

**OUR NAME IS OUR MISSION.**

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

# ServisFirst Bancshares Profile

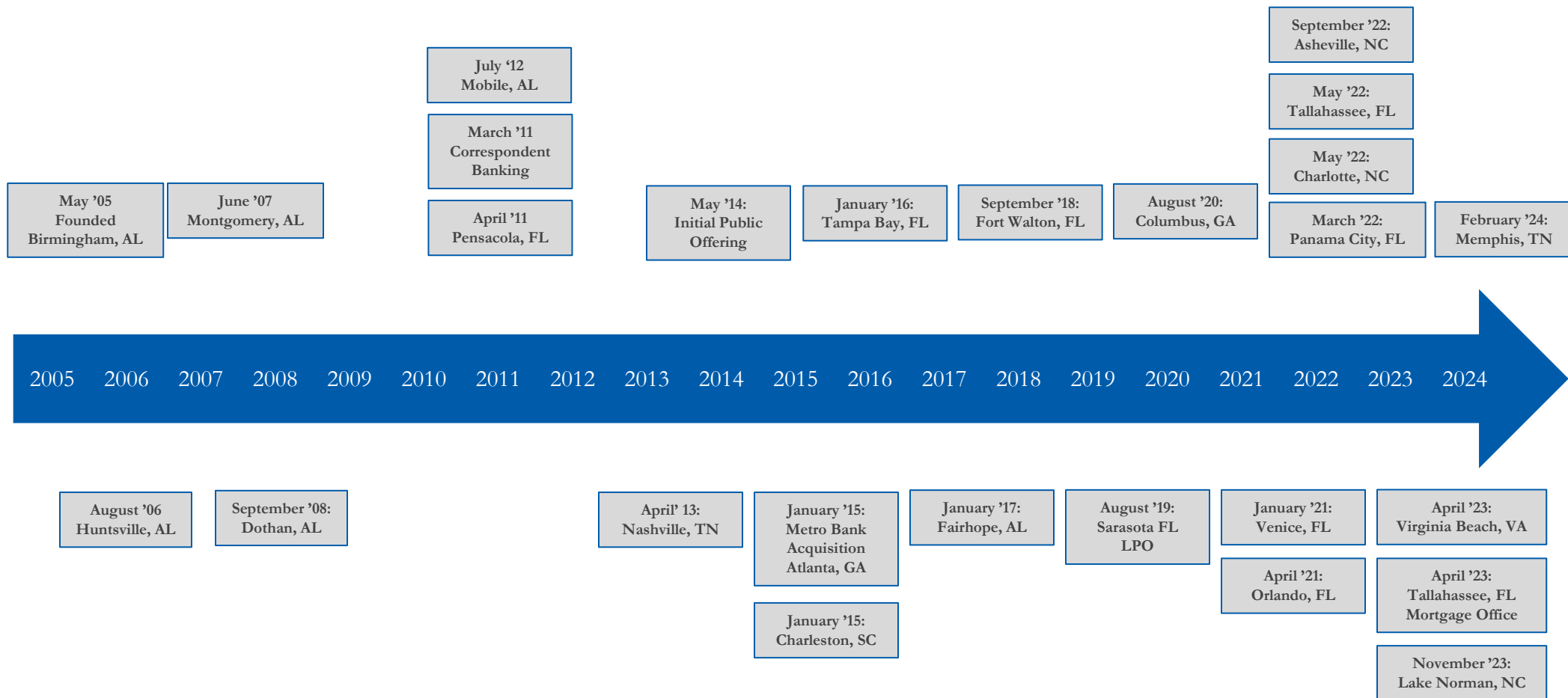
NYSE: SFBS

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- Founded in 2005
- High Performing Metropolitan Commercial Bank at 12/31/2023
  - Total Assets \$16.13 Billion
  - Tangible Equity \$1.4 Billion
  - Non Performing Assets to Total Assets – 0.14%
- 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  
**Billy Mayhew**  
SVP Douglasville Market Executive  
**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  
**K. Scott Bazemore**  
SVP Senior Credit Officer  
**Robin Moss**  
VP Treasury Management  
**Mills Thompson**  
Banking Officer  
**Rene' Dollar**  
VP Consumer Banking Lead  
**Inga Ackison**  
AVP Branch Manager  
**Tabetha Freeman**  
AVP Branch Manager

## Birmingham

**Tom Broughton**  
President & CEO  
**Bud Foshee**  
Chief Financial Officer  
**Rodney Rushing**  
EVP Chief Operating Officer  
**Paul Schabacker**  
EVP Commercial Banking  
**Nic Balanis**  
EVP Commercial Banking  
**Bart McBride**  
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  
**Lee McKinnon**  
SVP Commercial Banking  
**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  
**Landon Davis**  
SVP Commercial Banking

**Allston Moore**  
SVP Private Banking  
**Marie Hartwell**  
VP Treasury Management  
Sales Officer  
**Kayla Bonezzi**  
VP Branch Manager  
Charleston  
**Ashley Rogers**  
VP Branch Manager  
Summerville

## Columbus

**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

## Huntsville

**Andy Kattos**  
President & CEO  
**Angel Stinson**  
Chief Credit Officer  
**Jim Holtkamp**  
EVP Commercial Banking  
**Drew Battle**  
SVP Commercial Banking  
**Blake Freeman**  
SVP Commercial Banking  
**DeLynn Gower**  
SVP Private Banking Manager  
**Kasey Helms**  
FVP Private Banking

**Stuart Whitaker**  
VP Commercial Banking  
**Margaret Riethmaier**  
FVP Branch Manager  
**Emily Frazier**  
VP Credit Officer  
**Elizabeth Jacobus**  
AVP Commercial Banking  
**Mae Adams**  
Private Banking  
**Michael Bishop**  
Commercial Banking

# ServisFirst Management

## 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

**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 Haste**  
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 Cash 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 Cash Management

**Ryan Wolfkill**  
VP Credit Officer

## Northwest Florida - Fort Walton Beach

**Steve Burks**  
SVP Commercial Banking

**Bob Bennett**  
SVP Commercial Banking

**Christy Everhart**  
AVP Branch Operations Manager

## Northwest Florida - Panama City

**Steven Aase**  
Panama City Market President

**LJ Rigby**  
VP Commercial Banking

**Bryan Taylor**  
AVP Business Development Officer

# ServisFirst Management

## 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  
**Martin Fahsel**  
SVP Commercial Banking

**Betty Brain**  
SVP Portfolio Manager  
**Shawn Coleman**  
AVP Treasury Management  
Services Officer  
**Ana Espinoza**  
Branch Manager, Bank Officer  
**Knight Holbrook**  
Portfolio Manager, Bank Officer  
**William Coker**  
Credit Analyst

## North Carolina - Lake Norman

**Lee Millican**  
Senior Commercial Banker  
Lake Norman Market President  
**Jeanne Jordan**  
SVP Commercial Banking  
**April Patterson**  
VP Commercial Banking

**Matt Adams**  
VP Commercial Banking  
**Thomas Dodson**  
VP Portfolio Manager

## North Carolina - Asheville

**Bryan Boone**  
SVP Regional President  
**Jeffrey Austin**  
VP Commercial Banking  
**Patrick Dowling**  
VP Commercial Banking  
**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

**Jonathan Zunz**  
SVP Commercial Banking  
**Tony Wagner**  
SVP Commercial Banking Officer  
**Patrick Ahern**  
SVP Commercial Banking  
**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  
**Suzanne Johnson**  
VP Branch Manager

## 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

**Hiram Delgado**  
VP Commercial Banking  
**Michael Chong**  
AVP Portfolio Manager  
**Cinthya Rosado**  
AVP Cash Management  
**Cheryl Burns**  
AVP Commercial Support Officer  
**Barbara Aldir**  
Client Relationship Associate

# ServisFirst Management

## Tennessee - Nashville

**Bradford Vieira**

President & CEO

**Steve Uebelhor**

EVP Chief Lending Officer

**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

**Raymond Shields**

VP Commercial Banking

**Heidi Phillips**

VP Commercial & Private Banking

**Cory Dell**

FVP Treasury Management

Sales Leader

**Meridith Hobbs**

AVP Commercial & Private Banking

**Noah Wessel**

AVP Commercial 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

**Scott Forman**

SVP Commercial Banking

**Michael Joyner**

SVP Commercial Banking

**Harriette Stevens**

VP Private Banking

Branch Manager

**Coers Adams**

VP Commercial 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**

AVP, Private Banking

**Theresa Stiehl**

AVP, Client Services Team Lead

**Molly Lettshek**

Senior Client Services Representative

**Jennifer Franklin**

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

**Richard Cashio**  
Private Investor

**Jimmy Filler**  
Private Investor

**Mike Fuller**  
Director Emeritus  
Samford University

**Betsy Holloway**  
VP for Advancement & Marketing  
Samford University

**Chris Mettler**  
Owner  
Sovereign & Co.

**Hatton Smith**  
CEO Emeritus  
Royal Cup Coffee

**Irma Tudor**  
Private Investor

## Charleston

**Ryan Gammons**  
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**  
External Affairs Manager

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 Talcot

**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

**Mary Margaret Bourbeau**  
Partner; President

Crowell Capital Partners;  
JFC Enterprises

**Ryan Chapman**  
CEO

Integrative Life Center

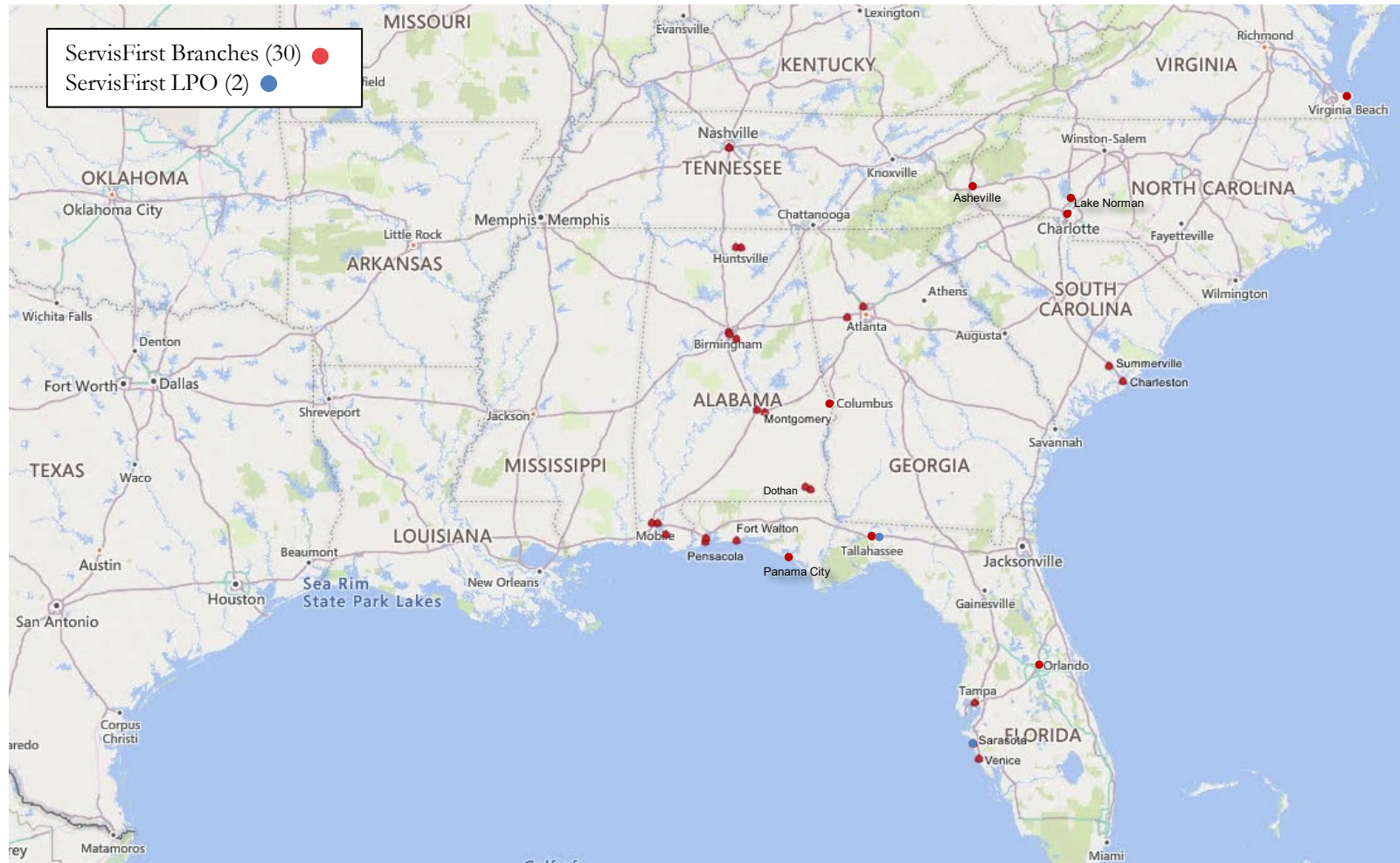
**Eric Strickland**  
President/CEO

3LS, Incorporated

**Todd Robinson**  
President, Principal

Earl Swensson Associates Inc

# ServisFirst Geographic Locations



## Atlanta

- Galleria Office/678.504.2700
- Douglasville

## 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

## Virginia

- Virginia Beach

## West Central Florida

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

# ServisFirst Bancshares, Inc. Awarded 2023 KBW Bank Honor Roll

## 2023 KBW Bank Honor Roll

		2022 YE Price to Book	2022 YE Price to 2023 EPS	% CAGR in Stock Price 2017 - 2022
1st Source Corporation	* SRCE	1.5	10.8	1.4%
Associated Banc-Corp	* ASB	0.9	9.4	-1.9%
Axos Financial, Inc.	* AX	1.3	8.3	5.0%
BancFirst Corporation	* BANF	2.3	13.7	11.5%
Columbia Banking System, Inc.	COLB	1.1	8.0	-7.1%
First Bancorp	FBNC	1.5	9.3	3.9%
First Financial Bankshares, Inc.	* FFIN	3.9	19.5	8.8%
FVCBankcorp, Inc.	FVCB	1.3	11.3	1.7%
Greene County Bancorp, Inc.	* GCBC	1.5	8.7	(a) 12.0%
Lakeland Financial Corporation	* LKFN	3.3	16.2	8.5%
Plumas Bancorp	* PLBC	1.8	8.3	(a) 9.8%
<b>ServisFirst Bancshares, Inc.</b>	<b>* SFBS</b>	<b>2.9</b>	<b>14.9</b>	<b>10.7%</b>
The First of Long Island Corporation	* FLIC	1.1	10.5	-8.8%
Western Alliance Bancorporation	* WAL	1.3	5.7	1.0%
Honor Roll Average Performance		1.8	11.1	4.1%
KBW Nasdaq Bank Index	BKX	1.1	8.7	-1.1%
KBW Nasdaq Regional Banking Index	KRX	1.2	9.7	0.6%
S&P 1500 Financials Index		1.6	12.5	7.6%
S&P 1500 Index	SPR	3.6	16.3	11.0%

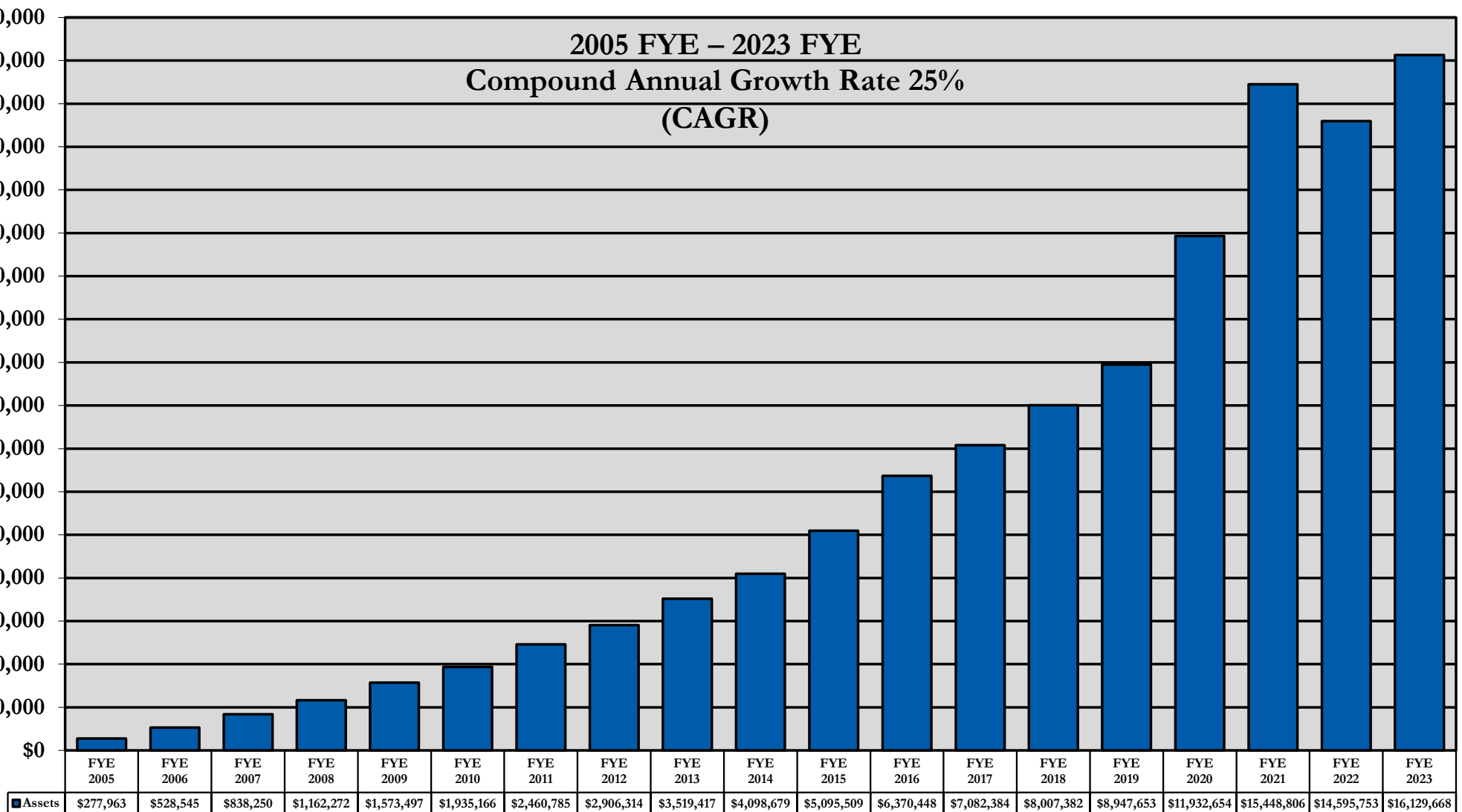
Note: Price-to-earnings ratio (P/E) based on KBW or consensus 2023 EPS estimates of Dec. 30, 2022, except for \* where P/E is based on 2022 year-end EPS.

SFBS's CAGR is calculated since its initial public offering date in May 2014.

Source: S&P Global Market Intelligence, FactSet, and KBW Research.

# ServisFirst Total Assets

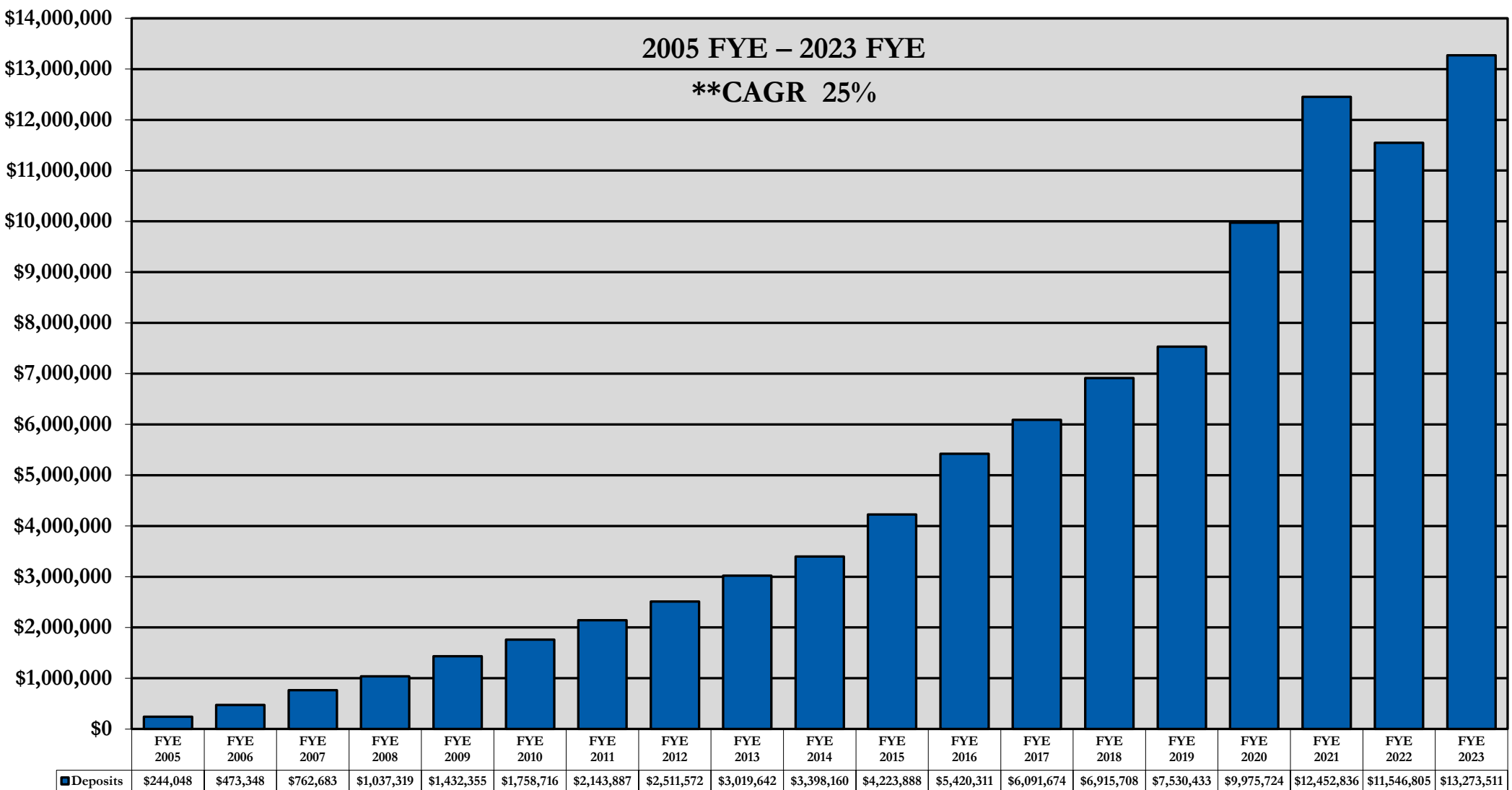
(\$000's)



\*\*CAGR: Compound Annual Growth Rate

# ServisFirst Total Deposits

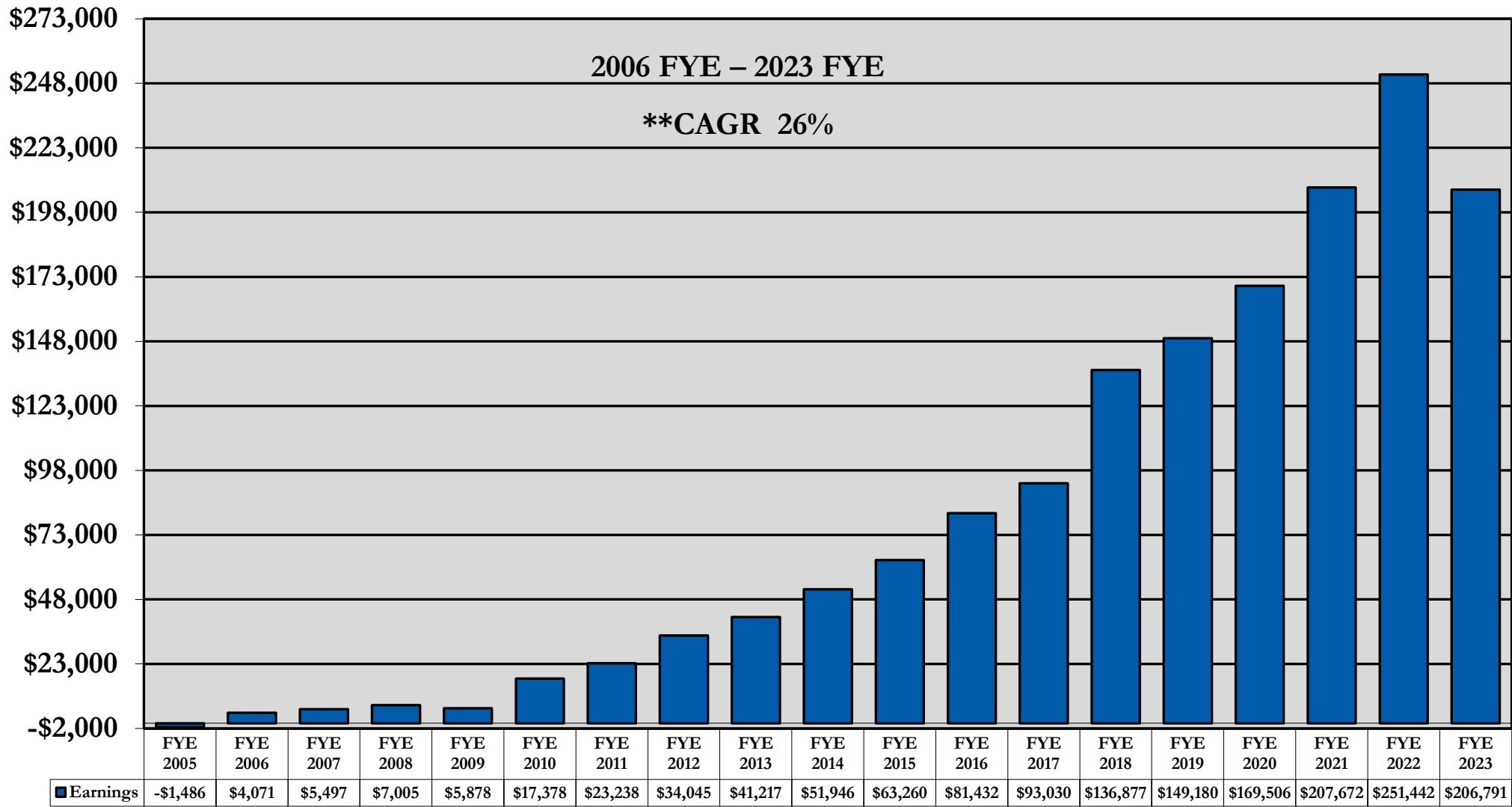
(\$000's)



\*\*CAGR: Compound Annual Growth Rate

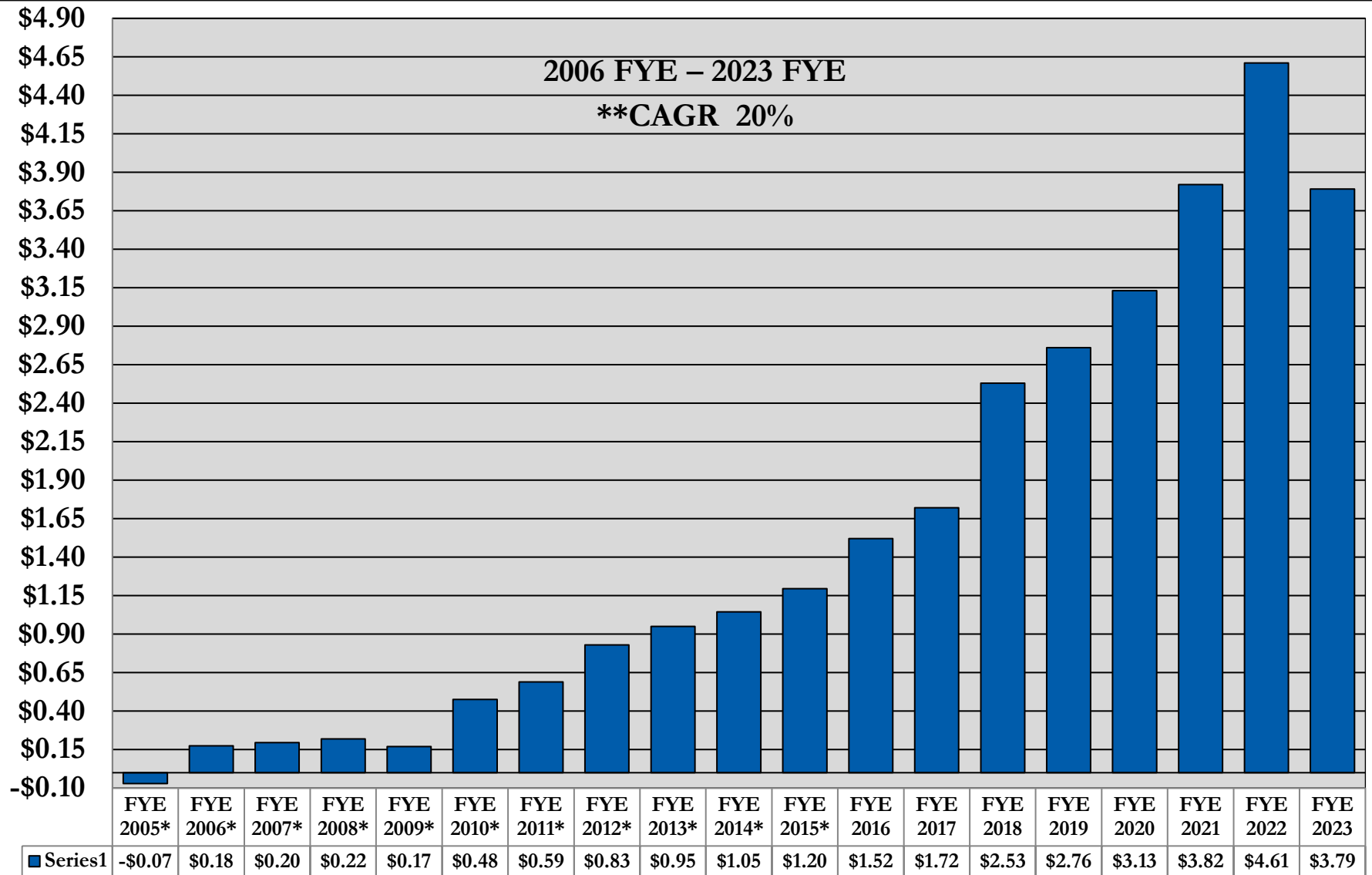
# ServisFirst Earnings

(\$000's)



\*\*CAGR: Compound Annual Growth Rate

# ServisFirst Fully Diluted Earnings Per Share

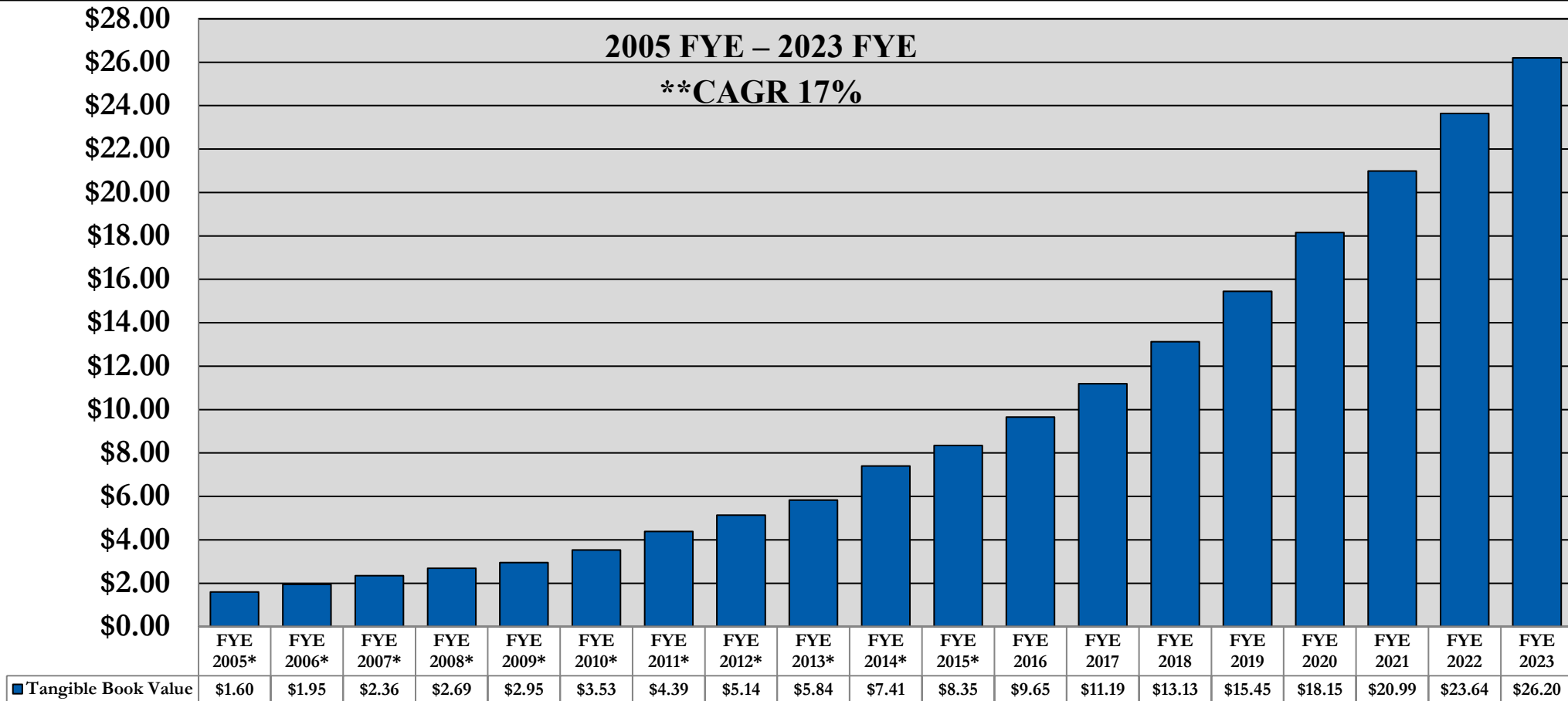


\*Adjusted to reflect a three-for-one stock split in July 2014 and a two-for-one stock split in December 2016.

\*\*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





**OUR NAME IS OUR MISSION.**

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](http://www.servisfirstbank.com)



Member FDIC | Equal Housing Lender