

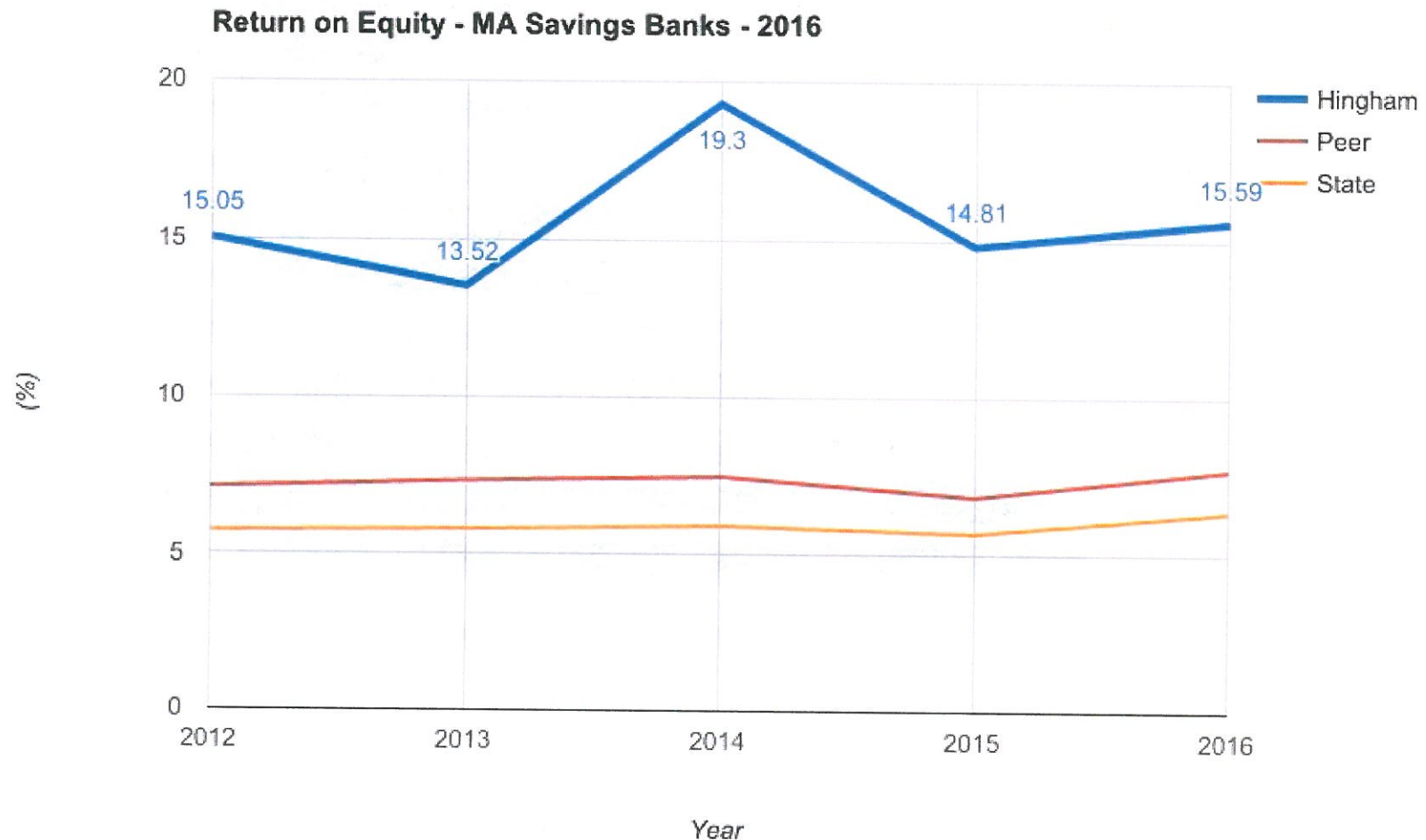
HINGHAM INSTITUTION FOR SAVINGS

2017 Shareholders Meeting

Industry Leading Earnings



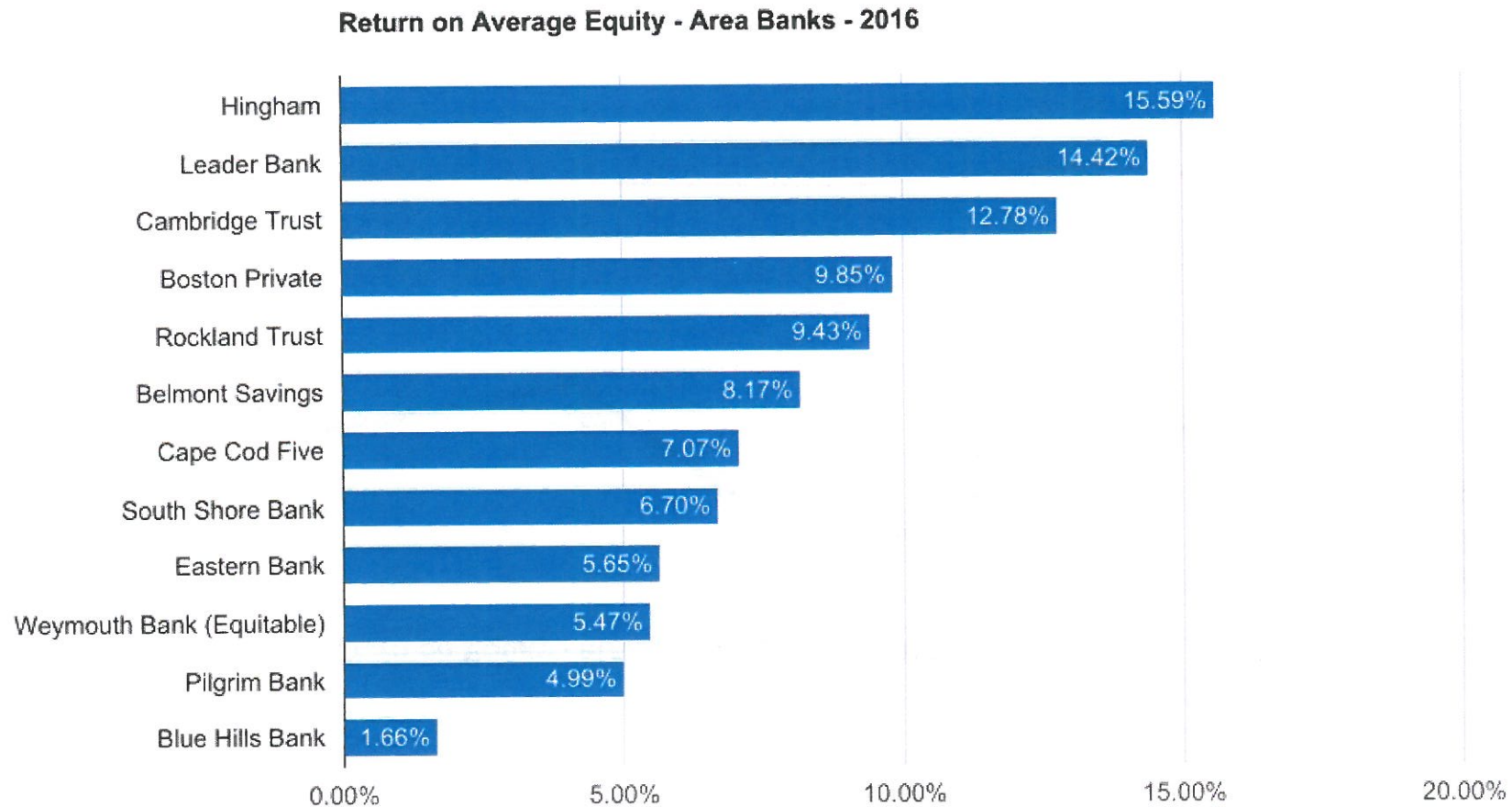
Superior Return on Shareholder Equity



Most Profitable Savings Bank in MA - Every Year

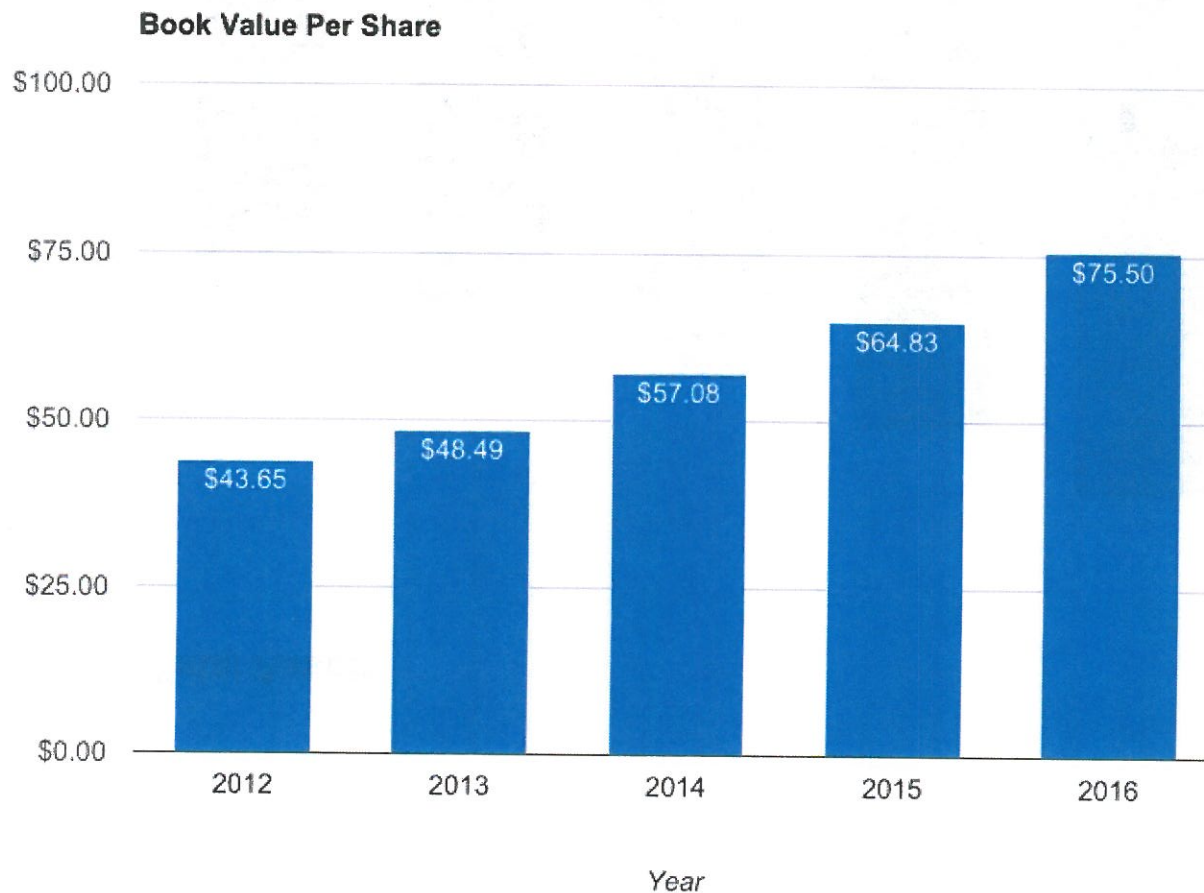
Source: Depositors Insurance Fund, All Massachusetts Savings Banks

Area Banks Return on Average Equity 2016



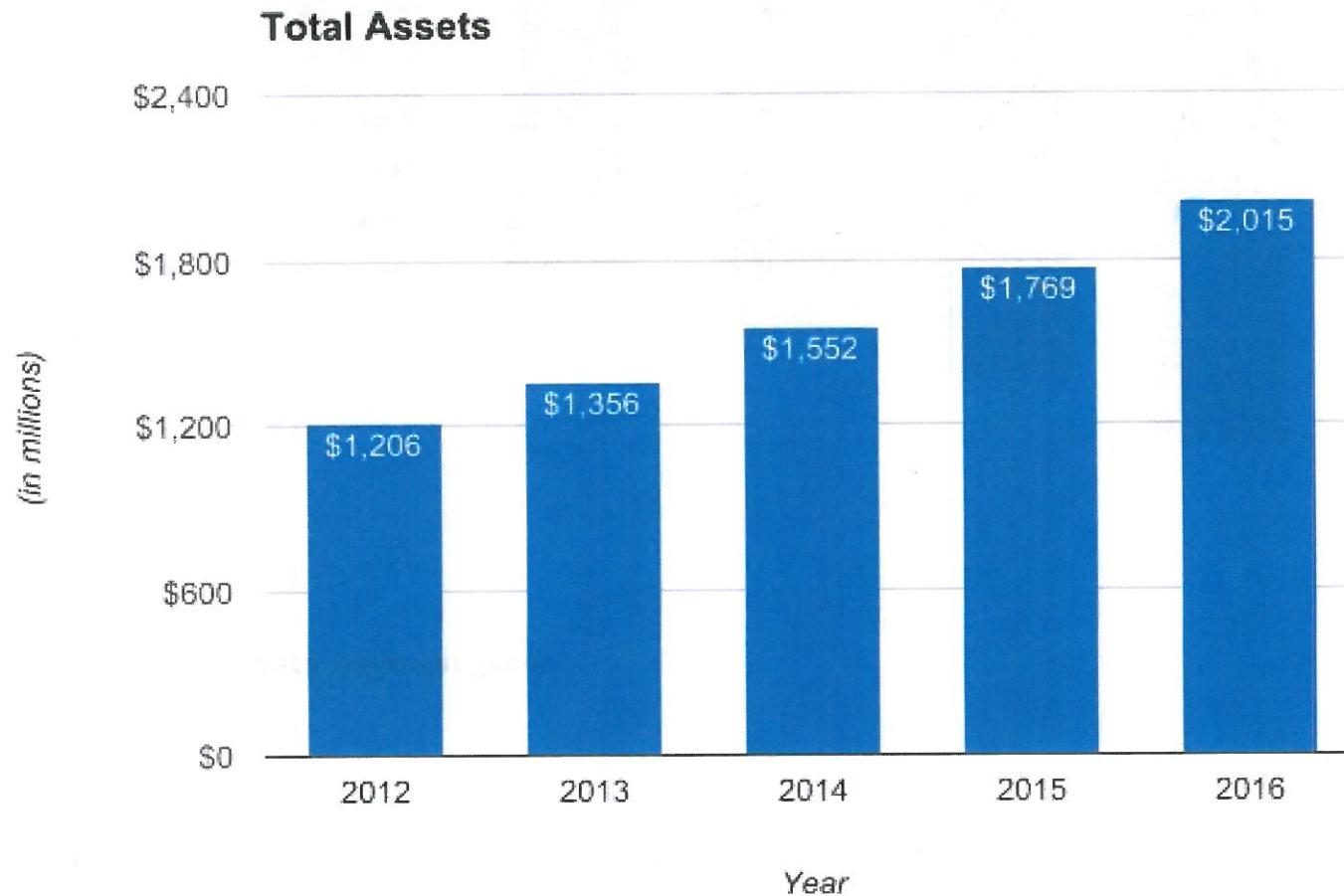
Source: SNL Financial

Shareholder Equity – Book Value Per Share



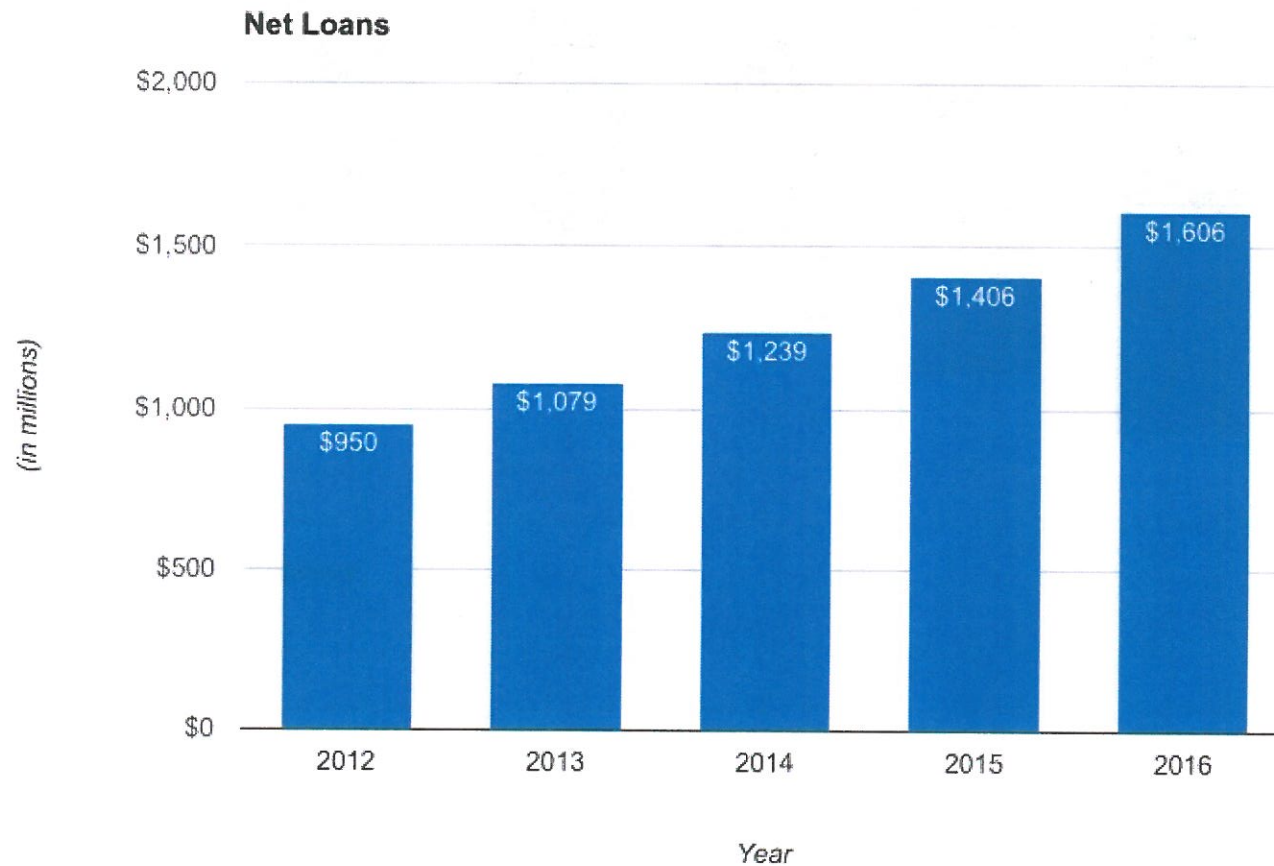
5YR CAGR of 14.30%

Measured Asset Growth



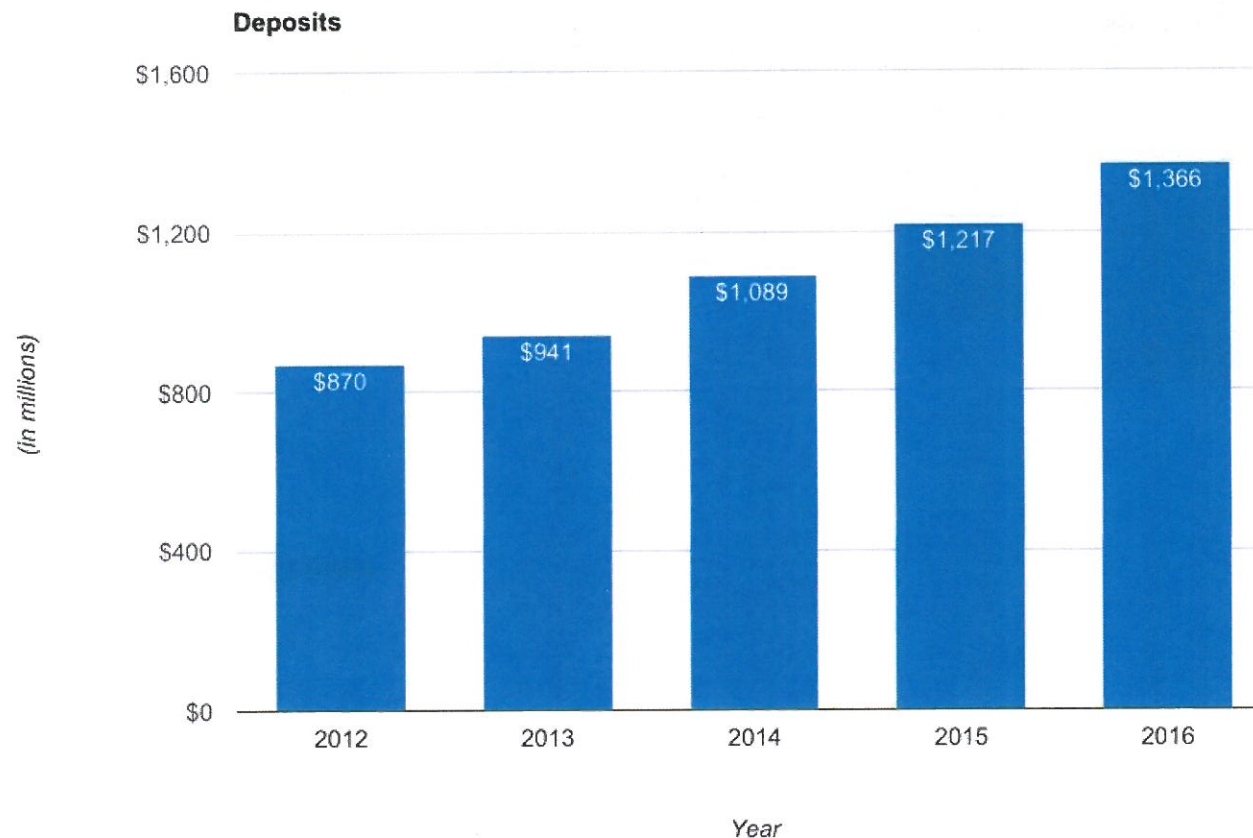
5YR CAGR of 12.31%

Disciplined Loan Growth



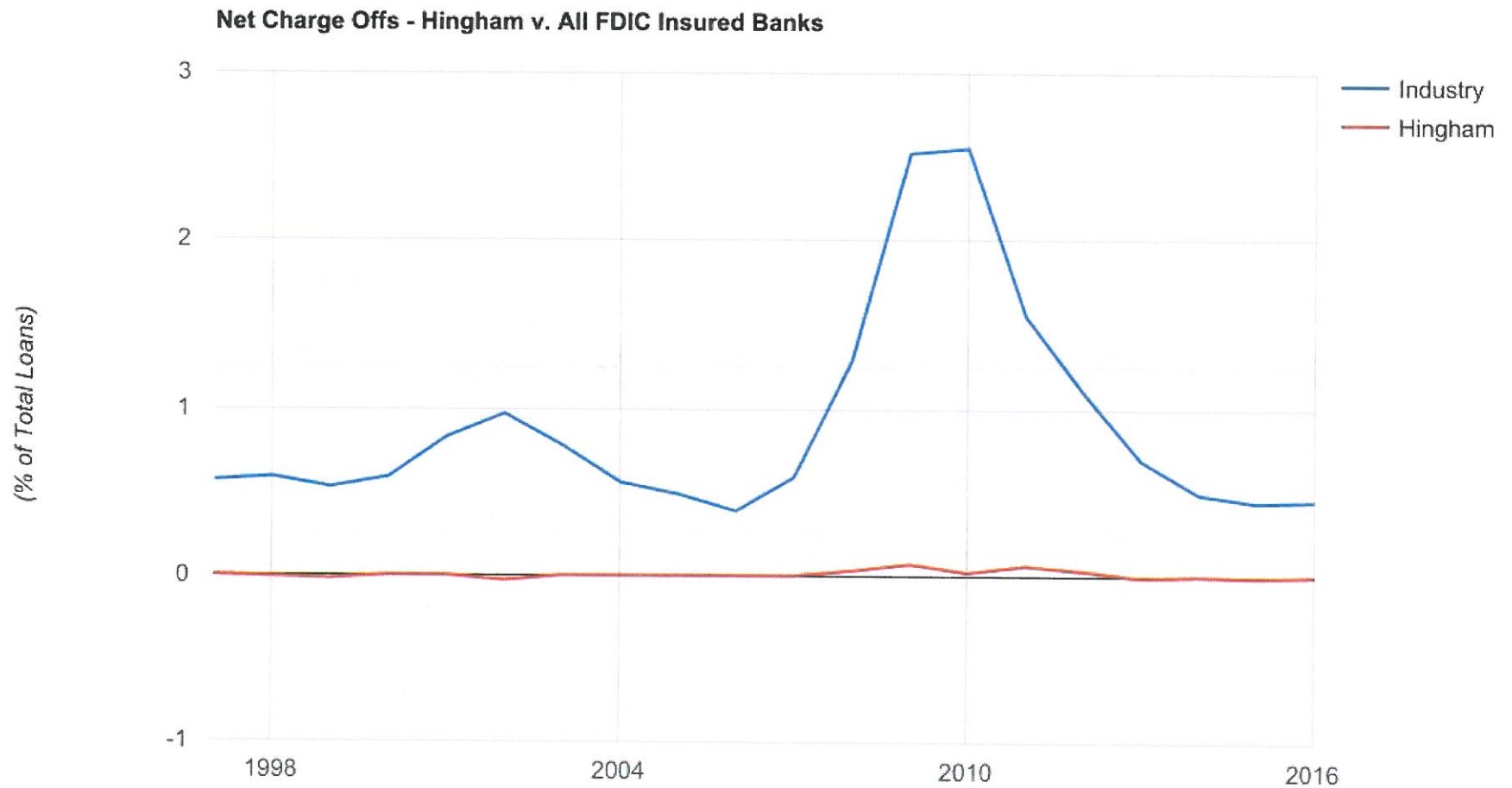
5YR CAGR of 13.57%

Market Leading Deposit Franchise



5YR CAGR of 11.64%

Avoid Loan Losses



Source: FDIC

Low Cost Leadership

- 2016 Efficiency Ratio = 32.15%
- We are one of the most efficient banks in America

Reducing Waste

“Our profitability is not our customer’s problem...We need to take care of the customer and earn trust and we’ll figure out over time if we can ever make money with that product. If we can’t, we’ll stop selling it, but we’re not going to make customers pay for any of our inefficiencies.”

Jeff Bezos, Amazon

Total Shareholder Return 1 April 1992 to 1 April 2017

Hingham v. S&P500 v. Russell 2000

