

**Table 15.04-- CHARACTERISTICS OF COMMERCIAL BANKS
HEADQUARTERED IN HAWAII: 2016 TO 2019**

[As of December 31. Federal Deposit Insurance Corporation insured banks with assets greater than \$100 million. Includes out-of-State branches and facilities of banks. Excludes data for banks with branches and facilities in Hawaii but headquartered outside Hawaii]

Subject 1/	2016	2017	2018	2019
Number of institutions reporting	6	6	6	6
Total employees (full-time equivalent)	5,392	5,476	5,402	5,345
Aggregate condition and income data (In millions of dollars)				
Net income (year-to-date)	476	418	564	589
Total assets	42,824	44,602	44,990	45,675
Total loans and leases	25,003	26,827	28,593	29,713
Total deposits	36,976	38,724	38,413	38,680
Equity capital	4,239	4,395	4,380	4,566
Performance ratios (year-to-date, percent)				
Yield on earning assets	3.15	3.28	3.59	3.77
Net charge-offs to loans and leases	0.05	0.13	0.11	0.15
Return on assets	1.14	0.95	1.27	1.30
Return on equity	11.06	9.60	12.95	13.03
Condition ratios (percent)				
Net loans and losses to assets	57.66	59.45	62.86	64.38
Loss allowances to				
Loans and leases	1.25	1.16	1.10	1.03
Noncurrent loans and leases	631.73	761.42	865.52	582.86
Noncurrent loans and leases to total loans and leases	0.20	0.15	0.13	0.18

1/ Definition of terms may be found on the Federal Deposit Insurance Corporation website in its glossary.

Source: Federal Deposit Insurance Corporation, Division of Insurance and Research, "State Banking Performance Summary - FDIC-Insured Institutions" <<https://www7.fdic.gov/qbp/qbpSelect.asp?menuItem=STBL>> accessed June 20, 2020.