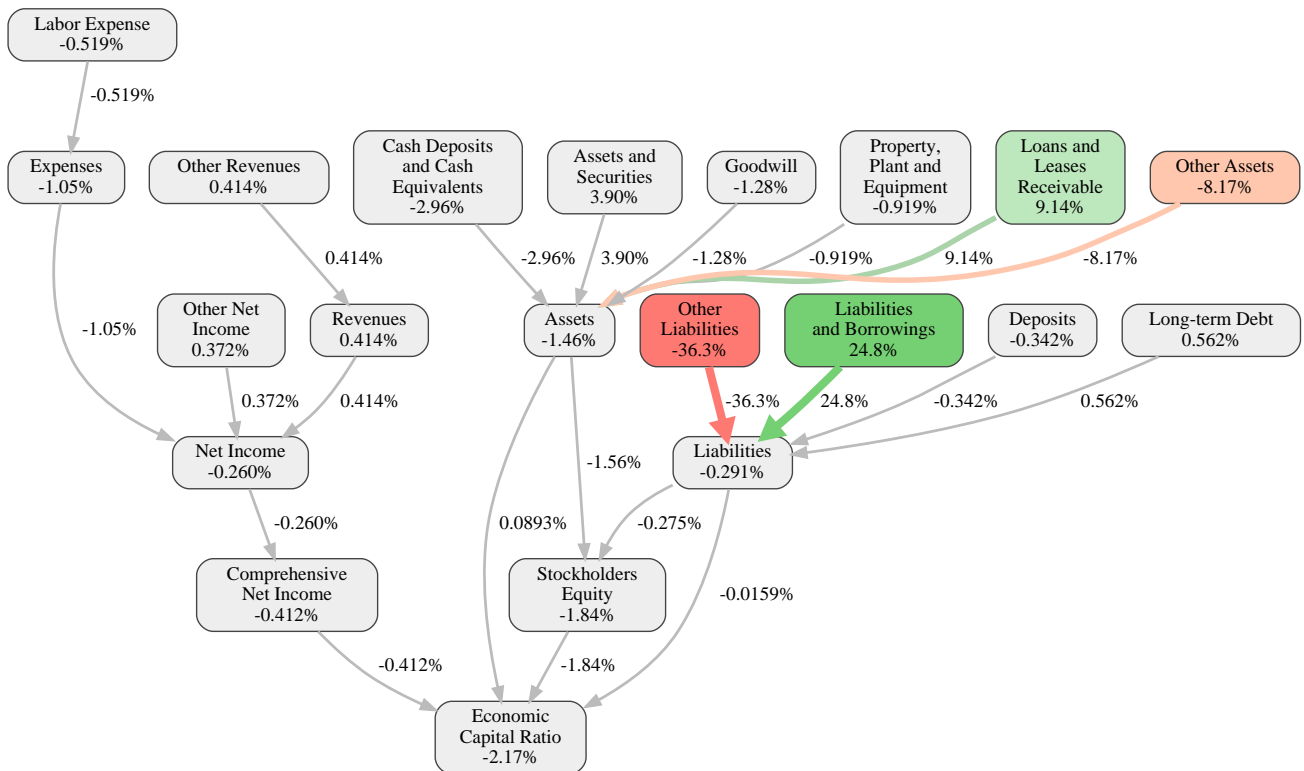




RealRate

STATE BANKS 2020

First Foundation Inc
Rank 153 of 189



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The First AI Rating Agency

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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 25% points. The greatest weakness of First Foundation Inc is the variable Other Liabilities, reducing the Economic Capital Ratio by 36% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.0%, being 2.2% points below the market average of 11%.

Input Variable	Value in 1000 USD
Assets and Securities	1,081,036
Cash Deposits and Cash Equivalents	65,387
Deposits	4,891,144
Fees	7,417
Goodwill	0
IT and Equipment Expense	0
Labor Expense	69,933
Liabilities and Borrowings	0
Loans and Leases Receivable	5,029,869
Long-term Debt	0
Occupancy	20,905
Other Assets	129,789
Other Compr. Net Income	5,429
Other Expenses	41,118
Other Liabilities	809,423
Other Net Income	171,535
Other Noninterest Expense	13,481
Other Revenues	37,558
Property, Plant and Equipment	8,355

Output Variable	Value in 1000 USD
Liabilities	5,700,567
Assets	6,314,436
Expenses	152,854
Revenues	37,558
Stockholders Equity	613,869
Net Income	56,239
Comprehensive Net Income	61,668
Economic Capital Ratio	9.0%