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FIRST HAWAIIAN BANK POSTS 2007
THIRD QUARTER EARNINGS

(Honolulu, Hawaii, October 25, 2007) – First Hawaiian Bank today reported 2007 third quarter net income of \$52.3 million, an increase of 5% over the third quarter of 2006, according to an announcement today by Don Horner, president and chief executive officer.

For the nine months ending September 30, 2007 the bank earned \$155.6 million, an increase of 3.5% over the comparable year-earlier period.

“Despite a slowing economy, the bank posted another strong quarter. Our relationship strategy continues to serve us well,” Horner stated.

Compared to the previous year, for the first nine months ending September 30, 2007, First Hawaiian achieved the following:

- **Total Assets:** grew to \$12.5 billion, an increase of 5.1%.
- **Deposits:** were \$9.0 billion, up 4.7%.
- **Loans and Leases:** were \$6.2 billion, a 1.0% increase.
- **Non-Interest Income:** increased by 2.8% to \$113.9 million.
- **Non-Performing Assets** to total assets remained low at 0.03%.

On October 1, First Hawaiian becomes the first financial institution in Hawaii to issue a debit card with a computer chip embedded in the card. The new Priority Rewards Debit Card contains a MasterCard PayPass chip which provides a contactless payment option that reduces transaction times in retail establishments.

First Hawaiian Bank (\$12.5 billion assets) was founded in 1858 and is Hawaii's oldest and largest bank. It has 57 branches in Hawaii, three on Guam and two on Saipan. First Hawaiian Bank's holding company, BancWest Corporation (www.bancwestcorp.com) is a wholly-owned subsidiary of BNP Paribas, a leading global financial services institution.

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