

OUR NAME IS OUR MISSION.

Alabama • Florida • Georgia • North Carolina • South Carolina • Tennessee • Virginia

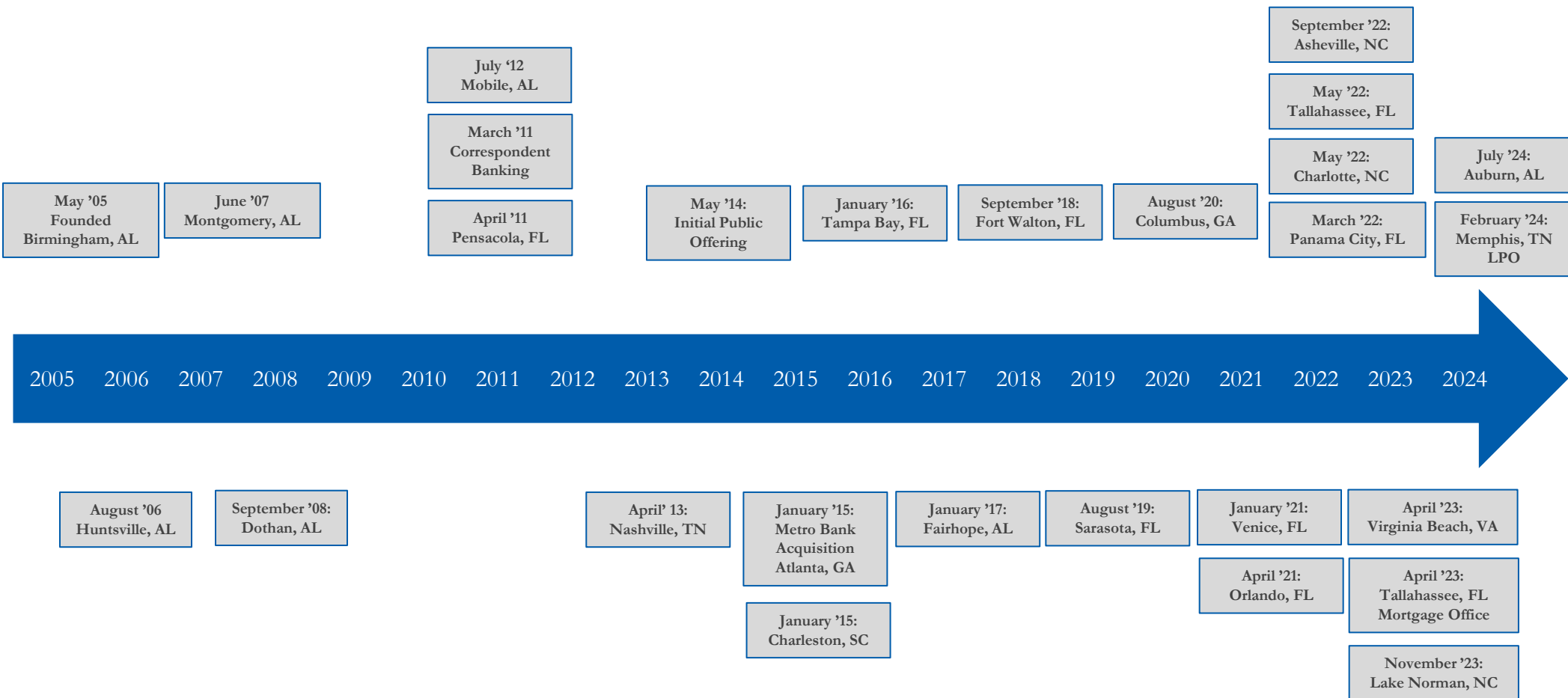
ServisFirst Bancshares Profile

NYSE: SFBS

- Founded in 2005
- High Performing Metropolitan Commercial Bank at 9/30/2024
 - Total Assets \$16.45 Billion
 - Tangible Equity \$1.57 Billion
 - Non Performing Assets to Total Assets – 0.25%
- Simple business model – focus on core banking needs of clients
- Limited branch network – great technology serves client needs
- Big bank products, services and technology combined with the style of service and delivery of a community bank
- Decentralized model – Regional CEOs responsible for geographic markets and local decision making
- Diverse loan portfolio minimizes risk
- Initial Public Offering in 2014

ServisFirst Milestones

- Founded in May 2005 with initial capital raise of \$35 million



- Achieved total asset milestones of \$1 billion in 2008, \$2 billion in 2011, \$3 billion in 2013, \$4 billion in 2014, \$5 billion in 2015, \$6 billion in 2016, \$7 billion in 2017, \$8 billion in 2018, \$9 billion in 2019, \$11 billion in 2020, \$15 billion in 2021, and \$16 billion in 2023.

ServisFirst Management: Alabama

Auburn-Opelika

David Reaves
Market President
Joanna Reaves
VP Private Banking Officer

Troy Godwin
SVP Commercial Banking Officer
Jeffrey Stanfield
SVP Commercial Banking Officer

Birmingham

Tom Broughton
President & CEO
Rodney Rushing
EVP Chief Operating Officer
Paul Schabacker
EVP Commercial Banking
Nic Balanis
EVP Commercial Banking
Bart McBride
EVP Commercial Banking
Lee McKinnon
EVP Commercial Banking
Henry Abbott
SVP Chief Credit Officer

Scott Crain
SVP Private Client Group
Tim Towry
SVP Credit Officer
Debbie Eubank
SVP Cash Management
Nick Petelos
SVP Commercial Banking
Robert Pless
SVP Wealth Management
Mike Thomas
SVP Commercial Banking
Matt Dennis
SVP Private Banking
Chad Goodwin
SVP Wealth Management

Dothan

Harrison Morris
President & CEO
Billy Cannon
SVP Commercial Banking
Todd Dawson
SVP Commercial Banking
Barry DeVane
SVP Commercial Banking
Ron Smith
SVP Commercial Banking

John Peacock
VP Commercial Banking
Mike Smith
VP Commercial Banking
Martin Price
VP Private Banking
Loretta Shapiro
VP Cash Management

Huntsville

Andy Kattos
President & CEO
Angel Stinson
Chief Credit Officer
Jim Holtkamp
EVP Commercial Banking
Drew Battle
SVP Commercial Banking
Lisa Bryan
SVP Private Banking Officer
Blake Freeman
SVP Commercial Banking
DeLynn Gower
SVP Private Banking Manager
Bill Smyser
Business Development Officer

Stuart Whitaker
FVP Commercial Banking
Margaret Riethmaier
FVP Branch Manager
Kasey Helms
FVP Private Banking
Mae Adams
VP Private Banking
Emily Frazier
VP Credit Officer
Elizabeth Jacobus
AVP Commercial Banking
Michael Bishop
Commercial Banking

Mobile

Bibb Lamar
President & CEO
Mike Johnson
EVP
Jay Weber
EVP Baldwin County Executive
Walter Brand
EVP Commercial Banking
Senior Loan Officer
Becky Minto
SVP Retail Banking
Bryan Neth
SVP Commercial Banking
Scott Patterson
SVP Cash Management

Daniel Gatewood
VP Commercial Banking
Garrett Powe
SVP Commercial Banking
Morgan Kennedy
Commercial Banking Officer
Beth Cazalas
VP Mortgage Officer Baldwin County
Anna Maria Mazzarella
VP Mortgage Officer Mobile
Faith Webb
Executive Assistant

Montgomery

Carl Barker
EVP Regional CEO
Caryn Hughes
EVP Market President
David Reaves
Auburn Market President
Christian Ware
EVP Commercial Banking
Dean Peevy
SVP Commercial Banking
Michelle Rotton
SVP Commercial Banking
Delbert Madison
SVP Treasury Management Sales

Millie Houston
SVP Private Banking
Chase Hardy
VP Commercial Banking
Elizabeth DuBard
VP Private Banking
Lara Wilson
VP Private Banking
Chase Hastey
Commercial Banking Officer
James Hawk
AVP Mortgage Lending

ServisFirst Management: Florida

Northwest Florida - Fort Walton Beach

Steve Burks
SVP Market President
Bob Bennett
SVP Commercial Banking

Landon Woodall
SVP Commercial Banking
Christy Everhart
AVP Branch Operations Manager
Fort Walton Beach

Northwest Florida - Panama City

Steven Aase
Panama City Market President
LJ Rigby
VP Commercial Banking

Zach Garcia
VP Commercial Banking

Northwest Florida - Pensacola

Rex McKinney
Regional CEO
Bo Carter
Chairman & Chief Development Officer
Doug Rehm
President, Chief Lending Officer
Lori Potts
SVP Commercial Banking
Aaron Jones
VP Commercial Banking
Piper Elam
VP Commercial Banking

Carissa Adams
VP Commercial Banking
Chris Adams
VP Treasury Management
Hunter Gatewood
VP Senior Credit Officer
Diane Norris
AVP Branch Operations Manager
Wendy Tecumseh
AVP Branch Manager Cordova

Northwest Florida - Tallahassee

Steven Lohbeck
Tallahassee Market President
Alex Corder
AVP Commercial Banking

Jessica Corley
VP Treasury Management
Ryan Wolfkill
VP Credit Officer

West Central Florida - Orlando

Greg Bryant
CEO
Jack "Ted" Sheppe
President
Jennifer Travis
SVP Commercial Banking
Zak Sultan
SVP Commercial Banking
Phillip deFreitas
SVP Treasury Management Sales
Larry Campbell
SVP Commercial Banking

Garrett Miller
SVP Commercial Banking
Hiram Delgado
SVP Commercial Banking
Michael Chong
AVP Portfolio Manager
Cinthya Rosado
AVP Cash Management
Cheryl Burns
AVP Commercial Support Officer
Barbara Aldir
Client Relationship Associate

West Central Florida - Sarasota

Greg Bryant
CEO
Brent Dykstra
President
AnnMarie Kuffer
SVP Senior Relationship Manager
Jon Kolb
SVP Cash Management
Yuri Pereira
AVP Commercial Banking

Steven Majewski
Senior Relationship Manager
Thomas Villemaire
VP Portfolio Manager
Ciera Dickinson
VP Portfolio Manager
Suzanne Johnson
VP Branch Manager

ServisFirst Management: Florida

West Central Florida - Tampa Bay

Greg Bryant
CEO

Gwynn Davey
President

Pat Murrin
SVP Chief Credit Officer

Kaela Lerner
SVP Treasury Management

Kathy Vanater
SVP Branch Manager

Katrina Griffith
SVP Commercial Banking Officer

Jonathan Zunz
SVP Commercial Banking

Tony Wagner
SVP Commercial Banking Officer

Patrick Ahern
SVP Commercial Banking

Jeff Hackett
SVP Portfolio Manager

Tiffany Rodriguez
VP Commercial Banking

ServisFirst Management: Georgia

Atlanta

Hal Clemmer
President & CEO
Will Clay
SVP Commercial Banking
Tricia Griner
SVP Private Banking
James Halverson
SVP Commercial Banking
Lawson Kirkland
SVP Commercial Banking
Laura Smith
SVP Private Banking
Michael J. Stephens
SVP Commercial Banking

David Pascarella
VP Commercial Banking
K. Scott Bazemore
SVP Senior Credit Officer
Robin Moss
SVP Treasury Management
Mills Thompson
Banking Officer
Rene' Dollar
VP Consumer Banking Lead
Inga Ackison
AVP Branch Manager
Tabetha Freeman
AVP Branch Manager

Columbus

Harrison Morris
President & CEO
Ron Smith
SVP Commercial Banking

Jack Tinkler
VP Commercial Banking
Roni Jernigan
Commercial Account Manager

ServisFirst Management: North Carolina

Asheville

Bryan Boone
SVP Regional President
Jeffrey Austin
VP Commercial Banking
Patrick Dowling
VP Commercial Banking
Waynesville, Sylva, Cherokee,
Bryson City, Highlands/Cashiers

Tammy Baldwin
AVP Business Services Officer
Judy McCollin
Portfolio Manager, Bank Officer
Tamra Sommers
Commercial Loan Assistant

Charlotte

Rick Manley
President & CEO
North Carolina
Winston Felker
Senior Commercial Banker
Charlotte Market President
Rob Shell
EVP Chief Credit Officer
Roy Watkins
SVP Commercial Banking
Matt Pulley
SVP Commercial Banking
Betty Brain
SVP Portfolio Manager

Shawn Coleman
AVP Treasury Management
Services Officer
Ana Espinoza
Branch Manager, Bank Officer
Christy Phillips
Mortgage Loan Officer
Knight Holbrook
Portfolio Manager, Bank Officer
William Coker
Credit Analyst
Susan Ngo
Commercial Loan Assistant
Angie Ennis
Commercial Loan Assistant

Lake Norman

Jeanne Jordan
SVP Commercial Banking
April Patterson
VP Commercial Banking
Thomas Dodson
VP Portfolio Manager

Erin George
Administrative Officer
Elizabeth Miller
Administrative Assistant

ServisFirst Management: South Carolina

Charleston

Tom Trouche
President & CEO
Bobby Warrick
Chief Operating Officer
Charleston Region
David Hearne
SVP Commercial Banking
Steve Humphreys
SVP Commercial Banking
Brian Michel
SVP Commercial Banking
Kathryn Dinkins
SVP Commercial Banking

Landon Davis
SVP Commercial Banking
Allston Moore
SVP Private Banking
Marie Hartwell
VP Treasury Management
Sales Officer
Franchetta Hollington
VP Branch Manager
Ashley Rogers
VP Branch Manager
Summerville

ServisFirst Management: Tennessee

Memphis

Bradford Vieira

President & CEO

Joel Smith

Memphis Market President

Jake Farrell

Chairman

Scott Forman

SVP Commercial Banking

Michael Joyner

SVP Commercial Banking

Trudy Griffin

Client Relationship Associate

Harriette Stevens

VP Private Banking

Branch Manager

Coers Adams

VP Commercial Banking

Bill Sternberger

AVP Private Banking

Megan Latta

Treasury Management Sales Officer

Calandra Freeman

Branch Operations Manager

Nashville

Bradford Vieira

President & CEO

Daniel Harrington

EVP Director of Corporate Real Estate

Brad Greer

SVP Commercial Banking

Sandy Hamrick

SVP Commercial Banking

George Mabry

SVP Commercial & Private Banking

Team Leader

Li Sullivan

SVP Mortgage Loan Officer

Heidi Phillips

VP Commercial & Private Banking

Randall Robinson

FVP Commercial Banking Manager

Cory Dell

FVP Treasury Management

Sales Leader

Meridith Hobbs

AVP Commercial & Private Banking

Ashley Weber

AVP Commercial Banking

ServisFirst Management: Virginia

Virginia Beach

Mike Jakubowski

Market President

Bobby Fox

SVP, Senior Commercial Banking

Tess Baker

VP, Portfolio Manager

Claire Hersey

VP, Private Banking Officer

Theresa Stiehl

AVP, Client Services Team Lead

Molly Lettshek

Branch Operations Manager

Jennifer Franklin

Client Services Associate

ServisFirst Board of Directors

Atlanta

Michael A. Bohling
President & CEO
HLB Gross Collins, P.C.

Paul Conley
Private Investor

John Loud
President
LOUD Security Systems, Inc.

Zach Parker
President & CEO
DLH Holdings Corporation

Brent Reid
President & CEO
The Winter Companies

Birmingham

Tom Broughton
Chairman, President & CEO
ServisFirst Bank

Richard Cashio
Private Investor

Jimmy Filler
Lead Director & Private Investor

Betsy Holloway, Ph.D.
VP for Advancement & Marketing
Samford University

Chris Mettler
Owner
Sovereign & Co.

Hatton Smith
CEO Emeritus
Royal Cup Coffee

Irma Tudor
Private Investor

Mike Fuller
Director Emeritus

Charleston

Ryan Gammons
Owner
BOC Oil Co., Inc

Peter McKellar
Owner
Harbor Contracting, LLC

Skip Sawin
Owner
Charleston's Rigging and Marine

Daniel Vallini
Partner
Harvey & Vallini, LLC

Dothan

Jerry Adams
Retired Banker

Charles Chapman
Chairman
Chapman Properties

Ronald DeVane
Chairman
ServisFirst Bank

John Downs
CEO & Co-Owner
Qualico Steel Company, Inc.

Watson Downs
Engineered Systems, Inc.

Steve McCarroll
Retired Banker

Charles Owens
President & CEO
Construction Partners, Inc.

Glenn Spivey
President
Hollis & Spann, Inc.

Bill Thompson
President
South Alabama Brick

Huntsville

Dennis Bragg
Owner
Bragg Farms

Wayne Bonner
Owner
Bonner Development

Tres Childs
President
Center for Cancer Care

Zack Penney
Owner
Bill Penney Motor Co

David Slyman
President
Slyman Construction Company

Irma Tudor
Private Investor

Sidney White, CPA
Member (Retired)
Warren Averett LLC

Danny Windham
COO
HudsonAlpha Institute for Biotechnology

Tom Young
Private Investor

ServisFirst Board of Directors

Mobile

Mary Courtney Cane
President
Courtney and Morris, Inc.

Lance Covan
CEO/Owner
Midnight Industries

Lowell J. Friedman
Private Investor

Barry E. Gritter
Chairman & CEO
Gulf City Body & Trailer Works

Jim Henderson
Chairman, President and CEO
J. Henderson Properties, LLC
Mobile Lumber & Building Materials, Inc.

Richard D. Inge
Founding Partner & Principal
Inge & Associates, Inc.

Kenneth S. Johnson
President & Owner
DotComPlus LLC and
Capitol Broadcasting Corporation

John H. Lewis, Jr.
Private Investor

Hunter Lyons
President
Gulf City Body & Trailer Works

Bonner Williams
Vice President
ASM Recycling, Inc.

Stephen G. Crawford
Director Emeritus

Dr. James M. Harrison, Jr.
Director Emeritus

Montgomery

Dr. John Jernigan
Managing Partner & Founder
Mulberry Medical Associates

Ray Petty
Private Investor

Edward M. Stivers III
President, Owner & Dealership Principal
Stivers Ford Lincoln

Todd Strange
Private Investor

Pete Taylor
President
Standard/Taylor Industries

Ken Upchurch
Chairman
W.K. Upchurch Construction Company

Alan Weil, Jr.
Owner
Weil's, Inc.

Taylor Williams
Vice President of External Affairs
PowerSouth Energy

Northwest Florida

Tom Bizzell
Partner
HHM CPAs

Bo Carter
Chairman
ServisFirst Bank

Matt Durney
President
Durney Properties, Inc.

Mark S. Greskovich, DMD
President
Oral & Maxillofacial Surgery Assoc.

John McNeill
Principal
NAI Talcor

Rudy Rowe
President
Southland Contracting
Southland Rowe Roofing

Sandy Sansing
President
Sandy Sansing Dealerships

Mike Watkins
CEO
NWF Health Network

Leo Cyr
Director Emeritus

Ray Russenberger
Director Emeritus

Tennessee

Charles Robert Bone
Partner
Spencer Fane Bone McAllester

Jake Farrell
Chairman

Mary Margaret Bourbeau
Partner; President
Crowell Capital Partners;
JFC Enterprises

Ryan Chapman
CEO
Integrative Life Center

Eric Strickland
President/CEO
3LS, Incorporated

Todd Robinson
President, Principal
Earl Swensson Associates Inc

ServisFirst Geographic Locations

Alabama

Auburn-Opelika

- Main Office/678.504.2700

Birmingham

- Main Office/205.949.0302
- Downtown
- Greystone

Dothan

- Main Office/334.340.4300
- Cottonwood Corners
- Columbus, GA

Huntsville

- Main Office/256.722.7800
- Research Park

Mobile

- Main Office/251.544.6950
- Spring Hill
- Fairhope

Montgomery

- Main Office/334.223.5800
- Montgomery East

Florida

Northwest

- Pensacola Main Office/850.266.9100
- Cordova
- Fort Walton
- Panama City
- Tallahassee
- Tallahassee Mortgage Office

West Central

- Tampa Main Office/813.528.8162
- Sarasota
- Venice
- Orlando

Georgia

Atlanta

- Galleria Office/678.504.2700
- Douglasville

Virginia

- Virginia Beach

North Carolina

Charlotte

- Main Office/704.972.24

Asheville

Lake Norman

South Carolina

Charleston

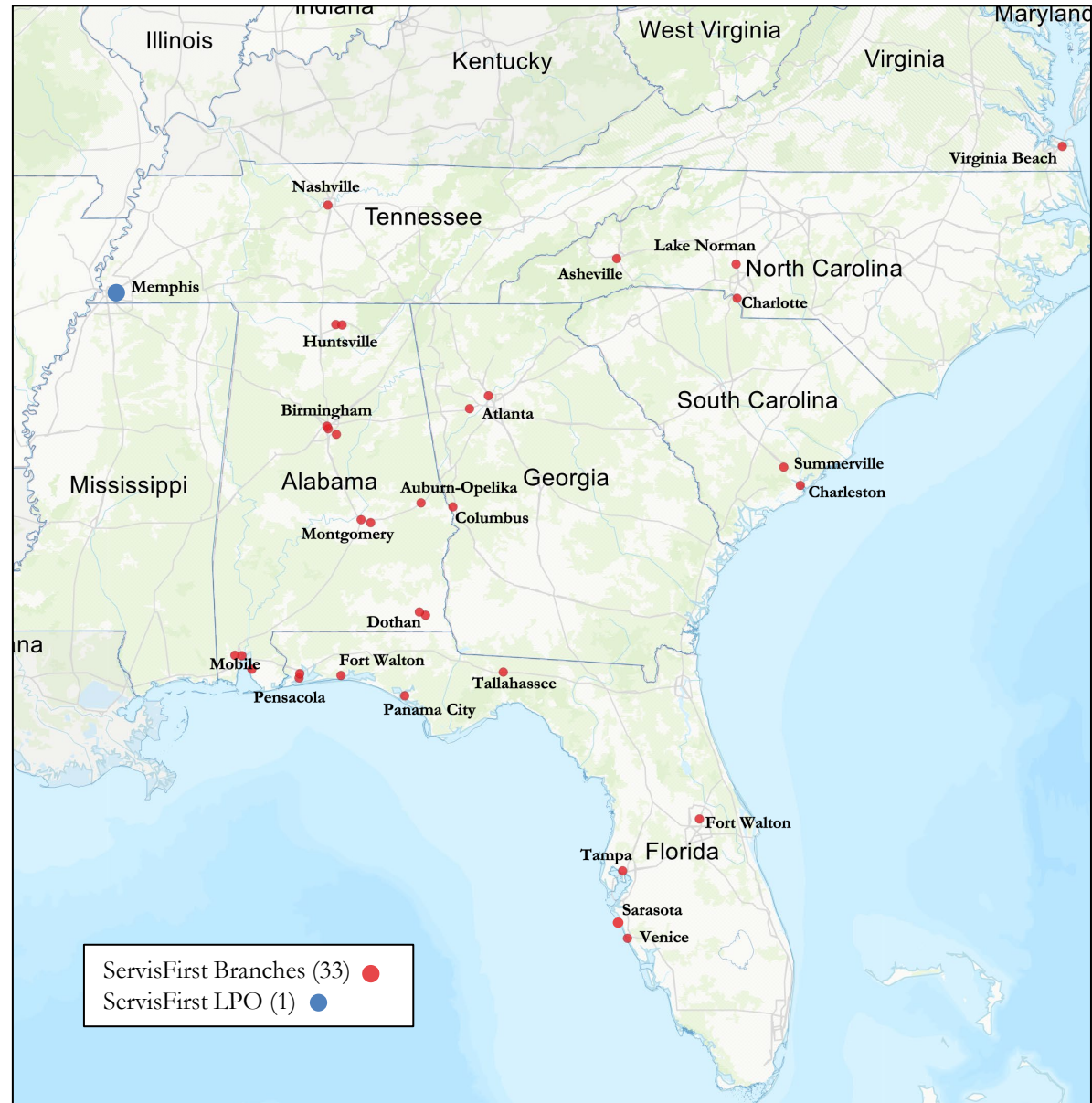
- Main Office/843.414.3900
- Summerville

Tennessee

Nashville

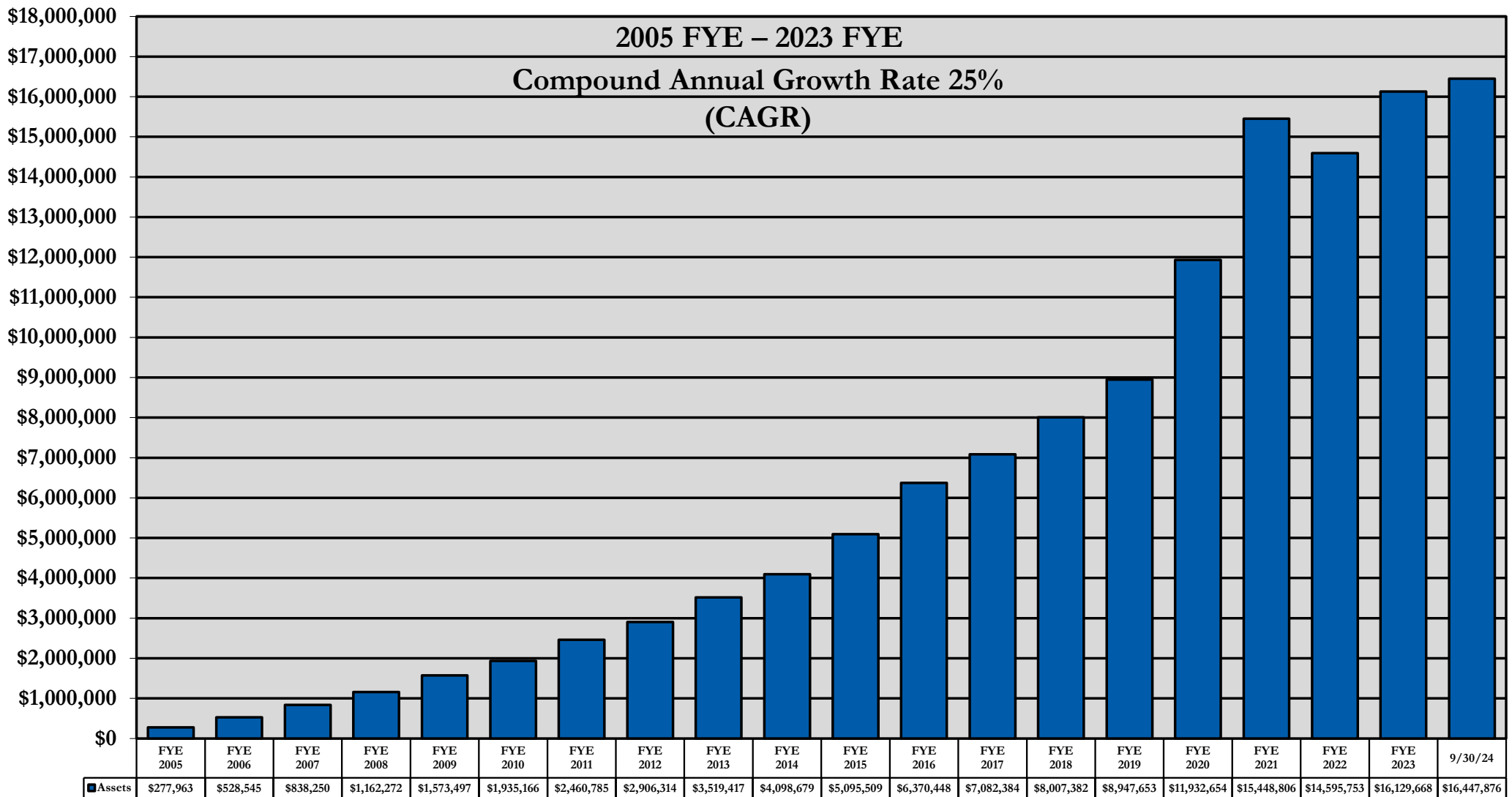
- Main Office/615.921.3500

Memphis LPO



ServisFirst Total Assets

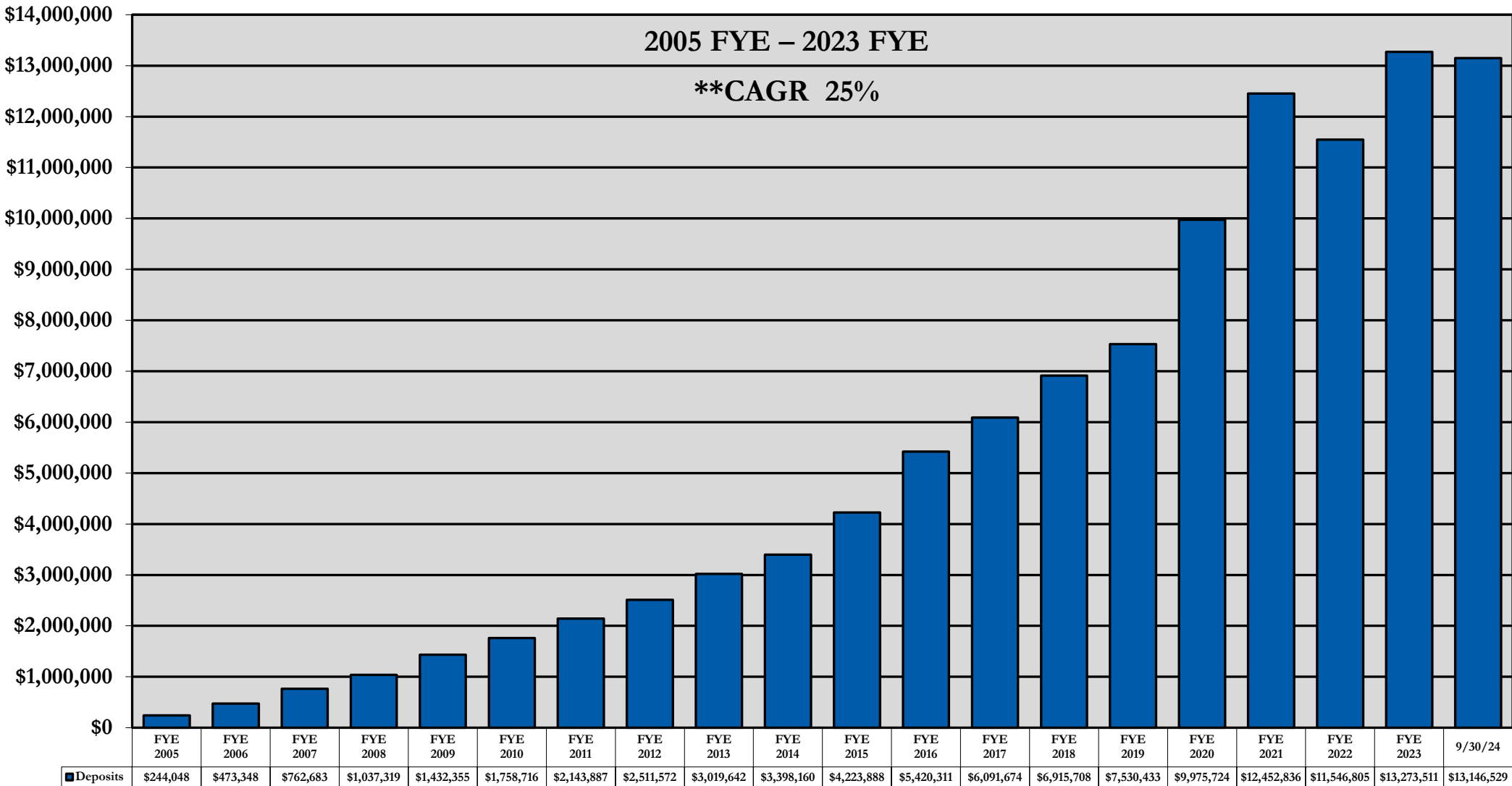
(\$000's)



**CAGR: Compound Annual Growth Rate

ServisFirst Total Deposits

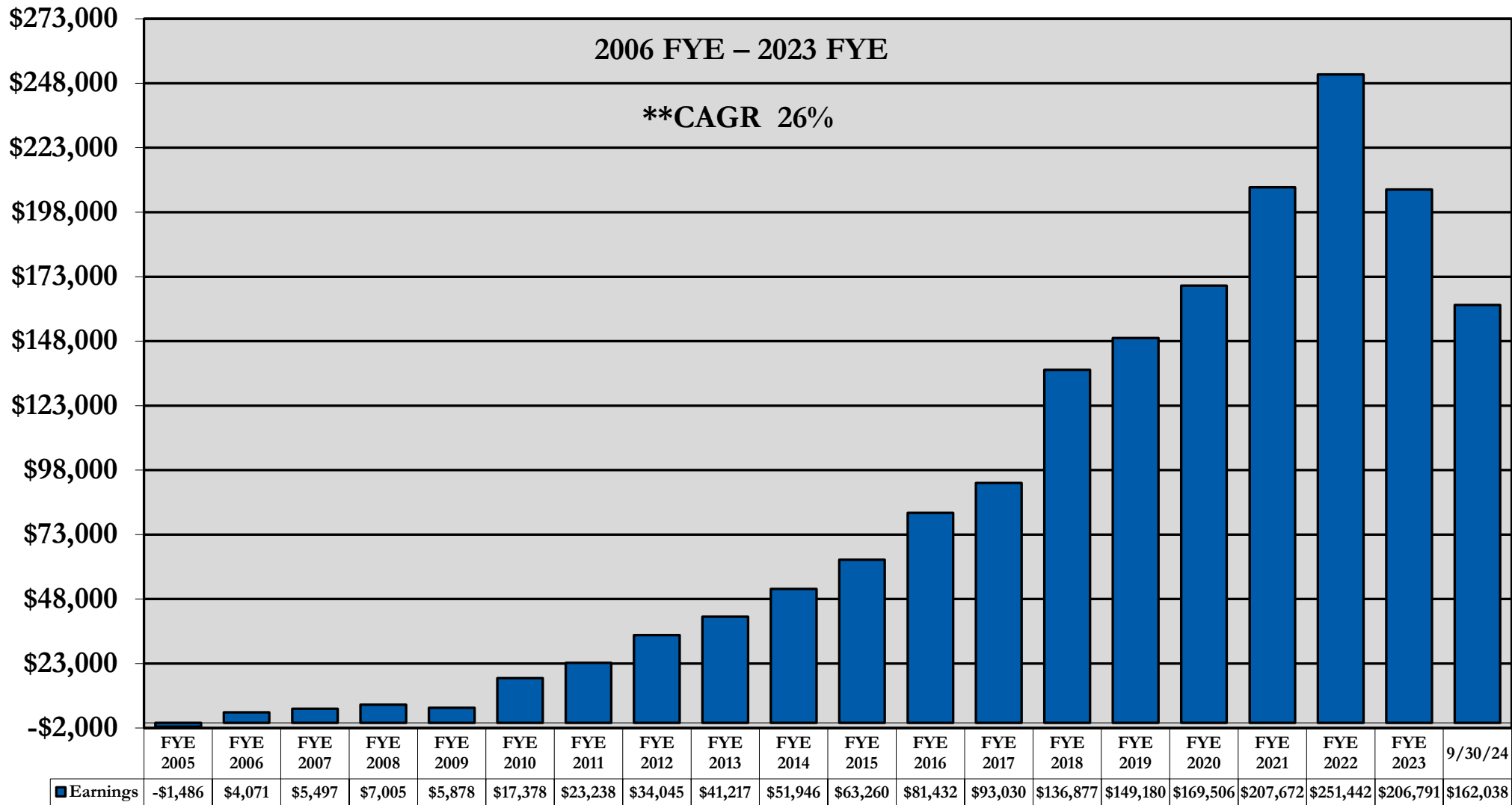
(\$000's)



**CAGR: Compound Annual Growth Rate

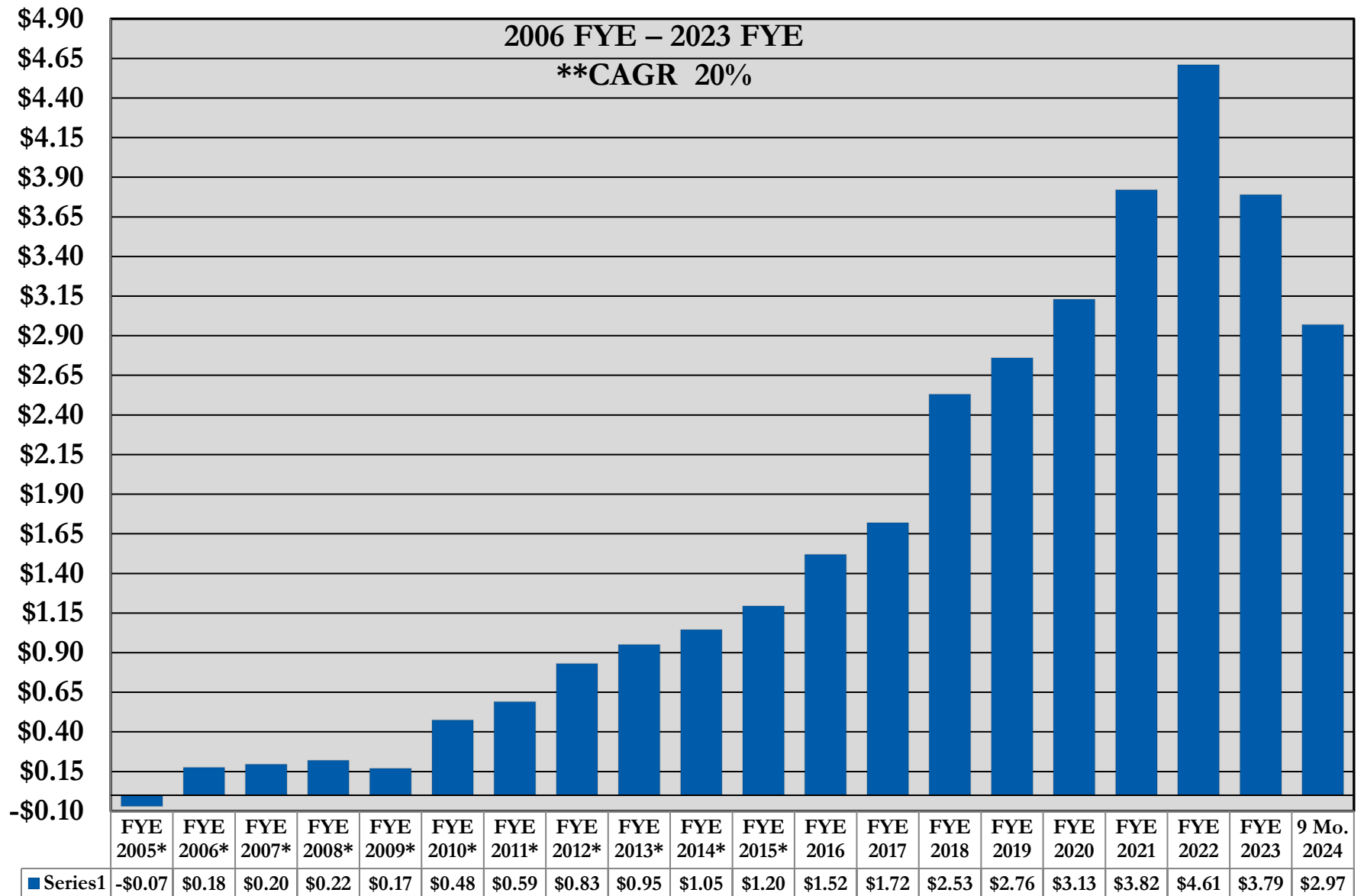
ServisFirst Earnings

(\$000's)



**CAGR: Compound Annual Growth Rate

ServisFirst Fully Diluted Earnings Per Share

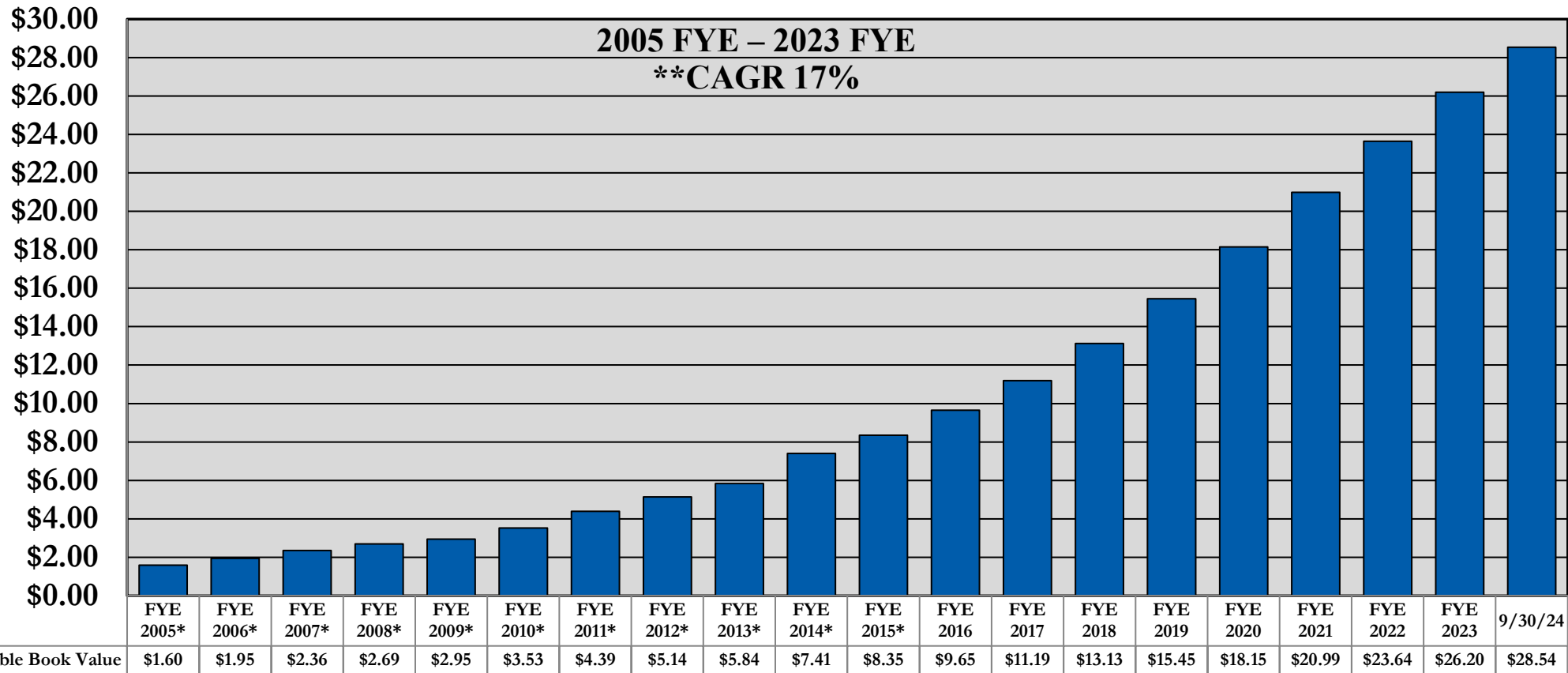


*Adjusted to reflect a three-for-one stock split in July 2014 and a two-for-one stock split in December 2016.

**CAGR: Compound Annual Growth Rate

Tangible Book Value

(per common share)



*Adjusted to reflect a three-for-one stock split in July 2014 and a two-for-one stock split in December 2016.

**CAGR: Compound Annual Growth Rate



OUR NAME IS OUR MISSION.

To learn more about ServisFirst Bank, please visit our website to obtain the latest press releases, SEC filings, products, services, and regional contact information.

At ServisFirst Bank, we look forward to serving you.

866.317.0810 • www.servisfirstbank.com



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