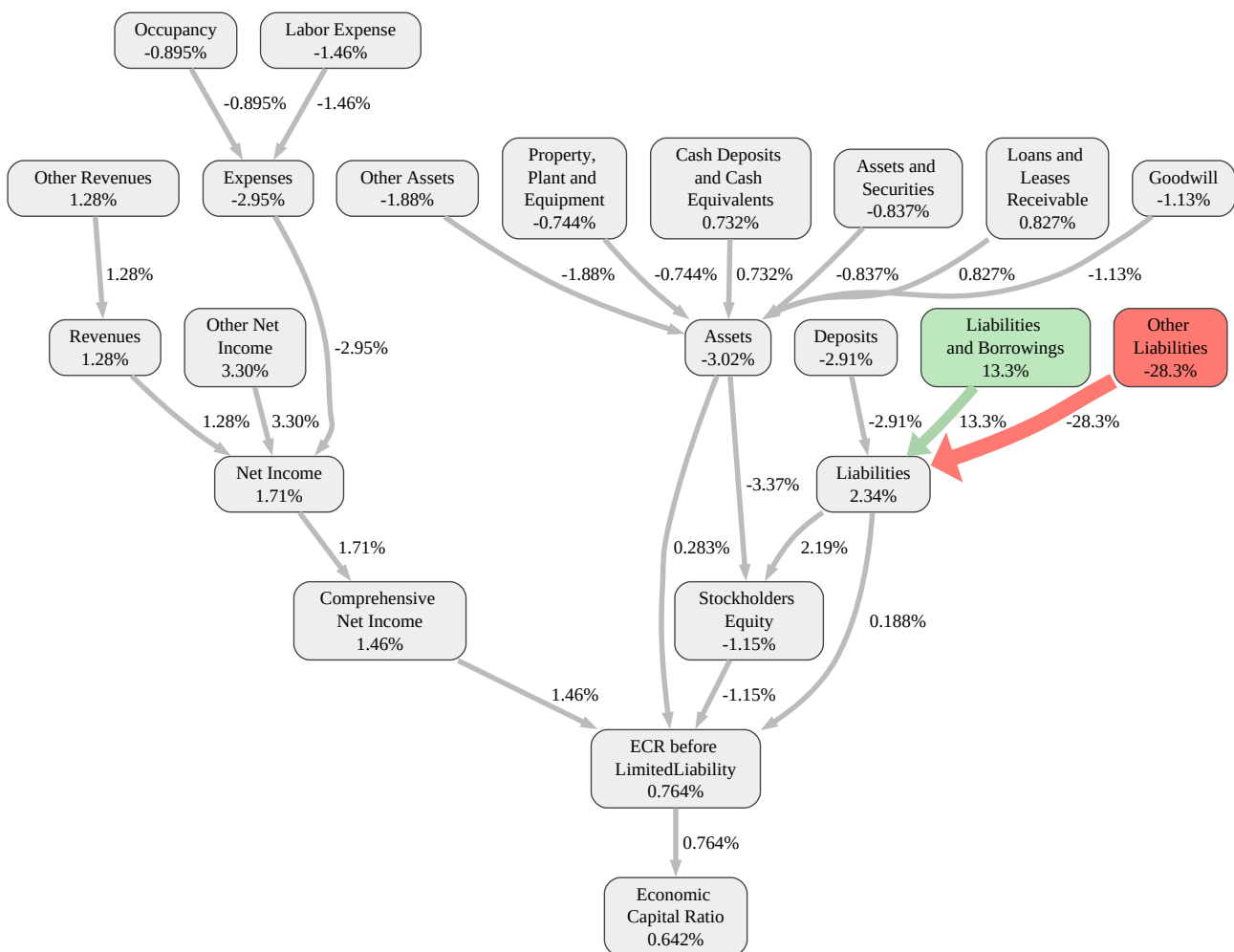




The relative strengths and weaknesses of First Foundation Inc are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of First Foundation Inc compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 13% points. The greatest weakness of First Foundation Inc is the variable Other Liabilities, reducing the Economic Capital Ratio by 28% points.

The company's Economic Capital Ratio, given in the ranking table, is 13%, being 0.64% points above the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	913,289
Cash Deposits and Cash Equivalents	629,707
Deposits	5,913,433
Fees	8,045
Goodwill	0
IT and Equipment Expense	0
Labor Expense	73,868
Liabilities and Borrowings	0
Loans and Leases Receivable	4,779,599
Long-term Debt	0
Occupancy	23,892
Other Assets	626,553
Other Compr. Net Income	9,811
Other Expenses	41,843
Other Liabilities	348,016
Other Net Income	205,038
Other Noninterest Expense	12,528
Other Revenues	39,507
Property, Plant and Equipment	8,012

Output Variable	Value in 1000 USD
Liabilities	6,261,449
Assets	6,957,160
Expenses	160,176
Revenues	39,507
Stockholders Equity	695,711
Net Income	84,369
Comprehensive Net Income	94,180
BaseVar	7,361,680
ECR before Limited Liability	13%
Economic Capital Ratio	13%