

Section 15

BANKING, INSURANCE, AND BUSINESS ENTERPRISE

Statistics in this section relate to banks, savings and loans, and other financial institutions, insurance, fires, and business firms.

Sources for statistics on these subjects include the Hawaii State Department of Commerce and Consumer Affairs, the Hawaii State Department of Taxation, county fire departments, major island banks, Dun and Bradstreet, Inc., local health insurance plans, the Hawaii Credit Union League, the *1997 Census of Finance and Insurance*, and the annual report on *County Business Patterns* issued by the U.S. Census Bureau. *Historical Statistics of Hawaii*, Sections 22 and 23, provides information for earlier periods. Comparable national data appear in Sections 16 and 17 of the *Statistical Abstract of the United States: 2000*.

**Table 15.01-- NUMBER OF FINANCIAL INSTITUTIONS, BY TYPES:
1990 TO 2000**

[Includes main offices, but excludes out-of-State branches of Hawaii-based institutions.
As of December 31]

Type of charter, island, and year	Banks		Savings and loan associations		Trust companies		Financial services loan companies	
	Firms	Locations	Associations	Locations	Firms	Locations	Firms	Locations
1990	10	190	6	146	4	7	46	186
1991	10	188	6	135	4	6	45	187
1992	8	181	6	142	4	6	42	185
1993	8	179	6	146	4	7	66	160
1994	7	184	6	154	1	3	41	155
1995	6	190	6	159	1	3	40	164
1996	6	191	6	161	1	3	42	167
1997	6	191	4	121	1/-	1/-	40	157
1998	6	191	3	97	1/-	1/-	38	126
1999	6	187	3	97	1/-	1/-	35	103
2000	6	194	3	87	-	-	32	98
TYPE OF CHARTER: 2000								
Federal	1	14	1	68	-	-	-	-
State	5	180	2	19	-	-	32	98
ISLANDS: 2000								
Hawaii	5	25	3	10	-	-	7	13
Maui	5	22	2	9	-	-	7	10
Lanai	2	2	-	-	-	-	-	-
Molokai	1	1	1	1	-	-	1	1
Oahu	6	129	3	60	-	-	29	68
Kauai	3	15	2	7	-	-	6	6
Niihau	-	-	-	-	-	-	-	-

1/ Revised.

Source: Hawaii State Department of Commerce and Consumer Affairs, Division of Financial Institutions, records.

Table 15.02-- FINANCE AND INSURANCE ESTABLISHMENTS WITH PAYROLL AND EMPLOYMENT: 1999

[Based on NAICS code, and thus not comparable to 1997 and earlier data in previous editions of the *Data Book*, which were based on the Standard Industrial Classification (SIC) code]

NAICS code	Major group	Establishments	Employment, March 12	Annual payroll (\$1,000)
	Total	1,371	19,540	789,327
522	Credit intermediation & related activities	692	11,499	402,904
5221	Depository credit intermediation	473	10,144	348,209
52211	Commercial banking	230	6,882	252,423
52212	Savings institutions	109	1,852	53,988
52213	Credit unions	134	1,410	41,798
5222	Nondepository credit intermediation	140	969	41,560
5223	Activities related to credit intermediation 1/	79	386	13,135
52231	Mortgage & nonmortgage brokers	54	281	10,535
523	Security, commodity contracts and like activities 1/	164	1,527	113,594
5231	Scrty & comdty contracts intermed & brokerage	76	(F)	(D)
524	Insurance carriers & related activities	509	6,475	269,466
5241	Insurance carriers 1/	153	3,955	166,773
52411	Direct life, health, medical insurance carriers	68	2,782	112,682
5242	Agencies & other insurance related activities 1/	356	2,520	102,693
52421	Insurance agencies and brokerages	303	1,931	75,642
525	Funds, trusts, & other financial vehicles (part)	6	39	3,363

F 500 to 999.

D Withheld to avoid disclosing data for individual companies.

1/ Includes subgroups not shown separately.

Source: U.S. Census Bureau, *County Business Patterns 1999, Hawaii*, CBP/99-13 (April 2001), pp. 16-17, at <http://www.census.gov/prod/2001pubs/cbp99/cbp99-13.pdf>, accessed May 8, 2001.

**Table 15.03-- CHARACTERISTICS OF THE FINANCE AND
INSURANCE SECTOR: 1997**

[Excludes establishments without payroll. Statistics based on the North American Industry Classification System (NAICS) which replaced the Standard Industrial Classification (SIC) system used in earlier Economic Censuses. Therefore, comparability between the 1992 and the 1997 data may be limited]

NAICS code	Kind of business	Establishments	Revenue (\$1,000)	Annual payroll (\$1,000)	Paid employees 1/
52	Total	1,573	(N)	775,139	21,757
522	Credit intermediation & related activities	863	2,921,138	417,657	13,293
5221	Depository credit intermediation	592	2,595,952	362,337	11,748
52211	Commercial banking	300	1,691,491	264,080	8,157
52212	Savings institutions	156	627,286	60,353	2,238
52213	Credit unions	136	277,175	37,904	1,353
5222	Nondepository credit intermediation	193	294,069	45,103	1,199
5223	Activities related to credit intermediation 2/	78	31,117	10,217	346
52231	Mortgage & nonmortgage loan brokers	52	16,569	7,250	242
523	Securities, intermediation & related activities 2/	170	371,340	88,895	1,552
5231	Scrtcy & comdty contracts intermed & brokerage	74	144,574	48,078	675
524	Insurance carriers & related activities	534	(N)	265,519	6,881
5241	Insurance carriers 1/	152	(N)	169,473	4,151
52411	Direct life, health, medical insurance carriers	72	(Q)	109,274	2,872
5242	Agencies & other insurance related activities 2/	382	254,030	96,046	2,730
52421	Insurance agencies & brokerages	315	207,650	73,011	2,045
525	Funds, trusts, & other financial vehicles (part)	6	37,924	3,068	(b)

N Not available or not comparable.

Q Revenue not collected at this level of detail for multiestablishment firms.

b 20 to 99 employees.

1/ Pay period including March 12.

2/ Includes subgroups not shown separately.

Source: U.S. Census Bureau, *1997 Economic Census, Finance and Insurance, Geographic Area Series, Hawaii*, EC97F52A-HI (January 2000), table 1 at <http://www.census.gov/prod/ec97/97f52-hi.pdf>.

Table 15.04-- CHARACTERISTICS OF STATE-CHARTERED FINANCIAL INSTITUTIONS, BY TYPES: 1998 TO 2000

[Includes out-of-State branches and facilities. As of December 31]

Subject	1998	1999	2000
BANKS			
Number of banks	5	5	4
Number of branches and facilities	201	191	204
Assets (million dollars)	23,244.6	22,705.2	23,560.4
Deposits (million dollars)	16,037.8	16,107.3	16,741.0
SAVINGS AND LOAN ASSOCIATIONS			
Number of associations	2	2	1
Number of branches and facilities	27	27	16
Assets (million dollars)	1,088.1	1,226.4	495.8
Withdrawable shares (million dollars)	798.2	741.7	335.3
FINANCIAL SERVICES LOAN COMPANIES			
Number of companies	38	1/ 4	1/ 3
Number of branches	99	1/ 17	1/ 15
Assets (million dollars)	2,622.6	1/ .5	1/ .5

1/ Includes only financial services loan companies that issue investment certificates. The Department of Commerce and Consumer Affairs will no longer be reporting data on financial services loan companies that do not issue investment certificates.

Source: Hawaii State Department of Commerce and Consumer Affairs, Division of Financial Institutions, *Comparative Statements of Condition* (semi-annual).

**Table 15.05-- CHARACTERISTICS OF BANKS HEADQUARTERED IN HAWAII:
DECEMBER 31, 2000**

[Includes their out-of-State branches and facilities. Excludes data for banks with branches and facilities in Hawaii but headquartered outside Hawaii. Covers 8 banks with 7,320 employees]

Subject	Million dollars	Subject	Percent of loans
ASSETS AND LIABILITIES		ASSET QUALITY OF LARGE COMMERCIAL BANKS	
Assets	24,393	Loan loss reserve	2.05
Foreign 1/	3,243	Net chargeoffs	0.83
Domestic 2/	21,150	Past due and non-accrual	2.54
Loans	16,996	Real estate	2.29
Foreign 1/	2,204	Commercial	3.23
Domestic 2/	14,792	Consumer	3.75
Investment securities	4,471	Agricultural	1.54
Liabilities	22,224		
Deposits	17,453		
Foreign 1/	3,035		
Domestic 2/	14,418		
Other borrowings	2,311		
Equity capital	2,170		
Loan loss reserve	349		
Unused commitments	9,306		

1/ The assets, loans or deposits of the offices of the banks in foreign countries.

2/ The assets, loans or deposits of the bank offices within the United States.

Source: Federal Reserve Bank of San Francisco, records.

Table 15.06-- CREDIT UNIONS: 1995 TO 2000

[As of December 31]

Year	Number of credit unions	Assets (dollars)	Shares (dollars)	Loans (dollars)	Number of credit union members
1995	116	3,443,396,724	2,999,651,425	1,771,036,866	558,874
1996	113	3,474,986,063	2,994,177,447	1,827,466,569	561,207
1997	113	3,590,818,327	3,079,347,098	1,884,633,550	569,682
1998	109	3,792,497,472	3,268,297,338	1,926,800,064	578,228
1999	106	3,911,738,643	3,371,485,432	2,009,440,975	590,118
2000	102	4,104,126,744	3,525,977,325	2,179,039,874	612,249

Source: Hawaii Credit Union League, records.

**Table 15.07-- INSURANCE BUSINESS TRANSACTED IN HAWAII:
1994 TO 1999**

[Includes data for all insurance companies, life or other, licensed in Hawaii]

Year	Number of companies licensed, Dec. 31	Premiums paid (\$1,000)	Losses, claims and benefits paid (\$1,000)	Cumulative net investments in Hawaii, Dec. 31 1/ (\$1,000)
1994	899	2,219,018	1,169,001	4,127,866
1995	922	2,307,514	1,274,272	3,592,679
1996	935	2,195,345	1,306,135	3,107,183
1997	942	2,082,792	1,335,507	4,548,573
1998	979	1,955,457	1,352,865	4,792,872
1999	992	1,997,905	2,187,970	4,241,739

1/ Excludes bank balances.

Source: Hawaii State Department of Commerce and Consumer Affairs, *Report of the Insurance Commissioner of Hawaii* (annual).

**Table 15.08-- LIFE INSURANCE BUSINESS TRANSACTED IN HAWAII:
1994 TO 1999**

[Includes fraternal benefit societies]

Year	Number of companies licensed in Hawaii, Dec. 31	Face value of policies written 1/ (\$1,000)	Insurance in force, Dec. 31 2/ (\$1,000)	Premiums 3/ (\$1,000)	Losses, claims, and benefits paid 3/ (\$1,000)
1994	486	9,448,181	56,757,181	418,684	188,704
1995	486	7,844,654	56,572,022	504,683	457,824
1996	490	8,851,486	58,303,390	463,876	558,922
1997	483	8,136,599	61,707,533	497,357	668,174
1998	485	7,237,492	63,999,905	485,295	661,743
1999	483	12,397,141	69,661,030	519,003	1,552,836

1/ Includes insurance revived, increased, or transferred. Excludes annuities. Data not audited.

2/ Excludes annuities. Data not audited.

3/ Life insurance portion excludes annuities, but fraternal portion includes it.

Source: Hawaii State Department of Commerce and Consumer Affairs, *Report of the Insurance Commissioner of Hawaii* (annual), and records.

Table 15.09-- INSURANCE PREMIUMS AND LOSSES PAID, BY CLASS OF INSURANCE: 1999

[Dollars]

Class of insurance	Premiums	Losses, claims, and benefits paid
All classes	1,997,905,452	2,187,969,902
Life 1/	514,450,340	1,549,942,710
Fraternal	4,552,907	2,893,457
Fire, marine, casualty, and miscellaneous:		
Accident and health	185,949,882	104,518,527
Fire	26,664,481	5,571,695
Allied lines	18,932,689	2,616,702
Multiple peril crop	1,132,943	-
Federal flood	10,395,086	15,240
Farmowners multiple peril	64,915	9,187
Homeowners multiple peril	126,619,837	21,403,018
Commercial multiple peril (fire & allied lines)	51,994,994	7,308,405
Commercial multiple peril (liability portion)	44,770,900	18,015,541
Mortgage guaranty	18,445,238	11,822,386
Ocean marine	7,566,827	2,684,321
Inland marine	18,396,158	4,159,115
Financial guaranty	3,453,787	-
Medical malpractice	24,804,204	15,632,233
Earthquake	1,293,125	2,224
Workers' compensation	157,708,743	110,554,029
Other liability	89,129,994	27,872,214
Products liability	5,852,586	5,400,164
Private passenger auto no-fault	69,213,253	43,778,401
Other private passenger auto liability	268,538,478	126,267,331
Commercial auto no-fault	5,056,660	3,820,500
Other commercial auto liability	62,354,707	23,733,587
Private passenger auto physical damage	130,593,591	66,619,828
Commercial auto physical damage	13,623,697	6,654,718
Aircraft	8,194,348	11,063,603
Fidelity	3,762,235	473,061
Surety	17,025,654	2,158,253
Burglary and theft	171,415	-926
Boiler and machinery	2,069,129	1,876,436
Credit	1,525,448	687,401
Title	40,858,163	2,532,199
All other	5,427,095	3,769,737
Surplus lines	57,311,943	4,114,605

1/ Excludes annuities.

Source: Hawaii State Department of Commerce and Consumer Affairs, *Report of the Insurance Commissioner of Hawaii, 2000*, p. 6.

**Table 15.10-- INSURANCE BUSINESS TRANSACTED IN HAWAII, BY
LOCATION OF HOME OFFICE: 1999**

[Money amounts in millions of dollars. For all insurance companies licensed to do business in Hawaii]

Subject	All companies	Domestic com- panies 1/	Foreign com- panies 2/	Alien com- panies 3/ (U.S. business only)
Number of companies, Dec. 31	992	21	957	14
Life incl. Fraternal Benefit Societies	483	5	472	6
Other than life	509	16	485	8
Financial condition, Dec. 31:				
Assets	3,681,857.1	1,457.2	3,640,990.0	39,410.4
Liabilities exc. capital and surplus	3,230,698.1	1,001.3	3,195,697.8	33,999.0
Policyholders' surplus incl. capital	451,159.0	455.9	445,291.7	5,411.4
Capital	7,682.3	53.5	7,606.9	21.9
Net gain or loss	41,322.2	48.9	39,634.5	1,638.7
Hawaii business:				
Direct premiums written	2,280.3	449.4	1,808.5	22.5
Claims and benefits paid	2,450.7	208.7	2,224.9	17.1
Investments in Hawaii, Dec. 31	4,241.7	130.7	4,048.8	62.3
Mortgage loans (principal indebtedness)	533.9	84.5	449.4	-
Collateral loans (amount loaned)	17.1	4.7	12.4	-
State and county bonds 4/	1,294.0	10.5	1,233.7	49.8
Utilities stocks and bonds 4/	470.2	-	470.2	-
Industrial and misc. stocks and bonds 4/	1,538.6	20.8	1,505.4	12.4
Real estate 5/	387.9	10.2	377.7	-
Balances in Hawaii banks	109.9	30.5	79.5	-

1/ A domestic insurer is one formed under the laws of Hawaii.

2/ A foreign insurer is one formed under the laws of any State of the United States (including the District of Columbia and Commonwealth of Puerto Rico) other than Hawaii.

3/ An alien insurer is one formed under the laws of a nation other than the United States.

4/ Market value.

5/ Market value less encumbrances.

Source: Hawaii State Department of Commerce and Consumer Affairs, *Report of the Insurance Commissioner of Hawaii, 2000*, pp. 18-45.

Table 15.11-- HEALTH PLANS: 1997 TO 2000

Subject	1997	1998	1999	2000
Hawaii Medical Service Association: 1/ Persons covered, Dec. 31 2/ Membership dues 3/ (\$1,000)	584,662 1,147,735	524,561 1,038,656	499,706 1,039,271	491,257 1,118,980
Health Plan Hawaii: 4/ Persons covered, Dec. 31 2/ Membership dues 3/ (\$1,000)	48,940 5/ 61,667	75,534 5/ 87,619	5/ 125,332 139,393	125,003 204,865
Queen's Health Plans: 6/ Persons covered, Dec. 31 2/ Membership dues 3/ (\$1,000)	41,541 66,310	45,465 65,297	43,788 75,340	40,889 80,642
Kaiser Foundation Health Plan: Persons covered: 2/ Annual average Dec. 31 Membership dues 3/ (\$1,000)	203,696 209,756 313,272	5/ 209,913 210,502 324,196	210,421 210,151 342,061	213,099 217,262 358,509
University Health Alliance: Persons covered, Dec. 31 2/ Membership dues 3/ (\$1,000)	9,406 14,908	10,033 13,524	14,005 16,965	19,290 25,162
Commercial carrier premiums for accident and health insurance (\$1,000)	179,958	157,953	185,950	(NA)

NA Not available.

1/ Includes Straub Health Plan and Pacific Healthcare.

2/ Subscribers and dependents, whether on a group or individual basis.

3/ Includes both employers' and employees' contributions.

4/ Health Plan Hawaii is an HMSA affiliate HMO.

5/ Revised.

6/ Includes Queen's Island Care, Queen's Hawaii Care and Queen's Preferred Plan. Queen's Preferred Plan began in March 1997.

Source: Data provided by Hawaii Medical Service Association, Queen's Health Plans, Kaiser Foundation Health Plan, Inc. and University Health Alliance; Hawaii State Department of Commerce and Consumer Affairs, *Report of the Insurance Commissioner* (annual).

Table 15.12-- PERCENT OF PERSONS NOT COVERED BY HEALTH INSURANCE: ANNUAL AND TWO-YEAR AVERAGES FOR 1997 TO 1999

Subject	Annual			Two-year moving average	
	1997	1998	1999	1997-98	1998-99
Percent not covered 1/	7.5	10.0	11.1	8.8	10.6
Standard error	0.7	0.8	0.8	0.6	0.6
Rank 2/	1	5	13	1	8

1/ The 1999 annual U.S. percentage was 15.5. The 1998-99 U.S. two-year moving average percentage was 15.9.

2/ Among 50 states, with lowest percentage ranking 1.

Source: U.S. Census Bureau, "Health Insurance Coverage: 1999" (September 29, 2000) at <http://www.census.gov/hhes/hlthins/hlthin99/hi99te.html>.

Table 15.13-- AVERAGE EXPENDITURES AND PREMIUMS FOR PERSONAL AUTOMOBILE INSURANCE, FOR THE UNITED STATES AND HAWAII: 1995 TO 1999

Year	Average expenditures 1/			Combined average premiums 2/		
	United States (dollars)	Hawaii		United States (dollars)	Hawaii	
		Average (dollars)	Rank 3/		Average (dollars)	Rank 3/
1995	668.27	963.08	2	4/ 761.84	4/ 1,096.67	2
1996	4/ 690.83	958.69	4	4/ 784.33	4/ 1,096.01	4
1997	4/ 706.34	912.36	4	4/ 802.47	4/ 1,038.02	4
1998	4/ 704.09	797.49	11	4/ 801.20	4/ 919.73	9
1999	683.27	734.90	15	783.14	857.43	13

1/ Total written premiums for all coverages divided by the liability written car years. Assumes that all insured vehicles carry liability coverage but do not necessarily carry collision and/or comprehensive coverage.

2/ Average premiums for each of the major coverages (liability, comprehensive, and collision) added together to estimate the representative average premium for an insured vehicle carrying all coverages.

3/ Among 50 States and D.C., highest combined average premium ranked 1.

4/ Revised.

Source: National Association of Insurance Commissioners, *State Average Expenditures & Premiums for Personal Automobile Insurance in 1999* (May 2001), tables 2 and 3.

**Table 15.14-- FIRES, DEATHS, AND LOSSES REPORTED BY COUNTY
FIRE DEPARTMENTS: 1996 TO 2000**

[Years ended June 30]

Subject and year	State total	Honolulu	Hawaii	Kauai	Maui
Number of fires:					
1996	4,134	2,818	561	194	561
1997	3,721	2,623	463	144	491
1998	4,448	2,980	608	247	613
1999	4,116	2,583	560	298	675
2000	4,049	2,655	558	231	605
Fire deaths:					
1996	9	3	5	1	-
1997	12	11	-	-	1
1998	13	12	-	1	-
1999	2	2	-	-	-
2000	3	2	1	-	-
Fire losses (\$1,000):					
1996	23,613	14,993	4,311	1,622	2,687
1997	26,646	17,333	4,918	1/ 587	3,808
1998	24,727	13,252	6,447	1/ 1,080	3,948
1999	22,213	13,237	4,019	1/ 1,067	3,890
2000	20,860	11,979	5,302	1/ 706	2,873

1/ Fire losses includes investigated structural fires only. No estimated loss available for non-structural fires or structural fires that were not investigated.

Source: Compiled by Hawaii State Department of Business, Economic Development & Tourism from Honolulu Fire Department, Hawaii County Fire Department, Kauai Fire Department, and Maui County Department of Fire Control.

**Table 15.15-- CHARACTERISTICS OF BUSINESS ESTABLISHMENTS:
1989 TO 1999**

[Data refer to establishments with taxable payrolls. Coverage excludes government and self-employed workers]

Year	Number of employees 1/	Payroll (\$1,000)		Number of establishments by employment-size class 2/			
		First quarter	Annual	Total	1 to 4	5 to 9	
1989	410,745	1,924,365	8,253,134	28,443	14,736	6,006	
1990	432,663	2,157,724	9,296,865	29,313	15,243	6,064	
1991	442,743	2,341,662	9,893,345	29,736	15,082	6,392	
1992	449,173	2,490,029	10,470,074	30,467	15,567	6,479	
1993	435,907	2,480,288	10,552,017	30,157	15,456	6,383	
1994	425,987	2,538,482	10,551,036	29,995	15,548	6,326	
1995	423,822	2,611,193	10,695,990	29,942	15,599	6,305	
1996	424,116	2,666,805	10,954,149	29,967	15,785	6,257	
1997	426,129	2,707,015	11,179,954	29,991	15,842	6,221	
1998	416,571	2,736,665	11,291,978	29,603	15,466	6,235	
1999	419,047	2,756,846	11,661,968	29,569	15,520	6,111	
	Number of establishments by employment-size class 2/--Con.						
Year	10 to 19	20 to 49	50 to 99	100 to 249	250 to 499	500 to 999	1,000 or more
1989	3,805	2,443	874	427	86	40	26
1990	3,881	2,619	878	467	93	41	27
1991	4,000	2,715	924	452	100	45	26
1992	4,135	2,737	932	441	99	51	26
1993	4,113	2,704	907	428	99	40	27
1994	4,088	2,602	876	389	94	47	25
1995	4,064	2,515	895	394	102	45	23
1996	3,930	2,561	856	412	99	42	25
1997	3,934	2,515	898	411	99	47	24
1998	3,952	2,498	883	404	97	45	23
1999	3,948	2,474	924	412	115	43	22

1/ For week including March 12.

2/ Data refer to establishments active anytime during the year.

Source: U.S. Census Bureau, *County Business Patterns* (annual).

**Table 15.16-- CHARACTERISTICS OF BUSINESS ESTABLISHMENTS, BY
COUNTIES: 1998 AND 1999**

[Excludes government employees and self-employed persons]

Year and county	Number of establishments 1/	Number of employees 2/	Payroll (\$1,000)	
			First quarter	Annual
1998				
State total	29,603	416,571	2,736,665	11,291,978
Hawaii	3,552	38,917	226,696	923,366
Honolulu	20,675	309,487	2,122,955	8,743,933
Kauai	1,630	19,400	101,920	432,132
Maui	3,746	48,767	285,094	1,192,547
1999				
State total	29,569	419,047	2,756,846	11,661,968
Hawaii	3,548	41,739	238,659	1,010,712
Honolulu	20,583	307,514	2,114,960	8,924,076
Kauai	1,648	19,377	108,524	463,512
Maui	3,790	50,417	294,703	1,263,668

1/ Data refer to establishments active anytime during the year.

2/ For week including March 12.

Source: U.S. Census Bureau, *County Business Patterns 1998, Hawaii*, CBP/98-13 (July 2000), table 5, p. 31 at <http://www.census.gov/prod/2000pubs/cbp98-13.pdf> and *County Business Patterns 1999, Hawaii*, CBP/99-13 (April 2001), table 5, page 31 at <http://www.census.gov/prod/2001pubs/cbp99/cbp99-13.pdf>, accessed May 8, 2001.

**Table 15.17-- CHARACTERISTICS OF BUSINESS ESTABLISHMENTS,
BY MAJOR GROUP: 1999**

[Excludes government and self-employed workers. Based on NAICS code, and thus not comparable to 1997 and earlier data in previous editions of the *Data Book*, which were based on the Standard Industrial Classification (SIC) code]

NAICS code	Major group	Number of establishments 1/	Number of employees 2/	Annual payroll (\$1,000)
	Total	29,569	419,047	11,661,968
11	Forestry, fishing, hunting and agricultural support	47	518	11,525
21	Mining	11	(B)	(D)
22	Utilities	40	2,448	154,375
23	Construction	2,328	21,518	890,361
31-33	Manufacturing 3/	919	14,512	402,625
311	Food manufacturing	239	5,854	147,450
315	Apparel manufacturing	109	1,700	34,771
323	Printing & related support activities	114	1,363	40,597
42	Wholesale trade	1,812	18,219	600,250
44-45	Retail trade	4,903	60,266	1,262,964
48-49	Transportation & warehousing	699	22,812	762,856
51	Information	493	8,026	332,321
52	Finance & insurance	1,371	19,540	789,327
53	Real estate & rental & leasing	1,783	14,138	398,580
54	Professional, scientific & technical services	2,716	18,137	737,647
55	Management of companies & enterprises	231	5,366	259,973
56	Admin., support, waste mgt., remediation	1,694	31,299	667,180
61	Educational services	430	12,248	310,310
62	Health care and social assistance	2,979	49,343	1,706,595
71	Arts, entertainment & recreation	478	9,721	168,149
72	Accommodation & food services	3,082	84,214	1,581,715
81	Other services (except public admin.)	3,136	22,308	461,915
95	Auxiliaries (except corporate, subsidiary & regional mgt.)	89	4,073	150,720
99	Unclassified establishments	328	(E)	(D)

B 20 to 99.

E 250 to 499.

D Withheld to avoid disclosing data for individual companies.

1/ Data refer to establishments active anytime during the year.

2/ For week including March 12.

3/ Includes subgroups not shown separately.

Source: U.S. Census Bureau, *County Business Patterns 1999*, Hawaii, CBP/99-13 (April 2001), table 1, pp. 1-2 at <http://www.census.gov/prod/2001pubs/cbp99/cbp99-13.pdf>, accessed May 8, 2001.

Table 15.18-- CHARACTERISTICS OF BUSINESS ESTABLISHMENTS, BY EMPLOYMENT-SIZE CLASS: 1998 AND 1999

[Excludes government employees and self-employed persons]

Employment-size class	Number of establishments		Number of employees		Annual payroll (\$1,000)	
	1998	1999	1998	1999	1998	1999
Total	29,603	29,569	416,571	419,047	11,291,978	11,661,968
1 to 4	15,466	15,520	28,304	28,059	893,481	898,475
5 to 9	6,235	6,111	41,012	40,186	1,022,641	1,029,327
10 to 19	3,952	3,948	53,139	53,116	1,301,436	1,346,585
20 to 49	2,498	2,474	75,564	74,375	1,860,168	1,921,317
50 to 99	883	924	59,761	62,438	1,531,931	1,604,704
100 to 249	404	412	59,056	60,237	1,645,333	1,702,890
250 to 499	97	115	32,043	38,334	877,205	1,059,145
500 to 999	45	43	30,310	29,773	864,497	895,222
1,000 or more	1/ 23	2/ 22	37,382	32,529	1,295,286	1,204,303

1/ 1,000-1,499 employees, 15 establishments; 1,500-2,499 employees, 6 establishments; 2,500-4,999 employees, 2 establishments.

2/ 1,000-1,499 employees, 16 establishments; 1,500-2,499 employees, 5 establishments; 2,500-4,999 employees, 1 establishment.

Source: U.S. Census Bureau, *County Business Patterns 1998, Hawaii*, CBP/98-13 (July 2000), pp. 3, 25, and 30 at <http://www.census.gov/prod/www/abs/cbptotal.html> and *County Business Patterns 1999, Hawaii*, CBP/99-13 (April 2001), pp. 3, 25, and 30 at <http://www.census.gov/prod/2001pubs/cbp99/cbp99-13.pdf>, accessed May 8, 2001.

Table 15.19-- BUSINESS CLIMATE INDEXES: 1996 TO 2000

Index	1996	1997	1998	1999		2000	
				Index	Rank	Index	Rank
Economic performance	B	C	F	D	38	D	40
Business vitality	F	F	F	F	50	F	48
Development capacity	C	B	B	C	26	D	37

Source: Corporation for Enterprise Development, *2000 Development Report Card for the States* (14th ed., 2000) at <http://drc.cfed.org>, accessed June 25, 2001.

**Table 15.20-- CHARACTERISTICS OF BUSINESS AND PROFESSIONAL
FIRMS, BY COUNTIES: 1999**

Characteristic	State total	Honolulu	Maui	Kauai	Hawaii
All businesses	44,195	31,545	5,095	2,570	4,985
Business type, total 1/	23,625	16,760	2,846	1,399	2,620
Corporation	18,166	13,124	2,186	941	1,915
Partnership	847	540	136	65	106
Proprietorship	4,612	3,096	524	393	599
Employees, total 1/	14,018	10,437	1,306	835	1,440
1 to 4	6,272	4,379	628	492	773
5 to 9	2,997	2,282	271	147	297
10 to 19	2,023	1,576	182	87	178
20 to 49	1,543	1,217	130	71	125
50 to 99	560	463	44	21	32
100 to 199	308	261	23	6	18
200 to 499	182	150	15	8	9
500 to 999	68	50	10	3	5
1,000 and over	65	59	3	-	3
Sales volume, total 1/	11,349	8,529	997	638	1,185
Under \$500,000	6,643	4,823	552	426	842
\$500,000 to \$999,999	1,624	1,240	149	85	150
\$1.0 to \$4.9 million	1,885	1,477	194	89	125
\$5.0 to \$9.9 million	420	337	46	13	24
\$10.0 to \$24.9 million	351	287	31	15	18
\$25.0 million and over	426	365	25	10	26
Year established, total 1/	23,550	18,032	2,044	1,158	2,316
1821 to 1849	29	16	3	2	8
1850 to 1899	167	117	16	12	22
1900 to 1949	1,294	943	106	71	174
1950 to 1959	1,223	1,002	72	45	104
1960 to 1969	2,541	2,036	188	99	218
1970 to 1979	6,088	4,560	633	264	631
1980 to 1989	8,078	6,044	659	504	871
1990 and later	4,130	3,314	367	161	288

1/ Distributions exclude non-responding firms and those for which item (typically sales volume) was not applicable.

Source: HBD Inc., *Hawaii Business Directory 1999-2000* (December 1999), pp. viii, ix, xxix.

**Table 15.21-- REGISTERED CORPORATIONS AND PARTNERSHIPS:
1997 TO 2000**

[Excludes eleemosynary corporations]

Subject	1997	1998	1999	2000
Domestic (Hawaii) corporations:				
Formed 1/	3,331	2,938	2,672	2,661
Dissolved or merged 2/	2,744	2,957	3,243	3,414
On record, June 30 3/	38,185	38,231	37,612	37,038
Foreign (non-Hawaii) corporations:				
Qualified 1/	939	905	935	1,001
Withdrawn, merged, or cancelled 2/	370	429	513	424
On record, June 30 3/	7,452	7,731	7,890	8,323
Partnerships:				
Registered 1/	1,141	900	718	700
Dissolved or cancelled 2/	1,126	1,044	1,100	1,003
On record, June 30 3/	8,342	8,177	7,628	7,329
Domestic (Hawaii) Limited Liability Companies: 4/				
Formed 1/	143	1,076	1,379	1,940
Dissolved or merged 2/	-	2	11	6
On record, June 30 3/	143	1,216	2,553	4,447
Foreign (non-Hawaii) Limited Liability Companies: 4/				
Qualified 1/	32	184	267	239
Withdrawn or merged 2/	-	5	7	25
On record, June 30 3/	32	233	472	693
Domestic (Hawaii) Limited Liability Partnerships: 4/				
Formed 1/	8	31	41	33
Dissolved or merged 2/	-	1	3	10
On record, June 30 3/	8	44	81	103
Foreign (non-Hawaii) Limited Liability Partnerships: 4/				
Qualified 1/	-	8	6	3
Withdrawn or cancelled 2/	-	-	-	-
On record, June 30 3/	-	10	14	17

1/ Annual totals for fiscal years ended June 30.

2/ Annual totals for fiscal years ended June 30. Annual fluctuations may partly reflect the sporadic purging of defunct firms from the registration files.

3/ Number on record may be inconsistent with data on components of change, reflecting inaccuracy in manual tabulation.

4/ The Limited Liability Company Act and the Hawaii Limited Liability Partnership Act were signed into law effective April 1, 1997. For 1997, data covered the period April 1 to June 30, 1997.

Source: Hawaii State Department of Commerce and Consumer Affairs, Business Registration Div., records.

**Table 15.22-- CHARACTERISTICS OF CORPORATIONS, PARTNERSHIPS,
AND PROPRIETORSHIPS: 1992, 1995 AND 1998**

[Money amounts in millions of dollars]

Subject	1992 1/	1995	1998
CORPORATIONS 2/			
Number of corporations	23,777	25,293	29,612
Taxable	9,724	9,757	13,621
Nontaxable	13,322	15,536	15,991
Business receipts	40,541	44,799	46,899
Taxable corporations	21,963	24,506	28,633
Nontaxable corporations	18,578	20,293	18,266
Taxable income, excluding net losses 3/	1,370	1,255	2,691
PARTNERSHIPS			
Number of partnerships	5,855	5,474	7,067
With net profit	3,279	3,128	1,740
With net loss	2,252	2,346	5,327
Number of partners	193,063	155,343	287,017
Business receipts	6,306	5,729	3,122
Businesses with net profit	4,656	4,463	2,041
Businesses with net loss	1,650	1,266	1,081
Net profit reported	1,134	1,187	1,249
Net loss reported	1,156	800	713
PROPRIETORSHIPS			
Number of proprietorships	75,054	78,676	87,571
With net profit	51,260	55,233	60,020
With net loss	20,127	22,807	27,551
Business receipts	2,397	2,708	2,982
Businesses with net profit	2,071	2,387	2,642
Businesses with net loss	532	321	340
Net profit reported	660	751	862
Net loss reported	96	115	143

1/ Data for items other than total numbers of corporations, partnerships, and proprietorships exclude Kauai County.

2/ Includes domestic, foreign, and small business corporations.

3/ Includes taxable income reported by small business corporations, taxable to individual stockholders only.

Source: Hawaii State Department of Taxation, *Hawaii Income Patterns, Corporation, Proprietorship, Partnership* (periodic), and records.

Table 15.23-- LARGEST PUBLIC AND PRIVATE COMPANIES: 1999

[Data may include sales and employment on the Mainland or abroad]

Rank in sales	Company	Year founded 1/	Sales (million dollars)	Employees
1	Hawaiian Electric Industries Inc.	1891/1983	1,523.3	3,262
2	BancWest Corp.	1858/1974	1,333.3	4,946
3	Pacific Century Financial Corp.	1897	1,292.1	4,700
4	Hawaii Medical Service Assn. (HMSA)	1938	1,058.4	1,514
5	Alexander & Baldwin Inc.	1870/1900	959.3	2,050
6	Tesoro Hawaii Corp.	1904	868.0	740
7	Kamehameha Schools	1884	839.0	1,250
8	GTE Hawaiian Tel	1883	679.1	2,589
9	Kyo-ya Co. Ltd.	1961	544.8	4,060
10	Schuler Homes Inc.	1988	506.8	451

1/ If two years or more are given, the first is the founding date of the original company, the second is when it became a holding company, was sold, or legally changed its name.

Source: "The Hawaii Business Top 250," *Hawaii Business*, August 2000, p. 68.

Table 15.24-- NET INCOME OR LOSS AND TOTAL REVENUES OF SELECTED COMPANIES: 1998 AND 1999

[Based on 1999 ranks for reporting companies]

Company	Net income or loss (\$1,000)		Sales (\$1,000,000)	
	1998 1/	1999	1998	1999
Largest net incomes:				
BancWest Corp.	76,606	172,378	804.0	1,333.3
Pacific Century Financial Corp.	2/ 106,964	132,957	1,311.6	1,292.1
Hawaiian Electric Industries Inc.	84,800	96,847	1,485.2	1,523.3
Largest net losses:				
Hawaiian Airlines Inc.	8,205	(29,270)	426.4	488.9

1/ Revised figures from 1999 company reports were listed in the footnotes of the *Hawaii Business* table, but were not updated in their table.

2/ Revised in the *Hawaii Business* table.

Source: "The Hawaii Business Top 250," *Hawaii Business*, August 2000, p. 53.

**Table 15.25-- MINORITY-OWNED BUSINESS ENTERPRISES:
1992 AND 1997**

[In previous Economic Censuses, ownership was based on the race/ethnicity/gender of the of the majority of the number of owners, without regard to the percentage of interest owned in the firm. Businesses with 50 percent or more minority owners have in the past been included in the minority business counts. In the 1997 Economic Census, 51 percent or more of the interest, claims or rights in the business must be held by minorities to be included as a minority-owned business]

Year and characteristics	All firms (whether or not owned by minorities)	Firms owned by minorities 1/		
		Black- owned	Hispanic- owned 2/	Owned by Asians and others 3/
1992				
All firms:				
Number	79,050	717	3,192	38,392
Sales and receipts (\$1,000)	10,724,000	27,382	187,717	4,766,788
Firms with paid employees:				
Number	10,420	42	277	5,301
Sales and receipts (\$1,000)	8,806,000	16,794	131,663	3,804,639
Employees	99,280	211	2,357	42,461
Annual payroll (\$1,000)	1,799,000	2,513	39,300	724,331
1997				
All firms:				
Number	93,981	638	4,153	51,092
Sales and receipts (\$1,000)	55,361,257	34,165	277,047	14,571,305
Firms with paid employees:				
Number	23,415	168	360	12,264
Sales and receipts (\$1,000)	52,869,179	20,562	178,206	13,408,466
Employees	412,304	561	2,276	123,787
Annual payroll (\$1,000)	10,418,079	7,502	45,306	3,017,926

Footnotes and source on next page.

**Table 15.25-- MINORITY-OWNED BUSINESS ENTERPRISES:
1992 AND 1997 -- Cont.**

1/ Persons of mixed race were instructed to report the race they most closely identified with. Whites (Caucasians), although only 33.4 percent of the 1990 population of Hawaii, were treated as a non-minority group for census purposes.

2/ Persons of Hispanic origin may be members of any race.

3/ Asians, Pacific Islanders (including Hawaiians), American Indians, and Alaska Natives. For the 1992 Economic Census, state detail for individual races were not available. For the United States as a whole, Hawaiians owned 11,587 firms with gross receipts of \$1,058,332,000.

Source: U.S. Bureau of the Census, *1992 Economic Census, Survey of Minority-Owned Business Enterprises, Black*, MB92-1 (Jan. 1996), tables 2 and 11; *Hispanic*, MB92-2 (June 1994), tables 3 and 14; *Asians and Pacific Islanders, American Indians, and Alaska Natives*, MB92-3 (July 1996), tables A, 2, and 11; U.S. Census Bureau, *1997 Economic Census, Survey of Minority-Owned Business Enterprises, Company Statistics Series, Black*, EC97CS-3 (March 2001), table 2; *Hispanic*, EC97CS-4 (February 2001), table 3; *Asians and Pacific Islanders*, EC97CS-5 (May 2001), table 3; *American Indians and Alaska Natives*, EC97CS-6 (May 2001), table 2; and *1997 Economic Census Minority-and Women-Owned Businesses - Hawaii* at <http://www.census.gov/epcd/mwb97/hi/HI.html>, accessed July 10, 2001.

**Table 15.26-- ASIAN AND PACIFIC ISLANDER MINORITY-OWNED BUSINESS
ENTERPRISES: 1997**

Characteristics	All firms		Firms with paid employees			
	Number	Sales and receipts (\$1,000)	Number	Sales and receipts (\$1,000)	Employees	Annual payroll (\$1,000)
Total	50,634	14,523,171	12,231	13,389,298	123,645	3,014,860
Asian	43,711	13,557,740	11,269	12,540,708	113,002	2,794,629
Asian Indian	326	59,179	156	57,178	870	12,964
Chinese	8,889	2,192,616	2,632	1,916,088	18,766	492,003
Filipino	7,503	486,521	765	343,023	4,377	86,261
Japanese	21,179	9,670,756	5,608	9,208,254	79,564	2,030,096
Korean	3,585	861,340	1,461	758,907	6,771	112,098
Vietnamese	1,476	132,823	289	108,339	510	11,292
Other Asian	753	154,505	358	148,919	2,144	49,915
Pacific Islander	6,924	965,430	962	848,589	10,643	220,230
Native Hawaiian	6,600	828,532	875	720,673	9,071	191,527
Other Pacific Islander	324	136,898	87	127,916	1,572	28,703

Source: U.S. Census Bureau, *1997 Economic Census, Survey of Minority-Owned Business Enterprises, Company Statistics Series, Asians and Pacific Islanders*, EC97CS-5 (May 2001), table 5.

Table 15.27-- WOMEN-OWNED BUSINESSES: 1987, 1992 AND 1997

[In previous Economic Censuses, ownership was based on the race/ethnicity/gender of the of the majority of the number of owners, without regard to the percentage of interest owned in the firm. Businesses with 50 percent or more minority owners have in the past been included in the minority business counts. In the 1997 Economic Census, 51 percent or more of the interest, claims or rights in the business must be held by minorities to be included as a minority-owned business and similarly for women]

Subject	All firms (whether or not owned by minorities)	Women- owned firms 1/	Percent women- owned 1/
1987			
All firms:			
Number	60,928	21,696	35.6
Sales and receipts (\$1,000)	6,522,000	856,930	13.1
1992			
All firms:			
Number	79,050	29,743	37.6
Sales and receipts (\$1,000)	10,724,000	2,574,800	24.0
Firms with paid employees:			
Number	10,420	3,089	29.6
Sales and receipts (\$1,000)	8,806,000	2,044,345	23.2
Employees	99,280	25,937	26.1
Annual payroll (\$1,000)	1,799,000	421,866	23.5
1997			
All firms:			
Number	93,981	25,807	27.5
Sales and receipts (\$1,000)	55,361,257	3,253,329	5.9
Firms with paid employees:			
Number	23,415	3,767	16.1
Sales and receipts (\$1,000)	52,869,179	2,761,205	5.2
Employees	412,304	30,138	7.3
Annual payroll (\$1,000)	10,418,079	580,473	5.6

1/ A firm is classified as women-owned if the sole proprietor or at least half of the partners or shareholders were women.

Source: U.S. Bureau of the Census, *1992 Economic Census, WB92-1, Women-Owned Businesses* (Jan. 1996), tables 2 and 11, and *1997 Economic Census, EC97CS-2, Women-Owned Businesses, Hawaii* (March 2001); *1997 Economic Census, Minority and Women-Owned Businesses, Hawaii* at <http://www.census.gov/epcd/mwb97/hi/HI.html> accessed 5/8/2001; DBED, Data Book 1993-94, table 15.26.