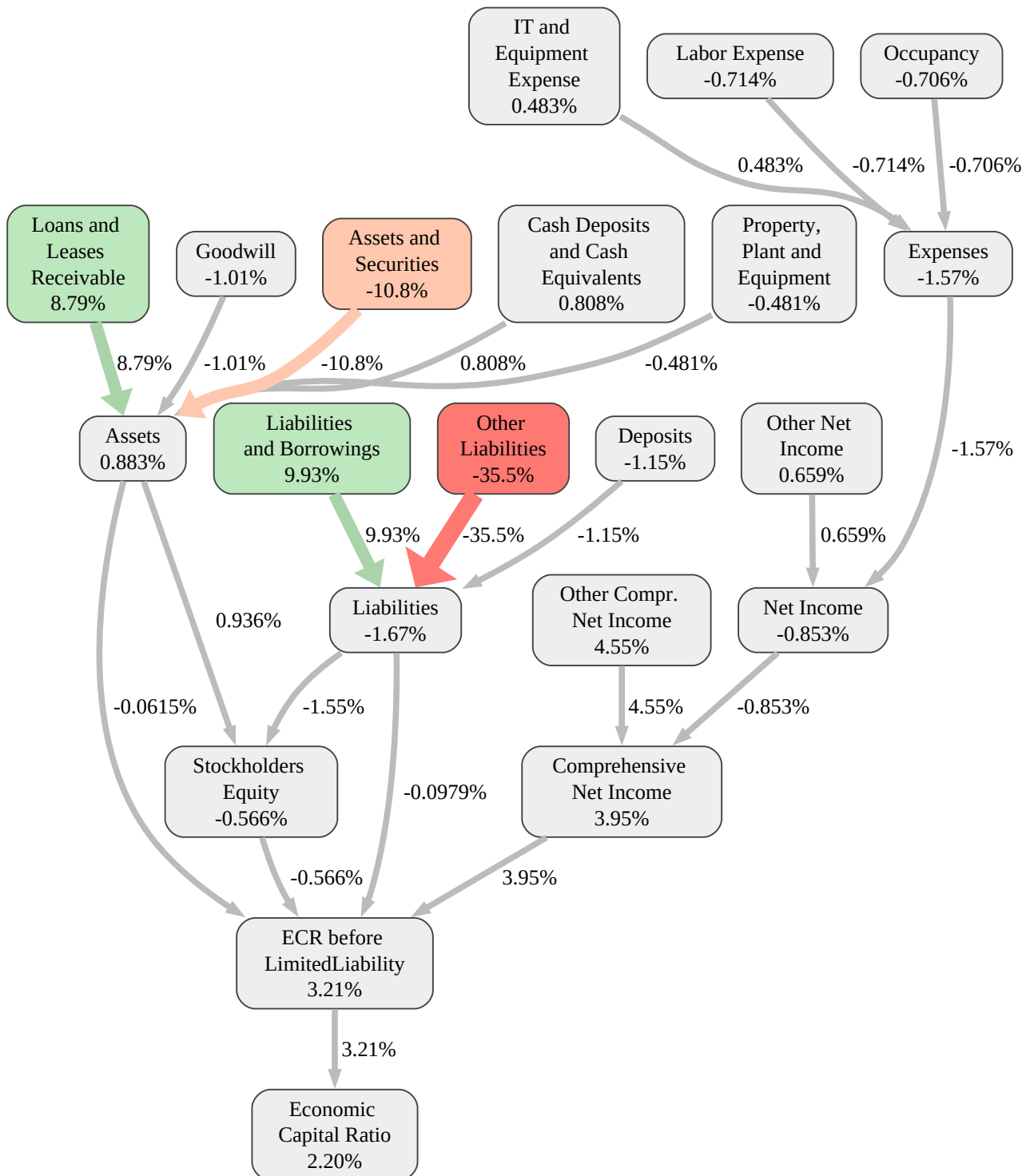




The relative strengths and weaknesses of First Foundation Inc are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of First Foundation Inc compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 9.9% points. The greatest weakness of First Foundation Inc is the variable Other Liabilities, reducing the Economic Capital Ratio by 35% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.9%, being 2.2% points above the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	262,780
Cash Deposits and Cash Equivalents	656,494
Deposits	10,362,612
Fees	13,660
Goodwill	0
IT and Equipment Expense	0
Labor Expense	110,222
Liabilities and Borrowings	0
Loans and Leases Receivable	10,692,462
Long-term Debt	0
Occupancy	36,236
Other Assets	1,366,303
Other Compr. Net Income	-14,218
Other Expenses	77,469
Other Liabilities	1,517,189
Other Net Income	318,158
Other Noninterest Expense	18,293
Other Revenues	48,234
Property, Plant and Equipment	36,140

Output Variable	Value in 1000 USD
Liabilities	11,879,801
Assets	13,014,179
Expenses	255,880
Revenues	48,234
Stockholders Equity	1,134,378
Net Income	110,512
Comprehensive Net Income	96,294
BaseVar	13,602,219
ECR before Limited Liability	9.8%
Economic Capital Ratio	9.9%