

**Table 15.05-- CHARACTERISTICS OF COMMERCIAL BANKS
HEADQUARTERED IN HAWAII: 2017 TO 2020**

[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/	2017	2018	2019	2020
Number of institutions reporting	6	6	6	6
Total employees (full-time equivalent)	5,476	5,402	5,345	5,240
Aggregate condition and income data (In millions of dollars)				
Net income (year-to-date)	418	564	589	384
Total assets	44,602	44,990	45,675	51,397
Total loans and leases	26,827	28,593	29,713	31,355
Total deposits	38,724	38,413	38,680	44,664
Equity capital	4,395	4,380	4,566	4,815
Performance ratios (year-to-date, percent)				
Yield on earning assets	3.28	3.59	3.77	3.16
Net charge-offs to loans and leases	0.13	0.11	0.15	0.14
Return on assets	0.95	1.27	1.30	0.78
Return on equity	9.60	12.95	13.03	8.19
Condition ratios (percent)				
Net loans and losses to assets	59.45	62.86	64.38	59.98
Loss allowances to				
Loans and leases	1.16	1.10	1.03	1.68
Noncurrent loans and leases	761.42	865.52	582.86	951.63
Noncurrent loans and leases to total loans and leases	0.15	0.13	0.18	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 May 28, 2021.