

FIRST HAWAIIAN BANK
Business Activity Report
2013 to 2014 Comparison*
(Fourth Quarter 2013 vs. 2014)

| Industry | ----- Fourth Quarter Sales ----- | | % Change |
|---------------------------|----------------------------------|----------------------|---------------|
| | 2014 | 2013 | |
| Saipan | | | |
| Hotels | \$ 4,428,448 | \$ 3,447,748 | 28.44% |
| Insurance | \$ 199,023 | \$ 170,657 | 16.62% |
| Other | \$ 2,083,309 | \$ 1,827,213 | 14.02% |
| Retail | \$ 6,514,375 | \$ 5,840,311 | 11.54% |
| Utilities, Communications | \$ 2,241,194 | \$ 2,021,192 | 10.88% |
| Supermarkets | \$ 4,120,834 | \$ 3,814,467 | 8.03% |
| Restaurants | \$ 2,269,217 | \$ 2,128,037 | 6.63% |
| Travel Activities | \$ 821,725 | \$ 778,380 | 5.57% |
| Travel Agencies | \$ 1,335,377 | \$ 1,270,714 | 5.09% |
| Shipping | \$ 6,265,347 | \$ 6,015,541 | 4.15% |
| Home Improvement | \$ 1,675,646 | \$ 1,615,279 | 3.74% |
| Total Sales | \$ 31,954,495 | \$ 28,929,541 | 10.46% |

* Only includes card sales by the same company, year over year.