

STRENGTH & STABILITY

Financial Strength As of March 31, 2023

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
\$10.7 BILLION	\$10.1 BILLION	\$13.6 BILLION	FFWM	Russel 2000

Bank Ratings & Key Ratios As of March 31, 2023 unless otherwise noted

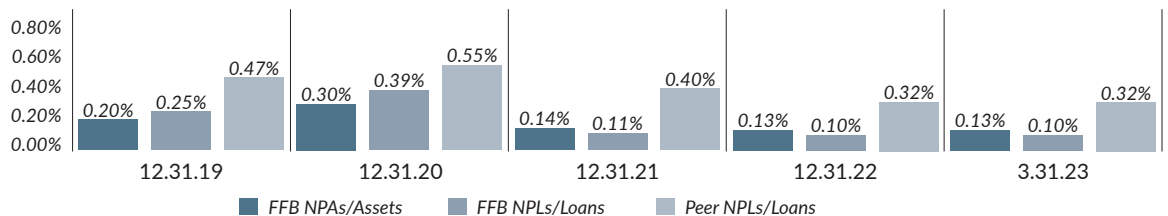
First Foundation Bank's latest credit ratings and capital ratios reflect our strong credit quality and capital levels.

BAUERFINANCIAL RATING ¹	4-star	<small>Superior (5-star), Excellent (4-star) Good (3.5-star), Adequate (3-star) Problematic (2-star), Troubled (1-star)</small>	TIER 1 LEVERAGE RATIO	8.31%	<small>Minimum guideline for well capitalized institutions = 5.00%</small>
DEPOSIT ACCOUNTS ²	A	<small>Financial health rating</small>	TOTAL CAPITAL RATIO	11.23%	<small>Minimum guideline for well capitalized institutions = 10.00%</small>
SMART ASSET ³	4.9/5	<small>Financial health rating</small>	KROLL RATING: DEPOSIT ⁴	BBB+	<small>Strong ability to meet long-term obligations</small>

1 - As of 12/31/22 2 - As of 12/31/22 3 - As of 6/17/22 4 - As of 11/8/22

Strong Credit Quality

Non-Performing Loans & Assets (NPL, NPA) versus peer banks



Accolades

Forbes: America's Best Banks 2023

Forbes' 14th annual America's Best Banks list looks at growth, credit quality and profitability in the 12 months through September 30, 2022, to rank the 100 largest (by assets) publicly-traded banks and thrifts from best to worst.

2021 Best Performing Bank with Assets Greater than \$10B

First Foundation Bank ranked as the sixth best performing bank in 2021 with assets greater than \$10B. S&P Global Market Intelligence calculated scores for each bank on six key metrics.

Bank & Thrift Sm-All Stars Class of 2021

The Sm-All Stars represent the top performing small-cap banks and thrifts in the country. This is the second time FFWM was one of 35 banks chosen. According to Piper Sandler, banks selected have superior performance metrics in growth, profitability, credit quality and capital strength.