

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 15 and 25 of the *Statistical Abstract of the United States: 2001*.

**Table 15.01-- NUMBER OF FINANCIAL INSTITUTIONS, BY TYPES:
1991 TO 2001**

[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
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	-	-	40	157
1998	6	191	3	97	-	-	38	126
1999	6	187	3	97	-	-	35	103
2000	6	194	3	87	-	-	32	98
2001	6	196	3	90	-	-	33	93
TYPE OF CHARTER: 2001								
Federal	1	14	1	71	-	-	-	-
State	5	182	2	19	-	-	33	93
ISLANDS: 2001								
Hawaii	5	25	3	10	-	-	6	11
Maui	5	23	2	10	-	-	7	9
Lanai	2	2	-	-	-	-	-	-
Molokai	1	1	1	1	-	-	1	1
Oahu	6	130	3	62	-	-	30	67
Kauai	3	15	2	7	-	-	5	5
Niihau	-	-	-	-	-	-	-	-

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: 2000

[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	Number of employees 1/	Annual payroll (\$1,000)
	Total	1,375	18,369	783,884
522	Credit intermediation & related activities	677	10,561	394,582
5221	Depository credit intermediation	465	9,265	340,088
52211	Commercial banking	232	6,296	248,338
52212	Savings institutions	101	(G)	(D)
52213	Credit unions	132	(G)	(D)
5222	Nondepository credit intermediation	143	1,009	45,031
5223	Activities related to credit intermediation 2/	69	287	9,463
52231	Mortgage & nonmortgage brokers	33	197	7,005
523	Security, commodity contracts and like activities 2/	201	(G)	(D)
5231	Scrtcy & comdty contracts intermed & brokerage	90	812	75,276
524	Insurance carriers & related activities	490	(I)	(D)
5241	Insurance carriers 2/	145	3,914	173,397
52411	Direct life, health, medical insurance carriers	64	2,473	107,148
5242	Agencies & other insurance related activities 2/	345	(G)	(D)
52421	Insurance agencies and brokerages	295	1,634	65,945
525	Funds, trusts, & other financial vehicles (part)	7	(B)	(D)

B 20 to 99.

G 1,000 to 2,499.

I 5,000 to 9,999.

D Withheld to avoid disclosing data for individual companies.

1/ For week including March 12.

2/ Includes subgroups not shown separately.

Source: U.S. Census Bureau, *County Business Patterns 2000, Hawaii*, CBP/00-13 (May 2002), pp. 16-17
 <<http://www.census.gov/prod/www/abs/cbptotal.html>> accessed May 30, 2002.

**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	Scrtly & 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 <<http://www.census.gov/prod/ec97/97f52-hi.pdf>>.

Table 15.04-- CHARACTERISTICS OF STATE-CHARTERED FINANCIAL INSTITUTIONS, BY TYPES: 1999 TO 2001

[Includes out-of-State branches and facilities. Includes only institutions chartered by the State of Hawaii. As of December 31]

Subject	1999	2000	2001
BANKS			
Number of banks	5	4	4
Number of branches and facilities	191	204	196
Assets (million dollars)	22,705.2	23,560.4	22,558.4
Deposits (million dollars)	16,107.3	16,741.0	15,763.3
SAVINGS AND LOAN ASSOCIATIONS			
Number of associations	2	1	1
Number of branches and facilities	27	16	17
Assets (million dollars)	1,226.4	495.8	553.7
Withdrawable shares (million dollars)	741.7	335.3	404.2
FINANCIAL SERVICES LOAN COMPANIES 1/			
Number of companies	4	3	3
Number of branches	17	15	14
Assets (million dollars)	2/ 520.9	2/ 464.5	488.2

1/ Includes only financial services loan companies that issue investment certificates.

2/ Revised.

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, 2001**

[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 6,733 employees]

Subject	Million dollars	Subject	Percent of loans
ASSETS AND LIABILITIES		ASSET QUALITY OF LARGE COMMERCIAL BANKS	
Assets	23,418		
Foreign 1/	1,820	Loan loss reserve	2.023
Domestic 2/	21,598	Net chargeoffs	-0.034
Loans	14,118	Past due and non-accrual	2.033
Foreign 1/	881	Real estate	1.417
Domestic 2/	13,237	Commercial	2.728
Investment securities	4,268	Consumer	3.641
Liabilities	20,311	Agricultural	1.819
Deposits	16,454		
Foreign 1/	1,832		
Domestic 2/	14,622		
Other borrowings	2,048		
Equity capital	3,093		
Loan loss reserve	286		
Loan commitments	7,867		

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: 1996 TO 2001

[As of December 31]

Year	Number of credit unions	Assets (dollars)	Shares (dollars)	Loans (dollars)	Number of credit union members
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
2001	100	4,728,673,376	4,120,888,846	2,333,024,575	646,174

Source: Hawaii Credit Union League, records.

**Table 15.07-- INSURANCE BUSINESS TRANSACTED IN HAWAII:
1995 TO 2000**

[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)
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
2000	997	2,115,812	1,912,430	3,836,913

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:
1995 TO 2000**

[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)
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
2000	478	9,802,583	73,452,956	615,360	1,168,646

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: 2000

[Dollars]

Class of insurance	Premiums	Losses, claims, and benefits paid
All classes	2,115,811,805	1,912,429,506
Life 1/	609,589,563	1,165,534,155
Fraternal	5,770,676	3,111,636
Fire, marine, casualty, and miscellaneous:		
Accident and health	204,821,039	110,374,693
Fire	30,561,750	3,484,357
Allied lines	29,350,316	1,773,835
Multiple peril crop	1,129,667	1,204,404
Federal flood	10,294,902	441,086
Farmowners multiple peril	62,844	1,860
Homeowners multiple peril	132,178,877	23,691,921
Commercial multiple peril (fire & allied lines)	56,446,263	30,261,919
Commercial multiple peril (liability portion)	46,622,226	16,528,551
Mortgage guaranty	21,715,177	19,960,170
Ocean marine	7,880,985	3,246,756
Inland marine	17,456,793	4,707,099
Financial guaranty	3,174,071	-
Medical malpractice	24,944,983	10,638,940
Earthquake	2,712,073	-
Workers' compensation	175,068,053	118,203,719
Other liability	78,209,695	67,503,029
Products liability	6,000,357	2,629,482
Private passenger auto no-fault	63,127,523	43,087,856
Other private passenger auto liability	260,058,121	134,375,223
Commercial auto no-fault	4,037,986	3,214,470
Other commercial auto liability	58,413,810	28,010,223
Private passenger auto physical damage	132,180,585	79,917,709
Commercial auto physical damage	11,876,599	7,537,150
Aircraft	8,050,269	6,405,661
Fidelity	3,289,531	2,139,524
Surety	17,287,802	10,018,964
Burglary and theft	245,390	15,114
Boiler and machinery	2,227,678	3,841,502
Credit	1,614,801	706,123
Title	34,919,448	2,996,386
All other	5,102,737	3,426,334
Surplus lines	49,389,215	3,439,655

1/ Excludes annuities.

Source: Hawaii State Department of Commerce and Consumer Affairs, *Report of the Insurance Commissioner of Hawaii, 2001*, p. 6.

**Table 15.10-- INSURANCE BUSINESS TRANSACTED IN HAWAII, BY
LOCATION OF HOME OFFICE: 2000**

[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	997	21	962	14
Life incl. Fraternal Benefit Societies	478	5	467	6
Other than life	519	16	495	8
Financial condition, Dec. 31:				
Assets	3,751,291.4	1,480.8	3,708,410.9	41,399.7
Liabilities exc. capital and surplus	3,304,374.3	1,017.8	3,266,922.7	36,433.7
Policyholders' surplus incl. capital	446,917.1	462.9	441,488.2	4,966.0
Capital	7,983.6	55.0	7,906.1	22.4
Net gain or loss	42,647.9	35.0	41,748.1	864.8
Hawaii business:				
Direct premiums written	2,412.2	469.6	1,928.0	14.7
Claims and benefits paid	2,281.8	225.1	2,043.1	13.6
Investments in Hawaii, Dec. 31	3,836.9	137.7	3,665.7	33.4
Mortgage loans (principal indebtedness)	832.8	83.0	749.7	-
Collateral loans (amount loaned)	29.3	4.0	19.1	6.1
State and county bonds 4/	1,287.4	12.4	1,260.8	14.1
Utilities stocks and bonds 4/	325.5	-	325.5	-
Industrial and misc. stocks and bonds 4/	970.7	33.3	924.3	13.1
Real estate 5/	391.4	5.1	386.3	-
Balances in Hawaii banks	266.9	32.8	234.2	-

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, 2001*, pp. 15-43.

Table 15.11-- HEALTH PLANS: 1998 TO 2001

Subject	1998	1999	2000	2001
Hawaii Medical Service Association:				
Persons covered, Dec. 31 1/	524,561	499,706	491,257	2/ 629,331
Membership dues 3/ (\$1,000)	1,038,656	1,039,271	1,118,980	2/ 1,213,569
Health Plan Hawaii: 4/				
Persons covered, Dec. 31 1/	75,534	125,332	125,003	2/ 2,195
Membership dues 3/ (\$1,000)	87,619	139,393	204,865	2/ 158,253
Queen's Hawaii Care:				
Persons covered, Dec. 31 1/	45,465	43,788	5/ 40,889	5/ 14,758
Membership dues 3/ (\$1,000)	65,297	75,340	5/ 80,642	5/ 29,972
Kaiser Foundation Health Plan:				
Persons covered: 1/				
Annual average	209,913	210,421	213,099	222,934
Dec. 31	210,502	210,151	217,262	225,455
Membership dues 3/ (\$1,000)	324,196	342,061	358,509	388,535
University Health Alliance:				
Persons covered, Dec. 31 1/	10,033	14,005	19,290	30,043
Membership dues 3/ (\$1,000)	13,524	16,965	25,162	56,003
Commercial carrier premiums for accident and health insurance (\$1,000)	157,953	185,950	204,821	(NA)

NA Not available.

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

2/ Beginning in July 2001, Health Plan Hawaii's (HPH) commercial membership was transitioned into HMSA as a line of business. The transition was completed on November 1, 2001, leaving only 2,195 HPH Classic members in Health Plan Hawaii on December 31, 2001. This explains the relative change in the membership and the membership dues of HMSA and HPH between 2001 and 2000.

3/ Includes both employers' and employees' contributions.

4/ Health Plan Hawaii is an HMSA affiliate HMO.

5/ Queen's Hawaii Care only. Queen's Island Care and Queen's Preferred Plan ceased operations effective April 1, 2001.

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 1998 TO 2000

[Health verification questions were added to the survey used to collect the 2000 data. Earlier estimates shown in this table were revised to reflect this survey change. Information shown in earlier Data Books, however, is not comparable]

Subject	Annual			Two-year moving average	
	1998 1/	1999 1/	2000	1998-1999 1/	1999-2000
Percent not covered 2/	8.9	10.3	1/ 10.1	9.6	1/ 10.2
Standard error	1.2	1.3	1.3	1.0	1.0
Rank 3/	4/ 5	5/ 15	12	5/ 7	5/ 12

1/ Revised. Revised 2000 figures reflect a revision released by the Census Bureau in January 2002 due to a November 2001 weighting correction.

2/ The 2000 annual U.S. percentage was 14.0. The 1999-2000 U.S. two-year moving average percentage was 14.2.

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

4/ Tied with two other states.

5/ Tied with another state.

Source: U.S. Census Bureau, "Health Insurance Coverage: 2000" (January 2002)

<<http://www.census.gov/hhes/hlthins/hlthin00/hi00td.html>> accessed July 5, 2002.

**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: 1997 TO 2001**

[Years ended June 30]

Subject and year	State total	Honolulu	Hawaii	Kauai	Maui
Number of fires:					
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
2001	4,304	2,910	637	266	491
Fire deaths:					
1997	12	11	-	-	1
1998	13	12	-	1	-
1999	2	2	-	-	-
2000	3	2	1	-	-
2001	3	2	-	-	1
Fire losses (\$1,000):					
1997	1/ 26,646	17,333	4,918	1/ 587	3,808
1998	1/ 24,727	13,252	6,447	1/ 1,080	3,948
1999	1/ 22,213	13,237	4,019	1/ 1,067	3,890
2000	1/ 20,860	11,979	5,302	1/ 706	2,873
2001	19,268	12,589	4,094	478	2,107

1/ Figures for Kauai County 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:
1990 TO 2000**

[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	
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	
2000	432,092	2,982,367	12,331,233	29,853	15,658	6,063	
	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
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
2000	4,067	2,494	953	430	121	42	25

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: 1999 AND 2000

[Excludes government employees and self-employed persons]

Year and county	Number of establishments 1/	Number of employees 2/	Payroll (\$1,000)	
			First quarter	Annual
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
2000				
State total	29,853	432,092	2,982,367	12,331,233
Hawaii	3,629	44,147	260,507	1,094,151
Honolulu	20,637	315,862	2,283,433	9,391,505
Kauai	1,698	19,833	114,595	471,317
Maui	3,889	52,250	323,832	1,374,260

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

2/ For week including March 12.

Source: U.S. Census Bureau, *County Business Patterns 1999, Hawaii*, CBP/99-13 (April 2001), table 5 <<http://www.census.gov/prod/2001pubs/cbp99/cbp99-13.pdf>> accessed May 8, 2001 and *County Business Patterns 2000, Hawaii*, CBP/00-13 (May 2002), table 5 <<http://www.census.gov/prod/2002pubs/00cbp/cbp00-13.pdf>> accessed May 30, 2002.

**Table 15.17-- CHARACTERISTICS OF BUSINESS ESTABLISHMENTS,
BY MAJOR GROUP: 2000**

[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	29,853	432,092	12,331,233
11	Forestry, fishing, hunting and agricultural support	48	(E)	(D)
21	Mining	13	(C)	(D)
22	Utilities	44	2,480	164,458
23	Construction	2,391	23,625	1,044,403
31-33	Manufacturing 3/	911	14,844	461,694
311	Food manufacturing	238	5,914	142,527
315	Apparel manufacturing	112	1,786	36,924
323	Printing & related support activities	111	1,312	39,710
42	Wholesale trade	1,809	18,714	626,690
44-45	Retail trade 3/	4,924	63,356	1,312,842
448	Clothing and clothing accessories stores	1,283	11,027	199,331
48-49	Transportation & warehousing	716	23,432	812,365
51	Information	533	8,393	346,823
52	Finance & insurance	1,375	18,369	783,884
53	Real estate & rental & leasing	1,807	14,246	423,162
54	Professional, scientific & technical services	2,751	18,804	787,866
55	Management of companies & enterprises	223	5,046	244,820
56	Admin., support, waste mgt., remediation	1,696	33,498	723,521
61	Educational services	432	13,182	322,570
62	Health care and social assistance 3/	3,007	50,479	1,787,261
621	Ambulatory health care services	2,380	18,707	791,784
71	Arts, entertainment & recreation	482	10,000	174,023
72	Accommodation & food services	3,021	84,935	1,645,323
81	Other services (except public admin.)	3,184	23,476	489,224
95	Auxiliaries (except corporate, subsidiary & regional mgt.)	88	4,183	153,584
99	Unclassified establishments	398	540	13,288

C 100 to 249.

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 other subgroups not shown separately.

Source: U.S. Census Bureau, *County Business Patterns 2000, Hawaii*, CBP/00-13 (May 2002), table 1
<<http://www.census.gov/prod/2002pubs/00cbp/cbp00-13.pdf>> accessed May 30, 2002.

Table 15.18-- CHARACTERISTICS OF BUSINESS ESTABLISHMENTS, BY EMPLOYMENT-SIZE CLASS: 1999 AND 2000

[Excludes government employees and self-employed persons]

Employment-size class	Number of establishments		Number of employees		Annual payroll (\$1,000)	
	1999	2000	1999	2000	1999	2000
Total	29,569	29,853	419,047	432,092	11,661,968	12,331,233
1 to 4	15,520	15,658	28,059	28,336	898,475	917,931
5 to 9	6,111	6,063	40,186	39,995	1,029,327	1,025,466
10 to 19	3,948	4,067	53,116	54,739	1,346,585	1,443,517
20 to 49	2,474	2,494	74,375	75,509	1,921,317	1,949,302
50 to 99	924	953	62,438	64,904	1,604,704	1,746,385
100 to 249	412	430	60,237	63,503	1,702,890	1,876,246
250 to 499	115	121	38,334	40,182	1,059,145	1,158,651
500 to 999	43	42	29,773	28,307	895,222	891,790
1,000 or more	1/ 22	2/ 25	32,529	36,617	1,204,303	1,321,945

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

2/ 1,000-1,499 employees, 17 establishments; 1,500-2,499 employees, 7 establishments; 2,500-4,999 employees, 1 establishment.

Source: U.S. Census Bureau, *County Business Patterns 1999, Hawaii*, CBP/99-13 (April 2001), pp. 3, 25, and 30 <<http://www.census.gov/prod/2001pubs/cbp99/cbp99-13.pdf>> accessed May 8, 2001 and *County Business Patterns 2000, Hawaii*, CBP/00-13 (May 2002), pp.3, 26, and 31 <<http://www.census.gov/prod/2002pubs/00cbp/cbp00-13.pdf>> accessed May 30, 2002.

Table 15.19-- BUSINESS CLIMATE INDEXES: 1997 TO 2001

Index	1997	1998	1999	2000		2001	
				Index	Rank	Index	Rank
Economic performance	C	F	D	D	40	D	37
Business vitality	F	F	F	F	48	F	48
Development capacity	B	B	C	D	37	F	46

Source: Corporation for Enterprise Development, *Development Report Card for the States* (annual)
 <<http://drc.cfed.org>> accessed February 13, 2002.

Table 15.20-- CHARACTERISTICS OF BUSINESS AND PROFESSIONAL FIRMS, BY COUNTIES: 2002

Characteristic	State total	Honolulu	Maui	Kauai	Hawaii
All businesses	45,410	32,021	5,453	2,743	5,193
Business type, total 1/	24,458	17,343	2,950	1,385	2,780
Corporation	19,301	13,890	2,331	963	2,117
Partnership	801	520	125	56	100
Proprietorship	4,356	2,933	494	366	563
Employees, total 1/	13,515	10,037	1,290	794	1,394
1 to 4	5,813	4,077	592	440	704
5 to 9	2,940	2,211	279	150	300
10 to 19	2,005	1,535	184	96	190
20 to 49	1,493	1,169	132	65	127
50 to 99	569	472	44	22	31
100 to 199	320	270	25	8	17
200 to 299	113	92	10	4	7
300 to 499	105	84	10	4	7
500 to 999	83	61	9	5	8
1,000 and over	74	66	5	-	3
Sales volume, total 1/	10,731	8,083	958	590	1,100
Under \$500,000	6,068	4,395	515	388	770
\$500,000 to \$999,999	1,547	1,184	142	78	143
\$1.0 to \$4.9 million	1,838	1,456	190	81	111
\$5.0 to \$9.9 million	442	364	41	12	25
\$10.0 to \$24.9 million	355	286	35	12	22
\$25.0 million and over	481	398	35	19	29
Year established, total 1/	22,838	17,423	2,031	1,116	2,268
1821 to 1849	30	16	4	2	8
1850 to 1899	171	119	19	10	23
1900 to 1949	1,300	940	114	72	174
1950 to 1959	1,152	934	73	44	101
1960 to 1969	2,403	1,917	182	96	208
1970 to 1979	5,738	4,283	602	254	599
1980 to 1989	7,598	5,638	654	469	837
1990 to 1999	4,175	3,328	377	163	307
2000 and later	271	248	6	6	11

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

Source: HBD Inc., *Hawaii Business Directory 2002* (January 2002), pages ix and xi.

**Table 15.21-- REGISTERED CORPORATIONS AND PARTNERSHIPS:
1998 TO 2001**

[Excludes eleemosynary corporations]

Subject	1998	1999	2000	2001
Domestic (Hawaii) corporations:				
Formed 1/	2,938	2,672	2,661	2,923
Dissolved or merged 2/	2,957	3,243	3,414	3,295
On record, June 30 3/	38,231	37,612	37,038	37,565
Foreign (non-Hawaii) corporations:				
Qualified 1/	905	935	1,001	876
Withdrawn, merged, or cancelled 2/	429	513	424	974
On record, June 30 3/	7,731	7,890	8,323	8,164
Partnerships:				
Registered 1/	900	718	700	628
Dissolved or cancelled 2/	1,044	1,100	1,003	936
On record, June 30 3/	8,177	7,628	7,329	7,068
Domestic (Hawaii) Limited Liability Companies:				
Formed 1/	1,076	1,379	1,940	2,332
Dissolved or merged 2/	2	11	6	270
On record, June 30 3/	1,216	2,553	4,447	6,529
Foreign (non-Hawaii) Limited Liability Companies:				
Qualified 1/	184	267	239	322
Withdrawn or merged 2/	5	7	25	65
On record, June 30 3/	233	472	693	958
Domestic (Hawaii) Limited Liability Partnerships:				
Formed 1/	31	41	33	46
Dissolved or merged 2/	1	3	10	4
On record, June 30 3/	44	81	103	136
Foreign (non-Hawaii) Limited Liability Partnerships:				
Qualified 1/	8	6	3	-
Withdrawn or cancelled 2/	-	-	-	-
On record, June 30 3/	10	14	17	18

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 or conversion from another type of entity, reflecting inaccuracy in manual tabulation. A discrepancy does occur when a domestic corporation converts to a limited liability company because the statistic is reflected for the domestic corporation and included in the dissolved or merged statistic, but it is not reflected in the limited liability company's formed statistic.

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: 2000

[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	1,719.0	3,126
2	BancWest Corp.	1858/1974	1,525.9	5,000
3	Schuler Homes Inc.	1988	1,345.5	1,022
4	Pacific Century Financial Corp.	1897	1,320.9	4,162
5	Tesoro Hawaii Corp.	1904	1,300.0	682
6	Hawaii Medical Service Assn. (HMSA)	1938	1,122.0	1,535
7	Alexander & Baldwin Inc.	1870/1900	1,068.6	2,029
8	Kamehameha Schools	1884	936.0	1,250
9	Cheap Tickets Inc.	1986	665.5	1,051
10	Verizon Hawaii	1883	638.7	2,520

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 2001, p. 56.

**Table 15.24-- NET INCOME OR LOSS AND TOTAL REVENUES OF
SELECTED COMPANIES: 1999 AND 2000**

[Based on 2000 ranks for reporting companies]

Company	Net income or loss (\$1,000)		Sales (\$1,000,000)	
	1999	2000	1999	2000
Largest net incomes:				
BancWest Corp.	172,378	216,394	1,333.3	1,525.9
Pacific Century Financial Corp.	132,957	113,661	1,292.1	1,320.9
Alexander & Baldwin Inc.	62,579	90,574	1/ 959.3	1,068.6
Largest net losses:				
Hawaiian Airlines Inc.	(29,270)	(18,600)	488.9	607.2

1/ Revised figures from 2000 company reports were listed in the footnotes of the *Hawaii Business* table, but were not updated in their table.

Source: "The Hawaii Business Top 250," *Hawaii Business*, August 2001, p. 100.

**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/			
		Total	Black- owned	Hispanic- owned 2/	Owned by Asians and others 3/
1992					
All firms:					
Number	79,050	41,111	717	3,192	38,392
Sales and receipts (\$1,000)	10,724,000	4,928,642	27,382	187,717	4,766,788
Firms with paid employees:					
Number	10,420	5,555	42	277	5,301
Sales and receipts (\$1,000)	8,806,000	3,926,269	16,794	131,663	3,804,639
Employees	99,280	44,712	211	2,357	42,461
Annual payroll (\$1,000)	1,799,000	760,387	2,513	39,300	724,331
1997					
All firms:					
Number	93,981	54,250	638	4,153	51,092
Sales and receipts (\$1,000)	55,361,257	14,822,367	34,165	277,047	14,571,305
Firms with paid employees:					
Number	23,415	12,719	168	360	12,264
Sales and receipts (\$1,000)	52,869,179	13,569,934	20,562	178,206	13,408,466
Employees	412,304	125,771	561	2,276	123,787
Annual payroll (\$1,000)	10,418,079	3,057,851	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* <<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* <<http://www.census.gov/epcd/mwb97/hi/HI.html>> accessed May 8, 2001; DBED, *Data Book 1993-94*, table 15.26.