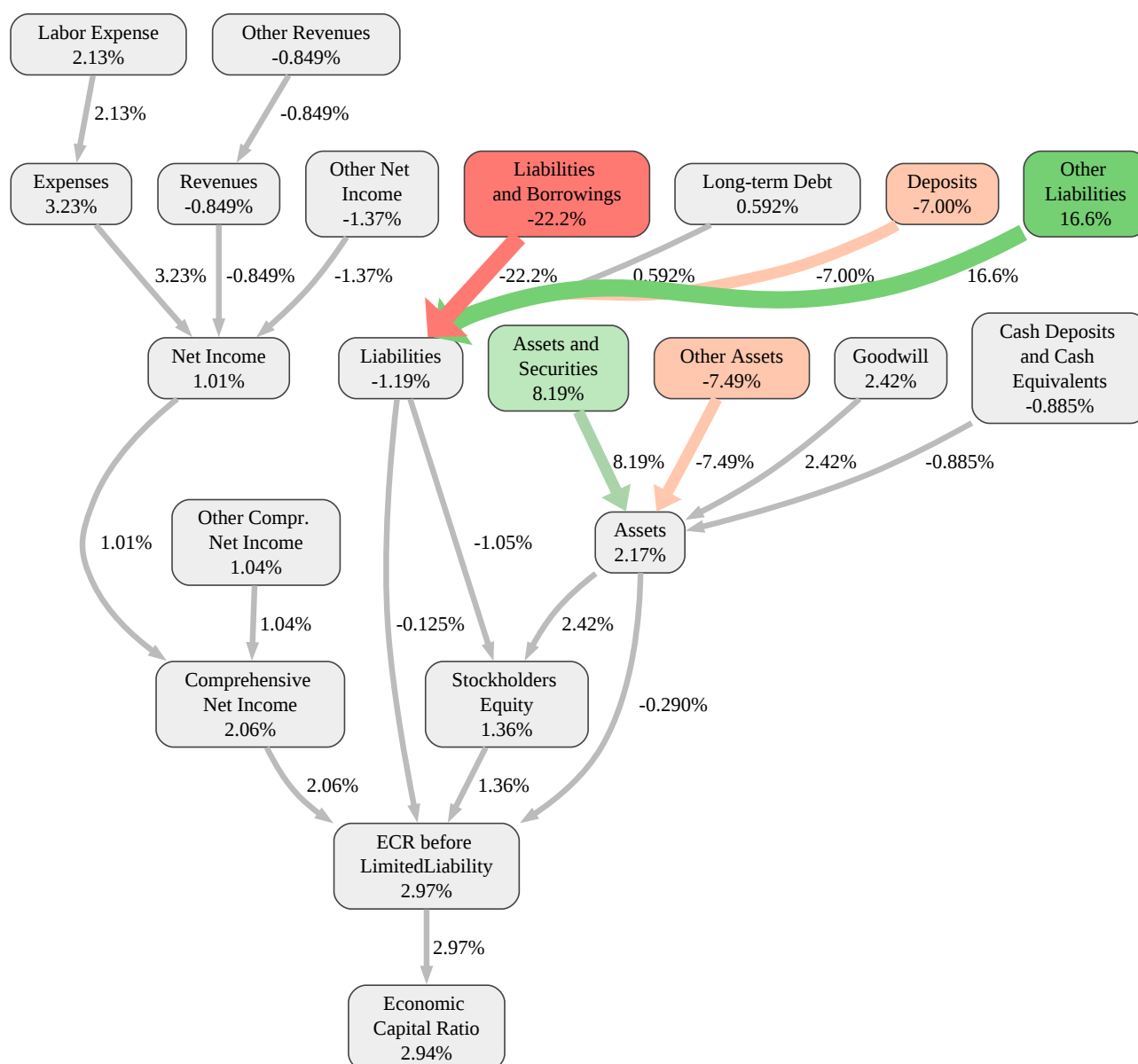




The relative strengths and weaknesses of First Hawaiian INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of First Hawaiian INC compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 17% points. The greatest weakness of First Hawaiian INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 22% points.

The company's Economic Capital Ratio, given in the ranking table, is 18%, being 2.9% points above the market average of 15%.

Input Variable	Value in 1000 USD
Assets and Securities	4,566,217
Cash Deposits and Cash Equivalents	694,017
Deposits	16,444,994
Fees	0
Goodwill	995,492
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	10,908,163
Loans and Leases Receivable	13,081,120
Long-term Debt	0
Occupancy	0
Other Assets	513,003
Other Compr. Net Income	100,446
Other Expenses	97,306
Other Liabilities	-9,826,681
Other Net Income	381,698
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	316,885

Output Variable	Value in 1000 USD
Liabilities	17,526,476
Assets	20,166,734
Expenses	97,306
Revenues	0
Stockholders Equity	2,640,258
Net Income	284,392
Comprehensive Net Income	384,838
BaseVar	19,898,307
ECR before Limited Liability	18%
Economic Capital Ratio	18%