



**Environmental, Social and
Governance Report 2020**



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01 LETTER FROM OUR CHAIRMAN, PRESIDENT AND CEO

To our First Hawaiian Stakeholders,

At First Hawaiian Bank, our commitment to our customers, and their expectations of us, reach beyond helping them achieve their financial objectives. It includes our dedication to improving our island communities and the environment we all share. We take pride in our financial performance, but believe our responsible business practices and commitment to our society and our surroundings are also extremely important.



Sustainability and stewardship have always been at the core of our governing philosophies, and this report provides insights into our ongoing commitment to being a sustainable, inclusive, innovative and responsible organization. It's a focus that is essential to our continued success — not only because our stakeholders expect it, but also because it is vital to shaping our communities for future generations.

RESPONSIBLE GOVERNANCE

In the midst of a crisis, it's critical to stay true to who you are as an organization because at that moment, the only asset that really matters is your character. As we faced the health, social and economic impacts of the COVID-19 pandemic, our bank, with ample liquidity and a track record of success throughout past business cycles, was able to be a source of strength and stability to our customers and community. Embodying the governing principles, mission and core values that are so important to us,

we operated with integrity while effectively managing risk, and created opportunities for economic empowerment, financial inclusion and environmental stewardship, which contributed to sustainable value for our stakeholders and stockholders alike.

DIGITAL TRANSFORMATION & PRODUCT INNOVATION

Although the pandemic has forced us to distance ourselves from each other, technology has kept us connected. Ensuring financial access and

support to our customers, we saw record growth in the use of all of our digital services including mobile deposits, personal financial management tools and digital loan and relief portals. We also launched our new online mortgage portal, a new personal financial management platform and Hawai'i's first contactless debit and credit cards.

COMMUNITY STEWARDSHIP

Our strong company culture builds trust, celebrates caring, character and collaboration, and inspires innovation. And, our support of the communities where we do business is very much a part of the 162-year history of our company. For nine straight years, our bank has led all for-profit companies in *Hawaii Business* magazine's annual list of Hawai'i's Most Charitable Companies. And last year the bank, First Hawaiian Bank Foundation and our generous staff contributed \$5.51 million to charity including \$877,457 to Kōkua Mai, our employee's in-house campaign supporting 32 community-based charitable agencies.

ENVIRONMENTAL SUSTAINABILITY

With a footprint that spreads across the Hawaiian Islands, Guam and Saipan, we have a unique logistical challenge of doing business where the majority of our resources must be shipped from across the Pacific. To address this challenge, we continue to work on reducing the impacts we have on our environment and accomplished the following in 2020:

- Reduced paper usage by 23%
- Made energy-efficient upgrades to our facilities and building systems
- Upgraded common area lighting systems with LED technology and motion sensors
- Continued efforts to reduce single-use plastic in our cafeterias
- Implemented Energy Star certified equipment upgrades

DIVERSITY IN THE WORKFORCE AND TALENT DEVELOPMENT

We recognize that our success comes from the collective efforts of our 2,139 dedicated and engaged employees. Our strength is achieved through the diversity of ideas, skills and cultural heritages of our staff, which represents five generations including traditionalists, baby boomers, Gen X, millennials and Generation Z. We are committed to helping our teams thrive in a diverse, inclusive and equitable work environment that offers leadership and career development opportunities through “Strive,” our award-winning talent development program that is open to all employees.

It is our collective positive impact on the people, businesses and communities we serve that truly defines our success as a corporation. We will continue to evolve our Environmental, Social and Governance program and make strategic investments in our people, partnerships and technology to create long-term value for all of our stakeholders. Our culture and core values will continue to guide our path and lead us toward sustainable growth, together.

Bob

Robert S. Harrison

Chairman, President & Chief Executive Officer



ABOUT FHB

FIRST HAWAIIAN BANK'S VISION

Empowering our employees, customers and communities to help them prosper.

OUR MISSION

Bringing together our people, culture and technology to deliver personalized financial solutions to meet our customers' needs.

ESTABLISHED IN 1858 WITH **OVER 162 YEARS**
OF BANKING EXPERIENCE AND COMMUNITY SUPPORT

The only Hawai'i bank to receive an "Outstanding" Community Reinvestment rating for nine consecutive FDIC evaluations since 1995

Highest ranking for-profit company on the Hawai'i's Most Charitable Company list for the past nine years

Voted one of Hawai'i's Best Places to Work for the past 10 years



**TRUSTED PARTNER
TO CLIENTS AND THE
COMMUNITY**

\$13.3B
LOANS

\$19.2B
DEPOSITS

\$22.7B
ASSETS

54
BRANCH LOCATIONS
THROUGHOUT HAWAI'I,
GUAM AND SAIPAN



EQUALITY, DIVERSITY AND INCLUSION

- 2,139 Employees inclusive of all generations from traditionalist and baby boomers to Gen X, millennials and Generation Z
- 66% Female
- 34% Management positions: 55% female
- Board of Directors – 38% Female

02 SWIFT AND AGILE RESPONSE TO COVID-19

Over the course of 2020, the COVID-19 pandemic hit the communities we serve with astonishing speed. Our response to this crisis was immediate and robust in helping to stabilize our customers and the community while keeping our employees safe. With agility, expertise and compassion, the FHB team assisted in addressing the social, economic and health challenges created by the pandemic. Our efforts focused on creating a safe and healthy work environment for our employees, assisting with relief for our customers, and providing resources and support for those impacted in our communities.



<p style="text-align: center;">CARING FOR OUR COMMUNITIES</p> <p style="text-align: center;">FHB reached out to those impacted by the pandemic to offer service and support</p>	<p style="text-align: center;">GUIDING OUR CUSTOMERS</p> <p style="text-align: center;">FHB provided valuable insights and resources to help clients navigate a challenging business climate</p>	<p style="text-align: center;">SAFEGUARDING OUR EMPLOYEES</p> <p style="text-align: center;">We adapted our operations to create a safe and healthy work environment in the midst of the pandemic</p>
<ul style="list-style-type: none"> • \$877,457 donation to 32 charities in Hawai'i, Guam and Saipan through Kōkua Mai, the bank's employee giving program, with a 98% employee participation rate • \$200,000 grant to support a state-of-the-art Infectious Disease Program Unit at the Queen's Medical Center • FHB's Aloha for Hawai'i initiative generated \$24.5 million in restaurant takeout or delivery purchases to help support the restaurant industry • \$2.3 million donation to support non-profits addressing the impacts of the COVID-19 pandemic by assisting with food insecurity, health and human services, and mental health services • \$1 million donation each by FHB and the Hawai'i Community Foundation to create the Stronger Together Hawai'i Scholarship fund for 2020 high school graduates • FHB's MyMoney, an online financial literacy program, offered free to parents, teachers and students to supplement distance-learning • Provided free fabric for employees who volunteered to sew masks for frontline workers and seniors in the community 	<ul style="list-style-type: none"> • Established an online Paycheck Protection Program application portal that helped FHB secure \$940 billion in funding for 6,000 customers • Provided financial assistance with loan and credit deferrals through a custom online portal • Empowered customers through digital solutions and at-home banking options through FHB.com and FHB Mobile apps, and increased mobile daily deposit limits from \$5K to \$10k • Introduced contactless debit and credit cards for touch-free transactions and no-envelope deposits at ATMs • Waived ATM fees for non-customers and customers using other bank ATMs • Created a dedicated COVID-19 page on fhb.com and increased communications with stakeholders through frequent email notifications and updates, as well as banker outreach to clients via phone and video conferences • Eliminated check cashing fees for stimulus checks for customers and non-customers • Reserved the first hour of business daily for kūpuna (elders) 	<ul style="list-style-type: none"> • Consolidated branch operations to protect the health and well-being of our frontline branch employees • Redeployed or reassigned branch staff with zero layoffs or furloughs, leading to cross-training and new career opportunities for some employees • Created a dedicated intranet resource for COVID-19, provided regular and informative CEO communications and reduced facility density through remote and flexible work schedules • Limited the number of people within our facilities and provided daily wellness checks as well as masks, hand-sanitizers, plexi-barriers and increased cleanings in high touch areas • Encouraged staff to utilize the Employee Assistance Hotline to support mental health • Adopted video and phone conferencing to support social learning in a digital space, creating flexible and sustainable solutions that kept our employees engaged, productive and continuously growing • Offered leadership and talent development programs either virtually or through blended-learning options

03

VALUES-BASED CORPORATE GOVERNANCE

As a community-minded bank, our approach to governance is guided by our dedication to our company's core values of Caring, Character and Collaboration, which guide every decision our leaders and governing bodies make. It defines our culture and shapes our commitment to our stockholders, employees and the communities where we do business.

OUR CORE VALUES



CARING

We value relationships over transactions.
We treat people with dignity and respect.
We serve each other, our customers and our community.



CHARACTER

We act with integrity.
We take responsibility for our actions.
We are not afraid to take risks and learn from our mistakes.



COLLABORATION

We achieve our best results when we work together.
We value others' viewpoints and draw strength from diversity.
We share credit when things go well and accept responsibility when things don't go well.

Our board and senior management provide oversight through the development of effective policies for risk appetite, ethical business standards and long-term strategy for sustainability.

BOARD GOVERNANCE STRUCTURE

Sound corporate governance under the oversight of a strong, knowledgeable and engaged board of directors working collaboratively with senior leadership is essential for our company's long-term success. Our board and senior management provide oversight through the development of effective policies for risk appetite, ethical business standards and long-term strategy for sustainability.

Adherence to our corporate policies creates an environment where employees act with integrity, honesty and fairness. It is through our consistent ethical behavior that we are able to

build trust with our stakeholders. A key part of our governance structure is a strong compliance program that features:

- Culture of compliance and tone at the top
- Strong policies, procedures and controls
- Compliance training program
- Centralized complaint monitoring
- Quality assurance monitoring and testing program
- Regular senior management and board reporting
- Regulatory tracking and monitoring
- Independent audits by our internal Audit Division
- Remediation Program to self identify and remediate issues

BOARD DIVERSITY

In nominating directors, the board has sought out individuals that bring a diversity of views and experience to the team. The current board of directors is composed of eight members, including the chief executive officer. The current board is 38 percent female with an ethnic diversity of 63 percent. Our non-management directors are all prominent members of the community with diverse experience leading organizations or serving on boards of publicly traded corporations with significant involvement in civic and charitable organizations.

63%
**ETHNIC
DIVERSITY**

38%
**FEMALE
MEMBERS**



OUR SENIOR MANAGEMENT COMMITTEE

Our senior management team is comprised of 11 executive leadership members from across the company including the chairman, president and chief executive officer, the chief financial officer, chief risk officer, chief lending officer, chief compliance officer and general counsel.

Our senior management team develops the strategic plan, oversees its execution, ensures that all business units adhere to effective risk controls and ensures a positive work environment for all employees. Each year, senior management communicates the bank's strategic initiatives to employees at a series of annual presentations in Hawai'i, Guam and Saipan to help promote full engagement at all levels of the organization.

TRANSPARENCY THROUGH PROACTIVE STOCKHOLDER COMMUNICATIONS



INTERNET IR.FHB.COM

Press Releases
Securities and Exchange
Commission Filings
Annual Report



PHONE

Quarterly
Earnings
Calls



MAIL

First Hawaiian, Inc.
c/o Corporate Secretary
999 Bishop Street
29th Floor
Honolulu, Hawaii
96813



EVENTS

Annual
Stockholder
Meeting

Frequent and effective communication with our stockholders is a critical component of our governance program. We deliver proactive correspondence to our stockholders in a variety of ways to promote board transparency and accessibility, and on an annual basis we reach

out to a significant percentage of our stockholders to solicit their views on governance, compensation practices and any other matters on which they choose to engage.

REGULATORY CONTROLS

We are regularly examined by, and responsible to, our regulators including:

Federal Deposit Insurance Corporation

Hawai'i Division of Financial Institutions

Board of Governors of the Federal Reserve System

Consumer Financial Protection Bureau

Securities Exchange Commission

RESPONSIBLE RISK MANAGEMENT

Managing risk effectively through ethical business practices enables responsible sustainable growth. At First Hawaiian Bank, we accomplish this through Enterprise Risk Management (ERM), our process of promoting effective internal controls, our Code of Conduct, strong data security protections and oversight by our audit and board compensation committees. Our robust ERM program is in place to deal with expected and unexpected events across financial and non-financial risk spectrums. In 2020, risk also presented itself as COVID-19.

At the outset of the pandemic, we developed proactive action plans around liquidity, capital management, business continuity, operational resiliency and asset quality. Daily cash levels and funding capacity increased to handle potential liquidity needs related to higher customer draw downs on their accounts. Loan portfolios were stress tested to ensure we remained adequately capitalized for potential loan losses. Operationally, we increased our work-from-home capacity and capabilities, splitting operations

to ensure redundancies were in place in the event staff were out of work due to illnesses or childcare needs. In addition, customer contact areas were reconfigured and enhanced to account for social distancing protocols.

To minimize service impacts, a large number of employees were shifted to distributed and remote work environments, allowing our customers to maintain access to our staff in a safe and secure manner with ample safety measures in place for employee and customer interactions on site. Our fraud and cyber security teams were well prepared to defend against the increased threat environment and higher incidences of malicious activities.

PROMOTING EFFECTIVE INTERNAL CONTROLS

Our internal control environment reflects our corporate culture, which is set by the “tone at the top,” the behavior modeled and communicated by our CEO. Therefore, it is a critical priority of management and the board that First Hawaiian operate under a strong system of internal controls.



INTEGRITY HOTLINE POLICY

Allows directors, officers and employees to report complaints anonymously and confidentially through a third-party managed hotline or online, regarding accounting, internal accounting controls or auditing matters



CLAWBACK POLICY

Compensation is structured to avoid excessive risk taking with improperly earned incentive compensation being returned to the company

Management designs and the board oversees our system of internal controls. Each business unit is responsible for identifying the risks associated with its business activities and for developing policies under which it will operate. There is appropriate, comprehensive training throughout the enterprise on these policies, as well as critical legal and regulatory requirements, and our policies are reviewed by the board of

directors and updated on an annual basis. An enterprise-wide risk assessment is conducted annually and presented to the board's Risk Committee. Enterprise risk metrics are implemented and adjusted based on the results of this risk assessment and presented to the Risk Committee quarterly.

The Audit Committee oversees a robust internal audit function that ensures that bank

personnel are operating within our policies and control framework. The board's Compensation Committee ensures that FHB's compensation structure incentivizes appropriate behavior, including compliance with our system of internal controls. In connection with annual employee evaluations, all employees, including the CEO, are evaluated for their success in meeting audit, compliance and risk standards.

A FAIR AND RESPONSIBLE BANKING CODE AND CULTURE OF CONDUCT

The FHB Code of Conduct sets forth the standards our officers, employees and directors are required to meet as they conduct the bank's business. Our Code of Conduct is part of the culture and is fundamental to the success of the company. It promotes honest and ethical conduct including fair dealing and the ethical handling of conflicts of interest, full, fair, accurate, timely and understandable disclosure, compliance with applicable laws, rules and regulations, the protection of the company's legitimate business interests including corporate opportunities, assets and confidential information and the deterrence of wrongdoing.

CODE OF CONDUCT

Officers, employees and directors must certify annually that they have read and will abide by our code of conduct.
[Click here to read the Code of Conduct](#)

DATA SECURITY AND PROTECTION

First Hawaiian Bank is dedicated to meeting the ever-increasing customer desire for services through our digital and mobile platforms. This demand requires industry leading security safeguards that protect our customers' information and a program of continuous security monitoring and reporting.

Safeguarding the confidentiality and integrity of our customers' information is accomplished through an information security governance program that includes a "defense in depth" security approach. This approach leverages

multiple levels of cybersecurity tools and controls, rigorous systems testing, special training for IT staff and a security awareness program for all employees.

In 2018, we developed a multi-year strategic plan for cybersecurity improvements and have adopted the NIST Cybersecurity Framework as our governance framework and maturity assessment tool. In order to continuously mature our security program and improve our security posture, we assess our program regularly, implement new controls as needed, and report this information to management and the board.

FHB INCIDENT RESPONSE TEAM



Responsible for coordinating responses to emerging cybersecurity situations like Distributed Denial of Service (DDOS) attacks, phishing or third-party breaches, the Incident Response Team conducts cybersecurity exercises annually to improve response readiness in the event of a cyber intrusion or disruption of services.

04

ENVIRONMENTAL STEWARDSHIP

A COMMITMENT TO ENVIRONMENTAL STEWARDSHIP

First Hawaiian Bank is committed to being an environmental steward and our employees work diligently to reduce our impact throughout the organization. We actively pursue our sustainability goals of maintaining energy efficient facilities, reducing waste, advancing sustainable transportation and encouraging employees to participate in ongoing FHB and community-led sustainability initiatives.





From 2015 through 2020, FHB reduced its annual paper usage by an average of 10% every year



Reduction in paper usage due in part to a switch to digital documents and communications in 2020



Energy Star monitors used throughout our facilities



Reduction in utility costs due to energy efficiency and water conservation practices



Pounds of e-waste collected and properly disposed of in 2020

Reducing paper consumption has been one of our top priorities over the past few years. We recycle paper in all of our facilities.

SUSTAINABILITY FOR ISLAND COMMUNITIES

Operating 54 branch locations spread out across O’ahu, Maui, Kaua’i, Lāna’i and Hawai’i Island, as well as in the island communities of Guam and Saipan, we have the unique logistical challenge of doing business in communities where a majority of our food, building materials and consumer goods must be shipped to us from across the Pacific Ocean. To reduce our waste and the amount of goods shipped, we are working towards eliminating single-use plastics from

our cafeterias. We have installed filtered water stations throughout our network of offices and branches and our employees are encouraged to refill reusable water bottles.

Reducing paper consumption has been one of our top priorities over the past few years. We recycle paper in all of our facilities. In 2020, with employees working remotely and attending video meetings, our switch from paper to digital documents has resulted in a 23 percent reduction in paper usage.



ENERGY INITIATIVES

Hawai'i has the highest energy costs of any state due to the high price of shipping petroleum to the archipelago. First Hawaiian's long-standing commitment to energy savings is driven by our energy conservation practices and cost reduction measures. Our bank's headquarters, the tallest building in downtown Honolulu, was built over 25 years ago in 1996 to Energy Star standards.

Since then, we have made energy-efficient upgrades to our facilities as well as key building systems at our First Hawaiian Bank headquarters

and at our operations facility. At First Hawaiian Center, we upgraded common area lighting systems to higher efficiency LED technology with motion sensors and all of our 4,500 computer monitors are Energy Star rated. We added high efficiency window tint and replaced air conditioning equipment with new technology to increase cooling efficiency. We also conduct HVAC optimization to further enhance building efficiency. In our branch network, we have integrated energy saving features including photovoltaic systems to harness solar energy.



TRANSPORTATION ALTERNATIVES

Supporting alternative transportation options is an important component of sustainability and one that First Hawaiian Bank has embraced for many years by offering employees a 50 percent bus pass subsidy and free, secure bicycle parking facilities within the First Hawaiian Center. We also have electric charging stations in the First Hawaiian Center parking garage and offer one hour of free charging to encourage electric vehicle use.

05 SUPPORTING OUR COMMUNITY

First Hawaiian Bank's commitment to supporting communities is a 162-year tradition our employees proudly continue today. In response to the COVID-19 pandemic, we focused our philanthropic efforts where the need was greatest while continuing to support education, arts and culture, financial literacy and low- and moderate-income community development initiatives.



STRATEGIC PHILANTHROPIC INVESTMENT

Supporting the island communities where we do business has always been a priority for our bank. For nine straight years, FHB has led the for-profit companies in *Hawaii Business* magazine's "Hawai'i's Most Charitable Company" ranking for our philanthropic efforts.

The global pandemic created an unprecedented financial upheaval of our local economy that relies heavily on tourism and service sector jobs. FHB Foundation grants, along with employee donations, helped to alleviate hardships felt throughout our island communities.

Philanthropic contributions of \$5.51 million were made to over 200 charities in Hawai'i, Guam and Saipan from First Hawaiian Bank, the FHB Foundation and our Kōkua Mai employee giving campaign. While our giving was primarily focused on food security and health and human service organizations due to the pandemic, we also made donations to organizations in support of education, arts and culture and financial literacy.

ALOHA FOR HAWAI'I CAMPAIGN

With the onset of the pandemic, the FHB Foundation established the Aloha for Hawai'i

fund to support local nonprofits that provide food and health and human service programs critical to our community.

Throughout the eight-week campaign, FHB debit and credit cardholders were encouraged to purchase restaurant takeout or delivery meals as a way to stimulate business for the hard-hit restaurant industry. For every transaction, FHB made a donation to the Aloha for Hawai'i fund, which resulted in \$1 million donated to charities focusing on the COVID-19 relief efforts in Hawai'i, Guam and Saipan. An additional \$25,000 was received from NFL quarterback Marcus Mariota's Motiv8 Foundation.

ALOHA
FOR HAWAI'I

\$24.5M

IN SALES FOR THE
RESTAURANT
INDUSTRY

\$1,025,000

DONATED TO NON-PROFIT
ORGANIZATIONS TO
HELP WITH COVID-19
RELIEF EFFORTS

536,000

PEOPLE HELPED
THROUGHOUT HAWAI'I,
GUAM AND SAIPAN

OVER
354,000

MEALS PROVIDED
STATEWIDE

8,700

PEOPLE RECEIVED
ASSISTANCE WITH
HEALTH, HUMAN AND
MENTAL HEALTH
SERVICES

FHB and Hawai'i Community Foundation each contributed \$1 million to establish the Stronger Together Hawai'i Scholarship fund to assist 2020 Hawai'i public high school graduates from low- to middle-income families in pursuit of their education goals.

STRONGER TOGETHER HAWAI'I SCHOLARSHIP FUND

With Hawai'i's public school campuses closed due to the pandemic, many graduating seniors did not receive college or life counseling to help them transition to college or a career. FHB and Hawai'i Community Foundation each contributed \$1 million to establish the Stronger Together Hawai'i Scholarship fund to assist 2020 Hawai'i public high school graduates from low- to middle-income families in pursuit of their education goals. The program provides college and career counseling and scholarships for low-moderate income applicants. The scholarships are flexible and can be used for tuition, room and board and other necessities. FHB is currently developing a financial education seminar to present to the scholarship recipients in early 2021.



QUEEN'S HEALTH SYSTEMS INFECTIOUS DISEASE UNIT DONATION

FHB Foundation supported Queen's Health Systems with a \$200,000 grant to open a new state-of-the-art Infectious Disease Program Unit at the Queen's Medical Center in Honolulu. The new unit leverages the latest in advanced respiratory technologies to provide a clean, safe environment for frontline healthcare workers and patients.



\$877,457

DONATION BY EMPLOYEES AND RETIREES TO 32 KŌKUA MAI CHARITIES THROUGHOUT HAWAI'I, GUAM AND SAIPAN



15,000

FACEMASKS MADE OUT OF THE BANK'S DONATED FHB ALOHA WEAR FABRIC

600 EMPLOYEES

VOLUNTEERED TO SEW CLOTH FACEMASKS WHICH WERE DONATED TO HEALTHCARE WORKERS AND RESIDENTS OF SENIOR CARE HOMES

GIVING BACK

Giving back is deeply ingrained in FHB's company culture. Our employees are passionate about helping their neighbors and are a powerful force of impactful community support.

KŌKUA MAI: EMPLOYEE GIVING

In 2020, FHB employees and retirees generously donated \$877,457 to 32 charities in Hawai'i, Guam and Saipan through Kōkua Mai, the bank's employee-led annual giving campaign. An impressive 98 percent of employees participate in the campaign every year. Since Kōkua Mai's inception in 2007, more than \$9.5 million has been donated to charities.

VOLUNTEERING TIME AND SKILLS

Each year, FHB employees donate thousands of hours volunteering their time and talents, serving on nonprofit boards, participating in fundraising events and providing community service.

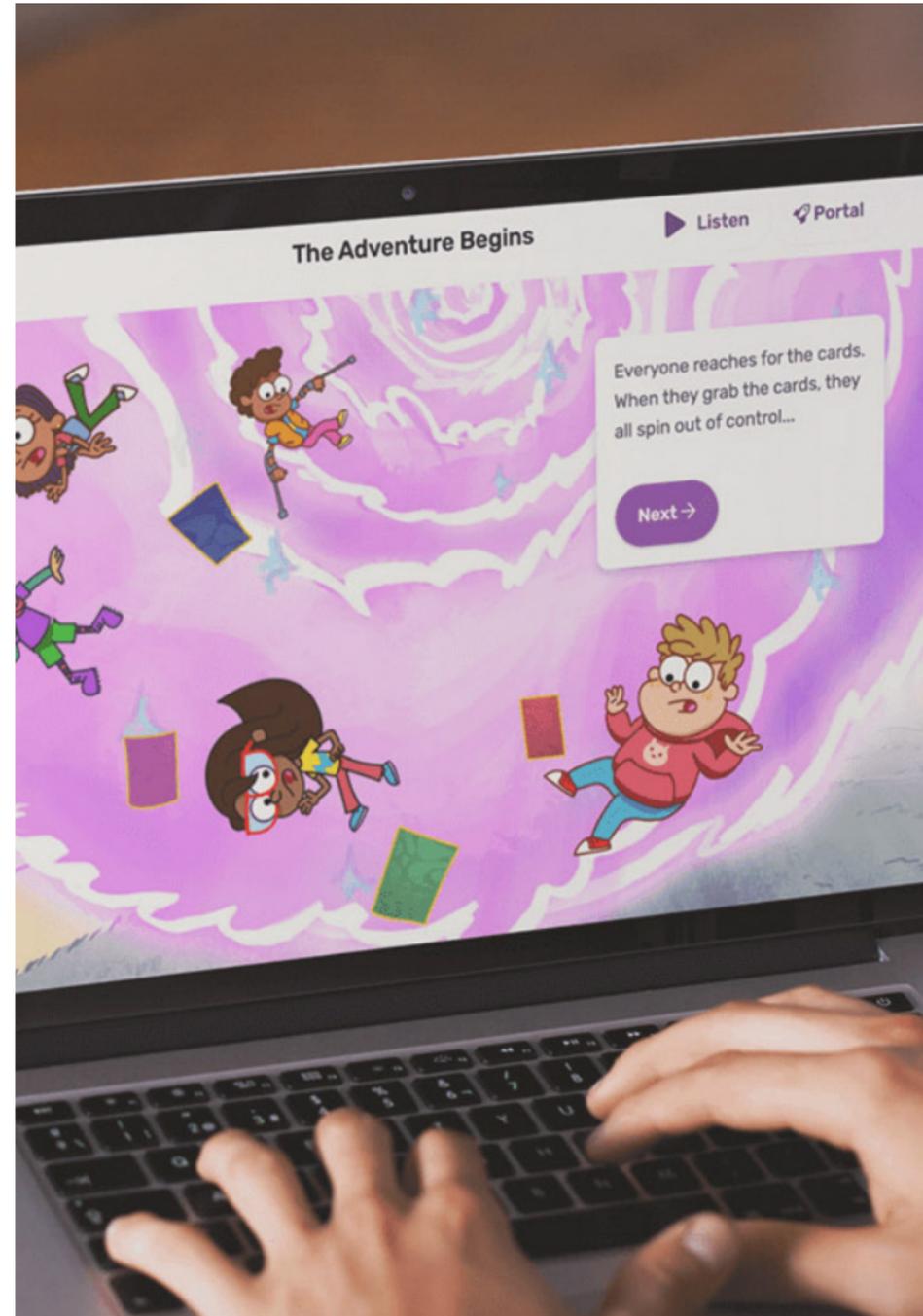
The bank provided the fabric from FHB's aloha wear uniforms and about 600 employees volunteered to sew more than 15,000 cloth face masks for friends, family members, frontline healthcare workers and senior care home residents. Additionally, FHB employees donated snacks and refreshments to hospital staff at Maui Memorial Medical Center and provided lunches to healthcare workers taking care of COVID-19 patients at Guam Memorial Hospital's Skilled Nursing Unit.



FINANCIAL LITERACY

We believe that financial health begins with financial education. The FHB Foundation advocates the integration of financial literacy into school classrooms to fill the curriculum gap at Hawai'i public schools, which are not required to offer any financial education to its students. Our MyMoney program is an online interactive financial education program for public high school students that helps prepare them for making sound decisions about money management. Since the program's inception in 2015, over 5,807 Hawai'i high school students have participated in the MyMoney program, receiving over 22,370 hours of financial literacy instruction.

With the shift to distance learning in 2020 and the lack of summer programs due to the pandemic, FHB expanded its financial education program to all students, kindergarten through 12th grade, offering free age-appropriate financial education classes online to the entire community.



Since 2015, MyMoney provided 22,370 hours of financial education to 5,807 Hawai'i public high school students

In 2020, a MyMoney online version was offered free to teachers, parents and children in grades K-12 to supplement distance-learning curriculum

First Hawaiian is the only Hawai'i bank to earn an Outstanding rating for Community Reinvestment over nine consecutive FDIC evaluation periods since 1995.

COMMUNITY DEVELOPMENT

As a community bank we play an important role in supporting the development of low- to moderate-income communities. The FDIC has recognized our efforts with its highest rating of "Outstanding" for our community reinvestment performance. First Hawaiian is the only Hawai'i bank to earn an Outstanding rating for Community Reinvestment over nine consecutive FDIC evaluation periods since 1995.

The FDIC rating is based on community development projects through loans and grants such as:

- A \$7 million line of credit for working capital to a local business in the Kapolei Village Center. The funds support revitalization and stabilization of the Ewa-Central Oahu Enterprise Zone by creating jobs and stimulating business activity in the Honolulu Assessment Area.
- FHB invested \$13.7 million in a low-income housing tax credit to help fund the construction of a 210-unit multi-family project that provides low- to moderate-income housing to seniors.

STRENGTHENING THE COMMUNITY THROUGH HOMEOWNERSHIP

With the growing demand for affordable housing in our communities, FHB participates in various affordable housing activities.

- Hawai'i Individual Development Account Program (IDA): Helps low- to moderate-income Native Hawaiian families expand their financial knowledge, increase short- and long-term savings and improve credit scores with the eventual goal of homeownership. The Individual Development Account Program also provides matching funds for down payments on home purchases.
- Hawai'i Homeownership Center Individual Development Account Program: FHB partners with the Hawai'i Homeownership Center (HHOC) to develop individual development accounts to encourage monthly savings by matched deposits from the HHOC. The program has evolved to help low- to moderate-income Native Hawaiian families expand their financial knowledge, increase savings and improve credit scores with the goal of homeownership.



- Hawai'i Homeownership Center Down Payment Assistance Loan Program (DPAL): FHB provided a \$50,000 grant to the Hawai'i Homeownership Center in 2005 to create DPAL, an affordable and flexible loan product for low- to moderate-income first-time home buyers.
- City and County of Honolulu Down Payment Loan (DPL): In concert with the City & County of Honolulu's effort to promote homeownership and create stronger communities, this second mortgage down payment assistance loan program provides interest-free loans to assist eligible borrowers to meet down payment requirements to qualify for a first mortgage loan.
- Landed Down Payment Support Program: Offers first mortgage loans in conjunction with down payment support offered by Landed, Inc., a nonprofit organization that works with school employees to purchase a home and provides up to \$120,000 to school employees buying a home in the community where they work.
- Participating Lender: FHB is a participating lender in several community condominium projects with affordable housing units.



DELIVERING VALUE TO OUR CLIENTS

As the largest financial institution in Hawai'i, supporting our customers and communities during their greatest time of need is at the foundation of what we do as a bank. We deliver value through our relationship banking strategy, which is predicated on meaningful connections that lead to personalized financial solutions. Whether addressing business or personal needs, we achieve our customers' short-term and long-term goals while contributing to a healthier economy and more vibrant community.

EMPOWERED BANKING

Empowered with digital tools that provide 24/7 remote access to an array of banking needs, we saw a significant rise in the number of customers using online and mobile banking services in 2020. We further expanded our digital offerings by accelerating the development of online portals for our customers seeking assistance and for our Paycheck Protection Program loan applicants. We were also the first Hawai'i bank to introduce contactless debit and credit cards, making the in-person shopping experience safer for our merchant clients and cardholders.

SMALL BUSINESSES SUPPORT

Small businesses represent the majority of the companies in Hawai'i. With many small businesses operating in the service and tourism sectors, they collectively play a pivotal role in our local economy's recovery from the pandemic's impacts. As a full-service bank, we assist our small business customers through all phases of their development from start-up to growth and expansion. We utilize a holistic approach to pinpoint where assistance is needed most in order to customize financial solutions to fit each business's specific needs.

When a crisis emerges, we have the resources and know-how to provide exceptional support. At the onset of the pandemic, First Hawaiian Bank secured more Paycheck Protection Program (PPP) loan funding for our customers than any bank in Hawai'i. And as the crisis unfolded, we offered loan deferrals and fee waivers to help businesses manage their cash flow and stabilize their finances. Our commitment paid off. Nearly all of the businesses that received our support have been able to return to their contractual payments with less than one percent of accounts delinquent.

FIRST HAWAIIAN BANK: HELPING SMALL BUSINESSES THRIVE



LOAN DEFERRALS:

The majority of loan deferrals have returned to regular payments with less than one percent of accounts delinquent

FEE WAIVERS:

From the onset of the pandemic, FHB offered fee waivers on merchant services, FHB Online Business Center and credit card late fees



SBA DEBT RELIEF PROGRAM:

As part of the Coronavirus Aid, Relief and Economic Security Act (CARES Act), FHB notified eligible small business customers about SBA debt relief loan programs

LEADER IN PPP LOAN VOLUME:

\$940 billion in first-round PPP loans for 6,000 customers, more than any other bank in Hawai'i, helping qualified small businesses retain employees through the mandated shutdown



For 10 years in a row, our employees have voted us one of the “Best Places to Work” in Hawai‘i.

THE BENEFITS OF WORKING AT FHB

- Career and leadership development programs
- Flexible remote work options
- YesHealth: Health assessment screening and flu shot
- Pet insurance
- Company contributions of up to 7.5% to retirement plans
- Tuition reimbursement for continuing education (up to \$3,000 per year)
- Exclusive discounted banking services
- Child and eldercare subsidy: Up to \$2,400 per year toward either child or elder care expenses
- Monthly bus pass subsidy
- College scholarships for employee dependents

INVESTING IN OUR EMPLOYEES

We are committed to providing our teams with an inclusive, diverse and positive work environment centered around our culture of collaboration and an award-winning talent development program. Investing in our employees ensures service excellence consistency and stability for our long-term business growth. Our company’s success comes from our dedicated and engaged employees who develop meaningful and long-lasting connections with our customers and community.

INCLUSIVE AND DIVERSE WORKFORCE

The aloha spirit and the blending of myriad cultures make Hawai‘i a unique place to live and work. Through empathy and inclusion, all of our employees are contributing members of our community. At First Hawaiian, our employees are a diverse group, speaking multiple languages and enriching our bank’s culture with their unique life experiences and cultural heritages. We are also fortunate to have five generations

from traditionalists and baby boomers to Gen X, millennials and Generation Z working alongside each other, which provides a smooth transfer of institutional knowledge and consistent service for loyal customers who have been with us for multiple generations.

CULTURE OF COLLABORATION

Collaboration is a core value that defines how every employee contributes to and shares the bank’s goal of providing long-term value to customers and stakeholders. We value different perspectives, draw strength from diversity and we achieve our best results when we work together.

Our ability to collaborate across divisions and departments has played a key role in our agile response to the challenges presented by the pandemic. Our teams demonstrated the highest level of collaboration to quickly problem solve, ideate and develop initiatives that positioned the bank as a source of strength and stability as well as a resource for our customers and the community.

Career development opportunities are available to all 2,139 employees.

COMMITMENT TO TALENT DEVELOPMENT

Recruiting, developing and retaining a talented and diverse workforce is critical to our long-term business sustainability and success. We offer generous benefits packages and career development pathways.

Career development opportunities are available to all 2,139 employees through a 24/7 online learning center featuring 90 classes ranging in topics from banking fundamentals to communication. We provide technical training through our Teller School, which specializes in hands-on instruction and skill building. Each year, the bank also sponsors high performing employees to attend prestigious graduate level banking schools.

LEADERSHIP DEVELOPMENT

Our award-winning leadership development program promotes growth in core competency areas, encourages networking, provides role models, increases employee engagement and creates highly skilled internal talent pools for leadership continuity.

The bank offers 10 leadership development programs. During the pandemic, these leadership development programs switched from in-person instruction to all-virtual or blended-learning options. The Women's Leadership Forum has grown to 325 female participants since its 2019 inception and 88 employees have graduated from the Emerging Leaders Program (ELP) and the Advanced Leaders Program (ALP).

As First Hawaiian Bank continues its transition to a digital-first company, employees attend change management training to successfully lead and navigate the necessary changes in the bank's business systems, processes and procedures.



Over 1,250 employees participated in change management learning, completing more than 1,100 course hours.



800 employees took 2,200 courses through our Online Learning Center which offers over 90 topics. This was a 45 percent increase compared to 2019.



Of the 128 graduates of ELP, ALP and the graduate-level banking schools in the past five years, 60% have been promoted, transferred and/or appointed to new/higher responsibilities at FHB. Of the 128 graduates, 43% are female and 57% male.

HOW WE INVEST IN OUR EMPLOYEES

Women's Leadership Forum – Builds female leadership capacity at the assistant vice president level and above, preparing more women for senior leadership roles.

FHB Fundamentals – Enhances employee business comprehension through quarterly open sessions for all employees. Core banking topics such as credit cards, deposits, loans and digital adoption are covered.

YES!Link – Develops multi-disciplinary talent at the emerging leader level, focused on strengthening our collaboration culture.

Transformational Leadership Program – Cultivates cross-functional leadership driving business unit change management for transformation initiatives.

Emerging Leaders Program – Prepares employees up to the assistant vice president level to lead others by cultivating FHB's next generation of leaders.

Advanced Leaders Program – Develops FHB's vice president and senior vice president level leaders for strategic visioning and team influence to optimize leadership results.

Toastmasters – Develops public speaking skills.

Mainland Banking Schools – Develops banking technical skills through the American Bankers Association and the Pacific Coast Banking School.

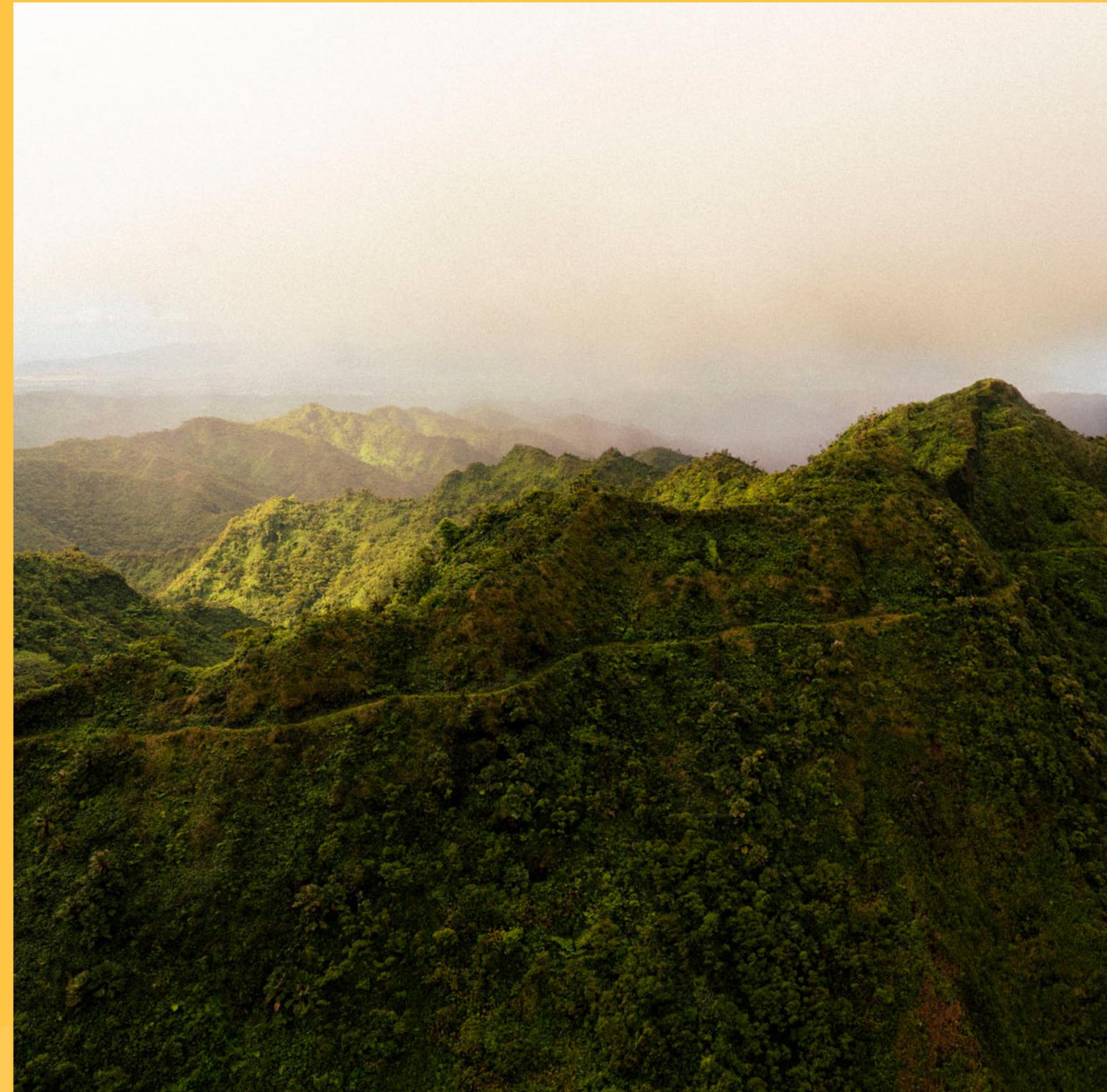
Communities of Practice – Develops leadership centered around real business issues and develops problem-solving skills while working on actual issues by meeting regularly with cross-functional teams.

Circles of Growth – Self-sustaining, peer-to-peer learning networks available to all employees.

2020 SUSTAINABILITY ACCOUNTING STANDARDS BOARD (SASB) INDEX

*FOR COMMERCIAL BANKS, MORTGAGE FINANCE,
AND CONSUMER FINANCE*

This Index has been prepared in accordance with the Industry Standards version 2018-10 issued by the Sustainability Accounting Standards Board (SASB). The Index includes data and descriptions from First Hawaiian's activities and operations during the 2020 calendar year. Some information may not be disclosed in this report if it is considered to be confidential or is not currently available in a format that effectively aligns with the metric as defined by SASB. References in this Index to "First Hawaiian," "we," "our" and "us" refer to First Hawaiian, Inc. and its consolidated subsidiaries, which include only First Hawaiian Bank ("FHB") and its subsidiaries.



I. COMMERCIAL BANKS STANDARD

 **FULL DISCLOSURE**
 **PARTIAL DISCLOSURE**
 **NOT DISCLOSED**

DATA SECURITY

ACCOUNTING METRIC	CODE	DISCLOSURE STATUS	RESPONSE
(1) Number of data breaches, (2) percentage involving personally identifiable information (PII), (3) number of account holders affected	FN-CB-230a.1		If applicable, any material cybersecurity incidents would be reported in our Annual Report on Form 10-K for the year ending December 31, 2020 ("2020 Annual Report").
Description of approach to identifying and addressing data security risks	FN-CB-230a.2		Please see page 15 of our 2020 ESG Report.

I. COMMERCIAL BANKS STANDARD

 FULL DISCLOSURE
  PARTIAL DISCLOSURE
  NOT DISCLOSED

FINANCIAL INCLUSION & CAPACITY BUILDING

ACCOUNTING METRIC	CODE	DISCLOSURE STATUS	RESPONSE												
(1) Number and (2) amount of loans outstanding qualified to programs designed to promote small business and community development	FN-CB-240a.1		<p>To promote small business and community development, the bank originated the following loans during 2020:</p> <table border="1"> <thead> <tr> <th><i>(Dollars in thousands)</i></th> <th>Number</th> <th>Value</th> </tr> </thead> <tbody> <tr> <td>Small Business</td> <td>8,454</td> <td>\$970,225</td> </tr> <tr> <td>Small Farm</td> <td>10</td> <td>\$2,152</td> </tr> <tr> <td>Community Development</td> <td>162</td> <td>\$467,290</td> </tr> </tbody> </table> <p>In our most recent FDIC Community Reinvestment Examination in 2018, First Hawaiian Bank (“FHB”) received an “Outstanding” rating for the ninth consecutive evaluation, dating back to 1995. The bank’s overall Outstanding rating is a function of the bank’s Outstanding performance under the Lending, Investment and Service tests of the examination.</p>	<i>(Dollars in thousands)</i>	Number	Value	Small Business	8,454	\$970,225	Small Farm	10	\$2,152	Community Development	162	\$467,290
<i>(Dollars in thousands)</i>	Number	Value													
Small Business	8,454	\$970,225													
Small Farm	10	\$2,152													
Community Development	162	\$467,290													
(1) Number and (2) amount of past due and nonaccrual loans qualified to programs designed to promote small business and community development	FN-CB-240a.2		Not disclosed												
Number of no-cost retail checking accounts provided to previously unbanked or underbanked customers	FN-CB-240a.3		We no longer offer “Totally Free Checking” accounts, which are no-cost checking accounts. As of December 31, 2020, we had 100,288 existing Totally Free Checking accounts that we continue to service.												

continued on following page...

I. COMMERCIAL BANKS STANDARD

 **FULL DISCLOSURE**
 **PARTIAL DISCLOSURE**
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FINANCIAL INCLUSION & CAPACITY BUILDING

ACCOUNTING METRIC	CODE	DISCLOSURE STATUS	RESPONSE
Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	FN-CB-240a.4		<p>Please see page 23 of our 2020 ESG Report.</p> <ol style="list-style-type: none"> 1. FHB conducts financial check-up appointments, which are intended to identify the financial needs and goals of our customers. We conducted 34,132 financial check-ups during 2020. 2. In October 2020, we implemented a finance management tool on FHB Online called MoneyMap, which is a free service allowing customers to view all of their financial accounts, including accounts held at other institutions. MoneyMap provides a consolidated view of the assets and liabilities across all accounts, including customer transactions which are categorized for the customer. Monthly spending and budgets can also be created and tracked. As of the end of 2020, FHB's MoneyMap tool had 10,819 users. 3. FHB offers its MyMoney online financial education course to five Hawaii high schools and in 2020 offered the same for free on our website to anyone interested. In 2020, 568 students completed 4,296 hours of learning. Since program inception, FHB has reached 5,479 students totaling 22,370 learning hours. 4. FHB recorded a total of 164.5 employee hours dedicated to providing and furthering the purposes of financial education in 2020. 5. We held four joint webinars with the Small Business Administration Hawaii office to educate our small business customers about the Paycheck Protection Program and related processes. 1,037 business customers participated and another 2,800 customers were given access to a copy of the presentation.

I. COMMERCIAL BANKS STANDARD

 FULL DISCLOSURE
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INCORPORATION OF ENVIRONMENTAL, SOCIAL, AND GOVERNANCE FACTORS IN CREDIT ANALYSIS

ACCOUNTING METRIC	CODE	DISCLOSURE STATUS	RESPONSE
Commercial and industrial credit exposure by industry	FN-CB-410a.1		Not disclosed
Description of approach to incorporation of environmental, social, and governance (ESG) factors in credit analysis	FN-CB-410a.2		First Hawaiian does not engage in any financing, investments or transactions with great risk of impacting the health and safety of populations, protected species or the environment in general. Also, we will not knowingly participate in any financing, investments or transactions involving products subject to national or international bans.

BUSINESS ETHICS

ACCOUNTING METRIC	CODE	DISCLOSURE STATUS	RESPONSE
Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anti-competitive behavior, market manipulation, malpractice, or other related financial industry laws or regulations	FN-CB-510a.1		If applicable, any material legal proceedings would be reported in our 2020 Annual Report.
Description of whistleblower policies and procedures	FN-CB-510a.2		Please see page 14 of our 2020 ESG Report.

I. COMMERCIAL BANKS STANDARD

 **FULL DISCLOSURE**
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SYSTEMIC RISK MANAGEMENT			
ACCOUNTING METRIC	CODE	DISCLOSURE STATUS	RESPONSE
Global Systemically Important Bank (G-SIB) score, by category	FN-CB-550a.1		Not applicable
Description of approach to incorporation of results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy, and other business activities	FN-CB-550a.2		<p>Capital management is a key activity. With the oversight of our Board of Directors, we establish risk appetite standards to assess our ability to generate adequate risk-adjusted returns while maintaining a high level of solvency even under periods of stress. Based on those standards, we set formal capital policies and contingency plans and develop an annual capital plan which incorporates expectations for dividend and capital distribution activities.</p> <p>As part of our regular capital planning process, we conduct stress testing that allows us to consider the adequacy of our capital to absorb unexpected losses under periods of adversity. These tests are not a formal regulatory requirement for a bank of our size but a voluntary practice that allows us to evaluate solvency under a range of scenarios and inform decisions we make under the capital plan.</p>

I. COMMERCIAL BANKS STANDARD

● FULL DISCLOSURE
◐ PARTIAL DISCLOSURE
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ACTIVITY METRICS

ACCOUNTING METRIC	CODE	DISCLOSURE STATUS	RESPONSE															
(1) Number and (2) value of checking and savings accounts by segment: (a) personal and (b) small business	FN-CB-000.A	◐	<table border="1"> <thead> <tr> <th>(Dollars in thousands)</th> <th>Number</th> <th>Value</th> </tr> </thead> <tbody> <tr> <td>Personal Savings</td> <td>127,985</td> <td>\$3,845,388</td> </tr> <tr> <td>Personal Checking</td> <td>273,309</td> <td>\$3,869,208</td> </tr> <tr> <td>Total</td> <td>401,294</td> <td>\$7,714,596</td> </tr> </tbody> </table> <p><i>*Excludes Public Fund Products and all CDs</i></p>	(Dollars in thousands)	Number	Value	Personal Savings	127,985	\$3,845,388	Personal Checking	273,309	\$3,869,208	Total	401,294	\$7,714,596			
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Total	401,294	\$7,714,596																
(1) Number and (2) value of loans by segment: (a) personal, (b) small business, and (c) corporate	FN-CB-000.B	●	<table border="1"> <thead> <tr> <th>(Dollars in thousands)</th> <th>Number</th> <th>Value</th> </tr> </thead> <tbody> <tr> <td>Personal</td> <td>233,297</td> <td>\$1,285,200</td> </tr> <tr> <td>Small Business</td> <td>15,510</td> <td>\$100,700</td> </tr> <tr> <td>Corporate</td> <td>11,973</td> <td>\$4,028,200</td> </tr> <tr> <td>Total</td> <td>260,780</td> <td>\$5,414,100</td> </tr> </tbody> </table>	(Dollars in thousands)	Number	Value	Personal	233,297	\$1,285,200	Small Business	15,510	\$100,700	Corporate	11,973	\$4,028,200	Total	260,780	\$5,414,100
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II. MORTGAGE FINANCE STANDARD

 FULL DISCLOSURE
  PARTIAL DISCLOSURE
  NOT DISCLOSED

LENDING PRACTICES

ACCOUNTING METRIC	CODE	DISCLOSURE STATUS	RESPONSE																						
(1) Number and (2) value of residential mortgages of the following types: (a) Hybrid or Option Adjustable-rate Mortgages (ARM), (b) Prepayment Penalty, (c) Higher Rate, (d) Total, by FICO scores above or below 660	FN-MF-270a.1		<p>We do not assess any prepayment penalties on residential mortgages, nor do we offer any higher rate residential mortgages. (Dollars in thousands)</p> <table border="1"> <thead> <tr> <th colspan="4">Total Residential Mortgages</th> </tr> <tr> <th colspan="2">FICO ≤ 660 *</th> <th colspan="2">FICO > 660 *</th> </tr> <tr> <th>#</th> <th>Value</th> <th>#</th> <th>Value</th> </tr> </thead> <tbody> <tr> <td>354</td> <td>\$83,891</td> <td>9,156</td> <td>\$3,208,592</td> </tr> </tbody> </table> <p>*Excludes data for customers who do not have an approved credit score</p> <table border="1"> <thead> <tr> <th colspan="2">Hybrid ARM</th> </tr> <tr> <th>#</th> <th>Value</th> </tr> </thead> <tbody> <tr> <td>1,961</td> <td>\$602,084</td> </tr> </tbody> </table> <p>Note: We do not offer Option Adjustable-rate Mortgages.</p>	Total Residential Mortgages				FICO ≤ 660 *		FICO > 660 *		#	Value	#	Value	354	\$83,891	9,156	\$3,208,592	Hybrid ARM		#	Value	1,961	\$602,084
Total Residential Mortgages																									
FICO ≤ 660 *		FICO > 660 *																							
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354	\$83,891	9,156	\$3,208,592																						
Hybrid ARM																									
#	Value																								
1,961	\$602,084																								
(1) Number and (2) value of (a) residential mortgage modifications, (b) foreclosures, and (c) short sales or deeds in lieu of foreclosure, by FICO scores above and below 660	FN-MF-270a.2		Not disclosed																						
Total amount of monetary losses as a result of legal proceedings associated with communications to customers or remuneration of loan originators	FN-MF-270a.3		If applicable, any material legal proceedings would be reported in our 2020 Annual Report.																						
Description of remuneration structure of loan originators	FN-MF-270a.4		Our leadership, with oversight from the Compensation Committee of the Board of Directors, reviews our incentive plans, including our loan originator incentive plans, to ensure that our plans motivate business performance while balancing risk and reward and are not likely to create material adverse risk. Loan originators are paid based upon a combination of production and adherence to appropriate controls and standards.																						

II. MORTGAGE FINANCE STANDARD

 FULL DISCLOSURE
  PARTIAL DISCLOSURE
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DISCRIMINATORY LENDING

ACCOUNTING METRIC	CODE	DISCLOSURE STATUS	RESPONSE																																																	
(a) Number, (2) value, and (3) weighted average Loan-to-Value (LTV) ratio of mortgages issued to (a) minority and (b) all other borrowers, by FICO scores above and below 660	FN-MF-270b.1		<table border="1"> <thead> <tr> <th colspan="5">Loans Originated in 2020</th> </tr> <tr> <th>(Dollars in thousands)</th> <th>FICO *</th> <th>Number</th> <th>Value</th> <th>Weighted Average LTV</th> </tr> </thead> <tbody> <tr> <td rowspan="3">MINORITY</td> <td>FICO ≤ 660</td> <td>39</td> <td>\$9,309</td> <td>61.53%</td> </tr> <tr> <td>FICO > 660</td> <td>2,284</td> <td>\$829,230</td> <td>62.80%</td> </tr> <tr> <td>N/A</td> <td>15</td> <td>\$8,640</td> <td>62.01%</td> </tr> <tr> <td rowspan="3">NON-MINORITY</td> <td>FICO ≤ 660</td> <td>9</td> <td>\$2,556</td> <td>64.49%</td> </tr> <tr> <td>FICO > 660</td> <td>1,101</td> <td>\$509,246</td> <td>61.95%</td> </tr> <tr> <td>N/A</td> <td>19</td> <td>\$9,895</td> <td>60.66%</td> </tr> <tr> <td rowspan="3">NOT IDENTIFIED</td> <td>FICO ≤ 660</td> <td>6</td> <td>\$3,270</td> <td>59.82%</td> </tr> <tr> <td>FICO > 660</td> <td>600</td> <td>\$233,861</td> <td>62.01%</td> </tr> <tr> <td>N/A</td> <td>10</td> <td>\$3,418</td> <td>62.15%</td> </tr> </tbody> </table> <p>* N/A represents customers who do not have an approved credit score.</p>	Loans Originated in 2020					(Dollars in thousands)	FICO *	Number	Value	Weighted Average LTV	MINORITY	FICO ≤ 660	39	\$9,309	61.53%	FICO > 660	2,284	\$829,230	62.80%	N/A	15	\$8,640	62.01%	NON-MINORITY	FICO ≤ 660	9	\$2,556	64.49%	FICO > 660	1,101	\$509,246	61.95%	N/A	19	\$9,895	60.66%	NOT IDENTIFIED	FICO ≤ 660	6	\$3,270	59.82%	FICO > 660	600	\$233,861	62.01%	N/A	10	\$3,418	62.15%
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Total amount of monetary losses as a result of legal proceedings associated with discriminatory mortgage lending	FN-MF-270b.2		If applicable, any material legal proceedings would be reported in our 2020 Annual Report.																																																	
Description of policies and procedures for ensuring nondiscriminatory mortgage origination	FN-MF-270b.3		<p>We maintain a Fair Lending Program with related policies and procedures to ensure compliance with the Equal Credit Opportunity Act (ECOA), Fair Housing Act and implementing laws and regulations. Highlights of our program related to mortgage loans include:</p> <ul style="list-style-type: none"> • Underwriting and pricing mortgages according to clearly established written guidelines • Fair lending training for all employees involved in mortgage lending • Regression analysis of HMDA-reportable loans to proactively identify potential discrimination • Periodic testing for compliance with fair lending and related regulatory requirements <p>All new products, services or significant changes related to mortgage activities are reviewed, including all mortgage related marketing campaigns and materials.</p>																																																	

II. MORTGAGE FINANCE STANDARD

 FULL DISCLOSURE
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ENVIRONMENTAL RISK TO MORTGAGED PROPERTIES															
ACCOUNTING METRIC	CODE	DISCLOSURE STATUS	RESPONSE												
(1) Number and (2) value of mortgage loans in 100-year flood zones	FN-MF-270b.1		<table border="1"> <thead> <tr> <th><i>(Dollars in thousands)</i></th> <th>Number</th> <th>Principal Balance</th> </tr> </thead> <tbody> <tr> <td>Residential</td> <td>1,911</td> <td>\$647,539</td> </tr> <tr> <td>Commercial</td> <td>271</td> <td>\$1,231,990</td> </tr> <tr> <td>Total</td> <td>2,182</td> <td>\$1,879,529</td> </tr> </tbody> </table>	<i>(Dollars in thousands)</i>	Number	Principal Balance	Residential	1,911	\$647,539	Commercial	271	\$1,231,990	Total	2,182	\$1,879,529
<i>(Dollars in thousands)</i>	Number	Principal Balance													
Residential	1,911	\$647,539													
Commercial	271	\$1,231,990													
Total	2,182	\$1,879,529													
(1) Total expected loss and (2) Loss Given Default (LGD) attributable to mortgage loan default and delinquency due to weather-related natural catastrophes, by geographic region	FN-MF-270b.2		Not disclosed												
Description of how climate change and other environmental risks are incorporated into mortgage origination and underwriting	FN-MF-270b.3		As part of the underwriting and approval process, our internal policies ensure that our customers adhere to all applicable zoning and permitting requirements. The potential environmental impact of a proposed real estate project is an inherent consideration in any transaction we evaluate for financing.												

II.MORTGAGE FINANCE STANDARD

● FULL DISCLOSURE
◐ PARTIAL DISCLOSURE
○ NOT DISCLOSED

ACTIVITY METRICS

ACCOUNTING METRIC	CODE	DISCLOSURE STATUS	RESPONSE												
(1) Number and (2) value of mortgages originated by category: (a) residential and (b) commercial	FN-MF-000.A	●	<table border="1"> <thead> <tr> <th><i>(Dollars in thousands)</i></th> <th>Number</th> <th>Value</th> </tr> </thead> <tbody> <tr> <td>Residential</td> <td>3,031</td> <td>\$921,100</td> </tr> <tr> <td>Commercial</td> <td>53</td> <td>\$21,300</td> </tr> <tr> <td>Total</td> <td>3,084</td> <td>\$942,400</td> </tr> </tbody> </table>	<i>(Dollars in thousands)</i>	Number	Value	Residential	3,031	\$921,100	Commercial	53	\$21,300	Total	3,084	\$942,400
<i>(Dollars in thousands)</i>	Number	Value													
Residential	3,031	\$921,100													
Commercial	53	\$21,300													
Total	3,084	\$942,400													
(1) Number and (2) value of mortgages purchased by category: (a) residential and (b) commercial	FN-MF-000.B	●	<table border="1"> <thead> <tr> <th><i>(Dollars in thousands)</i></th> <th>Number</th> <th>Value</th> </tr> </thead> <tbody> <tr> <td>Residential</td> <td>0</td> <td>\$0</td> </tr> <tr> <td>Commercial</td> <td>17</td> <td>\$86,400</td> </tr> <tr> <td>Total</td> <td>17</td> <td>\$86,400</td> </tr> </tbody> </table>	<i>(Dollars in thousands)</i>	Number	Value	Residential	0	\$0	Commercial	17	\$86,400	Total	17	\$86,400
<i>(Dollars in thousands)</i>	Number	Value													
Residential	0	\$0													
Commercial	17	\$86,400													
Total	17	\$86,400													

III. CONSUMER FINANCE STANDARD

 **FULL DISCLOSURE**
 **PARTIAL DISCLOSURE**
 **NOT DISCLOSED**

CUSTOMER PRIVACY

ACCOUNTING METRIC	CODE	DISCLOSURE STATUS	RESPONSE
Number of account holders whose information is used for secondary purposes	FN-CF-220a.1		As described in <i>First Hawaiian Bank's privacy policy</i> , the bank does not share any personal information with any third party except to adequately serve and protect our customers' accounts, to process our customers' financial transactions and to provide valuable offers to our customers. We comply with the Gramm-Leach-Bliley Act, as implemented by Regulation P, and other applicable federal and state laws and regulations.
Total amount of monetary losses as a result of legal proceedings associated with customer privacy	FN-CF-220a.2		If applicable, any material legal proceedings would be reported in our 2020 Annual Report.

DATA SECURITY

ACCOUNTING METRIC	CODE	DISCLOSURE STATUS	RESPONSE
(1) Number of data breaches, (2) percentage involving personally identifiable information (PII), (3) number of account holders affected	FN-CF-230a.1		If applicable, any material cybersecurity incidents would be reported in our 2020 Annual Report.
Card-related fraud losses from (1) card-not-present fraud and (2) card-present and other fraud	FN-CF-230a.2		Not disclosed
Description of approach to identifying and addressing data security risks	FN-CF-230a.3		Please see page 15 of FHB's 2020 ESG report.

III. CONSUMER FINANCE STANDARD

 **FULL DISCLOSURE**
 **PARTIAL DISCLOSURE**
 **NOT DISCLOSED**

SELLING PRACTICES

ACCOUNTING METRIC	CODE	DISCLOSURE STATUS	RESPONSE
Percentage of total remuneration for covered employees that is variable and linked to the amount of products and services sold	FN-CF-270a.1		Not disclosed
Approval rate for (1) credit and (2) pre-paid products for applicants with FICO scores above and below 660	FN-CF-270a.2		Not disclosed
(1) Average fees from add-on products, (2) average APR, (3) average age of accounts, (4) average number of trade lines, and (5) average annual fees for pre-paid products, for customers with FICO scores above and below 660	FN-CF-270a.3		Not disclosed
(1) Number of complaints filed with the Consumer Financial Protection Bureau (CFPB), (2) percentage with monetary or non-monetary relief, (3) percentage disputed by consumer, (4) percentage that resulted in investigation by the CFPB	FN-CF-270a.4		<ol style="list-style-type: none"> 1. 21 complaints filed with the CFPB 2. 0% monetary relief; 0% non-monetary relief 3. 0% disputed by the consumer 4. 0% resulted in investigation by the CFPB
Total amount of monetary losses as a result of legal proceedings associated with selling and servicing of products	FN-CF-270a.5		If applicable, any material legal proceedings would be reported in our 2020 Annual Report.

III. CONSUMER FINANCE STANDARD

 **FULL DISCLOSURE**
 **PARTIAL DISCLOSURE**
 **NOT DISCLOSED**

ACTIVITY METRICS

ACCOUNTING METRIC	CODE	DISCLOSURE STATUS	RESPONSE
Number of unique consumers with an active (1) credit card account and (2) pre-paid debit card account	FN-CF-000.A	○	Not disclosed
Number of (1) credit card accounts and (2) pre-paid debit card accounts	FN-CF-000.B	○	Not disclosed



First Hawaiian, Inc.

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