

HINGHAM INSTITUTION FOR SAVINGS

2026 Shareholders Meeting

Safe Harbor Statement

This presentation contains forward-looking statements as defined in the Private Securities Litigation Reform Act of 1995. Such forward-looking statements about Hingham Institution for Savings and its industry involve substantial risks and uncertainties. Statements other than statements of current or historical fact, including statements regarding the Bank's future financial condition, results of operations, business plans, liquidity, cash flows, projected costs, and the impact of any laws or regulations applicable to the Bank, are forward-looking statements. Words such as "anticipates," "believes," "estimates," "expects," "forecasts," "intends," "plans," "projects," "may," "will," "should," and other similar expressions are intended to identify these forward-looking statements. Such statements are subject to factors that could cause actual results to differ materially from anticipated results. Such factors are described within the Bank's filings with the Federal Deposit Insurance Corporation, including the Bank's Annual Report on Form 10-K for the year end December 31, 2025. Except required by the law, the Bank does not undertake, and specifically disclaims any obligation, to publicly release the result of any revisions which may be made to any forward-looking statements to reflect the occurrence of anticipated or unanticipated events or circumstances after the date of such statements. You are cautioned not to place undue reliance on these forward-looking statements.

Informal Meeting

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- Financial Results
- Operating Highlights
- Q&A

“Banking is a very good business,
unless you do dumb things.”

Warren Buffett

What We Do

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- Commercial and Personal Deposit Banking
- Commercial Real Estate Lending
- Residential Real Estate Lending

What We Don't Do

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- Commercial and Industrial Lending
 - ABL
 - Leasing
 - Loans and Lines
 - SBA
 - Leveraged Lending
 - Oil, Gas, Mining, Minerals
- Consumer Lending
 - Credit Card
 - Marine
 - Auto
 - RV
 - Personal Lines
- Investments
 - Wealth Management
 - Trust
 - Investment Advisory
- Insurance Brokerage or Underwriting
- Secondary Market Residential Mortgage
- Tax Credits
- Solar Lending
- Cannabis Banking
- Cryptocurrency (Deposits, Lending, Ecosystem)
- Commercial Mortgage Participations (*)

Capital Allocation

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1. Attractive

- a. **Organic Growth** - Reinvest in our Lending and Deposit Businesses - Existing and New Geographies
- b. **Minority Equity Investments** - Public and Private - Focused on Financial Services and Technology
- c. **Dividends** - Maintain Appropriate Leverage Through Regular and Special Dividends
- d. **Repurchase** - Opportunistic Repurchase of Shares - Focused on Valuation and Tax

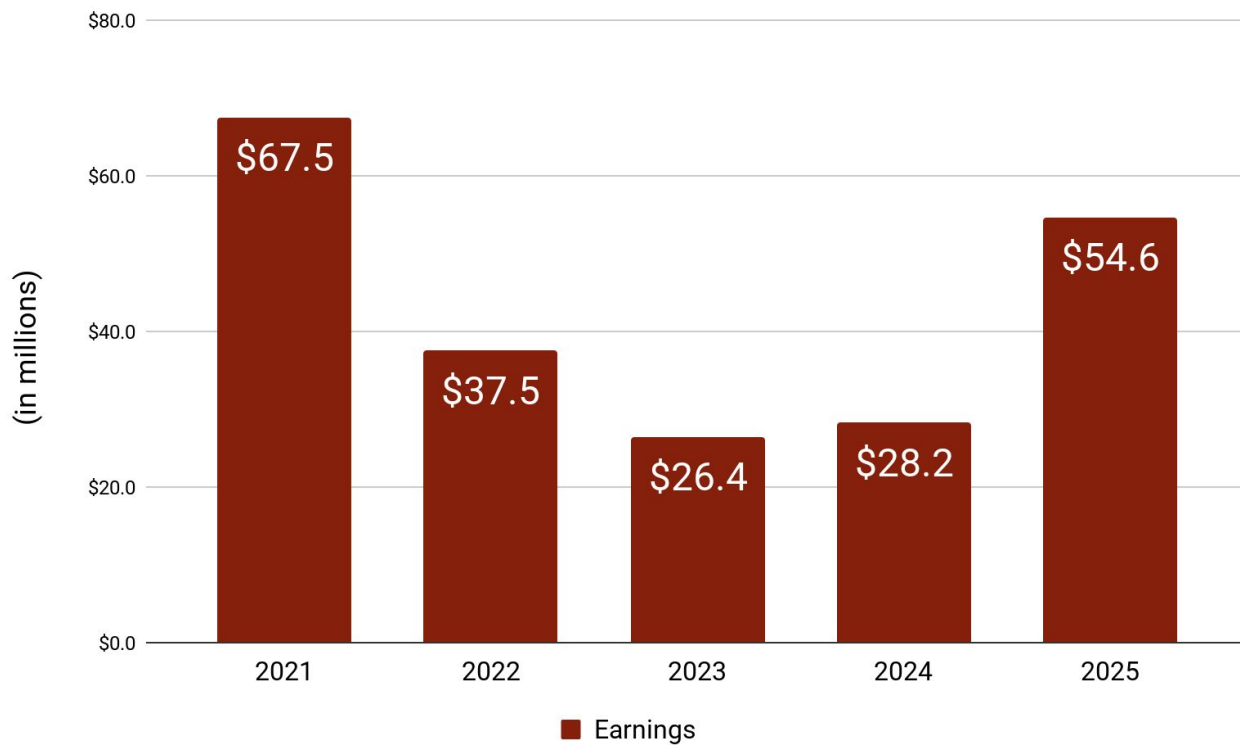
2. Not Attractive

- a. Control Equity Investments (“Acquisitions”) (High Prices, Loss of Focus, Elusive Cost Synergies)

2025 Financial Results

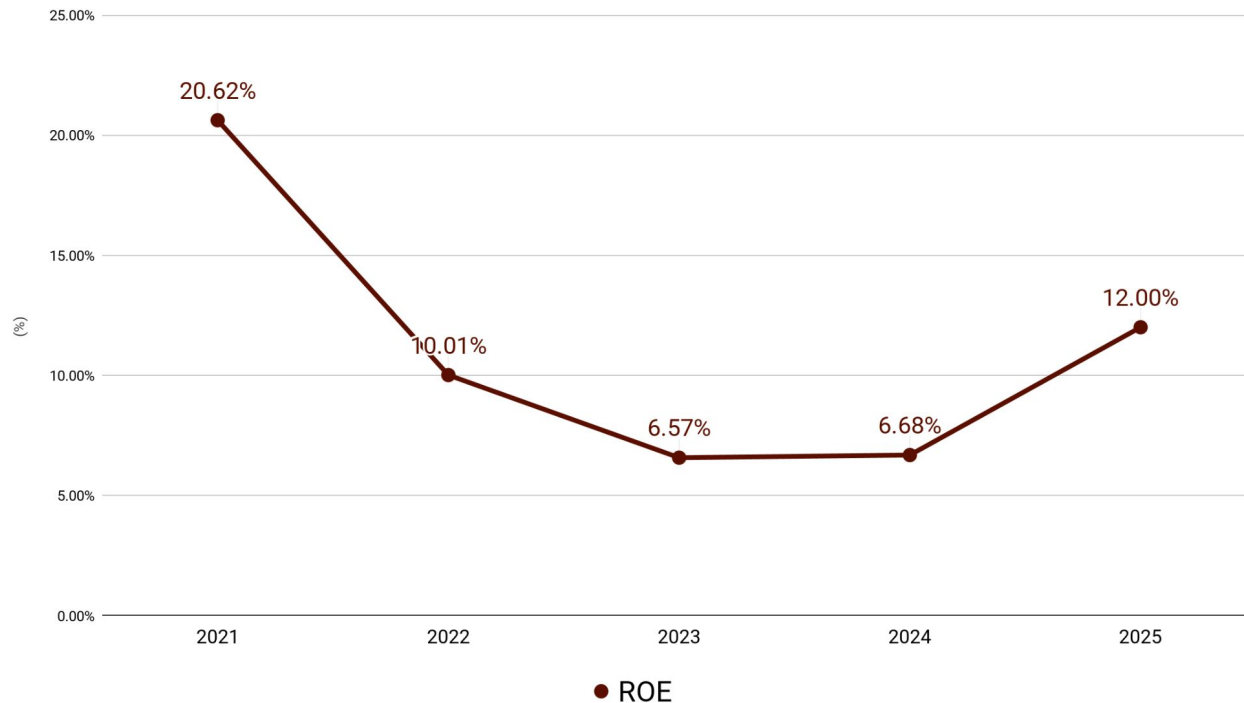
Earnings

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Return on Shareholder Equity

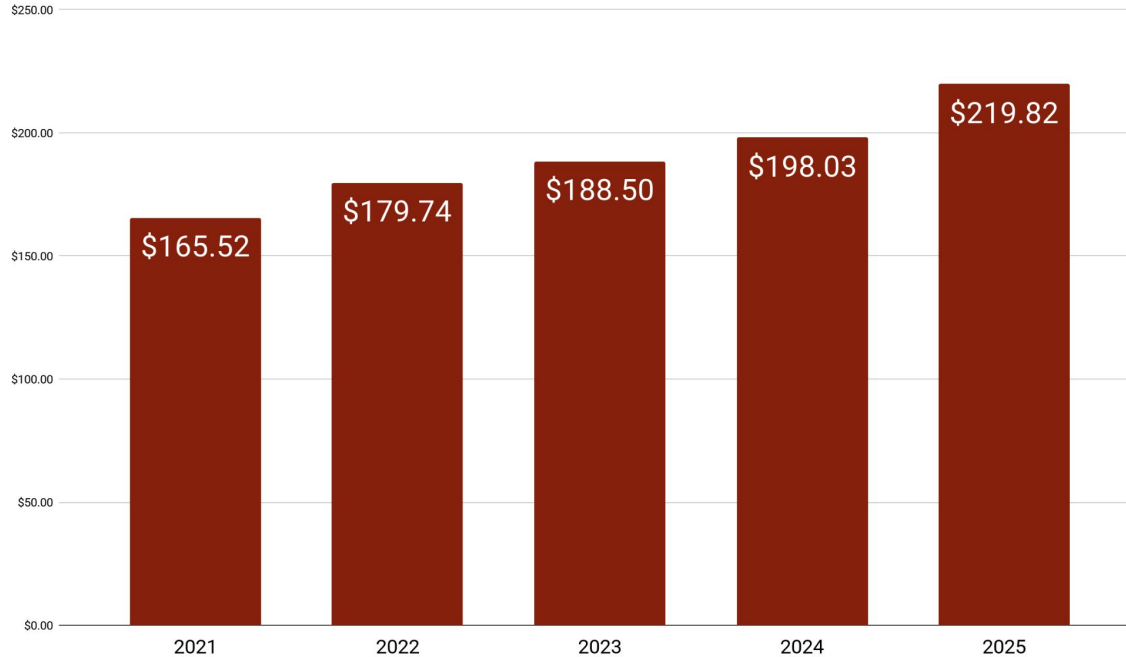
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Shareholder Equity

Book Value Per Share

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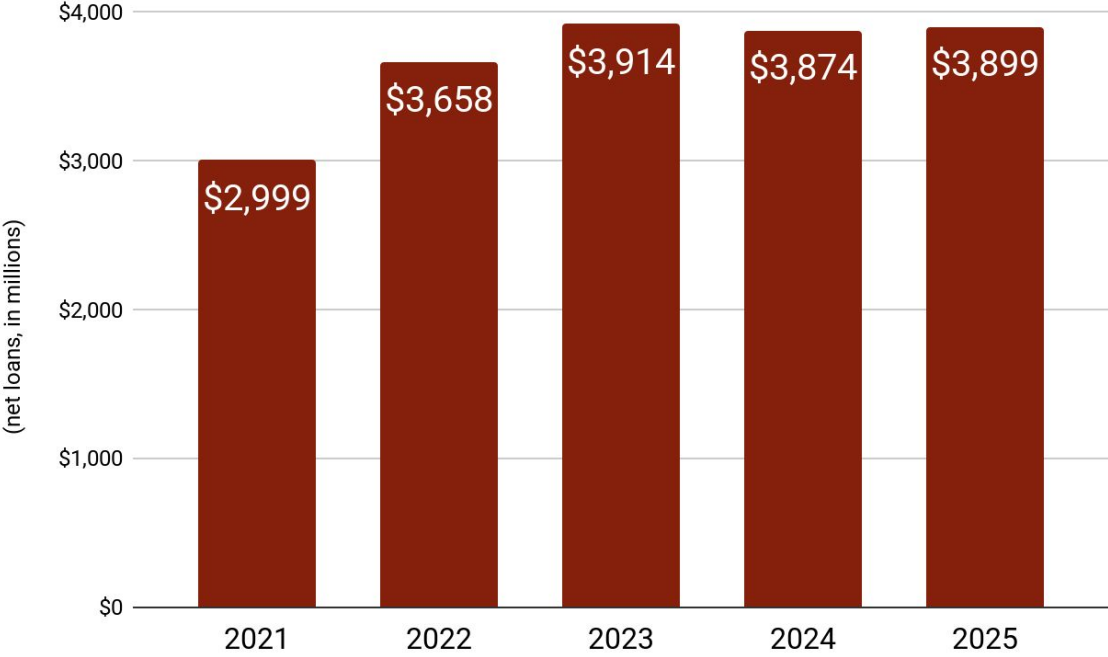
5YR CAGR of 9.9%

Low Cost Leadership

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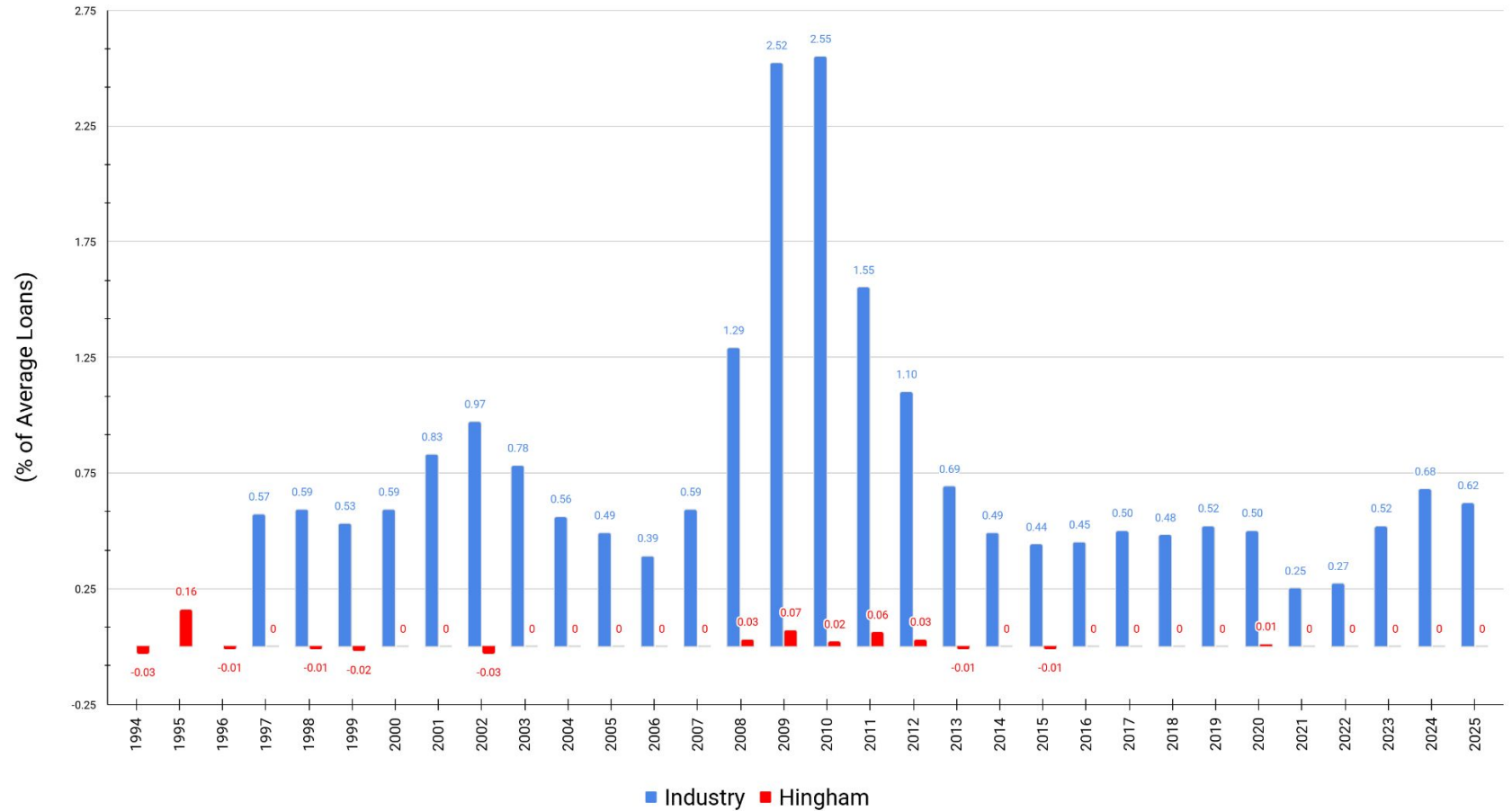
- 2025 Efficiency Ratio = 39.70%
- 2025 Operating Expenses/Total Average Assets = 67 bps
- This is the product of both **structural** and **operational** choices
 - Structural = Game Selection
 - Operational = Game Play
- We must be relentless in taking unnecessary costs out of our business

Disciplined Loan Growth



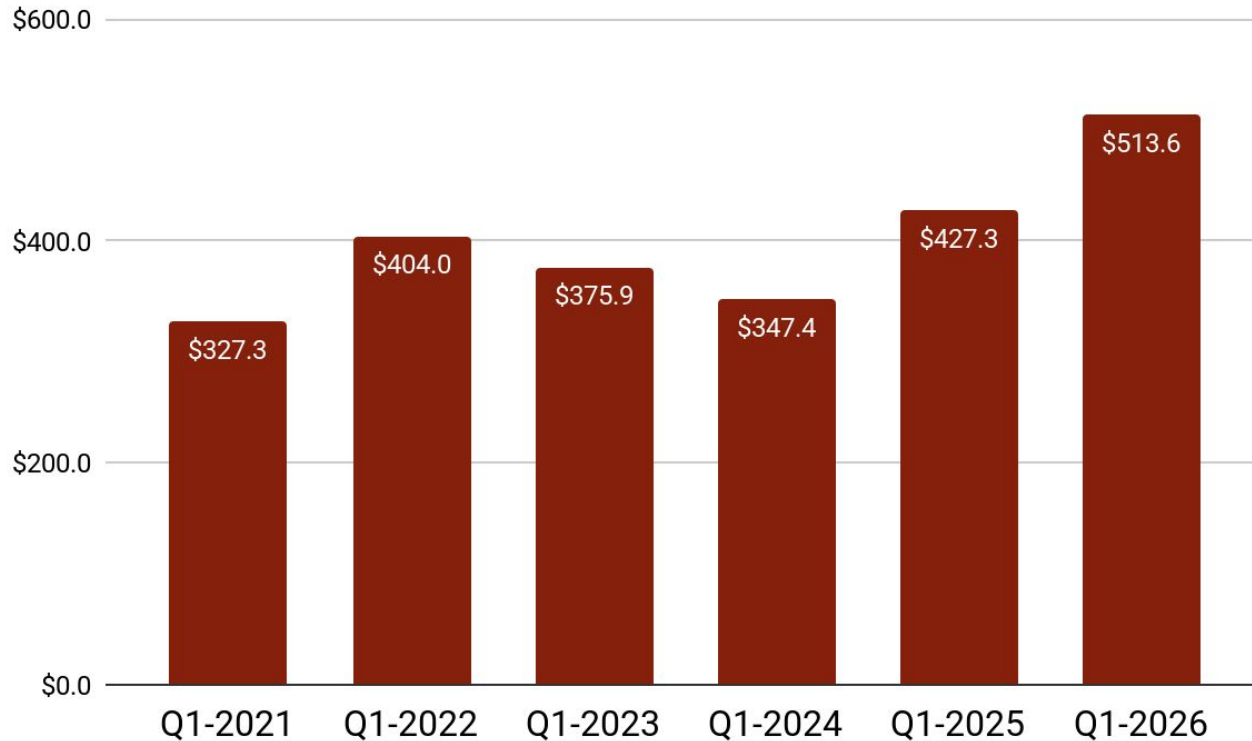
5YR CAGR of 9.34%

Net Charge Offs - Hingham v. All FDIC Insured Banks



Non-Interest Bearing Deposits

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Deposit Approach

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- Approach
 - Personalized Service
 - Digital Excellence
 - Low Fee / No Fee
- Two Engines for Growth
 - Specialized Deposit Group (Private Client)
 - Retail Banking Group

Commercial Deposit Focus

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- Specialized Deposit Group (“SDG”)
 - Team of relationship managers and digital banking specialists that handle our largest and most complex deposit relationships, as well as our digital-first account opening
 - Expansion Focus
 - Recruiting new relationship managers, particularly as we grow our business in Washington, D.C. and San Francisco
 - Focus on new business development - combination of sales and marketing - and specific verticals
 - Upgrading digital banking tools for commercial clients

First Quarter 2026

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- Balance Sheet
 - Loan Growth
 - Deposit Growth
 - NIB Deposit Growth
- Income Statement
 - NIM
 - Efficiency
 - Investment Portfolio

Looking Forward - Key Challenges

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- **Credit Quality**
 - Multifamily Outlook in Washington, D.C.
 - Rent Control in Massachusetts
- **Growth Opportunities**
 - San Francisco
- **Scaling SDG and Deposit Growth**
 - Key Verticals
 - Recruiting
 - Why Hingham
- **Process Improvement and Eliminating Waste**
 - Use of Artificial Intelligence