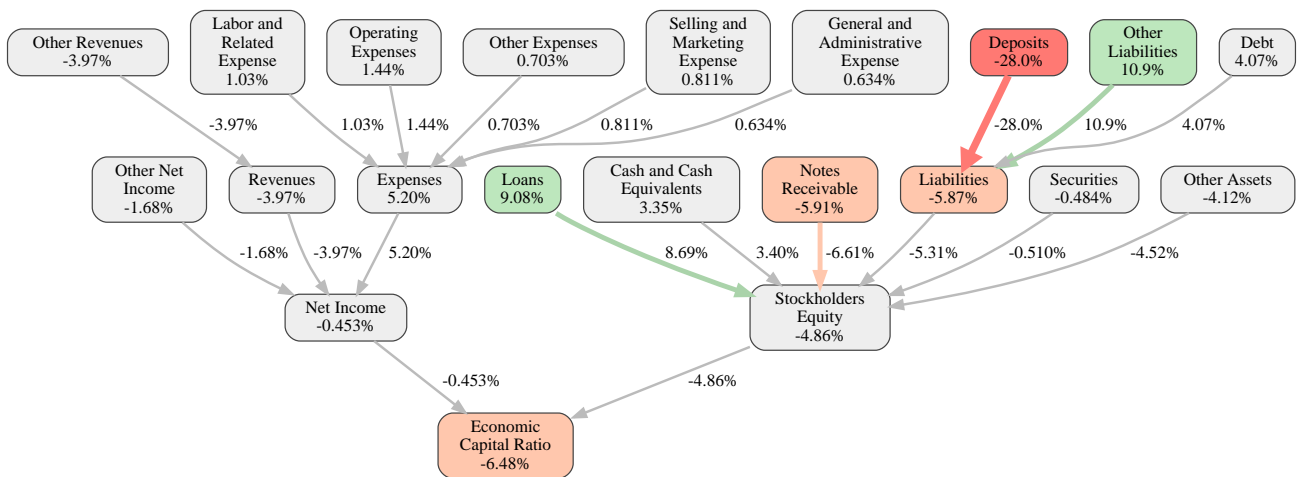




SAVINGS & CREDIT 2021

BankGuam Holding Co
Rank 76 of 90

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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 11% points. The greatest weakness of BankGuam Holding Co is the variable Deposits, reducing the Economic Capital Ratio by 28% points.

The company's Economic Capital Ratio, given in the ranking table, is 4.7%, being 6.5% points below the market average of 11%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	287,778
Debt	0
Deposits	2,118,844
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	77
Labor and Related Expense	0
Loans	1,392,722
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	671,861
Other Compr. Net Income	4,438
Other Expenses	3,464
Other Liabilities	56,384
Other Net Income	15,956
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	2,352,361
Liabilities	2,175,305
Expenses	3,464
Revenues	0
Stockholders Equity	177,056
Net Income	12,492
Comprehensive Net Income	16,930
Economic Capital Ratio	4.7%