

**Table 15.06-- CHARACTERISTICS OF BANKS HEADQUARTERED IN HAWAII:  
DECEMBER 31, 1998**

[Includes their out-of-State branches and facilities. Excludes data for banks with branches and facilities in Hawaii but headquartered outside Hawaii. Covers 12 banks with 8,265 employees]

Subject	Million dollars	Subject	Percent of loans
ASSETS AND LIABILITIES		ASSET QUALITY OF LARGE COMMERCIAL BANKS	
Assets	24,155		
Foreign 1/	3,521	Loan loss reserve	1.88
Domestic 2/	20,634	Net chargeoffs	0.53
Loans	16,557	Past due and non-accrual	2.78
Foreign 1/	2,670	Real estate	3.00
Domestic 2/	13,887	Commercial	2.39
Investment securities	4,806	Consumer	3.60
Liabilities	22,131	Agricultural	0.73
Deposits	16,603		
Foreign 1/	3,100		
Domestic 2/	13,503		
Other borrowings	3,217		
Equity capital	2,024		
Loan loss reserve	313		
Unused commitments	10,144		

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.