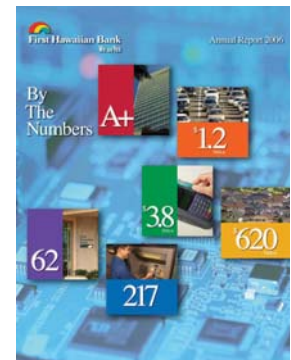
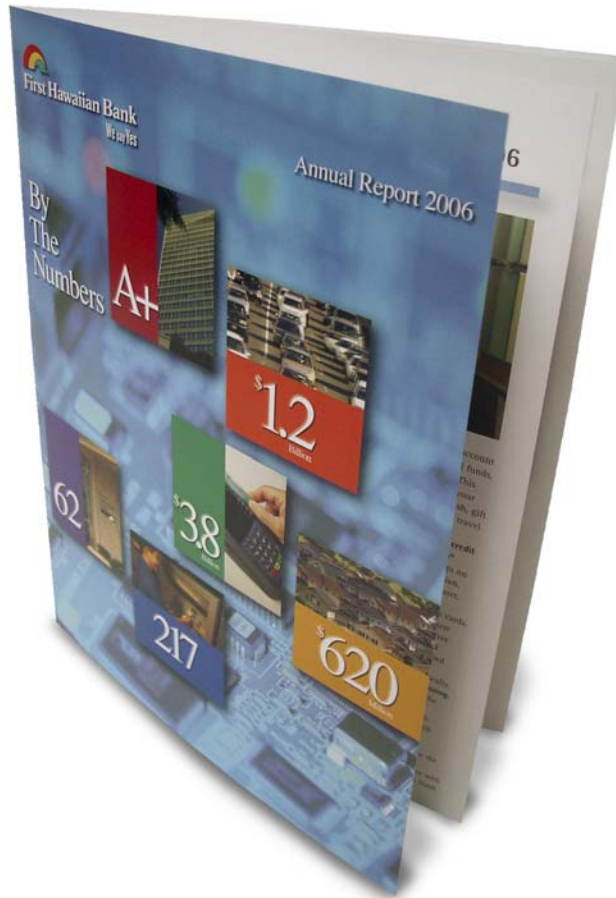


Annual Report



FINANCIAL HIGHLIGHTS

\$8.9

is total deposits **PER \$100** of money (of which) banks

\$1.2

is total assets **PER \$100** of money (of which) banks

62

is total loans **PER \$100** of money (of which) banks

38

is total deposits **PER \$100** of money (of which) banks

217

is total assets **PER \$100** of money (of which) banks

620

is total loans **PER \$100** of money (of which) banks

INDICATOR	2006	2005
FOR THE YEAR:		
Net income	\$ 198,224	\$ 15,320
Return on average tangible assets	1.65%	0.19%
Return on average tangible equity	17.85%	10.94%
AT YEAR END:		
Total assets	\$ 1,202,874	\$ 1,180,100
Total deposits	\$ 891,186	\$ 887,421
Total loans	\$ 621,136	\$ 615,487
Capital ratio	228.2%	233.0%
PER \$100 OF DEPOSITS:		
Total assets	1.41%	1.47%
Total loans	0.69%	0.69%
Capital ratio	25.1%	25.1%

2006 Supplemental assets include off-balance sheet loans and assets and other not shown.

CRISP RATINGS	STANDARD & POOR'S	MOODY'S	FITCH
First Hawaiian Bank (national CR)	A+	A+	A+
First Hawaiian Bank (local CR)	A+	A+	A+

Ratings as of December 31, 2006

SENIOR MANAGEMENT COMMITTEE

28 years of experience in banking and financial services

100% of the committee members are First Hawaiian Bank employees

1997-2001
 Chairman, Senior Vice President
 Robert J. Taylor
 President, First Hawaiian Bank

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 Chairman, Senior Vice President
 Robert J. Taylor
 President, First Hawaiian Bank

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 Robert J. Taylor
 President, First Hawaiian Bank

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 Chairman, Senior Vice President
 Robert J. Taylor
 President, First Hawaiian Bank

BANKING FOR BUSINESS

FOR ANY BUSINESS

- Business Banker: A knowledgeable professional to work with you.
- 24/7 Convenience: Branches in Hawaii, Guam and Japan.
- First Hawaiian Online: Turnover online access to your accounts.
- Web Cash Manager: A look in your own computer, with 24-hour access to most close account features.
- Payroll Services
- Retirement Plans
- Investment Management
- Business Savings and Checking
- Time Deposits
- Employee 401(k) Plans
- Private Banking for Senior Management
- Office and Equipment Financing/Leasing
- Tax and Investment Services
- Business Planning
- Insurance: Protect your business by insuring yourself and your people.

\$38 is total deposits **PER \$100** of money (of which) banks

IT'S IN THE CARDS

- Credit Card Card Acquisition: Hawaii's largest and only benefit-based membership program.
- Business Credit Cards: A family of cards to manage expenses.
- Business CheckCard: Convenience of a credit card with immediate profit to your checking account.
- Mobile Business Bankwide Staff Card: 1 mile to every 30.
- Commercial CheckCard Business: 1 mile to every 30.
- Commercial CheckCard Business (Check Card (Smart Tagged)): Pay directly to your credit card using online.

FOR MID-MARKET & LARGER BUSINESSES

- Cash Management: Collaborate and collaborate services among divisions and sites.
- Capital Structure: Savings options (interests) compare longer term rates when SmartTag is used.
- Commercial Banking: Savings, Deposits, 24/7 Online, 24/7 Phone, 24/7 Fax, 24/7 Email, 24/7 Web, 24/7 Mobile.

FOR SMALL BUSINESSES

- Priority Banking for Business Plan: Benefits and programs to reward small business for your deposits, loans and cash.
- Business Finance Loans, Business Factoring & Cash
- SBA, FTA and MEXICO (Private Business Development Corp.) Loans

VEHICLE FINANCING

- Vehicle Inventory Financing: The same long term low rates you'll see in Hawaii (under 5.99% in Hawaii).



Brochure





Brochure





Newsletter



COMING UP AT THE HAWAII THEATRE

Theater Tunes
The new quartet is now touring the islands in a celebration of the 100th anniversary of the birth of the Hawaiian Islands. The group includes the award-winning vocalists, the Hawai'i Chamber of Commerce, and the Hawai'i Chamber of Commerce.

Look for the Journal
The new Journal will now be distributed to all members of the Hawai'i Chamber of Commerce.

JANUARY

Yankee Doodle
The Hawai'i Chamber of Commerce presents the 100th Anniversary of the Birth of the Hawaiian Islands. The new Journal will now be distributed to all members of the Hawai'i Chamber of Commerce.

Chinatown Chase
A Hawai'i Chamber of Commerce production. The new Journal will now be distributed to all members of the Hawai'i Chamber of Commerce.

FEBRUARY

Yankee Doodle
The Hawai'i Chamber of Commerce presents the 100th Anniversary of the Birth of the Hawaiian Islands. The new Journal will now be distributed to all members of the Hawai'i Chamber of Commerce.

HTC's Educational Programs Blossom

Hawai'i Theater Center's educational programs have been a success for many years. The programs provide students with a variety of opportunities to learn about the theater and the arts. The programs include:

- Summer Theater Camp**: A week-long program for students ages 10-15.
- After-School Theater**: A program for students ages 10-15.
- Workshops**: A variety of workshops for students of all ages.

A Month's Night's Dream
The Hawai'i Theater Center presents a production of the play 'A Month's Night's Dream' by the playwright, [Name]. The production is a celebration of the 100th anniversary of the birth of the Hawaiian Islands.



Newsletter





Brochure

