

STRENGTH & STABILITY

Financial Strength As of March 31, 2021

Since its inception, First Foundation Bank has continued to experience stable and consistent growth.

TOTAL LOANS	TOTAL DEPOSITS	TOTAL BANK ASSETS	NASDAQ SYMBOL	MARKET INDEX
\$5.6 BILLION	\$6.2 BILLION	\$7.1 BILLION	FFWM	Russel 2000

Bank Ratings & Key Ratios As of March 31, 2021 unless otherwise noted

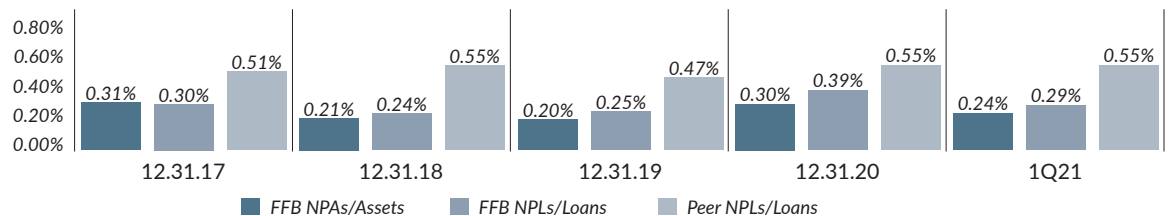
First Foundation Bank's latest credit ratings and capital ratios reflect our strong credit quality and capital levels.

BAUER FINANCIAL RATING ¹	5-star	<i>Superior (5-star), Excellent (4-star) Good (3.5-star), Adequate (3-star) Problematic (2-star), Troubled (1-star)</i>	TIER 1 LEVERAGE RATIO	8.60%	<i>Minimum guideline for well capitalized institutions = 5.00%</i>
DEPOSIT ACCOUNTS ²	A	<i>Health rating</i>	TOTAL CAPITAL RATIO	11.73%	<i>Minimum guideline for well capitalized institutions = 10.00%</i>
SMART ASSET ³	4.5/5	<i>Financial health component of overall score rated as 4.9/5</i>			

1 - As of December 31, 2020 2 - As of December 31, 2020 3 - As of February 22, 2021

Strong Credit Quality

Non-Performing Loans & Assets (NPL, NPA)



Recent News

First Foundation Bank's latest media mentions and press releases.

- First Foundation Inc. Announces Strategic Investment in Institutional Bitcoin Provider NYDIG
- First Foundation Brings Bitcoin to Banking with NYDIG Investment
- First Foundation Bank reports steady growth in Q1 amid expansion
- First Foundation Inc. Expands into Texas with Relocation of Principal Executive Office