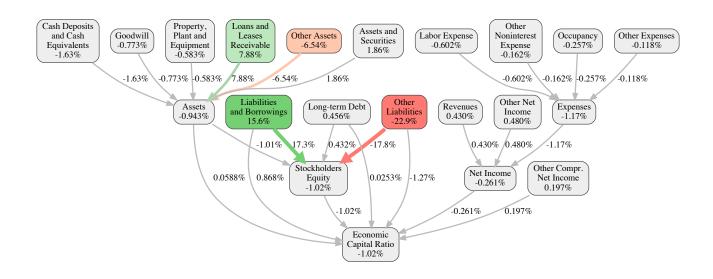


STATE BANKS 2019

FOUNDATION

First Foundation Inc. Rank 137 of 183





STATE BANKS 2019

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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 16% points. The greatest weakness of First Foundation Inc. is the variable Other Liabilities, reducing the Economic Capital Ratio by 23% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.9%, being 1.0% points below the market average of 6.9%.

Input Variable	Value in 1000 USD
Assets and Securities	847,788
Cash Deposits and Cash Equivalents	67,312
Deposits	4,532,968
Fees	8,583
Goodwill	0
IT and Equipment Expense	0
Labor Expense	67,508
Liabilities and Borrowings	0
Loans and Leases Receivable	4,782,312
Long-term Debt	0
Occupancy	19,779
Other Assets	133,855
Other Compr. Net Income	3,938
Other Expenses	32,205
Other Liabilities	748,260
Other Net Income	151,809
Other Noninterest Expense	16,128
Property, Plant and Equipment	9,145
Revenues	35,352

Output Variable	Value in 1000 USD
Liabilities	5,281,228
Assets	5,840,412
Expenses	144,203
Stockholders Equity	559,184
Net Income	42,958
Comprehensive Net Income	46,896
Economic Capital Ratio	5.9%