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Section 15

BANKING, INSURANCE, AND BUSINESS ENTERPRISE

Statistics in this section relate to banks, savings and loans, and other financial institutions, insurance, fires, and business firms.

Sources for statistics on these subjects include the Hawaii State Department of Commerce and Consumer Affairs, the Hawaii State Department of Taxation, county fire departments, major island banks, local health insurance plans, and the Hawaii Credit Union League. The U.S. Census Bureau also provides data from their Economic Censuses, County Business Patterns, and Local Employment Dynamics programs. *Historical Statistics of Hawaii*, Sections 22 and 23, provides information for earlier periods. Comparable national data appear in Sections 15 and 25 of the *Statistical Abstract of the United States: 2008*.

**Table 15.01-- NUMBER OF FINANCIAL INSTITUTIONS, BY TYPES:
1997 TO 2007**

[Includes main offices, but excludes out-of-State branches of Hawaii-based institutions.
As of December 31]

Category	Banks		Savings and loan associations		Financial services loan companies	
	Firms	Locations	Associations	Locations	Firms	Locations
YEAR						
1997	6	191	4	121	40	157
1998	6	191	3	97	38	126
1999	6	187	3	97	35	103
2000	6	194	3	87	32	98
2001	6	196	3	90	33	93
2002	6	196	3	92	29	88
2003	6	193	3	88	29	93
2004	6	193	3	91	24	88
2005	5	184	3	91	22	96
2006	8	189	3	92	21	99
2007	7	188	3	91	17	67
TYPE OF CHARTER: 2007						
Federal	1	16	2	87	-	-
State 1/	6	172	1	4	17	67
ISLAND: 2007						
Hawaii	4	23	3	9	5	12
Maui	4	25	3	11	6	8
Lanai	2	2	-	-	-	-
Molokai	1	1	1	1	1	1
Oahu	7	123	3	64	14	42
Kauai	3	14	2	6	4	4
Niihau	-	-	-	-	-	-

1/ Chartered by any state in the U.S.

Source: Hawaii State Department of Commerce and Consumer Affairs, Division of Financial Institutions, records.

**Table 15.02-- FINANCE AND INSURANCE SUBSECTOR (NAICS 52):
2006**

[Data refer to establishments with taxable payrolls. Excludes government and self-employed workers. Statistics based on the North American Industry Classification System (NAICS)]

NAICS code	Major group	Establishments	Number of employees 1/	Annual payroll (\$1,000)
52	Total	1,640	20,097	1,103,330
522	Credit intermediation and related activities	864	11,841	581,888
5221	Depository credit intermediation	478	9,742	455,633
52211	Commercial banking	223	5,767	305,142
52212	Savings institutions	106	(2/)	(D)
52213	Credit unions	149	(2/)	(D)
5222	Nondepository credit intermediation	198	1,362	85,142
5223	Activities related to credit intermediation 3/	188	737	41,113
52231	Mortgage and nonmortgage loan brokers	145	(4/)	(D)
523	Securities, commodity contracts, other financial investments, and related activities 3/	245	(2/)	(D)
5231	Securities and commodity contracts intermediation and brokerage	103	662	61,181
524	Insurance carriers and related activities	529	(5/)	(D)
5241	Insurance carriers 3/	125	4,307	264,136
52411	Direct life, health, & medical insurance carriers	58	2,732	154,810
5242	Agencies, brokerages, and other insurance related activities 3/	404	(6/)	(D)
52421	Insurance agencies and brokerages	352	2,093	109,931
525	Funds, trusts, and other financial vehicles	2	(7/)	(D)

D Withheld to avoid disclosing data for individual companies.

1/ For week including March 12.

2/ 1,000 to 2,499 employees.

3/ Includes subgroups not shown separately.

4/ 500 to 999 employees.

5/ 5,000 to 9,999 employees.

6/ 2,500 to 4,999 employees.

7/ 20 to 99 employees.

Source: U.S. Census Bureau, County Business Patterns

<<http://www.census.gov/epcd/cbp/view/cbpview.html>> accessed June 27, 2008.

Table 15.03-- CHARACTERISTICS OF THE FINANCE AND INSURANCE SECTOR (NAICS 52): 2002

[Includes only establishments with payroll. Statistics based on the North American Industry Classification System (NAICS) which replaced the Standard Industrial Classification (SIC) system used in Economic Censuses prior to 1997]

NAICS code	Kind of business	Establishments	Revenue (\$1,000)	Annual payroll (\$1,000)	Paid employees 1/
52	Total	1,421	(2/)	874,184	18,257
522	Credit intermediation and related activities	743	(2/)	476,023	10,514
5221	Depository credit intermediation	486	(2/)	406,097	9,269
52211	Commercial banking	230	(3/)	289,120	5,973
52212	Savings institutions	109	(3/)	67,268	1,681
52213	Credit unions	147	300,486	49,709	1,615
5222	Nondepository credit intermediation	146	217,187	46,636	780
5223	Activities related to credit intermediation 4/	111	64,902	23,290	465
52231	Mortgage and nonmortgage loan brokers	71	45,241	16,687	280
523	Securities, commodity contracts, other financial investments and related activities 4/	199	(D)	(D)	(5/)
5231	Securities and commodity contracts intermediation and brokerage	92	167,618	78,208	745
524	Insurance carriers and related activities	477	(2/)	292,436	6,519
5241	Insurance carriers 4/	126	(3/)	189,703	4,156
52411	Direct life, health, medical insurance carriers	58	(3/)	102,430	2,506
5242	Agencies, brokerages, and other insurance related activities 4/	351	277,132	102,733	2,363
52421	Insurance agencies and brokerages	299	226,906	75,464	1,781
525	Funds, trusts, and other financial vehicles (part)	2	(D)	(D)	(6/)

D Withheld to avoid disclosing data for individual companies.

1/ Pay period including March 12.

2/ Not available or not comparable.

3/ Revenue not collected at this level of detail for multiestablishment firms.

4/ Includes subgroups not shown separately.

5/ 1,000 to 2,499 employees.

6/ 0 to 19 employees.

Source: U.S. Census Bureau, *2002 Economic Census, Finance and Insurance, Geographic Area Series, Hawaii*, EC02-52A-HI (August 2005), table 1 <<http://www.census.gov/prod/ec02/ec0252hi.pdf>> accessed January 17, 2006.

Table 15.04-- CHARACTERISTICS OF STATE-CHARTERED FINANCIAL INSTITUTIONS, BY TYPE: 2005 TO 2007

[Includes out-of-state branches and facilities. Includes only institutions chartered by the State of Hawaii. As of December 31]

Subject	2005	2006	2007
BANKS			
Number of banks	3	5	5
Number of branches and agency offices	191	195	192
Assets (million dollars)	27,062.3	28,222.1	28,937.1
Deposits (million dollars)	20,152.3	20,894.5	21,221.5
DEPOSITORY FINANCIAL SERVICES LOAN COMPANIES			
Number of companies	1	1	1
Number of branches and agency offices	15	14	14
Assets (million dollars)	652.7	672.9	707.4
Deposits (million dollars)	484.3	487.4	516.7

Source: Hawaii State Department of Commerce and Consumer Affairs, Division of Financial Institutions, *Comparative Statements of Condition* (semi-annual) <<http://www.hawaii.gov/dcca/areas/dfi/main/reports/>> accessed May 21, 2008.

**Table 15.05-- CHARACTERISTICS OF COMMERCIAL BANKS
HEADQUARTERED IN HAWAII, BY ASSET SIZE: 2007**

[As of December 31. Includes out-of-State branches and facilities of banks. Excludes data for banks with branches and facilities in Hawaii but headquartered outside Hawaii]

Subject	All banks	Banks with assets of less than \$100 million	Banks with assets of \$100 million to \$1 billion	Banks with assets of more than \$1 billion
Number of institutions reporting	7	1	3	3
Total employees (full-time equivalent)	6,223	19	385	5,819
ASSETS AND LIABILITIES (MILLION DOLLARS)				
Assets	30,126	65	1,296	28,766
Net loans and leases	17,990	36	908	17,046
Foreign 1/	1,105	(NA)	12	1,092
Domestic 2/	16,885	(NA)	896	15,954
Securities	6,848	-	193	6,655
Liabilities	26,007	54	1,173	24,780
Deposits	22,171	53	1,045	21,073
Foreign 1/	1,411	(NA)	-	1,411
Domestic 2/	20,759	53	1,045	19,661
Equity capital	4,119	11	122	3,986
Loan loss allowance	288	1	13	274
Unused loan commitments	8,356	6	291	8,058
ASSET QUALITY (PERCENT OF LOANS)				
Loan loss allowance	1.577	1.407	1.450	1.584
Past due and non-accrual	1.260	0.411	0.288	1.313
Real estate	1.194	-	0.226	1.262
Commercial and industrial	0.761	0.463	0.580	0.771
Consumer	2.436	2.416	0.400	2.446

NA Not available.

1/ The assets, loans or deposits of the offices of the banks in foreign countries. Not comparable to *Data Books* prior to 2002.

2/ The assets, loans or deposits of the bank offices within the United States.

Source: Federal Deposit Insurance Corporation <<http://www2.fdic.gov/SDI/SOB/>> accessed May 21, 2008; calculations by the Hawaii State Department of Business, Economic Development & Tourism.

Table 15.06-- CREDIT UNIONS: 1999 TO 2007

[As of December 31]

Year	Number of credit unions	Assets (dollars)	Shares (dollars)	Loans (dollars)	Number of credit union members
1999	106	3,911,720,684	3,371,485,431	2,009,832,724	589,935
2000	102	4,104,126,744	3,525,977,325	2,179,039,874	612,249
2001	100	4,728,549,611	4,120,888,846	2,333,021,385	646,174
2002	101	5,396,606,043	4,741,630,738	2,457,737,063	679,056
2003	97	6,016,158,791	5,296,893,195	2,531,788,633	703,475
2004	97	6,442,599,837	5,676,421,713	2,826,290,922	729,097
2005	97	1/ 6,675,454,552	1/ 5,816,437,373	1/ 3,166,759,388	750,866
2006	96	1/ 6,727,084,367	5,812,940,245	3,444,264,686	776,744
2007	93	7,107,203,506	6,146,573,223	3,751,577,729	806,840

1/ Revised from previous *Data Book*.

Source: Hawaii Credit Union League, records.

**Table 15.07-- INSURANCE BUSINESS TRANACTED IN HAWAII:
1998 TO 2006**

[Includes data for all insurance companies, life or other, licensed in Hawaii]

Year	Number of companies licensed in Hawaii, Dec. 31	Premiums paid (\$1,000)	Losses, claims and benefits paid (\$1,000)	Cumulative net investments in Hawaii, Dec. 31 1/ (\$1,000)
1998	979	1,955,457	1,352,865	4,792,872
1999	992	1,997,905	2,187,970	4,241,739
2000	997	2,115,812	1,912,430	3,836,913
2001	988	2,186,640	1,648,415	3,609,657
2002	989	2,429,982	1,500,930	3,433,944
2003	987	2,732,865	1,538,481	3,471,284
2004	953	2,912,186	1,869,570	4,330,020
2005	963	3,117,115	2,014,646	4,102,635
2006	967	3,466,639	2,685,697	5,368,663

1/ Excludes bank balances.

Source: Hawaii State Department of Commerce and Consumer Affairs, *Report of the Insurance Commissioner of Hawaii* (annual) <<http://www.hawaii.gov/dcca/areas/ins/main/reports>> accessed March 5, 2008.

**Table 15.08-- LIFE INSURANCE BUSINESS TRANSACTED IN HAWAII:
1998 TO 2006**

[Includes fraternal benefit societies]

Year	Number of companies licensed in Hawaii, Dec. 31	Face value of policies written 1/ (\$1,000)	Insurance in force, Dec. 31 2/ (\$1,000)	Premiums 3/ (\$1,000)	Losses, claims, and benefits paid 3/ (\$1,000)
1998	485	7,237,492	63,999,905	485,295	661,743
1999	483	12,397,141	69,661,030	519,003	1,552,836
2000	478	9,802,583	73,452,956	615,360	1,168,646
2001	472	7,528,187	71,621,301	509,806	925,602
2002	461	8,497,926	77,883,570	546,095	792,006
2003	448	15,195,349	87,362,008	602,830	804,336
2004	433	9,650,742	91,221,745	549,083	1,057,134
2005	434	4/ 10,245,838	4/ 97,239,187	576,730	1,177,491
2006	429	(NA)	(NA)	622,380	1,787,192

NA Not available.

1/ Includes insurance revived, increased, or transferred. Excludes annuities. Data not audited.

2/ Excludes annuities. Data not audited.

3/ Life insurance portion excludes annuities, but fraternal portion includes it.

4/ Revised from previous *Data Book*.

Source: Hawaii State Department of Commerce and Consumer Affairs, *Report of the Insurance Commissioner of Hawaii* (annual) <<http://www.hawaii.gov/dcca/areas/ins/main/reports>> accessed March 5, 2008 and records.

Table 15.09-- INSURANCE PREMIUMS AND LOSSES PAID, BY CLASS OF INSURANCE: 2006

[Dollars]

Class of insurance	Premiums	Losses, claims, and benefits paid
All classes	3,466,638,835	1/ 2,685,696,763
Life 2/	617,205,400	1,782,342,891
Fraternal	5,174,119	4,849,407
Fire, marine, casualty, and miscellaneous	2,521,044,195	898,504,465
Accident and health	370,465,917	192,509,512
Fire	34,505,404	3,149,238
Allied lines	29,356,204	3,327,683
Multiple peril crop	1,308,034	-
Federal flood	19,633,089	2,289,934
Farmowners multiple peril	44,087	340
Homeowners multiple peril	273,487,618	36,697,000
Commercial multiple peril (fire & allied lines)	80,686,731	15,310,296
Commercial multiple peril (liability portion)	58,738,801	16,825,668
Mortgage guaranty	64,240,630	23,762,193
Ocean marine	14,372,597	5,927,350
Inland marine	36,853,668	12,290,660
Financial guaranty	13,350,271	-
Medical malpractice	20,421,445	14,173,829
Earthquake	2,297,575	364,156
Workers' compensation	356,159,808	109,273,216
Other liability	176,226,097	56,735,157
Products liability	9,634,586	9,740,503
Private passenger auto no-fault	86,758,202	44,921,775
Other private passenger auto liability	333,864,836	155,399,238
Commercial auto no-fault	6,758,366	2,244,929
Other commercial auto liability	86,700,165	24,658,215
Private passenger auto physical damage	244,906,582	134,384,293
Commercial auto physical damage	22,990,637	12,490,527
Aircraft	16,249,034	4,056,812
Fidelity	4,804,346	1,479,835
Surety	41,602,204	6,304,157
Burglary and theft	274,730	48,659
Boiler and machinery	2,923,898	754,932
Credit	3,481,943	1,285,006
Title	100,468,654	5,121,032
All other	7,478,036	2,978,320
Surplus lines 3/	323,215,121	(NA)

NA Not available.

1/ "All classes" figure does not include data for surplus lines because it is not available.

2/ Excludes annuities.

3/ Net of reinsurance.

Source: Hawaii State Department of Commerce and Consumer Affairs, *Report of the Insurance Commissioner of Hawaii, 2007*, p. 6 <http://www.hawaii.gov/dcca/areas/ins/main/reports/2007_INS_comm_report.pdf> accessed March 5, 2008.

**Table 15.10-- INSURANCE BUSINESS TRANSACTED IN HAWAII, BY
LOCATION OF HOME OFFICE: 2006**

[Money amounts in millions of dollars. For all insurance companies
licensed to do business in Hawaii]

Subject	All companies	Domestic com- panies 1/	Foreign com- panies 2/	Alien com- panies 3/
Number of companies, Dec. 31	967	21	937	9
Life incl. Fraternal Benefit Societies	429	3	420	6
Other than life	538	18	517	3
Financial condition, Dec. 31:				
Assets	5,676,386.5	2,118.2	5,653,420.1	20,848.2
Liabilities exc. capital and surplus	4,983,024.1	1,381.3	4,962,413.4	19,229.4
Policyholders' surplus incl. capital	693,362.4	736.9	691,006.7	1,618.8
Capital	6,433.2	55.5	6,372.8	5.0
Net income or loss	92,668.4	135.5	92,513.0	19.9
Hawaii business:				
Direct premiums written	4,306.3	789.1	3,503.6	13.6
Claims and benefits paid	3,123.9	250.9	2,861.5	11.4
Investments in Hawaii, Dec. 31	5,368.7	180.8	5,177.0	10.9
Mortgage loans (principal indebtedness)	1,124.7	96.2	1,028.5	-
Collateral loans (amount loaned)	36.8	-	26.0	10.9
State and county bonds 4/	2,175.2	6.8	2,168.3	-
Utilities stocks and bonds 4/	540.8	-	540.8	-
Industrial and miscellaneous stocks and bonds 4/	1,154.0	60.1	1,093.9	-
Real estate 5/	337.1	17.6	319.5	-
Balances in Hawaii banks, Dec. 31	81.2	49.0	32.1	0.1

1/ A domestic insurer is one formed under the laws of Hawaii.

2/ A foreign insurer is one formed under the laws of any state of the United States (including the District of Columbia and Commonwealth of Puerto Rico) other than Hawaii.

3/ An alien insurer is one formed under the laws of a nation other than the United States.

4/ Market value.

5/ Market value less encumbrances.

Source: Hawaii State Department of Commerce and Consumer Affairs, *Report of the Insurance Commissioner of Hawaii, 2007*, pp. 17-47

<http://www.hawaii.gov/dcca/areas/ins/main/reports/2007_INS_comm_report.pdf>

accessed March 5, 2008; and calculations by the Hawaii State Department of Business, Economic Development & Tourism.

Table 15.11-- HEALTH PLANS: 2004 TO 2007

Subject	2004	2005	2006	2007
Hawaii Medical Service Association:				
Persons covered, Dec. 31 1/	692,786	700,493	707,097	701,078
Membership dues 2/ (\$1,000)	1,603,488	1,716,312	1,805,729	1,646,869
Kaiser Foundation Health Plan:				
Persons covered: 1/				
Annual average	232,941	227,185	225,038	221,473
Dec. 31	231,179	226,653	223,284	221,403
Membership dues 2/ (\$1,000)	556,300	593,883	596,981	601,023
University Health Alliance:				
Persons covered, Dec. 31 1/	30,955	35,972	39,767	42,896
Membership dues 2/ (\$1,000)	66,604	83,692	98,850	112,485
Commercial carrier premiums for accident and health insurance (\$1,000)	252,227	271,653	370,466	(NA)

NA Not available.

1/ Subscribers and dependents, whether on a group or individual basis.

2/ Includes both employers' and employees' contributions.

Source: Data provided by Hawaii Medical Service Association, Kaiser Foundation Health Plan, Inc. and University Health Alliance; Hawaii State Department of Commerce and Consumer Affairs, *Report of the Insurance Commissioner* (annual) <<http://www.hawaii.gov/dcca/areas/ins/main/reports/>> accessed March 5, 2008.

Table 15.12-- PERCENT OF PERSONS NOT COVERED BY HEALTH INSURANCE, FOR THE UNITED STATES AND HAWAII: ANNUAL AND AVERAGES FOR 2004 TO 2006

[Based on the revised estimates released on March 23, 2007. People surveyed in March of the following year. Based on small samples and subject to considerable sampling variation. The Census Bureau recommends 2-year averages to evaluate changes in state estimates over time, and 3-year averages to compare the relative ranking of states]

Subject	Annual			Two-year moving average		Three-year moving average
	2004	2005	2006	2004-2005	2005-2006	2004-2006
Hawaii						
Percent not covered	8.3	8.6	8.8	8.5	8.7	8.6
Standard error 1/	(NA)	0.7	0.7	0.9	0.9	0.8
Rank 2/	(X)	(X)	(X)	(X)	(X)	3/ 2
U.S.						
Percent not covered	14.9	15.3	15.8	15.1	15.5	15.3
Standard error 1/	0.2	0.1	0.1	0.1	0.1	0.1

NA Not available.

X Not applicable.

1/ Plus or minus percent. At the 90-percent confidence interval.

2/ Among 50 states, with lowest percentage ranking 1.

3/ There are four states that are not statistically different from Hawaii at the 90-percent confidence level. Minnesota is ranked 1.

Source: U.S. Census Bureau, Table HI06 "Health Insurance Coverage Status by State for All People: 2006 Not poverty universe: unrelated individuals under age 15 are included: 2006"

<http://pubdb3.census.gov/macro/032007/health/h06_000.htm> accessed January 4, 2008; "Percentage of People Without Health Insurance Coverage by State Using 2- and 3-Year Averages: 2004 to 2006"

<http://www.census.gov/hhes/www/hlthins/hlthin06/percent_uninsured_state.xls> accessed

January 4, 2007; and "Comparison of Uninsured Rates Between States Using 3-year Averages: 2004 to 2006"

<<http://www.census.gov/hhes/www/hlthins/hlthin06/statecomp06.xls>> accessed January 4, 2008.

**Table 15.13-- FIRES, DEATHS, AND LOSSES REPORTED BY COUNTY
FIRE DEPARTMENT: 2002 TO 2007**

[Fiscal year ending June 30]

Subject and year	State total	Honolulu	Hawaii	Kauai	Maui
Number of fires:					
2002	4,435	2,797	904	227	507
2003	5,028	3,123	1,166	288	451
2004	4,746	3,064	782	273	627
2005	4,297	2,411	887	258	741
2006	5,429	3,426	897	284	822
2007	5,060	3,085	927	312	736
Fire deaths:					
2002	4	4	-	-	-
2003	3	1	1	-	1
2004	8	7	1	-	-
2005	10	10	-	-	-
2006	4	3	-	1	-
2007	6	5	1	-	-
Fire losses (\$1,000):					
2002	16,214	9,940	4,212	631	1,431
2003	17,913	10,702	3,343	1,462	2,406
2004	37,357	12,682	15,146	1,950	7,579
2005	39,436	22,032	2,847	2,012	12,545
2006	38,621	21,309	9,167	2,934	5,211
2007	32,402	15,754	8,348	2,995	5,305

Source: Compiled by Hawaii State Department of Business, Economic Development & Tourism from county fire departments.

**Table 15.14-- CHARACTERISTICS OF BUSINESS ESTABLISHMENTS:
1996 TO 2006**

[Data refer to establishments with taxable payrolls. Excludes government and self-employed workers]

Year	Number of employees 1/	Payroll (\$1,000)		Number of establishments by employment-size class 2/			
		First quarter	Annual	Total	1 to 4	5 to 9	
1996	424,116	2,666,805	10,954,149	29,967	15,785	6,257	
1997	426,129	2,707,015	11,179,954	29,991	15,842	6,221	
1998	416,571	2,736,665	11,291,978	29,603	15,466	6,235	
1999	419,047	2,756,846	11,661,968	29,569	15,520	6,111	
2000	432,092	2,982,367	12,331,233	29,853	15,658	6,063	
2001	441,856	3,136,371	12,684,140	30,175	15,802	6,133	
2002	439,934	3,237,290	13,352,194	30,633	16,181	6,245	
2003	459,010	3,422,999	14,138,996	31,061	16,243	6,294	
2004	473,500	3,552,027	15,074,629	31,605	16,503	6,431	
2005	490,682	3,784,859	16,163,137	32,244	16,848	6,504	
2006	512,543	4,225,680	17,287,011	33,118	17,119	6,681	
	Number of establishments by employment-size class 2/--Con.						
Year	10 to 19	20 to 49	50 to 99	100 to 249	250 to 499	500 to 999	1,000 or more
1996	3,930	2,561	856	412	99	42	25
1997	3,934	2,515	898	411	99	47	24
1998	3,952	2,498	883	404	97	45	23
1999	3,948	2,474	924	412	115	43	22
2000	4,067	2,494	953	430	121	42	25
2001	3,998	2,651	957	446	116	47	25
2002	4,014	2,632	914	455	122	46	24
2003	4,194	2,666	992	475	126	45	26
2004	4,208	2,766	1,012	479	121	58	27
2005	4,359	2,730	1,096	485	133	61	28
2006	4,555	2,884	1,121	548	126	58	26

1/ For week including March 12.

2/ Data refer to establishments active anytime during the year.

Source: U.S. Census Bureau, *County Business Patterns*

<<http://www.census.gov/epcd/cbp/view/cbpview.html>> accessed June 27, 2008.

**Table 15.15-- CHARACTERISTICS OF BUSINESS ESTABLISHMENTS,
BY COUNTY: 2005 AND 2006**

[Data refer to establishments with taxable payrolls. Excludes government
and self-employed workers]

Year and county	Number of establishments 1/	Number of employees 2/	Payroll (\$1,000)	
			First quarter	Annual
2005				
State total	32,244	490,682	3,784,859	16,163,137
Hawaii	4,115	51,916	360,823	1,547,829
Honolulu	21,728	347,484	2,779,661	11,830,121
Kauai	1,923	25,020	166,814	732,290
Maui	4,422	61,927	449,766	1,919,722
Statewide	56	4,335	27,795	133,175
2006				
State total	33,118	512,543	4,225,680	17,287,011
Hawaii	4,297	55,311	411,579	1,706,075
Honolulu	22,164	359,474	3,091,776	12,590,038
Kauai	2,019	26,447	182,159	762,502
Maui	4,584	65,263	504,163	2,067,779
Statewide	54	6,048	36,003	160,617

1/ Data refer to establishments active anytime during the year.

2/ For week including March 12.

Source: U.S. Census Bureau, *County Business Patterns*

<<http://www.census.gov/epcd/cbp/view/cbpview.html>> accessed June 27, 2008.

**Table 15.16-- CHARACTERISTICS OF BUSINESS ESTABLISHMENTS,
BY MAJOR GROUP: 2006**

[Data refer to establishments with taxable payrolls. Excludes government and self-employed workers. Statistics based on the 2002 North American Industry Classification System (NAICS)]

NAICS code	Major group	Number of establishments 1/	Number of employees 2/	Annual payroll (\$1,000)
	Total	33,118	512,543	17,287,011
11	Forestry, fishing & hunting and agricultural support services	44	(3/)	(D)
21	Mining	10	(4/)	(D)
22	Utilities	46	2,808	214,508
23	Construction	2,881	32,120	1,740,944
31-33	Manufacturing 5/	953	15,211	507,441
311	Food manufacturing	264	5,845	158,105
315	Apparel manufacturing	73	913	18,990
323	Printing and related support activities	130	1,436	45,424
42	Wholesale trade	1,873	20,799	818,908
44-45	Retail trade 5/	5,045	72,579	1,770,009
441	Motor vehicle and parts dealers	346	7,241	309,921
445	Food and beverage stores	733	13,650	282,930
448	Clothing & clothing accessories stores	1,279	12,513	237,764
48-49	Transportation and warehousing 5/	877	29,976	1,031,257
481	Air transportation	64	7,912	293,823
51	Information	637	10,487	493,933
52	Finance and insurance	1,640	20,097	1,103,330
53	Real estate and rental and leasing	2,137	16,139	623,041
54	Professional, scientific & technical services	3,355	25,820	1,286,264
55	Management of companies & enterprises	226	5,684	372,672
56	Administrative and support and waste management and remediation services	1,805	41,752	1,090,532
61	Educational services	530	17,432	530,141
62	Health care and social assistance 5/	3,463	61,904	2,503,184
621	Ambulatory health care services	2,699	24,568	1,165,020
71	Arts, entertainment and recreation	514	12,388	243,930
72	Accommodation and food services	3,530	101,183	2,305,129
721	Accommodation	334	41,052	1,366,687
722	Food services and drinking places	3,196	60,131	938,442
81	Other services (except public admin.)	3,467	25,661	632,678
99	Unclassified establishments	85	(6/)	(D)

Continued on next page.

**Table 15.16-- CHARACTERISTICS OF BUSINESS ESTABLISHMENTS,
BY MAJOR GROUP: 2006 -- Con.**

D Withheld to avoid disclosing data for individual companies.

1/ Data refer to establishments active anytime during the year.

2/ For week including March 12.

3/ Number of employees are between 250 to 499.

4/ Number of employees are between 100 to 249.

5/ Includes other subgroups not shown separately.

6/ Number of employees are between 20 to 99.

Source: U.S. Census Bureau, *County Business Patterns*

<<http://www.census.gov/epcd/cbp/view/cbpview.html>> accessed June 27, 2008.

**Table 15.17-- CHARACTERISTICS OF BUSINESS ESTABLISHMENTS,
BY EMPLOYMENT-SIZE CLASS: 2005 AND 2006**

[Data refer to establishments with taxable payrolls. Excludes government
and self-employed workers]

Employment-size class	Number of establishments 1/		Number of employees 2/		Annual payroll (\$1,000)	
	2005	2006	2005	2006	2005	2006
Total	32,244	33,118	490,682	512,543	16,163,137	17,287,011
1 to 4	16,848	17,119	29,702	30,468	1,210,102	1,246,765
5 to 9	6,504	6,681	43,123	44,306	1,335,276	1,412,052
10 to 19	4,359	4,555	58,947	61,141	1,807,779	1,913,377
20 to 49	2,730	2,884	82,987	87,266	2,563,377	2,822,906
50 to 99	1,096	1,121	75,045	78,160	2,345,810	2,515,934
100 to 249	485	548	70,661	81,018	2,208,051	2,592,924
250 to 499	133	126	44,915	44,465	1,655,015	1,606,104
500 to 999	61	58	41,674	41,290	1,522,334	1,576,989
1,000 or more	3/ 28	4/ 26	43,628	44,429	1,515,393	1,599,960

1/ Data refer to establishments active anytime during the year.

2/ For week including March 12.

3/ 17 establishments had 1,000-1,499 employees; 9 establishments had 1,500-2,499 employees;
and 2 establishments had 2,500-4,999 employees.

4/ 15 establishments had 1,000-1,499 employees; 8 establishments had 1,500-2,499 employees;
and 3 establishments had 2,500-4,999 employees.

Source: U.S. Census Bureau, *County Business Patterns 2005 Hawaii*,

<http://factfinder.census.gov/servlet/IBQTable?_bm=y&-ds_name=CB0500A2&-geo_id=04000US15&-search_results=01000US&-_lang=en> accessed June 19, 2007 and *County Business Patterns 2006 Hawaii*,

<http://factfinder.census.gov/servlet/IBQTable?_bm=y&-industry=00&-NAICS2002sector=15138839&-ib_type=NAICS2002&-_lang=en&-geo_id=04000US15&-NAICS2002=00&-search_results=01000US&-ds_name=CB0600A2> accessed July 10, 2008.

Table 15.18-- ECONOMIC DEVELOPMENT INDEXES: 2002 TO 2007

[*The Development Report Card for the States* grades all states in three indexes that measure different aspects of economic health. Each index is composed of two or more subindexes, also graded that provide a more detailed understanding of a state's economy. Grades are based on state ranking within each index and subindex. Changes to the measures and the sources have occurred over time. Timeliness of each measure also varies depending on how it is collected so there may be time lags]

Index	2002	2003	2004	2006 1/		2007	
	Grade			Grade	Rank	Grade	Rank
Economic performance	D	D	B	C	23	A	6
Employment	D	C	C	C	22	B	12
Earnings and job quality	D	D	C	C	27	B	19
Equity 2/	D	D	D	C	24	A	2
Quality of life	D	D	C	D	42	D	41
Resource efficiency 3/	A	A	A	A	4	A	6
Business vitality	D	F	F	4/ D	4/ 44	D	44
Competitiveness of existing businesses	C	D	D	D	4/ 39	D	42
Structural diversity 5/	C	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)
Entrepreneurial energy 6/	D	F	D	D	4/ 43	D	36
Development capacity	D	F	F	F	48	D	45
Human resources	D	C	C	C	31	C	30
Financial resources	D	F	D	F	48	D	41
Infrastructure resources	D	D	F	F	49	D	42
Amenity resources and natural capital	C	C	C	D	37	D	37
Innovation assets 7/	C	C	C	C	35	C	28

NA Not available.

1/ Previously shown as 2005. No 2005 report (which contained data for 2004) was available.

2/ Includes poverty rate; income distribution, income distribution change, and disparity between urban and rural areas.

3/ Includes per capita energy consumption, use of alternative energy (prior to 2007 called renewable energy), toxic release inventory, vehicle miles traveled, rate of recycled waste (prior to 2007 called recycling rate) and greenhouse gas emissions.

4/ Revised from previous *Data Book*.

5/ The subindex structural diversity was eliminated from the index business vitality after 2002.

6/ Includes new companies, change in new companies, job creation by start-up businesses (prior to 2006 called job growth due to new business), technology industry employment and initial public offerings.

7/ Includes Ph.D. scientists and engineers, graduate students in science and engineering, broadband access (which was added in 2007), households with computers (which was deleted in 2007), academic R & D (prior to 2006 called university R & D), federal R & D, private R & D, small business innovation research (SBIR) grants, royalties and licenses, patents issued, and business created via university R & D (prior to 2006 called university spin-outs).

Source: Corporation for Enterprise Development, *Development Report Card for the States* (annual) <<http://cfed.org/focus.m?parentid=34&siteid=2346&id=2346>> accessed January 19, 2007.

Table 15.19-- CHARACTERISTICS OF BUSINESS AND PROFESSIONAL FIRMS, BY COUNTY: 2007

Characteristic	State total 1/	Honolulu	Maui	Kauai	Hawaii
All businesses	50,332	35,732	5,732	2,651	6,217
Business type, total 2/	32,936	23,172	3,493	1,746	4,528
Corporation	26,259	18,761	2,890	1,369	3,242
Partnership	704	502	111	26	65
Proprietorship	5,973	3,909	492	351	1,221
Employees, total 3/	11,013	8,304	1,205	494	1,012
1 to 4	4,058	2,968	521	186	383
5 to 9	2,461	1,830	262	120	249
10 to 19	1,768	1,340	182	77	170
20 to 49	1,427	1,117	129	61	120
50 to 99	557	457	46	21	33
100 to 199	336	271	28	12	25
200 to 299	115	92	9	6	8
300 to 499	129	96	15	6	12
500 to 999	85	63	8	5	9
1,000 to 9,999	77	70	5	-	3
Annual sales volume, total 2/	8,293	6,331	874	350	739
Under \$500,000	4,159	3,109	438	179	433
\$500,000 to \$1,000,000	1,275	949	138	71	117
\$1 to \$5 million	1,609	1,264	179	63	103
\$5 to \$10 million	395	320	47	6	22
\$10 to \$25 million	322	261	27	9	25
Over \$25 million	533	428	45	22	39
Year established, total 3/	18,844	14,399	1,863	773	1,810
1820 to 1849	29	17	4	3	6
1850 to 1899	173	119	17	13	24
1900 to 1949	1,213	880	109	61	163
1950 to 1959	936	764	64	35	73
1960 to 1969	1,973	1,580	161	73	159
1970 to 1979	4,702	3,530	548	177	447
1980 to 1989	5,942	4,433	582	288	639
1990 to 1999	3,299	2,564	360	107	268
2000 and later	577	512	18	16	31

1/ Subcategory figures may not sum to the total.

2/ Selected professionals are not included. Distributions exclude non-responding firms and those for which item (typically sales volume) was not applicable. Subcategory figures may not sum to the total.

3/ Distributions exclude non-responding firms and those for which item (typically sales volume) was not applicable. Subcategory figures may not sum to the total.

Source: HBD Inc., *Hawaii Business Directory 2007* (2007), pages ix, xii and xiii; calculations by the Hawaii State Department of Business, Economic Development & Tourism.

**Table 15.20-- REGISTERED CORPORATIONS AND PARTNERSHIPS:
2004 TO 2007**

[Fiscal year ending June 30 unless otherwise specified. Excludes nonprofit corporations]

Subject	2004	2005	2006	2007
Domestic (Hawaii) corporations				
Formed	3,075	3,038	2,882	2,516
Dissolved or merged 1/	3,227	4,422	4,751	1,992
On record, June 30 2/	38,536	37,184	35,368	35,966
Foreign (non-Hawaii) corporations				
Qualified	1,231	1,453	1,245	1,362
Withdrawn, merged, or cancelled 1/	851	1,057	994	684
On record, June 30 2/	9,388	9,789	10,041	10,716
Partnerships				
Registered	628	618	678	571
Dissolved or cancelled 1/	847	1,080	1,077	508
On record, June 30 2/	6,593	6,118	5,705	5,763
Domestic (Hawaii) Limited Liability Companies				
Formed	5,299	6,269	6,761	7,155
Dissolved or merged 1/	908	1,602	2,381	1,675
On record, June 30 2/	17,191	21,881	26,282	31,800
Foreign (non-Hawaii) Limited Liability Companies				
Qualified	560	774	877	930
Withdrawn or merged 1/	126	204	269	203
On record, June 30 2/	2,055	2,621	3,232	3,961
Domestic (Hawaii) Limited Liability Partnerships				
Formed	41	61	74	94
Dissolved or merged 1/	25	32	38	33
On record, June 30 2/	204	233	268	329
Foreign (non-Hawaii) Limited Liability Partnerships				
Qualified	8	16	8	7
Withdrawn or cancelled 1/	3	3	3	2
On record, June 30 2/	28	41	46	51

1/ Annual fluctuations may partly reflect the sporadic purging of defunct firms from the registration files.

2/ Number on record may be inconsistent with data on components of change or conversion from another type of entity, reflecting inaccuracy in manual tabulation. A discrepancy does occur when a domestic corporation converts to a limited liability company because the statistic is reflected for the domestic corporation and included in the dissolved or merged statistic, but it is not reflected in the limited liability company's formed statistic. Domestic entities that are reinstated after being involuntarily dissolved, cancelled or terminated are also not reflected in the formed statistics.

Source: Hawaii State Department of Commerce and Consumer Affairs, Business Registration Div., records.

**Table 15.21-- CHARACTERISTICS OF CORPORATIONS, PARTNERSHIPS,
AND PROPRIETORSHIPS: 2002**

[Includes all active private-for-profit businesses in Hawaii except insurance underwriters who pay the insurance premium tax. Inactive businesses, defined as those with no income no income and no expenses other than those to maintain licenses and to file tax returns, were not included]

Subject	Total	Corpora- tions	Partner- ships	Proprie- torships
Number of businesses, by taxation district	128,119	24,598	7,090	96,431
1st (Oahu)	88,456	18,458	5,225	64,773
2nd (Maui, Molokai, Lanai)	16,019	2,638	816	12,565
3rd (Hawaii)	16,715	2,608	702	13,405
4th (Kauai, Niihau)	6,929	894	347	5,688
Businesses with \$1 million or more in business receipts	5,831	4,902	715	214
Business receipts (\$1,000)	64,907,431	54,915,442	6,979,980	3,012,009
Businesses with net profit	71,091	11,648	3,794	55,649
Amount of net profit (\$1,000)	3,961,638	2,298,851	884,949	777,838
Businesses with net loss	50,730	7,669	3,039	40,022
Amount of net loss (\$1,000)	4,206,775	3,082,445	849,494	274,836

Source: Hawaii State Department of Taxation, *Hawaii Income Patterns: Businesses 2002* (July 2006)
<<http://www.hawaii.gov/tax/pubs/02businc.pdf>> accessed August 13, 2007.

**Table 15.22-- ESTABLISHMENT AND EMPLOYMENT CHANGES
FROM ENTERPRISE BIRTHS, DEATHS, EXPANSIONS AND
CONTRACTIONS, BY EMPLOYMENT SIZE: 2004 TO 2005**

[An enterprise is a business organization consisting of one or more domestic establishments that were specified under common ownership or control. Based on 2002 NAICS]

Subject	Employment size of the enterprise 1/							
	Total	Less than 500 employees						500+
		Total < 500	1-4	5-9	10-19	20-99	100-499	
Establishments 2/								
Number (initial year) 3/	28,732	24,661	11,676	4,803	3,003	3,410	1,769	4,071
Numerical change	505	292	229	48	29	22	-36	213
Percent change	1.8	1.2	2.0	1.0	1.0	0.6	-2.0	5.2
Births 4/	2,965	2,503	1,790	350	167	131	65	462
Percent change due to births	10.3	10.1	15.3	7.3	5.6	3.8	3.7	11.3
Deaths 5/	2,460	2,211	1,561	302	138	109	101	249
Percent change due to deaths	-8.6	-9.0	-13.4	-6.3	-4.6	-3.2	-5.7	-6.1
Expansions	8,336	7,039	2,461	1,493	1,087	1,357	641	1,297
Contractions	7,528	6,262	1,513	1,653	1,239	1,355	502	1,266
Employment 6/								
Number (initial year) 3/	473,181	268,604	24,852	31,032	37,656	94,849	80,215	204,577
Numerical change	17,679	10,262	3,789	997	606	2,351	2,519	7,417
Percent change	3.7	3.8	15.2	3.2	1.6	2.5	3.1	3.6
Change due to births	29,316	16,146	3,215	2,256	2,167	4,366	4,142	13,170
Percent change due to births	6.2	6.0	12.9	7.3	5.8	4.6	5.2	6.4
Change due to deaths	-17,456	-12,345	-2,780	-1,855	-1,635	-3,102	-2,973	-5,111
Percent change due to deaths	-3.7	-4.6	-11.2	-6.0	-4.3	-3.3	-3.7	-2.5
Change due to expansions	44,441	31,788	5,242	3,917	4,077	10,097	8,455	12,653
Change due to contractions	-38,622	-25,327	-1,888	-3,321	-4,003	-9,010	-7,105	-13,295
Percent change due to expansions & births	15.6	17.8	34.0	19.9	16.6	15.2	15.7	12.6
Percent change due to contractions & deaths	-11.9	-14.0	-18.8	-16.7	-15.0	-12.8	-12.6	-9.0

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**Table 15.22-- ESTABLISHMENT AND EMPLOYMENT CHANGES
FROM ENTERPRISE BIRTHS, DEATHS, EXPANSIONS AND
CONTRACTIONS, BY EMPLOYMENT SIZE: 2004 TO 2005 -- Con.**

1/ For establishment deaths and continuing establishments, the enterprise size is determined by the employment of the controlling enterprise in the initial year. The enterprise size is determined by the employment of the controlling enterprise in the subsequent year for single-unit establishment births. For multiunit establishment births, the enterprise size is determined by the employment of the controlling enterprise in the initial year and by the employment of the controlling enterprise in the subsequent year if the enterprise does not exist in the initial year. Enterprise size designations are determined by the summed employment of all associated establishments.

2/ A single physical location where business is conducted or where services or industrial operations are performed.

3/ The designation for which state in the U.S. the data refers to is determined by the initial year data for establishment deaths and continuing establishments and by the subsequent year data for establishment births. For the purposes of the dynamic tabulations, an establishment is considered in existence in a given year if it has first quarter employment for that year.

4/ Establishments that have zero employment in the first quarter of the initial year and positive employment in the first quarter of the subsequent year.

5/ Establishments that have positive employment in the first quarter of the initial year and zero employment in the first quarter of the subsequent year.

6/ Full or part-time employees, including salaried officers and executives of corporations, who were on the payroll in the pay period including March 12. Included are employees on sick leave, holidays, and vacations; not included are proprietors and partners of unincorporated businesses.

Source: U.S. Census Bureau, 1989-2005 Business Information Tracking System <<http://www.census.gov/csd/susb/susbdyn.htm>> accessed July 1, 2008 and "Statistics of U.S. Businesses Explanation of Terms" <<http://www.census.gov/csd/susb/defterm.html>> accessed July 1, 2008.

Table 15.23-- TOP INDUSTRIES FOR THE STATE OF HAWAII: 2002

[Industries in which Hawaii was ranked number one among the 50 states and D.C. based on sales or receipt per capita. Includes only establishments with payroll. A few industries may not be shown where substantial data for other states has been withheld]

NAICS code	Description	Total sales or receipts (\$1,000)	Sales or receipts per capita
72111	Hotels (except casino hotels) and motels	3,212,231	2,604.69
448	Clothing and clothing accessories stores	1,506,061	1,221.21
7221	Full-service restaurants	1,185,561	961.33
4481	Clothing stores	945,447	766.63
7222	Limited-service eating places	869,160	704.77
722211	Limited-service restaurants	751,321	609.22
532	Rental and leasing services	705,671	572.20
5312	Offices of real estate agents and brokers	555,125	450.13
44814	Family clothing stores	520,967	422.43
5321	Automotive equipment rental and leasing	498,597	404.30
53211	Passenger car rental and leasing	478,241	387.79
4483	Jewelry, luggage, and leather goods stores	429,014	347.87
5313	Activities related to real estate	413,859	335.58
5615	Travel arrangement and reservation services	410,616	332.95
4532	Office supplies, stationery, and gift stores	348,898	282.91
44831	Jewelry stores	344,350	279.22
53131	Real estate property managers	328,014	265.98
44512	Convenience stores	299,309	242.70
531312	Nonresidential property managers	194,327	157.57
71391	Golf courses and country clubs	154,772	125.50
5322	Consumer goods rental	148,956	120.78
56152	Tour operators	128,995	104.60
44815	Clothing accessories stores	119,345	96.77
51213	Motion picture and video exhibition	96,148	77.96
44819	Other clothing stores	90,496	73.38
44832	Luggage and leather goods stores	84,664	68.65
4879	Scenic and sightseeing transportation, other	61,863	50.16
53222	Formal wear and costume rental	45,484	36.88
446191	Food (health) supplement stores	42,347	34.34
62133	Offices of mental health practitioners (exc. physicians)	42,227	34.24
311811	Retail bakeries	29,016	23.53
71213	Zoos and botanical gardens	27,701	22.46
532292	Recreational goods rental	27,333	22.16

Continued on next page.

Table 15.23-- TOP INDUSTRIES FOR THE STATE OF HAWAII: 2002 -- Con.

NAICS code	Description	Total sales or receipts (\$1,000)	Sales or receipts per capita
81222	Cemeteries and crematories	22,360	18.13
61162	Sports and recreation instruction	22,010	17.85
561613	Armored car services	19,981	16.20
315211	Men's and boys' cut and sew apparel contractors	12,092	9.80

Source: U.S. Census Bureau, 2002 Economic Census, Geographic Area Series and Subject Series reports "Industries in Which Hawaii Ranks First in Terms of Sales or Receipts Per Capita" <<http://www.census.gov/econ/census02/data/tops/TOPSTHI.HTM>> accessed June 26, 2008.

Table 15.24-- TOP INDUSTRIES, BY COUNTY: 2007

[Data averaged for 3rd quarter of 2006 through 2nd quarter of 2007. Ranking based on average quarterly employment and 3-digit NAICS codes. Largest employment is ranked 1. Includes persons 15 to 99 years of age in private firms only]

Rank	NAICS code	County and industry	Average quarterly employment	Average quarterly new hire employment	Average monthly earnings (\$)	New hire earnings (\$)
		State	500,931	46,383	3,194	2,159
1	722	Food services and drinking places	55,609	7,180	1,588	1,142
2	561	Administrative and support services	44,195	6,406	2,407	1,856
3	721	Accommodation	39,312	2,954	3,118	2,507
4	541	Professional, scientific, and				
4	541	technical services	24,080	1,904	4,999	3,722
5	621	Ambulatory health care services	22,491	1,657	4,233	2,562
6	238	Specialty trade contractors	18,284	1,705	4,417	3,301
7	622	Hospitals	14,963	1,383	4,339	3,416
8	611	Educational services	12,751	930	2,858	1,752
9	452	General merchandise stores	12,730	1,067	2,112	1,387
10	624	Social assistance	12,704	1,340	1,829	1,473
		Hawaii County	53,836	5,337	2,921	2,199
1	721	Accommodation	6,369	697	2,889	2,620
2	722	Food services and drinking places	5,466	727	1,578	1,137
3	561	Administrative and support services	2,934	414	2,338	1,810
4	621	Ambulatory health care services	2,594	179	3,641	2,450
5	238	Specialty trade contractors	2,436	287	3,934	3,111
6	236	Construction of buildings	2,216	327	4,991	4,052
7	445	Food and beverage stores	2,206	183	2,197	1,310
8	452	General merchandise stores	2,084	193	2,186	1,430
9	624	Social assistance	2,065	187	1,647	1,199
10	111	Crop production	1,780	115	1,945	1,544
		City & County of Honolulu	360,556	33,334	3,268	2,160
1	722	Food services and drinking places	39,138	5,019	1,542	1,091
2	561	Administrative and support services	33,806	5,044	2,374	1,838
3	541	Professional, scientific, &				
4	721	accommodation	20,755	1,627	5,154	3,822
4	721	Accommodation	17,443	1,322	2,991	2,315
5	621	Ambulatory health care services	16,998	1,287	4,263	2,511
6	622	Hospitals	13,807	1,332	4,357	3,411
7	238	Specialty trade contractors	12,978	1,134	4,594	3,426
8	611	Educational services	10,664	766	2,887	1,745
9	624	Social assistance	8,803	983	1,862	1,539
10	813	Religious, grantmaking, civic, profess., and similar organizations	8,771	615	2,442	1,701

Continued on next page.

Table 15.24-- TOP INDUSTRIES, BY COUNTY: 2007 -- Con.

Rank	NAICS code	County and industry	Average quarterly employment	Average quarterly new hire employment	Average monthly earnings (\$)	New hire earnings (\$)
		Kauai County	24,624	2,233	2,857	2,061
1	721	Accommodation	4,280	370	3,195	2,307
2	722	Food services and drinking places	3,131	387	1,490	1,075
3	561	Administrative and support services	2,863	296	2,901	2,029
4	713	Amusement, gambling, and recreation industries	766	50	1,946	1,288
5	238	Specialty trade contractors	758	67	3,542	2,834
6	621	Ambulatory health care services	708	49	4,933	3,497
7	236	Construction of buildings	686	81	4,264	3,696
8	445	Food and beverage stores	671	51	1,838	1,020
9	452	General merchandise stores	666	50	1,994	1,414
10	541	Professional, scientific, and technical services	585	67	3,987	3,879
		Maui County	61,914	5,480	3,119	2,135
1	721	Accommodation	11,220	565	3,421	2,807
2	722	Food services and drinking places	7,874	1,047	1,873	1,405
3	561	Administrative and support services	4,594	652	2,393	1,936
4	621	Ambulatory health care services	2,192	142	4,471	2,851
5	238	Specialty trade contractors	2,112	218	4,148	3,072
6	111	Crop production	2,014	95	3,755	2,749
7	448	Clothing and clothing accessories stores	1,698	202	2,138	1,444
8	236	Construction of buildings	1,693	190	4,614	3,715
9	813	Religious, grantmaking, civic, professional, and similar organizations	1,498	100	2,387	1,798
10	445	Food and beverage stores	1,486	121	2,084	1,289

Source: U.S. Census Bureau, Local Employment Dynamics, Industry Focus
 <http://lehd.did.census.gov/cgi-bin/broker?_SERVICE=industry_focus&_PROGRAM=pgm.top_report.sas&_report=no&_question=1+&_state=+&_entity=state&_Ind2=off&_Ind3=off&_output=1&_output=2&_top=10&_question=1&_table=no&_rankings=1&_sex=0&_agegroup=A00&_geog=>>
 accessed July 6, 2008.

Table 15.25-- LARGEST PUBLIC AND PRIVATE COMPANIES: 2007

[Ranking based on sales in 2006. Data may include sales and employment on the Mainland or abroad]

Rank in sales	Company	Year founded	Sales (million dollars)	Employees
1	BancWest Corp.	1/ 1858/1974	4,235.0	12,871
2	Hawaiian Electric Industries Inc.	1/ 1891/1983	2,460.9	3,447
3	Hawaii Medical Service Assn. (HMSA)	1938	2,169.0	1,724
4	Alexander & Baldwin Inc.	1/ 1870/1900	1,610.0	2,074
5	University of Hawaii System	1907	1,173.0	8,015
6	Kamehameha Schools	1884	1,029.5	1,862
7	Hawaiian Airlines Inc.	1929	888.0	3,587
8	Kaiser Permanente Hawaii 2/	1958	862.6	4,017
9	Bank of Hawaii Corp.	1897	788.8	2,586
10	NCL America	2003	706.6	4,461

1/ The first year is the founding date of the original company and the second year is when it became a holding company, was sold, or legally changed its name or year of incorporation.

2/ Previously ranked as Kaiser Permanente.

Source: *Hawaii Business*, "Hawaii Business Top 250 Companies in Hawaii" (August 2007), p. 72.

**Table 15.26-- NET INCOME OR LOSS AND TOTAL REVENUES OF
SELECTED COMPANIES: 2005 AND 2006**

[Based on 2006 ranking of net income for reporting companies]

Company	Net income or loss (\$1,000)		Sales (million dollars)	
	2005	2006	2005	2006
Largest net incomes 1/				
BancWest Corp.	590,413	639,300	3,038.9	4,235.0
Bank of Hawaii Corp.	181,561	180,359	715.8	788.8
Alexander & Baldwin Inc.	126,000	122,500	1,670.0	1,610.0
Hawaiian Electric Industries Inc.	126,689	108,001	2,215.6	2,460.9
CPF Inc.	72,459	79,180	304.0	364.0
Island Insurance Co. Ltd.	17,000	29,000	131.8	137.2
First Insurance Co. of Hawaii Ltd.	20,655	25,054	199.4	209.3
Largest net losses				
Hawaiian Airlines Inc.	-2,706	-41	825.5	888.0

1/ For the largest net incomes, companies that had a net annual income of \$20 million or more in 2006.

Source: *Hawaii Business*, "Hawaii Business Top 250 Companies in Hawaii" (August 2007), p. 125.

**Table 15.27-- NONEMPLOYER STATISTICS, FOR HAWAII
AND THE UNITED STATES: 1997 TO 2006**

[Data refer to businesses that have no paid employees and are subject to federal income tax. From 1997 to 2001, data were tabulated based on the 1997 North American Industry Classification System (NAICS). Starting in 2002, data were tabulated based on the 2002 NAICS codes]

Year	Hawaii		United States	
	Number of firms 1/	Receipts 2/ (\$1,000)	Number of firms 1/	Receipts 2/ (\$1,000)
1997	70,203	2,350,383	15,439,609	586,315,756
1998	71,039	2,560,133	15,708,727	643,720,460
1999	72,610	2,664,258	16,152,604	667,219,733
2000	73,810	2,835,688	16,529,955	709,378,836
2001	74,969	2,901,845	16,979,498	729,922,063
2002	76,398	3,055,384	17,646,062	770,032,328
2003	80,718	3,407,971	18,649,114	829,819,228
2004	84,331	3,694,870	19,523,741	887,001,820
2005	87,717	4,026,320	20,392,068	951,206,297
2006	90,353	4,194,469	20,768,555	970,384,137

1/ Data refer to each distinct business income tax return filed by a nonemployer business.

2/ Includes gross receipts, sales, commissions and income received from trades and businesses, as reported on annual business income tax returns. Business income consists of all payments received for services rendered by nonemployer businesses, such as payments received as independent agents and contractors.

Source: U.S. Census Bureau, 1997 Economic Census *Nonemployer Statistics*, *Nonemployer Statistics* for 1998 through 2001 (annual), 2002 Economic Census, *Nonemployer Statistics* <<http://www.census.gov/prod/www/abs/nonemp.html>> accessed September 30, 2005, *Nonemployer Statistics* (annual) <<http://www.census.gov/epcd/nonemployer/2006/hi/HI000.HTM>> and <<http://www.census.gov/epcd/nonemployer/2006/us/US000.HTM>> accessed July 31, 2008.

**Table 15.28-- CHARACTERISTICS OF NONEMPLOYER
BUSINESSES, BY MAJOR GROUP: 2006**

[Data refer to businesses that have no paid employees and are subject to federal income tax.
Statistics based on the 2002 North American Industry Classification System (NAICS)]

2002 NAICS code	Major group 1/	Number of firms 2/	Receipts 3/ (\$1,000)
	Total	90,353	4,194,469
11	Forestry, fishing & hunting and agricultural support services 4/	1,628	63,436
21	Mining	19	1,282
22	Utilities	62	2,176
23	Construction	7,344	563,754
236	Construction of buildings	2,165	205,464
238	Specialty trade contractors	5,051	346,745
31-33	Manufacturing	1,988	88,040
311	Food manufacturing	200	10,036
315	Apparel manufacturing	419	10,121
321	Wood product manufacturing	200	10,918
42	Wholesale trade	2,493	182,909
44-45	Retail trade	9,157	439,513
445	Food and beverage stores	444	45,689
448	Clothing and clothing accessories stores	850	70,035
454	Nonstore retailers 5/	4,535	105,143
48-49	Transportation and warehousing 6/	2,516	94,662
485	Transit and ground passenger transportation	1,646	42,920
51	Information	1,140	45,324
52	Finance and insurance	2,984	207,736
524	Insurance carriers and related activities	1,630	89,548
53	Real estate and rental and leasing	11,696	860,993
531	Real estate	11,310	833,411
54	Professional, scientific and technical services	13,263	540,695
56	Administrative and support and waste management and remediation services	6,549	176,185
61	Educational services	1,872	31,012
62	Health care and social assistance	6,633	272,508
621	Ambulatory health care services	4,134	211,819
71	Arts, entertainment and recreation	5,763	149,322
711	Performing arts, spectator sports, and related industries	4,975	102,883
72	Accommodation and food services	1,426	82,650
81	Other services (except public administration)	13,820	392,272
812	Personal and laundry services	9,409	235,801

Continued on next page.

**Table 15.28-- CHARACTERISTICS OF NONEMPLOYER
BUSINESSES, BY MAJOR GROUP: 2006 -- Con.**

1/ Major groups include other subgroups not shown separately in this table.

2/ Data refer to each distinct business income tax return filed by a nonemployer business.

3/ Includes gross receipts, sales, commissions and income received from trades and businesses, as reported on annual business income tax returns. Business income consists of all payments received for services rendered by nonemployer businesses, such as payments received as independent agents and contractors.

4/ Does not include crop and animal production.

5/ Includes electronic shopping and mail-order houses, vending machine operators and direct selling establishments.

6/ Data do not include large certificated passenger carriers that report to the Office of Airline Information, U.S. Department of Transportation. Railroad transportation and U.S. Postal Service are out of scope.

Source: U.S. Census Bureau, *Nonemployer Statistics: 2006*

<<http://www.census.gov/epcd/nonemployer/2006/hi/HI000.HTM>> accessed July 31, 2008.

Table 15.29-- SELECTED MINORITY-OWNED BUSINESS ENTERPRISES: 2002

[Fifty-one percent or more of the stock or equity in the business must be held by minorities to be included as a minority-owned business. Details may not total because a Hispanic or Latino firm may be of any race. Moreover, each owner had the option of selecting more than one race and therefore is included in each race selected]

Characteristics	All firms (whether or not owned by minorities)	Firms owned by selected minorities 1/		
		Asian- owned	Native Hawaiian- and Other Pacific Islander-owned	Hispanic- owned 2/
All firms:				
Number	99,224	44,969	8,359	3,095
Sales and receipts (\$1,000)	66,500,138	12,587,869	1,436,233	482,647
Firms with paid employees:				
Number	23,517	10,329	1,002	482
Sales and receipts (\$1,000)	63,454,894	11,251,449	1,256,938	415,895
Employees	425,043	92,218	9,935	3,655
Annual payroll (\$1,000)	12,502,639	2,417,758	251,142	98,092

1/ Race was based on self-identification and each owner could select more than one racial group. Owners selecting white race alone (Caucasians), although only 24.3 percent of general population of Hawaii in 2000, were treated as a non-minority group for census purposes.

2/ Persons of Hispanic origin may be members of any race.

Source: U.S. Census Bureau, 2002 Economic Census, Survey of Business Owners, Company Statistics Series, *Asian-Owned Firms: 2002*, SB02-00CS-ASIAN (May 2006), table 2 and 14; *Native Hawaiian- and Other Pacific Islander-Owned Firms: 2002*, SB02-00CS-NHPI (June 2006), table 2; *Hispanic-Owned Firms: 2002*, table 2 <<http://www.census.gov/csd/sbo/>> accessed June 30, 2006.

**Table 15.30-- ASIAN-OWNED BUSINESSES FOR
HAWAII AND THE UNITED STATES: 2002**

[Details may not add to total because each owner had the option of selecting more than one race and therefore is included in each race selected]

Characteristics	All firms		Firms with paid employees			
	Number	Sales and receipts (\$1,000)	Number	Sales and receipts (\$1,000)	Employees	Annual payroll (\$1,000)
Hawaii	44,969	12,587,869	10,329	11,251,449	92,218	2,417,758
Asian Indian	542	234,634	(1/)	(1/)	(1/)	(1/)
Chinese	10,911	2,941,293	2,554	2,525,494	23,231	570,854
Filipino	9,145	639,656	830	473,247	4,975	138,284
Japanese	19,850	7,405,836	5,456	6,822,212	49,635	1,471,227
Korean	3,660	1,022,522	944	900,248	6,273	146,389
Vietnamese	1,942	193,887	313	148,992	1,630	20,786
Other Asian	708	111,357	(1/)	(1/)	(1/)	(1/)
United States	1,104,189	326,352,983	319,295	290,805,663	2,212,813	55,991,382
Asian Indian	231,179	89,022,573	83,522	80,786,633	615,549	17,655,262
Chinese	290,197	106,269,540	90,179	96,771,671	656,565	15,472,533
Filipino	128,223	14,614,862	20,149	11,306,707	133,933	3,642,822
Japanese	86,863	30,622,830	22,166	27,854,820	205,423	5,780,834
Korean	158,031	46,947,937	57,078	41,279,844	320,522	6,699,091
Vietnamese	147,081	15,651,008	25,636	11,671,482	127,785	2,816,459
Other Asian	71,439	20,315,711	21,443	18,353,035	138,634	3,239,646

1/ Estimates are suppressed when publication standards are not met, such as, the firm count is less than 3, or the relative standard error of the sales and receipts is 50 percent or more.

Source: U.S. Census Bureau, *2002 Economic Census, Survey of Business Owners, Company Statistics Series, Asian-Owned Firms: 2002*, SB02-00CS-ASIAN (May 2006), table 3
<<http://www.census.gov/prod/ec02/sb0200csasian.pdf>> accessed June 9, 2006.

Table 15.31-- NATIVE HAWAIIAN- AND OTHER PACIFIC ISLANDER-OWNED BUSINESSES FOR HAWAII AND THE UNITED STATES: 2002

Characteristics	All firms		Firms with paid employees			
	Number	Sales and receipts (\$1,000)	Number	Sales and receipts (\$1,000)	Employees	Annual payroll (\$1,000)
Hawaii						
Total Native Hawaiian- and Other Pacific Islander	8,359	1,436,233	1,002	1,256,938	9,935	251,142
Native Hawaiian	7,580	1,363,827	889	1,200,861	9,063	232,491
Samoaan	226	23,565	31	21,283	431	8,147
Guamanian or Chamorro	(1/)	(1/)	(1/)	(1/)	(1/)	(1/)
Other Pacific Islander	410	45,266	(1/)	(1/)	(1/)	(1/)
United States						
Total Native Hawaiian- and Other Pacific Islander	28,948	4,279,591	3,693	3,502,157	29,319	826,217
Native Hawaiian	16,776	2,844,232	2,180	2,458,465	19,891	582,098
Samoaan	2,204	299,149	318	249,214	1,963	52,638
Guamanian or Chamorro	3,797	676,473	(1/)	(1/)	(1/)	(1/)
Other Pacific Islander	6,324	410,316	730	281,993	3,678	71,115

1/ Estimates are suppressed when publication standards are not met, such as, the firm count is less than 3, or the relative standard error of the sales and receipts is 50 percent or more.

Source: U.S. Census Bureau, 2002 Economic Census, Survey of Business Owners, Company Statistics Series, *Native Hawaiian- and Other Pacific Islander-Owned Firms: 2002*, SB02-00CS-NHPI (June 2006), table 3 <<http://www.census.gov/prod/ec02/sb0200csnhpi.pdf>> accessed June 28, 2006.

**Table 15.32-- WOMEN-OWNED BUSINESSES FOR
HAWAII AND THE UNITED STATES: 2002**

[Male/female ownership of a business was based on the gender of the person(s) owning the majority interest in the business. Businesses equally male-/female-owned were tabulated and published as a separate entity]

Subject	Total 1/	Women-owned firms 2/	Percent women-owned
Hawaii			
All firms:			
Number	99,224	29,897	30.1
Sales and receipts (\$1,000)	66,500,138	4,562,205	6.9
Firms with paid employees:			
Number	23,517	4,544	19.3
Sales and receipts (\$1,000)	63,454,894	3,913,035	6.2
Employees	425,043	38,569	9.1
Annual payroll (\$1,000)	12,502,639	810,868	6.5
United States			
All firms:			
Number	22,974,685	6,489,483	28.2
Sales and receipts (\$1,000)	22,627,167,224	940,774,986	4.2
Firms with paid employees:			
Number	5,524,813	916,768	16.6
Sales and receipts (\$1,000)	21,859,757,616	804,097,284	3.7
Employees	110,786,416	7,146,229	6.5
Annual payroll (\$1,000)	3,813,488,135	173,709,355	4.6

1/ Based on the 2002 Economic Census. All firms whether or not they are owned by women.

2/ Based on the 2002 Survey of Business Owners.

Source: U.S. Census Bureau, *2002 Economic Census, Survey of Business Owners, Company Statistics Series, Women-Owned Firms: 2002*, SB02-00CS-WMN (January 2006), table 12

<<http://www.census.gov/prod/ec02/sb0200cswmn.pdf>> accessed June 9, 2006; calculations by the Hawaii State Department of Business, Economic Development & Tourism.

Table 15.33-- BUSINESS INQUIRIES AND COMPLAINTS THROUGH THE BETTER BUSINESS BUREAU, BY TYPE OF INDUSTRY: 2007

Type of industry 1/	Number of inquiries	Type of industry 1/	Number of Complaints	Average settlement dollar value per consumer complaint
Wedding consultants	7,434	Telephone companies	125	235.73
Travel agencies & bureaus	5,663	Auto dealers-new cars 2/	108	44,260.75
Roofing contractors	3,089	Travel agencies & bureaus	91	1,152.47
Mortgages	2,898	Airlines	67	740.52
Real estate	2,572	Video tapes & discs sales & rentals	40	48.64
Auto dealers-new cars	2,421	Restaurants	36	349.26
Pest control services	2,375	Cellular telephone service	34	425.18
Plumbing contractors	2,265	Hotels	33	1,165.48
Tours-operators & promoters	2,094	Toys-retail	30	98.84
Work-at-home companies	1,937	Jewelers-retail	29	1,384.07
Contractors-general	1,859	Furniture-retail	27	1,996.65
Construction & remodel svcs.	1,699	Auto renting & leasing	26	1,598.78
Furniture-retail	1,659	Photographers-portrait	23	610.15
Movers	1,631	Towing-automotive	21	525.22
Hotels	1,530	Plumbing contractors	20	699.46
Modeling & talent agencies	1,494	Publishers-directory & guide	20	881.58
Real estate management	1,492	Internet shopping services	20	465.68
Auto body repair & painting	1,459	Auto body repair & painting	19	2,925.63
Insurance services	1,429	Parking facilities	19	1,642.20
Real estate services	1,364	Banks	18	768.08
Timeshare companies	1,195	Wedding consultants	16	1,377.75
Vacation rentals	1,179	Movers	16	2,757.60
Electric contractors	1,169	Auto dealers-used cars	15	9,615.64
Sightseeing tours	1,158	General merchandise-retail	15	124.38
Auto repair & service	1,110	Pest control services	15	527.30

1/ Industries listed are those with the highest number of inquiries or complaints.

2/ Includes new car repair issues.

Source: Better Business Bureau of Hawaii, records.