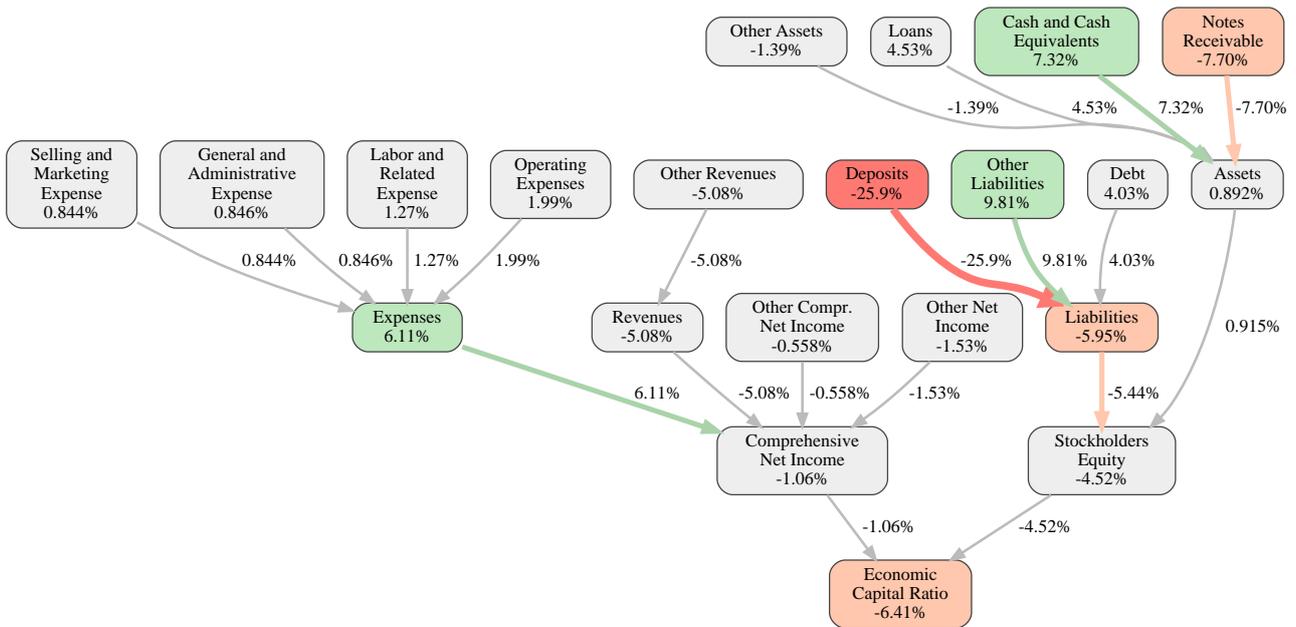




SAVINGS & CREDIT 2022

BankGuam Holding Co
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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 9.8% points. The greatest weakness of BankGuam Holding Co is the variable Deposits, reducing the Economic Capital Ratio by 26% points.

The company's Economic Capital Ratio, given in the ranking table, is 3.4%, being 6.4% points below the market average of 9.8%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	557,553
Debt	0
Deposits	2,533,231
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	46
Labor and Related Expense	0
Loans	1,283,690
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	950,345
Other Compr. Net Income	-19,832
Other Expenses	5,095
Other Liabilities	77,562
Other Net Income	26,094
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	2,791,588
Liabilities	2,610,839
Expenses	5,095
Revenues	0
Stockholders Equity	180,749
Net Income	20,999
Comprehensive Net Income	1,167
Economic Capital Ratio	3.4%