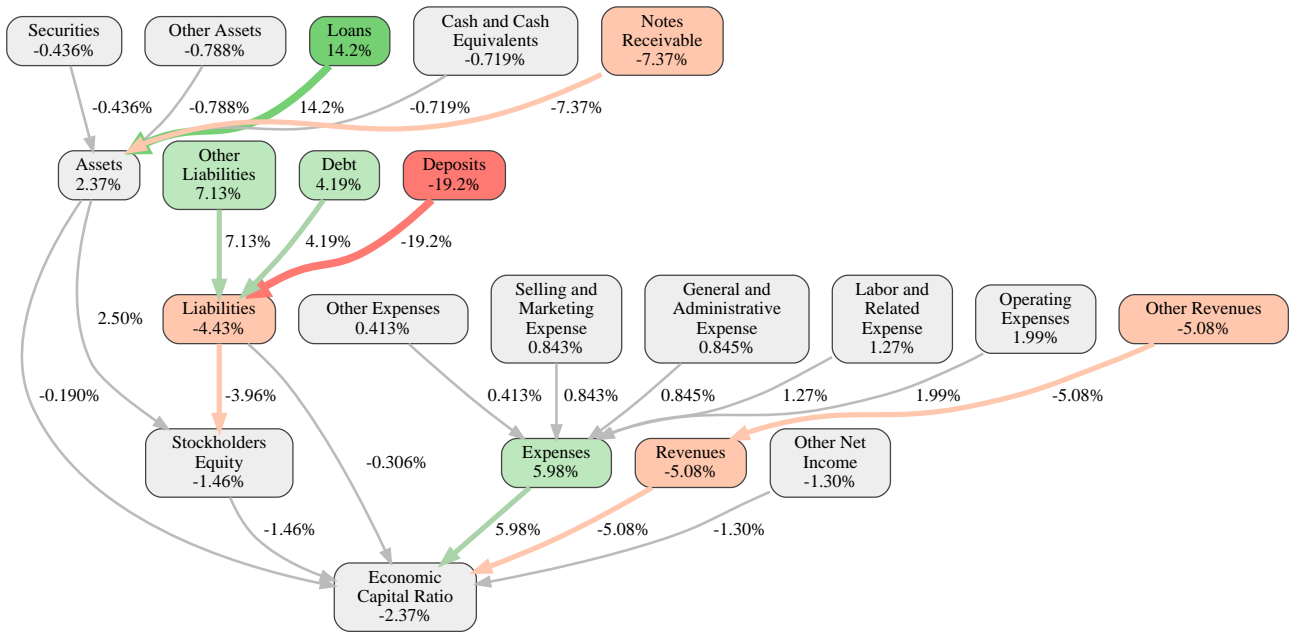




SAVINGS & CREDIT 2022

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 14% points. The greatest weakness of Territorial Bancorp Inc. is the variable Deposits, reducing the Economic Capital Ratio by 19% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.4%, being 2.4% points below the market average of 9.8%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	99,859
Debt	0
Deposits	1,681,828
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	1,302,824
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	727,919
Other Compr. Net Income	3,167
Other Expenses	6,373
Other Liabilities	192,452
Other Net Income	23,803
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	2,130,602
Liabilities	1,874,280
Expenses	6,373
Revenues	0
Stockholders Equity	256,322
Net Income	17,430
Comprehensive Net Income	20,597
Economic Capital Ratio	7.4%