

**Table 15.04-- CHARACTERISTICS OF COMMERCIAL BANKS
HEADQUARTERED IN HAWAII: 2015 TO 2018**

[As of December 31. Federal Deposit Insurance Corporation insured banks with assets greater than \$100 million. Includes out-of-State branches and facilities of banks. Excludes data for banks with branches and facilities in Hawaii but headquartered outside Hawaii]

Subject 1/	2015	2016	2017	2018
Number of institutions reporting	6	6	6	6
Total employees (full-time equivalent)	5,464	5,392	5,476	5,402
Aggregate condition and income data (In millions of dollars)				
Net income (year-to-date)	447	476	418	564
Total assets	41,201	42,824	44,602	44,990
Total loans and leases	22,661	25,003	26,827	28,593
Total deposits	34,917	36,976	38,724	38,413
Equity capital	4,445	4,239	4,395	4,380
Performance ratios (year-to-date) (%)				
Yield on earning assets	3.09	3.15	3.28	3.59
Net charge-offs to loans and leases	0.05	0.05	0.13	0.11
Return on assets	1.11	1.14	0.95	1.27
Return on equity	10.11	11.06	9.60	12.95
Condition ratios (%)				
Net loans and losses to assets	54.23	57.66	59.45	62.86
Loss allowances to:				
Loans and leases	1.40	1.25	1.16	1.10
Noncurrent loans and leases	418.58	631.73	761.42	865.52
Noncurrent loans and leases to total loans and leases	0.33	0.20	0.15	0.13

1/ Definition of terms may be found on the Federal Deposit Insurance Corporation website in their glossary.

Source: Federal Deposit Insurance Corporation, Division of Insurance and Research, "State Banking Performance Summary - FDIC-Insured Institutions" <https://www5.fdic.gov/qbp/qbp_report.asp?menuItem=STBL&TBL1=cb11state&TBL2=cb11state&TBL3=cb11state&ST1=NT&ST2=NT&ST3=NT&CALLYM1=N24> accessed April 16, 2019.