

CELEBRATING 125 YEARS

While the world is very different from 1897

when three friends opened the doors to Hawai'i's newest bank, what makes Bank of Hawai'i special remains the same. Our commitment to our employees, customers and shareholders, and investing in the well-being of our island home is at the core of who we are.

Bank of Hawai'i's practice is to keep moving forward while remaining true to our vision and values. While our original founders—Peter Cushman Jones, Charles Montague Cooke and Joseph Ballard Atherton—couldn't have imagined today's digital banking environment, we feel sure that they would recognize their legacy of service and the underlying values of excellence, integrity, respect, innovation, commitment and teamwork that continue to guide us today.

As we continue to progress, our anniversary gives us an opportunity to look back and celebrate some of our accomplishments and milestones.

TIMELINE

DECEMBER 17

1897

The Bank of Hawaii, Ltd. becomes the **first chartered and incorporated bank to do business in the Republic of Hawai'i**. It's started by Peter Cushman Jones, Charles Montague Cooke and Joseph Ballard Atherton.



JULY 1

1903

The first branch opens in Līhu'e, Kaua'i. It's rebuilt in 1912 and extensively renovated over the years. Today, the **Līhu'e Branch** is the oldest bank branch in the islands.



NOVEMBER 27

1931

The bank's name officially changes to "**Bank of Hawaii.**"



1946

Bank of Hawaii becomes the first Hawai'i bank to create a **Consumer Lending Department**.



1800s

1900s

DECEMBER 27

1897

The bank opens for business in a wooden building in downtown Honolulu with \$400,000 in capital. Its first customer is Castle & Cooke Ltd., which opens a checking account.



MAY 1

1928

Hawai'i's first Lei Day is celebrated in the bank's downtown headquarters. The event honors the Lei Day Queen and her court, and features a lei-making competition judged by Hawaiian royalty.



1942

During World War II, Bank of Hawaii is designated the **official Pacific depository** for the United States Navy.



TIMELINE

1961

At the request of the Guam legislature, **Bank of Hawaii expands to Guam**. The bank also expands to Palau, and 10 years later adds services in Saipan.



1976

Bank of Hawaii introduces a **debit card**. For the first time, customers can make purchases and obtain cash from their checking accounts without writing a check.



1982

At a time when most purchases are made with cash, Bank of Hawaii becomes the **first local bank to operate an off-premise ATM**. Three years later, Bank of Hawaii is the first local financial institution to put ATMs inside stores.

1993

The bank forms a new **Investment and Trust Services Group** that includes "Pacific Capital Management," a newly formed institutional money management company.

1900s

1966

Senior Vice President Wilson P. Cannon, Jr. kicks off the tradition of **Aloha Friday** by encouraging employees to trade their suits and ties for aloha shirts on Fridays.



1981

Bank of Hawaii Foundation is created to fund philanthropic efforts through grants, sponsorships and partnerships with local nonprofit organizations.

1991

"Bancorp Hawaii, Inc." begins trading on the **New York Stock Exchange** under the symbol "BOH." It also receives approval to establish a full-service securities brokerage, "Bancorp Investment Group."



1994

A new **Safeway Waipahu In-Store Branch** introduces in-store banking to the islands. Other locations soon followed, including this branch in Kailua.



1997

Bank of Hawaii celebrates its 100th anniversary by **investing \$5 million in the future of 100 local high school students** through the Bankoh 2nd Century Scholars program. Students from low and moderate income families receive extracurricular college prep assistance and the bank also funds their undergraduate college degrees.

2007

Bank of Hawaii introduces the state's first **wireless banking service** for customers who have Internet access on their mobile phones. This sets the foundation for Bank of Hawaii to become the first major financial institution in the state to launch an iPhone app.

Bank of Hawaii introduces the **HUD 184A Native Hawaiian Housing Loan Guarantee Program**. To date, the bank is the only Hawai'i-based lender providing Department of Hawaiian Home Lands (DHHL) loans.

2011

Bank of Hawaii Foundation becomes the founding sponsor of **PBS Hawai'i's HIKI NŌ**, the nation's first and only statewide student news program and digital media learning initiative. The sponsorship continues today.

2014

The **Bank of Hawaii Foundation Scholarship** for college-bound children and grandchildren of employees begins by awarding 26 scholarships. To date, it has funded 251 scholarships totaling \$876,750.



2000s

1998

The **eBankoh website** is launched, making Bank of Hawaii the first bank in the state to offer online banking.



2010

The first **Employee Giving Campaign** raises \$470,000 to benefit 20 employee-chosen nonprofits. Bank of Hawaii Foundation matches their donations for a total of \$1 million. In 2013, it is renamed the "Live Kōkua Giving Campaign," and to date has donated over \$7.5 million to nonprofits in Hawai'i and the West Pacific region.



2012

Bank of Hawaii adds the **Hawaiian language** to multi-language (Japanese, Chinese and English) screen capabilities of ATMs.



TIMELINE

2015

Designed to meet the growing needs of the unbanked and underbanked population, **EASE by Bank of Hawaii** becomes Hawai'i's first 100% digital checking account. In 2021, the paper-free and fee-free account was certified for meeting Bank On National Account Standards.



2018

SimpliFi Mortgage by Bank of Hawaii launches a **digital banking platform to streamline the online mortgage application** from any mobile device. Since then, SimpliFi by Bank of Hawaii has grown to help customers manage additional aspects of their finances online, such as opening accounts, buying a home and setting a budget.

2020

Bank of Hawaii **invests over \$5 million in the University of Hawai'i athletics program**. UH Mānoa arena is renamed "SimpliFi Arena at Stan Sheriff Center," and Bank of Hawaii Foundation establishes an additional \$100,000 endowment scholarship fund.

Bank of Hawaii Foundation makes an unprecedented **\$3 million donation to Hawai'i Community Foundation's Hawai'i Resilience Fund** to help address growing social and economic impacts of COVID-19 in Hawai'i.



2000s

2016

The renovated Pearl City Branch debuts as the first **Branch of Tomorrow**, featuring cutting-edge technology and improved energy efficiency.

The **Bank of Hawaii College Assistance Program (CAP)** launches, providing 100% free tuition for employees seeking their college degrees. Since then, 16 employees have earned degrees paid for by the program, and the bank has given more than \$1.7 million to employees for CAP educational costs.



2019

Bank of Hawaii is the first in Hawai'i to integrate **Zelle**, a person-to-person payment feature, into its mobile banking app.



2022

Bank of Hawai'i celebrates its **125th anniversary**, plants 125 trees per week throughout the year, and gives employees the opportunity to each choose a nonprofit to receive a \$125 donation from Bank of Hawai'i Foundation. It also announces that out of appreciation and respect for the Hawaiian culture, the 'okina will be added to its corporate logo.



Bank of Hawai'i