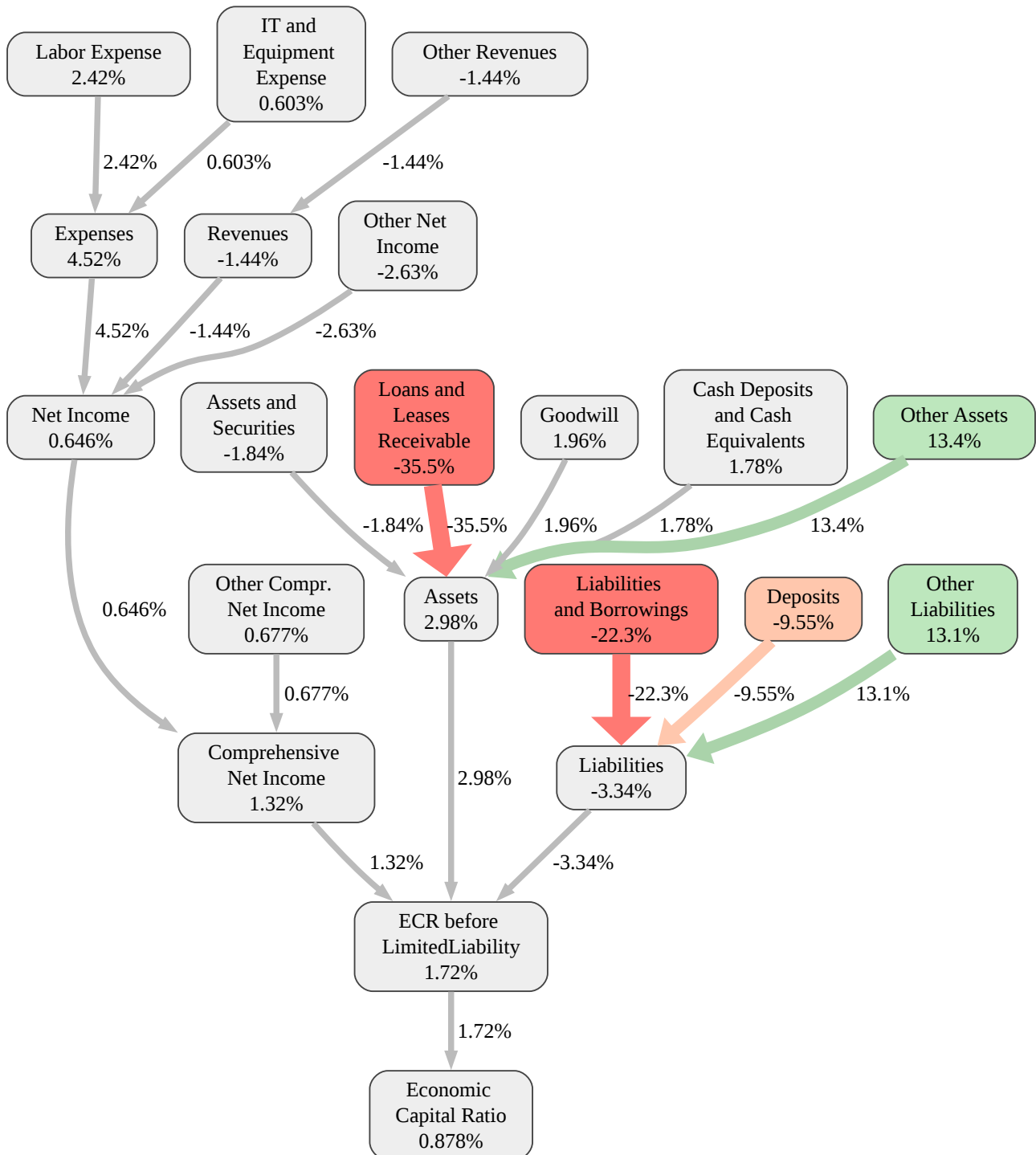




The relative strengths and weaknesses of First Hawaiian INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of First Hawaiian INC compared to the market average is the variable Other Assets, increasing the Economic Capital Ratio by 13% points. The greatest weakness of First Hawaiian INC is the variable Loans and Leases Receivable, reducing the Economic Capital Ratio by 35% points.

The company's Economic Capital Ratio, given in the ranking table, is 13%, being 0.88% points above the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	3,100,998
Cash Deposits and Cash Equivalents	1,739,897
Deposits	21,332,657
Fees	0
Goodwill	995,492
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	14,253,561
Loans and Leases Receivable	0
Long-term Debt	0
Occupancy	0
Other Assets	18,808,626
Other Compr. Net Income	109,044
Other Expenses	74,191
Other Liabilities	-13,145,810
Other Net Income	309,174
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	281,461

Output Variable	Value in 1000 USD
Liabilities	22,440,408
Assets	24,926,474
Expenses	74,191
Revenues	0
Stockholders Equity	2,486,066
Net Income	234,983
Comprehensive Net Income	344,027
BaseVar	24,577,163
ECR before Limited Liability	13%
Economic Capital Ratio	13%