

## Savings & Safety

Finance Factors also offers some of the best rates on certificates of deposit and savings accounts with deposits insured by the FDIC. What's more, our Liliha and Manoa branches offer safe deposit boxes to safely store your valuables.

## Community Support

At Finance Factors, our local roots are very important to us. We support our community in a number of different ways; through charitable giving programs, through the time and efforts of our employees, who serve on numerous non-profit boards, through annual events such as our Charity Breakfast and our Charity Golf Tournament, as well as through food drives as a member of the Hawaii Bankers Association.

We are proud to be of service to you, and thank you for the opportunity to serve you. We are committed to anticipating each and every one of our customer's needs and exceeding their expectations. We invite you to contact Finance Factors whenever you need additional help.

Visit any one of our 13 statewide branches, including our branches on the Big Island, Kauai, and Maui, or call us.

On Oahu: 522-2000  
Toll-free: 1-800-648-7136  
[www.financefactors.com](http://www.financefactors.com)

## Branch Locations

### ISLAND OF OAHU

#### Downtown

Finance Factors Center  
1164 Bishop St., Ste 100  
Honolulu, HI 96813  
Phone: (808) 548-4940

#### Kahala

Kahala Mall  
4211 Waiialae Ave., Ste 9070  
Honolulu, HI 96816  
Phone: (808) 733-7399

#### Kailua

Malama Building  
602 Kailua Rd., Ste 103  
Kailua, HI 96734  
Phone: (808) 266-2900

#### Kaimuki

Finance Factors Kaimuki Center  
3408 Waiialae Ave., Ste 101  
Honolulu, HI 96816  
Phone: (808) 733-2425

#### Kalihi

Kamehameha Shopping Center  
1620 N. School St., Ste 142  
Honolulu, HI 96817  
Phone: (808) 832-6500

#### Kapiolani

Pan Am Building  
1600 Kapiolani Blvd., Ste 109  
Honolulu, HI 96814  
Phone: (808) 973-3535

#### Liliha

Finance Factors Liliha Center  
1808 Liliha St.  
Honolulu, HI 96817  
Phone: (808) 532-7190

#### Manoa

Finance Factors Manoa Center  
2955 East Manoa Rd., Suite A  
Honolulu, HI 96822  
Phone: (808) 988-0240

#### Pearl City

Pearl City Shopping Center  
850 Kamehameha Hwy., Ste 161  
Pearl City, HI 96782  
Phone: (808) 453-2100

### ISLAND OF HAWAII

#### Hilo

Finance Factors Hilo Center  
605 Laukapu St. Ste 101  
Hilo, HI 96720  
Phone: (808) 935-6811

#### Kailua-Kona

Henry Street Shops  
75-1022 Henry St., Unit 6  
Kailua-Kona, HI 96740  
Phone: (808) 322-2747

### ISLAND OF MAUI

#### Kahului

Kahului Office Center  
140 Hooehana St., Ste 111  
Kahului, HI 96732  
Phone: (808) 877-7663

### ISLAND OF KAUAI

#### Lihue

4393 Kukui Grove St., Ste 101  
Lihue, HI 96766  
Phone: (808) 245-3305

### GUAM

#### Tamuning

Guam Mortgage Center  
339 Chalan San Antonio, Ste 100  
Tamuning, Guam 96913  
Phone: (671) 649-5751



**FINANCE  
FACTORS**  
SAVINGS • CDS • MORTGAGES

[www.financefactors.com](http://www.financefactors.com)  
(Rev 04/19)



NMLS #449916

Finance Factors Limited

# Statement of Financial Condition

As of December 31, 2018



**FINANCE  
FACTORS**  
SAVINGS • CDS • MORTGAGES



NMLS #449916

# Welcome to Finance Factors!

We appreciate your decision to select us to handle your financial matters and we thank you for your confidence. As one of the Top 250 companies in Hawaii, and Hawaii's largest depository financial services loan company, we take pride in our people, products and services, and in our commitment to serving your financial needs and the needs of our community. As a Finance Factors customer, we'd like to share with you some information about our company.

## Local Roots

Finance Factors has been providing financial services in Hawaii for over 65 years. Started in 1952 by several island families, the company has grown from a small local enterprise into Hawaii's largest locally-owned depository financial services loan company.

## Loan Experts

Today, Finance Factors specializes in residential loans for purchase, refinance, land, construction, investment, cash-out and home equity, as well as commercial real estate loans. Our loan officers have years of experience to walk you through the loan process every step of the way.

## Statement of Financial Condition

Finance Factors Limited

located at 1164 Bishop Street, Honolulu, HI 96813

At the close of business the 31<sup>st</sup> day of December 2018

<b>ASSETS</b>	
Cash and Balances Due From Banks .....	\$ 11,760,000
Investment Securities .....	116,603,000
Loans	
a. Loans, Held For Sale .....	268,000
b. Loans, Net of Unearned Income .....	393,039,000
c. LESS: Allowance for Loans Losses .....	11,374,000
d. Loans, Net of Unearned Income and Allowance (item b minus c) .....	381,665,000
Premises and Equipment, Net .....	42,068,000
Other Real Estate Owned .....	-
Mortgage Servicing Rights .....	946,000
Other Assets .....	26,342,000
Total Assets .....	\$ 579,652,000
<b>LIABILITIES</b>	
Deposits .....	\$ 495,482,000
Other Borrowings .....	15,000,000
Other Liabilities .....	4,568,000
Total Liabilities .....	\$ 515,050,000
<b>EQUITY CAPITAL</b>	
Common Stock .....	\$ 840,000
Surplus .....	10,803,000
Retained Earnings .....	54,013,000
Accumulated Other Comprehensive Income (loss) .....	(1,054,000)
Total Equity Capital .....	\$ 64,602,000
<b>TOTAL LIABILITIES &amp; EQUITY CAPITAL</b> .....	<b>\$ 579,652,000</b>