

## **MESSAGE FROM THE BOARD OF DIRECTORS AND BANK MANAGEMENT OF OHANA PACIFIC BANK**

Aloha! Welcome to Ohana Pacific Bank!

Since we opened our community bank on June 1, 2006, we are pleased to report our many accomplishments and successes. Our financial results for our first full year of operations are impressive, and with your support we have exceeded both our loan and deposit goals. We continue to look forward to the future with great optimism. Look for us to grow with you as we mature!

We strive to be the center of the Korean Ohana (Hawaiian word for “Family”) in Honolulu. We serve many businesses and families in Hawaii and help them to achieve their financial goals. We protect your money with the highest integrity and we pay you competitive rates on your deposits. We also offer a variety of loans to help you grow your business, finance an education, or repair your home. We are your bank in the center of the Honolulu trade area.

We want Ohana Pacific Bank to be everywhere that you are, supporting the causes that you believe in and being a part of your community:

### **Involvement in the Korean Community**

- Dedicated leadership and participation in the Korean Festival
- Active memberships in the Korean Chamber of Commerce and the Chamber of Commerce of Hawaii
- Participation and sponsorship of 2007 Miss Korea Hawaii Pageant
- Attendance and support of many of our local churches

### **Sponsorships of Charitable and Community based programs**

- 1 Hawaii International Film Festival's K-Fest
- 2 K-Drama Music Festival
- 3 Honolulu Symphony
- 4 2007 Grand Sumo Tournament in Hawaii
- 5 And many more...

Thank you for being a part of our Ohana and for sharing your lives with us. We believe that our customers, shareholders, employees and our entire community creates the spirit of Aloha that surrounds all of us. We remain committed to provide the creativity, energy and sound financial management that will advance our bank.

Mahalo for banking with Ohana Pacific Bank!

Woon Seok Hyun  
President and Chief Executive Officer

Wayne Miyao  
Chairman of the Board of Directors