



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

COMPARATIVE STATEMENTS OF CONDITION

December 31, 2004, June 30, 2004, and December 31, 2003

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, 2004, JUNE 30, 2004, and DECEMBER 31, 2003
(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	\$5,918,776	\$3,142,082	\$144,774	\$191	\$378,477	\$230,244	\$9,814,544
Central Pacific Bank	\$1,650,268	\$566,614	\$59,185	\$580	\$71,758	\$110,386	\$2,458,791
City Bank	\$1,517,370	\$282,798	\$14,821	\$0	\$85,533	\$27,607	\$1,928,129
First Hawaiian Bank	\$6,346,617	\$2,031,844	\$304,382	\$330	\$1,578,933	\$346,686	\$10,608,792
TOTALS DEC. 31, 2004	\$15,433,031	\$6,023,338	\$523,162	\$1,101	\$2,114,701	\$714,923	\$24,810,256
TOTALS JUNE 30, 2004	\$14,231,873	\$6,024,159	\$527,599	\$6,875	\$2,022,927	\$1,299,342	\$24,112,775
TOTALS DEC. 31, 2003	\$14,085,456	\$5,849,808	\$544,175	\$5,249	\$1,973,288	\$1,046,505	\$23,504,481
LIABILITIES & CAPITAL	Deposits	Other Liabilities			Capital, Surplus & Undivided Profits		Total Liabilities & Capital
Bank of Hawaii	\$7,564,959	\$1,536,152			\$713,433		\$9,814,544
Central Pacific Bank	\$1,996,413	\$290,922			\$171,456		\$2,458,791
City Bank	\$1,346,585	\$407,166			\$174,378		\$1,928,129
First Hawaiian Bank	\$7,660,043	\$979,328			\$1,969,421		\$10,608,792
TOTALS DEC. 31, 2004	\$18,568,000	\$3,213,568			\$3,028,688		\$24,810,256
TOTALS JUNE 30, 2004	\$18,218,671	\$2,906,175			\$2,987,929		\$24,112,775
TOTALS DEC. 31, 2003	\$17,442,044	\$3,072,345			\$2,990,092		\$23,504,481
Comments: Information collected from the Call Reports for December 31, 2004. * Net of Allowance for Bad Debts. State-Chartered Banks: 4 Branch & Agency Offices: 194							

COMPARATIVE STATEMENT OF CONDITION OF
STATE-LICENSED DEPOSITORY FINANCIAL SERVICES LOAN COMPANIES
As at the Close of Business
DECEMBER 31, 2004, JUNE 30, 2004, and DECEMBER 31, 2003
(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.	\$290,950	\$274,968	\$1,610	\$216	\$4,327	\$23,477	\$595,548
TOTALS DEC. 31, 2004	\$290,950	\$274,968	\$1,610	\$216	\$4,327	\$23,477	\$595,548
TOTALS JUNE 30, 2004	\$288,665	\$197,702	\$1,778	\$216	\$9,387	\$23,846	\$521,594
TOTALS DEC. 31, 2003	\$295,491	\$151,199	\$1,697	\$58	\$5,876	\$19,858	\$474,179
LIABILITIES & CAPITAL	Borrowed Money	Deposits	Other Liabilities		Capital, Surplus & Undivided Profits		Total Liabilities & Capital
Finance Factors, Ltd.	\$98,616	\$429,264	\$14,211		\$53,457		\$595,548
TOTALS DEC. 31, 2004	\$98,616	\$429,264	\$14,211		\$53,457		\$595,548
TOTALS JUNE 30, 2004	\$67,341	\$395,446	\$10,602		\$48,205		\$521,594
TOTALS DEC. 31, 2003	\$33,185	\$385,262	\$3,229		\$52,503		\$474,179

Comments:

Information collected from the Call Report for December 31, 2004.
State-Licensed Depository Financial Services Loan Companies: 1

Branch & Agency Offices: 15