



OUR NAME IS OUR MISSION.

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

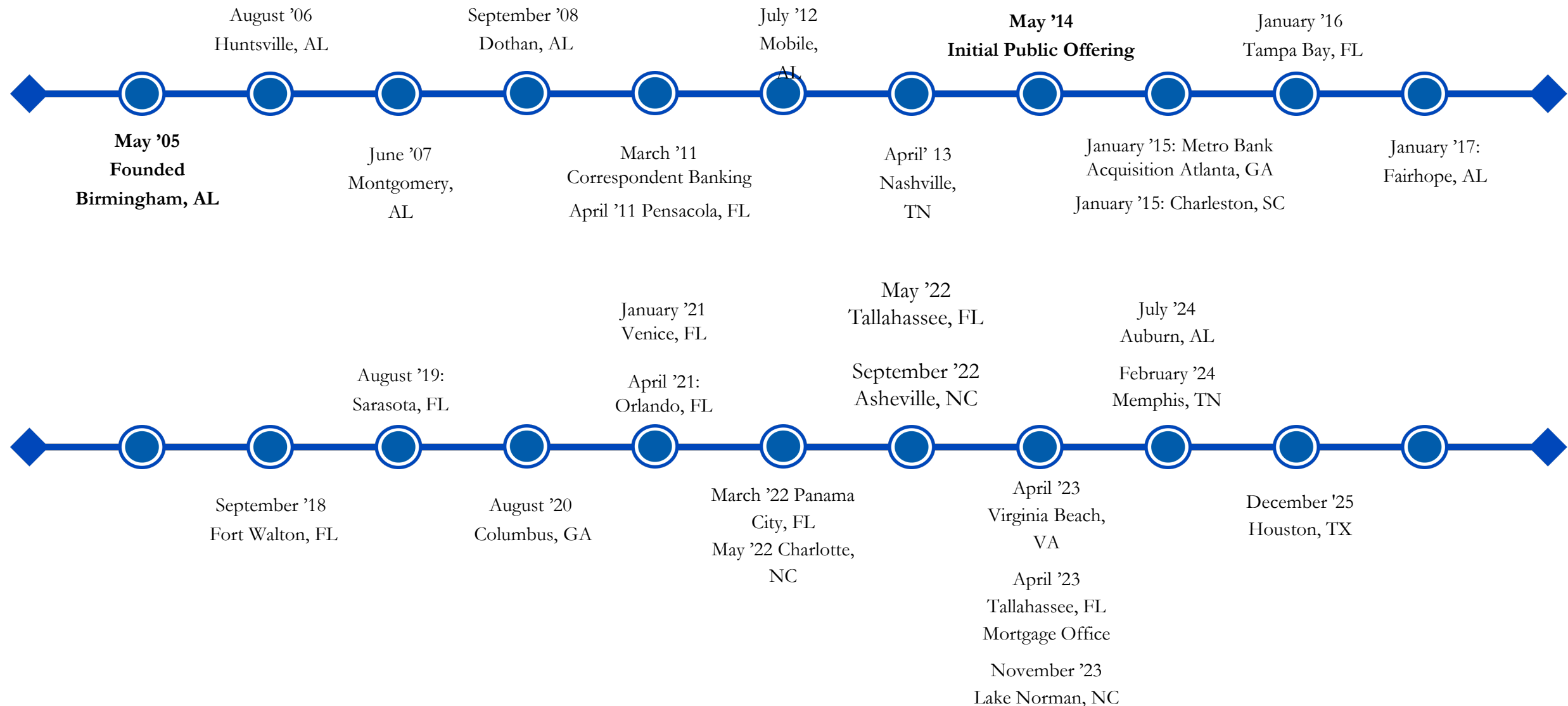
ServisFirst Bancshares Profile

NYSE: SFBS

- Founded in 2005
- High Performing Metropolitan Commercial Bank at 12/31/25
 - Total Assets \$17.73 Billion
 - Tangible Equity \$1.85 Billion
 - Non-Performing Assets to Total Assets – 0.97%
- 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
- Correspondent Division serves 388 active banks and issues credit cards for 147 community banks

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, \$16 billion in 2023, \$17 billion in 2024, and \$18 billion in 2025.

ServisFirst Management: Alabama

Corporate

Tom Broughton
President & CEO
Rodney Rushing
EVP Chief Operating Officer
Hal Clemmer
EVP Chief Banking Officer
Jim Harper
SVP Chief Credit Officer
Bart McBride
EVP Sales Manager
Harrison Morris
Regional President
& CEO South Alabama
David Sparacio
EVP Chief Financial Officer

Auburn- Opelika

David Reaves
Market President
Troy Godwin
SVP Commercial Banking
Officer
Jeffrey Stanfield
SVP Commercial Banking
Officer

Jay Hovey
VP Commercial Banking
Johanna Reaves
VP Private Banking Officer
Christy Truitt
VP Private Banking Officer

Birmingham

Lee Mckinnon
EVP Commercial Banking
Scott Crain
SVP Private Client Group
Matt Dennis
SVP Private Banking
Allen Dye
SVP Commercial Banking
Debbie Eubank
SVP Cash Management

Chad Goodwin
SVP Wealth Management
Nick Petelos
SVP Commercial Banking
Robert Pless
SVP Wealth Management
Tim Towry
SVP Credit Officer

Dothan

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

John Peacock
SVP Commercial Banking
Martin Price
VP Private Banking
Loretta Shapiro
VP Cash Management
Mike Smith
VP Commercial Banking
Andrew Morgan
AVP Commercial Banking

Huntsville

Jim Holtcamp
EVP, Regional CEO
Drew Battle
EVP Commercial Banking
Lisa Bryan
SVP Private Banking Officer
Rachel Guthrie
SVP Credit Officer
Stuart Whitaker
SVP Commercial Banking
Margaret Riethmaier
FVP Branch Manager

Mae Adams
VP Private Banking
Jacob Bridges
VP Commercial Banking
Elizabeth Jacobus
VP Commercial Banking
Jacob Abbott
AVP Private Banking
Mary Kate Moore
Private Banking Officer
Bill Smyser
Business Development
Officer

Montgomery

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

Elizabeth DuBard
VP Private Banking
Lara Wilson
VP Private Banking
James Hawk
AVP Mortgage

Mobile

Bibb Lamar
EVP, Regional CEO
Walter Brand
EVP Commercial Banking
Officer
Mike Johnson
EVP, Chief Development
Officer
Jay Webber
EVP Baldwin County
Executive
Daniel Gatewood
SVP Commercial Banking
Scott Patterson
SVP Cash Management

Becky Minto
SVP Retail Banking
Bryan Neth
SVP Commercial Banking
Beth Cazalas
VP Mortgage Officer Mobile
Anna Maria Mazzarella
VP Mortgage Officer Mobile
Morgan Kennedy
AVP Commercial Banking
Officer

ServisFirst Management: Northwest Florida

Ft. Walton

Rex McKinney
EVP, Regional CEO
Steve Burks
Market President
Bob Bennett
SVP Commercial Banking
Jay Tucker
VP Commercial Banking
Christy Everhart
AVP Branch Operations
Manager

Panama City

Steven Aase
Market President
Ryan Davis
SVP Commercial Banking

LJ Rigby
VP Commercial Banking
Ali Barfield
AVP Branch Manager

Pensacola

Doug Rehm
Regional President
Lori Potts
SVP Commercial Banking
Carissa Adams
VP Commercial Banking
Chris Adams
VP Treasury Management
Piper Elam
VP Commercial Banking

Hunter Gatewood
VP Senior Credit Officer
Aaron Jones
VP Commercial Banking
Diane Norris
AVP Branch Management
Wendy Tecumseh
AVP Branch Manager Cordova

Tallahassee

Steven Lohbeck
Market President
Ryan Wolfkill
VP Credit Officer
Alex Corder
AVP Commercial Banking
Jordan Robison
AVP Treasury Management,
Commercial Banking

ServisFirst Management: West Central Florida

Orlando

Jack “Ted” Sheppe
Regional President
Larry Campbell
SVP Commercial Banking
Phillip deFreitas
SVP Treasury Management
Sales
Hiram Delgado
SVP Commercial Banking
Garrett Miller
SVP Commercial Banking
Zak Sultan
SVP Commercial Banking
Jennifer Travis
SVP Commercial Banking

Michael Chong
VP Portfolio Manager
Cinthya Rosado
AVP Commercial Support
Barbara Aldir
Client Relationship Associate
Saudia Khalid
Treasury Management Sales
Specialist
Kerry-Ann Nugent
Assistant Relationship Manager

Tampa Bay

Greg Bryant
EVP, Regional CEO
Gwynn Davey
Regional President
Patrick Ahern
SVP Commercial Banking
Katrina Griffith
SVP Commercial Banking
Jeff Hackett
SVP Portfolio Manager

Kaela Lerner
SVP Treasury Management
Sales
Pat Murrin
SVP Chief Credit Officer
Kathy Vanater
SVP Branch Manager
Jonothan Zunz
SVP Commercial Banking

Sarasota

Brent Dykstra
Regional President
Ciera Dickinson
SVP Commercial Relationship
Anthony Giovi
SVP Senior Portfolio Manager
Jon Kolb
SVP Cash Management
Beth Maley
SVP Senior Portfolio Manager
Thomas Villemaire
SVP Senior Portfolio Manager

Sean Flannigan
VP Senior Portfolio Manager
Suzanne Johnson
VP Branch Manager
Jason Million
VP Commercial Relationship
Manager
Yuri Pereira
VP Commercial Banking
Jesselynn Shands
AVP Commercial Banking

ServisFirst Management: Georgia

Atlanta

Hal Clemmer EVP, Regional CEO	Robin Moss SVP Treasury Management
Lawson Kirkland COO, SVP Commercial Manager	David Pascarella SVP Commercial Banking
K. Scott Bazemore SVP Senior Credit Officer	Laura Smith SVP Corporate Banking
Rene Dollar SVP Consumer Banking Lead	Michael J. Stephens SVP Commercial Banking
Derek Grayson SVP Commercial Banking	Mid Thorne SVP Commercial Banking
Tricia Griner SVP Private Banking	Ingra Ackinson AVP Branch Manager
James Halverson SVP Commercial Banking	Tabetha Freeman AVP Branch Manager

Columbus

Ron Smith Regional President	Roni Jernigan Commercial Account Manager
Jack Tinkler VP Commercial Banking	Katheryn Segrest- Rose Relationship Manager
Gage Altman AVP Commercial Banking	Michelle Woods Gragg Commercial Account Manager

ServisFirst Management: North Carolina

Asheville

Jeffrey Austin Market President	Tammy Baldwin AVP Business Services Officer
David Barron VP Commercial Relationship Manager	Tamra Sommers AVP Commercial Loan Assistant
Hank Hodge VP Commercial Relationship Manager	Judy McCollin Portfolio Manager, Bank Officer

Charlotte / Lake Norman

Rick Manley EVP, Regional CEO	Shawn Coleman AVP Treasury Management
Robert Shell EVP Chief Credit Officer North Carolina	Knight Holbrook AVP Portfolio Manager Services Officer
Winston Felker Market President	William Coker Credit Analyst
Betty Brain SVP Portfolio Manager	Angie Ennis Commercial Loan Assistant
Steve Howard SVP Commercial Banking	Ana Espinoza Branch Manager, Bank Officer
Jeanne Jordan SVP Private Banking	Erin George Administrative Officer
Roy Watkins SVP Commercial Banking	Elizabeth Miller Commercial Loan Assistant
Jonathan Moore VP Assistant Relationship Manager	Susan Ngo Commercial Loan Assistant
April Patterson VP Commercial Banking	

ServisFirst Management: South Carolina

Charleston/ Summerville

Tom Trouche EVP, Regional CEO	Allston Moore SVP Private Banking
Bobby Warrick Chief Operating Officer Charleston Region	Kurt Seguer SVP Commercial Banking
Landon Davis SVP Commercial Banking	Carson Williams SVP Mortgage Production
Alycia Dinkins SVP Commercial Banking	Marie Hartwell VP Treasury Management Sales Officer
David Hearne SVP Commercial Banking	Fran Hollington VP Branch Manager
Steve Humphreys SVP Commercial Banking	Rich Johnson VP Portfolio Manager
Daniel Larisey SVP Credit Officer	Ashley Rogers VP Branch Manager
Brian Michel SVP Commercial Banking	Heather Green Mortgage Loan Officer

ServisFirst Management: Tennessee

Memphis

Joel Smith Market President	Matt Toombs VP Commercial Banking
Jake Farrell Chairman	Bill Sternberger AVP Private Banking
Scott Froman SVP Commercial Banking	Cathy Anderson Client Relationship Associate
Dion Grey SVP Commercial Banking	Calandra Freeman Branch Operations Manager
Michael Joyner SVP Commercial Banking	Trudy Griffin Client Relationship Associate
Coers Adams VP Commercial Banking	Megan Latta Treasury Management, Bank Officer
Peyton McArthur VP Commercial Banking Relationship Manager	Miranda Miller Mortgage Loan Officer – CRA Development Officer
Harriette Stevens VP Private Banking Branch Manager	Lydia Wainwright Bank Officer Assistant Relationship Manager

Nashville

Bradford Vieira EVP, Regional CEO	Banking
Daniel Harrington EVP Managing Director, Corporate Real Estate	Anne McGinn VP Commercial Banking
Cory Dell SVP Director of Treasury Management Tennessee	Heidi Phillips VP Commercial & Private
Brad Greer SVP Commercial Banking	Kelly Roche VP Client Services Team Leader
Sandy Hamrick SVP Commercial and Healthcare Banking	Ashley Weber VP Commercial Banking
George Mabry SVP Commercial & Private Banking Team Leader	Meridith Hobbs AVP Commercial & Private Banking
Ryan Muskar SVP Senior Credit Officer	Tripp Slyman AVP Commercial Banking Relationship Manager
Li Sullivan SVP Mortgage Loan Office	

ServisFirst Management: Texas

Houston

Christopher Dvorachek

EVP Regional CEO

Dena Chapa

SVP, Portfolio Manager

Lori Christian

SVP Commercial Banking

Michel Reyes

SVP Commercial Banking

Steven Taylor

SVP Commercial Banking

Lorena Chavez

VP Treasury Management Sales
Officer

Esau Maldonado

AVP Relationship Manager

Sherien Owida

AVP Portfolio Manager

Tracy Yan

AVP Portfolio Manager

Morgan Gonzales

Commercial Account Manager

ServisFirst Management: Virginia

Virginia Beach

Mike Jakubowski

Market President

Bobby Fox

SVP Senior Commercial
Banking

Blake Tyson

SVP Commercial Banking

Tess Baker

VP Portfolio Manager

Claire Hersey

VP Commercial Banking

Theresa Stiehl

AVP Client Services Team Lead

Jennifer Franklin

Client Services Associate

Molly Lettshek

Branch Operations Manager

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
J. Richard Cashio
Private Investor
Jimmy Filler
Lead Director & Private Investor
Betsy Holoway, Ph.D.
VP for Advancement &
Marketing
Samford University
Chris Mettler
Owner
Sovereign & Co.
Hatton Smith
CEO
Back Forty Beer Company
Irma Tudor
Private Investor
Director Emeritus
Mike Fuller

Charleston

Ryan Gammons
Private Investor
Peter McKeller
Owner
Harbor Contracting, LLC
Skip Sawin
Private Investor
Daniel Vallini
Partner
Harvey & Vallini, LLC

Dothan

Charles Chapman
Chairman
Chapman Properties
Brent Cook
President & CEO
Action Truck Center, Inc.
Ronald DeVane
Chairman
ServisFirst Bank
Watson Downs
Engineered System, Inc.
Charles Ownes
Vice Chairman
Construction Partners, Inc.
Kevin Savoy
VP, Great Southern Wood
Preserving and GreenBush
Logistics
Glenn Spivey
President
Hollis & Spann, Inc.
Bill Thompson
President
South Alabama Brick

Huntsville

Dennis Bragg
Owner
Bragg Farms
Tres Childs
President
Center for Cancer Care
Andy Kattos
Former EVP, Regional CEO
Zack Penney
Owner
Bill Penney Motor Co
Sameer Singhal
CEO
CFD Research Corporation
David Slyman
President
Slymann Construction Company
Irma Tudor
Private Investor
Danny Windham
COO
HudsonAlpha Institute for
Biotechnology
Tom Young
Private Investor
In Memoriam
Wayde Bonner
Sidney White

ServisFirst Board of Directors

Mobile

Private Investor
Mary Courtney Cane
President
Courtney and Morris, Inc.
Lance Covan
CEO/Owner
Mitternight 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.
John H. Lewis
Private Investor
Hunter Lyons
President
Gulf City Body & Trailer Work
Bonner Williams
Vice President
ASM Recycling, Inc.

Montgomery

Dr. John Jernigan
Managing Partner & Founder
Mulberry Medical Associates
Ray Petty
Private Investor
John Mazyck
CEO
Frazier Lanier Company
Todd Strange
Private Investor
Pete Taylor
President
Standard/Taylor Industries
Company
Ken Upchurch
Chairman
W.K. Upchurch Construction
Company
Taylor Williams
Vice President of External Affairs
PowerSouth Energy
Bryant Wood
President
JM Wood Auction Company/
Division of RB Global Inc.
Director Emeritus
Alan Weil, Jr.
Edward M. Stivers III

Northwest Florida

Bo Carter
Chairman
ServisFirst Bank
Will Condon
President & CEO
Ascension Sacred Heart
John McNeill
Principal
NAI Talcor
Stephen Moorhead
Board Certified Real Estate Lawyer
Founder
Moorhead Law Group
Rudy Rowe
President
Southland Contracting
Southland Rowe Roofing
Sandy Sansing
President
Sandy Sansing Dealerships
Paul Salter
Managing Broker
Salter Commercial LLC
Mike Watkins
CEO
NWF Health Network
Director Emeritus
Tom Bizzell
Leo Cyr
Matt Durney
Mark Greskovich
Ray Russenberger

Tennessee

Charles Robert Bone
Managing Director & Partner
Southwest Value Partners
Mary Margaret Bourbeau
Partner; President
Crowell Capital Partners;
JFC Enterprises
Ryan Chapman
Managing Director
Chapman Capital
Todd Robinson
President, Principal
Earl Swensson Associates Inc
Eric Strickland
President/CEO
3LS, Incorporated

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

- Main Office/ 757.917.2780

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

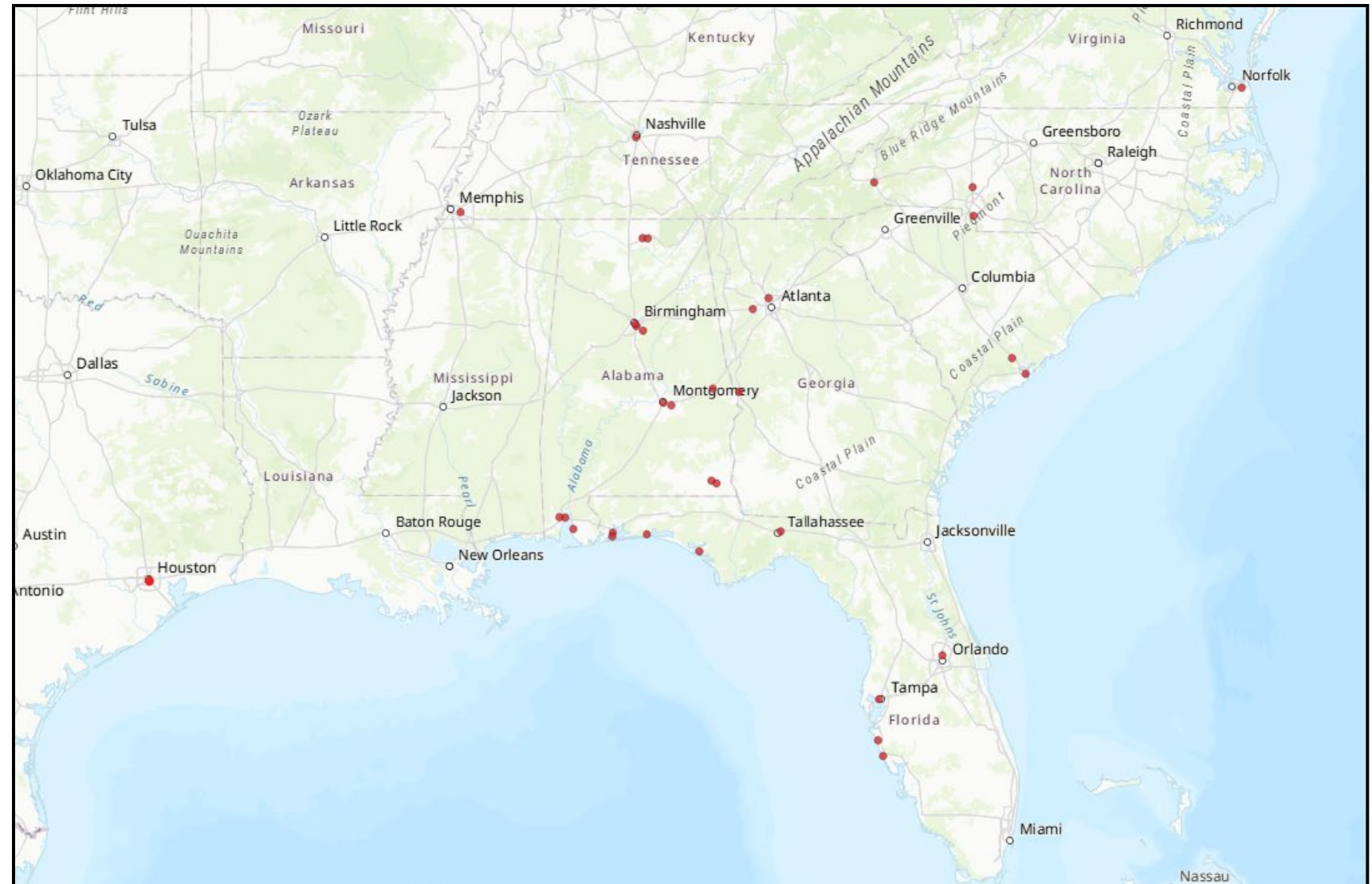
Memphis

- Main Office/ 901.390.7120

Texas

Houston

- Main Office/ 832.264.1112



ServisFirst Bank News

AMERICAN BANKER

Alabama's ServisFirst expands beyond Southeast into Texas



2025



SERVISFIRST BANK RANKED
#2 IN ALABAMA FOR
TOTAL ASSETS
IN 2025



2025

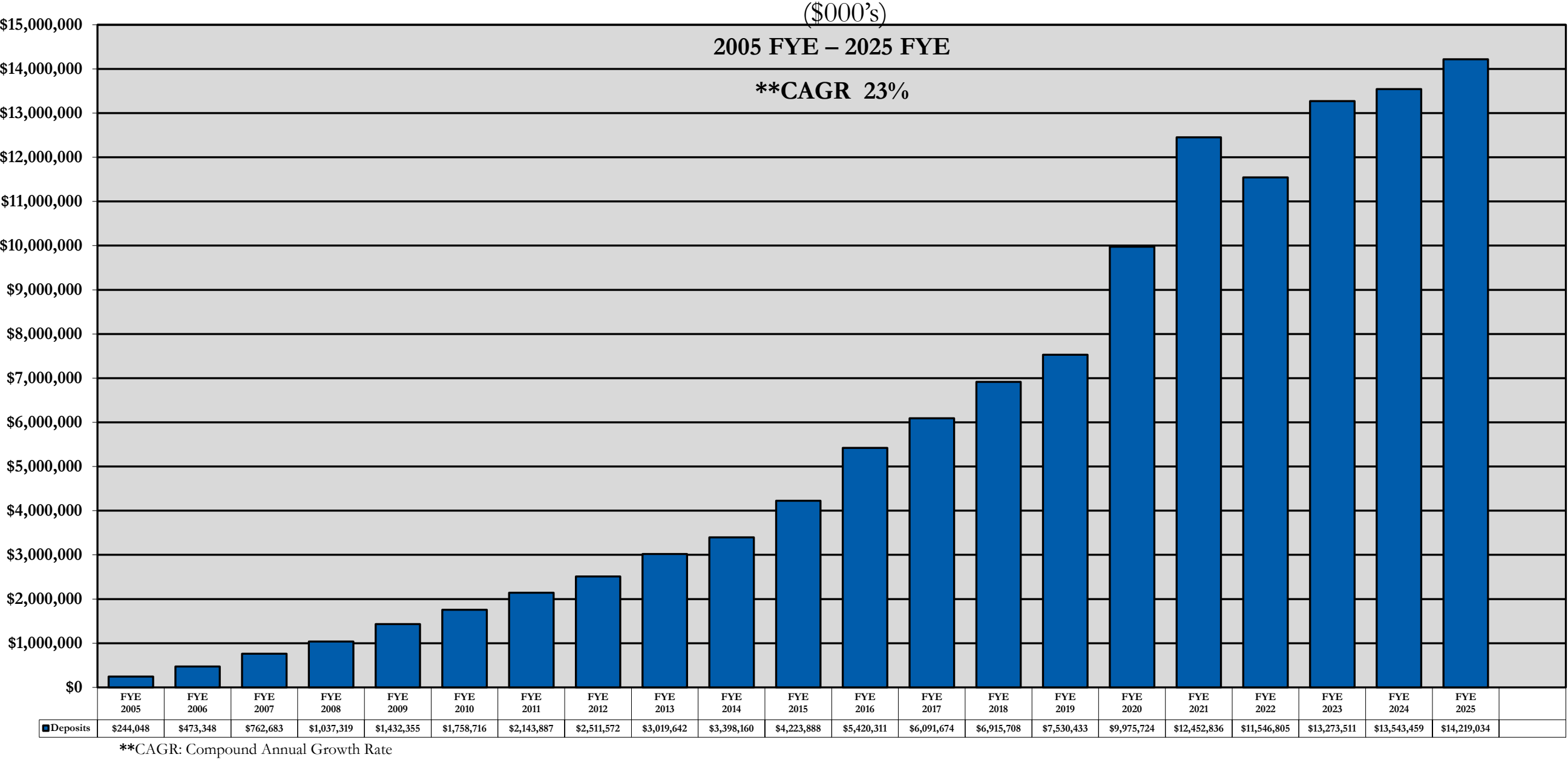


2025



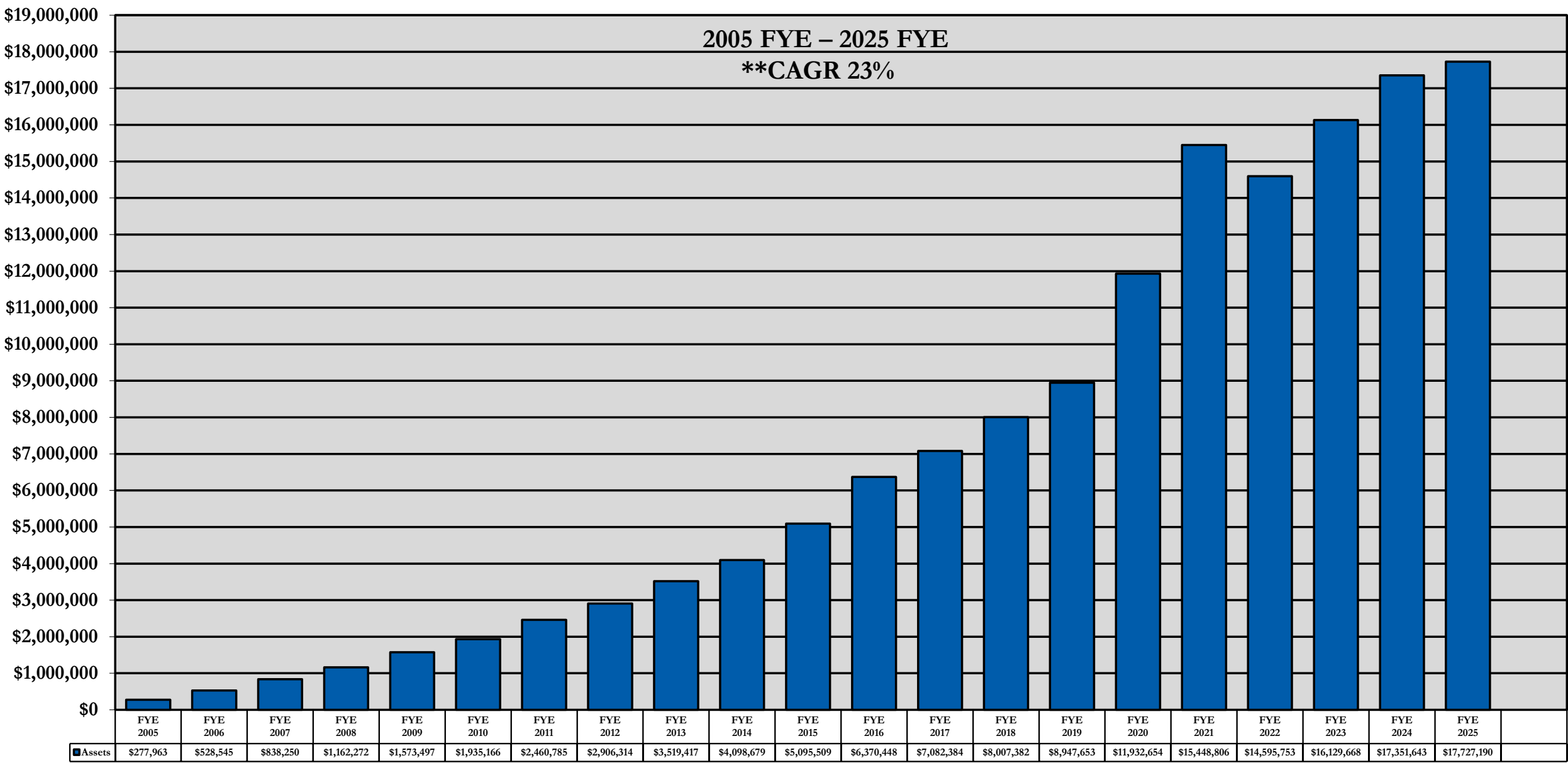
2023

ServisFirst Total Deposits



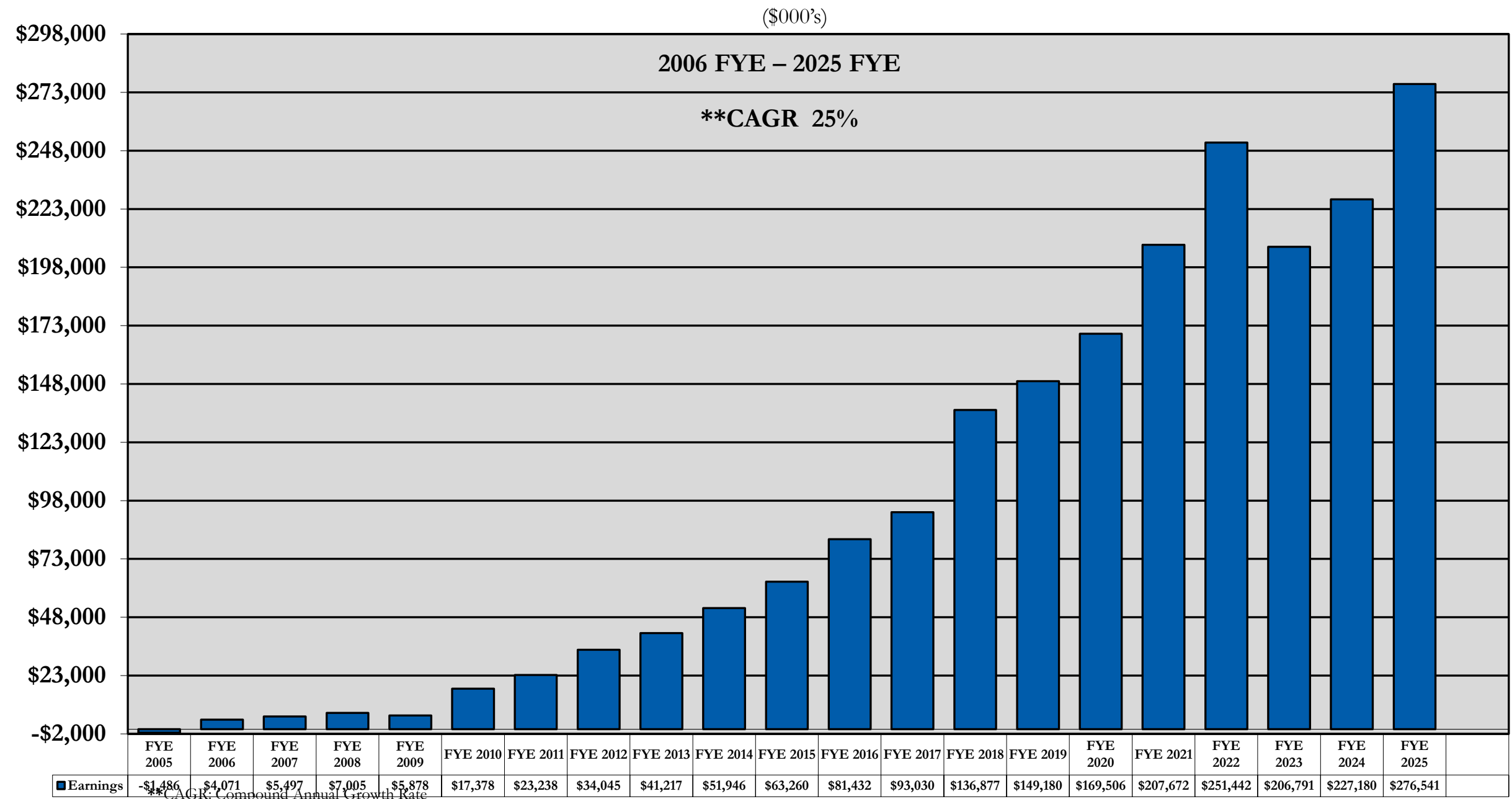
ServisFirst Total Assets

(\$000's)

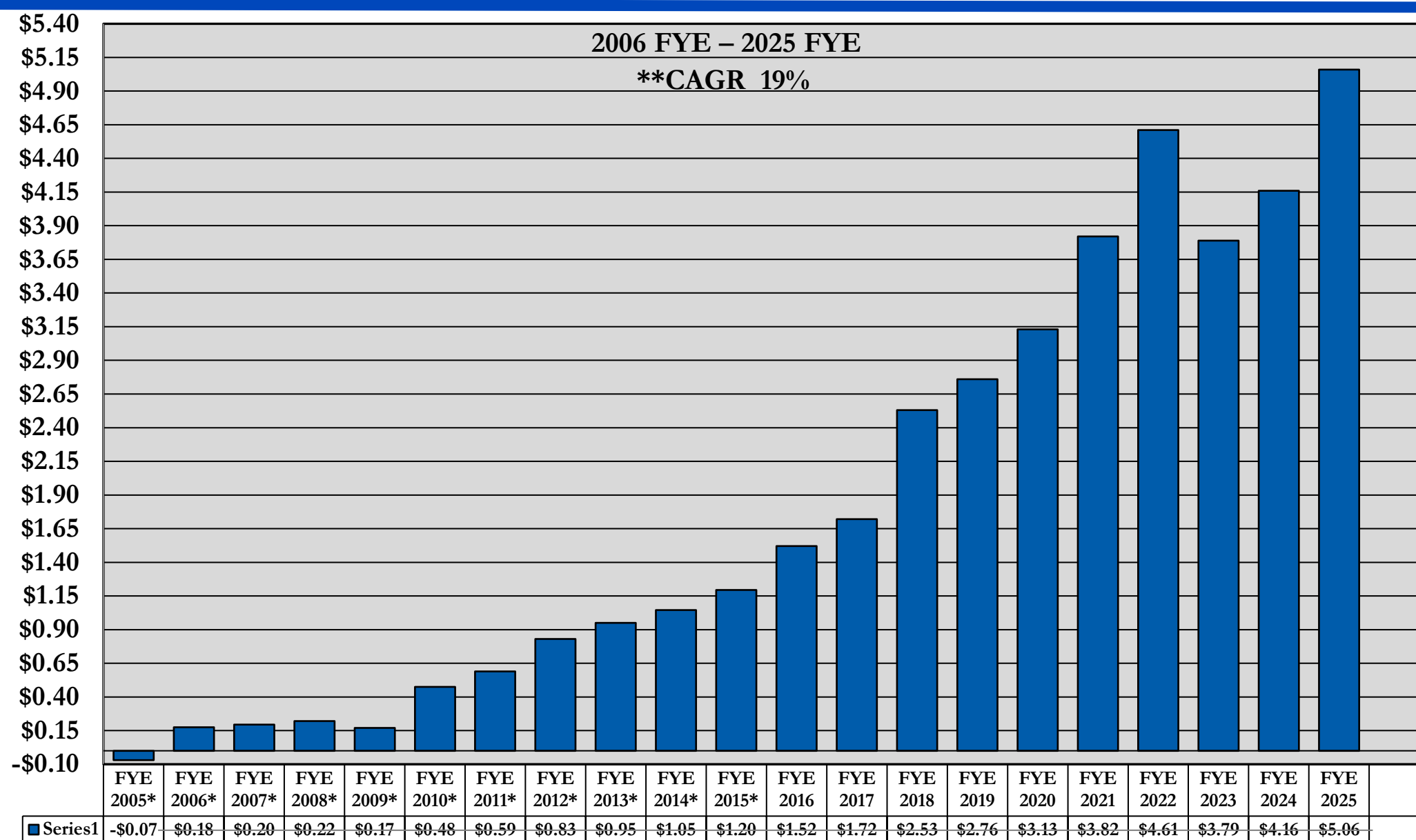


**CAGR: Compound Annual Growth Rate

ServisFirst Earnings



ServisFirst Fully Diluted Earnings Per Share

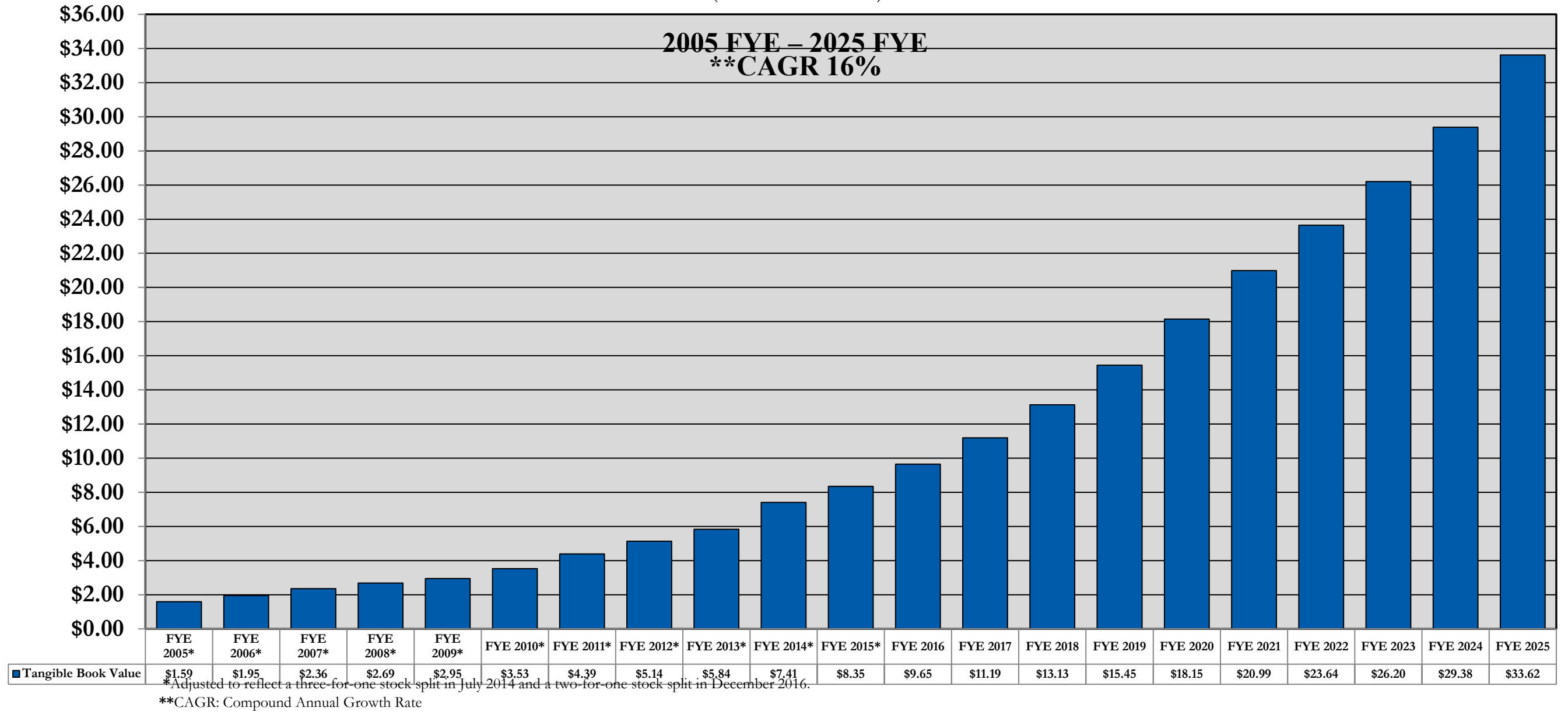


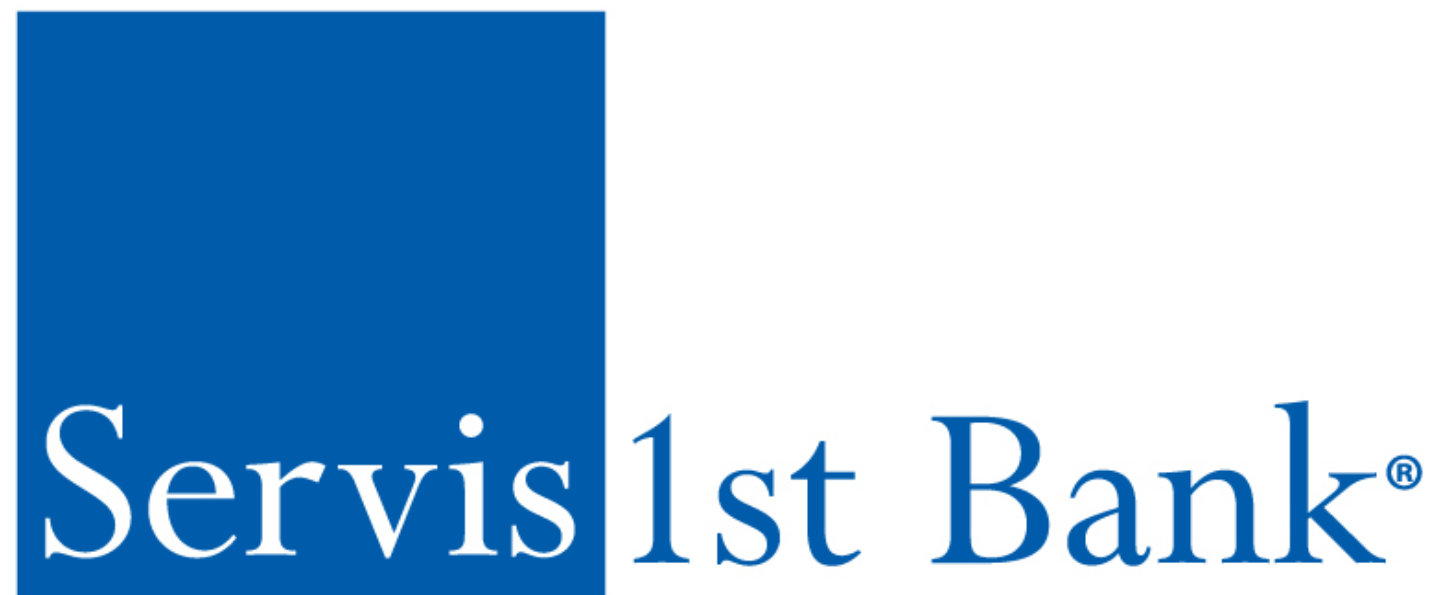
*Adjusted to reflect a three-for-one stock split in July 2014 and a two-for-one stock split in December 2016.

**CAGR: Compound Annual Growth Rate

Tangible Book Value

(Per Common Share)





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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

