

# STRENGTH & STABILITY

## Financial Strength (as of December 31, 2019)

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

### TOTAL LOANS

**\$5.0** BILLION

### TOTAL DEPOSITS

**\$4.9** BILLION

### TOTAL BANK ASSETS

**\$6.3** BILLION

## Bank Ratings & Key Ratios (as of December 31, 2019 unless otherwise noted)

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

### SMART ASSET<sup>1</sup>

**4.5/5**

*Financial Health rated as 4.9/5*

### TIER 1 LEVERAGE RATIO

**8.22%**

### BAUER FINANCIAL RATING<sup>2</sup>

**4-star**

*Superior (5-star), Excellent (4-star), Good (3.5-star), Adequate (3-star), Problematic (2-star), Troubled (1-star)*

### TOTAL CAPITAL RATIO

**11.12%**

<sup>1</sup> As of November 22, 2019   <sup>2</sup> As of September 30, 2019

## Recent News

First Foundation's latest media mentions and press releases

- First Foundation Announces 2019 Full Year Results
- First Foundation Inc. Raises Common Stock Dividend by 40%
- John Michel among Orange County Business Journal CFO of the Year Nominees
- First Foundation Bank picks Sacramento to launch municipal finance division
- Bank Administration Institute – Account ability: Deposit growth gears up for 2020