ON THE COVER:
First Hawaiian Bank's logo design was inspired by the mahiʻole, the feathered helmet worn by Hawaiian chiefs, a symbol of strength, courage and determination. The new interpretation of the logo in the colors of Hawaiian royalty, red and gold, pays tribute to Hawaiʻi's aliʻi and our bank's long heritage in the islands.
MESSAGE FROM CEO ROBERT S. HARRISON

2014 was the fifth consecutive year of economic expansion for Hawai‘i. We expect continued, steady growth in 2015, thanks to strength in both tourism and construction. Our job at First Hawaiian Bank is to support that growth by meeting the needs of businesses of all sizes and consumers at all stages of life. Our financial performance in 2014 shows that we succeeded at that job in record fashion:

- Total assets grew 5.9% to a record $18.1 billion, most of any Hawai‘i bank.
- Deposits reached a record $14.7 billion, up 8.4%. That total has nearly doubled over the last decade, increasing our No. 1 share of the state market.
- Loans grew by 5.2% to $10.0 billion, another record. We remain No. 1 in loans among local banks thanks to 6.2% compound annual growth since 2004. Our portfolio is diversified, almost evenly divided between lending to individuals and to businesses.
- Net income reached $226.3 million, up 9.4%. Again we were Hawai‘i’s most profitable company.
- Our efficiency ratio, a measurement of what it takes to earn a dollar, improved to 44.5%, significantly better than any other local bank and most Mainland peer banks.
- Our credit quality also improved. First Hawaiian’s ratio of nonperforming assets to total assets reached 0.16%, considerably lower than local competitors and the top Mainland peer banks.
- At year end, our total equity capital—a key measure of financial strength—stood at $2.7 billion, more than all other Hawai‘i banks combined.

ISLANDS’ ECONOMIC OUTLOOK

Hawai‘i’s tourism industry, keystone of the economy, posted a slower growth rate in 2014, but still set records for visitor arrivals and spending. We anticipate moderate growth again this year thanks to increasing economic strength on the U.S. Mainland, our major source of visitors.

However, there are causes for concern in overseas markets. Depreciation of the yen could impact visitor traffic from Japan. China, too, has an uncertain short-term economic outlook, though looser visa restrictions may attract more repeat Chinese visitors.
Hawai‘i’s construction industry is building broader momentum beyond tourism. Acceleration in both public (rail) and private sector projects (housing in Kaka‘ako and elsewhere) will propel this key growth engine.

A crucial prerequisite for economic expansion is consumer confidence. Fortunately, both the Mainland and Hawai‘i have seen an improving job market. The state’s unemployment rate may drop below 4% in 2015.

BRANCH OF THE FUTURE

We’re bringing a new way of banking to Hawai‘i. We unveiled First Hawaiian’s next-generation branch design with the opening of our new Waiākea Branch on Hawai‘i Island. The branch incorporates innovative Video Teller technology (first of its kind in Hawai‘i), image-enabled ATMs and a biometric safe deposit entry system.

But it’s not only electronics. The branch of the future will be a customer service advice center, a place for face-to-face contact with a Personal, Private or Business Banker to discuss your current situation and goals.

Customers are reacting positively to Waiākea’s marriage of new technology and old-fashioned human interaction. For more detail on this branch, see Page 7 of this report.

‘IT ALL STARTS WITH YES’

Along with our commitment to new technology, First Hawaiian is looking anew at ourselves—how we deliver services, how we present ourselves to customers.

Old-timers remember that we weren’t always called First Hawaiian Bank. In 1858, founder Charles Reed Bishop named his new bank Bishop & Co. Our name changed several times until, in 1969, we became First Hawaiian Bank (“The Bank That Says Yes.”)

The culture of “YES” continues in our new tagline: “It All Starts With Yes” is a fresh spin on that powerful word. It’s an invitation to come to our bank and hear that first “Yes”—to a checking or savings account, to buying your first home, to a college or car loan—and then work with your banker to build long-term solutions. Retirement planning. Funding education. Wealth management. Insurance. A trust to pass your assets to your heirs.

For more on our new slogan and logo, see Page 6 of this report.

PRODUCT IMPROVEMENTS

Along with advances in technology, we work to deliver innovative products. During 2014:

› First Hawaiian began offering a new investment product which puts institutional quality investment managers within reach of more clients. Offered in collaboration with our industry-leading partners, this Integrated Investment Advisory Services platform gives our clients a single account combining the talents of multiple top-line investment managers.
We continued to broaden our robust menu of credit card offerings by launching Priority Destinations® World Elite Business MasterCard, a new version of our successful Priority Destinations card. The cards generate rewards good on any airline, providing more flexibility.

We also improved the benefits of our popular Priority Rewards card.

GIVING BACK TO THE COMMUNITY
During 2014 we launched Community Care, a new program giving employees a chance to volunteer together at nonprofits or schools. In its first year, nearly two-thirds of our employees took part in a Community Care project. They renovated schools. Spruced up a senior center. Supported fundraising runs. Cleaned beaches. Collected school supplies for keiki.

On average, each participant put in nearly seven volunteer hours. We provided the framework for Community Care; it was heartwarming to see our employees turn it into their own program now.

First Hawaiian’s in-house employee fundraising campaign, Kōkua Mai, raised a record $637,781 for 31 charitable agencies in Hawai‘i, Guam and Saipan. An impressive 98% of our employees participated.

Again Hawaii Business magazine listed First Hawaiian as the most charitable company in the Islands. In 2014, the bank, our charitable foundation and Kōkua Mai donated $3.6 million to 400 nonprofit agencies.

CHANGING OF THE GUARD
We said aloha and mahalo to two longtime members of our Board of Directors—Dr. Richard Mamiya and Robert Wo. We’ll miss their advice and counsel. We especially salute Bob Wo for his remarkable 51 years of service. We welcomed to the Board two leading executives—Matthew Cox of Matson, Inc. and C. Scott Wo of C.S. Wo & Sons, Ltd.

Also during 2014, former President & CEO Don Horner stepped down as Board Chairman and I was honored to succeed him. Our bank would not be what it is today without his hard work and visionary leadership. We are fortunate that he remains on the Board where we can continue to call on him for counsel. Mahalo, Don.

Two members of our Senior Management Committee—Winston Chow and Melvin Mow—retired in 2014 after a combined 76 years with the bank. Also, Senior Vice President Mitchell Nishimoto, Chief Risk Officer, was appointed to Senior Management.

While we are pleased with the growth that made us first in size among Hawai‘i banks, we are prouder still of our reputation for being first in customer service and satisfaction.

The long service of directors and managers is not unusual in our ‘ohana. During the year 24 new members joined our Employee 40-Year Club; 11 more passed 45 or 50 years. Overall, 95 current employees have more than four decades of service with us.

Thanks to such well-trained, well-motivated employees, First Hawaiian has been voted one of the “Best Places to Work” by Hawaii Business magazine for the past three years.

While we are pleased with the growth that made us first in size among Hawai‘i banks, we are prouder still of our reputation for being first in customer service and satisfaction. To remain No.1, we know we need to work harder than any other institution.

Give us a chance to say “Yes!” to you.

Robert S. Harrison
Chairman, President & Chief Executive Officer
Financial Highlights

(UNAUDITED) ($000’s)

For The Year

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<thead>
<tr>
<th></th>
<th>2014</th>
<th>2013</th>
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<tbody>
<tr>
<td>Net income</td>
<td>$226,322</td>
<td>$206,876</td>
</tr>
<tr>
<td>Return on average tangible assets</td>
<td>1.37 %</td>
<td>1.32 %</td>
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<tr>
<td>Efficiency ratio</td>
<td>44.5 %</td>
<td>46.8 %</td>
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At Year End

<table>
<thead>
<tr>
<th></th>
<th>2014</th>
<th>2013</th>
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<tbody>
<tr>
<td>Total assets</td>
<td>$18,118,918</td>
<td>$17,104,282</td>
</tr>
<tr>
<td>Loans and leases</td>
<td>10,029,934</td>
<td>9,532,077</td>
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<tr>
<td>Deposits</td>
<td>14,725,379</td>
<td>13,578,346</td>
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<tr>
<td>Stockholder’s equity</td>
<td>2,660,262</td>
<td>2,636,616</td>
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Year-End Financial Ratios

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<thead>
<tr>
<th></th>
<th>2014</th>
<th>2013</th>
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<tbody>
<tr>
<td>Allowance for loan and lease losses to total loans and leases</td>
<td>1.34 %</td>
<td>1.40 %</td>
</tr>
<tr>
<td>Nonperforming assets to total assets (1)</td>
<td>0.16 %</td>
<td>0.19 %</td>
</tr>
<tr>
<td>Net loans and leases charged off to average loans and leases</td>
<td>0.10 %</td>
<td>0.10 %</td>
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(1) Nonperforming assets consist of nonperforming loans and leases and other real estate owned.

Most Equity Among All Hawai‘i Banks

(Total in Millions of Dollars)

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<tbody>
<tr>
<td>First Hawaiian Bank</td>
<td>$2,660</td>
<td></td>
<td></td>
<td></td>
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<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Bank of Hawaii</td>
<td></td>
<td>$1,055</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Central Pacific Bank</td>
<td></td>
<td></td>
<td>$568</td>
<td></td>
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<tr>
<td>American Savings Bank</td>
<td></td>
<td></td>
<td></td>
<td>$535</td>
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<tr>
<td>Territorial Savings Bank</td>
<td></td>
<td></td>
<td></td>
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<td>$216</td>
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Credit Ratings
First Hawaiian Bank uninsured CDs:

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<thead>
<tr>
<th></th>
<th>Fitch</th>
<th>Standard &amp; Poor's</th>
<th>Moody's</th>
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<tbody>
<tr>
<td>Long-term</td>
<td>A+</td>
<td>A</td>
<td>A2</td>
</tr>
<tr>
<td>Short-term</td>
<td>F1</td>
<td>A-1</td>
<td>P-1</td>
</tr>
</tbody>
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LOANS AND LEASES (IN BILLIONS)
Total Loans & Leases (12/31/14): $10.0 billion
10-Year Compound Annual Growth Rate: 6.2%
As long as we’ve been known as First Hawaiian Bank, we’ve been known as the Bank of YES. This 1969 newspaper ad launched “The Bank That Says Yes.”

“The most powerful word in the English language has three letters and thousands of meanings. It’s the word ‘Yes.’ It’s the catalytic word that gives new meaning to any human thought or action.

“Before any mountain… or heart… was ever moved someone had to utter the magic word. Yes.

“We at First Hawaiian Bank believe deeply in the power of yes. We said yes in 1858 and became Hawaii’s first kama‘aina bank. And we haven’t stopped saying yes yet. To banking innovations. To new conveniences. To you.

“There’s no time like now for a bank that says yes.”

Those sentiments are still true today, 46 years later. When the first “Yes” campaign was launched, we also unveiled a new logo based on the mahiole, the feather helmet worn by Hawaiian chiefs that symbolizes a proud heritage of strength, courage and determination.

A Refreshed Logo
In 2004, the crest-shaped logo was reinterpreted with the colors of a rainbow to reflect Hawai’i’s natural beauty. Now, First Hawaiian Bank is beginning a new era. The return of the royal red and yellow to our logo pays tribute to our heritage; the clean, contemporary look speaks to our future. We will continue to evolve, embracing innovation in products and service, but “Yes” remains an integral part of the First Hawaiian Bank culture.

A New Tagline
Our new tagline—“It All Starts With Yes”—invites consumers to come into the bank and experience our promise to go beyond the immediate problem to provide solutions that will make a difference. The first “Yes” is only the beginning of a new and lasting relationship between us and our customers.

“Be the One” Campaign
The centerpiece of First Hawaiian Bank’s rebranding effort is the “Be the One” advertising campaign. It’s based on the idea that in all of us, there is something that drives us to try harder, to push ourselves further and do what it takes to be the one who achieves our goals. The “Be the One” campaign encourages our neighbors to be courageous, to take on their dreams, and to overcome life’s challenges.
‘Branch of the Future’
Opens in Waiākea

While we celebrate our long history, we also embrace customers’ changing needs by incorporating innovation into banking. Our newly designed Waiākea Branch in the Prince Kūhiō Plaza in Hilo, which opened in November 2014, combines contemporary, efficient and innovative technology with our aloha spirit and personal touch.

The new wave of banking at this 6,000-square-foot branch is equipped with:

- **The first Video Teller machines in Hawai‘i.** These machines allow customers to speak to an off-site First Hawaiian teller via live videoconferencing during extended weekday banking hours. Using this technology, customers can cash checks and receive the exact amount (including coins), withdraw cash in a wide variety of denominations, check balances and make loan, credit card or mortgage payments.

- **Image-enabled ATMs, available 24/7.** They scan and create an image of checks deposited (which can then be printed onto the ATM receipt). No more envelopes needed. These “Smart ATMs” also allow customers to deposit or withdraw cash, get a credit card cash advance, transfer between checking and savings accounts, and print out mini-statements.

- **A biometric entry system using fingerprint verification to allow quicker entry to the safe deposit area.**

But Waiākea is not all technology. A staff of experienced bankers greet you at the front door to help you with Business, Personal and Private Banking by directing you to the best part of the branch to meet your needs—transactions, new accounts, loan applications or financial planning advice.

The branch design frees up our bankers to spend more face-to-face time helping customers while the self-service options put you, the customer, in control, allowing you to choose how to do your banking.
LELAND K. KAHAWAI  
Senior Vice President & Kahului Branch Manager

“One thing I’ve enjoyed in my 25 years with First Hawaiian is building relationships with businesses in all walks of life. We respond quickly to our clients’ needs because we can make more decisions right here in the branch. It’s a pleasure to work with a business like Mama’s Fish House which has flourished with a marriage of high-quality food and a unique beachfront atmosphere.”

First Hawaiian Business Bankers define success by the success of the businesses we work with. We build a long-term relationship with clients, working as a team to understand what’s important to you and connect you to the resources you need to thrive.

As your primary banking partner, we listen to your goals and then provide innovative ideas, industry expertise and customized banking solutions to help you get there. Together, we can build a financial foundation for your long-term business success.

Your banker will take the time to thoroughly understand your business, your values and market. We will be available when you need help, responding quickly with answers and advice. At First Hawaiian, we know that each business is different, that no single template fits all, that you need creative financial solutions designed to fit your unique situation. We will offer you the latest technology and a full suite of financial products and services including:

- Loans, lines of credit and deposit products
- Cash management tools to help you manage cash flow
- Specialists who can help with insurance, investment management, succession planning, trust services and Private Banking for executives
- Quick, secure, 24/7 account access through FHB Business OnLine® from anywhere you have access to the Internet or your mobile phone or device
- Equipment leasing
- Auto dealer financing
- Commercial real estate
- Payroll services and employee benefit plans
- Credit cards and card merchant services
- Captive insurance
- Priority Banking Plan™ for Business, rewarding you with greater discounts and benefits when you do more business with us
Co-owners of Mama’s Fish House, a 40-year-old institution in Pā’ia.

“When we started, we were serving 20 or 30 dinners a night. We knew we had to make Mama’s a destination restaurant to succeed and we have. Now, in the high season, we serve over 1,000 lunches and dinners in a day and we have 340 employees, many of whom have climbed up the job ladder over the years and become real success stories. I learned early that it’s important to have a trusting relationship with your bank. First Hawaiian Bank has been really supportive of us. Like us, they are in it for the long haul. First Hawaiian has a family feeling, same as we try to encourage at Mama’s.”

— Floyd Christenson
As Hawaiʻi’s largest bank, backed by the global resources of our parent company, BNP Paribas, we have the size, strength and stability to support the largest corporations, whether you’re doing business around the Islands, around the nation or around the world.

Our Corporate Banking Division focuses on helping Hawaiʻi’s Top 250 companies; we have banking relationships with nearly three-fourths of them. We also work with companies based on the Mainland or overseas that have a presence in the island markets we serve, such as retailers and visitor industry firms.

Working to meet these clients’ financial needs, we have more Commercial & Industrial Loans ($2.6 billion outstanding) than all other Hawaiʻi-based banks combined. We offer lending expertise in several specialized sectors, including retailing, manufacturing, real estate, wholesale trade, accommodations and food services, commercial real estate and health care.

We also specialize in construction lending, including a focus on residential condominium projects built and priced for local buyers. We are, for example, lead construction lender on the Waihonua at Kewalo, Symphony Honolulu and The Collection—major condos in the Kakaʻako area.

Our knowledgeable Corporate Bankers work closely with a team of other experts throughout First Hawaiian to provide you with modern products and services including:

- Corporate lending
- Cash management
- Treasury services
- Corporate/purchasing cards
- Card processing/merchant services
- Foreign trade finance
- Equipment leasing
- Commercial insurance
- Employee benefits/payroll services
- Private Banking for executives
- Services for captive insurance companies
- Investment management
- Commercial real estate
- Insurance

Benjamin K. Akana
Senior Vice President & Dealer Division Manager

Joyce Y. Sakai
Senior Vice President, Commercial Real Estate

“For over 20 years, First Hawaiian has had a strong relationship with the Nicola family and JN Automotive dealerships. Six years ago, the bank financed OliverMcMillan’s first development in Hawai‘i, the Pacifica Honolulu project. We’ve gotten to know both companies very well, so when they joined together to develop Symphony Honolulu, First Hawaiian was chosen to be the lead lender. Relationship banking and teamwork help us deliver.”
Brad Nicolai and Dan Nishikawa

Brad (left) is President of JN Automotive Group of Honolulu, a family-owned and -operated business founded by his father, Joe, in 1961. JN handles 22 different auto and motorcycle brands. Dan is Senior Managing Director of OliverMcMillan, a 36-year-old urban mixed-use development company based in San Diego. The companies are partnering to develop Symphony Honolulu, a 45-story condo with commercial retail space below, including JN’s luxury automotive, motorcycle, retail and restaurant concepts.

“We consider First Hawaiian a partner, and their good people and great service are what makes our relationship special. They’re the best bank in Hawai‘i.” — Dan Nishikawa

“First Hawaiian has had confidence in JN. They’ve supported our entire business, working with us on our growth plans over the years, vehicle flooring needs and real estate borrowing.” — Brad Nicolai
It takes a spirit of optimism and determination to start and run a small business. That same spirit motivates the many First Hawaiian bankers who have helped us make more loans to small businesses than all other Hawai‘i banks combined.

We’re like a small bank with accessible personal service, but our financial strength and broad expertise help you succeed in your market, whether you’re just starting up or looking to expand. Your Business Banker is a knowledgeable professional who’s in your corner, building a 1-to-1 financial relationship with you and offering advice on how you can pursue your vision, plan for the future and keep growing.

If you can imagine your small business dream, your assigned banker can help you be the one to realize it. We understand the special needs of small businesses. We know you need choices in how you manage your money. That’s why our Business Bankers know about conventional loans and lines of credit as well as SBA lending.

However, our relationships with customers are far broader than just a loan. We also help you achieve your goals in your own way with a suite of deposit, business management and cash flow solutions that include:

- Priority Banking Plan™ for Business: Discounts and premium rewards
- Business FirstTerm Loans, Business FirstLine™ of Credit
- SBA, FHA and HEDCO (Hawaii Economic Development Corp.) loans
- OHA Mālama loans: For Native Hawaiian consumers and businesses
- Priority Destinations® Business MasterCards and Priority Rewards™ Business Credit Cards
- Hawai‘i’s only locally-based merchant services for card processing
- FHB Business OnLine® for secured online access
- Web Cash Manager
- Payroll Services and employee benefit plans
- Equipment Financing/Leasing
- Trust and Investment Management
- Succession Planning
- Insurance
Jeri and Gary Barnes

HONOLULU, O‘AHU

Co-owners of 25-year-old Tropical J’s Inc. of Honolulu, Hawaii’s largest manufacturer of awnings and outdoor patio umbrellas. Tropical J’s finished building its new Sand Island manufacturing facility in 2014 with financing from First Hawaiian.

“We’re an awning company, but essentially we work to please our customers. We start by asking them: ‘What problem are you trying to solve?’ And then having the will to get the job done no matter what means everything.

“First Hawaiian is the same way—they look for flexible, creative ways to solve our problem, as they did in financing our new building. We have a personal relationship with our banker, Joanne Arizumi. She is a very professional banker who takes really good care of us.”

— Gary Barnes
The best part about being a Personal Banking customer is the relationship you can build with your own Personal Banker, who will get to know you and become your advocate. This dedicated professional will listen to you and work to understand your needs and meet them.

Yes, we offer a broad, competitive array of accounts. Yes, we have the convenience of 62 branches in Hawai‘i, Guam and Saipan, a 24/7 Call Center and 300 ATMs deployed around our markets. Yes, we let you bank from your computer at home or many smartphones and tablets including the iPhone®, iPad®, Android™ devices and the Kindle Fire™ HD.

Beyond that convenience and technology, however, what sets First Hawaiian apart is our people. Our bankers find the best solution for you—whether you’re in need of a checking account, a loan for a new home or vehicle, help with insurance or investments, or ways to save for retirement.

For 156 years, we have grown as a bank—and helped generations of fellow islanders as well—by helping manage customers’ finances through every stage of life. From students just starting college to the challenges of becoming first-time parents. From finding ways to buy that first home and send your own keiki to college to building a nest egg for your own retirement.

By filling your needs today, your Personal Banker helps you reach your goals tomorrow... and earns your trust along the way.

**Personal Banking clients come to us for solutions including:**

- Checking, savings, CD, retirement and money market accounts
- Credit and debit cards offering travel and cash rewards
- The Priority Banking Plan™: rewards based on how much banking you do with us
- PrimeTime™ (Hawai‘i) and Primera (Guam/Saipan): free and discounted services for those age 50 or better
- Credit & Debit Cards: No. 1 issuer of Visa® and MasterCard® in Hawai‘i
The late Ed Yamashiro and his wife, Yoshiko, founded Ed Yamashiro Inc., a small trucking company, in 1957. Ed, who had just a high school education, had an entrepreneurial spirit. He expanded the family’s business to include Yamashiro Building Supply and Yamashiro Service, a property rental company. Today, all six of Ed and Yoshiko’s children are involved in the family businesses. Pictured are: front row (left to right) Patricia Yamashiro-Hironaka, Yoshiko and Byron; standing, Clyde, Dwight, Aaron and Lisa Ann Tanaka.

“The only Bishop National Bank—which later became First Hawaiian—would loan my Dad money back when he started in the 1950s. He never wanted to go to any other bank after that. To this day, we all count on First Hawaiian for personal and business banking. They take good care of us.”

— Dwight Yamashiro
To best serve your needs requires personal attention to your financial situation as a whole. First Hawaiian Bank can help weave the threads of your financial life together into a seamless fabric by providing competence and expertise in investment management, tax planning, insurance, personal trust and estate planning.

The key to that at First Hawaiian is your Private Banker, a relationship manager who takes the time to get to know high-net-worth institutions, individuals and families and understand your unique goals and values. We take a holistic approach, assembling an interdisciplinary team of professionals across the bank to develop a customized, comprehensive wealth plan for you.

The Private Banker serves as your “Financial Quarterback,” giving you access to experts working cooperatively from the fields of:

- **Investment Management**: Collaborating with you to create a portfolio that reflects your specific goals, risk tolerance and time horizon. First Hawaiian gives you access to institutional quality investment managers, including carefully selected outside equity and alternative asset managers as well as our respected in-house fixed-income management team.

- **Personal Trust Services**: Protecting your assets and managing taxes today, providing for your beneficiaries in the future.

- **Insurance Services**: Choosing from only high-rated insurers to find you the best life, disability or long-term care policy.

- **Estate Planning**

- **Institutional Investment Management**: A record of serving public and private foundations, endowments, hospitals, unions and corporations.

- **Taft-Hartley**: Helping labor unions with banking and investment longer than any other Hawai'i trust company.

It adds up to high-touch, highly personal banking.
Jean and Kent Tsukamoto
HONOLULU, O‘AHU

Jean is a retired CPA; Kent is Managing Partner of Accuity LLP of Honolulu, one of the largest accounting firms in Hawai‘i. Locally owned Accuity has Island roots dating to 1951.

“We have an excellent personal relationship with our advisors at First Hawaiian Bank and especially appreciate the bank’s strong commitment to our community. Both the bank and we personally support several of the same nonprofit organizations by providing leadership and resources.

“The team we work with at First Hawaiian—Vernon Wong, Tafiti Uso and Cheryl Tagawa—really are trusted advisors we can rely on to do the right thing for us.”

— Kent and Jean Tsukamoto
Even with two dozen kids in the room, you can hear a pin drop at the Spalding Clubhouse of the Boys & Girls Club of Hawaii in Mö‘ili‘ili. The club’s after-school “Power Hour” channels restless young energy into quiet time for keiki to do their homework and read books on club-owned Nook™ readers purchased with a grant from First Hawaiian Bank Foundation.

Providing readers and laptops with this technology grant is just one of the ways our bank and its foundation invests back into our communities. Boys & Girls Club leaders say the readers are more popular with today’s young people than hard copy books; the quiet intensity of “Power Hour” proves it’s true.

At First Hawaiian, the philanthropic example of our 19th-century founder, Charles Reed Bishop, still motivates us: A good bank gives back to its community and helps the people who live and work there. We never forget that our success is tied to the social and economic health of the communities in which we operate and to society’s ability to meet the needs of the most vulnerable.

In 2014, First Hawaiian was Hawai‘i’s leading corporate giver. Our bank, First Hawaiian Bank Foundation and our Kōkua Mai employee fundraising campaign donated $3.6 million to help the 12,000 members of the Boys & Girls Club of Hawaii and more than 400 other nonprofits in the Hawaiian Islands, Guam and Saipan. We helped social agencies and schools, youth groups and churches, health centers and cultural clubs and senior centers.

When our community is healthy physically and emotionally, when we care for the youngest and oldest, for the neediest, the sick and disabled, life is more rewarding for all of us.
Tim Motts
HONOLULU, O'AHU

Tim is President & CEO, Boys & Girls Club of Hawaii.

“Our club is all about providing hope and opportunity. We have children from all stations of life, from affluent families to the homeless. We want each of them to have the opportunity to access computers because not all have a PC at home.

“Whenever we approach First Hawaiian Bank Foundation with a plan like this to help bridge the gap for our kids, they’ve always been there to support us. Kids have to be learning and growing with after-school enrichment and First Hawaiian makes a difference. Without donations like this one from First Hawaiian, we’d be nothing more than a glorified babysitting service.”

— Tim Motts
COMMUNITY CARE

Just after dawn on a drizzly Saturday, nearly 200 First Hawaiian Bank employee volunteers fanned out across the campus of the Lanakila Multi-Purpose Senior Center. They wielded mops and dust cloths, paint brushes and rollers, rakes and shovels, ladders and trash bags.

For several hours, they toiled together to help the Catholic Charities Hawaii center prepare for its 45th anniversary. They primed and painted, planted and polished, packed truckloads of trash to the landfill.

Scenes like that were repeated throughout 2014 as bank workers said “Yes” to pitching in with their time, energy and sweat as part of First Hawaiian Bank’s Community Care volunteer service program. Community Care was launched during the year to connect local nonprofits with our employees who are willing and ready to lend a hand.

This bank-wide initiative serves as a team-building activity for First Hawaiian’s employees. Over the course of the year, more than 1,400 of them took part in 16 Community Care projects on four Hawaiian Islands, Guam and Saipan. Together, they put in 9,400 volunteer hours cleaning up school campuses, social service centers and beaches, supporting fundraising walks and runs and collecting school supplies for needy keiki.

The beneficiaries of their efforts were the ARC of Hawaii, Boys & Girls Club of Hawaii, Friends of the Children of West Hawaii, Hawaii 3R’s Program (Mānoa Elementary, Kawānanakoa Middle and Waialua High Schools), Surfrider Foundation (cleanups at Diamond Head Beach Park, Kāhala Beach, Queen’s Surf, and Kaimana-Sans Souci Beach), Great Aloha Run, Pālama Settlement, Big Island Substance Abuse Council, Kaua‘i Habitat for Humanity, Hawaii Special Olympics, John K. Lee Jr. Run on Guam, Salvation Army on Saipan and Family Programs Hawai‘i.

Again this year, 98% of our employees also gave generously to Kōkua Mai, First Hawaiian’s employee giving campaign. The campaign raised a record $637,781 that will go to help 31 different nonprofit agencies in Hawai‘i, Guam and Saipan. Since the program’s inception in 2007, more than $4.7 million has been donated to charities on the islands First Hawaiian serves.

Since our founding in 1858, First Hawaiian Bank has actively supported our communities. It’s our bank’s culture, a legacy that continues today through the spirit of our employees who not only work on Community Care projects but also pitch in on their own to volunteer at churches, schools and youth programs, serve on nonprofit boards, and participate in blood drives, food drives, community walks and charity events.
“The attitude and spirit of all the bank volunteers at our Lanakila Senior Center was just heartwarming to watch. When our seniors arrived the following Monday, they were all so excited to see the difference. We can’t thank First Hawaiian Bank enough.”

— Jerry Rauckhorst, President & CEO, Catholic Charities Hawaii
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Chairman

Walter A. Dods, Jr.
Chairman Emeritus

Sharon S. Brown
President
The 62 Branches of First Hawaiian Bank

**O'AHU (34)**

**Honolulu:**
- 'Āina Haina: 'Āina Haina Shopping Center
- Chinatown: 2 North King Street
- Downtown–Main: 999 Bishop Street
- Eaton Square: 438 Hobron Lane
- Hawai'i Kai: 7110 Kalaniana'ole Highway
- Hickam AFB: 30 Hickam Court
- Kāhala: 1348 Hunakai Street
- Kaimuki: 3599 Wai'ālae Avenue
- Kalākaua: 2250 North King Street
- Kapahulu: 433 Kapahulu Avenue
- Kapi'olani: 1580 Kapi'olani Boulevard
- King-Liliha: 445 North King Street
- Liliha: 1420 Liliha Street
- Makiki: 1111 South Beretania Street
- Mānoa: Mānoa Marketplace
- Moanalua: 1000 Māpunapuna Street
- Sand Island: 120 Sand Island Access Road
- University: 2411 South King Street
- Wai'ākea: 2181 Kalākaua Avenue
- Ward: 250 Ward Avenue

**Windward O'ahu:**
- Kahuku: Kahuku Sugar Mill Shopping Center
- Kailua: 705 Kailua Road
- Kāne'lohe: Windward City Shopping Center
- Kāne'ōhe Bay: 46-047 Kamehameha Highway

**Central/Leeward O'ahu:**
- 'Ewa Beach: 'Ewa Beach Shopping Center
- Hale'iwa: 66-135 Kamehameha Highway
- Kapolei: Kapolei Shopping Center
- Mililani: Mililani Shopping Center
- Pearl City: 890 Kamehameha Highway
- Pearlridge: 98-1071 Moanalua Road
- Schofield Barracks: Building 3321
- Wahiawa: 730 California Avenue
- Wai'anae: 86-020 Farrington Highway
- Waipahu: 94-205 Leoku Street

**KAUA'I (7)**
- Hanapēpē-'Ele'ele: 'Ele'ele Shopping Center
- Kapaa: 4-1366 Kūhiō Highway
- Kōloa: 3506 Waikomo Road
- Kukui Grove: Kukui Grove Shopping Center
- Līhu'e: 4423 Rice Street
- Princeville: 5-4280 Kūhiō Highway
- Waimea: 4525 Panakō Road

**LĀNA'I (1)**
- Lāna'i City: 644 Lāna'i Avenue

**GUAM (3)**
- Dededo: Compadres Mall
- Maite: 400 Route 8
- Tamuning: 645 Route 1, South Marine Corps Drive

**SAIPAN (2)**
- Gualo Rai: Gualo Rai Commercial Center
- Oleai: Oleai Center, Beach Road, Chalan Lauaul
First Hawaiian Bank.

First Hawaiian Bank (www.fhb.com), founded in 1858, is Hawai’i’s oldest and largest financial institution, with total assets of $18.1 billion. The bank is headquartered in Honolulu and has 57 branches throughout Hawai’i, three in Guam and two in Saipan, and an offshore branch in Grand Cayman, British West Indies. First Hawaiian can assist businesses in Japan looking to operate or invest in Hawai’i through its BNP Paribas affiliate office in Tokyo. Our subsidiaries include First Hawaiian Leasing, Inc., primarily engaged in commercial equipment and vehicle leasing; FHB Guam Trust Co., offering personal trust services and estate plan administration to clients on Guam; and Bishop Street Capital Management, Inc., a registered investment advisor. First Hawaiian Bank is a subsidiary of BancWest Corporation, whose other major subsidiary is California-based Bank of the West.

BNP PARIBAS

First Hawaiian Bank and Bank of the West are wholly owned subsidiaries of BNP Paribas (www.bnpparibas.com), a leader in global financial services and one of the strongest banks in the world. BNP Paribas ranks highly in its three core activities: Retail Banking, Investment Solutions and Corporate & Investment Banking. With a presence in nearly 80 countries, including all the main international financial markets, BNP Paribas has one of the most extensive global banking networks. Besides its European domestic markets, BNP Paribas also has a large network in the United States and solid positions in Asia.