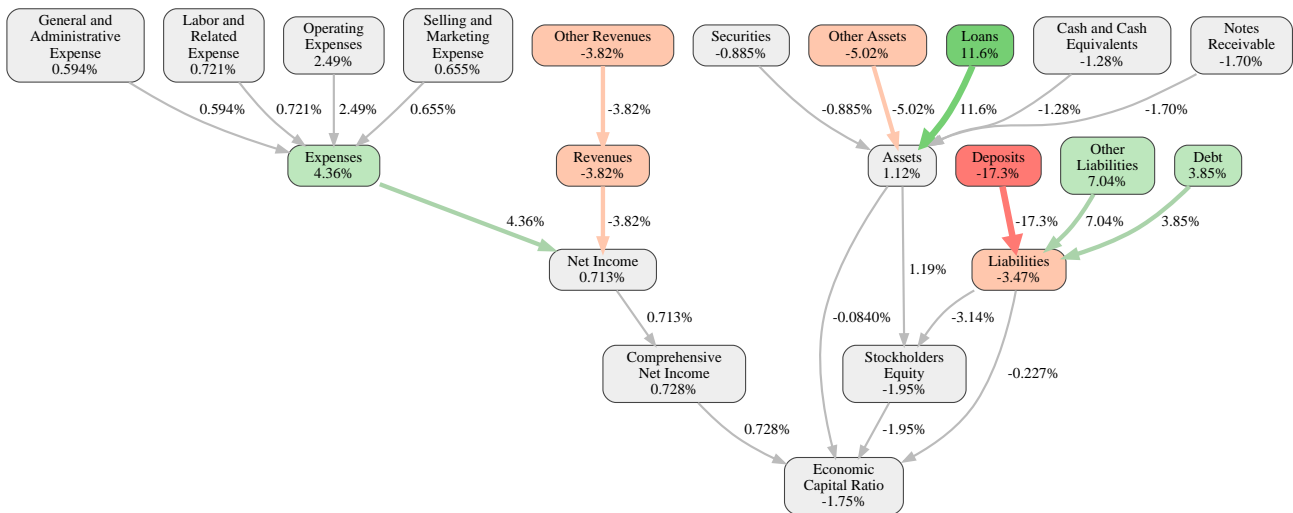




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Territorial Bancorp Inc.
Rank 56 of 108





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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 12% 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 7.0%, being 1.8% points below the market average of 8.7%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	32,089
Debt	0
Deposits	1,597,295
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	1,488,971
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	482,786
Other Compr. Net Income	-378
Other Expenses	11,102
Other Liabilities	171,697
Other Net Income	26,064
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	2,003,846
Liabilities	1,768,992
Expenses	11,102
Revenues	0
Stockholders Equity	234,854
Net Income	14,962
Comprehensive Net Income	14,584
Economic Capital Ratio	7.0%