

# Environmental, Social and Governance Report 2022



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01

# Letter from the Chairman, President and CEO

## ► To our First Hawaiian Stakeholders,

As we emerge from the COVID-19 pandemic it is important to recognize that we are living through a period of historic economic and societal change that has brought disruption and stress to so many. As we've watched the world grapple with the war in Ukraine, high interest rates, climate change, and the ongoing affects of the pandemic, those challenges have also created economic volatility here at home. Yet as we face these issues in our island communities, we have seen the positive impact we can have by running a dynamic and healthy organization.



## IT'S ALL CONNECTED

At First Hawaiian Bank, we recognize that the relationships we have with our customers, our communities, and our environment are all connected. While we take great pride in our financial performance, it's our focus on responsible business practices, our active stewardship in the communities we serve, and our contributions to protecting the environment that make us Hawai'i's #1 bank. As we continue to emphasize our commitment to serving with integrity, these efforts are at the core of our governing philosophy.

With that as our foundation, this report provides insights into the strides we have made and our ongoing commitment to our environmental, social, and governance initiatives.

## FHB IN THE GREEN

Working to offset the impacts of climate change and contributing to the sustainability efforts of the communities we serve is an ongoing priority for First Hawaiian Bank. We've made great strides in the areas of energy efficiency thanks to our partnership with Carbon Lighthouse and our LED retrofit project, which has led to a 12.43% decrease in our energy use. And we continue to reduce our waste through eliminating single-use plastics and expanding our recycling efforts to include cardboard, aluminum, and plastic. Within the community we continue to support environmental initiatives, including the restoration of the Ala Wai Canal, where bank employees participated in the Ala Wai Genki Ball Project geared towards reducing the pollutants and harmful waste that are contaminating the water.

## FABRIC OF THE COMMUNITY

First Hawaiian Bank takes great pride in being a part of the communities we serve, and our employees are a direct reflection of that. Our team is highly engaged in helping our community, as illustrated by the 99% participation rate in Kōkua Mai, our employee giving program, which generated \$937,000 in donations to 38 different nonprofits. FHB continues to receive an "Outstanding" rating for Community Reinvestment from the FDIC, spearheaded by development initiatives and partnerships, financial literacy outreach, and small business support. Through a variety of different programs, we continue to be instrumental in helping locals gain access to home ownership.

**"By staying true to our values and communities, First Hawaiian Bank has built a strong foundation for shared success."**

**– Robert S. Harrison,**  
Chairman, President and Chief Executive Officer

## WE'RE ONLY AS GOOD AS OUR PEOPLE

Coming out of the pandemic, the "Great Resignation" impacted companies across the country. As FHB works to attract and retain talent, we recognize developing a diverse workforce is critical to our long-term success. The bank has a tremendously diverse staff, and invests in its award-winning leadership program, Strive. FHB also offers over 90 online career development courses, creating broad access to curriculum that can help our staff further their careers at the First Hawaiian. The investments we're making in these areas are paying off. We depend on the hard work and dedication of our team to champion our values, advance our environmental initiatives, contribute to our communities, and grow our business.

## WE TAKE OUR VALUES TO HEART

First Hawaiian's corporate governance is shaped by our commitment to our customers and community. We stay true to our mission, and we stay focused on our core

values, which are at the heart of every decision we make. From the board governance structure to the details of our company-wide code of conduct, our board and senior management create effective policies for risk management, data security, and ethical business standards that support our long-term strategy for sustainability. Within those policies and guidelines, it is incredibly empowering for our team to know that they have the autonomy to collaborate on solutions that are backed by the financial stability and security that the bank can provide.

ESG is at the core of our operating principles. We will continue to develop and refine our efforts to ensure we're doing what is right for our customers and our community. To further this effort, in 2022 FHB formed an ESG steering committee that will focus on enhancing and expanding our efforts while measuring the effectiveness of our various initiatives. While financial performance will continue to be a top priority, ESG will help shape our strategy because we know that to truly serve our customers and communities, we must take care of the people we value and the place we call home.

Mahalo,



**Robert S. Harrison**

Chairman, President and Chief Executive Officer

## FIRST HAWAIIAN COMMITMENT TO ENVIRONMENTAL, SOCIAL, AND GOVERNANCE MATTERS

We are committed to having sound corporate governance practices including environmental, social, and governance (ESG) oversight. Our Environmental, Social, and Governance Report (ESG Report), Corporate Governance Guidelines, and other applicable policies highlight our investment in the development, career advancement and health and safety of our employees, maintenance and support of our customer relationships, service and support of our communities, and attention to environmental stewardship to keep our planet and environment sustainable. Our practices are important to how we manage our business and maintain our integrity in the marketplace. In setting our practices, we seek to balance our corporate and stockholder interests, while considering applicable market practices and trends.

Our Corporate Governance Guidelines set forth a framework for our company that creates high levels of integrity and maintains sound management practices. The guidelines are reviewed annually by the Corporate Governance and Nominating Committee, as well as amended from time to time to continue evolving our ESG practices. With a focus on delivering long-term stockholder value, the backbone of our corporate governance program is to provide transparent disclosure to all stakeholders on an ongoing and consistent basis.

## OVERSIGHT

### Board of Directors

Strategic plan,  
including ESG  
objectives

Annual budget,  
including ESG-related  
investments and expenditures

Corporate  
culture oversight



## BOARD-LEVEL COMMITTEES

### Corporate Governance and Nominating Committee

Oversees:  
ESG oversight and practices  
Voluntary ESG disclosures  
Stakeholder engagement on governance matters

### Compensation Committee

Oversees:  
Employee compensation and benefits  
Human resources practices and strategies  
Talent management and succession planning

### Risk Committee

Oversees:  
Enterprise risk management program  
Organizational alignment within risk  
appetite framework, including ESG risks  
Information security

### Audit Committee

Oversees:  
Internal controls and disclosure  
Disclosure of material ESG matters  
Code of Conduct and Ethics  
Legal and compliance matters



## EXECUTION

## MANAGEMENT-LEVEL COMMITTEES

### Executive Leadership Team

Evaluates ESG considerations within strategic planning  
Oversees ESG Committee  
Consists of senior management, including NEOs

### ESG Committee

Provides guidance and direction on internal initiatives  
Prepares annual ESG Report

### Enterprise Risk Management Committee

Monitors ESG-related updates to risk inventory  
Reviews and manages enterprise risk appetite and control  
environment and recommends enhancements  
Supervises enterprise risk assessments, incorporating ESG risks

### Disclosure Committee

Reviews ESG-related disclosures  
in SEC reporting

### Asset/Liability Management Committee

Monitors and manages risk  
appetite framework with respect  
to market risk

# FIRST HAWAIIAN BANK SNAPSHOT

**51**  
BRANCHES

## GUIDING PRINCIPLES

### FIRST HAWAIIAN BANK'S VISION

Empowering our employees, customers and communities to help them prosper.

### OUR MISSION

Bringing together our people, culture and technology to deliver personalized financial solutions to meet our customers' needs.

**\$21.6B**  
DEPOSITS  
(2021: \$21.8B)

**\$24.5B**  
ASSETS  
(2021: \$24.9B)

**\$265.6M**  
NET INCOME  
(2021: \$265.7M)

## U.S. SMALL BUSINESS ADMINISTRATION

SBA LENDER OF THE YEAR  
IN CATEGORY I  
(LARGE-SIZE LENDERS)

504 LENDER OF THE YEAR  
IN CATEGORY I

IN TIME OF NEED AWARD 

## FORBES MAGAZINE

TOP-RANKED HAWAII BANK  
ON ITS 2022 BEST BANKS  
IN AMERICA LIST 

RANKED AS  
ONE OF THE WORLD'S  
BEST BANKS 

## OUR CORE VALUES

### CARING



- We value relationships over transactions.
- We treat people with dignity and respect.
- We serve each other, our customers, and our community.

### CHARACTER



- We act with integrity.
- We take responsibility for our actions.
- We are not afraid to take risks and learn from our mistakes.

### COLLABORATION



- We achieve our best results when we work together.
- We value others' viewpoints and draw strength from diversity.
- We share credit when things go well and accept responsibility when things don't go well.

# SENIOR MANAGEMENT COMMITTEE



## SMC MEMBERS

**Robert S. Harrison**

Chairman, President and CEO

**Christopher L. Dods**

Vice Chairman and  
Chief Operating Officer,  
Digital Banking and  
Marketing Group

**Alan H. Arizumi**

Vice Chairman,  
Wealth Management Group

**Neill A. Char**

Vice Chairman,  
Commercial and Retail  
Banking Groups

**Ralph M. Mesick**

Vice Chairman,  
Chief Risk Officer,  
Risk Management Group

**Lance A. Mizumoto**

Vice Chairman  
and Chief Lending Officer,  
Wholesale Banking Group

**James M. Moses**

Vice Chairman  
and Chief Financial Officer,  
Finance Group

**Gina O.W. Anonuevo**

Executive Vice President  
and Chief Compliance Officer,  
Corporate Compliance Group

**Iris Y. Matsumoto**

Executive Vice President and  
Chief Human Resources Officer,  
Human Resource Group

**Joel E. Rappoport**

Executive Vice President,  
General Counsel and Secretary,  
Legal and Corporate  
Services Group



# 02 Value-Based Governance

► **As a community-minded bank,**

our approach to governance is guided by our dedication to our Company's core values of Caring, Character and Collaboration, which are at the heart of every decision our leaders and governing bodies make. It defines our culture and shapes our commitment to our stockholders, employees, and the communities we serve.

Sound corporate governance under the oversight of a strong, knowledgeable, and engaged board of directors working collaboratively with senior leadership is essential for long-term success. Adherence to our corporate policies creates an environment where employees act with integrity, honesty, and fairness. It is through our consistent ethical behavior that we can build trust with our stakeholders.

# GOVERNANCE SNAPSHOT

## BOARD REFRESHMENT

In nominating directors, the First Hawaiian, Inc. board has sought out individuals that bring a diversity of views and experience to the team. The current board of directors is composed of 10 members with an ethnic diversity of 60 percent.

<b>2018</b>	<b>3 DIRECTORS ADDED</b>
<b>2020</b>	<b>1 DIRECTOR ADDED</b>
<b>2021</b>	<b>2 DIRECTORS ADDED</b>
<b>2022</b>	<b>2 DIRECTORS ADDED</b>

## FHI & FHB BOARD MEMBERS

■ - First Hawaiian Inc. Board of Directors    ▲ - First Hawaiian Bank Board of Directors

### Robin Campaniano ▲

President and Chief Executive Officer (Retired)  
AIG Hawaii Insurance Company

### W. Allen Doane ■▲

Chairman and Chief Executive Officer (Retired)  
Alexander & Baldwin, Inc.

### Michael Fujimoto ■▲

Executive Chairman  
HPM Building Supply

### Robert Harrison ■▲

Chairman, President and CEO  
First Hawaiian Bank

### Robert Hiam ▲

President and Chief Executive Officer (Retired)  
Hawaii Medical Service Association

### Donald Horner ▲

Partner  
Malu Investments

### Faye Kurren ■▲

President and Chief Executive Officer (Retired)  
Hawaii Dental Service

### Leighton Mau ▲

President and Chief Operating Officer  
Waikiki Business Plaza, Inc.

### James Moffatt ■▲

Vice Chairman and Global CEO (Retired)  
Deloitte Consulting

### Mark Mugiishi ■▲

President and Chief Executive Officer  
Hawaii Medical Service Association

### Mark Teruya ▲

President (Retired)  
FreshPoint Hawaii, LLC

### Kelly Thompson ■▲

Senior Vice President and Chief Operating Officer (Retired)  
Walmart eCommerce

### Allen Uyeda ■▲

Chief Executive Officer (Retired)  
First Insurance Company of Hawaii, Ltd.

### Vanessa Washington ■▲

Senior Executive Vice President, General Counsel and Secretary (Retired)  
Bank of the West

### C. Scott Wo ■▲

Owner/Executive Team  
C. S. Wo & Sons, Ltd.

### Albert Yamada ▲

Vice Chairman, Chief Financial Officer, Chief Administrative Officer and Secretary (Retired)  
First Hawaiian Bank

# GOVERNANCE SNAPSHOT

## REGULATORY CONTROLS

We are regularly examined by, and/or responsible to, our regulators including:

Federal Deposit Insurance Corporation

Hawai'i Division of Financial Institutions

Board of Governors of the Federal Reserve System

Consumer Financial Protection Bureau

Securities Exchange Commission

## STAKEHOLDER COMMUNICATIONS



### INTERNET IR.FHB.COM

Press Releases  
Securities and Exchange Commission Filings  
Annual Report



### MAIL

First Hawaiian, Inc.  
c/o Corporate Secretary  
999 Bishop Street, 29th Floor  
Honolulu, HI 96813



### EVENTS

Annual Stockholder Meeting



### PHONE

Quarterly Earning Calls



### INVESTOR MEETINGS

The CEO, CFO and Head of Investor Relations meet frequently with investors including in-person and virtual opportunities.

## INTEGRITY HOTLINE POLICY



Allows directors, officers, employees, and others to report complaints anonymously and confidentially through a third-party managed hotline or online, regarding accounting, internal accounting controls, or auditing matters.

## FHB INCIDENT RESPONSE TEAM



Responsible for coordinating responses to emerging cybersecurity situations like Distributed Denial of Service (DDOS) attacks, phishing or third-party breaches. The Incident Response Team conducts cybersecurity exercises annually to improve response readiness in the event of a cyber intrusion or disruption of service.

# GOVERNANCE SNAPSHOT

## OUR PILLARS OF SUSTAINABILITY

<p>Promoting healthy profitability through <b>Value-Based Governance</b></p>	<p>Protecting the company and its stakeholders through <b>Responsible Risk Management</b></p>	<p>Growing our capacity by <b>Investing in Company Culture and our Employees</b></p>	<p>Accepting our responsibility as an organization for <b>Improving our Environmental Impact</b></p>	<p>Increasing the potential of our communities by investing in programs that <b>Maximize Social Impact</b></p>
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**19**  
MANDATORY COMPLIANCE COURSES



**99.85%**  
COMPLETION RATE

In 2022, there were 19 mandatory compliance courses assigned to various departments of the bank based on the applicability of the course with approximately 99.85% completion rate.



**2,093**  
TOTAL EMPLOYEES



**37%**  
MEN

774 Male Employees



**63%**  
WOMEN

1,319 Female Employees

**27%**  
MANAGEMENT POSITIONS

**54%** FEMALE OFFICERS  
(425 TOTAL)

**46%** MALE OFFICERS  
(360 TOTAL)

- 15% of women are in management roles
- 12% of men are in management roles

The FHB Code of Conduct and Ethics sets forth the standards our officers, employees and directors are required to meet as they conduct the bank's business. Click [here](#) to read the Code of Conduct.

## CYBERSECURITY RISK MANAGEMENT

First Hawaiian Bank is dedicated to meeting our customer's digital service and security expectations. As customer engagement and demand continues to grow for digital solutions, the bank has continued to expand and refine its cybersecurity safeguards to protect our customers' information.

The bank adopted and is operating with the NIST Cybersecurity Framework as our governance framework and maturity assessment tool, and we continually review our program against the evolving cybersecurity threat landscape.

FHB safeguards the confidentiality and integrity of our customer information through a layered, "defense in depth" security approach. This includes rigorous systems testing, special training for IT staff and a security awareness program for both employees and customers.

The bank continues to mature its cyber risk management efforts, expanding and integrating cybersecurity resources into our enterprise management framework so they align with our business priorities. This approach requires continuously identifying, analyzing and managing

**The bank continues to mature its cyber risk management efforts, expanding and integrating cybersecurity resources into our enterprise management framework so they align with our business priorities. This approach requires continuously identifying, analyzing and managing cyber risks within a business context, and continuously measuring and reporting on the effectiveness of our controls through data analytics.**

cyber risks within a business context, and continuously measuring and reporting on the effectiveness of our controls through data analytics.

Our Security Operations Center (SOC) was created to mature the security monitoring and incident response capability of First Hawaiian Bank. Our response team coordinates responses to emerging cybersecurity situations like Distributed Denial Service (DDOS) attacks, phishing or third-party breaches. The incident Response Team conducts cybersecurity exercises annually to improve response readiness in the event of a cyber intrusion or disruption of service.

With cyber threats evolving and increasing constantly, building awareness of threats, preventative measures and best practices among our staff and customers is a key element of our program. FHB publishes articles

and guidance on its website to educate its customers, runs online courses for its staff, provides webinars for its customers and participates in cyber security month to ensure cybersecurity is always top of mind with its customers and staff.



## GOVERNANCE SPOTLIGHT



### VALUE-BASED LEADERSHIP AT THE BOARD LEVEL

Growing up in the Big Island business community at HPM Building Supply, Michael Fujimoto developed a great respect for First Hawaiian Bank—so he felt honored when CEO Walter Dods invited him to join its board of directors in the 1990s. In October 2022, Fujimoto felt honored once again when Chairman, President and CEO Bob Harrison invited him to join the board of First Hawaiian, Inc.

**“We feel it’s critically important to ensure that First Hawaiian is diligent in safeguarding the assets of the bank and the interests of stockholders and customers.”**

– **Michael Fujimoto**, Executive Chairman, HPM Building Supply

“The reason I was initially attracted to First Hawaiian, and why I continue to be very proud to serve, is that it has intrinsically always been a values-based organization.” Fujimoto said. “From day one, they have always had the interests of their customers and the interests of the community, and now the interest of their stockholders, top of mind in everything they do.”

Fujimoto served on the FHB board’s audit committee early in his term, so he is finding it rewarding to be on the audit and risk committees of the FHI board. “When it comes to audit and risk, our committees operate with a high degree of responsibility,” he said. “We feel it’s critically important to ensure the First Hawaiian is diligent in safeguarding the assets of the bank and the interests of stockholders and customers.”

For Fujimoto, in his decades of experience in Hawai‘i’s business world, what has continued to resonate is having a set of values underlying everything an organization does. “Be faithful to those values in every decision you make and every path you embark on,” he said. “Because without a solid set of values, you don’t have much of an organization—the organization will not last.”

Of all of FHB’s successes in 2022, Fujimoto is most proud of its Core Conversion. He recalls how closely the board was involved in supporting the management team throughout the process, and how Harrison himself ensured the organization took the time to do it right. “The impact of the Core Conversion is huge for First Hawaiian, not just today, but in the years to come,” added Fujimoto. “We continue to monitor and adjust our approach as needed to best support our employees and serve our customers.”



# 03 Social Responsibility

## ► Supporting our community, customers, and employees

First Hawaiian Bank's commitment to supporting its communities is a 165-year tradition our employees proudly continue today. We deliver value through our relationship banking strategy, which is predicated on meaningful connections that lead to personalized financial solutions. The bank remains committed to providing our teams with an inclusive, diverse, and positive work environment centered around our culture of collaboration and an award-winning talent development program. Our company's success comes from our dedicated and engaged employees who develop meaningful and long-lasting connections with our customers and community.

# SOCIAL SNAPSHOT

**\$932,310**  
KŌKUA MAI RESULTS



Participate in the Kōkua Mai campaign



Total donated through Kōkua Mai since 2007

**\$1,948,692**  
FOUNDATION GRANTS

**\$1,962,317**  
BANK DONATIONS

## BENEFITS OF WORKING AT FIRST HAWAIIAN BANK

- Professional leadership and career development opportunities
- Flexible remote work schedules
- Fun company-sponsored community service volunteer activities
- Generous company match of up to 7.5% to retirement plans with the ability to contribute to Roth IRA with after tax income
- 11 paid holidays, plus 4 paid float days
- Paid medical, dental, and vision coverage
- Life insurance, long term disability, long-term care, and business travel accident insurance coverage
- Company match to dependent care/elder care spending account
- Subsidized meals at on-site employee lunchrooms
- Popular tuition reimbursement program for continuing education
- Convenient on-site fitness centers and lactation rooms
- Free on-site annual health screenings and flu shot
- 50% bus pass subsidy
- Pet insurance
- Discounted identity protection and banking services

## LEADERSHIP DEVELOPMENT



Professional development courses for employees through an Online Learning Center



Leadership development programs offered to employees

## INVEST IN EMPLOYEES

Executive Leadership Program	Emerging Leaders Program	Yes! Link Culture of Collaboration
Advanced Leaders Program	FHB Fundamentals	Toastmasters
Women's Leadership Forum	Mainland Banking Schools	Strive Book Club
Transformational Leadership Program	Circles of Growth	

## SOCIAL SPOTLIGHT

### FDIC RATES FIRST HAWAIIAN BANK “OUTSTANDING” FOR COMMUNITY REINVESTMENT PERFORMANCE

First Hawaiian Bank (FHB) once again received a rating of “Outstanding” in its most recent evaluation by the Federal Deposit Insurance Corporation (FDIC) for its performance under the Community Reinvestment Act (CRA) of 1977. This Outstanding rating is the FDIC’s highest performance rating and encompasses FHB’s community development activities. The CRA encourages banks to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods.

FHB is the only Hawai’i bank to receive an Outstanding Rating from the FDIC for 10 consecutive evaluation periods, since 1995. The bank oversees CRA efforts and reporting through the board-level Community Reinvestment Act committee and internal Management Compliance Committee.

**“It’s through relationship building like this and awareness that we can find support for those who need stable housing within our community and others.”**

– **Twinkle Borge**, Pu’uhonua o Wai’anae leader and Dynamic Community Solutions board member

### PU’UHONUA O WAI’ANAE

The First Hawaiian Bank Foundation committed \$250,000 to support the construction of Phase I of Pu’uhonua o Wai’anae (POW) Farm Village, a self-organized community of 250 people who live unhoused at the Wai’anae Boat Harbor.

In 2020, Dynamic Community Solutions purchased 20 acres of land in Wai’anae Valley and began planning a community of modest houses with shared bathrooms and kitchens, and other facilities to serve as permanently affordable homes for the people of POW. This master-planned affordable community consists of homes for 250 people, shared bathroom and kitchen buildings, and a working farm to feed village residents and fuel microenterprises.

“This has been a long journey and there were times I wondered if this dream would come true,” said Twinkle Borge, Pu’uhonua o Wai’anae leader and

Dynamic Community Solutions board member. “Mahalo to First Hawaiian Bank for the financial support, but also for taking the time to learn about our community, the project, and our specific needs. It’s through relationship building like this and awareness that we can find support for those who need stable housing within our community and others.”



# SOCIAL SPOTLIGHT

## OUR PRIDE STARTS WITH YES

Our employees come from a wide array of cultures, generations and backgrounds. We pride ourselves on fostering an atmosphere of acceptance and celebrating the differences that reflect the diverse communities we serve.

In 2022, the bank was honored to be recognized by *Hawaii Business* magazine as Hawai'i's Best Company for LGBTQ+ Equality as part of the publication's annual Best Places to Work awards. Bank employee Chad Yamamoto was also recognized by *Pacific Business News* as a 2022 Business of Pride honoree for his efforts to further equality initiatives both within First Hawaiian and the community.

As a team, FHB exemplifies its core values in this area through a variety of giveback opportunities. This includes its annual Kōkua Mai campaign which includes the Hawaii LGBT Legacy Foundation as one of the beneficiaries receiving \$12,220, and a Visionary-level sponsorship for the 2022 Pride

Parade and Festival. The bank was also a gold sponsor of Hawaii Health & Harm Reduction Centers annual Honolulu AIDS Walk on June 25, 2022.

**“We are so grateful to FHB and its employees for supporting the Hawaii LGBT Legacy Foundation. Its gifts have supported our programs that empower and educate the LGBTQIA+ community,” said Randy Soriano, Director, Hawai’i LGBT Legacy Foundation.**

These initiatives are important to the First Hawaiian Bank as we strive to make a difference for the next generation and our employees who are raising them.



“It’s a humbling experience to work with so many passionate people at the bank to learn about the issues that impact the LGBT community. That dialogue has been really educational for me and it shows that while we’ve done a lot of work, there’s so much more to do. Growth comes from having conversations and increasing visibility to find a common ground and create a more diverse and just world.”

– **Chad Yamamoto**, AVP & Advertising Manager  
2022 *Pacific Business News* Business of Pride Honoree



# 04 Environmental Stewardship

## ▶ Securing the future

First Hawaiian Bank is committed to being an environmental steward, and our employees work diligently to reduce our impact throughout the organization. We actively pursue our sustainability goals of maintaining energy efficient facilities, reducing waste, advancing sustainable transportation, and encouraging employees to participate in ongoing FHB and community-led sustainability initiatives.

# ENVIRONMENTAL SNAPSHOT

FIRST HAWAIIAN CENTER EXPANDED ITS RECYCLING EFFORTS TO INCLUDE CARDBOARD, ALUMINUM, AND PLASTIC

  
Paper recycling in all facilities

  
Electric vehicle charging stations

## SUSTAINABLE DESIGN PRACTICES

- Focus on timeless qualities, durability of materials and retrofitting existing spaces (vs. demolition or relocation) to ensure a long material life cycle.
- We budget for these practices and believe the long-term sustainability outcome is worth the investment today.
- Repurpose or donate furniture that is no longer needed.
- Refinish or reupholster furniture to extend the life and reduce waste.
- Mindful purchasing of higher quality and longer life cycle furniture with an eye on reducing waste.



Pounds of e-waste collected



Reduced energy use

  
Photovoltaic use on branch buildings



Bus pass subsidy for all employees

## BUILDING MATERIALS

Low VOC paints

Use of materials (i.e. carpet or textiles) that contain recycled content

## LANDSCAPING WITH NATIVE & INDIGENOUS PLANTS AT FHC BRANCHES AND OFFICES

'Akia	'Awapuhi	Hāpu'u	Heleconia	Koai'a	Koki'o Ke'oke'o
Kupukupu	Laua'e	Nā'ū	Naupaka	'Ohai Ali'i	'Ōhi'a Lehua
Palapalai	Pili grass	Pōhinahina	Ti leaf (various types)	'Uki'uki	'Ūlei

# ENVIRONMENTAL SPOTLIGHT



## ALA WAI GENKI BALL PROJECT

First Hawaiian Bank employees participated in an Ala Wai Canal restoration project as part of the bank's Community Care program. More than 135 dedicated employees, alongside family and friends, volunteered their time to help improve water quality in the Ala Wai Canal ecosystem.

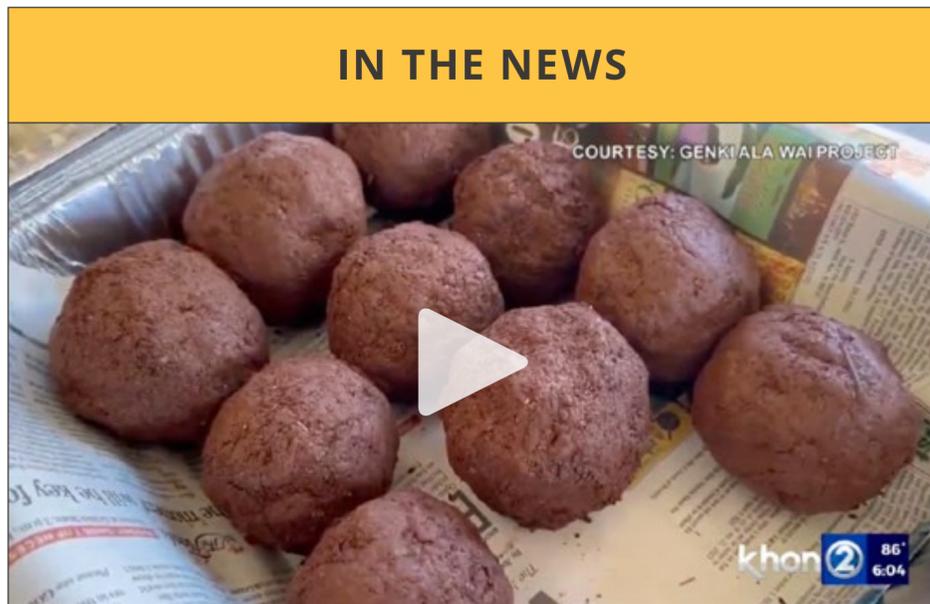
Participants tossed more than 1,000 previously made and cured "Genki" balls into the Ala Wai Canal, which will immediately start to process pollutants and help eliminate sludge build up. Just one can remove approximately one square meter of harmful waste.

"We are thrilled to partner with The Genki Ala Wai Project and be a part of an initiative that will have an immediate impact as well as on future generations of residents and visitors. Mahalo to all of the volunteers who helped make today a success, from Genki ball production to getting them into the water. It is clear that we all share the same goal of revitalizing this historic waterway and ecosystem," said Bob Harrison, Chairman, President, and Chief Executive Officer.

The idea to use Genki balls to restore the Ala Wai Canal was proposed in 2017 by three Punahou students for the "Make Ala Wai Awesome" challenge, inspired by a visit to EM Hawai'i and the story of fishers who used "Genki balls," a term the fishers coined, to restore Osaka Bay. Genki balls are made from clay soil, rice bran, molasses, water, and effective microorganisms culture (lactic acid bacteria, yeast and phototrophic bacteria). They provide an ongoing method of bioremediation, which is the use of living organisms to remove pollutants from soil and water.

"Partners like First Hawaiian Bank make it possible for us to meet our goal of getting 8,000 Genki balls into the canal every month. It is a lofty goal that requires large and small community organizations to rally their support network to get involved," said Hiro Nago, technical advisor for the Genki Ala Wai Project. "We have seen a vast improvement with many folks like Mr. [Bob] Harrison commenting on the change in the smell around this waterway. Our students have also observed fishes returning to the area, which provides the motivation and gratification needed to keep them interested in this long-term initiative."

For more information about the science behind the project, visit [genkialawai.org](https://genkialawai.org).



# ENVIRONMENTAL SPOTLIGHT



## LIGHTING THE WAY

Driven by an internal desire to be sustainable, First Hawaiian Bank conceived of its LED retrofit of First Hawaiian Center in 2020 and completed a substantial amount of the project in 2022. All floors of the building were involved, from the lobby to the 30th floor boardroom.

The project was executed by local companies Wasa Electrical Services, Inc.; Electrician's Inc.; and Lighting Elegance, LLC. "All three companies have proven themselves to be excellent partners that provide instrumental feedback in our large project initiatives," said Danielle Yafuso, SVP & FHC and Branch Properties Manager. "We thought this would be a strong team for such a major undertaking."

In total, more than 9,000 lamps qualified for replacement. Hawaii Energy awarded FHB an incentive rebate of \$21,500, offsetting the material cost of the project. For Sean Kerns, owner of Lighting Elegance, which supplied the lighting materials, "The size of the project was the challenge. I can't thank Reuben Vea, the Facilities Engineer, more. He and his team contributed greatly to the success of the project."

**"It was a pleasure working with the FHB building maintenance team. They were active in helping coordinate access to all areas of the building while minimizing possible disruptions to both employees and clients."**

**- Marc M. Tam, Senior Estimator, Wasa Electrical Services, Inc.**

Says Marc M. Tam, Senior Estimator, Wasa Electrical Services, Inc., "It was a pleasure working with the FHB building maintenance team. They were active in helping coordinate access to all areas of the building while minimizing possible disruptions to both employees and clients."

For Marc, the project is a good example of the actions that can be taken to reduce energy usage and reduce operating costs. Compared to pre-pandemic levels in 2019, the LED retrofit of First Hawaiian Center has projected savings of 720,000 KWH, or \$302,400, and the equivalent of 510 metric tons of carbon dioxide.



05

# 2022 Sustainability Accounting Standards Board (SASB) Index

## ► For Commercial Banks, Mortgage Finance, and Consumer Finance

This Index has been prepared in accordance with the Industry Standards Version 2018-10 issued by the Sustainability Accounting Standards Board (SASB). The Index includes data and descriptions from First Hawaiian's activities and operations during the 2022 calendar year. References in this Index to "First Hawaiian," "we," "our" and "us" refer to First Hawaiian, Inc. and its consolidated subsidiaries, which include only First Hawaiian Bank (FHB) and its subsidiaries.

We have provided our responses below to the extent practicable in light of the available information and resources. Where no disclosure is given below in response to an Accounting Metric, we provide a code that refers to one of the following reasons for why disclosure is not provided:

A - The requested information is not available.

B - The requested information is not available without unreasonable effort or expense.

C - The requested information is deemed confidential for competitive reasons.

# I. COMMERCIAL BANKS STANDARD

## DATA SECURITY

ACCOUNTING METRIC	CODE	RESPONSE
(1) Number of data breaches, (2) percentage involving personally identifiable information (PII), (3) number of account holders affected	FN-CB-230a.1	If applicable, any material cybersecurity incidents would be reported in our Annual Report on Form 10-K for the year ending December 31, 2022 ("2022 Annual Report"). No such material incidents were reported during the year ending December 31, 2022.
Description of approach to identifying and addressing data security risks	FN-CB-230a.2	Please see page 13 of our 2022 ESG Report.

# I. COMMERCIAL BANKS STANDARD

## FINANCIAL INCLUSION & CAPACITY BUILDING

ACCOUNTING METRIC	CODE	RESPONSE															
(1) Number and (2) amount of loans outstanding qualified to programs designed to promote small business and community development	FN-CB-240a.1	<p>To promote small business and community development, the bank originated the following loans during 2022:</p> <table border="1"> <thead> <tr> <th><i>(Dollars in thousands)</i></th> <th>Number</th> <th>Value</th> </tr> </thead> <tbody> <tr> <td>Small Business</td> <td>2,916</td> <td>\$384,328</td> </tr> <tr> <td>Small Farm</td> <td>4</td> <td>\$923</td> </tr> <tr> <td>Community Development</td> <td>155</td> <td>\$520,289</td> </tr> <tr> <td><b>Total</b></td> <td><b>3,075</b></td> <td><b>\$905,540</b></td> </tr> </tbody> </table> <p>In our most recent FDIC Community Reinvestment Examination in 2022, FHB received an “Outstanding” rating for the tenth consecutive evaluation, dating back to 1995. The bank’s overall Outstanding rating is a function of the bank’s Outstanding performance under the Lending, Investment and Service tests of the examination.</p>	<i>(Dollars in thousands)</i>	Number	Value	Small Business	2,916	\$384,328	Small Farm	4	\$923	Community Development	155	\$520,289	<b>Total</b>	<b>3,075</b>	<b>\$905,540</b>
<i>(Dollars in thousands)</i>	Number	Value															
Small Business	2,916	\$384,328															
Small Farm	4	\$923															
Community Development	155	\$520,289															
<b>Total</b>	<b>3,075</b>	<b>\$905,540</b>															
(1) Number and (2) amount of past due and nonaccrual loans qualified to programs designed to promote small business and community development	FN-CB-240a.2	Not disclosed. Please see Code B page 23 above.															
Number of no-cost retail checking accounts provided to previously unbanked or underbanked customers	FN-CB-240a.3	None															

*continued on following page...*

# I. COMMERCIAL BANKS STANDARD

## FINANCIAL INCLUSION & CAPACITY BUILDING

ACCOUNTING METRIC	CODE	RESPONSE
Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	FN-CB-240a.4	<b>MyMoney Program</b> – Since 2015, FHB has provided online financial education to various schools across Hawai'i that primarily serve low- to moderate-income students through the MyMoney program. For the school year from 2021-2022, 1,055 students have benefited from the MyMoney program, investing approximately 3,640 learning hours.

## INCORPORATION OF ENVIRONMENTAL, SOCIAL, AND GOVERNANCE FACTORS IN CREDIT ANALYSIS

ACCOUNTING METRIC	CODE	RESPONSE
Commercial and industrial credit exposure, by industry	FN-CB-410a.1	Not disclosed. Please see Code B page 23 above.
Description of approach to incorporation of environmental, social, and governance (ESG) factors in credit analysis	FN-CB-410a.2	First Hawaiian does not engage in any financing, investments or transactions with great risk of impacting the health and safety of populations, protected species or the environment in general. Also, we will not knowingly participate in any financing, investments or transactions involving products subject to national or international bans.

# I. COMMERCIAL BANKS STANDARD

## BUSINESS ETHICS

ACCOUNTING METRIC	CODE	RESPONSE
Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anti-competitive behavior, market manipulation, malpractice, or other related financial industry laws or regulations	FN-CB-510a.1	If applicable, any material legal proceedings would be reported in our 2022 Annual Report. No such material legal proceedings were reported during the year ending December 31, 2022.
Description of whistleblower policies and procedures	FN-CB-510a.2	Please see page 11 of our 2022 ESG Report.

# I. COMMERCIAL BANKS STANDARD

## SYSTEMIC RISK MANAGEMENT

ACCOUNTING METRIC	CODE	RESPONSE
Global Systemically Important Bank (G-SIB) score, by category	FN-CB-550a.1	Not applicable
Description of approach to incorporation of results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy, and other business activities	FN-CB-550a.2	<p>Capital management is a key activity. With the oversight of our Board of Directors, we establish risk appetite standards to assess our ability to generate adequate risk-adjusted returns while maintaining a high level of solvency even under periods of stress. Based on those standards, we set formal capital policies and contingency plans and develop an annual capital plan which incorporates expectations for dividend and capital distribution activities.</p> <p>As part of our regular capital planning process, we conduct stress testing that allows us to consider the adequacy of our capital to absorb unexpected losses under periods of adversity. These tests are not a formal regulatory requirement for a bank of our size but a voluntary practice that allows us to evaluate solvency under a range of scenarios and inform decisions we make under the capital plan.</p>

# I. COMMERCIAL BANKS STANDARD

## ACTIVITY METRICS

ACCOUNTING METRIC	CODE	RESPONSE															
(1) Number and (2) value of checking and savings accounts by segment: (a) personal and (b) small business	FN-CB-000.A	<p><b>(a) Personal</b></p> <p><i>(Dollars in thousands)</i></p> <table border="1"> <thead> <tr> <th></th> <th>Number</th> <th>Value</th> </tr> </thead> <tbody> <tr> <td>Personal Savings</td> <td>126,569</td> <td>\$4,299,004</td> </tr> <tr> <td>Personal Checking</td> <td>280,102</td> <td>\$4,496,004</td> </tr> <tr> <td><b>Total</b></td> <td><b>406,671</b></td> <td><b>\$8,795,008</b></td> </tr> </tbody> </table> <p>* Excludes Public Fund Products and all CDs</p> <p><b>(b) Small Business</b> – Not disclosed. Please see Code A page 23 above.</p>		Number	Value	Personal Savings	126,569	\$4,299,004	Personal Checking	280,102	\$4,496,004	<b>Total</b>	<b>406,671</b>	<b>\$8,795,008</b>			
	Number	Value															
Personal Savings	126,569	\$4,299,004															
Personal Checking	280,102	\$4,496,004															
<b>Total</b>	<b>406,671</b>	<b>\$8,795,008</b>															
(1) Number and (2) value of loans by segment: (a) personal, (b) small business, and (c) corporate	FN-CB-000.B	<p><i>(Dollars in thousands)</i></p> <table border="1"> <thead> <tr> <th></th> <th>Number</th> <th>Value</th> </tr> </thead> <tbody> <tr> <td>Personal</td> <td>206,049</td> <td>\$1,116,653</td> </tr> <tr> <td>Small Business</td> <td>14,404</td> <td>\$91,692</td> </tr> <tr> <td>Corporate</td> <td>4,967</td> <td>\$3,512,776</td> </tr> <tr> <td><b>Total</b></td> <td><b>225,420</b></td> <td><b>\$4,721,121</b></td> </tr> </tbody> </table>		Number	Value	Personal	206,049	\$1,116,653	Small Business	14,404	\$91,692	Corporate	4,967	\$3,512,776	<b>Total</b>	<b>225,420</b>	<b>\$4,721,121</b>
	Number	Value															
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Corporate	4,967	\$3,512,776															
<b>Total</b>	<b>225,420</b>	<b>\$4,721,121</b>															

## II. MORTGAGE FINANCE STANDARD

### LENDING PRACTICES

ACCOUNTING METRIC	CODE	RESPONSE																																
(1) Number and (2) value of residential mortgages of the following types: (a) Hybrid or Option Adjustable-rate Mortgages (ARM), (b) Prepayment Penalty, (c) Higher Rate, (d) Total, by FICO scores above or below 660	FN-MF-270a.1	<p><b>(a) Hybrid or Option Adjustable-rate Mortgages</b> (Dollars in thousands)</p> <table border="1"> <thead> <tr> <th colspan="4">HYBRID OR OPTION ARM*</th> </tr> <tr> <th colspan="2">FICO ≤ 660 **</th> <th colspan="2">FICO &gt; 660 **</th> </tr> <tr> <th>#</th> <th>Value</th> <th>#</th> <th>Value</th> </tr> </thead> <tbody> <tr> <td>353</td> <td>\$44,395</td> <td>11,390</td> <td>\$1,500,845</td> </tr> </tbody> </table> <p>* Consists of mortgages with interest rate resets of less than five years. FHB does not offer mortgage loans with negative amortization or interest-only payment schedules.</p> <p>** Excludes data for customers who do not have an approved credit score.</p> <p><b>(b) Prepayment Penalty</b> We do not assess any prepayment penalties on residential mortgages.</p> <p><b>(c) Higher Rate</b> We do not offer any higher rate residential mortgages.</p> <p><b>(d) Total, by FICO scores above or below 660</b> (Dollars in thousands)</p> <table border="1"> <thead> <tr> <th colspan="4">TOTAL RESIDENTIAL MORTGAGES</th> </tr> <tr> <th colspan="2">FICO ≤ 660 *</th> <th colspan="2">FICO &gt; 660 *</th> </tr> <tr> <th>#</th> <th>Value</th> <th>#</th> <th>Value</th> </tr> </thead> <tbody> <tr> <td>559</td> <td>\$96,327</td> <td>20,579</td> <td>\$5,046,177</td> </tr> </tbody> </table> <p>* Excludes data for customers who do not have an approved credit score</p>	HYBRID OR OPTION ARM*				FICO ≤ 660 **		FICO > 660 **		#	Value	#	Value	353	\$44,395	11,390	\$1,500,845	TOTAL RESIDENTIAL MORTGAGES				FICO ≤ 660 *		FICO > 660 *		#	Value	#	Value	559	\$96,327	20,579	\$5,046,177
HYBRID OR OPTION ARM*																																		
FICO ≤ 660 **		FICO > 660 **																																
#	Value	#	Value																															
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559	\$96,327	20,579	\$5,046,177																															

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## II. MORTGAGE FINANCE STANDARD

### LENDING PRACTICES

ACCOUNTING METRIC	CODE	RESPONSE																													
(1) Number and (2) value of (a) residential mortgage modifications, (b) foreclosures, and (c) short sales or deeds in lieu of foreclosure, by FICO scores above and below 660	FN-MF-270a.2	<table border="1"> <thead> <tr> <th colspan="5">RESIDENTIAL MORTGAGES</th> </tr> <tr> <th rowspan="2">(Dollars in thousands)</th> <th colspan="2">FICO ≤ 660 *</th> <th colspan="2">FICO &gt; 660 *</th> </tr> <tr> <th>#</th> <th>Value</th> <th>#</th> <th>Value</th> </tr> </thead> <tbody> <tr> <td><b>Modifications</b></td> <td>12</td> <td>\$3,057</td> <td>71</td> <td>\$31,700</td> </tr> <tr> <td><b>Foreclosures</b></td> <td>1</td> <td>\$135</td> <td>1</td> <td>\$126</td> </tr> <tr> <td><b>Short Sales / Deeds in Lieu of Foreclosure</b></td> <td>0</td> <td>n/a</td> <td>0</td> <td>n/a</td> </tr> </tbody> </table> <p>* Excludes data for customers who do not have an approved credit score</p>	RESIDENTIAL MORTGAGES					(Dollars in thousands)	FICO ≤ 660 *		FICO > 660 *		#	Value	#	Value	<b>Modifications</b>	12	\$3,057	71	\$31,700	<b>Foreclosures</b>	1	\$135	1	\$126	<b>Short Sales / Deeds in Lieu of Foreclosure</b>	0	n/a	0	n/a
RESIDENTIAL MORTGAGES																															
(Dollars in thousands)	FICO ≤ 660 *		FICO > 660 *																												
	#	Value	#	Value																											
<b>Modifications</b>	12	\$3,057	71	\$31,700																											
<b>Foreclosures</b>	1	\$135	1	\$126																											
<b>Short Sales / Deeds in Lieu of Foreclosure</b>	0	n/a	0	n/a																											
Total amount of monetary losses as a result of legal proceedings associated with communications to customers or remuneration of loan originators	FN-MF-270a.3	If applicable, any material legal proceedings would be reported in our 2022 Annual Report. No such legal proceedings were reported during the year ending December 31, 2022.																													
Description of remuneration structure of loan originators	FN-MF-270a.4	<p>Our leadership, with oversight from the Compensation Committee of the Board of Directors, reviews our incentive plans, including our loan originator incentive plans, to ensure that our plans motivate business performance while balancing risk and reward and are not likely to create material adverse risk.</p> <p>Loan originators are paid a base salary in addition to commissions resulting from the origination of mortgage loans. Commissions are based on the loan amount, production volume, loan quality, and compliance.</p>																													

## II. MORTGAGE FINANCE STANDARD

### DISCRIMINATORY LENDING

ACCOUNTING METRIC	CODE	RESPONSE
(1) Number, (2) value, and (3) weighted average Loan-to-Value (LTV) ratio of mortgages issued to (a) minority and (b) all other borrowers, by FICO scores above and below 660	FN-MF-270b.1	Not disclosed. Please see Code B page 23 above.
Total amount of monetary losses as a result of legal proceedings associated with discriminatory mortgage lending	FN-MF-270b.2	If applicable, any material legal proceedings would be reported in our 2022 Annual Report. No such legal proceedings were reported during the year ending December 31, 2022.

*continued on following page...*

## II. MORTGAGE FINANCE STANDARD

### DISCRIMINATORY LENDING

ACCOUNTING METRIC	CODE	RESPONSE
Description of policies and procedures for ensuring nondiscriminatory mortgage origination	FN-MF-270b.3	<p>We maintain a Fair Lending Program with related policies and procedures to ensure compliance with the Equal Credit Opportunity Act (ECOA), Fair Housing Act, and implementing laws and regulations. Highlights of our program related to mortgage loans include:</p> <ul style="list-style-type: none"> <li>• Underwriting and pricing mortgages according to clearly established written guidelines</li> <li>• Fair lending training for all employees involved in mortgage lending</li> <li>• Regression analysis of HMDA-reportable loans to proactively identify potential discrimination</li> <li>• Periodic testing for compliance with fair lending and related regulatory requirements</li> </ul> <p>All new products, services or significant changes related to mortgage activities are reviewed, including all mortgage related marketing campaigns and materials.</p>

## II. MORTGAGE FINANCE STANDARD

### ENVIRONMENTAL RISK TO MORTGAGED PROPERTIES

ACCOUNTING METRIC	CODE	RESPONSE												
(1) Number and (2) value of mortgage loans in 100-year flood zones	FN-MF-450a.1	<table border="1"> <thead> <tr> <th data-bbox="1469 615 1819 652"><i>(Dollars in thousands)</i></th> <th data-bbox="1819 615 2169 652">Number</th> <th data-bbox="2169 615 2518 652">Principal Balance</th> </tr> </thead> <tbody> <tr> <td data-bbox="1469 652 1819 690">Residential</td> <td data-bbox="1819 652 2169 690">791</td> <td data-bbox="2169 652 2518 690">\$60,296</td> </tr> <tr> <td data-bbox="1469 690 1819 727">Commercial</td> <td data-bbox="1819 690 2169 727">239</td> <td data-bbox="2169 690 2518 727">\$1,397,865</td> </tr> <tr> <td data-bbox="1469 727 1819 765"><b>Total</b></td> <td data-bbox="1819 727 2169 765"><b>2,302</b></td> <td data-bbox="2169 727 2518 765"><b>\$2,171,421</b></td> </tr> </tbody> </table>	<i>(Dollars in thousands)</i>	Number	Principal Balance	Residential	791	\$60,296	Commercial	239	\$1,397,865	<b>Total</b>	<b>2,302</b>	<b>\$2,171,421</b>
<i>(Dollars in thousands)</i>	Number	Principal Balance												
Residential	791	\$60,296												
Commercial	239	\$1,397,865												
<b>Total</b>	<b>2,302</b>	<b>\$2,171,421</b>												
(1) Total expected loss and (2) Loss Given Default (LGD) attributable to mortgage loan default and delinquency due to weather-related natural catastrophes, by geographic region	FN-MF-450a.2	Not disclosed. Please see Code A page 23 above.												
Description of how climate change and other environmental risks are incorporated into mortgage origination and underwriting	FN-MF-450a.3	As part of the underwriting and approval process, our internal policies ensure that our customers adhere to all applicable zoning and permitting requirements. The potential environmental impact of a proposed real estate project is an inherent consideration in any transaction we evaluate for financing.												

## II. MORTGAGE FINANCE STANDARD

### ACTIVITY METRICS

ACCOUNTING METRIC	CODE	RESPONSE												
(1) Number and (2) value of mortgages originated by category: (a) residential and (b) commercial	FN-MF-000.A	<table border="1"> <thead> <tr> <th><i>(Dollars in thousands)</i></th> <th>Number</th> <th>Principal Balance</th> </tr> </thead> <tbody> <tr> <td>Residential</td> <td>3,195</td> <td>\$929,354</td> </tr> <tr> <td>Commercial</td> <td>50</td> <td>\$20,744</td> </tr> <tr> <td><b>Total</b></td> <td><b>3,245</b></td> <td><b>\$950,099</b></td> </tr> </tbody> </table>	<i>(Dollars in thousands)</i>	Number	Principal Balance	Residential	3,195	\$929,354	Commercial	50	\$20,744	<b>Total</b>	<b>3,245</b>	<b>\$950,099</b>
		<i>(Dollars in thousands)</i>	Number	Principal Balance										
		Residential	3,195	\$929,354										
		Commercial	50	\$20,744										
<b>Total</b>	<b>3,245</b>	<b>\$950,099</b>												
(1) Number and (2) value of mortgages purchased by category: (a) residential and (b) commercial	FN-MF-000.B	<table border="1"> <thead> <tr> <th><i>(Dollars in thousands)</i></th> <th>Number</th> <th>Principal Balance</th> </tr> </thead> <tbody> <tr> <td>Residential</td> <td>0</td> <td>\$0</td> </tr> <tr> <td>Commercial</td> <td>37</td> <td>\$476,017</td> </tr> <tr> <td><b>Total</b></td> <td><b>37</b></td> <td><b>\$476,017</b></td> </tr> </tbody> </table>	<i>(Dollars in thousands)</i>	Number	Principal Balance	Residential	0	\$0	Commercial	37	\$476,017	<b>Total</b>	<b>37</b>	<b>\$476,017</b>
		<i>(Dollars in thousands)</i>	Number	Principal Balance										
		Residential	0	\$0										
		Commercial	37	\$476,017										
<b>Total</b>	<b>37</b>	<b>\$476,017</b>												

### III. CONSUMER FINANCE STANDARD

#### CUSTOMER PRIVACY

ACCOUNTING METRIC	CODE	RESPONSE
Number of account holders whose information is used for secondary purposes	FN-CF-220a.1	As described in First Hawaiian Bank's <a href="#">privacy policy</a> , the bank does not share any personal information with any third party except to adequately serve and protect our customers' accounts, to process our customers' financial transactions and to provide valuable offers to our customers. We comply with the Gramm-Leach-Bliley Act, as implemented by Regulation P, and other applicable federal and state laws and regulations.
Total amount of monetary losses as a result of legal proceedings associated with customer privacy	FN-CF-220a.2	If applicable, any material legal proceedings would be reported in our 2022 Annual Report. No such legal proceedings were reported during the year ending December 31, 2022.

### III. CONSUMER FINANCE STANDARD

#### DATA SECURITY

ACCOUNTING METRIC	CODE	RESPONSE
(1) Number of data breaches, (2) percentage involving personally identifiable information (PII), (3) number of account holders affected	FN-CF-230a.1	If applicable, any material cybersecurity incidents would be reported in our 2022 Annual Report. No such material were reported during the year ending December 31, 2022.
Card-related fraud losses from (1) card-not-present fraud and (2) card-present and other fraud	FN-CF-230a.2	Not disclosed. Please see Code C page 23 above.
Description of approach to identifying and addressing data security risks	FN-CF-230a.3	Please see pages 13 of our 2022 ESG report.

### III. CONSUMER FINANCE STANDARD

#### SELLING PRACTICES

ACCOUNTING METRIC	CODE	RESPONSE
Percentage of total remuneration for covered <b>employees</b> that is variable and linked to the amount of products and services sold	FN-CF-270a.1	Not disclosed. Please see Code B page 23 above.
Approval rate for (1) credit and (2) pre-paid products for applicants with FICO scores above and below 660	FN-CF-270a.2	Not disclosed. Please see Code C page 23 above.
(1) Average fees from add-on products, (2) average APR, (3) average age of accounts, (4) average number of trade lines, and (5) average annual fees for pre-paid products, for customers with FICO scores above and below 660	FN-CF-270a.3	Not disclosed. Please see Code C page 23 above.
(1) Number of complaints filed with the Consumer Financial Protection Bureau (CFPB), (2) percentage with monetary or non-monetary relief, (3) percentage disputed by consumer, (4) percentage that resulted in investigation by the CFPB	FN-CF-270a.4	(1) 26 complaints filed with the CFPB (2) 3.8% monetary relief; 7.69% non-monetary relief (3) 0% disputed by the consumer (4) 0% resulted in investigation by the CFPB

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### III. CONSUMER FINANCE STANDARD

#### SELLING PRACTICES

ACCOUNTING METRIC	CODE	RESPONSE
Total amount of monetary losses as a result of legal proceedings associated with selling and servicing of products	FN-CF-270a.5	If applicable, any material legal proceedings would be reported in our 2022 Annual Report. No such legal material proceedings were reported during the year ending December 31, 2022.

#### ACTIVITY METRICS

ACCOUNTING METRIC	CODE	RESPONSE
Number of unique consumers with an active (1) credit card account and (2) pre-paid debit card account	FN-CF-000.A	(1) Not disclosed. Please see Code C page 23 above. (2) The bank does not issue pre-paid debit card accounts.
Number of (1) credit card accounts and (2) pre-paid debit card accounts	FN-CF-000.B	(1) Not disclosed. Please see Code C page 23 above. (2) The bank does not issue pre-paid debit card accounts.



**First Hawaiian, Inc.**

**FHB.COM**

999 Bishop Street | Honolulu, Hawaii 96813