

HINGHAM INSTITUTION FOR SAVINGS

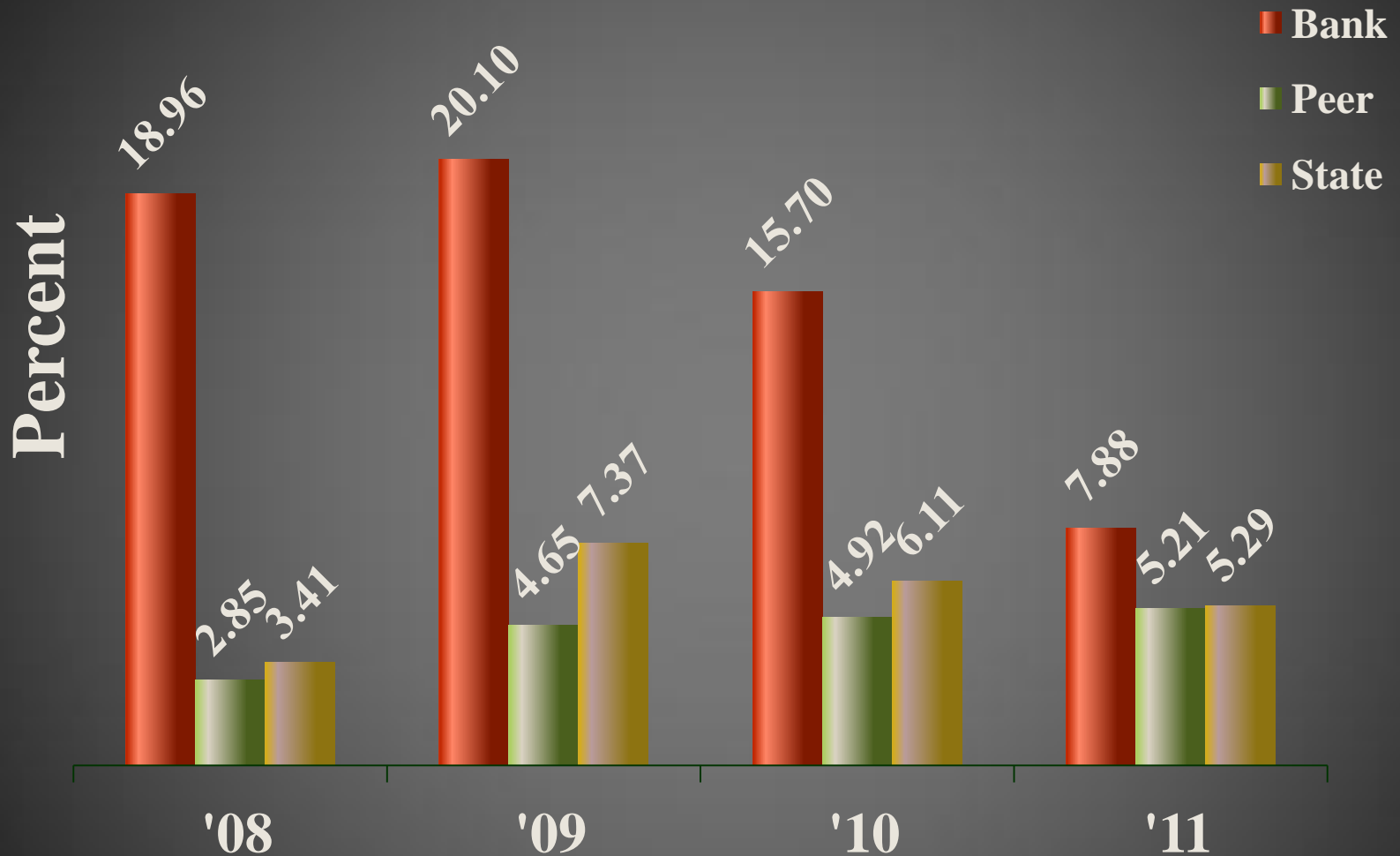


ANNUAL MEETING 2012

Deposits



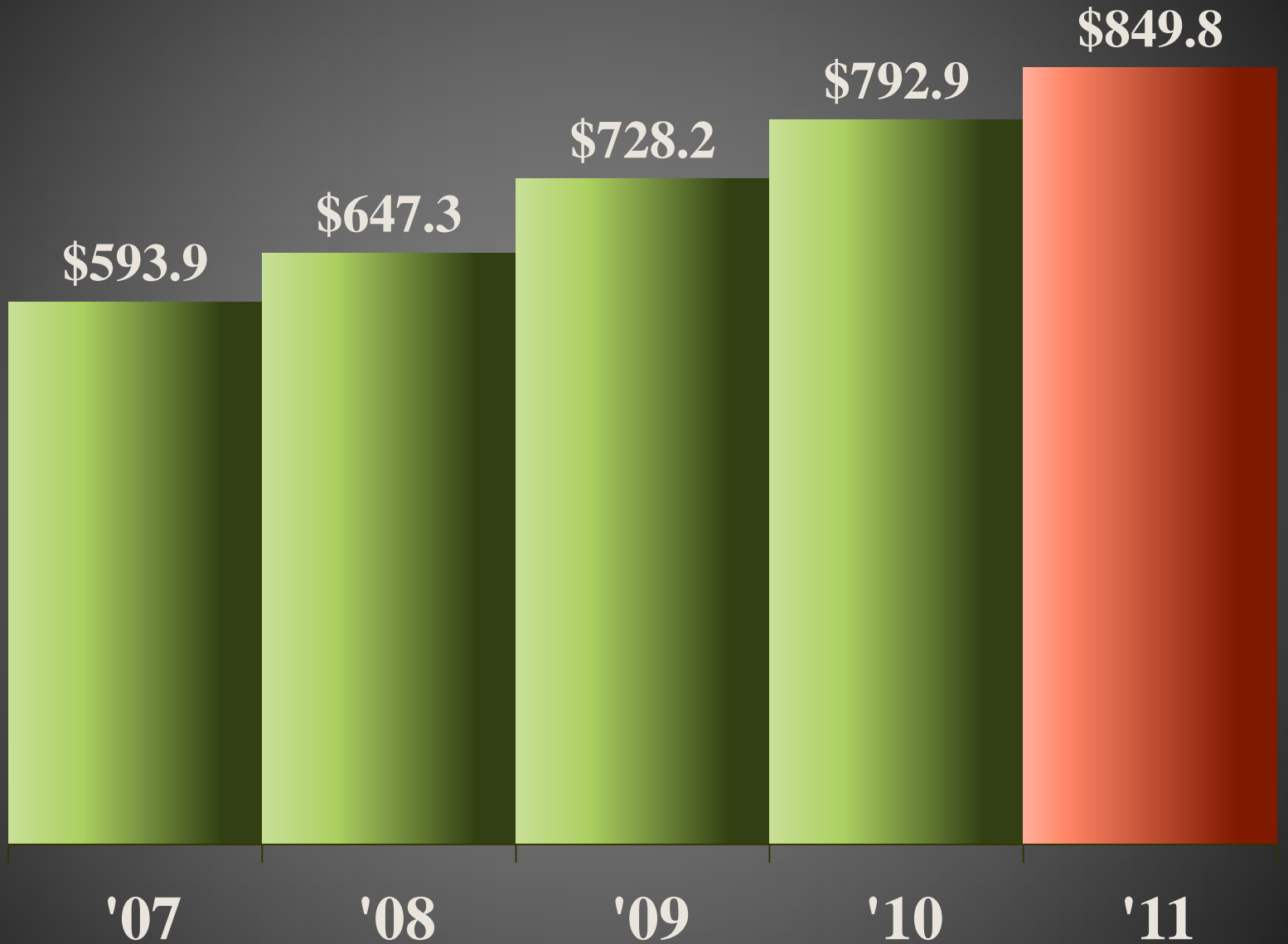
Total Deposit Growth



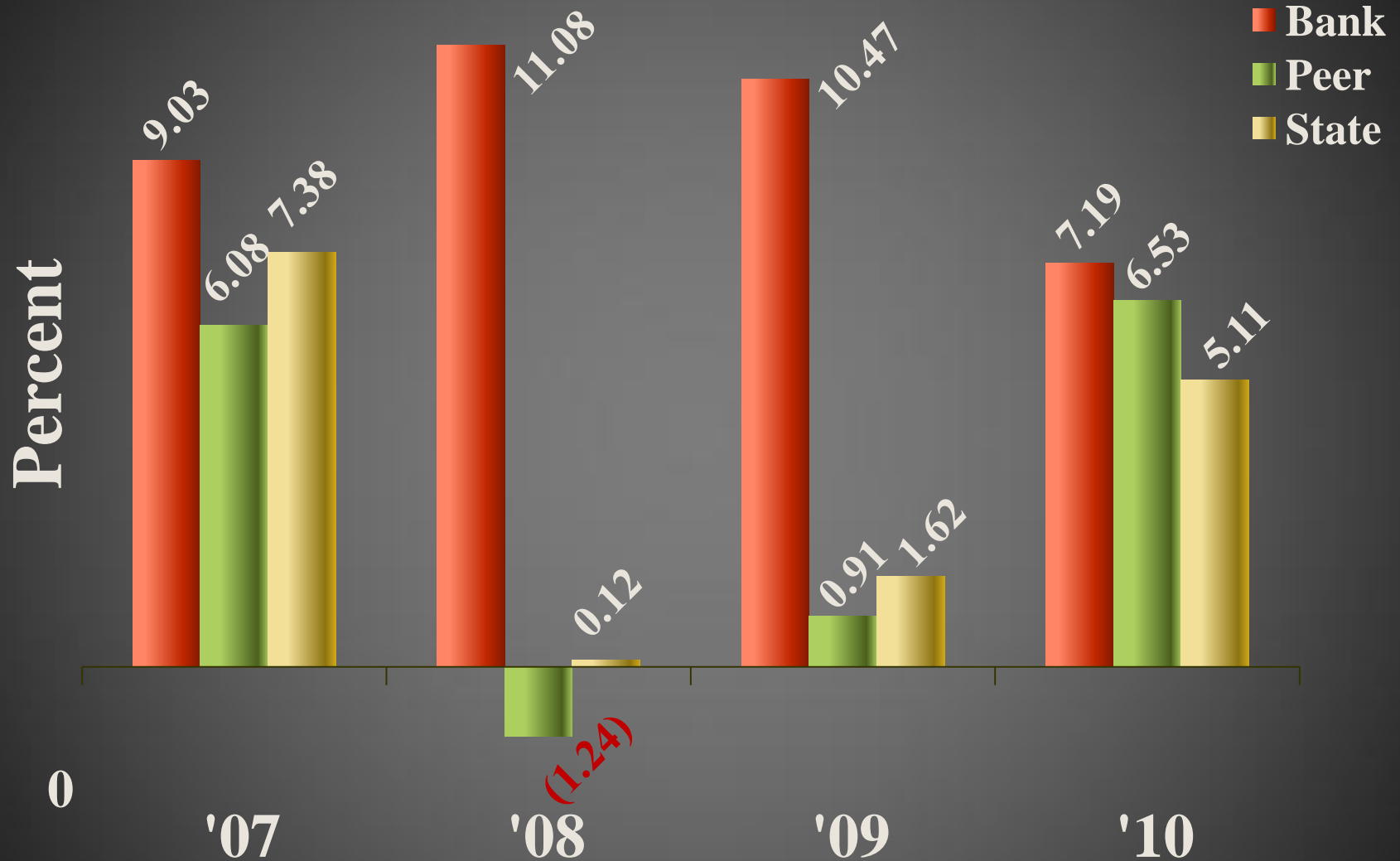
Source: Depositors' Insurance Fund 12.31.11 Report on State Chartered Savings Banks

Net Loans

Millions

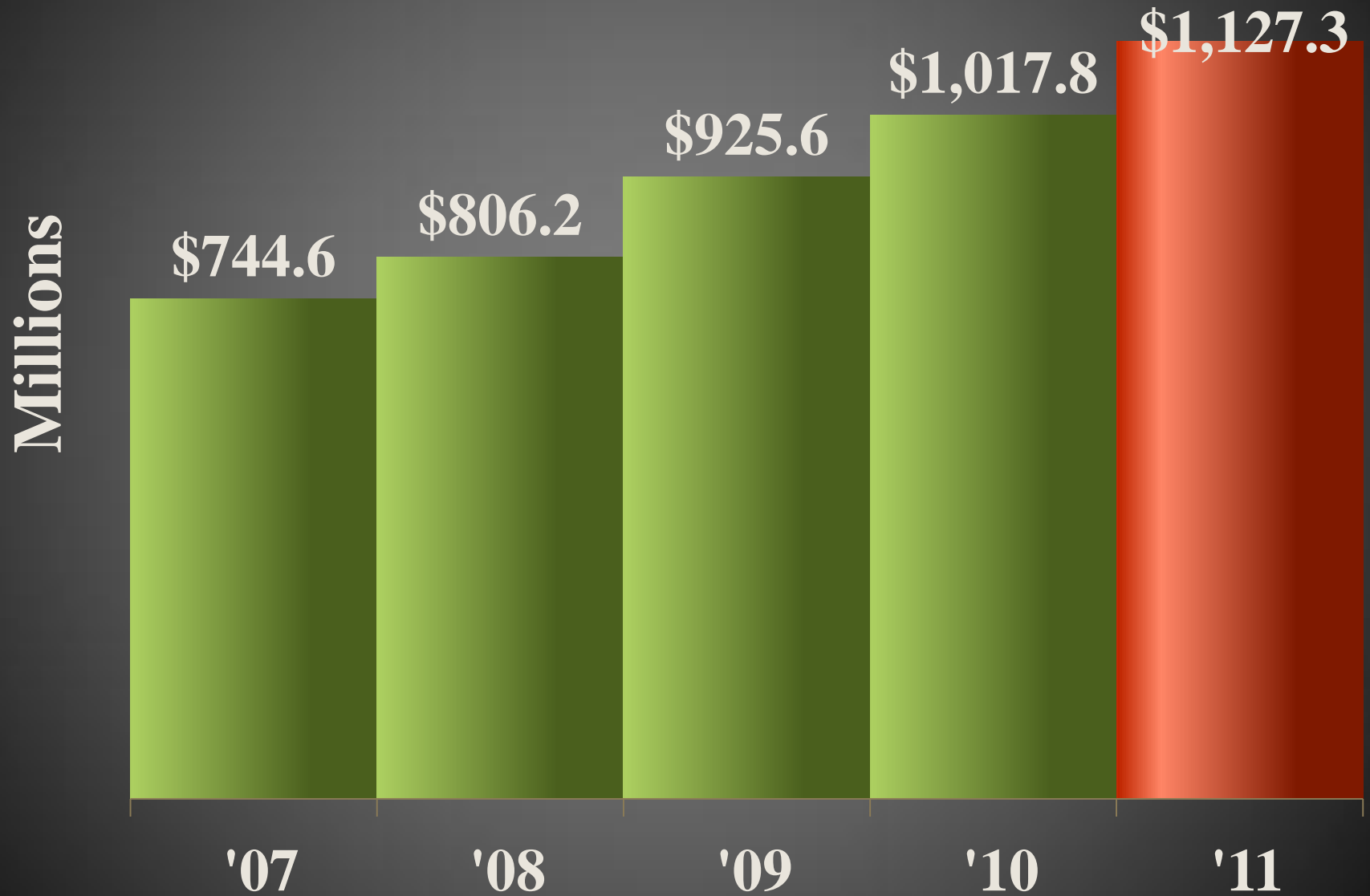


Total Loan Growth

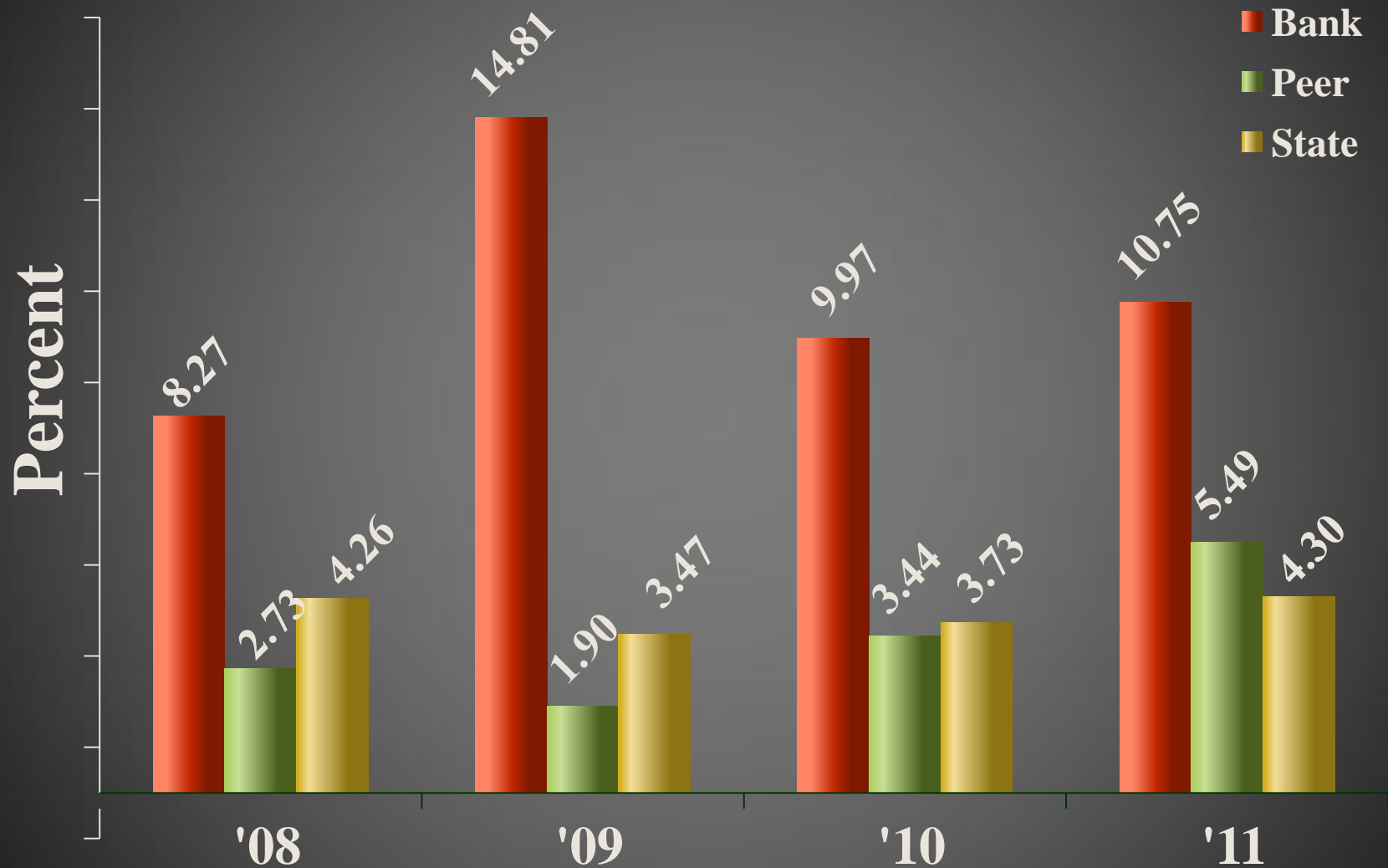


Source: Depositors' Insurance Fund 12.31.10 Report on State Chartered Savings Banks

Assets

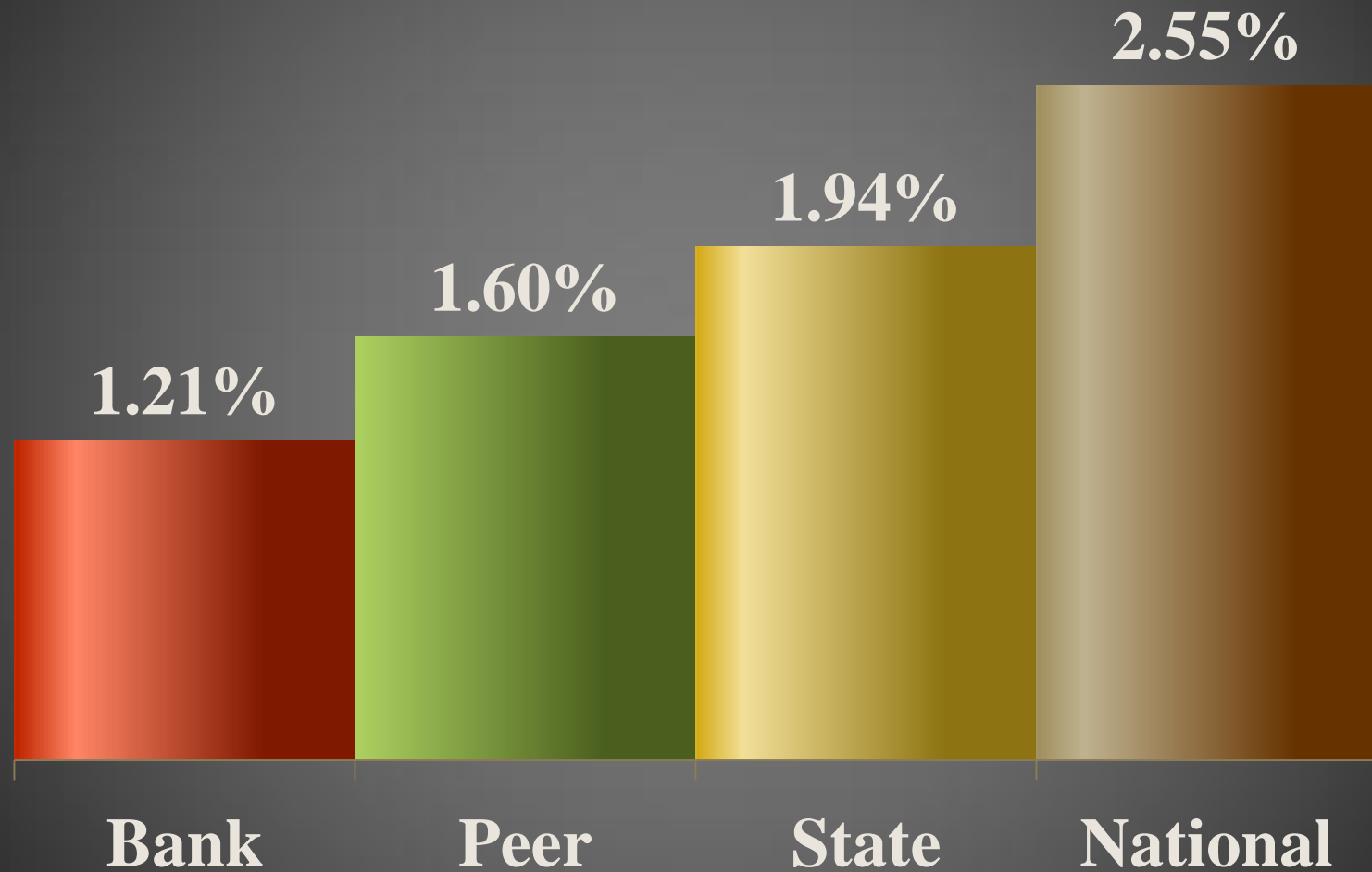


Total Asset Growth



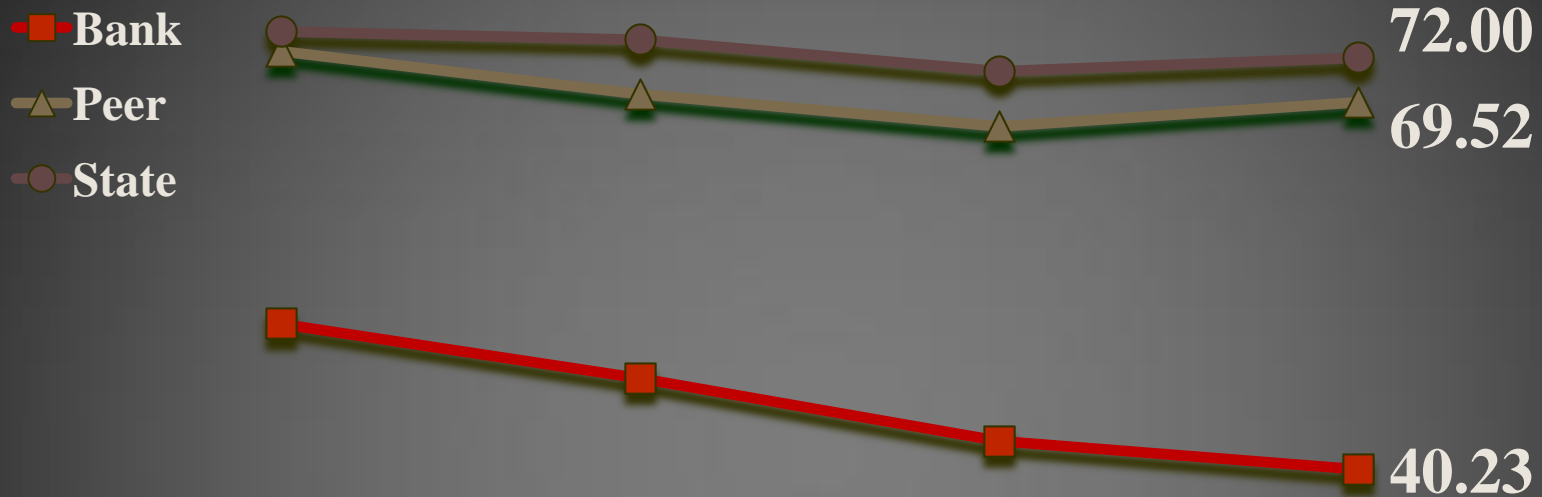
Source: Depositors' Insurance Fund 12.31.11 Report on State Chartered Savings Banks

Non-Performing Assets as % Loans & Oreo



As of 12.31.11

Efficiency Ratio



Rank	'08	'09	'10	'11
Peer	1/10	1/10	1/10	1/10
State	2/62	1/62	1/62	1/62

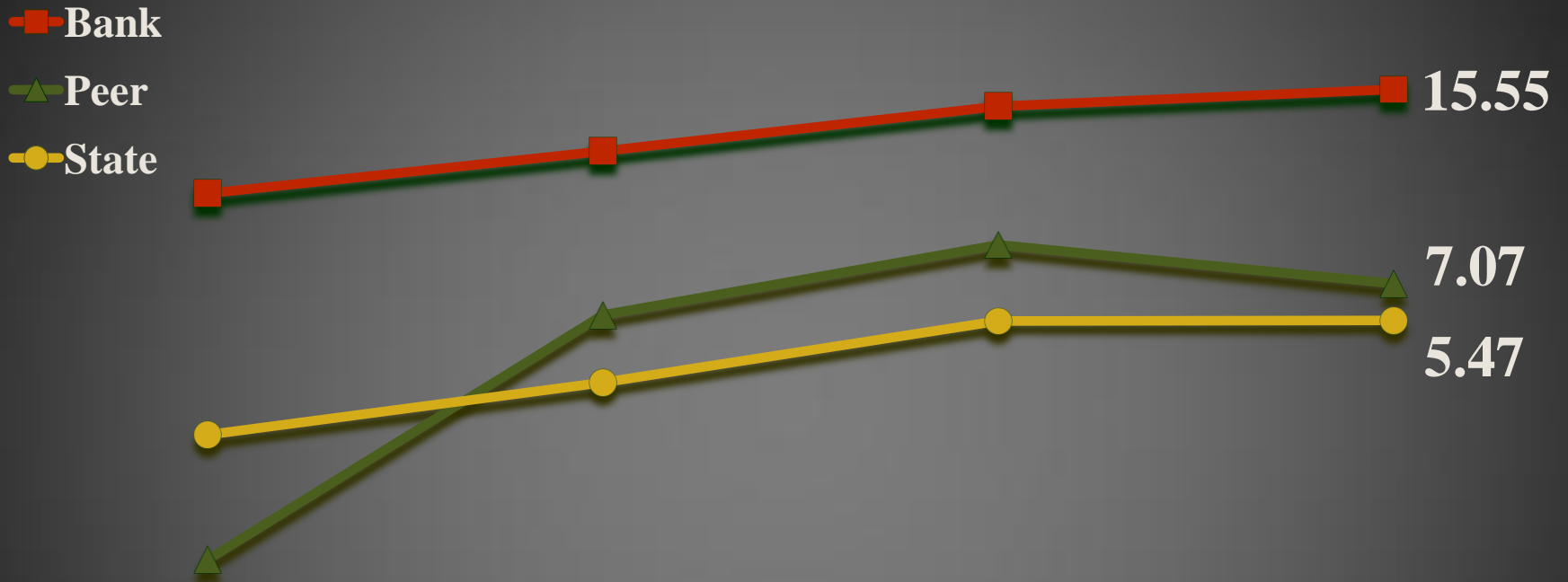
Source: Depositors' Insurance Fund 12.31.11 Report on State Chartered Savings Banks

Earnings

Millions



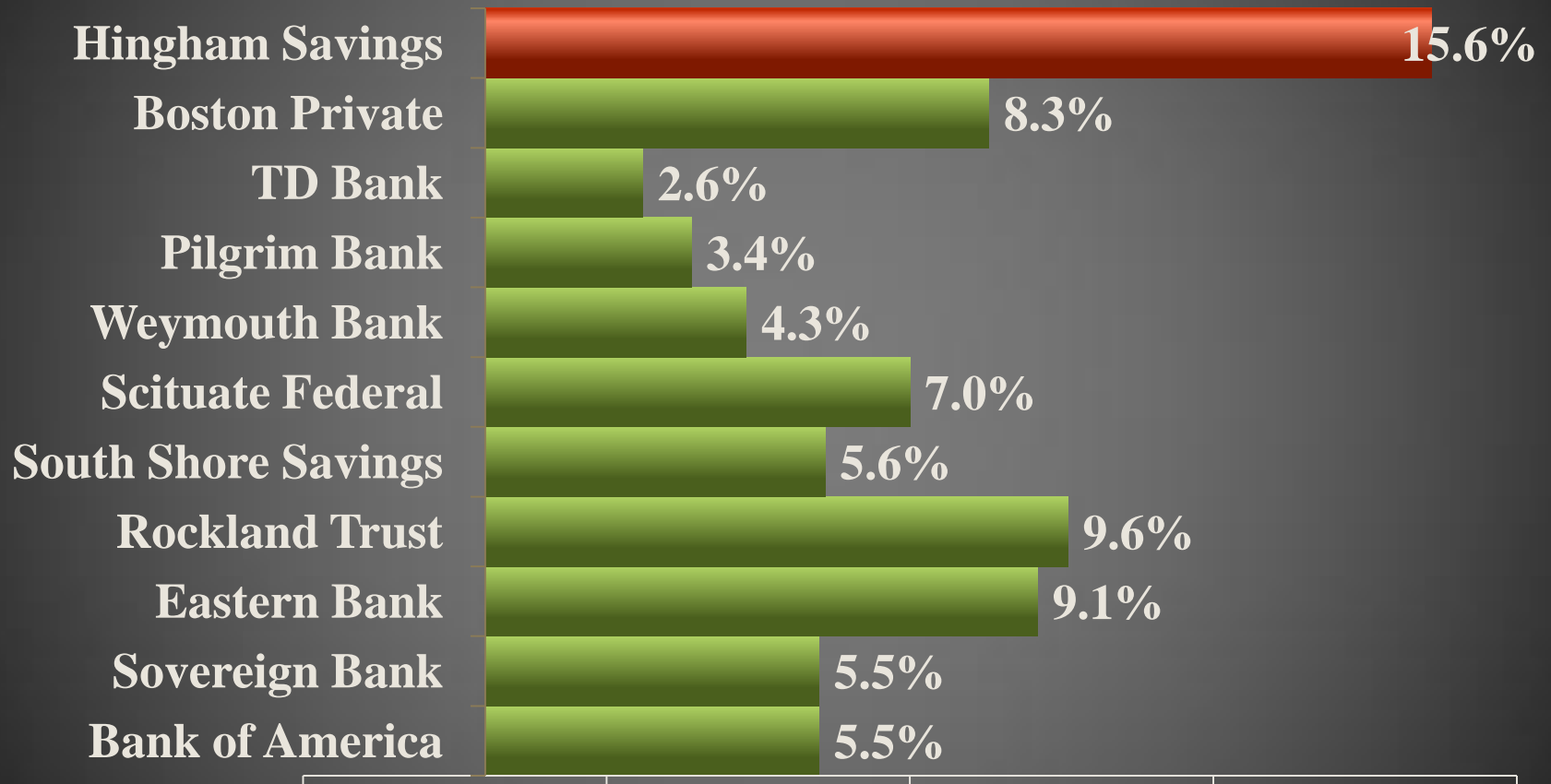
Return on Equity



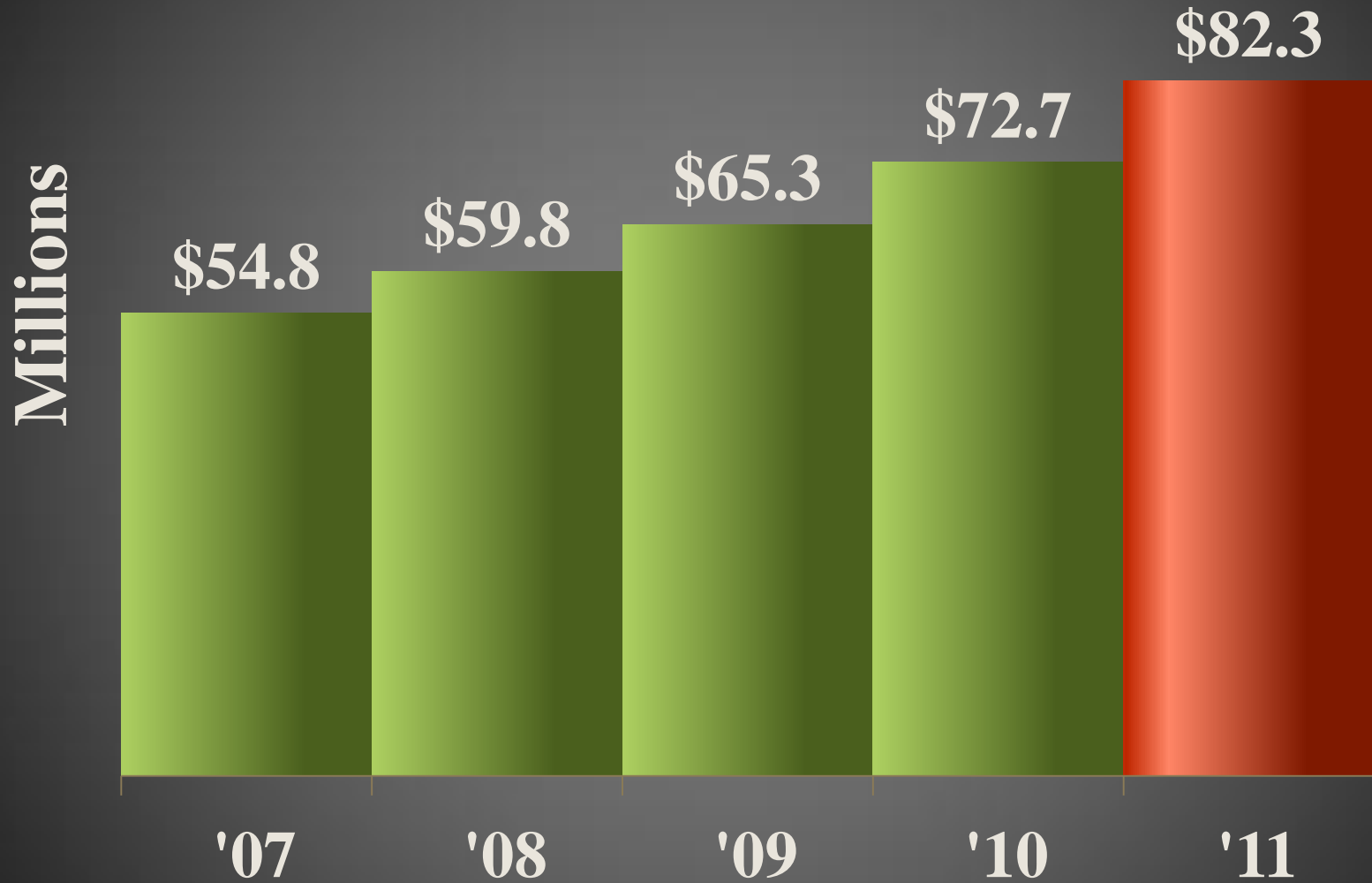
Rank	'08	'09	'10	'11
Peer	1/10	1/10	2/10	1/10
State	1/62	1/62	2/62	1/62

Source: Depositors' Insurance Fund 12.31.11 Report on State Chartered Savings Banks

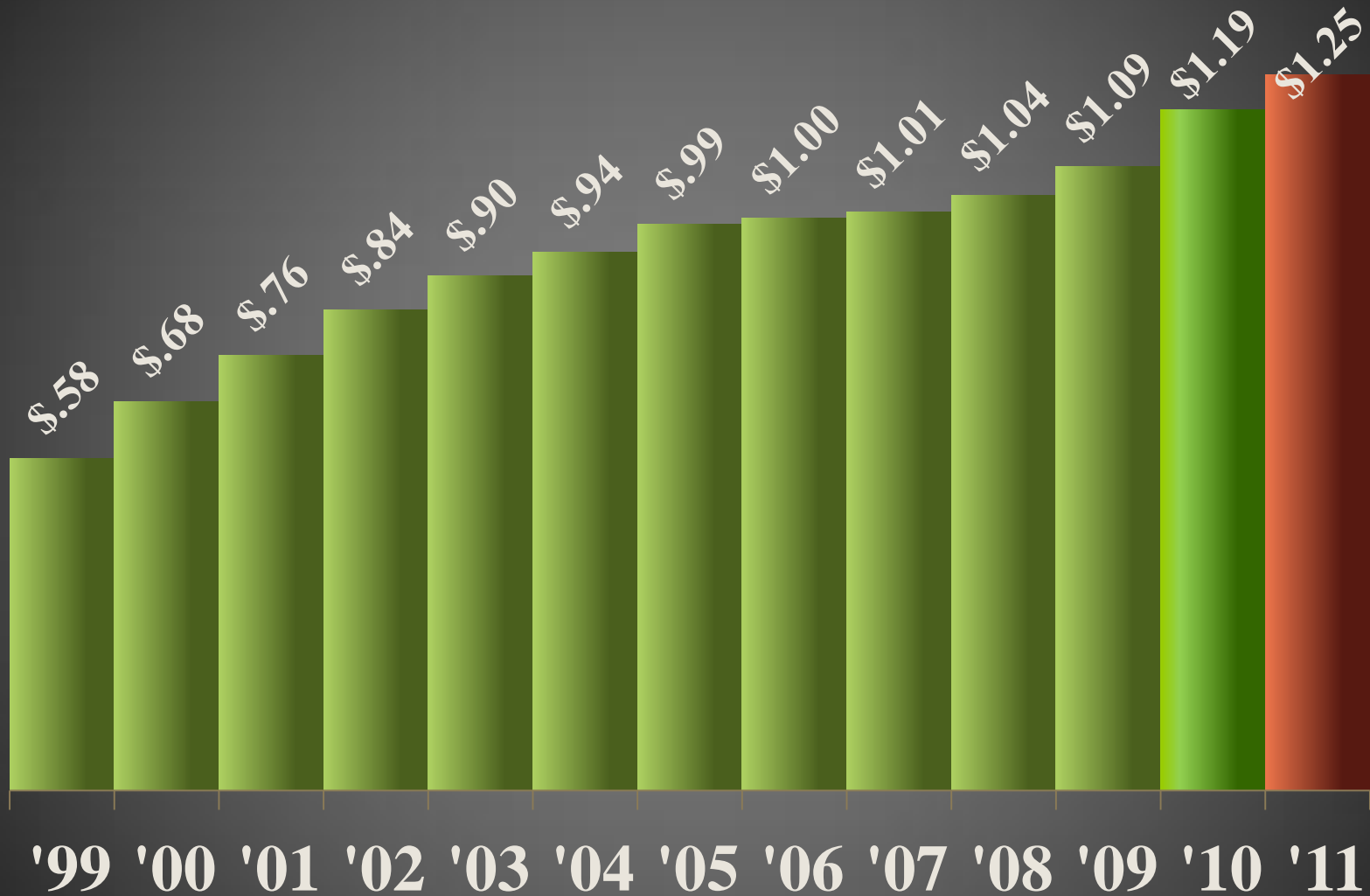
Area Banks Return on Equity 2010



Stockholders' Equity



Dividends Declared Per Share



HIFS Stock January 2010 - April 21, 2011



\$51.51

\$30.56

HIFS and S&P 500 Performance Comparison 1993 - Present

Hingham Institution for Savings

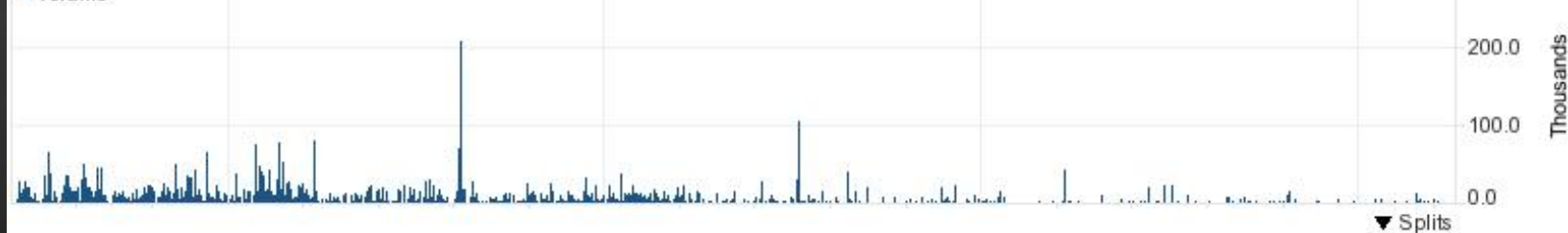
■ HIFS ■ S&P500

Apr 21, 2011



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■ Volume



▼ Splits

Employee Of The Year

