



PART THREE OF FIVE: Pacific Century Financial Corporation Reports Second Quarter Earnings of \$0.08 Per Share

July 20, 2000

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(BW)(HI-PACIFIC-CENTURY)(BOH) PART THREE OF FIVE: Pacific Century Financial Corporation Reports Second Quarter Earnings of \$0.08 Per Share

Business Editors

PART THREE OF FIVE

Pacific Century Financial Corporation and subsidiaries

Consolidated Average Balances and Interest Rates Taxable Equivalent

(Unaudited)

(in millions of dollars)	Three Months Ended June 30, 2000		
	Average Balance	Income/ Expense	Yield/ Rate
Earning Assets			
Interest Bearing Deposits	\$220.0	\$3.6	6.49%
Investment Securities			
Held to Maturity			
-Taxable	723.3	13.3	7.41
-Tax-Exempt	8.3	0.4	18.04
Investment Securities			
Available for Sale	2,514.8	41.2	6.58
Funds Sold	32.2	0.5	6.13
Net Loans			
-Domestic	8,104.4	167.7	8.32
-Foreign	1,532.5	25.0	6.58
Loan Fees		9.0	
 Total Earning Assets	 13,135.5	 260.7	 7.98
Cash and Due From Banks	444.0		
Other Assets	638.9		
 Total Assets	 \$14,218.4		

Interest Bearing Liabilities

Domestic Deposits			
-Demand	\$2,097.8	12.3	2.36
-Savings	691.5	3.5	2.03
-Time	2,744.0	36.4	5.33

Total Domestic	5,533.3	52.2	3.79
Foreign Deposits			
-Time Due to Banks	422.0	6.2	5.90
-Other Time and Savings	1,133.8	12.4	4.42
Total Foreign	1,555.8	18.6	4.82
Total Interest Bearing			
Deposits	7,089.1	70.8	4.02
Short-Term Borrowings	2,728.1	37.3	5.49
Long-Term Debt	807.2	13.3	6.64
Total Interest Bearing			
Liabilities	10,624.4	121.4	4.59
Net Interest Income		139.3	
Interest Rate Spread			3.39%
Net Interest Margin			4.27%
Demand Deposits			
-Domestic	1,666.5		
-Foreign	366.0		
Total Demand Deposits	2,032.5		
Other Liabilities	331.5		
Shareholders' Equity	1,230.0		
Total Liabilities and			
Shareholders' Equity	\$14,218.4		
Provision for Loan Losses		83.4	
Net Overhead		48.3	
Income Before Income Taxes		7.6	
Provision for Income Taxes		0.2	
Tax-Equivalent Adjustment		0.7	
Net Income		\$6.7	

(in millions of dollars)	Three Months Ended		
	June 30, 1999		
	Average	Income/	Yield/
	Balance	Expense	Rate
Earning Assets			
Interest Bearing Deposits	\$458.9	\$6.5	5.65%
Investment Securities			
Held to Maturity			
-Taxable	831.8	14.9	7.19
-Tax-Exempt	11.7	0.4	14.55
Investment Securities			
Available for Sale	2,715.0	41.9	6.19
Funds Sold	155.0	1.7	4.31
Net Loans			
-Domestic	7,696.3	150.0	7.82
-Foreign	1,676.7	28.1	6.71
Loan Fees		11.7	
Total Earning Assets	13,545.4	255.2	7.56
Cash and Due From Banks	485.1		
Other Assets	596.5		
Total Assets	\$14,627.0		

Interest Bearing Liabilities

Domestic Deposits			
-Demand	\$2,145.7	12.0	2.25
-Savings	728.7	3.7	2.03
-Time	2,499.7	30.0	4.81
Total Domestic	5,374.1	45.7	3.41
Foreign Deposits			
-Time Due to Banks	681.1	8.3	4.89
-Other Time and Savings	1,155.2	9.5	3.28
Total Foreign	1,836.3	17.8	3.88
Total Interest Bearing Deposits	7,210.4	63.5	3.53
Short-Term Borrowings	3,107.3	36.4	4.71
Long-Term Debt	654.3	10.7	6.57
Total Interest Bearing Liabilities	10,972.0	110.6	4.04
Net Interest Income		144.6	
Interest Rate Spread			3.52%
Net Interest Margin			4.28%
Demand Deposits			
-Domestic	1,669.5		
-Foreign	396.1		
Total Demand Deposits	2,065.6		
Other Liabilities	376.5		
Shareholders' Equity	1,212.9		
Total Liabilities and Shareholders' Equity	\$14,627.0		
Provision for Loan Losses		13.9	
Net Overhead		68.5	
Income Before Income Taxes		62.2	
Provision for Income Taxes		23.5	
Tax-Equivalent Adjustment		0.2	
Net Income		\$38.5	

Six Months Ended

June 30, 2000

(in millions of dollars)	Average Balance	Income/Expense	Yield/Rate
Earning Assets			
Interest Bearing Deposits	\$226.0	\$7.3	6.51%
Investment Securities			
Held to Maturity			
-Taxable	749.4	27.6	7.40
-Tax-Exempt	9.1	0.8	17.65
Investment Securities Available for Sale	2,520.9	82.2	6.56
Funds Sold	33.6	1.0	5.83
Net Loans			
-Domestic	8,001.2	334.5	8.41

-Foreign Loan Fees	1,559.3	49.9 17.2	6.44
Total Earning Assets	13,099.5	520.5	7.99
Cash and Due From Banks	475.3		
Other Assets	635.1		
Total Assets	\$14,209.9		
Interest Bearing Liabilities			
Domestic Deposits			
-Demand	\$2,106.7	24.5	2.34
-Savings	695.8	7.0	2.03
-Time	2,754.4	71.5	5.22
Total Domestic	5,556.9	103.0	3.73
Foreign Deposits			
-Time Due to Banks	454.9	13.2	5.84
-Other Time and Savings	1,127.7	22.8	4.06
Total Foreign	1,582.6	36.0	4.57
Total Interest Bearing Deposits	7,139.5	139.0	3.92
Short-Term Borrowings	2,677.4	76.4	5.74
Long-Term Debt	790.1	26.0	6.62
Total Interest Bearing Liabilities	10,607.0	241.4	4.58
Net Interest Income		279.1	
Interest Rate Spread			3.41%
Net Interest Margin			4.28%
Demand Deposits			
-Domestic	1,665.0		
-Foreign	392.8		
Total Demand Deposits	2,057.8		
Other Liabilities	324.1		
Shareholders' Equity	1,221.0		
Total Liabilities and Shareholders' Equity	\$14,209.9		
Provision for Loan Losses		96.9	
Net Overhead		110.5	
Income Before Income Taxes		71.7	
Provision for Income Taxes		24.2	
Tax-Equivalent Adjustment		1.0	
Net Income		\$46.5	

Six Months Ended
June 30, 1999

(in millions of dollars)	Average Balance	Income/ Expense	Yield/ Rate
Earning Assets			
Interest Bearing Deposits	\$462.7	\$14.7	6.40%
Investment Securities Held to Maturity			

-Taxable	811.0	28.6	7.11
-Tax-Exempt	11.7	0.8	14.64
Investment Securities			
Available for Sale	2,764.9	83.7	6.10
Funds Sold	181.5	4.3	4.80
Net Loans			
-Domestic	7,737.0	307.0	8.00
-Foreign	1,695.1	55.4	6.59
Loan Fees		21.3	
Total Earning Assets	13,663.9	515.8	7.61
Cash and Due From Banks	501.2		
Other Assets	645.2		
Total Assets	\$14,810.3		

Interest Bearing Liabilities

Domestic Deposits			
-Demand	\$2,154.8	24.0	2.25
-Savings	731.9	7.4	2.02
-Time	2,554.9	61.5	4.86
Total Domestic	5,441.6	92.9	3.44
Foreign Deposits			
-Time Due to Banks	667.0	16.9	5.12
-Other Time and Savings	1,157.6	20.0	3.48
Total Foreign	1,824.6	36.9	4.08
Total Interest Bearing Deposits	7,266.2	129.8	3.60
Short-Term Borrowings	3,261.2	76.9	4.75
Long-Term Debt	631.1	20.6	6.58
Total Interest Bearing Liabilities	11,158.5	227.3	4.11
Net Interest Income		288.5	
Interest Rate Spread			3.50%
Net Interest Margin			4.26%
Demand Deposits			
-Domestic	1,657.0		
-Foreign	422.0		
Total Demand Deposits	2,079.0		
Other Liabilities	367.9		
Shareholders' Equity	1,204.9		
Total Liabilities and Shareholders' Equity	\$14,810.3		

Provision for Loan Losses	26.5
Net Overhead	142.2
Income Before Income Taxes	119.8
Provision for Income Taxes	45.6
Tax-Equivalent Adjustment	0.3
Net Income	\$73.9

(END OF PART THREE OF FIVE)

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