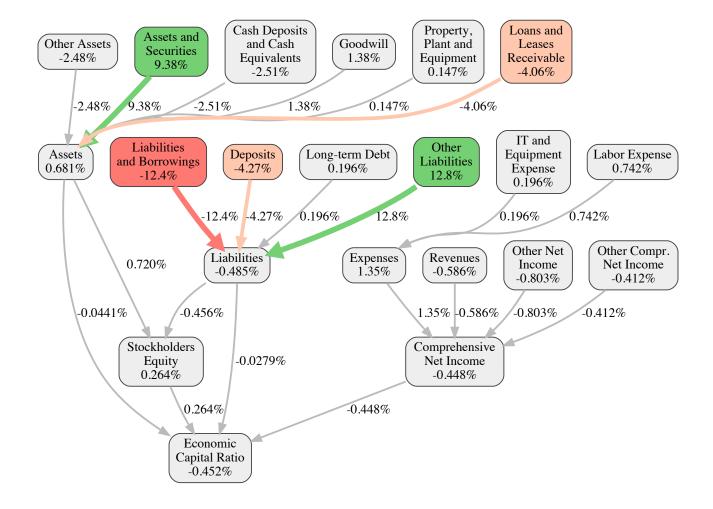


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The relative strengths and weaknesses of FIRST HAWAIIAN INC. are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of FIRST HAWAIIAN INC. compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 13% points. The greatest weakness of FIRST HAWAIIAN INC. is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 12% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.1%, being 0.45% points below the market average of 6.5%.

Input Variable	Value in 1000 USD
Assets and Securities	9,071,272
Cash Deposits and Cash Equivalents	1,258,469
Deposits	21,816,146
Fees	0
Goodwill	995,492
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	12,807,144
Loans and Leases Receivable	12,804,737
Long-term Debt	0
Occupancy	0
Other Assets	543,992
Other Compr. Net Income	-153,297
Other Expenses	83,261
Other Liabilities	-12,287,792
Other Net Income	348,996
Other Noninterest Expense	0
Property, Plant and Equipment	318,448
Revenues	0

Output Variable	Value in 1000 USD
Liabilities	22,335,498
Assets	24,992,410
Expenses	83,261
Stockholders Equity	2,656,912
Net Income	265,735
Comprehensive Net Income	112,438
Economic Capital Ratio	6.1%