



PRESS RELEASE

FROM: Robert H. Gaughen, Jr., Chairman & Chief Executive Officer
Hingham Institution for Savings
Hingham, MA (NASDAQ:HIFS)
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HINGHAM DECLARES REGULAR AND SPECIAL DIVIDEND

HINGHAM INSTITUTION FOR SAVINGS (NASDAQ:HIFS) (“the Bank”), Hingham, Massachusetts, announced that its Board of Directors has declared a regular quarterly dividend of \$0.63 per share. The dividend will be paid on January 14, 2026 to stockholders of record as of January 5, 2026.

In addition to the regular quarterly dividend, the Bank's Board of Directors announced that it will pay a special dividend of \$0.70 per share. This special dividend will also be paid on January 14, 2026 to stockholders of record as of January 5, 2026.

The Bank regularly considers all capital allocation options and continues to return capital to the ownership through both regular and special dividends. This will be our 128th consecutive quarterly dividend. The Bank has also generally declared special cash dividends in each of the last thirty years, typically in the fourth quarter, but did not declare a special dividend in 2023 or 2024. The Bank sets the level of the special dividend based on the Bank’s capital requirements and the prospective return on other capital allocation options, particularly the incremental return on capital from new loan originations and share repurchases. This may result in special dividends, if any, significantly above or below the regular quarterly dividend.

All capital allocation options, including future regular dividends, special dividends, and share repurchases, will be considered by the Board of Directors on a quarterly basis.

Incorporated in 1834, Hingham Institution for Savings is one of America’s oldest banks. The Bank maintains offices in Boston, Nantucket, Washington, D.C., and San Francisco.

The Bank’s shares of common stock are listed and traded on The NASDAQ Stock Market under the symbol HIFS.