



LENDER REPORT

State of Hawaii | MARCH 2024

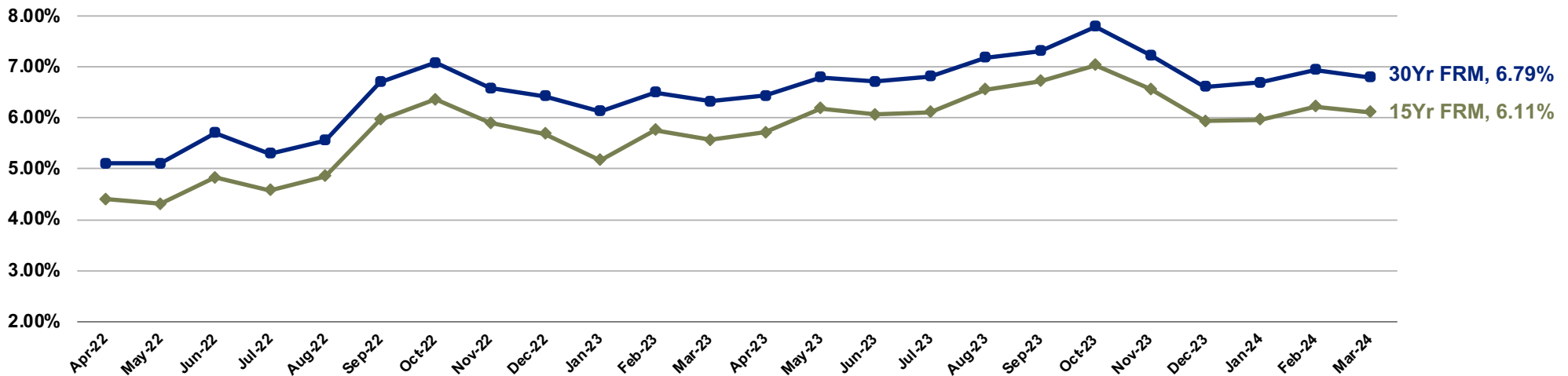
SALES

Sale Types	#	\$	% #	% \$
Resale - Cash Sale	801	\$830,075,846	52.56%	54.27%
Resale	641	\$611,316,643	42.06%	39.96%
Subdivision/New Home	38	\$45,074,314	2.49%	2.95%
Subdivision/New Home - Cash Sale	29	\$31,013,621	1.90%	2.03%
REO	8	\$7,984,900	0.52%	0.52%
REO - Cash Sale	7	\$4,183,100	0.46%	0.27%

LOANS

Loan Types	#	\$	% #	% \$
Resale	641	\$449,963,408	41.62%	42.42%
Home Equity	355	\$180,957,147	23.05%	17.06%
Refinance	352	\$305,194,114	22.86%	28.77%
Other Subordinate Loan	77	\$9,234,573	5.00%	0.87%
Construction Loan	69	\$44,711,853	4.48%	4.22%
Subdivision/New Home	38	\$65,193,601	2.47%	6.15%
REO	8	\$5,370,900	0.52%	0.51%

2022 - 2024 MORTGAGE INTEREST RATE HISTORY



OAHU

Sale Types	#	\$	% #	% \$
Resale	373	\$311,358,419	49.80%	45.18%
Resale - Cash Sale	329	\$337,291,377	43.93%	48.94%
Subdivision/New Home	21	\$24,724,083	2.80%	3.59%
Subdivision/New Home - Cash Sale	20	\$11,128,150	2.67%	1.61%
REO	4	\$3,315,000	0.53%	0.48%
REO - Cash Sale	2	\$1,373,400	0.27%	0.20%

of Sales
749

Amount
\$689.2M

MAUI

Sale Types	#	\$	% #	% \$
Resale - Cash Sale	108	\$261,360,124	48.00%	63.32%
Resale	99	\$136,891,212	44.00%	33.16%
Subdivision/New Home	12	\$11,394,719	5.33%	2.76%
Subdivision/New Home - Cash Sale	4	\$1,439,400	1.78%	0.35%
REO	2	\$1,677,900	0.89%	0.41%
REO - Cash Sale	0		0.00%	0.00%

of Sales
225

Amount
\$412.8M

KAUAI

Sale Types	#	\$	% #	% \$
Resale - Cash Sale	43	\$52,969,411	55.84%	50.13%
Resale	33	\$51,212,738	42.86%	48.47%
Subdivision/New Home	1	\$1,473,333	1.30%	1.39%
REO	0		0.00%	0.00%
REO - Cash Sale	0		0.00%	0.00%
Subdivision/New Home - Cash Sale	0		0.00%	0.00%

of Sales
77

Amount
\$105.7M

BIG ISLAND

Sale Types	#	\$	% #	% \$
Resale - Cash Sale	321	\$178,454,934	67.86%	55.41%
Resale	136	\$111,854,274	28.75%	34.73%
REO - Cash Sale	5	\$2,809,700	1.06%	0.87%
Subdivision/New Home - Cash Sale	5	\$18,446,071	1.06%	5.73%
Subdivision/New Home	4	\$7,482,179	0.85%	2.32%
REO	2	\$2,992,000	0.42%	0.93%

of Sales
473

Amount
\$322.0M

OAHU

Loan Types	#	\$	% #	% \$
Resale	373	\$253,771,503	40.63%	39.83%
Home Equity	228	\$123,389,668	24.84%	19.37%
Refinance	215	\$217,185,999	23.42%	34.09%
Other Subordinate Loan	39	\$4,320,622	4.25%	0.68%
Construction Loan	38	\$18,461,611	4.14%	2.90%
Subdivision/New Home	21	\$17,752,014	2.29%	2.79%
REO	4	\$2,230,500	0.44%	0.35%

of Loans
918

Amount
\$637.1M

MAUI

Loan Types	#	\$	% #	% \$
Resale	99	\$85,302,681	45.00%	45.45%
Home Equity	43	\$15,506,220	19.55%	8.26%
Refinance	41	\$32,986,456	18.64%	17.57%
Other Subordinate Loan	16	\$2,735,974	7.27%	1.46%
Subdivision/New Home	12	\$43,089,775	5.45%	22.96%
Construction Loan	7	\$6,488,650	3.18%	3.46%
REO	2	\$1,590,400	0.91%	0.85%

of Loans
220

Amount
\$187.7M

KAUAI

Loan Types	#	\$	% #	% \$
Resale	33	\$32,519,201	37.08%	43.22%
Home Equity	24	\$19,044,800	26.97%	25.31%
Refinance	21	\$20,578,331	23.60%	27.35%
Other Subordinate Loan	7	\$1,176,000	7.87%	1.56%
Construction Loan	3	\$1,141,250	3.37%	1.52%
Subdivision/New Home	1	\$773,600	1.12%	1.03%
REO	0		0.00%	0.00%

of Loans
89

Amount
\$75.2M

BIG ISLAND

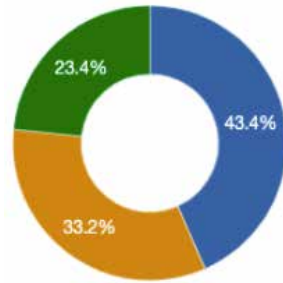
Loan Types	#	\$	% #	% \$
Resale	136	\$78,370,023	43.45%	48.80%
Refinance	75	\$34,443,328	23.96%	21.45%
Home Equity	60	\$23,016,459	19.17%	14.33%
Construction Loan	21	\$18,620,342	6.71%	11.60%
Other Subordinate Loan	15	\$1,001,977	4.79%	0.62%
Subdivision/New Home	4	\$3,578,212	1.28%	2.23%
REO	2	\$1,550,000	0.64%	0.97%

of Loans
313

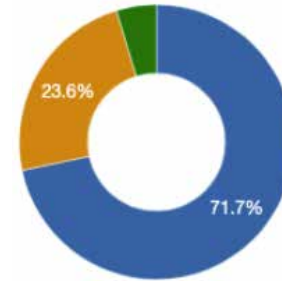
Amount
\$160.6M

LOANS BY ISLAND

OAHU

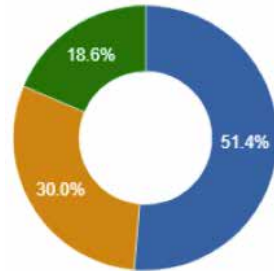


■ PURCHASE 43.4%
■ EQUITY/OTHERS 33.2%
■ REFINANCE 23.4%

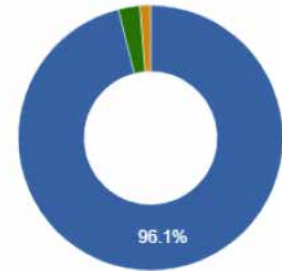


■ CONVENTIONAL 71.7%
■ VA 23.6%
■ FHA 4.7%

MAUI

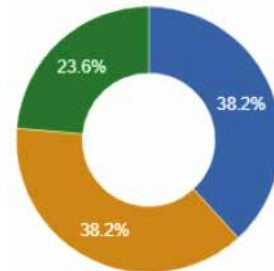


■ PURCHASE 51.4%
■ EQUITY/OTHERS 30.0%
■ REFINANCE 18.6%

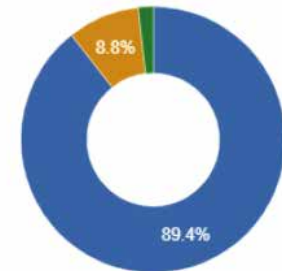


■ CONVENTIONAL 96.1%
■ FHA 2.6%
■ VA 1.3%

KAUAI

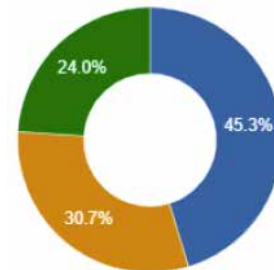


■ PURCHASE 38.2%
■ EQUITY/OTHERS 38.2%
■ REFINANCE 23.6%

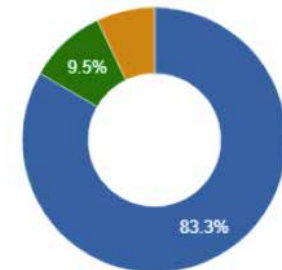


■ CONVENTIONAL 89.4%
■ VA 8.8%
■ FHA 1.8%

BIG ISLAND



■ PURCHASE 45.3%
■ EQUITY/OTHERS 30.7%
■ REFINANCE 24.0%



■ CONVENTIONAL 83.3%
■ FHA 9.5%
■ VA 7.1%