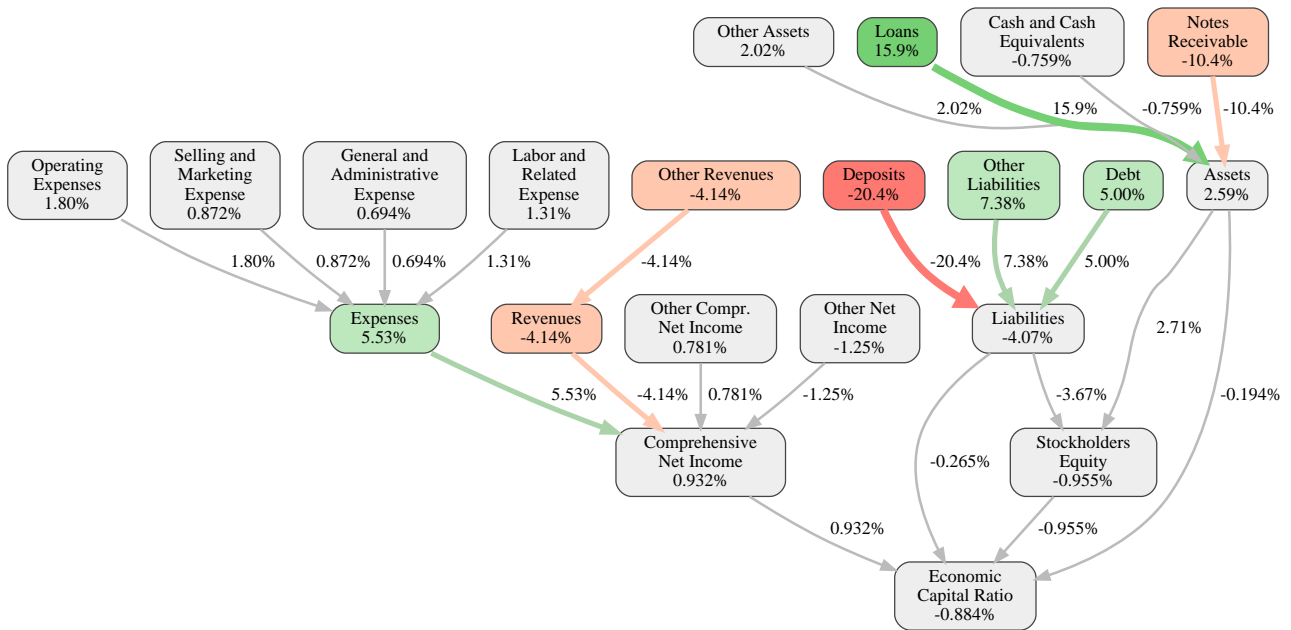




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Territorial Bancorp Inc.
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The relative strengths and weaknesses of Territorial Bancorp Inc. are analyzed with respect to the market average, including all of its competitors. We analyzed all variables 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 16% 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 7.0%, being 0.88% points below the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	40,553
Debt	0
Deposits	1,716,152
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	1,294,764
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	834,275
Other Compr. Net Income	-2,220
Other Expenses	5,318
Other Liabilities	196,890
Other Net Income	21,474
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	2,169,592
Liabilities	1,913,042
Expenses	5,318
Revenues	0
Stockholders Equity	256,550
Net Income	16,156
Comprehensive Net Income	13,936
Economic Capital Ratio	7.0%