

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

28 Oneawa St, Suite A
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, Suite 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

(Rev 05/25)

Member FDIC
NMLS #449916



Finance Factors Limited

Statement of Financial Condition

As of December 31, 2024



 **FINANCE
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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 2024

ASSETS	
Cash and Balances Due From Banks	\$ 19,128,000
Investment Securities	109,658,000
Loans	
a. Loans, Held For Sale	-
b. Loans, Net of Unearned Income	501,912,000
c. LESS: Allowance for Loans Losses	(12,089,000)
d. Loans, Net of Unearned Income and Allowance (item b minus c)	489,823,000
Premises and Equipment, Net	41,972,000
Operating Lease Right-Of-Use Assests	5,638,000
Other Real Estate Owned	-
Mortgage Servicing Rights	86,000
Other Assets	34,870,000
Total Assets	\$ 701,175,000
LIABILITIES	
Deposits	\$ 534,458,000
Other Borrowings	80,880,000
Operating Lease Liabilities	5,661,000
Other Liabilities	6,725,000
Total Liabilities	\$ 627,724,000
EQUITY CAPITAL	
Common Stock	\$ 840,000
Surplus	10,803,000
Retained Earnings	65,188,000
Accumulated Other Comprehensive Income (loss)	(3,380,000)
Total Equity Capital	\$ 73,451,000
TOTAL LIABILITIES & EQUITY CAPITAL	\$ 701,175,000