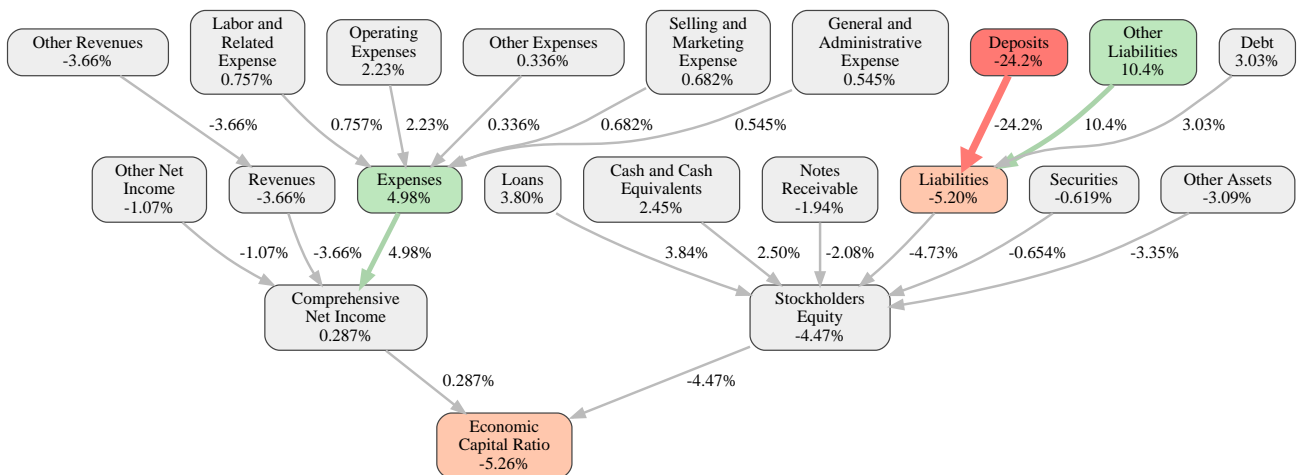




# SAVINGS & CREDIT 2019

BankGuam Holding Co  
Rank 92 of 103

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 10% points. The greatest weakness of BankGuam Holding Co is the variable Deposits, reducing the Economic Capital Ratio by 24% points.

The company's Economic Capital Ratio, given in the ranking table, is 4.7%, being 5.3% points below the market average of 10.0%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	155,495
Debt	0
Deposits	1,728,823
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	137
Labor and Related Expense	0
Loans	1,212,141
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	524,066
Other Compr. Net Income	-1,081
Other Expenses	2,913
Other Liabilities	14,447
Other Net Income	15,752
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	1,891,702
Liabilities	1,743,407
Expenses	2,913
Revenues	0
Stockholders Equity	148,295
Net Income	12,839
Comprehensive Net Income	11,758
Economic Capital Ratio	4.7%