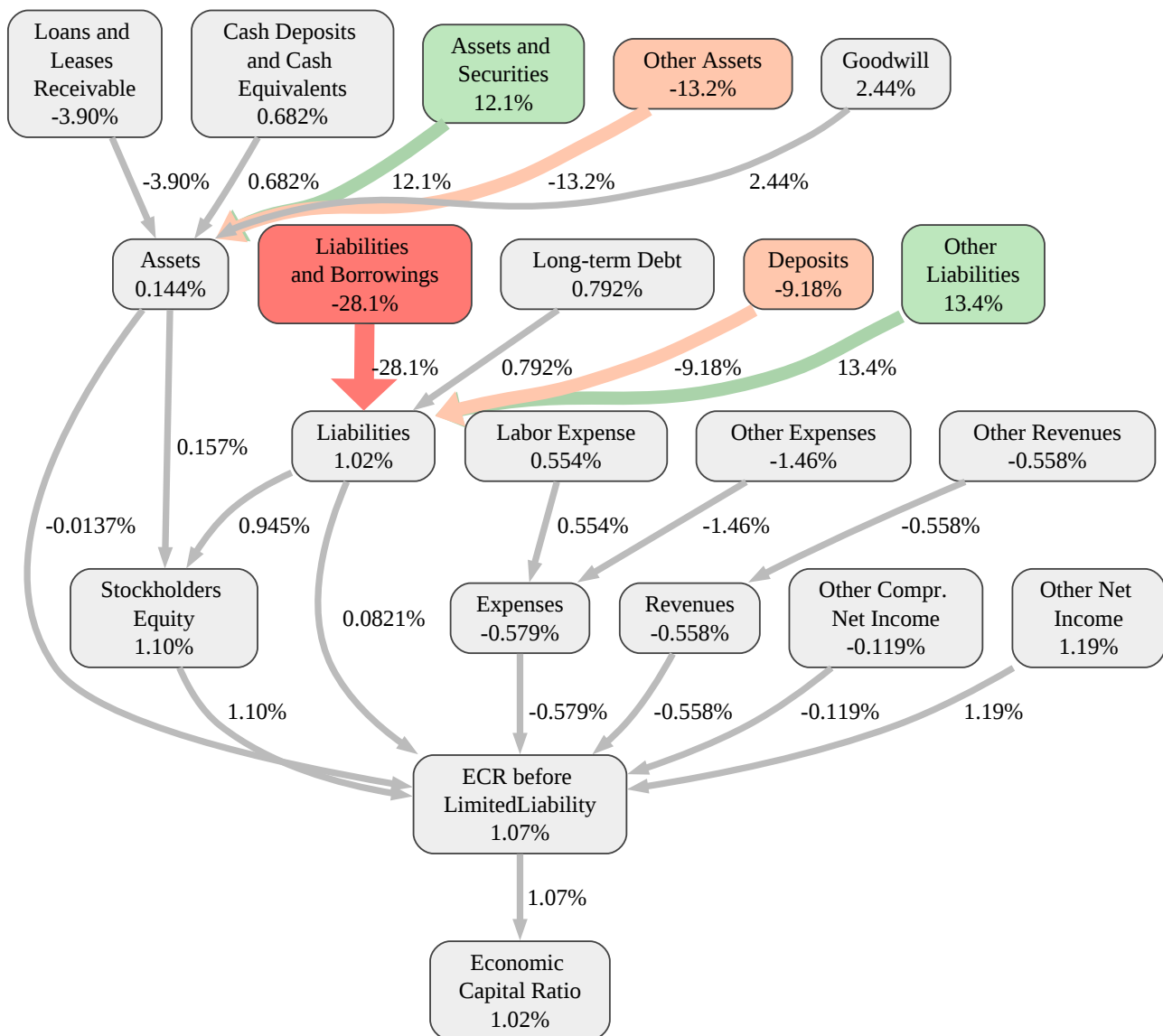




The relative strengths and weaknesses of First Hawaiian INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

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 28% points.

The company's Economic Capital Ratio, given in the ranking table, is 13%, being 1.0% points above the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	5,589,916
Cash Deposits and Cash Equivalents	1,034,644
Deposits	17,612,122
Fees	0
Goodwill	995,492
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	11,755,805
Loans and Leases Receivable	12,140,116
Long-term Debt	0
Occupancy	0
Other Assets	500,078
Other Compr. Net Income	-8,372
Other Expenses	184,673
Other Liabilities	-11,351,017
Other Net Income	368,355
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	289,215

Output Variable	Value in 1000 USD
Liabilities	18,016,910
Assets	20,549,461
Expenses	184,673
Revenues	0
Stockholders Equity	2,532,551
Net Income	183,682
Comprehensive Net Income	175,310
BaseVar	20,302,126
ECR before Limited Liability	13%
Economic Capital Ratio	13%