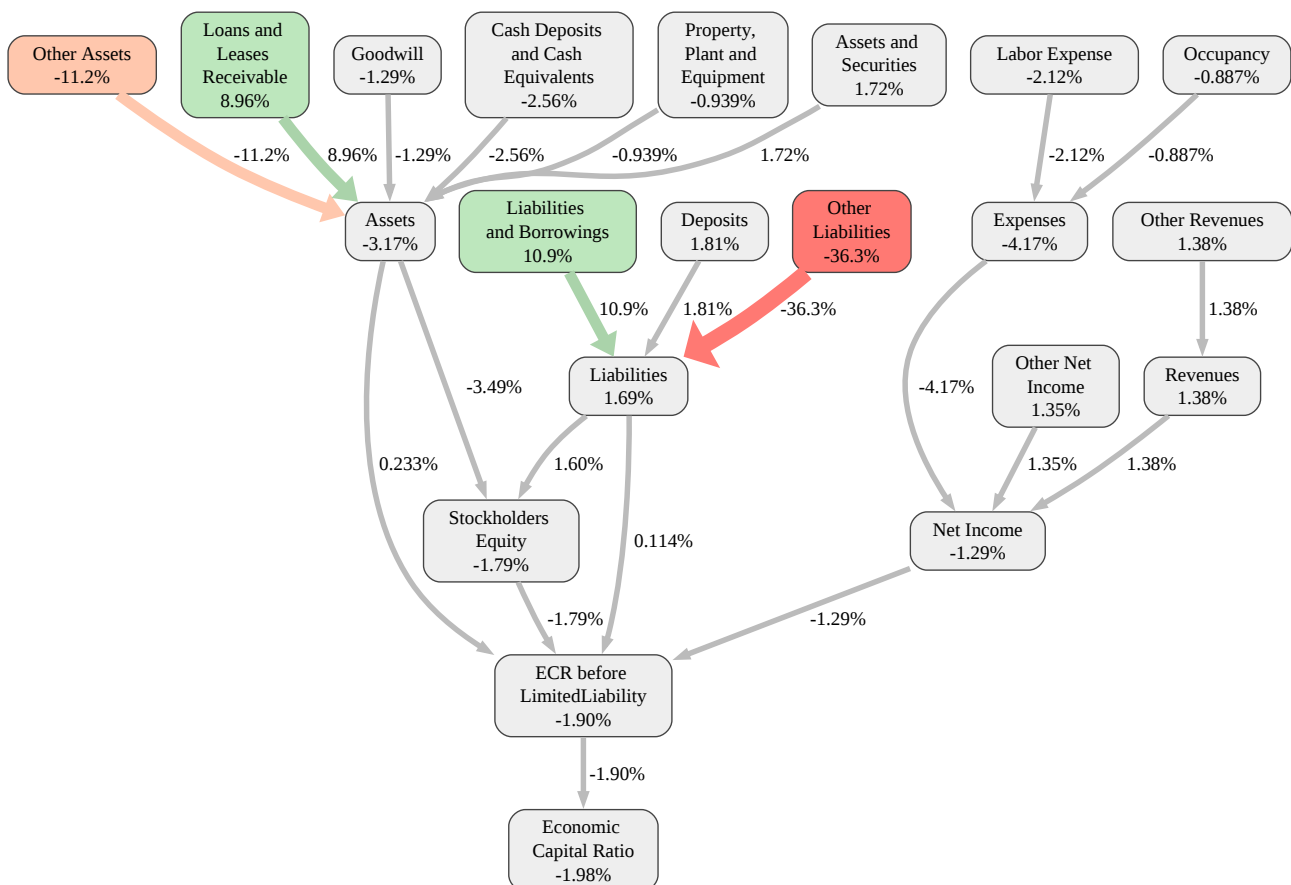




The relative strengths and weaknesses of First Foundation Inc are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of First Foundation Inc compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 11% points. The greatest weakness of First Foundation Inc is the variable Other Liabilities, reducing the Economic Capital Ratio by 36% points.

The company's Economic Capital Ratio, given in the ranking table, is 11%, being 2.0% points below the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	847,788
Cash Deposits and Cash Equivalents	67,312
Deposits	4,532,968
Fees	8,583
Goodwill	0
IT and Equipment Expense	0
Labor Expense	67,508
Liabilities and Borrowings	0
Loans and Leases Receivable	4,782,312
Long-term Debt	0
Occupancy	19,779
Other Assets	133,855
Other Compr. Net Income	3,938
Other Expenses	32,205
Other Liabilities	748,260
Other Net Income	151,809
Other Noninterest Expense	16,128
Other Revenues	35,352
Property, Plant and Equipment	9,145

Output Variable	Value in 1000 USD
Liabilities	5,281,228
Assets	5,840,412
Expenses	144,203
Revenues	35,352
Stockholders Equity	559,184
Net Income	42,958
Comprehensive Net Income	46,896
BaseVar	6,169,393
ECR before Limited Liability	11%
Economic Capital Ratio	11%