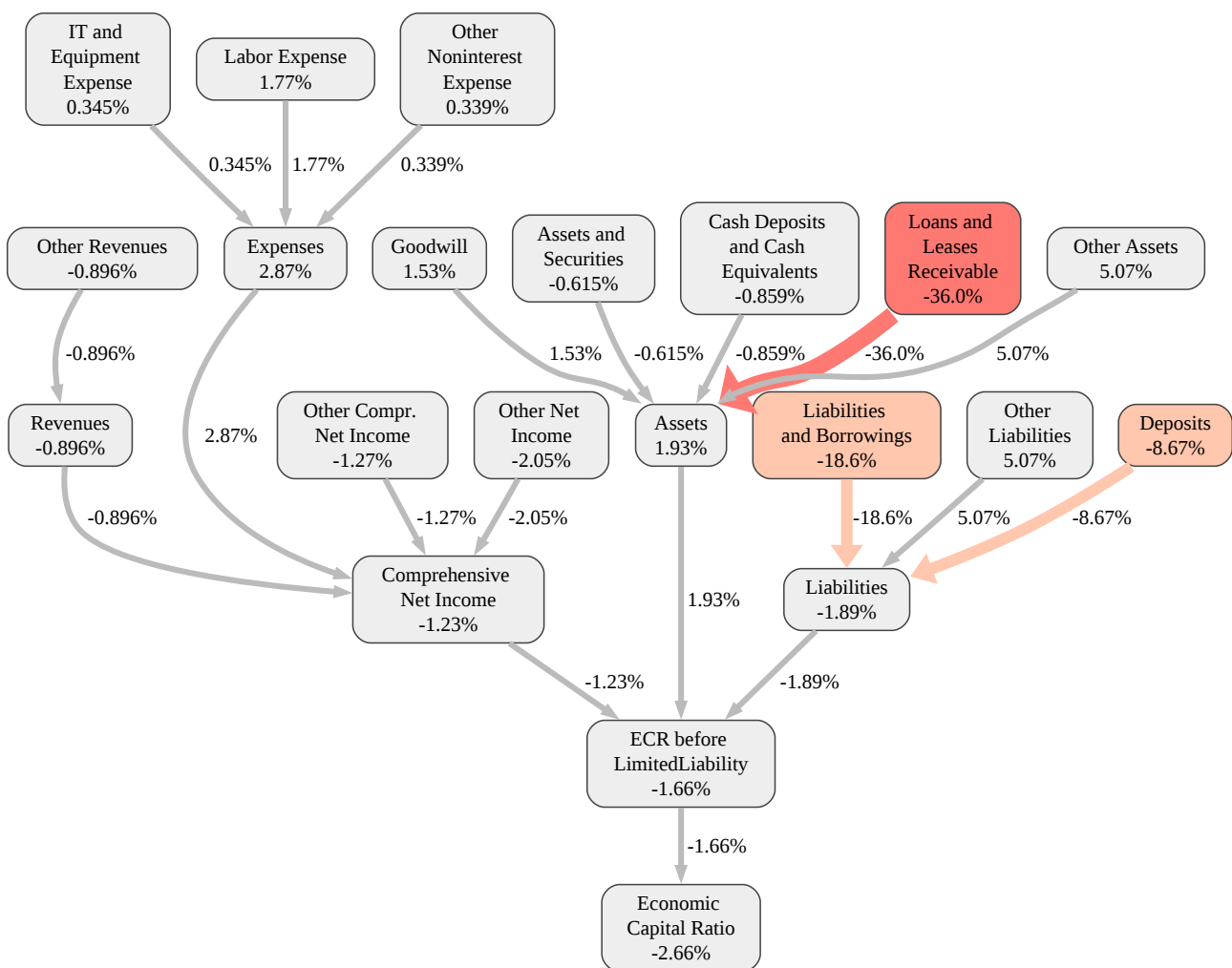




The relative strengths and weaknesses of First Hawaiian INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of First Hawaiian INC compared to the market average is the variable Other Assets, increasing the Economic Capital Ratio by 5.1% points. The greatest weakness of First Hawaiian INC is the variable Loans and Leases Receivable, reducing the Economic Capital Ratio by 36% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.1%, being 2.7% points below the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	3,948,087
Cash Deposits and Cash Equivalents	526,624
Deposits	21,689,029
Fees	0
Goodwill	995,492
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	13,265,995
Loans and Leases Receivable	0
Long-term Debt	0
Occupancy	0
Other Assets	18,826,665
Other Compr. Net Income	-517,561
Other Expenses	85,526
Other Liabilities	-12,646,806
Other Net Income	351,211
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	280,355

Output Variable	Value in 1000 USD
Liabilities	22,308,218
Assets	24,577,223
Expenses	85,526
Revenues	0
Stockholders Equity	2,269,005
Net Income	265,685
Comprehensive Net Income	-251,876
BaseVar	25,174,771
ECR before Limited Liability	3.6%
Economic Capital Ratio	5.1%