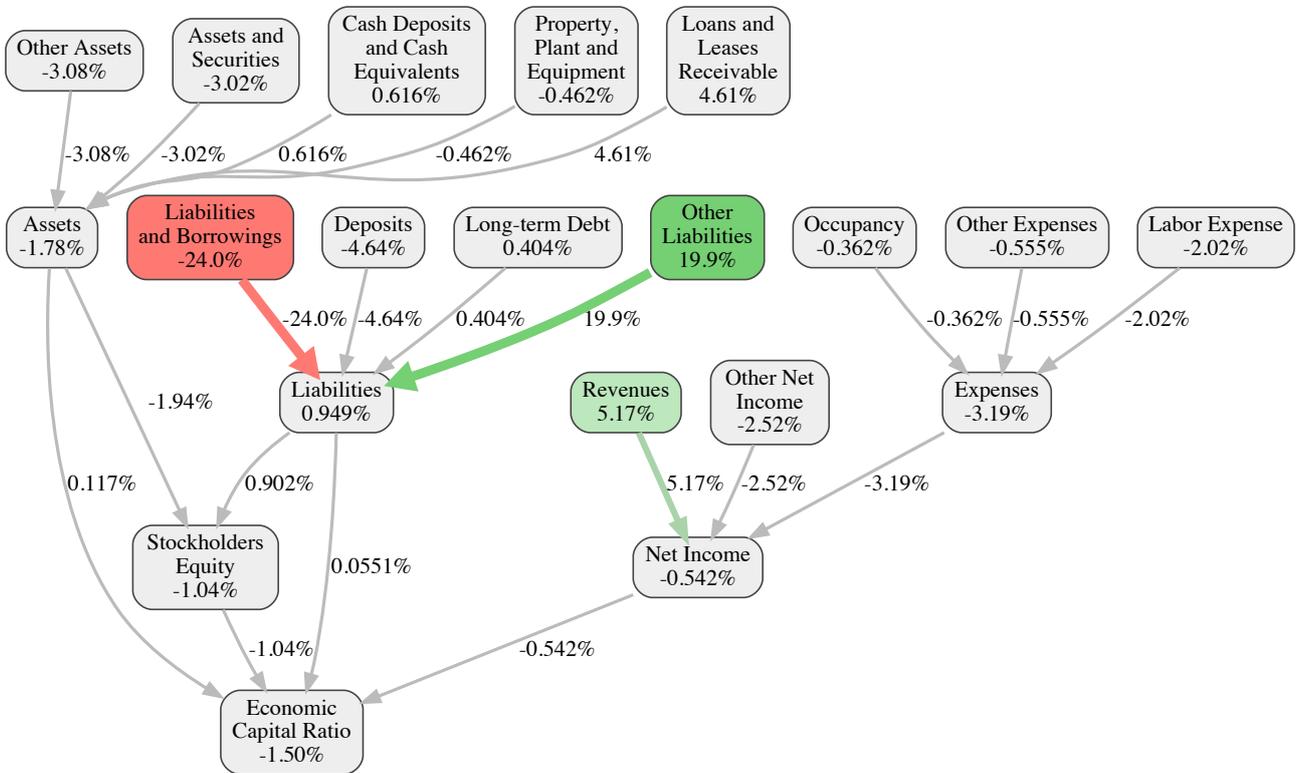




STATE BANKS 2020

First Western Financial Inc
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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 20% points. The greatest weakness of First Western Financial Inc is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 24% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.2%, being 1.5% points below the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	75,447
Cash Deposits and Cash Equivalents	78,638
Deposits	1,086,784
Fees	3,519
Goodwill	19,686
IT and Equipment Expense	0
Labor Expense	31,810
Liabilities and Borrowings	866,960
Loans and Leases Receivable	990,132
Long-term Debt	0
Occupancy	5,562
Other Assets	82,561
Other Compr. Net Income	1,356
Other Expenses	12,459
Other Liabilities	-829,740
Other Net Income	0
Other Noninterest Expense	2,617
Property, Plant and Equipment	5,218
Revenues	63,976

Output Variable	Value in 1000 USD
Liabilities	1,124,004
Assets	1,251,682
Expenses	55,967
Stockholders Equity	127,678
Net Income	8,009
Comprehensive Net Income	9,365
Economic Capital Ratio	6.2%

