

**Table 15.06-- CHARACTERISTICS OF BANKS: SEPTEMBER 30, 1997**

[Data for banks headquartered in Hawaii; includes their out-of-State branches and facilities.  
Excludes data for banks with branches and facilities in Hawaii but headquartered outside  
Hawaii. Covers 14 banks with 8,875 employees]

| Subject                | Million dollars | Subject                                 | Percent of loans |
|------------------------|-----------------|---|------------------|
| ASSETS AND LIABILITIES |                 | ASSET QUALITY OF LARGE COMMERCIAL BANKS |                  |
| Assets                 | 22,499          |   |                  |
| Loans                  | 15,122          | Loan loss reserve                       | 1.75             |
| Investment securities  | 4,589           | Net chargeoffs                          | 0.46             |
| Liabilities            | 20,524          | Past due and non-accrual                | 2.64             |
| Deposits               | 15,398          | Real estate                             | 3.10             |
| Other borrowings       | 3,477           | Commercial                              | 1.90             |
| Equity capital         | 1,975           | Consumer                                | 3.96             |
| Loan loss reserve      | 265             | Agricultural                            | 18.69            |
| Unused commitments     | 9,825           |   |                  |

Source: Federal Reserve Bank of San Francisco, records.