

# STRENGTH & STABILITY

## Financial Strength As of June 30, 2020

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 | \$5.7 BILLION  | \$7.1 BILLION     | FFWM          | Russel 2000  |

## Bank Ratings & Key Ratios As of June 30, 2020 unless otherwise noted

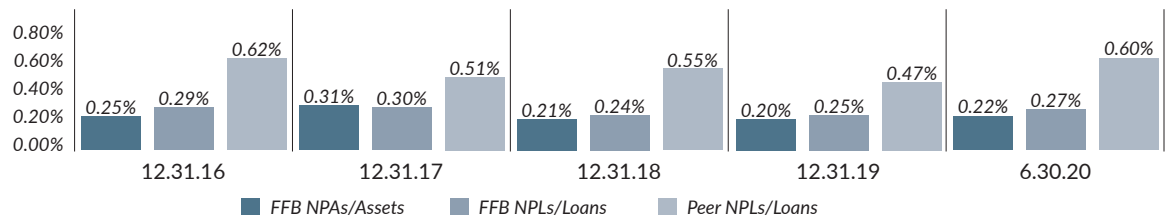
First Foundation Bank's latest credit ratings and capital ratios reflect our strong credit quality and capital levels.

|  |               |   |                              |               |   |
|--|---------------|---|------------------------------|---------------|---|
| <b>BAUER FINANCIAL RATING</b> <sup>1</sup> | <b>4-star</b> | <i>Superior (5-star), Excellent (4-star)<br/>Good (3.5-star), Adequate (3-star)<br/>Problematic (2-star), Troubled (1-star)</i> | <b>TIER 1 LEVERAGE RATIO</b> | <b>8.22%</b>  | <i>Minimum guideline for well capitalized institutions = 5.00%</i>  |
| <b>DEPOSIT ACCOUNTS</b> <sup>2</sup>       | <b>A</b>      | <i>Health rating</i>  | <b>TOTAL CAPITAL RATIO</b>   | <b>11.12%</b> | <i>Minimum guideline for well capitalized institutions = 10.00%</i> |
| <b>SMART ASSET</b> <sup>3</sup>            | <b>4.5/5</b>  | <i>Financial health rated as 4.9/5</i>  |                              |               |   |

1 - As of March 31, 2020    2 - As of March 31, 2020    3 - As of June 19, 2020

## Strong Credit Quality

Non-Performing Loans & Assets (NPL, NPA)



## Recent News

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

- First Foundation Announces 2020 Second Quarter Financial Results
- First Foundation Bank sees strong quarter despite COVID-19 challenges
- First Foundation Inc. Appoints Kevin Thompson as Chief Financial Officer
- First Foundation named among top 1000 world banks