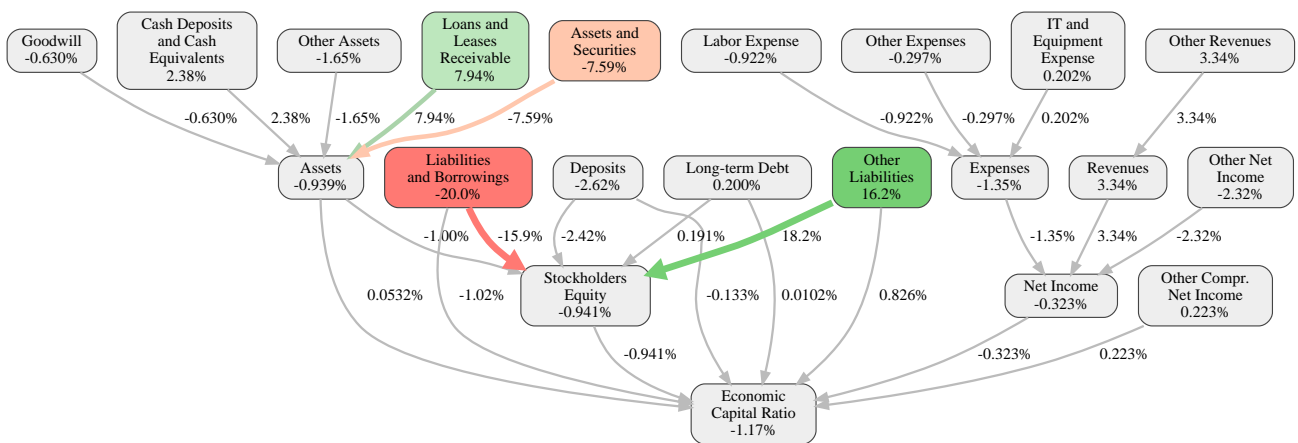




STATE BANKS 2022

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The relative strengths and weaknesses of First Western Financial 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 Western Financial Inc compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 16% points. The greatest weakness of First Western Financial Inc is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 20% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.4%, being 1.2% points below the market average of 6.5%.

Input Variable	Value in 1000 USD
Assets and Securities	78,889
Cash Deposits and Cash Equivalents	385,492
Deposits	2,205,703
Fees	6,473
Goodwill	0
IT and Equipment Expense	0
Labor Expense	40,746
Liabilities and Borrowings	1,594,129
Loans and Leases Receivable	1,935,405
Long-term Debt	0
Occupancy	5,990
Other Assets	103,727
Other Compr. Net Income	-457
Other Expenses	18,334
Other Liabilities	-1,491,384
Other Net Income	0
Other Noninterest Expense	3,276
Other Revenues	95,429
Property, Plant and Equipment	23,976

Output Variable	Value in 1000 USD
Liabilities	2,308,448
Assets	2,527,489
Expenses	74,819
Revenues	95,429
Stockholders Equity	219,041
Net Income	20,610
Comprehensive Net Income	20,153
Economic Capital Ratio	5.4%