

STRENGTH & STABILITY

Financial Strength As of September 30, 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
\$5.8 BILLION	\$6.8 BILLION	\$7.7 BILLION	FFWM	Russel 2000

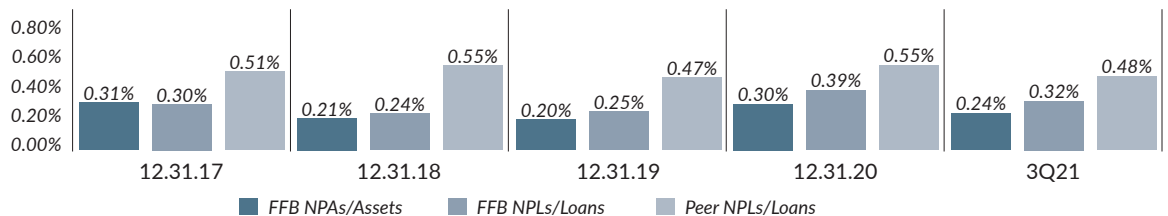
Bank Ratings & Key Ratios As of September 30, 2021 unless otherwise noted

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

BAUER FINANCIAL RATING	4-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	8.27%	<i>Minimum guideline for well capitalized institutions = 5.00%</i>
DEPOSIT ACCOUNTS	A	<i>Health rating</i>	TOTAL CAPITAL RATIO	11.85%	<i>Minimum guideline for well capitalized institutions = 10.00%</i>
SMART ASSET ¹	4.5/5	<i>Financial health component of overall score rated as 4.9/5</i>	<small>1 - As of June 10, 2021</small>		

Strong Credit Quality

Non-Performing Loans & Assets (NPL, NPA)



Accolades



Model Bank Employee Enablement

First Foundation Bank was recognized as a Model Bank for Employee Enablement by Celent as we developed an integrated back-end and front-end data warehouse and employee intranet designed to keep everything connected and in sync.



Civic 50

First Foundation was included in the Orange County Business Journal's Civic 50 list, which is compiled annually to spotlight those companies who are civic-minded within the communities they serve.



Best-in-Class for HR Management

Gallagher, a global human resources consulting firm, has awarded our team with an award for Best-in-Class for HR Management from their 2019 Benefits Strategy and Benchmarking Survey.



Bank & Thrift Sm-All Stars: FFWM

The Sm-All Stars represent the top performing small-cap banks and thrifts in the country. According to Sandler O'Neill + Partners, banks selected have superior performance metrics in growth, profitability, credit quality and capital strength.