

Financial Highlights for Reg F



Financial Highlights (in thousands)		12/31/2023	9/30/2023	12/31/2022	12/31/2021
Total Assets		\$ 16,129,111	\$ 16,043,425	\$ 14,594,770	\$ 15,447,515
Total Deposits		\$ 13,293,524	\$ 13,160,853	\$ 11,566,097	\$ 12,467,389
Total Equity Capital		\$ 1,501,777	\$ 1,462,157	\$ 1,357,058	\$ 1,212,850

Capital Information		12/31/2023	9/30/2023	12/31/2022	12/31/2021
Risk Based Capital Ratio (%)		12.52	12.27	11.04	11.55
Tier 1 Risk Based Ratio (%)		11.38	11.14	9.98	10.50
Leverage Ratio (%)		9.50	9.75	9.70	7.79

Asset Quality Information		12/31/2023	9/30/2023	12/31/2022	12/31/2021
NPAs/Loans + Foreclosed RE (%)		0.17	0.19	0.11	0.08
Net LCOs/Avg Loans (%)		0.09	0.15	0.08	0.03
NPA/Tang Equity + LLRs (%)		1.23	1.34	0.84	0.60

Profitability Information		2023 YTD	2022Y	2021Y
Net Income (in thousands) YTD		\$ 209,638	\$ 254,781	\$ 210,449
Return on Average Assets (%)		1.39	1.73	1.56
Return on Average Equity (%)		14.68	20.00	18.56
Efficiency Ratio (FTE) (%)		39.87	30.50	30.91

Source: S&P Market Intelligence

ServisFirst Bank is a full-service commercial bank focused on commercial banking, correspondent banking, treasury management, private banking, and the professional consumer market. Formed in 2005, ServisFirst Bank has offices in Atlanta, Birmingham, Charleston, Charlotte, Dothan, Huntsville, Mobile, Montgomery, Nashville, Northwest Florida, Virginia Beach, West Central Florida, and Western North Carolina.

Through its Correspondent Bank Division, ServisFirst Bank serves more than 370 community-based financial institutions across 30 states and the District of Columbia, providing value-add solutions and unparalleled client service in the areas of liquidity management, settlement services, correspondent lending, and an industry-endorsed agent credit card issuance program.

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 through the SEC's website at www.sec.gov or at <http://servisfirstbancshares.com/>.