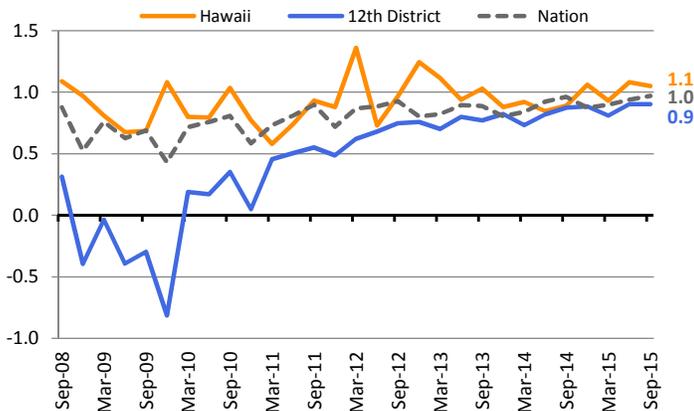


Overview:

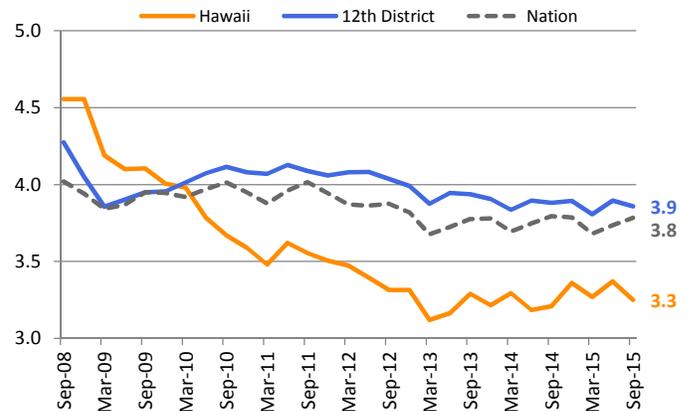
We are seeking your feedback on the “Banks at a Glance” overview narratives for future editions. Please send us a brief email to sf.bsr.publications@sf.frb.org to let us know if you found these narratives to be important (see previous reports at <http://www.frbsf.org/banking/publications/banks-at-a-glance/>). You could also provide any other comment or question about these reports.

Average 1-Quarter Return on Avg. Assets (%)



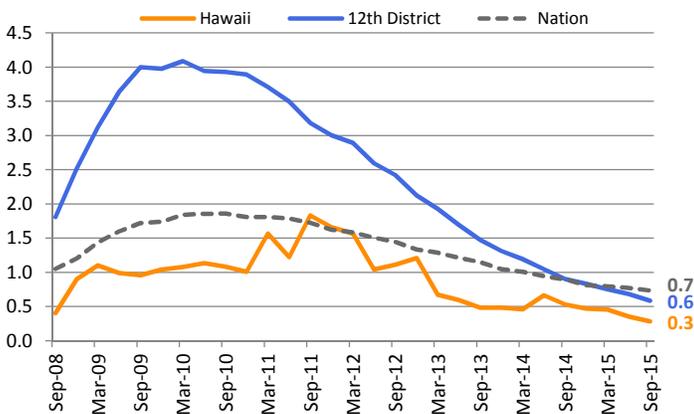
Quarterly net income / average assets, annualized

Net Interest Margin (%)



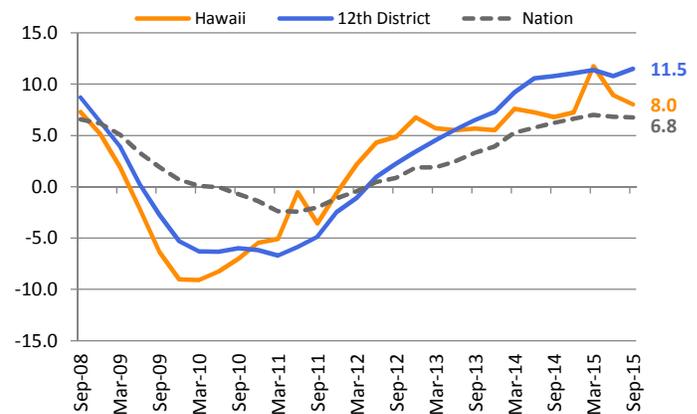
Quarterly net interest income / average earning assets, annualized

Avg. Nonperforming Assets / Total Assets (%)

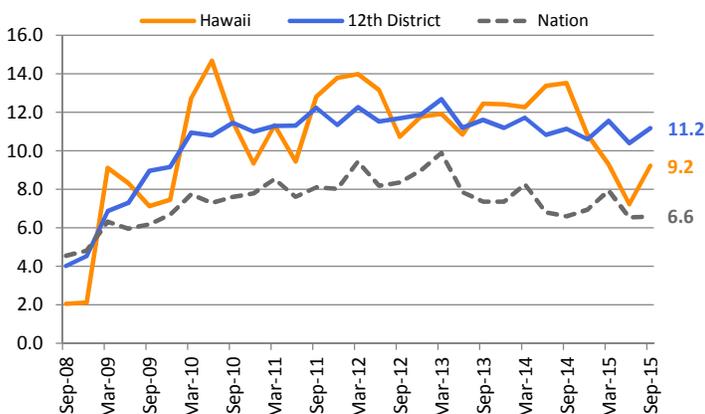


Nonperforming: 90 + days past due + nonaccrual + other real estate owned

Avg. Net Loan Growth Rate, Year-Over-Year (%)

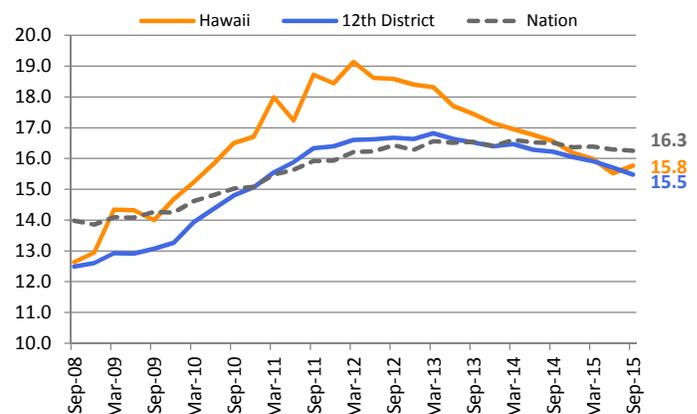


Avg. Short-Term Investments / Total Assets (%)



Short-term investments: <= 1 year

Average Total Risk-Based Capital Ratio (%)



Total capital / risk-based assets

Note: Ratios represent 25% trimmed means (highest and lowest 25% of ratios are trimmed before averaging), ROAA is return on average assets.

I. Summary Items	Hawaii			United States		
	Sep-15	Jun-15	Sep-14	Sep-15	Jun-15	Sep-14
median bank asset size (millions)	\$4,996	\$4,941	\$2,676	\$181	\$177	\$169
number of banks	5	5	6	5,381	5,441	5,637
-state member	1	1	1	807	818	823
-national	1	1	1	1,013	1,025	1,090
-nonmember	3	3	4	3,561	3,598	3,724
memo: number < 5 yrs. old	0	0	0	7	10	14

II. Balance Sheet Highlights	Average Hawaii Bank (trimmed 25%)			Average U.S. Bank (trimmed 25%)		
	Sep-15	Jun-15	Sep-14	Sep-15	Jun-15	Sep-14
Selected Loan Concentrations (% Total Risk-Based Capital)	%	%	%	%	%	%
total CRE (excl. owner-occupied nonfarm-nonresidential)	124.7	118.2	141.3	110.4	110.1	109.2
-construction & land development	13.5	15.2	18.2	24.6	24.2	23.8
-nonfarm nonresidential (excl. owner-occupied)	88.5	82.8	95.4	60.2	60.7	60.5
-multi-family	28.9	29.2	28.8	9.7	9.5	9.4
nonfarm nonresidential owner-occupied	41.3	40.5	65.4	66.7	67.1	68.0
1-4 family residential (includes home equity)	206.8	203.8	177.4	134.4	134.4	133.2
agricultural & farmland secured	0.4	0.4	0.3	48.3	47.3	44.7
commercial & industrial	85.4	86.4	104.8	72.3	72.8	72.1
consumer	59.0	57.1	38.3	19.5	19.5	20.1
Liquidity, Funding, and Capital	%	%	%	%	%	%
net loans & leases growth rate (year-over-year)	8.0	8.9	6.8	6.8	6.8	6.2
net loans & leases / total assets	59.0	58.9	57.9	63.9	63.4	62.0
core deposits / total assets (w/CDs <= \$250K)	73.5	73.5	73.8	79.0	79.4	79.6
net noncore funding dependence (w/CDs > \$250K)	13.9	12.8	7.0	2.2	2.3	1.8
securities / total assets	24.9	26.3	21.5	20.5	21.0	22.0
tier 1 leverage ratio	10.0	9.9	9.4	10.3	10.3	10.2
total risk-based capital ratio	15.8	15.5	16.6	16.3	16.3	16.5

III. Performance Measures	Sep-15	Jun-15	Sep-14	Sep-15	Jun-15	Sep-14
Earnings (year-to-date annualized)	%	%	%	%	%	%
return on average assets	1.00	1.02	0.89	0.94	0.92	0.91
net interest income (tax equivalent) / average assets	3.13	3.11	3.08	3.49	3.46	3.50
net interest margin	3.36	3.35	3.24	3.74	3.71	3.75
noninterest revenues / average assets	0.77	0.78	0.79	0.57	0.56	0.57
overhead expenses / average assets	2.55	2.57	2.77	2.81	2.81	2.86
loan loss provisions / average assets	0.00	0.00	0.00	0.06	0.05	0.06
efficiency ratio (overhead expense / NOI tax equivalent)	65.51	66.01	75.31	67.98	68.48	68.77
Asset Quality	%	%	%	%	%	%
noncurrent loans & leases / gross loans & leases	0.39	0.50	0.68	0.76	0.80	0.94
loans & leases past due 30-89 days / gross loans & leases	0.15	0.23	0.34	0.50	0.51	0.57
loans & leases past due 30+ days or nonaccrual / grs lns & lses	0.50	0.58	1.15	1.45	1.51	1.72
allowance for losses / loans & leases not held for sale	1.35	1.43	1.61	1.36	1.38	1.44
net charge-offs / year to date average loans & leases	0.03	0.05	0.00	0.05	0.04	0.08

Population of banks includes commercial banks only. De Novo banks (<5 years old) are omitted. CRE = Commercial Real Estate.

Averages are trimmed (upper/lower 25% of observations are removed before averaging).

Sources: Regulatory Condition & Income Reports and Federal Reserve financial & databases.

For this and other publications, see: <http://www.frbsf.org/banking/publications>



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