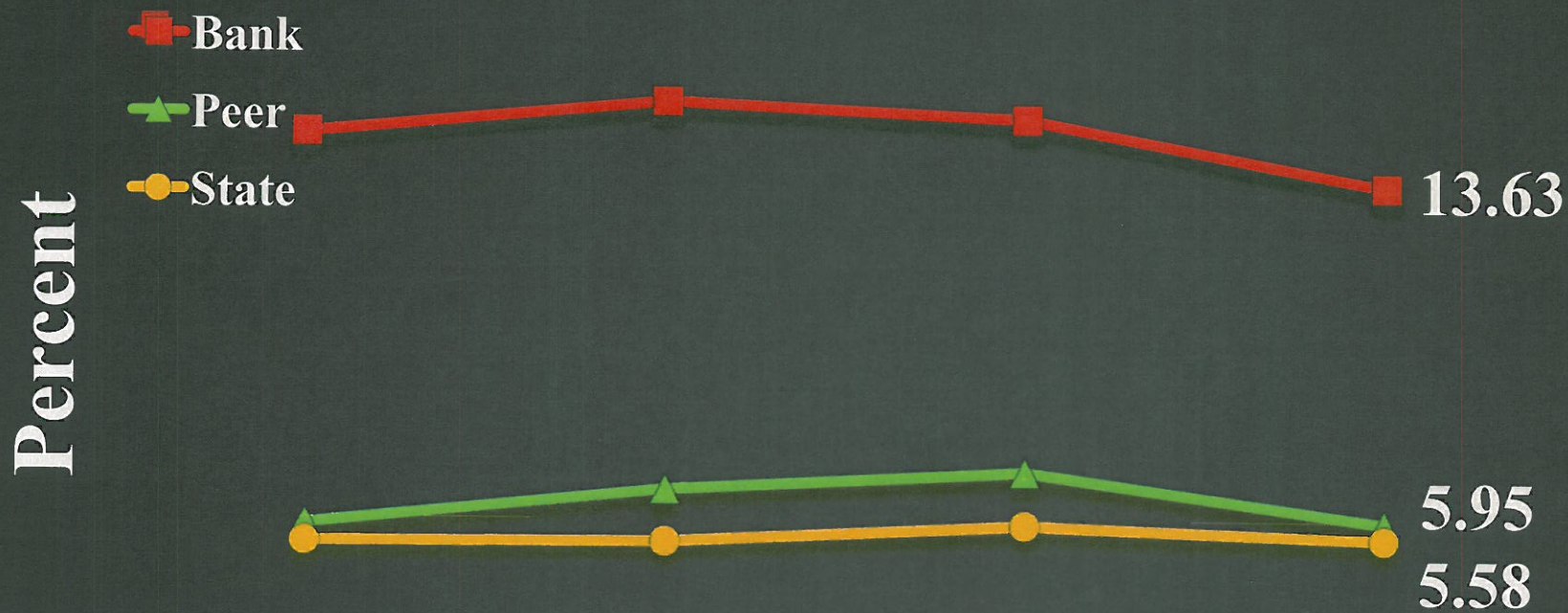
Rank	'10	'11	'12	'13
Peer	1/11	1/11	1/11	1/11
State	1/59	1/59	1/59	1/59

Source: Depositors' Insurance Fund 12.31.13 Report on State Chartered Savings Banks

Earnings



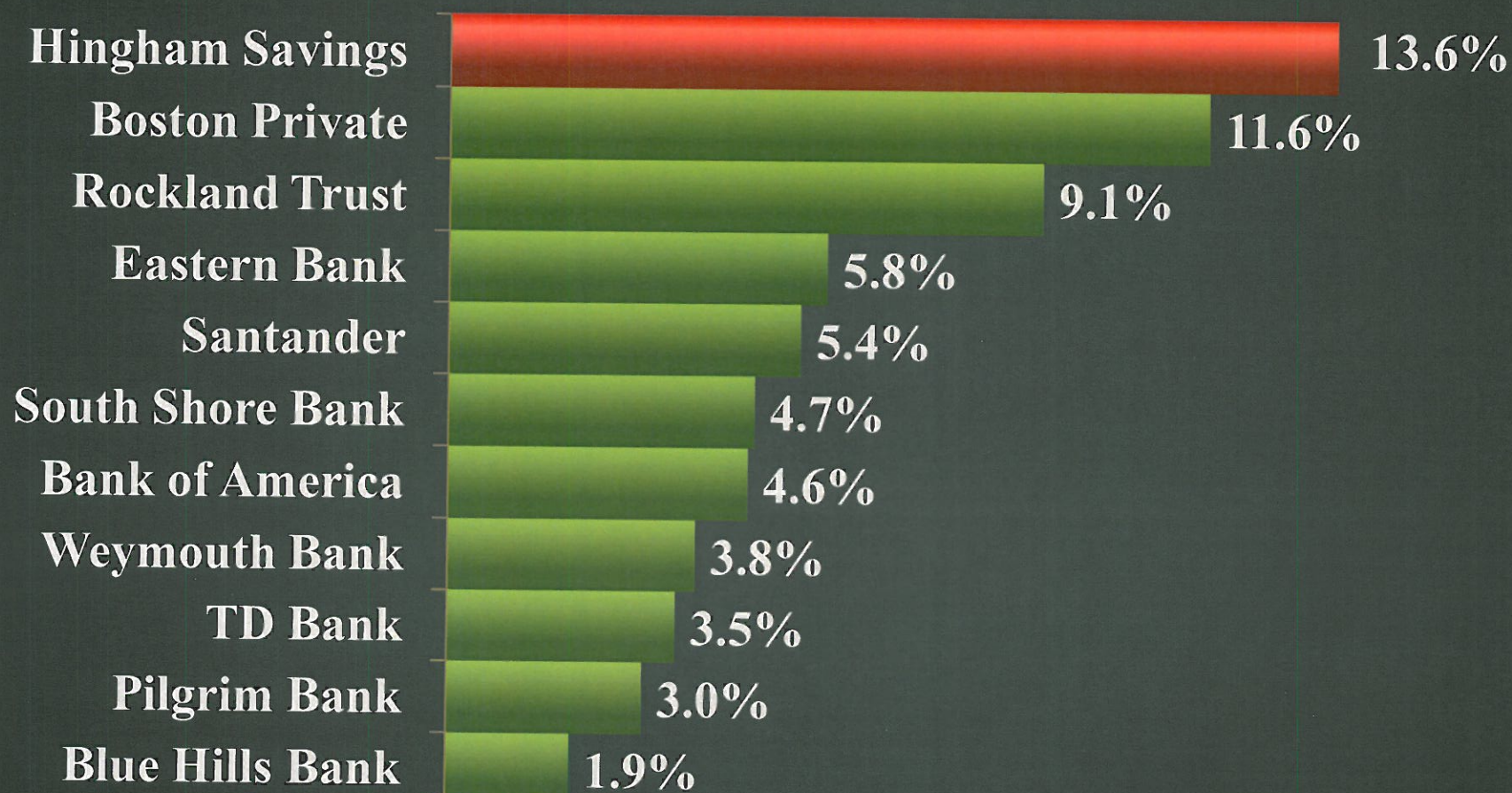
Return on Equity



Rank	'10	'11	'12	'13
Peer	2/11	1/11	1/11	1/11
State	2/59	1/59	1/59	1/59

Source: Depositors' Insurance Fund 12.31.13 Report on State Chartered Savings Banks

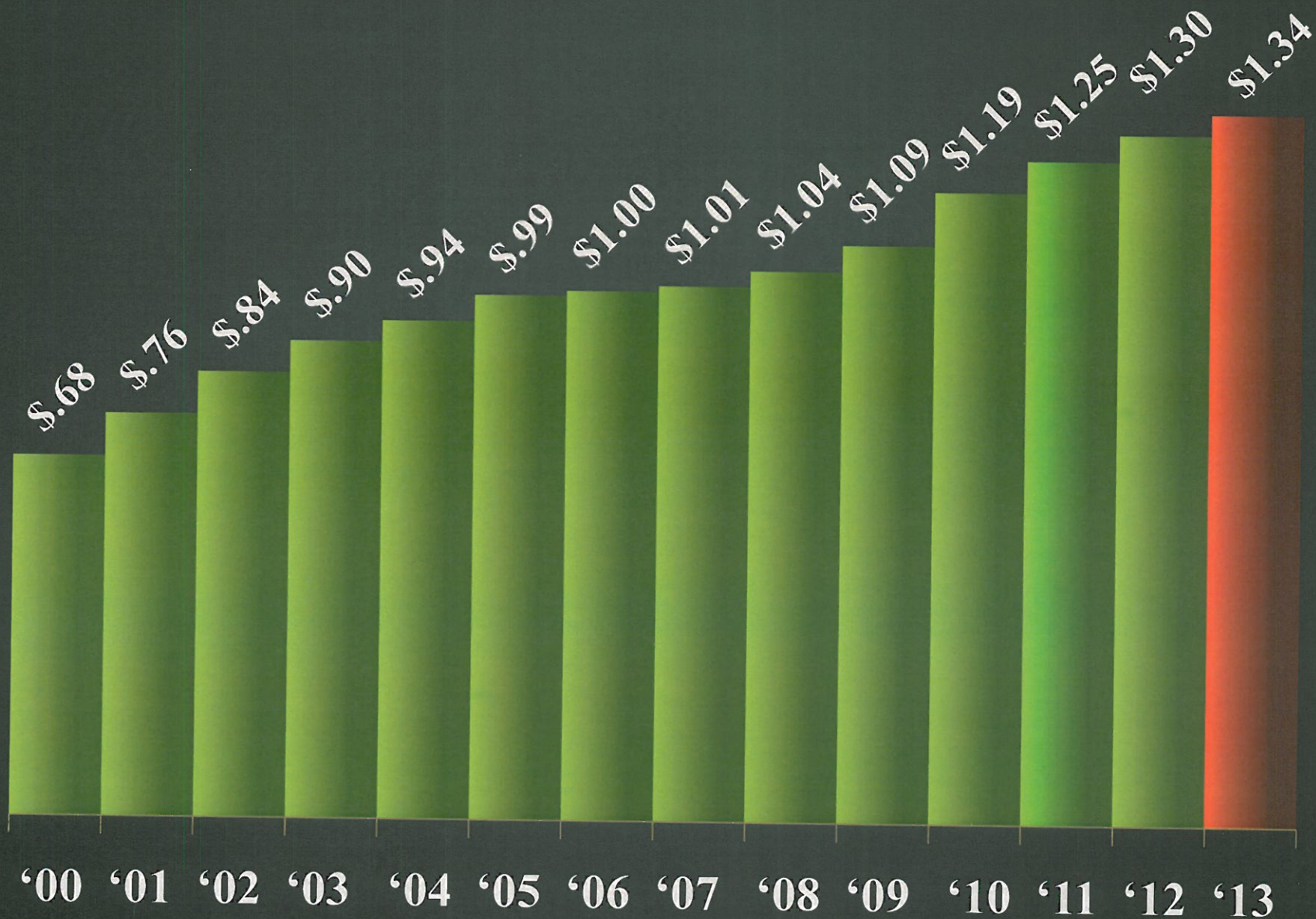
Area Banks Return on Equity 2013



Stockholders' Equity



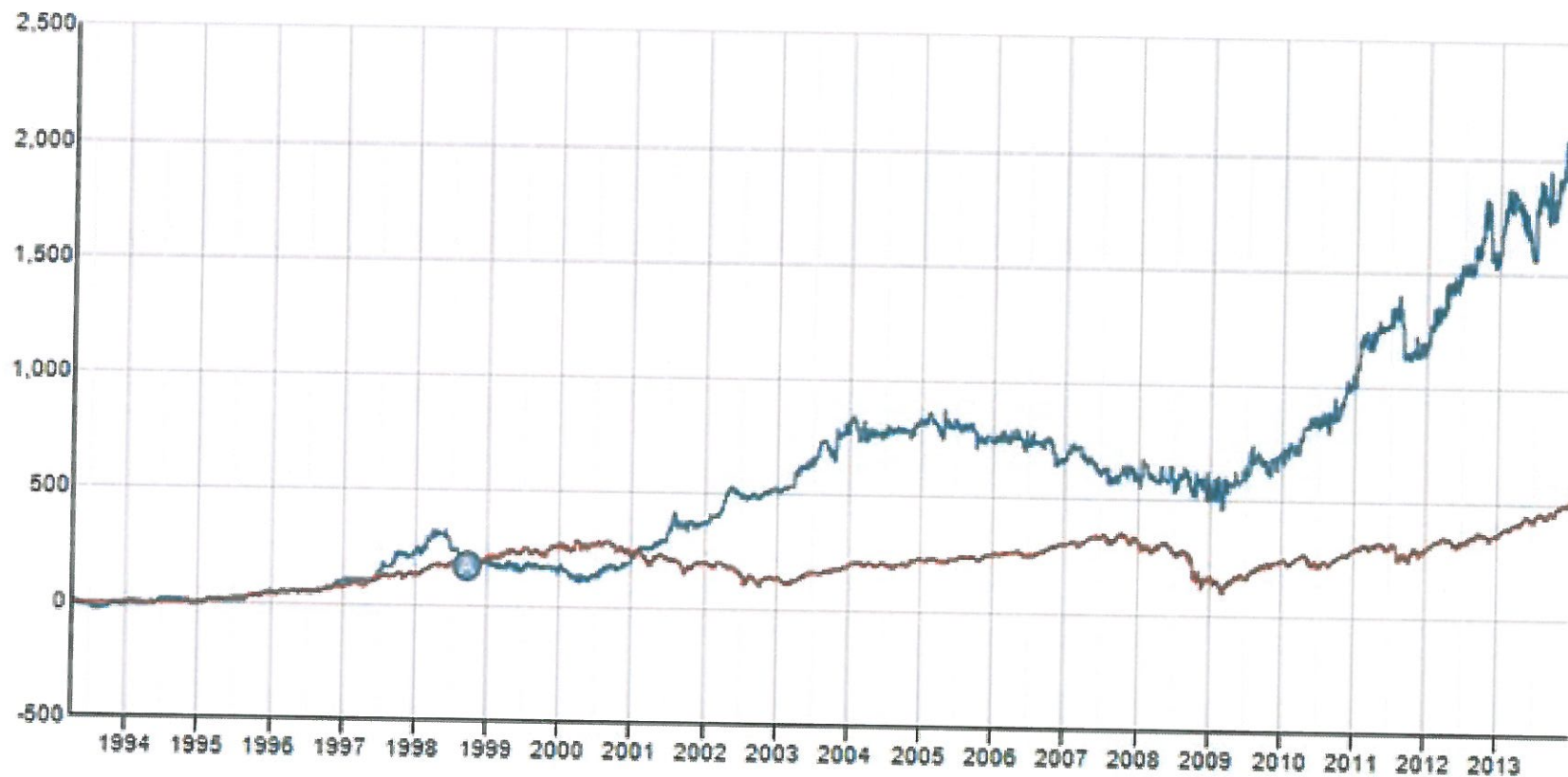
Dividends Declared Per Share



HIFS and S&P 500

Total Return 4.1.93 – 12.31.13

Hingham Institution for Savings - Total Return (%)



HIFS +2,068%

S&P 500 +517%

AMERICAN BANKER

Top 200 Community Banks and Thrifts as Ranked by 3-Year Average ROE

Rank	Institution	Location	Total Assets (\$000)	Market Value (\$M)	Closing Price (\$)	3-YR ROAE Avg. (%)	ROE (%)	ROA (%)	Net Interest Margin (%)	Net Income (\$000)	Total Noninterest Income (\$)
1	Citizens Financial Services	Mansfield, PA	852,427	142	49	17.8	17.5	1.6	4	14,215	
2	Penns Woods Bancorp	Williamsport, PA	856,535	155	40.48						
3	Southern Missouri Bancorp	Poplar Bluff, MO	770,201	85	26						
4	Access National Corp.	Reston, VA	863,914	189	16.32						
5	Hingham Institution for Savings	Hingham, MA	1,205,884	148	69.65						
6	Minster Financial Corp.	Minster, OH	366,777								
7	American Bank										



SNL Financial

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The Boston Globe
GLOBE 100

THE BEST OF MASSACHUSETTS BUSINESS • 2013

For 25 years, the Boston Sunday Globe has been naming the top 100 Massachusetts businesses. Now, for the first time, we have expanded the list to include the top 100 Massachusetts banks and thrifts who have been named as Massachusetts Bankers in the Boston Sunday Globe.

KBW
KBW Announces 2013 Bank Honor Roll Award Winners
31 U.S. Banking Institutions Recognized for Exceptional Performance
14, 2014 09:05 AM Eastern Daylight Time
YORK--(BUSINESS WIRE)--KBW, a leading provider of financial services sector, and a leading provider of financial institutions to its clients, today announced the 2013 Bank Honor Roll winners. The following three conditions must be met to qualify for the award:
• No annual loss for the year
• Annual return on assets of at least 1.00 percent
• Total assets of at least \$500 million in total assets that are not subject to regulatory restrictions



KEEFE, BRUYETTE & WOODS
Specialists in Financial Services



Hingham Savings Ranked #1 Thrift in the East by SNL Financial
The best of the biggest (part 1)
The 100 largest public thrifts by asset size, ranked by financial performance for calendar year 2012 (1-100)

2012 rank	2011 rank	Company (ticker)	City, state	Score ¹	Total assets (\$M)	ROAA (%)	ROATCE (%)	TBV/sha med. 3-yr. growth (%)
1	2	Bell Holding Inc. (BOFI)	San Diego, CA	154.986	2,874.3	1.44	17.77	14.3
2	1	Malaga Financial Corp. (MLGF)	Palos Verdes Estates, CA	142.629	851.1	1.41	13.64	11.6
3	3	Hingham Institution for Savings (HIES)	Hingham, MA	138.676	1,205.9	1.15	15.05	12.80
4	5	New York Community Bancorp Inc. (NYCB)	Westbury, NY	135.474	44,145.1	1.18	16.68	3.18
5	4	Dime Community Bancshares Inc. (DCOM)	Brooklyn, NY	114.320	3,905.4	1.02	12.60	10.18
6	14	Meta Financial Group Inc. (CASH)	Sioux Falls, SD	82.364	1,761.3	1.14	16.01	17.83
7	6	Ortani Financial Corp. (ORIT)	Township of Washington, NJ	81.633	2,809.7	1.29	6.73	0.10
8	7	Investors Bancorp Inc. (MHC) (ISBC)	Short Hills, NJ	81.631	12,722.6	0.77	9.21	2.32
9	9	Greene County Bancorp Inc. (MHC) (GCBC)	Catskill, NY	79.326	624.5	1.06	11.87	7.19
10	8	ESB Financial Corp. (ESBF)	Elkwood City, PA	74.037	1,927.6	0.80	10.18	8.90
11	NR	LaPorte Bancorp Inc. (LPSB)	La Porte, IN	69.724	492.8	0.91	8.19	12.48
12	17	Provident Financial Services Inc. (PFS)	Glenville, NY	69.533	4,346.6	0.87	10.71	5.42
13	83	Waterstone Financial Holdings Inc. (PROV)	Jersey City, NJ	63.227	7,283.7	0.94	11.07	5.36
14	13	OceanFirst Financial Inc. (MHC) (WSBF)	Riverside, CA	62.958	1,248.3	1.77	NA	
15	21	Territorial Bancorp Inc. (OCFC)	Wauwatosa, WI	62.647	1,661.1			
16	24	Berkshire Hills Bancorp Inc. (TRNK)	Toms River, NJ					