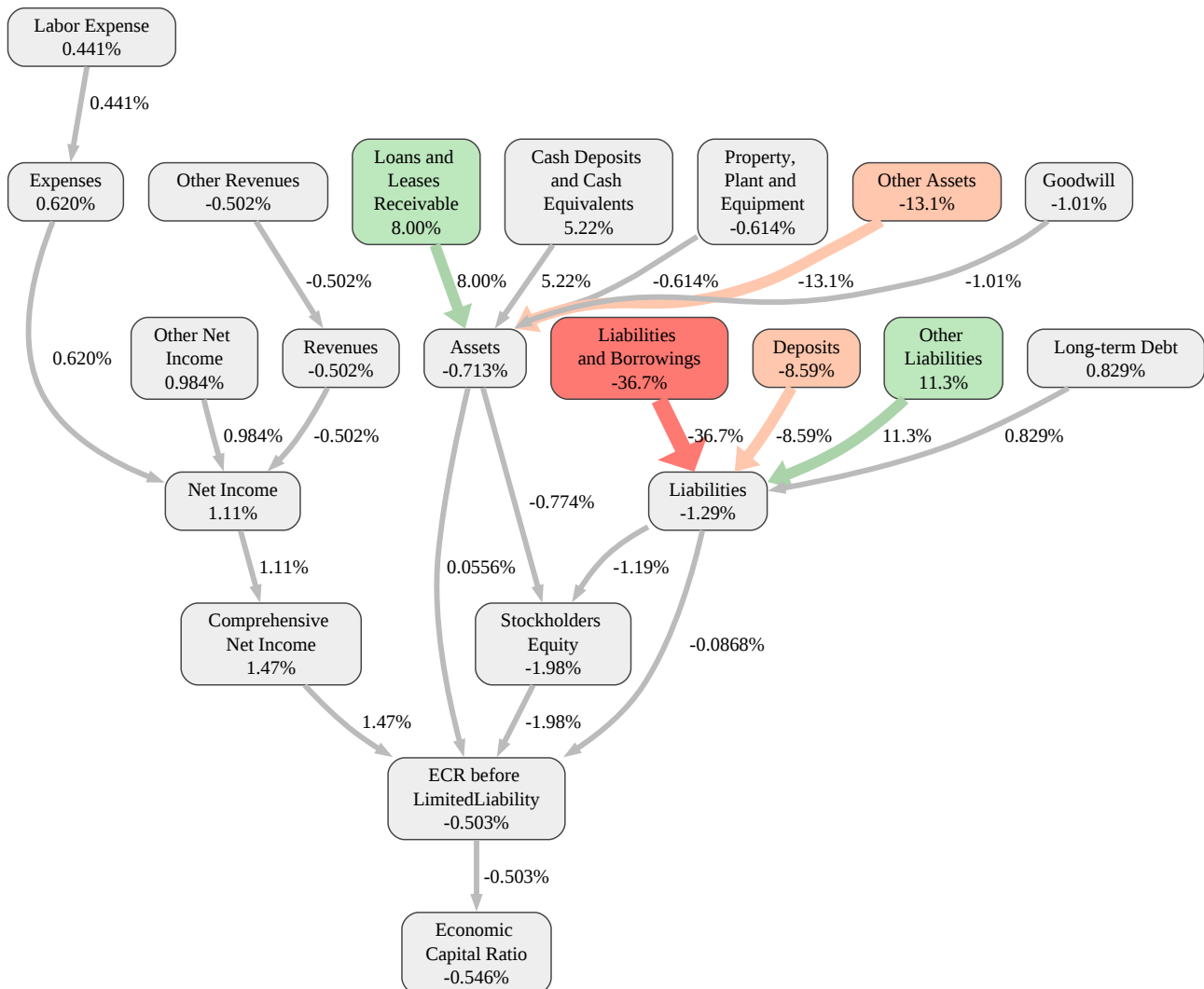




The relative strengths and weaknesses of Servisfirst Bancshares Inc are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Servisfirst Bancshares Inc compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 11% points. The greatest weakness of Servisfirst Bancshares Inc is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 37% points.

The company's Economic Capital Ratio, given in the ranking table, is 11%, being 0.55% points below the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	440,692
Cash Deposits and Cash Equivalents	783,997
Deposits	5,420,311
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	4,205,609
Loans and Leases Receivable	4,859,877
Long-term Debt	0
Occupancy	0
Other Assets	245,568
Other Compr. Net Income	-3,672
Other Expenses	29,339
Other Liabilities	-3,778,361
Other Net Income	110,818
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	40,314

Output Variable	Value in 1000 USD
Liabilities	5,847,559
Assets	6,370,448
Expenses	29,339
Revenues	0
Stockholders Equity	522,889
Net Income	81,479
Comprehensive Net Income	77,807
BaseVar	6,370,053
ECR before Limited Liability	11%
Economic Capital Ratio	11%