



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

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# **COMPARATIVE STATEMENTS OF CONDITION**

**June 30, 2010, December 31, 2009, and June 30, 2009**

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The following comparative statements of condition relate to Hawaii state-chartered banks and state-licensed depository 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  
JUNE 30, 2010, DECEMBER 31, 2009, and JUNE 30, 2009  
(000 Omitted)

ASSETS	Fed Funds Sold and Loans & Leases *	Securities & Trading Assets	Premises, Furniture, Fixtures & Equipment	Other Real Estate Owned	Other Assets	Cash & Due Froms	Total Assets
Bank of Hawaii	\$5,306,832	\$6,164,532	\$108,394	\$3,192	\$547,067	\$703,468	\$12,833,485
Central Pacific Bank	\$2,496,199	\$429,491	\$72,112	\$38,042	\$325,054	\$916,673	\$4,277,571
First Hawaiian Bank	\$8,327,025	\$3,242,089	\$305,025	\$4,191	\$1,457,287	\$1,412,245	\$14,747,862
Ohana Pacific Bank	\$69,601	\$0	\$221	\$0	\$472	\$4,870	\$75,164
Pacific Rim Bank	\$99,946	\$0	\$1,167	\$737	\$1,940	\$22,778	\$126,568
<b>TOTALS JUNE 30, 2010</b>	<b>\$16,299,603</b>	<b>\$9,836,112</b>	<b>\$486,919</b>	<b>\$46,162</b>	<b>\$2,331,820</b>	<b>\$3,060,034</b>	<b>\$32,060,650</b>
<b>TOTALS DEC. 31, 2009 **</b>	<b>\$16,648,374</b>	<b>\$9,568,520</b>	<b>\$495,455</b>	<b>\$34,494</b>	<b>\$2,473,254</b>	<b>\$1,974,586</b>	<b>\$31,194,683</b>
<b>TOTALS JUNE 30, 2009</b>	<b>\$17,615,021</b>	<b>\$8,391,905</b>	<b>\$495,994</b>	<b>\$21,221</b>	<b>\$2,532,307</b>	<b>\$2,397,448</b>	<b>\$31,453,896</b>
LIABILITIES & CAPITAL	Deposits	Other Liabilities			Capital, Surplus & Undivided Profits		Total Liabilities & Capital
Bank of Hawaii	\$9,330,063	\$2,594,756			\$908,666		\$12,833,485
Central Pacific Bank	\$3,213,272	\$784,441			\$279,858		\$4,277,571
First Hawaiian Bank	\$10,511,827	\$1,643,858			\$2,592,177		\$14,747,862
Ohana Pacific Bank	\$64,739	\$535			\$9,890		\$75,164
Pacific Rim Bank	\$116,232	\$1,389			\$8,947		\$126,568
<b>TOTALS JUNE 30, 2010</b>	<b>\$23,236,133</b>	<b>\$5,024,979</b>			<b>\$3,799,538</b>		<b>\$32,060,650</b>
<b>TOTALS DEC. 31, 2009 **</b>	<b>\$23,421,433</b>	<b>\$3,920,121</b>			<b>\$3,853,129</b>		<b>\$31,194,683</b>
<b>TOTALS JUNE 30, 2009</b>	<b>\$23,098,206</b>	<b>\$4,296,417</b>			<b>\$4,059,273</b>		<b>\$31,453,896</b>
<b>Comments:</b>							
Information collected from the Call Reports for June 30, 2010.							
* Net of Allowance for Loan and Lease Losses.							
** Comparative Statement of Condition as at December 31, 2009 was modified after issuance due to receipt of revised information from banks.							
State-Chartered Banks: 5 Branch & Agency Offices: 189							

**COMPARATIVE STATEMENT OF CONDITION OF  
STATE-LICENSED DEPOSITORY FINANCIAL SERVICES LOAN COMPANIES**  
As at the Close of Business  
JUNE 30, 2010, DECEMBER 31, 2009, and JUNE 30, 2009  
(000 Omitted)

ASSETS	Fed Funds Sold and Net Loans	Securities	Premises, Furniture, Fixtures & Equipment	Other Real Estate Owned	Cash on Hand & In Banks	Other Assets	Total Assets
Finance Factors, Ltd.	\$373,648	\$94,081	\$40,710	\$8,057	\$71,086	\$32,671	\$620,253
<b>TOTALS JUNE 30, 2010</b>	<b>\$373,648</b>	<b>\$94,081</b>	<b>\$40,710</b>	<b>\$8,057</b>	<b>\$71,086</b>	<b>\$32,671</b>	<b>\$620,253</b>
<b>TOTALS DEC. 31, 2009 *</b>	<b>\$414,821</b>	<b>\$136,307</b>	<b>\$41,488</b>	<b>\$9,233</b>	<b>\$20,987</b>	<b>\$30,259</b>	<b>\$653,095</b>
<b>TOTALS JUNE 30, 2009</b>	<b>\$465,333</b>	<b>\$147,619</b>	<b>\$38,450</b>	<b>\$4,644</b>	<b>\$16,678</b>	<b>\$28,299</b>	<b>\$701,023</b>
LIABILITIES & CAPITAL	Borrowed Money	Deposits	Other Liabilities		Capital, Surplus & Undivided Profits		Total Liabilities & Capital
Finance Factors, Ltd.	\$49,000	\$508,278	\$2,667		\$60,308		\$620,253
<b>TOTALS JUNE 30, 2010</b>	<b>\$49,000</b>	<b>\$508,278</b>	<b>\$2,667</b>		<b>\$60,308</b>		<b>\$620,253</b>
<b>TOTALS DEC. 31, 2009 *</b>	<b>\$83,603</b>	<b>\$502,213</b>	<b>\$3,090</b>		<b>\$64,189</b>		<b>\$653,095</b>
<b>TOTALS JUNE 30, 2009</b>	<b>\$109,248</b>	<b>\$524,013</b>	<b>\$3,301</b>		<b>\$64,461</b>		<b>\$701,023</b>

**Comments:**

Information collected from the Call Report for June 30, 2010.

\* Comparative Statement of Condition as at December 31, 2009 was modified after issuance due to receipt of revised information from licensee.

State-Licensed Depository Financial Services Loan Companies: 1      Branch & Agency Offices: 15