



OUR NAME IS OUR MISSION.

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

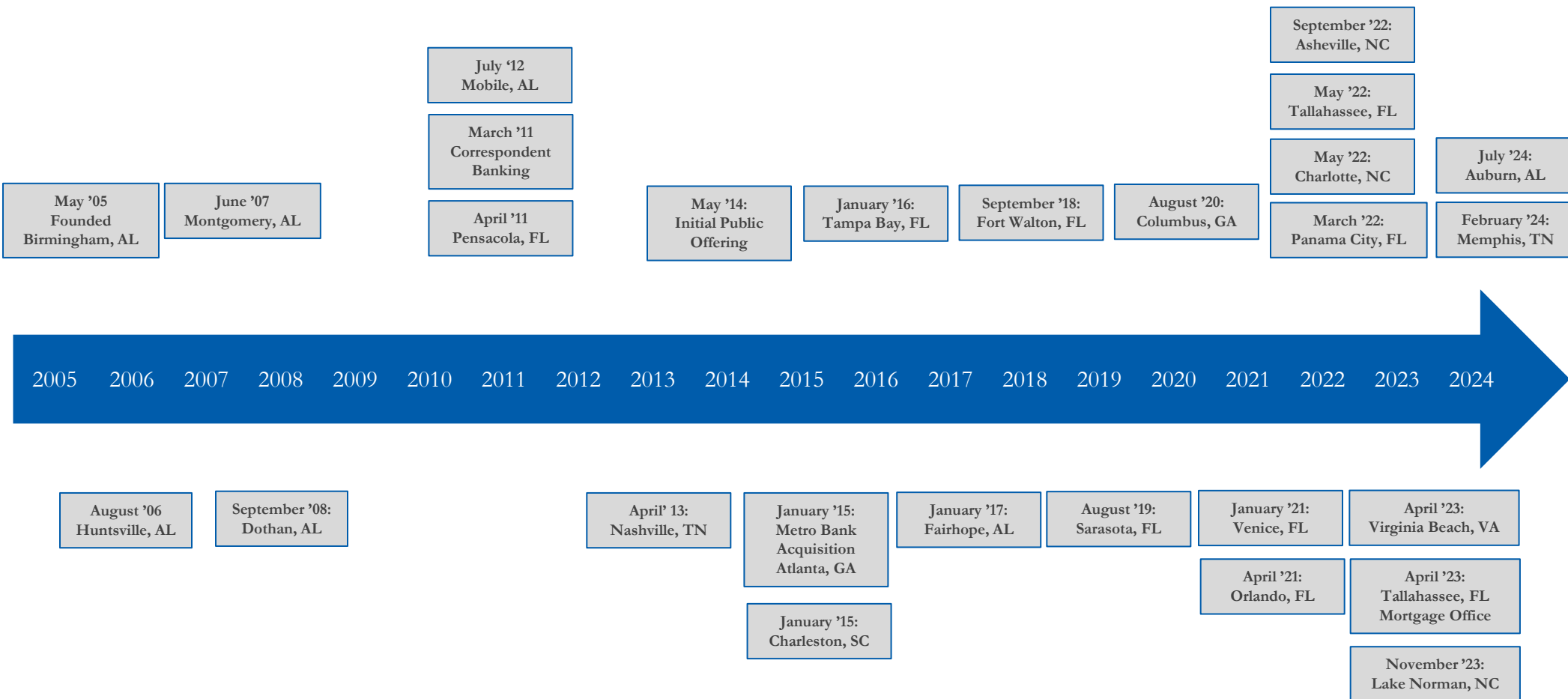
ServisFirst Bancshares Profile

NYSE: SFBS

- Founded in 2005
- High Performing Metropolitan Commercial Bank at 3/31/2025
 - Total Assets \$18.64 Billion
 - Tangible Equity \$1.67 Billion
 - Non Performing Assets to Total Assets – 0.40%
- 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, \$16 billion in 2023, \$17 billion in 2024, and \$18 billion in 2025.

ServisFirst Management: Alabama

Auburn-Opelika

David Reaves
Market President

Troy Godwin
SVP Commercial Banking Officer

Jeffrey Stanfield
SVP Commercial Banking Officer

Joanna Reaves
VP Private Banking Officer

Jay Hovey
VP 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

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

Jacob Abbott
AVP Commercial Banking Officer

Elizabeth Jacobus
AVP Commercial Banking

Michael Bishop
AVP 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

Christian Ware
EVP Commercial Banking

Dean Peevy
EVP Commercial Banking

Chase Hardy
SVP Commercial Banking

Michelle Rotton
SVP Commercial Banking

Delbert Madison
SVP Treasury Management Sales

Elizabeth DuBard
VP Private Banking

Lara Wilson
VP Private Banking

James Hawk
AVP Mortgage Lending

ServisFirst Management: Florida

Northwest Florida - Fort Walton Beach

Steve Burks
SVP Market President
Bob Bennett
SVP Commercial Banking

Jay Tucker
VP Commercial Banking
Christy Everhart
AVP Branch Operations Manager
Fort Walton Beach

Northwest Florida - Panama City

Steven Aase
SVP Market President
LJ Rigby
VP Commercial Banking

Ali Barfield
AVP Branch Manager

Northwest Florida - Pensacola

Rex McKinney
Regional CEO
Doug Rehm
Regional President
Bo Carter
Chairman & Chief Development 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
SVP 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
Hiram Delgado
SVP Commercial Banking

Garrett Miller
SVP Commercial Banking
Rebecca York
SVP Relationship Manager
Michael Chong
AVP Portfolio Manager
Cintha Rosado
AVP Cash Management
Kerry-Ann Nugent
Assistant Relationship Manager
Barbara Aldir
Client Relationship Associate
Saudia Khalid
Treasury Support
Chris Visintin
Intern

West Central Florida - Sarasota

Greg Bryant
CEO
Brent Dykstra
President
Jon Kolb
SVP Cash Management
AnnMarie Kuffer
SVP Senior Portfolio Manager
Steve Majewski
SVP Senior Portfolio Manager
Thomas Villemaire
SVP Senior Portfolio Manager

Yuri Pereira
VP Commercial Banking
Ciera Dickinson
VP Commercial Banking
Jason Million
VP Commercial Banking
Suzanne Johnson
VP Branch Manager
James Perry
VP Senior Portfolio Manager

ServisFirst Management: Florida

West Central Florida - Tampa Bay

Greg Bryant
CEO

Gwynn Davey
President

Patrick Ahern
SVP Commercial Banking

Katrina Griffith
SVP Commercial Banking Officer

Jeff Hackett
SVP Portfolio Manager

Kaela Lerner
SVP Treasury Management

Pat Murrin
SVP Chief Credit Officer

Kathy Vanater
SVP Branch Manager

Tony Wagner
SVP Commercial Banking Officer

Jonathan Zunz
SVP Commercial Banking

ServisFirst Management: Georgia

Atlanta

Hal Clemmer
President & CEO

Derek Grayson
SVP Commercial Banking

Tricia Griner
SVP Private Banking

James Halverson
SVP Commercial Banking

Lawson Kirkland
SVP Commercial Banking

David Pascarella
SVP Commercial Banking

Laura Smith
SVP Corporate Banking

Michael J. Stephens
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

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

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

Steve Howard
SVP Commercial Banking
Jeanne Jordan
SVP Commercial Banking
Thomas Dodson
VP Portfolio Manager

April Patterson
VP Commercial Banking
Erin George
Administrative Officer
Elizabeth Miller
Administrative Assistant

ServisFirst Management: South Carolina

Charleston

Tom Trouche

President & CEO

Bobby Warrick

Chief Operating Officer

Charleston Region

Alycia Dinkins

SVP Commerical Banking

David Hearne

SVP Commercial Banking

Steve Humphreys

SVP Commercial Banking

Brian Michel

SVP Commercial Banking

Allston Moore

SVP Private Banking

Carson Williams

SVP Mortgage Officer

Marie Hartwell

VP Treasury Management

Sales Officer

Fran Hollington

VP Branch Manager

Rich Johnson

VP Portfolio Manager

Daniel Larisey

VP Credit Officer

Heather Green

Mortgage Officer

Summerville

Landon Davis

SVP Commercial Banking

Kurt Seguer

SVP Commercial Banking

Ashley Rogers

VP Branch Manager

ServisFirst Management: Tennessee

Memphis

Joel Smith
Memphis Market President
Jake Farrell
Chairman
Dion Grey
SVP Commercial Banking
Scott Forman
SVP Commercial Banking
Michael Joyner
SVP Commercial Banking
Coers Adams
VP Commercial Banking
Peyton McArthur
VP Commercial Banking
Relationship Manager

Harriette Stevens
VP Private Banking Branch Manager
Bill Sternberger
AVP Private Banking
Megan Latta
Treasury Management Sales Officer
Calandra Freeman
Branch Operations Manager
Lydia Wainwright
Bank Officer
Assistant Relationship Manager
Trudy Griffin
Client Relationship Associate

Nashville

Bradford Vieira
President & CEO
Daniel Harrington
EVP Director of Corporate Real Estate
Cory Dell
SVP Director of Treasury Management
Tennessee
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
Ashley Weber
VP Commercial Banking
Randall Robinson
FVP Commercial Banking
Meridith Hobbs
AVP Commercial & Private Banking
Tripp Slyman
AVP Commercial Banking

ServisFirst Management: Virginia

Virginia Beach

Hal Clemmer

CEO

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	Birmingham	Charleston	Dothan	Huntsville
Michael A. Bohling President & CEO HLB Gross Collins, P.C.	Tom Broughton Chairman, President & CEO ServisFirst Bank	Ryan Gammons Owner BOC Oil Co., Inc	Jerry Adams Retired Banker	Dennis Bragg Owner Bragg Farms
Paul Conley Private Investor	Richard Cashio Private Investor	Peter McKellar Owner Harbor Contracting, LLC	Charles Chapman Chairman Chapman Properties	Wayne Bonner Owner Bonner Development
John Loud President LOUD Security Systems, Inc.	Jimmy Filler Lead Director & Private Investor	Skip Sawin Owner Charleston's Rigging and Marine	Ronald DeVane Chairman ServisFirst Bank	Tres Childs President Center for Cancer Care
Zach Parker President & CEO DLH Holdings Corporation	Betsy Holloway, Ph.D. VP for Advancement & Marketing Samford University	Daniel Vallini Partner Harvey & Vallini, LLC	John Downs CEO & Co-Owner Qualico Steel Company, Inc.	Zack Penney Owner Bill Penney Motor Co
Brent Reid President & CEO The Winter Companies	Chris Mettler Owner Sovereign & Co.		Watson Downs Engineered Systems, Inc.	David Slyman President Slyman Construction Company
	Hatton Smith CEO Back Forty Beer Company		Steve McCarroll Retired Banker	Irma Tudor Private Investor
	Irma Tudor Private Investor		Charles Owens President & CEO Construction Partners, Inc.	Sidney White, CPA Member (Retired) Warren Averett LLC
	Mike Fuller Director Emeritus		Glenn Spivey President Hollis & Spann, Inc.	Danny Windham COO HudsonAlpha Institute for Biotechnology
			Bill Thompson President South Alabama Brick	Tom Young Private Investor

ServisFirst Board of Directors

Mobile	Montgomery	Northwest Florida	Tennessee
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, Jr. Private Investor Hunter Lyons President Gulf City Body & Trailer Works Bonner Williams Vice President ASM Recycling, Inc. Dr. James M. Harrison, Jr. Director Emeritus Kenneth S. Johnson Director Emeritus	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	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 Paul Salter Managing Broker Salter Commercial LLC Sandy Sansing President Sandy Sansing Dealerships Mike Watkins CEO NWF Health Network Leo Cyr Director Emeritus Ray Russenberger Director Emeritus Tom Bizzell Director Emeritus Matt Durney Director Emeritus Mark Greskovich Director Emeritus	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 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

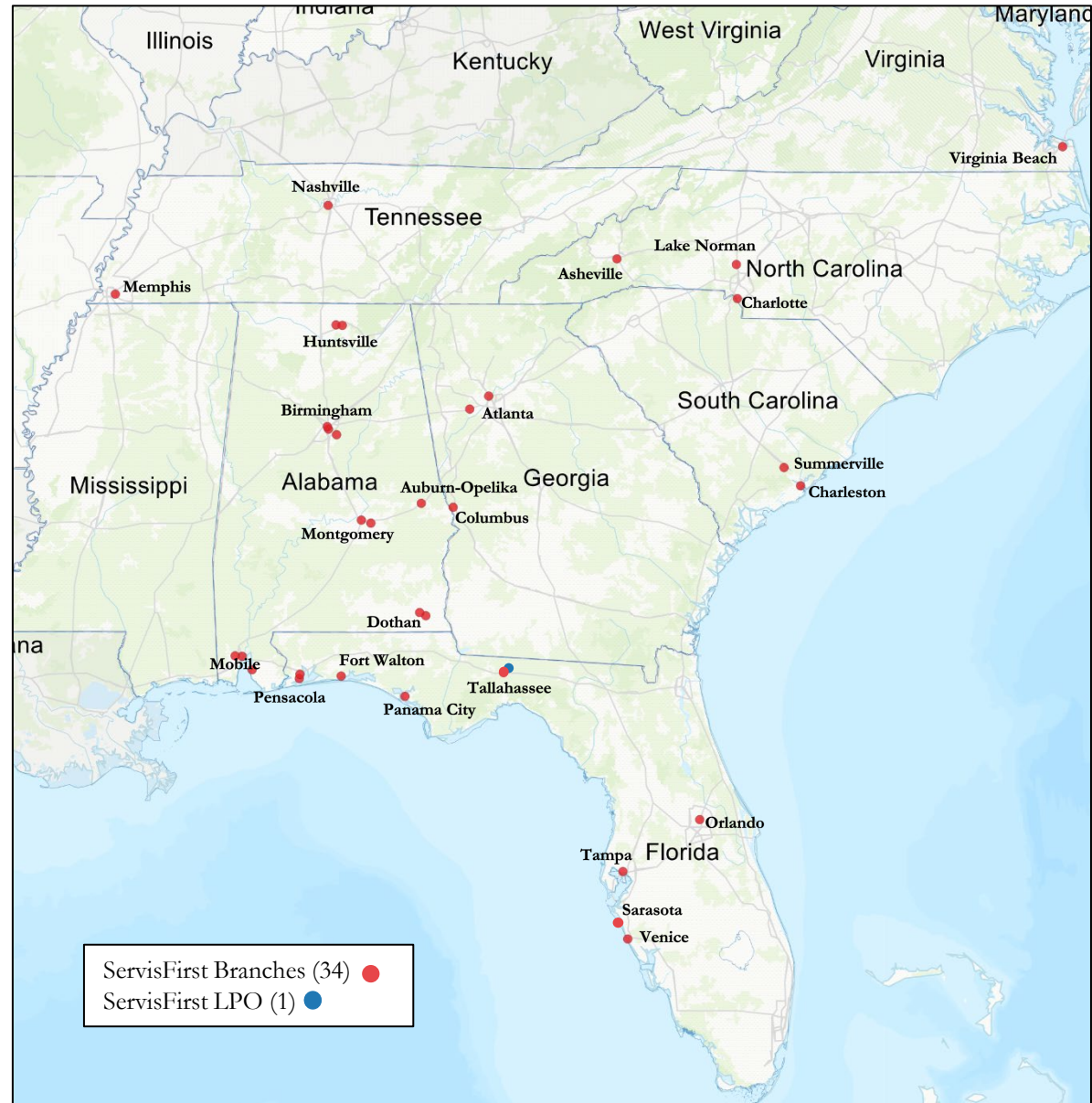
Tennessee

Nashville

- Main Office/615.921.3500

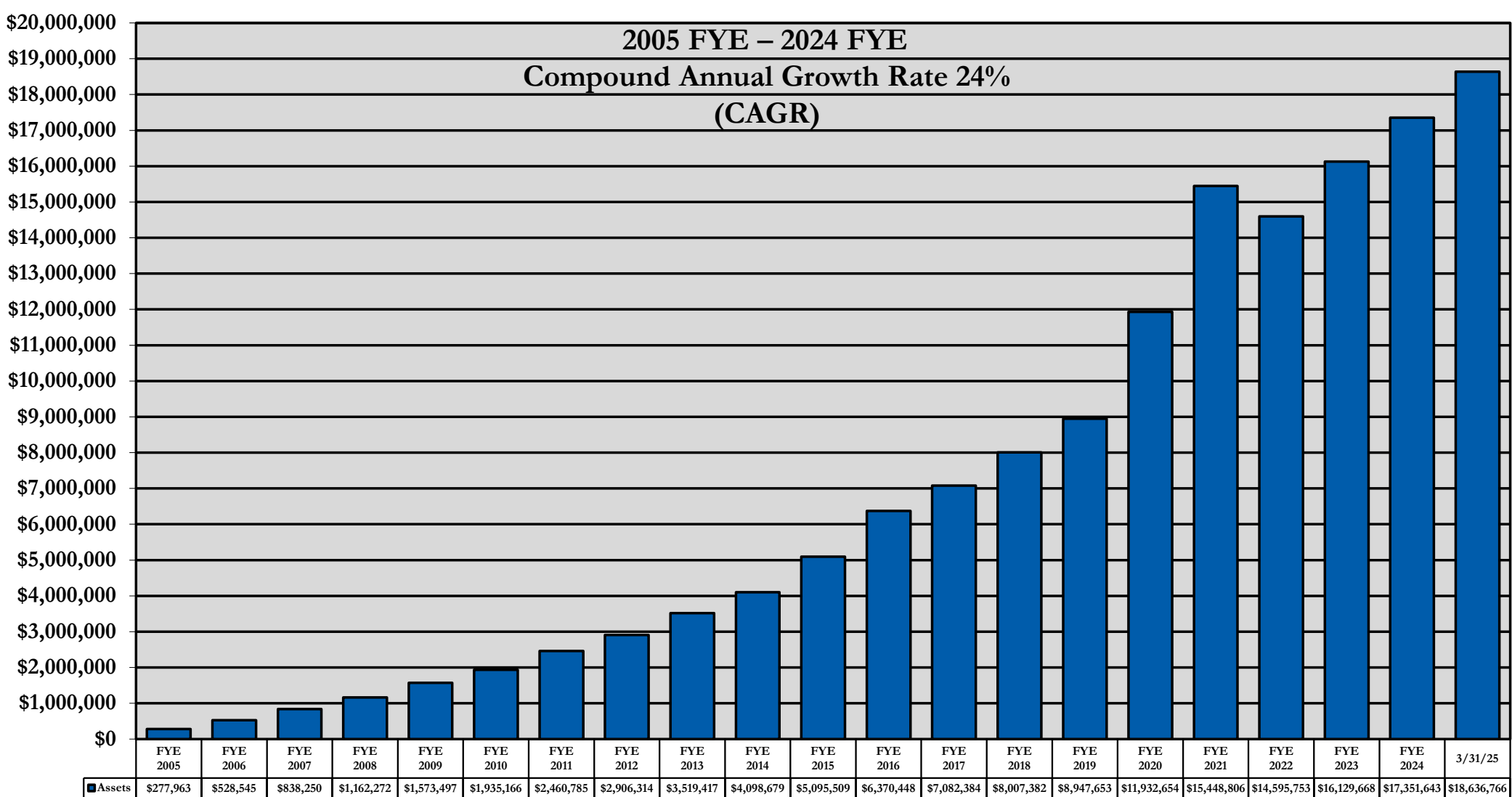
Memphis

- Main Office/901.390.7120



ServisFirst Total Assets

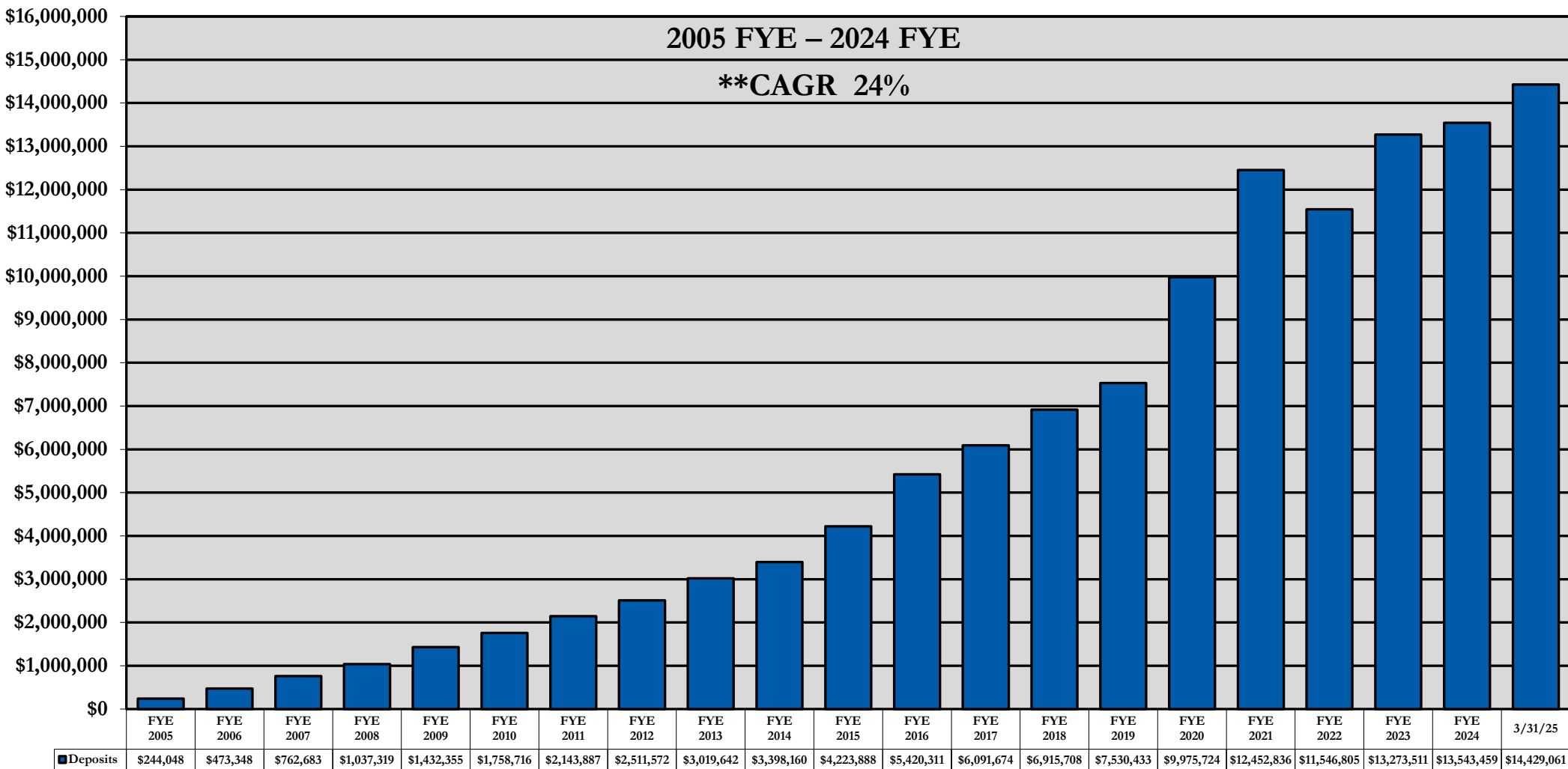
(\$000's)



**CAGR: Compound Annual Growth Rate

ServisFirst Total Deposits

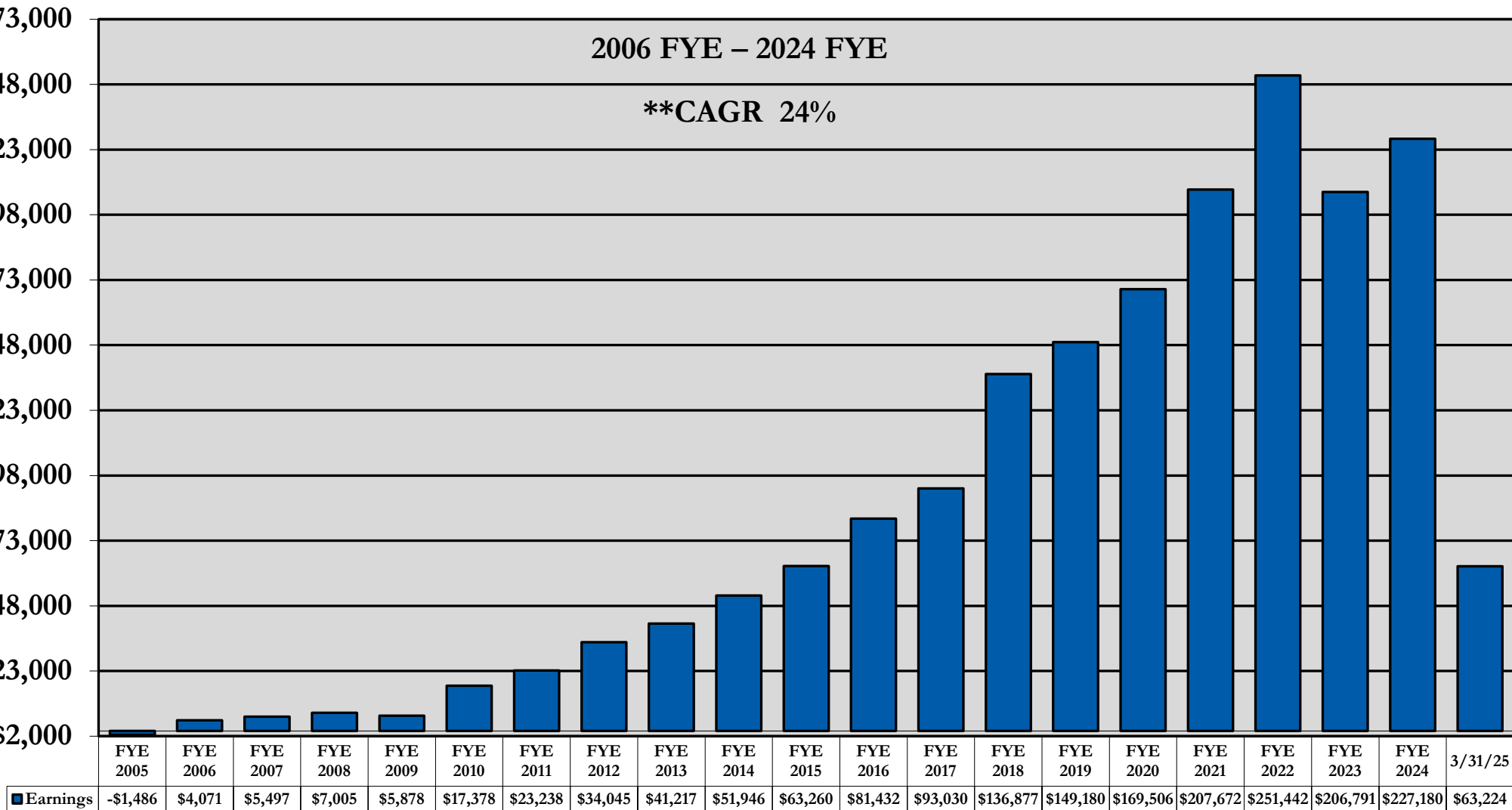
(\$000's)



**CAGR: Compound Annual Growth Rate

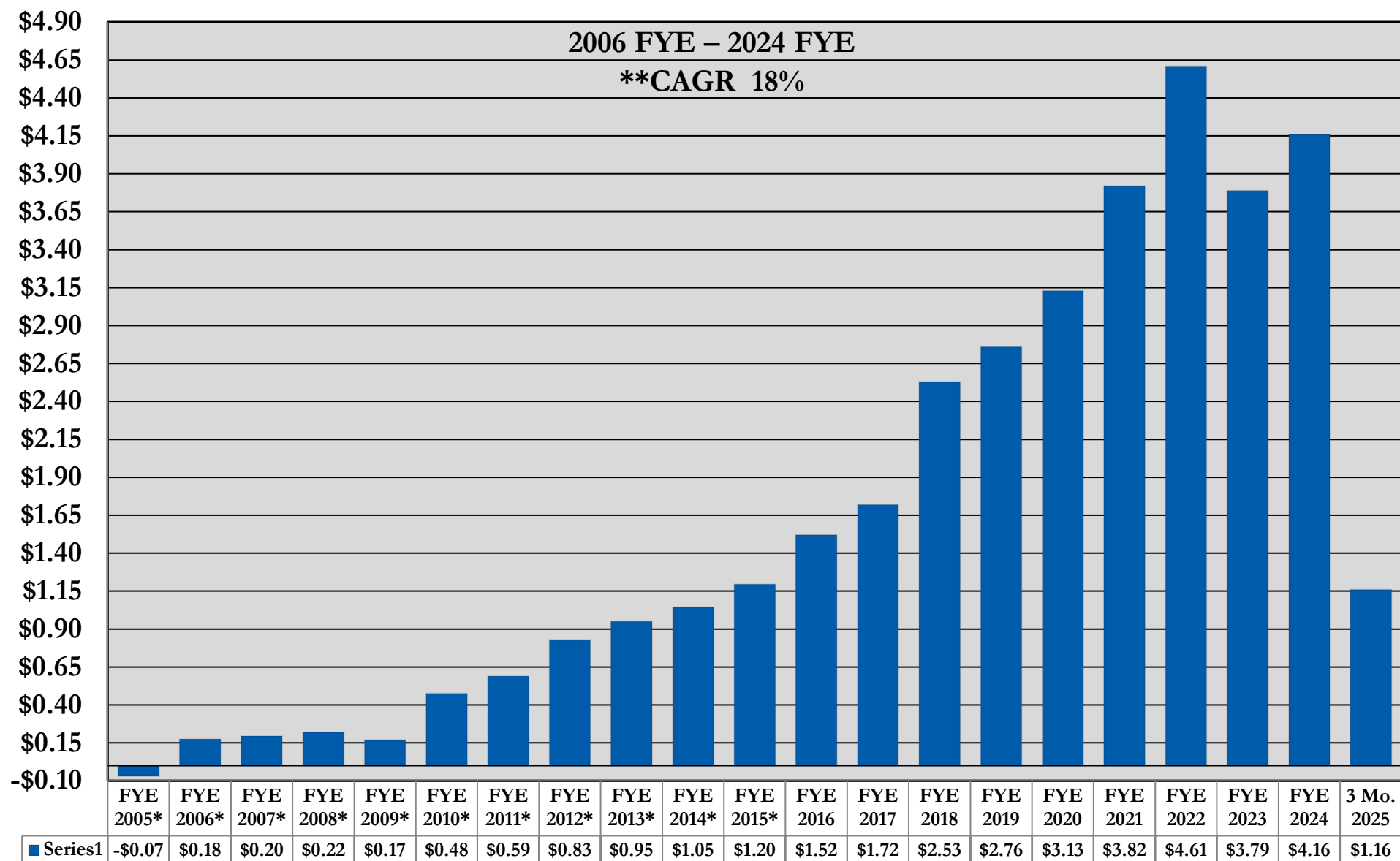
ServisFirst Earnings

(\$000's)



**CAGR: Compound Annual Growth Rate

ServisFirst Fully Diluted Earnings Per Share

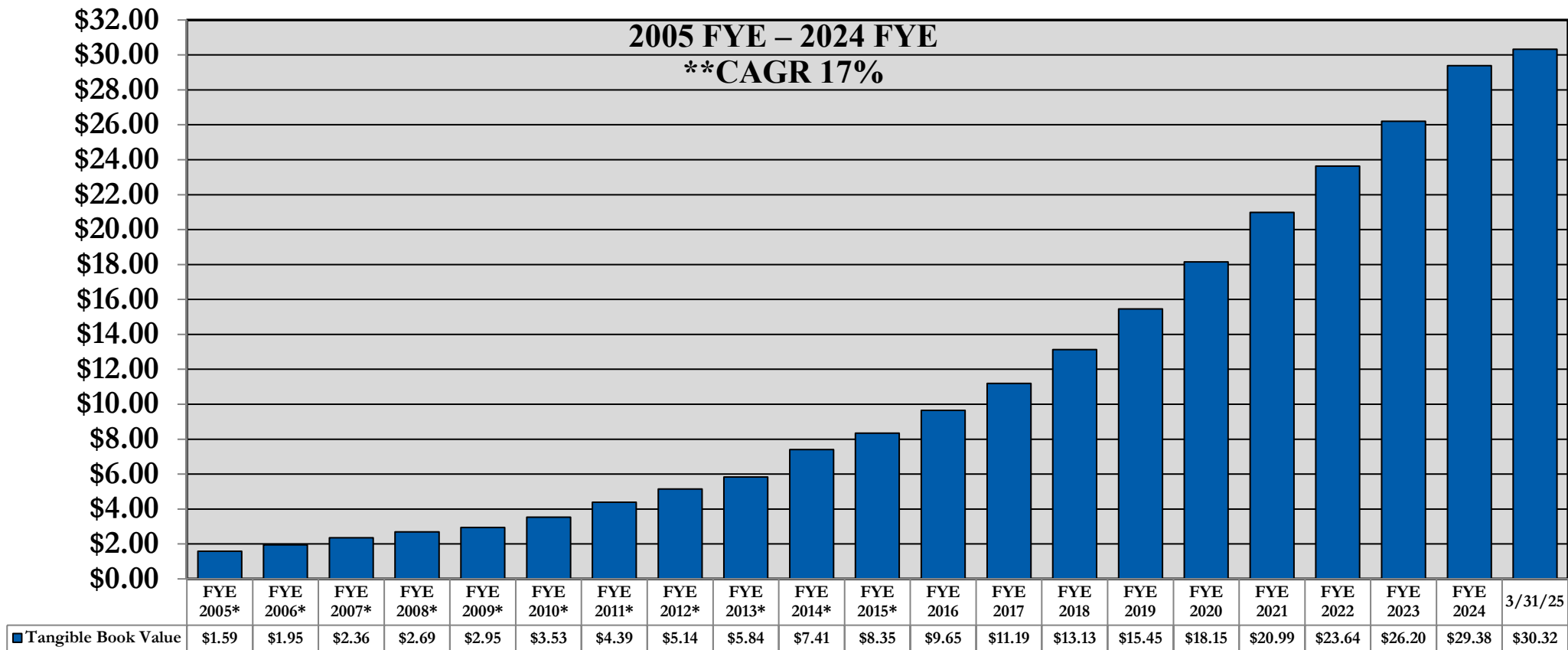


*Adjusted to reflect a three-for-one stock split in July 2014 and a two-for-one stock split in December 2016.

**CAGR: Compound Annual Growth Rate

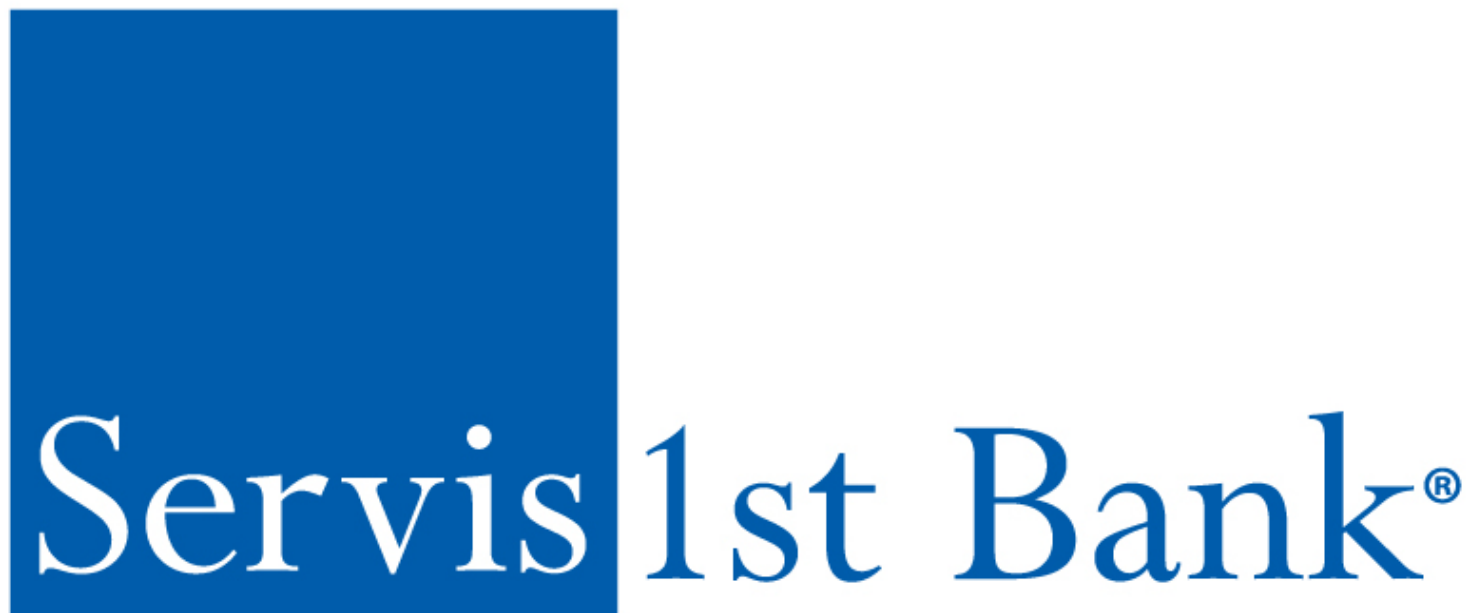
Tangible Book Value

(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