



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 3/31/26
 - Total Assets - \$18.17 Billion
 - Stockholders' Equity - \$1.91 Billion
 - Net Charge-offs to Total Average Loans - 0.25%
 - Return on Average Assets – 1.89%
 - Return on Average Common Stockholder's Equity – 17.91%
 - Efficiency Ratio – 29.80%
- 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 392 active banks and issues credit cards for 150 community banks

ServisFirst Bank Milestones



Two Decades of Strategic Growth Across the Southeast.

ServisFirst Management: Alabama

Servis1st Bank®

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
Robert Pless
SVP Wealth
Management
Tim Towry
SVP Credit Officer

Dothan

Harrison Morris
Regional CEO
South Alabama
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
Andrew Morgan
AVP Commercial
Banking

Huntsville

Jim Holtkamp
EVP, Regional CEO
Drew Battle
EVP Commercial
Banking
Lisa Bryan
SVP Private Banking
Officer
Stuart Whitaker
SVP Commercial
Banking
Margaret Riethmaier
FVP Branch Manager
Mae Adams
VP Private Banking
Elizabeth Jacobus
VP Commercial
Banking
Jacob Bridges
VP Commercial
Banking
Rachel Guthrie
VP Senior Credit
Officer
Jacob Abbott
AVP Private Banking
Jonathan Ceci
Commercial Banking
Officer
Mary Kate Moore
Private Banking
Officer
Bill Smyser
Business Development
Officer

Montgomery

Carl Barker
EVP, Regional CEO
Christian Ware
Market President
Caryn Hughes
Chief Credit Officer
Central & South
Alabama
Dean Peevy
EVP Senior Loan
Officer
Brett Dickey
SVP Mortgage Loan
Officer
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
Lending

Mobile

Bibb Lamar
EVP, Regional CEO
Walter Brand
EVP Commercial
Banking Officer
Jay Webber
EVP Baldwin
County Executive
Daniel Gatewood
SVP Commercial
Banking
Scott Patterson
SVP Treasury
Management
Becky Minto
SVP Retail Banking
Bryan Neth
SVP Commercial
Banking
Beth Cazalas
VP Mortgage Officer
Mobile
B.A. Fogarty III
VP, Commercial
Banking Officer
**Anna Maria
Mazzarella**
VP Mortgage Officer
Mobile
Morgan Kennedy
AVP Commercial
Banking Officer

ServisFirst Management: Northwest Florida

ServisFirst Bank

Pensacola

Rex McKinney

EVP, Regional
CEO

Doug Rehm

Regional
President

Lori Potts

SVP Commercial
Banking

Chris Adams

VP Treasury
Management

Piper Elam

VP Commercial
Banking

Hunter

Gatewood

VP Senior Credit
Officer

Aaron Jones

VP Commercial
Banking

Wendy

Tecumseh
VP Commercial
Banking

Diane Norris

AVP Branch
Management

Ft. Walton

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

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

ServisFirst Bank

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

Pat Murrin
SVP Chief Credit
Officer

Jeff Over
SVP Commercial
Banking

Casey Roth
SVP Commercial
Banking

Kathy Vanater
SVP Branch
Manager

Jonathan Zunz
SVP Commercial
Banking

Jose Lescano
VP Commercial
Banking

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

Cynthia Rosado
AVP Commercial
Support

Barbara Aldir
Client Relationship
Associate

Saudia Khalid
Treasury
Management Sales
Specialist

Kerry-Ann Nugent
Assistant
Relationship
Manager

Chris Visintin
Associate
Relationship
Manager

Sarasota

Brent Dykstra
Regional President

Jon Kolb
SVP Cash
Management

Beth Maley
SVP Commercial
Banking

Thomas Villemaire
SVP Senior
Portfolio Manager

Sean Flannigan
VP Senior Portfolio
Manager

Casondra Hill
VP Commercial
Relationship
Manager

Suzanne Johnson
VP Branch Manager

Jason Million
VP Commercial
Relationship
Manager

Yuri Pereira
VP Commercial
Banking

Jennifer Warning
VP Senior Portfolio
Manager

Jesselynn Shands
AVP Commercial
Banking

ServisFirst Management: Georgia

ServisFirst Bank

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 Market President	Katheryn Segrest- Rose Relationship Manager
Gage Altman AVP Commercial Banking	Michelle Woods Commercial Account Manager
Jaxon Hurst CSR	
Roni Jernigan Commercial Account Manager	

Charlotte / Lake Norman

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

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

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	Marie Hartwell VP Treasury Management Sales Officer
Alycia Dinkins SVP Commercial Banking	Fran Hollington VP Branch Manager
David Hearne 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

Nashville

Bradford Vieira Regional President & CEO	Li Sullivan SVP Mortgage Loan Officer
Brad Greer EVP Commercial Banking	Ashley Weber FVP Commercial 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
George Mabry SVP Commercial & Private Banking Team Leader	Kelly Roche VP Client Services Team Leader
Ryan Muskar SVP Senior Credit Officer	Meridith Hobbs AVP Commercial & Private Banking
	Tripp Slyman AVP Commercial Banking Relationship Manager

Memphis

Joel E. Smith Market President	Harriette Stevens VP Private Banking Branch Manager
Jake Farrell Chairman	Matt Toombs VP Commercial Banking
Scott Forman SVP Commercial Banking	Megan Latta AVP Treasury Management, Bank Officer
Dion Grey SVP Commercial Banking	Miranda Miller Mortgage Loan Officer – CRA Development Officer
Michael Joyner SVP Commercial Banking	
Peyton McArthur VP Commercial Banking Relationship Manager	

Houston

Christopher Dvorachek

Regional CEO

Dena Chapa

SVP, Portfolio Manager

Lori Christian

SVP Commercial Banking

Michel Reyes

SVP Commercial Banking

Steven Taylor

SVP Commercial Banking

Chris Gerow

SVP Private Banking

Bert Hernandez

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

Virginia Beach

Hal Clemmer

EVP Regional
CEO

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

Jennifer Franklin

Client Services
Associate

Molly Lettshek

Branch Operations
Manager

Board of Directors

Servis1st Bank

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

Chris Mettler
Owner

Sovereign & Co.

Hatton Smith
CEO

Back Forty Beer
Company

Irma Tudor
Private Investor

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.

Huntsville

Dennis Bragg
Owner

Bragg Farms
Tres Childs

President
Center for Cancer Care

Andy Kattos
CEO Emeritus,
Advisory Board

Member
ServisFirst Bank

Zack Penney
Owner

Bill Penney Motor Co

Sameer Singhal
CEO

CFD Research
Corporation

David Slyman
President

Slyman Construction
Company

Irma Tudor
Private Investor

Danny Windham
COO

HudsonAlpha Institute
for Biotechnology

Tom Young
Private Investor

Board of Directors

Servis1st Bank

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.

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

Will Condon
President & CEO
Ascension Sacred Heart

Mike Miller
President
Miller CPAs and Advisors

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

Susan Thompson
Founding and Managing Member
Smith, Thompson, Shaw, Colón
& Power, P.A.

Mike Watkins
CEO
NWF Health Network

Director Emeritus:
Tom Bizzell
Bo Carter
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



#10 **S&P Global**
Market Intelligence
**2025 TOP 50
PUBLIC BANKS**

2025



AMERICAN BANKER
#5 **TOP PUBLICLY
TRADED BANKS**
with between \$10 billion to
\$50 billion in assets

2025



BA BUSINESS ALABAMA

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



2025



Forbes
The World's Best Banks
#15

2023

ServisFirst Geographical 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

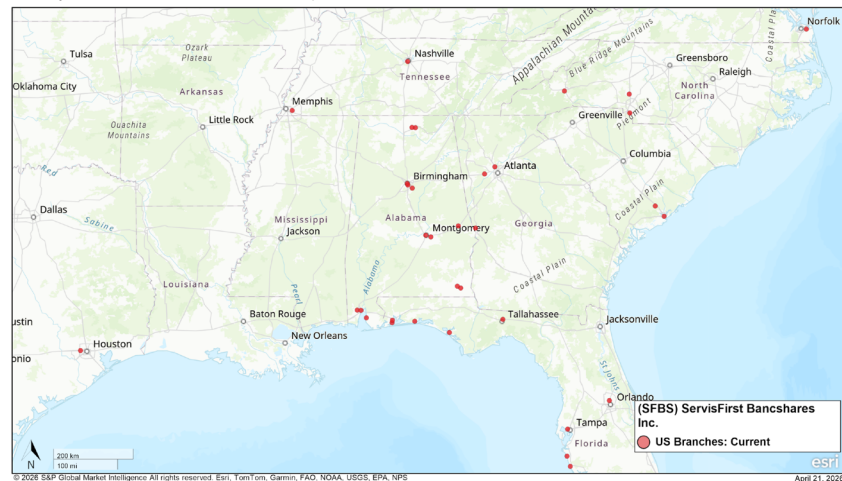
- Main Office/ 901.390.7120

Texas

Houston

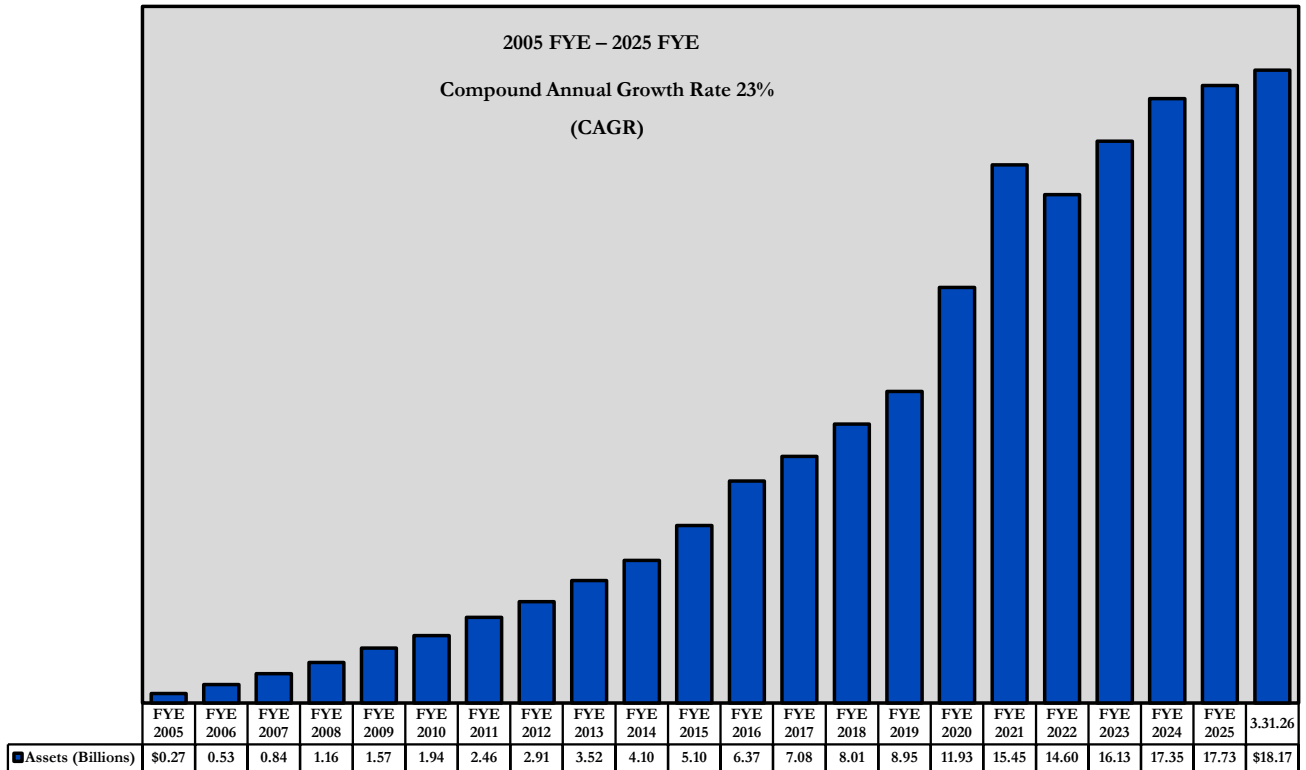
- Main Office/ 832.264.1112

S&P Capital IQ ^{PRO} ServisFirst Bancshares Inc. Map Q126



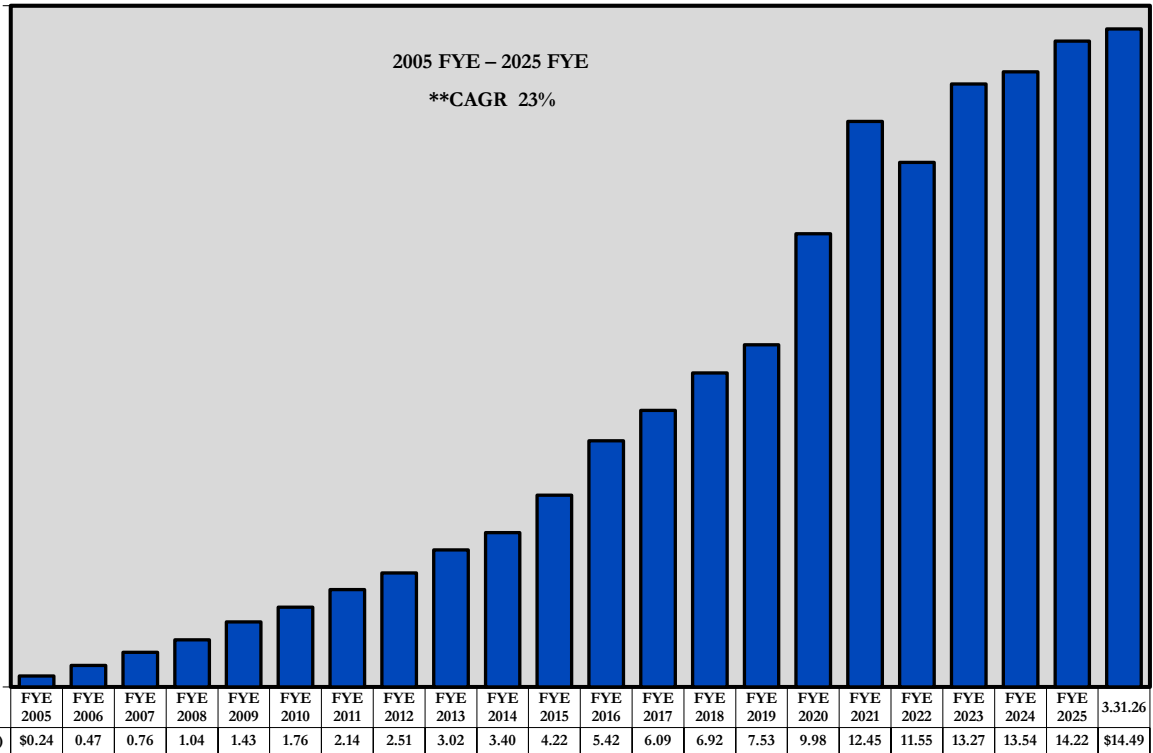
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ServisFirst Total Assets



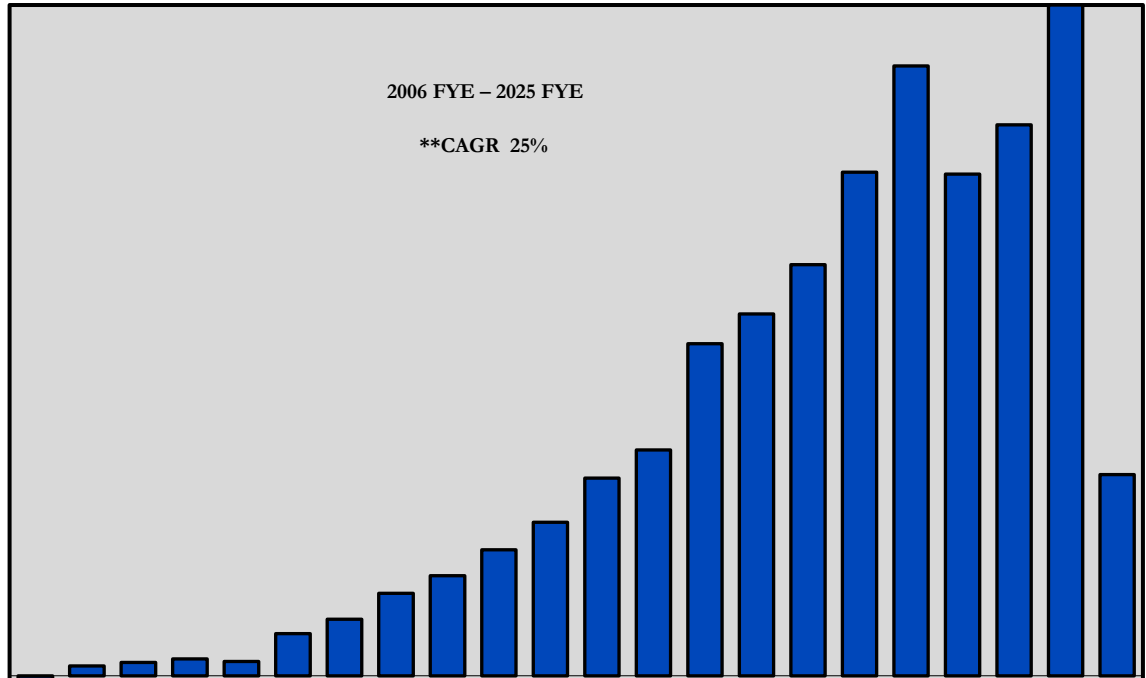
**CAGR: Compound Annual Growth Rate (12.31.05 – 12.31.25)

ServisFirst Total Deposits



**CAGR: Compound Annual Growth Rate (12.31.05 – 12.31.25)

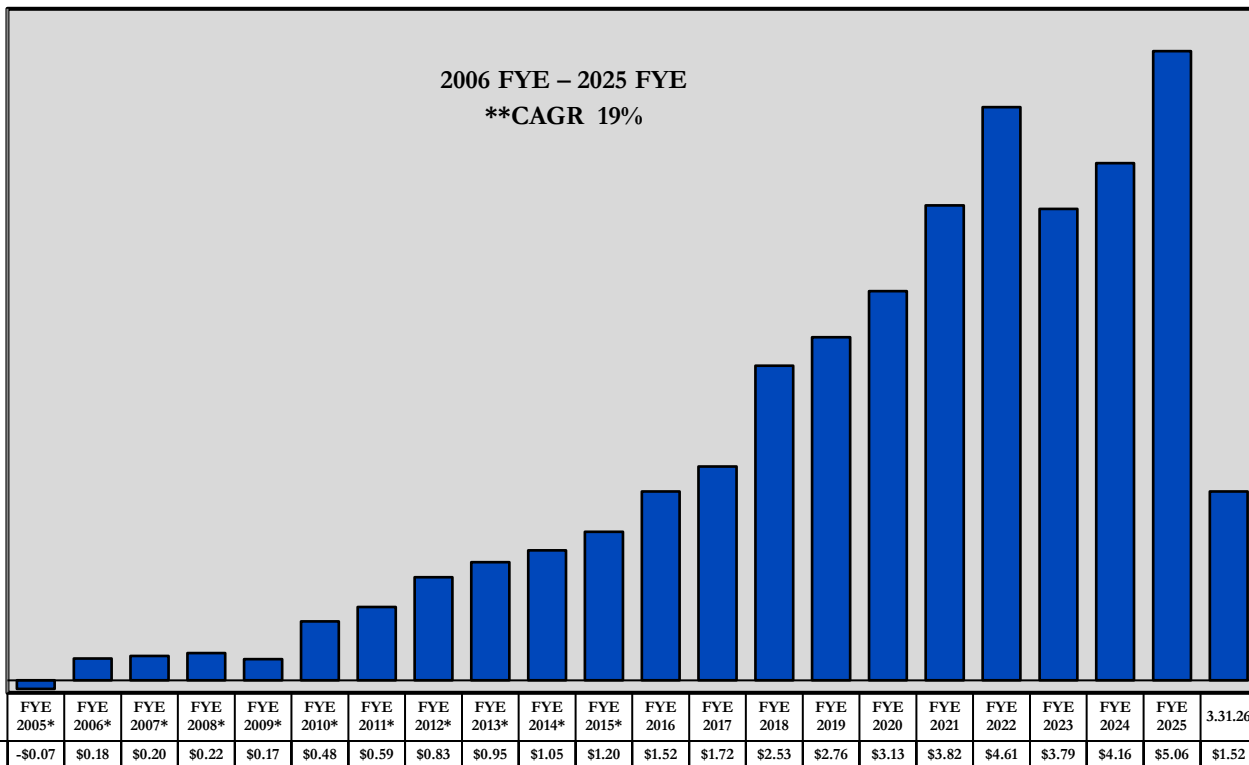
ServisFirst Earnings



	FYE 2005	FYE 2006	FYE 2007	FYE 2008	FYE 2009	FYE 2010	FYE 2011	FYE 2012	FYE 2013	FYE 2014	FYE 2015	FYE 2016	FYE 2017	FYE 2018	FYE 2019	FYE 2020	FYE 2021	FYE 2022	FYE 2023	FYE 2024	FYE 2025	3.31.26
■ Earnings (Millions)	\$(1.49)	4.07	5.50	7.01	5.88	17.38	23.24	34.05	41.22	51.95	63.26	81.43	93.03	136.87	149.18	169.50	207.67	251.44	206.79	227.18	276.54	\$82.97

**CAGR: Compound Annual Growth Rate (2006 – 2025)

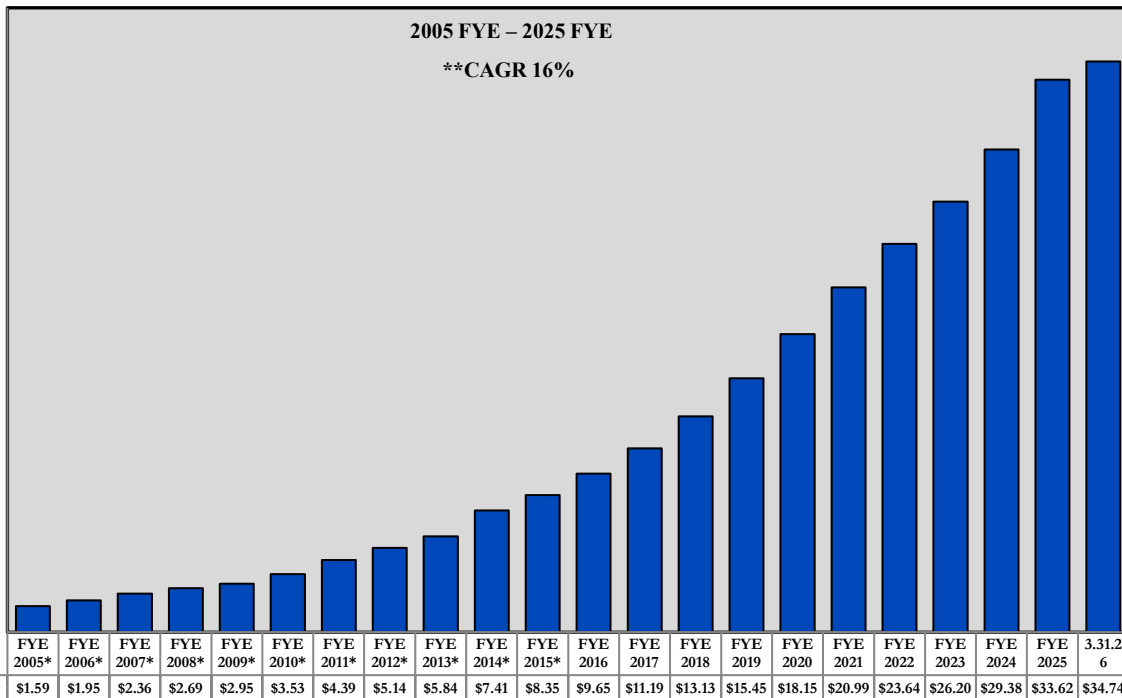
ServisFirst Fully Diluted Earnings Per Share



*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 (12.31.05 – 12.31.25)

Tangible Book Value



*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 (12.31.05 – 12.31.25)



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.



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