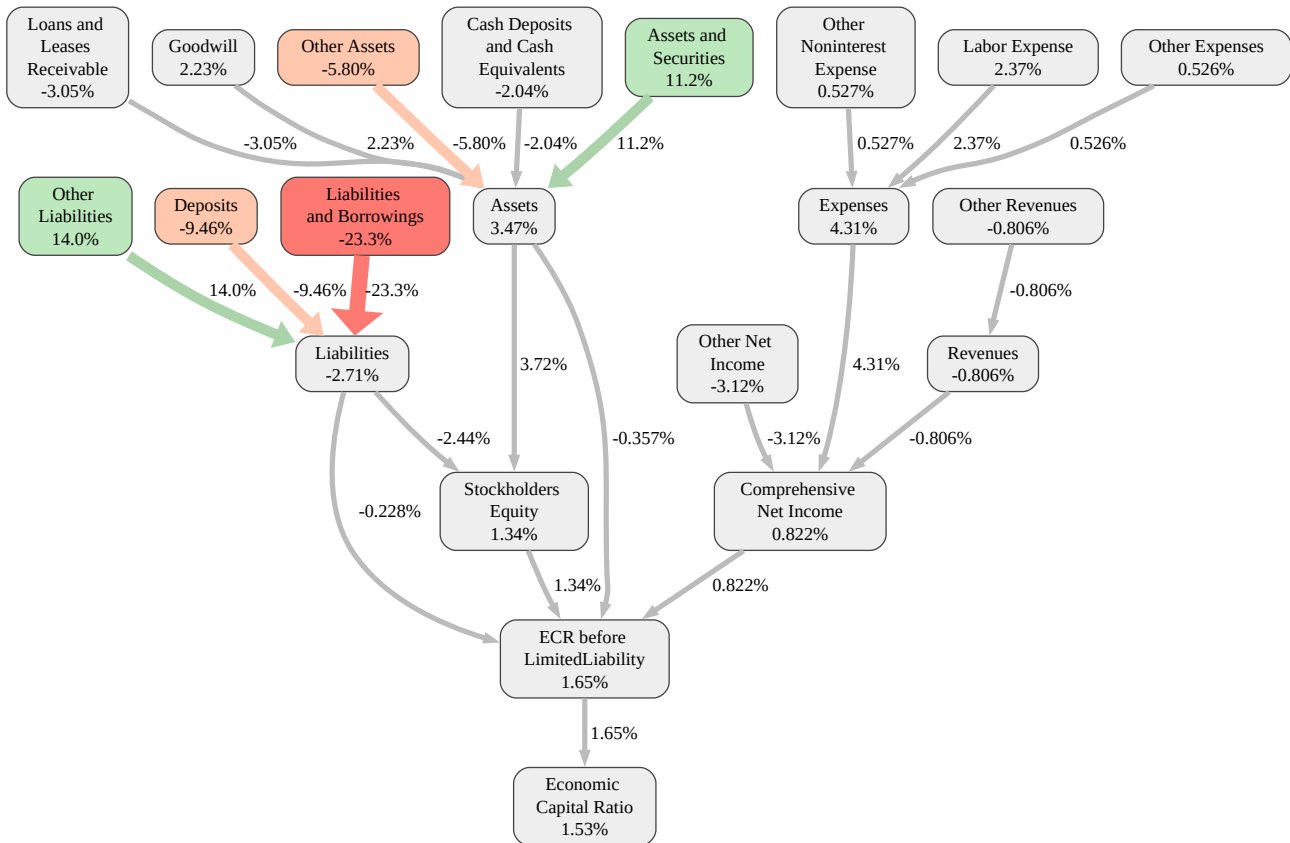




The relative strengths and weaknesses of First Hawaiian INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

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 23% points.

The company's Economic Capital Ratio, given in the ranking table, is 14%, being 1.5% points above the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	6,674,878
Cash Deposits and Cash Equivalents	1,040,944
Deposits	19,227,723
Fees	0
Goodwill	995,492
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	12,053,230
Loans and Leases Receivable	13,070,643
Long-term Debt	0
Occupancy	0
Other Assets	558,473
Other Compr. Net Income	63,353
Other Expenses	57,970
Other Liabilities	-11,362,226
Other Net Income	243,724
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	322,401

Output Variable	Value in 1000 USD
Liabilities	19,918,727
Assets	22,662,831
Expenses	57,970
Revenues	0
Stockholders Equity	2,744,104
Net Income	185,754
Comprehensive Net Income	249,107
BaseVar	21,953,339
ECR before Limited Liability	14%
Economic Capital Ratio	14%