STRENGTH & STABILITY

Financial Strength
As of December 31, 2022

Since its inception, First Foundation Bank has continued to experience stable and consistent growth.

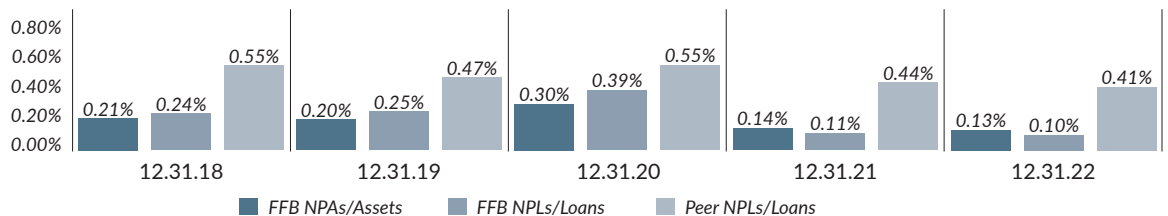| TOTAL LOANS	TOTAL DEPOSITS	TOTAL BANK ASSETS	NASDAQ SYMBOL	MARKET INDEX
$10.7 BILLION	**$10.4** BILLION	**$13.0** BILLION	**FFWM**	**Russel 2000**

Bank Ratings & Key Ratios
As of December 31, 2022 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**	*Superior (5-star), Excellent (4-star) Good (3.5-star), Adequate (3-star) Problematic (2-star), Troubled (1-star)*
DEPOSIT ACCOUNTS [2]	**A**	*Financial health rating*
SMART ASSET [3]	**4.9/5**	*Financial health rating*

TIER 1 LEVERAGE RATIO	**8.59%**	*Minimum guideline for well capitalized institutions = 5.00%*
TOTAL CAPITAL RATIO	**11.01%**	*Minimum guideline for well capitalized institutions = 10.00%*
KROLL RATING: DEPOSIT [4]	**BBB+**	*Strong ability to meet long-term obligations*

1 – As of 9/30/22   2 – As of 6/30/22   3 – As of 6/17/22   4 – As of 11/8/22

Strong Credit Quality

Non-Performing Loans & Assets (NPL, NPA)

Bar chart: NPL/NPA by date.
- 12.31.18: FFB NPAs/Assets 0.21%, FFB NPLs/Loans 0.24%, Peer NPLs/Loans 0.55%
- 12.31.19: FFB NPAs/Assets 0.20%, FFB NPLs/Loans 0.25%, Peer NPLs/Loans 0.47%
- 12.31.20: FFB NPAs/Assets 0.30%, FFB NPLs/Loans 0.39%, Peer NPLs/Loans 0.55%
- 12.31.21: FFB NPAs/Assets 0.14%, FFB NPLs/Loans 0.11%, Peer NPLs/Loans 0.44%
- 12.31.22: FFB NPAs/Assets 0.13%, FFB NPLs/Loans 0.10%, Peer NPLs/Loans 0.41%

Legend: FFB NPAs/Assets   FFB NPLs/Loans   Peer NPLs/Loans

Accolades

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.

2021 Vision List – Outperforming Stock

First Foundation Inc. (FFWM) made B Riley's Vision List which is a list of the top-24 stocks across all industries selected by analysts to outperform the small-cap benchmark Russell 2000 Index in the current year. Each year analysts are tasked to identify a single, immutable pick to outperform based on a set of defined criteria.

FIRST FOUNDATION BANK