

STRENGTH & STABILITY

Financial Strength As of December 31, 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
\$5.3 BILLION	\$5.9 BILLION	\$7.0 BILLION	FFWM	Russel 2000

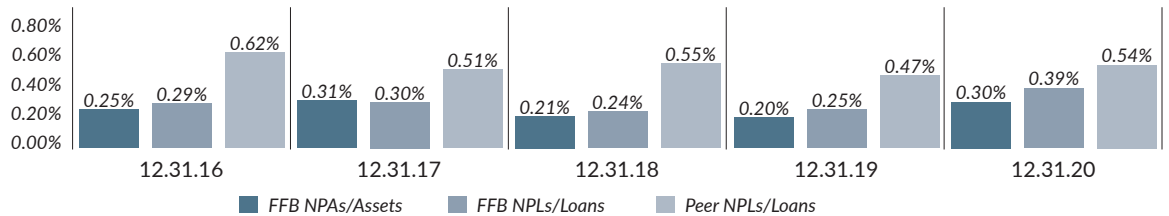
Bank Ratings & Key Ratios As of December 31, 2020 unless otherwise noted

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

BAUER FINANCIAL RATING ¹	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	8.98%	<i>Minimum guideline for well capitalized institutions = 5.00%</i>
DEPOSIT ACCOUNTS ²	A	<i>Health rating</i>	TOTAL CAPITAL RATIO	12.25%	<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>	<small>1 - As of September 30, 2020 2 - As of September 30, 2020 3 - As of January 13, 2021</small>		

Strong Credit Quality

Non-Performing Loans & Assets (NPL, NPA)



Recent News

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

- California bank First Foundation to move holding company HQ to Dallas
- First Foundation Awards \$260,000 to Nonprofits through Its 'Supporting Our Communities' Program
- First Foundation Bank pushes past pandemic for growth in 2020
- Federal Reserve announces FedNowSM Pilot Program Participants