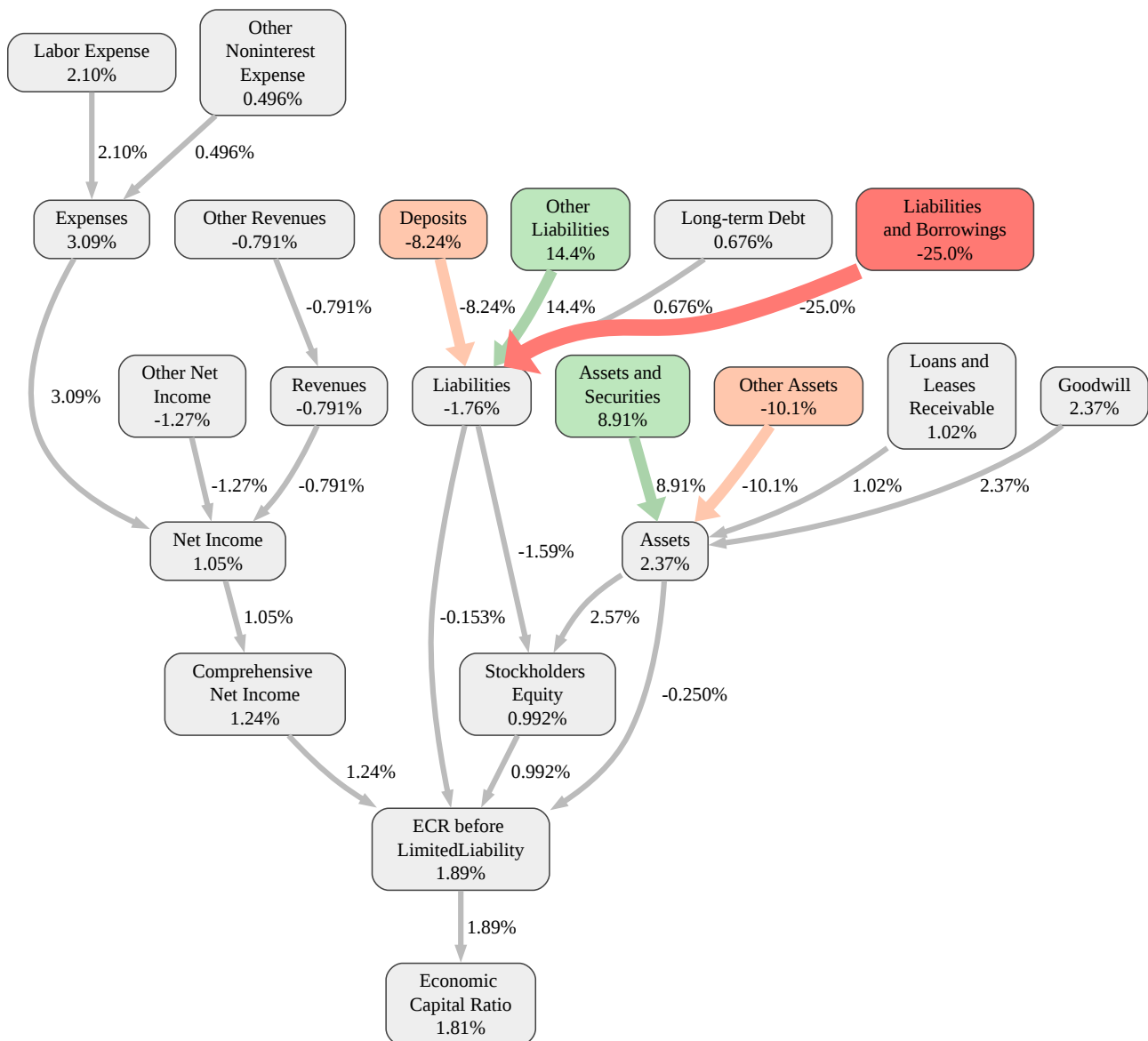




The relative strengths and weaknesses of First Hawaiian INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

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 25% points.

The company's Economic Capital Ratio, given in the ranking table, is 15%, being 1.8% points above the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	4,944,746
Cash Deposits and Cash Equivalents	1,003,637
Deposits	17,150,068
Fees	0
Goodwill	995,492
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	11,434,963
Loans and Leases Receivable	12,934,473
Long-term Debt	0
Occupancy	0
Other Assets	512,334
Other Compr. Net Income	-15,744
Other Expenses	93,784
Other Liabilities	-10,414,192
Other Net Income	358,178
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	304,996

Output Variable	Value in 1000 USD
Liabilities	18,170,839
Assets	20,695,678
Expenses	93,784
Revenues	0
Stockholders Equity	2,524,839
Net Income	264,394
Comprehensive Net Income	248,650
BaseVar	20,282,145
ECR before Limited Liability	15%
Economic Capital Ratio	15%