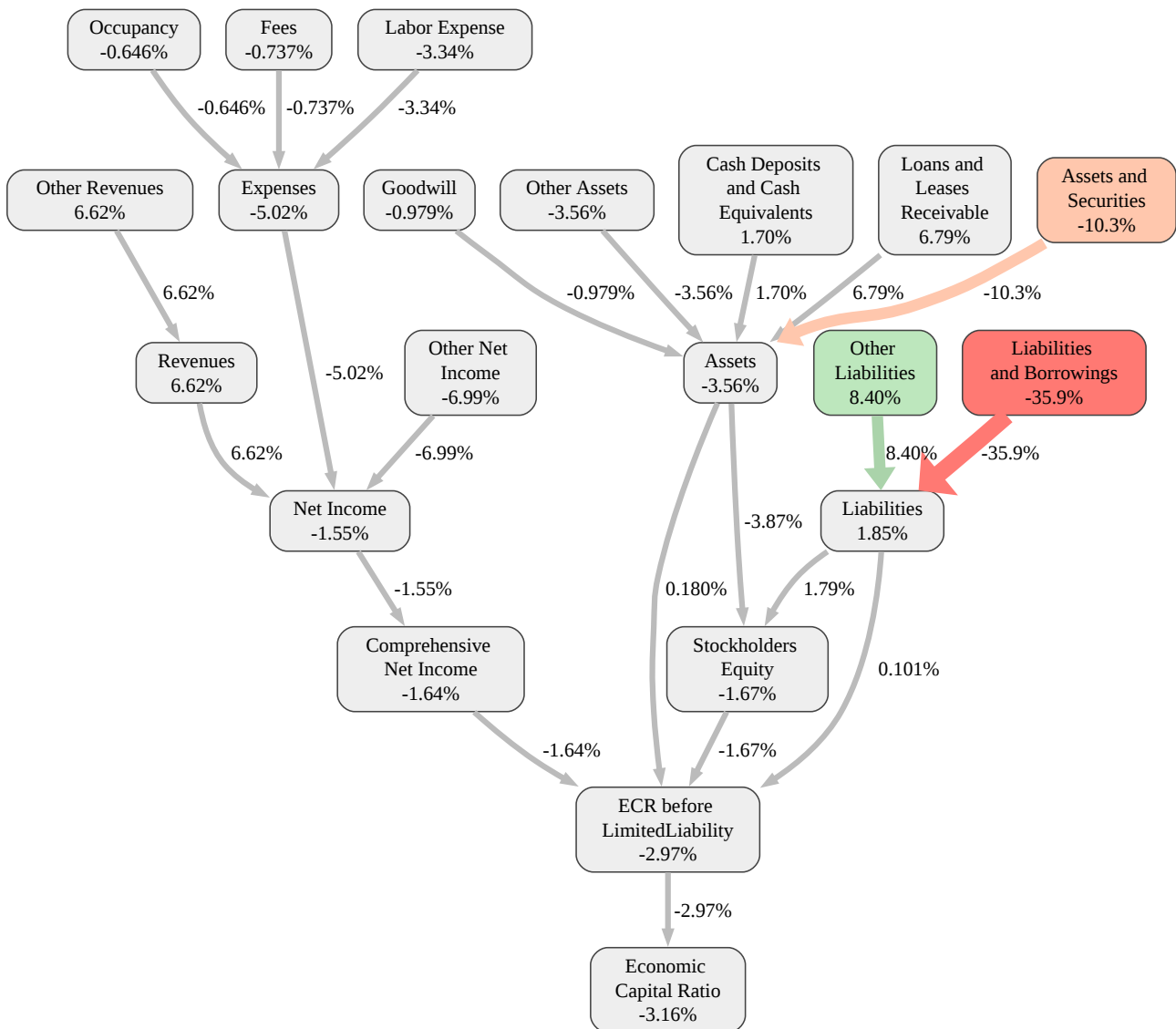




The relative strengths and weaknesses of First Western Financial Inc are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of First Western Financial Inc compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 8.4% points. The greatest weakness of First Western Financial Inc is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 36% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.4%, being 3.2% points below the market average of 12%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Assets and Securities	35,905	Liabilities	2,666,715
Cash Deposits and Cash Equivalents	236,041	Assets	2,919,037
Deposits	2,514,209	Expenses	81,598
Fees	7,951	Revenues	90,071
Goodwill	0	Stockholders Equity	252,322
IT and Equipment Expense	0	Net Income	8,473
Labor Expense	45,040	Comprehensive Net Income	8,893
Liabilities and Borrowings	2,179,514	BaseVar	3,105,218
Loans and Leases Receivable	2,407,235	ECR before Limited Liability	8.1%
Long-term Debt	0	Economic Capital Ratio	8.4%
Occupancy	8,282		
Other Assets	215,727		
Other Compr. Net Income	420		
Other Expenses	12,889		
Other Liabilities	-2,027,008		
Other Net Income	0		
Other Noninterest Expense	7,436		
Other Revenues	90,071		
Property, Plant and Equipment	24,129		