UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, D.C. 20549

FORM 8-K

CURRENT REPORT
Pursuant to Section 13 or 15(d) of the
Securities Exchange Act of 1934

Date of Report (Date of earliest event reported) August 4, 2017

ServisFirst Bancshares, Inc.
(Exact name of registrant as specified in its charter)

Delaware	001-36452	26-0734029
(State or other jurisdiction of incorporation)	(Commission File Number)	(IRS Employer Identification No.)

850 Shades Creek Parkway, Birmingham, Alabama	35209
(Address of principal executive offices)	(Zip Code)

(205) 949-0302
(Registrant’s telephone number, including area code)

Not Applicable
(Former name or former address, if changed since last report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:
☐ Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
☐ Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
☐ Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
☐ Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (17 CFR §230.405) or Rule 12b-2 of the Securities Exchange Act of 1934 (17 CFR §240.12b-2). Emerging growth company ☐

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act. ☐

Item 7.01 – Regulation FD Disclosure

ServisFirst Bancshares, Inc. (the "Company") has updated its investor presentation to incorporate current quarter financial information and other data. This material may be used during discussions with certain investors and is attached as Exhibit 99.1 to this Current Report and is incorporated by reference into this Item 7.01. The updated presentation is also available through the Investor Relations link at www.servisfirstbank.com.

The information in this report is being furnished, not filed, pursuant to Regulation FD. Accordingly, the information in Items 7.01 and 9.01 of this report will not be incorporated by reference into any registration statement filed by the Company under the Securities Act of 1933, as amended, unless specifically identified therein as being incorporated therein by reference.

Item 9.01 – Financial Statements and Exhibits

(a) Not applicable
(b) Not applicable
(c) Not applicable
(d) **Exhibits.** The following exhibits are included with this Current Report on Form 8-K:

Exhibit No.	Description
99.1	ServisFirst Bancshares Investor Presentation

SIGNATURE

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

SERVISFIRST BANCSHARES, INC.

Dated: August 4, 2017

By: /s/ Thomas A. Broughton, III
Thomas A. Broughton, III
President and Chief Executive Officer

Exhibit 99.1

Servis 1st Bank
OUR NAME IS OUR MISSION.

ServisFirst Bancshares, Inc.

NASDAQ: SFBS

August 2017

Forward-Looking Statements

Servis 1st Bank

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This presentation contains forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. In addition, ServisFirst Bancshares, Inc. may file or furnish documents with the Securities and Exchange Commission which contain forward-looking statements and management may make forward-looking statements orally to analysts, investors, representatives of the media and others. These statements are based on the current beliefs and expectations of ServisFirst Bancshares, Inc.'s management and are subject to significant risks and uncertainties. Actual results may differ from those set forth in the forward-looking statements. Factors that could cause ServisFirst Bancshares, Inc.'s actual results to differ materially from those described in the forward-looking statements can be found in ServisFirst Bancshares, Inc.'s Annual Report on Form 10-K for the year ended December 31, 2016, and Quarterly Reports on Form 10-Q for the quarters ended March 31, 2017, September 30, 2016, and June 30, 2016 which have been filed with the Securities and Exchange Commission and which are available on ServisFirst Bancshares, Inc.'s website (www.servisfirstbank.com) and on the Securities and Exchange Commission's website (www.sec.gov). ServisFirst Bancshares, Inc. does not undertake to update the forward-looking statements to reflect the impact of circumstances or events that may arise after the date of the forward-looking statements.

- **Non-GAAP Financial Measures**

This presentation includes non-GAAP financial measures. Information about any such non-GAAP financial measures, including a reconciliation of those measures to GAAP, can be found in the presentation.

ServisFirst at a Glance

Servis 1st Bank®

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Overview

- Founded in 2005 in Birmingham, AL
- Single bank BHC

High-Performing Metropolitan Commercial Bank

- Total Assets(1): $6.3 billion
- Stockholders' Equity(1): $567 million
- ROAA (2): 1.50%
- Efficiency Ratio (2): 36.88%

High Growth Coupled with Pristine Credit Metrics (3)

- Gross Loans CAGR: 22%
- Total Deposits CAGR: 20%
- Net Income for Common CAGR: 29%
- Diluted EPS CAGR: 21%
- NPAs / assets (1): 0.23%
- NPLs / loans (1): 0.21%

1) As of June 30, 2017
2) For six months ended June 30, 2017
3) 5-year compounded annual growth rate calculated from December 31, 2011 to December 31, 2016

Our Business Strategy

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- **Simple business model**
  - Loans and deposits are primary drivers, not ancillary services
- **Limited branch footprint**
  - Technology provides efficiency
- **Big bank products and bankers**
  - With the style of service and delivery of a community bank
- **Core deposit focus coupled with C&I lending emphasis**
- **Scalable, decentralized business model**
  - Regional CEOs drive revenue
- **Opportunistic expansion, attractive geographies**
  - Teams of the best bankers in each metropolitan market
- **Disciplined growth company that sets high standards for performance**

Opportunistic Expansion

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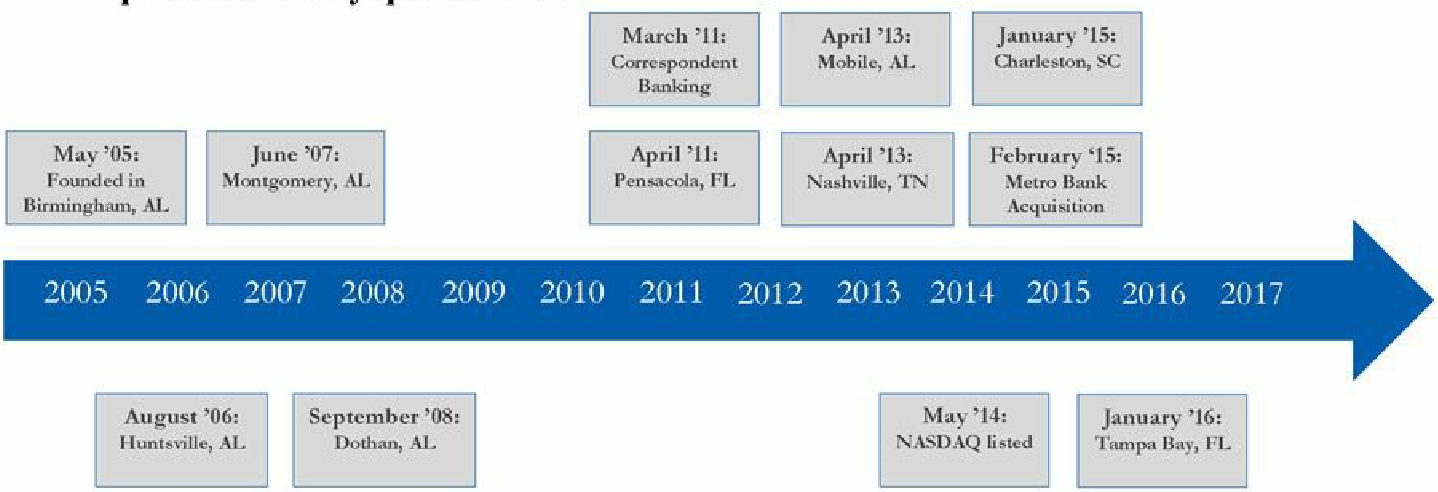
- **Identify great bankers in attractive markets**
  - **Focus on people as opposed to places**
  - **Target minimum of $300 million in assets within 3 years**
  - **Best bankers in growing markets**
- **Market strategies**
  - **Regional CEOs execute simple business model**
  - **Back office support and risk management infrastructure**
  - **Non-legal board of directors comprised of key business people**
  - **Provide professional banking services to mid-market commercial customers that have been neglected or pushed down to branch personnel by national and other larger regional banks**
- **Opportunistic future expansion**
  - **Southern markets, metropolitan focus**
  - **Draw on expertise of industry contacts**

Milestones

- **Founded in May 2005 with initial capital raise of $35 million**
- **Reached profitability during the fourth quarter of 2005 and have been profitable every quarter since**



- **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, and $6 billion in 2016**

Our Footprint

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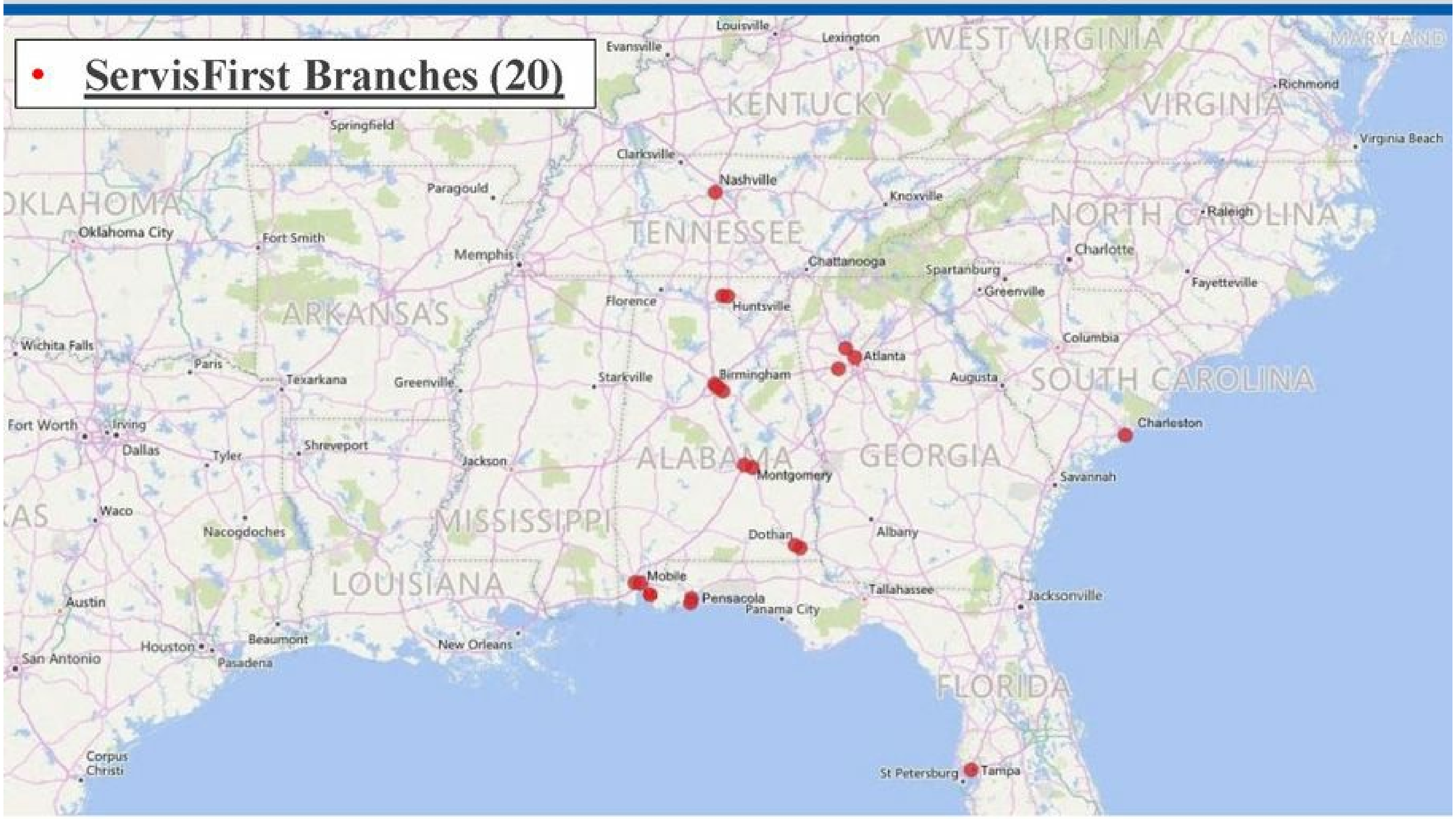
- **ServisFirst Branches (20)**



Our Regions

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Region [1]	Total Branches [2]	Total MSA Deposits [3] ($ in billions)	Market Share [3] (%)
Alabama			
Birmingham - Hoover	3	40.1	5.1
Montgomery	2	7.7	6.5
Huntsville	2	7.5	9.9
Mobile[4]	3	6.6	3.0
Dothan	2	3.1	16.1
Florida			
Tampa - St. Petersburg - Clearwater[5]	1	76.0	-
Pensacola - Ferry Pass - Brent	2	5.4	5.5
Tennessee			
Nashville	1	52.1	0.3
Georgia			
Atlanta - Sandy Springs - Roswell	3	179.0	0.1
South Carolina			
Charleston	1	12.4	0.5
Total	20	389.9	

1) Represents metropolitan statistical areas (MSAs)
2) As of May 2017
3) As reported by the FDIC as of 6/30/2016
4) Represents two full service offices and one loan production office, LPO opened in January 2017
5) Opened in January 2016 as a loan production office, converted to full service office in March 2017

Our Business Model

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- **"Loan making and deposit taking"**
  - **Traditional commercial banking services**
  - **No emphasis on non-traditional business lines**
- **Culture of cost control**
  - **"Branch light," with $284 million[1] average deposits per banking center**
  - **Leverage technology and centralized infrastructure**
  - **Headcount focused on production and risk management**
  - **Key products; including remote deposit capture, cash management, remote currency manager**
  - **Outsource selected functions**
- **C&I lending expertise**
  - **40% of gross loans**
  - **Target customers: privately held businesses $2 to $250 million in annual sales, professionals, affluent consumers**

1) Includes branches that have been open for a minimum of one year

Scalable, Decentralized Structure

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- **Local decision-making**
  - Emphasize local decision-making to drive customer revenue
  - Centralized, uniform risk management and support
  - Conservative local lending authorities, covers most lending decisions
- **Geographic organizational structure (as opposed to line of business structure)**
- **Regional CEOs empowered and held accountable**
  - Utilize stock based compensation to align goals
- **Top-down sales culture**
  - Senior management actively involved in customer acquisition

Correspondent Banking Footprint

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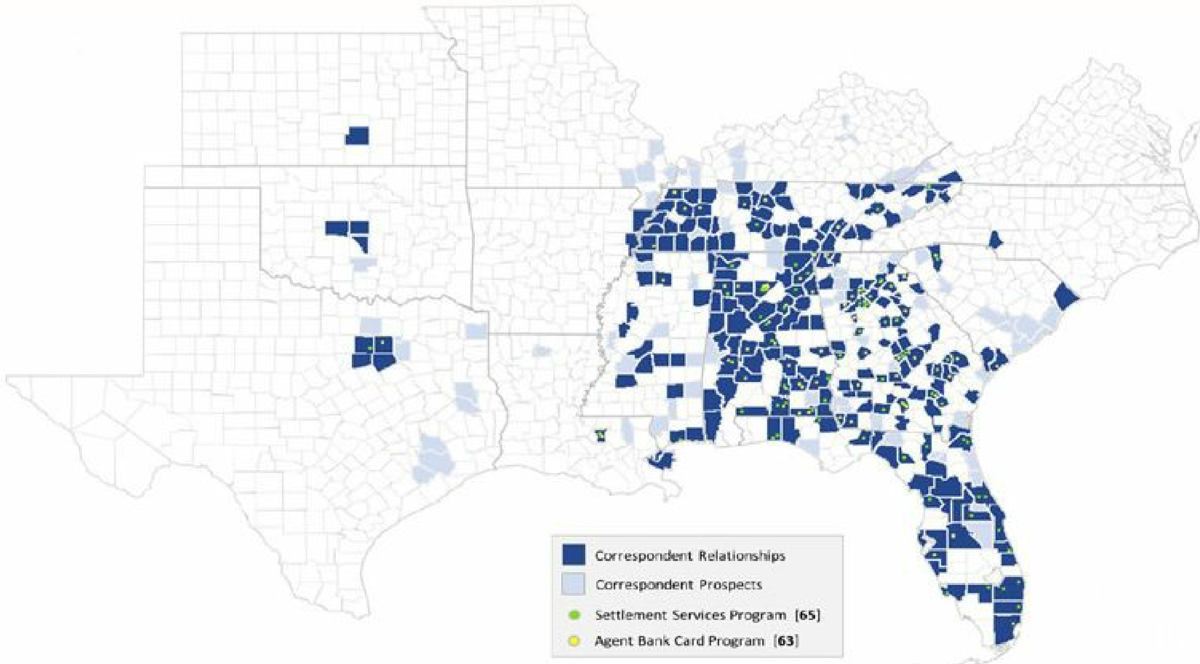

6/30/2016	# of Accts	Balance (000s)	Avg Rel Bal
Total Relationships	**275**	**642,782**	
Fed Funds Purchased		420,430	1.53 MM
Deposit Accounts		222,352	0.81 MM

6/30/2017	# of Accts	Balance (000s)	Avg Rel Bal
Total Relationships	**314**	**588,966**	
Fed Funds Purchased		300,226	0.96 MM
Deposit Accounts		288,740	0.92 MM

Our Management Team

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Thomas A. Broughton, III
President and Chief Executive Officer

- Previously President and CEO of First Commercial Bank (acquired by Synovus Financial, 1992); subsequently, regional CEO for Synovus
- *American Banker's* 2009 Community Banker of the Year
- 62 years old

William M. Foshee
EVP and Chief Financial Officer

- Previously Chief Financial Officer of Heritage Financial Holding Corporation
- Certified public accountant
- 62 years old

Clarence C. Pouncey, III
EVP and Chief Operating Officer

- Previously with Wachovia; oversaw production functions in Alabama, Arizona, Tennessee and Texas
- Previously SVP of SouthTrust Bank
- 60 years old

Don G. Owens
SVP and Chief Credit Officer

- Previously Senior Vice President and Senior Loan Administrator, BBVA-Compass
- 65 years old

Rodney E. Rushing
EVP, Correspondent Banking Executive

- Previously Executive Vice President of Correspondent Banking, BBVA-Compass
- 59 years old

- **Management team and Board of Directors own approximately 14% of fully-diluted shares**

Our Regions

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Andrew N. Kattos

EVP and Regional CEO Huntsville

- Previously EVP/Senior Lender for First Commercial Bank
- 48 years old

George C. Barker

EVP and Regional CEO Montgomery

- Previously Group President for Regions Bank Southeast Alabama Bank Group
- 69 years old

B. Harrison Morris

EVP and Regional CEO Dothan

- Previously Market President of Wachovia's operation in Dothan
- 41 years old

Rex D. McKinney

EVP and Regional CEO Pensacola

- Previously EVP/Senior Commercial Lender for First American Bank/Coastal Bank and Trust (Synovus)
- 54 years old

William "Bibb" Lamar

EVP and Regional CEO Mobile

- Previously CEO of BankTrust for over 20 years
- 73 years old

Bradford Vieira

EVP and Regional CEO Nashville

- Previously SVP and Commercial Banking Manager at ServisFirst Bank
- 41 years old

Thomas G. Trouche

EVP and Regional CEO Charleston

- Previously Executive Vice President Coastal Division for First Citizens Bank
- 53 years old

Kenneth L. Barber

EVP and Regional CEO Atlanta

- Previously founding Chairman and CEO of Metro Bancshares
- 62 years old

Greg Bryant

EVP and Regional CEO Tampa Bay

- Previously President and CEO of Bay Cities Bank in Tampa Bay
- 53 years old

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Financial Results

Balance Sheet Growth

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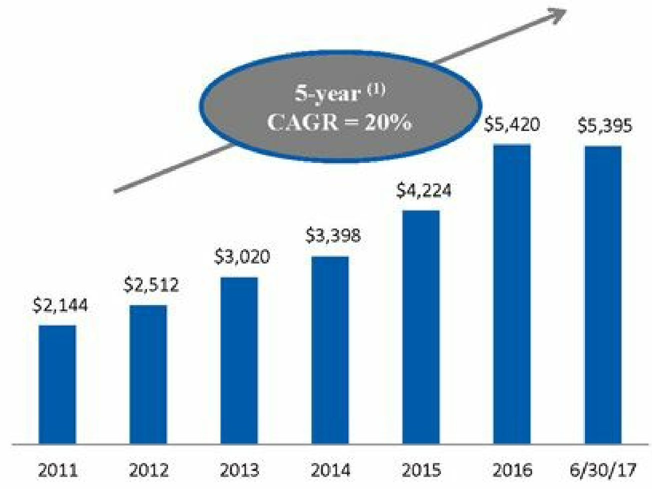
- **Organic growth of gross loans and total deposits in the 20% range**
- **5-year (1) CAGR of non-interest bearing deposits = 25%**
- **5-year (1) CAGR of C&I loans = 20%**

Gross Loans ($mm)



Total Deposits ($mm)

1) 5 – year CAGR = 12/31/2011 – 12/31/2016

Income Growth

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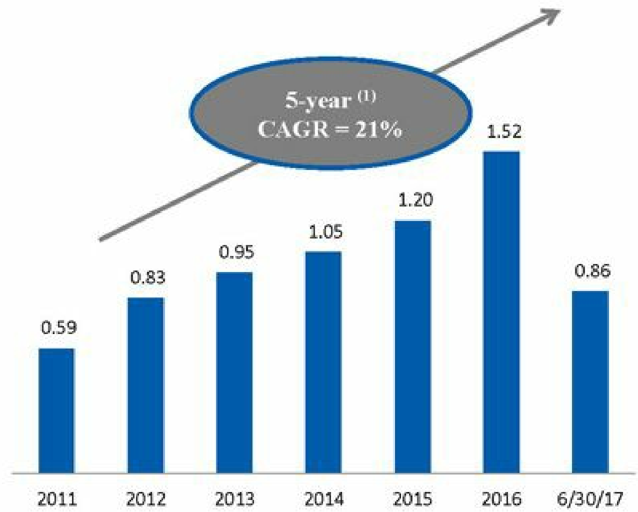
- **Rare combination of balance sheet growth and earnings power**
- **EPS growth includes impact of $55.1 million of common stock issued in five private placements as we entered new markets and $56.9 from the initial public offering**

Net Income Available to Common Stockholders ($mm)



Diluted Earnings Per Common Share

1) 5 – year CAGR = 12/31/2011– 12/31/2016

Balance Sheet Makeup

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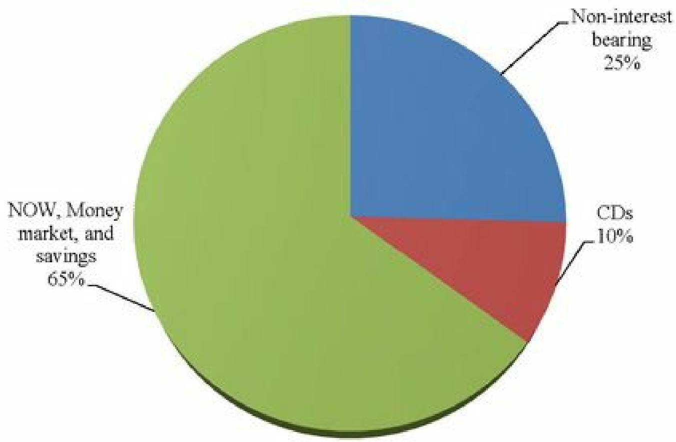
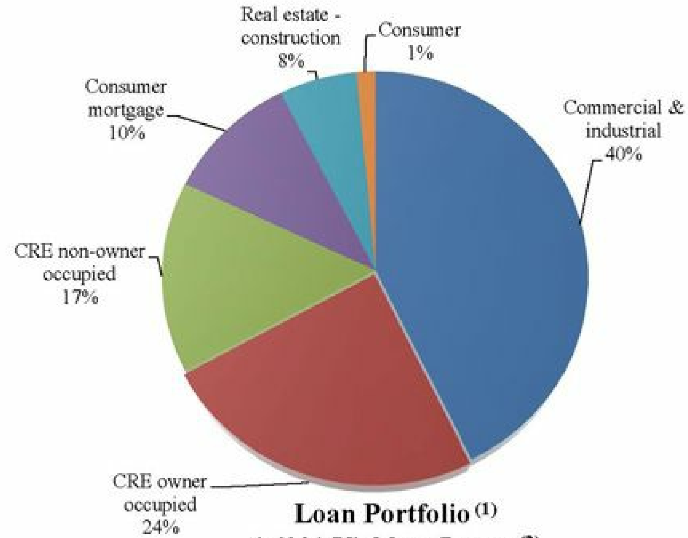
- **Primary focus on building core deposits, highlighted by non-interest bearing accounts and non-reliance on CDs**
- **C&I lending expertise within a well balanced loan portfolio**



Deposit Mix (1)
0.64% Cost of Interest Bearing Deposits (2)



Loan Portfolio (1)
4.60% Yield on Loans (2)

1) As of June 30, 2017
2) Average for the three months ended June 30, 2017

Loan Growth by Region

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Dollars in Thousands Region	12/31/2016	6/30/2017	YTD Growth	2017 Annualized Growth Rate
Birmingham, AL	$ 2,155,907	$ 2,299,024	$ 143,117	13%
Dothan, AL	$ 479,623	$ 524,122	$ 44,499	19%
Nashville, TN	$ 403,490	$ 446,645	$ 43,155	22%
Charleston, SC	$ 126,831	$ 165,601	$ 38,770	62%
Huntsville, AL	$ 490,926	$ 529,400	$ 38,474	16%
Mobile, AL	$ 287,273	$ 319,230	$ 31,957	22%
Atlanta, GA	$ 188,597	$ 220,089	$ 31,492	34%
Tampa Bay, FL	$ 68,966	$ 97,965	$ 28,999	85%
Montgomery, AL	$ 369,412	$ 396,111	$ 26,699	15%
Pensacola, FL	$ 340,745	$ 345,501	$ 4,756	3%
Total Loans	$ 4,911,770	$ 5,343,688	$ 431,918	18%

Loan Growth by Type

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Dollars in Thousands Loan Type	12/31/2016	6/30/2017	YTD Growth by Loan Type	% of YTD Growth
Commercial, Financial and Agricultural	$ 1,982,267	$ 2,115,998	$ 133,731	31%
Real Estate - Construction	$ 335,085	$ 401,875	$ 66,790	15%
Real Estate - Mortgage:				
Owner-Occupied Commercial	$ 1,171,719	$ 1,265,230	$ 93,511	22%
1-4 Family Mortgage	$ 536,805	$ 565,121	$ 28,316	7%
Other Mortgage	$ 830,683	$ 940,239	$ 109,556	25%
Subtotal: Real Estate - Mortgage	$ 2,539,207	$ 2,770,590	$ 231,383	54%
Consumer	$ 55,211	$ 55,225	$ 14	0%
Total Loans	$ 4,911,770	$ 5,343,688	$ 431,918	

Credit Trends

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Commercial Real Estate Trends

(In Thousands)	Year Ended December 31, 2011	2012	2013	2014	2015	2016	6/30/2017
1-4 Family Construction Speculative	$ 30,301	$ 24,962	$ 16,403	$ 13,608	$ 25,794	$ 27,835	$ 30,901
1-4 Family Construction Sold	$ 11,159	$ 21,607	$ 21,414	$ 28,124	$ 29,086	$ 45,051	$ 49,391
Resi Acquisition & Development	$ 31,400	$ 20,949	$ 20,474	$ 20,009	$ 18,693	$ 17,681	$ 30,833
Multifamily Permanent	$ 28,481	$ 39,800	$ 38,601	$ 54,725	$ 71,217	$ 92,052	$ 98,401
Residential Lot Loans	$ 30,115	$ 25,160	$ 20,418	$ 25,630	$ 27,844	$ 23,138	$ 21,182
Commercial Lots	$ 10,067	$ 10,054	$ 9,479	$ 16,007	$ 17,986	$ 25,618	$ 33,974
Raw Land	$ 24,961	$ 27,063	$ 24,686	$ 30,124	$ 60,360	$ 37,228	$ 39,503
Commercial Construction	$ 14,801	$ 26,565	$ 50,389	$ 76,904	$ 72,807	$ 158,537	$ 189,614
Other CRE Income Property	$ 160,080	$ 219,873	$ 273,806	$ 341,262	$ 517,416	$ 640,793	$ 712,796
Total CRE (Excluding O/O CRE)	**$ 341,365**	**$ 416,034**	**$ 475,671**	**$ 606,394**	**$ 841,203**	**$ 1,067,930**	**$ 1,206,595**
Total Risk-Based Capital	**$ 246,334**	**$ 287,136**	**$ 343,904**	**$ 458,073**	**$ 530,688**	**$ 616,415**	**$ 659,303**
CRE as % of Total Capital	**139%**	**145%**	**138%**	**132%**	**159%**	**173%**	**183%**
Total Gross Loans	**$ 1,830,742**	**$ 2,363,182**	**$ 2,858,868**	**$ 3,359,858**	**$ 4,216,375**	**$ 4,911,770**	**$ 5,343,688**
CRE as % of Total Portfolio	**19%**	**18%**	**17%**	**18%**	**20%**	**22%**	**23%**
CRE Owner Occupied	**$ 398,601**	**$ 568,041**	**$ 710,372**	**$ 793,917**	**$ 1,014,669**	**$ 1,171,719**	**$ 1,272,659**
CRE OO as % of Total Portfolio	**22%**	**24%**	**25%**	**24%**	**24%**	**24%**	**24%**
CRE OO as % of Total Capital	**162%**	**198%**	**207%**	**173%**	**191%**	**190%**	**193%**

Acquisition, Development, & Construction Trends

	2011	2012	2013	2014	2015	2016	6/30/2017
AD&C	**$ 151,218**	**$ 158,361**	**$ 151,868**	**$ 208,769**	**$ 243,267**	**$ 335,085**	**$ 395,398**
AD&C as % of Total Capital	**61%**	**55%**	**44%**	**46%**	**46%**	**54%**	**60%**
AD&C as % of Total Portfolio	**8%**	**7%**	**5%**	**6%**	**6%**	**7%**	**7%**

Credit Quality

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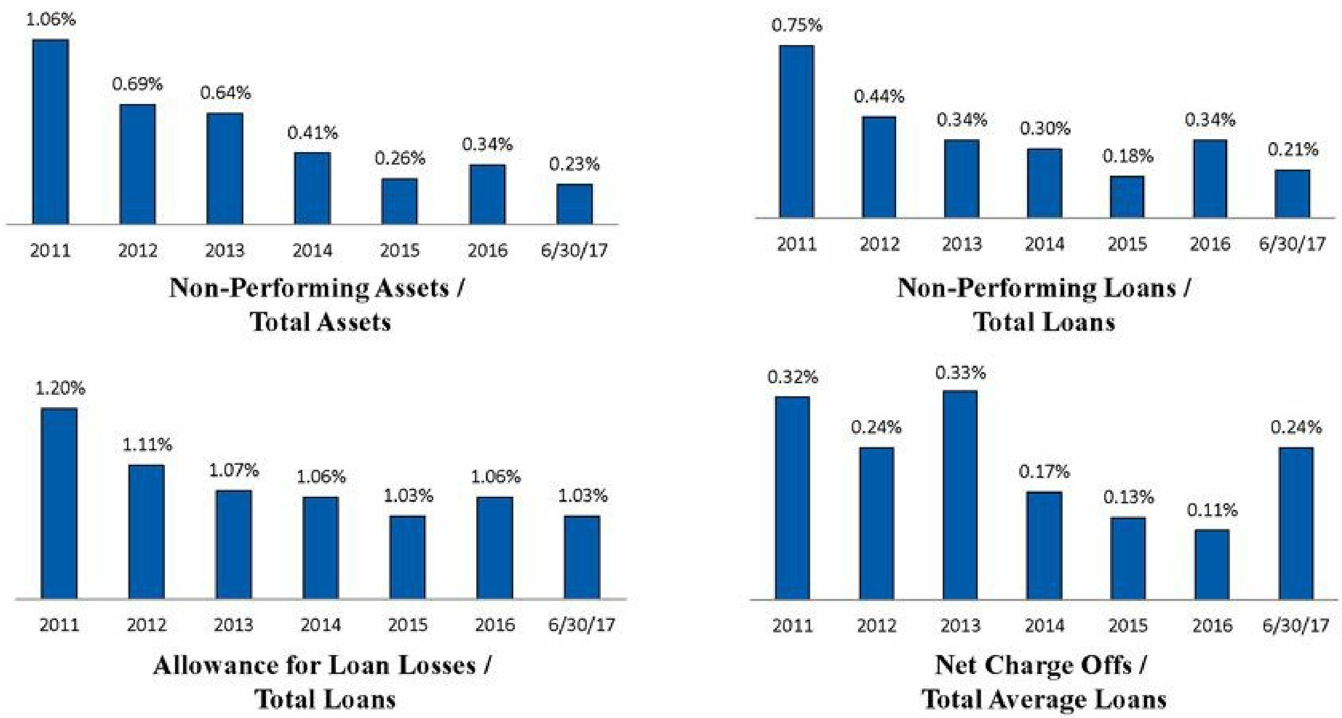
- **Strong loan growth while maintaining asset quality discipline**



Profitability Metrics

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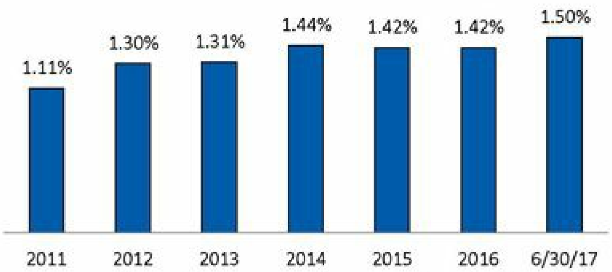
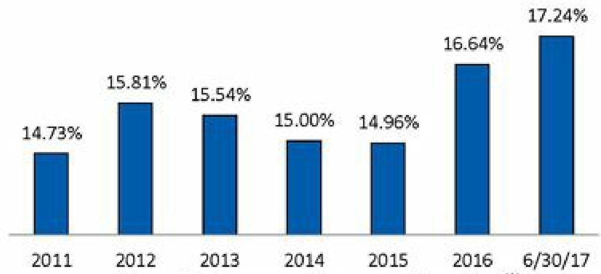
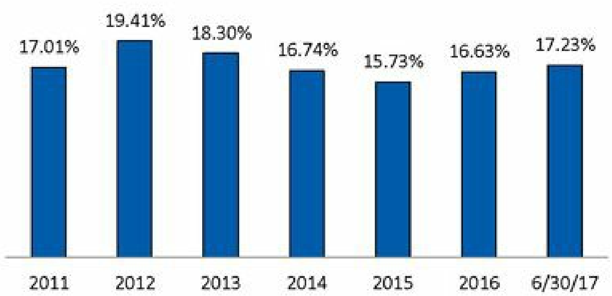
- **Consistent earnings results and strong momentum**



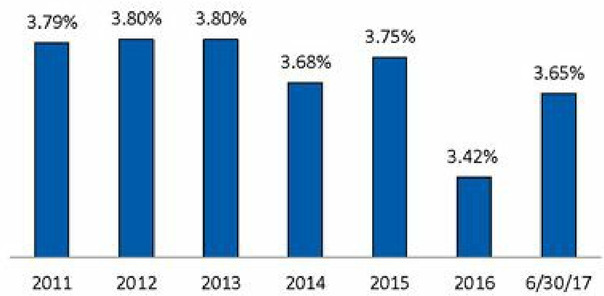
Core Return on Average Assets (1)



Core Return on Average Equity (1)



Core Return on Average Common Equity (1)



Net Interest Margin

1) Core measures in 2015 exclude merger expenses related to the acquisition of Metro Bancshares, Inc. and reserves for losses in unfunded loan commitments and letters of credit resulting from our change in methodology for estimating such losses, and in the first quarter of 2014 resulting from a correction of our accounting for vested stock options previously granted to members of our advisory boards in our markets. For a reconciliation of these non-GAAP measures to the most comparable GAAP measure, see "GAAP Reconciliation and Management Explanation of Non-GAAP Financial Measures" included on page 33 of this presentation.

Efficiency

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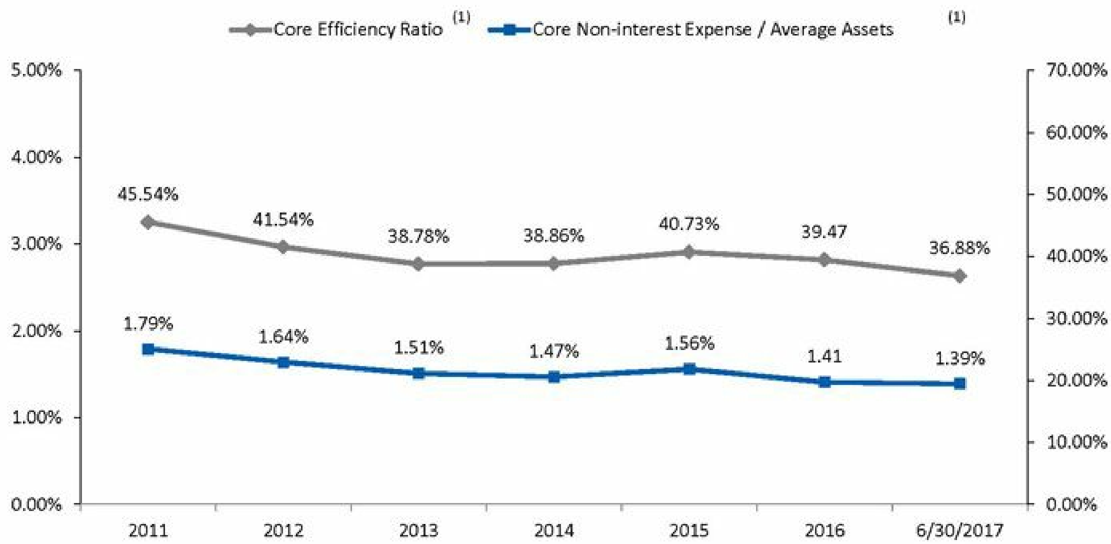
- **Our operating structure and business strategy enable efficient, profitable growth**



Core Efficiency Ratio (1) and
Core Non-interest Expense / Average Assets (1)

1) Core measures in 2015 exclude merger expenses related to the acquisition of Metro Bancshares, Inc. and reserves for losses in unfunded loan commitments and letters of credit resulting from our change in methodology for estimating such losses, and in the first quarter of 2014 resulting from a correction of our accounting for vested stock options previously granted to members of our advisory boards in our markets. For a reconciliation of these non-GAAP measures to the most comparable GAAP measure, see "GAAP Reconciliation and Management Explanation of Non-GAAP Financial Measures" included on page 33 of this presentation.

Interest Rate Risk Profile

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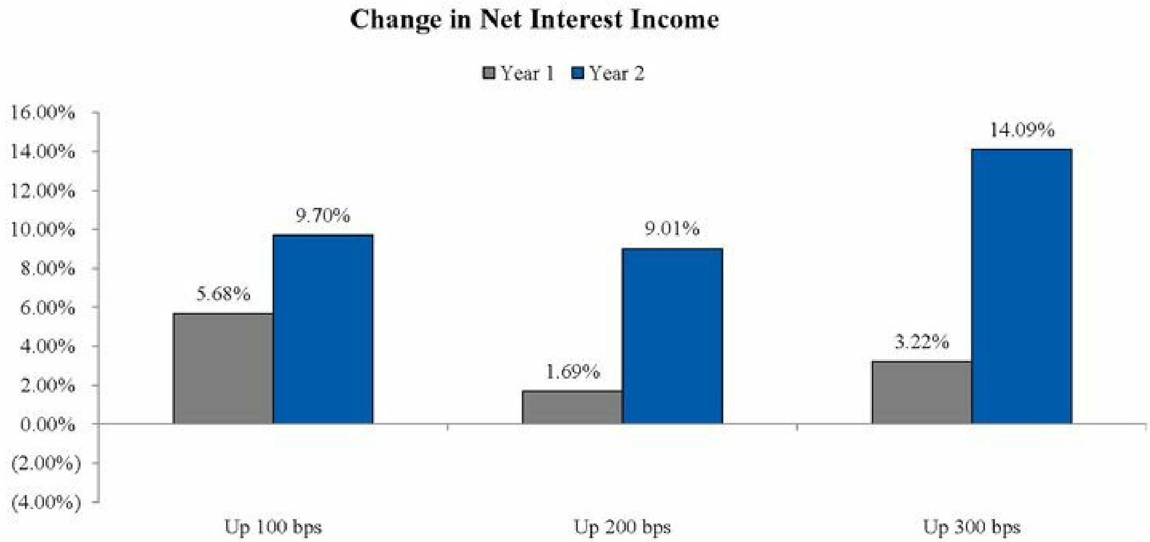

Scenario	Based on parallel shift in yield curve and a dynamic balance sheet
Variable-rate Loans	51% of loans are variable rate
Deposit Mix	25% of deposits are held in non-interest bearing demand deposit accounts

Appendix

Our Regions:
Centers for Continued Growth

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Birmingham, AL

- *Key Industries:* Metals manufacturing, finance, insurance, healthcare services and distribution
- *Key Employers:* Protective Life, HealthSouth Corporation, Vulcan Materials Company, AT&T, and University of Alabama at Birmingham

Huntsville, AL

- *Key Industries:* U.S. government, aerospace/defense, commercial and university research
- *Key Employers:* U.S. Army/Redstone Arsenal, Boeing Company, NASA/Marshall Space Flight Center, Intergraph Corporation, ADTRAN, Northrop Grumman, Cinram, SAIC, DirecTV, Lockheed Martin, and Toyota Motor Manufacturing

Montgomery, AL

- *Key Industries*: U.S. and state government, U.S. Air Force , automotive manufacturing
- *Key Employers:* Maxwell Gunter Air Force Base, State of Alabama, Baptist Health Systems, Hyundai Motor Manufacturing, and MOBIS Alabama

Our Regions:
Centers for Continued Growth (cont.)

Servis1st Bank
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Dothan, AL

- *Key Industries:* Agriculture, manufacturing, and healthcare services
- *Key Employers:* Southeast Alabama Medical Center, Wayne Farms, Southern Nuclear, Michelin Tire, Pemco World Air Services, Globe Motors, and AAA Cooper Transportation

Pensacola, FL

- *Key Industries:* Military, health services, medical technology industries, and tourism
- *Key Employers:* Eglin Air Force Base, Hurlburt Field, Pensacola Whiting Field, Pensacola Naval Air Station and Corry Station, Sacred Heart Health System, West Florida Regional Hospital, Gulf Power Company, University of West Florida, Solutia, and GE Wind Energy

Mobile, AL

- *Key Industries:* Aircraft assembly, aerospace, steel, ship building, maritime, construction, medicine, and manufacturing
- *Key Employers:* Port of Mobile, Infirmary Health Systems, Austal USA, Brookley Aeroplex, ThyssenKrupp, Infirmary Health Systems, University of South Alabama, ST Aerospace Mobile, and EADS

Our Regions:
Centers for Continued Growth (cont.)

Servis1st Bank®
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Nashville, TN

- *Key Industries:* Healthcare, manufacturing, transportation, and technology
- *Key Employers:* HCA Holdings, Nissan North America, Dollar General Corporation, Asurion, and Community Health Systems

Charleston, SC

- *Key Industries:* Maritime, information technology, higher education, military, manufacturing, and tourism
- *Key Employers:* Joint Base Charleston, Medical University of South Carolina, Roper St. Francis Healthcare, Boeing Company, Robert Bosch LLC, Blackbaud, and SAIC

Atlanta, GA

- *Key Industries:* Logistics, media, information technology, and entertainment
- *Key Employers:* Coca-Cola Company, Home Depot, Delta Air Lines, AT&T Mobility, UPS, Newell-Rubbermaid, Cable News Network, and Cox Enterprises

Tampa Bay, FL

- *Key Industries:* Defense, financial services, information technology, healthcare, transportation, manufacturing, and tourism
- *Key Employers:* Baycare Health System, University of South Florida, Tech Data, Raymond James Financial, Jabil Circuit, HSN, WellCare Health Plans, and Teco Energy

Tax Credit Partnership Investments

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The Bank has invested in three types of tax credit partnerships which provide loan opportunities and allow for the recognition of tax credits

- **New Market Tax Credit** – designed to encourage private sector equity investments in low income communities
- **Low Income Housing Tax Credits** – designed to encourage private sector investment in the development of affordable rental housing
- **Historical Tax Credits** – designed to encourage the preservation and reuse of historic buildings

Our Financial Performance: Key Operating and Performance Metrics

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Dollars in Millions Except per Share Amounts	For the Year Ended December 31, 2009	2010	2011	2012	2013	2014	2015	2016	6/30/17
Balance Sheet									
Total Assets	$1,573	$1,935	$2,461	$2,906	$3,521	$4.099	$5.096	$6.370	$6.330
Net Loans	$1,192	$1,377	$1,809	$2,337	$2,828	$3.324	$4.173	$4.860	$5.289
Deposits	$1,432	$1,759	$2,144	$2,512	$3,020	$3.398	$4.224	$5.420	$5.395
Loans / Deposits	84%	79%	85%	94%	95%	99%	99%	90%	98%
Total Equity	$98	$117	$196	$233	$297	$407	$449	$523	$567
Profitability									
Net Income	$5.9	$17.4	$23.4	$34.4	$41.6	$52.3	$63.5	$81.5	$46.7
Net Income Available to Common	$5.9	$17.4	$23.2	$34.0	$41.2	$51.9	$63.3	$81.4	$46.7
Core Net Income Available to Common (1)	$5.9	$17.4	$23.2	$34.0	$41.2	$53.6	$65.0	$81.4	$46.7
Core ROAA (1)	0.43%	1.04%	1.12%	1.31%	1.32%	1.44%	1.42%	1.42%	1.50%
Core ROAE (1)	6.33%	15.86%	14.86%	15.99%	15.70%	15.00%	14.96%	16.64%	17.24%
Core ROACE (1)	6.33%	15.86%	17.01%	19.41%	18.30%	16.74%	15.73%	16.63%	17.23%
Net Interest Margin	3.31%	3.94%	3.79%	3.80%	3.80%	3.68%	3.75%	3.42%	3.65%
Core Efficiency Ratio (1)	59.93%	45.51%	45.54%	41.54%	38.78%	38.86%	40.73%	39.47%	36.88%
Capital Adequacy									
Tangible Common Equity to Tangible Assets (2)	6.20%	6.05%	6.35%	6.65%	7.31%	8.96%	8.54%	7.99%	8.75%
Common Equity Tier 1 Capital Ratio	NA	NA	NA	NA	NA	NA	9.72%	9.78%	9.72%
Tier I Leverage Ratio	6.97%	7.77%	9.17%	8.43%	8.48%	9.91%	8.55%	8.22%	8.88%
Tier I Capital Ratio	8.89%	10.22%	11.39%	9.89%	10.00%	11.75%	9.73%	9.78%	9.73%
Total Risk-Based Capital Ratio	10.48%	11.82%	12.79%	11.78%	11.73%	13.38%	11.95%	11.84%	11.67%
Asset Quality									
NPAs / Assets	1.57%	1.10%	1.06%	0.69%	0.64%	0.41%	0.26%	0.34%	0.23%
NCOs / Average Loans	0.60%	0.55%	0.32%	0.24%	0.33%	0.17%	0.13%	0.11%	0.24%
Loan Loss Reserve / Gross Loans	1.24%	1.30%	1.20%	1.11%	1.07%	1.06%	1.03%	1.06%	1.03%
Per Share Information									
Common Shares Outstanding	33,080,892	33,164,892	35,593,092	37,612,872	44,100,072	49,603,036	51,945,396	52,636,896	52,909,362
Book Value per Share	$2.95	$3.53	$4.39	$5.14	$5.83	$7.41	$8.65	9.93	10.72
Tangible Book Value per Share (2)	$2.95	$3.53	$4.39	$5.14	$5.83	$7.41	$8.35	9.65	10.44
Diluted Earnings per Share	$0.17	$0.47	$0.59	$0.83	$0.95	$1.05	$1.20	1.52	0.86
Core Diluted Earnings per Share (1)	$0.17	$0.47	$0.59	$0.83	$0.95	$1.08	$1.23	1.52	0.86

1) Core measures in 2015 exclude merger expenses related to the acquistion of Metro Bancshares, Inc. and reserves for losses in unfunded loan commitments and letters of credit resulting from our change in methodology for estimating such losses, and in the first quarter of 2014 resulting from a correction of our accounting for vested stock options previously granted to members of our advisory boards in our markets. For a reconciliation of these non-GAAP measures to the most comparable GAAP measure, see "GAAP Reconciliation and Management Explanation of Non-GAAP Financial Measures" included on page 33 of this presentation.

2) Non-GAAP financial measures. "Tangible Common Equity to total tangible Assets" and "Tangible Book value per Share" are not measures of financial performance recognized by generally accepted accounting principles in the United States, or GAAP.

Our Financial Performance: Asset Quality

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	Year Ended December 31,								
Dollars in Thousands	2009	2010	2011	2012	2013	2014	2015	2016	6/30/2017
Nonaccrual Loans:									
1-4 Family	265	202	670	453	1,878	1,596	198	74	921
Owner-Occupied Commercial Real Estate	909	635	792	2,786	1,435	683	--	--	2,248
Other Real Estate Loans	615	--	693	240	243	959	1,619	--	--
Commercial, Financial & Agricultural	2,032	2,164	1,179	276	1,714	172	1,918	7,282	4,417
Construction	8,100	10,722	10,063	6,460	3,749	5,049	4,000	3,268	2,377
Consumer	--	624	375	135	602	666	31	--	--
Total Nonaccrual Loans	11,921	14,347	13,772	10,350	9,621	9,125	7,766	10,624	9,963
Total 90+ Days Past Due & Accruing	267	--	--	8	115	925	1	6,263	1,016
Total Nonperforming Loans	12,188	14,347	13,772	10,358	9,736	10,050	7,767	16,887	10,979
Other Real Estate Owned & Repossessions	12,525	6,966	12,305	9,721	12,861	6,840	5,392	4,988	3,891
Total Nonperforming Assets	24,713	21,313	26,077	20,079	22,597	16,890	13,159	21,875	14,870
Troubled Debt Restructurings (TDRs) (Accruing):									
1-4 Family	--	--	--	1,709	8,225	--	--	--	850
Owner-Occupied Commercial Real Estate	845	--	2,785	3,121	--	--	--	--	3,664
Other Real Estate Loans	--	--	331	302	285	1,663	253	204	--
Commercial, Financial & Agricultural	--	2,398	1,369	1,168	962	6,632	6,618	354	7,205
Construction	--	--	--	3,213	217	--	--	--	997
Consumer	--	--	--	--	--	--	--	--	--
Total TDRs (Accruing)	845	2,398	4,485	9,513	9,689	8,295	6,871	558	12,716
Total Nonperforming Assets & TDRs (Accruing)	25,558	23,711	30,562	29,592	32,286	25,185	20,030	22,433	27,586
Total Nonperforming Loans to Total Loans	1.01%	1.03%	0.75%	0.44%	0.34%	0.30%	0.18%	0.34%	0.21%
Total Nonperforming Assets to Total Assets	1.57%	1.10%	1.06%	0.69%	0.64%	0.41%	0.26%	0.34%	0.23%
Total Nonperforming Assets & TDRs (Accruing) to Total Assets	1.62%	1.23%	1.24%	1.02%	0.92%	0.61%	0.39%	0.35%	0.44%

Our Financial Performance:
Loan Loss Reserve and Charge-Offs

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Dollars in Thousands	Year Ended December 31, 2009	2010	2011	2012	2013	2014	2015	2016	6/30/17
Allowance for Loan Losses:									
Beginning of Year	$ 10,602	$ 14,737	$ 18,077	$ 22,030	$ 26,258	$ 30,663	$ 35,629	$ 43,419	$ 51,893
Charge-Offs:									
Commercial, Financial and Agricultural	(2,616)	(1,667)	(1,096)	(1,106)	(1,932)	(2,311)	(3,802)	(3,791)	(5,922)
Real Estate - Construction	(3,322)	(3,488)	(2,594)	(3,088)	(4,829)	(1,267)	(667)	(815)	(40)
Real Estate - Mortgage:	(531)	(1,775)	(1,096)	(660)	(241)	(1,965)	(1,104)	(380)	(372)
Consumer	(207)	(278)	(867)	(901)	(210)	(228)	(171)	(212)	(108)
Total Charge-Offs	(6,676)	(7,208)	(5,653)	(5,755)	(9,012)	(5,771)	(5,744)	(5,198)	(6,442)
Recoveries:									
Commercial, Financial and Agricultural	0	97	361	125	66	48	279	49	206
Real Estate - Construction	108	53	180	58	296	322	238	76	30
Real Estate - Mortgage:	3	32	12	692	36	74	169	146	4
Consumer	15	16	81	8	11	34	1	3	1
Total Recoveries	126	198	634	883	409	478	687	274	241
Net Charge-Offs	(6,550)	(7,010)	(5,019)	(4,872)	(8,603)	(5,293)	(5,057)	(4,924)	(6,201)
Provision for Loan Losses Charged to Expense	10,685	10,350	8,972	9,100	13,008	10,259	12,847	13,398	9,367
Allowance for Loan Losses at End of Period	$ 14,737	$ 18,077	$ 22,030	$ 26,258	$ 30,663	$ 35,629	$ 43,419	$ 51,893	$ 55,059
As a Percent of Year to Date Average Loans:									
Net Charge-Offs	0.60%	0.55%	0.32%	0.24%	0.33%	0.17%	0.13%	0.11%	0.24%
Provision for Loan Losses	1.00%	0.81%	0.57%	0.45%	0.50%	0.34%	0.34%	0.30%	0.37%
Allowance for Loan Losses As a Percentage of:									
Loans	1.24%	1.30%	1.20%	1.11%	1.07%	1.06%	1.03%	1.06%	1.03%

GAAP Reconciliation and Management Explanation of Non-GAAP Financial Measures

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We recorded expenses of $2.1 million for the first quarter of 2015 related to the acquisition of Metro Bancshares, Inc. and the merger of Metro Bank with and into the Bank, and recorded an expense of $500,000 resulting from the initial funding of reserves for unfunded loan commitments as of March 31, 2015, consistent with guidance provided in the Federal Reserve Bank's Inter-agency Policy Statement SR 06-17. We recorded a non-routine expense of $703,000 for the first quarter of 2014 resulting from the correction of our accounting for vested stock options previously granted to members of our advisory boards in our Dothan, Huntsville and Montgomery, Alabama markets. This change in accounting treatment is a non-cash item and does not impact our operating activities or cash from operations. The non-GAAP financial measures included in this presentation release of our results are "core net income available to common stockholders," "core diluted earnings per share," "core return on average assets" , "core return on average common stockholders' equity", "core return on average stockholders' equity", "core efficiency ratio", and "core non-interest expense." Each of these seven core financial measures excludes the impact of the merger expenses, the initial funding of a reserve for unfunded loan commitments, and the non-routine expense attributable to the correction of our accounting for vested stock options. None of the other periods included in this presentation are affected by such non-routine expenses.

"Core net income available to common stockholders" is defined as net income available to common stockholders, adjusted by the net effect of the non-routine expense.
"Core diluted earnings per share" is defined as net income available to common stockholders, adjusted by the net effect of the non-routine expense, divided by weighted average diluted shares outstanding.
"Core return on average assets" is defined as net income, adjusted by the net effect of the non-routine expense, divided by average total assets.
"Core return on average common stockholders' equity" is defined as net income, adjusted by the net effect of the non-routine expense, divided by average common stockholders' equity.
"Core return of average stockholders' equity" is defined as net income, adjusted by the net effect of the non-routine expense, divided by average total stockholders' equity.
"Core efficiency ratio" is defined as non-interest expense, adjusted by the effect of the non-routine expense, divided by the sum of net interest income and non-interest income.
"Core non-interest expense" is defined as non-interest expense, adjusted by the effect of the non-routine expense.

We believe these non-GAAP financial measures provide useful information to management and investors that is supplementary to our financial condition, results of operations and cash flows computed in accordance with GAAP; however, we acknowledge that these non-GAAP financial measures have a number of limitations. As such, you should not view these disclosures as a substitute for results determined in accordance with GAAP, and they are not necessarily comparable to non-GAAP financial measures that other companies, including those in our industry, use. The following reconciliation table provides a more detailed analysis of the non-GAAP financial measures for the twelve month comparative periods ended December 31, 2015 and 2014 included in this presentation. Dollars are in thousands, except share and per share data.

GAAP Reconciliation

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Dollars in Thousands	As Of and For the Period Ended June 30, 2017	As Of and For the Year Ended December 31, 2016	As Of and For the Year Ended December 31, 2015	As Of and For the Year Ended December 31, 2014
Provision for income taxes - GAAP			$ 25,465	$ 21,601
Adjustments:				
Adjustment for non-routine expense			829	865
Core provision for income taxes			$ 26,294	$ 22,466
Return on average assets - GAAP			1.38 %	1.39 %
Net income - GAAP			$ 63,540	$ 52,377
Adjustments:				
Adjustment for non-routine expense			1,767	1,612
Core net income			$ 65,307	$ 53,989
Average assets			$ 4,591,861	$ 3,758,184
Core return on average assets			1.42 %	1.44 %
Return on average common stockholders' equity			15.30 %	14.43 %
Net income available to common stockholders - GAAP			$ 63,260	$ 51,946
Adjustments:				
Adjustment for non-routine expense			1,767	1,612
Core net income available to common stockholders			$ 65,027	$ 53,558
Average common stockholders' equity			$ 413,445	$ 320,005
Core return on average common stockholders' equity			15.73 %	16.74 %
Earnings per share - diluted - GAAP			$ 1.20	$ 1.05
Weighted average shares outstanding, diluted			52,885,108	49,636,442
Core diluted earnings per share			$ 1.23	$ 1.08
Book value per share	$ 10.72	$ 9.93	$ 8.65	$ 7.41
Total common stockholders' equity - GAAP	567,086	522,889	449,147	367,255
Adjustments:				
Adjusted for goodwill and other identifiable intangible assets	14,855	14,996	15,330	-
Tangible common stockholders' equity	$ 552,231	$ 507,893	$ 433,817	$ 367,255
Tangible book value per share	$ 10.44	$ 9.65	$ 8.35	$ 7.41
Stockholders' equity to total assets	8.96 %	8.21 %	8.81 %	9.94 %
Total assets - GAAP	$ 6,329,599	$ 6,370,448	$ 5,095,509	$ 4,098,679
Adjustments:				
Adjusted for goodwill and other identifiable intangible assets	14,855	14,996	15,330	-
Total tangible assets	$ 6,314,744	$ 6,355,452	$ 5,080,179	$ 4,098,679
Tangible common equity to total tangible assets	8.75 %	7.99 %	8.54 %	8.96 %