



OUR NAME IS OUR MISSION.

Atlanta • Auburn-Opelika • Birmingham • Charleston • Dothan • Huntsville • Mobile • Montgomery • North Carolina
Northwest Florida • Tennessee • Virginia • West Central Florida

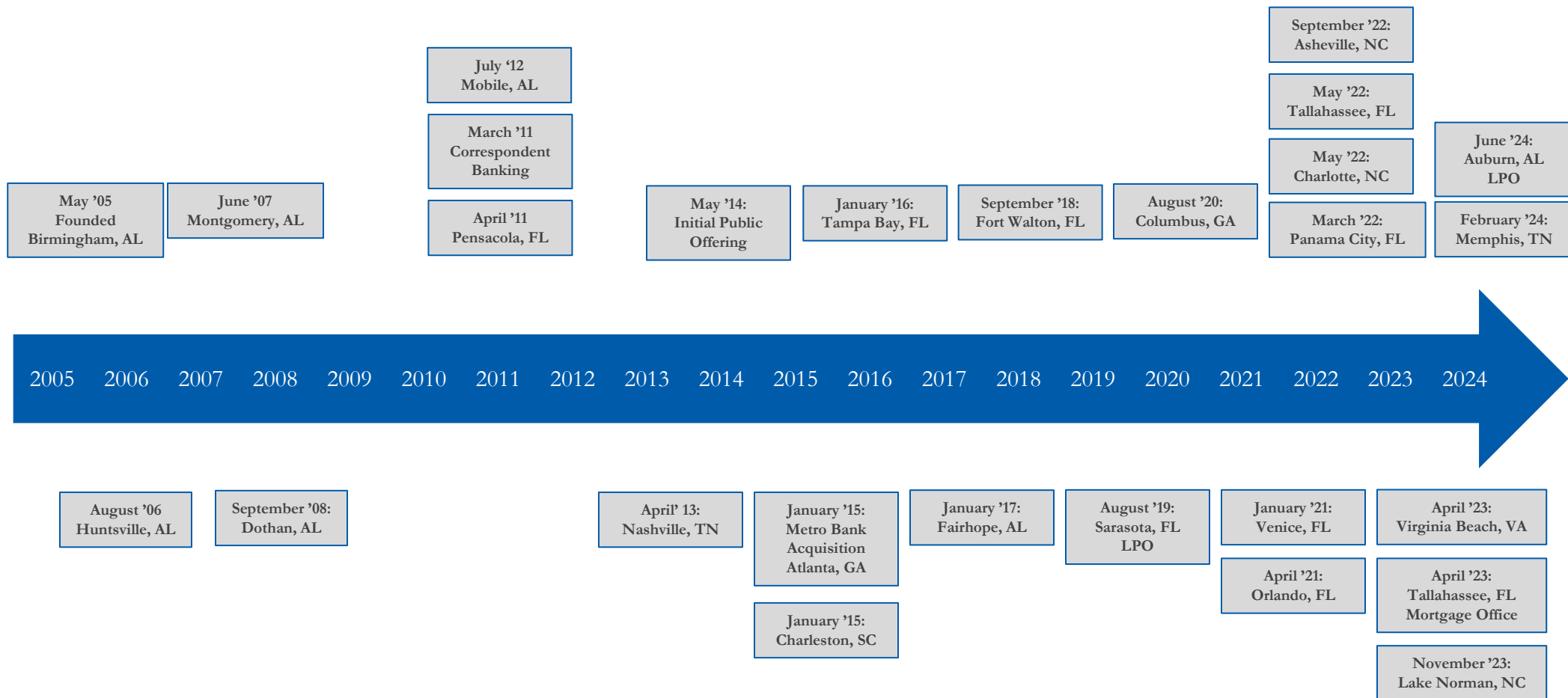
ServisFirst Bancshares Profile

NYSE: SFBS

- Founded in 2005
- High Performing Metropolitan Commercial Bank at 6/30/2024
 - Total Assets \$16.05 Billion
 - Tangible Equity \$1.51 Billion
 - Non Performing Assets to Total Assets – 0.23%
- 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

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

Brian Boyce
SVP 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

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

Kirk Pressley
Chief Financial 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

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

Harrison Morris
President & CEO

Ron Smith
SVP Commercial Banking

Jack Tinkler
VP Commercial Banking

Roni Jernigan
Commercial Account Manager

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

ServisFirst 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
VP 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

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
Allison Cochran
VP Branch Manager Cordova
Diane Norris
AVP Branch Operations Manager
Wendy Tecumseh
Assistant Credit Officer

Northwest Florida - Tallahassee

Steven Lohbeck
Tallahassee Market President
Alex Corder
AVP Commercial Banking

Jessica Corley
VP Treasury Management
Ryan Wolfkill
VP Credit Officer

Northwest Florida - Fort Walton Beach

Steve Burks
SVP Commercial Banking
Bob Bennett
SVP Commercial Banking

Landon Woodall
SVP Commercial Banking
Christy Everhart
AVP Branch Operations Manager

ServisFirst Management

Northwest Florida - Panama City

Steven Aase
Panama City Market President
LJ Rigby
VP Commercial Banking

Zach Garcia
VP Commercial Banking

North Carolina - 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

North Carolina - 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

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

Ross Demmel
AVP Commercial Banking Officer
Judy McCollin
Portfolio Manager, Bank Officer
Tamra Sommers
Commercial Loan Assistant

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
Katrina Griffith
SVP Commercial Banking Officer
Jeff Hackett
SVP Portfolio Manager
Tiffany Rodriguez
VP Commercial Banking

Southwest Florida

Greg Bryant
CEO
Mario Bringas
President
Brent Dykstra
Venice Community Executive
AnnMarie Kuffer
SVP Senior Relationship Manager
Jon Kolb
SVP Cash Management

Steven Majewski
Senior Relationship Manager
George Nicolopoulos
VP Commercial Banking
Thomas Villemaire
VP Portfolio Manager
Ciera Dickinson
VP Portfolio Manager
Suzanne Johnson
VP Branch Manager

ServisFirst Management

Central Florida

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
Cintha Rosado
AVP Cash Management
Cheryl Burns
AVP Commercial Support Officer
Barbara Aldir
Client Relationship Associate

Tennessee - 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
Bo Robertson
AVP Commercial Banking
Beth Palk
AVP Private Banking
Branch Manager

Tennessee - Memphis

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

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

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Owner
Sovereign & Co.

Hatton Smith
CEO Emeritus
Royal Cup Coffee

Irma Tudor
Private Investor

Mike Fuller
Director Emeritus

Charleston

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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

David Mathis
President and CEO
Martin Federal

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
President

Bizzell, Neff and Galloway, P.A.

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

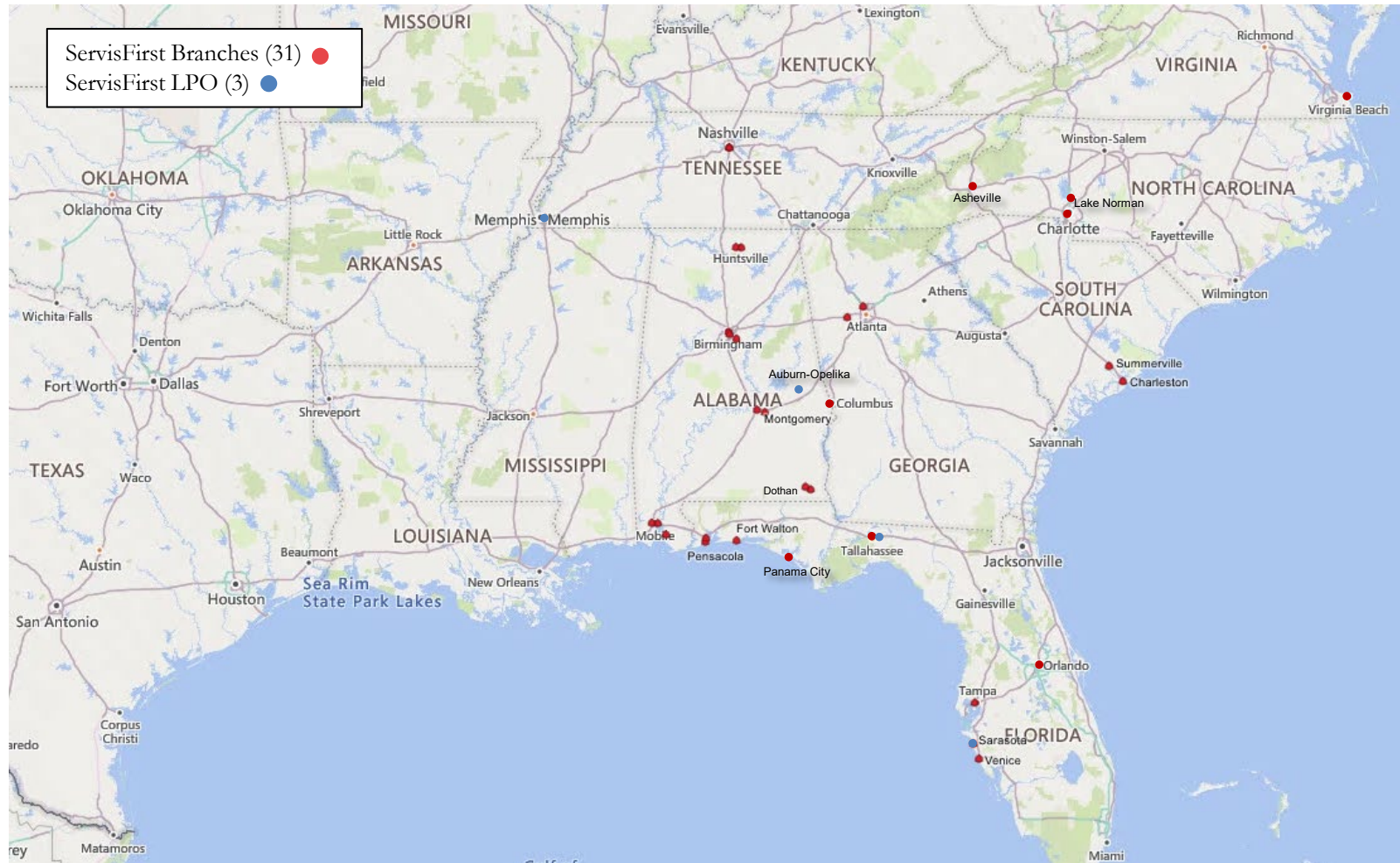
3LS, Incorporated

Todd Robinson

President, Principal

Earl Swensson Associates Inc

ServisFirst Geographic Locations



Atlanta

- Galleria Office/678.504.2700
- Douglasville

Auburn-Opelika

- LPO/ 678.504.2700

Birmingham

- Main Office/205.949.0302
- Downtown
- Greystone

Charleston

- Main Office/843.414.3900
- Summerville

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

North Carolina

- Asheville
- Charlotte
- Lake Norman

Northwest Florida

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

Tennessee

- Main Office/615.921.3500
- Memphis LPO

Virginia

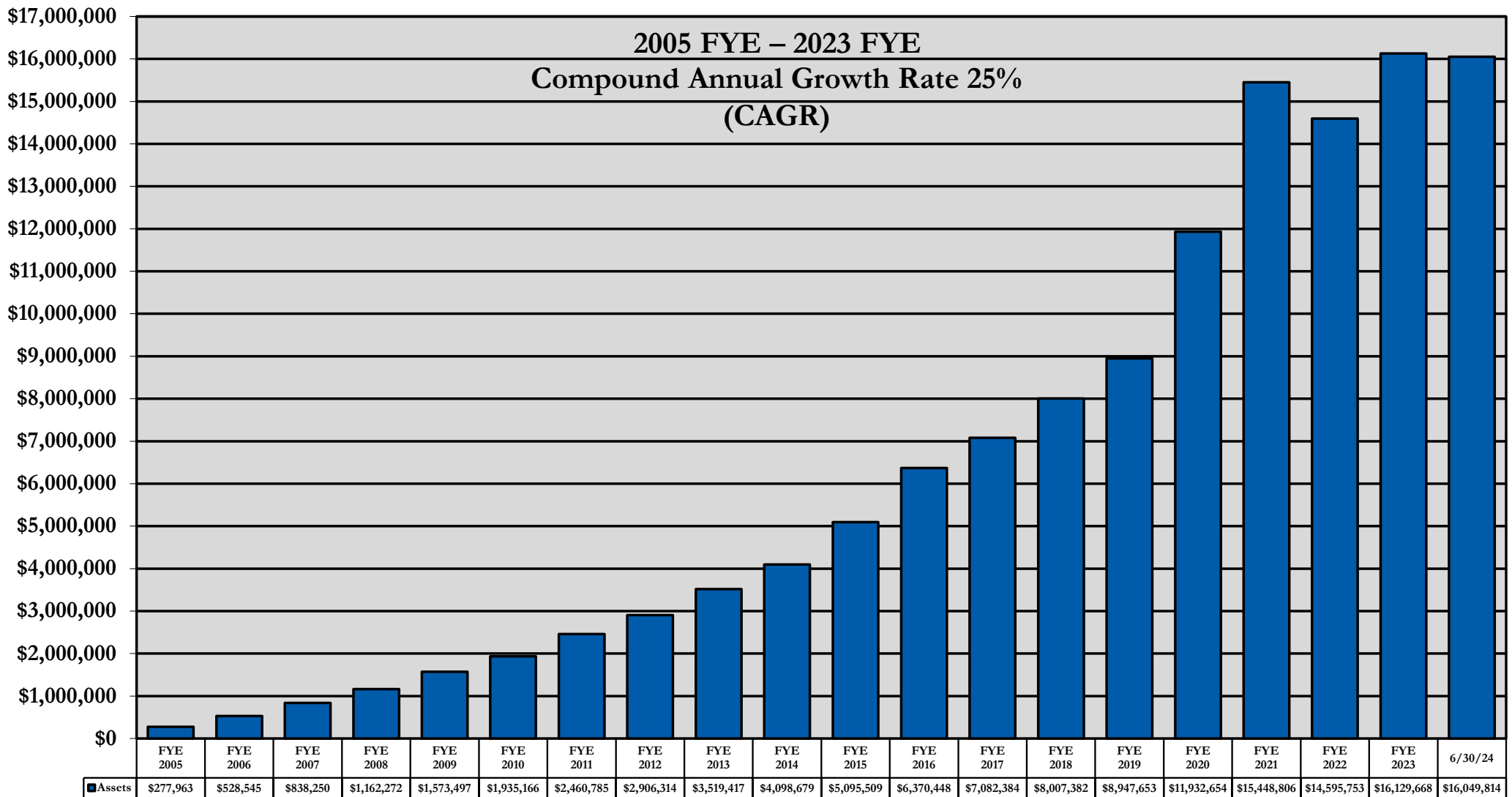
- Virginia Beach

West Central Florida

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

ServisFirst Total Assets

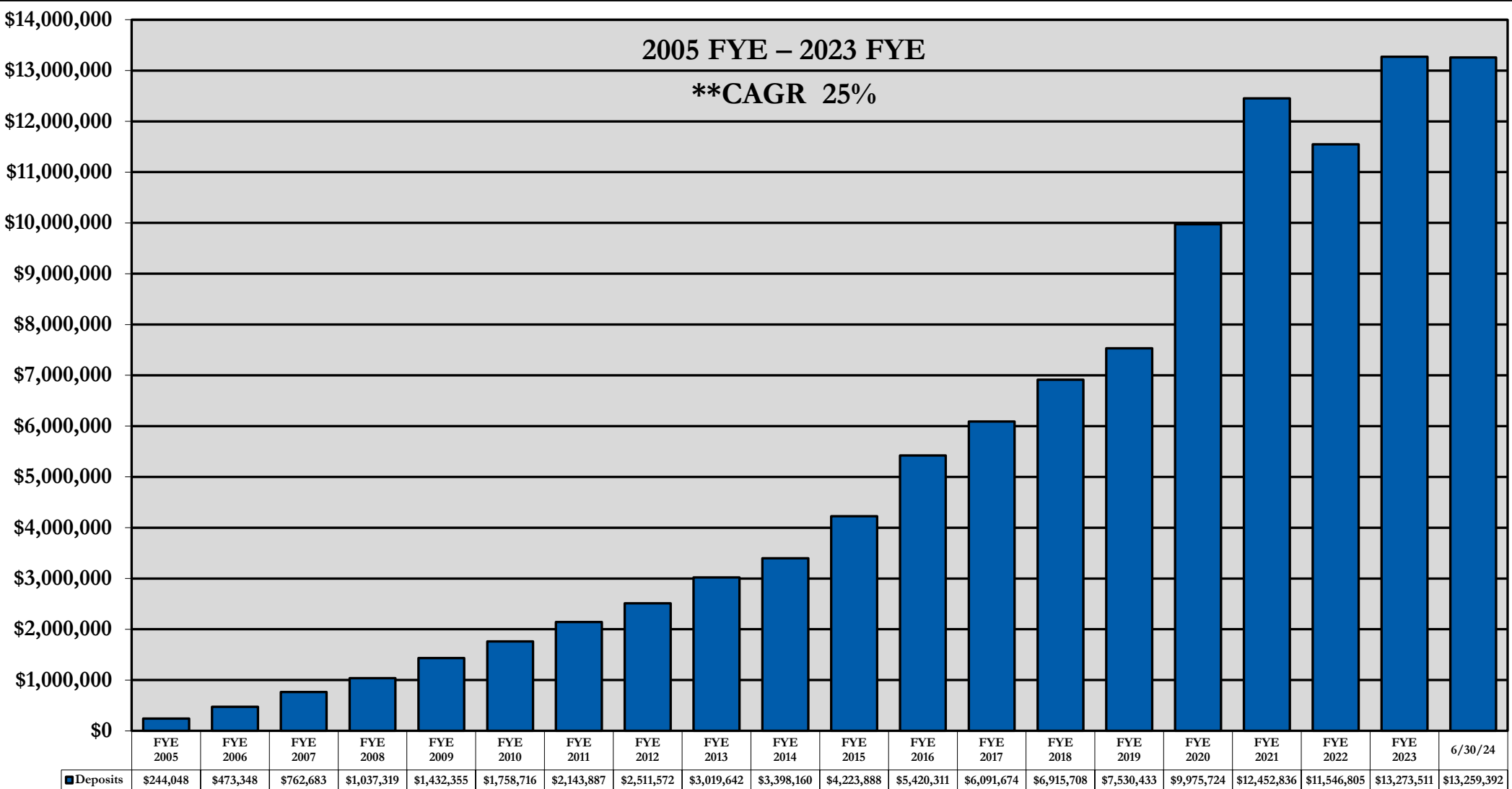
(\$000's)



**CAGR: Compound Annual Growth Rate

ServisFirst Total Deposits

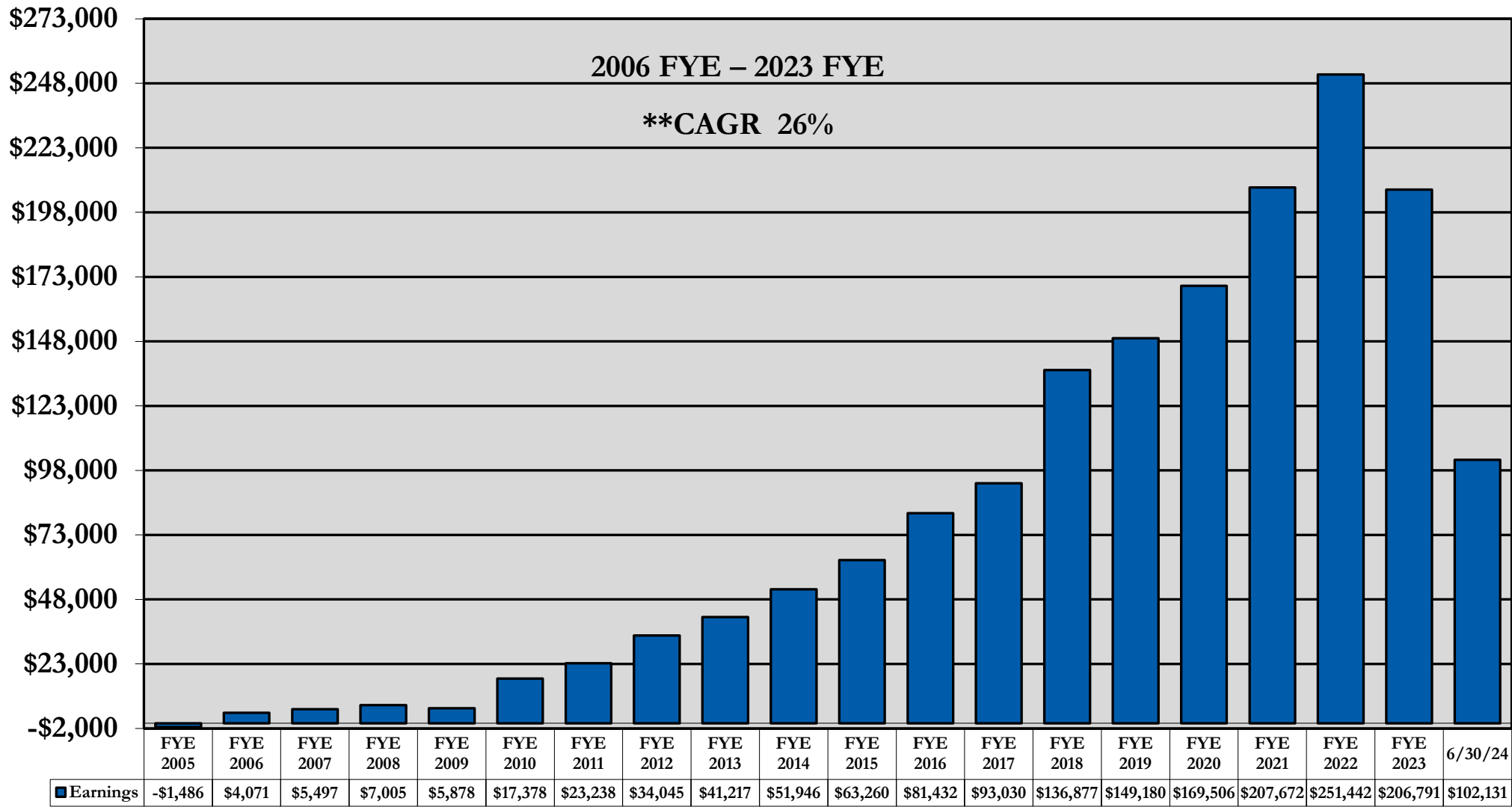
(\$000's)



**CAGR: Compound Annual Growth Rate

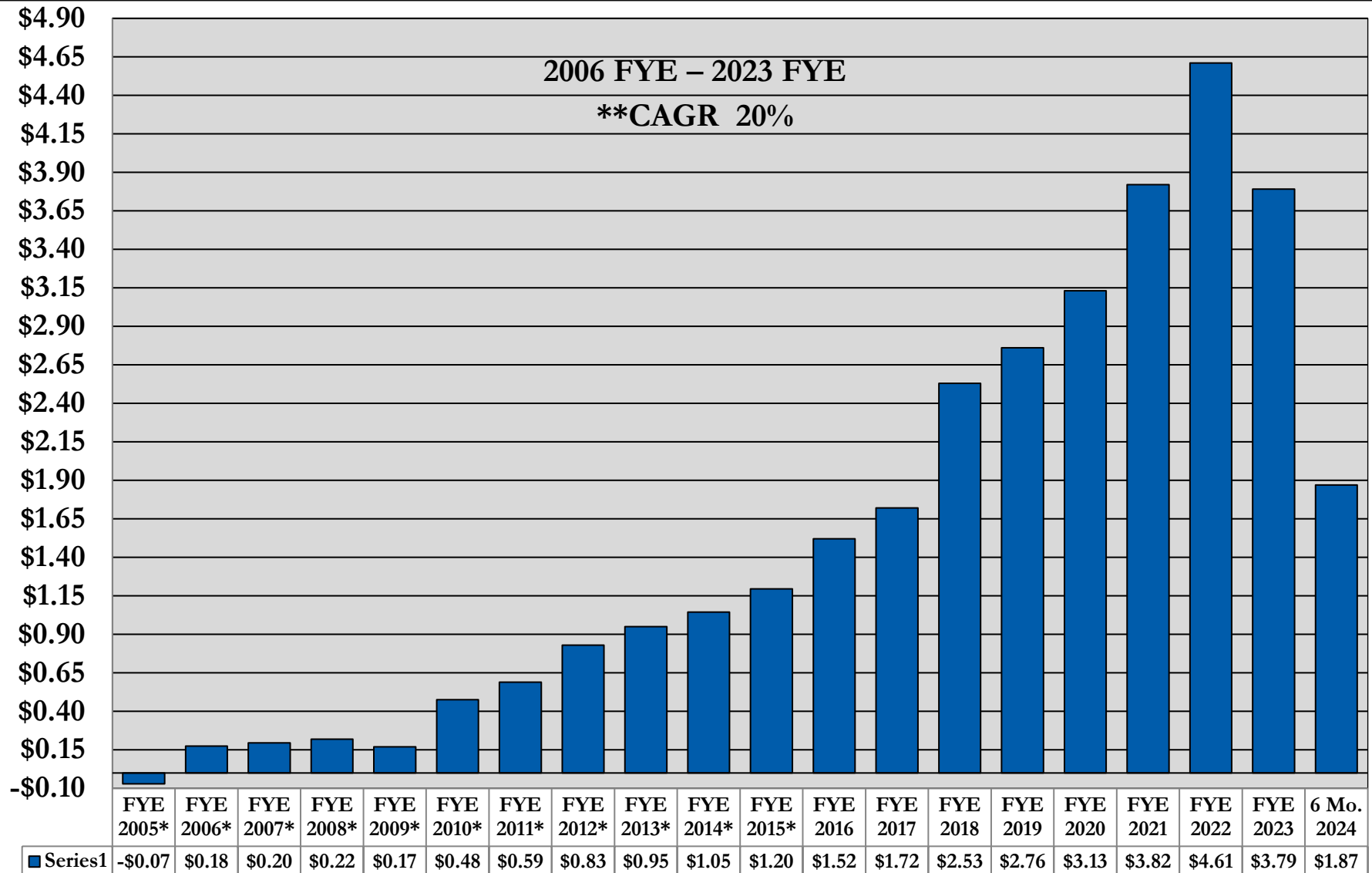
ServisFirst Earnings

(\$000's)



**CAGR: Compound Annual Growth Rate

ServisFirst Fully Diluted Earnings Per Share

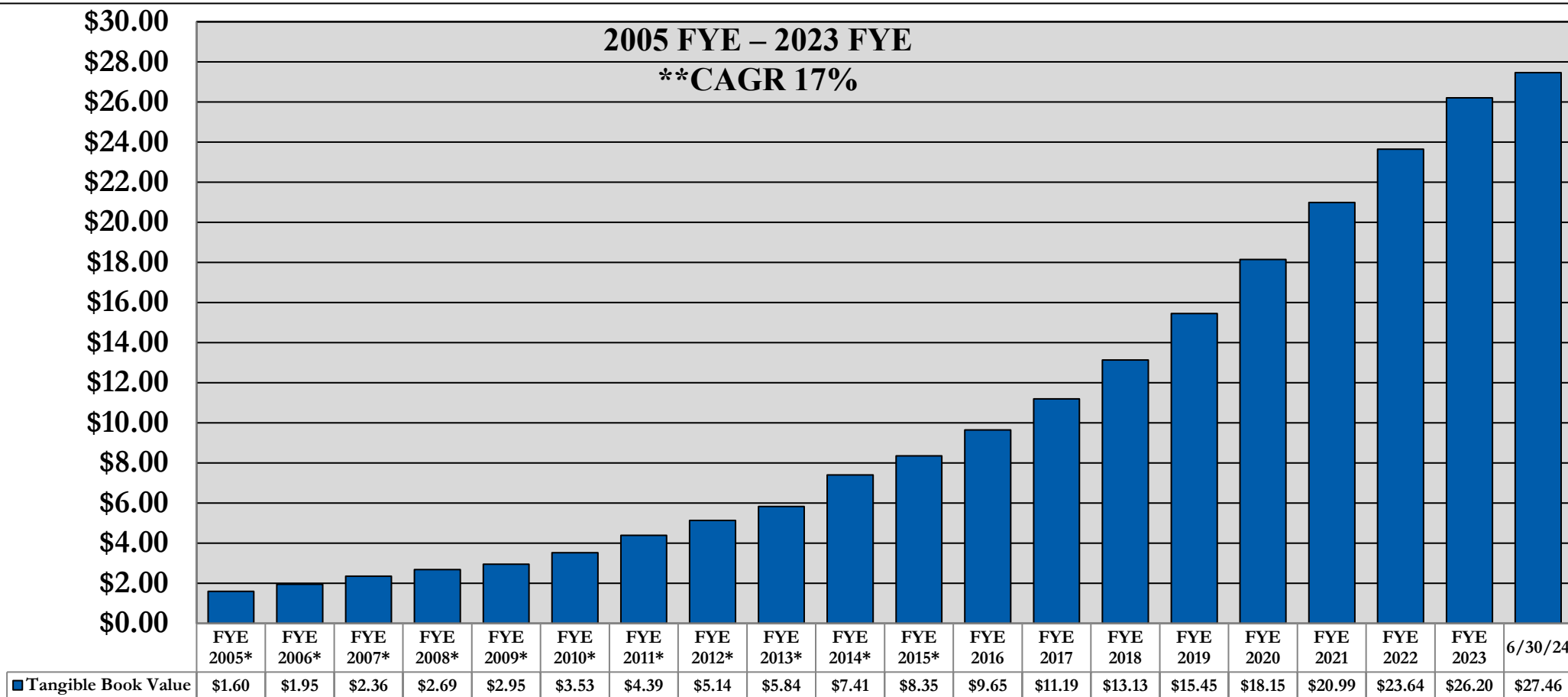


*Adjusted to reflect a three-for-one stock split in July 2014 and a two-for-one stock split in December 2016.

**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



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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



Member FDIC | Equal Housing Lender