

**Table 15.04-- CHARACTERISTICS OF COMMERCIAL BANKS  
HEADQUARTERED IN HAWAII: 2020 TO 2023**

[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/	2020	2021	2022	2023
Number of institutions reporting	6	5	5	5
Total employees (full-time equivalent)	5,240	5,154	5,153	4,969
Aggregate condition and income data (In millions of dollars)				
Net income (year-to-date)	384	619	585	491
Total assets	51,397	56,623	57,020	57,729
Total loans and leases	31,355	31,163	34,149	34,700
Total deposits	44,664	50,123	50,330	50,554
Equity capital	4,815	5,012	4,199	4,566
Performance ratios (year-to-date, percent)				
Yield on earning assets	3.16	2.68	2.98	4.00
Net charge-offs to loans and leases	0.14	0.06	0.06	0.10
Return on assets	0.78	1.13	1.03	0.85
Return on equity	8.19	12.67	13.34	11.28
Condition ratios (percent)				
Net loans and losses to assets	59.98	54.33	59.24	59.44
Loss allowances to				
Loans and leases	1.68	1.29	1.09	1.09
Reserve coverage ratio	951.63	825.38	867.74	782.01
Noncurrent loans and leases to total loans and leases	0.18	0.16	0.13	0.14

1/ Definition of terms may be found on the Federal Deposit Insurance Corporation website in its glossary <<https://www.fdic.gov/analysis/quarterly-banking-profile/qbp/timeseries/qbpnot.pdf>>.

Source: Federal Deposit Insurance Corporation, Division of Insurance and Research, "FDIC State Tables" <<https://state-tables.fdic.gov/>> accessed June 20, 2024.