

**Table 15.04-- CHARACTERISTICS OF COMMERCIAL BANKS
HEADQUARTERED IN HAWAII: 2021 TO 2024**

[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/	2021	2022	2023	2024
Number of institutions reporting	5	5	5	5
Total employees (full-time equivalent)	5,154	5,153	4,969	4,838
Aggregate condition and income data (In millions of dollars)				
Net income (year-to-date)	619	585	491	464
Total assets	56,623	57,020	57,729	56,417
Total loans and leases	31,163	34,149	34,700	34,814
Total deposits	50,123	50,330	50,554	49,052
Equity capital	5,012	4,199	4,566	4,916
Performance ratios (year-to-date, percent)				
Yield on earning assets	2.68	2.98	4.00	4.34
Net charge-offs to loans and leases	0.06	0.06	0.10	0.12
Return on assets	1.13	1.03	0.85	0.82
Return on equity	12.67	13.34	11.28	9.74
Condition ratios (percent)				
Net loans and losses to assets	54.33	59.24	59.44	61.02
Loss allowances to				
Loans and leases	1.29	1.09	2/ 1.11	1.11
Reserve coverage ratio	825.38	867.74	782.01	563.78
Noncurrent loans and leases to total loans and leases	0.16	0.13	0.14	0.20

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>>.

2/ Revised from previous *Data Book*.

Source: Federal Deposit Insurance Corporation, Division of Insurance and Research, "FDIC State Tables"
<<https://state-tables.fdic.gov/>> accessed June 11, 2025.