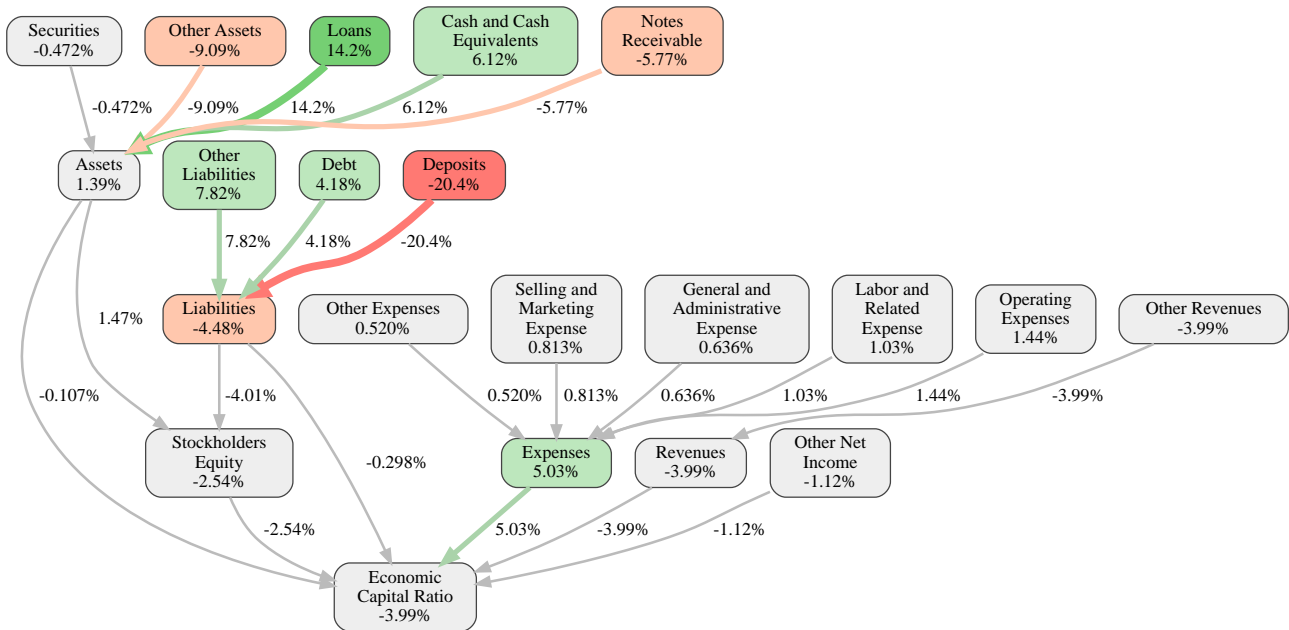




# SAVINGS & CREDIT 2021

Territorial Bancorp Inc.  
Rank 41 of 90





RealRate

# SAVINGS & CREDIT 2021

Territorial Bancorp Inc.  
Rank 41 of 90



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 14% points. The greatest weakness of Territorial Bancorp Inc. is the variable Deposits, reducing the Economic Capital Ratio by 20% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.1%, being 4.0% points below the market average of 11%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	363,543
Debt	0
Deposits	1,659,800
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	1,406,995
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	340,261
Other Compr. Net Income	-1,023
Other Expenses	6,715
Other Liabilities	202,291
Other Net Income	25,320
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	2,110,799
Liabilities	1,862,091
Expenses	6,715
Revenues	0
Stockholders Equity	248,708
Net Income	18,605
Comprehensive Net Income	17,582
Economic Capital Ratio	7.1%