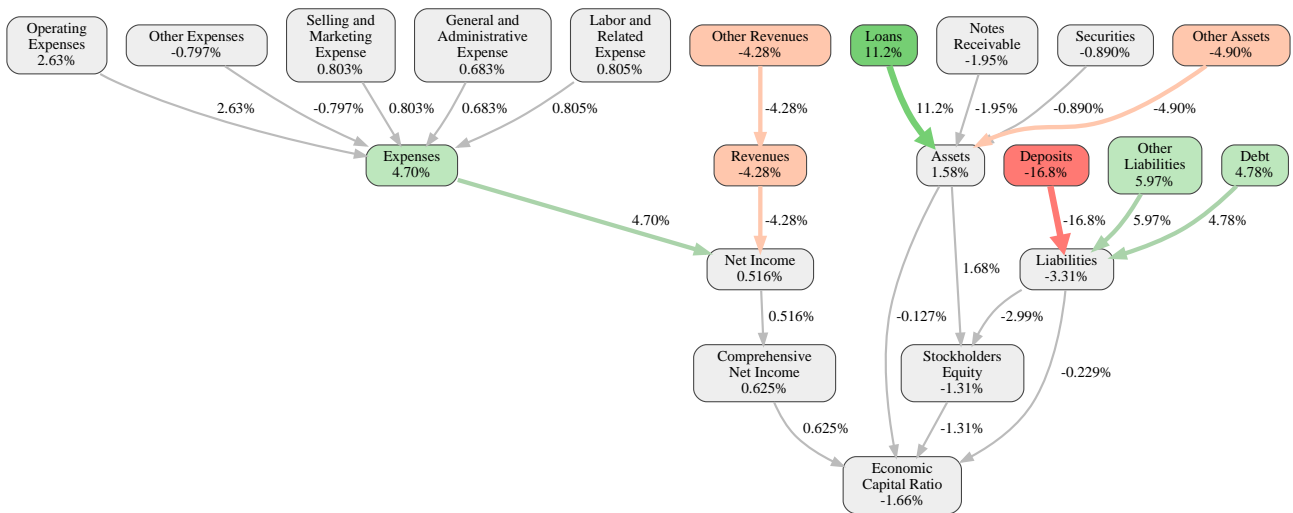




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Territorial Bancorp Inc.
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RealRate

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The relative strengths and weaknesses of Territorial Bancorp Inc. 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 Territorial Bancorp Inc. compared to the market average is the variable Loans, increasing the Economic Capital Ratio by 11% points. The greatest weakness of Territorial Bancorp Inc. is the variable Deposits, reducing the Economic Capital Ratio by 17% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.4%, being 1.7% points below the market average of 9.1%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	61,273
Debt	0
Deposits	1,493,200
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	1,335,987
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	480,302
Other Compr. Net Income	-80
Other Expenses	10,787
Other Liabilities	154,576
Other Net Income	27,134
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	1,877,562
Liabilities	1,647,776
Expenses	10,787
Revenues	0
Stockholders Equity	229,786
Net Income	16,347
Comprehensive Net Income	16,267
Economic Capital Ratio	7.4%