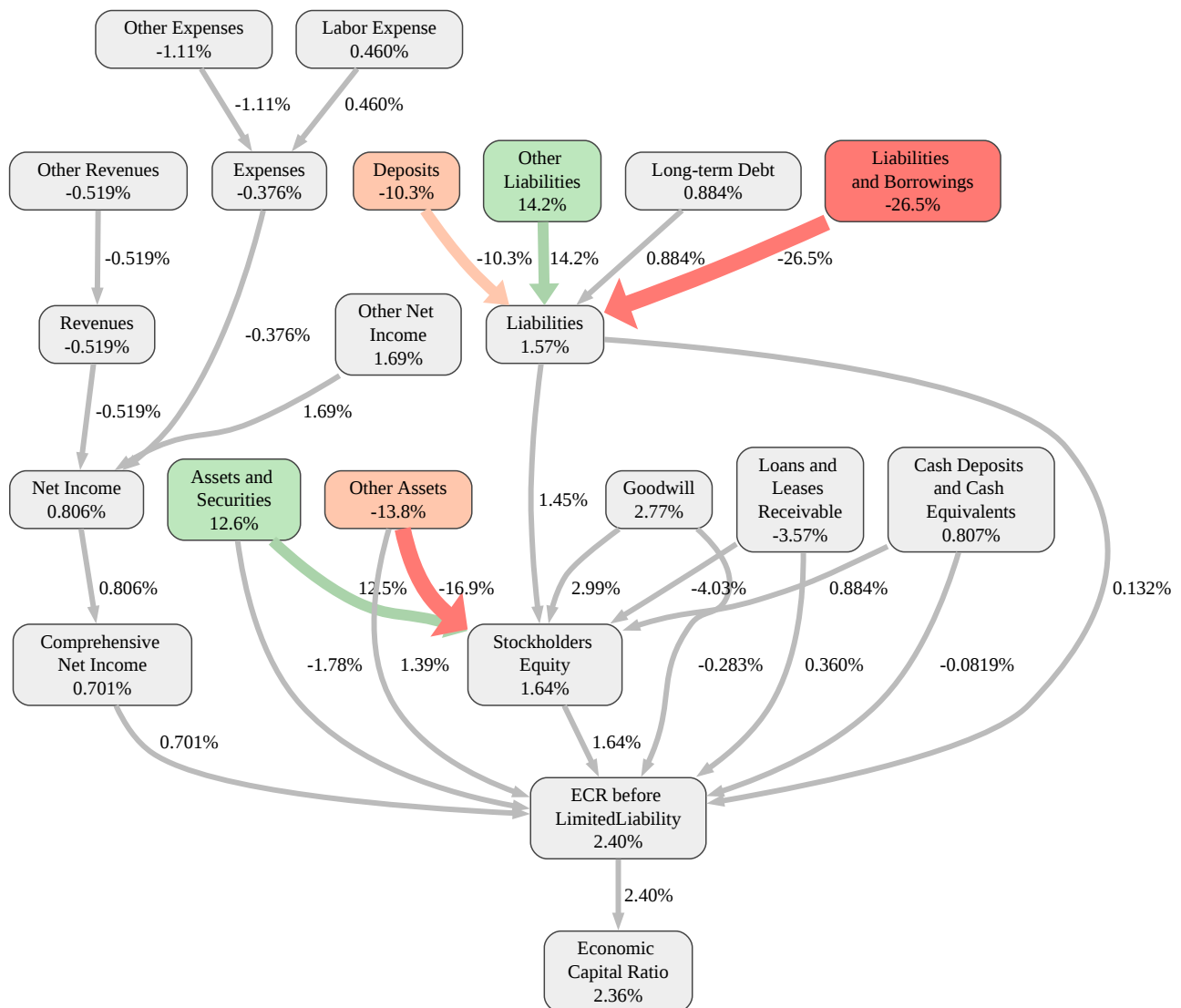




The relative strengths and weaknesses of First Hawaiian INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of First Hawaiian INC compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 14% points. The greatest weakness of First Hawaiian INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 26% points.

The company's Economic Capital Ratio, given in the ranking table, is 14%, being 2.4% points above the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	5,440,289
Cash Deposits and Cash Equivalents	1,052,058
Deposits	16,794,532
Fees	0
Goodwill	995,492
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	11,050,631
Loans and Leases Receivable	11,384,884
Long-term Debt	0
Occupancy	0
Other Assets	488,318
Other Compr. Net Income	-36,752
Other Expenses	141,651
Other Liabilities	-10,659,819
Other Net Income	371,829
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	300,788

Output Variable	Value in 1000 USD
Liabilities	17,185,344
Assets	19,661,829
Expenses	141,651
Revenues	0
Stockholders Equity	2,476,485
Net Income	230,178
Comprehensive Net Income	193,426
BaseVar	19,422,258
ECR before Limited Liability	14%
Economic Capital Ratio	14%