

**Table 15.04-- CHARACTERISTICS OF COMMERCIAL BANKS
HEADQUARTERED IN HAWAII: 2018 TO 2021**

[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/	2018	2019	2020	2021
Number of institutions reporting	6	6	6	5
Total employees (full-time equivalent)	5,402	5,345	5,240	5,154
Aggregate condition and income data (In millions of dollars)				
Net income (year-to-date)	564	589	384	619
Total assets	44,990	45,675	51,397	56,623
Total loans and leases	28,593	29,713	31,355	31,163
Total deposits	38,413	38,680	44,664	50,123
Equity capital	4,380	4,566	4,815	5,012
Performance ratios (year-to-date, percent)				
Yield on earning assets	3.59	3.77	3.16	2.68
Net charge-offs to loans and leases	0.11	0.15	0.14	0.06
Return on assets	1.27	1.30	0.78	1.13
Return on equity	12.95	13.03	8.19	12.67
Condition ratios (percent)				
Net loans and losses to assets	62.86	64.38	59.98	54.33
Loss allowances to				
Loans and leases	1.10	1.03	1.68	1.29
Noncurrent loans and leases	865.52	582.86	951.63	825.38
Noncurrent loans and leases to total loans and leases	0.13	0.18	0.18	0.16

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" (annual) <<https://www7.fdic.gov/qbp/qbpSelect.asp?menuItem=STBL>> accessed May 26, 2022.