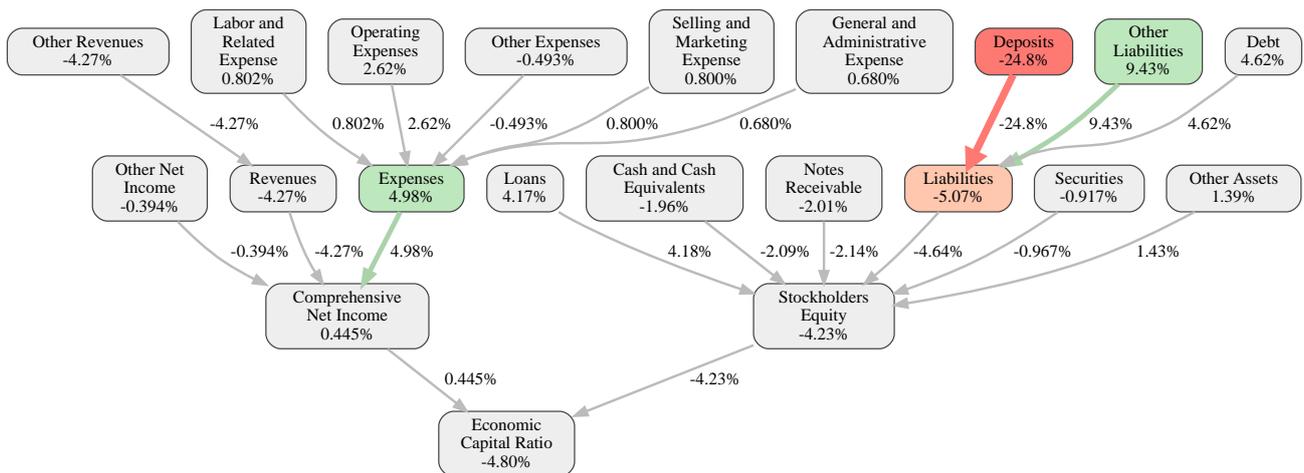




# SAVINGS & CREDIT 2017

BankGuam Holding Co  
Rank 86 of 93

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 9.4% points. The greatest weakness of BankGuam Holding Co is the variable Deposits, reducing the Economic Capital Ratio by 25% points.

The company's Economic Capital Ratio, given in the ranking table, is 4.3%, being 4.8% points below the market average of 9.1%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	400
Debt	0
Deposits	1,778,670
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	122
Labor and Related Expense	0
Loans	1,158,045
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	763,107
Other Compr. Net Income	211
Other Expenses	5,716
Other Liabilities	10,558
Other Net Income	19,269
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	1,921,552
Liabilities	1,789,350
Expenses	5,716
Revenues	0
Stockholders Equity	132,202
Net Income	13,553
Comprehensive Net Income	13,764
Economic Capital Ratio	4.3%