

First Hawaiian Bank Guam Business Activity Report Up 10.12 Percent in Fourth Quarter 2012

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(Hagåtña, Guam, January 17, 2013) –The fourth quarter 2012 First Hawaiian Bank Business Activity Report (BAR) for Guam showed an increase of 10.12 percent in "same store" credit and debit card sales transactions over the fourth quarter of 2011, according to Laura Dacanay, First Hawaiian Bank senior vice president and region manager for Guam and CNMI. For all of 2012, card sales activity increased by 9.81 percent over prior year with 9 out of 10 sectors showing positive growth.

"Tourism seems to be leading the way with three of the top four sectors with solid fourth quarter gains being Hotels, Restaurants, and Travel Activities," stated Dacanay. "Six of the ten sectors posted double digit gains with Hotels topping the list with the biggest gain of 37.11 percent. This is further indication that tourism is rebounding and consumer confidence is growing. "

The Guam BAR tracks credit and debit card sales activity in 10 different economic sectors including retail, hotel, home improvement, restaurants, and travel activities, among others.

First Hawaiian Bank is a major card processor of debit and credit card sales transactions. In 2012, the bank processed over \$4.3 billion worth of credit and debit card sales transactions in Hawaii, U.S. Mainland, Guam and CNMI.

First Hawaiian Bank (www.fhb.com) with assets of some \$16.1 billion, was founded in 1858 and is the largest and oldest bank in Hawaii. First Hawaiian Bank has nearly 7,500 merchant locations throughout Hawaii, U.S. Mainland, Guam and CNMI and processes all major U.S. credit cards as well as JCB, China Union Pay and BC Global.