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) 548-494(

Kahala

Kahala Mall 4211 Waialae Ave, #9070 Honolulu, HI 96816 Phone: (808) 733-7399

Kailua

Malama Building 602 Kailua Rd, #103 Kailua, HI 96734 Phone: (808) 266-29

Kaimu

Finance Factors Kaimuki Centel 3408 Waialae Ave, #101 Honolulu, HI 96816 Phone: (808) 733-2425

Kalih

Kamehameha Shopping Cente 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 Cento 1808 Liliha St Honolulu, HI 96817 Phone: (808) 532-7190

Manoa

Finance Factors Manoa Center 2955 East Manoa Rd, #A Honolulu, HI 96822 Phone: (808) 988-0240

Pearl City

Pearl City Shopping Center 850 Kamehameha Hwy, #16 Pearl City, HI 96782 Phone: (808) 453-2100

ISLAND OF HAWAII

Hile

Finance Factors Hilo Cente 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) 322-274.

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, #10° Lihue, HI 96766 Phone: (808) 245-3305

GUAM

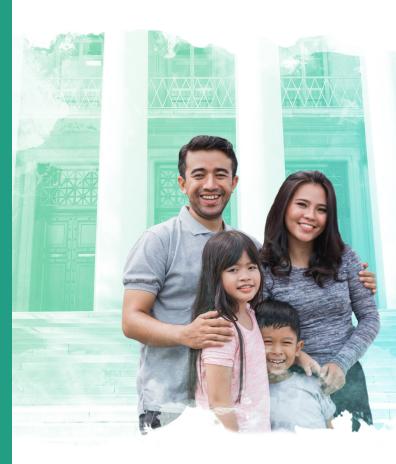
Tamuning

Finance Factors Guam Mortgage Center 339 Chalan San Antonio, #10 Tamuning, Guam 96913 Phone: (671) 649-5751

Finance Factors Limited

Statement of Financial Condition

As of December 31, 2022











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 2022

ASSETS	
Cash and Balances Due From Banks	\$ 17,739,000
Investment Securities	96,998,000
Loans	
a. Loans, Held For Sale	420,000
b. Loans, Net of Unearned Income419,337,000	
c. LESS: Allowance for Loans Losses	
d. Loans, Net of Unearned Income and Allowance (item b minus c)	406,871,000
Premises and Equipment, Net	42,660,000
Operating Lease Right-Of-Use Assests	6,458,000
Other Real Estate Owned	-
Mortgage Servicing Rights	161,000
Other Assets	31,227,000
Total Assets	\$ 602,534,000
LIABILITIES	
Deposits	\$ 459,176,000
Other Borrowings	63,600,000
Operating Lease Liabilities	6,467,000
Other Liabilities	5,831,000
Total Liabilities	\$ 535,074,000
EQUITY CAPITAL	
Common Stock	\$ 840,000
Surplus	10,803,000
Retained Earnings	61,441,000
Accumulated Other Comprehensive Income (loss)	(5,624,000)
Total Equity Capital	\$ 67,460,000
TOTAL LIABILITIES & EQUITY CAPITAL	\$ 602,534,000