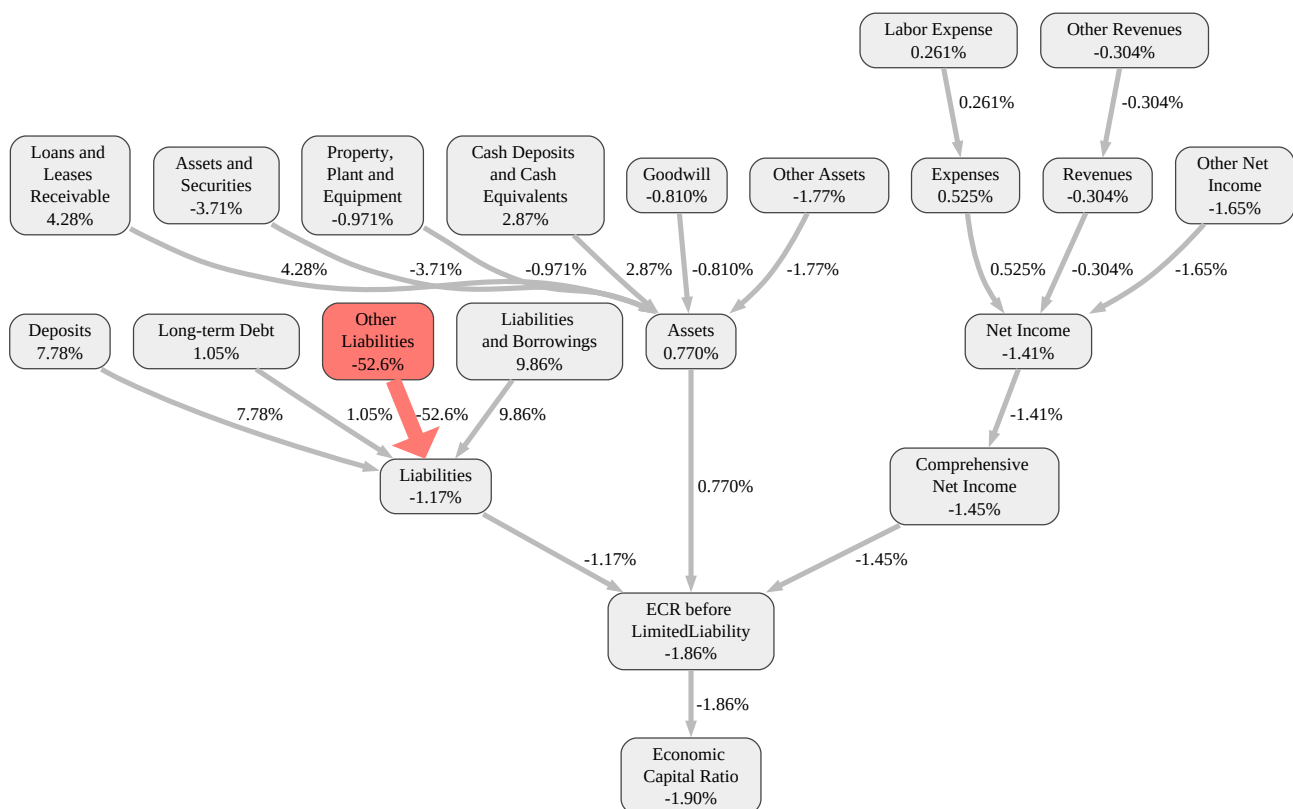




The relative strengths and weaknesses of First Foundation Inc are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of First Foundation Inc compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 9.9% points. The greatest weakness of First Foundation Inc is the variable Other Liabilities, reducing the Economic Capital Ratio by 53% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.9%, being 1.9% points below the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	10,824
Cash Deposits and Cash Equivalents	215,748
Deposits	1,522,176
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	0
Loans and Leases Receivable	1,754,883
Long-term Debt	0
Occupancy	0
Other Assets	608,471
Other Compr. Net Income	-2,204
Other Expenses	9,454
Other Liabilities	810,667
Other Net Income	22,832
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	2,653

Output Variable	Value in 1000 USD
Liabilities	2,332,843
Assets	2,592,579
Expenses	9,454
Revenues	0
Stockholders Equity	259,736
Net Income	13,378
Comprehensive Net Income	11,174
BaseVar	2,525,310
ECR before Limited Liability	9.8%
Economic Capital Ratio	9.9%