

Office of Thrift Supervision
Financial Reporting System
Run Date: February 23, 2009, 3:38 PM

TFR Industry Aggregate Report
93015 - OTS-Regulated: Hawaii
December 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Description	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value
Number of Regulated Institutions	2	2	2	2	2

Schedule NS --- Optional Narrative Statement		Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	0	0	0	0
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A

Schedule SC --- Consolidated Statement of Condition		Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value
Description	Line Item	Value	Value	Value	Value	Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 246,077	\$ 335,292	\$ 415,498	\$ 286,475	\$ 303,073
Cash and Non-Interest-Earning Deposits	SC110	\$ 177,814	\$ 137,673	\$ 145,254	\$ 147,895	\$ 149,463
Interest-Earning Deposits in FHLBs	SC112	\$ 1,142	\$ 907	\$ 1,421	\$ 37,362	\$ 10,870
Other Interest-Earning Deposits	SC118	\$ 1,050	\$ 0	\$ 0	\$ 0	\$ 0
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 532	\$ 35,039	\$ 10,433	\$ 17,184	\$ 64,000
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 60,000	\$ 154,249	\$ 250,926	\$ 65,345	\$ 60,028
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 5,075	\$ 7,035	\$ 7,060	\$ 7,066	\$ 7,074
State and Municipal Obligations	SC180	\$ 0	\$ 0	\$ 0	\$ 10,537	\$ 10,539
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Investment Securities	SC185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Accrued Interest Receivable	SC191	\$ 464	\$ 389	\$ 404	\$ 1,086	\$ 1,099
Mortgage-Backed Securities - Gross	SUB0072	\$ 1,125,375	\$ 1,130,945	\$ 1,165,261	\$ 2,546,469	\$ 2,611,684
Mortgage-Backed Securities - Total	SC22	\$ 1,125,375	\$ 1,130,945	\$ 1,165,261	\$ 2,546,469	\$ 2,611,684
Pass-Through - Total	SUB0073	\$ 668,106	\$ 637,856	\$ 650,054	\$ 1,128,688	\$ 1,172,528
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 668,106	\$ 637,856	\$ 650,054	\$ 1,126,997	\$ 1,170,722
Other Pass-Through	SC215	\$ 0	\$ 0	\$ 0	\$ 1,691	\$ 1,806
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 452,838	\$ 488,740	\$ 510,510	\$ 1,407,579	\$ 1,428,627
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 160,528	\$ 126,677	\$ 130,183	\$ 865,398	\$ 883,678
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC222	\$ 292,310	\$ 362,063	\$ 380,327	\$ 542,181	\$ 544,949
Accrued Interest Receivable	SC228	\$ 4,431	\$ 4,349	\$ 4,697	\$ 10,202	\$ 10,529

Office of Thrift Supervision
Financial Reporting System
Run Date: February 23, 2009, 3:38 PM

TFR Industry Aggregate Report
93015 - OTS-Regulated: Hawaii
December 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 4,201,419	\$ 4,181,738	\$ 4,184,293	\$ 4,216,014	\$ 4,143,933
Mortgage Loans - Total	SC26	\$ 4,190,261	\$ 4,172,637	\$ 4,174,472	\$ 4,206,409	\$ 4,134,187
Construction Loans - Total	SUB0100	\$ 111,580	\$ 113,855	\$ 111,593	\$ 103,120	\$ 94,378
Residential - Total	SUB0110	\$ 57,733	\$ 65,335	\$ 73,529	\$ 76,473	\$ 76,918
1-4 Dwelling Units	SC230	\$ 44,163	\$ 51,959	\$ 57,595	\$ 59,325	\$ 60,246
Multifamily (5 or more) Dwelling Units	SC235	\$ 13,570	\$ 13,376	\$ 15,934	\$ 17,148	\$ 16,672
Nonresidential Property	SC240	\$ 53,847	\$ 48,520	\$ 38,064	\$ 26,647	\$ 17,460
Permanent Loans - Total	SUB0121	\$ 4,072,138	\$ 4,049,158	\$ 4,054,733	\$ 4,094,218	\$ 4,031,184
Residential - Total	SUB0131	\$ 3,711,943	\$ 3,682,841	\$ 3,673,711	\$ 3,681,036	\$ 3,630,637
1-4 Dwelling Units - Total	SUB0141	\$ 3,686,611	\$ 3,658,511	\$ 3,647,350	\$ 3,656,177	\$ 3,604,429
Revolving Open-End Loans	SC251	\$ 280,960	\$ 259,293	\$ 241,591	\$ 224,284	\$ 203,016
All Other - First Liens	SC254	\$ 3,379,106	\$ 3,372,442	\$ 3,379,709	\$ 3,406,238	\$ 3,376,921
All Other - Junior Liens	SC255	\$ 26,545	\$ 26,776	\$ 26,050	\$ 25,655	\$ 24,492
Multifamily (5 or more) Dwelling Units	SC256	\$ 25,332	\$ 24,330	\$ 26,361	\$ 24,859	\$ 26,208
Nonresidential Property (Except Land)	SC260	\$ 227,690	\$ 221,432	\$ 231,431	\$ 251,666	\$ 237,159
Land	SC265	\$ 132,505	\$ 144,885	\$ 149,591	\$ 161,516	\$ 163,388
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 20,705	\$ - 3,313	\$ - 31,012	\$ 71,776	\$ 36,463
Accrued Interest Receivable	SC272	\$ 17,315	\$ 17,909	\$ 17,656	\$ 17,917	\$ 17,781
Advances for Taxes and Insurance	SC275	\$ 386	\$ 816	\$ 311	\$ 759	\$ 590
Allowance for Loan and Lease Losses	SC283	\$ 11,158	\$ 9,101	\$ 9,821	\$ 9,605	\$ 9,746
Nonmortgage Loans - Gross	SUB0162	\$ 694,729	\$ 652,772	\$ 592,261	\$ 581,722	\$ 564,237
Nonmortgage Loans - Total	SC31	\$ 669,758	\$ 629,592	\$ 571,113	\$ 560,065	\$ 543,033
Commercial Loans - Total	SC32	\$ 603,368	\$ 571,057	\$ 524,491	\$ 509,495	\$ 478,603
Secured	SC300	\$ 517,716	\$ 496,921	\$ 452,944	\$ 447,216	\$ 427,167
Unsecured	SC303	\$ 85,652	\$ 74,136	\$ 71,547	\$ 62,279	\$ 51,436
Lease Receivables	SC306	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SC35	\$ 88,891	\$ 79,360	\$ 65,454	\$ 69,900	\$ 83,266
Loans on Deposits	SC310	\$ 6,914	\$ 6,732	\$ 7,018	\$ 6,967	\$ 7,124
Home Improvement Loans (Not secured by real estate)	SC316	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	SC320	\$ 18,082	\$ 14,617	\$ 549	\$ 1,693	\$ 12,091
Auto Loans	SC323	\$ 301	\$ 259	\$ 269	\$ 290	\$ 348
Mobile Home Loans	SC326	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	SC328	\$ 27,621	\$ 27,216	\$ 26,907	\$ 27,029	\$ 28,935

Office of Thrift Supervision
Financial Reporting System
Run Date: February 23, 2009, 3:38 PM

TFR Industry Aggregate Report
93015 - OTS-Regulated: Hawaii
December 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 35,973	\$ 30,536	\$ 30,711	\$ 33,921	\$ 34,768
Accrued Interest Receivable	SC348	\$ 2,470	\$ 2,355	\$ 2,316	\$ 2,327	\$ 2,368
Allowance for Loan and Lease Losses	SC357	\$ 24,971	\$ 23,180	\$ 21,148	\$ 21,657	\$ 21,204
Repossessed Assets - Gross	SUB0201	\$ 1,623	\$ 558	\$ 577	\$ 0	\$ 0
Repossessed Assets - Total	SC40	\$ 1,623	\$ 558	\$ 577	\$ 0	\$ 0
Real Estate - Total	SUB0210	\$ 1,623	\$ 558	\$ 577	\$ 0	\$ 0
Construction	SC405	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Residential - Total	SUB0225	\$ 131	\$ 558	\$ 577	\$ 0	\$ 0
1-4 Dwelling Units	SC415	\$ 131	\$ 558	\$ 577	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential (Except Land)	SC426	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Land	SC428	\$ 1,492	\$ 0	\$ 0	\$ 0	\$ 0
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	SC430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
General Valuation Allowances	SC441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	SC45	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 114,072	\$ 114,279	\$ 114,485	\$ 114,692	\$ 114,898
Federal Home Loan Bank Stock	SC510	\$ 110,112	\$ 110,112	\$ 110,112	\$ 110,112	\$ 110,112
Other	SC540	\$ 3,960	\$ 4,167	\$ 4,373	\$ 4,580	\$ 4,786
Office Premises and Equipment	SC55	\$ 65,420	\$ 66,624	\$ 67,971	\$ 71,466	\$ 72,743
Other Assets - Gross	SUB0262	\$ 247,842	\$ 268,710	\$ 271,915	\$ 244,894	\$ 244,031
Other Assets - Total	SC59	\$ 247,842	\$ 268,681	\$ 271,879	\$ 244,858	\$ 243,995
Bank-Owned Life Insurance:						
Key Person Life Insurance	SC615	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC625	\$ 136,213	\$ 135,681	\$ 127,596	\$ 126,334	\$ 125,341
Intangible Assets:						
Servicing Assets On:						
Mortgage Loans	SC642	\$ 2,253	\$ 2,449	\$ 2,336	\$ 2,256	\$ 2,470
Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill & Other Intangible Assets	SC660	\$ 82,378	\$ 83,281	\$ 83,320	\$ 83,335	\$ 83,357
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 26,998	\$ 47,299	\$ 58,663	\$ 32,969	\$ 32,863
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A

Office of Thrift Supervision
Financial Reporting System
Run Date: February 23, 2009, 3:38 PM

TFR Industry Aggregate Report
93015 - OTS-Regulated: Hawaii
December 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 0	\$ 29	\$ 36	\$ 36	\$ 36
General Valuation Allowances - Total	SUB2092	\$ 36,129	\$ 32,310	\$ 31,005	\$ 31,298	\$ 30,986
Total Assets - Gross	SUB0283	\$ 6,696,557	\$ 6,750,918	\$ 6,812,261	\$ 8,061,732	\$ 8,054,599
Total Assets	SC60	\$ 6,660,428	\$ 6,718,608	\$ 6,781,256	\$ 8,030,434	\$ 8,023,613
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 5,171,845	\$ 5,157,227	\$ 5,265,495	\$ 5,299,258	\$ 5,306,002
Deposits	SC710	\$ 5,147,438	\$ 5,141,089	\$ 5,242,470	\$ 5,282,596	\$ 5,282,260
Escrows	SC712	\$ 24,407	\$ 16,138	\$ 23,025	\$ 16,662	\$ 23,742
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Borrowings - Total	SC72	\$ 832,402	\$ 827,419	\$ 750,501	\$ 1,925,893	\$ 1,935,201
Advances from FHLBank	SC720	\$ 475,341	\$ 442,504	\$ 328,710	\$ 1,007,489	\$ 1,118,000
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 356,326	\$ 384,178	\$ 421,087	\$ 917,699	\$ 816,502
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued: CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 735	\$ 737	\$ 704	\$ 705	\$ 699
Other Liabilities - Total	SC75	\$ 58,914	\$ 83,990	\$ 80,600	\$ 89,131	\$ 74,395
Accrued Interest Payable - Deposits	SC763	\$ 964	\$ 8,626	\$ 8,105	\$ 4,621	\$ 1,477
Accrued Interest Payable - Other	SC766	\$ 1,690	\$ 1,935	\$ 1,930	\$ 7,640	\$ 8,166
Accrued Taxes	SC776	\$ 1,622	\$ 1,735	\$ 4,483	\$ 14,970	\$ 8,492
Accounts Payable	SC780	\$ 4,810	\$ 4,091	\$ 3,037	\$ 2,253	\$ 1,934
Deferred Income Taxes	SC790	\$ 4,278	\$ 23,783	\$ 21,339	\$ 19,887	\$ 13,900
Other Liabilities and Deferred Income	SC796	\$ 45,550	\$ 43,820	\$ 41,706	\$ 39,760	\$ 40,426
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A	N/A	N/A

Office of Thrift Supervision
Financial Reporting System
Run Date: February 23, 2009, 3:38 PM

TFR Industry Aggregate Report
93015 - OTS-Regulated: Hawaii
December 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A	N/A	N/A
Total Liabilities	SC70	\$ 6,063,161	\$ 6,068,636	\$ 6,096,596	\$ 7,314,282	\$ 7,315,598
Minority Interest	SC800	\$ 13	\$ 13	\$ 13	\$ 13	\$ 13
EQUITY CAPITAL						
Perpetual Preferred Stock:						
Stock - Total	SUB0311	\$ 350,206	\$ 349,918	\$ 349,295	\$ 348,237	\$ 347,511
Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Noncumulative	SC814	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock:						
Par Value	SC820	\$ 2	\$ 2	\$ 2	\$ 2	\$ 2
Paid in Excess of Par	SC830	\$ 350,204	\$ 349,916	\$ 349,293	\$ 348,235	\$ 347,509
Accumulated Other Comprehensive Income - Total	SC86	\$- 49,539	\$- 11,665	\$- 13,225	\$- 11,167	\$- 19,634
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 33,025	\$- 10,359	\$- 11,882	\$- 9,810	\$- 18,043
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC870	\$- 16,514	\$- 1,306	\$- 1,343	\$- 1,357	\$- 1,591
Retained Earnings	SC880	\$ 296,587	\$ 311,706	\$ 348,577	\$ 379,069	\$ 380,125
Other Components of Equity Capital	SC891	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Equity Capital	SC80	\$ 597,254	\$ 649,959	\$ 684,647	\$ 716,139	\$ 708,002
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 6,660,428	\$ 6,718,608	\$ 6,781,256	\$ 8,030,434	\$ 8,023,613

Office of Thrift Supervision
 Financial Reporting System
 Run Date: February 23, 2009, 3:38 PM

TFR Industry Aggregate Report
 93015 - OTS-Regulated: Hawaii
 December 2008

Frozen Aggregated Data
 (\$Thousands)

***** PUBLIC *****

Other Codes As of Dec 2008

Other Asset Codes

Code	Description	Count	Amount
3	Federal, State, or other taxes receivable	1	\$ 6,420
4	Net deferred tax assets	1	\$ 9,443
7	Prepaid expenses	1	\$ 1,058
26	Noninterest-bearing overdrafts of deposits-customer protection convenience	1	\$ 150
99	Other	2	\$ 2,651

Other Liability Codes

Code	Description	Count	Amount
11	The liability recorded for post-retirement benefit	2	\$ 14,020
99	Other	4	\$ 27,910

Office of Thrift Supervision
Financial Reporting System
Run Date: February 23, 2009, 3:38 PM

TFR Industry Aggregate Report
93015 - OTS-Regulated: Hawaii
December 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 85,425	\$ 86,982	\$ 100,333	\$ 103,471	\$ 105,472
Deposits and Investment Securities	SO115	\$ 791	\$ 1,563	\$ 1,197	\$ 1,209	\$ 3,132
Mortgage-Backed Securities	SO125	\$ 13,758	\$ 14,475	\$ 27,688	\$ 29,549	\$ 29,722
Mortgage Loans	SO141	\$ 59,906	\$ 60,273	\$ 60,882	\$ 61,454	\$ 61,418
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 74	\$ 79	\$ 80	\$ 100	\$ 104
Nonmortgage Loans - Total	SUB0950	\$ 10,819	\$ 10,522	\$ 10,419	\$ 11,079	\$ 11,037
Commercial Loans and Leases	SO160	\$ 8,269	\$ 8,077	\$ 7,954	\$ 8,193	\$ 8,258
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 14	\$ 15	\$ 16	\$ 23	\$ 10
Consumer Loans and Leases	SO171	\$ 2,550	\$ 2,445	\$ 2,465	\$ 2,886	\$ 2,779
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 63	\$ 55	\$ 51	\$ 57	\$ 49
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 0	\$ 385	\$ 385	\$ 275	\$ 221
Federal Home Loan Bank Stock	SO181	\$ 0	\$ 385	\$ 385	\$ 275	\$ 221
Other	SO185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Interest Expense - Total	SO21	\$ 23,001	\$ 24,329	\$ 37,792	\$ 43,908	\$ 48,081
Deposits	SO215	\$ 17,845	\$ 18,412	\$ 20,345	\$ 23,402	\$ 25,643
Escrows	SO225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Advances from FHLBank	SO230	\$ 2,714	\$ 2,848	\$ 10,940	\$ 12,822	\$ 13,121
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 2,442	\$ 3,069	\$ 6,507	\$ 7,684	\$ 9,317
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 62,424	\$ 63,038	\$ 62,926	\$ 59,838	\$ 57,612
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 16,202	\$ 1,976	\$ 1,249	\$ 926	\$ 1,829
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 46,222	\$ 61,062	\$ 61,677	\$ 58,912	\$ 55,783
Noninterest Income - Total	SO42	\$ 18,798	\$ 17,722	\$ 3,415	\$ 18,186	\$ 17,334
Mortgage Loan Servicing Fees	SO410	\$ 20	\$ 321	\$ 243	\$ 171	\$ 127
Amort & Fair Value Adjusts to Loan Servicing Assts & Liabilities	SO411	\$- 136	\$- 125	\$- 135	\$- 137	\$- 114

Office of Thrift Supervision
Financial Reporting System
Run Date: February 23, 2009, 3:38 PM

TFR Industry Aggregate Report
93015 - OTS-Regulated: Hawaii
December 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Other Fees and Charges	SO420	\$ 15,828	\$ 16,140	\$ 15,348	\$ 15,280	\$ 16,049
Net Income (Loss) from Other - Total	SUB0451	\$ 526	\$ 307	\$- 17,635	\$ 1,452	\$ 28
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 495	\$ 316	\$- 17,714	\$ 1,385	\$ 1,088
Operations & Sale of Repossessed Assets	SO461	\$ 8	\$- 4	\$ 2	\$ 2	\$ 2
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 1	\$ 0	\$ 0	\$ 0	\$- 1,062
Sale of Other Assets Held for Investment	SO477	\$ 22	\$- 18	\$ 9	\$ 0	\$ 0
Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	SO485	\$ 0	\$ 13	\$ 68	\$ 65	\$ 0
Other Noninterest Income	SO488	\$ 2,560	\$ 1,079	\$ 5,594	\$ 1,420	\$ 1,244
Other Noninterest Income Detail - Code #1	SO489	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #1	SO492	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #2	SO495	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #2	SO496	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #3	SO497	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #3	SO498	N/A	N/A	N/A	N/A	N/A
Noninterest Expense - Total	SO51	\$ 53,362	\$ 49,928	\$ 91,960	\$ 50,519	\$ 44,258
All Personnel Compensation and Expense	SO510	\$ 27,256	\$ 25,072	\$ 24,965	\$ 24,359	\$ 15,923
Legal Expense	SO520	\$ 184	\$ 167	\$ 326	\$ 771	\$ 525
Office Occupancy and Equipment Expense	SO530	\$ 13,029	\$ 13,165	\$ 12,803	\$ 12,690	\$ 13,168
Marketing and Other Professional Services	SO540	\$ 2,381	\$ 2,195	\$ 2,476	\$ 3,198	\$ 3,819
Loan Servicing Fees	SO550	\$ 28	\$ 45	\$ 27	\$ 33	\$ 32
Goodwill and Other Intangibles Expense	SO560	\$ 909	\$ 21	\$ 22	\$ 22	\$ 315
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$- 19	\$ 19	\$ 0	\$ 0	\$ 0
Other Noninterest Expense	SO580	\$ 9,594	\$ 9,244	\$ 51,341	\$ 9,446	\$ 10,476
Other Noninterest Expense Detail - Code #1	SO581	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #1	SO582	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #2	SO583	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #2	SO584	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #3	SO585	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #3	SO586	N/A	N/A	N/A	N/A	N/A
Income (Loss) Before Income Taxes	SO60	\$ 11,658	\$ 28,856	\$- 26,868	\$ 26,579	\$ 28,859
Income Taxes - Total	SO71	\$ 4,516	\$ 10,679	\$- 11,337	\$ 9,950	\$ 10,458

Office of Thrift Supervision
 Financial Reporting System
 Run Date: February 23, 2009, 3:38 PM

TFR Industry Aggregate Report
 93015 - OTS-Regulated: Hawaii
 December 2008

Frozen Aggregated Data
 (\$Thousands)

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Federal	SO710	\$ 3,848	\$ 8,810	\$- 9,213	\$ 8,292	\$ 8,561
State, Local & Other	SO720	\$ 668	\$ 1,869	\$- 2,124	\$ 1,658	\$ 1,897
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 7,142	\$ 18,177	\$- 15,531	\$ 16,629	\$ 18,401
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 7,142	\$ 18,177	\$- 15,531	\$ 16,629	\$ 18,401

Office of Thrift Supervision
 Financial Reporting System
 Run Date: February 23, 2009, 3:38 PM

TFR Industry Aggregate Report
 93015 - OTS-Regulated: Hawaii
 December 2008

Frozen Aggregated Data
 (\$Thousands)

***** PUBLIC *****

Other Codes As of Dec 2008

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	2	\$- 116
15	Income from corporate-owned life insurance	2	\$ 1,341
99	Other	2	\$ 1,238

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	1	\$ 265
6	Supervisory examination fees	1	\$ 94
7	Office supplies, printing, and postage	2	\$ 1,207
99	Other	2	\$ 1,790

Office of Thrift Supervision
Financial Reporting System
Run Date: February 23, 2009, 3:38 PM

TFR Industry Aggregate Report
93015 - OTS-Regulated: Hawaii
December 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 376,211	\$ 290,786	\$ 203,804	\$ 103,471	\$ 420,700
YTD - Deposits and Investment Securities	Y_SO115	\$ 4,760	\$ 3,969	\$ 2,406	\$ 1,209	\$ 16,341
YTD - Mortgage-Backed Securities	Y_SO125	\$ 85,470	\$ 71,712	\$ 57,237	\$ 29,549	\$ 122,899
YTD - Mortgage Loans	Y_SO141	\$ 242,515	\$ 182,609	\$ 122,336	\$ 61,454	\$ 235,100
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 333	\$ 259	\$ 180	\$ 100	\$ 349
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 32,493	\$ 24,224	\$ 16,147	\$ 8,193	\$ 34,884
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 68	\$ 54	\$ 39	\$ 23	\$ 60
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 10,346	\$ 7,796	\$ 5,351	\$ 2,886	\$ 10,891
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 226	\$ 163	\$ 108	\$ 57	\$ 176
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 1,045	\$ 1,045	\$ 660	\$ 275	\$ 663
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 1,045	\$ 1,045	\$ 660	\$ 275	\$ 663
YTD - Other	Y_SO185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Interest Expense - Total	Y_SO21	\$ 129,030	\$ 106,029	\$ 81,700	\$ 43,908	\$ 190,139
YTD - Deposits	Y_SO215	\$ 80,004	\$ 62,159	\$ 43,747	\$ 23,402	\$ 105,742
YTD - Escrows	Y_SO225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Advances from FHLBank	Y_SO230	\$ 29,324	\$ 26,610	\$ 23,762	\$ 12,822	\$ 44,335
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 19,702	\$ 17,260	\$ 14,191	\$ 7,684	\$ 40,062
YTD - Capitalized Interest	Y_SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 248,226	\$ 185,802	\$ 122,764	\$ 59,838	\$ 231,224
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 20,353	\$ 4,151	\$ 2,175	\$ 926	\$ 5,818
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 227,873	\$ 181,651	\$ 120,589	\$ 58,912	\$ 225,406
YTD - Noninterest Income - Total	Y_SO42	\$ 58,121	\$ 39,323	\$ 21,601	\$ 18,186	\$ 68,973
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 755	\$ 735	\$ 414	\$ 171	\$ 966
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$- 533	\$- 397	\$- 272	\$- 137	\$- 437

Office of Thrift Supervision
Financial Reporting System
Run Date: February 23, 2009, 3:38 PM

TFR Industry Aggregate Report
93015 - OTS-Regulated: Hawaii
December 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
YTD - Other Fees and Charges	Y_SO420	\$ 62,596	\$ 46,768	\$ 30,628	\$ 15,280	\$ 61,230
YTD - Net Income (Loss) from Other - Total	YTD0451	\$- 15,350	\$- 15,876	\$- 16,183	\$ 1,452	\$ 1,122
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$- 15,518	\$- 16,013	\$- 16,329	\$ 1,385	\$ 2,127
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ 8	\$ 0	\$ 4	\$ 2	\$ 8
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 1	\$ 0	\$ 0	\$ 0	\$- 1,062
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 13	\$- 9	\$ 9	\$ 0	\$ 11
YTD- Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	Y_SO485	\$ 146	\$ 146	\$ 133	\$ 65	\$ 38
YTD - Other Noninterest Income	Y_SO488	\$ 10,653	\$ 8,093	\$ 7,014	\$ 1,420	\$ 6,092
YTD - Noninterest Expense - Total	Y_SO51	\$ 245,769	\$ 192,407	\$ 142,479	\$ 50,519	\$ 198,945
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 101,652	\$ 74,396	\$ 49,324	\$ 24,359	\$ 87,517
YTD - Legal Expense	Y_SO520	\$ 1,448	\$ 1,264	\$ 1,097	\$ 771	\$ 6,684
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 51,687	\$ 38,658	\$ 25,493	\$ 12,690	\$ 52,277
YTD - Marketing and Other Professional Services	Y_SO540	\$ 10,250	\$ 7,869	\$ 5,674	\$ 3,198	\$ 14,765
YTD - Loan Servicing Fees	Y_SO550	\$ 133	\$ 105	\$ 60	\$ 33	\$ 109
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 974	\$ 65	\$ 44	\$ 22	\$ 1,678
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 0	\$ 19	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Expense	Y_SO580	\$ 79,625	\$ 70,031	\$ 60,787	\$ 9,446	\$ 35,915
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 40,225	\$ 28,567	\$- 289	\$ 26,579	\$ 95,434
YTD - Income Taxes - Total	Y_SO71	\$ 13,808	\$ 9,292	\$- 1,387	\$ 9,950	\$ 35,294
YTD - Federal	Y_SO710	\$ 11,737	\$ 7,889	\$- 921	\$ 8,292	\$ 28,632
YTD - State, Local, and Other	Y_SO720	\$ 2,071	\$ 1,403	\$- 466	\$ 1,658	\$ 6,662
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 26,417	\$ 19,275	\$ 1,098	\$ 16,629	\$ 60,140
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 26,417	\$ 19,275	\$ 1,098	\$ 16,629	\$ 60,140

Office of Thrift Supervision
Financial Reporting System
Run Date: February 23, 2009, 3:38 PM

TFR Industry Aggregate Report
93015 - OTS-Regulated: Hawaii
December 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 32,310	\$ 31,005	\$ 31,298	\$ 30,986	\$ 34,363
Net Provision for Loss	VA115	\$ 14,064	\$ 1,979	\$ 1,155	\$ 900	\$ 1,800
Transfers	VA125	\$- 812	\$- 19	\$- 510	\$- 110	\$- 15
Recoveries	VA135	\$ 319	\$ 184	\$ 232	\$ 299	\$ 403
Adjustments	VA145	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA155	\$ 9,752	\$ 839	\$ 1,170	\$ 777	\$ 5,565
General Valuation Allowances - Ending Balance	VA165	\$ 36,129	\$ 32,310	\$ 31,005	\$ 31,298	\$ 30,986
Specific Valuation Allowances - Beginning Balance	VA108	\$ 88	\$ 183	\$ 135	\$ 29	\$ 171
Net Provision for Loss	VA118	\$ 2,119	\$ 16	\$ 94	\$ 26	\$ 29
Transfers	VA128	\$ 812	\$ 19	\$ 510	\$ 110	\$ 15
Adjustments	VA148	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA158	\$ 2,451	\$ 130	\$ 556	\$ 30	\$ 186
Specific Valuation Allowances - Ending Balance	VA168	\$ 568	\$ 88	\$ 183	\$ 135	\$ 29
Total Valuation Allowances - Beginning Balance	VA110	\$ 32,398	\$ 31,188	\$ 31,433	\$ 31,015	\$ 34,534
Net Provision for Loss	VA120	\$ 16,183	\$ 1,995	\$ 1,249	\$ 926	\$ 1,829
Recoveries	VA140	\$ 319	\$ 184	\$ 232	\$ 299	\$ 403
Adjustments	VA150	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA160	\$ 12,203	\$ 969	\$ 1,726	\$ 807	\$ 5,751
Total Valuation Allowances - Ending Balance	VA170	\$ 36,697	\$ 32,398	\$ 31,188	\$ 31,433	\$ 31,015
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 9,752	\$ 839	\$ 1,170	\$ 777	\$ 5,565
Mortgage-Backed Securities	VA370	\$ 7,764	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 261	\$ 0	\$ 156	\$ 62	\$ 0
Construction - Total	SUB2030	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 261	\$ 0	\$ 156	\$ 62	\$ 0
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 6	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 69	\$ 0	\$ 156	\$ 62	\$ 0
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: February 23, 2009, 3:38 PM

TFR Industry Aggregate Report
93015 - OTS-Regulated: Hawaii
December 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Land	VA490	\$ 186	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA56	\$ 1,698	\$ 832	\$ 1,014	\$ 715	\$ 5,557
Commercial Loans	VA520	\$ 1,135	\$ 450	\$ 641	\$ 360	\$ 5,255
Consumer Loans - Total	SUB2061	\$ 563	\$ 382	\$ 373	\$ 355	\$ 302
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 0	\$ 3	\$ 1	\$ 0	\$ 1
Mobile Home Loans	VA550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA556	\$ 460	\$ 300	\$ 288	\$ 191	\$ 211
Other	VA560	\$ 103	\$ 79	\$ 84	\$ 164	\$ 90
Reposessed Assets - Total	VA60	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Reposessed Assets	VA630	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA930	\$ 29	\$ 7	\$ 0	\$ 0	\$ 8
GVA Recoveries - Assets - Total	SUB2126	\$ 319	\$ 184	\$ 232	\$ 299	\$ 403
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 167	\$ 11	\$ 12	\$ 12	\$ 24
Construction - Total	SUB2130	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA421	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 167	\$ 11	\$ 12	\$ 12	\$ 24
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 167	\$ 11	\$ 12	\$ 12	\$ 23
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 152	\$ 173	\$ 220	\$ 287	\$ 379

Office of Thrift Supervision
Financial Reporting System
Run Date: February 23, 2009, 3:38 PM

TFR Industry Aggregate Report
93015 - OTS-Regulated: Hawaii
December 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Commercial Loans	VA521	\$ 73	\$ 111	\$ 141	\$ 224	\$ 316
Consumer Loans - Total	SUB2161	\$ 79	\$ 62	\$ 79	\$ 63	\$ 63
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 1	\$ 1	\$ 0	\$ 0	\$ 0
Mobile Home Loans	VA551	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA557	\$ 38	\$ 32	\$ 42	\$ 35	\$ 37
Other	VA561	\$ 40	\$ 29	\$ 37	\$ 28	\$ 26
Other Assets	VA931	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 2,931	\$ 35	\$ 604	\$ 135	\$ 44
Deposits and Investment Securities	VA38	\$ 1,979	\$ 9	\$ 15	\$ 15	\$ 20
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 514	\$ 19	\$ 132	\$ 0	\$ 0
Construction - Total	SUB2230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA422	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 514	\$ 19	\$ 132	\$ 0	\$ 0
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$ 3	\$ 54	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 114	\$ 0	\$ 78	\$ 0	\$ 0
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 149	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Land	VA492	\$ 251	\$ 16	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$ 457	\$- 12	\$ 457	\$ 120	\$ 24
Commercial Loans	VA522	\$ 441	\$ 0	\$ 456	\$ 99	\$ 3
Consumer Loans - Total	SUB2261	\$ 16	\$- 12	\$ 1	\$ 21	\$ 21
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 6	\$ 0	\$ 0	\$ 6	\$ 12

Office of Thrift Supervision
Financial Reporting System
Run Date: February 23, 2009, 3:38 PM

TFR Industry Aggregate Report
93015 - OTS-Regulated: Hawaii
December 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Other	VA562	\$ 10	\$- 12	\$ 1	\$ 15	\$ 9
Reposessed Assets - Total	VA62	\$- 19	\$ 19	\$ 0	\$ 0	\$ 0
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$- 19	\$ 19	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Reposessed Assets	VA632	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 12,364	\$ 690	\$ 1,542	\$ 613	\$ 5,206
Deposits and Investment Securities	VA39	\$ 1,979	\$ 9	\$ 15	\$ 15	\$ 20
Mortgage-Backed Securities	VA375	\$ 7,764	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$ 608	\$ 8	\$ 276	\$ 50	\$- 24
Construction - Total	SUB2330	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA425	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 608	\$ 8	\$ 276	\$ 50	\$- 24
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 6	\$ 3	\$ 54	\$ 0	\$- 1
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 16	\$- 11	\$ 222	\$ 50	\$- 23
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 149	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA475	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Land	VA495	\$ 437	\$ 16	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA59	\$ 2,003	\$ 647	\$ 1,251	\$ 548	\$ 5,202
Commercial Loans	VA525	\$ 1,503	\$ 339	\$ 956	\$ 235	\$ 4,942
Consumer Loans - Total	SUB2361	\$ 500	\$ 308	\$ 295	\$ 313	\$ 260
Loans on Deposits	VA515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA519	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$- 1	\$ 2	\$ 1	\$ 0	\$ 1
Mobile Home Loans	VA555	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: February 23, 2009, 3:38 PM

TFR Industry Aggregate Report
93015 - OTS-Regulated: Hawaii
December 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA559	\$ 428	\$ 268	\$ 246	\$ 162	\$ 186
Other	VA565	\$ 73	\$ 38	\$ 48	\$ 151	\$ 73
Reposessed Assets - Total	VA65	\$- 19	\$ 19	\$ 0	\$ 0	\$ 0
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$- 19	\$ 19	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Reposessed Assets	VA633	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 29	\$ 7	\$ 0	\$ 0	\$ 8
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 8,363	\$ 234	\$ 577	\$ 517	\$ 0
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 10,437	\$ 3,068	\$ 2,884	\$ 2,109	\$ 3,020
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 1,623	\$ 0	\$ 577	\$ 0	\$ 0
Construction	VA951	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 131	\$ 0	\$ 577	\$ 0	\$ 0
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Land	VA955	\$ 1,492	\$ 0	\$ 0	\$ 0	\$ 0
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	N/A	N/A	N/A	N/A	N/A
Classified Assets - Quarter End Balance - Total	SUB2811	N/A	N/A	N/A	N/A	N/A
Substandard	VA965	N/A	N/A	N/A	N/A	N/A
Doubtful	VA970	N/A	N/A	N/A	N/A	N/A
Loss	VA975	N/A	N/A	N/A	N/A	N/A
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3						
Outstanding Balanced (Contractual)	VA980	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: February 23, 2009, 3:38 PM

TFR Industry Aggregate Report
93015 - OTS-Regulated: Hawaii
December 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 43,268	\$ 28,134	\$ 14,191	\$ 33,496	\$ 13,232
Mortgages - Total	SUB2421	\$ 36,289	\$ 20,845	\$ 11,196	\$ 22,274	\$ 8,221
Construction and Land Loans	SUB2430	\$ 11,869	\$ 5,243	\$ 2,599	\$ 13,397	\$ 1,874
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 24,135	\$ 15,602	\$ 8,597	\$ 8,877	\$ 6,347
Permanent Loans Secured by All Other Property	SUB2450	\$ 11,965	\$ 4,917	\$ 2,599	\$ 1,806	\$ 1,045
Nonmortgages - Total	SUB2461	\$ 6,979	\$ 7,289	\$ 2,995	\$ 11,222	\$ 5,011
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 24,132	\$ 18,164	\$ 5,930	\$ 25,988	\$ 9,929
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 24,132	\$ 18,164	\$ 5,930	\$ 25,988	\$ 9,929
Mortgage Loans - Total	SUB2481	\$ 20,442	\$ 12,850	\$ 4,341	\$ 17,380	\$ 6,545
Construction	PD115	\$ 0	\$ 326	\$ 0	\$ 11,591	\$ 829
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 1,779	\$ 777	\$ 500	\$ 878	\$ 935
Secured by First Liens	PD123	\$ 14,156	\$ 9,474	\$ 3,480	\$ 3,973	\$ 3,600
Secured by Junior Liens	PD124	\$ 0	\$ 0	\$ 0	\$ 0	\$ 225
Multifamily (5 or more) Dwelling Units	PD125	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD135	\$ 285	\$ 0	\$ 0	\$ 0	\$ 0
Land	PD138	\$ 4,222	\$ 2,273	\$ 361	\$ 938	\$ 956
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 2,690	\$ 3,524	\$ 759	\$ 7,839	\$ 2,803
Consumer Loans - Total	SUB2511	\$ 1,000	\$ 1,790	\$ 830	\$ 769	\$ 581
Loans on Deposits	PD161	\$ 33	\$ 0	\$ 0	\$ 4	\$ 0
Home Improvement Loans	PD163	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD165	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD167	\$ 19	\$ 4	\$ 4	\$ 6	\$ 3
Mobile Home Loans	PD169	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD171	\$ 628	\$ 620	\$ 520	\$ 481	\$ 328
Other	PD180	\$ 320	\$ 1,166	\$ 306	\$ 278	\$ 250
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 309	\$ 0	\$ 0	\$ 240	\$ 78
Held for Sale Included in PD115:PD180	PD192	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: February 23, 2009, 3:38 PM

TFR Industry Aggregate Report
93015 - OTS-Regulated: Hawaii
December 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 410	\$ 192	\$ 33	\$ 1,059	\$ 1,004
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 277	\$ 106	\$ 28	\$ 608	\$ 584
Rebooked GNMA's Incl in PD195	PD197	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	SUB2491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Construction	PD215	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Secured by First Liens	PD223	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Secured by Junior Liens	PD224	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Land	PD238	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SUB2521	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Loans on Deposits	PD261	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD280	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD215:PD280	PD292	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Rebooked GNMA's Incl in PD295	PD297	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 19,136	\$ 9,970	\$ 8,261	\$ 7,508	\$ 3,303
Mortgage Loans - Total	SUB2501	\$ 15,847	\$ 7,995	\$ 6,855	\$ 4,894	\$ 1,676

Office of Thrift Supervision
 Financial Reporting System
 Run Date: February 23, 2009, 3:38 PM

TFR Industry Aggregate Report
 93015 - OTS-Regulated: Hawaii
 December 2008

Frozen Aggregated Data
 (\$Thousands)

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Construction	PD315	\$ 189	\$ 0	\$ 0	\$ 0	\$ 0
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD321	\$ 716	\$ 1,012	\$ 1,210	\$ 817	\$ 464
Secured by First Liens	PD323	\$ 7,335	\$ 4,339	\$ 3,407	\$ 3,209	\$ 1,123
Secured by Junior Liens	PD324	\$ 149	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	PD325	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD335	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Land	PD338	\$ 7,458	\$ 2,644	\$ 2,238	\$ 868	\$ 89
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 2,801	\$ 1,574	\$ 1,096	\$ 2,235	\$ 1,273
Consumer Loans - Total	SUB2531	\$ 488	\$ 401	\$ 310	\$ 379	\$ 354
Loans on Deposits	PD361	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD363	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 1	\$ 0	\$ 0	\$ 0	\$ 0
Mobile Home Loans	PD369	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD371	\$ 402	\$ 381	\$ 287	\$ 302	\$ 296
Other	PD380	\$ 85	\$ 20	\$ 23	\$ 77	\$ 58
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 318	\$ 901	\$ 901	\$ 901	\$ 901
Held for Sale Included in PD315:PD380	PD392	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 309	\$ 377	\$ 64	\$ 120	\$ 131
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 232	\$ 289	\$ 55	\$ 102	\$ 112
Rebooked GNMA's Incl in PD395	PD397	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule LD --- Loan Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	SUB5100	N/A	N/A	N/A	N/A	N/A
90% up to 100% LTV	LD110	N/A	N/A	N/A	N/A	N/A
100% and greater LTV	LD120	N/A	N/A	N/A	N/A	N/A
Past Due and Nonaccrual Balances - Total	SUB5250	N/A	N/A	N/A	N/A	N/A
Past Due and Still Accruing - Total	SUB5240	N/A	N/A	N/A	N/A	N/A

Office of Thrift Supervision
Financial Reporting System
Run Date: February 23, 2009, 3:38 PM

TFR Industry Aggregate Report
93015 - OTS-Regulated: Hawaii
December 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule LD --- Loan Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	N/A	N/A	N/A	N/A	N/A
90% up to 100% LTV	LD210	N/A	N/A	N/A	N/A	N/A
100% and greater LTV	LD220	N/A	N/A	N/A	N/A	N/A
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	N/A	N/A	N/A	N/A	N/A
90% up to 100% LTV	LD230	N/A	N/A	N/A	N/A	N/A
100% and greater LTV	LD240	N/A	N/A	N/A	N/A	N/A
Nonaccrual - Total	SUB5230	N/A	N/A	N/A	N/A	N/A
90% up to 100% LTV	LD250	N/A	N/A	N/A	N/A	N/A
100% and greater LTV	LD260	N/A	N/A	N/A	N/A	N/A
Net Charge-offs - Total	SUB5300	N/A	N/A	N/A	N/A	N/A
90% up to 100% LTV	LD310	N/A	N/A	N/A	N/A	N/A
100% and greater LTV	LD320	N/A	N/A	N/A	N/A	N/A
Purchases - Total	SUB5320	N/A	N/A	N/A	N/A	N/A
90% up to 100% LTV	LD410	N/A	N/A	N/A	N/A	N/A
100% and greater LTV	LD420	N/A	N/A	N/A	N/A	N/A
Originations - Total	SUB5330	N/A	N/A	N/A	N/A	N/A
90% up to 100% LTV	LD430	N/A	N/A	N/A	N/A	N/A
100% and greater LTV	LD440	N/A	N/A	N/A	N/A	N/A
Sales - Total	SUB5340	N/A	N/A	N/A	N/A	N/A
90% up to 100% LTV	LD450	N/A	N/A	N/A	N/A	N/A
100% and greater LTV	LD460	N/A	N/A	N/A	N/A	N/A
Supplemental Loan Data for All Loans						
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	N/A	N/A	N/A	N/A	N/A
Owner-Occupied Multifamily Permanent Loans	LD520	N/A	N/A	N/A	N/A	N/A
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	N/A	N/A	N/A	N/A	N/A
1-4 Dwelling Units Option ARM Loans	LD610	N/A	N/A	N/A	N/A	N/A
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	N/A	N/A	N/A	N/A	N/A
Total Capitalized Negative Amortization	LD650	N/A	N/A	N/A	N/A	N/A

Office of Thrift Supervision
Financial Reporting System
Run Date: February 23, 2009, 3:38 PM

TFR Industry Aggregate Report
93015 - OTS-Regulated: Hawaii
December 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CC --- Consolidated Commitments and Contingencies		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 59,580	\$ 68,086	\$ 87,184	\$ 85,550	\$ 57,808
Mortgage Construction Loans	CC105	\$ 49,436	\$ 57,942	\$ 77,040	\$ 75,406	\$ 48,808
Other Mortgage Loans	CC115	\$ 10,144	\$ 10,144	\$ 10,144	\$ 10,144	\$ 9,000
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 21,939	\$ 18,300	\$ 18,140	\$ 22,694	\$ 20,541
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 37,467	\$ 43,827	\$ 50,716	\$ 71,643	\$ 120,090
1-4 Dwelling Units	CC280	\$ 23,729	\$ 28,916	\$ 28,952	\$ 34,013	\$ 54,452
Multifamily (5 or more) Dwelling Units	CC290	\$ 7,838	\$ 9,006	\$ 8,767	\$ 9,454	\$ 8,440
All Other Real Estate	CC300	\$ 5,900	\$ 5,905	\$ 12,997	\$ 28,176	\$ 57,198
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 0	\$ 2,200	\$ 3,813	\$ 2,200	\$ 2,200
Commitments Outstanding to Purchase Loans	CC320	\$ 0	\$ 11,000	\$ 7,000	\$ 25,000	\$ 24,000
Commitments Outstanding to Sell Loans	CC330	\$ 103,550	\$ 33,001	\$ 15,529	\$ 31,123	\$ 25,610
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 0	\$ 0	\$ 3,940	\$ 4,918	\$ 0
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 0	\$ 0	\$ 1,941	\$ 4,918	\$ 0
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 1,123,150	\$ 1,169,542	\$ 1,155,799	\$ 1,104,511	\$ 1,022,316
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 638,505	\$ 645,594	\$ 624,830	\$ 592,128	\$ 525,716
Commercial Lines	CC420	\$ 318,324	\$ 354,646	\$ 358,940	\$ 340,677	\$ 324,413
Open-End Consumer Lines - Credit Cards	CC423	\$ 101,160	\$ 103,159	\$ 103,901	\$ 104,612	\$ 103,092
Open-End Consumer Lines - Other	CC425	\$ 65,161	\$ 66,143	\$ 68,128	\$ 67,094	\$ 69,095
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 251	\$ 506	\$ 226	\$ 464	\$ 966
Commercial	CC430	\$ 251	\$ 506	\$ 226	\$ 464	\$ 966
Standby, Not Included on CC465 or CC468	CC435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 686,164	\$ 704,667	\$ 725,128	\$ 772,852	\$ 810,950
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 71,298	\$ 69,769	\$ 71,350	\$ 83,331	\$ 87,544
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Contingent Liabilities	CC480	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: February 23, 2009, 3:38 PM

TFR Industry Aggregate Report
93015 - OTS-Regulated: Hawaii
December 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CF --- Consolidated Cash Flow Information		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities:						
Pass-Through:						
Purchases	CF143	\$ 39,132	\$ 3,940	\$ 22,223	\$ 0	\$ 1,709
Sales	CF145	\$ 0	\$ 1,941	\$ 434,847	\$ 0	\$ 0
Other Balance Changes	CF148	\$- 8,862	\$- 14,182	\$- 66,027	\$- 43,811	\$- 35,496
Other Mortgage-Backed Securities:						
Purchases	CF153	\$ 36,907	\$ 0	\$ 7,045	\$ 44,462	\$ 166,266
Sales	CF155	\$ 0	\$ 0	\$ 824,073	\$ 0	\$ 0
Other Balance Changes	CF158	\$- 72,784	\$- 21,746	\$- 80,010	\$- 65,487	\$- 53,396
Mortgage Loans:						
Purchases - Total	SUB3811	\$ 76,039	\$ 3,940	\$ 29,268	\$ 44,462	\$ 167,975
Sales - Total	SUB3821	\$ 0	\$ 1,941	\$ 1,258,920	\$ 0	\$ 0
Net Purchases - Total	SUB3826	\$ 76,039	\$ 1,999	\$- 1,229,652	\$ 44,462	\$ 167,975
Mortgage Loans Disbursed - Total	SUB3831	\$ 180,614	\$ 175,820	\$ 207,718	\$ 273,412	\$ 239,515
Construction Loans - Total						
1-4 Dwelling Units	CF190	\$ 14,838	\$ 16,973	\$ 16,260	\$ 21,334	\$ 19,872
Multifamily (5 or more) Dwelling Units	CF200	\$ 196	\$ 0	\$ 0	\$ 2,530	\$ 2,325
Nonresidential	CF210	\$ 9,943	\$ 10,691	\$ 11,463	\$ 9,181	\$ 3,802
Permanent Loans - Total						
1-4 Dwelling Units	CF225	\$ 143,189	\$ 145,780	\$ 173,631	\$ 216,955	\$ 182,972
Home Equity and Junior Liens	CF226	\$ 53,231	\$ 51,274	\$ 56,679	\$ 58,234	\$ 37,204
Multifamily (5 or more) Dwelling Units	CF245	\$ 175	\$ 0	\$ 0	\$ 0	\$ 2,000
Nonresidential (Except Land)	CF260	\$ 11,037	\$ 53	\$ 1,443	\$ 17,760	\$ 16,513
Land	CF270	\$ 1,236	\$ 2,323	\$ 4,921	\$ 5,652	\$ 12,031
Loans and Participations Purchased, Secured By - Total:	SUB3880	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	CF280	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Equity and Junior Liens	CF282	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	CF290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential	CF300	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Loans and Participations Sold, Secured By - Total	SUB3890	\$ 26,733	\$ 32,662	\$ 54,874	\$ 44,762	\$ 957
1-4 Dwelling Units	CF310	\$ 26,733	\$ 32,662	\$ 54,874	\$ 44,762	\$ 957
Home Equity and Junior Liens	CF311	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: February 23, 2009, 3:38 PM

TFR Industry Aggregate Report
93015 - OTS-Regulated: Hawaii
December 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CF --- Consolidated Cash Flow Information		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CF320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential	CF330	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 26,733	\$- 32,662	\$- 54,874	\$- 44,762	\$- 957
Memo - Refinancing Loans	CF361	\$ 76,941	\$ 84,377	\$ 109,661	\$ 144,227	\$ 96,642
Nonmortgage Loans:						
Commercial:						
Closed or Purchased	CF390	\$ 122,032	\$ 129,520	\$ 114,069	\$ 118,072	\$ 132,455
Sales	CF395	\$ 0	\$ 898	\$ 0	\$ 5,069	\$ 75
Consumer:						
Closed or Purchased	CF400	\$ 45,700	\$ 49,296	\$ 36,033	\$ 45,694	\$ 41,091
Sales	CF405	\$ 1,170	\$ 0	\$ 2,223	\$ 21,865	\$ 992
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 167,732	\$ 178,816	\$ 150,102	\$ 163,766	\$ 173,546
Nonmortgage Loans - Sales - Total	SUB3915	\$ 1,170	\$ 898	\$ 2,223	\$ 26,934	\$ 1,067
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 166,562	\$ 177,918	\$ 147,879	\$ 136,832	\$ 172,479
Deposits:						
Interest Credited to Deposits	CF430	\$ 25,412	\$ 17,784	\$ 16,717	\$ 18,124	\$ 31,131

Schedule DI --- Consolidated Deposit Information		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Deposit Data						
Total Broker - Originated Deposits	SUB4061	\$ 2,081	\$ 3,049	\$ 3,425	\$ 2,986	\$ 3,036
Fully Insured	DI100	\$ 755	\$ 643	\$ 931	\$ 857	\$ 973
Other	DI110	\$ 1,326	\$ 2,406	\$ 2,494	\$ 2,129	\$ 2,063
Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI120	\$ 3,489,960	\$ 3,538,420	\$ 3,572,952	\$ 3,636,160	\$ 3,608,399
Greater than \$100,000	DI130	\$ 1,372,484	\$ 1,322,501	\$ 1,392,225	\$ 1,358,907	\$ 1,393,085
Number of Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI150	535,371	531,543	530,019	531,553	544,671
Greater than \$100,000	DI160	6,497	6,125	6,218	5,447	6,233
Retirement Deposits with Balances						
\$250,000 or Less	DI170	\$ 295,929	\$ 292,022	\$ 288,329	\$ 292,057	\$ 292,141
Greater than \$250,000	DI175	\$ 14,436	\$ 12,910	\$ 11,989	\$ 12,134	\$ 12,377
Number of Retirement Deposits with Balances						
\$250,000 or Less	DI180	22,819	22,820	23,027	23,141	23,315
Greater than \$250,000	DI185	42	37	34	34	35

Office of Thrift Supervision
Financial Reporting System
Run Date: February 23, 2009, 3:38 PM

TFR Industry Aggregate Report
93015 - OTS-Regulated: Hawaii
December 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule DI --- Consolidated Deposit Information		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Number of Deposit Accounts - Total	SUB4062	564,729	560,525	559,298	560,175	574,254
IRA/Keogh Accounts	DI200	\$ 280,124	\$ 274,754	\$ 277,011	\$ 281,351	\$ 283,567
Uninsured Deposits	DI210	\$ 734,197	\$ 750,098	\$ 805,822	\$ 819,765	\$ 964,478
Preferred Deposits	DI220	\$ 118,964	\$ 120,052	\$ 145,672	\$ 165,127	\$ 169,880
Components of Deposits and Escrows						
Transaction Accounts (Including Demand Deposits)	DI310	\$ 867,109	\$ 782,630	\$ 751,204	\$ 834,001	\$ 815,286
Money Market Deposit Accounts	DI320	\$ 731,814	\$ 762,209	\$ 807,324	\$ 728,179	\$ 721,692
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 1,787,527	\$ 1,788,505	\$ 1,842,142	\$ 1,793,464	\$ 1,769,189
Time Deposits	DI340	\$ 1,785,395	\$ 1,823,883	\$ 1,864,825	\$ 1,943,614	\$ 1,999,835
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 591,949	\$ 607,206	\$ 635,404	\$ 682,213	\$ 696,323
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 50,160	\$ 48,743	\$ 48,894	\$ 51,105	\$ 51,433
Non-Interest-Bearing Demand Deposits	DI610	\$ 760,991	\$ 784,977	\$ 763,506	\$ 744,979	\$ 710,691
Deposits Data for Deposit Insurance Premium Assessments						
Quarter-End Deposit Totals:						
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 5,172,809	\$ 5,165,853	\$ 5,301,186	\$ 5,305,820	\$ 5,492,431
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Foreign Deposits (Included in Total Allowable Exclusion)	DI530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Average Daily Deposit Totals:						
Total Daily Average Deposit Liabilities Before Exclusions (Gross)	DI540	\$ 5,173,436	\$ 5,205,061	\$ 5,300,184	\$ 5,369,225	\$ 5,463,365
Total Daily Average Allowable Exclusion (Including Foreign Deposits)	DI550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Daily Avg Forgn Dep (Included in Tot Daily Avg of Allow Exclusions)	DI560	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deposit Data for Thrifts Participating in the Transaction Account Guarantee Program Component of the FDIC's Temporary Liquidity Guarantee Program:						
Amount of Noninterest-bearing Transaction Accounts of More than \$250,000	DI570	\$ 144,530	N/A	N/A	N/A	N/A
Number of Noninterest-bearing Transaction Accounts of More than \$250,000	DI575	\$ 272	N/A	N/A	N/A	N/A

Office of Thrift Supervision
Financial Reporting System
Run Date: February 23, 2009, 3:38 PM

TFR Industry Aggregate Report
93015 - OTS-Regulated: Hawaii
December 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SI --- Consolidated Supplemental Information		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Miscellaneous						
Number of Full-time Equivalent Employees	SI370	1,563	1,580	1,578	1,600	1,574
Financial Assets Held for Trading Purposes	SI375	\$ 0	\$ 0	\$ 985	\$ 0	\$ 0
Financial Assets Carried at Fair Value Through Earnings	SI376	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Financial Liabilities Carried at Fair Value Through Earnings	SI377	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Available-for-Sale Securities	SI385	\$ 657,717	\$ 766,045	\$ 887,162	\$ 2,086,037	\$ 2,140,772
Assets Held for Sale	SI387	\$ 36,787	\$ 19,919	\$ 7,486	\$ 16,652	\$ 16,615
Loans Serviced for Others	SI390	\$ 370,771	\$ 362,509	\$ 356,003	\$ 347,283	\$ 353,152
Residual Interests						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Residual Interests	SI404	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Qualified Thrift Lender Test						
Actual Thrift Investment Percentage at Month-end						
First month of Qtr	SI581	89.39%	89.80%	91.65%	92.12%	91.43%
Second month of Qtr	SI582	89.38%	89.42%	91.57%	91.73%	92.47%
Third month of Qtr	SI583	89.55%	89.38%	89.78%	91.77%	92.22%
IRS Domestic Building and Loan Test						
Percent of Assets Test	SI585	0.00%	0.00%	0.00%	0.00%	0.00%
Do you meet the DBLA business operations test?	SI586	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 480,525	\$ 504,276	\$ 504,276	\$ 504,330	\$ 581,525
Credit extended to assn exec officers, prin shareholders & related interest						
Aggregate amount of all extensions of credit	SI590	\$ 89,252	\$ 89,919	\$ 91,849	\$ 95,045	\$ 94,463
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	12	12	12	15	15
Summary of Changes in Equity Capital						
Beginning Equity Capital	SI600	\$ 649,959	\$ 684,647	\$ 716,139	\$ 708,002	\$ 688,619
Net Income (Loss) (SO91)	SI610	\$ 7,142	\$ 18,177	\$ - 15,531	\$ 16,629	\$ 18,401
Dividends Declared						
Preferred Stock	SI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 3
Common Stock	SI630	\$ 22,261	\$ 55,048	\$ 14,961	\$ 17,685	\$ 12,260
Stock Issued	SI640	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 288	\$ 623	\$ 1,058	\$ 726	\$ 137

Office of Thrift Supervision
Financial Reporting System
Run Date: February 23, 2009, 3:38 PM

TFR Industry Aggregate Report
93015 - OTS-Regulated: Hawaii
December 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SI --- Consolidated Supplemental Information		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$- 37,874	\$ 1,560	\$- 2,058	\$ 8,467	\$ 13,108
Prior Period Adjustments	SI668	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Adjustments	SI671	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Ending Equity Capital (SC80)	SI680	\$ 597,254	\$ 649,959	\$ 684,647	\$ 716,139	\$ 708,002
Transactions With Affiliations						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	N/A	N/A	N/A	N/A	N/A
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	N/A	N/A	N/A	N/A	N/A
Mutual Fund and Annuity Sales						
Sell private-label/third-party mutual funds/annuities?	SI805	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 932	\$ 1,314	\$ 1,199	\$ 1,167	\$ 1,071
Average Balance Sheet Data						
Total Assets	SI870	\$ 6,651,422	\$ 6,728,868	\$ 7,815,547	\$ 8,016,396	\$ 8,011,064
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 128,639	\$ 243,241	\$ 165,005	\$ 120,225	\$ 254,837
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 5,287,356	\$ 5,296,651	\$ 6,512,099	\$ 6,750,304	\$ 6,674,120
Nonmortgage Loans	SI885	\$ 665,629	\$ 615,981	\$ 588,068	\$ 577,847	\$ 534,542
Deposits and Excrows	SI890	\$ 4,396,054	\$ 4,428,133	\$ 4,522,946	\$ 4,561,499	\$ 4,593,485
Total Borrowings	SI895	\$ 785,592	\$ 782,054	\$ 1,764,624	\$ 1,941,945	\$ 1,943,490

Schedule SQ --- Consolidated Supplemental Questions		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	0	0	0	0	0
Any Outstanding Futures or Options Positions?	SQ310	0	0	0	0	0
Does Association Have Subchapter S in effect this year?	SQ320	0	0	0	0	0
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	N/A	N/A	N/A	N/A	N/A
If consol in Call Report, FDIC Cert # of Parent Bank	SQ420	N/A	N/A	N/A	N/A	N/A
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/A	N/A	N/A
Provide transactional Internet banking to customers?	SQ540	2	2	2	2	2

Office of Thrift Supervision
 Financial Reporting System
 Run Date: February 23, 2009, 3:38 PM

TFR Industry Aggregate Report
 93015 - OTS-Regulated: Hawaii
 December 2008

Frozen Aggregated Data
 (\$Thousands)

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]
Do you have any activity to report on this schedule?	FS130	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (\$) -Total Fiduciary Accounts	FS20	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS210	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Contribution	FS220	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS270	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) -Total Fiduciary Accounts	FS21	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS211	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Contribution	FS221	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS231	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS241	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts	FS251	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) -Total Fiduciary Accounts	FS22	0	0	0	0	0
Personal Trust and Agency Accounts	FS212	0	0	0	0	0
Retirement-related Trust and Agency Accounts - Total	SUB6120	0	0	0	0	0
Employee Benefit - Defined Contribution	FS222	0	0	0	0	0

Office of Thrift Supervision
 Financial Reporting System
 Run Date: February 23, 2009, 3:38 PM

TFR Industry Aggregate Report
 93015 - OTS-Regulated: Hawaii
 December 2008

Frozen Aggregated Data
 (\$Thousands)

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Employee Benefit - Defined Benefit	FS232	0	0	0	0	0
Other Retirement Accounts	FS242	0	0	0	0	0
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	0	0	0	0	0
Other Fiduciary Accounts	FS272	0	0	0	0	0
Nonmanaged Assets (#) -Total Fiduciary Accounts	FS23	0	0	0	0	0
Personal Trust and Agency Accounts	FS213	0	0	0	0	0
Retirement-related Trust and Agency Accounts - Total	SUB6130	0	0	0	0	0
Employee Benefit - Defined Contribution	FS223	0	0	0	0	0
Employee Benefit - Defined Benefit	FS233	0	0	0	0	0
Other Retirement Accounts	FS243	0	0	0	0	0
Corporate Trust and Agency Accounts	FS253	0	0	0	0	0
Other Fiduciary Accounts	FS273	0	0	0	0	0
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	0	0	0	0	0
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	N/A	N/A	N/A	N/A	N/A
Personal Trust and Agency Accounts	FS310	N/A	N/A	N/A	N/A	N/A
Retirement-related Trust and Agency Accounts - Total	SUB6200	N/A	N/A	N/A	N/A	N/A
Employee Benefit - Defined Contribution	FS320	N/A	N/A	N/A	N/A	N/A
Employee Benefit - Defined Benefit	FS330	N/A	N/A	N/A	N/A	N/A
Other Retirement Accounts	FS340	N/A	N/A	N/A	N/A	N/A
Corporate Trust and Agency Accounts	FS350	N/A	N/A	N/A	N/A	N/A
Investment Management Agency Accounts	FS360	N/A	N/A	N/A	N/A	N/A
Other Fiduciary Accounts	FS370	N/A	N/A	N/A	N/A	N/A
Custody and Safekeeping Accounts	FS380	N/A	N/A	N/A	N/A	N/A
Other Fiduciary and Related Services	FS390	N/A	N/A	N/A	N/A	N/A
YTD - Expenses - Fiduciary and Related Services	FS391	N/A	N/A	N/A	N/A	N/A
YTD - Net Losses from Fiduciary and Related Services	FS392	N/A	N/A	N/A	N/A	N/A
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	N/A	N/A	N/A	N/A	N/A
YTD - Income - Net Fiduciary and Related Services Income	FS35	N/A	N/A	N/A	N/A	N/A
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
 Financial Reporting System
 Run Date: February 23, 2009, 3:38 PM

TFR Industry Aggregate Report
 93015 - OTS-Regulated: Hawaii
 December 2008

Frozen Aggregated Data
 (\$Thousands)

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Non-Interest-Bearing Deposits	FS410	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Interest-Bearing Deposits	FS415	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
State, County and Municipal Obligations	FS425	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Money Market Mutual Funds	FS430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common and Preferred Stock	FS445	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Mortgages	FS450	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate	FS455	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Miscellaneous Assets	FS460	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	0	0	0	0	0
Corporate and Municipal Trusteeships	FS510	0	0	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	0	0	0
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Number of Funds - Total Collective Investment Funds	FS60	0	0	0	0	0
Domestic Equity	FS610	0	0	0	0	0
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	0	0	0	0	0
Municipal Bond	FS650	0	0	0	0	0
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	0	0	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Domestic Equity	FS615	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						

Office of Thrift Supervision
Financial Reporting System
Run Date: February 23, 2009, 3:38 PM

TFR Industry Aggregate Report
93015 - OTS-Regulated: Hawaii
December 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Managed Accts - Total Fid Settlements/Surcharges/Othr Losses	FS70	N/A	N/A	N/A	N/A	N/A
Personal Trust and Agency Accounts	FS710	N/A	N/A	N/A	N/A	N/A
Retirement-Related Trust and Agency Accounts	FS720	N/A	N/A	N/A	N/A	N/A
Investment Management Agency Accounts	FS730	N/A	N/A	N/A	N/A	N/A
Other Fiduciary Accounts and Related Services	FS740	N/A	N/A	N/A	N/A	N/A
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	N/A	N/A	N/A	N/A	N/A
Personal Trust and Agency Accounts	FS711	N/A	N/A	N/A	N/A	N/A
Retirement-Related Trust and Agency Accounts	FS721	N/A	N/A	N/A	N/A	N/A
Investment Management Agency Accounts	FS731	N/A	N/A	N/A	N/A	N/A
Other Fiduciary Accounts and Related Services	FS741	N/A	N/A	N/A	N/A	N/A
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	N/A	N/A	N/A	N/A	N/A
Personal Trust and Agency Accounts	FS712	N/A	N/A	N/A	N/A	N/A
Retirement-Related Trust and Agency Accounts	FS722	N/A	N/A	N/A	N/A	N/A
Investment Management Agency Accounts	FS732	N/A	N/A	N/A	N/A	N/A
Other Fiduciary Accounts and Related Services	FS742	N/A	N/A	N/A	N/A	N/A

Schedule CCR --- Consolidated Capital Requirement		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 597,254	\$ 649,959	\$ 684,647	\$ 716,139	\$ 708,002
Equity Capital Deductions - Total	SUB1631	\$ 66,222	\$ 83,486	\$ 83,512	\$ 83,516	\$ 83,558
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR115	\$ 66,034	\$ 83,281	\$ 83,320	\$ 83,335	\$ 83,357
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 188	\$ 205	\$ 192	\$ 181	\$ 201
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions -Total	SUB1641	\$ 49,552	\$ 11,678	\$ 13,238	\$ 11,180	\$ 19,647
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 33,025	\$ 10,359	\$ 11,882	\$ 9,810	\$ 18,043
Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 13	\$ 13	\$ 13	\$ 13	\$ 13
Other	CCR195	\$ 16,514	\$ 1,306	\$ 1,343	\$ 1,357	\$ 1,591
Tier 1 (Core) Capital	CCR20	\$ 580,584	\$ 578,151	\$ 614,373	\$ 643,803	\$ 644,091

Office of Thrift Supervision
Financial Reporting System
Run Date: February 23, 2009, 3:38 PM

TFR Industry Aggregate Report
93015 - OTS-Regulated: Hawaii
December 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Total Assets (SC60)	CCR205	\$ 6,660,428	\$ 6,718,608	\$ 6,781,256	\$ 8,030,434	\$ 8,023,613
Asset Deductions - Total	SUB1651	\$ 66,222	\$ 83,486	\$ 83,512	\$ 83,516	\$ 83,558
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR265	\$ 66,034	\$ 83,281	\$ 83,320	\$ 83,335	\$ 83,357
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 188	\$ 205	\$ 192	\$ 181	\$ 201
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$ 48,023	\$ 17,198	\$ 19,727	\$ 16,287	\$ 29,956
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 33,025	\$ 17,198	\$ 19,727	\$ 16,287	\$ 29,956
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 14,998	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 6,642,229	\$ 6,652,320	\$ 6,717,471	\$ 7,963,205	\$ 7,970,011
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 265,689	\$ 266,093	\$ 268,699	\$ 318,528	\$ 318,800
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 580,584	\$ 578,151	\$ 614,373	\$ 643,803	\$ 644,091
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 36,129	\$ 32,281	\$ 30,969	\$ 31,262	\$ 30,950
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 36,129	\$ 32,281	\$ 30,969	\$ 31,262	\$ 30,950
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 36,129	\$ 32,281	\$ 30,969	\$ 31,262	\$ 30,950
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Risk-Based Capital	CCR39	\$ 616,713	\$ 610,432	\$ 645,342	\$ 675,065	\$ 675,041
0% R/W Category - Cash	CCR400	\$ 95,506	\$ 67,038	\$ 73,622	\$ 79,161	\$ 88,753
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 19,196	\$ 19,578	\$ 19,937	\$ 147,919	\$ 151,891
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
0% R/W Category - Other	CCR415	\$ 45,460	\$ 32,741	\$ 25,586	\$ 26,557	\$ 19,063
0% R/W Category - Assets Total	CCR420	\$ 160,162	\$ 119,357	\$ 119,145	\$ 253,637	\$ 259,707
0% Risk-Weight Total for R/B Capital (CCR420 x 0%)	CCR40	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: February 23, 2009, 3:38 PM

TFR Industry Aggregate Report
93015 - OTS-Regulated: Hawaii
December 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 1,026,131	\$ 1,121,844	\$ 1,158,133	\$ 2,408,029	\$ 2,482,418
20% R/W Category - Claims on FHLBs	CCR435	\$ 111,254	\$ 111,019	\$ 151,315	\$ 147,490	\$ 121,012
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 0	\$ 0	\$ 0	\$ 10,636	\$ 10,667
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 38,431	\$ 72,933	\$ 56,480	\$ 59,361	\$ 105,656
20% R/W Category - Other	CCR450	\$ 80,525	\$ 173,275	\$ 228,674	\$ 81,813	\$ 76,861
20% R/W Category - Assets Total	CCR455	\$ 1,256,341	\$ 1,479,071	\$ 1,594,602	\$ 2,707,329	\$ 2,796,614
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 251,268	\$ 295,814	\$ 318,921	\$ 541,466	\$ 559,322
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 3,429,259	\$ 3,435,790	\$ 3,455,025	\$ 3,491,609	\$ 3,463,626
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 40,675	\$ 6,970	\$ 7,120	\$ 7,314	\$ 7,717
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
50% R/W Category - Other	CCR480	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
50% R/W Category - Assets Total	CCR485	\$ 3,469,934	\$ 3,442,760	\$ 3,462,145	\$ 3,498,923	\$ 3,471,343
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 1,734,967	\$ 1,721,380	\$ 1,731,073	\$ 1,749,462	\$ 1,735,672
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 143,825	\$ 183	\$ 188	\$ 218	\$ 0
100% R/W Category - All Other Assets	CCR506	\$ 2,236,277	\$ 2,203,921	\$ 2,137,186	\$ 2,078,958	\$ 1,973,123
100% R/W Category - Assets Total	CCR510	\$ 2,380,102	\$ 2,204,104	\$ 2,137,374	\$ 2,079,176	\$ 1,973,123
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 2,380,102	\$ 2,204,104	\$ 2,137,374	\$ 2,079,176	\$ 1,973,123
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Assets to Risk-Weight	CCR64	\$ 7,266,539	\$ 7,245,292	\$ 7,313,266	\$ 8,539,065	\$ 8,500,787
Subtotal Risk-Weighted Assets	CCR75	\$ 4,366,337	\$ 4,221,298	\$ 4,187,367	\$ 4,370,104	\$ 4,268,117
Excess Allowances for Loan and Lease Losses	CCR530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Risk-Weighted Assets	CCR78	\$ 4,366,337	\$ 4,221,298	\$ 4,187,367	\$ 4,370,104	\$ 4,268,117
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 349,307	\$ 337,703	\$ 334,990	\$ 349,609	\$ 341,449
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	8.74%	8.69%	9.15%	8.08%	8.08%
Total Risk-Based Capital Ratio	CCR820	14.12%	14.46%	15.41%	15.45%	15.82%
Tier 1 Risk-Based Capital Ratio	CCR830	13.30%	13.70%	14.67%	14.73%	15.09%

Office of Thrift Supervision Financial Reporting System Run Date: February 23, 2009, 3:38 PM	TFR Industry Aggregate Report 93015 - OTS-Regulated: Hawaii December 2008	Frozen Aggregated Data (\$Thousands)
----------------------------------------------------------------------------------------------------	---------------------------------------------------------------------------------	-----------------------------------------

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Tangible Equity Ratio	CCR840	8.74%	8.69%	9.15%	8.08%	8.08%

*Note
Some OTS-regulated thrifts file a consolidated Thrift Financial Report (TFR) that includes data for a subsidiary thrift, which also files its own TFR separately. Subsidiary thrifts are those that report a parent docket on TFR line SQ410. Data filed by subsidiary thrifts are excluded from the Industry Aggregate Report when both the parent thrift and its subsidiary are in the same aggregate group. This exclusion prevents double-counting of subsidiaries' data.