

# **PUBLIC DISCLOSURE**

**March 13, 2023**

## **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

**Bank of Hawaii**

**RSSD # 795968**

**130 Merchant Street  
Honolulu, Hawaii, 96813**

**Federal Reserve Bank of San Francisco**

**101 Market Street**

**San Francisco, California 94105**

*NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with the safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.*

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## INSTITUTION RATING

### ***Institution's Community Reinvestment Act (CRA) Rating***

Bank of Hawaii is rated "OUTSTANDING"

The following table shows the performance level of Bank of Hawaii with respect to the lending, investment, and service tests.

PERFORMANCE LEVELS	PERFORMANCE TESTS		
	LENDING TEST*	INVESTMENT TEST	SERVICE TEST
OUTSTANDING	X	X	X
HIGH SATISFACTORY			
LOW SATISFACTORY			
NEEDS TO IMPROVE			
SUBSTANTIAL NONCOMPLIANCE			

\* The lending test is weighted more heavily than the investment and service tests in determining the overall rating.

The major factors supporting the institution's rating include:

- Lending levels that reflect excellent responsiveness to assessment area credit needs, with a substantial majority of loans made within the bank's assessment areas;
- Extensive use of innovative and/or flexible lending practices in meeting the credit needs of the assessment areas;
- A leader in making community development loans and utilization of flexible lending programs that are responsive to affordable housing and small business credit needs of the assessment areas;

- Excellent levels of qualified community development investments and grants, particularly those not routinely provided by private investors, often in a position of leadership;
- Excellent responsiveness to credit and community development needs of the assessment area and extensive use of innovative or complex investments to support community development initiatives;
- A leader in providing community development services, and readily accessible retail banking services that are tailored to the convenience and needs of the assessment areas.
- An overall good distribution of loans among borrowers of different income levels and businesses of different sizes; and
- A geographic distribution of loans that reflects good penetration throughout the bank's assessment areas.

## INSTITUTION

### ***Description of Institution***

Bank of Hawaii (Bank), the primary subsidiary of bank holding company, Bank of Hawaii Corporation, is headquartered in Honolulu, Hawaii, and reported \$23.6 billion in total assets as of December 31, 2022. The Bank and its subsidiaries provide a variety of financial services to businesses, consumers, and governments throughout the state of Hawaii and the United States Pacific Island Territories, Guam, and Saipan.

The Bank operates 51 full-service branches throughout its assessment areas. Hawaii is the Bank's primary operating area with 47 locations in the state. The Bank also operates two branches in Guam and one branch in Saipan. In addition to its retail branch network, Bank of Hawaii operates 12 residential loan offices, 15 small business centers, and nine corporate commercial banking centers for larger business needs located throughout its assessment areas. Since the previous examination, the Bank closed 28 branches in the state of Hawaii. Several of these closures were due to the consolidation of multiple branches into single locations.

The Bank's strategy is to continue to build on the strengths of the company's core markets of Hawaii and the Pacific Island Division Territories. The Bank's areas of emphasis include mortgage, consumer, commercial and small business banking, and investment services. The Bank has a significant presence in most of its markets and business lines, generally ranking either first or second in terms of market share.

The composition of the loan portfolio as of December 31, 2022, is shown in Exhibit 1 on the following page. The loan mix is reflective of the Bank's focus on mortgage, business, and consumer lending, with mortgage lending being a major focus.

<b>EXHIBIT 1</b>		
<b>LOANS AND LEASES AS OF DECEMBER 31, 2022</b>		
<b>Loan Type</b>	<b>\$ ('000s)</b>	<b>%</b>
Secured by 1-4 Family Residential Real Estate	6,985,274	51.2
Commercial/Industrial & non-Farm Non-Residential Real Estate	3,475,226	25.5
Consumer Loans & Credit Cards	1,235,905	9.1
Multi-Family Residential Real Estate	879,209	6.4
State, Political Subdivisions and All Other	649,649	4.8
Construction & Land Development	422,331	3.1
Farm Land & Agriculture	2,847	0.0
<b>Total (Gross)</b>	<b>13,650,441</b>	<b>100</b>

Since the previous examination, the Bank exited the American Samoa market. The Bank's five current assessment areas are delineated as follows:

1. The Honolulu Assessment Area is comprised of Honolulu County, which constitutes the Urban Honolulu MSA. Honolulu County includes the island of Oahu and the Northwestern Hawaiian Islands.
2. The Maui Assessment Area is comprised of Maui and Kalawao counties, which includes the entirety of the islands of Maui, Lanai, Molokai, and Kahoolawe.
3. The Non-MSA assessment area includes Hawaii and Kauai counties and includes the islands of Hawaii, Kauai, and Niihau.

Together these three assessment areas compose the entire state of Hawaii. The remaining two assessment areas are as follows:

4. The Guam Assessment Area consists of the entire United States (U.S.) Territory of Guam.
5. The Saipan Assessment Area consists of the entire Island of Saipan in the Commonwealth of the Northern Mariana Islands.

These assessment areas are home to diverse markets with unique credit needs that are discussed in the respective performance contexts. There were no legal or financial impediments that inhibited the Bank's ability to meet the credit needs of its communities consistent with its business strategy, size, financial capability, and the local economic conditions in each of the respective assessment areas. The Bank received an outstanding rating at its previous CRA examination conducted as of August 8, 2016.

## Scope of Examination

The Bank's performance was evaluated in accordance with the Interagency Large Institution CRA Examination Procedures. As such, performance was assessed under the lending, investment, and service tests. The evaluation period for the lending test was January 1, 2016, to June 30, 2022. The evaluation period for community development activity, including community development loans, investments, and services, was August 9, 2016, to March 13, 2023.

The Honolulu, Guam, and Saipan assessment areas were reviewed using full-scope examination procedures. The Maui and Non-MSA assessment areas received limited scope reviews based on the bank's smaller presence and lower volumes of lending and deposit activity in those areas. The types of reviews were determined based on economic and demographic factors as well as the Bank's strategic goals and objectives.

Performance in the Honolulu assessment area carried the greatest weight in the evaluation given the bank's largest presence in that community, followed by Guam and Saipan. Performance in the limited scope assessment areas were evaluated as being either consistent, below, or above performance in the full-scope assessment areas. The Limited Scope Market Profiles in Appendix D include the facts and data upon which this evaluation is based.

The lending test, which is weighted more heavily than the investment or service tests, is based upon the lending activity and opportunities within each assessment area. Home mortgages in the state of Hawaii carried the greatest weight in the evaluation given the volume of lending and the significant housing needs in these assessment areas. Small business loans received the next greatest weight in Hawaii, followed by consumer loans. In the Pacific Island Division Territories, consumer lending received the greatest weight, followed by small business lending. In some instances, lending levels were too limited to draw meaningful conclusions; however, those lending levels were considered in the review and are also presented in the lending tables contained in Appendix E.<sup>1</sup>

The scope of the evaluation is consistent throughout the evaluation unless otherwise noted. The primary differences in scope were centered in the Pacific Island Division Territories (Guam and Saipan), where product offerings and loan volumes did not always support a meaningful assessment for each product. Variations in scope for these assessment areas are noted in the respective sections.

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<sup>1</sup> All *Tables* referenced in this document can be found in Appendix E-CRA Core Tables.



## CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

The following sections contain conclusions regarding the Bank's overall performance followed by specific conclusions regarding the state of Hawaii and each of the Pacific Island Division Territories. The Bank's performance with respect to the lending, investment, and service tests, were heavily influenced by conclusions reached for Hawaii, where the vast majority of lending and deposit activities occurred during the review period.

### ***Lending Test***

The Bank's performance under the lending test is outstanding. Lending levels are excellent given the opportunities and competition within the various assessment areas. Community development lending is also excellent, demonstrating leadership and responsiveness to the need for affordable housing, as well as the need to stabilize low- and moderate-income geographies and provide jobs to low- and moderate-income individuals. Lending to borrowers of different income levels and businesses of different revenue sizes is good overall. The overall geographic distribution of loans is good and reasonably comparable to local demographic data, as well as to other lenders in the market. In addition, a substantial majority of loans were made within the Bank's assessment areas.

### **LENDING ACTIVITY**

The Bank's lending levels demonstrate excellent responsiveness to the credit needs of its assessment areas. Loan volumes in the various assessment areas compare reasonably with the Bank's share of deposits in those particular markets. Exhibit 2 on the next page, as well as Tables 1, 1A, 112, 112A, 143, and 143A located in Appendix E, show the Bank's loan originations by loan type for each of its assessment areas.

EXHIBIT 2 SUMMARY OF LENDING ACTIVITY January 1, 2016 to June 30, 2022				
Loan Type	#	%	\$(000s)	%
Credit Card	7,105	4	\$50,505	0
Motor Vehicle	67,737	38	\$1,988,462	12
Other - Unsecured	62,112	35	\$745,306	4
<b>Total Consumer related</b>	<b>136,954</b>	<b>77</b>	<b>\$2,784,273</b>	<b>16</b>
Home Improvement	2,072	1	\$314,153	2
Home Purchase	12,116	7	\$6,198,995	37
Multi-Family Housing	182	0	\$641,723	4
Refinancing	12,399	7	\$4,932,752	29
Other Purpose Closed-End	65	0	\$50,343	0
Other Purpose LOC	2,907	2	\$464,555	3
<b>Total HMDA related</b>	<b>29,741</b>	<b>17</b>	<b>\$12,602,522</b>	<b>75</b>
<b>Total Non-HMDA related</b>	<b>0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>
Small Business	11,686	7	\$1,481,199	9
<b>Total Small Business related</b>	<b>11,686</b>	<b>7</b>	<b>\$1,481,199</b>	<b>9</b>
<b>Total Small Farm related</b>	<b>0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>
<b>TOTAL LOANS</b>	<b>178,381</b>	<b>100</b>	<b>\$16,867,994</b>	<b>100</b>

## ASSESSMENT AREA CONCENTRATION

A substantial majority of lending activity occurred within the Bank's assessment areas. Exhibit 3 on the following page reflects the number and dollar volume of loans originated within the delineated assessment areas during the review period. Tables in Appendix E contain additional information regarding lending activity specific to each assessment area.

EXHIBIT 3 LENDING INSIDE AND OUTSIDE THE ASSESSMENT AREAS January 1, 2016 to June 30, 2022								
Loan Types	Inside				Outside			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Credit Card	7,045	99.2	\$49,849	98.7	60	0.8	\$656	1.3
Motor Vehicle	67,702	99.9	\$1,987,425	99.9	35	0.1	\$1,037	0.1
Other - Unsecured	62,029	99.9	\$743,086	99.7	83	0.1	\$2,220	0.3
<b>Total Consumer related</b>	<b>136,776</b>	<b>99.9</b>	<b>\$2,780,360</b>	<b>99.9</b>	<b>178</b>	<b>0.1</b>	<b>\$3,913</b>	<b>0.1</b>
Home Improvement	2,072	100	\$314,153	100	0	0	\$0	0
Home Purchase - Conventional	11,863	99.9	\$6,083,904	99.6	8	0.1	\$24,273	0.4
Home Purchase - FHA	131	100	\$37,984	100	0	0	\$0	0
Home Purchase - VA	114	100	\$52,834	100	0	0	\$0	0
Multi-Family Housing	181	99.5	\$639,558	99.7	1	0.5	\$2,165	0.3
Other Purpose Closed-End	65	100	\$50,343	100	0	0	\$0	0
Other Purpose LOC	2,907	100	\$464,555	100	0	0	\$0	0
Refinancing	12,399	100	\$4,932,752	100	0	0	\$0	0
<b>Total HMDA related</b>	<b>29,732</b>	<b>100</b>	<b>\$12,576,083</b>	<b>99.8</b>	<b>9</b>	<b>0</b>	<b>\$26,438</b>	<b>0.2</b>
Small Business	11,493	98.3	\$1,443,451	97.5	193	1.7	\$37,748	2.5
<b>Total Small Bus. related</b>	<b>11,493</b>	<b>98.3</b>	<b>\$1,443,451</b>	<b>97.5</b>	<b>193</b>	<b>1.7</b>	<b>\$37,748</b>	<b>2.5</b>
<b>TOTAL LOANS</b>	<b>178,001</b>	<b>99.8</b>	<b>\$16,799,894</b>	<b>99.6</b>	<b>380</b>	<b>0.2</b>	<b>\$68,099</b>	<b>0.4</b>

Note: Affiliate loans not included.

## GEOGRAPHIC AND BORROWER DISTRIBUTION

The Bank's distribution of loans reflects good penetration in geographies of different income levels throughout its assessment areas, and the Bank has a good record of serving borrowers and businesses regardless of income level or revenue size. Overall, geographic distributions are good among the various loan products, comparing reasonably with local demographic data and available opportunities. The proportion of home mortgage and small business lending in low- and moderate-income areas was reasonably consistent with the aggregate lending market. While aggregate lending data is not available for consumer loan products, the geographic distributions of consumer loans were generally consistent with the percentage of households or owner-occupied housing units among low- and moderate-income census tracts. Loans were distributed throughout the assessment areas with no conspicuous gaps in the lending patterns. The distribution of credit among borrowers of

different incomes and revenue sizes reflects good penetration among low- and moderate-income borrowers and businesses of different sizes.

These overall conclusions are based on a variety of performance context matters that affect the individual conclusions in the assessment areas. Such factors include the credit needs and opportunities within each assessment area, as well as the Bank's constraints and overall capacity to meet those needs. The facts and data supporting the overall conclusions are presented within the respective assessment area analyses.

The Bank offers several flexible home mortgage loan programs aimed at helping to meet the need for affordable housing in Hawaii. The following list includes Bank-specific and statewide or regional mortgage lending programs in which the Bank participates. These programs are available to borrowers in the entire state, with loans extended in all three of the Hawaii assessment areas during the review period, as described below:

- First Time Home Buyer Mortgage program – This program features access to homeownership counseling and discounts on closing costs for first time home buyers. Under the program, the 0.5 percent origination fee is waived. The Bank originated 1,279 loans, totaling \$492.7 million.
- Mortgage Credit Certificate (MCC) program - When filed with an individual tax return, the MCC allows first-time home buyers to receive a tax credit. The typical homeowner can deduct approximately one third of the interest they pay on their mortgage when they file taxes with an MCC. When the loan is underwritten, the additional write-off is counted as part of the applicant's earned income. The Bank originated 274 loans with MCCs, totaling \$87.7 million.
- Federal Housing Administration (FHA) loan program – A mortgage loan insured by the FHA has a down payment as low as 3.5 percent and closing costs that may be covered by the lender, developer, or builder.
- Veteran's Administration (VA) loan program – Military veterans and active-duty military personnel may borrow up to a 100 percent loan-to-value with a 25 percent guaranty by the VA. The Bank originated 1,063 loans, totaling \$437.3 million.
- Home Ready program – A low down payment mortgage product designed to help serve credit-worthy low-income borrowers. The Bank originated 30 loans, totaling \$9.0 million.
- Med Pro program – A specialized loan program designed to help retain critical medical residents, physicians, dentists, oral surgeons, and pharmacists within the state of Hawaii. This program offers lower down payment options, jumbo loan options, saving on fees, longer rate lock period and a discount on points. The Bank originated 19 loans, totaling \$20.5 million.

- Small Dollar Emergency Cash Loan Program – A program that provided immediate cash relief for emergency supplies and living essentials during the COVID-19 pandemic and other natural disaster recovery periods. This program provides the quick approval and processing of unsecured personal loans, primarily between \$1,000–\$5,000, with low fixed interest rates, flexible terms (no payments during first three months, fully amortizing for remaining 24 months), and waived loan fees. The Bank originated 176 loans, totaling \$2.0 million.

Department of Hawaiian Home Lands (DHHL) programs - The U.S. Department of Housing and Urban Development (HUD) has various programs available for Native Hawaiians to provide a home on trust land. As a direct endorsement lender, the Bank is able to provide financing under the following two programs:

- FHA 247 - Qualified Native Hawaiians may purchase or refinance leasehold and Hawaiian Homeland property under this program, which features up to 96.5 percent financing. The program has a one-time mortgage insurance payment of 3.8 percent, and no monthly insurance payment is required. The Bank originated 143 loans, totaling \$41.1 million.
- HUD 184 A – This program allows mortgage insurance of 1 percent versus the 3.8 percent under the FHA 247 program. This program permits loan-to-value ratios of up to 97.5 percent. The Bank originated 109 loans, totaling \$31.3 million.
- Key features offered under the above two programs include but are not limited to the following:
  - Flexible down payments and reserves
  - Uses FHA maximum mortgage limits for Hawaii
  - Mortgage Insurance premium financing available

The Bank also provides a variety of loan resolution options to help borrowers experiencing hardship avoid foreclosure. Home saving options include short-term repayment and/or forbearance plans, payment deferrals, modifications to the terms of the mortgage loan, and pre-foreclosure short sale options. Borrowers may also voluntarily transfer title to satisfy the mortgage debt and avoid foreclosure (deed in lieu or voluntary conveyance).

In addition to flexible mortgage loan programs, the Bank participates in a number of government-guaranteed small business lending programs, such as Small Business Administration (SBA) Express, 7(a), 504, and Small Loan Advantage Program, aimed at meeting the credit needs of small businesses in the assessment areas. The Bank was recognized as SBA Lender of the Year in 2020 for 504 Program lending, and for its SBA 7a lending program,

the Bank was named SBA Lender of the year in 2016 and ranked second in 2017. The Bank's offerings include loans under several Preferred Lender Programs, including the following:

- SBA 504 – A loan product that offers long-term, fixed-rate options to acquire major fixed assets for expansion. The Bank originated 34 loans totaling \$27.1 million.
- 7(a), SBA Express, 7(a) Small Loan Program – A loan product that offers shorter term loans designed to help businesses with special requirements, such as foreign exports, rural, and other specific purposes. The Bank originated 55 loans totaling \$7.3 million.
- Payroll Protection Program – A program structured to help small businesses and other organizations through the COVID-19 pandemic by providing fully forgivable loans that can be used to help preserve jobs and cover other specific business expenses. The Bank originated more than 8,000 loans totaling over \$830 million.

The Bank also developed various programs associated with its mortgage, home equity, installment, and auto loans for consumers impacted by the COVID-19 pandemic. These programs were designed to help affected consumers and businesses weather the financial impact of the pandemic and included loan modification and deferral options. Terms and characteristics of these programs included the following:

- Home mortgage borrowers impacted by the pandemic were provided up to 12 months of forbearance (initially up to six months of relief and an extension of up to an additional six months). Borrowers with mortgage and home equity forbearance plans were provided offers to defer unpaid payments to the end of their loans' maturity. As of December 10, 2021, over \$6.1 billion in residential mortgages and home equity loans were in deferral status.
- Commercial borrowers were offered two six-month payment deferrals. As of December 10, 2021, over \$4.8 billion in commercial loans were in deferral status.
- Installment and auto loan borrowers were provided up to nine months of deferrals (initially up to six months of relief and an extension of up to three months). As of December 10, 2021, over \$404.6 million in revolving credit, installment, and auto loans were in deferral status.

## **COMMUNITY DEVELOPMENT LENDING**

The Bank is a leader in making community development loans that are responsive to credit and community development needs within its assessment areas. As shown on Tables 1, 112, and 143, Bank of Hawaii made 991 community development loans, totaling \$3.7 billion, during the review period. These loans are responsive to each of the four CRA-defined community development categories of affordable housing, economic development, revitalization and/or

stabilization of certain geographies, and services targeted to low- and moderate-income individuals. The Bank made excellent levels of loans to developers of affordable housing and provided financing that helped retain jobs for low- and moderate-income individuals, both of which are identified as significant needs within its communities. During the review period, the Bank also financed loans that helped stabilize and revitalize low- and moderate-income areas, particularly those that suffered high unemployment due to the COVID-19 pandemic.

These community development loans benefitted each of the Bank's assessment areas. The highest levels of community development lending were in the Honolulu assessment area, where the Bank has its largest presence. Community development loans specific to the assessment areas are discussed in their respective sections of this evaluation.

## ***Investment Test***

Overall performance under the investment test is outstanding. The Bank made an excellent level of qualified community development investments and donations during the review period, often in a leadership role. These investments demonstrate excellent responsiveness to community development needs with particular emphasis in meeting the need for affordable housing to low- and moderate-income individuals. New investments made during the review period consisted of Low-income Housing Tax Credits (LIHTCs) that address the critical need for affordable housing throughout the Bank's assessment areas. Additional investments include mortgage-backed securities secured by mortgage loans that provide affordable housing to low- and moderate-income individuals, deposits held in low-income credit unions, and investment in a community development financial institution operating within the Bank's assessment area.

As shown in Table 110, Table 141, and Table 172, the Bank made a total of 47 qualified community development investments, totaling \$224.6 million during the review period. Of these, 22 investments totaling \$19.5 million were made during prior periods that remain on the Bank's books, and 25 investments totaling \$204.2 million were made during the current review period. In addition, the Bank provided 309 donations totaling \$9.0 million to community organizations that provide a variety of social services and affordable housing assistance to low- and moderate-income individuals. The Bank also donated to relief organizations that provide critical, immediate, and coordinated responses that help those impacted by natural disasters. Each investment and donation benefitted the Bank's assessment areas.

## **Service Test**

The Bank's overall performance under the service test is outstanding. This assessment is based on the Bank acting as a leader in providing qualified community development services coupled with delivery systems that are readily accessible to all portions of the assessment areas via branch locations and other facilities, as well as alternative delivery systems. During the review period, the Bank exhibited efforts to modify and enhance the accessibility of retail banking products to underbanked and unbanked low- and moderate-income individuals.

### **RETAIL BANKING SERVICES**

Retail delivery systems are readily accessible to the Bank's geographies and individuals of different income levels in its assessment areas. The Bank's network of 51 full-service branches and alternative systems for delivering retail banking services are effective in providing needed services to low- and moderate-income individuals and areas.

The Bank's record of opening and closing branches has not adversely affected accessibility of its delivery systems, particularly to low- and moderate-income geographies and low- and moderate-income individuals. During the review period, the Bank closed 28 branches in the state of Hawaii (21 in the Honolulu assessment area, three in the Maui assessment area, and four in the Non-MSA assessment area), and closed its agency facility in American Samoa. However, the majority of the branch closures were in middle- or upper-income geographies, and alternative branches and automated teller machines (ATM) were located within reasonable proximity of each closure. The Bank also opened 7 branches in the state of Hawaii (five in the Honolulu assessment area, one in the Maui assessment area, and one in the Non-MSA assessment area) since the previous examination. As shown on Tables 111, 142, and 173, Bank of Hawaii's network of branches and ATMs are accessible to low- and moderate-income geographies, as several of them are located either in or near those neighborhoods.

Retail services are tailored to the convenience and needs of its assessment area, particularly for low- and moderate-income individuals. The Bank has responded to the shifting preferences of its customers for digital service channels by modernizing its branch network and non-branch delivery systems. A number of branches were modernized to increase space for customer financial consultation and education. Non-branch delivery systems increase accessibility by allowing customers access beyond normal office hours. These alternative services include online and mobile banking, bank-by-mail, and a network of 224 ATMs with 24-hour accessibility at locations throughout its assessment areas. The Bank also operates



20 non-proprietary ATMs; 15 at credit union locations in the State of Hawaii, and five at credit union locations in Guam. The Bank also added digital enhancements including the following:

- SimpliFi – Launched by Bank of Hawaii in 2018, offers a way for customers to apply for loans and open accounts across all online and mobile platforms. A home equity application process added in 2020 includes options to upload supporting documents, check the status of an application, and connect with a loan officer. In July 2020, the Bank established an online account opening capability in Guam and Saipan which provides new and existing customers the ability to open a variety of accounts online via the bank’s website.
- Bank by Appointment – Launched by the Bank at the start of the pandemic to provide customers an option to conduct banking when and where it is most convenient. In 2021, more than 25,000 appointments were booked with specialists in a wide range of products and services offered by the Bank.
- Person-to-person payments – The Bank expanded mobile banking services in 2019 by partnering with a third-party provider to launch a person-to-person payment option for its customers.

Additional enhancements to the Bank’s online banking services made during the review period include:

- Adding a live chat feature to its mobile app that connects the customer to a banker who can assist with questions and convert the conversation to a video session for additional security, when necessary, such as to verify the customer’s identity.
- Enabling the mobile app to link a customer’s account to a mobile wallet for contactless transactions.
- Expanding SmartMoney online resources to promote financial wellness including budgeting basics, savings solutions, and retirement planning.

In response to the economic impacts of the COVID-19 pandemic, the bank also waived ATM surcharge fees and early withdrawal penalty fees on time deposit accounts to preserve customer liquidity.

## **COMMUNITY DEVELOPMENT SERVICES**

The Bank is a leader in providing qualified community development services. Services provided during the review period were focused on the economic, educational, and housing needs of the bank’s assessment areas, demonstrating an understanding of the community

needs and responsiveness to the service opportunities available in those areas. During the review period, the Bank provided more than 40,160 service hours to organizations involved in all community development categories. A majority of services provided by Bank employees were from leadership positions on boards and committees for organizations focused on community development. In addition, community development services provided financial education to low- and moderate-income individuals, small business owners, and entrepreneurs. Technical assistance was also provided to nonprofit organizations involved in serving low- and moderate-income individuals.

A large majority of these activities benefited the State of Hawaii where the Bank has its greatest presence and the greatest opportunities for partnership with local organizations. The Bank provided adequate levels of services in Guam and Saipan through the provision of financial education to low- and moderate-income populations, as well as service on boards and committees of community development-focused organizations. Activities specific to the assessment areas are discussed in their respective sections of this evaluation.

### ***Fair Lending or Other Illegal Practices Review***

Concurrent with this CRA evaluation, a review of the Bank's compliance with consumer protection laws and regulations was conducted. The review found no evidence of violations of the substantive provisions of anti-discrimination, fair lending, or other credit practice rules, laws, or regulations.

## STATE OF HAWAII

### ***CRA Rating for Hawaii***

Performance in Hawaii is rated “OUTSTANDING”

The lending test is rated: Outstanding  
The investment test is rated: Outstanding  
The service test is rated: Outstanding

The major factors supporting the institution’s rating include:

- Lending levels that reflect excellent responsiveness to assessment area credit needs, with a substantial majority of loans made within the bank’s assessment areas;
- Excellent levels of community development loans and flexible lending practices that are responsive to meeting affordable housing needs, sustaining jobs in low- and moderate-income geographies, and providing financing to small businesses;
- Excellent levels of community development investments and grants that are responsive to meeting affordable housing needs and supporting non-profit organizations that provide essential services to low- and moderate-income individuals;
- Excellent levels of community development services provided within the bank’s assessment areas during the review period.
- Readily accessible retail banking services that meet the convenience and needs of small businesses and low- and moderate-income individuals;

### ***Scope of Examination***

The scope of the examination for Hawaii is consistent with the overall scope of the CRA examination. The Honolulu assessment area was reviewed using the full-scope examination procedures. The Maui and Non-MSA assessment areas received limited scope reviews based on the Bank’s smaller presence and lower lending volumes and deposit activity in those areas. The types of reviews were determined based on economic and demographic factors and the Bank’s strategic goals and objectives. As such, performance in the Honolulu assessment area carried the greatest weight in the evaluation, while performance in the limited-scope areas was evaluated as being either consistent, below, or above performance in Honolulu. The Limited Scope Market Profiles in Appendix D include the facts and data upon which this evaluation is based.

In some instances, lending levels were insufficient to draw meaningful conclusions; however, those lending levels were considered during the review and are also presented in the lending tables contained in Appendix E. Tables 1, 112, and 143 contain loan volume figures for the different loan products broken out by assessment area.

## **Description of Operations in Hawaii**

The Bank has three assessment areas that comprise the entire state of Hawaii and contain 47 of the Bank's 51 branches, as well as its corporate and administrative headquarters. In addition to its retail branch network, the Bank operates 12 residential loan offices, nine commercial loan sales offices, and 15 business banking centers in Hawaii. During the review period, 95 percent of the Bank's deposits and 82 percent of the Bank's loan originations were in Hawaii.

The Bank continues to maintain a considerable presence in the state. As of June 30, 2022, there were 13 Federal Deposit Insurance Corporation (FDIC) insured institutions operating 227 offices with deposits totaling \$59.8 billion in Hawaii.<sup>2</sup> At that time, the Bank held 33.2 percent of the market share with \$19.8 billion in total deposits, ranking second in deposit balances.<sup>3</sup>

## **Economic Conditions**

Hawaii's economy is primarily driven by defense and tourism, which are also the largest sources of employment in the state. The five largest employers in Hawaii are all U.S. military bases, and steady increases in defense spending during the review period resulted in consistent infrastructure development and pay increases for military personnel. These spending increases led to infrastructure upgrades and equipment procurement, as well as increased consumer spending by military families.<sup>4</sup> Early in the review period, high rates of both domestic and international tourism drove rapid growth in service-providing industries.<sup>5</sup> The retail and leisure/hospitality sector experienced the highest job growth and accounted for the vast majority of payroll employment gains.<sup>6</sup> By 2018, job growth had driven

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<sup>2</sup> FDIC, Deposit Market Share Report, June 30, 2022; available from: <http://www2.fdic.gov/sod/sodMarketBank.asp?barItem=2>.

<sup>3</sup> Ibid

<sup>4</sup> Moody's Analytics, Précis® U.S. STATE, Hawaii, November 2018.

<sup>5</sup> Moody's Analytics, Précis® U.S. STATE, Hawaii, August 2017.

<sup>6</sup> Ibid

unemployment rates down to as low as two percent, which was lower than in any other state and the lowest rates in the history of the recorded series.<sup>7</sup> However, the economic fallout from the COVID-19 pandemic hit Hawaii particularly hard. Hawaii went from having the lowest unemployment rate in the country to the highest, with levels reaching above 20 percent by April 2020.<sup>8</sup> After experiencing the sharpest economic downturn among the states, Hawaii's rebound was hampered by its reliance on tourism. Hawaii struggled to create or retain jobs as air travel reached record low levels in 2020.<sup>9</sup> While jobs in leisure/hospitality began to rebound on a national level, Hawaii faced much stronger headwinds due to multiple delays in tourism's reopening, persistent travel restrictions, and lasting concerns among prospective travelers.<sup>10</sup> Modest increases in tourism resumed during the summer months; however, Hawaii's economy slipped back into recession in September 2020, and job recovery was the slowest in the nation with only 12 percent of jobs recovered at that time.<sup>11</sup>

Payroll employment in Hawaii remained stagnant throughout much of the review period. Occasional surges in tourism were routinely dampened by the spread of COVID-19 variants.<sup>12</sup> Additionally, high inflation rates reduced U.S household savings, prompting many domestic tourists to postpone vacationing in Hawaii.<sup>13</sup> International tourism levels also remained low, as Japan, Hawaii's largest international tourism market, was slow to ease travel restrictions. As of July 2022, Japanese tourism had yet to return to pre-pandemic levels.<sup>14</sup>

The high cost of living has made it challenging for Hawaii to attract and retain residents. Additionally, Hawaii has experienced the out-migration of educated and talented individuals in search of improved living conditions, resulting in a chronic shortage of doctors and other medical professionals in the state.<sup>15</sup> Despite the stagnant labor market, house price appreciation continues to exceed the national pace, mainly because of supply constraints.

Overall, Hawaii's economy has made progress in its recovery but has been less successful

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<sup>7</sup> Moody's Analytics, Précis® U.S. STATE, Hawaii, July 2018.

<sup>8</sup> *Hawaii's Labor Market Impact During COVID-19*. Department of Business, Economic Development and Tourism; available from: <https://files.hawaii.gov/dbedt/economic/reports/COVID-19%20Labor%20Market%20Impact.pdf>.

<sup>9</sup> Moody's Analytics, Précis® U.S. STATE, Hawaii, July 2020.

<sup>10</sup> Ibid.

<sup>11</sup> Moody's Analytics, Précis® U.S. STATE, Hawaii, November 2020.

<sup>12</sup> Moody's Analytics, Précis® U.S. STATE, Hawaii, November 2021.

<sup>13</sup> Moody's Analytics, Précis® U.S. STATE, Hawaii, July 2022.

<sup>14</sup> Ibid.

<sup>15</sup> Ibid.

than the rest of the country. As of November 2022, the percentage of jobs regained since 2020 was by far the lowest in the nation<sup>16</sup> Although Hawaii was once again a sought-after destination by the end of the review period, especially among domestic travelers, rising airfares and heightened fears of a recession continue to present challenges for recovery.<sup>17</sup>

## Credit Availability and Community Development Needs

Hawaii's high cost of living and expensive housing market exacerbate the need for affordable housing across the entire state. The median home price in Hawaii is estimated to have increased approximately 62.6 percent, from \$509,911 to \$829,143, between March 2016 and March 2023.<sup>18</sup> Given the low wages associated with the tourist industry, which is Hawaii's economic core outside of military spending, affordable housing is unattainable for many low- and moderate- income families.

Compounding the lack of affordable housing, poverty rates in Hawaii are on the rise. A study conducted in 2022 indicated that 44 percent of all households were struggling to pay basic living expenses, which was an all-time high for the state.<sup>19</sup> Overall, 48 percent of households in Hawaii reported that they were either "just getting by" or "finding it difficult to get by," and fewer than 18 percent of households were financially stable.<sup>20</sup> By 2022, poverty levels in Hawaii had risen to 15 percent of all households in the state.<sup>21</sup> Additionally, 22 percent of renter households were extremely low-income with incomes equal to or below the poverty line or 30 percent of the area median income.<sup>22</sup> Homelessness in Hawaii is also on the rise. Between 2007 and 2022, the number of individuals experiencing chronic patterns of homelessness increased by 97 percent.<sup>23</sup> A study conducted in 2022 concluded that the state had the fourth-highest per capita rate of homelessness in the country.<sup>24</sup> Additionally, 77 percent of people

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<sup>16</sup> Moody's Analytics, Précis® U.S. STATE, Hawaii, November 2022.

<sup>17</sup> Ibid.

<sup>18</sup> Zillow, Median Home Prices & Home Values, Hawaii; available from: <https://www.zillow.com/home-values/18/hi/>.

<sup>19</sup> *ALICE in Hawai'i: 2022 Facts and Figures*. Aloha United Way; available from: <https://www.auw.org/sites/default/files/pictures/ALICE%20in%20Hawaii%20-%202022%20Facts%20and%20Figures%20Full%20Report.pdf>.

<sup>20</sup> Ibid.

<sup>21</sup> National Low Income Housing Coalition, Key Facts, Hawaii; available from: <https://nlihc.org/housing-needs-by-state/hawaii>.

<sup>22</sup> Ibid.

<sup>23</sup> *The 2022 Annual Homeless Assessment Report (AHAR) To Congress*. The U.S. Department of Housing and Urban Development; available from: <https://www.huduser.gov/portal/sites/default/files/pdf/2022-AHAR-Part-1.pdf>.

<sup>24</sup> Ibid.

experiencing homelessness in Hawaii were staying in unsheltered locations, which was the highest percentage in the nation.<sup>25</sup> The ongoing demand for social services that support homeless populations indicate the need for financial support and technical assistance for these organizations as they serve significant low- and moderate-income populations. These dual pressures present key community development service and investment opportunities for financial institutions.

Small businesses make up 99.3 percent of all businesses in the state of Hawaii.<sup>26</sup> In a survey conducted by the Federal Reserve Bank of San Francisco, small business data from 2021 was analyzed to determine credit needs in Hawaii. The survey found that 91 percent of businesses in the state were still experiencing negative effects from the COVID-19 pandemic.<sup>27</sup> Additionally, 75 percent of businesses in Hawaii reported decreases in revenue since 2019, and 76 percent reported having some level of remaining debt.<sup>28</sup> The survey also noted that 77 percent of businesses reported that their financial challenges included paying basic operating expenses, and 66 percent of business owners reported using cash reserves and personal funds to stay afloat.<sup>29</sup>

## **Conclusions with Respect to Performance Tests in Hawaii**

Conclusions regarding the Bank's performance in Hawaii with respect to lending, investment, and service tests are the same as the overall conclusions for the Bank as a whole. Due to the Bank's large presence and focused activity in the state, the overall conclusions of this report were heavily influenced by the conclusions for the Hawaii market. The following sections contain specific comments regarding the individual assessment areas within Hawaii, noting any differences in performance among the individual assessment areas.

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<sup>25</sup> Ibid.

<sup>26</sup> Small Business Administration, 2022 Small Business Profile, Hawaii; available from: <https://advocacy.sba.gov/wp-content/uploads/2022/08/Small-Business-Economic-Profile-HI.pdf>.

<sup>27</sup> 2021 *Small Business Credit Survey Hawai'i State Report*. Federal Reserve Bank of San Francisco; found at: <https://www.frbsf.org/wp-content/uploads/sites/3/2021-small-business-credit-survey-hawaii-state-report.pdf>.

<sup>28</sup> 2021 *Small Business Credit Survey Hawai'i State Report*. Federal Reserve Bank of San Francisco; found at: <https://www.frbsf.org/wp-content/uploads/sites/3/2021-small-business-credit-survey-hawaii-state-report.pdf>.

<sup>29</sup> 2021 *Small Business Credit Survey Hawai'i State Report*. Federal Reserve Bank of San Francisco; found at: <https://www.frbsf.org/wp-content/uploads/sites/3/2021-small-business-credit-survey-hawaii-state-report.pdf>.

## **Honolulu Assessment Area Conclusions**

### **DESCRIPTION OF OPERATIONS IN HONOLULU**

The Honolulu assessment area consists of Honolulu County in its entirety. The county encompasses the city of Honolulu, the state's capital, and the remainder of the island of Oahu. The assessment area is located to the southeast of Kauai and to the northwest of Molokai, Lanai, Maui, and the Island of Hawaii. As of July 1, 2022, the assessment area was estimated to be home to 995,638 people, and the median household income was estimated to be \$92,600.<sup>30 31</sup>

The Bank has a large presence and a good portion of the overall deposit market in Honolulu County, ranking second in deposit share among competing institutions within the area. The assessment area was home to 13 FDIC insured institutions operating 152 offices, with total deposits of \$47.8 billion, as of June 30, 2022.<sup>32</sup> The Bank's 26 branches in the assessment area had total deposits of \$14.9 billion, which accounted for 31.1 percent of the deposit market share during that same timeframe.<sup>33</sup>

Exhibit 4 on the next page presents key demographic and business information used to help develop a performance context for the assessment area.

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<sup>30</sup> U.S. Census Bureau, QuickFacts, Population Estimates, July 1, 2022; available from: <https://www.census.gov/quickfacts/>.

<sup>31</sup> Ibid.

<sup>32</sup> FDIC, Deposit Market Share Report, June 30, 2022; available from: <https://www7.fdic.gov/sod/sodMarketBank.asp?barItem=2>.

<sup>33</sup> Ibid.



EXHIBIT 4 ASSESSMENT AREA DEMOGRAPHICS HONOLULU								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	11	3.3	6,180	2.8	1,429	23.1	43,483	19.8
Moderate	81	24.5	49,765	22.6	4,727	9.5	39,982	18.2
Middle	135	40.9	99,345	45.1	4,538	4.6	50,437	22.9
Upper	83	25.2	63,716	28.9	1,063	1.7	86,200	39.2
Unknown	20	6.1	1,096	0.5	295	26.9	0	0.0
<b>Total AA</b>	<b>330</b>	<b>100.0</b>	<b>220,102</b>	<b>100.0</b>	<b>12,052</b>	<b>5.5</b>	<b>220,102</b>	<b>100.0</b>
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	10,746	1,850	1.0	17.2	7,530	70.1	1,366	12.7
Moderate	93,469	27,945	15.3	29.9	55,084	58.9	10,440	11.2
Middle	156,727	85,187	46.7	54.4	53,607	34.2	17,933	11.4
Upper	89,207	66,816	36.6	74.9	16,394	18.4	5,997	6.7
Unknown	2,639	562	0.3	21.3	1,953	74.0	124	4.7
<b>Total AA</b>	<b>352,788</b>	<b>182,360</b>	<b>100.0</b>	<b>51.7</b>	<b>134,568</b>	<b>38.1</b>	<b>35,860</b>	<b>10.2</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	220	1.0	197	1.0	23	1.1	0	0.0
Moderate	6,637	30.4	5,791	29.6	816	38.7	30	15.3
Middle	7,826	35.8	7,089	36.2	673	31.9	64	32.7
Upper	5,864	26.8	5,591	28.6	229	10.9	44	22.4
Unknown	1,316	6.0	892	4.6	366	17.4	58	29.6
<b>Total AA</b>	<b>21,863</b>	<b>100.0</b>	<b>19,560</b>	<b>100.0</b>	<b>2,107</b>	<b>100.0</b>	<b>196</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>89.5</b>		<b>9.6</b>		<b>0.9</b>

Source: 2022 FFIEC Census Data

2022 Dun & Bradstreet Data

2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

## Economic Conditions

In alignment with the State of Hawaii as a whole, tourism and the U.S. military are the key economic drivers in Honolulu County. Honolulu is both a popular tourist destination and ideal home base for U.S. military forces operating in the region. As the economic heart of Hawaii's most visited island, Honolulu is a tourism hub. Low airfare and a strong economy drove high rates of domestic tourism early in the review period, supporting the leisure/hospitality sector. The strengthening of the Canadian and Japanese economies increased international tourism to the area and resulted in Canada and Japan being two of the biggest sources of foreign visitors.<sup>34</sup> In addition, a large military presence helped to both bolster the local economy as well as shield the economy from volatility in tourism rates.<sup>35, 36</sup> Yet, despite a strong tourism sector and economic consistency afforded by a large military presence, Honolulu's high dependence on imports resulted in some of the highest consumer prices in the nation. The high prices for consumer goods, combined with rising housing prices, prompted some residents and job seekers to relocate to more affordable areas and made it difficult to attract and retain workers.<sup>37</sup>

Because of Honolulu's heavy reliance on tourism, the economic fallout from the COVID-19 pandemic greatly impacted the local economy. Tourism spending was decimated by global efforts to contain the pandemic. By June 2020, visitor arrivals to Hawaii were down 98 percent from the year prior.<sup>38</sup> As of June 2020, employment in the leisure and hospitality industry had dropped to their lowest levels in decades, shedding 60 percent, or 45,000 of its workers, between the preceding February and May, which was a far higher percentage than anywhere else in the nation.<sup>39</sup> Honolulu's recovery from the pandemic was slow and trailed the nationwide recovery, as rebounding was largely dependent on the development of COVID-19 vaccines and the loosening of travel restrictions. An initial economic recovery was driven by North American tourists' pent-up travel demand, but resurgent waves of COVID-19 and the spread of variants remained strong headwinds for employment, as well as the broader economy.<sup>40</sup> Throughout the review period, the area's tourism industry was a regional underperformer due to rising cost pressures and unusually low visitor arrivals, including from key international markets.<sup>41</sup>

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<sup>34</sup> Moody's Analytics, Précis® Report, Honolulu, August 2017.

<sup>35</sup> Moody's Analytics, Précis® Report, Honolulu, December 2016.

<sup>36</sup> Moody's Analytics, Précis® Report, Honolulu, August 2017.

<sup>37</sup> Moody's Analytics, Précis® Report, Honolulu, November 2018.

<sup>38</sup> Moody's Analytics, Précis® Report, Honolulu, July 2020.

<sup>39</sup> Ibid.

<sup>40</sup> Moody's Analytics, Précis® Report, Honolulu, July 2021.

<sup>41</sup> Moody's Analytics, Précis® Report, Honolulu, July 2022.

As depicted in Exhibit 5 below, the number of small business loans originated within the assessment area increased during the review period and kept pace with statewide trends. Small business loans in the assessment area increased by 56.3 percent between 2017 and 2021, with the largest increase occurring in 2020. Lending to small businesses is critical for the support of the local economy given that small businesses represented at least 89.5 percent of all businesses in the assessment area, as depicted in Exhibit 4.

<b>EXHIBIT 5</b>					
<b>SMALL BUSINESS LOAN TRENDS</b>					
<b>ASSESSMENT AREA: HONOLULU</b>					
<b>Area</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>
Honolulu	18,341	20,576	21,803	27,947	28,659
Hawaii	27,858	31,398	33,139	41,760	43,537

Source: Federal Financial Institutions Examination Council (FFIEC) Community Reinvestment Act Aggregate Data

Between 2015 and 2021, the median family income of the assessment area increased by 10.1 percent, which was slightly less than the statewide figure. Exhibit 6 below reflects the change in median family income that occurred in Honolulu County and the State of Hawaii during that timeframe.

<b>EXHIBIT 6</b>			
<b>MEDIAN FAMILY INCOME CHANGE</b>			
<b>ASSESSMENT AREA: HONOLULU</b>			
<b>Area</b>	<b>2015 Median Family Income</b>	<b>2020 Median Family Income</b>	<b>Percent Change</b>
Honolulu	\$94,361	\$103,845	10.05%
Hawaii	\$88,256	\$97,813	10.83%

Source: 2011 – 2015 U.S. Census Bureau American Community Survey

2016 – 2020 U.S. Census Bureau American Community Survey

Median Family Incomes have been inflation-adjusted and are expressed in 2020 dollars.

Mortgage loan originations within the assessment area increased consistently during the review period, keeping pace with the statewide average. The largest growth by number of loans in Honolulu County occurred in 2020, with an increase of 17,440 mortgage loans (81.3 percent) from the previous year. During that same timeframe, mortgage loans in the State of Hawaii increased by 23,201 mortgage loans (74.9 percent), before slowing dramatically in 2021. Exhibit 7 on the following page reflects mortgage loans originated by financial institutions in the assessment area and the State of Hawaii during the period of 2018 through 2021.

EXHIBIT 7 HOME MORTGAGE TRENDS – 2018 AND LATER ASSESSMENT AREA: HONOLULU				
Area	2018	2019	2020	2021
Honolulu	16,439	21,437	38,877	38,934
Hawaii	24,200	30,981	54,182	56,395

Source: Federal Financial Institutions Examination Council (FFIEC), Home Mortgage Disclosure Act Loan/Application Records

The cost burden for renters and owners further indicates a need for affordable housing in the assessment area, as most renters and owners are spending 30 percent or more of their household income on rent. Affordable housing options for low- and moderate-income renters were scarce in Honolulu County, and it is notable that a majority of low- and moderate-income renters in the assessment area and the state are considered cost burdened. Exhibit 8 below reflects the percentages of cost burdened renters and owners within the assessment area as well as statewide.

EXHIBIT 8 HOUSING COST BURDEN ASSESSMENT AREA: HONOLULU						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Honolulu	77%	56%	51%	62%	44%	28%
Hawaii	75%	53%	48%	59%	43%	28%

Cost Burden is housing cost that equals 30 percent or more of household income

Source: U.S. Department of Housing and Urban Development (HUD), 2015-2019 Comprehensive Housing Affordability Strategy

In addition to the high percentage of cost-burdened renters and homeowners, median home prices in the assessment area increased steadily over the review period. The Honolulu County median home price was estimated to have increased 18.6 percent, from \$658,900 to \$781,600, between 2016 and 2021.<sup>42</sup> Further, the median rental unit price within the assessment area increased during the review period. Between 2016 and 2021, the estimated median rent price in Honolulu County increased 16.2 percent from \$1,621 to \$1,884.<sup>43</sup>

<sup>42</sup> U.S. Census Bureau, Median Home Values; available from: <https://www.data.census.gov/>.

<sup>43</sup> U.S. Census Bureau, Median Gross Rent, American Community Survey, 1-year estimate; available from: <https://www.data.census.gov/>.

## **Credit and Community Development Needs**

Given the prevalence of small businesses in Honolulu, small business financing was identified by community contacts as a critical credit need in the assessment area. Small dollar loans between \$5,000 and \$15,000 are a particular need for startup businesses, while established small businesses require accessible loans in the \$75,000 to \$100,000 range. The contacts also indicated that niche segments of the small business community, such as women-owned or veteran-owned businesses, could benefit from increased engagement by financial institutions. Increased participation in the State Small Business Credit Initiative Program (SSBCI) was also mentioned as an opportunity for financial institutions to help facilitate financing for small businesses.

A variety of factors indicate that there is an increasing need for affordable housing development and financing within the assessment area. The high housing costs and low affordability discussed above indicate that home ownership is out of reach for many individuals and highlight a need for products and services that support access to affordable housing. Down-payment assistance for low- and moderate-income individuals as well as long-term, low-interest lending facilities for non-profit affordable housing organizations were identified as specific credit needs in the community.

The pervasiveness of poverty and the need for social support services highlight the importance of community service organizations operating within the Bank's assessment area. The long-term and ongoing demand for social services delivered by these organizations present opportunities for financial institutions to provide financial support and technical assistance as they attempt to serve the significant low- and moderate-income populations within the community.

## **CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN HONOLULU**

### **Lending Test**

Overall lending performance in the Honolulu assessment area is outstanding. Lending levels reflect excellent responsiveness to the credit needs given the opportunities and competition within Honolulu County. The level and impact of community development loans demonstrate excellent responsiveness to the community development needs of the assessment area. Borrower distributions are good, as the Bank's lending activity exhibited good penetration among customers of different income levels and businesses of different revenue sizes. The geographic distributions of loans reflect good penetration of loans in geographies of different

income levels, including low- and moderate-income geographies. There were no conspicuous gaps in lending patterns during the review period.

### ***Lending Activity***

Lending levels reflect excellent responsiveness to assessment area credit needs. The majority of the Bank's lending activity is conducted in the Honolulu assessment area for all product types, including consumer loans. As shown on Table 1 in Appendix E, the percentage of loans originated in Honolulu County was generally consistent with the percentage of area deposits taken. During the review period, the Bank originated over 6,000 small business loans, over 22,400 HMDA loans, and over 71,600 consumer loans in the assessment area, in addition to 653 community development loans. The Bank's lending data and assortment of loan programs evidence active efforts to meet the credit needs of Honolulu County.

### ***Lending Distribution by Geography***

Overall lending distributions by geography are good. As shown in Tables 2 – 19 in Appendix E, the Bank's loans were originated within geographies of all income levels and commensurate with the opportunities in those areas. Lending distributions also generally followed the concentrations of business entities, owner-occupied housing units, or households in the assessment area.

#### Home Mortgage Lending

The geographic distribution of home purchase loans is good. As shown on Tables 2 – 5, the bank's performance was reasonably consistent with aggregate lending in both number of loans and dollar amount, as well as the percentage of owner-occupied units located in low- or moderate-income geographies. Lending within middle-income geographies was also consistent with aggregate lenders; however, the Bank's home purchase lending in upper-income geographies exceeded aggregate lenders by both number of loans and dollar amount for the duration of the review period.

The geographic distribution of home refinance loans is good given available opportunities in the assessment area. The Bank's refinance lending is concentrated in middle- and upper-income geographies where 87 percent of owner-occupied housing units are located. The bank's lending levels in low- and moderate-income geographies was reasonably consistent with aggregate lenders and the number of owner-occupied units in those areas; however, the bank did outperform the aggregate by number of loans originated in low- and moderate-income geographies in 2020 and 2021.

The geographic distribution of home improvement loans is good. As shown on Tables 2 - 5, the bank's performance was reasonably consistent with aggregate lenders and the number of owner-occupied units throughout the assessment area. The Bank outperformed aggregate lenders by number of home improvement loans originated in low- and moderate-income geographies in 2018, 2019, and 2021.

### Small Business Lending

The geographic distribution of small business loans in the Honolulu assessment area is good. As shown on Tables 6 - 9 in Appendix E, the Bank's levels of small business lending were particularly strong in moderate-income geographies in 2016 when the bank's lending far exceeded aggregate lending in both number of loans and dollar amount, as well as the percentage of small businesses located in those areas. Lending distributions in 2017 and 2018 are also notable, as the number of loans in both low- and moderate-income census tracts exceeded the aggregate, as well as concentrations of businesses. Throughout the duration of the review period, the Bank's lending by dollar amount in both low- and moderate-income geographies was reasonably consistent with aggregate lending and the percentage of businesses in those areas.

### Consumer Lending

The geographic distribution of consumer loans is adequate given lending opportunities within the assessment area. As shown on Tables 10 - 19 in Appendix E, the geographic distribution of loans generally followed the concentrations of households for each income category. Adequate performance was demonstrated for all consumer loans during the review period, as lending levels in low- and moderate-income geographies was generally consistent with the percentages of households in those areas. Performance was strongest in 2016 when lending levels were slightly above the percentages of households in low- and moderate-income census tracts. Reporting consumer loan data is optional, thus aggregate lending data is not available.

### ***Lending Distribution by Borrower Income and Business Revenue***

Lending distributions by borrower income and business revenue are good. The Bank originated loans to borrowers of all income levels and to businesses of different revenue sizes during the review period. Tables 20 - 37 in Appendix E indicate that home mortgage and small business lending levels reasonably followed the distribution of businesses and families within the different income levels and aggregate lending levels, where that data is available. The

distribution of motor vehicle and credit card loans to low- and moderate-income borrowers was excellent overall; however, additional consumer lending products were not considered in the analysis due to the high percentage of unknown incomes associated with the borrowers.

### Home Mortgage Lending

The distribution of home purchase, refinance, and home improvement loans to borrowers of all income levels is good. As shown on Tables 20 – 23 in Appendix E, the Bank's lending to low- and moderate-income families was reasonably consistent with aggregate lending levels, but well below the percentage of low- and moderate-income families in the assessment area. Given the high cost of housing in Honolulu, many low- and moderate-income families are priced out of the market. These conditions were reflected in both the Bank's and aggregate lenders distributions. However, the Bank demonstrated notable performance in its home refinance loans distributions for 2019 and 2020, during which the number of loans made by the Bank outperformed the aggregate for low- and moderate-income borrowers.

### Small Business Lending

The levels of lending to small businesses are good. As shown on Tables 24 – 27 in Appendix E, lending levels to small businesses were below both the aggregate and the percentage of small businesses in the assessment area early in the review period; however, lending levels increased in 2019, 2020, and 2021. Following the enactment of the Coronavirus Aid, Relief, and Economic Security Act on March 27, 2020, the Bank participated in the Paycheck Protection Program (PPP) by offering SBA-backed loans that helped businesses keep their workforces employed during the COVID-19 crisis. Given the underwriting parameters of the program, many of these small business loans originated during the review period were to businesses with revenues unknown. Additionally, the majority of small business loans originated by the Bank during the review period were in dollar amounts of \$100,000 or less, addressing an identified credit need for small-dollar financing.

### Consumer Lending

Overall, the borrower distribution of motor vehicle loans and credit cards is excellent with loan distributions comparing favorably to the percentage of households in all income categories. As shown on Tables 28 – 37 in Appendix E, a majority of the loans were extended to low- and moderate- income borrowers and were consistent with or exceeded the percentage of low- or moderate-income households within the assessment area. As stated previously, aggregate lending data for consumer loans is not available.



## **Community Development Lending**

The Bank is a leader in making community development loans, considering available opportunities and competition in the Honolulu assessment area. Community development loans extended by the bank were particularly responsive to affordable housing needs, creating or rehabilitating 5,428 affordable housing units for low- and moderate-income individuals. The Bank also made loans for economic development that helped create or retain 71,383 low- and -moderate-income jobs. As shown on Table 1 in Appendix E, the Bank originated 653 community development loans totaling \$2.4 billion in Honolulu County during the review period.

Highlights of community development loans in the Honolulu assessment area include:

- A \$40 million loan to finance a 43-story hotel with 596 rooms that will help revitalize and stabilize a moderate-income census tract. Because tourism is the primary economic driver for the assessment area, funding to expand available rooms for vacationers helps to attract and retain other tourism-based businesses in the area.
- A \$25 million loan that will help revitalize and stabilize a moderate-income census tract by funding the development of new commercial retail space in Honolulu County.
- A \$13.8 million loan to an organization that operates a 176-unit senior housing complex in Honolulu County. The housing complex provides affordable housing for low-income individuals, as rents are restricted to seniors earning 50 to 60 percent of area median income.
- A \$10.6 million loan to fund the development of a nine-story affordable senior housing development within the assessment area. The housing development provided 62 income-restricted rental units for low- and moderate-income seniors.
- A \$3.8 million loan that allowed a small business to retain the jobs of 10 low- and moderate-income employees.

## **Investment Test**

The Bank's performance under the investment test in the Honolulu assessment area is outstanding. The Bank made an excellent level of qualified community development investments and donations in Honolulu County, often in a position of leadership. Investment activity included extensive use of investments not routinely provided by private investors to support local community development initiatives. As shown in Table 110 in Appendix E, the bank made a total of \$66.7 million in qualified community development investments in Honolulu, of which \$9.8 million were prior period investments and \$56.8 million were current

period investments. The Bank also had \$8.4 million statewide investments made during prior periods that remain on the bank's books and also benefited the Honolulu assessment area. These investments exhibited excellent responsiveness to community development needs with particular emphasis on the need for affordable housing. The Bank also provided \$4.0 million in grants and donations in Honolulu, as well as \$3.9 million in statewide grants and donations that also benefitted the Honolulu assessment area.

The Bank made significant use of low-income housing tax credits that provide critically needed affordable housing for low- and moderate-income individuals and families. Investments were also made in low-income credit unions and mortgage-backed securities comprised of loans for affordable housing. Activity specific to Honolulu County compares favorably to the level of investment opportunities available during the review period.

Highlights of community development investments in this assessment area include:

- Low-income Housing Tax Credits – the Bank invested \$56.8 million in the Honolulu assessment area, which funded six housing projects to build or maintain 788 housing units for low- and moderate-income individuals during the review period. The Bank also had \$9.8 million of prior period investments that funded five housing projects totaling 470 affordable housing units in the assessment area.
- Community Development Donations – During the review period, the Bank provided 189 donations totaling over \$4 million to organizations engaged in providing essential community services to low- and moderate-income segments of the community. Donations were provided to, among others, homeless shelters, organizations that provide food, medical and mental health services for low- and moderate-income populations, organizations that provide support to schools attended predominately by students from low- and moderate-income families, and organizations that promote self-sufficiency and financial stability for low- and moderate-income individuals and families.
- Community Development Credit Union – the Bank invested a total of \$439,953 in a local low-income credit union located in Honolulu County.

## Service Test

The Bank's performance under the service test in the Honolulu assessment area is outstanding. The level of qualified community development services provided by bank employees, coupled with delivery systems that are accessible to essentially all portions of the assessment area, demonstrated excellent responsiveness to identified area needs.

## ***Retail Banking Services***

The Bank's delivery systems are readily accessible to all portions of the Honolulu assessment area, including low- and moderate-income geographies and individuals of different income levels. In addition to its main headquarters, the Bank operates 24 branches in this market at locations that generally follow population concentrations. As shown on Table III in Appendix E, the majority of branches are located in middle-income geographies, which have the highest population levels. However, 32 percent of the bank's branches are located in low- and moderate-income geographies, which exceeds the 24 percent of geographies designated as low- and moderate-income census tracts in the assessment area. In addition, services are tailored to the convenience and needs of the local community with extended hours at most branches and weekend and holiday hours at several of the in-store branches. The Bank also has an extensive ATM network with 170 ATMs located in various retail establishments and a variety of other alternative delivery systems previously mentioned.

The Bank's record of opening and closing branches in the Honolulu assessment area since the previous examination did not adversely affect the accessibility of its delivery systems. During the review period, the Bank closed 18 branches and opened four branches in Honolulu County. One of the closed branches was located in a low-income geography, four were in a moderate-income geography, and the remaining 16 were in either middle- or upper-income geographies. Other full-service branches were located in reasonable proximity to each of the locations closed during the review period. The Bank opened one branch in a low-income geography, one in a middle-income geography, and two in upper-income geographies during the review period.

## ***Community Development Services***

The Bank is a leader in providing community development services. During the review period, management and staff provided 3,799 services totaling over 27,000 hours of financial service to a number of organizations involved in various community development activities in Honolulu County.

Highlights of community development services in this assessment area include the following:

- Bank employees conducted a variety of financial education seminars targeting low- and moderate-income individuals over the course of the review period. Employees provided over 7,250 hours of community development services at over 1,770 events presenting financial education seminars for students from low- and moderate-

income families who attend various schools throughout the assessment area. These seminars included topics such as saving money and the importance of having a good credit history.

- Volunteer Income Tax Assistance Program (VITA) - the Bank employees assisted low- and moderate-income individuals in obtaining earned income tax credits by providing free income tax preparation services. During the review period, Bank employees provided over 3,380 hours volunteering at VITA centers in Honolulu County.
- The Bank worked with nonprofit organizations focused on assisting current and former incarcerated inmates with successful transitions into society. Through a work furlough program, inmates are able to transition over to managing their money by opening a deposit account, setting up certain automatic payments and monitoring transactions. Bank employees provided over 1,280 service hours to support these initiatives during the review period.
- Homeless services – the Bank provided leadership support to multiple organizations serving the homeless by serving as board members. These organizations provide a full array of services to the homeless including emergency shelter, transitional housing, meals, mental health, and substance abuse treatments. Bank employees provided over 700 hours of community development services to these organizations during the review period.

## **TERRITORY OF GUAM**

### ***CRA Rating for Guam***

Performance in Guam is rated “SATISFACTORY”

The lending test is rated: Outstanding

The investment test is rated: High Satisfactory

The service test is rated: Low Satisfactory

The major factors supporting the institution’s rating include:

- Lending levels that reflect excellent responsiveness to credit needs within the assessment area;
- A substantial majority of loans made within the assessment area;
- Leadership in making community development loans that are responsive to community credit needs;
- Excellent geographic distributions of loans throughout the assessment area;
- A significant level of qualified community development investments and donations, occasionally from a position of leadership;
- Delivery systems that are reasonably accessible to the bank’s geographies and individuals of different income levels; and
- Adequate levels of community development services provided during the review period.

### ***Scope of Examination***

The scope of the examination for Guam is generally consistent with the overall scope of the CRA examination. Although the Bank’s overall presence and loan activity in this area is significantly less than in Hawaii, a full-scope review was conducted in order to determine the overall rating for Guam. Unlike the Hawaiian markets, the Bank primarily offers consumer lending that includes credit cards, auto loans, and unsecured consumer loans in this assessment area. As such, consumer lending received the greatest weight in the evaluation, followed by small business loans.

Small business loans, motor vehicle loans, unsecured consumer loans, and credit cards were reviewed to evaluate the responsiveness to assessment area credit needs based on the overall volume of lending. Given the lack of data for the distribution of families or households by income in the assessment area, borrower distributions of credit were not included in the analysis for consumer lending.

## ***Description of Operations in Guam***

The Guam assessment area includes the island of Guam in its entirety, which is a U.S. territory in Micronesia located in the western North Pacific Ocean. Guam is the southernmost island in the Mariana Islands Archipelago and is located approximately 3,700 miles southwest of Honolulu, 1,500 miles southeast of Tokyo and a similar distance east of Manila. The island is 212 square miles and is approximately 30 miles long and four to nine miles wide. As of 2020, Guam's population was estimated to be 153,836.<sup>44</sup>

The Bank is one of five FDIC-insured institutions operating on the island and the third largest by deposit market share. As of June 30, 2022, the Bank's two branches in Guam held total deposits of \$810.2 million, which accounted for 21.5 percent of the deposit market share.<sup>45</sup>

As shown in Exhibit 10 on the following page, 61.4 percent of the geographies in Guam were middle-income, according to the most recent U.S. Census data available. These middle-income geographies are designated distressed, non-metropolitan middle-income geographies due to high poverty rates. Due to a lack of current demographic data available for the island of Guam, data on family income levels and housing types by tract are not included in Exhibit 10.

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<sup>44</sup> U.S. Census Bureau, Demographic Characteristics; available from: at <https://www.census.gov/newsroom/press-releases/2022/2020-island-areas-guam.html>.

<sup>45</sup> FDIC, Deposit Market Share Report, June 30, 2022; available from: <http://www2.fdic.gov/sod/sodMarketBank.asp?barItem=2>.

EXHIBIT 10 ASSESSMENT AREA DEMOGRAPHICS GUAM								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	8	14.0	3,601	10.5	0	0.0	0	0.0
Middle	35	61.4	25,348	74.1	0	0.0	0	0.0
Upper	8	14.0	5,250	15.4	0	0.0	0	0.0
Unknown	6	10.5	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>57</b>	<b>100.0</b>	<b>34,199</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>34,199</b>	<b>100.0</b>
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	6,021	0	0.0	0.0	0	0.0	0	0.0
Middle	36,398	0	0.0	0.0	0	0.0	0	0.0
Upper	8,128	0	0.0	0.0	0	0.0	0	0.0
Unknown	20	0	0.0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>50,567</b>	<b>0</b>	<b>0.0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>

Source: 2019 FFIEC Census Data  
 2019 Dun & Bradstreet Data  
 2011-2015 U.S. Census Bureau: American Community Survey  
 Note: Percentages may not total 100.0 percent due to rounding.

### Economic Conditions

Guam’s economy is highly dependent on tourism and U.S. military spending; as such volatility and disruptions in these two sectors had significant implications for Guam’s economic wellbeing.

Tourism represents a majority of Guam's service exports, constituting almost 20 percent of the island's gross domestic product.<sup>46</sup> Early in the review period, tourist arrivals and hotel occupancy rates were on the rise, which allowed leisure and retail trade to increase more rapidly than the overall economy; however, despite increasing tourism rates, Guam's economy experienced little growth. Making matters worse, rising trade tensions between Japan and South Korea hurt tourism, as slowing economic growth in both countries were prompting consumers to cut back on nonessential spending, such as vacations.<sup>47</sup> The economic fallout from the COVID-19 pandemic drove Guam into a deep recession. Foreign visitors to the island had sunk by nearly 99 percent year over year by June 2020 following an abrupt halt in air and sea travel to Guam.<sup>48</sup> Guam's unemployment rate averaged a record high 19.4 percent in the fourth quarter of 2020, more than tripling prerecession levels.<sup>49</sup> Although international tourism had increased nearly 400 percent year over year by October 2022, this tourism rate was still 74 percent below where it was in 2019. Visitors from China were few due to COVID-19 containment measures, and visitation from other regions of Asia remained low because of the strong U.S. dollar and deteriorating real incomes, which have left Guam's economy in limbo.<sup>50</sup>

U.S. service members and their families play a critical role in sustaining Guam's economy by representing a large portion of the labor market and providing consistent demand for consumer goods and housing.<sup>51</sup> Anticipated economic gains in Guam were tied to the proposal of a \$8.7 billion project to relocate U.S. Marines from Okinawa to Guam; however, this project was continually postponed.<sup>52</sup> By November 2017, Guam's economy was in dire need of Department of Defense contracts and struggling to fill open positions, with construction being the main source of job losses. Due to Guam's small population size, the area has historically depended on foreign workers to constitute its small, non-military workforce, particularly in the construction industry.<sup>53</sup> During the review period, a contraction of this foreign labor force occurred due to aggressive federal policies toward foreign workers, which resulted in the discontinuation of renewing work visas.<sup>54</sup>

Guam's government received direct federal assistance though the American Rescue Plan signed into law in March of 2021. This federal aid helped the government mitigate the loss of

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<sup>46</sup> Moody's Analytics, Précis® U.S. Territory, Guam, July 2020.

<sup>47</sup> Moody's Analytics, Précis® U.S. Territory, Guam, November 2019.

<sup>48</sup> Moody's Analytics, Précis® U.S. Territory, Guam, July 2020.

<sup>49</sup> Moody's Analytics, Précis® U.S. Territory, Guam, July 2021.

<sup>50</sup> Ibid.

<sup>51</sup> Moody's Analytics, Précis® U.S. Territory, Guam, November 2017.

<sup>52</sup> Moody's Analytics, Précis® U.S. Territory, Guam, December 2016.

<sup>53</sup> Moody's Analytics, Précis® U.S. Territory, Guam, December 2016.

<sup>54</sup> Moody's Analytics, Précis® U.S. Territory, Guam, July 2018.



tourism tax revenue; however, this funding was temporary.<sup>55</sup> By November 2022, the area's economy had made little progress in recovering from declines in 2020.<sup>56</sup> There are no separate municipal, county or school district taxes in Guam, so the government is dependent on a general sales tax and individual and corporate taxes for revenue.<sup>57</sup> Additionally, environmental concerns and Guam's vulnerability to natural disasters continue to be high. Due to its location in the Western Pacific, Guam is at elevated risk for sea-level rise and natural disasters, including typhoons, earthquakes, and tsunamis.<sup>58</sup>

### **Credit and Community Development Needs**

The economic data described above and feedback from community contacts indicate that credit and community development needs persist in the area. According to one community contact with expertise in small business lending, financial institutions operating on Guam reduced lending levels following the COVID-19 pandemic, and many businesses on the island currently fail to meet credit standards for traditional bank funding because the pandemic greatly impacted their financials. Access to capital for startups and other small businesses is a major credit need in the assessment area, as credit options are very limited, especially for borrowers with poor credit histories. The many bankruptcies on the island highlight the need for financial education as well as credit counseling services, according to the contact.

Affordable housing is another community development need on the island of Guam. Prior to the pandemic, a study on Guam's housing needs indicated that a slow-down of construction on the island due to labor shortages resulted in a decrease in the affordable housing supply, which in turn impacted the rental housing stock and led to increased rent prices.<sup>59</sup> The report noted that the lack of affordable housing supply weakened the Section 8 Voucher program, which is an important tool in addressing affordable housing need. The shortage of Section-8-qualified housing units renders the vouchers less effective. The pandemic exacerbated this credit need, as the decimation of the tourism industry disrupted the lives of one in five Guam residents through loss of employment, inability to provide enough food for their families, and inability to settle household expenses.<sup>60</sup>

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<sup>55</sup> Moody's Analytics, Précis® U.S. Territory, Guam, November 2021.

<sup>56</sup> Moody's Analytics, Précis® U.S. Territory, Guam, November 2022.

<sup>57</sup> Moody's Analytics, Précis® U.S. Territory, Guam, November 2020.

<sup>58</sup> Moody's Analytics, Précis® U.S. Territory, Guam, July 2022.

<sup>59</sup> Guam Housing Study and Needs Assessment, 2020; available from: [https://ghura.org/sites/default/files/ghura\\_housing\\_needs\\_assessment.pdf](https://ghura.org/sites/default/files/ghura_housing_needs_assessment.pdf).

<sup>60</sup> University of Guam, Guam Recovery Research Project, 2021; available from: <https://guamrecovery.com/guam-recovery-research-project-the-impact-of-covid-19-on-guam-residents-and-business-from-the-university-of-guam/>.

## **Conclusions with Respect to Performance Tests in Guam**

### **Lending Test**

Bank of Hawaii's overall performance under the lending test is outstanding. Lending levels reflect excellent responsiveness to the assessment area's credit needs. The geographic distribution of loans reflect excellent penetration of geographies of different income levels, and distributions of small business loans penetrated businesses of different revenue sizes. Bank of Hawaii is a leader in providing community development loans in Guam. The Bank demonstrated good responsiveness to the credit needs of low-income geographies and very small businesses.

### **Lending Activity**

Lending levels in Guam are excellent given the limited lending opportunities that exist in the area. As shown in Table 112 of Appendix E, the Bank originated 981 small business loans totaling \$66.6 million, as well as 23,282 consumer loans, totaling \$481.1 million, during the review period. The Bank also originated 65 community development loans totaling \$482.4 million within the assessment area.

### **Lending Distribution by Geography**

Lending distributions by geography are excellent. As indicated in Exhibit 11 above, there are no low-income census tracts on the island of Guam. The Bank originated loans within geographies of all existing income levels in the assessment area, commensurate with the **lending** opportunities in those areas. There were no unusual or conspicuous lending gaps in during the review period.

### **Consumer Lending**

The geographic distribution of consumer loans is excellent. As shown on tables 117 – 126 in Appendix E, the Bank's originations of credit cards, motor vehicle loans, and unsecured consumer loans in both moderate-income and distressed middle-income census tracts exceeded the percentages of households in these geographies for the majority of the review period. Particularly strong performance was demonstrated in 2016, 2019, and 2020, where the geographic distribution of consumer loans reflected excellent penetration throughout the assessment area.

### Small Business Lending

The geographic distribution of small business loans is good. As shown on Tables 113 – 116 in Appendix E, the bank’s distribution of small business loans reflected excellent penetration of moderate-income geographies in 2016, 2017, and 2018, as lending levels in these areas exceeded aggregate lending during that timeframe. Small business lending in moderate-income geographies slowed in 2019, 2020, and 2021; however, the Bank’s performance was enhanced by its lending in distressed middle-income geographies, as small business loan originations in these areas generally exceeded aggregate lending.

### ***Lending Distribution by Business Revenue***

Lending distributions by business revenue are good. Loans were made to businesses of different revenue sizes within the assessment area. The distribution of loans to businesses with gross annual revenues of \$1 million or less was adequate early in the review period; however, performance steadily improved and eventually outperformed aggregate lending.

### Small Business Lending

The Bank’s level of lending to small businesses is good. As shown on Tables 127 – 130 in Appendix E, lending levels among businesses of different revenue sizes reflect an adequate penetration of businesses with revenues of \$1 million or less in 2016, as lending levels trailed the aggregate by number of loans. However, lending to businesses with revenues of \$1 million or less increased during 2019, 2020, and 2021 to outperform aggregate lenders and demonstrate excellent performance. Additionally, a majority of small business loans originated during the review period were in dollar amounts of \$100,000 or less, addressing an identified credit need within the assessment area.

### ***Community Development Lending***

The Bank is a leader in making community development loans in Guam. As shown on Table 112 in Appendix E, the bank originated 65 community development loans, totaling \$482.4 million in the assessment area. The majority of community development loans were targeted toward the economic revitalization and stabilization of the local communities; however, the bank also provided one community development loan that addressed the need for affordable housing. The following are examples of community development loans in Guam:

- A \$10.5 million loan that supported an affordable housing facility for seniors in Guam. The facility consists of 240 income-restricted units reserved for low- and moderate-income senior citizens.
- A \$9 million revolving line of credit that provided working capital for a company located in an Enterprise Zone that enhances the landscaping of private and public sectors, as well as the residential sectors, within distressed middle-income geographies.
- A \$4.8 million loan enabling a small business to acquire a commercial property, and helping to create 54 jobs for low- and moderate-income individuals.

## Investment Test

Performance under the investment test is high satisfactory. As shown on table 141 in Appendix E, Bank of Hawaii made a significant level of community development investments during the review period. Total investments and donations amounted to \$600,914, which consisted of \$500,914 in prior period investments that remained on the bank's books, and \$100,000 in new donations. Overall, the Bank exhibited good responsiveness to the credit and community development needs. The following are examples of the Bank's investment and donation activity:

- Low-Income Credit Unions – the Bank provided \$500,914 in deposits to multiple low-income credit unions located in the assessment area.
- A \$25,000 grant to an organization focused on providing assistance to startups and small businesses, thereby generating jobs in an areas with high poverty rates.
- A \$15,000 grant to an organization focused on providing critical services to low- and moderate-income individuals and families, as well as homeless populations. The organization's programs are focused on providing food and shelter to those in need, in addition to helping those suffering from addiction to find treatment.

## Service Test

Performance under the service test is low satisfactory. Delivery systems are reasonably accessible to the bank's geographies and individuals of different income levels. Additionally, services are tailored to the convenience and needs of the assessment area, particularly low- and moderate-income individuals. Bank employees provided an adequate level of community development services during the review period.

## ***Retail Banking Services***

The Bank's retail delivery systems in Guam are reasonably accessible. As shown on Table 142 in Appendix E, the bank operates two branches in Guam. Both branches are located in distressed middle-income areas with high poverty rates, have extended hours, and are open on Saturdays. The bank did not open or close any branches during the review period; however, the bank reduced its total number of ATMs in Guam from 38 to 34. Of the 34 ATMs in Guam, only six are full-function ATMs. The remaining 28 are limited to dispensing cash.

The Bank provides a full range of banking products and services including 24-hour customer service, bank-by-phone, and commercial services. During the review period, the Bank established online account opening capabilities, which enable customers to open checking, savings, and time deposit accounts through its website. These delivery systems and services do not vary in a way that unduly inconveniences the assessment area.

## ***Community Development Services***

The Bank employees provided an adequate level of community development services in Guam. During the review period, Bank employees provided over 3,514 hours of community development services to various non-profit organizations within the assessment area. The majority of these hours were spent providing personal financial education to students from low- and moderate-income families. Bank employees also served on various nonprofit organizations' boards of directors, serving low- and moderate-income individuals and providing information to small business owners regarding SBA programs. Highlights of community development services in this assessment area include:

- Leadership – 11 Bank employees provided 202 services totaling 864 community development service hours to organizations focused on providing critical services to low- and moderate populations within the assessment area. Employees provided technical assistance to these organizations in leadership capacities including board chair, vice chair, board members, treasurer, and board secretary. These organizations provide a variety of services to low- and moderate-income individuals such as food and shelter for the homeless, support for families in crisis, mentoring to children, and affordable housing developed with sweat equity.
- Personal Financial Education – the Bank partnered with several non-profit organizations to deliver personal financial education to low- and moderate-income individuals using curricula such as “Get Smart about Credit”, “Smart Money”, and “Teach Children to Save.” Employees presented at 606 events totaling over 2,547 community development service hours.

## ISLAND OF SAIPAN (COMMONWEALTH OF THE NORTHERN MARINA ISLANDS)

### ***CRA Rating for Saipan***

Performance in Saipan is rated “SATISFACTORY”

The lending test is rated: High Satisfactory

The investment test is rated: Outstanding

The service test is rated: Low Satisfactory

The major factors supporting the institution’s rating include:

- Lending levels that reflect adequate responsiveness to the assessment area credit needs;
- A substantial majority of loans extended within the assessment area;
- Geographic distributions of loans that reflect good penetration throughout the assessment area;
- Use of flexible lending practices in serving assessment area credit needs;
- A relatively high level of community development loans;
- Excellent levels of qualified community development investments and donations;
- Delivery systems that are reasonably accessible to the bank’s geographies and individuals of different income levels; and
- An adequate level of community development services.

### ***Scope of Examination***

The scope of the examination for Saipan is generally consistent with the overall scope of the CRA examination. Due to the limited lending activity in the area, the lending test assessment was limited to the origination of motor vehicle loans, unsecured consumer loans, and credit cards. Small business loans were considered during the review but did not influence the overall assessment due to their limited volume. In addition, borrower distribution of credit was not included in the analysis given the lack of data associated with the distribution of households in the assessment area. Although the scope of the Bank’s operations in the area is relatively small in comparison to its activities as a whole, the Bank has a sizeable presence in this market. As such, a full-scope review was conducted in order to determine the overall rating for Saipan.

## **Description of Operations in Saipan**

The Saipan assessment area consists of the island of Saipan in its entirety. At approximately 46 square miles, Saipan is the capital and largest island of the United States Commonwealth of the Northern Mariana Islands (CNMI), a chain of 14 volcanic islands belonging to the Mariana Islands Archipelago in the Western Pacific Ocean. The populated islands are Rota, Saipan, and Tinian. Saipan is located approximately 1,660 miles east of Manila, Philippines; approximately 3,728 miles west of Honolulu; and approximately 124 miles northeast of Guam.<sup>61</sup> More than 90 percent of CNMI's estimated population of 47,329 is concentrated in Saipan.<sup>62</sup>

The Bank is one of the four FDIC-insured institutions operating in Saipan and the second largest by deposit market share. As of June 30, 2022, the Bank's sole branch had total deposits of \$188.6 million, which accounted for 19.7 percent of the deposit market share in Saipan.<sup>63</sup>

As shown in Exhibit 11 on the next page, 50 percent of the geographies in Saipan are middle-income, according to the 2021 U.S. Census data. As of 2021, all of the middle-income geographies in Saipan were designated distressed non-metropolitan middle-income geographies due to poverty and population loss.<sup>64</sup> Due to a lack of current demographic data available for Saipan, data on family income levels and housing types by tract are not included in Exhibit 11.

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<sup>61</sup> Google Map of Saipan, (accessed July 10, 2023); available from: [http://www.nationsonline.org/oneworld/map/google\\_map\\_Saipan.htm](http://www.nationsonline.org/oneworld/map/google_map_Saipan.htm).

<sup>62</sup> *Census Bureau Releases 2020 Census Population and Housing Unit Counts for the Commonwealth of the Northern Mariana Islands*. U.S. Census Bureau; available from: <https://www.census.gov/newsroom/press-releases/2021/2020-census-cnmi.html>.

<sup>63</sup> FDIC, Deposit Market Share Report, June 30, 2022; available from: <https://www7.fdic.gov/sod/sodMarketBank.asp?barItem=2>.

<sup>64</sup> 2021 List of Distressed or Underserved Nonmetropolitan Middle-Income Geographies, found at: <https://www.fdic.gov/>.

EXHIBIT 11 ASSESSMENT AREA DEMOGRAPHICS SAIPAN								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
<b>Low</b>	0	0.0	0	0.0	0	0.0	0	0.0
<b>Moderate</b>	4	22.2	1,935	20.1	0	0.0	0	0.0
<b>Middle</b>	9	50.0	5,762	59.8	0	0.0	0	0.0
<b>Upper</b>	4	22.2	1,936	20.1	0	0.0	0	0.0
<b>Unknown</b>	1	5.6	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>18</b>	<b>100.0</b>	<b>9,633</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>9,633</b>	<b>100.0</b>
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
<b>Low</b>	0	0	0.0	0.0	0	0.0	0	0.0
<b>Moderate</b>	4,012	0	0.0	0.0	0	0.0	0	0.0
<b>Middle</b>	10,963	0	0.0	0.0	0	0.0	0	0.0
<b>Upper</b>	3,708	0	0.0	0.0	0	0.0	0	0.0
<b>Unknown</b>	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>18,683</b>	<b>0</b>	<b>0.0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>

Source: 2019 FFIEC Census Data

2019 Dun & Bradstreet Data

2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.



## Economic Conditions

Tourism is the primary economic driver of Saipan. Prior to the pandemic, tourism levels on the island were trending upward due to the combination of airline seat availability and promotional efforts by the Marianas Visitors Authority and its industry partners.<sup>65</sup> Additionally, the construction of a new casino in Garapan, the largest urban center on Saipan and the capital of the Northern Marianas, was acting as a boon for the local economy. However, natural disasters occurring during the review period and the COVID-19 pandemic had significant negative effects on Saipan's economy.

Due to its geological features and position in the Pacific Ocean, Saipan is especially susceptible to natural disasters including typhoons and volcanic eruptions, as well as rising oceans, rising ocean temperatures, and changes in precipitation due to climate change.<sup>66</sup> In October of 2018, Category 5 Super Typhoon Yutu struck the southern portion of Saipan and devastated parts of the island, displacing an estimated 15,000 to 17,000 people, which represented over 25 percent of the population of the entire CNMI.<sup>67</sup> The impact on the local economy, small businesses, and the workforce was significant, as businesses both large and small were impacted through damage to property, loss of inventory, and forced business closures, both directly and indirectly in the form of damage to critical enabling infrastructure.<sup>68</sup> The U.S. Bureau of Economic Analysis estimated that the gross domestic product for the CNMI dipped nearly 20 percent due to the super typhoon.<sup>69</sup>

The COVID-19 pandemic also led to significant economic damage in 2020 and 2021, as tourism significantly decreased, visitor spending declined, and many leisure and hospitality businesses suspended operations. In addition, construction on the large

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<sup>65</sup> *CNMI Economy: Tourism Growth Fuels Optimism for 2015*. First Hawaiian Bank, Economic Forecast Guam-CNMI Edition 2015; available from: [https://www.fhb.com/en/assets/File/Marketing/2015\\_GuamCNMI\\_EconForecast.pdf](https://www.fhb.com/en/assets/File/Marketing/2015_GuamCNMI_EconForecast.pdf).

<sup>66</sup> *Climate Change Vulnerability Assessment For the Island of Saipan*. Commonwealth of the Northern Mariana Islands Climate Change Working Group; available from: <https://www.doi.gov/sites/doi.gov/files/cnmi-saipan-vulnerability-assessment.pdf>.

<sup>67</sup> *From Something To Nothing: Life in Saipan After Super Typhoon Yutu*. Honolulu Civil Beat; available from: <https://www.civilbeat.org/2019/01/from-something-to-nothing-life-in-saipan-after-super-typhoon-yutu/>.

<sup>68</sup> *Community Development Block Grant Disaster Recovery Program Action Plan*. Northern Marianas Housing Corporation; available from: <https://www.nmhcgov.net/resources/files/CNMI-Action-Plan-1.pdf>.

<sup>69</sup> *Gross Domestic Product for the Commonwealth of the Northern Mariana Islands (CNMI) 2018*. U.S. Bureau of Economic Analysis; available from: <https://www.bea.gov/news/2019/gross-domestic-product-commonwealth-northern-mariana-islands-cnmi-2018>.

casino in Saipan ceased operations in March 2020.<sup>70</sup> Statistics published by the CNMI government showed that the number of visitor arrivals to the CNMI decreased 81.7 percent, mirroring the impact of the COVID-19 pandemic.<sup>71</sup> Labor shortages are persistent on the island, as approximately 50 percent of Saipan's workforce are foreign workers.<sup>72</sup> This arrangement presents unique challenges, including the process of requiring half of the current labor force to return to their home countries every two years to renew their work visas while the economy is put on hold.

In addition, local laws exacerbate hurdles to homeownership, and there is little public support for affordable housing. As in Guam, the indigenous population of Saipan is the Chamorro people. Unlike Guam; however, only persons of at least one quarter Northern Marianas Chamorro may own land in fee simple title. Others are able to receive only a leasehold interest with a maximum term of 55 years. Because of these rules, ownership acquired by a bank through foreclosure is restrictive. As a result, financial institutions do not typically originate residential mortgage loans in Saipan. Publicly supported housing in Saipan is not readily available. The only available HUD assistance is through the Section 8 voucher program and there are only 300 vouchers available.

Poverty remains an issue in Saipan. As seen in Exhibit 11 above, there are no low-income census tracts and only four of the 18 census tracts are moderate-income. Each of the nine middle-income census tracts are designated as distressed middle-income geographies due to high rates of poverty and population loss.

### **Credit and Community Development Needs**

The economic data described above and feedback from community contacts indicate that credit and community development needs remain significant. One community contact with housing expertise indicated that there is high demand for affordable housing and flexible or innovative lending products on the island, as many people living in Saipan do not make enough to qualify for traditional mortgage products. The

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<sup>70</sup> *Commonwealth of the Northern Mariana Islands Recent Economic and Workforce Trends*. February 2020. U.S. Government Accountability Office; available from: <https://www.gao.gov/assets/710/707005.pdf>.

<sup>71</sup> *Gross Domestic Product for the Commonwealth of the Northern Mariana Islands 2020*. U.S. Bureau of Economic Analysis; available from: <https://www.bea.gov/news/2023/gross-domestic-product-commonwealth-northern-mariana-islands-2020>.

<sup>72</sup> *Commonwealth of the Northern Mariana Islands Recent Economic and Workforce Trends*. February 2020. U.S. Government Accountability Office; available from: <https://www.gao.gov/assets/710/707005.pdf>.

contact also indicated that there are opportunities to engage in LIHTC activity on the island to help develop affordable housing for low- and moderate-income individuals and families.

Access to capital for small businesses and start-up businesses is also a credit need in the Saipan assessment area. The island continues to see high levels of economic distress, which were exacerbated by natural disasters and the pandemic during the review period. Community contacts further indicated that technical expertise and other community services are needed as local commerce explores new ways to bring money into the island. This need is especially prevalent because there are no exports manufactured in Saipan. In addition, the high rates of poverty in Saipan point to the need for support to organizations that provide social and community services to low- and moderate-income individuals.

## ***Conclusions with Respect to Performance Tests in Saipan***

### **Lending Test**

Lending performance in Saipan is high satisfactory. Given the limited economic diversity in Saipan during the review period and legal restrictions on land ownership, the Bank is reasonably meeting community credit needs by extending an adequate number of consumer loans in the assessment area.

The geographic distribution of credit cards, motor vehicle and unsecured consumer loans is good. As shown on Tables 148 - 157 in Appendix E, the geographic distribution of consumer loans reflects good penetration throughout the assessment area. Motor vehicle loans in moderate-income geographies during the review period were generally below the percentage of households in those areas; however, good performance was demonstrated in unsecured consumer loans, where lending levels in moderate-income geographies were reasonably comparable to households. In addition, performance in distressed middle-income geographies was largely comparable to or exceeded the percentage of households for all consumer loan products during the review period.

The Bank made a relatively high level of community development loans that helped retain jobs and develop affordable housing in the assessment area. As shown on Table 143 in Appendix E, the bank made 19 community development loans totaling \$90.9 million that helped retain at least 397 jobs to low- and moderate-income individuals, as well as provide 40 units of affordable housing. These loans helped to address critical needs, given the high unemployment rate and lack of affordable housing in Saipan.

## Investment Test

The Bank's performance in Saipan under the investment test is outstanding. As shown on Table 172 in Appendix E, the bank made an excellent level of qualified community development investments during the review period, particularly of the type not routinely provided by private investors. The Bank invested \$20.9 million into the community, of which only \$320,622 was an unfunded commitment at the time of the examination. This investment provided much needed affordable housing units in Saipan. In addition, a total of \$336,000 in donations were made to a number of non-profit, community-based organizations that provide essential services to low- and moderate-income individuals. The following summarizes community development investments in Saipan:

- A \$20.9 million investment into a low-income housing tax credit project that provided 48 units of affordable housing within the assessment area. The Bank demonstrated leadership by providing a larger than anticipated investment amount when another bank backed out of the deal and pulled its investment funds from the project.
- A total of \$81,000 in grants to an organization that provides critical services, including food, clothing, and shelter, to low- and moderate-income individuals and families, as well as homeless populations.
- A total of \$25,000 in grants provided to a disaster relief organization. As noted above, Saipan is vulnerable to natural disasters including typhoons and volcanic eruptions.

## Service Test

Performance under the service test is low satisfactory. This performance is attributable to adequate levels of community development services provided during the review period and the reasonable accessibility of retail banking delivery systems within the assessment area.

### ***Retail Banking Services***

The Bank's retail delivery systems are reasonably accessible to the bank's geographies and individuals of different income levels. As shown on Table 173 in Appendix E, the bank operates only one branch in Saipan. This branch is located in a distressed middle-income census tract and is open Monday through Friday from 9am to 4pm and on Saturday from 9am to 1pm. The Bank also maintains eight ATMs in the assessment area. Three ATMs are full-service and five are cash dispensing ATMs. All ATMs are located in retail and recreational establishments

throughout Saipan. Six of the ATMs are located in distressed, middle-income geographies, one is located in a moderate-income geography, and one in an upper-income geography. Bank of Hawaii provides a full range of banking products and services such as 24-hour customer service, bank-by-phone, small business, and large commercial services. During the review period, the bank established online account opening capabilities, enabling customers to open checking, savings, and time deposit accounts through its website. There were no branches opened or closed in Saipan during the review period.

### ***Community Development Services***

The Bank provided an adequate level of community development services in Saipan. Bank employees provided 1,069 hours of community development services during the review period. Service hours included personal financial information presentations for over 1,100 low- and moderate-income individuals, covering such topics as budgeting, responsible use of credit, and building a positive credit history. Additionally, Bank employees provided over 522 hours in serving on boards and committees for organizations dedicated to serving low- and moderate-income individuals in the assessment area.

## Limited-Scope Assessment Area Conclusions

*\*For each assessment area where a limited-scope review was performed using the examination procedures.*

The Bank's performance in the Hawaii assessment areas receiving a limited-scope review is consistent with performance in the Honolulu assessment area. Lending levels, lending within the assessment area, and geographic and borrower distributions of loans in the Maui and Non-MSA assessment areas are consistent with lending patterns in Honolulu. The levels of community development lending are largely comparable with community development loans extended in the full-scope assessment area. The investment test performance in the limited-scope assessment areas is also consistent with performance in Honolulu. The level of qualified community development investments and donations, as well as the degree of responsiveness to community credit and development needs, are largely comparable to those in Honolulu County. The service test performance in each of the limited scope assessment areas is consistent with performance in Honolulu County, with readily accessible retail delivery systems and high levels of community development services given the bank's smaller presence in those areas. Facts and data reviewed, including performance and demographic information, can be found in the tables accompanying this report.

EXHIBIT 12			
LIMITED-SCOPE ASSESSMENT AREA CONCLUSIONS			
ASSESSMENT AREAS	LENDING TEST	INVESTMENT TEST	SERVICE TEST
Maui	<b>Consistent</b>	<b>Consistent</b>	<b>Consistent</b>
Non MSA	<b>Consistent</b>	<b>Consistent</b>	<b>Consistent</b>

## APPENDIX A

### SCOPE OF EXAMINATION

Please refer to page 4 of this report for a discussion of the examination scope. The following chart is a supplement to that discussion and serves to illustrate the scope of the various states and assessment areas.

SCOPE OF EXAMINATION	
<b>TIME PERIOD REVIEWED</b>	January 1, 2016 – June 30, 2022 (Lending) August 9, 2016 – March 13, 2023 (Community Development)
<b>FINANCIAL INSTITUTION</b>	<b>PRODUCTS REVIEWED</b>
Bank of Hawaii Honolulu, Hawaii	<ul style="list-style-type: none"> <li>– Home Mortgage (Purchase &amp; Refinance)</li> <li>– Small Business</li> <li>– Consumer (Credit Card, Motor Vehicle, Unsecured Consumer Loans)</li> </ul>

LIST OF ASSESSMENT AREAS AND TYPE OF EXAMINATION			
Assessment Area	Type of Examination	Branches Visited	Other Information
<b>Hawaii</b> <ul style="list-style-type: none"> <li>• Honolulu MSA</li> <li>• Maui MSA</li> <li>• Non-MSA</li> </ul>	<p style="text-align: center;">Full</p> <p style="text-align: center;">Limited</p> <p style="text-align: center;">Limited</p>	<p>1</p> <p>0</p> <p>0</p>	
<b>Guam</b> <ul style="list-style-type: none"> <li>• Guam</li> </ul>	Full	0	
<b>Saipan</b> <ul style="list-style-type: none"> <li>• Saipan</li> </ul>	Full	0	

## APPENDIX B

### SUMMARY OF RATINGS

SUMMARY OF RATINGS				
STATE/TERRITORY	LENDING TEST RATING	INVESTMENT TEST RATING	SERVICE TEST RATING	OVERALL RATING
Hawaii	Outstanding	Outstanding	Outstanding	Outstanding
Guam	Outstanding	High Satisfactory	Low Satisfactory	Satisfactory
Saipan	High Satisfactory	Outstanding	Low Satisfactory	Satisfactory



## APPENDIX C

### GLOSSARY OF TERMS

**Aggregate lending:** The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

**Census tract:** A small subdivision of metropolitan and other densely populated counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan statistical areas. Census tracts usually have between 2,500 and 8,000 persons, and their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

**Community development:** All Agencies have adopted the following language. Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less; or, activities that revitalize or stabilize low- or moderate-income geographies.

Effective September 1, 2005, the Board of Governors of the Federal Reserve System, Office of the Comptroller of the Currency, and the Federal Deposit Insurance Corporation have adopted the following additional language as part of the revitalize or stabilize definition of community development. Activities that revitalize or stabilize:

- (i) Low- or moderate-income geographies;
- (ii) Designated disaster areas; or
- (iii) Distressed or underserved nonmetropolitan middle-income geographies designated by the Board, Federal Deposit Insurance Corporation, and Office of the Comptroller of the Currency, based on:
  - a. Rates of poverty, unemployment, and population loss; or
  - b. Population size, density, and dispersion. Activities that revitalize and stabilize geographies designated based on population size, density, and dispersion if they help to meet essential community needs, including needs of low- and moderate-income individuals.

**Consumer loan(s):** A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, home equity loans, other secured consumer loans, and other unsecured consumer loans.

**Family:** Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into 'male householder' (a family with a male householder and no wife present) or 'female householder' (a family with a female householder and no husband present).

**Full-scope review:** Performance under the lending and community development tests is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (for example, responsiveness).

**Geography:** A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

**Home Mortgage Disclosure Act (HMDA):** The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applications, the amount of loan requested, and the disposition of the application (for example, approved, denied, and withdrawn).

**Home mortgage loans:** Includes home purchase and home improvement loans as defined in the HMDA regulation. This definition also includes multifamily (five or more families) dwelling loans, loans for the purchase of manufactured homes and refinancings of home improvement and home purchase loans.

**Household:** Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

**Limited-scope review:** Performance under the lending and community development tests is analyzed using only quantitative factors (for example, geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

**Low-income:** Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent, in the case of a geography.

**Market share:** The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

**Metropolitan area (MA):** A metropolitan statistical area (MSA) or a metropolitan division (MD) as defined by the Office of Management and Budget. A MSA is a core area containing at least one urbanized area of 50,000 or more inhabitants, together with adjacent communities having a high degree of economic and social integration with that core. A MD is a division of a MSA based on specific criteria including commuting patterns. Only a MSA that has a population of at least 2.5 million may be divided into MDs.

**Middle-income:** Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography.

**Moderate-income:** Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

**Multifamily:** Refers to a residential structure that contains five or more units.

**Other products:** Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA examination. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

**Owner-occupied units:** Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

**Qualified investment:** A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

**Rated area:** A rated area is a state or multistate metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area.

**Small loan(s) to business(es):** A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) and the Thrift Financial Reporting (TFR) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans. However, thrift institutions may also exercise the option to report loans secured by nonfarm residential real estate as "small business loans" if the loans are reported on the TFR as nonmortgage, commercial loans.

**Small loan(s) to farm(s):** A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, or are classified as loans to finance agricultural production and other loans to farmers.

**Upper-income:** Individual income that is more than 120 percent of the area median income, or a median family income that is more than 120 percent, in the case of a geography.

## APPENDIX D

### LIMITED-SCOPE ASSESSMENT AREA

### MARKET PROFILES

All demographic and economic information in this appendix is from the following sources:

- U.S. Census, Quick Facts, Maui County, Hawaii, (accessed April 19, 2023), available from: <http://www.census.gov/quickfacts/table/PST045215/15009>.
- U.S. Census, Quick Facts, Hawaii County, Hawaii, (accessed April 19, 2023), available from: <http://www.census.gov/quickfacts/table/AGE115210/15001>.
- U.S. Census, Quick Facts, Kauai County, Hawaii, (accessed April 19, 2023), available from: <http://www.census.gov/quickfacts/table/PST045215/15007>.
- U.S. Census, Quick Facts, Kalawao County, Hawaii, (accessed accessed April 19, 2023), available from:
- FDIC Deposit Market Share, June 30, 2022, (accessed April 19, 2023), available from: <http://www.census.gov/quickfacts/table/PST045215/15005>.
- FFIEC Estimated Family Median Income, *FFIEC Median Family Income Report*, (accessed April 24, 2023), available from: <http://www.ffiec.gov/Medianincome.htm>.
- State of Hawaii Department of Business, Economic Development & Tourism, Hawaii Facts & Figures, January 2023; available from: [https://files.hawaii.gov/dbedt/economic/library/facts/Facts\\_Figures\\_browsable.pdf](https://files.hawaii.gov/dbedt/economic/library/facts/Facts_Figures_browsable.pdf).

## ***Maui Assessment Area***

The Maui Assessment Area consists of Maui County in its entirety and includes the Kahului-Wailuku-Lahaina MSA (Islands of Maui and Lanai, Molokai, and Kahoolawe). Maui County is the second largest county in the state. At 1,162 square miles, the total land mass of the county is roughly one sixth of the land mass in the state of Hawaii. Additionally, Maui is the third most populated county in Hawaii, with an estimated population of 164,351 in 2022. The median family income of the MSA in 2022 was estimated to be \$101,100. The island of Maui is the economic center and county government seat.

The Bank has a significant presence in this competitive market for financial services. As of June 30, 2022, the Bank's 10 offices held over \$2.2 billion in deposits with a 41.5 percent market share of the entire MSA. The Bank ranks first out of seven FDIC-insured depository institutions operating 32 offices and holding \$5.4 billion in total deposits within the assessment area. Deposits in Maui County are primarily concentrated in four financial institutions that collectively hold 96.5 percent of the market share.

Exhibit 12 on the following page, presents key demographic and business information used to help develop a performance context for the Maui assessment area.

Exhibit 12 AA Demographics Assessment Area: Maui								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	2.1	578	1.5	148	25.6	7,779	19.6
Moderate	9	18.8	6,162	15.5	718	11.7	6,871	17.3
Middle	27	56.3	28,277	71.3	1,496	5.3	9,316	23.5
Upper	7	14.6	4,615	11.6	153	3.3	15,666	39.5
Unknown	4	8.3	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>48</b>	<b>100.0</b>	<b>39,632</b>	<b>100.0</b>	<b>2,515</b>	<b>6.3</b>	<b>39,632</b>	<b>100.0</b>
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	1,095	402	1.2	36.7	606	55.3	87	7.9
Moderate	15,319	5,248	15.1	34.3	4,169	27.2	5,902	38.5
Middle	45,893	24,471	70.4	53.3	14,068	30.7	7,354	16.0
Upper	11,228	4,657	13.4	41.5	1,999	17.8	4,572	40.7
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>73,535</b>	<b>34,778</b>	<b>100.0</b>	<b>47.3</b>	<b>20,842</b>	<b>28.3</b>	<b>17,915</b>	<b>24.4</b>
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	371	7.7	347	7.8	23	6.8	1	6.3
Moderate	989	20.5	930	20.8	55	16.3	4	25.0
Middle	3,375	70.1	3,110	69.7	255	75.7	10	62.5
Upper	82	1.7	77	1.7	4	1.2	1	6.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>4,817</b>	<b>100.0</b>	<b>4,464</b>	<b>100.0</b>	<b>337</b>	<b>100.0</b>	<b>16</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>92.7</b>		<b>7.0</b>		<b>0.3</b>

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
<b>Low</b>	4	3.7	4	3.7	0	0.0	0	0.0
<b>Moderate</b>	34	31.2	34	31.5	0	0.0	0	0.0
<b>Middle</b>	68	62.4	67	62.0	1	100.0	0	0.0
<b>Upper</b>	3	2.8	3	2.8	0	0.0	0	0.0
<b>Unknown</b>	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>109</b>	<b>100.0</b>	<b>108</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>
<b>Percentage of Total Farms:</b>				<b>99.1</b>		<b>0.9</b>		<b>0.0</b>
<i>Source: 2022 FFIEC Census Data 2022 Dun &amp; Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.</i>								

Data regarding the Bank’s deposits, loans, investments, and branches may be found in the Core Tables.



## **Hawaii Non-MSA Assessment Area**

The Hawaii Non-MSA Assessment Area is comprised of Hawaii County (island of Hawaii) and Kauai County (island of Kauai and Niihau).

- Hawaii County – Hawaii County consists of the island of Hawaii in its entirety, which is the largest of the six major islands in terms of land mass. Hawaii County is the second most populous with an estimated population of 206,315 in 2022. Despite having one of the higher population totals among the neighboring islands, Hawaii County is perceived to be relatively underdeveloped because of its vast land size of 4,028 square miles.
- Kauai County – Kauai County includes the islands of Kauai and Niihau. Kauai is the fourth largest of the six major Hawaiian Islands at 620 square miles. Only a small portion of the island is developed, mostly in coastal areas, leaving the interior of the island reserved for agriculture and conservation. Kauai County's estimated 2022 population was 73,810.

The Bank has a significant presence in this competitive market for financial services. As of June 30, 2022, the bank's 14 offices held over \$2.7 billion in deposits with a 41.5 percent market share of the entire Non-MSA area. Bank of Hawaii ranks first out of eight FDIC-insured depository institutions operating 43 offices and holding \$6.6 billion in total deposits within the assessment area. Deposits are primarily concentrated in three financial institutions that collectively hold 86.8 percent of the market share.

Exhibit 13 on the following page presents key demographic and business information used to help develop a performance context for the Non-MSA assessment area.

Exhibit 13 AA Demographics Assessment Area: Non-MSA								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	3	3.6	2,210	3.4	395	17.9	14,875	23.0
Moderate	10	12.0	10,648	16.4	1,891	17.8	10,346	16.0
Middle	33	39.8	34,415	53.2	2,912	8.5	13,397	20.7
Upper	15	18.1	17,475	27.0	828	4.7	26,130	40.4
Unknown	22	26.5	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>83</b>	<b>100.0</b>	<b>64,748</b>	<b>100.0</b>	<b>6,026</b>	<b>9.3</b>	<b>64,748</b>	<b>100.0</b>
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	4,681	2,332	3.6	49.8	1,730	37.0	619	13.2
Moderate	20,156	11,848	18.3	58.8	5,069	25.1	3,239	16.1
Middle	62,575	32,734	50.4	52.3	16,613	26.5	13,228	21.1
Upper	32,836	17,985	27.7	54.8	7,073	21.5	7,778	23.7
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>120,248</b>	<b>64,899</b>	<b>100.0</b>	<b>54.0</b>	<b>30,485</b>	<b>25.4</b>	<b>24,864</b>	<b>20.7</b>
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	477	8.2	451	8.4	24	6.2	2	6.3
Moderate	1,329	22.9	1,200	22.3	121	31.3	8	25.0
Middle	3,131	54.0	2,908	54.0	204	52.7	19	59.4
Upper	863	14.9	822	15.3	38	9.8	3	9.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>5,800</b>	<b>100.0</b>	<b>5,381</b>	<b>100.0</b>	<b>387</b>	<b>100.0</b>	<b>32</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>92.8</b>		<b>6.7</b>		<b>0.6</b>

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
<b>Low</b>	3	1.1	3	1.1	0	0.0	0	0.0
<b>Moderate</b>	44	15.7	43	16.2	1	6.7	0	0.0
<b>Middle</b>	198	70.7	186	70.2	12	80.0	0	0.0
<b>Upper</b>	35	12.5	33	12.5	2	13.3	0	0.0
<b>Unknown</b>	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>280</b>	<b>100.0</b>	<b>265</b>	<b>100.0</b>	<b>15</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>
<b>Percentage of Total Farms:</b>				<b>94.6</b>		<b>5.4</b>		<b>0.0</b>
<i>Source: 2022 FFIEC Census Data 2022 Dun &amp; Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.</i>								

Data regarding the Bank’s deposits, loans, investments, and branches may be found in the Core Tables.

## APPENDIX E

### CRA CORE TABLES

#### STATE OF HAWAII

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Saipan AA

Distribution of Branch Delivery Systems  
Table 173

## BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Hawaii

<b>Table 1 – Lending Volume of Reported Loans</b>										
<b>Retail Lending Evaluation Period: January 1, 2016 to June 30, 2022</b>										
<b>Community Development Lending Evaluation Period: August 9, 2016 to March 13, 2023</b>										
Assessment Areas	% of Rated Area Loans	All HMDA Loans		Small Business Loans		Community Development Loans		Total Reported Loans		% of Rated Area Deposits
		#	\$(000's)	#	\$(000's)	#	\$(000's)	#	\$(000's)	
<i>Full Scope</i>										
Honolulu	68.0	22,499	9,700,248	6,067	855,125	653	2,403,734	29,219	12,959,107	74.9
<i>Limited Scope</i>										
Maui	13.3	2,983	1,363,306	2,123	261,621	86	255,969	5,192	1,880,896	11.2
Non-MSA	18.7	4,250	1,512,529	2,119	245,941	138	391,532	6,507	2,150,002	13.8
Statewide/Regional						30	103,107	30	103,107	

<b>Table 1A – Lending Volume of Optional Loans</b>										
<b>Retail Lending Evaluation Period: January 1, 2016 to June 30, 2022</b>										
Assessment Areas	% of Rated Area Loans	Credit Cards		Motor Vehicle		Unsecured Consumer		Total Optional Loans		% of Rated Area Deposits
		#	\$(000's)	#	\$(000's)	#	\$(000's)	#	\$(000's)	
<i>Full Scope</i>										
Honolulu	66.7	4,183	30,342	36,029	1,071,295	31,450	391,566	71,662	1,493,203	74.9
<i>Limited Scope</i>										
Maui	13.6	1,087	8452	6,432	187,447	7,095	88,443	14,614	284,342	11.2
Non-MSA	19.7	829	6,126	10,682	309,756	9,671	123,926	21,182	439,808	13.8



# BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Hawaii

Table 2 - Distribution of 2016 and 2017 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Honolulu													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2016						2017						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
<b>Home Purchase Loans</b>													
<b>Low</b>	4	0.5	1.0	1,140	0.2	0.7	6	0.6	0.7	1,392	0.3	0.4	1.0
<b>Moderate</b>	128	14.5	13.4	42,211	8.5	9.1	121	12.4	13.9	34,943	6.3	9.5	12.0
<b>Middle</b>	474	53.7	58.4	242,543	48.9	55.9	307	31.5	41.7	152,149	27.6	38.1	48.4
<b>Upper</b>	277	31.4	27.1	210,611	42.4	34.4	540	55.3	43.7	361,193	65.6	52.0	38.6
<b>Unknown</b>	0	0.0	0.0	0	0.0	0.0	2	0.2	0.0	615	0.1	0.0	0.0
<b>Tract-Unk</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
<b>Total</b>	883	100.0	100.0	496,505	100.0	100.0	976	100.0	100.0	550,292	100.0	100.0	100.0
<b>Refinance Loans</b>													
<b>Low</b>	9	1.1	0.6	2,808	0.7	0.4	4	0.8	0.7	1,477	0.6	0.4	1.0
<b>Moderate</b>	57	7.1	9.2	17,759	4.2	6.7	49	9.7	10.7	15,743	6.5	8.6	12.0
<b>Middle</b>	306	38.3	50.5	124,817	29.5	47.4	223	44.2	47.2	91,336	37.5	42.8	48.4
<b>Upper</b>	427	53.4	39.7	277,020	65.6	45.5	228	45.2	41.3	135,208	55.5	48.1	38.6
<b>Unknown</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0.1	0	0.0	0.0	0.0
<b>Tract-Unk</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
<b>Total</b>	799	100.0	100.0	422,404	100.0	100.0	504	100.0	100.0	243,764	100.0	100.0	100.0
<b>Home Improvement Loans</b>													
<b>Low</b>	0	0.0	0.1	0	0.0	0.1	0	0.0	0.6	0	0.0	0.2	1.0
<b>Moderate</b>	8	5.0	6.6	2,573	3.0	6.7	10	9.5	9.0	2,889	5.4	7.6	12.0
<b>Middle</b>	64	40.3	51.8	24,382	28.5	42.3	45	42.9	47.0	18,969	35.4	44.1	48.4
<b>Upper</b>	87	54.7	41.5	58,643	68.5	50.9	50	47.6	43.3	31,671	59.2	48.1	38.6
<b>Unknown</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0.1	0	0.0	0.0	0.0
<b>Tract-Unk</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
<b>Total</b>	159	100.0	100.0	85,598	100.0	100.0	105	100.0	100.0	53,529	100.0	100.0	100.0

## BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Hawaii

	Multifamily Loans												Multi-family Units %
<b>Low</b>	3	16.7	5.4	13,100	18.4	10.4	0	0.0	1.1	0	0.0	0.5	5.9
<b>Moderate</b>	7	38.9	63.0	13,117	18.4	45.5	11	78.6	62.6	38,050	81.1	40.6	37.7
<b>Middle</b>	6	33.3	25.0	32,240	45.3	31.9	3	21.4	30.8	8,873	18.9	44.1	41.3
<b>Upper</b>	2	11.1	6.5	12,711	17.9	12.2	0	0.0	5.5	0	0.0	14.7	15.0
<b>Unknown</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.2
<b>Tract-Unk</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
<b>Total</b>	18	100.0	100.0	71,168	100.0	100.0	14	100.0	100.0	46,923	100.0	100.0	100.0
	Total Home Mortgage Loans												Owner Occupied Units %
<b>Low</b>	16	0.9	0.7	17,048	1.6	0.6	10	0.6	0.7	2,869	0.3	0.4	1.0
<b>Moderate</b>	200	10.8	10.8	75,660	7.0	8.3	191	11.9	12.5	91,625	10.2	10.0	12.0
<b>Middle</b>	850	45.7	53.6	423,982	39.4	50.6	578	36.1	44.1	271,327	30.3	40.1	48.4
<b>Upper</b>	793	42.7	34.9	558,985	52.0	40.5	818	51.2	42.6	528,072	59.0	49.4	38.6
<b>Unknown</b>	0	0.0	0.0	0	0.0	0.0	2	0.1	0.1	615	0.1	0.0	0.0
<b>Tract-Unk</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
<b>Total</b>	1,859	100.0	100.0	1,075,675	100.0	100.0	1,599	100.0	100.0	894,508	100.0	100.0	100.0

# BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Hawaii

Table 3 - Distribution of 2018 Home Mortgage Lending By Income Level of Geography Assessment Area: Honolulu							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
<b>Home Purchase Loans</b>							
<b>Low</b>	8	0.9	0.9	1,396	0.3	0.5	1.0
<b>Moderate</b>	149	16.3	14.6	41,478	9.3	10.4	12.0
<b>Middle</b>	308	33.7	40.5	132,946	29.9	38.1	48.4
<b>Upper</b>	450	49.2	44.0	268,531	60.4	50.9	38.6
<b>Unknown</b>	0	0.0	0.0	0	0.0	0.0	0.0
<b>Tract-Unk</b>	0	0.0	0.0	0	0.0	0.0	
<b>Total</b>	915	100.0	100.0	444,351	100.0	100.0	100.0
<b>Refinance Loans</b>							
<b>Low</b>	12	0.8	0.9	2,470	0.5	0.5	1.0
<b>Moderate</b>	123	8.5	10.9	30,133	6.2	9.9	12.0
<b>Middle</b>	671	46.2	47.7	199,202	41.2	43.7	48.4
<b>Upper</b>	644	44.4	40.5	251,350	52.0	45.8	38.6
<b>Unknown</b>	1	0.1	0.1	250	0.1	0.1	0.0
<b>Tract-Unk</b>	0	0.0	0.0	0	0.0	0.0	
<b>Total</b>	1,451	100.0	100.0	483,405	100.0	100.0	100.0
<b>Home Improvement Loans</b>							
<b>Low</b>	3	0.8	0.6	222	0.5	0.5	1.0
<b>Moderate</b>	38	9.7	8.8	4,664	9.6	8.1	12.0
<b>Middle</b>	177	45.4	46.9	20,232	41.8	45.8	48.4
<b>Upper</b>	172	44.1	43.7	23,285	48.1	45.6	38.6
<b>Unknown</b>	0	0.0	0.0	0	0.0	0.0	0.0
<b>Tract-Unk</b>	0	0.0	0.0	0	0.0	0.0	
<b>Total</b>	390	100.0	100.0	48,403	100.0	100.0	100.0

## BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Hawaii

	Multifamily Loans						Multi-family Units %
<b>Low</b>	0	0.0	1.9	0	0.0	0.1	5.9
<b>Moderate</b>	3	37.5	61.1	10,150	52.9	19.4	37.7
<b>Middle</b>	4	50.0	33.3	8,150	42.4	72.8	41.3
<b>Upper</b>	1	12.5	3.7	900	4.7	7.7	15.0
<b>Unknown</b>	0	0.0	0.0	0	0.0	0.0	0.2
<b>Tract-Unk</b>	0	0.0	0.0	0	0.0	0.0	
<b>Total</b>	8	100.0	100.0	19,200	100.0	100.0	100.0
	Total Home Mortgage Loans						Owner Occupied Units %
<b>Low</b>	29	0.9	0.9	5,267	0.5	0.5	1.0
<b>Moderate</b>	382	11.3	12.5	94,536	8.7	10.3	12.0
<b>Middle</b>	1,422	42.2	43.9	395,513	36.3	41.2	48.4
<b>Upper</b>	1,538	45.6	42.6	593,629	54.5	47.9	38.6
<b>Unknown</b>	2	0.1	0.1	275	0.0	0.0	0.0
<b>Tract-Unk</b>	0	0.0	0.0	0	0.0	0.0	
<b>Total</b>	3,373	100.0	100.0	1,089,220	100.0	100.0	100.0

# BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Hawaii

Table 4 - Distribution of 2019 and 2020 Home Mortgage Lending By Income Level of Geography Assessment Area: Honolulu													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2019						2020						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
<b>Home Purchase Loans</b>													
<b>Low</b>	5	0.5	0.7	1,069	0.2	0.4	6	1.0	0.8	538	0.2	0.5	1.0
<b>Moderate</b>	121	13.1	14.9	37,785	7.9	10.3	81	13.4	13.0	25,474	7.5	8.6	12.0
<b>Middle</b>	313	34.0	39.4	139,598	29.3	37.4	250	41.5	42.4	128,408	38.0	39.7	48.4
<b>Upper</b>	478	51.9	44.9	297,020	62.4	51.9	266	44.1	43.8	183,501	54.3	51.3	38.6
<b>Unknown</b>	4	0.4	0.1	715	0.2	0.1	0	0.0	0.0	0	0.0	0.0	0.0
<b>Tract-Unk</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
<b>Total</b>	921	100.0	100.0	476,187	100.0	100.0	603	100.0	100.0	337,921	100.0	100.0	100.0
<b>Refinance Loans</b>													
<b>Low</b>	<b>10</b>	0.5	0.6	2,050	0.3	0.4	16	0.5	0.4	4,937	0.4	0.3	1.0
<b>Moderate</b>	178	9.8	10.0	49,650	7.0	7.7	283	9.5	9.3	82,474	6.3	7.0	12.0
<b>Middle</b>	825	45.3	44.9	276,429	39.0	41.4	1,232	41.4	43.0	476,855	36.4	40.3	48.4
<b>Upper</b>	806	44.3	44.5	380,564	53.7	50.6	1,443	48.5	47.2	745,843	56.9	52.3	38.6
<b>Unknown</b>	1	0.1	0.0	63	0.0	0.0	1	0.0	0.0	250	0.0	0.0	0.0
<b>Tract-Unk</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
<b>Total</b>	1,820	100.0	100.0	708,756	100.0	100.0	2,975	100.0	100.0	1,310,359	100.0	100.0	100.0
<b>Home Improvement Loans</b>													
<b>Low</b>	<b>2</b>	0.5	0.4	285	0.5	0.4	2	0.6	0.7	522	0.9	1.0	1.0
<b>Moderate</b>	47	12.6	9.1	6,580	11.8	7.3	26	7.8	8.0	3,803	6.6	6.5	12.0
<b>Middle</b>	181	48.7	46.7	25,963	46.4	44.7	138	41.2	42.8	22,284	38.8	40.8	48.4
<b>Upper</b>	142	38.2	43.7	23,157	41.4	47.7	169	50.4	48.5	30,855	53.7	51.7	38.6
<b>Unknown</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0

## BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Hawaii

<b>Tract-Unk</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
<b>Total</b>	372	100.0	100.0	55,985	100.0	100.0	335	100.0	100.0	57,464	100.0	100.0	100.0
	<b>Multifamily Loans</b>												<b>Multi-family Units %</b>
<b>Low</b>	0	0.0	1.0	0	0.0	0.4	0	0.0	0.9	0	0.0	0.4	5.9
<b>Moderate</b>	16	50.0	52.9	48,683	59.0	49.5	18	60.0	54.1	39,122	36.7	58.7	37.7
<b>Middle</b>	15	46.9	40.4	29,285	35.5	43.9	12	40.0	38.5	67,540	63.3	35.5	41.3
<b>Upper</b>	1	3.1	5.8	4,550	5.5	6.2	0	0.0	6.4	0	0.0	5.4	15.0
<b>Unknown</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.2
<b>Tract-Unk</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
<b>Total</b>	32	100.0	100.0	82,518	100.0	100.0	30	100.0	100.0	106,662	100.0	100.0	100.0
	<b>Total Home Mortgage Loans</b>												<b>Owner Occupied Units %</b>
<b>Low</b>	19	0.5	0.6	3,504	0.2	0.4	25	0.6	0.5	6,042	0.3	0.3	1.0
<b>Moderate</b>	411	11.1	11.9	149,126	10.6	11.0	457	10.1	10.2	157,198	8.2	8.3	12.0
<b>Middle</b>	1,572	42.6	43.0	504,224	35.9	40.0	1,876	41.3	42.8	731,895	38.0	40.0	48.4
<b>Upper</b>	1,686	45.7	44.5	746,545	53.2	48.6	2,181	48.0	46.4	1,028,336	53.5	51.3	38.6
<b>Unknown</b>	5	0.1	0.0	778	0.1	0.0	1	0.0	0.0	250	0.0	0.0	0.0
<b>Tract-Unk</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
<b>Total</b>	3,693	100.0	100.0	1,404,177	100.0	100.0	4,540	100.0	100.0	1,923,721	100.0	100.0	100.0

# BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Hawaii

Table 5 - Distribution of 2021 and 2022 Home Mortgage Lending By Income Level of Geography Assessment Area: Honolulu											
Geographic Income Level	Bank And Aggregate Loans By Year										Owner Occupied Units %
	2021						2022				
	Bank		Agg	Bank		Agg	Bank				
	#	#%	#%	\$(000)	\$%	\$%	#	#%	\$(000)	\$%	
<b>Home Purchase Loans</b>											
<b>Low</b>	4	0.5	0.9	1,425	0.3	0.5	16	2.0	5,134	1.0	1.0
<b>Moderate</b>	110	14.2	16.2	40,880	8.6	11.1	165	20.4	69,544	14.0	15.3
<b>Middle</b>	262	33.9	38.6	152,843	32.0	37.2	382	47.2	212,952	42.9	46.7
<b>Upper</b>	398	51.4	44.3	282,815	59.2	51.1	242	29.9	206,644	41.7	36.6
<b>Unknown</b>	0	0.0	0.0	0	0.0	0.0	4	0.5	1,857	0.4	0.3
<b>Tract-Unk</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0	0.0	
<b>Total</b>	774	100.0	100.0	477,963	100.0	100.0	809	100.0	496,131	100.0	100.0
<b>Refinance Loans</b>											
<b>Low</b>	23	0.7	0.6	5,870	0.4	0.4	10	0.6	2,145	0.3	1.0
<b>Moderate</b>	352	10.4	10.0	96,615	6.7	7.4	257	15.9	85,369	12.2	15.3
<b>Middle</b>	1,471	43.5	45.0	560,296	38.7	42.0	740	45.9	310,299	44.3	46.7
<b>Upper</b>	1,534	45.4	44.4	785,806	54.2	50.1	602	37.3	301,729	43.1	36.6
<b>Unknown</b>	2	0.1	0.1	332	0.0	0.1	3	0.2	1,289	0.2	0.3
<b>Tract-Unk</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0	0.0	
<b>Total</b>	3,382	100.0	100.0	1,448,919	100.0	100.0	1,612	100.0	700,831	100.0	100.0
<b>Home Improvement Loans</b>											
<b>Low</b>	3	0.8	0.7	510	0.7	0.4	3	0.6	562	0.5	1.0
<b>Moderate</b>	33	8.4	6.5	6,262	8.4	5.7	73	13.7	13,882	13.2	15.3
<b>Middle</b>	171	43.7	45.3	30,614	41.0	44.4	233	43.9	38,210	36.3	46.7
<b>Upper</b>	183	46.8	47.4	37,287	49.9	49.4	221	41.6	52,202	49.6	36.6
<b>Unknown</b>	1	0.3	0.1	25	0.0	0.0	1	0.2	296	0.3	0.3
<b>Tract-Unk</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0	0.0	
<b>Total</b>	391	100.0	100.0	74,698	100.0	100.0	531	100.0	105,152	100.0	100.0

## BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Hawaii

	Multifamily Loans										Multi-family Units %
<b>Low</b>	1	2.6	0.9	54,000	32.7	16.1	3	7.1	11,260	6.5	5.4
<b>Moderate</b>	26	68.4	57.5	74,159	44.8	38.9	28	66.7	107,389	62.4	43.4
<b>Middle</b>	10	26.3	37.7	14,215	8.6	17.1	10	23.8	39,570	23.0	40.8
<b>Upper</b>	1	2.6	3.8	23,000	13.9	27.8	1	2.4	13,937	8.1	8.8
<b>Unknown</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0	0.0	1.6
<b>Tract-Unk</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0	0.0	
<b>Total</b>	38	100.0	100.0	165,374	100.0	100.0	42	100.0	172,156	100.0	100.0
	Total Home Mortgage Loans										Owner Occupied Units %
<b>Low</b>	35	0.7	0.7	62,360	2.7	0.7	35	0.9	19,686	1.2	1.0
<b>Moderate</b>	576	11.2	11.7	227,220	10.0	9.1	613	16.3	293,963	17.7	15.3
<b>Middle</b>	2,141	41.5	43.0	803,857	35.2	39.9	1,716	45.8	675,825	40.8	46.7
<b>Upper</b>	2,400	46.6	44.5	1,188,376	52.1	50.3	1,376	36.7	663,967	40.1	36.6
<b>Unknown</b>	3	0.1	0.1	357	0.0	0.1	10	0.3	3,569	0.2	0.3
<b>Tract-Unk</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0	0.0	
<b>Total</b>	5,155	100.0	100.0	2,282,170	100.0	100.0	3,750	100.0	1,657,010	100.0	100.0



## BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Hawaii

Table 6 - Distribution of 2016 Small Business Lending By Income Level of Geography Assessment Area: Honolulu							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
<b>Low</b>	5	1.4	2.6	1,054	0.9	2.3	3.4
<b>Moderate</b>	145	42.0	23.2	52,137	46.1	34.6	32.3
<b>Middle</b>	117	33.9	37.7	31,331	27.7	32.7	38.0
<b>Upper</b>	37	10.7	34.1	7,764	6.9	23.6	23.8
<b>Unknown</b>	41	11.9	2.4	20,690	18.3	6.8	2.5
<b>Tract-Unk</b>	0	0.0	0.0	0	0.0	0.0	
<b>Total</b>	345	100.0	100.0	112,976	100.0	100.0	100.0

Table 7 - Distribution of 2017 and 2018 Small Business Lending By Income Level of Geography Assessment Area: Honolulu													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2017						2018						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
<b>Low</b>	20	6.4	4.9	4,982	6.1	8.9	23	7.4	4.9	9,049	10.4	8.5	5.4
<b>Moderate</b>	66	21.1	17.9	16,444	20.2	18.6	65	21.0	17.9	16,254	18.6	18.6	19.5
<b>Middle</b>	100	31.9	36.4	22,149	27.1	29.7	94	30.4	37.1	22,635	26.0	31.5	35.5
<b>Upper</b>	102	32.6	35.7	27,834	34.1	33.2	102	33.0	35.3	30,357	34.8	32.1	35.6
<b>Unknown</b>	25	8.0	3.9	10,180	12.5	9.1	25	8.1	3.5	8,868	10.2	8.8	4.0
<b>Tract-Unk</b>	0	0.0	1.2	0	0.0	0.5	0	0.0	1.3	0	0.0	0.5	
<b>Total</b>	313	100.0	100.0	81,589	100.0	100.0	309	100.0	100.0	87,163	100.0	100.0	100.0

## BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Hawaii

**Table 8 - Distribution of 2019 and 2020 Small Business Lending By Income Level of Geography**  
Assessment Area: Honolulu

Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2019						2020						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	16	5.4	4.3	3,472	4.3	8.8	144	5.4	4.9	21,762	7.8	8.2	5.3
Moderate	53	18.0	18.3	13,886	17.4	17.7	518	19.3	19.1	52,204	18.7	19.9	19.2
Middle	103	34.9	37.3	25,679	32.1	32.9	846	31.5	35.7	82,754	29.6	30.6	35.9
Upper	95	32.2	35.6	27,552	34.5	32.8	1,054	39.2	36.3	95,256	34.1	33.5	35.8
Unknown	28	9.5	3.2	9,377	11.7	7.3	124	4.6	3.8	27,298	9.8	7.7	3.8
Tract-Unk	0	0.0	1.3	0	0.0	0.6	0	0.0	0.2	0	0.0	0.1	
<b>Total</b>	295	100.0	100.0	79,966	100.0	100.0	2,686	100.0	100.0	279,274	100.0	100.0	100.0

**Table 9 - Distribution of 2021 and 2022 Small Business Lending By Income Level of Geography**  
Assessment Area: Honolulu

Geographic Income Level	Bank And Aggregate Loans By Year										Total Businesses %
	2021					2022					
	Bank		Agg	Bank		Agg	Bank				
	#	%	%	\$(000)	%	%	#	%	\$(000)	%	
Low	117	5.9	4.9	13,361	7.8	8.8	1	0.7	200	0.5	1.0
Moderate	380	19.2	18.2	33,291	19.4	19.7	39	27.1	9,764	22.8	30.4
Middle	672	34.0	37.7	50,707	29.6	31.5	72	50.0	22,509	52.7	35.8
Upper	737	37.3	35.3	59,534	34.7	32.7	27	18.8	7,963	18.6	26.8
Unknown	69	3.5	3.4	14,537	8.5	7.3	5	3.5	2,300	5.4	6.0
Tract-Unk	0	0.0	0.4	0	0.0	0.1	0	0.0	0	0.0	0.0
<b>Total</b>	1,975	100.0	100.0	171,430	100.0	100.0	144	100.0	42,736	100.0	100.0

## BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Hawaii

Table 10 - Distribution of 2016 Credit Card Lending By Income Level of Geography Assessment Area: Honolulu					
Geographic Income Level	Bank Loans				Households %
	#	#%	\$(000)	\$%	
<b>Low</b>	109	3.2	571	2.3	3.2
<b>Moderate</b>	739	21.8	4,622	18.8	24.7
<b>Middle</b>	1,580	46.7	11,514	47.0	43.7
<b>Upper</b>	957	28.3	7,811	31.9	28.4
<b>Unknown</b>	1	0.0	3	0.0	0.0
<b>Tract-Unk</b>	0	0.0	0	0.0	
<b>Total</b>	3,386	100.0	24,521	100.0	100.0

Table 11 - Distribution of 2017 and 2018 Credit Card Lending By Income Level of Geography Assessment Area: Honolulu									
Geographic Income Level	Bank Loans By Year								Households %
	2017				2018				
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%	
<b>Low</b>	30	4.0	167	3.1	1	1.8	13	2.8	3.0
<b>Moderate</b>	131	17.7	800	14.9	10	17.9	63	13.5	23.6
<b>Middle</b>	361	48.7	2,630	49.1	27	48.2	238	51.0	45.2
<b>Upper</b>	218	29.4	1,752	32.7	18	32.1	153	32.8	28.1
<b>Unknown</b>	1	0.1	5	0.1	0	0.0	0	0.0	0.1
<b>Tract-Unk</b>	0	0.0	0	0.0	0	0.0	0	0.0	
<b>Total</b>	741	100.0	5,354	100.0	56	100.0	467	100.0	100.0

## BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Hawaii

Table 12 - Distribution of 2016 Motor Vehicle Lending By Income Level of Geography Assessment Area: Honolulu					
Geographic Income Level	Bank Loans				Households %
	#	#%	\$(000)	\$%	
<b>Low</b>	221	4.4	6,071	4.5	3.2
<b>Moderate</b>	1,290	25.6	35,743	26.4	24.7
<b>Middle</b>	2,379	47.2	64,438	47.6	43.7
<b>Upper</b>	1,145	22.7	29,069	21.5	28.4
<b>Unknown</b>	3	0.1	52	0.0	0.0
<b>Tract-Unk</b>	0	0.0	0	0.0	
<b>Total</b>	5,038	100.0	135,373	100.0	100.0

Table 13 - Distribution of 2017 and 2018 Motor Vehicle Lending By Income Level of Geography Assessment Area: Honolulu									
Geographic Income Level	Bank Loans By Year								Households %
	2017				2018				
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%	
<b>Low</b>	129	2.4	3,697	2.5	118	1.9	3,366	1.8	3.0
<b>Moderate</b>	1,168	21.7	33,047	22.1	1,175	18.5	35,919	19.3	23.6
<b>Middle</b>	2,581	47.9	71,255	47.7	3,036	47.9	88,875	47.8	45.2
<b>Upper</b>	1,504	27.9	41,097	27.5	2,001	31.6	57,501	30.9	28.1
<b>Unknown</b>	11	0.2	365	0.2	7	0.1	178	0.1	0.1
<b>Tract-Unk</b>	0	0.0	0	0.0	0	0.0	0	0.0	
<b>Total</b>	5,393	100.0	149,461	100.0	6,337	100.0	185,839	100.0	100.0

## BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Hawaii

**Table 14 - Distribution of 2019 and 2020 Motor Vehicle Lending By Income Level of Geography**  
Assessment Area: Honolulu

Geographic Income Level	Bank Loans By Year								Households %
	2019				2020				
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%	
<b>Low</b>	126	2.2	3,876	2.3	100	2.1	3,080	2.1	3.0
<b>Moderate</b>	1,159	20.1	35,317	20.6	925	19.4	28,641	19.9	23.6
<b>Middle</b>	2,831	49.1	84,504	49.3	2,372	49.8	70,876	49.4	45.2
<b>Upper</b>	1,628	28.3	47,270	27.6	1,360	28.6	40,865	28.5	28.1
<b>Unknown</b>	16	0.3	387	0.2	5	0.1	105	0.1	0.1
<b>Tract-Unk</b>	0	0.0	0	0.0	0	0.0	0	0.0	
<b>Total</b>	5,760	100.0	171,354	100.0	4,762	100.0	143,567	100.0	100.0

**Table 15 - Distribution of 2021 and 2022 Motor Vehicle Lending By Income Level of Geography**  
Assessment Area: Honolulu

Geographic Income Level	Bank Loans By Year								Households %
	2021				2022				
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%	
<b>Low</b>	114	2.0	3,594	2.0	66	2.1	2,278	2.2	3.0
<b>Moderate</b>	1,065	18.8	34,781	19.3	623	20.2	21,615	20.5	26.2
<b>Middle</b>	2,731	48.3	87,291	48.4	1,569	50.9	53,942	51.3	43.8
<b>Upper</b>	1,735	30.7	54,417	30.2	804	26.1	26,716	25.4	26.3
<b>Unknown</b>	12	0.2	376	0.2	20	0.6	691	0.7	0.8
<b>Tract-Unk</b>	0	0.0	0	0.0	0	0.0	0	0.0	
<b>Total</b>	5,657	100.0	180,459	100.0	3,082	100.0	105,242	100.0	100.0

## BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Hawaii

**Table 16 - Distribution of 2016 Other-Unsecured Lending By Income Level of Geography**  
Assessment Area: Honolulu

Geographic Income Level	Bank Loans				Households %
	#	#%	\$(000)	\$%	
Low	99	2.4	1,086	2.4	3.2
Moderate	961	22.8	9,732	21.4	24.7
Middle	2,117	50.3	22,847	50.2	43.7
Upper	1,031	24.5	11,817	26.0	28.4
Unknown	2	0.0	26	0.1	0.0
Tract-Unk	0	0.0	0	0.0	
<b>Total</b>	4,210	100.0	45,508	100.0	100.0

**Table 17 - Distribution of 2017 and 2018 Other-Unsecured Lending By Income Level of Geography**  
Assessment Area: Honolulu

Geographic Income Level	Bank Loans By Year								Households %
	2017				2018				
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%	
Low	152	2.6	2	2.5	145	2.4	1,957	2.2	3.0
Moderate	1,141	19.8	15	19.0	1,157	18.9	16,409	18.0	23.6
Middle	2,923	50.7	39	49.4	3,134	51.1	45,070	49.5	45.2
Upper	1,546	26.8	23	29.1	1,692	27.6	27,429	30.2	28.1
Unknown	7	0.1	0	0.0	5	0.1	106	0.1	0.1
Tract-Unk	0	0.0	0	0.0	0	0.0	0	0.0	
<b>Total</b>	5,769	100.0	79	100.0	6,133	100.0	90,971	100.0	100.0

## BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Hawaii

Table 18 - Distribution of 2019 and 2020 Other-Unsecured Lending By Income Level of Geography Assessment Area: Honolulu									
Geographic Income Level	Bank Loans By Year								Households %
	2019				2020				
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%	
<b>Low</b>	188	3.0	2,315	2.6	57	2.6	626	2.2	3.0
<b>Moderate</b>	1,275	20.4	18,076	20.0	426	19.7	5,175	17.9	23.6
<b>Middle</b>	3,105	49.7	44,070	48.8	977	45.2	13,283	46.0	45.2
<b>Upper</b>	1,670	26.7	25,655	28.4	700	32.4	9,765	33.8	28.1
<b>Unknown</b>	14	0.2	175	0.2	2	0.1	12	0.0	0.1
<b>Tract-Unk</b>	0	0.0	0	0.0	0	0.0	0	0.0	
<b>Total</b>	6,252	100.0	90,291	100.0	2,162	100.0	28,861	100.0	100.0

Table 19 - Distribution of 2021 and 2022 Other-Unsecured Lending By Income Level of Geography Assessment Area: Honolulu									
Geographic Income Level	Bank Loans By Year								Households %
	2021				2022				
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%	
<b>Low</b>	120	2.9	2,013	2.6	58	2.1	834	1.4	3.0
<b>Moderate</b>	711	17.4	12,217	15.8	623	22.0	10,732	18.4	26.2
<b>Middle</b>	1,957	47.8	36,381	47.0	1,440	50.9	26,894	46.1	43.8
<b>Upper</b>	1,303	31.8	26,772	34.6	697	24.6	19,782	33.9	26.3
<b>Unknown</b>	5	0.1	88	0.1	10	0.4	143	0.2	0.8
<b>Tract-Unk</b>	0	0.0	0	0.0	0	0.0	0	0.0	
<b>Total</b>	4,096	100.0	77,471	100.0	2,828	100.0	58,385	100.0	100.0

# BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Hawaii

Table 20 - Distribution of 2016 and 2017 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Honolulu													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2016						2017						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
<b>Home Purchase Loans</b>													
<b>Low</b>	12	1.4	1.5	1,979	0.4	0.6	14	1.4	1.6	2,311	0.4	0.6	19.6
<b>Moderate</b>	69	7.8	10.7	17,237	3.5	6.1	86	8.8	9.6	23,033	4.2	5.3	18.4
<b>Middle</b>	152	17.2	27.4	52,094	10.5	23.1	156	16.0	25.5	55,044	10.0	21.4	22.0
<b>Upper</b>	610	69.1	47.1	401,028	80.8	56.7	681	69.8	49.4	445,162	80.9	58.5	40.0
<b>Unknown</b>	40	4.5	13.3	24,167	4.9	13.4	39	4.0	13.9	24,742	4.5	14.2	0.0
<b>Total</b>	883	100.0	100.0	496,505	100.0	100.0	976	100.0	100.0	550,292	100.0	100.0	100.0
<b>Refinance Loans</b>													
<b>Low</b>	12	1.5	2.9	2,041	0.5	1.8	15	3.0	4.2	2,593	1.1	2.1	19.6
<b>Moderate</b>	66	8.3	10.3	15,694	3.7	6.2	61	12.1	12.3	14,652	6.0	7.5	18.4
<b>Middle</b>	145	18.1	20.0	46,501	11.0	16.2	122	24.2	24.1	41,483	17.0	20.3	22.0
<b>Upper</b>	538	67.3	36.5	330,329	78.2	41.3	285	56.5	42.8	173,782	71.3	50.6	40.0
<b>Unknown</b>	38	4.8	30.3	27,839	6.6	34.5	21	4.2	16.7	11,254	4.6	19.5	0.0
<b>Total</b>	799	100.0	100.0	422,404	100.0	100.0	504	100.0	100.0	243,764	100.0	100.0	100.0
<b>Home Improvement Loans</b>													
<b>Low</b>	3	1.9	3.9	609	0.7	1.4	2	1.9	4.4	327	0.6	1.7	19.6
<b>Moderate</b>	22	13.8	14.6	6,151	7.2	10.1	11	10.5	12.9	3,214	6.0	8.0	18.4
<b>Middle</b>	33	20.8	27.3	11,748	13.7	24.1	23	21.9	26.6	8,296	15.5	22.9	22.0
<b>Upper</b>	98	61.6	52.9	64,972	75.9	61.4	66	62.9	54.5	40,164	75.0	63.9	40.0
<b>Unknown</b>	3	1.9	1.2	2,118	2.5	3.0	3	2.9	1.5	1,528	2.9	3.5	0.0
<b>Total</b>	159	100.0	100.0	85,598	100.0	100.0	105	100.0	100.0	53,529	100.0	100.0	100.0
<b>Total Home Mortgage Loans</b>													
<b>Low</b>	27	1.5	2.5	4,629	0.5	1.3	31	2.0	2.8	5,231	0.6	1.1	19.6
<b>Moderate</b>	157	8.5	10.9	39,082	3.9	6.3	158	10.0	10.9	40,899	4.8	6.2	18.4



## BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Hawaii

<b>Middle</b>	330	17.9	23.6	110,343	11.0	19.6	301	19.0	25.1	104,823	12.4	21.1	22.0
<b>Upper</b>	1,246	67.7	42.2	796,329	79.3	49.0	1,032	65.1	47.5	659,108	77.8	56.1	40.0
<b>Unknown</b>	81	4.4	20.9	54,124	5.4	23.8	63	4.0	13.7	37,524	4.4	15.5	0.0
<b>Total</b>	1,841	100.0	100.0	1,004,507	100.0	100.0	1,585	100.0	100.0	847,585	100.0	100.0	100.0

**Table 21 - Distribution of 2018 Home Mortgage Lending By Borrower Income Level**  
Assessment Area: Honolulu

Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
<b>Home Purchase Loans</b>							
<b>Low</b>	22	2.4	2.2	4,620	1.0	1.0	19.6
<b>Moderate</b>	104	11.4	13.6	24,654	5.5	8.8	18.4
<b>Middle</b>	171	18.7	25.6	56,512	12.7	22.9	22.0
<b>Upper</b>	569	62.2	43.1	337,377	75.9	51.8	40.0
<b>Unknown</b>	49	5.4	15.6	21,188	4.8	15.6	0.0
<b>Total</b>	915	100.0	100.0	444,351	100.0	100.0	100.0
<b>Refinance Loans</b>							
<b>Low</b>	62	4.3	5.3	6,890	1.4	2.7	19.6
<b>Moderate</b>	159	11.0	14.5	29,207	6.0	9.6	18.4
<b>Middle</b>	274	18.9	24.8	65,881	13.6	22.3	22.0
<b>Upper</b>	923	63.6	45.5	361,573	74.8	51.8	40.0
<b>Unknown</b>	33	2.3	9.9	19,854	4.1	13.6	0.0
<b>Total</b>	1,451	100.0	100.0	483,405	100.0	100.0	100.0
<b>Home Improvement Loans</b>							
<b>Low</b>	14	3.6	3.9	1,159	2.4	2.1	19.6
<b>Moderate</b>	50	12.8	13.2	4,261	8.8	9.9	18.4
<b>Middle</b>	100	25.6	28.4	9,964	20.6	23.9	22.0
<b>Upper</b>	218	55.9	51.3	31,646	65.4	56.4	40.0
<b>Unknown</b>	8	2.1	3.2	1,373	2.8	7.7	0.0

## BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Hawaii

<b>Total</b>	390	100.0	100.0	48,403	100.0	100.0	100.0
<b>Total Home Mortgage Loans</b>							
<b>Low</b>	120	3.6	3.6	14,026	1.3	1.7	19.6
<b>Moderate</b>	383	11.4	13.8	63,956	6.0	9.1	18.4
<b>Middle</b>	664	19.7	25.3	144,482	13.5	22.4	22.0
<b>Upper</b>	2,096	62.3	45.2	804,204	75.2	52.1	40.0
<b>Unknown</b>	102	3.0	12.0	43,352	4.1	14.8	0.0
<b>Total</b>	3,365	100.0	100.0	1,070,020	100.0	100.0	100.0

**Table 22 - Distribution of 2019 and 2020 Home Mortgage Lending By Borrower Income Level**  
Assessment Area: Honolulu

Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2019						2020						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
<b>Home Purchase Loans</b>													
<b>Low</b>	<b>15</b>	1.6	2.0	3,025	0.6	0.9	14	2.3	2.3	1,778	0.5	0.9	19.6
<b>Moderate</b>	87	9.4	13.2	24,441	5.1	8.6	60	10.0	14.7	18,643	5.5	9.7	18.4
<b>Middle</b>	155	16.8	27.4	57,765	12.1	24.7	121	20.1	29.0	45,832	13.6	26.7	22.0
<b>Upper</b>	610	66.2	42.8	366,699	77.0	50.6	372	61.7	42.0	255,333	75.6	50.8	40.0
<b>Unknown</b>	54	5.9	14.6	24,257	5.1	15.1	36	6.0	12.0	16,335	4.8	11.9	0.0
<b>Total</b>	921	100.0	100.0	476,187	100.0	100.0	603	100.0	100.0	337,921	100.0	100.0	100.0
<b>Refinance Loans</b>													
<b>Low</b>	<b>67</b>	3.7	3.8	8,792	1.2	2.0	107	3.6	2.5	18,477	1.4	1.2	19.6
<b>Moderate</b>	217	11.9	10.9	48,733	6.9	6.7	315	10.6	10.5	79,908	6.1	6.9	18.4
<b>Middle</b>	379	20.8	20.0	114,028	16.1	16.7	587	19.7	20.1	192,234	14.7	17.3	22.0
<b>Upper</b>	1,090	59.9	36.8	508,095	71.7	40.5	1,795	60.3	35.1	944,402	72.1	38.8	40.0
<b>Unknown</b>	67	3.7	28.6	29,108	4.1	34.1	171	5.7	31.8	75,338	5.7	35.8	0.0
<b>Total</b>	1,820	100.0	100.0	708,756	100.0	100.0	2,975	100.0	100.0	1,310,359	100.0	100.0	100.0

# BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Hawaii

Home Improvement Loans													
<b>Low</b>	22	5.9	5.5	1,840	3.3	2.9	16	4.8	4.9	1,413	2.5	2.8	19.6
<b>Moderate</b>	38	10.2	14.1	3,197	5.7	10.2	46	13.7	14.2	6,247	10.9	10.2	18.4
<b>Middle</b>	84	22.6	26.6	10,115	18.1	24.0	64	19.1	23.3	8,623	15.0	18.7	22.0
<b>Upper</b>	222	59.7	52.0	39,817	71.1	58.5	197	58.8	55.3	38,701	67.3	63.2	40.0
<b>Unknown</b>	6	1.6	1.7	1,016	1.8	4.4	12	3.6	2.4	2,480	4.3	5.2	0.0
<b>Total</b>	372	100.0	100.0	55,985	100.0	100.0	335	100.0	100.0	57,464	100.0	100.0	100.0

  

Total Home Mortgage Loans													
<b>Low</b>	121	3.3	3.2	14,593	1.1	1.6	158	3.5	2.6	22,863	1.3	1.2	19.6
<b>Moderate</b>	419	11.4	12.1	82,636	6.3	7.6	484	10.7	11.5	110,303	6.1	7.6	18.4
<b>Middle</b>	719	19.6	23.5	191,826	14.5	20.2	890	19.7	21.9	260,218	14.3	19.4	22.0
<b>Upper</b>	2,261	61.8	41.2	976,685	73.9	45.8	2,735	60.6	37.8	1,325,574	73.0	42.3	40.0
<b>Unknown</b>	141	3.9	20.1	55,919	4.2	24.8	243	5.4	26.2	98,101	5.4	29.6	0.0
<b>Total</b>	3,661	100.0	100.0	1,321,659	100.0	100.0	4,510	100.0	100.0	1,817,059	100.0	100.0	100.0

**Table 23 - Distribution of 2021 and 2022 Home Mortgage Lending By Borrower Income Level**

Assessment Area: Honolulu

Borrower Income Level	Bank And Aggregate Loans By Year										Families by Family Income %
	2021					2022					
	Bank		Agg	Bank		Agg	Bank				
	#	##%	##%	\$(000)	##%	##%	#	##%	\$(000)	##%	
Home Purchase Loans											
<b>Low</b>	8	1.0	2.8	1,971	0.4	1.2	12	1.5	2,496	0.5	19.8
<b>Moderate</b>	73	9.4	15.2	23,996	5.0	9.7	74	9.1	23,989	4.8	18.2
<b>Middle</b>	135	17.4	26.4	52,979	11.1	23.3	136	16.8	54,368	11.0	22.9
<b>Upper</b>	502	64.9	40.6	367,417	76.9	49.8	539	66.6	384,988	77.6	39.2
<b>Unknown</b>	56	7.2	15.1	31,600	6.6	16.0	48	5.9	30,290	6.1	0.0
<b>Total</b>	774	100.0	100.0	477,963	100.0	100.0	809	100.0	496,131	100.0	100.0

## BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Hawaii

<b>Refinance Loans</b>											
<b>Low</b>	141	4.2	4.0	26,948	1.9	2.1	94	5.8	17,694	2.5	19.8
<b>Moderate</b>	446	13.2	14.0	118,803	8.2	9.6	231	14.3	67,901	9.7	18.2
<b>Middle</b>	755	22.3	23.4	253,769	17.5	20.9	412	25.6	156,343	22.3	22.9
<b>Upper</b>	1,914	56.6	34.2	996,041	68.7	39.5	834	51.7	437,317	62.4	39.2
<b>Unknown</b>	126	3.7	24.4	53,358	3.7	28.0	41	2.5	21,576	3.1	0.0
<b>Total</b>	3,382	100.0	100.0	1,448,919	100.0	100.0	1,612	100.0	700,831	100.0	100.0
<b>Home Improvement Loans</b>											
<b>Low</b>	22	5.6	5.2	1,702	2.3	2.8	27	5.1	2,715	2.6	19.8
<b>Moderate</b>	52	13.3	13.8	7,687	10.3	10.6	64	12.1	9,190	8.7	18.2
<b>Middle</b>	96	24.6	25.8	15,199	20.3	21.6	138	26.0	22,782	21.7	22.9
<b>Upper</b>	214	54.7	54.0	48,855	65.4	62.8	289	54.4	67,359	64.1	39.2
<b>Unknown</b>	7	1.8	1.2	1,255	1.7	2.3	13	2.4	3,106	3.0	0.0
<b>Total</b>	391	100.0	100.0	74,698	100.0	100.0	531	100.0	105,152	100.0	100.0
<b>Total Home Mortgage Loans</b>											
<b>Low</b>	187	3.7	3.7	31,892	1.5	1.8	161	4.3	26,822	1.8	19.8
<b>Moderate</b>	620	12.1	14.2	156,643	7.4	9.6	441	11.9	112,539	7.6	18.2
<b>Middle</b>	1,110	21.7	24.3	340,400	16.1	21.6	842	22.7	260,513	17.5	22.9
<b>Upper</b>	2,995	58.5	37.7	1,498,770	70.8	44.1	2,148	57.9	1,026,389	69.1	39.2
<b>Unknown</b>	205	4.0	20.0	89,091	4.2	22.9	116	3.1	58,591	3.9	0.0
<b>Total</b>	5,117	100.0	100.0	2,116,796	100.0	100.0	3,708	100.0	1,484,854	100.0	100.0

## BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Hawaii

Table 24 - Distribution of 2016 Small Business Lending By Revenue Size of Businesses Assessment Area: Honolulu							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
<b>By Revenue</b>							
<b>\$1 Million or Less</b>	84	24.3	28.9	20,937	18.5	22.0	90.5
<b>Over \$1 Million</b>	221	64.1		87,143	77.1		8.7
<b>Revenue Unknown</b>	40	11.6		4,896	4.3		0.8
<b>Total</b>	345	100.0		112,976	100.0		100.0
<b>By Loan Size</b>							
<b>\$100,000 or Less</b>	108	31.3	96.4	6,069	5.4	52.6	
<b>\$100,001 - \$250,000</b>	87	25.2	1.8	16,522	14.6	11.7	
<b>\$250,001 - \$1 Million</b>	150	43.5	1.8	90,385	80.0	35.7	
<b>Total</b>	345	100.0	100.0	112,976	100.0	100.0	
<b>By Loan Size and Revenues \$1 Million or Less</b>							
<b>\$100,000 or Less</b>	38	45.2		2,191	10.5		
<b>\$100,001 - \$250,000</b>	20	23.8		3,764	18.0		
<b>\$250,001 - \$1 Million</b>	26	31.0		14,982	71.6		
<b>Total</b>	84	100.0		20,937	100.0		

# BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Hawaii

Table 25 - Distribution of 2017 and 2018 Small Business Lending By Revenue Size of Businesses Assessment Area: Honolulu													
	Bank And Aggregate Loans By Year												Total Businesses %
	2017						2018						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
<b>By Revenue</b>													
<b>\$1 Million or Less</b>	76	24.3	48.9	13,183	16.2	27.6	80	25.9	45.7	12,105	13.9	29.6	89.5
<b>Over \$1 Million</b>	175	55.9		62,221	76.3		204	66.0		71,676	82.2		9.5
<b>Revenue Unknown</b>	62	19.8		6,185	7.6		25	8.1		3,382	3.9		1.0
<b>Total</b>	313	100.0		81,589	100.0		309	100.0		87,163	100.0		100.0
<b>By Loan Size</b>													
<b>\$100,000 or Less</b>	141	45.0	93.5	7,376	9.0	37.6	128	41.4	94.4	6,404	7.3	42.4	
<b>\$100,001 - \$250,000</b>	71	22.7	3.2	13,448	16.5	14.6	61	19.7	2.8	11,775	13.5	13.7	
<b>\$250,001 - \$1 Million</b>	101	32.3	3.3	60,765	74.5	47.8	120	38.8	2.8	68,984	79.1	43.9	
<b>Total</b>	313	100.0	100.0	81,589	100.0	100.0	309	100.0	100.0	87,163	100.0	100.0	
<b>By Loan Size and Revenues \$1 Million or Less</b>													
<b>\$100,000 or Less</b>	46	60.5		2,171	16.5		57	71.3		2,484	20.5		
<b>\$100,001 - \$250,000</b>	20	26.3		3,525	26.7		6	7.5		929	7.7		
<b>\$250,001 - \$1 Million</b>	10	13.2		7,487	56.8		17	21.3		8,692	71.8		
<b>Total</b>	76	100.0		13,183	100.0		80	100.0		12,105	100.0		

**BANK OF HAWAII, Honolulu, Hawaii**

Rated Area: Hawaii

<b>Table 26 - Distribution of 2019 and 2020 Small Business Lending By Revenue Size of Businesses</b>													
<b>Assessment Area: Honolulu</b>													
	<b>Bank And Aggregate Loans By Year</b>												<b>Total Businesses %</b>
	<b>2019</b>						<b>2020</b>						
	<b>Bank</b>		<b>Agg</b>	<b>Bank</b>		<b>Agg</b>	<b>Bank</b>		<b>Agg</b>	<b>Bank</b>		<b>Agg</b>	
	<b>#</b>	<b>%</b>	<b>%</b>	<b>\$(000)</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>%</b>	<b>\$(000)</b>	<b>%</b>	<b>%</b>	
<b>By Revenue</b>													
<b>\$1 Million or Less</b>	92	31.2	45.1	12,572	15.7	29.0	1,773	66.0	35.0	56,716	20.3	17.2	90.2
<b>Over \$1 Million</b>	199	67.5		66,484	83.1		906	33.7		221,210	79.0		9.1
<b>Revenue Unknown</b>	4	1.4		910	1.1		7	0.3		1,348	0.5		0.8
<b>Total</b>	295	100.0		79,966	100.0		2,686	100.0		279,274	100.0		100.0
<b>By Loan Size</b>													
<b>\$100,000 or Less</b>	121	41.0	94.8	6,490	8.1	43.0	2,033	75.7	87.6	61,349	22.0	33.5	
<b>\$100,001 - \$250,000</b>	69	23.4	2.7	13,237	16.6	14.6	342	12.7	7.3	56,757	20.3	20.9	
<b>\$250,001 - \$1 Million</b>	105	35.6	2.5	60,239	75.3	42.4	311	11.6	5.1	161,168	57.7	45.6	
<b>Total</b>	295	100.0	100.0	79,966	100.0	100.0	2,686	100.0	100.0	279,274	100.0	100.0	
<b>By Loan Size and Revenues \$1 Million or Less</b>													
<b>\$100,000 or Less</b>	66	71.7		3,058	24.3		1,721	97.1		42,413	74.8		
<b>\$100,001 - \$250,000</b>	10	10.9		1,496	11.9		34	1.9		4,520	8.0		
<b>\$250,001 - \$1 Million</b>	16	17.4		8,018	63.8		18	1.0		9,783	17.2		
<b>Total</b>	92	100.0		12,572	100.0		1,773	100.0		56,716	100.0		

## BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Hawaii

Table 27 - Distribution of 2021 and 2022 Small Business Lending By Revenue Size of Businesses Assessment Area: Honolulu											
	Bank And Aggregate Loans By Year										Total Businesses %
	2021						2022				
	Bank		Agg	Bank		Agg	Bank				
	#	#%	#%	\$(000)	\$%	\$%	#	#%	\$(000)	\$%	
<b>By Revenue</b>											
<b>\$1 Million or Less</b>	981	49.7	42.7	34,392	20.1	24.4	50	34.7	11,593	27.1	89.5
<b>Over \$1 Million</b>	409	20.7		107,202	62.5		90	62.5	28,130	65.8	9.6
<b>Revenue Unknown</b>	585	29.6		29,836	17.4		4	2.8	3,013	7.1	0.9
<b>Total</b>	1,975	100.0		171,430	100.0		144	100.0	42,736	100.0	100.0
<b>By Loan Size</b>											
<b>\$100,000 or Less</b>	1,586	80.3	91.9	40,567	23.7	38.9	62	43.1	3,671	8.6	
<b>\$100,001 - \$250,000</b>	212	10.7	4.7	35,612	20.8	18.5	28	19.4	5,488	12.8	
<b>\$250,001 - \$1 Million</b>	177	9.0	3.4	95,251	55.6	42.6	54	37.5	33,577	78.6	
<b>Total</b>	1,975	100.0	100.0	171,430	100.0	100.0	144	100.0	42,736	100.0	
<b>By Loan Size and Revenues \$1 Million or Less</b>											
<b>\$100,000 or Less</b>	935	95.3		21,686	63.1		31	62.0	1,670	14.4	
<b>\$100,001 - \$250,000</b>	32	3.3		4,744	13.8		6	12.0	1,221	10.5	
<b>\$250,001 - \$1 Million</b>	14	1.4		7,962	23.2		13	26.0	8,702	75.1	
<b>Total</b>	981	100.0		34,392	100.0		50	100.0	11,593	100.0	



## BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Hawaii

<b>Table 28 - Distribution of 2016 Credit Card Lending By Borrower Income Level</b>					
<b>Assessment Area: Honolulu</b>					
<b>Borrower Income Level</b>	<b>Bank Loans</b>				<b>Households by Household Income %</b>
	<b>#</b>	<b>#%</b>	<b>\$(000)</b>	<b>%</b>	
<b>Low</b>	1,354	40.0	7,139	29.1	23.2
<b>Moderate</b>	993	29.3	8,020	32.7	16.4
<b>Middle</b>	578	17.1	5,027	20.5	19.4
<b>Upper</b>	399	11.8	3,888	15.9	41.0
<b>Unknown</b>	62	1.8	447	1.8	1.9
<b>Total</b>	3,386	100.0	24,521	100.0	100.0

<b>Table 29 - Distribution of 2017 and 2018 Credit Card Lending By Borrower Income Level</b>									
<b>Assessment Area: Honolulu</b>									
<b>Borrower Income Level</b>	<b>Bank Loans By Year</b>								<b>Households by Household Income %</b>
	<b>2017</b>				<b>2018</b>				
	<b>#</b>	<b>#%</b>	<b>\$(000)</b>	<b>%</b>	<b>#</b>	<b>#%</b>	<b>\$(000)</b>	<b>%</b>	
<b>Low</b>	295	39.8	1,616	30.2	21	37.5	146	31.3	22.4
<b>Moderate</b>	202	27.3	1,492	27.9	20	35.7	182	39.0	16.7
<b>Middle</b>	130	17.5	1,044	19.5	4	7.1	34	7.3	19.6
<b>Upper</b>	104	14.0	1,094	20.4	11	19.6	105	22.5	41.4
<b>Unknown</b>	10	1.3	108	2.0	0	0.0	0	0.0	1.6
<b>Total</b>	741	100.0	5,354	100.0	56	100.0	467	100.0	100.0

## BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Hawaii

<b>Table 30 - Distribution of 2016 Motor Vehicle Lending By Borrower Income Level</b>					
<b>Assessment Area: Honolulu</b>					
<b>Borrower Income Level</b>	<b>Bank Loans</b>				<b>Households by Household Income %</b>
	<b>#</b>	<b>#%</b>	<b>\$(000)</b>	<b>%</b>	
<b>Low</b>	1,336	26.5	30,540	22.6	23.2
<b>Moderate</b>	1,511	30.0	40,827	30.2	16.4
<b>Middle</b>	1,320	26.2	38,999	28.8	19.4
<b>Upper</b>	846	16.8	24,400	18.0	41.0
<b>Unknown</b>	25	0.5	607	0.4	1.9
<b>Total</b>	5,038	100.0	135,373	100.0	100.0

<b>Table 31 - Distribution of 2017 and 2018 Motor Vehicle Lending By Borrower Income Level</b>									
<b>Assessment Area: Honolulu</b>									
<b>Borrower Income Level</b>	<b>Bank Loans By Year</b>								<b>Households by Household Income %</b>
	<b>2017</b>				<b>2018</b>				
	<b>#</b>	<b>#%</b>	<b>\$(000)</b>	<b>%</b>	<b>#</b>	<b>#%</b>	<b>\$(000)</b>	<b>%</b>	
<b>Low</b>	1,053	19.5	24,352	16.3	943	14.9	24,381	13.1	22.4
<b>Moderate</b>	1,336	24.8	36,383	24.3	1,694	26.7	48,225	25.9	16.7
<b>Middle</b>	1,487	27.6	43,870	29.4	1,592	25.1	48,943	26.3	19.6
<b>Upper</b>	1,459	27.1	43,494	29.1	1,448	22.8	45,191	24.3	41.4
<b>Unknown</b>	58	1.1	1,362	0.9	660	10.4	19,099	10.3	1.6
<b>Total</b>	5,393	100.0	149,461	100.0	6,337	100.0	185,839	100.0	100.0

## BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Hawaii

<b>Table 32 - Distribution of 2019 and 2020 Motor Vehicle Lending By Borrower Income Level</b>									
<b>Assessment Area: Honolulu</b>									
<b>Borrower Income Level</b>	<b>Bank Loans By Year</b>								<b>Households by Household Income %</b>
	<b>2019</b>				<b>2020</b>				
	<b>#</b>	<b>#%</b>	<b>\$(000)</b>	<b>\$%</b>	<b>#</b>	<b>#%</b>	<b>\$(000)</b>	<b>\$%</b>	
<b>Low</b>	1,169	20.3	30,033	17.5	994	20.9	25,883	18.0	22.4
<b>Moderate</b>	1,617	28.1	47,604	27.8	1,425	29.9	41,767	29.1	16.7
<b>Middle</b>	1,543	26.8	47,998	28.0	1,264	26.5	40,421	28.2	19.6
<b>Upper</b>	1,338	23.2	43,584	25.4	984	20.7	33,072	23.0	41.4
<b>Unknown</b>	93	1.6	2,135	1.2	95	2.0	2,424	1.7	1.6
<b>Total</b>	5,760	100.0	171,354	100.0	4,762	100.0	143,567	100.0	100.0

<b>Table 33 - Distribution of 2021 and 2022 Motor Vehicle Lending By Borrower Income Level</b>									
<b>Assessment Area: Honolulu</b>									
<b>Borrower Income Level</b>	<b>Bank Loans By Year</b>								<b>Households by Household Income %</b>
	<b>2021</b>				<b>2022</b>				
	<b>#</b>	<b>#%</b>	<b>\$(000)</b>	<b>\$%</b>	<b>#</b>	<b>#%</b>	<b>\$(000)</b>	<b>\$%</b>	
<b>Low</b>	1,176	20.8	32,681	18.1	596	19.3	17,147	16.3	22.9
<b>Moderate</b>	1,733	30.6	53,970	29.9	927	30.1	31,219	29.7	16.6
<b>Middle</b>	1,452	25.7	49,029	27.2	777	25.2	27,289	25.9	19.1
<b>Upper</b>	1,189	21.0	42,046	23.3	699	22.7	27,529	26.2	41.5
<b>Unknown</b>	107	1.9	2,733	1.5	83	2.7	2,058	2.0	1.5
<b>Total</b>	5,657	100.0	180,459	100.0	3,082	100.0	105,242	100.0	100.0

## BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Hawaii

<b>Table 34 - Distribution of 2016 Other-Unsecured Lending By Borrower Income Level</b>					
<b>Assessment Area: Honolulu</b>					
<b>Borrower Income Level</b>	<b>Bank Loans</b>				<b>Households by Household Income %</b>
	<b>#</b>	<b>#%</b>	<b>\$(000)</b>	<b>\$%</b>	
<b>Low</b>	1,254	29.8	9,474	20.8	23.2
<b>Moderate</b>	4	0.1	325	0.7	16.4
<b>Middle</b>	1	0.0	10	0.0	19.4
<b>Upper</b>	3	0.1	8	0.0	41.0
<b>Unknown</b>	2,948	70.0	35,691	78.4	1.9
<b>Total</b>	4,210	100.0	45,508	100.0	100.0

<b>Table 35 - Distribution of 2017 and 2018 Other-Unsecured Lending By Borrower Income Level</b>									
<b>Assessment Area: Honolulu</b>									
<b>Borrower Income Level</b>	<b>Bank Loans By Year</b>								<b>Households by Household Income %</b>
	<b>2017</b>				<b>2018</b>				
	<b>#</b>	<b>#%</b>	<b>\$(000)</b>	<b>\$%</b>	<b>#</b>	<b>#%</b>	<b>\$(000)</b>	<b>\$%</b>	
<b>Low</b>	629	10.9	4	5.1	513	8.4	3,203	3.5	22.4
<b>Moderate</b>	342	5.9	3	3.8	333	5.4	3,209	3.5	16.7
<b>Middle</b>	228	4.0	2	2.5	159	2.6	2,017	2.2	19.6
<b>Upper</b>	166	2.9	2	2.5	134	2.2	2,733	3.0	41.4
<b>Unknown</b>	4,404	76.3	68	86.1	4,994	81.4	79,809	87.7	1.6
<b>Total</b>	5,769	100.0	79	100.0	6,133	100.0	90,971	100.0	100.0

## BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Hawaii

Table 36 - Distribution of 2019 and 2020 Other-Unsecured Lending By Borrower Income Level Assessment Area: Honolulu									
Borrower Income Level	Bank Loans By Year								Households by Household Income %
	2019				2020				
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%	
<b>Low</b>	518	8.3	3,193	3.5	439	20.3	2,713	9.4	22.4
<b>Moderate</b>	269	4.3	2,875	3.2	332	15.4	3,154	10.9	16.7
<b>Middle</b>	150	2.4	1,911	2.1	159	7.4	1,691	5.9	19.6
<b>Upper</b>	117	1.9	1,962	2.2	112	5.2	1,342	4.6	41.4
<b>Unknown</b>	5,198	83.1	80,350	89.0	1,120	51.8	19,961	69.2	1.6
<b>Total</b>	6,252	100.0	90,291	100.0	2,162	100.0	28,861	100.0	100.0

Table 37 - Distribution of 2021 and 2022 Other-Unsecured Lending By Borrower Income Level Assessment Area: Honolulu									
Borrower Income Level	Bank Loans By Year								Households by Household Income %
	2021				2022				
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%	
<b>Low</b>	0	0.0	0	0.0	81	2.9	1,175	2.0	22.9
<b>Moderate</b>	0	0.0	0	0.0	47	1.7	523	0.9	16.6
<b>Middle</b>	0	0.0	0	0.0	29	1.0	439	0.8	19.1
<b>Upper</b>	0	0.0	0	0.0	31	1.1	749	1.3	41.5
<b>Unknown</b>	4,096	100.0	77,471	100.0	2,640	93.4	55,499	95.1	1.5
<b>Total</b>	4,096	100.0	77,471	100.0	2,828	100.0	58,385	100.0	100.0

# BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Hawaii

<b>Table 38 - Distribution of 2016 and 2017 Home Mortgage Lending By Income Level of Geography</b>													
<b>Assessment Area: Maui</b>													
<b>Geographic Income Level</b>	<b>Bank And Aggregate Loans By Year</b>												<b>Owner Occupied Units %</b>
	<b>2016</b>						<b>2017</b>						
	<b>Bank</b>		<b>Agg</b>		<b>Bank</b>		<b>Agg</b>		<b>Bank</b>		<b>Agg</b>		
	<b>#</b>	<b>%</b>	<b>%</b>	<b>\$(000)</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>%</b>	<b>\$(000)</b>	<b>%</b>	<b>%</b>	
<b>Home Purchase Loans</b>													
<b>Low</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
<b>Moderate</b>	12	14.1	10.7	3,642	7.5	8.0	11	8.2	12.2	3,463	5.4	8.8	14.0
<b>Middle</b>	45	52.9	60.3	28,312	58.7	59.1	95	70.9	73.8	47,246	73.8	77.5	74.1
<b>Upper</b>	28	32.9	29.0	16,311	33.8	32.9	28	20.9	13.9	13,328	20.8	13.7	11.9
<b>Unknown</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
<b>Tract-Unk</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
<b>Total</b>	85	100.0	100.0	48,265	100.0	100.0	134	100.0	100.0	64,037	100.0	100.0	100.0
<b>Refinance Loans</b>													
<b>Low</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
<b>Moderate</b>	9	10.1	8.2	3,492	8.6	7.5	9	12.2	12.4	2,064	5.7	9.6	14.0
<b>Middle</b>	52	58.4	61.6	21,893	53.9	62.3	54	73.0	74.9	26,776	74.2	77.9	74.1
<b>Upper</b>	28	31.5	30.2	15,221	37.5	30.2	11	14.9	12.7	7,270	20.1	12.5	11.9
<b>Unknown</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
<b>Tract-Unk</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
<b>Total</b>	89	100.0	100.0	40,606	100.0	100.0	74	100.0	100.0	36,110	100.0	100.0	100.0
<b>Home Improvement Loans</b>													
<b>Low</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
<b>Moderate</b>	3	17.6	9.9	1,429	18.3	14.3	3	23.1	17.7	1,158	24.6	16.3	14.0
<b>Middle</b>	12	70.6	68.9	5,047	64.5	67.5	6	46.2	68.5	2,372	50.4	72.8	74.1
<b>Upper</b>	2	11.8	21.2	1,352	17.3	18.1	4	30.8	13.8	1,178	25.0	11.0	11.9
<b>Unknown</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
<b>Tract-Unk</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
<b>Total</b>	17	100.0	100.0	7,828	100.0	100.0	13	100.0	100.0	4,708	100.0	100.0	100.0

## BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Hawaii

	<b>Multifamily Loans</b>												<b>Multi-family Units %</b>
<b>Low</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
<b>Moderate</b>	0	0.0	22.2	0	0.0	38.6	0	0.0	28.6	0	0.0	25.5	13.3
<b>Middle</b>	2	66.7	33.3	2,630	57.2	36.8	2	100.0	71.4	2,879	100.0	74.5	73.5
<b>Upper</b>	1	33.3	44.4	1,970	42.8	24.6	0	0.0	0.0	0	0.0	0.0	13.2
<b>Unknown</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
<b>Tract-Unk</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
<b>Total</b>	3	100.0	100.0	4,600	100.0	100.0	2	100.0	100.0	2,879	100.0	100.0	100.0
	<b>Total Home Mortgage Loans</b>												<b>Owner Occupied Units %</b>
<b>Low</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
<b>Moderate</b>	24	12.4	9.4	8,563	8.5	8.3	23	10.3	12.6	6,685	6.2	9.4	14.0
<b>Middle</b>	111	57.2	61.5	57,882	57.1	60.7	157	70.4	74.0	79,273	73.6	77.5	74.1
<b>Upper</b>	59	30.4	29.1	34,854	34.4	30.9	43	19.3	13.4	21,776	20.2	13.1	11.9
<b>Unknown</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
<b>Tract-Unk</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
<b>Total</b>	194	100.0	100.0	101,299	100.0	100.0	223	100.0	100.0	107,734	100.0	100.0	100.0

**Table 39 - Distribution of 2018 Home Mortgage Lending By Income Level of Geography**  
Assessment Area: Maui

<b>Geographic Income Level</b>	<b>Bank And Aggregate Loans</b>						<b>Owner Occupied Units %</b>
	<b>Bank</b>		<b>Agg</b>	<b>Bank</b>		<b>Agg</b>	
	#	#%	#%	\$(000)	\$%	\$%	
<b>Home Purchase Loans</b>							
<b>Low</b>	0	0.0	0.0	0	0.0	0.0	0.0
<b>Moderate</b>	33	20.5	12.1	11,571	15.4	9.0	14.0
<b>Middle</b>	108	67.1	74.1	55,982	74.3	78.1	74.1
<b>Upper</b>	20	12.4	13.8	7,772	10.3	12.8	11.9
<b>Unknown</b>	0	0.0	0.0	0	0.0	0.0	0.0

## BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Hawaii

<b>Tract-Unk</b>	0	0.0	0.0	0	0.0	0.0	
<b>Total</b>	161	100.0	100.0	75,325	100.0	100.0	100.0
<b>Refinance Loans</b>							
<b>Low</b>	0	0.0	0.0	0	0.0	0.0	0.0
<b>Moderate</b>	24	15.2	13.4	5,459	12.4	10.4	14.0
<b>Middle</b>	118	74.7	73.9	33,880	76.8	76.9	74.1
<b>Upper</b>	16	10.1	12.7	4,789	10.9	12.7	11.9
<b>Unknown</b>	0	0.0	0.0	0	0.0	0.0	0.0
<b>Tract-Unk</b>	0	0.0	0.0	0	0.0	0.0	
<b>Total</b>	158	100.0	100.0	44,128	100.0	100.0	100.0
<b>Home Improvement Loans</b>							
<b>Low</b>	0	0.0	0.0	0	0.0	0.0	0.0
<b>Moderate</b>	8	9.5	11.2	659	6.0	10.3	14.0
<b>Middle</b>	64	76.2	75.0	9,008	82.0	76.3	74.1
<b>Upper</b>	12	14.3	13.8	1,316	12.0	13.5	11.9
<b>Unknown</b>	0	0.0	0.0	0	0.0	0.0	0.0
<b>Tract-Unk</b>	0	0.0	0.0	0	0.0	0.0	
<b>Total</b>	84	100.0	100.0	10,983	100.0	100.0	100.0
<b>Multifamily Loans</b>							<b>Multi-family Units %</b>
<b>Low</b>	0	0.0	0.0	0	0.0	0.0	0.0
<b>Moderate</b>	0	0.0	0.0	0	0.0	0.0	13.3
<b>Middle</b>	0	0.0	57.1	0	0.0	68.5	73.5
<b>Upper</b>	1	100.0	42.9	5,000	100.0	31.5	13.2
<b>Unknown</b>	0	0.0	0.0	0	0.0	0.0	0.0
<b>Tract-Unk</b>	0	0.0	0.0	0	0.0	0.0	
<b>Total</b>	1	100.0	100.0	5,000	100.0	100.0	100.0
<b>Total Home Mortgage Loans</b>							<b>Owner Occupied Units %</b>
<b>Low</b>	0	0.0	0.0	0	0.0	0.0	0.0
<b>Moderate</b>	73	15.3	12.2	18,363	12.5	8.9	14.0



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<b>Middle</b>	341	71.5	74.1	104,957	71.6	77.1	74.1
<b>Upper</b>	63	13.2	13.7	23,279	15.9	14.1	11.9
<b>Unknown</b>	0	0.0	0.0	0	0.0	0.0	0.0
<b>Tract-Unk</b>	0	0.0	0.0	0	0.0	0.0	
<b>Total</b>	477	100.0	100.0	146,599	100.0	100.0	100.0

**Table 40 - Distribution of 2019 and 2020 Home Mortgage Lending By Income Level of Geography**  
Assessment Area: Maui

Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2019						2020						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
<b>Home Purchase Loans</b>													
<b>Low</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
<b>Moderate</b>	20	14.5	14.5	6,533	8.8	11.4	11	11.8	14.2	3,760	7.6	11.3	14.0
<b>Middle</b>	97	70.3	70.6	58,334	78.6	74.1	76	81.7	72.8	42,764	86.9	76.6	74.1
<b>Upper</b>	21	15.2	14.9	9,362	12.6	14.4	6	6.5	13.0	2,688	5.5	12.1	11.9
<b>Unknown</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
<b>Tract-Unk</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
<b>Total</b>	138	100.0	100.0	74,229	100.0	100.0	93	100.0	100.0	49,212	100.0	100.0	100.0
<b>Refinance Loans</b>													
<b>Low</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
<b>Moderate</b>	42	18.1	11.6	11,191	13.3	9.3	48	14.9	10.8	15,206	10.6	8.8	14.0
<b>Middle</b>	163	70.3	74.1	63,636	75.5	77.0	241	74.6	76.5	113,434	79.3	79.8	74.1
<b>Upper</b>	27	11.6	14.3	9,429	11.2	13.7	34	10.5	12.7	14,493	10.1	11.4	11.9
<b>Unknown</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
<b>Tract-Unk</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
<b>Total</b>	232	100.0	100.0	84,256	100.0	100.0	323	100.0	100.0	143,133	100.0	100.0	100.0

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<b>Home Improvement Loans</b>													
<b>Low</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
<b>Moderate</b>	13	18.6	12.7	1,239	13.6	11.9	7	17.5	11.4	1,020	19.2	12.4	14.0
<b>Middle</b>	48	68.6	73.6	5,822	64.1	72.9	29	72.5	73.3	3,326	62.5	71.6	74.1
<b>Upper</b>	9	12.9	13.7	2,025	22.3	15.2	4	10.0	15.2	977	18.4	16.0	11.9
<b>Unknown</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
<b>Tract-Unk</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
<b>Total</b>	70	100.0	100.0	9,086	100.0	100.0	40	100.0	100.0	5,323	100.0	100.0	100.0
	<b>Multifamily Loans</b>												<b>Multi-family Units %</b>
<b>Low</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
<b>Moderate</b>	1	100.0	100.0	794	100.0	100.0	1	50.0	50.0	2,500	23.3	36.5	13.3
<b>Middle</b>	0	0.0	0.0	0	0.0	0.0	1	50.0	50.0	8,230	76.7	63.5	73.5
<b>Upper</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	13.2
<b>Unknown</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
<b>Tract-Unk</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
<b>Total</b>	1	100.0	100.0	794	100.0	100.0	2	100.0	100.0	10,730	100.0	100.0	100.0
	<b>Total Home Mortgage Loans</b>												<b>Owner Occupied Units %</b>
<b>Low</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
<b>Moderate</b>	96	18.4	13.4	21,955	12.3	10.6	75	14.7	11.8	25,389	11.5	9.8	14.0
<b>Middle</b>	356	68.3	72.2	133,946	75.3	75.5	387	76.0	75.5	176,940	79.9	78.8	74.1
<b>Upper</b>	69	13.2	14.5	22,066	12.4	13.9	47	9.2	12.7	19,187	8.7	11.5	11.9
<b>Unknown</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
<b>Tract-Unk</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
<b>Total</b>	521	100.0	100.0	177,967	100.0	100.0	509	100.0	100.0	221,516	100.0	100.0	100.0

# BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Hawaii

Table 41 - Distribution of 2021 and 2022 Home Mortgage Lending By Income Level of Geography											
Assessment Area: Maui											
Geographic Income Level	Bank And Aggregate Loans By Year										Owner Occupied Units %
	2021						2022				
	Bank		Agg	Bank		Agg	Bank				
	#	#%	#%	\$(000)	\$%	\$%	#	#%	\$(000)	\$%	
<b>Home Purchase Loans</b>											
<b>Low</b>	0	0.0	0.0	0	0.0	0.0	2	1.5	1,640	2.0	1.2
<b>Moderate</b>	26	15.0	13.0	13,521	13.8	9.6	32	23.5	14,756	18.2	15.1
<b>Middle</b>	107	61.8	72.9	64,006	65.2	77.2	71	52.2	46,028	56.7	70.4
<b>Upper</b>	40	23.1	14.1	20,596	21.0	13.2	31	22.8	18,798	23.1	13.4
<b>Unknown</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0	0.0	0.0
<b>Tract-Unk</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0	0.0	
<b>Total</b>	173	100.0	100.0	98,123	100.0	100.0	136	100.0	81,222	100.0	100.0
<b>Refinance Loans</b>											
<b>Low</b>	0	0.0	0.0	0	0.0	0.0	2	1.0	553	0.6	1.2
<b>Moderate</b>	48	11.8	11.8	14,175	7.8	9.9	32	16.1	14,271	16.6	15.1
<b>Middle</b>	294	72.1	74.3	136,900	75.7	77.0	133	66.8	54,202	62.9	70.4
<b>Upper</b>	66	16.2	13.8	29,741	16.4	13.0	32	16.1	17,098	19.9	13.4
<b>Unknown</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0	0.0	0.0
<b>Tract-Unk</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0	0.0	
<b>Total</b>	408	100.0	100.0	180,816	100.0	100.0	199	100.0	86,124	100.0	100.0
<b>Home Improvement Loans</b>											
<b>Low</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0	0.0	1.2
<b>Moderate</b>	12	17.4	10.2	2,018	16.6	8.2	24	25.5	5,474	25.3	15.1
<b>Middle</b>	46	66.7	74.7	8,371	68.9	75.3	52	55.3	13,208	61.0	70.4
<b>Upper</b>	11	15.9	15.1	1,760	14.5	16.4	18	19.1	2,973	13.7	13.4
<b>Unknown</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0	0.0	0.0
<b>Tract-Unk</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0	0.0	
<b>Total</b>	69	100.0	100.0	12,149	100.0	100.0	94	100.0	21,655	100.0	100.0

## BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Hawaii

	Multifamily Loans										Multi-family Units %
<b>Low</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0	0.0	2.4
<b>Moderate</b>	0	0.0	14.3	0	0.0	2.3	2	40.0	8,428	53.1	31.4
<b>Middle</b>	5	100.0	85.7	61,663	100.0	97.7	3	60.0	7,450	46.9	40.9
<b>Upper</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0	0.0	25.3
<b>Unknown</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0	0.0	0.0
<b>Tract-Unk</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0	0.0	
<b>Total</b>	5	100.0	100.0	61,663	100.0	100.0	5	100.0	15,878	100.0	100.0
	Total Home Mortgage Loans										Owner Occupied Units %
<b>Low</b>	0	0.0	0.0	0	0.0	0.0	6	1.1	2,493	1.1	1.2
<b>Moderate</b>	92	12.8	12.0	30,721	8.3	9.4	107	19.6	47,439	20.0	15.1
<b>Middle</b>	500	69.4	74.0	285,625	77.0	77.5	327	60.0	140,548	59.2	70.4
<b>Upper</b>	128	17.8	13.9	54,517	14.7	13.1	105	19.3	46,948	19.8	13.4
<b>Unknown</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0	0.0	0.0
<b>Tract-Unk</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0	0.0	
<b>Total</b>	720	100.0	100.0	370,863	100.0	100.0	545	100.0	237,428	100.0	100.0

## BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Hawaii

Table 42 - Distribution of 2016 Small Business Lending By Income Level of Geography Assessment Area: Maui							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
<b>Low</b>	0	0.0	0.0	0	0.0	0.0	0.0
<b>Moderate</b>	15	12.5	13.2	3,756	13.6	12.7	16.2
<b>Middle</b>	70	58.3	61.0	16,002	57.9	64.4	60.2
<b>Upper</b>	35	29.2	25.8	7,893	28.5	22.9	23.5
<b>Unknown</b>	0	0.0	0.0	0	0.0	0.0	0.0
<b>Tract-Unk</b>	0	0.0	0.0	0	0.0	0.0	0.0
<b>Total</b>	120	100.0	100.0	27,651	100.0	100.0	100.0

Table 43 - Distribution of 2017 and 2018 Small Business Lending By Income Level of Geography Assessment Area: Maui													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2017						2018						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
<b>Low</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
<b>Moderate</b>	25	19.5	14.6	7,338	19.3	12.7	15	15.3	14.7	3,531	13.5	12.5	16.7
<b>Middle</b>	88	68.8	72.0	26,680	70.1	77.2	70	71.4	72.4	18,102	69.1	74.3	75.2
<b>Upper</b>	15	11.7	10.6	4,024	10.6	9.2	13	13.3	10.3	4,572	17.4	11.8	8.1
<b>Unknown</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
<b>Tract-Unk</b>	0	0.0	2.8	0	0.0	1.0	0	0.0	2.6	0	0.0	1.3	0.0
<b>Total</b>	128	100.0	100.0	38,042	100.0	100.0	98	100.0	100.0	26,205	100.0	100.0	100.0

## BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Hawaii

<b>Table 44 - Distribution of 2019 and 2020 Small Business Lending By Income Level of Geography</b>													
<b>Assessment Area: Maui</b>													
<b>Geographic Income Level</b>	<b>Bank And Aggregate Loans By Year</b>												<b>Total Businesses %</b>
	<b>2019</b>						<b>2020</b>						
	<b>Bank</b>		<b>Agg</b>		<b>Bank</b>		<b>Agg</b>		<b>Bank</b>		<b>Agg</b>		
	<b>#</b>	<b>#%</b>	<b>#%</b>	<b>\$(000)</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>#%</b>	<b>#%</b>	<b>\$(000)</b>	<b>%</b>	<b>%</b>	
<b>Low</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
<b>Moderate</b>	8	9.1	13.7	2,085	10.3	13.7	161	17.9	15.7	14,455	18.9	16.0	16.6
<b>Middle</b>	69	78.4	73.0	14,438	71.6	72.4	632	70.4	72.8	51,812	67.6	73.1	75.2
<b>Upper</b>	11	12.5	10.2	3,640	18.1	12.4	105	11.7	10.9	10,414	13.6	10.6	8.1
<b>Unknown</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
<b>Tract-Unk</b>	0	0.0	3.1	0	0.0	1.5	0	0.0	0.7	0	0.0	0.4	
<b>Total</b>	88	100.0	100.0	20,163	100.0	100.0	898	100.0	100.0	76,681	100.0	100.0	100.0

<b>Table 45 - Distribution of 2021 and 2022 Small Business Lending By Income Level of Geography</b>													
<b>Assessment Area: Maui</b>													
<b>Geographic Income Level</b>	<b>Bank And Aggregate Loans By Year</b>												<b>Total Businesses %</b>
	<b>2021</b>						<b>2022*</b>						
	<b>Bank</b>		<b>Agg</b>		<b>Bank</b>		<b>Agg</b>		<b>Bank</b>				
	<b>#</b>	<b>#%</b>	<b>#%</b>	<b>\$(000)</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>#%</b>	<b>\$(000)</b>	<b>%</b>			
<b>Low</b>	0	0.0	0.0	0	0.0	0.0	1	2.1	500	3.2			7.7
<b>Moderate</b>	121	16.3	14.7	9,053	15.8	14.2	4	8.5	791	5.1			20.5
<b>Middle</b>	550	73.9	74.3	39,948	69.5	73.7	36	76.6	12,679	82.2			70.1
<b>Upper</b>	73	9.8	10.1	8,451	14.7	11.9	6	12.8	1,457	9.4			1.7
<b>Unknown</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0	0.0			0.0
<b>Tract-Unk</b>	0	0.0	1.0	0	0.0	0.2	0	0.0	0	0.0			0.0
<b>Total</b>	744	100.0	100.0	57,452	100.0	100.0	47	100.0	15,427	100.0			100.0

## BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Hawaii

<b>Table 46 - Distribution of 2016 Credit Card Lending By Income Level of Geography</b>					
<b>Assessment Area: Maui</b>					
<b>Geographic Income Level</b>	<b>Bank Loans</b>				<b>Households %</b>
	<b>#</b>	<b>#%</b>	<b>\$(000)</b>	<b>\$\$%</b>	
<b>Low</b>	0	0.0	0	0.0	0.0
<b>Moderate</b>	157	17.5	1,198	17.3	16.5
<b>Middle</b>	556	62.0	4,256	61.4	59.8
<b>Upper</b>	184	20.5	1,475	21.3	23.7
<b>Unknown</b>	0	0.0	0	0.0	0.0
<b>Tract-Unk</b>	0	0.0	0	0.0	
<b>Total</b>	897	100.0	6,929	100.0	100.0

<b>Table 47 - Distribution of 2017 and 2018 Credit Card Lending By Income Level of Geography</b>									
<b>Assessment Area: Maui</b>									
<b>Geographic Income Level</b>	<b>Bank Loans By Year</b>								<b>Households %</b>
	<b>2017</b>				<b>2018</b>				
	<b>#</b>	<b>#%</b>	<b>\$(000)</b>	<b>\$\$%</b>	<b>#</b>	<b>#%</b>	<b>\$(000)</b>	<b>\$\$%</b>	
<b>Low</b>	0	0.0	0	0.0	0	0.0	0	0.0	0.0
<b>Moderate</b>	39	21.7	316	22.2	2	20.0	16	16.3	17.2
<b>Middle</b>	121	67.2	954	66.9	7	70.0	69	70.4	72.5
<b>Upper</b>	20	11.1	155	10.9	1	10.0	13	13.3	10.3
<b>Unknown</b>	0	0.0	0	0.0	0	0.0	0	0.0	0.0
<b>Tract-Unk</b>	0	0.0	0	0.0	0	0.0	0	0.0	
<b>Total</b>	180	100.0	1,425	100.0	10	100.0	98	100.0	100.0

## BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Hawaii

<b>Table 48 - Distribution of 2016 Motor Vehicle Lending By Income Level of Geography</b>					
<b>Assessment Area: Maui</b>					
Geographic Income Level	Bank Loans				Households %
	#	#%	\$(000)	\$%	
<b>Low</b>	0	0.0	0	0.0	0.0
<b>Moderate</b>	103	10.5	2,852	10.9	16.5
<b>Middle</b>	621	63.6	16,335	62.7	59.8
<b>Upper</b>	253	25.9	6,877	26.4	23.7
<b>Unknown</b>	0	0.0	0	0.0	0.0
<b>Tract-Unk</b>	0	0.0	0	0.0	
<b>Total</b>	977	100.0	26,064	100.0	100.0

<b>Table 49 - Distribution of 2017 and 2018 Motor Vehicle Lending By Income Level of Geography</b>									
<b>Assessment Area: Maui</b>									
Geographic Income Level	Bank Loans By Year								Households %
	2017				2018				
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%	
<b>Low</b>	0	0.0	0	0.0	0	0.0	0	0.0	0.0
<b>Moderate</b>	143	13.6	3,754	12.9	168	12.4	4,894	12.4	17.2
<b>Middle</b>	788	75.2	22,124	76.0	1,024	75.5	29,547	75.1	72.5
<b>Upper</b>	117	11.2	3,228	11.1	165	12.2	4,884	12.4	10.3
<b>Unknown</b>	0	0.0	0	0.0	0	0.0	0	0.0	0.0
<b>Tract-Unk</b>	0	0.0	0	0.0	0	0.0	0	0.0	
<b>Total</b>	1,048	100.0	29,106	100.0	1,357	100.0	39,325	100.0	100.0



**BANK OF HAWAII, Honolulu, Hawaii**

Rated Area: Hawaii

<b>Table 50 - Distribution of 2019 and 2020 Motor Vehicle Lending By Income Level of Geography</b>									
<b>Assessment Area: Maui</b>									
<b>Geographic Income Level</b>	<b>Bank Loans By Year</b>								<b>Households %</b>
	<b>2019</b>				<b>2020</b>				
	<b>#</b>	<b>#%</b>	<b>\$(000)</b>	<b>%</b>	<b>#</b>	<b>#%</b>	<b>\$(000)</b>	<b>%</b>	
<b>Low</b>	0	0.0	0	0.0	0	0.0	0	0.0	0.0
<b>Moderate</b>	128	12.0	3,762	12.0	88	11.6	2,610	11.5	17.2
<b>Middle</b>	816	76.3	23,945	76.3	586	77.2	17,476	77.1	72.5
<b>Upper</b>	126	11.8	3,672	11.7	85	11.2	2,584	11.4	10.3
<b>Unknown</b>	0	0.0	0	0.0	0	0.0	0	0.0	0.0
<b>Tract-Unk</b>	0	0.0	0	0.0	0	0.0	0	0.0	
<b>Total</b>	1,070	100.0	31,379	100.0	759	100.0	22,670	100.0	100.0

<b>Table 51 - Distribution of 2021 and 2022 Motor Vehicle Lending By Income Level of Geography</b>									
<b>Assessment Area: Maui</b>									
<b>Geographic Income Level</b>	<b>Bank Loans By Year</b>								<b>Households %</b>
	<b>2021</b>				<b>2022</b>				
	<b>#</b>	<b>#%</b>	<b>\$(000)</b>	<b>%</b>	<b>#</b>	<b>#%</b>	<b>\$(000)</b>	<b>%</b>	
<b>Low</b>	0	0.0	0	0.0	2	0.5	59	0.4	1.8
<b>Moderate</b>	106	13.1	2,996	11.9	52	12.7	1,587	11.7	16.9
<b>Middle</b>	609	75.0	19,190	75.9	317	77.5	10,756	79.0	69.3
<b>Upper</b>	97	11.9	3,096	12.2	38	9.3	1,219	8.9	12.0
<b>Unknown</b>	0	0.0	0	0.0	0	0.0	0	0.0	0.0
<b>Tract-Unk</b>	0	0.0	0	0.0	0	0.0	0	0.0	
<b>Total</b>	812	100.0	25,282	100.0	409	100.0	13,621	100.0	100.0

## BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Hawaii

**Table 52 - Distribution of 2016 Other-Unsecured Lending By Income Level of Geography**  
Assessment Area: Maui

Geographic Income Level	Bank Loans				Households %
	#	#%	\$(000)	%	
Low	0	0.0	0	0.0	0.0
Moderate	132	15.6	1,489	15.9	16.5
Middle	507	60.0	5,548	59.3	59.8
Upper	206	24.4	2,326	24.8	23.7
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
<b>Total</b>	845	100.0	9,363	100.0	100.0

**Table 53 - Distribution of 2017 and 2018 Other-Unsecured Lending By Income Level of Geography**  
Assessment Area: Maui

Geographic Income Level	Bank Loans By Year								Households %
	2017				2018				
	#	#%	\$(000)	%	#	#%	\$(000)	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Moderate	242	19.7	3	17.6	255	19.0	3,857	19.3	17.2
Middle	859	70.0	12	70.6	964	71.7	14,263	71.3	72.5
Upper	127	10.3	2	11.8	125	9.3	1,897	9.5	10.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	0	0.0	0	0.0	
<b>Total</b>	1,228	100.0	17	100.0	1,344	100.0	20,017	100.0	100.0

## BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Hawaii

Table 54 - Distribution of 2019 and 2020 Other-Unsecured Lending By Income Level of Geography Assessment Area: Maui									
Geographic Income Level	Bank Loans By Year								Households %
	2019				2020				
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%	
<b>Low</b>	0	0.0	0	0.0	0	0.0	0	0.0	0.0
<b>Moderate</b>	246	16.8	3,606	17.2	93	16.6	1,106	15.7	17.2
<b>Middle</b>	1,072	73.0	15,329	73.2	408	73.0	5,259	74.5	72.5
<b>Upper</b>	150	10.2	2,007	9.6	58	10.4	694	9.8	10.3
<b>Unknown</b>	0	0.0	0	0.0	0	0.0	0	0.0	0.0
<b>Tract-Unk</b>	0	0.0	0	0.0	0	0.0	0	0.0	
<b>Total</b>	1,468	100.0	20,942	100.0	559	100.0	7,059	100.0	100.0

Table 55 - Distribution of 2021 and 2022 Other-Unsecured Lending By Income Level of Geography Assessment Area: Maui									
Geographic Income Level	Bank Loans By Year								Households %
	2021				2022				
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%	
<b>Low</b>	0	0.0	0	0.0	8	1.2	133	1.1	1.8
<b>Moderate</b>	169	17.0	3,149	16.5	106	16.2	1,837	15.4	16.9
<b>Middle</b>	720	72.4	13,937	73.0	478	72.9	8,604	71.9	69.3
<b>Upper</b>	106	10.7	1,995	10.5	64	9.8	1,390	11.6	12.0
<b>Unknown</b>	0	0.0	0	0.0	0	0.0	0	0.0	0.0
<b>Tract-Unk</b>	0	0.0	0	0.0	0	0.0	0	0.0	
<b>Total</b>	995	100.0	19,081	100.0	656	100.0	11,964	100.0	100.0

# BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Hawaii

**Table 56 - Distribution of 2016 and 2017 Home Mortgage Lending By Borrower Income Level**  
Assessment Area: Maui

Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2016						2017						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
<b>Home Purchase Loans</b>													
<b>Low</b>	1	1.2	1.9	150	0.3	0.7	0	0.0	0.8	0	0.0	0.4	20.0
<b>Moderate</b>	4	4.7	10.1	798	1.7	5.4	5	3.7	5.5	1,006	1.6	2.8	18.2
<b>Middle</b>	13	15.3	20.6	4,133	8.6	16.0	18	13.4	16.3	5,152	8.0	11.6	22.0
<b>Upper</b>	65	76.5	58.8	42,076	87.2	67.6	109	81.3	70.1	56,854	88.8	77.9	39.8
<b>Unknown</b>	2	2.4	8.6	1,108	2.3	10.3	2	1.5	7.3	1,025	1.6	7.2	0.0
<b>Total</b>	85	100.0	100.0	48,265	100.0	100.0	134	100.0	100.0	64,037	100.0	100.0	100.0
<b>Refinance Loans</b>													
<b>Low</b>	3	3.4	5.0	576	1.4	2.5	2	2.7	3.8	303	0.8	1.6	20.0
<b>Moderate</b>	12	13.5	13.8	2,623	6.5	8.8	5	6.8	11.9	961	2.7	6.4	18.2
<b>Middle</b>	17	19.1	23.4	4,943	12.2	20.2	15	20.3	20.8	4,726	13.1	16.2	22.0
<b>Upper</b>	53	59.6	44.2	30,935	76.2	53.2	45	60.8	54.8	24,223	67.1	65.3	39.8
<b>Unknown</b>	4	4.5	13.6	1,529	3.8	15.3	7	9.5	8.7	5,897	16.3	10.6	0.0
<b>Total</b>	89	100.0	100.0	40,606	100.0	100.0	74	100.0	100.0	36,110	100.0	100.0	100.0
<b>Home Improvement Loans</b>													
<b>Low</b>	1	5.9	5.3	334	4.3	3.0	0	0.0	3.9	0	0.0	1.7	20.0
<b>Moderate</b>	0	0.0	14.6	0	0.0	10.9	1	7.7	12.3	113	2.4	7.1	18.2
<b>Middle</b>	4	23.5	33.1	867	11.1	26.2	1	7.7	27.6	250	5.3	25.6	22.0
<b>Upper</b>	11	64.7	44.7	6,417	82.0	57.7	10	76.9	53.7	4,125	87.6	61.5	39.8
<b>Unknown</b>	1	5.9	2.3	210	2.7	2.2	1	7.7	2.5	220	4.7	4.1	0.0
<b>Total</b>	17	100.0	100.0	7,828	100.0	100.0	13	100.0	100.0	4,708	100.0	100.0	100.0
<b>Total Home Mortgage Loans</b>													
<b>Low</b>	5	2.6	3.7	1,060	1.1	1.7	2	0.9	2.2	303	0.3	0.9	20.0
<b>Moderate</b>	16	8.4	12.3	3,421	3.5	7.2	11	5.0	8.5	2,080	2.0	4.3	18.2

## BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Hawaii

<b>Middle</b>	34	17.8	22.9	9,943	10.3	18.5	34	15.4	18.7	10,128	9.7	13.9	22.0
<b>Upper</b>	129	67.5	50.6	79,428	82.1	60.3	164	74.2	63.0	85,202	81.3	72.5	39.8
<b>Unknown</b>	7	3.7	10.6	2,847	2.9	12.3	10	4.5	7.6	7,142	6.8	8.4	0.0
<b>Total</b>	191	100.0	100.0	96,699	100.0	100.0	221	100.0	100.0	104,855	100.0	100.0	100.0

**Table 57 - Distribution of 2018 Home Mortgage Lending By Borrower Income Level**  
Assessment Area: Maui

Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	##	##	\$(000)	%	%	
<b>Home Purchase Loans</b>							
<b>Low</b>	1	0.6	1.1	200	0.3	0.8	20.0
<b>Moderate</b>	5	3.1	7.8	1,081	1.4	4.0	18.2
<b>Middle</b>	26	16.1	17.8	6,708	8.9	13.2	22.0
<b>Upper</b>	125	77.6	67.2	64,850	86.1	72.8	39.8
<b>Unknown</b>	4	2.5	6.2	2,486	3.3	9.2	0.0
<b>Total</b>	161	100.0	100.0	75,325	100.0	100.0	100.0
<b>Refinance Loans</b>							
<b>Low</b>	9	5.7	6.5	836	1.9	3.9	20.0
<b>Moderate</b>	20	12.7	13.2	3,081	7.0	8.1	18.2
<b>Middle</b>	36	22.8	24.6	6,697	15.2	19.1	22.0
<b>Upper</b>	88	55.7	49.4	32,868	74.5	61.2	39.8
<b>Unknown</b>	5	3.2	6.3	646	1.5	7.7	0.0
<b>Total</b>	158	100.0	100.0	44,128	100.0	100.0	100.0
<b>Home Improvement Loans</b>							
<b>Low</b>	2	2.4	4.6	112	1.0	1.9	20.0
<b>Moderate</b>	8	9.5	12.9	696	6.3	8.5	18.2
<b>Middle</b>	15	17.9	21.6	1,619	14.7	16.1	22.0
<b>Upper</b>	59	70.2	57.2	8,556	77.9	62.0	39.8
<b>Unknown</b>	0	0.0	3.7	0	0.0	11.5	0.0

## BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Hawaii

<b>Total</b>	84	100.0	100.0	10,983	100.0	100.0	100.0
<b>Total Home Mortgage Loans</b>							
<b>Low</b>	13	2.7	3.3	1,223	0.9	1.8	20.0
<b>Moderate</b>	44	9.2	10.1	5,369	3.8	5.4	18.2
<b>Middle</b>	87	18.3	20.3	15,624	11.0	15.1	22.0
<b>Upper</b>	321	67.4	59.8	116,051	82.0	68.7	39.8
<b>Unknown</b>	11	2.3	6.4	3,332	2.4	9.0	0.0
<b>Total</b>	476	100.0	100.0	141,599	100.0	100.0	100.0

**Table 58 - Distribution of 2019 and 2020 Home Mortgage Lending By Borrower Income Level**  
Assessment Area: Maui

Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2019						2020						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
<b>Home Purchase Loans</b>													
<b>Low</b>	2	1.4	1.2	290	0.4	0.7	0	0.0	2.2	0	0.0	1.0	20.0
<b>Moderate</b>	5	3.6	8.0	811	1.1	4.2	7	7.5	10.3	1,612	3.3	6.2	18.2
<b>Middle</b>	27	19.6	19.7	8,897	12.0	14.9	16	17.2	24.3	5,819	11.8	20.3	22.0
<b>Upper</b>	101	73.2	64.1	62,501	84.2	71.7	67	72.0	56.3	40,281	81.9	65.2	39.8
<b>Unknown</b>	3	2.2	7.0	1,730	2.3	8.6	3	3.2	6.9	1,500	3.0	7.3	0.0
<b>Total</b>	138	100.0	100.0	74,229	100.0	100.0	93	100.0	100.0	49,212	100.0	100.0	100.0
<b>Refinance Loans</b>													
<b>Low</b>	4	1.7	3.0	392	0.5	1.7	13	4.0	4.1	2,426	1.7	2.1	20.0
<b>Moderate</b>	29	12.5	10.7	5,518	6.5	6.4	43	13.3	15.8	12,220	8.5	11.2	18.2
<b>Middle</b>	51	22.0	20.8	13,372	15.9	17.0	68	21.1	24.3	24,152	16.9	21.5	22.0
<b>Upper</b>	147	63.4	51.2	64,404	76.4	57.8	177	54.8	42.0	96,170	67.2	48.2	39.8
<b>Unknown</b>	1	0.4	14.4	570	0.7	17.1	22	6.8	13.8	8,165	5.7	17.0	0.0
<b>Total</b>	232	100.0	100.0	84,256	100.0	100.0	323	100.0	100.0	143,133	100.0	100.0	100.0

## BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Hawaii

<b>Home Improvement Loans</b>													
<b>Low</b>	2	2.9	2.5	78	0.9	1.0	4	10.0	7.1	538	10.1	5.2	20.0
<b>Moderate</b>	6	8.6	11.5	696	7.7	6.3	6	15.0	17.6	750	14.1	13.7	18.2
<b>Middle</b>	12	17.1	23.9	1,352	14.9	18.2	8	20.0	24.8	876	16.5	20.3	22.0
<b>Upper</b>	48	68.6	60.6	6,855	75.4	69.6	19	47.5	49.0	2,684	50.4	59.4	39.8
<b>Unknown</b>	2	2.9	1.6	105	1.2	4.9	3	7.5	1.4	475	8.9	1.4	0.0
<b>Total</b>	70	100.0	100.0	9,086	100.0	100.0	40	100.0	100.0	5,323	100.0	100.0	100.0
<b>Total Home Mortgage Loans</b>													
<b>Low</b>	8	1.5	2.1	760	0.4	1.1	22	4.3	3.7	3,187	1.5	1.7	20.0
<b>Moderate</b>	55	10.6	9.6	8,503	4.8	5.2	58	11.4	14.1	14,662	7.0	9.4	18.2
<b>Middle</b>	107	20.6	20.5	25,136	14.2	15.5	108	21.3	24.0	32,358	15.4	20.5	22.0
<b>Upper</b>	344	66.2	57.3	140,369	79.2	65.4	289	57.0	45.9	150,304	71.3	53.9	39.8
<b>Unknown</b>	6	1.2	10.5	2,405	1.4	12.7	30	5.9	12.4	10,275	4.9	14.4	0.0
<b>Total</b>	520	100.0	100.0	177,173	100.0	100.0	507	100.0	100.0	210,786	100.0	100.0	100.0

**Table 59 - Distribution of 2021 and 2022 Home Mortgage Lending By Borrower Income Level**

Assessment Area: Maui

<b>Borrower Income Level</b>	<b>Bank And Aggregate Loans By Year</b>										<b>Families by Family Income %</b>
	<b>2021</b>					<b>2022</b>					
	<b>Bank</b>		<b>Agg</b>	<b>Bank</b>		<b>Agg</b>	<b>Bank</b>		<b>Agg</b>		
	<b>#</b>	<b>#%</b>	<b>#%</b>	<b>\$(000)</b>	<b>\$(000)</b>	<b>\$(000)</b>	<b>\$(000)</b>	<b>#</b>	<b>#%</b>	<b>\$(000)</b>	
<b>Home Purchase Loans</b>											
<b>Low</b>	0	0.0	2.0	0	0.0	0.9	4	2.9	500	0.6	19.6
<b>Moderate</b>	11	6.4	7.3	4,056	4.1	3.7	8	5.9	1,954	2.4	17.3
<b>Middle</b>	14	8.1	16.5	5,111	5.2	12.0	12	8.8	4,277	5.3	23.5
<b>Upper</b>	140	80.9	65.0	83,927	85.5	72.1	110	80.9	72,851	89.7	39.5
<b>Unknown</b>	8	4.6	9.2	5,029	5.1	11.3	2	1.5	1,640	2.0	0.0
<b>Total</b>	173	100.0	100.0	98,123	100.0	100.0	136	100.0	81,222	100.0	100.0

## BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Hawaii

<b>Refinance Loans</b>											
<b>Low</b>	17	4.2	4.9	2,594	1.4	2.6	12	6.0	2,056	2.4	19.6
<b>Moderate</b>	53	13.0	16.1	15,325	8.5	11.2	27	13.6	6,883	8.0	17.3
<b>Middle</b>	91	22.3	25.9	32,412	17.9	23.1	37	18.6	13,911	16.2	23.5
<b>Upper</b>	234	57.4	39.3	124,891	69.1	46.9	115	57.8	59,668	69.3	39.5
<b>Unknown</b>	13	3.2	13.8	5,594	3.1	16.2	8	4.0	3,606	4.2	0.0
<b>Total</b>	408	100.0	100.0	180,816	100.0	100.0	199	100.0	86,124	100.0	100.0
<b>Home Improvement Loans</b>											
<b>Low</b>	5	7.2	4.5	557	4.6	2.1	6	6.4	410	1.9	19.6
<b>Moderate</b>	9	13.0	13.6	1,133	9.3	10.1	8	8.5	1,326	6.1	17.3
<b>Middle</b>	22	31.9	25.6	3,075	25.3	18.7	24	25.5	3,683	17.0	23.5
<b>Upper</b>	33	47.8	54.8	7,384	60.8	64.3	53	56.4	15,586	72.0	39.5
<b>Unknown</b>	0	0.0	1.5	0	0.0	4.8	3	3.2	650	3.0	0.0
<b>Total</b>	69	100.0	100.0	12,149	100.0	100.0	94	100.0	21,655	100.0	100.0
<b>Total Home Mortgage Loans</b>											
<b>Low</b>	24	3.4	4.0	3,481	1.1	1.9	27	5.0	3,347	1.5	19.6
<b>Moderate</b>	79	11.0	13.0	21,540	7.0	7.9	50	9.3	11,698	5.3	17.3
<b>Middle</b>	139	19.4	22.5	41,870	13.5	17.8	91	16.9	25,312	11.4	23.5
<b>Upper</b>	451	63.1	48.8	231,436	74.8	58.5	357	66.1	175,197	79.1	39.5
<b>Unknown</b>	22	3.1	11.7	10,873	3.5	14.0	15	2.8	5,996	2.7	0.0
<b>Total</b>	715	100.0	100.0	309,200	100.0	100.0	540	100.0	221,550	100.0	100.0



## BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Hawaii

Table 60 - Distribution of 2016 Small Business Lending By Revenue Size of Businesses							
Assessment Area: Maui							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
<b>By Revenue</b>							
<b>\$1 Million or Less</b>	31	25.8	33.5	4,990	18.0	24.7	93.8
<b>Over \$1 Million</b>	69	57.5		22,132	80.0		5.8
<b>Revenue Unknown</b>	20	16.7		529	1.9		0.4
<b>Total</b>	120	100.0		27,651	100.0		100.0
<b>By Loan Size</b>							
<b>\$100,000 or Less</b>	54	45.0	95.8	2,536	9.2	47.6	
<b>\$100,001 - \$250,000</b>	27	22.5	2.1	5,390	19.5	13.0	
<b>\$250,001 - \$1 Million</b>	39	32.5	2.0	19,725	71.3	39.4	
<b>Total</b>	120	100.0	100.0	27,651	100.0	100.0	
<b>By Loan Size and Revenues \$1 Million or Less</b>							
<b>\$100,000 or Less</b>	18	58.1		797	16.0		
<b>\$100,001 - \$250,000</b>	6	19.4		1,285	25.8		
<b>\$250,001 - \$1 Million</b>	7	22.6		2,908	58.3		
<b>Total</b>	31	100.0		4,990	100.0		

# BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Hawaii

<b>Table 61 - Distribution of 2017 and 2018 Small Business Lending By Revenue Size of Businesses</b>													
<b>Assessment Area: Maui</b>													
	<b>Bank And Aggregate Loans By Year</b>												<b>Total Businesses %</b>
	<b>2017</b>						<b>2018</b>						
	<b>Bank</b>		<b>Agg</b>	<b>Bank</b>		<b>Agg</b>	<b>Bank</b>		<b>Agg</b>	<b>Bank</b>		<b>Agg</b>	
	<b>#</b>	<b>#%</b>	<b>#%</b>	<b>\$(000)</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>#%</b>	<b>#%</b>	<b>\$(000)</b>	<b>%</b>	<b>%</b>	
<b>By Revenue</b>													
<b>\$1 Million or Less</b>	47	36.7	46.1	12,775	33.6	35.2	29	29.6	41.9	6,207	23.7	32.1	92.5
<b>Over \$1 Million</b>	71	55.5		24,926	65.5		65	66.3		18,799	71.7		6.8
<b>Revenue Unknown</b>	10	7.8		341	0.9		4	4.1		1,199	4.6		0.7
<b>Total</b>	128	100.0		38,042	100.0		98	100.0		26,205	100.0		100.0
<b>By Loan Size</b>													
<b>\$100,000 or Less</b>	49	38.3	93.2	2,276	6.0	34.0	41	41.8	94.3	2,399	9.2	38.6	
<b>\$100,001 - \$250,000</b>	31	24.2	3.5	6,034	15.9	16.0	18	18.4	2.7	3,497	13.3	13.9	
<b>\$250,001 - \$1 Million</b>	48	37.5	3.3	29,732	78.2	49.9	39	39.8	3.0	20,309	77.5	47.4	
<b>Total</b>	128	100.0	100.0	38,042	100.0	100.0	98	100.0	100.0	26,205	100.0	100.0	
<b>By Loan Size and Revenues \$1 Million or Less</b>													
<b>\$100,000 or Less</b>	21	44.7		729	5.7		19	65.5		1,124	18.1		
<b>\$100,001 - \$250,000</b>	11	23.4		2,013	15.8		1	3.4		216	3.5		
<b>\$250,001 - \$1 Million</b>	15	31.9		10,033	78.5		9	31.0		4,867	78.4		
<b>Total</b>	47	100.0		12,775	100.0		29	100.0		6,207	100.0		

# BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Hawaii

Table 62 - Distribution of 2019 and 2020 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Maui													
	Bank And Aggregate Loans By Year												Total Businesses %
	2019						2020						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
By Revenue													
<b>\$1 Million or Less</b>	23	26.1	43.5	3,786	18.8	29.8	619	68.9	36.4	19,959	26.0	18.8	93.2
<b>Over \$1 Million</b>	64	72.7		16,277	80.7		272	30.3		55,182	72.0		6.4
<b>Revenue Unknown</b>	1	1.1		100	0.5		7	0.8		1,540	2.0		0.5
<b>Total</b>	88	100.0		20,163	100.0		898	100.0		76,681	100.0		100.0
By Loan Size													
<b>\$100,000 or Less</b>	33	37.5	95.0	1,806	9.0	42.6	711	79.2	88.3	20,243	26.4	34.4	
<b>\$100,001 - \$250,000</b>	27	30.7	2.6	5,561	27.6	15.5	109	12.1	7.0	17,665	23.0	21.2	
<b>\$250,001 - \$1 Million</b>	28	31.8	2.4	12,796	63.5	41.9	78	8.7	4.7	38,773	50.6	44.4	
<b>Total</b>	88	100.0	100.0	20,163	100.0	100.0	898	100.0	100.0	76,681	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
<b>\$100,000 or Less</b>	13	56.5		498	13.2		595	96.1		12,621	63.2		
<b>\$100,001 - \$250,000</b>	3	13.0		585	15.5		16	2.6		2,385	11.9		
<b>\$250,001 - \$1 Million</b>	7	30.4		2,703	71.4		8	1.3		4,953	24.8		
<b>Total</b>	23	100.0		3,786	100.0		619	100.0		19,959	100.0		

## BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Hawaii

<b>Table 63 - Distribution of 2021 and 2022 Small Business Lending By Revenue Size of Businesses</b>											
<b>Assessment Area: Maui</b>											
	<b>Bank And Aggregate Loans By Year</b>										<b>Total Businesses %</b>
	<b>2021</b>						<b>2022*</b>				
	<b>Bank</b>		<b>Agg</b>	<b>Bank</b>		<b>Agg</b>	<b>Bank</b>				
	#	#%	#%	\$(000)	\$%	\$%	#	#%	\$(000)	\$%	
<b>By Revenue</b>											
<b>\$1 Million or Less</b>	377	50.7	43.3	14,757	25.7	25.1	17	36.2	4,759	30.8	92.7
<b>Over \$1 Million</b>	134	18.0		32,155	56.0		29	61.7	10,568	68.5	7.0
<b>Revenue Unknown</b>	233	31.3		10,540	18.3		1	2.1	100	0.6	0.3
<b>Total</b>	744	100.0		57,452	100.0		47	100.0	15,427	100.0	100.0
<b>By Loan Size</b>											
<b>\$100,000 or Less</b>	610	82.0	91.8	14,015	24.4	35.8	14	29.8	971	6.3	
<b>\$100,001 - \$250,000</b>	71	9.5	4.5	11,633	20.2	17.7	13	27.7	2,381	15.4	
<b>\$250,001 - \$1 Million</b>	63	8.5	3.7	31,804	55.4	46.5	20	42.6	12,075	78.3	
<b>Total</b>	744	100.0	100.0	57,452	100.0	100.0	47	100.0	15,427	100.0	
<b>By Loan Size and Revenues \$1 Million or Less</b>											
<b>\$100,000 or Less</b>	356	94.4		6,806	46.1		8	47.1	486	10.2	
<b>\$100,001 - \$250,000</b>	6	1.6		692	4.7		3	17.6	484	10.2	
<b>\$250,001 - \$1 Million</b>	15	4.0		7,259	49.2		6	35.3	3,789	79.6	
<b>Total</b>	377	100.0		14,757	100.0		17	100.0	4,759	100.0	

# BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Hawaii

<b>Table 64 - Distribution of 2016 Credit Card Lending By Borrower Income Level</b>					
<b>Assessment Area: Maui</b>					
<b>Borrower Income Level</b>	<b>Bank Loans</b>				<b>Households by Household Income %</b>
	<b>#</b>	<b>#%</b>	<b>\$(000)</b>	<b>%</b>	
<b>Low</b>	323	36.0	1,883	27.2	22.1
<b>Moderate</b>	260	29.0	2,145	31.0	16.6
<b>Middle</b>	161	17.9	1,400	20.2	20.3
<b>Upper</b>	143	15.9	1,444	20.8	41.1
<b>Unknown</b>	10	1.1	57	0.8	0.0
<b>Total</b>	897	100.0	6,929	100.0	100.0

<b>Table 65 - Distribution of 2017 and 2018 Credit Card Lending By Borrower Income Level</b>									
<b>Assessment Area: Maui</b>									
<b>Borrower Income Level</b>	<b>Bank Loans By Year</b>								<b>Households by Household Income %</b>
	<b>2017</b>				<b>2018</b>				
	<b>#</b>	<b>#%</b>	<b>\$(000)</b>	<b>%</b>	<b>#</b>	<b>#%</b>	<b>\$(000)</b>	<b>%</b>	
<b>Low</b>	54	30.0	318	22.3	4	40.0	18	18.4	23.4
<b>Moderate</b>	46	25.6	386	27.1	1	10.0	13	13.3	16.3
<b>Middle</b>	42	23.3	369	25.9	1	10.0	13	13.3	19.6
<b>Upper</b>	35	19.4	338	23.7	4	40.0	54	55.1	40.7
<b>Unknown</b>	3	1.7	14	1.0	0	0.0	0	0.0	0.0
<b>Total</b>	180	100.0	1,425	100.0	10	100.0	98	100.0	100.0

## BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Hawaii

<b>Table 66 - Distribution of 2016 Motor Vehicle Lending By Borrower Income Level</b>					
<b>Assessment Area: Maui</b>					
Borrower Income Level	Bank Loans				Households by Household Income %
	#	#%	\$(000)	\$%	
<b>Low</b>	206	21.1	4,541	17.4	22.1
<b>Moderate</b>	317	32.4	8,291	31.8	16.6
<b>Middle</b>	261	26.7	7,866	30.2	20.3
<b>Upper</b>	190	19.4	5,303	20.3	41.1
<b>Unknown</b>	3	0.3	63	0.2	0.0
<b>Total</b>	977	100.0	26,064	100.0	100.0

<b>Table 67 - Distribution of 2017 and 2018 Motor Vehicle Lending By Borrower Income Level</b>									
<b>Assessment Area: Maui</b>									
Borrower Income Level	Bank Loans By Year								Households by Household Income %
	2017				2018				
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%	
<b>Low</b>	131	12.5	2,783	9.6	120	8.8	2,899	7.4	23.4
<b>Moderate</b>	271	25.9	7,275	25.0	348	25.6	9,305	23.7	16.3
<b>Middle</b>	294	28.1	8,326	28.6	338	24.9	10,211	26.0	19.6
<b>Upper</b>	348	33.2	10,596	36.4	419	30.9	13,181	33.5	40.7
<b>Unknown</b>	4	0.4	126	0.4	132	9.7	3,729	9.5	0.0
<b>Total</b>	1,048	100.0	29,106	100.0	1,357	100.0	39,325	100.0	100.0

# BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Hawaii

<b>Table 68 - Distribution of 2019 and 2020 Motor Vehicle Lending By Borrower Income Level</b>									
<b>Assessment Area: Maui</b>									
<b>Borrower Income Level</b>	<b>Bank Loans By Year</b>								<b>Households by Household Income %</b>
	<b>2019</b>				<b>2020</b>				
	<b>#</b>	<b>##</b>	<b>\$(000)</b>	<b>\$\$</b>	<b>#</b>	<b>##</b>	<b>\$(000)</b>	<b>\$\$</b>	
<b>Low</b>	127	11.9	3,091	9.9	162	21.3	4,262	18.8	23.4
<b>Moderate</b>	279	26.1	7,906	25.2	224	29.5	6,475	28.6	16.3
<b>Middle</b>	304	28.4	9,225	29.4	186	24.5	5,838	25.8	19.6
<b>Upper</b>	346	32.3	10,808	34.4	176	23.2	5,850	25.8	40.7
<b>Unknown</b>	14	1.3	349	1.1	11	1.4	245	1.1	0.0
<b>Total</b>	1,070	100.0	31,379	100.0	759	100.0	22,670	100.0	100.0

<b>Table 69 - Distribution of 2021 and 2022 Motor Vehicle Lending By Borrower Income Level</b>									
<b>Assessment Area: Maui</b>									
<b>Borrower Income Level</b>	<b>Bank Loans By Year</b>								<b>Households by Household Income %</b>
	<b>2021</b>				<b>2022</b>				
	<b>#</b>	<b>##</b>	<b>\$(000)</b>	<b>\$\$</b>	<b>#</b>	<b>##</b>	<b>\$(000)</b>	<b>\$\$</b>	
<b>Low</b>	117	14.4	3,047	12.1	67	16.4	1,971	14.5	23.6
<b>Moderate</b>	248	30.5	7,435	29.4	115	28.1	3,855	28.3	16.0
<b>Middle</b>	233	28.7	7,644	30.2	109	26.7	3,769	27.7	20.2
<b>Upper</b>	199	24.5	6,800	26.9	112	27.4	3,870	28.4	40.2
<b>Unknown</b>	15	1.8	356	1.4	6	1.5	156	1.1	0.9
<b>Total</b>	812	100.0	25,282	100.0	409	100.0	13,621	100.0	100.0

## BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Hawaii

Table 70 - Distribution of 2016 Other-Unsecured Lending By Borrower Income Level Assessment Area: Maui					
Borrower Income Level	Bank Loans				Households by Household Income %
	#	#%	\$(000)	\$%	
<b>Low</b>	237	28.0	1,972	21.1	22.1
<b>Moderate</b>	1	0.1	30	0.3	16.6
<b>Middle</b>	1	0.1	30	0.3	20.3
<b>Upper</b>	1	0.1	5	0.1	41.1
<b>Unknown</b>	605	71.6	7,326	78.2	0.0
<b>Total</b>	845	100.0	9,363	100.0	100.0

Table 71 - Distribution of 2017 and 2018 Other-Unsecured Lending By Borrower Income Level Assessment Area: Maui									
Borrower Income Level	Bank Loans By Year								Households by Household Income %
	2017				2018				
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%	
<b>Low</b>	72	5.9	0	0.0	74	5.5	510	2.5	23.4
<b>Moderate</b>	71	5.8	1	5.9	72	5.4	641	3.2	16.3
<b>Middle</b>	53	4.3	1	5.9	56	4.2	589	2.9	19.6
<b>Upper</b>	46	3.7	1	5.9	30	2.2	557	2.8	40.7
<b>Unknown</b>	986	80.3	15	88.2	1,112	82.7	17,720	88.5	0.0
<b>Total</b>	1,228	100.0	17	100.0	1,344	100.0	20,017	100.0	100.0



## BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Hawaii

Table 72 - Distribution of 2019 and 2020 Other-Unsecured Lending By Borrower Income Level Assessment Area: Maui									
Borrower Income Level	Bank Loans By Year								Households by Household Income %
	2019				2020				
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%	
<b>Low</b>	73	5.0	492	2.3	116	20.8	649	9.2	23.4
<b>Moderate</b>	90	6.1	900	4.3	93	16.6	850	12.0	16.3
<b>Middle</b>	56	3.8	556	2.7	40	7.2	343	4.9	19.6
<b>Upper</b>	35	2.4	366	1.7	29	5.2	478	6.8	40.7
<b>Unknown</b>	1,214	82.7	18,628	89.0	281	50.3	4,739	67.1	0.0
<b>Total</b>	1,468	100.0	20,942	100.0	559	100.0	7,059	100.0	100.0

Table 73 - Distribution of 2021 and 2022 Other-Unsecured Lending By Borrower Income Level Assessment Area: Maui									
Borrower Income Level	Bank Loans By Year								Households by Household Income %
	2021				2022				
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%	
<b>Low</b>	0	0.0	0	0.0	25	3.8	180	1.5	23.6
<b>Moderate</b>	0	0.0	0	0.0	12	1.8	99	0.8	16.0
<b>Middle</b>	0	0.0	0	0.0	10	1.5	129	1.1	20.2
<b>Upper</b>	0	0.0	0	0.0	7	1.1	197	1.6	40.2
<b>Unknown</b>	995	100.0	19,081	100.0	602	91.8	11,359	94.9	0.9
<b>Total</b>	995	100.0	19,081	100.0	656	100.0	11,964	100.0	100.0

## BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Hawaii

<b>Table 74 - Distribution of 2016 and 2017 Home Mortgage Lending By Income Level of Geography</b>													
<b>Assessment Area: Non MSA</b>													
<b>Geographic Income Level</b>	<b>Bank And Aggregate Loans By Year</b>												<b>Owner Occupied Units %</b>
	<b>2016</b>						<b>2017</b>						
	<b>Bank</b>		<b>Agg</b>		<b>Bank</b>		<b>Agg</b>		<b>Bank</b>		<b>Agg</b>		
	<b>#</b>	<b>%</b>	<b>%</b>	<b>\$(000)</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>%</b>	<b>\$(000)</b>	<b>%</b>	<b>%</b>	
<b>Home Purchase Loans</b>													
<b>Low</b>	2	1.2	1.0	279	0.4	0.7	5	2.4	5.1	1,017	1.0	2.4	4.5
<b>Moderate</b>	27	16.2	24.0	6,787	8.7	13.7	21	10.2	18.3	7,137	7.3	11.6	16.3
<b>Middle</b>	101	60.5	52.3	49,886	63.9	56.2	118	57.6	53.9	55,764	57.2	57.9	57.5
<b>Upper</b>	37	22.2	22.7	21,138	27.1	29.5	61	29.8	22.6	33,514	34.4	28.1	21.7
<b>Unknown</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
<b>Tract-Unk</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
<b>Total</b>	167	100.0	100.0	78,090	100.0	100.0	205	100.0	100.0	97,432	100.0	100.0	100.0
<b>Refinance Loans</b>													
<b>Low</b>	0	0.0	0.7	0	0.0	0.3	2	1.7	3.0	509	1.1	1.5	4.5
<b>Moderate</b>	18	14.9	16.4	5,681	13.1	9.7	16	13.2	14.8	4,282	9.5	9.2	16.3
<b>Middle</b>	85	70.2	61.9	30,669	70.6	58.6	69	57.0	56.9	27,092	60.1	57.5	57.5
<b>Upper</b>	18	14.9	21.0	7,098	16.3	31.3	34	28.1	25.3	13,201	29.3	31.8	21.7
<b>Unknown</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
<b>Tract-Unk</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
<b>Total</b>	121	100.0	100.0	43,448	100.0	100.0	121	100.0	100.0	45,084	100.0	100.0	100.0
<b>Home Improvement Loans</b>													
<b>Low</b>	0	0.0	0.3	0	0.0	0.4	0	0.0	2.6	0	0.0	1.4	4.5
<b>Moderate</b>	1	3.7	11.5	178	2.0	5.9	0	0.0	12.3	0	0.0	11.3	16.3
<b>Middle</b>	24	88.9	72.4	7,787	85.8	55.6	21	87.5	54.0	7,176	91.0	49.6	57.5
<b>Upper</b>	2	7.4	15.7	1,110	12.2	38.1	3	12.5	31.1	713	9.0	37.7	21.7
<b>Unknown</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
<b>Tract-Unk</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
<b>Total</b>	27	100.0	100.0	9,075	100.0	100.0	24	100.0	100.0	7,889	100.0	100.0	100.0

## BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Hawaii

	<b>Multifamily Loans</b>												<b>Multi-family Units %</b>
<b>Low</b>	0	0.0	0.0	0	0.0	0.0	1	100.0	28.6	425	100.0	23.3	7.7
<b>Moderate</b>	0	0.0	10.0	0	0.0	8.6	0	0.0	0.0	0	0.0	0.0	0.2
<b>Middle</b>	2	100.0	90.0	8,390	100.0	91.4	0	0.0	71.4	0	0.0	76.7	69.5
<b>Upper</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	22.6
<b>Unknown</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
<b>Tract-Unk</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
<b>Total</b>	2	100.0	100.0	8,390	100.0	100.0	1	100.0	100.0	425	100.0	100.0	100.0
	<b>Total Home Mortgage Loans</b>												<b>Owner Occupied Units %</b>
<b>Low</b>	2	0.6	0.8	279	0.2	0.5	8	2.3	4.2	1,951	1.3	2.2	4.5
<b>Moderate</b>	46	14.5	19.8	12,646	9.1	11.5	37	10.5	16.7	11,419	7.6	10.7	16.3
<b>Middle</b>	212	66.9	57.9	96,732	69.6	57.8	208	59.3	55.1	90,032	59.7	57.7	57.5
<b>Upper</b>	57	18.0	21.5	29,346	21.1	30.2	98	27.9	24.1	47,428	31.4	29.4	21.7
<b>Unknown</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
<b>Tract-Unk</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
<b>Total</b>	317	100.0	100.0	139,003	100.0	100.0	351	100.0	100.0	150,830	100.0	100.0	100.0

**Table 75 - Distribution of 2018 Home Mortgage Lending By Income Level of Geography**  
Assessment Area: Non MSA

<b>Geographic Income Level</b>	<b>Bank And Aggregate Loans</b>						<b>Owner Occupied Units %</b>
	<b>Bank</b>		<b>Agg</b>	<b>Bank</b>		<b>Agg</b>	
	#	#%	#%	\$(000)	\$%	\$%	
<b>Home Purchase Loans</b>							
<b>Low</b>	3	1.4	3.6	871	0.9	1.7	4.5
<b>Moderate</b>	17	8.1	17.9	4,056	4.4	11.0	16.3
<b>Middle</b>	130	61.6	53.6	58,048	62.6	56.5	57.5
<b>Upper</b>	61	28.9	24.9	29,716	32.1	30.8	21.7
<b>Unknown</b>	0	0.0	0.0	0	0.0	0.0	0.0

## BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Hawaii

<b>Tract-Unk</b>	0	0.0	0.0	0	0.0	0.0	
<b>Total</b>	211	100.0	100.0	92,691	100.0	100.0	100.0
<b>Refinance Loans</b>							
<b>Low</b>	3	1.2	2.9	285	0.5	1.8	4.5
<b>Moderate</b>	35	13.6	13.7	5,833	9.3	9.1	16.3
<b>Middle</b>	151	58.8	58.6	37,914	60.7	58.4	57.5
<b>Upper</b>	68	26.5	24.8	18,462	29.5	30.7	21.7
<b>Unknown</b>	0	0.0	0.0	0	0.0	0.0	0.0
<b>Tract-Unk</b>	0	0.0	0.0	0	0.0	0.0	
<b>Total</b>	257	100.0	100.0	62,494	100.0	100.0	100.0
<b>Home Improvement Loans</b>							
<b>Low</b>	2	2.4	2.1	350	4.4	1.4	4.5
<b>Moderate</b>	13	15.5	9.3	851	10.7	5.2	16.3
<b>Middle</b>	50	59.5	58.7	4,627	58.0	58.6	57.5
<b>Upper</b>	19	22.6	29.9	2,146	26.9	34.8	21.7
<b>Unknown</b>	0	0.0	0.0	0	0.0	0.0	0.0
<b>Tract-Unk</b>	0	0.0	0.0	0	0.0	0.0	
<b>Total</b>	84	100.0	100.0	7,974	100.0	100.0	100.0
<b>Multifamily Loans</b>							<b>Multi-family Units %</b>
<b>Low</b>	0	0.0	16.7	0	0.0	8.0	7.7
<b>Moderate</b>	0	0.0	0.0	0	0.0	0.0	0.2
<b>Middle</b>	0	0.0	83.3	0	0.0	92.0	69.5
<b>Upper</b>	0	0.0	0.0	0	0.0	0.0	22.6
<b>Unknown</b>	0	0.0	0.0	0	0.0	0.0	0.0
<b>Tract-Unk</b>	0	0.0	0.0	0	0.0	0.0	
<b>Total</b>	0	0.0	100.0	0	0.0	100.0	100.0
<b>Total Home Mortgage Loans</b>							<b>Owner Occupied Units %</b>
<b>Low</b>	10	1.5	3.2	1,586	0.9	1.7	4.5
<b>Moderate</b>	82	12.6	15.7	11,999	6.8	10.5	16.3

## BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Hawaii

<b>Middle</b>	386	59.1	55.5	110,448	62.2	56.0	57.5
<b>Upper</b>	175	26.8	25.5	53,451	30.1	31.8	21.7
<b>Unknown</b>	0	0.0	0.0	0	0.0	0.0	0.0
<b>Tract-Unk</b>	0	0.0	0.0	0	0.0	0.0	
<b>Total</b>	653	100.0	100.0	177,484	100.0	100.0	100.0

**Table 76 - Distribution of 2019 and 2020 Home Mortgage Lending By Income Level of Geography**  
Assessment Area: Non MSA

Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2019						2020						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
<b>Home Purchase Loans</b>													
<b>Low</b>	6	2.9	3.4	1,329	1.5	1.7	4	2.4	4.2	938	1.1	1.8	4.5
<b>Moderate</b>	29	14.1	17.8	6,444	7.4	10.6	17	10.1	21.4	4,361	5.1	13.1	16.3
<b>Middle</b>	115	55.8	53.2	51,698	59.1	55.6	87	51.8	52.3	41,693	48.8	56.5	57.5
<b>Upper</b>	56	27.2	25.6	27,949	32.0	32.1	60	35.7	22.1	38,493	45.0	28.6	21.7
<b>Unknown</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
<b>Tract-Unk</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
<b>Total</b>	206	100.0	100.0	87,420	100.0	100.0	168	100.0	100.0	85,485	100.0	100.0	100.0
<b>Refinance Loans</b>													
<b>Low</b>	6	1.8	2.4	563	0.6	1.1	10	2.1	2.2	1,487	0.9	1.1	4.5
<b>Moderate</b>	43	13.2	14.3	8,883	9.2	9.7	54	11.3	12.4	14,138	8.4	8.6	16.3
<b>Middle</b>	192	59.1	57.4	59,411	61.4	55.7	271	56.9	56.4	96,233	57.2	54.5	57.5
<b>Upper</b>	84	25.8	25.8	27,906	28.8	33.4	141	29.6	29.0	56,391	33.5	35.8	21.7
<b>Unknown</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
<b>Tract-Unk</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
<b>Total</b>	325	100.0	100.0	96,763	100.0	100.0	476	100.0	100.0	168,249	100.0	100.0	100.0

# BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Hawaii

Home Improvement Loans													
<b>Low</b>	2	2.0	3.8	230	2.0	2.6	0	0.0	5.2	0	0.0	3.5	4.5
<b>Moderate</b>	26	26.5	15.8	2,506	21.7	10.1	4	6.3	7.0	132	1.5	5.3	16.3
<b>Middle</b>	52	53.1	52.8	6,864	59.4	58.3	43	67.2	60.1	5,430	62.0	61.3	57.5
<b>Upper</b>	18	18.4	27.6	1,957	16.9	29.0	17	26.6	27.7	3,200	36.5	30.0	21.7
<b>Unknown</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
<b>Tract-Unk</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
<b>Total</b>	98	100.0	100.0	11,557	100.0	100.0	64	100.0	100.0	8,762	100.0	100.0	100.0
	Multifamily Loans												Multi-family Units %
<b>Low</b>	0	0.0	40.0	0	0.0	7.3	0	0.0	0.0	0	0.0	0.0	7.7
<b>Moderate</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	20.0	0	0.0	3.8	0.2
<b>Middle</b>	2	100.0	40.0	10,194	100.0	85.5	2	100.0	80.0	9,875	100.0	96.2	69.5
<b>Upper</b>	0	0.0	20.0	0	0.0	7.2	0	0.0	0.0	0	0.0	0.0	22.6
<b>Unknown</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
<b>Tract-Unk</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
<b>Total</b>	2	100.0	100.0	10,194	100.0	100.0	2	100.0	100.0	9,875	100.0	100.0	100.0
	Total Home Mortgage Loans												Owner Occupied Units %
<b>Low</b>	17	2.3	3.1	2,433	1.1	1.5	15	1.9	3.0	2,456	0.9	1.4	4.5
<b>Moderate</b>	113	15.5	16.2	19,059	8.7	10.1	88	11.1	15.3	19,982	7.0	10.5	16.3
<b>Middle</b>	416	57.1	55.0	136,254	62.3	55.2	447	56.2	55.0	160,333	56.0	55.1	57.5
<b>Upper</b>	183	25.1	25.7	60,967	27.9	33.1	246	30.9	26.7	103,324	36.1	33.0	21.7
<b>Unknown</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
<b>Tract-Unk</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
<b>Total</b>	729	100.0	100.0	218,713	100.0	100.0	796	100.0	100.0	286,095	100.0	100.0	100.0

# BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Hawaii

Table 77 - Distribution of 2021 and 2022 Home Mortgage Lending By Income Level of Geography Assessment Area: Non MSA											
Geographic Income Level	Bank And Aggregate Loans By Year										Owner Occupied Units %
	2021						2022				
	Bank		Agg	Bank		Agg	Bank				
	#	#%	#%	\$(000)	\$%	\$%	#	#%	\$(000)	\$%	
<b>Home Purchase Loans</b>											
<b>Low</b>	9	4.8	4.2	2,675	2.5	1.8	8	4.3	2,513	2.0	3.6
<b>Moderate</b>	23	12.4	21.5	6,540	6.1	13.3	8	4.3	3,991	3.2	18.3
<b>Middle</b>	113	60.8	54.1	69,831	65.1	57.3	108	57.4	65,345	52.6	50.4
<b>Upper</b>	41	22.0	20.3	28,289	26.4	27.5	64	34.0	52,446	42.2	27.7
<b>Unknown</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0	0.0	0.0
<b>Tract-Unk</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0	0.0	
<b>Total</b>	186	100.0	100.0	107,335	100.0	100.0	188	100.0	124,295	100.0	100.0
<b>Refinance Loans</b>											
<b>Low</b>	10	1.7	2.2	2,095	1.0	1.2	4	1.5	1,243	1.3	3.6
<b>Moderate</b>	75	12.7	13.6	18,067	9.0	8.6	24	9.2	5,832	6.2	18.3
<b>Middle</b>	330	55.7	56.2	115,432	57.3	55.0	142	54.6	47,767	51.1	50.4
<b>Upper</b>	177	29.9	28.0	65,880	32.7	35.1	90	34.6	38,705	41.4	27.7
<b>Unknown</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0	0.0	0.0
<b>Tract-Unk</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0	0.0	
<b>Total</b>	592	100.0	100.0	201,474	100.0	100.0	260	100.0	93,547	100.0	100.0
<b>Home Improvement Loans</b>											
<b>Low</b>	1	1.3	2.0	67	0.6	1.2	2	1.5	143	0.7	3.6
<b>Moderate</b>	10	13.3	9.9	1,306	11.1	4.6	8	6.1	1,214	6.0	18.3
<b>Middle</b>	40	53.3	56.0	6,587	56.0	53.2	69	52.7	10,691	53.2	50.4
<b>Upper</b>	24	32.0	32.1	3,809	32.4	41.1	52	39.7	8,063	40.1	27.7
<b>Unknown</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0	0.0	0.0
<b>Tract-Unk</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0	0.0	
<b>Total</b>	75	100.0	100.0	11,769	100.0	100.0	131	100.0	20,111	100.0	100.0

## BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Hawaii

	Multifamily Loans										Multi-family Units %
<b>Low</b>	2	33.3	30.0	5,850	26.9	36.7	0	0.0	0	0.0	6.5
<b>Moderate</b>	1	16.7	10.0	3,700	17.0	9.2	1	50.0	30,149	60.6	7.1
<b>Middle</b>	3	50.0	60.0	12,205	56.1	54.1	0	0.0	0	0.0	55.0
<b>Upper</b>	0	0.0	0.0	0	0.0	0.0	1	50.0	19,581	39.4	31.5
<b>Unknown</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0	0.0	0.0
<b>Tract-Unk</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0	0.0	
<b>Total</b>	6	100.0	100.0	21,755	100.0	100.0	2	100.0	49,730	100.0	100.0
	Total Home Mortgage Loans										Owner Occupied Units %
<b>Low</b>	24	2.5	2.9	10,912	3.0	1.7	17	2.4	4,649	1.4	3.6
<b>Moderate</b>	118	12.4	16.4	30,715	8.5	10.8	49	6.8	42,976	13.3	18.3
<b>Middle</b>	541	56.8	55.4	216,165	59.5	55.0	400	55.6	143,732	44.5	50.4
<b>Upper</b>	270	28.3	25.3	105,493	29.0	32.5	253	35.2	131,530	40.7	27.7
<b>Unknown</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0	0.0	0.0
<b>Tract-Unk</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0	0.0	
<b>Total</b>	953	100.0	100.0	363,285	100.0	100.0	719	100.0	322,887	100.0	100.0



## BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Hawaii

Table 78 - Distribution of 2016 Small Business Lending By Income Level of Geography Assessment Area: Non MSA							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
<b>Low</b>	4	3.0	2.3	1,240	4.4	4.0	4.8
<b>Moderate</b>	16	12.0	10.7	3,248	11.6	10.2	11.7
<b>Middle</b>	106	79.7	69.4	22,379	80.3	73.6	68.5
<b>Upper</b>	7	5.3	17.6	1,017	3.6	12.2	15.0
<b>Unknown</b>	0	0.0	0.0	0	0.0	0.0	0.0
<b>Tract-Unk</b>	0	0.0	0.0	0	0.0	0.0	
<b>Total</b>	133	100.0	100.0	27,884	100.0	100.0	100.0

Table 79 - Distribution of 2017 and 2018 Small Business Lending By Income Level of Geography Assessment Area: Non MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2017						2018						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
<b>Low</b>	10	6.9	7.0	3,456	11.2	9.4	10	9.4	7.2	2,146	12.3	9.2	9.7
<b>Moderate</b>	9	6.2	5.8	945	3.1	4.2	6	5.7	5.5	1,646	9.5	4.4	3.8
<b>Middle</b>	99	68.3	59.2	19,788	63.9	60.8	70	66.0	61.1	11,302	65.0	63.6	67.2
<b>Upper</b>	27	18.6	22.2	6,791	21.9	23.5	20	18.9	21.6	2,302	13.2	20.5	19.3
<b>Unknown</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
<b>Tract-Unk</b>	0	0.0	5.8	0	0.0	2.0	0	0.0	4.6	0	0.0	2.3	
<b>Total</b>	145	100.0	100.0	30,980	100.0	100.0	106	100.0	100.0	17,396	100.0	100.0	100.0

## BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Hawaii

<b>Table 80 - Distribution of 2019 and 2020 Small Business Lending By Income Level of Geography</b>													
<b>Assessment Area: Non MSA</b>													
<b>Geographic Income Level</b>	<b>Bank And Aggregate Loans By Year</b>												<b>Total Businesses %</b>
	<b>2019</b>						<b>2020</b>						
	<b>Bank</b>		<b>Agg</b>	<b>Bank</b>		<b>Agg</b>	<b>Bank</b>		<b>Agg</b>	<b>Bank</b>		<b>Agg</b>	
	<b>#</b>	<b>#%</b>	<b>#%</b>	<b>\$(000)</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>#%</b>	<b>#%</b>	<b>\$(000)</b>	<b>%</b>	<b>%</b>	
<b>Low</b>	6	4.9	6.7	3,193	12.0	10.2	83	9.3	7.7	9,359	12.3	10.2	9.6
<b>Moderate</b>	5	4.1	4.9	925	3.5	3.0	52	5.8	5.3	4,309	5.6	3.7	3.7
<b>Middle</b>	85	69.7	60.8	17,464	65.5	62.8	551	61.8	62.8	46,825	61.3	63.1	67.6
<b>Upper</b>	26	21.3	22.8	5,080	19.1	21.8	206	23.1	23.1	15,877	20.8	22.4	19.1
<b>Unknown</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
<b>Tract-Unk</b>	0	0.0	4.7	0	0.0	2.2	0	0.0	1.1	0	0.0	0.7	
<b>Total</b>	122	100.0	100.0	26,662	100.0	100.0	892	100.0	100.0	76,370	100.0	100.0	100.0

<b>Table 81 - Distribution of 2021 and 2022 Small Business Lending By Income Level of Geography</b>													
<b>Assessment Area: Non MSA</b>													
<b>Geographic Income Level</b>	<b>Bank And Aggregate Loans By Year</b>												<b>Total Businesses %</b>
	<b>2021</b>						<b>2022*</b>						
	<b>Bank</b>		<b>Agg</b>	<b>Bank</b>		<b>Agg</b>	<b>Bank</b>		<b>Agg</b>	<b>Bank</b>		<b>Agg</b>	
	<b>#</b>	<b>#%</b>	<b>#%</b>	<b>\$(000)</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>#%</b>	<b>#%</b>	<b>\$(000)</b>	<b>%</b>	<b>%</b>	
<b>Low</b>	54	8.1	6.8	3,989	7.6	8.1	1	2.0	600	4.3			8.2
<b>Moderate</b>	42	6.3	5.6	2,899	5.5	4.5	7	13.7	1,027	7.4			22.9
<b>Middle</b>	430	64.2	63.4	31,424	59.6	64.1	29	56.9	8,893	64.0			54.0
<b>Upper</b>	144	21.5	22.1	14,445	27.4	22.9	14	27.5	3,372	24.3			14.9
<b>Unknown</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0	0.0			0.0
<b>Tract-Unk</b>	0	0.0	2.0	0	0.0	0.4	0	0.0	0	0.0			0.0
<b>Total</b>	670	100.0	100.0	52,757	100.0	100.0	51	100.0	13,892	100.0			100.0

## BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Hawaii

Table 82 - Distribution of 2016 Credit Card Lending By Income Level of Geography Assessment Area: Non MSA					
Geographic Income Level	Bank Loans				Households %
	#	#%	\$(000)	\$%	
<b>Low</b>	13	2.1	94	2.0	2.2
<b>Moderate</b>	143	22.7	961	20.3	22.8
<b>Middle</b>	391	62.1	2,979	62.9	61.6
<b>Upper</b>	83	13.2	701	14.8	13.5
<b>Unknown</b>	0	0.0	0	0.0	0.0
<b>Tract-Unk</b>	0	0.0	0	0.0	
<b>Total</b>	630	100.0	4,735	100.0	100.0

Table 83 - Distribution of 2017 and 2018 Credit Card Lending By Income Level of Geography Assessment Area: Non MSA									
Geographic Income Level	Bank Loans By Year								Households %
	2017				2018				
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%	
<b>Low</b>	15	8.7	94	7.7	1	3.8	13	7.7	6.7
<b>Moderate</b>	26	15.0	177	14.5	5	19.2	36	21.3	14.6
<b>Middle</b>	106	61.3	756	61.9	15	57.7	98	58.0	57.8
<b>Upper</b>	26	15.0	195	16.0	5	19.2	22	13.0	20.9
<b>Unknown</b>	0	0.0	0	0.0	0	0.0	0	0.0	0.0
<b>Tract-Unk</b>	0	0.0	0	0.0	0	0.0	0	0.0	
<b>Total</b>	173	100.0	1,222	100.0	26	100.0	169	100.0	100.0

## BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Hawaii

<b>Table 84 - Distribution of 2016 Motor Vehicle Lending By Income Level of Geography</b>					
<b>Assessment Area: Non MSA</b>					
Geographic Income Level	Bank Loans				Households %
	#	#%	\$(000)	\$%	
<b>Low</b>	17	1.3	318	0.9	2.2
<b>Moderate</b>	365	27.3	8,652	25.0	22.8
<b>Middle</b>	780	58.4	20,909	60.5	61.6
<b>Upper</b>	174	13.0	4,662	13.5	13.5
<b>Unknown</b>	0	0.0	0	0.0	0.0
<b>Tract-Unk</b>	0	0.0	0	0.0	
<b>Total</b>	1,336	100.0	34,541	100.0	100.0

<b>Table 85 - Distribution of 2017 and 2018 Motor Vehicle Lending By Income Level of Geography</b>									
<b>Assessment Area: Non MSA</b>									
Geographic Income Level	Bank Loans By Year								Households %
	2017				2018				
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%	
<b>Low</b>	85	5.1	2,003	4.6	97	4.8	2,518	4.6	6.7
<b>Moderate</b>	244	14.8	6,163	14.1	317	15.8	8,333	15.1	14.6
<b>Middle</b>	998	60.4	26,567	60.8	1,200	59.7	33,196	60.3	57.8
<b>Upper</b>	324	19.6	8,962	20.5	397	19.7	11,007	20.0	20.9
<b>Unknown</b>	0	0.0	0	0.0	0	0.0	0	0.0	0.0
<b>Tract-Unk</b>	0	0.0	0	0.0	0	0.0	0	0.0	
<b>Total</b>	1,651	100.0	43,695	100.0	2,011	100.0	55,054	100.0	100.0

## BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Hawaii

Table 86 - Distribution of 2019 and 2020 Motor Vehicle Lending By Income Level of Geography Assessment Area: Non MSA									
Geographic Income Level	Bank Loans By Year								Households %
	2019				2020				
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%	
<b>Low</b>	87	4.6	2,408	4.3	74	6.3	2,003	5.8	6.7
<b>Moderate</b>	261	13.7	7,324	13.2	203	17.3	5,888	17.0	14.6
<b>Middle</b>	1,184	62.2	35,029	63.0	668	56.9	19,728	56.9	57.8
<b>Upper</b>	371	19.5	10,810	19.5	229	19.5	7,047	20.3	20.9
<b>Unknown</b>	0	0.0	0	0.0	0	0.0	0	0.0	0.0
<b>Tract-Unk</b>	0	0.0	0	0.0	0	0.0	0	0.0	
<b>Total</b>	1,903	100.0	55,571	100.0	1,174	100.0	34,666	100.0	100.0

Table 87 - Distribution of 2021 and 2022 Motor Vehicle Lending By Income Level of Geography Assessment Area: Non MSA									
Geographic Income Level	Bank Loans By Year								Households %
	2021				2022				
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%	
<b>Low</b>	91	5.7	2,809	5.4	31	3.1	901	2.6	4.3
<b>Moderate</b>	287	18.0	8,795	17.0	197	19.4	6,763	19.7	17.7
<b>Middle</b>	910	57.2	29,891	57.6	526	51.8	17,763	51.7	51.7
<b>Upper</b>	303	19.0	10,360	20.0	262	25.8	8,947	26.0	26.3
<b>Unknown</b>	0	0.0	0	0.0	0	0.0	0	0.0	0.0
<b>Tract-Unk</b>	0	0.0	0	0.0	0	0.0	0	0.0	
<b>Total</b>	1,591	100.0	51,855	100.0	1,016	100.0	34,374	100.0	100.0

## BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Hawaii

**Table 88 - Distribution of 2016 Other-Unsecured Lending By Income Level of Geography**  
Assessment Area: Non MSA

Geographic Income Level	Bank Loans				Households %
	#	#%	\$(000)	\$%	
Low	18	1.5	190	1.2	2.2
Moderate	293	24.2	3,302	21.7	22.8
Middle	750	62.0	8,208	54.0	61.6
Upper	149	12.3	3,507	23.1	13.5
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
<b>Total</b>	1,210	100.0	15,207	100.0	100.0

**Table 89 - Distribution of 2017 and 2018 Other-Unsecured Lending By Income Level of Geography**  
Assessment Area: Non MSA

Geographic Income Level	Bank Loans By Year								Households %
	2017				2018				
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%	
Low	101	6.1	1	4.2	144	7.3	1,936	6.5	6.7
Moderate	266	16.1	4	16.7	371	18.9	5,363	18.1	14.6
Middle	936	56.5	14	58.3	1,105	56.2	16,259	54.9	57.8
Upper	354	21.4	5	20.8	346	17.6	6,078	20.5	20.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	0	0.0	0	0.0	
<b>Total</b>	1,657	100.0	24	100.0	1,966	100.0	29,636	100.0	100.0

## BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Hawaii

Table 90 - Distribution of 2019 and 2020 Other-Unsecured Lending By Income Level of Geography Assessment Area: Non MSA									
Geographic Income Level	Bank Loans By Year								Households %
	2019				2020				
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%	
<b>Low</b>	125	6.4	1,707	6.1	46	6.6	549	5.9	6.7
<b>Moderate</b>	340	17.3	4,822	17.3	127	18.3	1,834	19.7	14.6
<b>Middle</b>	1,103	56.1	15,506	55.6	375	54.0	4,807	51.5	57.8
<b>Upper</b>	398	20.2	5,864	21.0	146	21.0	2,142	23.0	20.9
<b>Unknown</b>	0	0.0	0	0.0	0	0.0	0	0.0	0.0
<b>Tract-Unk</b>	0	0.0	0	0.0	0	0.0	0	0.0	
<b>Total</b>	1,966	100.0	27,899	100.0	694	100.0	9,332	100.0	100.0

Table 91 - Distribution of 2021 and 2022 Other-Unsecured Lending By Income Level of Geography Assessment Area: Non MSA									
Geographic Income Level	Bank Loans By Year								Households %
	2021				2022				
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%	
<b>Low</b>	84	6.5	1,428	5.6	21	2.4	281	1.7	4.3
<b>Moderate</b>	243	18.7	4,635	18.2	178	20.2	3,367	20.5	17.7
<b>Middle</b>	713	54.9	14,334	56.4	454	51.6	8,467	51.6	51.7
<b>Upper</b>	258	19.9	5,037	19.8	227	25.8	4,279	26.1	26.3
<b>Unknown</b>	0	0.0	0	0.0	0	0.0	0	0.0	0.0
<b>Tract-Unk</b>	0	0.0	0	0.0	0	0.0	0	0.0	
<b>Total</b>	1,298	100.0	25,434	100.0	880	100.0	16,394	100.0	100.0

# BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Hawaii

Table 92 - Distribution of 2016 and 2017 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Non MSA													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2016						2017						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
<b>Home Purchase Loans</b>													
<b>Low</b>	1	0.6	1.3	75	0.1	0.4	1	0.5	2.1	100	0.1	0.9	22.4
<b>Moderate</b>	9	5.4	6.8	1,702	2.2	3.2	11	5.4	9.7	2,580	2.6	5.0	16.0
<b>Middle</b>	23	13.8	20.0	5,519	7.1	13.3	32	15.6	20.9	8,035	8.2	14.8	20.4
<b>Upper</b>	133	79.6	65.5	69,444	88.9	75.8	159	77.6	59.8	85,649	87.9	70.7	41.3
<b>Unknown</b>	1	0.6	6.5	1,350	1.7	7.3	2	1.0	7.5	1,068	1.1	8.7	0.0
<b>Total</b>	167	100.0	100.0	78,090	100.0	100.0	205	100.0	100.0	97,432	100.0	100.0	100.0
<b>Refinance Loans</b>													
<b>Low</b>	0	0.0	3.9	0	0.0	1.6	1	0.8	6.0	92	0.2	2.7	22.4
<b>Moderate</b>	6	5.0	8.6	1,135	2.6	4.7	13	10.7	13.0	1,987	4.4	7.8	16.0
<b>Middle</b>	25	20.7	19.0	5,679	13.1	12.8	17	14.0	23.0	4,094	9.1	17.8	20.4
<b>Upper</b>	89	73.6	53.4	36,460	83.9	59.0	87	71.9	49.1	38,465	85.3	62.2	41.3
<b>Unknown</b>	1	0.8	15.1	174	0.4	21.9	3	2.5	8.9	446	1.0	9.4	0.0
<b>Total</b>	121	100.0	100.0	43,448	100.0	100.0	121	100.0	100.0	45,084	100.0	100.0	100.0
<b>Home Improvement Loans</b>													
<b>Low</b>	0	0.0	5.2	0	0.0	2.1	1	4.2	6.0	111	1.4	2.6	22.4
<b>Moderate</b>	1	3.7	8.4	130	1.4	3.4	2	8.3	12.9	266	3.4	8.7	16.0
<b>Middle</b>	7	25.9	20.6	1,613	17.8	12.6	4	16.7	30.1	1,041	13.2	25.2	20.4
<b>Upper</b>	19	70.4	63.3	7,332	80.8	56.5	16	66.7	47.0	5,821	73.8	59.1	41.3
<b>Unknown</b>	0	0.0	2.4	0	0.0	25.4	1	4.2	4.0	650	8.2	4.4	0.0
<b>Total</b>	27	100.0	100.0	9,075	100.0	100.0	24	100.0	100.0	7,889	100.0	100.0	100.0
<b>Total Home Mortgage Loans</b>													
<b>Low</b>	1	0.3	2.7	75	0.1	1.1	3	0.9	3.8	303	0.2	1.6	22.4
<b>Moderate</b>	16	5.1	7.7	2,967	2.3	3.9	26	7.4	11.1	4,833	3.2	6.1	16.0



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Rated Area: Hawaii

<b>Middle</b>	55	17.5	19.5	12,811	9.8	13.0	53	15.1	22.2	13,170	8.8	16.2	20.4
<b>Upper</b>	241	76.5	59.6	113,236	86.7	67.1	262	74.9	55.1	129,935	86.4	67.3	41.3
<b>Unknown</b>	2	0.6	10.4	1,524	1.2	14.9	6	1.7	7.8	2,164	1.4	8.9	0.0
<b>Total</b>	315	100.0	100.0	130,613	100.0	100.0	350	100.0	100.0	150,405	100.0	100.0	100.0

**Table 93 - Distribution of 2018 Home Mortgage Lending By Borrower Income Level**  
Assessment Area: Non MSA

Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
<b>Home Purchase Loans</b>							
<b>Low</b>	4	1.9	3.1	471	0.5	1.6	22.4
<b>Moderate</b>	15	7.1	12.3	3,270	3.5	6.8	16.0
<b>Middle</b>	35	16.6	21.9	10,969	11.8	16.8	20.4
<b>Upper</b>	156	73.9	54.5	77,741	83.9	66.1	41.3
<b>Unknown</b>	1	0.5	8.3	240	0.3	8.7	0.0
<b>Total</b>	211	100.0	100.0	92,691	100.0	100.0	100.0
<b>Refinance Loans</b>							
<b>Low</b>	15	5.8	8.7	1,177	1.9	4.0	22.4
<b>Moderate</b>	22	8.6	15.9	3,465	5.5	10.8	16.0
<b>Middle</b>	61	23.7	24.8	11,459	18.3	21.9	20.4
<b>Upper</b>	156	60.7	41.6	45,847	73.4	50.9	41.3
<b>Unknown</b>	3	1.2	9.0	546	0.9	12.3	0.0
<b>Total</b>	257	100.0	100.0	62,494	100.0	100.0	100.0
<b>Home Improvement Loans</b>							
<b>Low</b>	6	7.1	5.8	338	4.2	3.5	22.4
<b>Moderate</b>	10	11.9	13.9	1,115	14.0	9.3	16.0
<b>Middle</b>	17	20.2	28.3	1,035	13.0	25.6	20.4
<b>Upper</b>	51	60.7	51.3	5,486	68.8	60.0	41.3
<b>Unknown</b>	0	0.0	0.7	0	0.0	1.6	0.0

## BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Hawaii

<b>Total</b>	84	100.0	100.0	7,974	100.0	100.0	100.0
<b>Total Home Mortgage Loans</b>							
<b>Low</b>	30	4.6	5.5	2,315	1.3	2.4	22.4
<b>Moderate</b>	59	9.0	13.3	8,947	5.0	7.7	16.0
<b>Middle</b>	134	20.5	23.0	25,391	14.3	17.8	20.4
<b>Upper</b>	425	65.1	49.7	139,990	78.9	60.6	41.3
<b>Unknown</b>	5	0.8	8.5	841	0.5	11.4	0.0
<b>Total</b>	653	100.0	100.0	177,484	100.0	100.0	100.0

**Table 94 - Distribution of 2019 and 2020 Home Mortgage Lending By Borrower Income Level**  
Assessment Area: Non MSA

Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2019						2020						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	##%	##%	\$(000)	##%	##%	#	##%	##%	\$(000)	##%	##%	
<b>Home Purchase Loans</b>													
<b>Low</b>	2	1.0	2.0	346	0.4	0.8	2	1.2	2.5	152	0.2	1.2	22.4
<b>Moderate</b>	17	8.3	8.7	3,460	4.0	4.5	14	8.3	11.6	3,118	3.6	5.9	16.0
<b>Middle</b>	22	10.7	18.0	5,817	6.7	13.0	24	14.3	19.5	5,848	6.8	14.3	20.4
<b>Upper</b>	162	78.6	61.1	77,356	88.5	71.3	128	76.2	58.1	76,367	89.3	70.1	41.3
<b>Unknown</b>	3	1.5	10.2	441	0.5	10.5	0	0.0	8.3	0	0.0	8.5	0.0
<b>Total</b>	206	100.0	100.0	87,420	100.0	100.0	168	100.0	100.0	85,485	100.0	100.0	100.0
<b>Refinance Loans</b>													
<b>Low</b>	14	4.3	4.5	1,331	1.4	1.8	20	4.2	3.2	2,730	1.6	1.4	22.4
<b>Moderate</b>	26	8.0	9.9	3,816	3.9	5.4	45	9.5	9.0	7,827	4.7	5.1	16.0
<b>Middle</b>	64	19.7	18.6	13,421	13.9	13.5	89	18.7	19.4	22,919	13.6	14.5	20.4
<b>Upper</b>	213	65.5	49.6	75,838	78.4	58.0	317	66.6	49.6	133,152	79.1	56.8	41.3
<b>Unknown</b>	8	2.5	17.4	2,357	2.4	21.2	5	1.1	18.8	1,621	1.0	22.3	0.0
<b>Total</b>	325	100.0	100.0	96,763	100.0	100.0	476	100.0	100.0	168,249	100.0	100.0	100.0

**BANK OF HAWAII, Honolulu, Hawaii**

Rated Area: Hawaii

<b>Home Improvement Loans</b>													
<b>Low</b>	6	6.1	5.3	295	2.6	2.4	2	3.1	3.7	202	2.3	1.7	22.4
<b>Moderate</b>	9	9.2	12.2	730	6.3	7.4	10	15.6	9.6	1,122	12.8	6.0	16.0
<b>Middle</b>	24	24.5	25.7	2,503	21.7	24.7	12	18.8	19.9	1,000	11.4	13.6	20.4
<b>Upper</b>	58	59.2	55.6	7,964	68.9	64.1	39	60.9	66.1	6,288	71.8	77.6	41.3
<b>Unknown</b>	1	1.0	1.2	65	0.6	1.4	1	1.6	0.7	150	1.7	1.1	0.0
<b>Total</b>	98	100.0	100.0	11,557	100.0	100.0	64	100.0	100.0	8,762	100.0	100.0	100.0
<b>Total Home Mortgage Loans</b>													
<b>Low</b>	29	4.0	3.4	2,358	1.1	1.5	26	3.3	3.0	3,187	1.2	1.4	22.4
<b>Moderate</b>	60	8.3	9.3	8,554	4.1	4.8	75	9.4	9.7	12,547	4.5	5.2	16.0
<b>Middle</b>	128	17.6	18.7	23,250	11.2	13.2	140	17.6	19.2	31,647	11.5	14.0	20.4
<b>Upper</b>	497	68.4	55.7	171,420	82.2	65.5	545	68.6	52.5	226,868	82.1	61.3	41.3
<b>Unknown</b>	13	1.8	12.9	2,937	1.4	15.0	8	1.0	15.5	1,971	0.7	18.0	0.0
<b>Total</b>	727	100.0	100.0	208,519	100.0	100.0	794	100.0	100.0	276,220	100.0	100.0	100.0

**Table 95 - Distribution of 2021 and 2022 Home Mortgage Lending By Borrower Income Level**  
Assessment Area: Non MSA

<b>Borrower Income Level</b>	<b>Bank And Aggregate Loans By Year</b>										<b>Families by Family Income %</b>
	<b>2021</b>					<b>2022</b>					
	<b>Bank</b>		<b>Agg</b>	<b>Bank</b>		<b>Agg</b>	<b>Bank</b>				
	<b>#</b>	<b>##%</b>	<b>##%</b>	<b>\$(000)</b>	<b>##%</b>	<b>##%</b>	<b>#</b>	<b>##%</b>	<b>\$(000)</b>	<b>##%</b>	
<b>Home Purchase Loans</b>											
<b>Low</b>	3	1.6	1.9	476	0.4	0.7	2	1.1	484	0.4	23.0
<b>Moderate</b>	10	5.4	9.9	2,693	2.5	4.9	10	5.3	3,164	2.5	16.0
<b>Middle</b>	19	10.2	17.3	5,827	5.4	11.5	23	12.2	7,976	6.4	20.7
<b>Upper</b>	154	82.8	58.0	98,339	91.6	69.8	153	81.4	112,671	90.6	40.4
<b>Unknown</b>	0	0.0	12.9	0	0.0	13.1	0	0.0	0	0.0	0.0
<b>Total</b>	186	100.0	100.0	107,335	100.0	100.0	188	100.0	124,295	100.0	100.0

## BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Hawaii

<b>Refinance Loans</b>											
<b>Low</b>	14	2.4	3.8	2,451	1.2	1.8	15	5.8	1,870	2.0	23.0
<b>Moderate</b>	72	12.2	13.4	14,620	7.3	8.2	44	16.9	11,313	12.1	16.0
<b>Middle</b>	128	21.6	21.6	36,862	18.3	17.1	67	25.8	19,732	21.1	20.7
<b>Upper</b>	372	62.8	45.2	145,624	72.3	53.7	134	51.5	60,632	64.8	40.4
<b>Unknown</b>	6	1.0	16.1	1,917	1.0	19.1	0	0.0	0	0.0	0.0
<b>Total</b>	592	100.0	100.0	201,474	100.0	100.0	260	100.0	93,547	100.0	100.0
<b>Home Improvement Loans</b>											
<b>Low</b>	7	9.3	6.1	745	6.3	3.8	6	4.6	512	2.5	23.0
<b>Moderate</b>	7	9.3	11.7	524	4.5	5.5	15	11.5	2,552	12.7	16.0
<b>Middle</b>	14	18.7	21.0	1,826	15.5	12.5	31	23.7	3,652	18.2	20.7
<b>Upper</b>	46	61.3	60.1	7,974	67.8	75.2	79	60.3	13,395	66.6	40.4
<b>Unknown</b>	1	1.3	1.2	700	5.9	2.9	0	0.0	0	0.0	0.0
<b>Total</b>	75	100.0	100.0	11,769	100.0	100.0	131	100.0	20,111	100.0	100.0
<b>Total Home Mortgage Loans</b>											
<b>Low</b>	29	3.1	3.2	4,236	1.2	1.4	28	3.9	3,591	1.3	23.0
<b>Moderate</b>	97	10.2	11.9	18,630	5.5	6.4	84	11.7	19,363	7.1	16.0
<b>Middle</b>	177	18.7	19.8	46,321	13.6	13.9	147	20.5	35,991	13.2	20.7
<b>Upper</b>	635	67.1	50.7	269,188	78.8	60.7	458	63.9	214,212	78.4	40.4
<b>Unknown</b>	9	1.0	14.4	3,155	0.9	17.6	0	0.0	0	0.0	0.0
<b>Total</b>	947	100.0	100.0	341,530	100.0	100.0	717	100.0	273,157	100.0	100.0

## BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Hawaii

Table 96 - Distribution of 2016 Small Business Lending By Revenue Size of Businesses							
Assessment Area: Non MSA							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
<b>By Revenue</b>							
<b>\$1 Million or Less</b>	42	31.6	36.5	7,693	27.6	29.1	93.2
<b>Over \$1 Million</b>	65	48.9		16,623	59.6		6.2
<b>Revenue Unknown</b>	26	19.5		3,568	12.8		0.6
<b>Total</b>	133	100.0		27,884	100.0		100.0
<b>By Loan Size</b>							
<b>\$100,000 or Less</b>	60	45.1	96.2	3,156	11.3	54.4	
<b>\$100,001 - \$250,000</b>	33	24.8	2.3	6,067	21.8	15.3	
<b>\$250,001 - \$1 Million</b>	40	30.1	1.6	18,661	66.9	30.3	
<b>Total</b>	133	100.0	100.0	27,884	100.0	100.0	
<b>By Loan Size and Revenues \$1 Million or Less</b>							
<b>\$100,000 or Less</b>	20	47.6		991	12.9		
<b>\$100,001 - \$250,000</b>	12	28.6		2,208	28.7		
<b>\$250,001 - \$1 Million</b>	10	23.8		4,494	58.4		
<b>Total</b>	42	100.0		7,693	100.0		

# BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Hawaii

Table 97 - Distribution of 2017 and 2018 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Non MSA													
	Bank And Aggregate Loans By Year												Total Businesses %
	2017						2018						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
<b>By Revenue</b>													
<b>\$1 Million or Less</b>	36	24.8	47.8	4,680	15.1	36.3	33	31.1	45.9	2,521	14.5	37.5	92.1
<b>Over \$1 Million</b>	70	48.3		17,754	57.3		60	56.6		12,537	72.1		7.1
<b>Revenue Unknown</b>	39	26.9		8,546	27.6		13	12.3		2,338	13.4		0.7
<b>Total</b>	145	100.0		30,980	100.0		106	100.0		17,396	100.0		100.0
<b>By Loan Size</b>													
<b>\$100,000 or Less</b>	78	53.8	94.2	3,978	12.8	41.4	69	65.1	95.0	3,318	19.1	46.7	
<b>\$100,001 - \$250,000</b>	25	17.2	3.2	4,557	14.7	17.5	17	16.0	3.0	2,971	17.1	18.4	
<b>\$250,001 - \$1 Million</b>	42	29.0	2.6	22,445	72.4	41.1	20	18.9	2.0	11,107	63.8	34.9	
<b>Total</b>	145	100.0	100.0	30,980	100.0	100.0	106	100.0	100.0	17,396	100.0	100.0	
<b>By Loan Size and Revenues \$1 Million or Less</b>													
<b>\$100,000 or Less</b>	27	75.0		1,281	27.4		30	90.9		1,093	43.4		
<b>\$100,001 - \$250,000</b>	2	5.6		345	7.4		1	3.0		200	7.9		
<b>\$250,001 - \$1 Million</b>	7	19.4		3,054	65.3		2	6.1		1,228	48.7		
<b>Total</b>	36	100.0		4,680	100.0		33	100.0		2,521	100.0		

# BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Hawaii

Table 98 - Distribution of 2019 and 2020 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Non MSA													
	Bank And Aggregate Loans By Year												Total Businesses %
	2019						2020						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
<b>By Revenue</b>													
<b>\$1 Million or Less</b>	48	39.3	46.3	7,573	28.4	37.0	616	69.1	39.3	18,623	24.4	21.9	92.9
<b>Over \$1 Million</b>	73	59.8		18,589	69.7		273	30.6		55,977	73.3		6.6
<b>Revenue Unknown</b>	1	0.8		500	1.9		3	0.3		1,770	2.3		0.5
<b>Total</b>	122	100.0		26,662	100.0		892	100.0		76,370	100.0		100.0
<b>By Loan Size</b>													
<b>\$100,000 or Less</b>	66	54.1	94.7	3,144	11.8	45.2	697	78.1	87.9	20,327	26.6	35.8	
<b>\$100,001 - \$250,000</b>	22	18.0	3.2	3,972	14.9	19.9	125	14.0	8.1	19,921	26.1	25.4	
<b>\$250,001 - \$1 Million</b>	34	27.9	2.1	19,546	73.3	34.9	70	7.8	4.0	36,122	47.3	38.8	
<b>Total</b>	122	100.0	100.0	26,662	100.0	100.0	892	100.0	100.0	76,370	100.0	100.0	
<b>By Loan Size and Revenues \$1 Million or Less</b>													
<b>\$100,000 or Less</b>	33	68.8		1,243	16.4		598	97.1		13,862	74.4		
<b>\$100,001 - \$250,000</b>	7	14.6		1,200	15.8		13	2.1		2,258	12.1		
<b>\$250,001 - \$1 Million</b>	8	16.7		5,130	67.7		5	0.8		2,503	13.4		
<b>Total</b>	48	100.0		7,573	100.0		616	100.0		18,623	100.0		

## BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Hawaii

Table 99 - Distribution of 2021 and 2022 Small Business Lending By Revenue Size of Businesses											
Assessment Area: Non MSA											
	Bank And Aggregate Loans By Year										Total Businesses %
	2021						2022*				
	Bank		Agg	Bank		Agg	Bank				
	#	#%	#%	\$(000)	\$%	\$%	#	#%	\$(000)	\$%	
<b>By Revenue</b>											
<b>\$1 Million or Less</b>	338	50.4	44.9	14,751	28.0	27.9	24	47.1	6,309	45.4	92.8
<b>Over \$1 Million</b>	129	19.3		26,884	51.0		26	51.0	7,103	51.1	6.7
<b>Revenue Unknown</b>	203	30.3		11,122	21.1		1	2.0	480	3.5	0.6
<b>Total</b>	670	100.0		52,757	100.0		51	100.0	13,892	100.0	100.0
<b>By Loan Size</b>											
<b>\$100,000 or Less</b>	539	80.4	91.6	14,115	26.8	39.5	22	43.1	976	7.0	
<b>\$100,001 - \$250,000</b>	77	11.5	5.3	12,004	22.8	22.0	10	19.6	1,821	13.1	
<b>\$250,001 - \$1 Million</b>	54	8.1	3.0	26,638	50.5	38.4	19	37.3	11,095	79.9	
<b>Total</b>	670	100.0	100.0	52,757	100.0	100.0	51	100.0	13,892	100.0	
<b>By Loan Size and Revenues \$1 Million or Less</b>											
<b>\$100,000 or Less</b>	317	93.8		7,326	49.7		14	58.3	538	8.5	
<b>\$100,001 - \$250,000</b>	10	3.0		1,707	11.6		1	4.2	146	2.3	
<b>\$250,001 - \$1 Million</b>	11	3.3		5,718	38.8		9	37.5	5,625	89.2	
<b>Total</b>	338	100.0		14,751	100.0		24	100.0	6,309	100.0	



## BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Hawaii

<b>Table 100 - Distribution of 2016 Credit Card Lending By Borrower Income Level</b>					
<b>Assessment Area: Non MSA</b>					
Borrower Income Level	Bank Loans				Households by Household Income %
	#	#%	\$(000)	\$%	
<b>Low</b>	187	29.7	877	18.5	25.7
<b>Moderate</b>	182	28.9	1,511	31.9	15.1
<b>Middle</b>	128	20.3	1,087	23.0	17.7
<b>Upper</b>	124	19.7	1,208	25.5	41.5
<b>Unknown</b>	9	1.4	52	1.1	1.2
<b>Total</b>	630	100.0	4,735	100.0	100.0

<b>Table 101 - Distribution of 2017 and 2018 Credit Card Lending By Borrower Income Level</b>									
<b>Assessment Area: Non MSA</b>									
Borrower Income Level	Bank Loans By Year								Households by Household Income %
	2017				2018				
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%	
<b>Low</b>	62	35.8	290	23.7	13	50.0	56	33.1	26.9
<b>Moderate</b>	52	30.1	421	34.5	9	34.6	72	42.6	13.9
<b>Middle</b>	30	17.3	251	20.5	3	11.5	37	21.9	17.3
<b>Upper</b>	27	15.6	254	20.8	1	3.8	4	2.4	41.9
<b>Unknown</b>	2	1.2	6	0.5	0	0.0	0	0.0	3.4
<b>Total</b>	173	100.0	1,222	100.0	26	100.0	169	100.0	100.0

## BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Hawaii

<b>Table 102 - Distribution of 2016 Motor Vehicle Lending By Borrower Income Level</b>					
<b>Assessment Area: Non MSA</b>					
<b>Borrower Income Level</b>	<b>Bank Loans</b>				<b>Households by Household Income %</b>
	<b>#</b>	<b>#%</b>	<b>\$(000)</b>	<b>%</b>	
<b>Low</b>	158	11.8	2,858	8.3	25.7
<b>Moderate</b>	420	31.4	10,214	29.6	15.1
<b>Middle</b>	376	28.1	10,089	29.2	17.7
<b>Upper</b>	379	28.4	11,298	32.7	41.5
<b>Unknown</b>	3	0.2	82	0.2	1.2
<b>Total</b>	1,336	100.0	34,541	100.0	100.0

<b>Table 103 - Distribution of 2017 and 2018 Motor Vehicle Lending By Borrower Income Level</b>									
<b>Assessment Area: Non MSA</b>									
<b>Borrower Income Level</b>	<b>Bank Loans By Year</b>								<b>Households by Household Income %</b>
	<b>2017</b>				<b>2018</b>				
	<b>#</b>	<b>#%</b>	<b>\$(000)</b>	<b>%</b>	<b>#</b>	<b>#%</b>	<b>\$(000)</b>	<b>%</b>	
<b>Low</b>	191	11.6	3,737	8.6	275	13.7	5,985	10.9	26.9
<b>Moderate</b>	469	28.4	11,570	26.5	565	28.1	14,323	26.0	13.9
<b>Middle</b>	460	27.9	12,789	29.3	447	22.2	12,864	23.4	17.3
<b>Upper</b>	527	31.9	15,497	35.5	527	26.2	16,039	29.1	41.9
<b>Unknown</b>	4	0.2	102	0.2	197	9.8	5,843	10.6	3.4
<b>Total</b>	1,651	100.0	43,695	100.0	2,011	100.0	55,054	100.0	100.0

## BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Hawaii

<b>Table 104 - Distribution of 2019 and 2020 Motor Vehicle Lending By Borrower Income Level</b>									
<b>Assessment Area: Non MSA</b>									
<b>Borrower Income Level</b>	<b>Bank Loans By Year</b>								<b>Households by Household Income %</b>
	<b>2019</b>				<b>2020</b>				
	<b>#</b>	<b>##%</b>	<b>\$(000)</b>	<b>\$\$%</b>	<b>#</b>	<b>##%</b>	<b>\$(000)</b>	<b>\$\$%</b>	
<b>Low</b>	133	7.0	2,809	5.1	136	11.6	3,124	9.0	26.8
<b>Moderate</b>	490	25.7	13,465	24.2	311	26.5	9,011	26.0	13.9
<b>Middle</b>	560	29.4	16,224	29.2	340	29.0	9,935	28.7	17.2
<b>Upper</b>	713	37.5	22,921	41.2	373	31.8	12,240	35.3	42.1
<b>Unknown</b>	7	0.4	152	0.3	14	1.2	356	1.0	3.4
<b>Total</b>	1,903	100.0	55,571	100.0	1,174	100.0	34,666	100.0	100.0

<b>Table 105 - Distribution of 2021 and 2022 Motor Vehicle Lending By Borrower Income Level</b>									
<b>Assessment Area: Non MSA</b>									
<b>Borrower Income Level</b>	<b>Bank Loans By Year</b>								<b>Households by Household Income %</b>
	<b>2021</b>				<b>2022</b>				
	<b>#</b>	<b>##%</b>	<b>\$(000)</b>	<b>\$\$%</b>	<b>#</b>	<b>##%</b>	<b>\$(000)</b>	<b>\$\$%</b>	
<b>Low</b>	158	9.9	3,724	7.2	163	16.0	4,573	13.3	26.1
<b>Moderate</b>	457	28.7	13,968	26.9	311	30.6	9,776	28.4	14.6
<b>Middle</b>	413	26.0	13,702	26.4	263	25.9	9,386	27.3	17.1
<b>Upper</b>	547	34.4	20,170	38.9	269	26.5	10,345	30.1	42.2
<b>Unknown</b>	16	1.0	291	0.6	10	1.0	294	0.9	2.2
<b>Total</b>	1,591	100.0	51,855	100.0	1,016	100.0	34,374	100.0	100.0

## BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Hawaii

<b>Table 106 - Distribution of 2016 Other-Unsecured Lending By Borrower Income Level</b>					
<b>Assessment Area: Non MSA</b>					
Borrower Income Level	Bank Loans				Households by Household Income %
	#	#%	\$(000)	\$%	
<b>Low</b>	359	29.7	2,913	19.2	25.7
<b>Moderate</b>	1	0.1	2	0.0	15.1
<b>Middle</b>	3	0.2	11	0.1	17.7
<b>Upper</b>	2	0.2	1,755	11.5	41.5
<b>Unknown</b>	845	69.8	10,526	69.2	1.2
<b>Total</b>	1,210	100.0	15,207	100.0	100.0

<b>Table 107 - Distribution of 2017 and 2018 Other-Unsecured Lending By Borrower Income Level</b>									
<b>Assessment Area: Non MSA</b>									
Borrower Income Level	Bank Loans By Year								Households by Household Income %
	2017				2018				
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%	
<b>Low</b>	98	5.9	1	4.2	144	7.3	990	3.3	26.9
<b>Moderate</b>	91	5.5	1	4.2	112	5.7	1,081	3.6	13.9
<b>Middle</b>	60	3.6	1	4.2	57	2.9	660	2.2	17.3
<b>Upper</b>	63	3.8	2	8.3	47	2.4	1,483	5.0	41.9
<b>Unknown</b>	1,345	81.2	20	83.3	1,606	81.7	25,422	85.8	3.4
<b>Total</b>	1,657	100.0	24	100.0	1,966	100.0	29,636	100.0	100.0

## BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Hawaii

Table 108 - Distribution of 2019 and 2020 Other-Unsecured Lending By Borrower Income Level Assessment Area: Non MSA									
Borrower Income Level	Bank Loans By Year								Households by Household Income %
	2019				2020				
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%	
<b>Low</b>	89	4.5	538	1.9	95	13.7	494	5.3	26.8
<b>Moderate</b>	128	6.5	1,073	3.8	104	15.0	931	10.0	13.9
<b>Middle</b>	69	3.5	637	2.3	71	10.2	847	9.1	17.2
<b>Upper</b>	61	3.1	889	3.2	43	6.2	563	6.0	42.1
<b>Unknown</b>	1,619	82.3	24,762	88.8	381	54.9	6,497	69.6	3.4
<b>Total</b>	1,966	100.0	27,899	100.0	694	100.0	9,332	100.0	100.0

Table 109 - Distribution of 2021 and 2022 Other-Unsecured Lending By Borrower Income Level Assessment Area: Non MSA									
Borrower Income Level	Bank Loans By Year								Households by Household Income %
	2021				2022				
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%	
<b>Low</b>	0	0.0	0	0.0	29	3.3	286	1.7	26.1
<b>Moderate</b>	0	0.0	0	0.0	28	3.2	323	2.0	14.6
<b>Middle</b>	0	0.0	0	0.0	13	1.5	199	1.2	17.1
<b>Upper</b>	0	0.0	0	0.0	5	0.6	22	0.1	42.2
<b>Unknown</b>	1,298	100.0	25,434	100.0	805	91.5	15,564	94.9	2.2
<b>Total</b>	1,298	100.0	25,434	100.0	880	100.0	16,394	100.0	100.0

## BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Hawaii

<b>Table 110 - Qualified Investments</b>									
<b>Assessment Area: State of Hawaii</b>									
Assessment Areas	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total	#	\$ (000's)
<i>Full Scope</i>									
Honolulu	11	9,825	9	56,831	20	66,656	32.9	9	25,241
Statewide/Regional	3	8,378	-	-	3	8,378	4.1	-	-
<i>Limited Scope</i>									
Maui	-	-	8	73,462	8	73,462	36.3	8	47,404
Non-MSA	1	849	7	52,991	8	53,840	26.6	7	31,917

<b>Table 111 – Distribution of Branch Delivery System and Branch Openings/Closings</b>																	
<b>Assessment Area: State of Hawaii</b>																	
Assessment Areas	Deposits	Branches						Branch Openings / Closings						Population			
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income Level of Geography (%)				# of Branch Openings	# of Branch Closings	Net Change in Location of Branches (+ or -)				% of Population within each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
<i>Full Scope</i>																	
Honolulu	74.9	24	52.2	4.2	25.0	33.3	33.3	4	21	0	-4	-5	-8	3.3	22.3	47.3	26.5
<i>Limited Scope</i>																	
Maui	11.2	10	21.7	10.0	20.0	70.0	10.0	1	3	0	0	-2	0	1.7	15.1	72	11.2
Non-MSA Hawaii	13.8	12	26.1	8.3	25	50	16.7	1	4	0	-1	0	-2	3.6	17.9	52.2	26.3

## BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Guam

<b>Table 112 - Lending Volume of Reported Loans</b> <b>Retail Lending Evaluation Period: January 1, 2016 to June 30, 2022</b> <b>Community Development Lending Evaluation Period: August 9, 2016 to March 13, 2023</b> <b>Assessment Area: Guam</b>										
Assessment Areas	% of Rated Area Loans	All HMDA Loans		Small Business Loans		Community Development Loans		Total Loans		% of Rated Area Deposits
		#	\$(000's)	#	\$(000's)	#	\$(000's)	#	\$(000's)	
<i>Full Scope</i>										
Guam	100	-	-	981	66,581	65	482,376	1,046	548,957	100

<b>Table 112A - Lending Volume of Optional Loans</b> <b>Evaluation Period: January 1, 2016 to June 30, 2022</b> <b>Assessment Area: Guam</b>										
Assessment Areas	% of Rated Area Loans	Credit Cards		Motor Vehicle		Unsecured		Total Options Loans		% of Rated Area Deposits
		#	\$(000's)	#	\$(000's)	#	\$(000's)	#	\$(000's)	
<i>Full Scope</i>										
Guam	100	904	4,688	12,289	358,499	10,089	117,852	12,282	481,039	100

## BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Guam

Table 113 - Distribution of 2016 Small Business Lending By Income Level of Geography Assessment Area: Guam							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
<b>Low</b>	0	0.0	0.0	0	0.0	0.0	0.0
<b>Moderate</b>	10	22.2	14.9	1,127	19.4	11.6	0.0
<b>Middle</b>	19	42.2	67.8	3,311	56.9	71.5	0.0
<b>Upper</b>	16	35.6	17.0	1,377	23.7	16.8	0.0
<b>Unknown</b>	0	0.0	0.3	0	0.0	0.2	0.0
<b>Tract-Unk</b>	0	0.0	0.0	0	0.0	0.0	
<b>Total</b>	45	100.0	100.0	5,815	100.0	100.0	0.0

Table 114 - Distribution of 2017 and 2018 Small Business Lending By Income Level of Geography Assessment Area: Guam													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2017						2018						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
<b>Low</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
<b>Moderate</b>	12	21.4	8.4	1,331	19.2	8.4	8	20.0	8.0	519	10.8	11.0	0.0
<b>Middle</b>	33	58.9	73.6	5,081	73.4	72.4	20	50.0	54.6	2,080	43.1	67.6	0.0
<b>Upper</b>	10	17.9	17.6	440	6.4	18.6	11	27.5	13.8	2,023	42.0	16.6	0.0
<b>Unknown</b>	1	1.8	0.4	75	1.1	0.6	1	2.5	0.5	200	4.1	0.2	0.0
<b>Tract-Unk</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	23.1	0	0.0	4.7	
<b>Total</b>	56	100.0	100.0	6,927	100.0	100.0	40	100.0	100.0	4,822	100.0	100.0	0.0



## BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Guam

Table 115 - Distribution of 2019 Small Business Lending By Income Level of Geography Assessment Area: Guam							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
<b>Low</b>	0	0.0	0.0	0	0.0	0.0	0.0
<b>Moderate</b>	7	4.0	6.2	876	8.8	9.1	0.0
<b>Middle</b>	111	63.4	52.3	5,820	58.6	66.7	0.0
<b>Upper</b>	57	32.6	20.9	3,231	32.5	20.2	0.0
<b>Unknown</b>	0	0.0	0.7	0	0.0	0.1	0.0
<b>Tract-Unk</b>	0	0.0	19.9	0	0.0	4.0	0.0
<b>Total</b>	175	100.0	100.0	9,927	100.0	100.0	0.0

Table 116 - Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography Assessment Area: Guam													
Geographic Income Level	Bank And Aggregate Loans By Year											Total Businesses %	
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank			Agg
#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%		
<b>Low</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
<b>Moderate</b>	17	6.0	12.0	1,195	5.8	13.4	17	8.0	9.9	1,006	7.9	11.7	0.0
<b>Middle</b>	197	69.9	64.2	15,389	74.7	67.8	140	66.0	64.4	8,775	69.0	67.9	0.0
<b>Upper</b>	67	23.8	20.4	3,990	19.4	17.8	55	25.9	21.0	2,944	23.1	19.4	0.0
<b>Unknown</b>	1	0.4	0.2	17	0.1	0.5	0	0.0	0.4	0	0.0	0.6	0.0
<b>Tract-Unk</b>	0	0.0	3.2	0	0.0	0.5	0	0.0	4.3	0	0.0	0.6	0.0
<b>Total</b>	282	100.0	100.0	20,591	100.0	100.0	212	100.0	100.0	12,725	100.0	100.0	0.0

## BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Guam

<b>Table 117 - Distribution of 2016 Credit Card Lending By Income Level of Geography</b>					
<b>Assessment Area: Guam</b>					
Geographic Income Level	Bank Loans				Households %
	#	#%	\$(000)	\$%	
<b>Low</b>	0	0.0	0	0.0	0.0
<b>Moderate</b>	100	13.8	522	13.8	10.7
<b>Middle</b>	553	76.3	2,794	73.8	73.1
<b>Upper</b>	70	9.7	459	12.1	16.2
<b>Unknown</b>	2	0.3	13	0.3	0.0
<b>Tract-Unk</b>	0	0.0	0	0.0	
<b>Total</b>	725	100.0	3,788	100.0	100.0

<b>Table 118 - Distribution of 2017 and 2018 Credit Card Lending By Income Level of Geography</b>									
<b>Assessment Area: Guam</b>									
Geographic Income Level	Bank Loans By Year								Households %
	2017				2018				
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%	
<b>Low</b>	0	0.0	0	0.0	0	0.0	0	0.0	0.0
<b>Moderate</b>	21	12.4	112	12.0	2	20.0	8	15.1	10.7
<b>Middle</b>	126	74.6	639	68.2	8	80.0	45	84.9	73.1
<b>Upper</b>	22	13.0	186	19.9	0	0.0	0	0.0	16.2
<b>Unknown</b>	0	0.0	0	0.0	0	0.0	0	0.0	0.0
<b>Tract-Unk</b>	0	0.0	0	0.0	0	0.0	0	0.0	
<b>Total</b>	169	100.0	937	100.0	10	100.0	53	100.0	100.0

## BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Guam

<b>Table 119 - Distribution of 2016 Motor Vehicle Lending By Income Level of Geography</b>					
<b>Assessment Area: Guam</b>					
Geographic Income Level	Bank Loans				Households %
	#	#%	\$(000)	\$%	
<b>Low</b>	0	0.0	0	0.0	0.0
<b>Moderate</b>	208	13.3	5,552	13.0	10.7
<b>Middle</b>	1,148	73.6	31,503	73.6	73.1
<b>Upper</b>	204	13.1	5,750	13.4	16.2
<b>Unknown</b>	0	0.0	0	0.0	0.0
<b>Tract-Unk</b>	0	0.0	0	0.0	
<b>Total</b>	1,560	100.0	42,805	100.0	100.0

<b>Table 120 - Distribution of 2017 and 2018 Motor Vehicle Lending By Income Level of Geography</b>									
<b>Assessment Area: Guam</b>									
Geographic Income Level	Bank Loans By Year								Households %
	2017				2018				
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%	
<b>Low</b>	0	0.0	0	0.0	0	0.0	0	0.0	0.0
<b>Moderate</b>	170	11.0	4,784	10.7	251	10.3	6,859	10.0	10.7
<b>Middle</b>	1,167	75.6	33,512	75.1	1,820	74.7	51,422	74.6	73.1
<b>Upper</b>	206	13.4	6,307	14.1	362	14.9	10,546	15.3	16.2
<b>Unknown</b>	0	0.0	0	0.0	2	0.1	78	0.1	0.0
<b>Tract-Unk</b>	0	0.0	0	0.0	0	0.0	0	0.0	
<b>Total</b>	1,543	100.0	44,603	100.0	2,435	100.0	68,905	100.0	100.0

# BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Guam

Table 121 - Distribution of 2019 Motor Vehicle Lending By Income Level of Geography Assessment Area: Guam					
Geographic Income Level	Bank Loans				Households %
	#	#%	\$(000)	\$%	
<b>Low</b>	0	0.0	0	0.0	0.0
<b>Moderate</b>	248	11.2	6,500	10.4	10.7
<b>Middle</b>	1,653	74.9	46,706	74.9	73.1
<b>Upper</b>	306	13.9	9,140	14.7	16.2
<b>Unknown</b>	1	0.0	14	0.0	0.0
<b>Tract-Unk</b>	0	0.0	0	0.0	
<b>Total</b>	2,208	100.0	62,360	100.0	100.0

Table 122 - Distribution of 2020 and 2021 Motor Vehicle Lending By Income Level of Geography Assessment Area: Guam									
Geographic Income Level	Bank Loans By Year								Households %
	2020				2021				
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%	
<b>Low</b>	0	0.0	0	0.0	0	0.0	0	0.0	0.0
<b>Moderate</b>	149	11.5	4,164	11.2	214	10.0	6,447	9.7	10.7
<b>Middle</b>	980	75.3	27,980	75.4	1,647	77.3	51,609	77.5	73.1
<b>Upper</b>	172	13.2	4,978	13.4	269	12.6	8,542	12.8	16.2
<b>Unknown</b>	0	0.0	0	0.0	0	0.0	0	0.0	0.0
<b>Tract-Unk</b>	0	0.0	0	0.0	0	0.0	0	0.0	
<b>Total</b>	1,301	100.0	37,122	100.0	2,130	100.0	66,598	100.0	100.0

## BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Guam

Table 123 - Distribution of 2016 Other-Unsecured Lending By Income Level of Geography Assessment Area: Guam					
Geographic Income Level	Bank Loans				Households %
	#	#%	\$(000)	\$%	
<b>Low</b>	0	0.0	0	0.0	0.0
<b>Moderate</b>	159	10.9	1,809	11.0	10.7
<b>Middle</b>	1,134	77.8	12,772	77.3	73.1
<b>Upper</b>	163	11.2	1,914	11.6	16.2
<b>Unknown</b>	2	0.1	22	0.1	0.0
<b>Tract-Unk</b>	0	0.0	0	0.0	
<b>Total</b>	1,458	100.0	16,517	100.0	100.0

Table 124 - Distribution of 2017 and 2018 Other-Unsecured Lending By Income Level of Geography Assessment Area: Guam									
Geographic Income Level	Bank Loans By Year								Households %
	2017				2018				
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%	
<b>Low</b>	0	0.0	0	0.0	0	0.0	0	0.0	0.0
<b>Moderate</b>	184	10.2	2	8.0	197	9.8	2,589	9.2	10.7
<b>Middle</b>	1,416	78.1	20	80.0	1,592	78.9	22,127	78.3	73.1
<b>Upper</b>	212	11.7	3	12.0	228	11.3	3,547	12.5	16.2
<b>Unknown</b>	0	0.0	0	0.0	1	0.0	11	0.0	0.0
<b>Tract-Unk</b>	0	0.0	0	0.0	0	0.0	0	0.0	
<b>Total</b>	1,812	100.0	25	100.0	2,018	100.0	28,274	100.0	100.0

## BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Guam

<b>Table 125 - Distribution of 2019 Other-Unsecured Lending By Income Level of Geography</b>					
<b>Assessment Area: Guam</b>					
Geographic Income Level	Bank Loans				Households %
	#	#%	\$(000)	\$%	
<b>Low</b>	0	0.0	0	0.0	0.0
<b>Moderate</b>	225	11.0	3,160	11.5	10.7
<b>Middle</b>	1,594	77.6	21,159	76.7	73.1
<b>Upper</b>	233	11.3	3,260	11.8	16.2
<b>Unknown</b>	2	0.1	16	0.1	0.0
<b>Tract-Unk</b>	0	0.0	0	0.0	
<b>Total</b>	2,054	100.0	27,595	100.0	100.0

<b>Table 126 - Distribution of 2020 and 2021 Other-Unsecured Lending By Income Level of Geography</b>									
<b>Assessment Area: Guam</b>									
Geographic Income Level	Bank Loans By Year								Households %
	2020				2021				
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%	
<b>Low</b>	0	0.0	0	0.0	0	0.0	0	0.0	0.0
<b>Moderate</b>	77	11.0	805	9.6	107	9.3	1,973	9.1	10.7
<b>Middle</b>	524	75.2	6,246	74.5	890	77.1	16,469	75.9	73.1
<b>Upper</b>	94	13.5	1,319	15.7	151	13.1	3,138	14.5	16.2
<b>Unknown</b>	2	0.3	16	0.2	6	0.5	110	0.5	0.0
<b>Tract-Unk</b>	0	0.0	0	0.0	0	0.0	0	0.0	
<b>Total</b>	697	100.0	8,386	100.0	1,154	100.0	21,690	100.0	100.0

## BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Guam

Table 127 - Distribution of 2016 Small Business Lending By Revenue Size of Businesses Assessment Area: Guam							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
<b>By Revenue</b>							
<b>\$1 Million or Less</b>	12	26.7	43.4	1,974	33.9	23.9	0.0
<b>Over \$1 Million</b>	13	28.9		3,230	55.5		0.0
<b>Revenue Unknown</b>	20	44.4		611	10.5		0.0
<b>Total</b>	45	100.0		5,815	100.0		0.0
<b>By Loan Size</b>							
<b>\$100,000 or Less</b>	31	68.9	75.6	1,286	22.1	17.1	
<b>\$100,001 - \$250,000</b>	8	17.8	9.6	1,484	25.5	15.4	
<b>\$250,001 - \$1 Million</b>	6	13.3	14.8	3,045	52.4	67.5	
<b>Total</b>	45	100.0	100.0	5,815	100.0	100.0	
<b>By Loan Size and Revenues \$1 Million or Less</b>							
<b>\$100,000 or Less</b>	6	50.0		422	21.4		
<b>\$100,001 - \$250,000</b>	4	33.3		695	35.2		
<b>\$250,001 - \$1 Million</b>	2	16.7		857	43.4		
<b>Total</b>	12	100.0		1,974	100.0		

# BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Guam

Table 128 - Distribution of 2017 and 2018 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Guam													
	Bank And Aggregate Loans By Year												Total Businesses %
	2017						2018						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
<b>By Revenue</b>													
<b>\$1 Million or Less</b>	12	21.4	38.6	1,806	26.1	26.1	15	37.5	42.0	1,174	24.3	26.5	0.0
<b>Over \$1 Million</b>	21	37.5		4,504	65.0		17	42.5		3,418	70.9		0.0
<b>Revenue Unknown</b>	23	41.1		617	8.9		8	20.0		230	4.8		0.0
<b>Total</b>	56	100.0		6,927	100.0		40	100.0		4,822	100.0		0.0
<b>By Loan Size</b>													
<b>\$100,000 or Less</b>	38	67.9	75.2	1,288	18.6	15.7	27	67.5	82.5	1,103	22.9	20.3	
<b>\$100,001 - \$250,000</b>	11	19.6	8.5	2,069	29.9	13.0	10	25.0	7.0	2,019	41.9	15.6	
<b>\$250,001 - \$1 Million</b>	7	12.5	16.2	3,570	51.5	71.4	3	7.5	10.5	1,700	35.3	64.1	
<b>Total</b>	56	100.0	100.0	6,927	100.0	100.0	40	100.0	100.0	4,822	100.0	100.0	
<b>By Loan Size and Revenues \$1 Million or Less</b>													
<b>\$100,000 or Less</b>	8	66.7		212	11.7		13	86.7		474	40.4		
<b>\$100,001 - \$250,000</b>	1	8.3		150	8.3		1	6.7		200	17.0		
<b>\$250,001 - \$1 Million</b>	3	25.0		1,444	80.0		1	6.7		500	42.6		
<b>Total</b>	12	100.0		1,806	100.0		15	100.0		1,174	100.0		



**BANK OF HAWAII, Honolulu, Hawaii**

Rated Area: Guam

<b>Table 129 - Distribution of 2019 Small Business Lending By Revenue Size of Businesses</b>							
<b>Assessment Area: Guam</b>							
	<b>Bank And Aggregate Loans</b>						<b>Total Businesses %</b>
	<b>Bank</b>		<b>Agg</b>	<b>Bank</b>		<b>Agg</b>	
	<b>#</b>	<b>#%</b>	<b>#%</b>	<b>\$(000)</b>	<b>%</b>	<b>%</b>	
<b>By Revenue</b>							
<b>\$1 Million or Less</b>	88	50.3	45.5	2,872	28.9	30.6	0.0
<b>Over \$1 Million</b>	85	48.6		6,555	66.0		0.0
<b>Revenue Unknown</b>	2	1.1		500	5.0		0.0
<b>Total</b>	175	100.0		9,927	100.0		0.0
<b>By Loan Size</b>							
<b>\$100,000 or Less</b>	154	88.0	83.7	3,396	34.2	20.7	
<b>\$100,001 - \$250,000</b>	14	8.0	6.5	2,747	27.7	14.9	
<b>\$250,001 - \$1 Million</b>	7	4.0	9.7	3,784	38.1	64.4	
<b>Total</b>	175	100.0	100.0	9,927	100.0	100.0	
<b>By Loan Size and Revenues \$1 Million or Less</b>							
<b>\$100,000 or Less</b>	83	94.3		1,627	56.7		
<b>\$100,001 - \$250,000</b>	4	4.5		745	25.9		
<b>\$250,001 - \$1 Million</b>	1	1.1		500	17.4		
<b>Total</b>	88	100.0		2,872	100.0		

## BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Guam

Table 130 - Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses Assessment Area: Guam													
	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
<b>By Revenue</b>													
<b>\$1 Million or Less</b>	171	60.6	34.8	4,955	24.1	16.2	102	48.1	37.6	3,311	26.0	21.4	0.0
<b>Over \$1 Million</b>	110	39.0		15,136	73.5		54	25.5		6,530	51.3		0.0
<b>Revenue Unknown</b>	1	0.4		500	2.4		56	26.4		2,884	22.7		0.0
<b>Total</b>	282	100.0		20,591	100.0		212	100.0		12,725	100.0		0.0
<b>By Loan Size</b>													
<b>\$100,000 or Less</b>	228	80.9	77.5	6,312	30.7	22.6	184	86.8	82.3	4,907	38.6	24.9	
<b>\$100,001 - \$250,000</b>	33	11.7	12.0	5,398	26.2	20.9	17	8.0	8.9	2,952	23.2	18.0	
<b>\$250,001 - \$1 Million</b>	21	7.4	10.6	8,881	43.1	56.4	11	5.2	8.8	4,866	38.2	57.2	
<b>Total</b>	282	100.0	100.0	20,591	100.0	100.0	212	100.0	100.0	12,725	100.0	100.0	
<b>By Loan Size and Revenues \$1 Million or Less</b>													
<b>\$100,000 or Less</b>	164	95.9		3,764	76.0		96	94.1		2,392	72.2		
<b>\$100,001 - \$250,000</b>	6	3.5		791	16.0		6	5.9		919	27.8		
<b>\$250,001 - \$1 Million</b>	1	0.6		400	8.1		0	0.0		0	0.0		
<b>Total</b>	171	100.0		4,955	100.0		102	100.0		3,311	100.0		

## BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Guam

Table 131 - Distribution of 2016 Credit Card Lending By Borrower Income Level Assessment Area: Guam					
Borrower Income Level	Bank Loans				Households by Household Income %
	#	#%	\$(000)	\$%	
<b>Low</b>	270	37.2	888	23.4	0.0
<b>Moderate</b>	246	33.9	1,369	36.1	0.0
<b>Middle</b>	135	18.6	936	24.7	0.0
<b>Upper</b>	70	9.7	577	15.2	0.0
<b>Unknown</b>	4	0.6	18	0.5	0.0
<b>Total</b>	725	100.0	3,788	100.0	0.0

Table 132 - Distribution of 2017 and 2018 Credit Card Lending By Borrower Income Level Assessment Area: Guam									
Borrower Income Level	Bank Loans By Year								Households by Household Income %
	2017				2018				
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%	
<b>Low</b>	63	37.3	182	19.4	3	30.0	18	34.0	0.0
<b>Moderate</b>	42	24.9	246	26.3	4	40.0	16	30.2	0.0
<b>Middle</b>	38	22.5	282	30.1	2	20.0	14	26.4	0.0
<b>Upper</b>	24	14.2	209	22.3	1	10.0	5	9.4	0.0
<b>Unknown</b>	2	1.2	18	1.9	0	0.0	0	0.0	0.0
<b>Total</b>	169	100.0	937	100.0	10	100.0	53	100.0	0.0

## BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Guam

<b>Table 133 - Distribution of 2016 Motor Vehicle Lending By Borrower Income Level</b>					
<b>Assessment Area: Guam</b>					
Borrower Income Level	Bank Loans				Households by Household Income %
	#	#%	\$(000)	\$%	
<b>Low</b>	181	11.6	3,843	9.0	0.0
<b>Moderate</b>	521	33.4	13,381	31.3	0.0
<b>Middle</b>	516	33.1	14,902	34.8	0.0
<b>Upper</b>	342	21.9	10,679	24.9	0.0
<b>Unknown</b>	0	0.0	0	0.0	0.0
<b>Total</b>	1,560	100.0	42,805	100.0	0.0

<b>Table 134 - Distribution of 2017 and 2018 Motor Vehicle Lending By Borrower Income Level</b>									
<b>Assessment Area: Guam</b>									
Borrower Income Level	Bank Loans By Year								Households by Household Income %
	2017				2018				
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%	
<b>Low</b>	123	8.0	2,672	6.0	240	9.9	4,998	7.3	0.0
<b>Moderate</b>	377	24.4	9,934	22.3	513	21.1	13,493	19.6	0.0
<b>Middle</b>	456	29.6	12,759	28.6	547	22.5	15,622	22.7	0.0
<b>Upper</b>	586	38.0	19,217	43.1	750	30.8	23,996	34.8	0.0
<b>Unknown</b>	1	0.1	21	0.0	385	15.8	10,796	15.7	0.0
<b>Total</b>	1,543	100.0	44,603	100.0	2,435	100.0	68,905	100.0	0.0

**BANK OF HAWAII, Honolulu, Hawaii**

Rated Area: Guam

<b>Table 135 - Distribution of 2019 Motor Vehicle Lending By Borrower Income Level</b>					
<b>Assessment Area: Guam</b>					
<b>Borrower Income Level</b>	<b>Bank Loans</b>				<b>Households by Household Income %</b>
	<b>#</b>	<b>#%</b>	<b>\$(000)</b>	<b>%</b>	
<b>Low</b>	462	20.9	9,754	15.6	0.0
<b>Moderate</b>	563	25.5	15,293	24.5	0.0
<b>Middle</b>	569	25.8	16,865	27.0	0.0
<b>Upper</b>	613	27.8	20,426	32.8	0.0
<b>Unknown</b>	1	0.0	22	0.0	0.0
<b>Total</b>	2,208	100.0	62,360	100.0	0.0

<b>Table 136 - Distribution of 2020 and 2021 Motor Vehicle Lending By Borrower Income Level</b>									
<b>Assessment Area: Guam</b>									
<b>Borrower Income Level</b>	<b>Bank Loans By Year</b>								<b>Households by Household Income %</b>
	<b>2020</b>				<b>2021</b>				
	<b>#</b>	<b>#%</b>	<b>\$(000)</b>	<b>%</b>	<b>#</b>	<b>#%</b>	<b>\$(000)</b>	<b>%</b>	
<b>Low</b>	294	22.6	6,545	17.6	400	18.8	9,551	14.3	0.0
<b>Moderate</b>	392	30.1	11,061	29.8	575	27.0	17,310	26.0	0.0
<b>Middle</b>	314	24.1	9,393	25.3	571	26.8	18,758	28.2	0.0
<b>Upper</b>	301	23.1	10,123	27.3	577	27.1	20,754	31.2	0.0
<b>Unknown</b>	0	0.0	0	0.0	7	0.3	225	0.3	0.0
<b>Total</b>	1,301	100.0	37,122	100.0	2,130	100.0	66,598	100.0	0.0

## BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Guam

<b>Table 137 - Distribution of 2016 Other-Unsecured Lending By Borrower Income Level</b>					
<b>Assessment Area: Guam</b>					
<b>Borrower Income Level</b>	<b>Bank Loans</b>				<b>Households by Household Income %</b>
	<b>#</b>	<b>#%</b>	<b>\$(000)</b>	<b>\$\$%</b>	
<b>Low</b>	341	23.4	3,029	18.3	0.0
<b>Moderate</b>	1	0.1	3	0.0	0.0
<b>Middle</b>	0	0.0	0	0.0	0.0
<b>Upper</b>	1	0.1	10	0.1	0.0
<b>Unknown</b>	1,115	76.5	13,475	81.6	0.0
<b>Total</b>	1,458	100.0	16,517	100.0	0.0

<b>Table 138 - Distribution of 2017 and 2018 Other-Unsecured Lending By Borrower Income Level</b>									
<b>Assessment Area: Guam</b>									
<b>Borrower Income Level</b>	<b>Bank Loans By Year</b>								<b>Households by Household Income %</b>
	<b>2017</b>				<b>2018</b>				
	<b>#</b>	<b>#%</b>	<b>\$(000)</b>	<b>\$\$%</b>	<b>#</b>	<b>#%</b>	<b>\$(000)</b>	<b>\$\$%</b>	
<b>Low</b>	154	8.5	1	4.0	124	6.1	627	2.2	0.0
<b>Moderate</b>	90	5.0	1	4.0	100	5.0	843	3.0	0.0
<b>Middle</b>	63	3.5	1	4.0	68	3.4	899	3.2	0.0
<b>Upper</b>	32	1.8	0	0.0	46	2.3	741	2.6	0.0
<b>Unknown</b>	1,473	81.3	23	92.0	1,680	83.3	25,164	89.0	0.0
<b>Total</b>	1,812	100.0	25	100.0	2,018	100.0	28,274	100.0	0.0

## BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Guam

Table 139 - Distribution of 2019 Other-Unsecured Lending By Borrower Income Level Assessment Area: Guam					
Borrower Income Level	Bank Loans				Households by Household Income %
	#	#%	\$(000)	\$%	
<b>Low</b>	119	5.8	687	2.5	0.0
<b>Moderate</b>	111	5.4	1,058	3.8	0.0
<b>Middle</b>	70	3.4	686	2.5	0.0
<b>Upper</b>	40	1.9	575	2.1	0.0
<b>Unknown</b>	1,714	83.4	24,589	89.1	0.0
<b>Total</b>	2,054	100.0	27,595	100.0	0.0

Table 140 - Distribution of 2020 and 2021 Other-Unsecured Lending By Borrower Income Level Assessment Area: Guam									
Borrower Income Level	Bank Loans By Year								Households by Household Income %
	2020				2021				
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%	
<b>Low</b>	117	16.8	439	5.2	0	0.0	0	0.0	0.0
<b>Moderate</b>	100	14.3	672	8.0	0	0.0	0	0.0	0.0
<b>Middle</b>	72	10.3	793	9.5	0	0.0	0	0.0	0.0
<b>Upper</b>	51	7.3	482	5.7	0	0.0	0	0.0	0.0
<b>Unknown</b>	357	51.2	6,000	71.5	1,154	100.0	21,690	100.0	0.0
<b>Total</b>	697	100.0	8,386	100.0	1,154	100.0	21,690	100.0	0.0

## BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Guam

<b>Table 141 - Qualified Investments</b>									
<b>Evaluation Period: January 1, 2016 to March 13, 2023</b>									
<b>Assessment Area: Guam</b>									
Assessment Areas	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total	#	\$ (000's)
<i>Full Scope</i>									
Guam	7	501	-	-	7	501	100	-	-

<b>Table 142 – Distribution of Branch Delivery System and Branch Openings/Closings</b>																		
<b>Assessment Area: Guam</b>																		
Assessment Areas	Deposits	Branches						Branch Openings / Closings						Population				
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income Level of Geography (%)				# of Branch Openings	# of Branch Closings	Net Change in Location of Branches (+ or -)				% of Population within each Geography				
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp	
<i>Full Scope</i>																		
Guam	100	2	100	0	0	2	0	0	0	0	0	0	0	0	-	-	-	-



## BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Saipan

<b>Table 143 – Lending Volume of Reported Loans</b> Retail Lending Evaluation Period: January 1, 2016 to June 30, 2022 Community Development Lending Evaluation Period: August 9, 2016 to March 13, 2023 Assessment Area: Saipan										
Assessment Areas	% of Rated Area Loans	All HMDA Loans		Small Business Loans		Community Development Loans		Total Loans		% of Rated Area Deposits
		#	\$(000's)	#	\$(000's)	#	\$(000's)	#	\$(000's)	
<i>Full Scope</i>										
Saipan	100	-	-	204	14,384	19	90,914	223	105,298	100

<b>Table 143A – Lending Volume of Optional Loans</b> Evaluation Period: January 1, 2016 to June 30, 2022 Assessment Area: Saipan										
Assessment Areas	% of Rated Area Loans	Credit Cards		Motor Vehicle		Unsecured Consumer		Total Loans		% of Rated Area Deposits
		#	\$(000's)	#	\$(000's)	#	\$(000's)	#	\$(000's)	
<i>Full Scope</i>										
Saipan	100	42	151	2,270	60,428	3,903	21,299	6,215	81,878	100

## BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Saipan

Table 144 - Distribution of 2016 Small Business Lending By Income Level of Geography Assessment Area: Saipan							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
<b>Low</b>	0	0.0	0.0	0	0.0	0.0	0.0
<b>Moderate</b>	0	0.0	18.2	0	0.0	25.5	0.0
<b>Middle</b>	3	100.0	66.7	915	100.0	58.3	0.0
<b>Upper</b>	0	0.0	15.1	0	0.0	16.2	0.0
<b>Unknown</b>	0	0.0	0.0	0	0.0	0.0	0.0
<b>Tract-Unk</b>	0	0.0	0.0	0	0.0	0.0	
<b>Total</b>	3	100.0	100.0	915	100.0	100.0	0.0

Table 145 - Distribution of 2017 and 2018 Small Business Lending By Income Level of Geography Assessment Area: Saipan													
Geographic Income Level	Bank And Aggregate Loans By Year											Total Businesses %	
	2017						2018						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank			Agg
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%		\$%
<b>Low</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
<b>Moderate</b>	0	0.0	10.7	0	0.0	7.1	0	0.0	14.7	0	0.0	16.0	0.0
<b>Middle</b>	4	100.0	81.7	675	100.0	85.2	4	100.0	57.3	695	100.0	65.7	0.0
<b>Upper</b>	0	0.0	7.6	0	0.0	7.7	0	0.0	11.1	0	0.0	9.2	0.0
<b>Unknown</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
<b>Tract-Unk</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	16.9	0	0.0	9.1	
<b>Total</b>	4	100.0	100.0	675	100.0	100.0	4	100.0	100.0	695	100.0	100.0	0.0

## BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Saipan

Table 146 - Distribution of 2019 Small Business Lending By Income Level of Geography Assessment Area: Saipan							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
<b>Low</b>	0	0.0	0.0	0	0.0	0.0	0.0
<b>Moderate</b>	0	0.0	8.8	0	0.0	8.6	0.0
<b>Middle</b>	5	100.0	63.2	701	100.0	80.1	0.0
<b>Upper</b>	0	0.0	10.4	0	0.0	6.1	0.0
<b>Unknown</b>	0	0.0	0.0	0	0.0	0.0	0.0
<b>Tract-Unk</b>	0	0.0	17.6	0	0.0	5.2	
<b>Total</b>	5	100.0	100.0	701	100.0	100.0	0.0

Table 147 - Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography Assessment Area: Saipan													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
<b>Low</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
<b>Moderate</b>	17	20.7	20.5	777	13.9	22.6	11	12.8	17.8	434	12.0	20.9	0.0
<b>Middle</b>	56	68.3	62.7	4,242	75.7	62.4	61	70.9	64.3	2,599	71.9	68.7	0.0
<b>Upper</b>	9	11.0	13.1	585	10.4	13.1	14	16.3	12.8	583	16.1	8.7	0.0
<b>Unknown</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
<b>Tract-Unk</b>	0	0.0	3.7	0	0.0	1.9	0	0.0	5.0	0	0.0	1.7	
<b>Total</b>	82	100.0	100.0	5,604	100.0	100.0	86	100.0	100.0	3,616	100.0	100.0	0.0

## BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Saipan

Table 148 - Distribution of 2016 Credit Card Lending By Income Level of Geography Assessment Area: Saipan					
Geographic Income Level	Bank Loans				Households %
	#	#%	\$(000)	\$%	
<b>Low</b>	0	0.0	0	0.0	0.0
<b>Moderate</b>	4	14.3	10	10.0	21.5
<b>Middle</b>	21	75.0	70	70.0	59.2
<b>Upper</b>	3	10.7	20	20.0	19.2
<b>Unknown</b>	0	0.0	0	0.0	0.0
<b>Tract-Unk</b>	0	0.0	0	0.0	
<b>Total</b>	28	100.0	100	100.0	100.0

Table 149 - Distribution of 2017 and 2018 Credit Card Lending By Income Level of Geography Assessment Area: Saipan									
Geographic Income Level	Bank Loans By Year								Households %
	2017				2018				
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%	
<b>Low</b>	0	0.0	0	0.0	0	0.0	0	0.0	0.0
<b>Moderate</b>	4	30.8	9	19.6	0	0.0	0	0.0	21.5
<b>Middle</b>	8	61.5	31	67.4	1	100.0	5	100.0	59.2
<b>Upper</b>	1	7.7	6	13.0	0	0.0	0	0.0	19.2
<b>Unknown</b>	0	0.0	0	0.0	0	0.0	0	0.0	0.0
<b>Tract-Unk</b>	0	0.0	0	0.0	0	0.0	0	0.0	
<b>Total</b>	13	100.0	46	100.0	1	100.0	5	100.0	100.0

## BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Saipan

Table 150 - Distribution of 2016 Motor Vehicle Lending By Income Level of Geography Assessment Area: Saipan					
Geographic Income Level	Bank Loans				Households %
	#	#%	\$(000)	\$%	
<b>Low</b>	0	0.0	0	0.0	0.0
<b>Moderate</b>	6	14.3	136	13.7	21.5
<b>Middle</b>	26	61.9	614	62.0	59.2
<b>Upper</b>	10	23.8	241	24.3	19.2
<b>Unknown</b>	0	0.0	0	0.0	0.0
<b>Tract-Unk</b>	0	0.0	0	0.0	
<b>Total</b>	42	100.0	991	100.0	100.0

Table 151 - Distribution of 2017 and 2018 Motor Vehicle Lending By Income Level of Geography Assessment Area: Saipan									
Geographic Income Level	Bank Loans By Year								Households %
	2017				2018				
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%	
<b>Low</b>	0	0.0	0	0.0	0	0.0	0	0.0	0.0
<b>Moderate</b>	11	21.6	251	18.0	35	16.3	810	14.4	21.5
<b>Middle</b>	33	64.7	944	67.8	137	63.7	3,715	66.2	59.2
<b>Upper</b>	7	13.7	198	14.2	43	20.0	1,090	19.4	19.2
<b>Unknown</b>	0	0.0	0	0.0	0	0.0	0	0.0	0.0
<b>Tract-Unk</b>	0	0.0	0	0.0	0	0.0	0	0.0	
<b>Total</b>	51	100.0	1,393	100.0	215	100.0	5,615	100.0	100.0

## BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Saipan

Table 152 - Distribution of 2019 Motor Vehicle Lending By Income Level of Geography Assessment Area: Saipan					
Geographic Income Level	Bank Loans				Households %
	#	#%	\$(000)	\$%	
<b>Low</b>	0	0.0	0	0.0	0.0
<b>Moderate</b>	72	18.3	1,729	16.3	21.5
<b>Middle</b>	245	62.2	6,740	63.4	59.2
<b>Upper</b>	77	19.5	2,154	20.3	19.2
<b>Unknown</b>	0	0.0	0	0.0	0.0
<b>Tract-Unk</b>	0	0.0	0	0.0	
<b>Total</b>	394	100.0	10,623	100.0	100.0

Table 153 - Distribution of 2020 and 2021 Motor Vehicle Lending By Income Level of Geography Assessment Area: Saipan									
Geographic Income Level	Bank Loans By Year								Households %
	2020				2021				
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%	
<b>Low</b>	0	0.0	0	0.0	0	0.0	0	0.0	0.0
<b>Moderate</b>	66	14.7	1,586	14.0	122	16.6	2,931	15.1	21.5
<b>Middle</b>	285	63.5	7,136	63.2	443	60.4	11,756	60.7	59.2
<b>Upper</b>	98	21.8	2,567	22.7	168	22.9	4,668	24.1	19.2
<b>Unknown</b>	0	0.0	0	0.0	0	0.0	0	0.0	0.0
<b>Tract-Unk</b>	0	0.0	0	0.0	0	0.0	0	0.0	
<b>Total</b>	449	100.0	11,289	100.0	733	100.0	19,355	100.0	100.0

## BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Saipan

Table 154 - Distribution of 2016 Other-Unsecured Lending By Income Level of Geography Assessment Area: Saipan					
Geographic Income Level	Bank Loans				Households %
	#	#%	\$(000)	\$%	
<b>Low</b>	0	0.0	0	0.0	0.0
<b>Moderate</b>	286	26.4	1,450	24.6	21.5
<b>Middle</b>	634	58.6	3,368	57.2	59.2
<b>Upper</b>	162	15.0	1,067	18.1	19.2
<b>Unknown</b>	0	0.0	0	0.0	0.0
<b>Tract-Unk</b>	0	0.0	0	0.0	
<b>Total</b>	1,082	100.0	5,885	100.0	100.0

Table 155 - Distribution of 2017 and 2018 Other-Unsecured Lending By Income Level of Geography Assessment Area: Saipan									
Geographic Income Level	Bank Loans By Year								Households %
	2017				2018				
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%	
<b>Low</b>	0	0.0	0	0.0	0	0.0	0	0.0	0.0
<b>Moderate</b>	109	21.3	1	25.0	200	18.4	1,559	17.7	21.5
<b>Middle</b>	310	60.5	2	50.0	688	63.2	5,623	63.7	59.2
<b>Upper</b>	93	18.2	1	25.0	201	18.5	1,648	18.7	19.2
<b>Unknown</b>	0	0.0	0	0.0	0	0.0	0	0.0	0.0
<b>Tract-Unk</b>	0	0.0	0	0.0	0	0.0	0	0.0	
<b>Total</b>	512	100.0	4	100.0	1,089	100.0	8,830	100.0	100.0

## BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Saipan

Table 156 - Distribution of 2019 Other-Unsecured Lending By Income Level of Geography Assessment Area: Saipan					
Geographic Income Level	Bank Loans				Households %
	#	#%	\$(000)	\$%	
<b>Low</b>	0	0.0	0	0.0	0.0
<b>Moderate</b>	104	18.2	703	15.9	21.5
<b>Middle</b>	365	63.9	2,775	62.7	59.2
<b>Upper</b>	102	17.9	945	21.4	19.2
<b>Unknown</b>	0	0.0	0	0.0	0.0
<b>Tract-Unk</b>	0	0.0	0	0.0	
<b>Total</b>	571	100.0	4,423	100.0	100.0

Table 157 - Distribution of 2020 and 2021 Other-Unsecured Lending By Income Level of Geography Assessment Area: Saipan									
Geographic Income Level	Bank Loans By Year								Households %
	2020				2021				
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%	
<b>Low</b>	0	0.0	0	0.0	0	0.0	0	0.0	0.0
<b>Moderate</b>	56	22.0	256	22.3	11	15.9	70	13.8	21.5
<b>Middle</b>	155	61.0	656	57.2	43	62.3	311	61.1	59.2
<b>Upper</b>	43	16.9	234	20.4	15	21.7	128	25.1	19.2
<b>Unknown</b>	0	0.0	0	0.0	0	0.0	0	0.0	0.0
<b>Tract-Unk</b>	0	0.0	0	0.0	0	0.0	0	0.0	
<b>Total</b>	254	100.0	1,146	100.0	69	100.0	509	100.0	100.0



## BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Saipan

Table 158 - Distribution of 2016 Small Business Lending By Revenue Size of Businesses Assessment Area: Saipan							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
<b>By Revenue</b>							
<b>\$1 Million or Less</b>	0	0.0	56.6	0	0.0	42.8	0.0
<b>Over \$1 Million</b>	3	100.0		915	100.0		0.0
<b>Revenue Unknown</b>	0	0.0		0	0.0		0.0
<b>Total</b>	3	100.0		915	100.0		0.0
<b>By Loan Size</b>							
<b>\$100,000 or Less</b>	1	33.3	84.9	95	10.4	32.2	
<b>\$100,001 - \$250,000</b>	1	33.3	7.5	150	16.4	17.4	
<b>\$250,001 - \$1 Million</b>	1	33.3	7.5	670	73.2	50.4	
<b>Total</b>	3	100.0	100.0	915	100.0	100.0	
<b>By Loan Size and Revenues \$1 Million or Less</b>							
<b>\$100,000 or Less</b>	0	0.0		0	0.0		
<b>\$100,001 - \$250,000</b>	0	0.0		0	0.0		
<b>\$250,001 - \$1 Million</b>	0	0.0		0	0.0		
<b>Total</b>	0	0.0		0	0.0		

# BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Saipan

Table 159 - Distribution of 2017 and 2018 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Saipan													
	Bank And Aggregate Loans By Year												Total Businesses %
	2017						2018						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
<b>By Revenue</b>													
<b>\$1 Million or Less</b>	1	25.0	41.1	30	4.4	28.4	0	0.0	54.2	0	0.0	45.3	0.0
<b>Over \$1 Million</b>	3	75.0		645	95.6		4	100.0		695	100.0		0.0
<b>Revenue Unknown</b>	0	0.0		0	0.0		0	0.0		0	0.0		0.0
<b>Total</b>	4	100.0		675	100.0		4	100.0		695	100.0		0.0
<b>By Loan Size</b>													
<b>\$100,000 or Less</b>	2	50.0	86.8	125	18.5	35.2	1	25.0	88.0	95	13.7	48.3	
<b>\$100,001 - \$250,000</b>	1	25.0	7.1	150	22.2	21.7	3	75.0	10.2	600	86.3	37.7	
<b>\$250,001 - \$1 Million</b>	1	25.0	6.1	400	59.3	43.1	0	0.0	1.8	0	0.0	13.9	
<b>Total</b>	4	100.0	100.0	675	100.0	100.0	4	100.0	100.0	695	100.0	100.0	
<b>By Loan Size and Revenues \$1 Million or Less</b>													
<b>\$100,000 or Less</b>	1	100.0		30	100.0		0	0.0		0	0.0		
<b>\$100,001 - \$250,000</b>	0	0.0		0	0.0		0	0.0		0	0.0		
<b>\$250,001 - \$1 Million</b>	0	0.0		0	0.0		0	0.0		0	0.0		
<b>Total</b>	1	100.0		30	100.0		0	0.0		0	0.0		

# BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Saipan

Table 160 - Distribution of 2019 Small Business Lending By Revenue Size of Businesses							
Assessment Area: Saipan							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
<b>By Revenue</b>							
<b>\$1 Million or Less</b>	1	20.0	47.3	6	0.9	34.4	0.0
<b>Over \$1 Million</b>	4	80.0		695	99.1		0.0
<b>Revenue Unknown</b>	0	0.0		0	0.0		0.0
<b>Total</b>	5	100.0		701	100.0		0.0
<b>By Loan Size</b>							
<b>\$100,000 or Less</b>	2	40.0	85.2	101	14.4	33.1	
<b>\$100,001 - \$250,000</b>	3	60.0	10.4	600	85.6	30.9	
<b>\$250,001 - \$1 Million</b>	0	0.0	4.4	0	0.0	36.0	
<b>Total</b>	5	100.0	100.0	701	100.0	100.0	
<b>By Loan Size and Revenues \$1 Million or Less</b>							
<b>\$100,000 or Less</b>	1	100.0		6	100.0		
<b>\$100,001 - \$250,000</b>	0	0.0		0	0.0		
<b>\$250,001 - \$1 Million</b>	0	0.0		0	0.0		
<b>Total</b>	1	100.0		6	100.0		

## BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Saipan

Table 161 - Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Saipan													
	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
By Revenue													
<b>\$1 Million or Less</b>	61	74.4	54.7	1,492	26.6	20.6	49	57.0	61.3	1,547	42.8	36.1	0.0
<b>Over \$1 Million</b>	21	25.6		4,112	73.4		15	17.4		1,375	38.0		0.0
<b>Revenue Unknown</b>	0	0.0		0	0.0		22	25.6		694	19.2		0.0
<b>Total</b>	82	100.0		5,604	100.0		86	100.0		3,616	100.0		0.0
By Loan Size													
<b>\$100,000 or Less</b>	66	80.5	81.8	1,665	29.7	31.4	73	84.9	87.5	1,591	44.0	44.1	
<b>\$100,001 - \$250,000</b>	12	14.6	13.1	1,844	32.9	31.1	13	15.1	9.5	2,025	56.0	29.9	
<b>\$250,001 - \$1 Million</b>	4	4.9	5.1	2,095	37.4	37.6	0	0.0	3.0	0	0.0	26.0	
<b>Total</b>	82	100.0	100.0	5,604	100.0	100.0	86	100.0	100.0	3,616	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
<b>\$100,000 or Less</b>	59	96.7		1,276	85.5		45	91.8		893	57.7		
<b>\$100,001 - \$250,000</b>	2	3.3		216	14.5		4	8.2		654	42.3		
<b>\$250,001 - \$1 Million</b>	0	0.0		0	0.0		0	0.0		0	0.0		
<b>Total</b>	61	100.0		1,492	100.0		49	100.0		1,547	100.0		

## BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Saipan

<b>Table 162 - Distribution of 2016 Credit Card Lending By Borrower Income Level</b>					
<b>Assessment Area: Saipan</b>					
Borrower Income Level	Bank Loans				Households by Household Income %
	#	#%	\$(000)	%	
<b>Low</b>	2	7.1	2	2.0	0.0
<b>Moderate</b>	6	21.4	12	12.0	0.0
<b>Middle</b>	7	25.0	24	24.0	0.0
<b>Upper</b>	13	46.4	62	62.0	0.0
<b>Unknown</b>	0	0.0	0	0.0	0.0
<b>Total</b>	28	100.0	100	100.0	0.0

<b>Table 163 - Distribution of 2017 and 2018 Credit Card Lending By Borrower Income Level</b>									
<b>Assessment Area: Saipan</b>									
Borrower Income Level	Bank Loans By Year								Households by Household Income %
	2017				2018				
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%	
<b>Low</b>	1	7.7	1	2.2	0	0.0	0	0.0	0.0
<b>Moderate</b>	2	15.4	4	8.7	0	0.0	0	0.0	0.0
<b>Middle</b>	2	15.4	3	6.5	0	0.0	0	0.0	0.0
<b>Upper</b>	8	61.5	38	82.6	1	100.0	5	100.0	0.0
<b>Unknown</b>	0	0.0	0	0.0	0	0.0	0	0.0	0.0
<b>Total</b>	13	100.0	46	100.0	1	100.0	5	100.0	0.0

## BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Saipan

<b>Table 164 - Distribution of 2016 Motor Vehicle Lending By Borrower Income Level</b>					
<b>Assessment Area: Saipan</b>					
Borrower Income Level	Bank Loans				Households by Household Income %
	#	#%	\$(000)	%	
<b>Low</b>	0	0.0	0	0.0	0.0
<b>Moderate</b>	2	4.8	33	3.3	0.0
<b>Middle</b>	12	28.6	224	22.6	0.0
<b>Upper</b>	28	66.7	734	74.1	0.0
<b>Unknown</b>	0	0.0	0	0.0	0.0
<b>Total</b>	42	100.0	991	100.0	0.0

<b>Table 165 - Distribution of 2017 and 2018 Motor Vehicle Lending By Borrower Income Level</b>									
<b>Assessment Area: Saipan</b>									
Borrower Income Level	Bank Loans By Year								Households by Household Income %
	2017				2018				
	#	#%	\$(000)	%	#	#%	\$(000)	%	
<b>Low</b>	0	0.0	0	0.0	0	0.0	0	0.0	0.0
<b>Moderate</b>	2	3.9	32	2.3	26	12.1	488	8.7	0.0
<b>Middle</b>	7	13.7	177	12.7	48	22.3	1,089	19.4	0.0
<b>Upper</b>	42	82.4	1,184	85.0	138	64.2	3,966	70.6	0.0
<b>Unknown</b>	0	0.0	0	0.0	3	1.4	72	1.3	0.0
<b>Total</b>	51	100.0	1,393	100.0	215	100.0	5,615	100.0	0.0

## BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Saipan

<b>Table 166 - Distribution of 2019 Motor Vehicle Lending By Borrower Income Level</b>					
<b>Assessment Area: Saipan</b>					
Borrower Income Level	Bank Loans				Households by Household Income %
	#	#%	\$(000)	%	
<b>Low</b>	0	0.0	0	0.0	0.0
<b>Moderate</b>	46	11.7	816	7.7	0.0
<b>Middle</b>	92	23.4	2,097	19.7	0.0
<b>Upper</b>	256	65.0	7,710	72.6	0.0
<b>Unknown</b>	0	0.0	0	0.0	0.0
<b>Total</b>	394	100.0	10,623	100.0	0.0

<b>Table 167 - Distribution of 2020 and 2021 Motor Vehicle Lending By Borrower Income Level</b>									
<b>Assessment Area: Saipan</b>									
Borrower Income Level	Bank Loans By Year								Households by Household Income %
	2020				2021				
	#	#%	\$(000)	%	#	#%	\$(000)	%	
<b>Low</b>	9	2.0	107	0.9	9	1.2	113	0.6	0.0
<b>Moderate</b>	49	10.9	856	7.6	87	11.9	1,525	7.9	0.0
<b>Middle</b>	121	26.9	2,831	25.1	221	30.2	5,387	27.8	0.0
<b>Upper</b>	270	60.1	7,495	66.4	415	56.6	12,290	63.5	0.0
<b>Unknown</b>	0	0.0	0	0.0	1	0.1	40	0.2	0.0
<b>Total</b>	449	100.0	11,289	100.0	733	100.0	19,355	100.0	0.0

## BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Saipan

<b>Table 168 - Distribution of 2016 Other-Unsecured Lending By Borrower Income Level</b>					
<b>Assessment Area: Saipan</b>					
Borrower Income Level	Bank Loans				Households by Household Income %
	#	#%	\$(000)	%	
<b>Low</b>	1,075	99.4	5,767	98.0	0.0
<b>Moderate</b>	3	0.3	81	1.4	0.0
<b>Middle</b>	0	0.0	0	0.0	0.0
<b>Upper</b>	1	0.1	5	0.1	0.0
<b>Unknown</b>	3	0.3	32	0.5	0.0
<b>Total</b>	1,082	100.0	5,885	100.0	0.0

<b>Table 169 - Distribution of 2017 and 2018 Other-Unsecured Lending By Borrower Income Level</b>									
<b>Assessment Area: Saipan</b>									
Borrower Income Level	Bank Loans By Year								Households by Household Income %
	2017				2018				
	#	#%	\$(000)	%	#	#%	\$(000)	%	
<b>Low</b>	11	2.1	0	0.0	18	1.7	105	1.2	0.0
<b>Moderate</b>	149	29.1	1	25.0	161	14.8	982	11.1	0.0
<b>Middle</b>	89	17.4	1	25.0	120	11.0	968	11.0	0.0
<b>Upper</b>	136	26.6	1	25.0	154	14.1	1,727	19.6	0.0
<b>Unknown</b>	127	24.8	1	25.0	636	58.4	5,048	57.2	0.0
<b>Total</b>	512	100.0	4	100.0	1,089	100.0	8,830	100.0	0.0



## BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Saipan

Table 170 - Distribution of 2019 Other-Unsecured Lending By Borrower Income Level Assessment Area: Saipan					
Borrower Income Level	Bank Loans				Households by Household Income %
	#	#%	\$(000)	\$%	
<b>Low</b>	18	3.2	89	2.0	0.0
<b>Moderate</b>	119	20.8	700	15.8	0.0
<b>Middle</b>	85	14.9	561	12.7	0.0
<b>Upper</b>	142	24.9	1,448	32.7	0.0
<b>Unknown</b>	207	36.3	1,625	36.7	0.0
<b>Total</b>	571	100.0	4,423	100.0	0.0

Table 171 - Distribution of 2020 and 2021 Other-Unsecured Lending By Borrower Income Level Assessment Area: Saipan									
Borrower Income Level	Bank Loans By Year								Households by Household Income %
	2020				2021				
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%	
<b>Low</b>	32	12.6	82	7.2	0	0.0	0	0.0	0.0
<b>Moderate</b>	102	40.2	354	30.9	0	0.0	0	0.0	0.0
<b>Middle</b>	57	22.4	304	26.5	0	0.0	0	0.0	0.0
<b>Upper</b>	63	24.8	406	35.4	0	0.0	0	0.0	0.0
<b>Unknown</b>	0	0.0	0	0.0	69	100.0	509	100.0	0.0
<b>Total</b>	254	100.0	1,146	100.0	69	100.0	509	100.0	0.0

## BANK OF HAWAII, Honolulu, Hawaii

Rated Area: Saipan

<b>Table 172 - Qualified Investments</b>									
<b>Evaluation Period: January 1, 2016 to March 13, 2023</b>									
<b>Assessment Area: Saipan</b>									
Assessment Areas	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total	#	\$ (000's)
<i>Full Scope</i>									
Saipan	-	-	1	20,893	1	20,893	100	1	321

<b>Table 173 – Distribution of Branch Delivery System and Branch Openings/Closings</b>																	
<b>Assessment Area: Saipan</b>																	
Assessment Areas	Deposits	Branches						Branch Openings / Closings						Population			
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income Level of Geography (%)				# of Branch Openings	# of Branch Closings	Net Change in Location of Branches (+ or -)				% of Population within each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
<i>Full Scope</i>																	
Saipan	100	1	100	0	0	1	0	0	0	0	0	0	0	0.0	20.5	60.4	19.1