

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 on the island of Oahu 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 this opportunity. 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: 808-522-2000
Toll-free: 1-800-648-7136
www.financefactors.com

Branch Locations

ISLAND OF OAHU

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

Kahala
Kahala Mall
4211 Waialae Ave, #9070
Honolulu, HI 96816
Phone: (808) 733-7399

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

Kaimuki
Finance Factors Kaimuki Center
3408 Waialae Ave, #101
Honolulu, HI 96816
Phone: (808) 733-2425

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

Kapiolani
Pan Am Building
1600 Kapiolani Blvd, #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, #A
Honolulu, HI 96822
Phone: (808) 988-0240

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

ISLAND OF HAWAII

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

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

ISLAND OF MAUI

Kahului
Finance Factors Kahului Center
27 S. Puunene Avenue, #2
Kahului, HI 96732
Phone: (808) 877-7663

ISLAND OF KAUAI

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

GUAM

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



**FINANCE
FACTORS**
SAVINGS • CDS • MORTGAGES



NMLS #449916

(Rev 04/22)

Finance Factors Limited

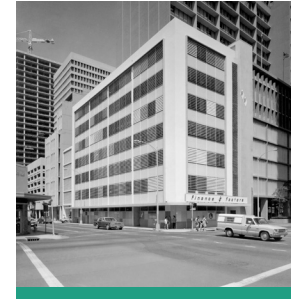
Statement of Financial Condition

As of December 31, 2021

CELEBRATING 70 YEARS!



Finance Factors 1950s



Finance Factors 1970s



Finance Factors 2022

 **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 since 1952. Started 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 31st day of December 2021

ASSETS	
Cash and Balances Due From Banks	\$ 45,537,000
Investment Securities	87,673,000
Loans	
a. Loans, Held For Sale	540,000
b. Loans, Net of Unearned Income	386,396,000
c. LESS: Allowance for Loans Losses	12,093,000
d. Loans, Net of Unearned Income and Allowance (item b minus c)	374,303,000
Premises and Equipment, Net	42,359,000
Other Real Estate Owned	-
Mortgage Servicing Rights	234,000
Other Assets	27,411,000
Total Assets	\$ 578,057,000
LIABILITIES	
Deposits	\$ 446,593,000
Other Borrowings	50,000,000
Other Liabilities	7,161,000
Total Liabilities	\$ 503,754,000
EQUITY CAPITAL	
Common Stock	\$ 840,000
Surplus	10,803,000
Retained Earnings	62,467,000
Accumulated Other Comprehensive Income (loss)	193,000
Total Equity Capital	\$ 74,303,000
TOTAL LIABILITIES & EQUITY CAPITAL	\$ 578,057,000