

**Table 15.06-- CHARACTERISTICS OF BANKS HEADQUARTERED IN HAWAII:
DECEMBER 31, 1999**

[Includes their out-of-State branches and facilities. Excludes data for banks with branches and facilities in Hawaii but headquartered outside Hawaii. Covers 10 banks with 7,605 employees]

Subject	Million dollars	Subject	Percent of loans
ASSETS AND LIABILITIES		ASSET QUALITY OF LARGE COMMERCIAL BANKS	
Assets	23,568	Loan loss reserve	1.81
Foreign 1/	3,308	Net chargeoffs	1.25
Domestic 2/	20,260	Past due and non-accrual	2.71
Loans	16,215	Real estate	3.06
Foreign 1/	2,451	Commercial	2.67
Domestic 2/	13,763	Consumer	2.80
Investment securities	4,694	Agricultural	0.37
Liabilities	21,487		
Deposits	16,803		
Foreign 1/	3,144		
Domestic 2/	13,659		
Other borrowings	2,331		
Equity capital	2,081		
Loan loss reserve	295		
Unused commitments	10,124		

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.