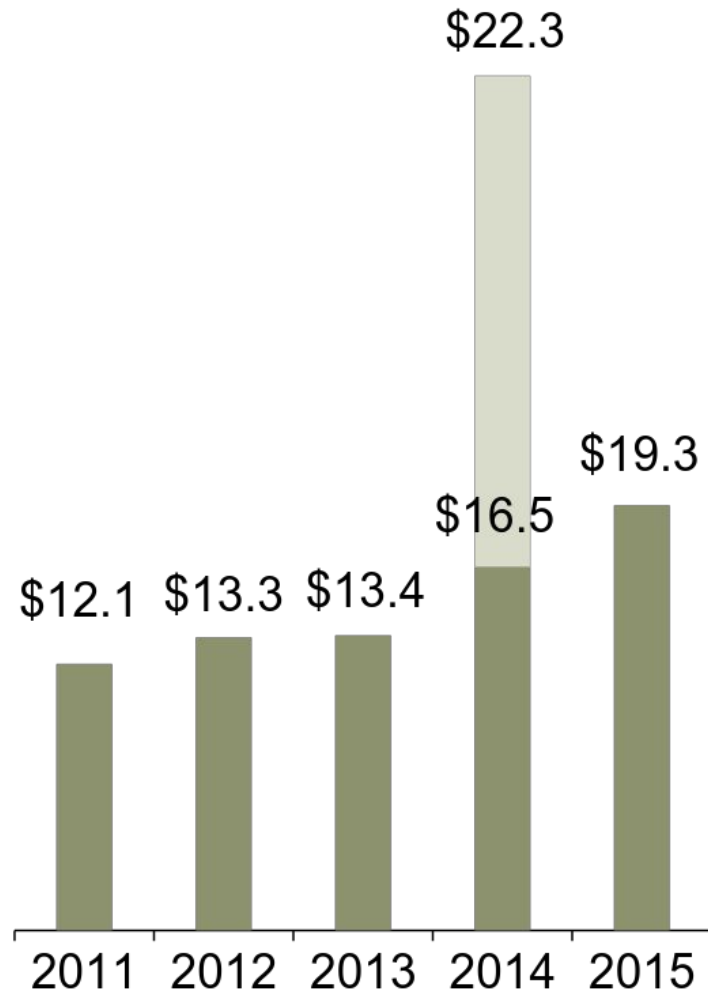


HINGHAM INSTITUTION FOR SAVINGS

Annual Meeting of Shareholders - 2016

Industry Leading Earnings

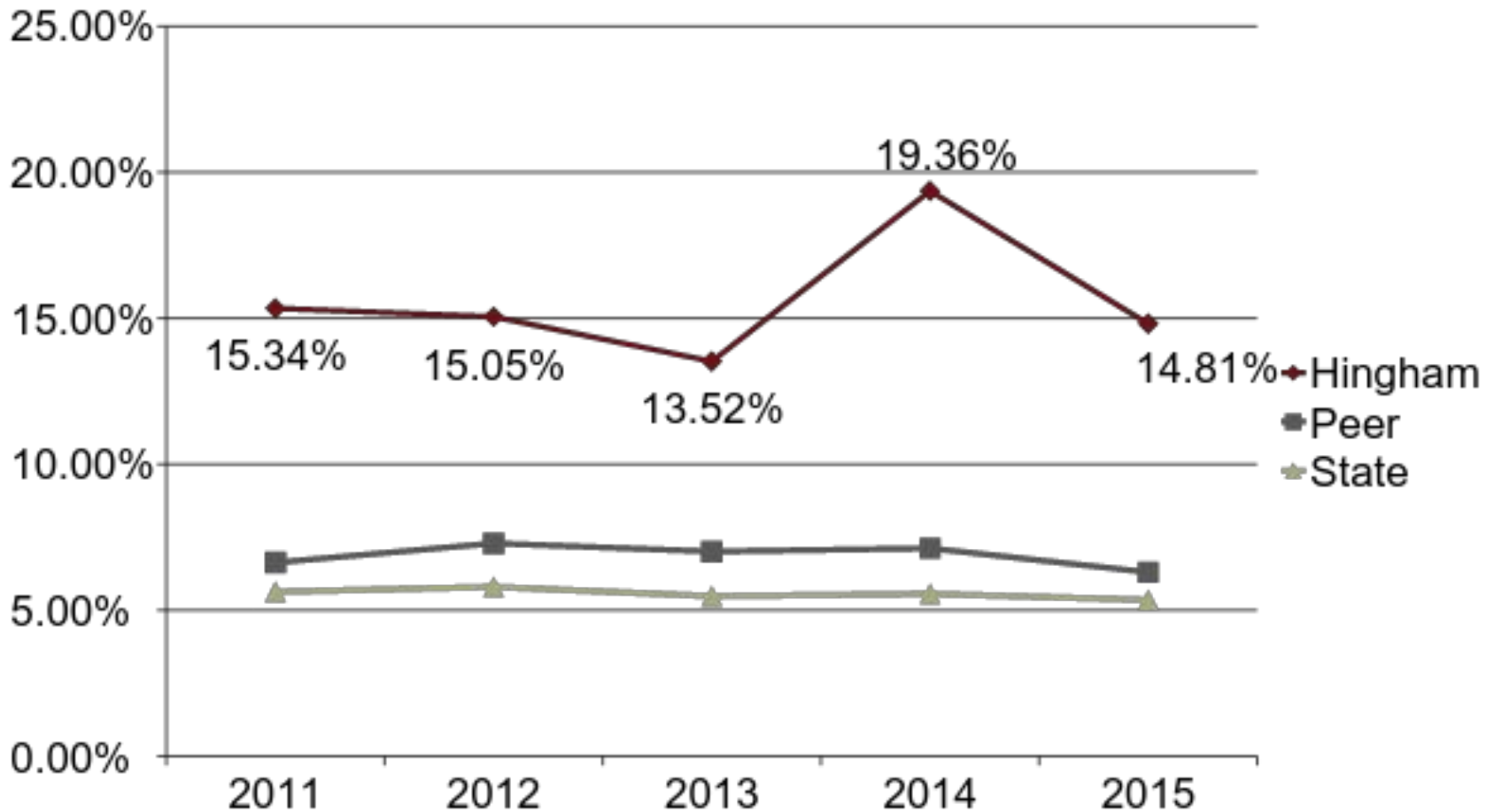
2



- 17% Increase in Operating Earnings Per Share Over 2014 (Excluding 2014 Insurance Transaction)
- 5YR CAGR of 13.6% in Earnings Per Share
- Superior ROA and ROE

Superior Return on Shareholder Equity

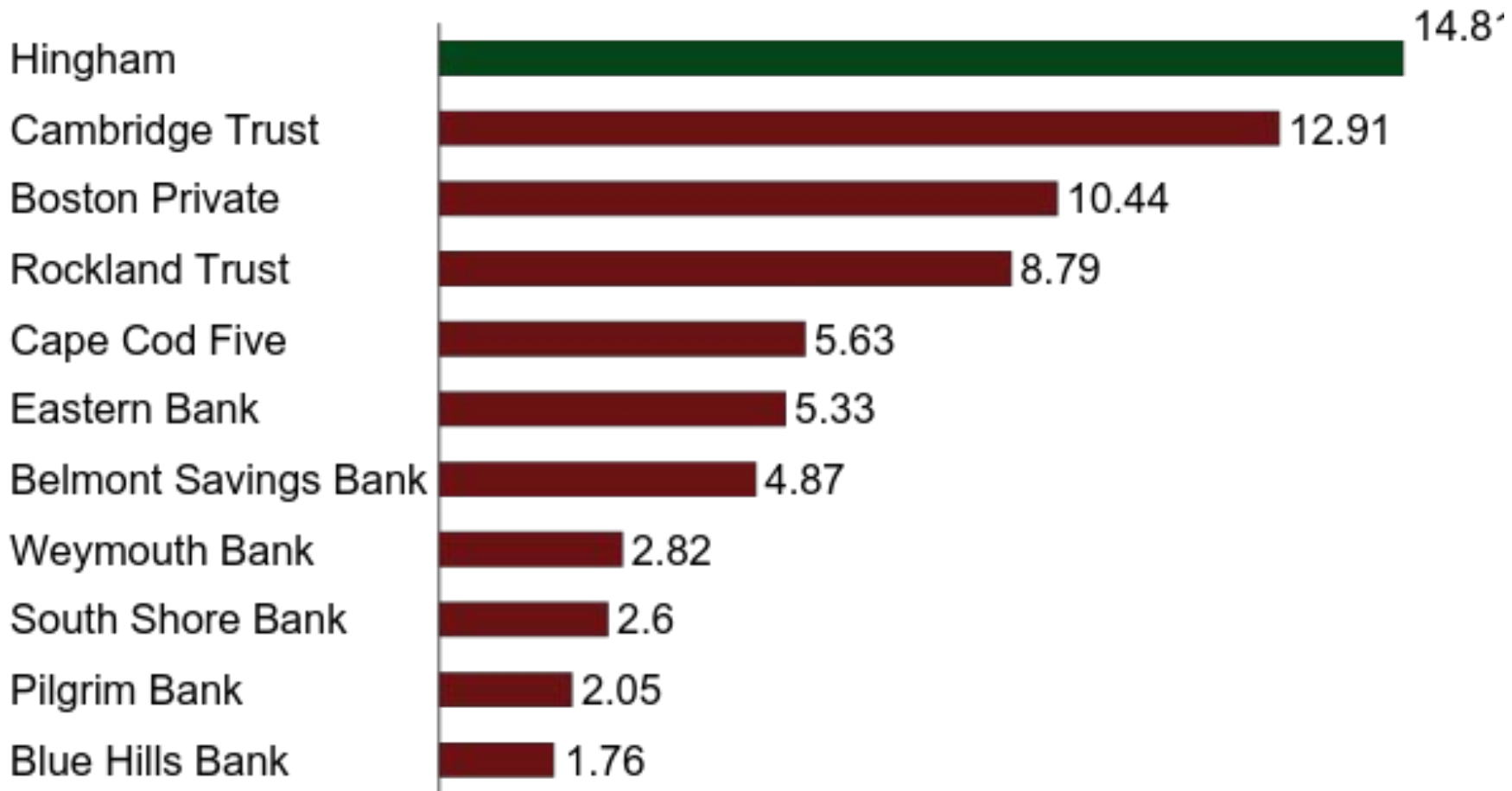
3



Most Profitable Savings Bank in MA - Every Year

Area Banks Return on Average Equity 2015

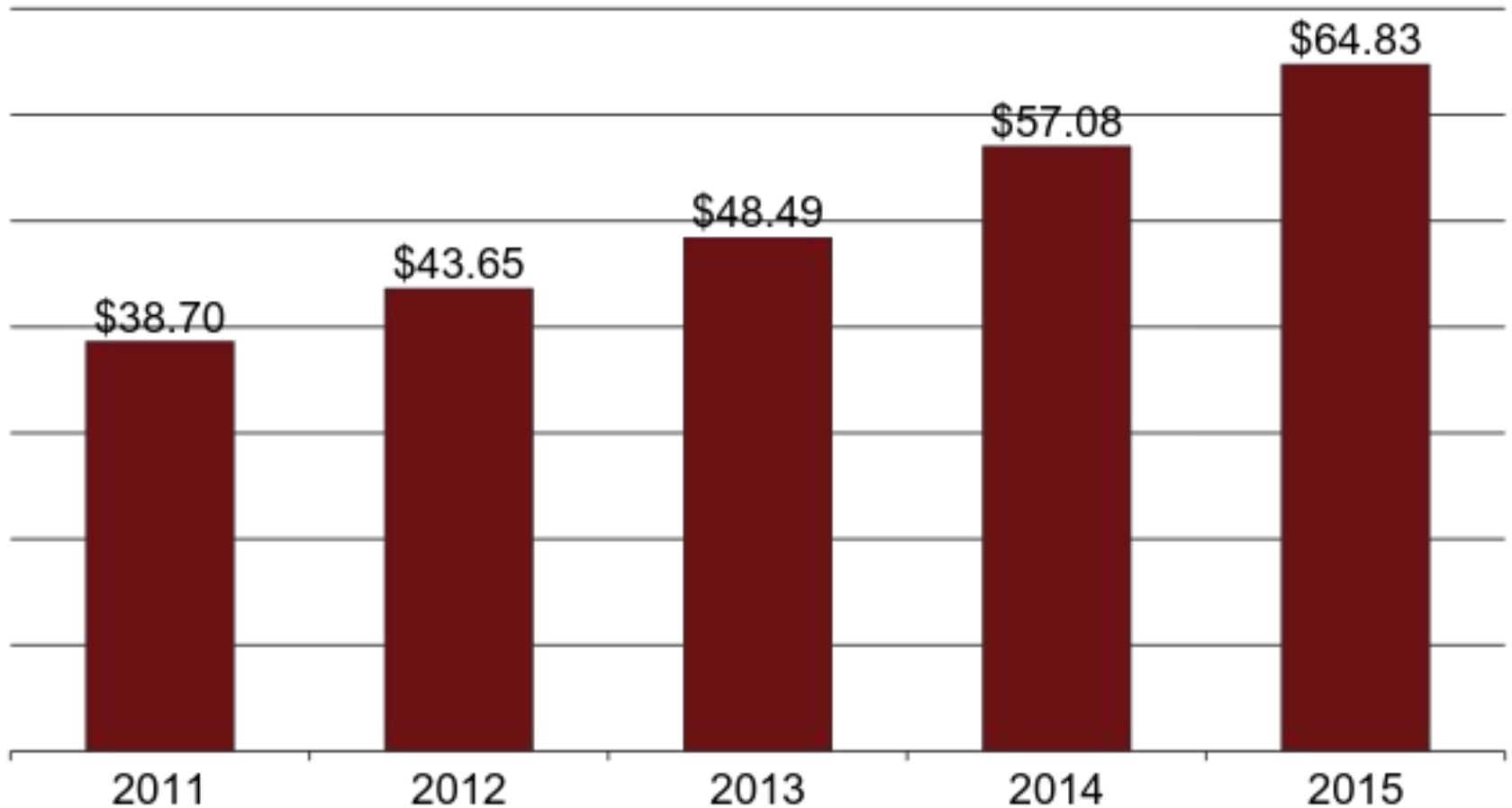
4



Source: SNL Financial

Shareholder Equity – Book Value Per Share

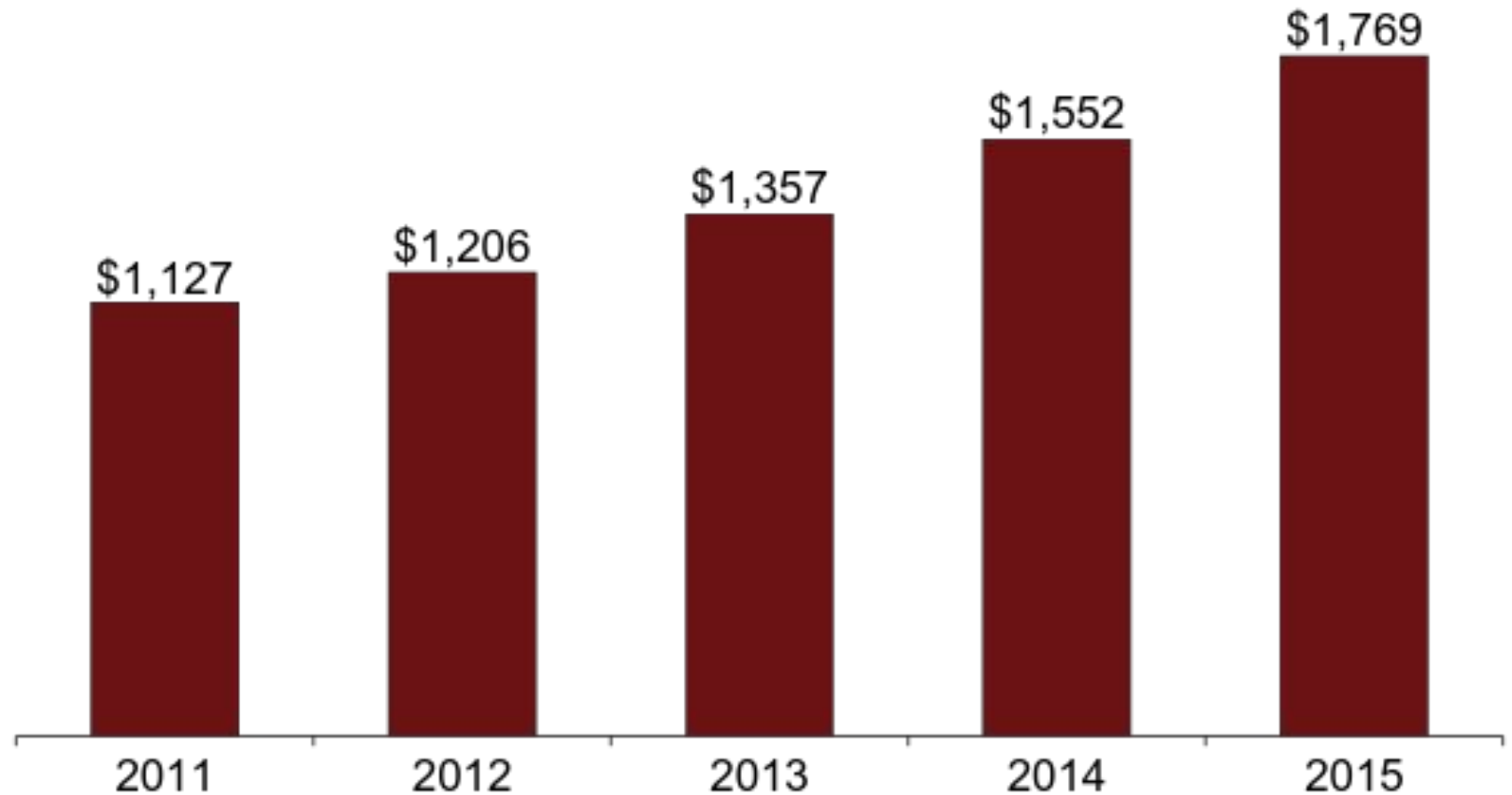
5



5YR CAGR of 13.62%

Measured Asset Growth

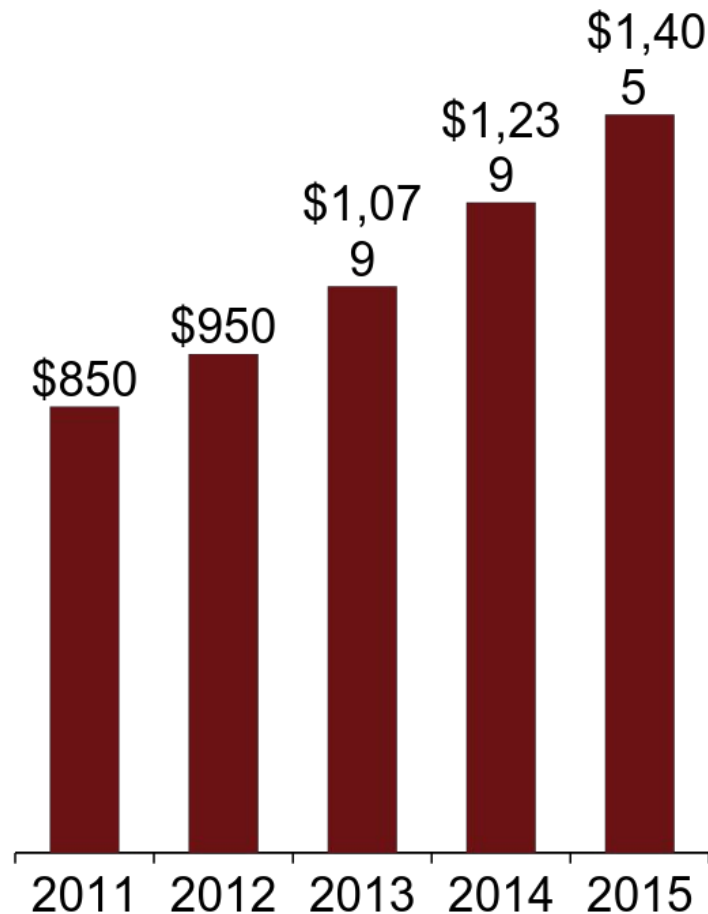
6



5YR CAGR of 11.69%

Disciplined Loan Growth

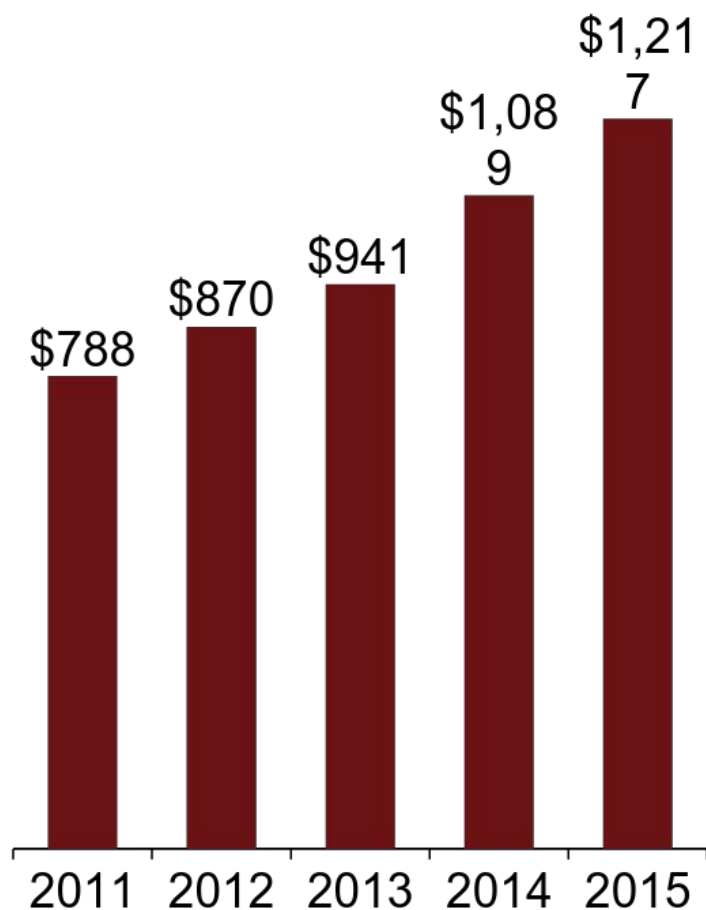
7



- 13.5% Loan Growth in 2015
- 12.14% 5YR CAGR
- Balanced Growth in Commercial and Residential Real Estate
- Significant Opportunities in Boston Metro Area and Beyond

Market Leading Deposit Franchise

8



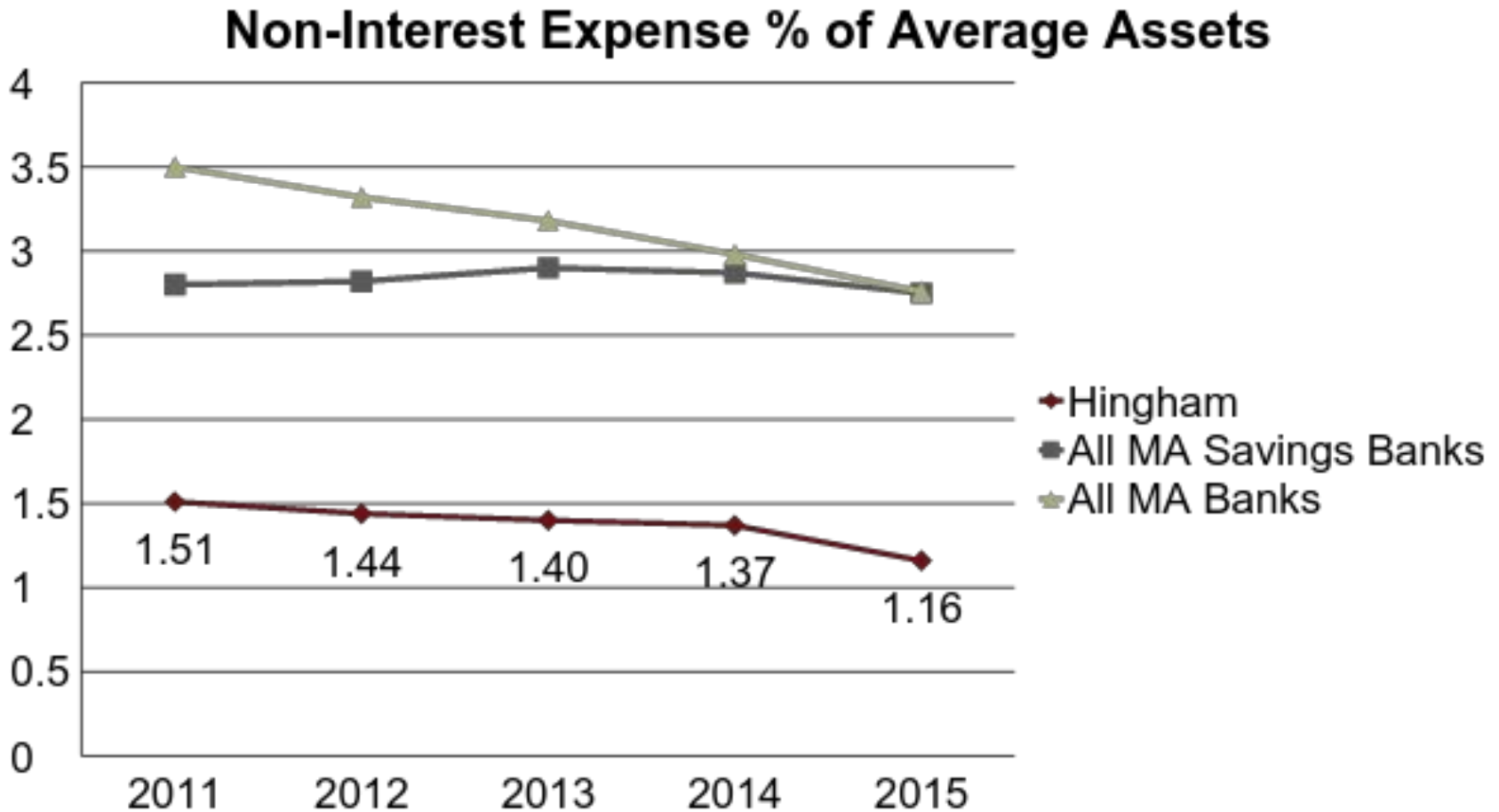
- 12% Growth in Deposits in 2015
- 10.76% 5YR CAGR
- Focus on Core
 - 14.39% Growth in Personal DDA Balances in 2015, Outpacing Overall Growth Rate
 - Expanding Institutional and Non-Profit Relationships
- New Technology Investments in Progress (EMV Cards, Tablet and Business Mobile Apps, Back Office)

Rule #1: Don't Lose Money

2015 Net Loan Losses = \$0

Rule #2: Don't Spend Money without Good Returns

10



Most Efficient Bank in MA Every Year

Cost Advantage – Our “Moat”

11

If Hingham ran its operations
like the average
Massachusetts bank, we
would have spent an extra
\$29 million dollars on
overhead in 2015

Source: Based on comparison of average non-interest expense as a percentage of average total assets for all Massachusetts banks (FDIC) and non-interest expense as a percentage of average total assets at Hingham