



# Hawai'i District Office Lenders Quarterly

U.S. Small Business  
Administration  
Hawai'i District Office

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**For More Information**

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- SBA Answer Desk:  
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- Fax: 202-205-7064
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*All of the SBA's programs and services are provided to the public on a nondiscriminatory basis.*



*Happy Holidays!*



## *9<sup>th</sup> Annual Lender and Lending Officer Awards Breakfast at the Plaza Club*

Hawaii District Office's 9<sup>th</sup> Annual Awards Breakfast was well attended with 103 lenders and technical assistance partners. Bank of Hawaii and Central Pacific Bank were recognized as the top lenders for Category I and Category II respectively.

Martin Tadas of American Savings Bank took the Gold award for Oahu with 42 accumulated points (18 loans). Gold honors went to Jennifer Sandrowski of Bank of Hawaii for Kauai, Kyle Najarian of Bank of Hawaii for Maui, Cheryl Octavio of Bank of Hawaii for East Hawaii and Timothy Ashcraft of Hawaii Community Federal Credit Union for West Hawaii.

David Perkins, President of HEDCO LDC, recognized Central Pacific Bank as providing the most "third party lender" assistance under the 504 loan program. Central Pacific Bank approved 10 "third party" loans, with First Hawaiian Bank a close second with 7 approved loans.



Honors for technical assistance support for SBA Community Express went to SCORE of Hawaii Inc.- Chapter #159 for assisting 32 Community Express recipients. Special kudos went to Jean Jeremiah along with past Chapter Chair Diana Jackson and present Chapter Chair Mike Herb. SCORE of Hawaii Inc. is part of [SCORE](http://www.score.org) "Counselors to America's Small Business," a national nonprofit association dedicated to entrepreneur education and the formation, growth and success of the nation's small businesses. SCORE Hawaii provides free and confidential [business advice and counseling](http://www.score.org) tailored to meet the needs of your small business and your personal objectives. Please call Jean Jeremiah at (808) 547-2700 or visit their website at [www.hawaiiscore.org](http://www.hawaiiscore.org).

Congratulations to all and thank you for your continued support!

# Hawai'i Pacific Lending Conference

..... for Small Business Lenders • Lender Service Providers • Certified Development Companies • Small Business Assistance Providers • Economic Development Specialists

*Presented by*



**U. S. Small Business Administration**

*and*



**SCORE of Hawai'i**

**March 27-28, 2008**  
**Honolulu Country Club**

**General and breakout sessions:**

- Economic updates
- SBA industry updates
- Small business banking trends and issues

**[www.sba.gov/hi](http://www.sba.gov/hi)**

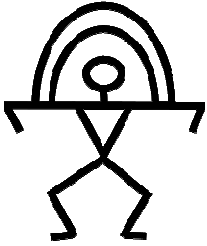
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# SAVE THE DATE

**Awards Program for 2008**



The Lender of the Year and Lending Officer of the Year Awards program continues for fiscal year 2008. The awards score will include approved 504 loans. Each 504 loan approval will garner one (1) point. These points will be applied to the Lender of the Year and Lending Officer of the Year Awards program.

SBA has established two categories of lending institutions based on the total asset size reported by the Federal Deposit Insurance Corporation (FDIC) as of September 2007. Lenders with total asset size of \$9 billion or more will compete in Category I and lenders with total asset size of less than \$9 billion will compete in Category II.

SBA's Lending Officer of the Year Awards program will acknowledge an individual loan officer for his or her SBA loan-making achievements. Two (2) points will be given for each 7(a) loan approval. One (1) bonus point will continue to be awarded for each loan to firms owned 51% or more by women and two (2) bonus points to firms owned 51% or more by veterans. **The District Office will continue to award bonus points for loans procured through the SBA Resource Days and SBA Business Loan Blitz.**



**General Lender 7(a) and 504 Training**

Please mark your calendars for **January 31, 2008 –Thursday** for general lender training at the Prince Jonah Kuhio Kalaniana'ole Federal Building, 5<sup>th</sup> floor, room 5-208. Training will be from 8:30am-12:30pm. General public parking at District Parking on the corner of Pohukaina and Keawe is available for \$8.00 all day. Parking is not available in the Federal Building and Restaurant Row.

Customized training is available for your team and at **your locale or on the neighbor islands** by calling Jerry Hirata at (808) 541-2990 ext 210 or e-mail at: [jerry.hirata@sba.gov](mailto:jerry.hirata@sba.gov).

Web seminars can also be conducted through our vendor [www.readytalk.com](http://www.readytalk.com). Please call Jerry for details.



**SBA Resource Days and SBA Business Loan Blitz**



The SBA Resource Days have been an excellent platform in getting the word out about SBA's financial, management and contracting services. Though our primary objective is increasing our SBA guaranty loan activity, it has been an



effective way of informing your customers and lending staff as to the services provided by SBA and also tapping the expertise of each of our business development specialists. Did you know that we have an excellent on-line training program on our website at [www.sba.gov](http://www.sba.gov)? Just click on the "computer mouse" icon and you'll have a visual and verbal (don't forget to turn on your speakers) presentation on business plans, cash flow analysis, guide to government contracts, guide to the 8(a) business development program and much more!!

Our next SBA Business Loan Blitz is calendared for March 28<sup>th</sup> at the Honolulu Country Club. Please mark this day.

See you at the next Resource Day and Business Loan Blitz!!!



**Hawaii District Office (including Guam Branch Office) Loan Goals for 2008**

Loan activity continues to be a focused area for the District Office (including Guam). We have been challenged in accomplishing the following targets (includes 504):

Total Loans	442
Total Loan Dollars	\$59,229,000
Total Loans to Veterans	60

To this end, our strategy is to continue the lender-lending officer recognition program, SBA Business Loan Blitz and Resource Days, encourage **Community Express** and **Patriot Express** financing initiatives and provide on-going lender training. Reaching out to assist our lender and small business customers has been and will always be our "mantra."



**DID YOU KNOW?**

The Hawaii District Office made \$2,201,500 in Community Express loans in 2007 which accounts for 104 loans. The majority of these loans were approved by 3 mainland lenders, Central Pacific Bank and Citizens Security Bank in Guam.

**The loans by island were as follows:**

<u>Island</u>	<u>Dollar Amount</u>	<u>No. of Loans</u>
Oahu	\$ 1,487,500	67
Maui	\$ 85,000	8
Kauai	\$ 127,500	12
Big Island	\$ 257,500	14
<u>Guam</u>	<u>\$ 244,000</u>	<u>3</u>
Total:	\$ 2,201,500	104

**Mahalo to our lenders and technical assistance providers, who continue to make this a vital program to Hawaii small business owners.**

## Loan Activity, FY 2008

Two Months Ended 11/30/07

<u>Bank</u>	<u>No. of Loans</u>	<u>Loan Amount (000's)</u>	
		<u>Gross</u>	<u>SBA</u>
Bank of Hawaii	10	910.0	530.0
First Hawaiian Bank	9	572.5	371.1
Citizens Security Bank	5	848.0	644.3
American Savings Bank	3	450.0	225.0
Central Pacific Bank	3	130.0	65.0
Hawaii Community FCU	3	55.0	27.5
Hawaii National Bank	1	115.5	98.2
Bank of Guam	1	60.3	30.2
Capital One	1	50.0	25.0
<b>Sub-total</b>	<b>36</b>	<b>3191.3</b>	<b>2016.3</b>
Innovative Bank	11	210.0	178.5
Superior Financial Group, LLC	3	40.0	34.0
<b>Total 7(a) Loans</b>	<b>50</b>	<b>3441.3</b>	<b>2228.8</b>
<b>HEDCO 504 Loans</b>	<b>6</b>	<b>5283.0</b>	<b>5283.0</b>
<b>Grand Total</b>	<b>56</b>	<b>8724.3</b>	<b>7511.8</b>

### 504 LOAN ACTIVITY

<u>Bank</u>	<u>HEDCO</u>	<u>Lokahi Pacific</u>	<u>Total</u>	<u>SBA Portion Only (000's)</u>
Bank of Hawaii	4		4	4832.0
First Hawaiian Bank	2		2	451.0
<b>Total 504 Loans</b>	<b>6</b>	<b>0</b>	<b>6</b>	<b>5283.0</b>

### NUMBER OF LOANS BY COUNTY & GUAM & SAMOA

	<u>Oahu</u>	<u>Guam</u>	<u>Hawaii</u>	<u>Maui/Molokai</u>	<u>Kauai</u>	<u>Samoa</u>	<u>Total</u>
Bank of Hawaii	5	2	2	1			10
First Hawaiian Bank	7			2			9
Citizens Security Bank		5					5
American Savings Bank	3						3
Central Pacific Bank	3						3
Hawaii Community FCU			3				3
Hawaii National Bank	1						1
Bank of Guam		1					1
Capital One	1						1
<b>Sub-total</b>	<b>20</b>	<b>8</b>	<b>5</b>	<b>3</b>	<b>0</b>	<b>0</b>	<b>36</b>
Innovative Bank	11						11
Superior Financial Group, LLC	2				1		3
<b>Total 7(a) Loans</b>	<b>33</b>	<b>8</b>	<b>5</b>	<b>3</b>	<b>1</b>	<b>0</b>	<b>50</b>
<b>HEDCO 504 Loans</b>	<b>6</b>						<b>6</b>
<b>Grand Total</b>	<b>39</b>	<b>8</b>	<b>5</b>	<b>3</b>	<b>1</b>	<b>0</b>	<b>56</b>

