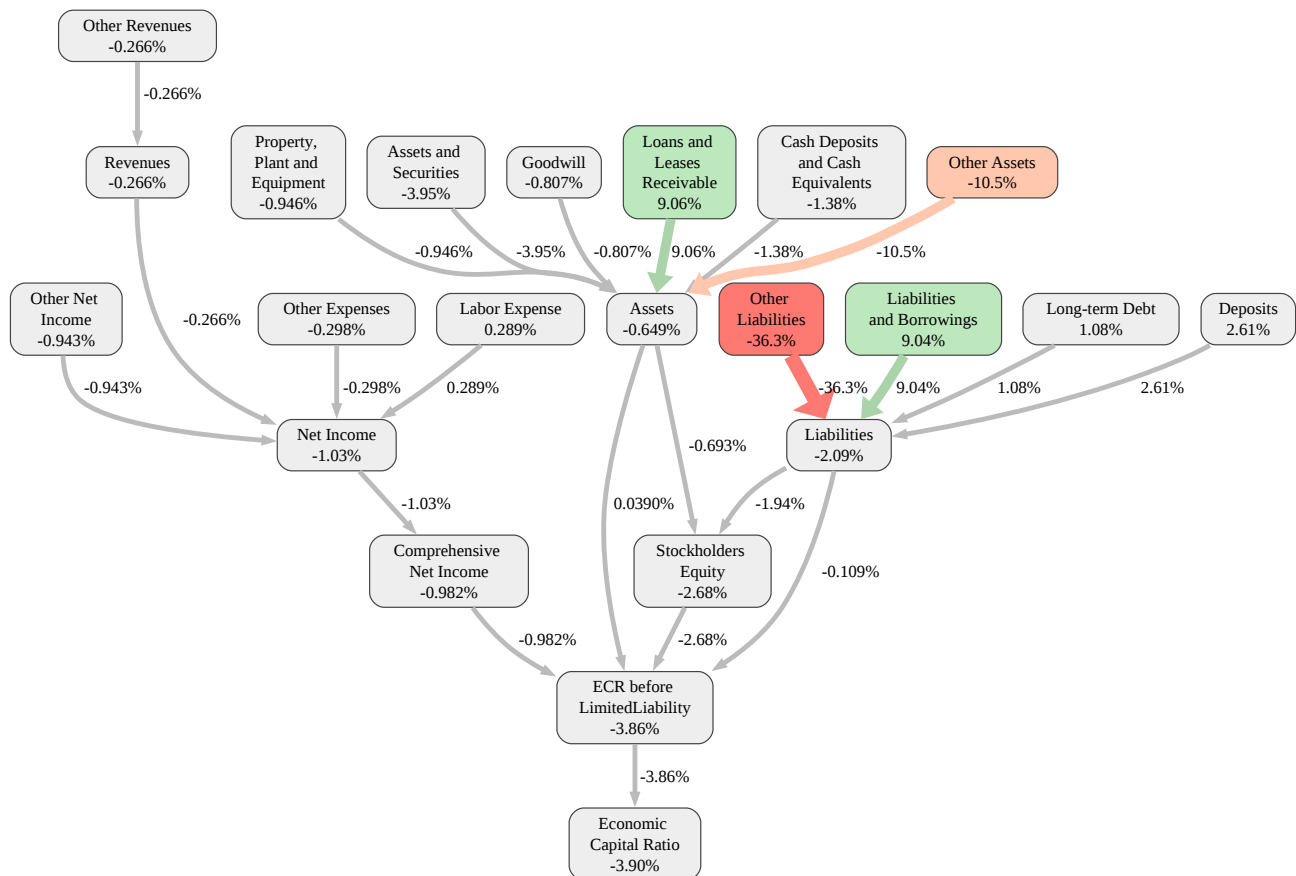




The relative strengths and weaknesses of First Foundation Inc are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of First Foundation Inc compared to the market average is the variable Loans and Leases Receivable, increasing the Economic Capital Ratio by 9.1% points. The greatest weakness of First Foundation Inc is the variable Other Liabilities, reducing the Economic Capital Ratio by 36% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.1%, being 3.9% points below the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	6,590
Cash Deposits and Cash Equivalents	29,692
Deposits	962,954
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	0
Loans and Leases Receivable	1,156,242
Long-term Debt	0
Occupancy	0
Other Assets	160,713
Other Compr. Net Income	2,470
Other Expenses	6,427
Other Liabilities	292,974
Other Net Income	14,821
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	2,187

Output Variable	Value in 1000 USD
Liabilities	1,255,928
Assets	1,355,424
Expenses	6,427
Revenues	0
Stockholders Equity	99,496
Net Income	8,394
Comprehensive Net Income	10,864
BaseVar	1,348,724
ECR before LimitedLiability	8.9%
Economic Capital Ratio	9.1%