



STATE OF HAWAII  
DIVISION OF FINANCIAL INSTITUTIONS  
DEPARTMENT OF COMMERCE AND CONSUMER AFFAIRS

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# COMPARATIVE STATEMENTS OF CONDITION

**December 31, 2006, June 30, 2006, and December 31, 2005**

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The following comparative statements of condition relate to Hawaii state-chartered banks and financial services loan companies. The statements are issued, pursuant to Section 412:2-104(f), Hawaii Revised Statutes.

The financial statements shown on the following pages have been summarized from the reports filed by the institutions with the Division of Financial Institutions. The reports are unaudited and have not been examined by the Division for fairness of presentation and should not be considered to be presented in accordance with generally accepted accounting principles.

COMPARATIVE STATEMENT OF CONDITION OF  
STATE-CHARTERED BANKS  
As at the Close of Business  
DECEMBER 31, 2006, JUNE 30, 2006, and DECEMBER 31, 2005  
(000 Omitted)

ASSETS	Fed Funds Sold and Loans & Leases *	Securities	Premises, Furniture, Fixtures & Equipment	Other Real Estate Owned	Other Assets	Cash and Due from Banks	Total Assets
Bank of Hawaii	\$6,594,111	\$3,037,764	\$125,925	\$407	\$461,697	\$396,308	\$10,616,212
Central Pacific Bank	\$3,820,393	\$897,186	\$77,341	\$0	\$550,696	\$135,648	\$5,481,264
First Hawaiian Bank	\$7,085,497	\$2,806,600	\$296,982	\$0	\$1,452,294	\$361,242	\$12,002,615
Pacific Rim Bank	\$73,839	\$0	\$2,201	\$0	\$493	\$9,001	\$85,534
Ohana Pacific Bank	\$28,636	\$300	\$706	\$0	\$300	\$6,548	\$36,490
TOTALS DEC. 31, 2006	\$17,602,476	\$6,741,850	\$503,155	\$407	\$2,465,480	\$908,747	\$28,222,115
TOTALS JUNE 30, 2006	\$16,870,051	\$6,334,635	\$507,592	\$1,344	\$2,521,452	\$1,357,424	\$27,592,498
TOTALS DEC. 31, 2005	\$16,355,126	\$6,446,338	\$507,311	\$1,514	\$2,597,610	\$1,154,442	\$27,062,341

LIABILITIES & CAPITAL	Deposits	Other Liabilities			Capital, Surplus & Undivided Profits		Total Liabilities & Capital
Bank of Hawaii	\$8,024,765	\$1,859,466			\$731,981		\$10,616,212
Central Pacific Bank	\$3,855,231	\$811,124			\$814,909		\$5,481,264
First Hawaiian Bank	\$8,917,189	\$847,191			\$2,238,235		\$12,002,615
Pacific Rim Bank	\$73,130	\$675			\$11,729		\$85,534
Ohana Pacific Bank	\$24,159	\$192			\$12,139		\$36,490
TOTALS DEC. 31, 2006	\$20,894,474	\$3,518,648			\$3,808,993		\$28,222,115
TOTALS JUNE 30, 2006	\$20,228,893	\$3,733,405			\$3,630,200		\$27,592,498
TOTALS DEC. 31, 2005	\$20,152,333	\$3,358,568			\$3,551,440		\$27,062,341

**Comments:**

Information collected from the Call Reports for December 31, 2006.

\* Net of Allowance for Bad Debts.

State-Chartered Banks: 5 Branch & Agency Offices: 195

COMPARATIVE STATEMENT OF CONDITION OF  
STATE-LICENSED DEPOSITORY FINANCIAL SERVICES LOAN COMPANIES  
As at the Close of Business  
DECEMBER 31, 2006, JUNE 30, 2006, and DECEMBER 31, 2005  
(000 Omitted)

ASSETS	Net Loans	Securities	Premises, Furniture, Fixtures & Equipment	Other Real Estate Owned	Cash on Hand & in Banks	Other Assets	Total Assets
Finance Factors, Ltd.	\$381,272	\$223,702	\$34,724	\$175	\$7,767	\$25,287	\$672,927
TOTALS DEC. 31, 2006	\$381,272	\$223,702	\$34,724	\$175	\$7,767	\$25,287	\$672,927
TOTALS JUNE 30, 2006	\$396,341	\$208,101	\$32,441	\$203	\$6,487	\$25,927	\$669,500
TOTALS DEC. 31, 2005	\$389,690	\$227,371	\$1,933	\$268	\$6,831	\$26,615	\$652,708
LIABILITIES & CAPITAL	Borrowed Money	Deposits	Other Liabilities		Capital, Surplus & Undivided Profits		Total Liabilities & Capital
Finance Factors, Ltd.	\$119,444	\$487,407	\$4,482		\$61,594		\$672,927
TOTALS DEC. 31, 2006	\$119,444	\$487,407	\$4,482		\$61,594		\$672,927
TOTALS JUNE 30, 2006	\$111,433	\$495,601	\$5,470		\$56,996		\$669,500
TOTALS DEC. 31, 2005	\$111,430	\$484,331	\$4,248		\$52,789		\$652,708

**Comments:**

Information collected from the Call Report for December 31, 2006.  
State-Licensed Depository Financial Services Loan Companies: 1  
Branch & Agency Offices: 14