

# STRENGTH & STABILITY

## Financial Strength As of September 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
<b>\$5.1</b> BILLION	<b>\$5.5</b> BILLION	<b>\$6.5</b> BILLION	<b>FFWM</b>	<b>Russel 2000</b>

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

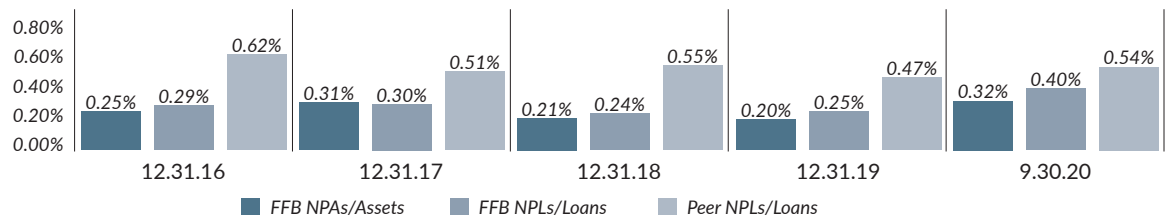
First Foundation Bank's latest credit ratings and capital ratios reflect our strong credit quality and capital levels.

<b>BAUER FINANCIAL RATING</b> <sup>1</sup>	<b>4-star</b>	<i>Superior (5-star), Excellent (4-star) Good (3.5-star), Adequate (3-star) Problematic (2-star), Troubled (1-star)</i>	<b>TIER 1 LEVERAGE RATIO</b>	<b>8.21%</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>11.43%</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 June 30, 2020    2 - As of June 30, 2020    3 - As of October 21, 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 Third Quarter Financial Results
- First Foundation Bank sees strong Q3
- OC Banks Signal They Will Survive Coronavirus
- Exploring Customer Service in the Pandemic Age