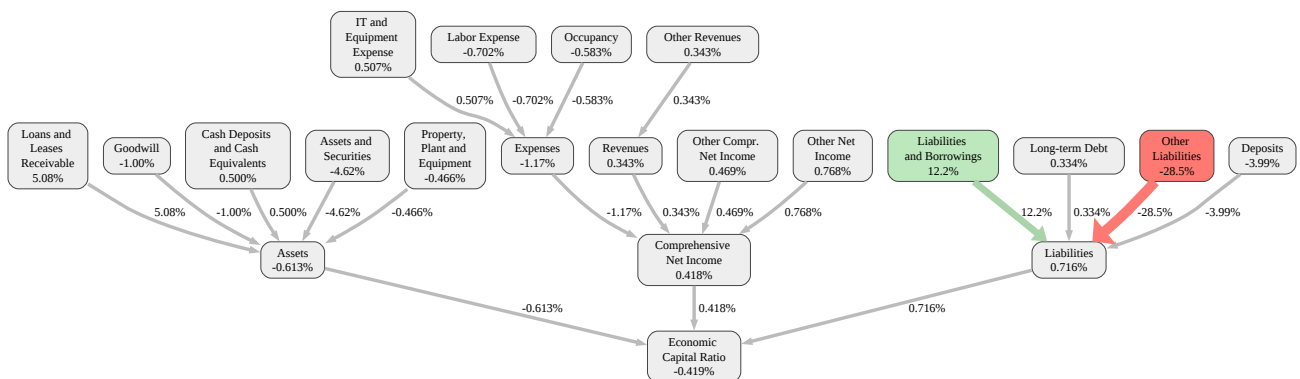




The relative strengths and weaknesses of First Foundation Inc are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of First Foundation Inc compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 12% points. The greatest weakness of First Foundation Inc is the variable Other Liabilities, reducing the Economic Capital Ratio by 29% points.

The company's Economic Capital Ratio, given in the ranking table, is 12%, being 0.42% points below the market average of 13%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Assets and Securities	1,394,720	Liabilities	9,132,153
Cash Deposits and Cash Equivalents	1,121,757	Assets	10,196,204
Deposits	8,811,960	Expenses	190,360
Fees	12,224	Revenues	48,994
Goodwill	0	Stockholders Equity	1,064,051
IT and Equipment Expense	0	Net Income	109,511
Labor Expense	87,908	Comprehensive Net Income	97,699
Liabilities and Borrowings	0	BaseVar	10,575,387
Loans and Leases Receivable	6,872,952	ECR before Limited Liability	12%
Long-term Debt	0	Economic Capital Ratio	12%
Occupancy	24,977		
Other Assets	768,855		
Other Compr. Net Income	-11,812		
Other Expenses	51,049		
Other Liabilities	320,193		
Other Net Income	250,877		
Other Noninterest Expense	14,202		
Other Revenues	48,994		
Property, Plant and Equipment	37,920		