

Financial Highlights for Reg F



Financial Highlights (in thousands)	3/31/2022	12/31/2021	12/31/2021	12/31/2020
Total Assets	\$ 15,337,854	\$ 15,447,515	\$ 15,447,515	\$ 11,931,536
Total Deposits	\$ 12,422,608	\$ 12,467,389	\$ 12,467,389	\$ 9,990,409
Total Equity Capital	\$ 1,234,938	\$ 1,212,850	\$ 1,212,850	\$ 1,052,083

Capital Information	3/31/2022	12/31/2021	12/31/2021	12/31/2020
Risk Based Capital Ratio (%)	11.41	11.55	11.55	12.15
Tier 1 Risk Based Ratio (%)	10.39	10.50	10.50	11.16
Leverage Ratio (%)	8.08	7.79	7.79	8.75

Asset Quality Information	3/31/2022	12/31/2021	12/31/2021	12/31/2020
NPAs/Loans + Foreclosed RE (%)	0.17	0.08	0.08	0.25
Net LCOs/Avg Loans (%)	0.11	0.03	0.03	0.36
NPA/Tang Equity + LLRs (%)	1.23	0.60	0.60	1.87

Profitability Information	2022 YTD	2021Y	2020Y
Net Income (in thousands) YTD	\$ 58,289	\$ 210,449	\$ 172,507
Return on Average Assets (%)	1.53	1.56	1.63
Return on Average Equity (%)	19.05	18.56	17.65
Efficiency Ratio (FTE) (%)	31.43	30.91	29.43

Source: S&P Market Intelligence

ServisFirst Bancshares, Inc. ("ServisFirst") is a bank holding company based in Birmingham, Alabama with ServisFirst Bank as its subsidiary. ServisFirst is a full-service commercial bank, focused on providing business and personal financial services through competitive products and state-of-the-art technology. Through its Correspondent Bank Division, ServisFirst serves more than 350 community-based financial institutions in 27 states and the District of Columbia.

Founded in Birmingham (2005), ServisFirst expanded organically into Huntsville, Alabama (August 2006); Montgomery, Alabama (June 2007); Dothan, Alabama (September 2008); Pensacola, Florida (April 2011); Mobile, Alabama (July 2012); Nashville, Tennessee (April 2013); Charleston, South Carolina (January 2015) and Tampa Bay, Florida (January 2016). The Correspondent Banking division was established in March of 2011. Through the acquisition of Metro Bancshares, Inc., ServisFirst has also expanded into Atlanta, Georgia (January 2015).

ServisFirst Bancshares (NASDAQ: SFBS) completed an initial public offering in May 2014. In April 2015 and annually thereafter, earned investment-grade ratings by the Kroll Bond Rating Agency ("KBRA"). KBRA assigned a senior unsecured debt rating of BBB+, a subordinated debt rating of BBB, a short-term rating of K2 and outlook as stable. ServisFirst Bank was assigned a senior deposit rating of A-, a short-term rating of K2 and outlook as stable.

ServisFirst Bancshares, Inc. files periodic reports with the U.S. Securities and Exchange Commission (SEC). Copies of its filings may be obtained through the SEC's website at www.sec.gov or at <http://servisfirstbancshares.com/>.