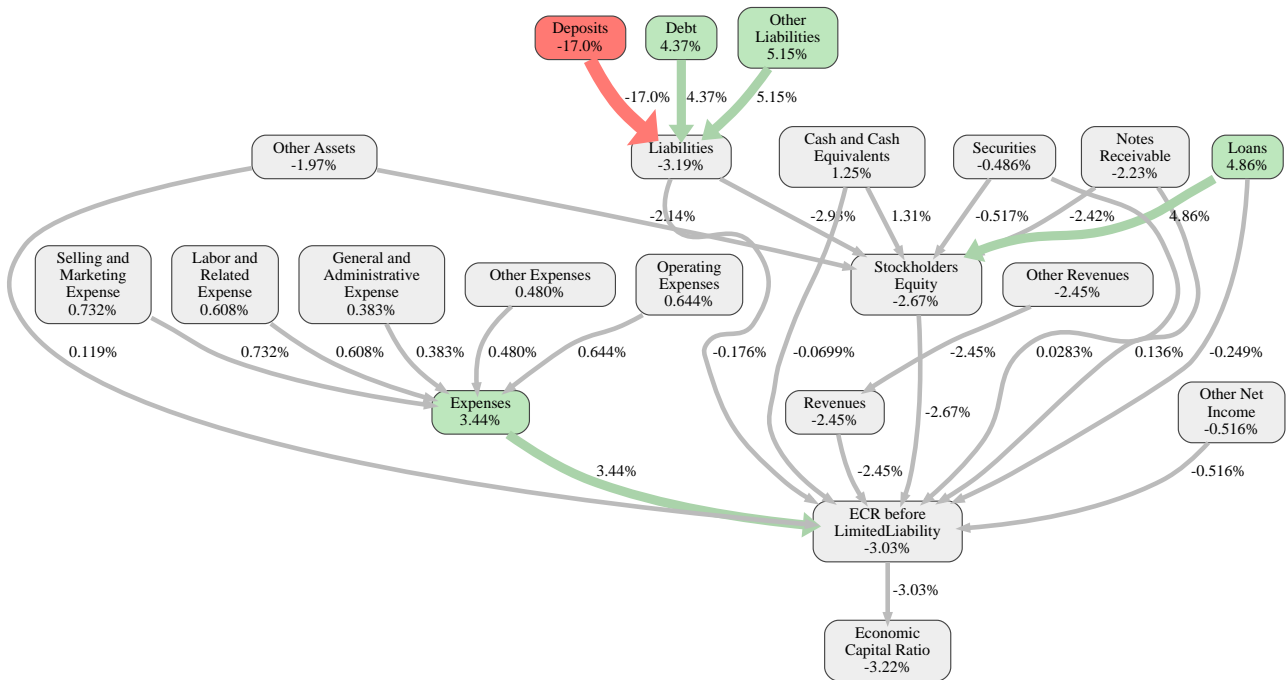




SAVINGS & CREDIT 2020

Bankguam Holding Co
Rank 81 of 95

Bank of Guam





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The relative strengths and weaknesses of Bankguam Holding Co are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Bankguam Holding Co compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 5.2% points. The greatest weakness of Bankguam Holding Co is the variable Deposits, reducing the Economic Capital Ratio by 17% points.

The company's Economic Capital Ratio, given in the ranking table, is 13%, being 3.2% points below the market average of 17%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Cash and Cash Equivalents	132,116	Assets	1,953,062
Debt	0	Liabilities	1,788,819
Deposits	1,729,906	Expenses	5,601
Depreciation and Amortization	0	Revenues	0
General and Administrative Expense	0	Stockholders Equity	164,243
Interest Expense	0	Net Income	16,151
Interest Payable	118	Comprehensive Net Income	19,592
Labor and Related Expense	0	BaseVar	1,886,338
Loans	1,275,272	ECR before LimitedLiability	5.4%
Notes Receivable	0	Economic Capital Ratio	13%
Occupancy	0		
Operating Expenses	0		
Other Assets	545,674		
Other Compr. Net Income	3,441		
Other Expenses	5,601		
Other Liabilities	58,795		
Other Net Income	21,752		
Other Revenues	0		
Professional Fees	0		
Securities	0		
Selling and Marketing Expense	0		