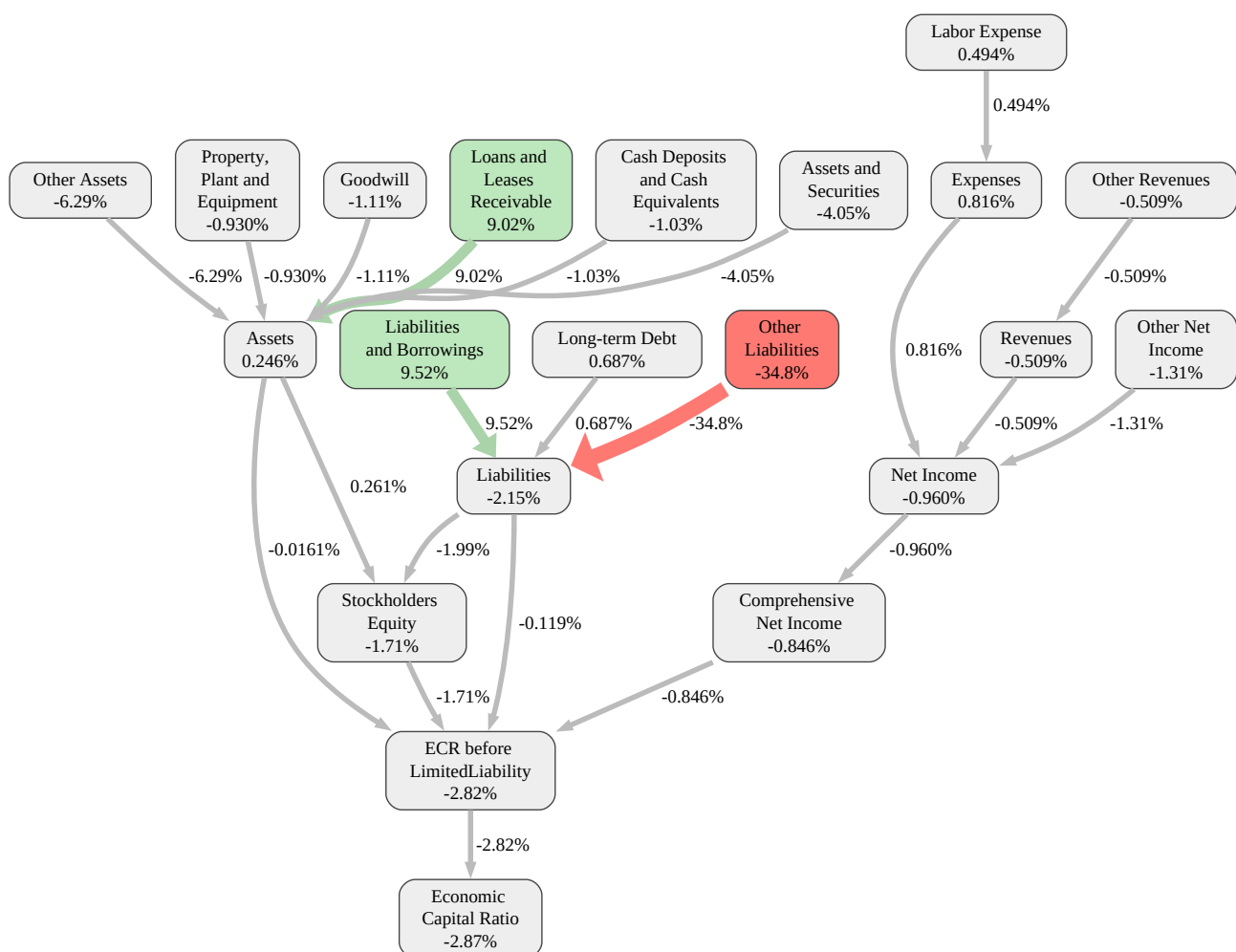




The relative strengths and weaknesses of First Foundation Inc are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of First Foundation Inc compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 9.5% points. The greatest weakness of First Foundation Inc is the variable Other Liabilities, reducing the Economic Capital Ratio by 35% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.5%, being 2.9% points below the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	27,440
Cash Deposits and Cash Equivalents	120,394
Deposits	3,443,527
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	0
Loans and Leases Receivable	3,799,707
Long-term Debt	0
Occupancy	0
Other Assets	587,063
Other Compr. Net Income	1,010
Other Expenses	23,017
Other Liabilities	702,707
Other Net Income	50,599
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	6,581

Output Variable	Value in 1000 USD
Liabilities	4,146,234
Assets	4,541,185
Expenses	23,017
Revenues	0
Stockholders Equity	394,951
Net Income	27,582
Comprehensive Net Income	28,592
BaseVar	4,479,156
ECR before Limited Liability	9.4%
Economic Capital Ratio	9.5%