

FIRST HAWAIIAN BANK
Business Activity Report
2014 to 2015 Comparison*
(Fourth Quarter 2014 vs. 2015)

| Industry | Fourth Quarter Sales | | % Change |
|--|-----------------------|-----------------------|--------------|
| | 2015 | 2014 | |
| Hawaii | | | |
| Supermarkets | \$ 17,911,214 | \$ 14,360,910 | 24.72% |
| Utilities, Communications | \$ 81,828,970 | \$ 69,978,999 | 16.93% |
| Hotels | \$ 164,471,139 | \$ 145,813,196 | 12.80% |
| Automotive | \$ 39,731,136 | \$ 35,454,713 | 12.06% |
| Home Improvement | \$ 33,447,022 | \$ 29,911,127 | 11.82% |
| Restaurants | \$ 154,006,579 | \$ 139,070,645 | 10.74% |
| Shipping | \$ 8,282,770 | \$ 7,555,080 | 9.63% |
| Automotive Parts, Services & Accessories | \$ 14,716,501 | \$ 13,606,262 | 8.16% |
| Other | \$ 79,554,972 | \$ 74,658,830 | 6.56% |
| Convenience Stores | \$ 26,970,398 | \$ 25,576,925 | 5.45% |
| Medical Services | \$ 26,379,186 | \$ 25,689,118 | 2.69% |
| Home Furnishing | \$ 30,788,870 | \$ 30,387,976 | 1.32% |
| Travel Activities | \$ 18,015,361 | \$ 17,962,497 | 0.29% |
| Retail | \$ 85,965,182 | \$ 87,116,371 | -1.32% |
| Insurance | \$ 10,549,128 | \$ 10,804,809 | -2.37% |
| Travel Agencies | \$ 27,949,847 | \$ 28,723,432 | -2.69% |
| Total Sales | \$ 820,568,276 | \$ 756,670,890 | 8.44% |

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