

First Hawaiian Bank Reports Fourth Quarter 2015 Net Income of \$63.6 Million, a 3.6 Percent Gain

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Bank Achieves New Record Levels in Loans, Deposits and Assets

(Honolulu, Hawaii, January 26, 2016) – First Hawaiian Bank, Hawaii’s largest bank today announced net income of \$63.6 million for the three months ended December 31, 2015, an increase of 3.6 percent over the fourth quarter of 2014. Net income for the year ended December 31, 2015, was \$236.1 million, up 4.3 percent over 2014. First Hawaiian grew its total assets to \$19.3 billion at year-end, an increase of 6.7 percent over 2014. The bank’s loan and lease portfolio reached \$10.7 billion and deposits achieved \$16.1 billion at December 31, 2015, increases of 6.9% and 9.1%, respectively, compared to December 31, 2014.

At December 31, 2015, First Hawaiian achieved the following:

- **Total Assets:** reached a record \$19.3 billion, up 6.7 percent.
- **Total Loans and Leases:** were a record \$10.7 billion, up 6.9 percent.
- **Total Deposits:** achieved a record \$16.1 billion, an increase of 9.1 percent.
- **Nonperforming Assets to Total Assets:** was 0.09 percent, a decrease of 43.8%.
- **Efficiency Ratio:** was 44.85 percent for the year ended December 31, 2015.

During the fourth quarter 2015:

- The bank was the first Hawaii company to contribute \$25,000 to the American Red Cross of the Northern Marianas Islands to support Typhoon Soudelor relief efforts in Saipan.
- First Hawaiian Bank employees and retirees raised a record \$712,487 through Kokua Mai, the bank’s annual employee giving campaign. For the fourth year in a row, 98 percent of all First Hawaiian Bank employees made monetary donations to assist 35 charities in Hawaii, Guam and the CNMI.
- The First Hawaiian Bank fourth quarter 2015 Business Activity Report (BAR) showed Hawaii credit and debit card sales volume rose by 8.44 percent with growth in 13 out of 16 sectors. This was the 24th consecutive quarter of positive growth. For the year, credit and debit sales transactions increased by 7.00 percent overall for same store sales over the prior year.

First Hawaiian Bank (www.fhb.com) with \$19.3 billion in total assets was founded in 1858 and is Hawaii’s oldest and largest bank. It is a wholly-owned subsidiary of BNP Paribas, a leading global financial services institution.