

**Table 15.04-- CHARACTERISTICS OF COMMERCIAL BANKS
HEADQUARTERED IN HAWAII: 2019 TO 2022**

[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/	2019	2020	2021	2022
Number of institutions reporting	6	6	5	5
Total employees (full-time equivalent)	5,345	5,240	5,154	5,153
Aggregate condition and income data (In millions of dollars)				
Net income (year-to-date)	589	384	619	585
Total assets	45,675	51,397	56,623	57,020
Total loans and leases	29,713	31,355	31,163	34,149
Total deposits	38,680	44,664	50,123	50,330
Equity capital	4,566	4,815	5,012	4,199
Performance ratios (year-to-date, percent)				
Yield on earning assets	3.77	3.16	2.68	2.98
Net charge-offs to loans and leases	0.15	0.14	0.06	0.06
Return on assets	1.30	0.78	1.13	1.03
Return on equity	13.03	8.19	12.67	13.34
Condition ratios (percent)				
Net loans and losses to assets	64.38	59.98	54.33	59.24
Loss allowances to				
Loans and leases	1.03	1.68	1.29	1.09
Noncurrent loans and leases	582.86	951.63	825.38	867.74
Noncurrent loans and leases to total loans and leases	0.18	0.18	0.16	0.13

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

Source: Federal Deposit Insurance Corporation, Division of Insurance and Research, "FDIC State Tables"
<<https://state-tables.fdic.gov/>> accessed June 7, 2023.