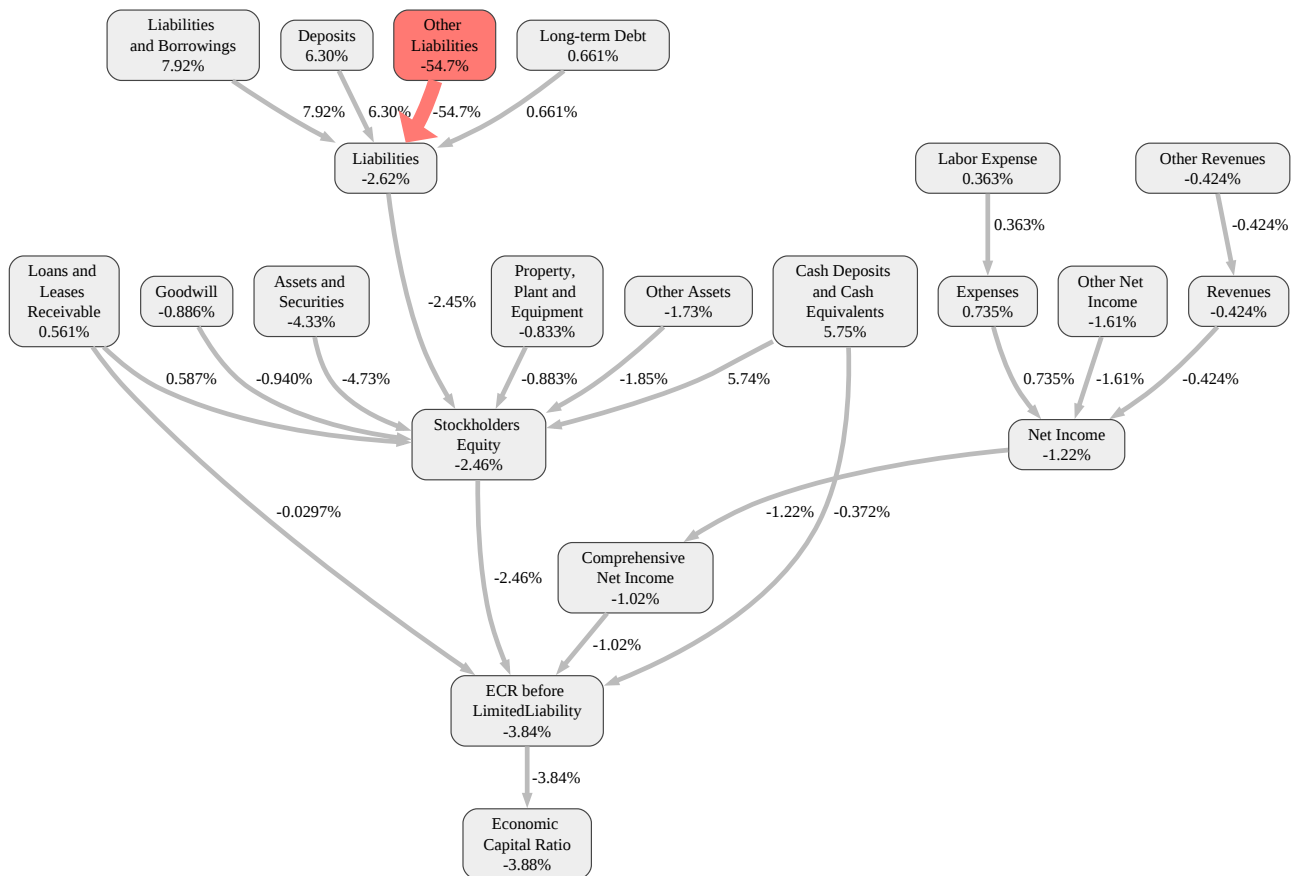




The relative strengths and weaknesses of First Foundation Inc are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of First Foundation Inc compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 7.9% points. The greatest weakness of First Foundation Inc is the variable Other Liabilities, reducing the Economic Capital Ratio by 55% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.9%, being 3.9% points below the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	15,426
Cash Deposits and Cash Equivalents	597,946
Deposits	2,426,795
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	0
Loans and Leases Receivable	2,540,309
Long-term Debt	0
Occupancy	0
Other Assets	814,992
Other Compr. Net Income	-3,941
Other Expenses	15,031
Other Liabilities	1,264,344
Other Net Income	38,334
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	6,730

Output Variable	Value in 1000 USD
Liabilities	3,691,139
Assets	3,975,403
Expenses	15,031
Revenues	0
Stockholders Equity	284,264
Net Income	23,303
Comprehensive Net Income	19,362
BaseVar	3,937,281
ECR before Limited Liability	7.5%
Economic Capital Ratio	7.9%