

ServisFirst Bank: 20 Years of Purpose-Driven Growth and Client-Centered Excellence

Birmingham-Based Bank Distinguishes Itself Through Strategic Expansion, Financial Strength, and Local Decision-Making

BIRMINGHAM, Ala.--(BUSINESS WIRE)-- <u>ServisFirst Bank</u>, a subsidiary of ServisFirst Bancshares (NYSE:SFBS), is marking their 20th year since opening in May 2005 with a continued commitment to their mission of placing excellent customer service first. The Birmingham-based bank continues to operate with a strong disciplined approach to expansion and growth, efficient operations, and hiring the best bankers in their markets all contributing to their earned reputation for financial strength and personalized service.

With more than \$18 billion in assets and a presence in seven states with 34 banking locations, ServisFirst Bank continues to be a leader in the commercial banking space by offering fast, flexible solutions tailored to the needs of each client.

"Our goal from the very beginning has been to create a bank grounded in strong relationships, disciplined growth, and client-focused service," states Tom Broughton, Chairman, President, and CEO of ServisFirst Bank.

A Model of Strategic Discipline

Unlike institutions that rely on mergers or large-scale acquisitions, ServisFirst Bank has grown organically, entering key markets across the Southeast through thoughtful expansion and a lean-operating model. This approach has allowed the bank to scale without sacrificing agility or responsiveness, consistently ranking among the most efficient and profitable banks in the country.

The Bank's focus on responsiveness and providing high-touch banking has made it a preferred partner for businesses of all sizes. With a culture that empowers decision-making at the local level, ServisFirst Bank has earned a reputation for providing fast, flexible financial solutions without the exhaustive bureaucracy of larger institutions.

Correspondent Banking Division, A 'Bank for Banks'

ServisFirst Bank's Correspondent Banking Division serves over 386 community banks across the country, providing dependable solutions with a personalized touch. From operating accounts, credit services, loan participations, and funds transfers to faster payment-compliant ACH processing and real-time online access, ServisFirst Bank helps community banks streamline operations with responsive, relationship-based support.

As the endorsed provider for the American Bankers Association, ServisFirst Bank enables community banks to offer custom-branded credit card programs for both consumer and business clients. With built-in marketing support and portfolio management at no extra cost, the program is endorsed by banking associations in Alabama, Florida, Georgia, Oklahoma, Oregon, South Carolina, Tennessee, Texas, Virginia, Washington, and West Virginia - delivering a competitive edge with trusted results.

Trusted by Clients, Recognized by Industry Leaders

ServisFirst Bank's high-performance model has earned it recognition on *Forbes'* list of America's Best Banks, ranking 15th in 2023 among the top 100 publicly traded banks based on growth, credit quality, and profitability. The Bank was also ranked fourth in *American Banker* for top publicly funded banks with between \$10 billion to \$50 billion in assets (based on 2023 YE data). Additionally, the Bank has been named a winner of the *Raymond James Community Bank Cup* for several years and has been a consistent presence on the *KBW Bank Honor Roll*, highlighting its decade-long track record of strong earnings growth.

ServisFirst Bank has ranked among the *Top-Performing U.S. Community Banks* since 2010, particularly in the \$3 billion to \$10 billion asset range, and continues to be recognized by *Capital Performance Group* for its exceptional return on average equity among publicly traded banks with \$10 billion to \$50 billion in assets. ServisFirst Bancshares was also named one of the inaugural *Best-of-Breed Bison* companies by *D.A. Davidson*, a distinction awarded to only 17 companies nationwide that demonstrate outstanding financials, enduring competitive advantage, and shareholder-first management. Its consistent performance, even amid industry headwinds, is a testament to its disciplined management and long-term mindset.

As the banking industry continues to transform, ServisFirst Bank remains focused on forward-thinking investments in

technology, talent, and operational efficiency. Its unwavering commitment to clients, communities, and employees continues to set it apart in a competitive market. Looking ahead, ServisFirst Bank remains committed to its founding principles while embracing the evolving landscape of banking. These investments will continue to drive growth, ensuring that the Bank remains a premier financial institution for decades to come. "We are proud of what we've built, not just over 20 years, but every day we stay committed to what matters most, our clients, our communities, and our people," Broughton added. "We're not defined by a timeline; we're defined by our consistency, our people, and the results we deliver."

For more information regarding ServisFirst Bank, please contact Krista Conlin at Krista@KCProjects.net or visit www.servisfirstbank.com.

ABOUT SERVISFIRST BANK

ServisFirst Bank is a full-service commercial bank focused on commercial banking, correspondent banking, treasury management, private banking and the professional consumer market, emphasizing competitive products, state-of-the-art technology and a focus on quality service. Recently, the Bank announced that its assets exceed \$18 billion. The Bank offers sophisticated treasury management products, Internet banking, home mortgage lending, remote deposit express banking, and highly competitive rates.

ServisFirst Bank was formed in May 2005, and has offices in Alabama, Florida, Georgia, North Carolina, South Carolina, Tennessee, and Virginia. In April 2015, and annually thereafter, ServisFirst Bank has earned investment-grade ratings and a stable outlook from Kroll Bond Rating Agency (KBRA), which measures companies' financial fundamentals. ServisFirst Bancshares, Inc. files periodic reports with the U.S. Securities and Exchange Commission(SEC). Copies of its filings may be obtained at www.servisfirstbancshares.com.

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