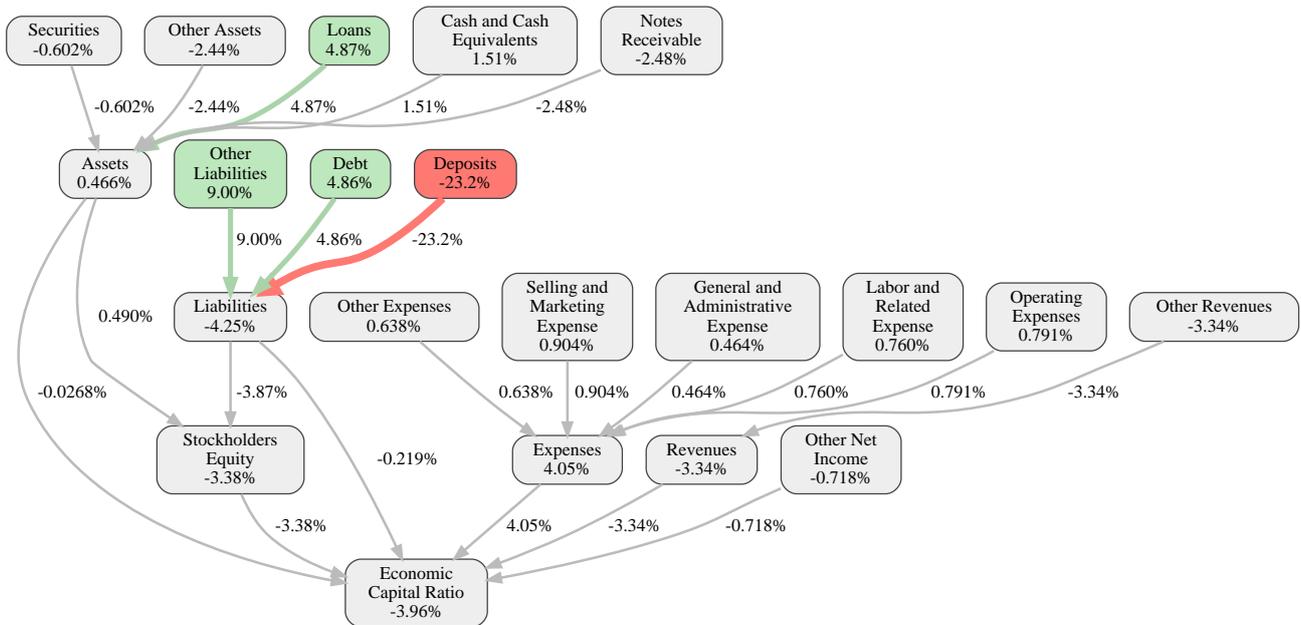




# SAVINGS & CREDIT 2020

BankGuam Holding Co  
Rank 82 of 96

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 9.0% points. The greatest weakness of BankGuam Holding Co is the variable Deposits, reducing the Economic Capital Ratio by 23% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.4%, being 4.0% points below the market average of 9.4%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	132,116
Debt	0
Deposits	1,729,906
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	118
Labor and Related Expense	0
Loans	1,275,272
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	545,674
Other Compr. Net Income	3,441
Other Expenses	5,601
Other Liabilities	58,795
Other Net Income	21,752
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	1,953,062
Liabilities	1,788,819
Expenses	5,601
Revenues	0
Stockholders Equity	164,243
Net Income	16,151
Comprehensive Net Income	19,592
Economic Capital Ratio	5.4%