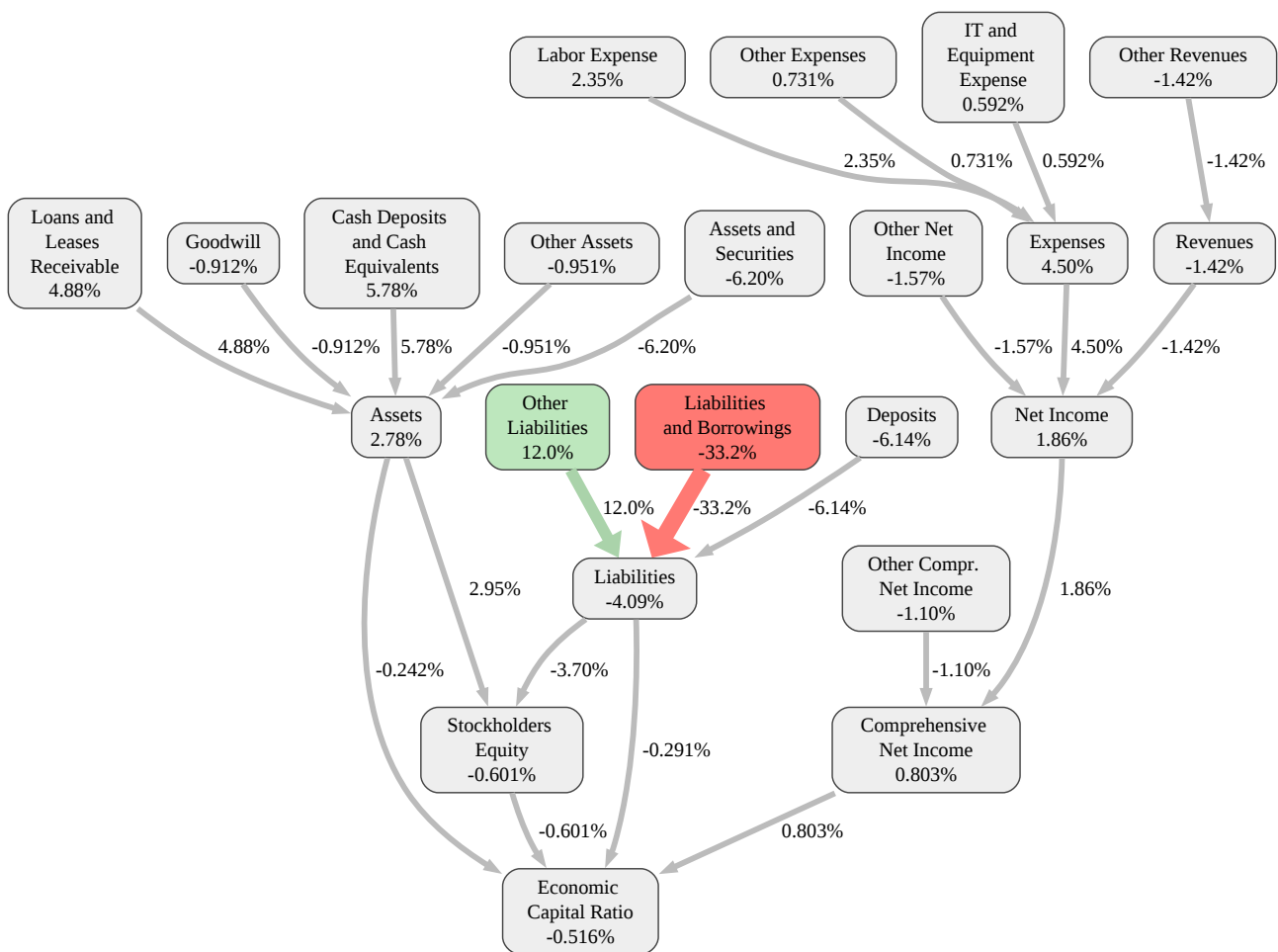




The relative strengths and weaknesses of Servisfirst Bancshares Inc are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Servisfirst Bancshares Inc compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 12% points. The greatest weakness of Servisfirst Bancshares Inc is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 33% points.

The company's Economic Capital Ratio, given in the ranking table, is 12%, being 0.52% points below the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	1,006,312
Cash Deposits and Cash Equivalents	2,131,088
Deposits	13,273,511
Fees	0
Goodwill	13,615
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	10,761,893
Loans and Leases Receivable	11,505,512
Long-term Debt	0
Occupancy	0
Other Assets	1,413,817
Other Compr. Net Income	-5,342
Other Expenses	37,735
Other Liabilities	-9,346,141
Other Net Income	244,588
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	59,324

Output Variable	Value in 1000 USD
Liabilities	14,689,263
Assets	16,129,668
Expenses	37,735
Revenues	0
Stockholders Equity	1,440,405
Net Income	206,853
Comprehensive Net Income	201,511
BaseVar	15,931,577
ECR before Limited Liability	12%
Economic Capital Ratio	12%