



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

2005 ANNUAL REPORT

This material can be made available for individuals with special needs in Braille, large print or audio tape. Please submit your request to the Commissioner of Financial Institutions at (808) 586-2820.

Table of Contents

| | |
|---|----|
| Commissioner's Message | 1 |
| Staff/Staff Changes | 3 |
| Mission Statement..... | 4 |
| Statement of Condition | 5 |
| Directory of State-Chartered Banks | |
| Trade Association & Federal Bank Regulatory Agencies..... | 7 |
| Bank of Hawaii | 8 |
| Central Pacific Bank | 12 |
| First Hawaiian Bank | 15 |
| Directory of Interstate and Foreign Banks | |
| Bank of the Orient..... | 18 |
| Homestreet Bank..... | 18 |
| Philippine National Bank, Honolulu Agency | 19 |
| Directory of Financial Services Loan Companies | |
| Trade Association & Federal Regulatory Agencies..... | 20 |
| DEPOSITORY Financial Services Loan Companies | |
| Finance Factors, Limited | 21 |
| NONDEPOSITORY Financial Services Loan Companies | |
| American General Financial Services of Hawaii, Inc..... | 23 |
| Beneficial Hawaii Inc. | 23 |
| CPB Real Estate, Inc..... | 24 |
| CitiFinancial, Inc. | 25 |
| Countrywide Home Loans, Inc..... | 26 |
| FHL Lease Holding Company, Inc..... | 26 |
| O. S. Meyer, Limited dba First Finance Company of Molokai | 27 |
| First Magnus Financial Corporation dba Charter Funding | 27 |
| Ford Motor Credit Company | 28 |
| GMAC Mortgage Corporation..... | 28 |
| Honowaii Investment Co., Ltd..... | 29 |
| House of Finance, Inc. | 29 |
| Investors Finance, Inc. | 29 |
| Kauai Island Finance, Inc. | 29 |
| Maui Industrial Loan & Finance Company, Inc. | 30 |
| Merrill Lynch Credit Corporation..... | 30 |
| Morgan Stanley Credit Corporation | 30 |
| Mutual Finance Company, Limited | 30 |
| Safety Loan Company, Ltd. | 31 |
| Standard Financial Corp. | 31 |
| Wells Fargo Financial Hawaii, Inc. | 31 |

Table of Contents

| | |
|--|--------------------------|
| Directory of State-Chartered Credit Unions | |
| Trade Association, Credit Union Advisory Board, & | |
| Federal Credit Union Regulatory Agency | 33 |
| Hawaii Central Credit Union | 34 |
| Lihue Credit Union | 34 |
| Oahu One Credit Union | 34 |
| Directory of Escrow Depository Companies | |
| Trade Association | 35 |
| Developers Escrow Services, Inc..... | 36 |
| Fidelity National Title & Escrow of Hawaii, Inc..... | 36 |
| First American Title Company, Inc. | 37 |
| First Hawaii Title Corporation..... | 38 |
| Guardian Escrow Services, Inc..... | 38 |
| Hawaii Escrow & Title, Inc. | 39 |
| Hawaii Resort Escrow, Inc. | 39 |
| Integrity Escrow and Title Company, Inc..... | 39 |
| Island Title Corporation..... | 40 |
| Old Republic Title & Escrow of Hawaii, Ltd. | 41 |
| Pacific Access Escrow, Inc. | 42 |
| Security Title Corporation | 42 |
| Title Guaranty Escrow Services, Inc. | 43 |
| Disclaimer | 44 |
| Historical Perspective | Inside Back Cover |

Commissioner's Message

The Honorable Linda Lingle
The Honorable Mark E. Recktenwald

Dear Governor Lingle and Director Recktenwald:

It is my privilege to submit to you the 2005 Annual Report and Directory of State Chartered Financial Institutions compiled by the Division of Financial Institutions (“DFI”).

During 2005, DFI worked in a number of new areas, while continuing to fulfill its traditional mission of ensuring the safety and soundness of the State of Hawaii’s financial services industry.

Financial services industry consolidation created opportunities for Hawaii’s business community to develop several new Hawaii based corporations. Pacific Rim Bank submitted its application to organize a State chartered bank in May 2005. Pacific Rim Bank’s application was processed jointly by DFI and the Federal Deposit Insurance Corporation (“FDIC”), in accordance with the Hawaii Revised Statutes and comparable FDIC laws and regulations. The Bank commenced operations in February 2006. Located in Honolulu’s Restaurant Row complex, it is the first de novo Hawaii chartered bank opened since 1959. Pacific Rim Bank will focus on serving consumers and small businesses.

In 2005, DFI and the FDIC also started working with another group of organizers of a second proposed State chartered bank, Ohana Pacific Bank. These organizers are currently in the process of raising capital prior to filing their application for a bank charter. The bank proposes to initially focus its marketing efforts on Korean-American businesses and individuals in the Honolulu area.

In addition to these new State chartered banks, DFI has also processed a significant number of applications for a new financial services loan company, and new branches of existing State chartered and intra-Pacific banks, financial service loan companies and escrow depositories.

The DFI staff keeps pace with changes in both law and supervisory practices through specialty educational opportunities such as the FDIC’s State Examiner Training Program, and internet based lessons provided by the Conference of State Bank Supervisors (“CSBS”), our regulatory trade association. This has helped address staff turnover issues and allowed our recently hired examiners to develop new abilities and sharpen existing skills.

During 2005 a CSBS team undertook a rigorous on-site examination of all aspects of DFI’s financial service regulatory and supervisory operations. We are pleased to announce that as a result of this examination, DFI received reaccreditation by CSBS, one of 45 state agencies to be so recognized. CSBS originally designated DFI as a fully accredited State regulatory and supervisory agency in 1990. This CSBS review process is repeated annually with detailed off-site checks, as well as the on-site, in depth examination by CSBS teams every fifth year.

The increased tempo of financial service business chartering and licensing during 2005 is indicative of Hawaii’s continued economic prosperity and the attendant demand by business and individual consumers for increased and improved financial service related products and providers. The resultant size, service diversity and technological complexity of Hawaii’s financial service industry presents significant regulatory and supervisory challenges which have broadened the scope of DFI’s traditional financial service examination and administration process.

Commissioner's Message

Expanded supervision of banks, credit unions, escrow depository and financial service loan company licensees, driven in part by the increased requirements of Federal Bank Secrecy Act related activities, has resulted in new demands on examiner training and scheduling. Other areas of possible future DFI involvement such as money transmitters, check cashers, mortgage brokers and payday lenders continue to be evaluated as part of the legislative process. The regulation of any one of these other industries by DFI may require additional staff, training and infrastructure commitments.

DFI and its regulatory partners, the Federal Reserve Bank, the FDIC and the National Credit Union Administration continue to work closely together to provide a seamless supervision and examination framework for all of our State-chartered institutions. Conducting joint examinations with our Federal regulatory colleagues also contributes to improvement in DFI staff proficiency and professionalism. As international events have an impact on the local financial community, DFI has continued to develop and maintain lines of communication with our fellow Pacific Island and Asian regulators through participation in the Association of Financial Supervisors of Pacific Countries. We look forward to expanding these relationships going forward.

The key to any successful organization is the people who work within it. The DFI staff, from its most seasoned veteran to its newest examiner in training, has been and will continue to be that key component. It is therefore appropriate to not only thank them here for their past hard work, with particular emphasis on the CSBS reaccreditation, but to acknowledge their continuing critical importance in the division's ability to meet its future objectives.

We are all looking forward to meeting 2006's challenges while continuing to fulfill traditional statutory responsibilities related to protecting consumers and ensuring the safety and soundness of the State of Hawaii's financial services industry.

Respectfully submitted,

D. B. Griffin III
Commissioner of Financial Institutions

Staff

(as of December 31, 2005)

D.B. Griffin III

Commissioner

Lynne H. Himeda

Deputy Commissioner

Roy M. Maeda

Examination Manager

Licensing and Regulatory Analysis Branch

Mary J. Ueki, Esq.

Examination Manager

Field Examination Branch

Christine M. Daleiden, Esq.

Financial Institutions Specialist

Christine Kurashige, Esq.

Financial Institutions Specialist

Gary L. Ruby

Regulation Analyst

Secretarial Staff

Karen Y. S. Kaneko

Maria Bonita S. Lim

Melanie M. Yoshida

**Licensing and Regulatory Analysis Branch
Examiners**

Patrick P. Lo

Debra R. Takeuchi-Au

Kelly F. Tran

Field Examination Branch Supervisor

Michael H. Kollmeyer

Field Examination Branch Examiners

Janice M. Ah-Nee

Marjorie C. M. Bragado

Dennis E. Fern

Peter S. T. Lam

Wai Hung "Gary" Lo

Jamie T. Morikawa

Sayaka T. Ogg

Wayne K. Oshiro

Sherri M. Sakamoto

Staff Changes

Mary J. Ueki was promoted to Examination Manager of the Field Examination Branch on February 16, 2005.

Christine Kurashige, Financial Institutions Specialist, was hired on May 23, 2005.

Field Examination Branch Examiners

- **Lilian L.O. Cheung** resigned on May 9, 2005.

- **Walter Y. Sugiura** retired on June 30, 2005.

- **Peter S.T. Lam** transferred from the Licensing and Regulatory Analysis Branch to the Field Examination Branch on July 21, 2005.

- **Sherri M. Sakamoto** was hired on July 21, 2005.

- **Melvin T. Watanabe** retired on October 31, 2005.

Secretarial Staff

- **Lillian E. Kogasaka** resigned on August 31, 2005.

Mission Statement

To ensure the safety and soundness of state-chartered and state-licensed financial institutions, and ensure regulatory compliance by state-licensed financial institutions and escrow depositories, by fairly administering applicable statutes and rules, in order to protect the rights and funds of depositors, borrowers, consumers and other members of the public.

Statement of Condition State-Chartered Banks

| | <u>12/31/04</u> | <u>12/31/05</u> |
|---|---------------------|---------------------|
| Number of Banks | 4 | 3 |
| ASSETS (Dollar amounts in thousands) | | |
| Loans and Leases ¹ | \$15,433,031 | \$16,355,126 |
| Cash and Due from Banks | 714,923 | 1,154,442 |
| Securities | 6,023,338 | 6,446,338 |
| Fixed Assets | 523,162 | 507,311 |
| Other Real Estate | 1,101 | 1,514 |
| Other Assets | 2,114,701 | 2,597,610 |
| TOTAL ASSETS | \$24,810,256 | \$27,062,341 |
| LIABILITIES & CAPITAL | | |
| Total Deposits | \$18,568,000 | \$20,152,333 |
| Other Liabilities | 3,213,568 | 3,358,568 |
| Total Liabilities | 21,781,568 | 23,510,901 |
| Capital | 3,028,688 | 3,551,440 |
| TOTAL LIABILITIES & CAPITAL | \$24,810,256 | \$27,062,341 |

Percentage of:

| | | |
|--------------------------------|--------|--------|
| Equity Capital to Total Assets | 12.21% | 13.12% |
| Total Loans to Total Deposits | 83.12% | 81.16% |
| Total Loans to Total Assets | 62.20% | 60.44% |

¹ Including Fed Funds Sold; Net of Loan Loss Reserve

Statement of Condition

Depository Financial Services Loan Companies

| | <u>12/31/04</u> | <u>12/31/05</u> |
|---|-------------------------------|------------------------|
| Number of Depository Financial Services Loan Companies | 1 | 1 |
| ASSETS | (Dollar amounts in thousands) | |
| Loans and Leases ² | \$290,950 | \$389,690 |
| Cash and Due from Banks | 4,327 | 6,831 |
| Securities | 274,968 | 227,371 |
| Fixed Assets | 1,610 | 1,933 |
| Other Real Estate | 216 | 268 |
| Other Assets | 23,477 | 26,615 |
| TOTAL ASSETS | \$595,548 | \$652,708 |
| LIABILITIES & CAPITAL | | |
| Total Deposits | \$429,264 | \$484,331 |
| Other Liabilities | 112,827 | 115,588 |
| Total Liabilities | 542,091 | 599,919 |
| Capital | 53,457 | 52,789 |
| TOTAL LIABILITIES & CAPITAL | \$595,548 | \$652,708 |

Percentage of:

| | | |
|--------------------------------|--------|--------|
| Equity Capital to Total Assets | 8.98% | 8.09% |
| Total Loans to Total Deposits | 67.78% | 80.46% |
| Total Loans to Total Assets | 48.85% | 59.70% |

² Net of Loan Loss Reserve

Directory of State-Chartered Banks

TRADE ASSOCIATION

Hawaii Bankers Association

1000 Bishop Street, Suite 301-B
Honolulu, Hawaii 96813-4203
Tel (808) 524-5161
Fax (808) 521-4120

OFFICERS

CONSTANCE H. LAU
President
(American Savings Bank)

DONALD G. HORNER
Vice President
(First Hawaiian Bank)

CLINTON L. ARNOLDUS
Secretary/Treasurer
(Central Pacific Bank)

RODNEY R. SHINKAWA
Executive Vice President
(Hawaii Bankers Association)

FEDERAL BANK REGULATORY AGENCIES

State Chartered Banks

Federal Deposit Insurance Corporation
San Francisco Region
25 Jessie Street at Ecker Square, Suite 2300
San Francisco, California 94105
Tel (415) 546-0160
Toll Free (877) 275-3342 (Call Center)
Website www.fdic.gov

National Banks

Office of the Comptroller of the Currency
Western District
1225 17th Street, Suite 300
Denver, Colorado 80202
Tel (720) 475-7600
Fax (720) 475-7690
Website www.occ.treas.gov

Federal Reserve Bank of San Francisco
101 Market Street
San Francisco, California 94105
Tel (415) 974-2000
Website www.frbsf.org

Federal Savings Banks and Federal Savings & Loan Associations

Office of Thrift Supervision
West Region – San Francisco Regional Office
Pacific Plaza
2001 Junipero Serra Boulevard, Suite 650
Daly City, California 94014
Tel (650) 746-7000
Fax (650) 746-7001
Website www.ots.treas.gov

Directory of State-Chartered Banks

BANK OF HAWAII

111 South King Street
Honolulu, Hawaii 96813
(PO Box 2900, Honolulu, HI 96846-6000)
Tel 1-(888) 643-3888
Tel 1-(888) 643-9888 (TTY – Hearing Impaired)
Fax (808) 537-8440
Website www.boh.com
E-mail webmaster@boh.com

Allan R. Landon, Chairman of the Board, Chief Executive Officer, and President; **Peter S. Ho**, Vice Chairman; **Neal C. Hocklander**, Vice Chairman; **Richard C. Keene**, Vice Chairman and Chief Financial Officer; **Alton T. Kuioka**, Vice Chairman; **Mary E. Sellers**, Vice Chairman and Chief Risk Officer; **Donna A. Tanoue**, Vice Chairman and Chief Administrative Officer; **David W. Thomas**, Vice Chairman; **Scott E. Miller**, Group Executive Vice President; **William J. Barton**, Executive Vice President; **Peter M. Biggs**, Executive Vice President; **Robert I. Crowell**, Executive Vice President; **George J. Fillion**, Executive Vice President; **Kathleen J. Fujihara-Chong**, Executive Vice President; **John E. Gray, Jr.**, Executive Vice President; **Jean H. Hamakawa**, Executive Vice President; **Wayne Y. Hamano**, Executive Vice President; **William P. Henry, Jr.**, Executive Vice President; **Howard H. Hodel**, Executive Vice President; **Roger J. Khlopis**, Executive Vice President; **Thomas J. Koide**, Executive Vice President; **Ronald H. Leach**, Executive Vice President; **Tobias M. Martyn**, Executive Vice President; **Ralph M. Mesick**, Executive Vice President; **Lee Y. Moriwaki**, Executive Vice President; **Derek J. Norris**, Executive Vice President; **Dean Y. Shigemura**, Executive Vice President; **Brian T. Stewart**, Executive Vice President; **Mary A. Weisman**, Executive Vice President.

Statement of Condition as of December 31, 2005
(Dollar amounts in thousands)

Total Assets \$10,235,048

Total Capital \$695,694

| <u>OAHU BRANCHES</u> | <u>ADDRESS</u> | <u>CITY</u> | <u>STATE</u> | <u>ZIP CODE</u> |
|-----------------------------|------------------------|--------------------|---------------------|------------------------|
| Aikahi Park | 25 Kaneohe Bay Dr | Kailua | Hawaii | 96734 |
| Ala Moana | 1441 Kapiolani Blvd | Honolulu | Hawaii | 96814 |
| Chinatown | 101 N King St | Honolulu | Hawaii | 96817 |
| Ewa Beach | 91-775 Papipi Rd | Ewa Beach | Hawaii | 96706 |
| Haleiwa | 66-165 Kamehameha Hwy | Haleiwa | Hawaii | 96712 |
| Hawaii Kai | 7192 Kalanianaole Hwy | Honolulu | Hawaii | 96825 |
| Kailua | 636 Kailua Rd | Kailua | Hawaii | 96734 |
| Kaimuki | 3600 Waialae Ave | Honolulu | Hawaii | 96816 |
| Kaiulani | 120 Kaiulani Ave | Honolulu | Hawaii | 96815 |
| Kalihi | 1950 N King St | Honolulu | Hawaii | 96819 |
| Kaneohe | 45-1001 Kamehameha Hwy | Kaneohe | Hawaii | 96744 |
| Kapahulu | 727 Kapahulu Ave | Honolulu | Hawaii | 96816 |
| Kapolei | 91-590 Farrington Hwy | Kapolei | Hawaii | 96707 |

Directory of State-Chartered Banks

(Bank of Hawaii – cont.)

| <u>OAHU BRANCHES (cont.)</u> | <u>ADDRESS</u> | <u>CITY</u> | <u>STATE</u> | <u>ZIP CODE</u> |
|------------------------------|--------------------------|-------------|--------------|-----------------|
| Keeaumoku | 1451 S King St | Honolulu | Hawaii | 96814 |
| Laie | 55-510 Kamehameha Hwy | Laie | Hawaii | 96762 |
| Main | 111 S King St | Honolulu | Hawaii | 96813 |
| Manoa | 2752 Woodlawn Dr, #5-100 | Honolulu | Hawaii | 96822 |
| Mapunapuna | 2969 Mapunapuna Pl, #100 | Honolulu | Hawaii | 96819 |
| Marine Base-Kaneohe Bay | 1196 Fifth St., MCBH | Kailua | Hawaii | 96734 |
| Mililani Town | 95-221 Kipapa Dr | Mililani | Hawaii | 96789 |
| Pearl City | 850 Kamehameha Hwy | Pearl City | Hawaii | 96782 |
| Pearl Harbor | 4404 Malaai St. | Honolulu | Hawaii | 96818 |
| Pearlridge | 98-211 Pali Momi St | Aiea | Hawaii | 96701 |
| Safeway-Hawaii Kai | 377 Keahole St | Honolulu | Hawaii | 96825 |
| Safeway-Kailua | 200 Hamakua Dr | Kailua | Hawaii | 96734 |
| Safeway-Kapolei | 91-590 Farrington Hwy | Kapolei | Hawaii | 96707 |
| Safeway-Mililani | 94-780B Meheula Prkwy | Mililani | Hawaii | 96789 |
| Star-Kahala Mall | 4211 Waialae Ave | Honolulu | Hawaii | 96816 |
| Star-Kamehameha Shopping Ctr | 1620 N School St | Honolulu | Hawaii | 96817 |
| Star-Kaneohe | 46-023 Kamehameha Hwy | Kaneohe | Hawaii | 96744 |
| Star-Moiliili | 2470 S King St | Honolulu | Hawaii | 96826 |
| University | 1010 University Ave | Honolulu | Hawaii | 96826 |
| Wahiawa | 634 California Ave | Wahiawa | Hawaii | 96786 |
| Waiakamilo | 1617 Dillingham Blvd | Honolulu | Hawaii | 96817 |
| Waialae-Kahala | 4634 Kilauea Ave | Honolulu | Hawaii | 96816 |
| Waianae | 86-120 Farrington Hwy | Waianae | Hawaii | 96792 |
| Waikele | 94-817 Lumiaina St | Waipahu | Hawaii | 96797 |
| Waikiki | 2228 Kalakaua Ave | Honolulu | Hawaii | 96815 |
| Waimalu | 98-1277-P Kaahumanu St | Aiea | Hawaii | 96701 |
| Waipahu | 94-712 Farrington Hwy | Waipahu | Hawaii | 96797 |
| Ward Plaza | 210 Ward Ave | Honolulu | Hawaii | 96814 |

HAWAII BRANCHES

| | | | | |
|--------------|-----------------------|---------|--------|-------|
| Hamakua | 45-3568 Mamane St | Honokaa | Hawaii | 96727 |
| Kaikoo | 120 Pauahi St | Hilo | Hawaii | 96720 |
| Kamuela | 67-1191 Mamalahoa Hwy | Kamuela | Hawaii | 96743 |
| Kau (Pahala) | 96-3167 Pikake St | Pahala | Hawaii | 96777 |

Directory of State-Chartered Banks

(Bank of Hawaii – cont.)

| HAWAII BRANCHES (cont.) | ADDRESS | CITY | STATE | ZIP CODE |
|--------------------------------|------------------------|-------------|--------------|-----------------|
| Kealakekua | 81-6638 Mamalahoa Hwy | Kealakekua | Hawaii | 96750 |
| Kohala | 54-3888 Akoni Pule Hwy | Kapaau | Hawaii | 96755 |
| Kona | 75-5595 Palani Rd | Kailua-Kona | Hawaii | 96740 |
| KTA-Keauhou | 78-6831 Alii Dr | Kailua-Kona | Hawaii | 96740 |
| KTA-Puainako | 50 E Puainako St | Hilo | Hawaii | 96720 |
| Pahoa | 15-2906 Puna Rd | Pahoa | Hawaii | 96778 |
| Waiakea | 417 E Kawili St | Hilo | Hawaii | 96720 |

KAUAI BRANCHES

| | | | | |
|-------------|----------------------------|-------------|--------|-------|
| Hanapepe | 3764 Hanapepe Rd | Hanapepe | Hawaii | 96716 |
| Kapaa | 1407 Kuhio Hwy | Kapaa | Hawaii | 96746 |
| Lihue | 4455 Rice St | Lihue | Hawaii | 96766 |
| Poipu | 2360 Kiahuna Plantation Dr | Koloa | Hawaii | 96756 |
| Princeville | 5-4280 Kuhio Hwy | Princeville | Hawaii | 96722 |
| Waimea | 9801 Waimea Rd | Waimea | Hawaii | 96796 |

LANAI BRANCH

| | | | | |
|-------|---------------|-------|--------|-------|
| Lanai | 460 Eighth St | Lanai | Hawaii | 96763 |
|-------|---------------|-------|--------|-------|

MAUI BRANCHES

| | | | | |
|------------------|-------------------------|----------|--------|-------|
| Hana | Hana Shopping Ctr, Rm 3 | Hana | Hawaii | 96713 |
| Kahana Gateway | 4405 Honoapiilani Hwy | Lahaina | Hawaii | 96761 |
| Kahului | 27 Puunene Ave | Kahului | Hawaii | 96732 |
| Kihei | 1279 S Kihei Rd | Kihei | Hawaii | 96753 |
| Lahaina | Lahaina Shopping Ctr | Lahaina | Hawaii | 96761 |
| Maui Marketplace | 270 Dairy Rd, Bldg J | Kahului | Hawaii | 96732 |
| Paia | 35 Baldwin Ave | Paia | Hawaii | 96779 |
| Pukalani | 5501 Pukalani St | Pukalani | Hawaii | 96768 |
| Safeway-Kahului | 170 E Kamehameha Ave | Kahului | Hawaii | 96732 |
| Safeway-Piiiani | 277 Piikea Ave | Kihei | Hawaii | 96753 |
| Star-Kihei | 1310 S Kihei Rd | Kihei | Hawaii | 96753 |
| Wailuku | 2105 Main St | Wailuku | Hawaii | 96793 |

MOLOKAI BRANCH

| | | | | |
|------------|--------------------|------------|--------|-------|
| Kaunakakai | 20 B Ala Malama St | Kaunakakai | Hawaii | 96748 |
|------------|--------------------|------------|--------|-------|

Directory of State-Chartered Banks

(Bank of Hawaii – cont.)

| <u>SOUTH PACIFIC BRANCHES</u> | <u>ADDRESS</u> | <u>CITY</u> | <u>COUNTRY</u> | <u>ZIP CODE</u> |
|-------------------------------------|---------------------------|-----------------------|--|-----------------|
| American Samoa - Tutuila | PO Box 69 | Pago Pago | American Samoa | 96799 |
| American Samoa - Tafuna | PO Box 69 | Pago Pago | American Samoa | 96799 |
| American Samoa - Utulei | PO Box 69 | Pago Pago | American Samoa | 96799 |
| <u>WEST PACIFIC BRANCHES</u> | | | | |
| CNMI/Saipan – Chalan Kanoa | PO Box 500566 | Saipan, MP | Commonwealth of Northern Marianas Islands/Saipan | 96950 |
| CNMI/Saipan – Garapan | PO Box 500566 | Saipan, MP | Commonwealth of Northern Marianas Islands/Saipan | 96950 |
| Palau-Koror | PO Box 340 | Koror Palau Island | Republic of Palau | 96940 |
| <u>GUAM BRANCHES</u> | | | | |
| Hagatna | 134 W Soledad Ave | Hagatna | Guam | 96910 |
| Harmon | 1340-C N Marine Dr | Upper Tumon | Guam | 96913 |
| ISB Pay-Less Micronesia Mall | 1088 W Marine Dr, Ste 214 | Dededo | Guam | 96929 |
| ISB Pay-Less Oka | 291 Farenholt Ave | Tamuning | Guam | 96911 |
| ISB Pay-Less Yigo | 525 Chalan Ramon Haya | Yigo | Guam | 96929 |
| Tamuning | 683 S Marine Dr | Tamuning | Guam | 96913 |

Directory of State-Chartered Banks

CENTRAL PACIFIC BANK

220 South King Street
Honolulu, Hawaii 96813
Tel (808) 544-0500 (Oahu)
Tel (800) 342-8422 (Neighbor Islands)
Fax (808) 531-2875
Website www.centralpacificbank.com
E-mail info@centralpacificbank.com

Ronald K. Migita, Chairman of the Board; **Clint Arnoldus**, Chief Executive Officer and Vice Chairman of the Board; **Neal K. Kanda**, President and Chief Operating Officer; **Blenn A. Fujimoto**, Executive Vice President; **Dean K. Hirata**, Executive Vice President and Chief Financial Officer; **Denis K. Isono**, Executive Vice President.

Statement of Condition as of December 31, 2005
(Dollar amounts in thousands)

Total Assets \$5,231,143

Total Capital \$740,075

| <u>OAHU BRANCHES</u> | <u>ADDRESS</u> | <u>CITY</u> | <u>STATE</u> | <u>ZIP CODE</u> |
|----------------------|-----------------------------|-------------|--------------|-----------------|
| Main | 220 S King St | Honolulu | Hawaii | 96813 |
| Beretania | 1338 S Beretania St | Honolulu | Hawaii | 96814 |
| Bethel | 1018 Bethel St | Honolulu | Hawaii | 96813 |
| Hawaii Kai | 6600 Kalanianaole Hwy, #107 | Honolulu | Hawaii | 96825 |
| Kahala Mall | 4211 Waialae Ave | Honolulu | Hawaii | 96816 |
| Kahala-Times | 1173 21st Ave | Honolulu | Hawaii | 96816 |
| Kaheka-Daiei | 801 Kaheka St | Honolulu | Hawaii | 96814 |
| Kailua | 419 Kuulei Rd | Kailua | Hawaii | 96734 |
| Kaimuki | 3465 Waialae Ave | Honolulu | Hawaii | 96816 |
| Kalihi | 2024 N King St | Honolulu | Hawaii | 96819 |
| Kalihi Gulick | 2119 N King St | Honolulu | Hawaii | 96819 |
| Kaneohe | 45-1054 Kamehameha Hwy | Kaneohe | Hawaii | 96744 |
| Kaneohe Windward | 45-1151 Kamehameha Hwy | Kaneohe | Hawaii | 96744 |
| Kapahulu | 909 Kapahulu Ave | Honolulu | Hawaii | 96816 |
| Kapalama | 1535 Dillingham Blvd | Honolulu | Hawaii | 96817 |
| Kapiolani | 1600 Kapiolani Blvd | Honolulu | Hawaii | 96814 |
| Kapolei | 680 Kamokila Blvd | Kapolei | Hawaii | 96707 |
| Keeaumoku | 818 Keeaumoku St | Honolulu | Hawaii | 96814 |
| Mapunapuna | 960 Mapunapuna St | Honolulu | Hawaii | 96819 |

Directory of State-Chartered Banks

(Central Pacific Bank – cont.)

| <u>OAHU BRANCHES (cont.)</u> | <u>ADDRESS</u> | <u>CITY</u> | <u>STATE</u> | <u>ZIP CODE</u> |
|-------------------------------------|-----------------------|--------------------|---------------------|------------------------|
| McCully | 2002 S King St | Honolulu | Hawaii | 96826 |
| Mililani | 95-720 Lanikuhana Ave | Mililani | Hawaii | 96789 |
| Moilili | 2615 S King St | Honolulu | Hawaii | 96826 |
| Pearl City-Daiei | 850 Kamehameha Hwy | Pearl City | Hawaii | 96782 |
| Pearlridge | 98-150 Kaonohi St | Aiea | Hawaii | 96701 |
| Royal Kunia-Times | 94-615 Kupuohi St | Waipahu | Hawaii | 96797 |
| Wahiawa | 935 California Ave | Wahiawa | Hawaii | 96786 |
| Waikiki | 105 Uluniu Ave | Honolulu | Hawaii | 96815 |
| Waikiki Shopping Plaza | 2250 Kalakaua Ave | Honolulu | Hawaii | 96815 |
| Waimalu | 98-1247 Kaahumanu St | Aiea | Hawaii | 96701 |
| Waipahu | 94-210 Pupukahi St | Waipahu | Hawaii | 96797 |
| Ward | 505 Ward Ave | Honolulu | Hawaii | 96814 |

HAWAII BRANCHES

| | | | | |
|-------------|------------------|------|--------|-------|
| Hilo | 525 Kilauea Ave | Hilo | Hawaii | 96720 |
| Kailua-Kona | 75-1010 Henry St | Kona | Hawaii | 96740 |

KAUAI BRANCH

| | | | | |
|-------|--------------|-------|--------|-------|
| Lihue | 4364 Rice St | Lihue | Hawaii | 96766 |
|-------|--------------|-------|--------|-------|

MAUI BRANCHES

| | | | | |
|---------|--------------------------|---------|--------|-------|
| Kahului | 85 W Kaahumanu Ave | Kahului | Hawaii | 96732 |
| Kihei | 207 Piikea Ave, Ste 6-63 | Kihei | Hawaii | 96753 |
| Wailuku | 2061 Wells St | Wailuku | Hawaii | 96793 |

CALIFORNIA LOAN CENTERS

| | | | | |
|---------------|--------------------------------|---------------|------------|-------|
| Newport Beach | 4590 MacArthur Blvd, #300 | Newport Beach | California | 92660 |
| Pasadena | 800 E. Colorado Blvd, #560 | Pasadena | California | 91101 |
| Roseville | 2281 Lava Ridge Court, Ste 170 | Roseville | California | 95661 |
| San Diego | 16870 West Bernardo Dr., #170 | San Diego | California | 92127 |

Directory of State-Chartered Banks

(Central Pacific Bank – cont.)

| <u>MAUI LOAN CENTERS</u> | <u>ADDRESS</u> | <u>CITY</u> | <u>STATE</u> | <u>ZIP CODE</u> |
|--------------------------|---------------------------|-------------|--------------|-----------------|
| Kahului | 33 Lono Ave, #200 | Kahului | Hawaii | 96732 |
| Lahaina | 181 Lahainaluna Rd, Ste F | Lahaina | Hawaii | 96761 |

**WASHINGTON LOAN
CENTERS**

| | | | | |
|---------|---------------------------------------|---------|------------|-------|
| Seattle | 1200 Westlake Ave North, #810 | Seattle | Washington | 98109 |
| Tacoma | 2112 North 30 th St, Ste A | Tacoma | Washington | 98403 |

Directory of State-Chartered Banks

FIRST HAWAIIAN BANK

999 Bishop Street
Honolulu, Hawaii 96813
(PO Box 3200, Honolulu, HI 96847-0001)
Tel (808) 525-6340
Website www.fhb.com

Walter A. Dods, Jr., Chairman; **Donald G. Horner**, President and Chief Executive Officer; **Albert M. Yamada**, Vice Chairman and Chief Financial Officer; **William E. Atwater, III**, Executive Vice President, General Counsel and Secretary; **Anthony R. Guerrero, Jr.**, Vice Chairman; **Gary L. Caulfield**, Vice Chairman; **John Landgraf**, Executive Vice President; **Robin S. Midkiff**, Executive Vice President; **Frederick J. Shine, III**, Executive Vice President and Chief Credit Officer; **Sheila M. Sumida**, Executive Vice President; **Mark H. Felmet**, Executive Vice President and Group Manager; **Robert T. Fujioka**, Executive Vice President and Group Manager; **Raymond S. Ono**, Executive Vice President and Segment Manager; **Edward Y.W. Pei**, Executive Vice President and Group Manager; **Linda B. Cornejo**, Executive Vice President; **Brandt G. Farias**, Executive Vice President; **Corbett K. Kalama**, Executive Vice President; **Robert S. Harrison**, Executive Vice President; **Steve J. William**, Executive Vice President.

Statement of Condition as of December 31, 2005
(Dollar amounts in thousands)

Total Assets \$11,596,150

Total Capital \$2,115,671

| <u>OAHU BRANCHES</u> | <u>ADDRESS</u> | <u>CITY</u> | <u>STATE</u> | <u>ZIP CODE</u> |
|-----------------------------|-------------------------------|--------------------|---------------------|------------------------|
| Aina Haina | Aina Haina Shopping Ctr | Honolulu | Hawaii | 96821 |
| Chinatown | 2 N King St | Honolulu | Hawaii | 96817 |
| Eaton Square | 444 Hobron Lane | Honolulu | Hawaii | 96815 |
| Ewa Beach | 91-919 Ft Weaver Rd | Ewa Beach | Hawaii | 96706 |
| Haleiwa | 66-135 Kamehameha Hwy | Haleiwa | Hawaii | 96712 |
| Hawaii Kai | 7110 Kalanianaole Hwy | Honolulu | Hawaii | 96825 |
| Hickam | 30 Hickam Ct, Hickam AFB | Honolulu | Hawaii | 96818 |
| Kahala | 1348 Hunakai St | Honolulu | Hawaii | 96816 |
| Kahuku | 56-565 Kamehameha Hwy | Kahuku | Hawaii | 96731 |
| Kailua | 705 Kailua Rd | Kailua | Hawaii | 96734 |
| Kaimuki | 3599 Waialae Ave | Honolulu | Hawaii | 96816 |
| Kalihi | 2250 N King St | Honolulu | Hawaii | 96819 |
| Kaneohe | 45-480 Kaneohe Bay Dr, Bldg H | Kaneohe | Hawaii | 96744 |
| Kaneohe Bay | 46-047 Kamehameha Hwy | Kaneohe | Hawaii | 96744 |
| Kapahulu | 433 Kapahulu Ave | Honolulu | Hawaii | 96815 |
| Kapiolani | 1580 Kapiolani Blvd | Honolulu | Hawaii | 96814 |
| Kapolei | 590 Farrington Hwy | Kapolei | Hawaii | 96707 |
| King-Liliha | 445 N King St | Honolulu | Hawaii | 96817 |

Directory of State-Chartered Banks

(First Hawaiian Bank – cont.)

| <u>OAHU BRANCHES (cont.)</u> | <u>ADDRESS</u> | <u>CITY</u> | <u>STATE</u> | <u>ZIP CODE</u> |
|-------------------------------------|----------------------------------|--------------------|---------------------|------------------------|
| Liliha | 1420 Liliha St | Honolulu | Hawaii | 96817 |
| Main | 999 Bishop St | Honolulu | Hawaii | 96813 |
| Makiki | 1111 S Beretania St | Honolulu | Hawaii | 96814 |
| Manoa | 2764 Woodlawn Dr | Honolulu | Hawaii | 96822 |
| Mililani | 95-390 Kuahelani St | Mililani | Hawaii | 96789 |
| Moanalua | 1000 Mapunapuna St | Honolulu | Hawaii | 96819 |
| Pearl City | 890 Kamehameha Hwy | Pearl City | Hawaii | 96782 |
| Pearlridge | 98-1071 Moanalua Rd | Aiea | Hawaii | 96701 |
| Sand Island | 111 Sand Island Access Rd, #R-20 | Honolulu | Hawaii | 96819 |
| Schofield | Bldg 3321 Schofield Barracks | Wahiawa | Hawaii | 96857 |
| University | 2411 S King St | Honolulu | Hawaii | 96826 |
| Wahiawa | 730 California Ave | Wahiawa | Hawaii | 96786 |
| Waianae | 86-020 Farrington Hwy | Waianae | Hawaii | 96792 |
| Waikiki | 2181 Kalakaua Ave | Honolulu | Hawaii | 96815 |
| Waipahu | 94-205 Leoku St | Waipahu | Hawaii | 96797 |
| Ward | 250 Ward Ave, #140 | Honolulu | Hawaii | 96814 |

HAWAII BRANCHES

| | | | | |
|------------|------------------------------|-------------|--------|-------|
| Hilo | 1205 Kilauea Ave | Hilo | Hawaii | 96720 |
| Honokaa | 45-3538 Mamane St at Kika St | Honokaa | Hawaii | 96727 |
| Kamehameha | 120 Waianuenue Ave | Hilo | Hawaii | 96720 |
| Kamuela | 67-1189 Mamalahoa Hwy | Kamuela | Hawaii | 96743 |
| Kealakekua | 81-6626 Mamalahoa Hwy | Kealakekua | Hawaii | 96750 |
| Kona | 74-5593 Palani Rd | Kailua-Kona | Hawaii | 96740 |
| Pahoa | Government Main Rd | Pahoa | Hawaii | 96778 |
| Waikoloa | 68-1845 Waikoloa Rd | Waikoloa | Hawaii | 96738 |

KAUAI BRANCHES

| | | | | |
|-----------------|-------------------------------|-------------|--------|-------|
| Hanapepe-Eleele | Eleele Shopping Ctr, Bldg 606 | Eleele | Hawaii | 96705 |
| Kapaa | 4-1366 Kuhio Hwy | Kapaa | Hawaii | 96746 |
| Koloa | 3506 Waikomo Rd | Kauai | Hawaii | 96756 |
| Kukui Grove | 3-2600 Kaumualii Hwy, #1023 | Lihue | Hawaii | 96766 |
| Lihue | 4423 Rice St | Lihue | Hawaii | 96766 |
| Princeville | 5-4280 Kuhio Hwy | Princeville | Hawaii | 96722 |
| Waimea | 4525 Panako Rd | Waimea | Hawaii | 96796 |

Directory of State-Chartered Banks

(First Hawaiian Bank – cont.)

| <u>LANAI BRANCH</u> | <u>ADDRESS</u> | <u>CITY</u> | <u>STATE</u> | <u>ZIP CODE</u> |
|---------------------|----------------|-------------|--------------|-----------------|
| Lanai | 644 Lanai Ave | Lanai City | Hawaii | 96763 |

MAUI BRANCHES

| | | | | |
|----------|--------------------|----------|--------|-------|
| Kahului | 20 W Kaahumanu Ave | Kahului | Hawaii | 96732 |
| Kihei | 41 E Lipoa St, #28 | Kihei | Hawaii | 96753 |
| Lahaina | 215 Papalaua St | Lahaina | Hawaii | 96761 |
| Napili | 5095 Napilihau St | Lahaina | Hawaii | 96761 |
| Pukalani | 67 Makawao Ave | Pukalani | Hawaii | 96768 |
| Wailuku | 27 Market St | Wailuku | Hawaii | 96793 |

PACIFIC ISLANDS BRANCHES

| | | | | |
|-----------|------------------------------|---------------|------------|------------|
| Dededo | 562 Harmon Lp, Compadre Mall | Dededo | Guam | 96912 |
| Tamuning | 353 Chalan San Antonio Rd | Tamuning | Guam | 96911 |
| Maite | 400 Route 8 | Mongmong | Guam | 96927-2003 |
| Gualo Rai | Gualo Rai Commercial Ctr | Gualo Rai | Saipan, MP | 96950 |
| Oleai | Oleai Ctr, Beach Rd | Chalan Laulau | Saipan, MP | 96950 |

WEST INDIES BRANCH

| | | | |
|----------------|------------|------------|---------------------------------|
| Cayman Islands | PO Box 500 | Georgetown | Grand Cayman, Cayman Islands |
|----------------|------------|------------|---------------------------------|

Directory of Interstate and Foreign Banks

BANK OF THE ORIENT

Administrative Office

233 Sansome Street
San Francisco, California 94104
Tel (415) 338-0886
Honolulu Office
765 Bishop Street
Honolulu, Hawaii 96813
Tel (808) 543-3700
Website www.bankorient.com

Vice President/Branch Operations Manager – **Rochelle Kaai**

Ernest L. Go, Chairman of the Board and Chief Executive Officer; **Yvonne Go**, Senior Vice President; **John Ng**, Executive Vice President and Chief Operating Officer.

| <u>OAHU BRANCHES</u> | <u>ADDRESS</u> | <u>CITY</u> | <u>STATE</u> | <u>ZIP CODE</u> |
|-----------------------------|-----------------------|--------------------|---------------------|------------------------|
| Main | 765 Bishop St | Honolulu | Hawaii | 96813 |
| Manoa | 2851 E Manoa Rd | Honolulu | Hawaii | 96822 |

HOMESTREET BANK

Administrative Office

2000 Two Union Square
601 Union Street
Seattle, Washington 98101
Tel (206) 623-3050
Honolulu Office
1221 Kapiolani Boulevard, Suite 644
Honolulu, Hawaii 96814
Tel (808) 596-0343
Fax (808) 593-2540
Website www.homestreetbank.com

Hawaii Regional Production Manager and Vice President - **Gerald Tanaka**
Hawaii Banking Manager and Vice President – **Mona Choy-Bedow**

Bruce W. Williams, Chairman of the Board and Chief Executive Office; **Joan L. Enticknap**, President and Chief Operating Officer; **Debra L. Johnson**, Executive Vice President and Chief Financial Officer; **Richard W. H. Bennion**, Executive Vice President; **Patricia A. Leach**, Executive Vice President.

| <u>OAHU BRANCH</u> | <u>ADDRESS</u> | <u>CITY</u> | <u>STATE</u> | <u>ZIP CODE</u> |
|---------------------------|-----------------------|--------------------|---------------------|------------------------|
| Honolulu | 2 S King St | Honolulu | Hawaii | 96813 |

Directory of Interstate and Foreign Banks

(HOMESTREET BANK –
cont.)

| <u>OAHU MORTGAGE CENTER</u> | <u>ADDRESS</u> | <u>CITY</u> | <u>STATE</u> | <u>ZIP CODE</u> |
|--|------------------------------|-------------|--------------|-----------------|
| Kapiolani | 1221 Kapiolani Blvd, Ste 644 | Honolulu | Hawaii | 96814 |
| <u>HAWAII BRANCH</u> | | | | |
| Hilo | 111 Aupuni St, #102 | Hilo | Hawaii | 96720 |
| <u>HAWAII MORTGAGE CENTER</u> | | | | |
| Kailua-Kona | 75-5759 Kuakini Hwy, #103A | Kailua-Kona | Hawaii | 96740 |
| <u>MAUI MORTGAGE CENTER</u> | | | | |
| Wailuku | 871 Kolu St, Ste 102 | Wailuku | Hawaii | 96793 |

PHILIPPINE NATIONAL BANK

Honolulu Agency Office
1145 Bishop Street, 2nd Floor
Honolulu, Hawaii 96813
Tel (808) 521-1493
Fax (808) 533-2842
E-mail pnb.honolulu@verizon.net

General Manager – **Luis G. David, Jr.**

Florencia Tarriela, Chairman of the Board; **Omar Byron T. Mier**, Vice Chairman, President and Chief Executive Officer; **Anthony Q. Chua**, Executive Vice President (Global Operations); **Federico Y. Cadiz, Jr.**, Executive Vice President (Asset Sales); **Asterio L. Favis, Jr.**, Executive Vice President (Treasury Group); **Carmen G. Huang**, Executive Vice President, Chief Financial Officer, and Chief of Staff; **Ismael R. Sandig**, Executive Vice President (Retail Banking Sector).

Directory of Financial Services Loan Companies

TRADE ASSOCIATION

Hawaii Financial Services Association, Inc.

c/o Marvin S. C. Dang, Esq.
Attorney for HFSA
PO Box 4109
Honolulu, Hawaii 96812-4109
Tel (808) 521-8521
Fax (808) 521-8522
E-mail dangm@aloha.net

OFFICERS

ROLAND CASAMINA
President
(House of Finance, Inc.)

ALVIN TANAKA
Vice President
(American General Financial Services of Hawaii, Inc.)

BERNADETTE H. SAKODA
Secretary
(Kauai Island Finance, Inc.)

MARVIN S. C. DANG, ESQ.
Executive Secretary/Treasurer/Attorney

FEDERAL REGULATORY AGENCIES

Federal Deposit Insurance Corporation¹
San Francisco Region
25 Jessie Street at Ecker Square, Suite 2300
San Francisco, California 94105
Tel (415) 546-0160
Toll Free (877) 275-3342 (Call Center)
Website www.fdic.gov

Truth in Lending²
Federal Trade Commission
Western Region – San Francisco Regional Office
901 Market Street, Suite 570
San Francisco, California 94103
Toll Free (877) 382-4357 (Consumer Complaints – 9am to 5pm EST)
Website www.ftc.gov

¹ For depository financial services loan companies.

² For nondepository financial services loan companies.

Directory of Depository Financial Services Loan Companies

FINANCE FACTORS, LIMITED

1164 Bishop Street, Suite 300
Honolulu, Hawaii 96813
(PO Box 3979, Honolulu, HI 96812-3979)
Tel (808) 522-2000
Toll free from neighbor islands: 1-800-648-7136
Fax (808) 548-4936
Website www.financefactors.com
E-mail info@financefactors.com

Daniel B. T. Lau, Chairman of the Board and Secretary; **Russell J. Lau**, Vice Chairman of the Board and Chief Executive Officer; **Steven J. Teruya**, President and Chief Operating Officer; **Randall Kawano**, Executive Vice President and Chief Financial Officer; **David Kamimura**, Executive Vice President and Chief Credit Officer.

Statement of Condition as of December 31, 2005
(Dollar amounts in thousands)

Total Assets \$652,708

Total Capital \$52,789

| <u>OAHU BRANCHES</u> | <u>ADDRESS</u> | <u>CITY</u> | <u>STATE</u> | <u>ZIP CODE</u> |
|----------------------|---------------------------|-------------|--------------|-----------------|
| Downtown | 1164 Bishop St | Honolulu | Hawaii | 96813 |
| Kahala | 4224 Waialae Ave | Honolulu | Hawaii | 96816 |
| Kailua | 602 Kailua Rd, #103 | Kailua | Hawaii | 96734 |
| Kalihi | 1620 N School St | Honolulu | Hawaii | 96817 |
| Kapahulu | 2927 Kapiolani Blvd | Honolulu | Hawaii | 96826 |
| Kapiolani | 1600 Kapiolani Blvd, #109 | Honolulu | Hawaii | 96814 |
| Pearl City | 850 Kamehameha Hwy | Pearl City | Hawaii | 96782 |

HAWAII BRANCHES

| | | | | |
|--------------|-----------------------------|-------------|--------|-------|
| Hilo | 427 Kilauea Ave | Hilo | Hawaii | 96720 |
| Keauhou-Kona | 78-6831 Alii Drive, Ste H-1 | Kailua-Kona | Hawaii | 96740 |

KAUAI BRANCH

| | | | | |
|-------|------------------------------|-------|--------|-------|
| Lihue | 4393 Kukui Grove St, Ste 101 | Lihue | Hawaii | 96766 |
| | | | | |

MAUI BRANCH

| | | | | |
|---------|-------------------------|---------|--------|-------|
| Kahului | 140 Hoohana St, Ste 111 | Kahului | Hawaii | 96732 |
| | | | | |

Directory of Depository Financial Services Loan Companies

(Finance Factors, Limited –
cont.)

| <u>HAWAII LOAN CENTERS</u> | <u>ADDRESS</u> | <u>CITY</u> | <u>STATE</u> | <u>ZIP CODE</u> |
|----------------------------|----------------------------|-------------|--------------|-----------------|
| Hilo | 427 Kilauea Ave, Ste 10B | Hilo | Hawaii | 96720 |
| Kailua-Kona | 74-5620 Palani Rd, Ste 210 | Kailua-Kona | Hawaii | 96740 |

MAUI LOAN CENTER

| | | | | |
|---------|-------------------------|---------|--------|-------|
| Kahului | 140 Hoohana St, Ste 113 | Kahului | Hawaii | 96732 |
|---------|-------------------------|---------|--------|-------|

GUAM LOAN CENTER

| | | | | |
|----------|--------------------------------|----------|------|-------|
| Tamuning | 719 S Marine Corps Dr, Ste 103 | Tamuning | Guam | 96911 |
|----------|--------------------------------|----------|------|-------|

Directory of Nondepository Financial Services Loan Companies

AMERICAN GENERAL FINANCIAL SERVICES OF HAWAII, INC.

94-1040 Waipio Uka Street
Waipahu, Hawaii 96797
Tel (808) 671-5664

District Manager - **Alvin Tanaka**

James R. Simmerman, President; **Stephen H. Loewenkamp**, Executive Vice President; **Donald R. Breivogel, Jr.**, Senior Vice President and Chief Financial Officer; **Thomas D. Graber**, Vice President, Secretary and General Counsel; **Bryan A. Binyon**, Vice President and Treasurer.

| <u>OAHU BRANCHES</u> | <u>ADDRESS</u> | <u>CITY</u> | <u>STATE</u> | <u>ZIP CODE</u> |
|-----------------------------|--------------------------------|--------------------|---------------------|------------------------|
| Main | 94-1040 Waipio Uka St | Waipahu | Hawaii | 96797 |
| Honolulu | 555 N. King St, Bldg A, Sp 106 | Honolulu | Hawaii | 96817 |
| Kaneohe | 46-028 Kawa St, Ste A-9 | Kaneohe | Hawaii | 96744 |
| Pearl City | 98-1268 Kaahumanu St, Ste C-04 | Pearl City | Hawaii | 96782 |

HAWAII BRANCHES

| | | | | |
|------|---------------------------|-------------|--------|-------|
| Hilo | 395 Kilauea Ave, Unit B3 | Hilo | Hawaii | 96720 |
| Kona | 75-5737 Kuakini Hwy, #104 | Kailua-Kona | Hawaii | 96740 |

MAUI BRANCH

| | | | | |
|---------|-------------------------|---------|--------|-------|
| Kahului | 250 Alamaha St, Ste N15 | Kahului | Hawaii | 96732 |
|---------|-------------------------|---------|--------|-------|

BENEFICIAL HAWAII INC.

826 Fort Street Mall
Honolulu, Hawaii 96813
Tel (808) 533-4202
Fax (808) 533-3425
Website www.beneficial.com

Thomas M. Detelich, President; **Joseph A. Vozar**, Executive Vice President and Chief Financial Officer; **Nancy J. Bromley**, Vice President and Secretary; **Daniel W. Anderson**, Vice President and Treasurer.

| <u>OAHU BRANCHES</u> | <u>ADDRESS</u> | <u>CITY</u> | <u>STATE</u> | <u>ZIP CODE</u> |
|-----------------------------|------------------------------|--------------------|---------------------|------------------------|
| Main | 826 Fort Street Mall | Honolulu | Hawaii | 96813 |
| Honolulu | 1199 Dillingham Blvd, #C-103 | Honolulu | Hawaii | 96817 |
| Kaneohe | 45-955 Kamehameha Hwy | Kaneohe | Hawaii | 96744 |

Directory of Nondepository Financial Services Loan Companies

(Beneficial Hawaii Inc. – cont.)

| <u>OAHU BRANCHES (cont.)</u> | <u>ADDRESS</u> | <u>CITY</u> | <u>STATE</u> | <u>ZIP CODE</u> |
|------------------------------|----------------------------------|-------------|--------------|-----------------|
| Wahiawa | 823 California Ave, #31-A | Wahiawa | Hawaii | 96786 |
| Waipahu | 94-050 Farrington Hwy, Ste B 1-3 | Waipahu | Hawaii | 96797 |
| <u>HAWAII BRANCH</u> | | | | |
| Hilo | 99 Aupuni St, # 101 | Hilo | Hawaii | 96720 |
| <u>KAUAI BRANCH</u> | | | | |
| Lihue | 3-2600 Kaumualii Hwy, Ste B17 | Lihue | Hawaii | 96766 |
| <u>MAUI BRANCH</u> | | | | |
| Kahului | 425 Koloa St, Ste 101A | Kahului | Hawaii | 96732 |

CPB REAL ESTATE, INC.

220 South King Street, Suite 550
Honolulu, Hawaii 96813
Tel (808) 544-0500
Fax (808) 544-0574

Clint Arnoldus, Chief Executive Officer and Chairman of the Board; **Neal K. Kanda**, President, Chief Operating Officer, and Vice Chairman; **Dean K. Hirata**, Executive Vice President and Chief Financial Officer; **Denis K. Isono**, Executive Vice President, Operations & Services.

Directory of Nondepository Financial Services Loan Companies

CITIFINANCIAL, INC.

(a Hawaii Corporation)

700 Bishop Street, Suite 1010

Honolulu, Hawaii 96813

Tel (808) 531-2569

James W. Schneider, President; **Linda S. Davis**, Vice President and Secretary; **B. Panchanadeswaran**, Treasurer; **Philip Agnew**, Vice President; **William B. Brune**, Vice President; **Gordon M. Takaki**, Assistant Vice President; **Teresa M. Baer**, Assistant Secretary.

| <u>OAHU BRANCHES</u> | <u>ADDRESS</u> | <u>CITY</u> | <u>STATE</u> | <u>ZIP CODE</u> |
|-----------------------------|------------------------------|--------------------|---------------------|------------------------|
| Aiea | 98-199 Kamehameha Hwy, #A-1 | Aiea | Hawaii | 96701 |
| Haleiwa | 66-145 Kamehameha Hwy | Haleiwa | Hawaii | 96712 |
| Honolulu | 197 S Hotel St | Honolulu | Hawaii | 96813 |
| Honolulu | 1286 Kalani St, #109 | Honolulu | Hawaii | 96817 |
| Honolulu | 1440 Kapiolani Blvd, #107 | Honolulu | Hawaii | 96814 |
| Honolulu | 2153 N King St, #109 | Honolulu | Hawaii | 96819 |
| Honolulu | 2320 S King St | Honolulu | Hawaii | 96826 |
| Kailua | 116 Hekili St, #104 | Kailua | Hawaii | 96734 |
| Kaneohe | 45-1117 Kamehameha Hwy, #103 | Kaneohe | Hawaii | 96744 |
| Kapolei | 890 Kamokila Blvd, #130 | Kapolei | Hawaii | 96707 |
| Mililani | 95-1249 Meheula Pkwy, #B-7 | Mililani | Hawaii | 96789 |
| Wahiawa | 846 Kilani Ave | Wahiawa | Hawaii | 96786 |
| Waipahu | 94-866 Moloalo St, Ste D2 | Waipahu | Hawaii | 96797 |

HAWAII BRANCHES

| | | | | |
|------|------------------------|------|--------|-------|
| Hilo | 315 Makaala St, #112 | Hilo | Hawaii | 96720 |
| Hilo | 220 Kamehameha Ave | Hilo | Hawaii | 96720 |
| Kona | 75-5660 Kopiko St, #D2 | Kona | Hawaii | 96740 |

KAUAI BRANCH

| | | | | |
|-------|---------------------------|-------|--------|-------|
| Lihue | 4370 Kukui Grove St, #104 | Lihue | Hawaii | 96766 |
|-------|---------------------------|-------|--------|-------|

MAUI BRANCHES

| | | | | |
|---------|----------------------|---------|--------|-------|
| Kahului | 333 Dairy Rd, #101-B | Kahului | Hawaii | 96732 |
| Lahaina | 2580 Kekaa St, #C-3 | Lahaina | Hawaii | 96761 |

Directory of Nondepository Financial Services Loan Companies

COUNTRYWIDE HOME LOANS, INC.

55 Merchant Street, Suite 1600

Honolulu, Hawaii 96813

Tel (808) 275-8900

Fax (808) 275-2044

E-mail customers@countrywide.com

Vice President and Area Manager – **Jon Whittington**

Angelo R. Mozilo, Chairman; **Stanford L. Kurland**, President and Chief Executive Officer; **Sandor E. Samuels**, Managing Director, General Counsel and Secretary; **Carlos Manuel Garcia**, Senior Managing Director and Chief of Operations; **Thomas Keith McLaughlin**, Managing Director and Chief Financial Officer.

| <u>OAHU BRANCHES</u> | <u>ADDRESS</u> | <u>CITY</u> | <u>STATE</u> | <u>ZIP CODE</u> |
|-----------------------------|------------------------------|--------------------|---------------------|------------------------|
| Honolulu | 55 Merchant St, Ste 1600 | Honolulu | Hawaii | 96813 |
| Honolulu | 841 Bishop St, Ste 1530 | Honolulu | Hawaii | 96813 |
| Honolulu | 700 Bishop St | Honolulu | Hawaii | 96813 |
| Honolulu | 225 Queen St, Ste 100 | Honolulu | Hawaii | 96813 |
| Kailua | 118 Hekili St | Kailua | Hawaii | 96734 |
| Pearl City | 1000 Kamehameha Hwy, Ste 222 | Pearl City | Hawaii | 96782 |

HAWAII BRANCH

| | | | | |
|------|-----------------------------|------|--------|-------|
| Hilo | 111 E Puainako St, Ste 101A | Hilo | Hawaii | 96720 |
|------|-----------------------------|------|--------|-------|

MAUI BRANCHES

| | | | | |
|----------|----------------------------|---------|--------|-------|
| Kihei | 215 Piikea Ave, Unit 07-73 | Kihei | Hawaii | 96753 |
| Pukalani | 425 Koloa St, Ste 103 | Kahului | Hawaii | 96732 |

FHL LEASE HOLDING COMPANY, INC.

1580 Kapiolani Boulevard, 3rd Floor

Honolulu, Hawaii 96814

Tel (808) 943-4905

Fax (808) 943-4975

Donald G. Horner, Chairman of the Board and Chief Executive Officer; **Stephen J. Marcuccilli**, President; **Albert M. Yamada**, Vice President and Treasurer; **William E. Atwater**, Vice President and Secretary; **Pamela R. Fern**, Vice President; **Brian Y. C. Lau**, Vice President; **George H. Lumsden**, Vice President and General Auditor.

Directory of Nondepository Financial Services Loan Companies

O. S. MEYER, LIMITED DBA FIRST FINANCE COMPANY OF MOLOKAI

PO Box 615
Kaunakakai, Hawaii 96748
Tel (808) 553-5545
Fax (808) 553-8415
E-mail ffcomkk@aloha.net

Manager – **Peter K. Cockett**

Peter K. Cockett, President; **Patrick Cummins**, Vice President; **Wilma Souza**, Secretary; **Eric Stack**, Treasurer; **Mary Theresa Reelitz**, Assistant Secretary and Assistant Treasurer.

FIRST MAGNUS FINANCIAL CORPORATION DBA CHARTER FUNDING

201 Merchant Street, 19th Floor
Honolulu, Hawaii 96813
Tel (808) 524-8651
Fax (808) 524-8358
Website: www.firstmagnus.com

Thomas W. Sullivan Sr., Chairman of the Board; **Gurpreet S. Jaggi**, President; **Thomas W. Sullivan Jr.**, Vice President, Secretary and Treasurer.

| <u>OAHU BRANCHES</u> | <u>ADDRESS</u> | <u>CITY</u> | <u>STATE</u> | <u>ZIP CODE</u> |
|-----------------------------|---------------------------|--------------------|---------------------|------------------------|
| Aiea | 98-211 Pali Momi St, #103 | Aiea | Hawaii | 96701 |
| Main | 201 Merchant St, #1950 | Honolulu | Hawaii | 96813 |
| Honolulu | 201 Merchant St, #1901 | Honolulu | Hawaii | 96813 |
| Waialae | 4211 Waialae Ave, #107 | Honolulu | Hawaii | 96816 |
| Mililani | 95-390 Kuahelani Ave, #2A | Mililani | Hawaii | 96789 |

HAWAII BRANCHES

| | | | | |
|-------------|----------------------------|-------------|--------|-------|
| Kailua-Kona | 75-170 Hualalai Rd, #B-105 | Kailua-Kona | Hawaii | 96740 |
| Kamuela | 65-1227 A Opelo Rd, #4 | Kamuela | Hawaii | 96743 |

KAUAI BRANCH

| | | | | |
|-------|-------------------|-------|--------|-------|
| Lihue | 3016 Umi St, #208 | Lihue | Hawaii | 96766 |
|-------|-------------------|-------|--------|-------|

MAUI BRANCH

| | | | | |
|---------|-------------------|---------|--------|-------|
| Kahului | 33 Lono Ave, #310 | Kahului | Hawaii | 96732 |
|---------|-------------------|---------|--------|-------|

Directory of Nondepository Financial Services Loan Companies

FORD MOTOR CREDIT COMPANY

1585 Kapiolani Boulevard, Suite 922
Honolulu, Hawaii 96814
Tel (808) 946-3200
Fax (800) 781-8225

Hawaii Manager - **Walter Lawson**

Michael E. Bannister, Chairman and Chief Executive Officer; **Terry D. Chenault**, President - Global Operations and Technology; **John T. Noone**, President – FCI; **Attila J. Wagner**, President – FCNA; **David P. Cosper**, Chief Financial Officer and Treasurer; **Susan J. Thomas**, Secretary.

GMAC MORTGAGE CORPORATION

629 Kailua Road
Kailua, Hawaii 96734
Tel (808) 263-4622
Fax (808) 263-5935

David Applegate, Chairman, President and Chief Executive Officer; **David M. Bricker**, Senior Vice President and Chief Financial Officer; **Robert H. Patterson**, Senior Vice President and Secretary; **William Casey**, Senior Vice President and Treasurer; **Barry J. Bier**, Executive Vice President; **Ralph J. Hall**, Executive Vice President.

| <u>OAHU BRANCHES</u> | <u>ADDRESS</u> | <u>CITY</u> | <u>STATE</u> | <u>ZIP CODE</u> |
|-----------------------------|--------------------------------------|--------------------|---------------------|------------------------|
| Aiea | 99-115 Aiea Heights Dr | Aiea | Hawaii | 96701 |
| Honolulu | 800 Fort Street Mall, Stes 100 & 102 | Honolulu | Hawaii | 96813 |
| Kailua | 629 Kailua Rd | Kailua | Hawaii | 96734 |

HAWAII BRANCH

| | | | | |
|------|-----------------------|------|--------|-------|
| Hilo | 630 Kilauea Ave, #104 | Hilo | Hawaii | 96720 |
|------|-----------------------|------|--------|-------|

MAUI BRANCH

| | | | | |
|---------|----------------------|---------|--------|-------|
| Kahului | 430 Kele St, Ste 401 | Kahului | Hawaii | 96732 |
|---------|----------------------|---------|--------|-------|

Directory of Nondepository Financial Services Loan Companies

HONOWAII INVESTMENT CO., LTD.

6700 Kalanianaole Hwy, Suite 218
Honolulu, Hawaii 96825
Tel (808) 447- 9323
Fax (808) 396-6989

Jason K. Lau, President and Treasurer; **Deborah Y. L. Lau**, Secretary.

HOUSE OF FINANCE, INC.

1810 North King Street, Suite A
Honolulu, Hawaii 96819
Tel (808) 847-8493
Fax (808) 847-8747
E-mail ROLAND@HOFINC.NET

Roland C. Casamina, President and Chief Executive Officer; **Evelyn Casamina**, Vice President and Secretary;
Marsha Kamanao, Assistant Vice President - Operations.

INVESTORS FINANCE, INC.

Seven Waterfront Plaza
500 Ala Moana Blvd, Suite 400
Honolulu, Hawaii 96813
Tel (808) 543-1126
Fax (808) 543-2010
E-mail Monaco@ohanafinance.com

Michael S. Monaco, Chairman and Chief Executive Officer; **Wade W. Richardson**, Director; **Geoffrey E. Marr**, Secretary and Corporate Counsel.

KAUAI ISLAND FINANCE, INC.

2973 Umi Street
Lihue, Hawaii 96766
Tel (808) 245-6968
Fax (808)246-0141

Manager - **Bernadette H. Sakoda**

Richard K. Maeda, President; **Bernadette H. Sakoda**, Executive Vice President and Manager; **Wayne R. Ellis**, Vice President; **Morris Shinsato**, Secretary; **Roy Tanaka**, Treasurer.

Directory of Nondepository Financial Services Loan Companies

MAUI INDUSTRIAL LOAN & FINANCE COMPANY, INC.

140 North Market Street, Suite 201
Wailuku, Hawaii 96793
Tel (808) 244-9143
Fax (808) 244-1375

Lloyd Y. Kimura, President and Secretary; **Jennie H. Kimura**, Vice President and Treasurer.

MERRILL LYNCH CREDIT CORPORATION

1001 Bishop Street
Pauahi Tower Penthouse
Honolulu, Hawaii 96813
Tel (808) 525-7300
Fax (808) 526-0164

Managing Director – **George Kaluhiokalani**

Lawrence P. Washington, Chairman of the Board, President, and Chief Executive Officer; **Donna P. Sperling**, Vice President, Chief Financial Officer and Treasurer; **Eric R. Billings**, Secretary.

MORGAN STANLEY CREDIT CORPORATION

1001 Bishop Street, Suite 1600
Honolulu, Hawaii 96813
Tel (808) 525-6900
Fax (808) 525-6901
E-mail paul.loo@morganstanley.com

Manager – **Paul C. T. Loo**

Kevin Rodman, President; **Kevin Norris**, Vice President; **William J. Forsell**, Treasurer; **Michael J. Gillespie**, Vice President and Chief Financial Officer; **Charlene R. Herzer**, Assistant Secretary.

MUTUAL FINANCE COMPANY, LIMITED

1165 Bethel Street, 2nd Floor
Honolulu, Hawaii 96813
Tel (808) 539-9777
Fax (808) 521-2714

Franklin M. Tokioka, Chairman; **Franklin M. Tokioka II**, President; **Davadass Ramadass**, Executive Vice President; **John Popovich**, Vice President; **Arthur Shida**, Secretary; **Amy Lau**, Treasurer; **Lily Narusawa**, Assistant Secretary.

Directory of Nondepository Financial Services Loan Companies

SAFETY LOAN COMPANY, LTD.

2065 South King Street, Room 105

Honolulu, Hawaii 96826

Tel (808) 946-4894

Fax (808) 946-2077

Sonny Okada, Chief Executive Officer; **Judy Okada**, President and Secretary; **Gavin Hubbard**, Vice President; **Wesley Nakamura**, Vice President; **Walter Okada**, Treasurer.

| <u>OAHU BRANCHES</u> | <u>ADDRESS</u> | <u>CITY</u> | <u>STATE</u> | <u>ZIP CODE</u> |
|----------------------|----------------------------|-------------|--------------|-----------------|
| Honolulu | 2065 South King St, Rm 105 | Honolulu | Hawaii | 96826 |
| Kalihi | 2255 N School St | Honolulu | Hawaii | 96819 |

STANDARD FINANCIAL CORP.

705 South King Street, Suite 204

Honolulu, Hawaii 96813

Tel (808) 531-6515

Fax (808) 538-3027

Allan S. Totoki, President; **Rona S. Totoki**, Secretary; **Adele Lum**, Vice President-Finance/Treasurer.

WELLS FARGO FINANCIAL HAWAII, INC.

26 Hoolai Street, Suite 600

Kailua, Hawaii 96734

Tel (808) 262-6584

Fax (808) 262-7875

District Manager – **Leonard P.R. Fernandes**

Reed W. Ramsay, President; **Dean R. Anderson**, Vice President; **Darin Bueltel**, Vice President; **Wyetta Hammer**, Vice President; **Lyndon W. Hohwieler**, Vice President; **Scott D. Holt**, Vice President; **Craig D. Jones**, Vice President; **Steve McClelland**, Vice President and Assistant Treasurer; **Bruce A. Miller**, Vice President; **Gary M. Poetting**, Vice President and Secretary; **Patrick M. Romig**, Vice President; **Blair Swartz**, Vice President; **Patrick P.L. Tom**, Vice President; **Ruth White**, Vice President; **Steven N. Owenson**, Treasurer.

| <u>OAHU BRANCHES</u> | <u>ADDRESS</u> | <u>CITY</u> | <u>STATE</u> | <u>ZIP CODE</u> |
|----------------------|------------------------------|-------------|--------------|-----------------|
| Aiea | 99-115 Aiea Heights Dr, #301 | Aiea | Hawaii | 96701 |
| Ala Moana | 1311 Kapiolani Blvd, #101 | Honolulu | Hawaii | 96814 |
| Kailua | 26 Hoolai St, Ste 600 | Kailua | Hawaii | 96734 |
| Kapalama | 1210 Dillingham Blvd, #21 | Honolulu | Hawaii | 96817 |
| Pearl City Plaza | 719 Kamehameha Hwy, #C-300 | Pearl City | Hawaii | 96782 |
| Waipahu | 94-300 Farrington Hwy, #G-11 | Waipahu | Hawaii | 96797 |

Directory of Nondepository Financial Services Loan Companies

**(Wells Fargo Financial
Hawaii, Inc. – cont.)**

| <u>HAWAII BRANCHES</u> | <u>ADDRESS</u> | <u>CITY</u> | <u>STATE</u> | <u>ZIP CODE</u> |
|------------------------|--------------------|-------------|--------------|-----------------|
| Hilo | 266 Waianuenue Ave | Hilo | Hawaii | 96720 |
| Kona | 75-5722 Hanama Pl | Kona | Hawaii | 96740 |

KAUAI BRANCH

| | | | | |
|-------|------------------------|-------|--------|-------|
| Lihue | 3122 Kuhio Hwy, # A-14 | Lihue | Hawaii | 96766 |
|-------|------------------------|-------|--------|-------|

MAUI BRANCH

| | | | | |
|---------|------------------------|---------|--------|-------|
| Wailuku | 210 Imi Kala St, # 203 | Wailuku | Hawaii | 96793 |
|---------|------------------------|---------|--------|-------|

Directory of State-Chartered Credit Unions

TRADE ASSOCIATION

Hawaii Credit Union League

1654 South King Street
Honolulu, Hawaii 96826-2097
Tel (808) 941-0556
Fax (808) 945-0019
E-mail info@hcul.org

OFFICERS

DENNIS TANIMOTO
President

REED KANO
Finance Manager

WENDY KISHIDA
Association Services Manager

CLARA TEMPORAL
Legislative & Regulatory Affairs
Manager

TRACY AIWOHI
Executive Assistant

CREDIT UNION ADVISORY BOARD

WAYNE M. SHINTANI
Chairperson

SHARLENE E. SUGANUMA
City & County of Honolulu

MICHAEL E. ASAM
Hawaii County

GARY S. FUKUOKU
Maui County

TIMMY L. ALBAO
Kauai County

FEDERAL CREDIT UNION REGULATORY AGENCY

National Credit Union Administration
Region V - Tempe
1230 West Washington Street, Suite 301
Tempe, Arizona 85281
Tel (602) 302-6000
Fax (602) 302-6024
Website www.ncua.gov

Directory of State-Chartered Credit Unions

HAWAII CENTRAL CREDIT UNION

681 South King Street
Honolulu, Hawaii 96813
Tel (808) 531-8911
Fax (808) 531-7048
Website www.hccu.info

Stanley Gono, Chairman of the Board; **Milton W. Y. Lum**, President and General Manager; **Moses Lum Hoy**, First Vice President; **Mack Lee**, Second Vice President; **Virginia Chong**, Secretary; **Fred Tsuda**, Treasurer.

LIHUE CREDIT UNION

2973 Kele Street
Lihue, Hawaii 96766-5165
Tel (808) 245-2712
Fax (808) 245-7241
Website www.lihuecu.com

Timothy Albao, Chairman of the Board; **Keith A. Uyeno**, President; **Elodie Moniz**, Secretary; **Sherman Shiraishi**, Vice President.

OAHU ONE CREDIT UNION

2219 Pauoa Road
Honolulu, Hawaii 96813
Tel (808) 521-6727
Fax (808) 545-2978
E-mail general@ohauonecu.org

Thomas F. Seu, Chairman of the Board; **Thomas W. Metcalf**, Vice-Chairman; **Frank W. Clayton**, Secretary; **David D. Y. Jeong**, Treasurer; **Bart M. Saxton**, General Manager.

Directory of Escrow Depository Companies

TRADE ASSOCIATION

Escrow Association of Hawaii
PO Box 2017
Honolulu, Hawaii 96805
Tel (808) 739-1482
Fax (808) 539-7499

OFFICERS

NEAL TAKEUCHI
President
(Island Title Corporation)

FRANCES H. GOO
Vice President
(Guardian Escrow Services, Inc.)

ELIZABETH UMETSU
Treasurer
(Developers Escrow Services, Inc.)

Directory of Escrow Depository Companies

DEVELOPERS ESCROW SERVICES, INC.

2024 North King Street, Room 211
Honolulu, Hawaii 96819
Tel (808) 848-2340
Fax (808) 848-2283

Miriam Horita, President, Vice President and Treasurer; **Elizabeth Umetsu**, Secretary.

FIDELITY NATIONAL TITLE & ESCROW OF HAWAII, INC.

201 Merchant Street, Suite 2100
Honolulu, Hawaii 96813
Tel (808) 536-0404
Fax (808) 536-1082
E-mail dhastie@fnf.com

Dale Hastie, President and State Manager; **Ann Fukuzaki**, Vice President.

| <u>OAHU OFFICES</u> | <u>ADDRESS</u> | <u>CITY</u> | <u>STATE</u> | <u>ZIP CODE</u> |
|----------------------------|---------------------------|--------------------|---------------------|------------------------|
| Main | 201 Merchant St, Ste 2100 | Honolulu | Hawaii | 96813 |
| Aiea | 98-211 Pali Momi St, #312 | Aiea | Hawaii | 96701 |
| Kahala | 4211 Waialae Ave, #111 | Honolulu | Hawaii | 96816 |
| Kailua | 116 Hekili St | Kailua | Hawaii | 96734 |

HAWAII OFFICES

| | | | | |
|-------------|---------------------------|-------------|--------|-------|
| Hilo | 1255 Kilauea Ave, #200A | Hilo | Hawaii | 96720 |
| Kailua-Kona | 75-1000 Henry St, Ste 203 | Kailua-Kona | Hawaii | 96740 |

KAUAI OFFICE

| | | | | |
|-------|--------------------------|-------|--------|-------|
| Koloa | 3417 E Poipu Rd, Ste 104 | Koloa | Hawaii | 96756 |
|-------|--------------------------|-------|--------|-------|

MAUI OFFICES

| | | | | |
|---------|---------------------------|---------|--------|-------|
| Kahului | 285 W Kaahumanu Ave, #102 | Kahului | Hawaii | 96732 |
| Kihei | 1325 S Kihei Rd, Ste 104 | Kihei | Hawaii | 96753 |
| Lahaina | 181 Lahainaluna Rd, Ste E | Lahaina | Hawaii | 96761 |
| Makawao | 1043 Makawao Ave, #105 | Makawao | Hawaii | 96768 |

Directory of Escrow Depository Companies

FIRST AMERICAN TITLE COMPANY, INC.

1177 Kapiolani Boulevard
Honolulu, Hawaii 96814
Tel (808) 536-3866
Fax (808) 545-6187
Website www.firstam.com
E-mail famhawaii@firstam.com

Elia A. Long, Chairman of the Board; **Joseph L. Dwight IV**, President and Chief Executive Officer; **Patsy K. Saiki**, Senior Vice President and Secretary; **Kinau Kepaa**, Vice President and Treasurer; **David L. Bird**, Vice President; **Neville Bowler**, Vice President; **Kathleen Mizusawa**, Assistant Vice President.

| <u>OAHU OFFICES</u> | <u>ADDRESS</u> | <u>CITY</u> | <u>STATE</u> | <u>ZIP CODE</u> |
|----------------------------|---------------------------------|--------------------|---------------------|------------------------|
| Main | 1177 Kapiolani Blvd | Honolulu | Hawaii | 96814 |
| Honolulu | 700 Bishop St, #110 | Honolulu | Hawaii | 96813 |
| Kaimuki | 1136 12 th Ave, #230 | Honolulu | Hawaii | 96816 |
| Pearlridge | 98-211 Pali Momi St, Ste 435 | Aiea | Hawaii | 96701 |

HAWAII OFFICES

| | | | | |
|-------------|---------------------------|-------------|--------|-------|
| Hilo | 1438 Kilauea Ave, Ste 1 | Hilo | Hawaii | 96720 |
| Kailua-Kona | 75-1029 Henry St, Ste 202 | Kailua-Kona | Hawaii | 96740 |

MAUI OFFICES

| | | | | |
|---------|-------------------------------|---------|--------|-------|
| Kahului | 173 Hoohana St, Ste 1 | Kahului | Hawaii | 96732 |
| Kihei | 2439 South Kihei Rd, Ste B102 | Kihei | Hawaii | 96753 |
| Makawao | 1043 Makawao Ave, #110 | Makawao | Hawaii | 96768 |

Directory of Escrow Depository Companies

FIRST HAWAII TITLE CORPORATION

City Financial Tower
201 Merchant Street, Suite 2000
Honolulu, Hawaii 96813
Tel (808) 521-3411
Fax (808) 599-8792
Website www.firsthawaii.com

Thomas W. Sullivan, Chairman of the Board; **Lester G. L. Wong**, President; **Lynn Matsushima**, Secretary, Treasurer, and Controller.

| <u>OAHU OFFICES</u> | <u>ADDRESS</u> | <u>CITY</u> | <u>STATE</u> | <u>ZIP CODE</u> |
|----------------------------|------------------------------|--------------------|---------------------|------------------------|
| Aiea | 98-211 Pali Momi St, Ste 600 | Aiea | Hawaii | 96701 |
| Honolulu | 201 Merchant St, Ste 2000 | Honolulu | Hawaii | 96813 |
| Waialae | 4211 Waialae Ave, Ste 208 | Honolulu | Hawaii | 96816 |

HAWAII OFFICES

| | | | | |
|---------|------------------------------|-------------|--------|-------|
| Kamuela | 65-1291 Kawaihae Rd, Ste 104 | Kamuela | Hawaii | 96743 |
| Kona | 75-5722 Kuakini Hwy, Ste 210 | Kailua-Kona | Hawaii | 96740 |

KAUAI OFFICE

| | | | | |
|-------------|-----------------------------|-------------|--------|-------|
| Princeville | 5-4280 Kuhio Hwy, Ste B-201 | Princeville | Hawaii | 96722 |
|-------------|-----------------------------|-------------|--------|-------|

MAUI OFFICES

| | | | | |
|---------|-----------------------------|---------|--------|-------|
| Kahului | 33 Lono Ave, Ste 240 | Kahului | Hawaii | 96732 |
| Kihei | 1993 South Kihei Rd, Bay 7 | Kihei | Hawaii | 96753 |
| Lahaina | 910 Honoapiilani Hwy, Ste 5 | Lahaina | Hawaii | 96761 |

GUARDIAN ESCROW SERVICES, INC.

2347 South Beretania Street, Suite 200
Honolulu, Hawaii 96826
Tel (808) 951-6991
Fax (808) 951-6995
Website www.guardianescrow.com
E-mail info@guardianescrow.com

Frances H. Goo, President; **Edward S. H. Goo**, Vice President; **Betsy T. Watanabe**, Secretary; **Augusta Hau**, Treasurer.

Directory of Escrow Depository Companies

HAWAII ESCROW & TITLE, INC.

Topa Financial Tower
700 Bishop Street, Suite 1600
Honolulu, Hawaii 96813
Tel (808) 532-2977
Fax (808) 531-1165
Website www.hetinc.com
E-mail info@hetinc.com

Denise M. Kaehu, President, Secretary, and Treasurer; **Brenda Cipriano**, Vice President; **Susanne Lunsford**, Vice President; **S.F. Fanciullo**, Vice President.

| <u>OAHU OFFICE</u> | <u>ADDRESS</u> | <u>CITY</u> | <u>STATE</u> | <u>ZIP CODE</u> |
|-----------------------------|---------------------------|--------------------|---------------------|------------------------|
| Honolulu | 700 Bishop St, Ste 1600 | Honolulu | Hawaii | 96813 |
| <u>HAWAII OFFICE</u> | | | | |
| Kailua-Kona | 75-5870 Walua Rd, Ste 200 | Kailua-Kona | Hawaii | 96740 |
| <u>MAUI OFFICE</u> | | | | |
| Lahaina | 2780 Kekaa Dr, Ste 205 | Lahaina | Hawaii | 96761 |

HAWAII RESORT ESCROW, INC.

810 Richards Street, Suite 770
Honolulu, Hawaii 96813
Tel (808) 536-3378

Brenda K. Daniels, President; **Warren O. Wheeler**, Vice President and Treasurer; **David H. Flint**, Vice President; **Leo Rose III**, Vice President and Secretary; **Terry H. Sheindlin**, Hawaii Representative.

INTEGRITY ESCROW AND TITLE COMPANY, INC.

333 Queen Street, Suite A
Honolulu, Hawaii 96813
Tel (808) 447-6000
Fax (808) 447-6010
E-mail info@integrityescrow.com

Dennis K.K. Ching, President, Secretary and Treasurer; **Emperado Aton**, Vice President

Directory of Escrow Depository Companies

ISLAND TITLE CORPORATION

1132 Bishop Street, Suite 400
Honolulu, Hawaii 96813
Tel (808) 531-0261
Fax (808) 523-7499

Lynne Kaneshiro, President and Chief Executive Officer; **Neal Takeuchi**, Senior Vice President; **Karen Andrews**, Vice President; **Lynn Nomura**, Secretary; **Ross Kondo**, Vice President and Treasurer; **Bradford Ishida**, Vice President.

| <u>OAHU OFFICES</u> | <u>ADDRESS</u> | <u>CITY</u> | <u>STATE</u> | <u>ZIP CODE</u> |
|----------------------------|---------------------------|--------------------|---------------------|------------------------|
| Honolulu | 1132 Bishop St, Ste 400 | Honolulu | Hawaii | 96813 |
| Waialae | 3465 Waialae Ave, #370 | Honolulu | Hawaii | 96816 |
| Waipio | 94-1040 Waipio Uka St, #6 | Waipahu | Hawaii | 96797 |

HAWAII OFFICES

| | | | | |
|-------------|-------------------------|-------------|--------|-------|
| Hilo | 688 Kinoole St, #121 | Hilo | Hawaii | 96720 |
| Kailua-Kona | 75-5660 Kopiko St, #A-2 | Kailua-Kona | Hawaii | 96740 |

MAUI OFFICE

| | | | | |
|-------|---------------------------|-------|--------|-------|
| Kihei | 1325 South Kihei Rd, #205 | Kihei | Hawaii | 96753 |
|-------|---------------------------|-------|--------|-------|

Directory of Escrow Depository Companies

OLD REPUBLIC TITLE & ESCROW OF HAWAII, LTD.

Pacific Guardian Center, Makai Tower
733 Bishop Street, Suite 2700
Honolulu, Hawaii 96813
Tel (808) 566-0100
Fax (808) 522-1378
Website www.ortc.com
E-mail clago@ortc.com

Rande K. Yeager, Chief Executive Officer; **R. Wayne Shupe**, President and Chief Operating Officer; **Carleton R. Lago**, Senior Vice President and Secretary; **Michael Hardy**, Senior Vice President and Chief Financial Officer; **P. Michael Trudeau**, Executive Vice President; **Gary J. Horn**, Senior Vice President; **Patricia Yee**, Senior Vice President; **David M. Hall**, Senior Vice President; **Julaine Souza**, Vice President; **James A. Beaty**, Vice President; **Robin Kernutt**, Vice President and Treasurer.

| <u>OAHU OFFICES</u> | <u>ADDRESS</u> | <u>CITY</u> | <u>STATE</u> | <u>ZIP CODE</u> |
|----------------------------|------------------------------|--------------------|---------------------|------------------------|
| Aiea | 98-211 Pali Momi St, Ste 535 | Aiea | Hawaii | 96701 |
| Main | 733 Bishop St, Ste 2700 | Honolulu | Hawaii | 96813 |
| Honolulu | 1314 S King St, Ste 662 | Honolulu | Hawaii | 96814 |
| Honolulu | 3660 Waialae Ave, Ste 204 | Honolulu | Hawaii | 96816 |
| Kahala | 4211 Waialae Ave, Ste T-1 | Honolulu | Hawaii | 96816 |
| Kailua | 116 Hekili St, Ste 7 | Kailua | Hawaii | 96734 |

HAWAII OFFICE

| | | | | |
|------|-----------------------|------|--------|-------|
| Hilo | 630 Kilauea Ave, #202 | Hilo | Hawaii | 96720 |
|------|-----------------------|------|--------|-------|

KAUAI OFFICE

| | | | | |
|-------|--------------------------|-------|--------|-------|
| Kapaa | 4-831 Kuhio Hwy, Ste 416 | Kapaa | Hawaii | 96746 |
|-------|--------------------------|-------|--------|-------|

MAUI OFFICES

| | | | | |
|---------|---------------------------|---------|--------|-------|
| Kahului | 33 Lono Ave, Ste 170 | Kahului | Hawaii | 96732 |
| Kihei | 380 Huku Li'i Pl, Ste 206 | Kihei | Hawaii | 96753 |
| Lahaina | 10 Hoohui Rd, Ste 210 | Lahaina | Hawaii | 96761 |

Directory of Escrow Depository Companies

PACIFIC ACCESS ESCROW, INC.

1314 South King Street, 2nd Floor

Honolulu, Hawaii 96814

Tel (808) 748-2000

Fax (808) 748-2650

E-mail service@pacificaccessescrow.com

Patsy K. Saiki, President and Secretary; **Kinau Kepaa**, Vice President and Treasurer; **Geraldine Tomonari**, Vice President.

| <u>OAHU OFFICES</u> | <u>ADDRESS</u> | <u>CITY</u> | <u>STATE</u> | <u>ZIP CODE</u> |
|----------------------------|--|--------------------|---------------------|------------------------|
| Main | 1314 S. King St, 2 nd Floor | Honolulu | Hawaii | 96814 |
| Aiea | 98-211 Pali Momi St, #411 | Aiea | Hawaii | 96701 |
| Kailua | 629 Kailua Rd, 2 nd Floor | Kailua | Hawaii | 96734 |

SECURITY TITLE CORPORATION

1164 Bishop Street, Suite 1611

Honolulu, Hawaii 96813

Tel (808) 535-6000

Fax (808) 532-7151

Website www.stchawaii.com

David P. Palk, Chairman, President, Secretary and Treasurer; **Rachel P. Romena**, Vice President; **Frank Reuter**, Vice President.

| <u>OAHU OFFICES</u> | <u>ADDRESS</u> | <u>CITY</u> | <u>STATE</u> | <u>ZIP CODE</u> |
|----------------------------|--------------------------------|--------------------|---------------------|------------------------|
| Honolulu | 1164 Bishop St, Ste 1611 | Honolulu | Hawaii | 96713 |
| Kailua | 40 Aulike St, Ste 312 | Kailua | Hawaii | 96834 |
| Aiea | 98-1247 Kaahumanu St, Ste 219A | Aiea | Hawaii | 96701 |

HAWAII OFFICE

| | | | | |
|------|-----------------|------|--------|-------|
| Hilo | 391 Kilauea Ave | Hilo | Hawaii | 96720 |
|------|-----------------|------|--------|-------|

KAUAI OFFICE

| | | | | |
|-------|------------------------------|-------|-------|-------|
| Lihue | 4370 Kukui Grove St, Ste 209 | Lihue | Kauai | 96766 |
|-------|------------------------------|-------|-------|-------|

Directory of Escrow Depository Companies

TITLE GUARANTY ESCROW SERVICES, INC.

235 Queen Street
Honolulu, Hawaii 96813
Tel (808) 521-0211
Fax (808) 521-0280
E-mail main@tghawaii.com

David T. Pietsch, Jr., President; **James W. Pietsch**, Executive Vice President; **Michael A. Pietsch**, Executive Vice President; **Glen Y. Ajimine**, Senior Vice President; **Matt Takata**, Senior Vice President; **Mark Renschen**, Senior Vice President; **John Jubinsky**, Secretary; **Lois Kawano**, Treasurer.

| <u>OAHU OFFICES</u> | <u>ADDRESS</u> | <u>CITY</u> | <u>STATE</u> | <u>ZIP CODE</u> |
|----------------------------|------------------------------|--------------------|---------------------|------------------------|
| Honolulu | 235 Queen St | Honolulu | Hawaii | 96813 |
| Hawaii Kai | 6600 Kalanianaole Hwy, #108 | Hawaii Kai | Hawaii | 96825 |
| Waialae-Kahala | 4211 Waialae Ave, #104 | Honolulu | Hawaii | 96816 |
| King Street | 1350 S King St, Ste 105 | Honolulu | Hawaii | 96814 |
| Kailua | 111 Hekili St | Kailua | Hawaii | 96734 |
| Mililani | 95-1091 Aina Mauka Dr, Ste 2 | Mililani | Hawaii | 96789 |
| Pearlridge | 98-151 Pali Momi St, Ste 115 | Pearl City | Hawaii | 96701 |
| Waipahu | 94-205 Leoku St | Waipahu | Hawaii | 96797 |

HAWAII OFFICES

| | | | | |
|-------------|--------------------------------|-------------|--------|-------|
| Hilo | 450 Kilauea Ave | Hilo | Hawaii | 96720 |
| Kailua-Kona | 75-170 Hualalai Rd, # C210 | Kailua-Kona | Hawaii | 96740 |
| Kamuela | 65-1230 Mamalahoa Hwy, Ste 101 | Kamuela | Hawaii | 96743 |
| Keahou | 78-6831 Ali'i Dr, Ste 110 | Kailua-Kona | Hawaii | 96740 |

KAUAI OFFICES

| | | | | |
|-----------------------------|---------------------------|-------------|--------|-------|
| Koloa | 3417 Poipu Rd, Ste 106 | Poipu | Hawaii | 96756 |
| Lihue | 4414 Kukui Grove, Ste 104 | Lihue | Hawaii | 96766 |
| Princeville Shopping Center | 4280 Kuhio Hwy, #G-202 | Princeville | Hawaii | 96722 |

MAUI OFFICES

| | | | | |
|---------|----------------------------|---------|--------|-------|
| Kahului | 80 Puunene Ave | Kahului | Hawaii | 96732 |
| Kihei | 41 E Lipoa St, Ste 29 | Kihei | Hawaii | 96753 |
| Lahaina | 3350 Lower Honoapiilani Rd | Lahaina | Hawaii | 96761 |
| Paia | 120 Hana Hwy, Ste 4 | Paia | Hawaii | 96779 |
| Wailuku | 35 S Market St | Wailuku | Hawaii | 96793 |

Neither the Division of Financial Institutions nor any party connected therewith makes any warranty or representation or assumes any responsibility with respect to the accuracy or completeness of the within information and statements of condition, either as supplied to this Office or as reported herein.

The Division of Financial Institutions

Historical Perspective

The Division of Financial Institutions was established in 1913 and was formerly known as the Bank Examination Division.

Deputy Bank Examiner

| | |
|----------------------|-------------|
| M. H. Drummond | 1913 - 1919 |
| D. P. Truesdale | 1919 - 1926 |
| H. A. Asch | 1926 - 1934 |
| W. W. King | 1934 - 1941 |
| Albert J. Cantrelle | 1941 - 1945 |
| William Lederer, Jr. | 1945 - 1953 |
| Charles J. Gillespie | 1953 - 1966 |
| Lester G. L. Wee | 1966 - 1982 |

Commissioner of Financial Institutions

| | |
|--------------------------|----------------------------|
| Donna A. Tanoue | 1982 - 1987 |
| Clifford K. Higa | 1987 - 1993 |
| Lynne H. Himeda | February to July 1993 |
| Raymond K. Muraoka | August 1993 to 1994 |
| Lynn Y. Wakatsuki | 1995 to November 2002 |
| Lynne H. Himeda (Acting) | December 2002 to July 2003 |
| D. B. Griffin III | August 2003 to present |